



## Great Bircham, Norfolk 8.75% Senior Secured Loan Notes

A bespoke development of 12 beautifully appointed homes situated on the edge of the Sandringham Estate in the picturesque Norfolk village of Great Bircham



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# Great Bircham - Tranquil Prestige in the Heart of Norfolk

Nestled within the peaceful landscapes of North West Norfolk, Great Bircham exemplifies classic English village charm, enhanced by its proximity to the prized North Norfolk Coast Area of Outstanding Natural Beauty. Surrounded by rolling countryside and historic estates, this idyllic village offers a serene yet strategically positioned setting for lifestyle and investment alike.

Just 20 minutes from the bustling market town of King's Lynn and within easy reach of the renowned Sandringham Estate and the vibrant coastal towns of Hunstanton and Wells-next-the-Sea, Great Bircham enjoys both rural seclusion and access to key regional hubs. Rail links from King's Lynn provide direct services to Cambridge and London King's Cross—supporting growing demand from professionals and second-home seekers alike.

At the heart of the village lies a close-knit community supported by local amenities including a traditional bakery, a gastro-style

village pub, and a welcoming tearoom. The surrounding countryside invites outdoor pursuits from cycling and horse-riding to coastal walks, while nearby beaches, nature reserves, and historic landmarks enrich the lifestyle offering.

The residential property market in Great Bircham and its surrounds reflects growing interest in high-quality countryside living, especially among downsizers, remote professionals, and lifestyle-driven buyers. Characterful period homes and tastefully designed new builds are in demand, bolstered by constrained local supply and increasing inward migration from urban centres.

With its rural refinement, heritage appeal, and proximity to both coast and city, Great Bircham offers a compelling investment narrative. It is a location where lifestyle aspirations meet long-term market resilience—presenting a timely opportunity for investors seeking secure, high-quality exposure to East Anglia's thriving property market.



## About the Development

Situated on the edge of the Sandringham Estate in the picturesque Norfolk village of Great Bircham, this exclusive collection of twelve exceptional homes exemplifies architectural elegance and outstanding craftsmanship.

Celebrating the character of the local area, each residence features a harmonious blend of traditional brick and flint, paired with thoughtfully designed interiors tailored for contemporary living. Set within beautifully landscaped shared open space, the homes are perfectly integrated into the surrounding countryside, offering peacefulness and a connection to nature.

Whether you're a family seeking coastal village life, a retiree in search of tranquillity, or looking for the ideal holiday escape, this unique setting combines peaceful rural charm with easy access to nearby travel links and amenities.



## Loan Note Summary

Teaming up with Strand Properties (Gt Bircham) Limited, Property Investor Partnership ("PIP") offers a secured loan note for investors, targeting a 24-month investment term (with 6-month extension option at the discretion of the developer) and offering an attractive 8.75% annual yield. As the Senior Lender, PIP will provide acquisition and development finance of up to £7.3m (excluding interest), secured against £10.3m of development asset value available at completion (71% net Loan-to-Value).

## Reasons to Invest

- Earn 8.75% per annum for 18-months (with 6-month developer extension option)
- Yield is paid as a single bullet payment upon repayment of capital
- Senior-ranking debenture over the borrower to include:
  - A fixed senior charge over the development asset.
  - Floating charges over all existing and future cashflows.
  - Floating charges over all other company assets and undertakings.
- Clear exit strategy, upon sale of the properties
- No upfront fees
- Minimum investment of £10K

# Great Bircham Project Appraisal

	GBP (£)
Gross Development Value (GDV)	£10.3M
Net Cost-to-Value	71%
Gross Loan-to-Value (Inc Interest)	79%
Development Profit (Inc Finance)	£1.95M
Profit on Cost	23.48%
Profit on GDV	19.01%



## About the Developer

Strand Development Limited ("Strand") has built its reputation on the provision of professional construction services such as quantity surveying, estimating, and project management. After many years of guiding clients, Strand transitioned to offer comprehensive development services as a principal contractor.

Today, Strand has become a distinguished local developer known for crafting top-tier homes that are in high demand, creating modern open spaces while retaining a cosy family ambiance. Their skilled craftsmen produce uniquely identifiable and beautiful residences

<https://strand-development.co.uk/>





# Transaction Counterparties

## Developer

Strand Development Limited  
<https://strand-development.co.uk/>



## Security Trustee & Investment Servicer

Property Investor Partnership



## Legal Counsel

Howes Percival  
<https://www.howespercival.com/>



## Key Investment Terms

Loan Note Issuer	Strand Properties (Gt Bircham) Limited
Investment Type	Secured Loan Note
Investment Status	Senior-Secured Debt under English Law
Investor Yield	8.75% per annum (0.729% per month) Paid as a single bullet payment on maturity
Investment Term	Up to 24 months
Call Option	The Notes can be redeemed before the Repayment Date at the option of the Issuer. Interest shall accrue and be paid up to and including the date of repayment.
Transferability	Freely transferable
Minimum Investment	£10K (increments of £1K thereafter)
Purpose of Loan	Acquisition & Development Finance for the development of 12 houses with a net GDV of £10.3M (as at August 2025)
Investor Security	A debenture is granted to the Security Trustee providing fixed and floating charges over the Loan Note Issuer. These charges capture all assets, cashflows and other undertakings of the borrower, including all legal rights to Secured Assets.
Exit Strategy	Between an 18-24-month construction period, plus further 6 months to sell and complete all properties.

# FCA Risk Warnings

## What are the risks?

### 1. You could lose all the money you invest

- If the business you are investing in fails, there is a high risk that you will lose your money. Most start up and early-stage businesses fail.
- Advertised rates of return aren't guaranteed. This is not a savings account. If the borrower doesn't pay you back as agreed, you could earn less money than expected. A higher advertised rate of return means a higher risk of losing your money. If it looks too good to be true, it probably is.
- These investments are sometimes held in an Innovative Finance ISA (IFISA). An IFISA does not reduce the risk of the investment or protect you from losses, so you can still lose all your money. It only means that any potential gains from your investment will be tax free.

### 2. You are unlikely to be protected if something goes wrong

- Protection from the Financial Services Compensation Scheme (FSCS), in relation to claims against failed regulated firms, does not cover poor investment performance. Try the FSCS investment protection checker here.

<https://www.fscs.org.uk/check-investmentprotection-checker>

- Protection from the Financial Ombudsman Service (FOS) does not cover poor investment performance. If you have a complaint against an FCA regulated firm, FOS may be able to consider it. Learn more about FOS protection here.

<https://www.financialombudsman.org.uk/consumers>

### 3. You are unlikely to get your money back quickly

- Many bonds last for several years, so you should be prepared to wait for your money to be returned even if the business you're investing in repays on time.
- You are unlikely to be able to cash in your investment early by selling your bond. You are usually locked in until the business has paid you back over the period agreed.

### 4. Don't put all your eggs in one basket

- Putting all your money into a single business or type of investment for example, is risky. Spreading your money across different investments makes you less dependent on any one to do well.
- A good rule of thumb is not to invest more than 10% of your money in high-risk investments.

<https://www.fca.org.uk/investsmart/5-questions-ask-you-invest>

- If you are interested in learning more about how to protect yourself, visit the FCA's website here.

<https://www.fca.org.uk/investsmart>



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