

SILVER HOMES, CROWBOROUGH

Investment Snapshot

INVESTMENT OVERVIEW

INVESTMENT SUMMARY

- ROI (per annum)
 - **10.0% (bullet)**
- Minimum Investment:
£10,000
- Interest Payments
 - Bullet payment on redemption
- Term: **~30 months**



INVESTMENT OPPORTUNITY

DEVELOPMENT:

Silver Homes, Crowborough is an exclusive gated development comprising six high-quality detached family homes, set within established grounds in a prime residential location. The scheme includes a carefully curated mix of four and five-bedroom homes, each designed to a high specification consistent with Silver Homes' established reputation for design-led residential developments.

LOCATION:

Located in Crowborough, East Sussex, within the High Weald Area of Outstanding Natural Beauty, the development benefits from a highly desirable semi-rural setting.

The town offers strong connectivity, with direct rail links to London Bridge in under an hour and proximity to Royal Tunbridge Wells. Demand is supported by limited housing supply, strong schooling provision and continued inward migration from London and the wider Southeast.

DEVELOPER:

Silver Homes is a multi-award-winning residential developer, established in 1987, with a proven track record of delivering high-specification homes across London and the Southeast. With over three decades of experience, the developer is recognised for its design-led approach, quality of finish and ability to consistently deliver premium residential schemes in sought-after locations.



Disclaimer

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CAPITAL STRUCTURE & NOTE ISSUER

The development is funded via a senior secured loan note facility of up to £4.1m, issued by Silver Homes (Developments) Limited.

The issuer holds the development asset and is responsible for delivery, with repayment supported by the sale of the completed residential units.

Investors benefit from a senior-ranking debenture over the borrower, including a fixed charge over the development asset and floating charges over all other assets, cashflows and undertakings. This structure provides a clear alignment of interest, with investor capital positioned ahead of developer equity.

PROJECT METRICS SUMMARY

DEVELOPMENT METRICS

- Gross Development Value (GDV): £5.194m
- Total Units: 6 detached homes
- Profit on Cost: ~17.8%

FUNDING METRIC SUMMARY

- Loan Note Facility: £4.1m
- Loan to GDV (LTGDV): ~78.9% (net)
- Purpose: Acquisition & Development Finance

SECURITY COVERAGE

- Expected Completion Proceeds: £5.194m
- Loan Facility: £4.1m
- Sales Coverage: ~1.27x
- Surplus to Debt: ~£1.1m

Forecast sales proceeds are expected to provide c.1.27x coverage of the loan facility, creating a meaningful surplus over the senior debt position before costs and interest.

Importantly, these projections are based on a deliberately conservative sales timeline, with the assumed duration for sales extended beyond the developer's expected programme. This approach ensures that the surplus to debt remains robust even under slower market conditions, providing additional protection for investor capital and returns.

EXIT STRATEGY

The strategy comprises a 12-18-month construction period followed by a structured sales programme, including a show home, with repayment achieved through the sale and completion of the residential units, providing a clear and defined exit route.