



Propifi Bonds Plc



Fixed Rate Senior Secured Notes £300M Series
Maturity 28th July 2030

Propifi
BONDS PLC

ISIN: CH1108682043

Strictly Private and Confidential
Capital is at Risk. No FSCS Cover

OVERVIEW

Propifi is a specialist provider of legally secured, first-charge bridging loans tailored for commercial property developers. With a strong emphasis on the social housing, assisted living, and retirement living sectors, Propifi operates across the UK to support impactful and sustainable development.

Since launching its Senior Secured Bond Program in 2020, Propifi has channelled millions of pounds into affordable housing projects. The company has consistently delivered on its promise of an 8.1%+ return to its network of High Net Worth and Sophisticated Investors.

Based in Coventry, UK, Propifi has maintained a solid track record of meeting all financial obligations, ensuring timely and full payments to noteholders under its Medium-Term Note Programme.

STRATEGIC GROWTH AND PARTNERSHIPS

In 2024, Propifi Bonds PLC broadened its reach by forming strategic alliances with leading organisations in two of the UK's most critical sectors: affordable housing and retirement living for the over-55s. Both markets are facing acute shortages, as highlighted by recent studies, which emphasize the urgent need for greater investment and innovative and sustainable development. By focusing on these areas, Propifi Bonds PLC is positioning itself at the forefront of addressing key social and economic challenges while creating opportunities for sustainable growth investments.

To address this, Propifi has partnered with Nexus Housing Developments UK, a dynamic developer specialising in site acquisition, refurbishment, and new-build projects. Working alongside Local Authorities, the Home Office, and other government bodies, Nexus is committed to delivering high-quality, affordable homes with a strong focus on tenant satisfaction.

Propifi has also joined forces with Elysium Retreats Ltd, a specialist in over 55's retirement living solutions. Their eco-friendly retreats are constructed entirely from recyclable, sustainable materials and solar powered.

INVESTMENT OPPORTUNITY

Propifi Bonds PLC offers investors access to its Investment Grade Senior Secured Notes, delivering fixed annual returns of 10.1%, 9.1% and 8.1%. Issued within a trust-based structure, these bonds are designed to be bankruptcy-remote, ensuring investor protection remains the highest priority.

Funds raised are strategically allocated to key growth areas across the UK, including over-55s retirement living, social housing, and assisted living. Each of these sectors is experiencing unprecedented demand and benefits from strong support by the UK Government.

Since its establishment in 2020, Propifi Bonds PLC has built a strong track record of reliability, consistently meeting its commitments with on-time coupon and redemption payments from inception.

ABOUT THE UNDERLYING SECURITY

Each bond issued under the Propifi Bonds PLC programme is secured by a first legal charge over property assets, giving bondholders priority rights in the event of default. This level of protection ensures that investors are not exposed to unsecured lending risks, but instead benefit from direct recourse to tangible assets.

All collateral is held by an independent security trustee, Truva Corp Ltd, who acts on behalf of bondholders. The trustee's role is to safeguard investor interests, ensuring the security is independently managed, transparently administered, and ring-fenced from the issuer.

Importantly, Propifi operates with a highly conservative loan-to-value (LTV) structure. Loans are never advanced at more than 70% LTV, with all interest and fees deducted at the outset. This approach significantly reduces exposure, resulting in a "look-through" effective LTV of approximately 54%. By maintaining this prudent buffer, Propifi provides additional security, ensuring that the value of the underlying property assets comfortably exceeds the loan obligations.

In the unlikely event of default or insolvency, this structure ensures that the underlying security remains protected. The trustee is empowered to enforce the legal charge, manage or realise the assets, and distribute proceeds directly to investors. This robust framework underlines the programme's commitment to capital preservation and investor protection.

Continued...

Warning:

The content of this promotion has not been approved by an authorised person within the meaning of the Financial Services and Markets Act 2000. Reliance on this promotion for the purpose of engaging in any investment activity may expose an individual to a significant risk of losing all of the property or other assets invested.

This promotion is made by Propifi Bonds Plc, incorporated in England and Wales with company number 12648541 and having its registered address at The Quadrant, Coventry, West Midlands, CV1 2EL.

Requests for further information or other enquiries about this promotion may be sent to the address above or by email to enquiries@propifi.co.uk

KEY FEATURES EXPLAINED

- **Investment Grade Bond**
Considered a lower-risk investment, rated as safe by credit agencies.
- **UK Social Housing Focus**
Linked to the stable, government-backed social housing sector.
- **Over-55s Retirement Living**
Targeted investment in a high-demand sector with long-term growth potential.
- **Proven 5-Year Track Record**
Consistent delivery of interest (coupon) and principal repayments since launch.
- **Fixed Returns of 10.1%, 9.1% & 8.1%**
Paid quarterly, offering investors a predictable and regular income stream.
- **Senior Secured Structure**
Provides investors with priority claims on assets in the event of default.
- **Listed**
Publicly traded on a major European exchange, ensuring transparency and liquidity.
- **Multi-Currency Options**
Available in GBP, USD, and EUR to accommodate international investors.
- **UK Asset-Backed**
Secured against tangible property assets, reducing exposure to risk.

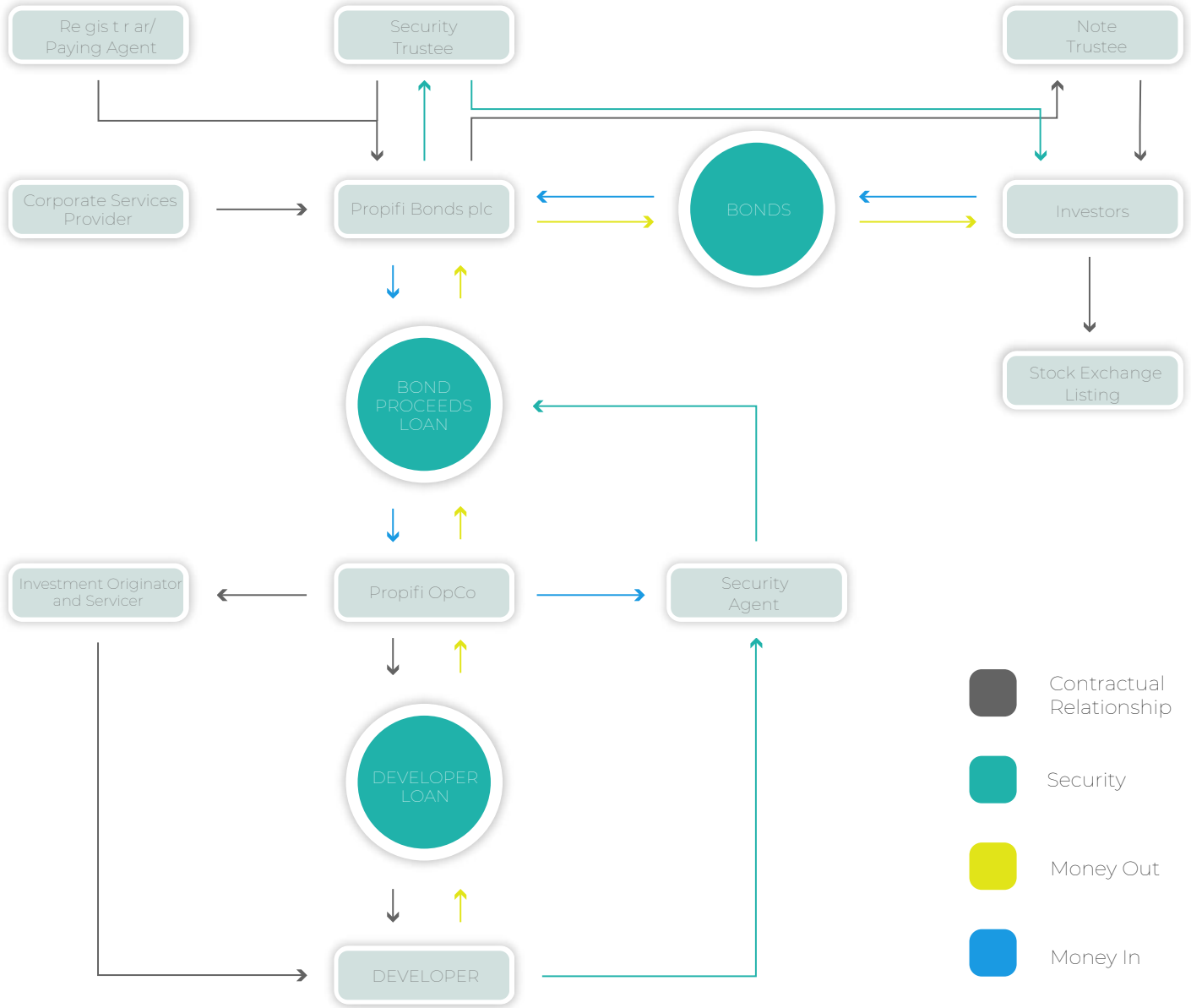
Warning:

The content of this promotion has not been approved by an authorised person within the meaning of the Financial Services and Markets Act 2000. Reliance on this promotion for the purpose of engaging in any investment activity may expose an individual to a significant risk of losing all of the property or other assets invested.

This promotion is made by Propifi Bonds Plc, incorporated in England and Wales with company number 12648541 and having its registered address at The Quadrant, Coventry, West Midlands, CV1 2EL.

Requests for further information or other enquiries about this promotion may be sent to the address above or by email to enquiries@propifi.co.uk

INVESTMENT STRUCTURE



For more information contact:
enquiries@propifi.co.uk

BOND INFORMATION

Issuer	MTN Funding/Propifi Bonds Plc
Maturity	28.07.2030
Issue Size	Up to GBP £5B - £300M Series
Listing	Boerse Frankfurt
Coupon	10,1%, 9.1%, 8.1% paid quarterly
Status	Senior Secured Debt under English Law
ISIN	CH1108682043
Liquidity	Traded daily and Freely Transferable
Eligibility	UCITS, SIPP, SSAS, QROPS, Portfolio Bonds and Investment Platforms
Rating	Investment Grade (stable outlook)
Payment Periods	10.1% until 28 July 2026 9.1% 28 July 2027 8.1% until Maturity 28 July 2030
Interest Payment Dates	31 March, 30 June, 30 September and 31 December

Completed Social Housing Project, Brook Road Liverpool

Before

After



Planning Agreed, Social Affordable Units St. Marks Church and Brook Hey Drive, Liverpool



Over 55's Sustainable Retirement Living



Disclaimer: The information presented here does not constitute investment advice or a recommendation, and is not an invitation to invest. Nothing in this document is intended to nor will create any binding obligation on anyone. Applications should only be made on the basis of the Pricing Supplement and Listing Particulars which are available from authorised distributors. Prospective investors should be capable of evaluating the risks and merits associated with this investment and have sufficient resources to bear any losses. This investment is intended to be held by the investor for the full investment term of 5 years. Whilst a secondary market exists, there is no guarantee of a purchaser. Liquidity may therefore be limited and should not be relied on when choosing this investment. Investment in the bonds involves risk to your capital. If you suffer a loss, you are not entitled to compensation from the Financial Services Compensation Scheme. Propifi Bonds Plc are not regulated or authorised by the Financial Conduct Authority. Investing in the bonds involves risks, including loss of capital and illiquidity and it should be done only as part of a diversified portfolio. This fact sheet does not constitute an offer or solicitation with respect to the purchase or sale, investment or subscription in any security and neither this fact sheet nor anything contained therein or the information to which it refers shall form the basis of or be relied upon in connection with any contract or commitment whatsoever. In order to invest in the bonds, you must confirm yourself to be a person (i) who has professional experience in matters relating to investments and fall within Article 19(5) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005, as amended (the "FPO") and/or (ii) who are persons falling within Article 49(2)(a) to (d) of the FPO (iii) If contrary to the above you are not a relevant person but you are in receipt of this Investment Fact Sheet, then you must seek suitable financial advice before investing, to ascertain and understand the full risks and terms associated with any investment, and any such investment must be made through a professional Pension Trustee firm and/or Life Insurance policy/bond. Any investment in the bonds is only available to, and will be engaged in with, relevant persons. You are strongly recommended to seek independent financial and legal advice before making an investment decision"