



BORROWDALE VALLEY ESTATE

PROJECT SUMMARY

Opportunity Narrative

1. Build 10 housing units on developed stands averaging 600sqm which are within a gated community known as Borrowdale Valley Estate.
2. The building cost price consideration will ave. US\$200,000 per unit.
3. On each completion cycle of the 10 housing units, the investor will retain two units. These 10 units will be completed every 4 months.
4. Minimum investment amount is US\$2 million for a period of one year for construction of selected home designs.
5. Targeted Return On Investment is 6 units valued at US\$320,000 each from selected home designs.
6. Additionally all rentals for the 6 units are for the investor .

Borrowdale Valley Estate Full Optics

1. 616.82ha of Real Estate for upmarket developments

Offering the following:

- 313ha Residential - 1,198 medium-density & 572 low-density
- 20ha Schools
- 28ha Commercial - Shopping Malls, Warehousing & Other
- 44ha Recreation
- 212ha Open Natural Green belts (13.7ha Water Body)

Key Assumptions

Description	Quantity (Units)	Value (USD)
- Targeted Value	30	9,600,000.00
- Secured Land Cost Price	\$/sqm	1,350,000.00
- Stand specifics – Ave. Size	sqm	600
Inclusions		
- Bullet USD Payment against land cost		
- Recovered in USD through 'Build Now, Pay Later' proceeds		
- Land Carry costs to be included.		

Current Site Works

Scope of Works	Value (USD)	Contribution To Project	Establishment Costs	
			CapEx	Community Contributions
Compliance Works	0.6m	5%	3m	0.1m
Roads & Storm Drains	3.2m	50%	(Insurance Performance Bond Est. USD 2m)	
Water & Waste	1.9m	27%		
Other – Administrative Costs	1.3m	18%		

Investor - Return On Investment

Description	Full Year			Total
	Rotation 1	Rotation 2	Rotation 3	
Revenue - 8 Units.	2,560,000.00	2,560,000.00	2,560,000.00	7,680,000.00
Cost Of Sales - Value - 10 Stands	450,000.00	450,000.00	450,000.00	1,350,000.00
Construction Costs	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00
BVE Gross Profit Retained	110,000.00	110,000.00	110,000.00	4,330,000.00
Return On Investment	640,000.00	640,000.00	640,000.00	1,920,000.00
6 Units Retained by Investor	32%	32%	32%	96%

Headlines Notes

1. Deliver minimum 30 constructed homes a year.
2. The above scenario can only be achieved if the 30 units are taken up by investor as block units of 10.
3. This block approach will facilitate full mobilization of construction teams which will guarantee delivery of the homes in the shortest space practically possible.
4. The block approach guarantees static built costs for 36 months as construction stock will be prepaid and secured in advance.



Project Development & Management

1. Manage all liaison and process documentation.
2. Receive, store and account for all equipment BOQs, deployment and any project purchase requirements on a monthly basis.
3. Inspect quality of products supplied according to the scope of the BOQs and ensure good corporate governance.
4. Provide artisans and human capital required for the operational process to execute the blocks as separate project.
5. Maintain high quality standards of the finished houses.
6. Communicate directly on all technical and warranty matters inclusive of any supplier bottle necks and disputes.
7. Undertake to provide accurate accounting and transactional management through-out the tenure of this facility.
8. Ensure environmental management standards are adhered to.

"Build Now Pay Later"

Borrowdale Valley Estate (Pvt) Ltd was established in 2015 as a strategic driver and store of investment value in conjunction with the Broadhaven Group of Companies. The objective of this opportunity is to derive long term value through Real Estate as a 'life-style investment'. **The broader objective** of its mandate is to increase the Group's market share in strategic sectors of the economy in line with global trends that permeate through this regional leader in mining, agriculture and tourism mainstay. Borrowdale Valley Estate as an associate of the Broadhaven Group of Companies benefits from the from investments in Construction, Real Estate Development, Transportation Logistics, Mining, Energy and Advisory Services.

The Opportunity

Borrowdale Valley Estate presents a modern & pioneering 'Build Now, Pay Later' housing development model. This model allows qualifying individuals to enter into an Agreement of Sale. The initial cash resources deployed will immediately initiate the building process of homes through Broadhaven Construction. Such participants will be mandated to build up to 'super structure' level (wet works and roofing but excluding any finishes). Only then will clients start paying for the land on which their built structure sits. 22 Approved modern home designs are available for clients to choose from. All the needful BOQs and building materials are in place. This offering is for investors who have the capacity to build properties within this model beyond the 'super structure' with the sole objective of creating bankable mortgages through commercial banks.