

WE SUPPORT



SEVENTY
NINTH™
GROUP

The Seventy Ninth Group FAQs





Why invest now?

Inflation is rising to record levels and real terms earnings are stagnating. As such, many people are now looking to alternative investments, such as real estate and natural resources, to enable their savings to earn them more money than if they were sitting in a bank or invested in traditional stocks and shares.

The Seventy Ninth Group specialises in acquiring distressed assets during turbulent market conditions. Throughout these times, property developers and investors wish to offload assets quickly, meaning that we are able to negotiate greater discounts into any projects we target. This gives investors the added security of knowing profit margins are much larger and this will be reflected in the interest they are paid.



With recession, how can you fix returns?

Although the value of property can go up as well as down during market volatility, the Seventy Ninth Group establishes exit strategies to factor in all eventualities, prior to purchasing any asset; whether that be to refinance, sell the units off-plan or retain the asset into our own portfolio.

This ensures that regardless of the economic environment, we are able to fix returns, knowing that whatever option we use in terms of the sale or ongoing retention and management of a property, we will always be able to make profit on any assets into which we invest.



What's the economic outlook for the next 12-24 months?

From the cost of living crisis and rising inflation around the world, to the ongoing conflict in Ukraine, it is impossible to say how the next 12-24 months will pan out, although it looks unlikely that we will begin to see a real recovery in the next two years.

As a result, the prospects for traditional asset classes such as cash, stocks and shares remains fairly bleak.





What is a Fixed Income Property Bond?

A Fixed Income Property Bond is, essentially, a loan to a property developer. The developer, in turn, uses these investor funds for the acquisition and development of its target projects. In return, the property developer sets out:



Repayment Dates



Repayment Terms



Terms & Conditions



How is my money secured?

All investor funds are secured in the same way a bank has security over a house when they issue a mortgage. This is called a first charge; meaning that investor funds are secured against the assets in which they're invested.

In the unlikely event of a default, Fixed Income Property Bond holders possess the first charge against the Seventy Ninth Group's assets and this process is backed by a Security Trustee.



Why do you use Special Purpose Vehicles (SPVs)?

A Special Purpose Vehicle, or SPV, is a limited company. The Seventy Ninth Group uses these to ensure the security of the investor is not diluted by other creditors. Moreover, the specific SPV and its assets are held in trust by the Security Trustee until all Fixed Income Property Bond holders are repaid.



How can you, and why do you pay 12-15% per annum to investors?

The Seventy Ninth Group has the ability to acquire property assets at between 30-45% of market value. This is due to the vast array of connections we have in the industry, as well as our ability to exchange on assets within as little as five days through the use of private finance. It is also important to note that this discount is prior to any development; thus providing additional equity after the Seventy Ninth Group has redeveloped the asset.

Additionally, the Seventy Ninth Group shares profits with its investors by providing above-market returns, meaning most investors continue to invest with us after the initial term of their investment has ended.



What are the terms of the Fixed Income Property Bonds?

We issue 12-24 month Fixed Income Property Bonds, making them very short-term investments compared to traditional retail investment products.





Why don't you use banks?

Property development finance is often considered too short-term for banks. And, most importantly, bank finance is too slow for the objectives of the Seventy Ninth Group. We need to be able to buy distressed assets quickly, to ensure that they can be acquired at significantly below their market value. We have to be able to acquire assets with speed to secure optimal discounts - this is afforded to us by private finance.



What is a Deed of Accession?

The Deed of Accession is a document received by the investor upon funding their investment. It is a signed confirmation of registration of the investor's security (first charge) over the assets of the company with Castle Trust Group.

Simply put, the Security Trustee is made aware of the investor's investment. Then, in the event of any default, they reclaim funds in accordance with the Deed of Accession.



What is the exit for the investor?

Fixed Income Property Bonds repay their capital and interest on the date of maturity - although many of our investors choose to keep their capital invested with us beyond this initial term.

Exit strategies are secured by the Seventy Ninth Group prior to the acquisition of any target asset.



What is a Security Trustee?

A Security Trustee is an independent entity which oversees and manages the security of the Real Estate Property Bonds we issue. They hold the first charge on behalf of investors until all investors are fully repaid.



How does an investor rank (in the capital stack) if the developer defaults?

Fixed Income Property Bonds rank first in the event of any default, meaning funds raised from the liquidation of assets will first be used to repay holders of Fixed Income Property Bonds, before any distribution to any other liabilities.



What does the Security Trustee do?

The Security Trustee, specifically Castle Trust Group, audits the company on a quarterly basis to:

- Ensure investors are paid their interest and capital on time
- Check the developments are on track to meet the repayment terms of the investment
- Make sure the company is solvent
- Ensure our processes relating to Know Your Customer (KYC), Anti-Money Laundering (AML), Counter-Terrorist Financing (CTF) and Identification of Russian Assets are up to date.



Are Fixed Income Property Bonds a form of alternative investment?

An alternative investment is any investment that is backed by any form of asset outside of cash, stocks and shares. In this case, Fixed Income Property Bonds are backed by property, which is an alternative asset class.



If I invest today, when does my investment start?

The investment commences on the day the Seventy Ninth Group receives an investor's funds.



What's the minimum investment?

There are two different minimum investments, dependent on the type of Fixed Income Property Bond an investor wishes to invest in. These are £10,000.00 GBP and £25,000.00 GBP.



What currencies are available for investment?

We denominate our Fixed Income Property Bonds in GBP, USD and EUR, as well as 24 other currencies.

For a full list of other currencies we accept, please see our Investment Currency Fact Sheet.



What do I receive when I invest?

When an investor transfers their funds and begins their investment with us, they receive a welcome pack, which includes their:

- Statement of Account – this specifies the date upon which the investment commenced, the dates the investor will receive their interest, and the date upon which the repayment of capital and any outstanding interest is to be made
- Certificate of Investment – this confirms that the client holds an investment
- Deed of Accession – this is detailed earlier in this document.



Where can I see the due diligence requirements?

We have a full Due Diligence Pack, as well as other marketing materials that can be sent to you upon request.



Do you accept investors from around the world?

The Seventy Ninth Group accepts investors from most locations, globally. We do, however, comply with global financial industry standards when it comes to risk rating the jurisdictions any potential investors are domiciled in. As such, there are some jurisdictions from which we do not accept investment.





How long has the Seventy Ninth Group offered these investments?

The Seventy Ninth Group has raised capital for its projects by way of Fixed Income Property bonds since 2017, and has a track record of 100% of interest and capital repayments made across eight different projects and capital raises in that time.



Can I speak with a member of the team?

The Seventy Ninth Group is always happy to meet clients in person and answer any questions they may have. Should you wish to arrange a meeting with one of our team, please contact us on (+44) 0151 316 0392.



How many investors does the Seventy Ninth Group have?

The Seventy Ninth Group currently has over 1,000 investors from nearly 30 different countries around the world, and, to date, has a retention rate of 94% of investors reinvesting their capital after their initial investment term is complete.



If I have a problem, can I contact the Seventy Ninth Group?

The Seventy Ninth Group considers client service to be a top priority and maintains communication via email and phone with clients throughout the term of their investment. However, if there is a problem, our client support team is on-hand to handle any queries you may have.



What type of assets do you acquire?

The Seventy Ninth Group generally deals in residential, commercial, leisure, sporting and industrial property. However, the Seventy Ninth Resources arm of the business deals in natural resources.



How much has been repaid to investors?

Since using Fixed Income Property Bonds to raise its capital, the Seventy Ninth Group has repaid over £15m GBP in interest and capital to private and institutional investors.



What experience does the Seventy Ninth Group have in property?

The Seventy Ninth Group is a globally respected, family-run asset management company that is renowned for its property developments in the UK.

Furthermore, the Seventy Ninth Group's Chairman, David Webster, was previously the UK's largest private landlord with a portfolio of over 800 properties.



How do you ensure there is sufficient equity in a development to repay investors?

David Webster, Chairman of the Seventy Ninth Group, has built relationships over a period of 30 years. These relationships extend beyond the property industry into all kinds of sectors that work alongside it, from legal to accounting and estate agents to blue-chip property developers.

As a result of the relationships the Seventy Ninth Group has, opportunities can be sourced that offer lucrative assets at well beneath their market value, and with potential for development to further the equity within them. As such, we will always be able to make significant profits on assets purchased.



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