



RICHMOND

Why is it safe to invest in London Richmond?

I. BUSINESS MODEL

London Richmond was created to offer **one of the safest real estate investments possible**.

The key principles behind the business are as follows:

✔ Existing Properties in London are purchased

✔ These Properties have a Current Market Value

✔ The Current Market Value is not based upon future development plans, it is today's value

✔ Properties are purchased at least 20% below the current market value

✔ The company has 3 successful exit strategies:
• Exit 1: Sell to an investor for 10% below market value
• Exit 2: Refurbish and Sell the property on the market
• Exit 3: Refurbish and Refinance the property

✔ London Richmond generally makes profits on the properties within 6-months

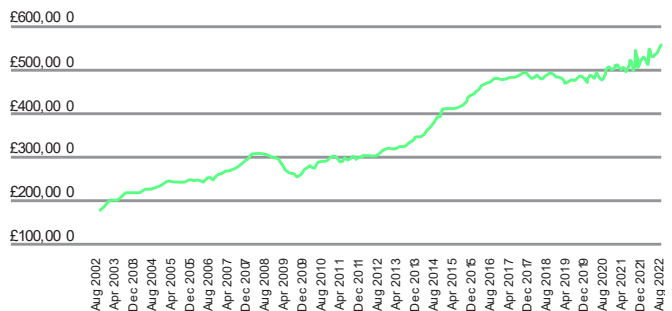
✔ With the profits, London Richmond buys and sells more properties

London Richmond does not buy properties with planning risks and does not carry out risky development projects. Instead the company trades properties, with the 3 exit strategies generally taking between 3 and 6 months.

2. LONDON PROPERTY

When it comes to Real Estate, London is **one of the most invested cities in the World**. The reopening of the UK economy has been a huge boost to the capital as the country's centre of retail and hospitality. And the fundamentals that underpin high prices in London and the Home Counties - low housing supply, high demand and international cachet - remain the same. Prices in this part of the UK are therefore most likely to maintain a stable upwards trajectory.

Average House Prices in London



London is not only a great place to invest during boom times, but is **very popular during downturns, recessions and global turmoil**. With the financial markets having high levels of volatility right now, we expect the appeal of bricks-and-mortar in London, one of the world's most popular and resilient cities to become even stronger, resulting in a big influx of foreign capital in search of a true safe haven. When we look at the performance of the London property market over the last 20-years we can see the market has more than trebled, justifying London as a truly great city to invest into.

3. SECURITY

Security is the most important part of the London Richmond investment. To provide the maximum level of security, London Richmond has appointed Blue Water Capital Limited ("Bluewater") to act as the Receiving Agent and Security Trustee for the products.

Blue Water holds **two key levels of security for this product**:

1. A **debenture deed** over all the assets of the company: Bluewater has a fixed and floating charge over all the assets of the company (cash held in the bank, computers and IT equipment, debtors and equity).

2. A **charge** over the properties purchased: In the event of default, Bluewater would be able to sell the properties and return the cash to investors. As London Richmond is buying properties at least 20% below the Current Market Value there will be equity in the properties to help return money to investors.

There could not be a higher level of security offered to investors, and this is why so many people are choosing to invest with London Richmond.