RICHMOND

Summary

The following is a summary of information appearing elsewhere in this Information Memorandum and should be read as an introduction to this Information Memorandum only. This summary is qualified in its entirety by, and should be read in conjunction with, the more detailed information appearing elsewhere in this Information Memorandum.

Any decision to invest in the Loan Notes should be based on a consideration of the Information Memorandum as a whole (including any and all disclaimers and limitations set out therein). Any Prospective Investor should consider the rights and risks associated with the investment as a whole. An investment in the Company may not be suitable for all recipients of this Information Memorandum. A prospective investor should consider carefully whether an investment is suitable for them in light of their personal circumstances and the financial resources available to them.

London Richmond Limited was established in April 2020 as a property investment company focusing on investing and refurbishing properties in London and then either selling them for a profit or letting them on high yields for long term capital growth.

The Company is seeking to raise up to £20,000,000 by issuing Loan Notes to fund the costs of investing in and refurbishing properties in London and to pay for general business expenses including marketing costs.

London Richmond is a property investment company focusing on investing and refurbishing properties in London and then either selling them for a profit or letting them on high yields for long term capital growth.

Issuer	London Richmond Limited
Investment Opportunity	London Richmond is a real estate investment and development company focusing on residential real estate in London. The Company purchases and refurbishes properties in London and then sells or lets the properties on short-term high yielding rentals.
Issue Date	1 September 2023
Closing Date	1 September 2024
Maturity Date	3-years after the investment date
Interest	10% per annum paid quarterly for the income loan notes 12% per annum paid on maturity for the capital growth loan notes
Bonus Interest	2% per annum for investments of 250,000 and above
Currency	GBP, EUR & USD
Minimum Investment	£30,000 (or currency equivalent thereof)
Maximum Investment	£2,500,000 (or currency equivalent thereof)
Target Raise	£20,000,000
Ranking	All Loan Notes should rank pari passu, equally and rateably without discrimination or preference alongside all secured creditors of the Company.
Transferable	Ownership of the Loan Notes cannot be transferred
Early Redemption	Investors cannot redeem Loan Notes prior to maturity
Early Repayment	The Company cannot repay Loan Notes prior to maturity