



## RICHMOND

London Richmond is a leading real estate investment company, offering qualified investors a fixed income (paid quarterly) with a choice of three options.

GBP 10% ISIN - GB00BJN52318 | EUR 10% ISIN - GB00BJN52425 | USD 10% ISIN - GB00BJN52532

### Investing in London

London Richmond focuses on purchasing discounted residential property investments in London and the Home Counties. We deploy three different strategies – purchase and ‘flip’, purchase and refurbish for sale, and purchase and retain for letting – which gives us the flexibility to take on a huge range of properties in varying conditions and use them to generate very healthy profits.

We choose to invest in London because our strong industry relationships and in-depth knowledge of the market in this part of the country offer us opportunities to purchase investment properties at prices significantly below their market value. We also believe that there is more security to be found in London than in other parts of the UK, the city having been one of the world’s most sought-after property investment destinations for decades.

### Security

London Richmond is a UK limited company over which investors have a high level of investment security. Blue Water Capital have been appointed as Security Trustee and they will hold a legal charge over all the properties purchased by the company, on behalf of investors. This legal charge can be exercised by the Security Trustee acting solely in the interest of the investors in the event of default. This will result in the properties being sold and the net proceeds being returned to the investors. The cash raised from investors is used to fund real estate purchases and when each property is purchased the title deeds will be transferred into the name of London Richmond. When the property is sold or refinanced, the money is returned to London Richmond and the capital and profit is used to repay investors.

### London Real Estate Market

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.

The UK’s furlough scheme will also finish towards the end of 2021, driving mortgage repossessions and distressed sales during 2022. This sector of the market is where London Richmond sources many of our investment purchases at significant discounts to their market value, so any expansion in this area is good news for us. Our aim is to shield distressed sellers from mortgage repossession (and its long-term financial repercussions) by stepping in with an offer for swift purchase. As the rate of distressed sales increases, London Richmond is seeking to raise additional funds to ensure that no good investment opportunity passes us by.

### Listed Note Information

Interest	10% per annum
Frequency	Quarterly
Issuer	London Richmond Limited
Currency	GBP, EUR, USD
Nominal Value	GBP1, EUR1, USD1
Minimum Investment	30,000 in each specified currency
ISIN	<ul style="list-style-type: none"><li>• GB00BJN52318 (GBP)</li><li>• GGB00BJN52425 (EUR)</li><li>• GB00BJN52532 (USD)</li></ul>
Security Trustee	Blue Water Capital Limited
Registrar	Neville Registrars Limited
Settlement Agent	Shard Capital LLP
Maturity Date	31/12/25

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