



Hillcrest Group

Equity Investment Proposal

Residential Property Acquisition and Development - 16 Ellwood Road, Exmouth, EX8 4LE

12th August 2025

www.hillcrestltd.co.uk

Investment Summary

Hillcrest are seeking an equity investment of £85,000 to facilitate the acquisition and development of a residential property located in Exmouth, Devon. This investment will contribute towards the deposit, legal fees and stamp duty required for the purchase.

Development finance has been secured to cover both the purchase price and construction costs. The investment will be secured via a second legal charge on the property, ensuring capital protection for the investor.

The investment offers a 15% fixed return over a period of 12 months, with full capital and return scheduled upon exit of the project through refinance or sale.

About us

- ▶ Hillcrest operate within South West of England, predominately in East Devon, With a highly experience construction team. Alongside our construction services, we are actively investing in and developing our own properties for the sole purpose of renting and selling.
- ▶ Construction and contracting is lead by Daniel Fernandez, having 20 plus years within the construction industry. Having carried out multi projects from barn conversions, listed buildings, bespoke high-end projects, new builds, luxury flats, extensions to list a few.
- ▶ Property investments is lead by Nicola Fernandez, having worked in the construction industry for 5 years along side Daniel in the contracting business. Taking the lead on supplier relationship, and key stakeholders internally and externally. Previously having spent 14 years within the asset finance business. Predominately for an American corporate as a sales account manager.

Current projects

- ▶ Top floor 2 bedroom flat located within Exmouth, in a block of only 3 flats - purchased on 11th April 2025
 - ▶ Full renovation throughout required.
 - ▶ Purchased for £142,500
 - ▶ Senior Development Finance - £114,000
 - ▶ Personal Director Investment: £61,700
 - ▶ Total Project Cost - £15,000
 - ▶ Gross Development Value (GDV): £225,000
 - ▶ Projected Profit: £35,000
 - ▶ Currently Marketed @ £225,000
 - ▶ Rental projections £12,600 pa

New Project

- ▶ 3 Bedroom Detached Bungalow - Exmouth
- ▶ Recently granted probate
- ▶ Require total renovation throughout
- ▶ Approx. 80m2 with an additional garage attached to the side.
- ▶ Spacious garden
- ▶ Purchase price £309,000
- ▶ Development funding agreed subject to legal due diligence.

Investment Overview

- ▶ **Location:** 16 Ellwood Road, Exmouth, EX8 4LE - **Purchase Price:** £309,000
- ▶ **Estimated End Value (GDV):** £475,000 - £500,000 (£551.81-£580.86sqft)
- ▶ **Senior Development Finance:** Facility - £313,812
 - ▶ Purchase £228,401 + £58,000 to undertake the work - already secured through Lendhub.
- ▶ **Investment Amount:** £85,000 total, £10,000 upfront.
- ▶ **Use of Funds:** Deposit: £54,100; Legal Fees: £10,000; Stamp Duty: £20,900
- ▶ **Return on Investment:** 15%
- ▶ **Term:** 10 months
- ▶ **Security:** Second legal charge on the property
- ▶ **Exit Strategy:** Refinance, sale post-development or rental

Investor Security

To protect the investor's capital, the following security measures will be in place:

- ▶ **Second Legal Charge** registered against the property
- ▶ **Investment Agreement** outlining terms, repayment, and default provisions

Exit Strategy

The exit strategy is well-defined and based on either:

- ▶ **Refinancing** the completed property based on uplift value, or
- ▶ **Selling** the completed asset on the open market.

Sales or refinance proceeds will be used to repay all outstanding finance, including the investor's capital and 15% return.



Summary

This opportunity presents a secure, short-term investment with a strong return and clear exit strategy. With development finance already in place and experienced project management in hand, we are confident in delivering the proposed outcomes within the 10-month period.

We invite you to join us on this project as an equity partner and benefit from the attractive 15% return on your investment,

Contact Details

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