



SANDACRE
PROPERTY

Investor Pack

Sandacre Property Ltd

18a New Barn Farm, Brick Kiln Road,
Raunds, Wellingborough, Northamptonshire, NN9 6HY



INTRODUCING SANDACRE PROPERTY



Firstly, a very warm welcome. Sandacre Property was born out of a deep passion for property coupled with a heartfelt desire to provide high-quality accommodation solutions. We are a family run business with a clear vision, strong values, and a desire to create spaces and experiences which connect on an emotional level.

If you're reading this it's likely that you're interested in understanding how you can invest with us. This pack is designed to help you learn more about the business, our focus, who and how we work with our investors as well as answer many of the questions you are likely to have at this stage. After reading, please don't hesitate to get in touch with me with any further questions you may have.

Sue Wesby
Founder & CEO



OUR AREA OF FOCUS

We are property problem solvers focused on investing in Northamptonshire and the surrounding areas. We use multiple sources of data combined with our local expertise to identify prime investment opportunities. Our focus is to find those properties which represent excellent value, require refurbishment, and with the potential to significantly increase the end valuation.

The current market conditions represent an incredible opportunity to buy well, apply our expertise to create value. This enables us to deliver better than inflation returns to our select group of investors.



OUR TEAM



Sue Wesby

Founder & CEO



Darren Wesby

Director



Ian Booth

Main Contractor

Our 'power team' also consists of an important range of specialists. Experienced professionals who we have strategically partnered with. These include:

Solicitors

Commercial Finance Brokers

Accountants and Tax Advisers

Design and Build Consultants



WHO CAN INVEST WITH US AND PS20/15

At Sandacre we take compliance very seriously. Only those who have provided proof that their situation is compliant with PS20/15 qualify to be able to invest with us.

PS20/15 is an FCA legislation which prevents consumers investing in complex higher risk products which are unsuitable for them.

To qualify as compliant with PS20/15 you should fall into one of these three categories:

- 1 HIGH NET WORTH INDIVIDUAL - defined as someone who earns more than £100k per annum or has more than £250k of assets excluding their own home, pension or insurances.
- 2 SOPHISTICATED INVESTORS - someone with extensive experience and knowledge, who is better able to understand and evaluate the risks and potential rewards of unusual, complex or illiquid investments.
- 3 COMPANIES - defined as a corporate body that can both invest in and seek investments from other companies, provided that it is explicitly stated that the investment is intended exclusively for companies.



HOW WE WORK WITH OUR INVESTORS



“ At Sandacre Property we like to keep things really simple from an investment perspective. We offer fixed rate loan agreements with an agreed term period of typically 12, 24 or 36 months. ”

Sue Wesby

Founder & CEO



FREQUENTLY ASKED QUESTIONS

What rate of return do you offer and over what term?

We'll agree on a rate of return and investment period, typically 12, 24, or 36 months. Your capital, along with interest, will be repaid at the end of the term, with all details in your personalised paperwork. Interest payments can also be tailored to your preference, including monthly, quarterly, or semi-annually, and are part of the interest rate offered.

Do you have an example rate?

Every opportunity is different. However, here's an illustration to how much interest you'll earn when your money is in the average building society account compared to investing with us:

Amount Invested	Annual Interest From Building Society Account (4%)	Annual Interest From Investment With Us (7.5%)
£50,000	£2,000	£3,750
£100,000	£4,000	£7,500
£200,000	£8,000	£15,000

How safe is my money?

Completely safe as it is legally protected. Your loaned capital and the return you will receive are both protected by a Loan Agreement, which we both sign, and which is subject to English law. You should however be aware that as with any investment, there is an element of risk involved.

What will my money be used for?

We will use your money to purchase and develop properties. At the end of the project your funding is 'recycled out' of the property when it is either revalued or sold.

Do you invest your own money?

Yes we do! The reason we also work with investors is to be able to take advantage of current market conditions and the numerous opportunities we are able to create. We treat your money as carefully as we treat our own. Our preference is to use investment money from individuals rather than large financial institutions as we find it more fulfilling and meaningful to partner with like-minded people, who share our values.

What is your professional background?

Prior to launching Sandacre, I had a wealth of experience from the corporate world, drawing on my time working for some of the UK's most recognisable businesses including Barclays, Nestle, and Johnson & Johnson to name a few. I've also enjoyed success in entrepreneurship and in partnership with my husband, we launched Finch Signs in 2011.

What is the minimum and maximum investment?

The minimum investment level is £10,000, and there is no upper limit.

How will you communicate with me?

We will have an initial meeting or video call to find out a bit more about one another and if appropriate, then have a high-level discussion with regard to the opportunity. The next stage will be to have a call to discuss the project in greater detail and of course this is when you can complete your due diligence on us. Once you are ready, we complete the legal paperwork, which all parties will sign and have witnessed. We advise you to seek independent legal advice on the loan agreement. At this point you will transfer the agreed amount. We will then provide you with quarterly updates on how the project is progressing. Your capital and the return you earn are guaranteed legally.

Next Steps

If this sound interesting, I would be delighted to discuss this further. Please do get in touch either through calling my mobile, Whatsapp, or email.



SUE WESBY
Founder & CEO



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