



Guide to Angel Investing

working to achieve financial security through property



We endeavour to produce **homes** for individuals and families that we would be **proud** to live in ourselves. We work hard to deliver modern, **comfortable** and warm homes.

TOPICS OF DISCUSSION

- All about us
- What is an angel loan
- Key factors
- Refurbishment
- Case study
- Meet the team
- Contact us





About Us

C&W Homes was formed in February 2019 by the current partners Simon Charnock and Martin Wallbank. We both share a passion for property and a vision to create homes that we would be proud to live in ourselves.

For many years we discussed working together to create a business where our skills and most importantly passions could be fused together to create opportunities for all who we work with.

This document will offer you information on how working with C&W Homes as an Angel Investor can offer you a fixed return on asset backed investment



How Angel Investing works...

Quite simply, an Angel Investor is a person who agrees to lend a business or person money for an agreed return over a period of time



Working with you to understand what return works for you, we agree terms and a value you would like to invest.

With the agreed funds we will use the loan to invest in one or more property investment projects to confidently deliver property that produces a guaranteed fixed annual investment.

- We establish and agree your annual % return on your investment sum
- We agree and sign a loan agreement detailing the return of investment and timescale
- We will purchase, refurbish and sell/refinance the property
- We will repay in full along with your bank busting interest within the agreed timeframe

*You work hard for your money,
now let your money work hard for you!*

KEY FACTORS

All terms are
outlined in a Loan
Agreement

Asset backed
investment

Weekly updates on
the progress of the
project

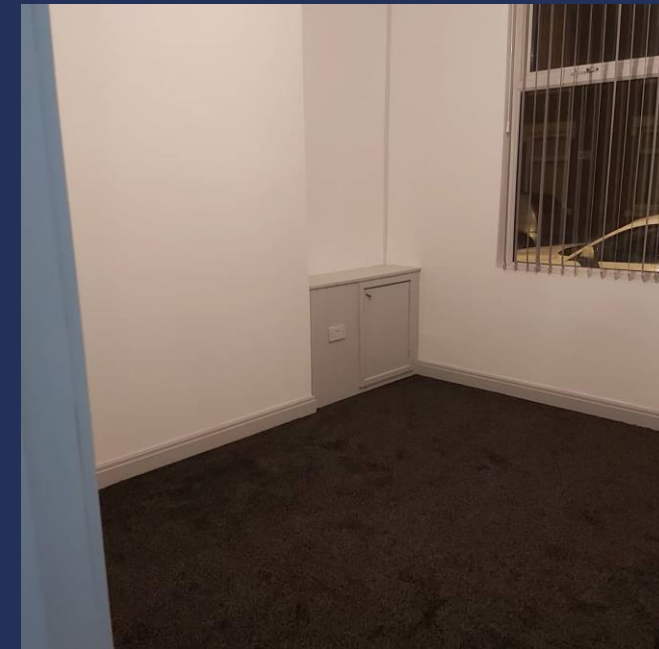
REFURBISHMENT

To ensure that we have our figures correct we will ensure all properties we purchase have been viewed by our qualified and experienced builder to ensure a full schedule of works have been agreed and confirmed prior to going ahead. We ensure that a contract of works is signed that outlines agreed works, guarantees for 12 months, and the time frame for the refurbishment.

This ensures that all parties are fully aware of the timescales and allows us to manage the project in the given timescales to deliver your return within the agreed period.

We typically like to have the build team on site within 48 hours of purchase completion and all works completed within 12 weeks, however this can alter from one project to the next dependant on the scale of refurbishment required.

During the refurbishment period you will receive weekly updates (if you wish) on the progress of the works, While this is not an essential part of the process, it does allow you the opportunity to see how your investment is being used. You can even attend site visits should you wish.



CASE STUDY 1



Huntley Avenue

This property was purchased with an Angel Investor and our own funds

Purchase Price: £52,250

Stamp Duty: £1,568

Refurbishment: £16,000

Legals and Other Costs: £2,200

Total : £72,018

New property value: £80,000

Mortgage Loan to Value: 75%

Mortgage Value: £60,000

Angel Loan: £15,000

Angel Rate: 6%

Angel Term: 6 Months

Angel Interest: £900

TOTAL REPAID AFTER 6 MONTHS

£15,900

CASE STUDY 2



Blackstone Road

This property was purchased with an Angel Investor and our own funds

Purchase Price: £39,999

Stamp Duty: £0

Refurbishment: £21,000

Legals and Other Costs: £5,000

Total : £65,999

New property value: £95,000

Mortgage Loan to Value: 75%

Mortgage Value: £71,250

Angel Loan: £57,000

Angel Rate: 10%

Angel Term: 12 months

TOTAL REPAID AFTER 12 MONTHS

£62,700

MEET THE TEAM



Simon_Charnock.property



Simon Charnock



MartinWallbank.property



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CONTACT US

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We appreciate you taking the time to look through this document, we look forward to receiving any feedback you may have.



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