



Private Funding Information Pack

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 private funding
- Key factors
- Refurbishment
- Case studies
- Previous refurbishments
- Meet the team
- Contact us



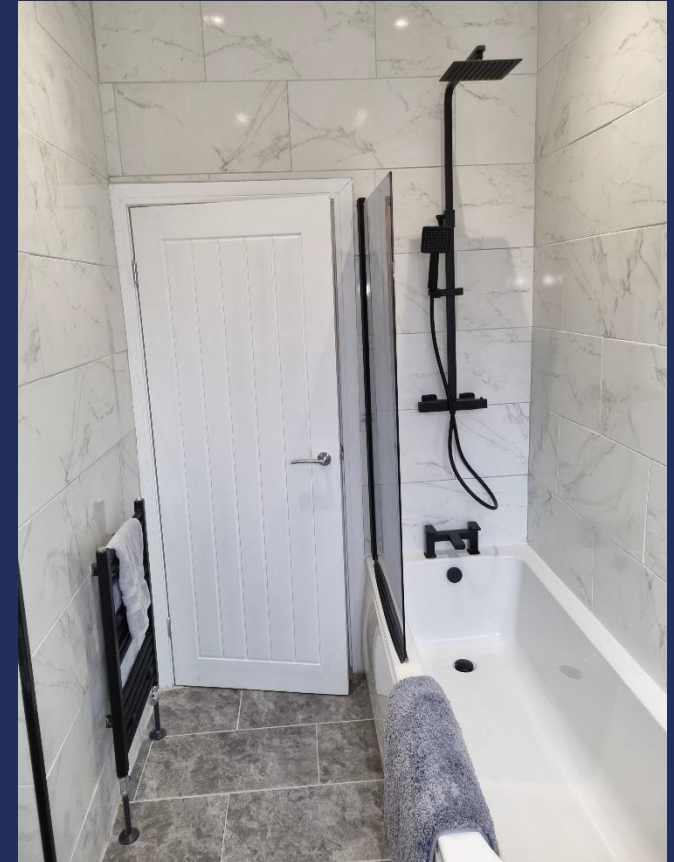


About Us

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 a Private Funder can offer you a fixed return on asset backed loans.



How Private Funding Works

Quite simply, a Private Funder is a person or business 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 lend.

With the agreed funds we will use the loan to purchase and refurbish a property, adding value and then either selling or refinancing to release equity to repay the loan and confidently deliver the fixed annual return that has been agreed.

- We establish and agree your annual % return on the loan
- We agree and sign a loan agreement detailing the return of funding 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 make your money
work hard for you!



How Private Funding Works

By making funds available for short periods of time a much better return can be made through property.

- Potential returns of up to 8% per annum for funders.
- A strategy based around:
 - a. buying Below Market Value (BMV)
 - b. adding value through refurbishment and releasing equity at the current market value.
- The current area of focus for us is the North West, with our main strategies being Buy To Let, HMO and Flips.

Typical current interest rates offering return of...	1% – 3.5%
We can offer you...	Up to 8%

Private Funding Illustration

Option 1

Loan for 1 year and receive an 8% return with capital and interest paid on maturity

Example

INITIAL LOAN: £50,000

RETURN: 8%

INTEREST RETURN: £4,000

CAPITAL RETURNED: £50,000

TOTAL: £54,000

Option 2

Loan for 1 year, and receive an 8% return with interest paid monthly plus capital loan repaid on maturity

Example

INITIAL LOAN: £50,000

RETURN: 8%

INTEREST RETURN: £333 PCM

CAPITAL RETURNED: £50,000

TOTAL: £54,000 (based on a 12 month term)

* Longer term options are also available up to 5 years

Key Factors

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graph LR; A((All terms are outlined in a Loan Agreement)) --- B((Asset backed Loan)); B --- C((Weekly updates on the progress of the project));
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outlined in a Loan
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Refurbishment

To ensure that we have our figures correct we carry out in depth due diligence on the market in the area before entering into any property deal.

We also ensure all properties we purchase have been viewed by our qualified and experienced build team 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, 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.

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 funds are being used. You can even attend site visits should you wish.



Case study 1



INITIAL PRIVATE FUNDING

£15,000

Huntley Avenue – buy to let

This property was purchased with a Private Funder and our own funds. This was our first purchase in November 2019

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

Private Loan: £15,000

Private Loan Rate: 6%

Private Loan Term: 12 Months

Private Loan Interest: £900

TOTAL REPAID AFTER 6 MONTHS

£15,900

Case study 2



INITIAL PRIVATE FUNDING

£57,000

Blackstone Road – buy to let

This property was purchased with a Private Funder 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

Private Loan: £57,000
Private Loan Rate: 10%
Private Loan Term: 12 months
Private Loan Interest: £5,700

TOTAL REPAID AFTER 7 MONTHS

£62,700

Park Road – buy to sell

Case study 3



This property was purchased with multiple Private Funders and our own funds

Purchase Price: £48,000

Refurbishment: £27,613

Legals and Other Costs: £2,600

Holding Costs: £1,285

Total : £79,498

Private Funding: £75,000

Interest Paid: £4,500

Our own funds used: £4,498

TOTAL COSTS: £83,998

Resale Price: £119,950

Selling Costs: £2,000

Minus total costs of deal: £83,998

Our Profit: £33,952

INITIAL PRIVATE FUNDING

£75,000

TOTAL REPAID AFTER 11 MONTHS

£79,500

Case study 4

Bent Lane – 5 bedroom HMO

This property was purchased with a multiple Private Funders and our own funds

Purchase Price: £90,000

Stamp Duty: £2,700

Refurbishment: £40,533

Legals and Other Costs: £1,601.94

Holding Costs: £508.67

Total : £136,143.61

Private Funding: £125,000

Interest Paid: £7,500

Our own funds used: £11,143.61

TOTAL COSTS: £143,643.61

New property value: £180,000

Mortgage Loan to Value: 75%

Mortgage Value: £135,000

Private Loan: £125,000

Private Loan Rate: 6%

Private Loan Term: 12 months

Private Loan Interest: £7,500

TOTAL REPAID AFTER 7 MONTHS



INITIAL PRIVATE FUNDING

£125,000

£132,500

Case study 5



INITIAL PRIVATE FUNDING

£110,000

Station Road– 4 bedroom HMO

This property was purchased with multiple Private Funders and our own funds

Purchase Price: £70,000

Stamp Duty: £0

Refurbishment: £56,338.39

Legals and Other Costs: £3,433.61

Refinance Costs: £1,494

Total : £131,266

Private Funding: £110,000

Interest Paid: £6,600

Our own funds used: £21,266

TOTAL COSTS: £137,866

New property value: £150,000

Mortgage Loan to Value: 75%

Mortgage Value: £112,500

Private Loan: £110,000

Private Loan Rate: 6%

Private Loan Term: 12 months

Private Loan Interest: £6,600

TOTAL REPAID AFTER 8 MONTHS

£116,600

Case study 6



INITIAL PRIVATE FUNDING

£240,000

Radburn Close– 3 bed bungalow flip

This property was purchased with multiple Private Funders. This particular resale did not go according to initial expectations and timescales, however still profitable for us and our funders.

Purchase Price: £185,000

Stamp Duty: £5,550

Legals: £1,416.20

Refurb: £45,184.52

Holding Costs: £1,510.85

TOTAL REQUIRED: £238,661.57

Private Loan: £240,000

Private Loan Rate: 6%

Private Loan Term: 12 months (extended to 15 months due to delay in resale)

Private Loan Interest: £18,000 (including additional interest due to extension)

TOTAL ALL IN: £258,000

Resale: initially expected £290,000 – sold for £274,000

Selling costs: £4,000

Our Estimated Profit: £35,600

Our Actual Profit - £12,000

TOTAL REPAID AFTER 15 MONTHS

£258,000

Case study 6

Granville Road – buy to let



This property was purchased with multiple Private Funders.

Purchase Price: £78,250

Stamp Duty: £2,348

Refurbishment: £22,135

Legals and Other Costs: £1,401

Total : £104,134

Private Funding: £105,000

Interest Paid: £7,288

TOTAL COSTS: £112,288

New property value: £125,000

Mortgage Loan to Value: 75%

Mortgage Value: £93,750

Rent: £800

INITIAL PRIVATE FUNDING

£105,000

TOTAL REPAID AFTER 8 MONTHS

£112,288

South Avenue – buy to let

Case study 7



This property was purchased with multiple Private Funders.

Purchase Price: £90,000

Stamp Duty: £4,500

Refurbishment: £33,000

Legals and Other Costs: £1,500

Total : £129,000

Private Funding: £130,000

Interest Paid: £7,800

TOTAL COSTS: £137,800

New property value: £165,000

Mortgage Loan to Value: 75%

Mortgage Value: £123,750

Rent: £950

INITIAL PRIVATE FUNDING

£130,000

TOTAL REPAID AFTER 6 MONTHS

£137,800

Private Funding overview to date

£922,000

Total private
funds utilised

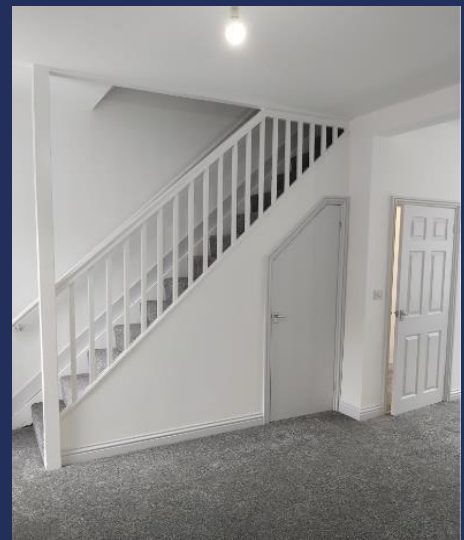
£1.05m

Total return
provided

£83,288

Total interest
paid

Previous refurbishments — View more information on our [previous projects](#) on our website



Testimonials

One of the key aspects of C&W Homes is providing **win, win scenarios** for both us and our private funders.

We love to help people, so it is fantastic when we receive such positive feedback like this.

I have worked with C&W Homes for 3 projects now, they explained everything to me and they delivered exactly what they said they would deliver. Great guys, great projects.

Great return and hassle free.
Just received my loan back from C&W Homes, six months early and at a very lucrative interest rate.
The guys were very easy and straight forward to deal with and were very professional in their presentation. They took care of all the legals and paperwork and it was just a case of ensuring these were in order and everything was good to go.
They were constantly keeping me up to date on the progress.
The guys are very excited and exude enthusiasm in developing a future for themselves and their families.
I wish them both all the best for the future and would be more than happy to make larger amounts available next time.

Simon and Martin explained everything to me from the start. I trust them totally. I receive weekly updates, and fantastic returns on my loan. 100% working with them again

My savings were sat in the bank earning me nothing, I was offered a funding opportunity by Simon and Martin at C&W Homes. They explained the whole process and I decided to go with them and I am so glad that I did. I have just had my full loan amount returned with a fantastic lump sum on top.

The whole process was easy, professional and hassle free from start to finish and even completed early. I have absolutely no hesitation in recommending these guys

Thank you both very much.

We have wanted to pursue investing and buying property ourselves for a while as a way of maximising the return on our savings. We just don't have the time, or experience to dedicate to finding, renovating and re marketing a property.

Simon and Martin at C&W Homes offered the perfect solution, we get a return on our money without having to dedicate any resource to the projects. We have found them really professional and easy to work with, I wouldn't hesitate in recommending them.

Meet the team



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Simon Charnock



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Martin Wallbank

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



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