



Private Investment Proposal

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 a private investment
- Key factors
- Refurbishment
- Case study
- Previous refurbishments
- Meet the team
- Contact us



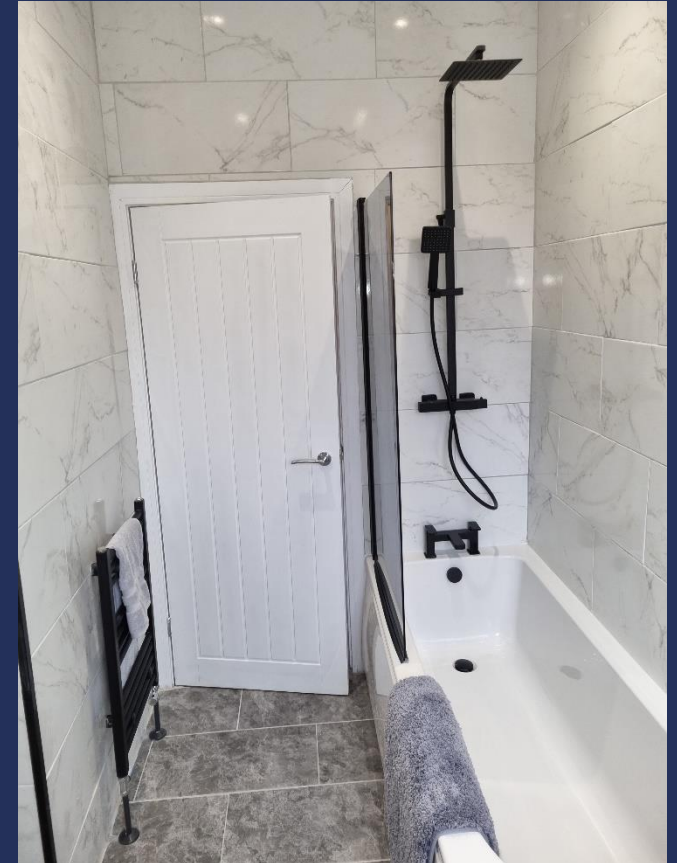


About Us

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 Investor can offer you a fixed return on asset backed investments.



How Private Investing Works

Quite simply, a Private 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!*

How Private Investing Works

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

- Potential returns of up to 6% per annum for investors.
- An investment strategy based around:
 - a. buying Below Market Value (BMV) and
 - b. adding value through refurbishment and releasing equity at the current market value.
- The current area of investment is the North West
- With traditional saving accounts producing record low returns and with the increasing rate of inflation, we believe that now is an ideal time to be investing in property.

Current Interest Rates offering return of.....	0 - 1%
We can offer you	5 - 6%

Private Investment Illustration

Option 1

Invest for 1 year and receive a 6% return with capital and interest paid on maturity

Example

INITIAL INVESTMENT: £50,000

RETURN: 6%

TOTAL RETURN: £3,000

CAPITAL RETURNED: £50,000

TOTAL: £53,000

Option 2

Invest and receive a 5% return with interest paid monthly plus capital investment repaid on maturity

Example

INITIAL INVESTMENT: £50,000

RETURN: 5%

TOTAL RETURN: £208 PCM (12 months)

CAPITAL RETURNED: £50,000

TOTAL: £52,500 (based on a 12 month term)

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 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 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.

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 a Private Investor 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: 6 Months
Private Loan Interest: £900



INITIAL PRIVATE INVESTMENT

£15,000

TOTAL REPAID AFTER 6 MONTHS

£15,900

CASE STUDY 2



INITIAL PRIVATE INVESTMENT

£57,000

Blackstone Road

This property was purchased with a Private 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**

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

TOTAL REPAID AFTER 12 MONTHS

£62,700

Park Road

CASE STUDY 3

This property was purchased with a Private Investor and our own funds

Purchase Price: £48,000
Stamp Duty: £1,440
Refurbishment: £27,613
Legals and Other Costs: £1,160
Holding Costs: £1,285
Total : £79,498

Private Investment: £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



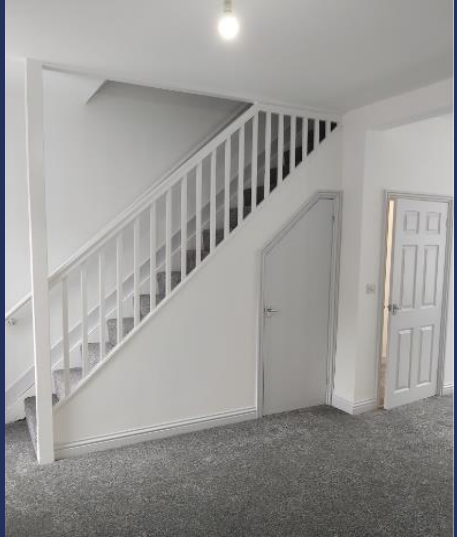
INITIAL PRIVATE INVESTMENT

£75,000

TOTAL REPAID AFTER 12 MONTHS

£79,500

PREVIOUS REFURBISHMENTS — VIEW MORE INFORMATION ON OUR [PREVIOUS PROJECTS](#)



TESTIMONIALS

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

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

Great return and hassle free

Just received my investment back from CW 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 we're constantly keeping me up to date of the progress

The guys are very excited and exhume enthusiasm in developing a new venture for themselves and their families I wish them both all the best for the future and would be more than happy to make a larger investment with them next time.



I have invested 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 investment, great projects.

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

Great guys who offer amazing investment opportunities! Market leading due diligence to deliver great investment options - very professional

MEET THE TEAM



Simon_Charnock.property



Simon Charnock



MartinWallbank.property



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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