

# INVESTOR PROPOSAL DOCUMENT

**THE BEST  
OPPORTUNITY  
FOR YOU TODAY**





## INTRODUCTION

---

Nowadays, interest rates are so low, that when you leave your money in the bank you don't earn much profit. Even worse, the impact of inflation makes your money devalue every year. Therefore it no longer makes sense to entrust all your savings to your banker.

By wisely diversifying your investments, not only do you reduce the risks, but above all, you can make your capital grow significantly.

This is what Trillium Real Estate is offering you today.

---

**Following our initial success in the UK property market, Trillium Real Estate is now looking for people who are interested in receiving a competitive return on their money by investing in the company.**

We are working on expanding our portfolio by investing in properties with high potential. By focusing on our core strategies (Buy to let, Houses of Multiple Occupation and Residential Refurbishment), Trillium Real Estate can offer security to their investors while generating favourable returns.



## BUSINESS GOALS

- ✓ To offer our investors security, certainty and competitive returns between **6% and 10% per annum**.
- ✓ To focus on growing a sustainable portfolio and buying for demand. Our target is to purchase £200,000 of discounted residential properties in the next 18-24 months.
- ✓ To ensure each investment project has a minimum of two exit strategies to mitigate risk and protect investment funds.
- ✓ To grow our network and leverage the best people to ensure projects are delivered on time and on budget.
- ✓ To create Win-Win scenarios for all stakeholders involved in the investment process.

## INVESTMENT & SECURITY

**To reiterate, we can offer returns between 6% and 10% per annum. Interest on investments can be paid on an annual or quarterly basis depending on the project undertaken.**

We are looking to purchase distressed properties, refurbish and then re-finance or sell at the post-works value as soon as it is viable (a time period of normally 12 months).

As we add value to the property this will in turn raise the investors' level of protection as **the money invested will be secured against an asset with a higher value than the original purchase price.**

A loan agreement will be drawn up by our solicitor to ensure that both parties are protected.

As additional security, full buildings insurance will be in place during the entire process to protect the asset. We appreciate that potential investors will have a number of specific questions that we would be happy to answer on an individual basis.

# THE FINANCE PROCESS

## IN 4 STEPS

**The purpose of this loan is to associate your money with our knowledge and expertise of the property investment market:**

You receive attractive interests without needing to learn about real estate and without having to worry about it.

By lending money to Trillium Real Estate, you will simply receive interest and repayment of your capital within a defined timeframe.

STEP  
**01**

Lending your money to  
Trillium Real Estate



STEP  
**02**

Trillium Real Estate invests your  
funds in high potential properties  
in the UK



STEP  
**03**

The properties generate profit



STEP  
**04**

Thanks to the profit generated,  
you recover your capital  
+ interest



# STRATEGY

**Since we don't want to put all our eggs in one basket, we are diversifying our portfolio by focusing on three key strategies. This allows us to reduce the risks while building a solid portfolio.**

## 01 BTL - *BUY TO LET*

**A BTL strategy consists in buying a property, renovating it and renting it out.**

The demand for these types of properties is the highest, especially in well-targeted areas such as the northern part of England and in Scotland. We focus on buying average houses for average people and only ever buy properties that are in high demand areas.

All the properties are refurbished to a high standard, fully compliant with all lettings regulations and are managed by professional agents. Our maintenance teams ensure the ongoing operation of the portfolio.

## 02 HMO - *HOUSE OF MULTIPLE OCCUPATION*

**A HMO consists in renting out each room in a property individually (often to students or professional workers) as opposed to renting out the property as a whole.**

In certain areas the demand for room-only lets is very high. While very heavily regulated, we ensure that all properties are licensed, meet safety, planning & building control criteria where necessary and are managed pro-actively.

We target professional workers, contractors and students along with expats who are new to the country and are looking for their first accommodation in the UK.

There are approximately 500,000 HMOs in the UK, ranging from 4 to 20 rooms per property.

1 property ▶ Multiple tenants ▶ Multiple rents ▶ Higher income

## 03 FLIP (*OR RESIDENTIAL REFURBISHMENT*)

**A flip is a common strategy which consists in buying a property below market value, refurbishing it to add value and selling it at a profit.**

There are fantastic opportunities for the educated investor to secure below market value deals.

We work closely with local teams to find off-market properties that require renovation and then can be sold for a profit.

Our build teams work under close supervision, are incentivised to finish within time and budget targets and are all experienced tradespeople.

Shortage of  
**240,000**  
properties per year

---

Average age of  
first time buyer  
**40 years old**

---

**65%**  
of 25-34 year old people  
don't own their home

---

**24%**  
growth in private rented  
sector by 2021

---

**600,000**  
empty houses across  
the country...

---

...a third of which have  
been vacant for over  
**6 months**

## TO INVEST? YES BUT ETHICALLY!

*"More than four million people in the UK live in sub-standard or inappropriate accommodation".*

BBC Housing Brief 2020

In the face of this, it is important for us to go beyond our simple mission as an investor. Real estate is above all a business based on people.

We sincerely believe that everyone has the right to live in decent conditions and in a comfortable place which provides basic needs.

Everyone wants to feel safe and at home. We strive to make this happen.

Trillium Real Estate is committed to renting out or selling quality properties and making the well-being of its tenants a priority. This is the ideal opportunity to invest smart while doing a good deed that benefits everyone.

# RECYCLING MONEY PROCESS

## 1. FRONT END



PURCHASE OF PROPERTY	
PURCHASE PRICE	£ 50,000
	+
REFURBISHMENTS	£ 10,000
	+
FEEES	£ 3,750
<hr/>	
<b>TOTAL COSTS</b>	<b>£ 63,750</b>

AFTER  
REFURBISHMENTS



## 2. BACK END



BANK REFINANCE PROCESS	
DONE UP VALUE	£ 85,000
	-
MORTGAGE <i>75% LOAN TO VALUE</i>	£ 63,750
<hr/>	
<b>EQUITY</b>	<b>+£ 21,250</b>
<hr/>	
<b>MONEY LEFT IN THE DEAL</b>	<b>£ 0</b>



SIMULATION

If you invest

**£ 30,000**

or another currency (\$, €...)



	On a bank account receiving 1% interest per annum	Interests received with Trillium	
		6% per annum*	10% per annum*
After 1 year	300	1,800	3,000
After 2 years	603	3,708	6,300
After 3 years	909	5,730	9,930
After 4 years	1,218	7,874	13,923
After 5 years	1,530	10,146	18,315

\* The interests received depend on the amount invested, the duration of the loan desired by the investor and market conditions. A contract will be drawn beforehand to determine the terms and conditions.

# WHY PROPERTY AND WHY THE UK?



**Given the recent BREXIT decision and on-going global economic uncertainty many people are tempted to leave their money in the bank.**

**We strongly believe that where there is uncertainty there is massive opportunity.**



## Some key points

### High demand

The UK has a massive shortage of the correct housing stock after years of under-investment from various governments. The latest figures show a **shortfall of between 1.5 million and 2 million housing units**. With or without immigration, the UK struggles to find accommodation for its existing citizens and this is a problem that will not be solved in the short term.

### Interest rates

They have just been lowered to a low of 0.25%. **Savers are being punished** as the Bank of England has to stabilise the economy meaning that by leaving money in the bank people are actually losing money when inflation is applied.



### Market size

A dense population of nearly 70M inhabitants, that increases by **400,000 people per year** (rise in immigration and birth rate, people live longer).

### The UK legal system favours landlords

Many guarantees and protections are given to owners and investors, making the UK a **stable and safe market in which to invest**.

### Constant market growth

Historically, the price of properties in the UK has **doubled every 8-12 years** depending on the city. According to the BBC Housing report 2020, property prices have **risen 260% in the past 20 years** even with the 2008 crisis.

### A lot of opportunities

By focusing on high demand areas, buying at low prices, and carrying out quality renovations, **we guarantee maximum protection for our investors**.

All of these conditions determine the attractiveness of the market, which generates high returns and fantastic opportunities for investors.

# OUR TEAM

We are surrounded by experts who support our projects and have aligned ourselves with the best professionals to guarantee the long-term sustainability of the company. We continue to work closely with several mentors to further develop our skills and business.

## BROKER

THE MORTGAGE ORG.  
PO Box 62493,  
London, E14 1JY  
[www.the-mortgage.org](http://www.the-mortgage.org)

## SOLICITOR

CAREY & HUGHES  
Carey Hughes Limited Int.  
House, Stanley Blvd G72 0BN  
[www.careyhughes.co.uk](http://www.careyhughes.co.uk)

## ACCOUNTANT

DYNAMIX ACCOUNTANCY  
Dane John Works, Gordon Rd,  
Canterbury, CT1 3PP  
[www.dynamixgroup.co.uk](http://www.dynamixgroup.co.uk)

And also...

 BUILDER	 SOURCING AGENT	 ESTATE AGENT	 LETTING AGENT	 CURRENCY BROKER	ARCHITECT, INSURANCE, CONSULTANT, SURVEYOR, ETC...
--	--	--	---	---	--

# TRILLIUM'S TEAM



## Samantha HEMERY

+33 6 50 17 57 44 | [samantha@trillium-real-estate.com](mailto:samantha@trillium-real-estate.com)

After studying in England and France in marketing and communications, Samantha worked in a large media group in Paris, in the luxury hotel industry then in the marketing and promotion of high-end travel (luxury hotels and cruises).



## Martial KURTZ

+33 6 06 83 67 51 | [martial@trillium-real-estate.com](mailto:martial@trillium-real-estate.com)

After studying communications in Paris and Chicago, Martial worked for several years in communication agencies in Paris organising major brand events, then as an independent Art Director for large groups.

# EXPERIENCE & EDUCATION

**We were both educated for 2 years at a renowned real estate training center in the UK.**

With a market in constant evolution, it is imperative that we stay up to date with any change having an impact on real estate investment, whether political, economic, regulatory or financial.

**We have completed a series of trainings in the following domains:**

- Buy to Let
- Distressed Property
- HMO - Houses of Multiple Occupation
- Social Housing
- Creative Finance
- Property Sourcing
- Commercial
- Asset Protection
- Entrepreneur mindset



After launching Trillium, we were both **invited to share our experience and our successes at real estate investment conferences.** We have helped several hundred people in France, Switzerland, Austria, Sweden, Belgium and the Netherlands to start their real estate investment training in the United Kingdom.

We are part of a **private mastermind group of professional real estate investors** through which we have access to esteemed real estate specialists.

# CONCLUSION

**Trillium Real Estate can offer you between 6% and 10% interest per year on your capital:**

- By investing in one of the best real estate markets in the world
- By buying properties below market value
- By adding value to the property through quality refurbishments
- By renting them out or selling them at a profit

*We are offering investors the opportunity to generate competitive returns over the short to medium term by leveraging our experience, network and education.*

*By following demand, strong pre-purchase analysis and strict project management, we offer as much certainty as possible when working with our investors. With a focus on a clear strategy, Trillium Real Estate is looking forward to the next stage of the journey and sharing the*

*rewards with its partners.*

*Sustainable property investing never has been, nor will it ever be a "get rich quick" scheme. Instead success is dictated by careful application of systems, processes and the creation of strong relationships.*

*We thank you for your time and look forward to working with you.*

Samantha Hemery & Martial Kurtz

## CONTACT :

**Samantha Hemery**  
+33 6 50 17 57 44  
[samantha@trillium-real-estate.com](mailto:samantha@trillium-real-estate.com)

**Martial Kurtz**  
+33 6 06 83 67 51  
[martial@trillium-real-estate.com](mailto:martial@trillium-real-estate.com)

**Trillium Real Estate Enterprise Ltd**  
Dane John Works, Gordon Road  
Canterbury, Kent, CT1 3PP, Royaume-Uni

## Follow us on social media:

-  [Trillium Real Estate Enterprise LTD](#)
-  [Trillium Real Estate Enterprise LTD](#)
-  [@trilliumrealestateltd](#)

[www.trillium-real-estate.com](http://www.trillium-real-estate.com)

# INVESTMENT CASE STUDIES

1

## BUY TO LET 2 BEDROOM FLAT IN GLASGOW



- **Primary strategy:** Buy to let
- **Secondary strategies:** Social housing, Flip, Airbnb
- **Type of tenants:** Young professionals
- **Property type:** 2 bedrooms, 1 kitchen, 1 living room, 1 bathroom
- **Size:** 67m2

**PURCHASE : £ 33,000**



**VALUE AFTER REFURB : £ 60,000**



### FINANCING

#### 1. PURCHASE

Purchase price: £ 33,000  
 Refurb: £ 11,000  
 Fees: £ 5,000  
 Total: £ 49,000

#### 2. REFINANCE AFTER 6 MONTHS:

End value after refurb: £ 60,000  
 Mortgage @65% loan to value: £ 39,000  
 Money left in the deal: £ 10,000

#### 3. KEY INDICATORS:

Rent: £ 480 per month (£ 5,760 per year)  
 Mortgage repayment: £ 230 per month  
 10% letting fee: £ 48  
 10% monthly operating expenses: £ 48

**Yield: 11,7%**

**Return on investment: 18,5%**

2

## HOUSE OF MULTIPLE OCCUPATION 4 TO 5 BEDROOM HOUSE IN BARNSELY



- **Primary strategy:** HMO
- **Secondary strategies:** Buy to let, Flip
- **Type of tenants:** Young professionals
- **Property type:** 5 en-suite bedrooms, 1 kitchen, 1 garden

**PURCHASE : £ 118,000**



**VALUE AFTER REFURB : £ 180,000**



### FINANCING

#### 1. PURCHASE:

Purchase price: £ 118,000  
 Refurb: £ 25,000  
 Fees: £ 8,000  
 Total: £ 151,000

#### 2. REFINANCE AFTER 9 MONTHS:

End value after refurb: £ 180,000  
 Mortgage @70% loan to value: £ 126,000  
 Money left in the deal: £ 25,000

#### 3. KEY INDICATORS:

Rent: 5 x £ 400 per month (£ 24,000 per year)  
 Mortgage repayment: £ 735 per month  
 20% letting fee: £ 400  
 15% monthly operating expenses: £ 300

**Yield: 15,9%**

**Return on investment: 27,1%**

3

## FLIP 3 BEDROOM HOUSE IN LIVERPOOL



- **Primary strategy:** Flip
- **Secondary strategies:** Buy to let, HMO, Airbnb
- **Buyer profile:** Family, young professionals
- **Property type:** 3 bedrooms, 1 kitchen, 1 living room, 2 bathrooms, 1 garden

**VALUE AFTER REFURB : £ 168,000**



### FINANCING

#### 1. PURCHASE:

Purchase price: £ 100,000  
 Refurb: £ 27,500  
 Fees: £ 6,500  
 Total: £ 134,000

#### 2. SELLING AFTER 10 MONTHS:

End value after refurb: £ 168,000  
 Selling fees: £ 3,300  
 Pre-tax profit: £ 30,700

#### 3. KEY INDICATORS:

**Return on investment: 22,4%**



**TRILLIUM**  
REAL ESTATE ENTERPRISE LTD

Invest smart.

Samantha HEMERY  
[samantha@trillium-real-estate.com](mailto:samantha@trillium-real-estate.com)  
+33 6 50 17 57 44

Martial KURTZ  
[martial@trillium-real-estate.com](mailto:martial@trillium-real-estate.com)  
+33 6 06 83 67 51

Trillium Real Estate Enterprise Ltd  
Dane John Works, Gordon Road  
Canterbury, Kent, CT1 3PP, United Kingdom