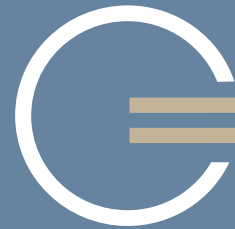


INVESTMENT MEMORANDUM

EquaLiving



EquaGroup

Creating
Shared Value

8/10/2021. Version 1

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Continuing to make a difference

- ❖ *EquaLiving* is embracing this outstanding opportunity to create a positive impact in society
- ❖ Supporting Government policy to end housing shortage
- ❖ Our assets are perfectly positioned to address this national need
- ❖ Government and Banking are changing the landscape and 'Greening the Mortgage Debt Book'
- ❖ Supporting sustainable decarbonisation of UK housing assets



EquaLiving Asset Growth



PHASE 1
Autumn 2019
Acquired
33 units

PHASE 2
Spring 2021
Acquired
19 units

PHASE 3
Autumn 2021
Acquiring
53 units

PHASE 4
Summer 2022
Acquiring 57
units

PHASE 5
2022 - 2024
Acquiring
240 units

2024 PLAN
400 homes
Value £100m



Investment Opportunity

- ❖ *EquaLiving* presents a 3 year investment opportunity
- ❖ A loan of 36 months at 10% p.a. interest paid annually
- ❖ We provide secure, modern and intelligent homes for the UK rental market which we execute through our well-constructed, maintained and professionally managed team. Our primary focus is giving our tenants an excellent rental experience and providing them a safe, environmentally- friendly and comfortable place to live.
- ❖ Exquisitely designed, energy efficient and affordable homes for the PRS (Private Rented Sector)
- ❖ Completed assets - No planning or construction risk
- ❖ SSAS compliant investment



Investment choice

To Pledge interest in this investment opportunity go to:

<https://EquaAcademy.co.uk/investors/>

PLEASE EMAIL ANY QUERIES TO
mark.stokes@equagroup.co.uk

INVESTMENT SUMMARY

Terms:

- ❖ 3-year loan
- ❖ Interest 10% per annum
- ❖ Interest paid annually
- ❖ Security – debenture on holding company

EquaEarn & Learn available with your investment

- ❖ Growing Wealth, Interaction & Intellect
- ❖ Dynamic & inspirational community

Business For Good

- ❖ Positive Community Impact

Compliance & Peace of Mind

- ❖ SSAS Compliant investment
- ❖ Empowered Trustees appointed as Security Trustee
- ❖ Lars Singleton, Empowered Pensions fully consulted and engaged in the structure



EMPOWERED
PENSIONS



Private Investment Summary

INVESTMENT TERMS

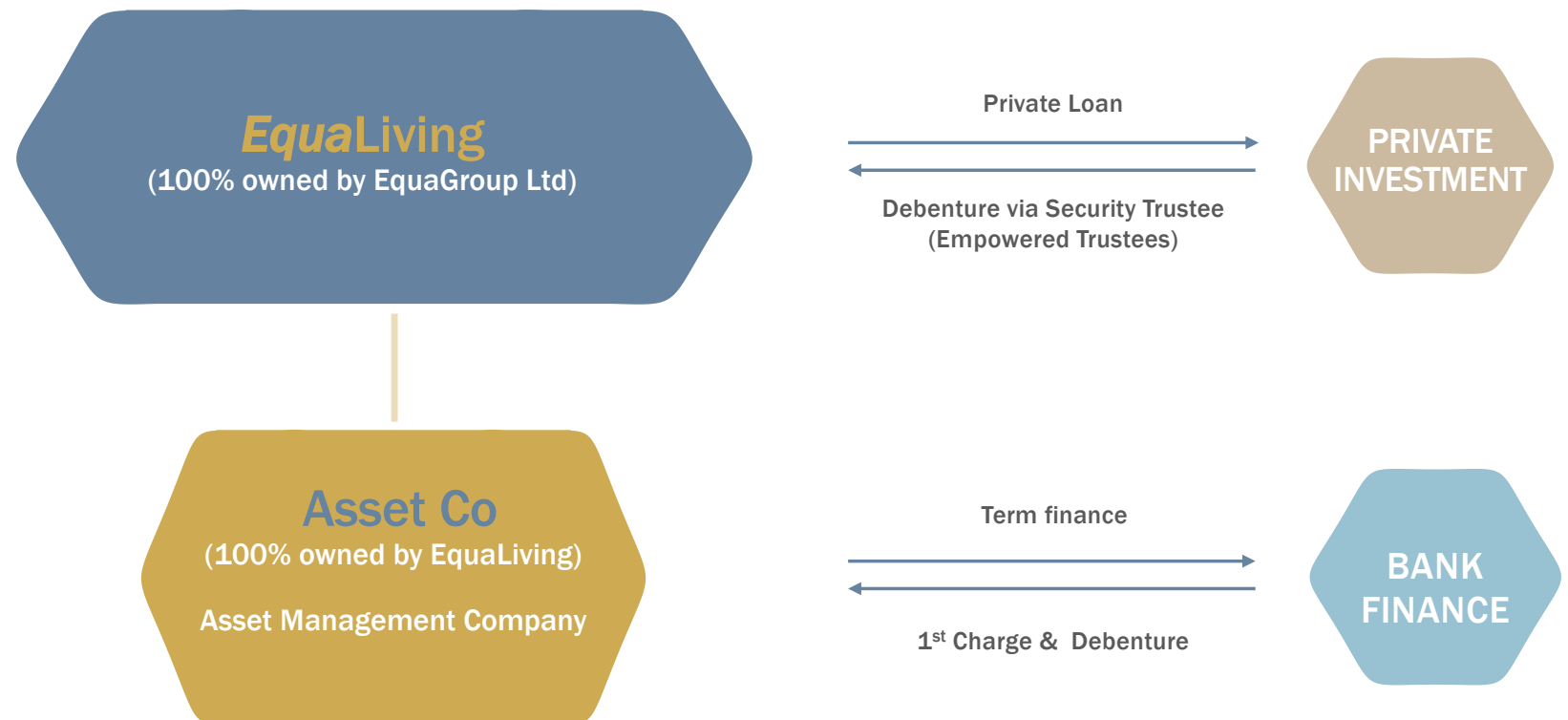
Basis	Debt
Term	36 months
Interest	10% p.a. paid annually
Security	Debenture – SSAS compliant
<i>Equa</i> Earn & Learn	<i>Equa</i> Mastermind & SSAS Commercial Property Programme

TIMESCALES

Investor Confirmation	Oct – Nov 2021
Investment commences	December 2021
Return of Funds	December 2024



Our Investment Model



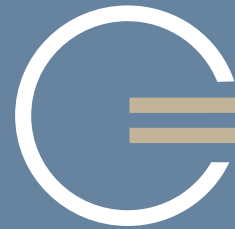
Loan redemption

- ❖ Asset portfolio will deliver:
 - ❖ Energy efficient assets
 - ❖ Stabilised 3 year track record of income
 - ❖ Meeting national housing needs
 - ❖ In line with Government policy
- ❖ *EquaLiving* will be selling the portfolio in year 3
- ❖ Target acquirers interested in this asset class include:
 - ❖ Financial Institutions
 - ❖ Pension funds
 - ❖ Net Zero funds
 - ❖ Examples: Legal & General, Lloyds Bank, Quintain Homes, Citra, John Lewis, Blackrock
- ❖ Investors investment returned in year 3 (interest served annually)



INVESTMENT MEMORANDUM

Appendices



EquaGroup

Creating
Shared Value



Our Team

Our Board brings a unique blend of skills, expertise and track record to deliver our strategic plan. Being co-directors for nearly 20 years has created a strength of bond and character that has enabled us to establish a priceless culture of integrity, trust and governance.

Our aggregate 160 years in industry and 3.4m sq ft of real estate expertise provides a robust platform for rigorous and insightful development diligence, high performance operational execution and sustainable development pipeline of investment opportunity to our investors and stakeholders.



NIGEL GREENE

- ❖ 20 years of Board level business and property expertise
- ❖ Co-founded multiple businesses and deployed projects upto £250m internationally
- ❖ Personally invested into property assets accruing a significant international portfolio
- ❖ Responsible for our land & acquisition strategy
- ❖ Leads our **EquaAcademy** and **EquaEarn** & Learn education business



PHIL BURR

- ❖ Over 30 years of experience in construction
- ❖ Commercially managed developments to £50m
- ❖ Responsible for the management of the planning, design, contracts and tendering phases
- ❖ Operationally responsible for development construction and asset refurbishment programmes
- ❖ Deployment of systems and processes for development governance



MARK STOKES

- ❖ Over 26 years of Board level business and property expertise
- ❖ Founded and operated global businesses and change infrastructure deployments of £1bn
- ❖ Non-Executive Director, business and property mentor for 20+ years
- ❖ Responsible for our investor relations programme
- ❖ Leads our **EquaAcademy** & **EquaEarn** & Learn education business



MIKE TIVEY

- ❖ 26 years of operating Boards at corporate level
- ❖ Strength in structuring, compliance and governance
- ❖ Multi-industry experience funding sectors including Energy, Commercial, Housing, Infrastructure & Renewables
- ❖ Responsible for institutional funder relations and our strategic sales and deployment channels
- ❖ Experienced in funding multiple industry sectors



STEPHEN PACKER

- ❖ Stephen brings 25 years of commercial finance experience in telecommunications, professional services and energy services businesses
- ❖ His early career saw him in divisional level finance roles within FTSE 250 businesses before moving into the private equity sector
- ❖ Responsible for all financial modelling, reporting, treasury, audit and compliance

Our Ethos – Shared Values

Our *EquaGroup* ethos is to create maximum shared value for all our stakeholders through our developments.

Our purpose is the creation of highly desirable, modern, intelligent, secure and purposeful homes through the repurposing of tired and redundant office space within the London & Home Counties area.

With our investment partners we address a clearly defined societal need for accessible and affordable homes and are at the forefront of urban re-generation projects. The widely publicised housing market challenges in the UK are clear and the demand for good quality affordable homes is at its highest ever.

Our real estate achieves high performance metrics through low carbon, high energy efficiency and innovation to provide sustainable and economically viable investment grade assets, as well as high quality homes for future generations.

Our contemporary designed one and two bedroom apartments are well positioned to service the area of greatest market demand backed by the availability of government initiatives such as the Help to Buy scheme. This provides positive accessibility to home buyers and enabling our contribution back to the UK housing market.



High Performance Real Estate

After 30 years of driving innovation and transformation of commercial and residential real estate portfolios, we understand the risks, complexities, changing markets and opportunities that abound.

We also understand that experience comes from execution, fast feedback loops and evolution, and with over 3.4m sq ft of deployed infrastructure under our Board's belt and over £2bn of capital expenditure overseen, we recognise and have established the crucial strategies, systems, teams and processes required to deliver exceptional results – **CONSISTENTLY**.

Our real estate achieves high performance metrics through low carbon, high energy efficiency and innovation to provide sustainable and economically viable investment grade assets as well as high quality homes for future generations.

WHY INVEST WITH US?

- ❖ Proven investment track record in delivering high calibre returns
- ❖ We are accessible and transparent
- ❖ Exquisite operational and governance pedigree
- ❖ 20 years of Board experience together
- ❖ 160 years of industry expertise
- ❖ 3.4m sq ft real estate constructed
- ❖ 200+ apartments in construction
- ❖ Healthy investment pipeline



Track Record

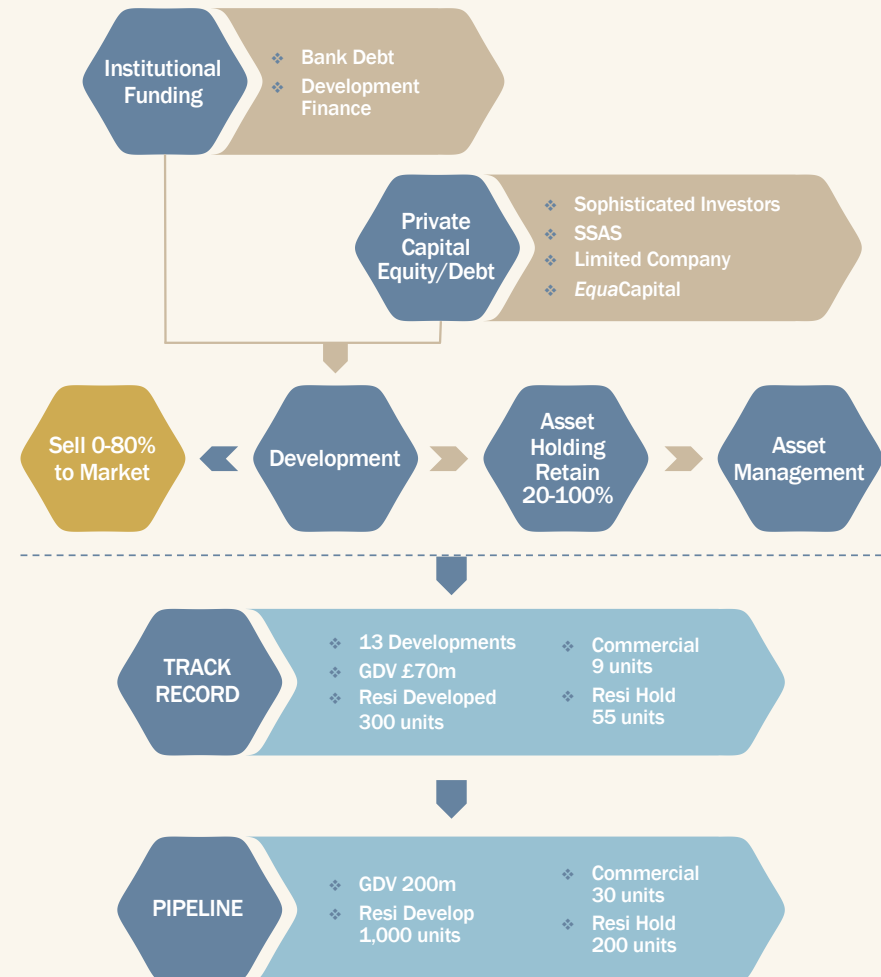


Equa Strategy Model

Our **EquaGroup** strategy has multi-generational horizons - we develop and hold strategic property investment assets. Our development company has an enviable track record in creating investment grade assets, many of which we retain through our Real Estate Investment organisation which invests in a diverse range of residential, retail, office and commercial asset classes.

Our infrastructure asset management team optimise our investment strategy, achieving this by deep and critical thinking, stress testing our investment analysis to minimise downside risk and driving optimal performance into each asset.

We are on target to develop over 1,000 residential units with a combined GDV of £200m with retained assets under management of over £50m.



Enabling Our Vision

WELL ADVISED

Our underlying ethos of being 'well advised' enables us to engage best in class professional teams to support and scale our business in a risk assured manner. Ensuring our developments are managed to the highest standards enabling predictable investment returns requires a great Team.

We are proud to have ongoing relationships with industry leading organisations who support us through highly accountable delivery obligations and setting unparalleled levels of compliance, quality and governance within our **Equa** culture and values eco-system.

CONSTRUCTION

Having deployed 3.4m sq ft of real estate solutions over 30 years, we have operated at all levels in the supply chain from client, consultant, main contractor and subcontractor. We understand the construction industry exceptionally well.

Our construction process is contracted through a standard form of contract following a robust open market tender process. We establish a clear specification of deliverables against highly accountable fixed price, terms and programme requirements.

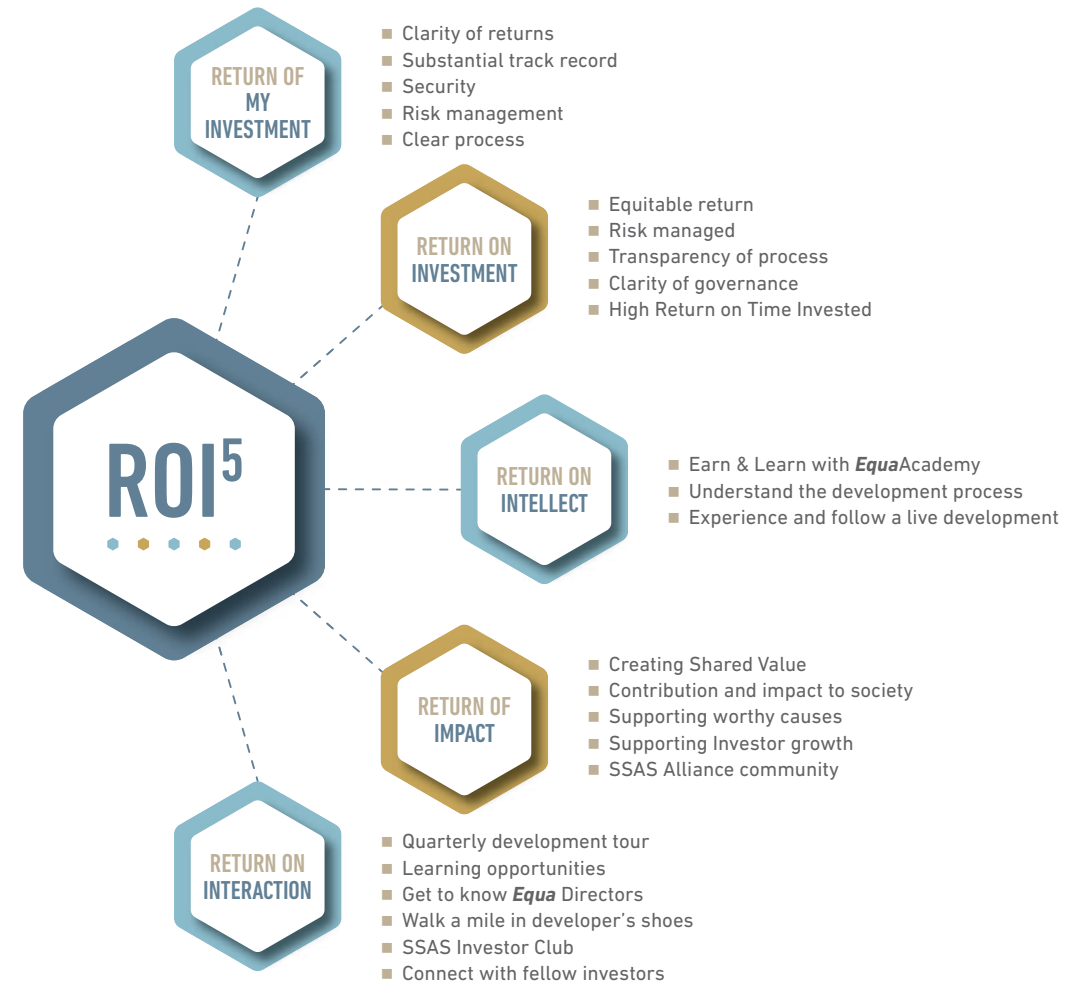


Your Return on Investment

At **EquaGroup** we want to understand what “great looks like” to you, as an investor. The economic returns are crucial and underpin our business model, however we also understand that many are also looking for additional benefits to help their growth, creating multiple Returns on Investment.

Our investors enjoy the experience of the development process through our regular site visits where we demonstrate transparently our progress, systems, controls and due diligence, enabling them to ‘walk a mile in a developers shoes’ providing assurance at every stage of their investment journey with us.

Many of our investors relish this experience to gain detailed insight into our developments as well as the opportunity to meet the Board alongside other investors.



EquaEarn & Learn

EquaEarn & Learn available to all investors

EquaMastermind

Dedicated Investor EquaPortal

Meet fellow investors, network & connect

SSAS & Commercial Development Programme

Commercial to Residential and Land Development Programme

Join our expertly designed programme which will guide and support you through the detailed principles and systems you must master to become a successful investor and developer.

The Commercial to Residential & Land Development Programme is suitable to most professional investors. You will gain a 12-week programme, plus access to a dedicated support and development programme.

- 7 core modules over 12 weeks
- 7 Q&A sessions
- 7 1:1 coaching and mentoring sessions
- 4 1:1 case study sessions
- Post & pre-programme support
- Access to our dedicated support and development programme

Equa Commercial to Residential and Land Development Programme

WEEK 1 - Strategy - Planning - Investment - Finance	WEEK 2 - Site selection - Planning - Finance	WEEK 3 - Site selection - Planning - Finance	WEEK 4 - Site selection - Planning - Finance	WEEK 5 - Site selection - Planning - Finance
WEEK 6 - Site selection - Planning - Finance	WEEK 7 - Site selection - Planning - Finance	WEEK 8 - Site selection - Planning - Finance	WEEK 9 - Site selection - Planning - Finance	WEEK 10 - Site selection - Planning - Finance
WEEK 11 - Site selection - Planning - Finance	WEEK 12 - Site selection - Planning - Finance	WEEK 13 - Site selection - Planning - Finance	WEEK 14 - Site selection - Planning - Finance	WEEK 15 - Site selection - Planning - Finance



Environmental Sustainability / ESG

EQUA SUSTAINABLE ECO-SYSTEM

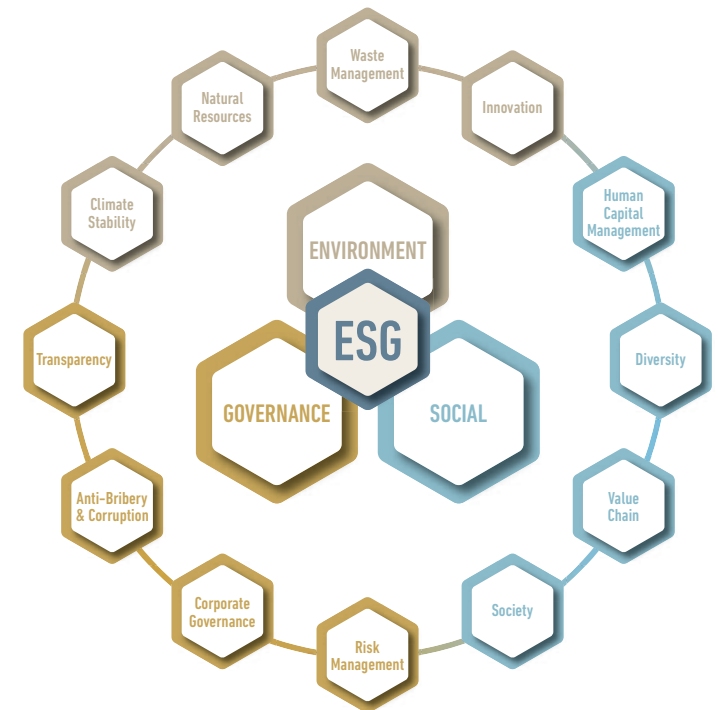
We are committed to underpinning our economic sustainability with strength and leadership in environmentally sustainable best practices. We support the mitigation of climate risk, the decarbonisation of the UK housing stock, minimising our impact on our planets natural resources and improving biodiversity.

We achieve this by attention to our supply chain by using:

- ❖ Low water consumption technology
- ❖ Extensive insulation technologies and solar panels
- ❖ Low-emissivity glass minimising solar gain and optimising thermal efficiency
- ❖ MVHR (mechanical ventilation heat recovery) maintaining an ambient year round internal temperature
- ❖ Ethical and sustainable sources of materials
- ❖ Modern methods of off-site construction techniques reducing waste and emissions
- ❖ Flood resistant

ENVIRONMENTAL, SOCIAL & GOVERNANCE

EquaGroup recognises that socially conscious investors are increasingly integrating Environment, Social & Governance criteria into their investment due diligence. In today's rapidly changing economic landscape, sustainability in all its form is vitally important to business and investors alike. At *EquaGroup* we are proud to support the principles of ESG as part of our ethos to Creating Shared Value.



Contribution

Creating Shared Value is in **EquaGroup's** DNA. Our homes and real estate are at the vanguard of sustainability with our economic sustainability predicated on enhancing others, rather than at the expense of others. Our scale of passion and ambition at corporate level is matched by our commitment to serve society and be a catalytic 'Force for Good' in the community.

UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

The United Nations Sustainable Development Goals are a call for action by all countries – poor, rich and middle-income – to promote prosperity while protecting the planet. They recognize that ending poverty must go hand-in-hand with strategies that build economic growth and address a range of social needs including education, health, social protection, and job opportunities, while tackling climate change and environmental protection.

We are committed to contributing towards these goals specifically to **Quality Education (Goal #4)** and **Sustainable Cities and Communities (Goal #11)**.



MAKING A DIFFERENCE

We are members of B1G1, Business for Good, bringing yet further purpose, meaning and relevance in our business by embedding GIVING BACK right at the core of what we do. We help make a real difference in the world by supporting others less fortunate and promoting the great work of our specialist societal partners.



GIVING BACK

We also give back to The British Heart Foundation and support global entrepreneurship through 'Lend with Care'.

Our book 'Advice To Your Younger Self' is a 'not for profit' incubator of change, making a positive impact in society, enabling many future generations to be inspired and prepared to take risk, seize opportunity and become a compounding force for good through entrepreneurship.

The book is packed with 2,000 years of combined life and business experiences from 49 chapter authors providing essential knowledge, valuable lessons and crucial.

lendwithcare

British Heart Foundation

NHS



Contact Us

Our dynamic *Equa* culture is approachable, accessible and transparent. We remain humble throughout our achievements and maintain our agility and tenacity, continuously evolving and optimising as we pursue our passion for **Creating Shared Value**.

Want to book a call?

Email us mark.stokes@equagroup.co.uk

Visit us www.EquaAcademy.co.uk



IMPORTANT RISK INFORMATION & DISCLAIMER

The content of this promotion is strictly for self certified high net-worth individuals or sophisticated investors and has not been approved by an authorised person within the meaning of the Financial Services and Markets Act 2000. Reliance on this promotion for the purpose of engaging in any investment activity may expose an individual to a significant risk of losing all of the property or other assets invested.

Investments in property development carry risk. Your capital is at risk and you may not get back the value of your investment, or the anticipated returns.

Investing in an *EquaGroup* development is not covered by the Financial

Services Compensation Scheme.

Investment and capital returns may be dependent on a number of factors including economic conditions (the housing market, inflation, interest rates and political factors) and the specific criteria for each project.

EquaGroup do not give investment advice or provide recommendations regarding investment opportunities. You should seek your own independent legal and financial advice.

Investments are only available to certain specified persons who are sufficiently sophisticated to understand the risks.

