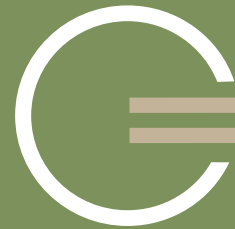


INVESTMENT MEMORANDUM

120 Battersea  
Bridge Road  
SW11 3AF



EquaGroup

Creating  
Shared Value

23/05/2022. Version 2

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## ■ Important Risk Information & Disclaimer

- ❖ The value of your investment and the return can go down as well as up. Past performance is not an accurate guide to future performance of the development or your investment.
- ❖ The figures contained within the Investment Memorandum are estimates only and should not be relied upon as guaranteed.
- ❖ 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.
- ❖ All returns are before the deduction of Corporation Tax

Strictly for Self Certified High Net Worth and/or Sophisticated Investors

# Investment Opportunity

- ❖ Equity Opportunity for £3.257m
- ❖ Planning permission approved for the new-build of 24 Apartments & Commercial space:
  - ❖ 9 affordable homes – 100% PRE-SOLD
    - ❖ 5 x 2 bed
    - ❖ 4 x 1 bed
  - ❖ 15 apartments – 20% RESERVED
    - ❖ 2 x Studios
    - ❖ 2 x 1 bed
    - ❖ 9 x 2 bed
    - ❖ 2 x 3 bed
  - ❖ Commercial space - 79% PRE-SOLD
- ❖ BREEAM Excellent Design
- ❖ Benchmark Eco-Sustainable credentials
- ❖ 20% Sales Reserved by *EquaGroup*



## Summary

- ❖ New build block of 24 apartments
- ❖ High Energy Efficiency & Eco-sustainable credentials
  - ❖ BREEAM Excellent rating
  - ❖ Solar PV
  - ❖ Air Source Heat Pumps
  - ❖ MVHR design
- ❖ Full Planning Permission for 24 new build apartments
  - ❖ 9 affordable homes – 100% PRE-SOLD
    - ❖ 5 x 2 bed
    - ❖ 4 x 1 bed
  - ❖ 15 apartments – 20% RESERVED
    - ❖ 2 x Studios
    - ❖ 2 x 1 bed
    - ❖ 9 x 2 bed
    - ❖ 2 x 3 bed
  - ❖ Commercial space 79% PRE-SOLD
- ❖ Exit:
  - ❖ 9 SOLD Affordable to Registered Provider
  - ❖ 11 selling to open market
  - ❖ 20% apartments RESERVED by **EquaGroup**
  - ❖ Commercial units sold – 79%



|            | GDV      | COSTS    | PROFIT - EBITDA<br>(ANTICIPATED) |
|------------|----------|----------|----------------------------------|
| LOW RANGE  | £14.392m | £12.332m | £2.060m                          |
| HIGH RANGE | £14.921m | £12.332m | £2.589m                          |

# Location

Prime access to Central London

Sustainability embedded in prosperous Community



Local underground: Battersea Park Tube



Minutes from Clapham Junction

# Gross Development Value

## GROSS DEVELOPMENT VALUE (GDV)

| Unit Ref:         | Floor                 | Unit Type    | Features #1       | Features #2                           | Unit Size       |               | Sell Rate (Low)  |        | Sell Rate (High) |        | GDV               |                   | Social Housing  |
|-------------------|-----------------------|--------------|-------------------|---------------------------------------|-----------------|---------------|------------------|--------|------------------|--------|-------------------|-------------------|-----------------|
|                   |                       |              |                   |                                       | m2              | ft.2          | £/m2             | £/ft.2 | £/m2             | £/ft.2 | Value (Low)       | Value (High)      | Discount Factor |
|                   |                       |              |                   |                                       | Local Comps     | Local Agent   | Off Market Value |        |                  |        |                   |                   |                 |
| <b>NEW BUILD</b>  |                       |              |                   |                                       |                 |               |                  |        |                  |        |                   |                   |                 |
| 1                 | Mezzanine             | 1 Bed Flat   | Balcony           |                                       | 55.90           | 602           | 10,201           | 948    | 10,409           | 967    | 559,322           | 581,846           | OnMarketVal     |
| 2                 | First                 | 2 Bed Flat   | Balcony           |                                       | 71.40           | 769           | 6,544            | 608    | 6,544            | 608    | 456,387           | 467,274           | SO              |
| 3                 | First                 | 1 Bed Flat   | Winter Garden     |                                       | 50.70           | 546           | 6,544            | 608    | 6,544            | 608    | 320,916           | 331,804           | SO              |
| 4                 | First                 | Studio       | Balcony           |                                       | 40.20           | 433           | 10,201           | 948    | 10,409           | 967    | 399,174           | 418,430           | OnMarketVal     |
| 5                 | First                 | Studio       | Balcony           |                                       | 47.00           | 506           | 10,201           | 948    | 10,409           | 967    | 468,537           | 489,209           | OnMarketVal     |
| 6                 | First                 | 1 Bed Flat   | Balcony           |                                       | 50.10           | 539           | 6,544            | 608    | 6,544            | 608    | 316,990           | 327,877           | SO              |
| 7                 | Second                | 2 Bed Flat   | Balcony           |                                       | 71.40           | 769           | 6,544            | 608    | 6,544            | 608    | 456,387           | 467,274           | SO              |
| 8                 | Second                | 2 Bed Flat   | Winter Garden     |                                       | 70.60           | 760           | 6,544            | 608    | 6,544            | 608    | 451,151           | 462,039           | SO              |
| 9                 | Second                | 2 Bed Flat   | Winter Garden     |                                       | 70.40           | 758           | 6,544            | 608    | 6,544            | 608    | 449,842           | 460,730           | SO              |
| 10                | Second                | 1 Bed Flat   | Balcony           |                                       | 50.10           | 539           | 6,544            | 608    | 6,544            | 608    | 316,990           | 327,877           | SO              |
| 11                | Third                 | 2 Bed Flat   | Balcony           |                                       | 71.40           | 769           | 10,201           | 948    | 10,409           | 967    | 717,430           | 743,181           | OnMarketVal     |
| 12                | Third                 | 2 Bed Flat   | Balcony           |                                       | 70.60           | 760           | 10,201           | 948    | 10,409           | 967    | 709,270           | 734,854           | OnMarketVal     |
| 13                | Third                 | 2 Bed Flat   | Balcony           |                                       | 70.50           | 759           | 6,544            | 608    | 6,544            | 608    | 450,497           | 461,384           | SO              |
| 14                | Third                 | 2 Bed Flat   | Terrace           |                                       | 72.20           | 777           | 10,201           | 948    | 10,409           | 967    | 725,590           | 751,508           | OnMarketVal     |
| 15                | Fourth                | 2 Bed Flat   | Balcony           |                                       | 71.40           | 769           | 10,201           | 948    | 10,409           | 967    | 717,430           | 743,181           | OnMarketVal     |
| 16                | Fourth                | 1 Bed Flat   | Balcony           | add private balace of 69sqft = 6m2    | 56.70           | 610           | 6,544            | 608    | 6,544            | 608    | 360,183           | 371,071           | SO              |
| 17                | Fourth                | 3 Bed Flat   | Balcony           |                                       | 89.40           | 962           | 10,201           | 948    | 10,409           | 967    | 901,040           | 930,538           | OnMarketVal     |
| 18                | Fourth                | 2 Bed Flat   | Balcony           |                                       | 72.20           | 777           | 10,201           | 948    | 10,409           | 967    | 725,590           | 751,508           | OnMarketVal     |
| 19                | Fifth                 | 2 Bed Flat   | Balcony           |                                       | 71.40           | 769           | 10,201           | 948    | 10,409           | 967    | 717,430           | 743,181           | OnMarketVal     |
| 20                | Fifth                 | 1 Bed Flat   | Balcony           |                                       | 50.70           | 546           | 10,201           | 948    | 10,409           | 967    | 506,279           | 527,721           | OnMarketVal     |
| 21                | Fifth                 | 3 Bed Flat   | Balcony           |                                       | 89.40           | 962           | 10,201           | 948    | 10,409           | 967    | 901,040           | 930,538           | OnMarketVal     |
| 22                | Fifth                 | 2 Bed Flat   | Balcony           |                                       | 72.20           | 777           | 10,201           | 948    | 10,409           | 967    | 725,590           | 751,508           | OnMarketVal     |
| 23                | Sixth                 | 2 Bed Flat   | Terrace           |                                       | 78.50           | 845           | 10,201           | 948    | 10,409           | 967    | 789,854           | 817,083           | OnMarketVal     |
| 24                | Sixth                 | 2 Bed Flat   | Terrace x 2       | add private balace of 83sqft = 8m2    | 85.80           | 924           | 10,201           | 948    | 10,409           | 967    | 864,318           | 893,067           | OnMarketVal     |
|                   |                       |              |                   |                                       | -               | -             | -                | -      | -                | -      | -                 | -                 | OnMarketVal     |
| <b>24</b>         | <b>SECTION TOTALS</b> |              |                   |                                       | <b>1,600.20</b> | <b>17,224</b> |                  |        |                  |        | <b>14,007,235</b> | <b>14,484,685</b> |                 |
| <b>NEW BUILD</b>  |                       |              |                   |                                       |                 |               |                  |        |                  |        |                   |                   |                 |
| 1                 | Ground                | Commercial U | Chud lease back   | GIA figures - No rental               | 361.30          | 3,889         | -                | -      | -                | -      | -                 | -                 | OnMarketVal     |
| 2                 | Mezzanine             | Commercial U | Affordable Office | GIA figures - £40sq discounted at 20% | 97.40           | 1,048         | 3,950            | 367    | 4,478            | 416    | 384,765           | 436,136           | OnMarketVal     |
|                   |                       |              |                   |                                       | -               | -             | -                | -      | -                | -      | -                 | -                 | OnMarketVal     |
| <b>2</b>          | <b>SECTION TOTALS</b> |              |                   |                                       | <b>459</b>      | <b>4,937</b>  |                  |        |                  |        | <b>384,765</b>    | <b>436,136</b>    |                 |
| <b>NIA TOTALS</b> |                       |              |                   |                                       |                 |               |                  |        |                  |        |                   |                   |                 |
|                   |                       |              |                   |                                       | <b>2,059</b>    | <b>22,162</b> |                  |        |                  |        | <b>14,392,000</b> | <b>14,920,822</b> |                 |



**SUMMARY**

**LOW RANGE**

**HIGH RANGE**

Apartments & Commercial

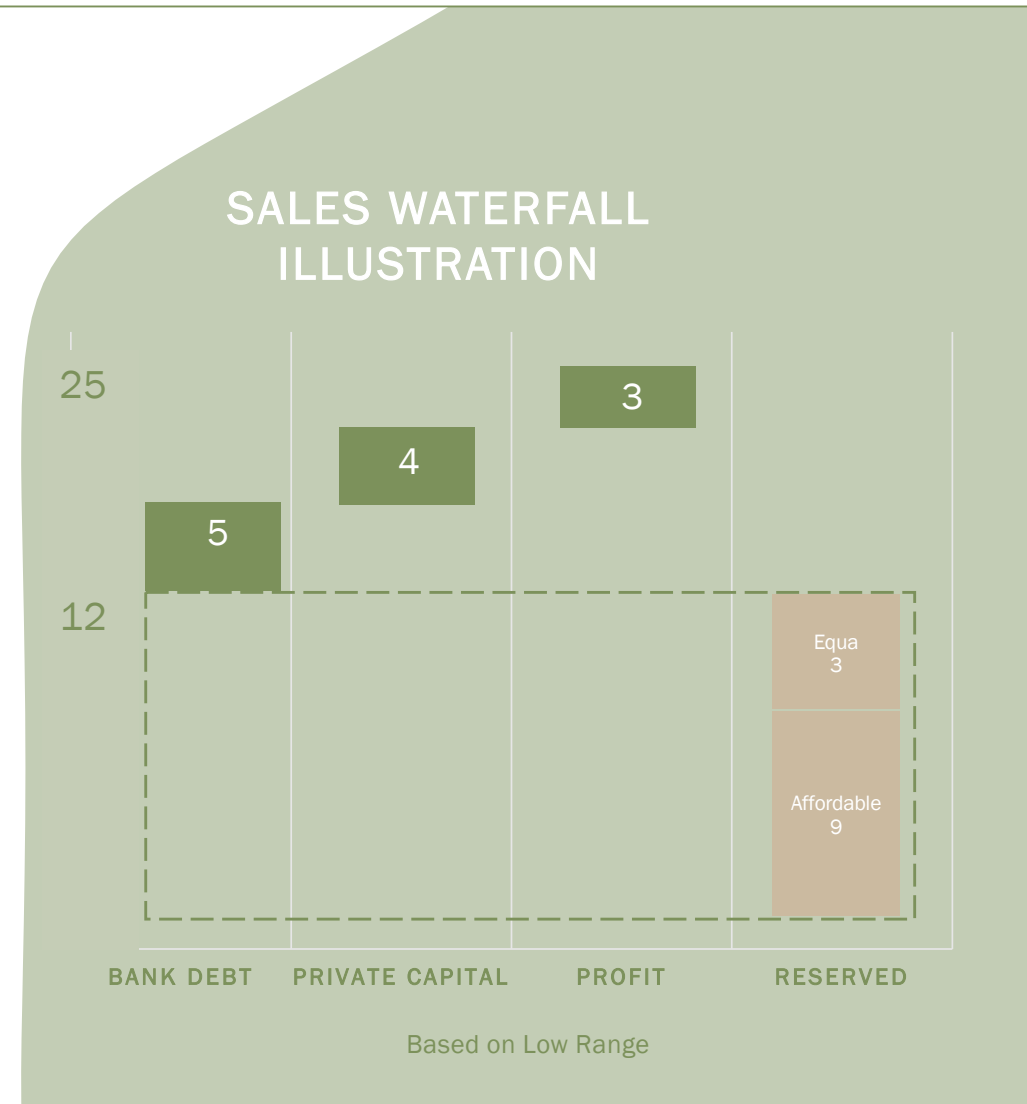
£14.392m

£14.921m

## Private Investment Structure

| INVESTMENT       |   |
|------------------|---|
| Amount           | £3.257m   |
| Basis            | Equity  |
| Anticipated Term | 24 months                                       |
| Return           | Profit Share                                    |
| Security         | Shareholding                                    |
| Earn & Learn     | Yes – access to 12 months <i>EquaMastermind</i> |

| TIMESCALES             |                |
|------------------------|----------------|
| Investor Funds         | June/July 2022 |
| Return of funds/profit | July 2024      |



## Sensitivity Assurance on Time, Profit & ROCE

Several years ago, a valued investor suggested a slight variation to our **EquaGroup** 50:50 profit share model whereby a pain/gain share enhancement is introduced.

**EquaGroup** continue to embed this accountability into our profit share model which creates a very focusing level of accountability on us to perform at the highest level, penalising profit reduction and incentivising profit increase for the enjoyment of Investors and developer.

Simply put, from a pre-agreed mid-range anticipated profit level, if profit drops then Investor: **EquaGroup** profit ratio reduces from 50:50 towards 65%:35%

If profits increase, then the reverse happens and Investor: **EquaGroup** profit ratio increases towards 35%:65%.

**NOTE: All returns are before the deduction of Corporation Tax**

### Assurance

Investor ROCE over Term is estimated to be:

- ❖ **39.8% GDV High Range**
- ❖ **35.7% GDV Mid Range**

Investor Annualised ROCE Returns are presented to show their impact across a range of time as a sensitivity analysis.

Combined with the 9 pre-sold units & 20% EquaGroup Reserved apartment sales (totalling 56% Reserved to-date) this provides a further enhancement to our Development Investor Model.



# Financial Data

|   | COSTS   | GDV<br>(low) | GDV<br>(high) |
|---|---------|--------------|---------------|
| GDV                                     |         | £14.392m     | £14.921m      |
| Purchase cost                           | £4.300m |              |               |
| Build costs                             | £5.735m |              |               |
| Professional fees & Other               | £1.295m |              |               |
| Funding Costs                           | £1.002m |              |               |
| <b>TOTAL COSTS</b>                      |         | £12.332m     | £12.332m      |
| <b>NETT ANTICIPATED PROFIT (EBITDA)</b> |         | £2.060m      | £2.589m       |

# Milestone Dates

| KEY DATES                 |                         | PROCESS  |
|---------------------------|-------------------------|--|
| Completed purchase        | <i>July 2022</i>        | <ul style="list-style-type: none"> <li>❖ Exchange &amp; Completion simultaneously</li> <li>❖ Vacant possession</li> </ul>  |
| Site clearance            | <i>Sept 2021</i>        | <ul style="list-style-type: none"> <li>❖ Site clearance and enabling works</li> </ul>  |
| Detailed Design & Tender  | <i>June – Sept 2022</i> | <ul style="list-style-type: none"> <li>❖ Develop the detailed designs, specifications and formal tender documents</li> <li>❖ Select the tender list and start the tender process by issuing the contractors' their tender documents for pricing with deadline return dates set.</li> <li>❖ Evaluate tender returns and produce shortlist</li> <li>❖ Conduct post tender interviews, final negotiation and appoint contractor(s)</li> </ul> |
| Construction commences    | <i>Sept 2022</i>        | <ul style="list-style-type: none"> <li>❖ 18 month schedule</li> </ul>  |
| Off-plan marketing start  | <i>May 2023</i>         | <ul style="list-style-type: none"> <li>❖ Appoint marketing and sales agents</li> <li>❖ Develop sales and marketing campaigns</li> <li>❖ Commence sales process</li> </ul>  |
| Show home opens           | <i>Oct 2023</i>         | <ul style="list-style-type: none"> <li>❖ Enhanced marketing to sell any remaining units</li> </ul>   |
| Construction completed    | <i>Feb 2024</i>         | <ul style="list-style-type: none"> <li>❖ All build works completed and development fully open for any final marketing</li> </ul>   |
| All apartments sold       | <i>June 2024</i>        | <ul style="list-style-type: none"> <li>❖ Including Help to Buy, reservations and legal completions</li> </ul>  |
| Profit share distribution | <i>July 2024</i>        | <ul style="list-style-type: none"> <li>❖ Loan repaid upon completion of the sale of apartments</li> </ul>  |

# Thoughtful Futures

With a BREEAM Excellent Rating, Battersea Bridge Road incorporates industry-leading sustainable design, low carbon development and renewable energy, with a social conscience, supporting the route to NET CARBON ZERO with careful consideration of sustainable practices including:

- ❖ Air Source Heat Pumps
- ❖ Highly energy efficient construction
- ❖ Solar PV roof mounted
- ❖ Mechanical Ventilation Heat Recovery
- ❖ Water consumption efficient
- ❖ SUDS drainage system
- ❖ Adopting Green roof design
- ❖ Supporting local Bio-Diversity



## Planning

Full Planning  
approved  
24 Apartments

## Commercial

- Church Lease agreed for 3,900 sq. ft
- Affordable Office space 1,050 sq. ft

- 9 affordable homes
  - 5 x 2 bed SOLD
  - 4 x 1 bed SOLD
- 15 apartments
  - 2 x Studios
  - 2 x 1 bed
  - 9 x 2 bed
  - 2 x 3 bed

# Development Elevations



East Elevation



North Elevation



## Carefully Designed Modern Living



Acclaimed  
Energy  
Efficiency



Stunning  
apartment  
living



Spacious  
living  
optimising  
natural light



Modern  
living at its  
finest



Chic urban  
Community  
Living



Exquisite  
fittings &  
layout



## 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

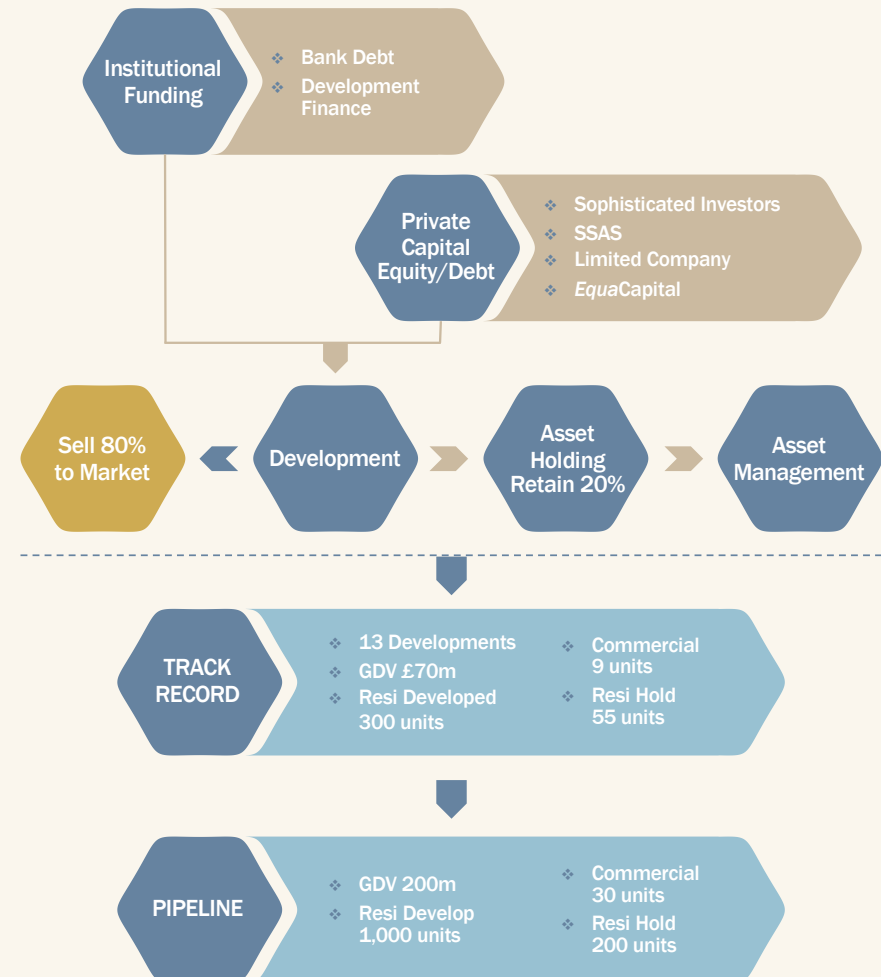


## Equa Strategy Model

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.

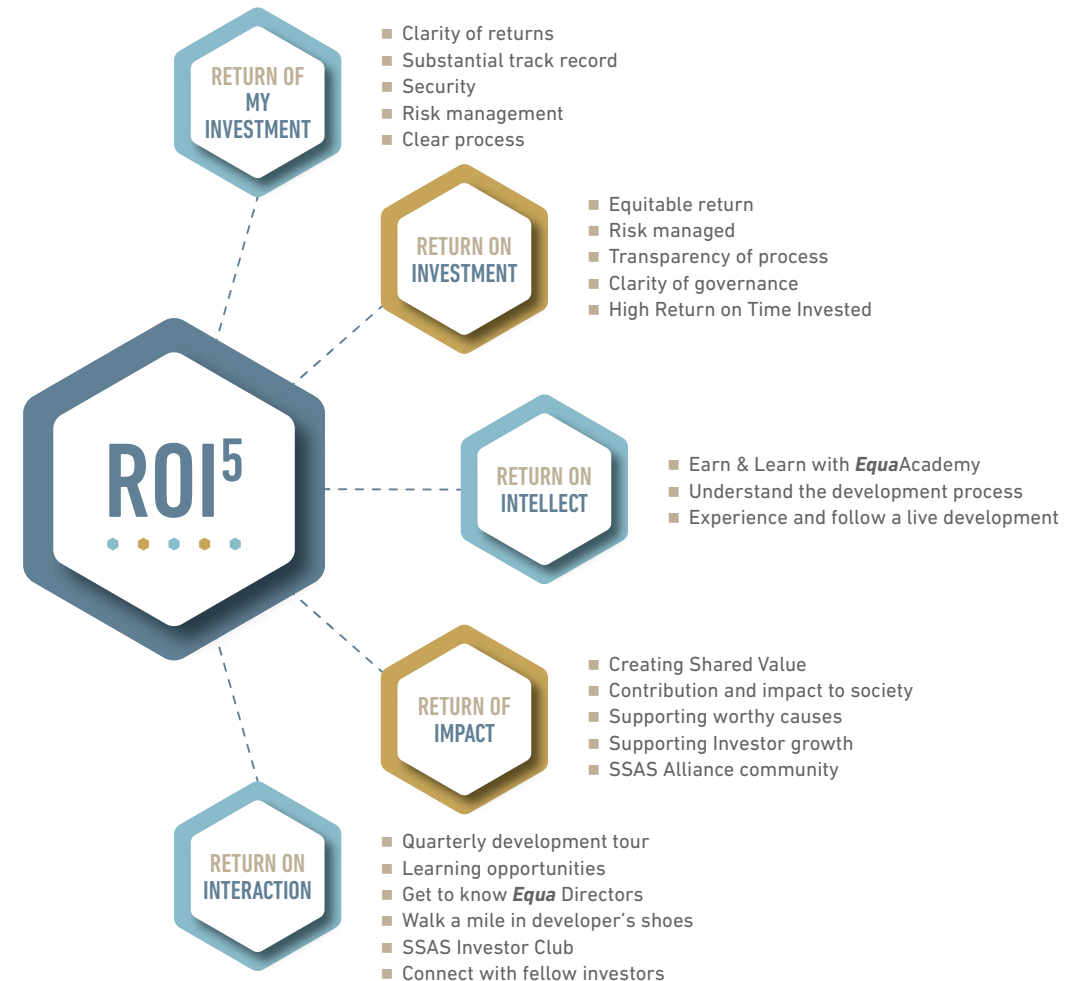


## Your Return on Investment

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 for Investors



Dedicated  
Investor  
Portal



12 months  
*Equa*Mastermind

Meet  
Fellow  
Investors



7 week  
Development  
Programme

Site  
Tours



Online  
Development  
Training  
Content



# Environmental Sustainability / ESG

## EQUA SUSTAINABLE ECO-SYSTEM

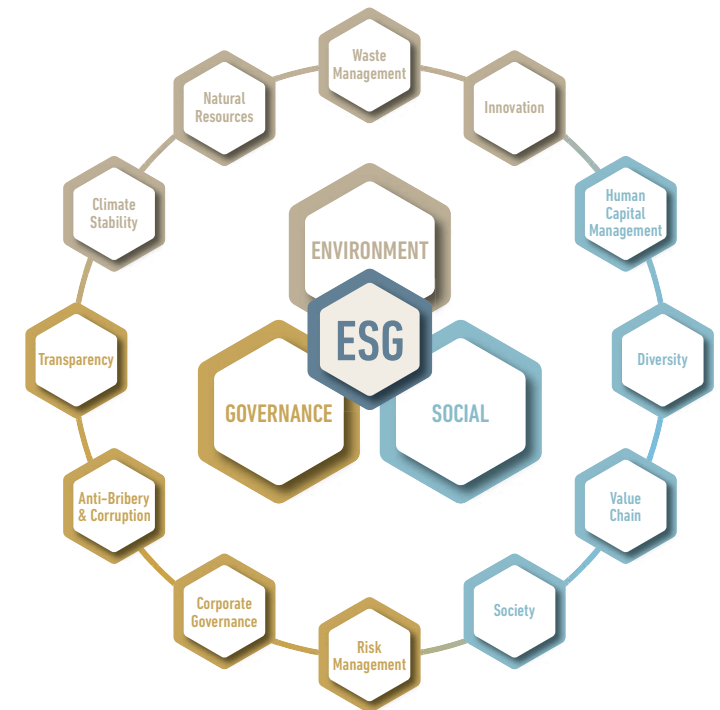
We are committed to underpinning our economic sustainability with strength and leadership in environmentally sustainable best practices. We support the mitigation of climate risk, the decarbonisation of the UK housing stock, minimising our impact on our planets natural resources and improving biodiversity.

**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**



## Contact Us

Our dynamic *EquaGroup* 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**.

### Book an introductory call?

Email us [mark.stokes@equagroup.co.uk](mailto:mark.stokes@equagroup.co.uk)

Visit us [www.EquaGroup.co.uk](http://www.EquaGroup.co.uk)

[www.EquaAcademy.co.uk](http://www.EquaAcademy.co.uk)



#### Disclaimer

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