Investment Opportunities

UP TO 200% ROI

Profit-share property investment deals

m3commercialfinance.co.uk

Welcome

Hello, my name is Chris Song, and I help property investors source opportunities and funding.

Inside this document we explain how our exclusive property profit-share opportunities offering between 100% to 200% ROI work. These are hands-off investments with terms usually over 10-12 months.

At M3 Commercial Finance we often have many fully packaged investment opportunities and we can also source deals for your specific needs.

If you would like to find out more please don't hesitate to get in touch on the details below.

Many thanks

Christopher Song
M3 Commercial Finance
Founder & Director

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Hands-off investments offering up to 200%

Our profit share investment model allows you to achieve a hands-free return between 100% - 200%, usually over 10-12 months.

Most property investments will offer you a tiny return of around 15% ROI - which is nothing compared to the amount of profit gained on developments using your investments.

We on the other hand are working directly with developers and landowners who are happy to offer our investors a much fairer share of the profits... to the value of 200% ROI.

How it works

As an investor you become a shareholder in the a Special Purpose Vehicle limited company set up for the development. Your investment is used to purchase the land with the remainder of the development financed via institutional funding.

After the investment term is complete you are paid your agreed return as the second charge, with first payment to the main lender and the developer third.

Any projected returns are based on professional opinions and assessments and build costs are on a JCT contract, which means if the developer runs over budget then they would bare the cost and not the investors.

You don't need to do anything else. These are a completely hands-off investments. We have done all the leg work and the projects are usually at a stage where we are ready to start developing the site.

Frequently asked questions

Why do you not just use banks to fund your project?
We do use banks to finance most of the construction costs of our projects. However, if we wanted to take out 100% finance with banks or other lenders they would become a JV partner, demand 50% of the total profits and have control over the project. Instead we prefer to take out 70% finance and raise the deposit for the project via private investors - and treat them well. The returns we offer our investors on their funds is more than many other developers offer but it is also a lot less than us giving 50% of the total profits to a JV partner. We find this works for all parties involved.

What if the project falls through after I have invested?
You would get your full investment back from our secure solicitors account. The funds are used for acquiring the site and are only released with your permission. In the unlikely event that the project didn't complete because of a problem with the developers, then we find another developer to complete the project.

What happens if the project runs out of funds?
Our main lenders carry out full due diligence and ensure our cost plans have plenty of contingency built in before they would even offer a loan. In the unlikely event that the project did run out of funds due to unforeseen circumstances, the lender would provide additional funds to ensure it is completed. The worst case scenario is that we sell the development to a new developer and return your funds.

What happens if the profits are not as expected?
If the profits are less than we projected, the investor would still get their full ROI as agreed. First payment is to the main lender (usually a bank) and our private investors are second charge. Our private investors are paid before the developers, who will earn less if the profits fall short of expectations.

Are the returns guaranteed?
No investment can offer a 100% guaranteed return, however the worst case scenario is that you would get your investment back.

Is there a chance `I could lose money?
Losing money is highly unlikely as we will always have the asset your investment was used to purchase and as a shareholder you have a legal right to your share of it. The worst case scenario is that the asset is sold and your investment returned.

Do I get paid on the completion of the project or completion of sales?
This depends on the nature of the project and is different in each case, however your investment and your return will be returned in the specified time agreed when you invest.

Locations

Our projects are located all over the UK, including many in the North West, especially in areas around Manchester with excellent development and investment potential.

EXAMPLE DEAL

Churchgate, Stockport

Recently we offered investors the chance to invest from £50,000 to £200,000 in the building of 24 two and three bedroom apartments on Churchgate, Stockport and enjoy a return of between £150,000 to £600,000 in just 12 months.

Stockport is just seven miles outside Manchester city centre and is currently undergoing a radical and exciting £1 billion programme of investment and regeneration.

The project

LOCATION: CHURCHGATE, STOCKPORT

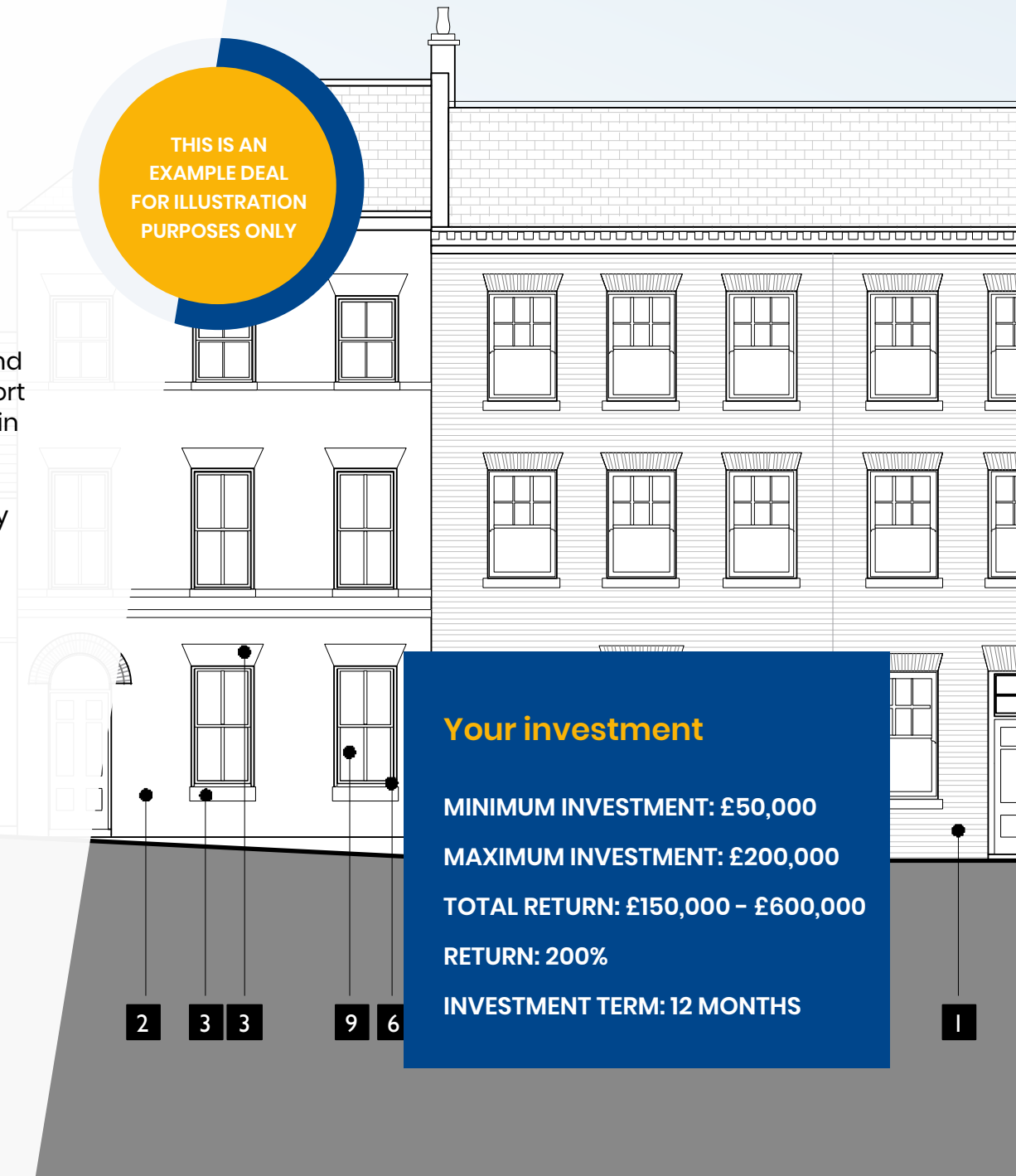
ACCOMMODATION: 24 TWO/THREE BED APARTMENTS

PLANNING: FULL PLANNING

PURCHASE PRICE: £465,000

BUILD COSTS: £2.1M

GDV: £3.7M



Your investment

MINIMUM INVESTMENT: £50,000

MAXIMUM INVESTMENT: £200,000

TOTAL RETURN: £150,000 - £600,000

RETURN: 200%

INVESTMENT TERM: 12 MONTHS

Developer Credentials

All the developments presented in this document are being carried out by the Cullion Group.

The company has delivered more than £25million worth of successful developments across the UK over the last seven years.

Cullion has offices in Sheffield and Liverpool and has delivered a range of projects from converting disused offices into residential apartments to creating new builds in key suburban areas.

Please contact us directly if you would like to view a full track record of the developer's completed projects.

Cullion Group Ltd

Development team

Kevin Thomas Patrick
Construction & Technical Manager

Kevin has more than 40 years' experience in the construction industry working in senior construction management roles for the likes of Veolia Environmental Services, Able UK and BAE Systems.

He is a member of the Institute of Civil Engineers, and an incorporate member of the Chartered Institute of Building and has experience of leading teams and delivering across a wide spectrum of projects including wind farms, student accommodation, supermarkets, offices and residential schemes.

Paul Turner
Cullion Group, Technical Manager

Since qualifying with a Diploma in Building Science from Her Majesty's Royal School of Military Engineering, Paul has spend more than 20 years in the construction industry.

He has worked across a vast range of sectors delivering a variety of projects including schools, colleges, cinemas, apartments, residential schemes, churches and retail units.

He has worked for the likes of Redrow Homes, AEW Architects, Munro Summers Architects and Ellis Williams Architects.

Completed Projects

Harborough Road, Desborough
May 12 – Oct 2012
Price: £585,000

The construction of 6 dwellings in Desborough, Northamptonshire.

Quarry Road, Maghera
Oct 12– June 2013
Price: £1.8 million

This state of the art sports complex incorporates a 3000m2 3G playing surface enclosed with a fully lit and mechanically ventilated tension fabric building. The estimated pre-tender programme was 10 months. It was completed in just over 8 months.

Beechill Court, Tobermore
May 12 – Dec 2013
Price: £980,000

The construction of 12 residential dwellings at Desertmartin Road, Tobermore, Co. Derry. This site offers a mix of housing types and sizes, both semi-detached and detached.

Completed Projects

High Road, Portstewart
Oct 12 – June 2013
Price: £160,000

Complete demolish of existing building excluding front facade to build three turn-key two-bed apartments with communal area and rear yard.

Main Street, Ballymoney
Nov 13 – July 2014
Price: £645,000

The construction of six turn-key townhouses and associated works in the main street area of Ballymoney, Co. Antrim.

London Road, Kilmarnock
June 2013 – Dec 2014
GDV: £1.7 million

This project involved the demolition of an existing shop and the construction of a new shop and filling station. The development also consists of eight two-bedroom apartments above the retail outlets and two three-bedroom houses to the rear.

Completed Projects

Townhill, Swansea
February 2015 – May 2016
GDV: £3million

Construction of 21 two, three and four-bed houses in the regeneration area of Swansea with a GDV of £3million.

Cheapside Chambers, Bradford
April 2016 – September 2017
GDV: £3.8 million

Refurbishment of 67 one, two and three-bed apartments.

St Joseph's Road, Sheffield
Period: November 2017 – September 2019 GDV: £6.4 million

New Build Construction of 55 two-bed apartments across four linked three and four-storey blocks.

Next steps

If you would like to discuss any investment opportunities we have please don't hesitate to contact us.

Many thanks

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