HIGHGROUND

Property Investment

SILK MILL SUITES

UK STUDENT PROPERTY INVESTMENT

A secure UK property investment that ticks all the right boxes

Designed to provide an assured income

We are pleased to present a reliable UK property investment that has been designed to provide investors with a passive rental income from start to inish.

Offering immediate income, the completed student apartments at Silk Mill Suites in Lancashire come with a 7% Net asset-backed guarantee for three years. Silk Mill Suites is the closest student halls to the main campus of Lancaster University, which is just a 10-minute walk away. Lancaster University is one of the top 1% of universities globally, meaning strong demand for the properties at Silk Mill Suites from both domestic and international students.

With students filling up Silk Mill Suites fast and the management company already in place, this turnkey investment will provide instant returns.

*Complete University Guide and Times Good University Guide 2022

Opportunity overview

7% Net asset-backed guaranteed for 3 years

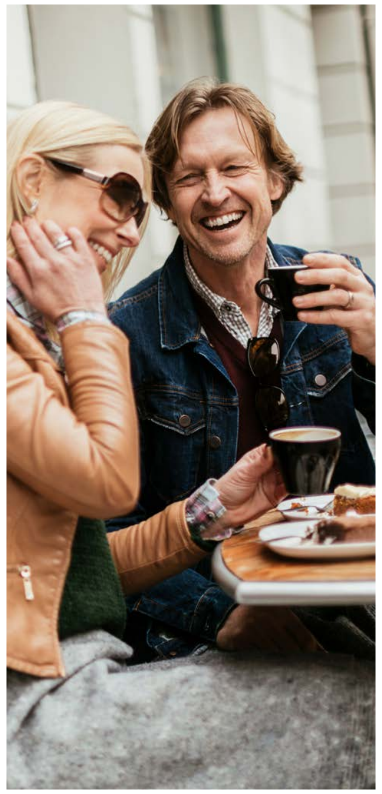
Fully furnished studios from £87,800

Completed with immediate income

Asset backed Guarantee

0% Stamp Duty rate payable

The closest private student accommodation to Lancaster University



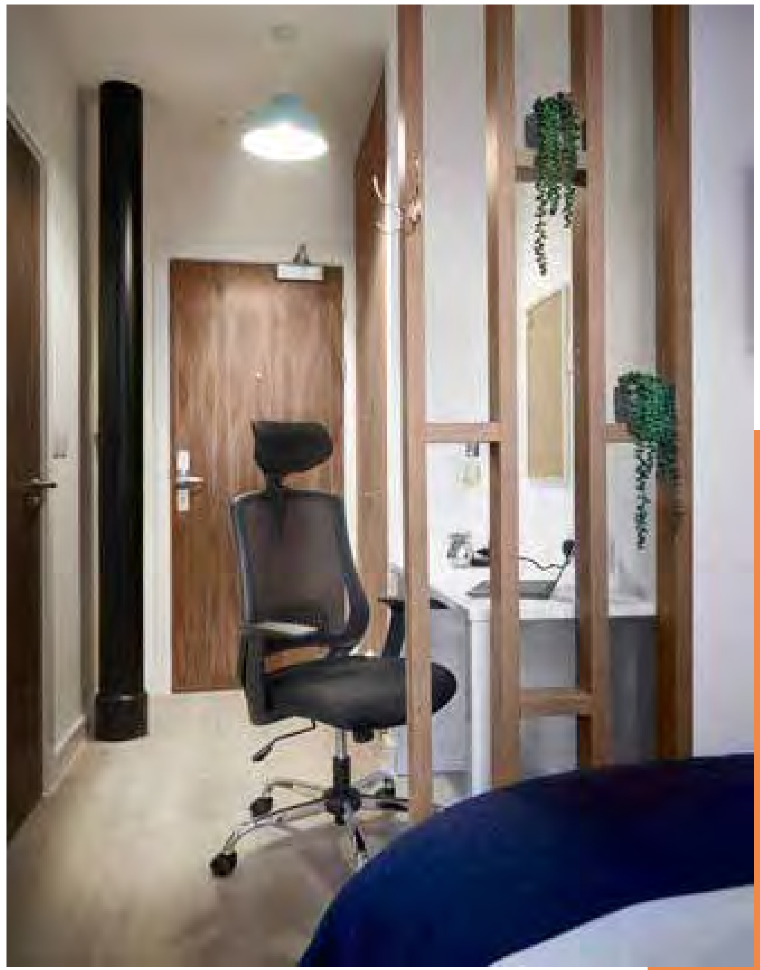
2 out of 3 students don't have access to this type of accommodation in Lancaster

Historical wow-factor – a renovated Victorian Mill

Introducing

SILK MILL SUITES

Silk Mill Suites is a brand-new development of 118 deluxe studios set in the heart of Lancaster's thriving student community. A refurbished Victorian Mill, the property combines all the amenities of modern student living with the rustic charm of Lancaster's industrial history.



Nestled in Lancaster's greenbelt, the property boasts an unbeatable location as the closest privately built student accommodation to Lancaster University campus. Combined, these factors make Silk Mill Suites one of the city's most desirable properties for students and investors alike.

COMPLETED AND OPERATIONAL INCOME FROM DAY 1

SILK MILL SUITES

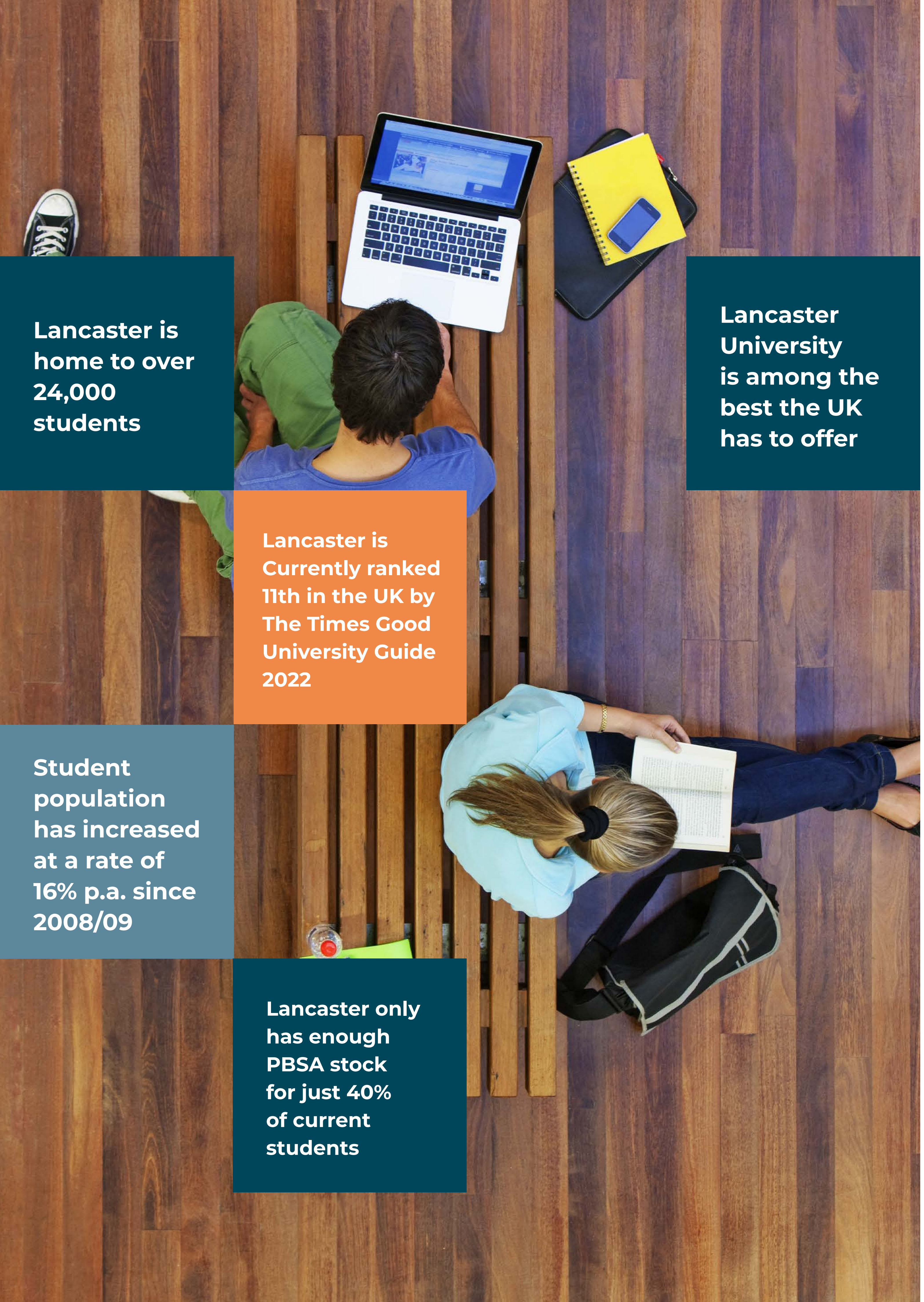
Diversifying your portfolio

Is UK student property a safe investment?

UK universities are globally recognised for their academic excellence and with over 2.4 million students, it is safe to say that it is important to provide adequate housing for an evergreen segment of the property market.

Investor checklist

- Income producing from day 1
- Assured returns for 3 years
- Fully funded development
- fully completed and operational
- UK university city location
- Over 24,000 students across 2 universities
- Minimal local market competition
- Stylish and spacious studios
- Successful management company



Lancaster is home to over 24,000 students

Lancaster University is among the best the UK has to offer

Lancaster is Currently ranked 11th in the UK by The Times Good University Guide 2022

Student population has increased at a rate of 16% p.a. since 2008/09

Lancaster only has enough PBSA stock for just 40% of current students

Why invest in a student property in Lancaster?

Is UK student property a safe investment?

Lancaster is home to over 24,000 students and hosts two higher education institutions: Lancaster University and The University of Cumbria's Lancaster campus.

Lancaster University is among the best the UK has to offer. Consistently ranking around the top of all 10 of all three major national league tables, the institution is also within the top 1% of universities globally.

In addition, Lancaster sits 3rd for graduate-level employment in the Times and Sunday Times's Good University Guide 2019. What's more, the student population has increased at a rate of 16% per annum since 2008/09 - well above the national average of 12%.

The city's smaller institution, The University of Cumbria, specialises in agriculture and natural sciences and operates across six campuses throughout Cumbria and the North West. The institution attracted 8,635

Silk Mill Suites Lancaster

The Silk Mill is the closest accommodation to Lancaster university. Just a stone's throw from Lancaster University's main campus, the property combines convenience with stunning countryside.

The development is situated in a prime location with the university's sports centre and local bars just a 10-minute walk away, all the trappings of student living are on the residents' doorstep. There's even a 4-star hotel nearby for visiting parents and relatives.

The property also boasts fantastic transport links, with several bus routes to Lancaster city centre and the train station. Alternatively, both are within a short car journey.

So, if you're looking for a property right at the centre of Lancaster's student community, with scenic views to boot – look no further.

10 minutes walk to uni campus

Why Lancaster?

Set within easy reach of some of Britain's most breath-taking landscapes – including the Lake District, Forest of Bowland, and Yorkshire Dales – Lancaster is truly an enviable city to live in.

A globally connected university city

Lancaster is located just 52 miles north west of Manchester and provides easy access to the M6 for routes to Scotland, London, and Southern England.

Lancaster is also on the West Coast Mainline, providing fast, direct connections to all of the UK's major cities including Edinburgh, Birmingham, Glasgow, and London.

Travel to local cities such as Liverpool, Leeds, and Manchester are all served by a regular regional service.

With Manchester International Airport and Liverpool John Lennon Airport both approximately 70 minutes away, residents benefit from a choice of over 90 destinations globally.

Building on the past

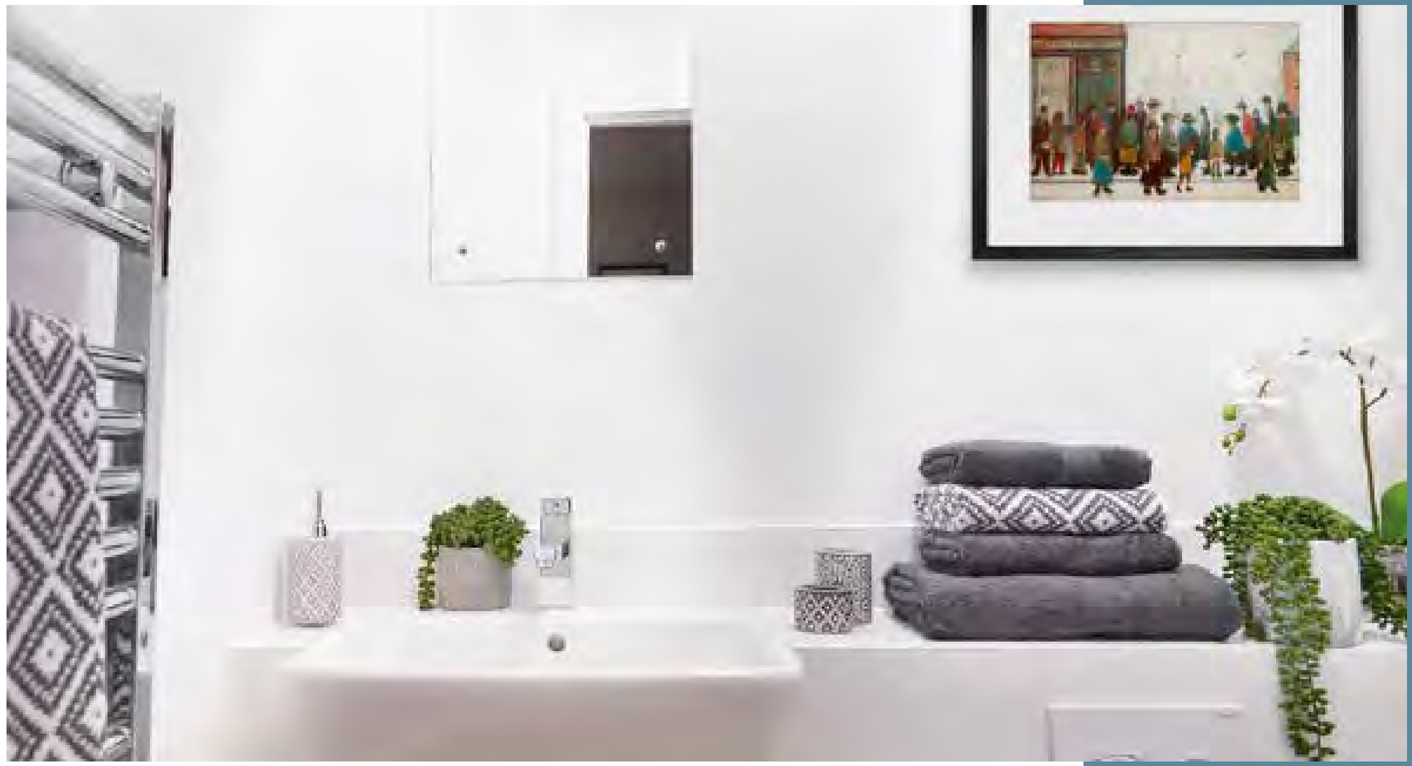
SILK MILL SUITES

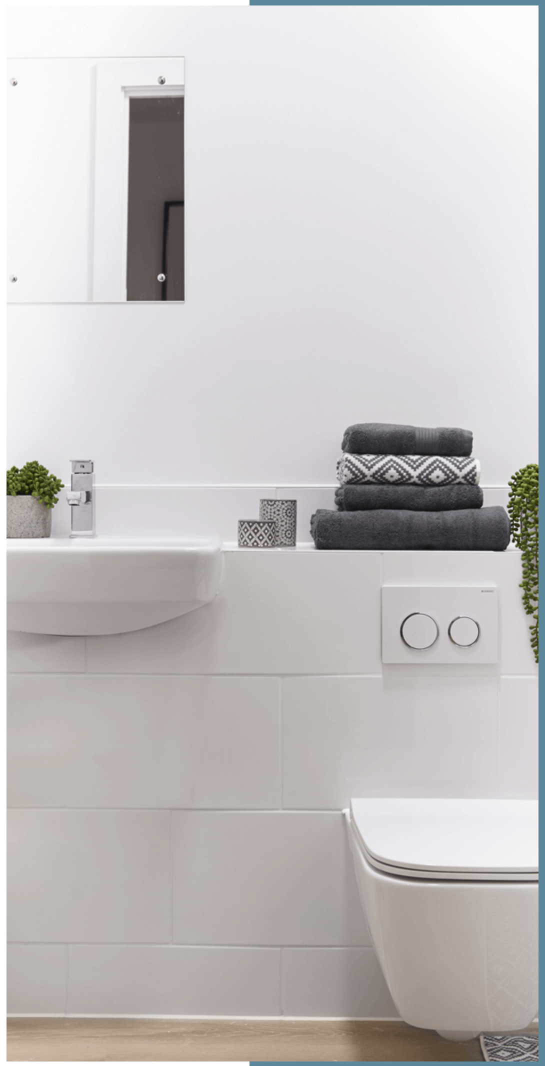
The museum on the first floor is a permanent exhibition of some of the old mill machinery that has been carefully removed from the original site. The building is the world's first mechanical silk mill, dating back to 1700, and we were keen to showcase this and preserve its important historical heritage.

SILK MILL SUITES

- Furnished studios containing a modern kitchenette and en-suite bathroom
- Fast Wi-Fi
- Secure entry system
- Fully equipped gym
- Large study spaces
- Games area with pool and foosball tables
- Cosy seating area designed for socialising
- On-site laundry room
- Bicycles are available for tenants to commute to uni

SILK MILL SUITES





SILK MILL SUITES

Silk Mill Suites

Studio apartment	
Purchase Price	£87,800
Reservation fee	£5,000
100% simultaneous exchange and completion less reservation fee	£82,800
Rental Returns	
Gross rental per week	£170
Gross rental per annum (48 weeks)	£8,160
Service Charge p.a	£1,055
Management & Lettings p.a	£783
Ground Rent p.a	£350
Net rental return	**£5,971**
Net Yield % per annum	**6.80%**

Note: Financials are for indicative purposes only and may be subject to change due to market fluctuations, these financials don't include any costs which are associated with purchasing the asset, please speak to your consultant to find out more about these.

5 year Investment Scenario from completion	
Purchase Price	£87,800
7% Net Guarentee	£6,146
5 years income*	£31,684
17.76% uplift on Purchase price**	£15,596
Total income over 5 years	£47,280
Total Projected ROI over 5 years	**54%**
Total NET ROI per annum %	**11%**

Yield compression	Annual Income	live Yield %
year 1	£5,971	6.80%
year 2	£6,150	7.01%
year 3	£6,335	7.22%
year 4	£6,525	7.43%
year 5	£6,721	7.65%
Forecast sale price based on 6.5% yield compression	**£103,396**	
Uplift based on 6.5% Yield compression	**£15,596**	
Yield compression percentage uplift	**17.76%**	

* 7% Net for 3 years and years 4 and 5 calculated on the assumption of 3% increase per annum, as shown in the yield compression table above.

**Based on a 6.5% yield compression

FAQs

ARE STUDIOS DELIVERED FURNISHED?

Yes. For ease of purchase, each studio is delivered fully furnished to appeal to the student market.

WILL THE DEVELOPER OWN THE FREEHOLD?

Yes, the developer will continue to own the freehold. However, they offer a leasehold of 125 years on each unit.

WHAT IS THE ADDRESS OF THE DEVELOPMENT?

Silk Mill Suites, Chapel Lane, Galgate, Lancaster LA2 0PR.

DO YOU OFFER ASSURED RETURNS? IF SO, HOW LONG FOR?

We offer a contractual return of 7% NET per annum for 3 years.

WHAT HAPPENS AT THE END OF THE ASSURED RENTAL PERIOD?

After the rental guarantee period nothing changes, the management company will still manage your apartment. The only difference will be that you receive the live yield and pay the service charge and management fees.

DOES THE DEVELOPER HAVE A TRACK RECORD?

Certainly, both have a long and distinguished record of delivering a substantial return on investment from its developments – particularly in new build and renovated student accommodation. Info can be found on their website: innov8ds.co.uk.

WHAT IS THE NAME OF THE BUILDING'S MANAGEMENT COMPANY?

The development is managed by LA1 Student Living Ltd. who have a large and diverse range of experience.

IS THE DEVELOPMENT FULLY FUNDED?

Yes, the development is funded by the Developer and London Wall Lending.

WHO CURRENTLY OWNS THE BUILDING?

The building is wholly owned by the Developers.

WHAT IS THE ESTIMATED COMPLETION DATE?

This is a completed property and you will start earning rent from day 1.

WHEN WILL I RECEIVE MY FIRST RETURNS?

You will start earning rent as soon as you complete on your property. This is paid in quarterly arrears.

CAN I RESELL MY UNIT AT ANY STAGE?

Yes, upon Completion of your purchase, the leasehold is yours to sell.

CAN I VISIT SILK MILL SUITES BEFORE I BUY?

Yes. Contact your consultant and can arrange a viewing

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