



Short-Term Fixed Income Investment

Secured against UK Property



CONSULCO

Who we are

Solid returns up to

8%

SECURED AGAINST
UK
REAL ESTATE

The Group

Consulco is an independent trust services and investment management group headquartered in Cyprus with a prominent presence in the European and CIS markets. Consulco was founded in 1993 as a corporate service provider and has evolved into a multi-family office structuring and managing global wealth since 2010.

Our London based Lender, London Credit, provides business purpose bridging loans to London based borrowers and business owners which are in turn provided as a short-term investment product to investors from all around the world.

Why Us

We are a reliable bridging lender exercising best practices for the underwriting, legal and property due diligence, which are the cornerstone to minimizing risk, and creating a strong and secure investment product.

What we offer

A London property secured alternative investment that offers the opportunity to gain high yield returns, with a short-term exit strategy as well as capital protection.

Investment in bridging loans offers high security backed by UK property. A transparent product with all documents being available before your investment decision.

At the end of the investment term, investors have the option to receive the funds or to re-invest them.

Range of Return

5%-8% (p.a.)

Min investment amount

£125,000

Range of Investment Term

3-18 months

Security

First or second charge over residential and commercial property in UK

Loan-To-Value (LTV)
Residential Property

Up to **70%** (1st charge)
Up to **65%** (2nd charge)

Loan-To-Value (LTV)
Commercial Property

Up to **65%** (1st charge only)

KEY HIGHLIGHTS

High Yields

A proven scheme of solid returns directly deposited into client's account upon redemption date.

Duration

Short-term investment horizon with option to redeem or reinvest on new loan portfolio.

Security

Investors are secured with London properties worth at least 150% of their investment amount.

Risk Mitigation

Our professional and highly experienced team provides substantial due diligence and underwriting in an effort to keep the level of investment risk low.

Sample Loan Book

| | Amount of Investment, £ | Interest p.a | Loan Term | LTV | Current Property Value | Security | Property Type |
|--|-------------------------|--------------|-----------|--------|------------------------|------------------------|---------------|
|  | 507,500 | 6% | 11 months | 55% | 923,000 | 1 st charge | Residential |
|  | 159,000 | 7% | 6 months | 60% | 265,000 | 1 st charge | Residential |
|  | 212,000 | 8% | 3 months | 62.40% | 280,000 | 1 st charge | Residential |

Client Case Study

£125,000
investment amount

for **6 months**

RETURN

7,0% interest rate (p.a.)

£4,363 (for 6 months)

Key performance figures

Total lent to borrowers

£74+
mln

Number of
loans granted

238

Collection rate

100%

Total value of
properties funded

£200+
mln

Investment statistics

Average size of
active loans

£368 000

Average return rate
to investors

7,6%

Average
Loan-To-Value

53,6%

Investment success of

7 yr

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About London Credit

London Credit Limited is a UK limited liability company with registration number 9889336, it is a member of the Consulco Group, which consists of affiliate and related distinct legal entities, and it offers short term financing and participation in short term loans. For more information about the services offered by London Credit, please visit our website www.londoncredit.com. Information relating to the Consulco Group is available at www.consulco.com. As stated here above, you should consult your advisors before taking any action that may affect your financial situation. No entity in the Consulco Group shall be responsible for any loss whatsoever sustained by any person who relies solely on this material, such reliance being expressly discouraged.

About Consulco

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