

A photograph of three young adults in black graduation caps and gowns, smiling and looking towards the camera. They are arranged in a diagonal line from the top left to the bottom right of the frame.

KEELE HOUSE

Newcastle-under-Lyme
UNITED KINGDOM

PREMIUM ACCOMMODATION FOR STUDENTS

9%

3 YEARS ASSURED
NET INCOME

- ✓ 9% NET p.a. assured for 3 years
- ✓ Modern self-contained studio suites
- ✓ Fully-managed and hands-off investment
- ✓ 5% income during build

Summary

Keele House is a brand-new investment opportunity in the UK student accommodation sector, giving investors an opportunity to purchase a fabulous income-generating asset.

The development comprises 160 modern, self-contained studio suites which will be completed to a high standard and will be delivered fully furnished.

Each studio will feature a kitchenette and an en-suite bathroom and is available for just £65,000.

Payment is spread throughout the build and, what's more, 5% interest will be paid on your deposited funds until the build is complete.

The development will serve the accommodation requirements of students studying at both Keele and Staffordshire Universities.

With a huge shortage of quality, self-contained accommodation in the area, Keele House is set to deliver a unique and unrivalled option for students at an incredibly competitive price.

Particularly popular with international students and postgraduates, Keele House provides first-class living standards coupled with a full range of facilities and communal meeting spaces.

9% NET
assured
for 3 years

Receive a passive income from the UK's number 1 asset class.

Purchase price	£65,000
Gross rent	£ 7,650
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Management	£ 1,400
Ground rent	£ 350
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Net income	£ 5,900
Net yield	9%

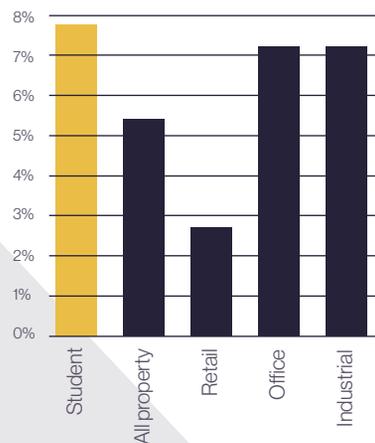
- ✓ No finders fee
- ✓ Receive 9% NET per annum assured for 3 years
- ✓ Premier self-contained studio suites available from £65,000
- ✓ 5% interest paid on deposited funds
- ✓ 125 year leasehold
- ✓ Fully-managed, hand-off investment
- ✓ Perfect town centre location close to two major universities

THE INVESTMENT IS INCOME GENERATING FROM DAY 1 WITH INTEREST PAID ON DEPOSITED FUNDS. UPON COMPLETION YOU WILL RECEIVE 9% ANNUAL NET RETURNS FOR 3 YEARS.

About Student Property

How assets compare

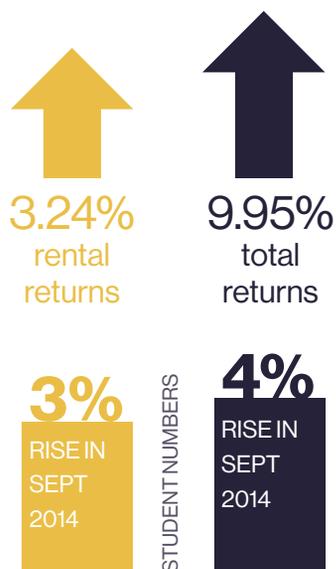
Total returns per for the year to September 2013



Student property is the perfect addition to any portfolio. With no cap on the number of students who can study in the UK and with numbers forecast to increase by 15% - 20%, it is a true long-term income-generating asset. Placed with traditional buy-to-let property, the sustainably high yield and hands-off qualities of student accommodation make it perfect for paying down other geared properties and keeping as an asset throughout retirement.

KNIGHT FRANK'S PROPERTY INDEX SHOWS THAT TOTAL RETURNS FROM STUDENT ACCOMMODATION HAS OUT PERFORMED EVERY OTHER PROPERTY ASSET CLASS SINCE 2011.

Growth of the sector



Student property continues to remain one of the best performing property sub-classes of the last 20 years. Its resilience to cyclical economic patterns has created a platform for investors of continued risk-aversion during the economic downfall: as student property values have stayed the same or increased, the number of accommodation spaces available to students is still failing to keep up with the growth in applications.

With international student mobility constantly increasing and new legislation limiting the amount of approved HMO (houses of multiple occupancy), purpose-built student property is proving to be a reliable source for secure investments.

In recent years, the demand for student accommodation has changed significantly.

Students want to live and study in an environment which will support their chances of successfully obtaining their degree, they want to ensure their university experience is the best it can be and will no longer settle for below average living conditions.

Keele House meets specific market demands and provides first class facilities within a convenient and modern, student accommodation environment.

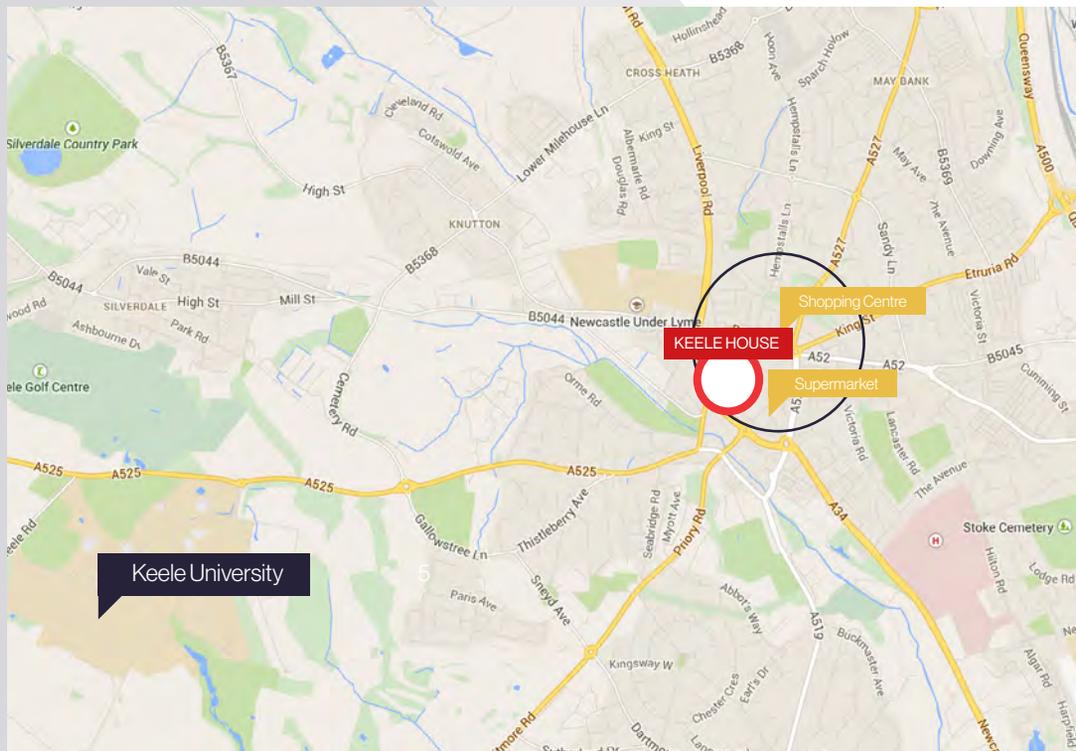
Location

Keele House is in Newcastle-Under-Lyme's town centre and is just a short walk from the shopping centre, public transport, banks, bars, cinema and supermarkets.

A few minutes to Stoke-on-Trent, the location is within easy reach of the city's many attractions. Boasting a premiership football club, famous attractions such as the Wedgwood museum and Alton Towers, there will never be a dull moment in the life of these students!

Keele House provides the luxury of being central to the town but also is within just 5 or 10 minutes from each of the two Universities of Keele and Staffordshire.

With a scarcity of new, quality accommodation, this already well developed town offers the perfect environment for investors in Keele House



- | | | | |
|----------------------------|---------|-------------------|--------|
| ✓ Keele University | 5 mins | ✓ Shopping centre | 2 mins |
| ✓ Staffordshire University | 10 mins | ✓ Supermarket | 1 min |

The Universities



- ✓ Town Centre 1 min
- ✓ National rail Station 10 mins



Keele

- ✓ 7,700 students
- ✓ 11% of students are from outside of the UK
- ✓ Ranked 41 out of 119 (Guardian University Guide)
- ✓ There are currently 8 applications per university space
- ✓ Ranked 44 out of 121 in the Times Good University Guide



Staffordshire

- ✓ 20,000 students
- ✓ 13% of students are from outside of the UK
- ✓ Two campuses, one in Stoke-on-Trent and one in Stafford
- ✓ Computing and entertainment technology degrees to move to Stoke-on-Trent
- ✓ Ranked in the Times Good University Guide

Specification





Studio suite

- ✓ Double bed
- ✓ Flat-screen TV
- ✓ Desk, chair, wardrobe, night-stand & sofa
- ✓ High specification kitchen
- ✓ Modern en-suite bathroom



Communal areas

- ✓ Communal lounge
- ✓ Reception area including DDA compliant reception desk with associated staff facilities, deliveries room and individual student post boxes
- ✓ laundry facilities
- ✓ General/cycle store

Example Floor Plan





Management Company

Delivering next generation student accommodation

USL work with property developers and investors to create fun, secure and high-quality student accommodation for modern students.

USL offers a complete, independent, full-service property development and management service targeted at the student accommodation and academic and educational sectors.

Their aim is to provide cost effective solutions in an uncomplicated manner which allow their clients to achieve performance, investment return and sustainable quality.

USL delivers results across a range of services within the student accommodation and wider educational sector. Their core activities cover agency services (finding properties and end users), technical services (delivering properties) and operational and financial services (managing properties to optimise the potential developments).

- ✓ Reception and administrative duties
- ✓ Enrolment of student wardens to support site-based teams
- ✓ Checking in and out of all students at the beginning and end of tenancies
- ✓ Inventory management
- ✓ Apartment inspections, deep cleaning, repairs, renewals and redecorations
- ✓ Cleaning and maintenance of common areas and shared facilities
- ✓ Reservation and contract administration
- ✓ Security and emergency management
- ✓ Solving students' occupational needs and issues
- ✓ Day-to-day marketing
- ✓ Year round contact for investors
- ✓ Control of rental voids and bad debts including legal action where necessary

<http://www.urbanstudentlife.com/ourservicepromise/>



The Developer



Based in Cheshire, with over 30 years experience in building and converting prestigious properties, Ladson Group is the force behind many of the region's most attractive developments. The team has a wealth of experience developing sites for blue chip companies in both the commercial and private sector. In the past 5 years the Ladson Group has completed a number of high end houses, apartments and retail sites.

Ashley Ladson, Director: Ashley graduated from Sheffield University with a degree in Mathematics and Management. He has 15 years experience as a developer main contractor, working across all main sectors including residential, retail, listed refurbishment projects and new build developments. Having worked his way up from site manager to lead roles, Ashley has experience from the bottom upward on construction and development projects.

F.A.Q.

What type of development is it?

The development is a conversion of an existing office building which will be completely redesigned and fitted. The location is very central to two leading universities providing an unrivalled accommodation option.

When will the building be completed?

Keele House is due to complete in Q4 2016.

What are the projected annual returns?

There is a three-year rental assurance of 9% net yield. After the three year period the rental income should continue at the same rate, if not increase, which will see the yield stay the same, or best case scenario, increase.

Are there any restrictions if I want to sell?

No. Once you have completed on the purchase and you have the legal title deed, you would be free to sell your unit on the open market at any time in the future. Most investors however usually hold on to their student property for the long-term as it provides a very high level of income for minimum effort.

What security is on offered on my investment?

Deposit monies are held in the solicitors client account until draw down on build. 5% interest is paid on all your deposited funds until completion.

Are these units classified as “students pods”?

No. All the units at Keele House are self-contained studio apartments, and you will receive a Full Title Deed and you will be the owner of the property.

Am I buying as freehold or leasehold?

125 years leasehold.

Purchase Process

- 1 £5,000 RESERVATION DEPOSIT
- 2 50% VALUE OF PURCHASE PRICE
On exchange of contract (within 28 days)
- 3 25% VALUE OF PURCHASE PRICE
Half way through build programme
- 4 REMAINING BALANCE
on completion of the development

CONTACT YOUR SALES ADVISER FOR FULL DETAILS, FLOOR PLANS AND RESERVATION FORM.

