



LOAN NOTE LAUNCHES



PURCHASED YORKSHIRE HOUSE

PURCHASED CLEVELAND ST



'YORK H' PHASE 1 COMPLETE

PURCHASED CROWN BUILDINGS

'CLEVELAND' WORK STARTS



'CROWN B' WORK STARTS

'CLEVELAND' PHASE 1 COMPLETE

5 MILLION RAISED



The loan note reached a milestone of five million raised from investors.

# THE TIMELINE OF HJC:

## Looking Back & Looking Ahead



'YORK H' 50% COMPLETE

Development under review to assess suitability for the loan note.



'CLEVELAND' 50% COMPLETE



HALTON 5 REVIEWED



INVESTORS PAID BACK

Initial investors received their first annual returns.



7 MILLION RAISED

ST MICHAEL'S HOUSE PURCHASED



'CROWN B' 50% COMPLETE



2 PROJECTS REFINANCED

Attey's House and Yorkshire House developments refinanced.



'CLEVELAND' COMPLETED

## HJ COLLECTION OVERVIEW

HJ Collection is a nationwide developer with its own professionally managed property bond. After years of working with quality developers and forging strong working relationships, we can now utilise our expertise, experience and contacts to provide a dependable property company and investment firm that you can trust. Working with different construction partners up and down the country puts us in an excellent position of ensuring we always maximise the full potential of the UK property market and enables us to realise our assets utmost profits.

We are a specialist developer focusing on Permitted Development rights and have been revolutionising the development sector. With huge UK and Worldwide investor support including successful joint venture partnerships, HJ Collection are able to provide a managed

portfolio comprising of multiple contractors and developers nationwide.

Property remains one of the most popular forms of investing for consumers because of the potential returns available from the UK property market. Property Bonds are one of the most attractive options for gaining access, quickly and easily, to that sector without the many downsides of direct property ownership.

With UK interest rates at historic lows and the recent tax, legislative and regulatory changes, the attractiveness of buy-to-let investments has diminished significantly over the last 3 years. Property Bonds represent an exciting way for investors to generate a healthy return on their money while still investing in a market they are familiar with. They do so by allowing self-certified investors to lend their capital (which is why they are often referred to as 'loan notes') to a property development company in return for a fixed rate of interest over a fixed period of time.



MAR 21

A new development is being reviewed, and due diligence is undertaken.



APR 21

'ST MICHAEL'S H' 65% COMPLETE

NEW ACQUISITION REVIEWED

10 MILLION RAISED



MAR 21



JUN 21



MAY 21

'YORK H' COMPLETED

JV ACQUISITION HULL

'CROWN B' 65% COMPLETE



MAY 21



JUN 21



JULY 21

TENANTS OCCUPY 'CLEVELAND'

'HALTON 5' JV ACQUISITION

TENANTS OCCUPY 'YORKSHIRE H'



JUN 21

Commercial units now occupied with tenants.

## HOW WE WORK: THE BASICS

HJ Collection capitalises on the benefits of working with multiple property partners and Government schemes across the UK. It is this unique position that ensures that HJ Collection always maximises the full potential of the UK property market, enabling it to continuously provide secure and high returns.

## OUR VISION

Our vision for HJ Collection is to produce sustainable, efficient and affordable living accommodation for all. While establishing HJ Collection as a household name for providing dependable investment opportunities, not just in the development sector but also in the alternative property investment industry.

## WHY PROPERTY?

Property remains one of the most popular forms of investing for consumers because of the potential returns from the UK property market. Property Bonds are one of the most attractive options for gaining access, quickly and easily, to that sector without the many downsides of direct property ownership.

## OUR STRATEGY

One of the key legacies of the financial crisis is that the generational divide in the UK housing market will continue to widen, as the demand for private rental accommodation grows and homeownership – particularly amongst those aged under 35 – falls further. HJ Collection Limited was incorporated as a Special Purpose Vehicle in order specifically to address this present and growing need.



**113 UNITS AT 'HALTON 5' SOLD**

Units have been successfully sold off plan.



**12 MILLION RAISED**

**PAID BACK 3.4 MILLION**

£3.4m initial capital & returns paid back to investors

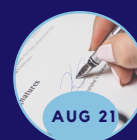


**FUND COMING TO A CLOSE**

**PRESTON SITE UNDER OPTION**

**NEW LOAN NOTE ISSUED**

New loan note HJC2 issued from HJ Collection.



**'ST MICHAEL'S H' 80% COMPLETED**

Commercial units enter property market.



**'ST MICHAEL'S H' ON MARKET**

**'CROWN B' OFF PLAN SALES**



The company will use the funds raised by the loan notes to acquire suitable commercial properties in the UK's major towns and cities, where the demand for housing is known to be at its most acute. The properties will be strategically redeveloped into residential accommodation and the assets efficiently managed – through our extensive network of private and public lettings agents – to achieve a significant rental yield, thereby delivering the stated capital and interest returns.

Where possible, the properties will be converted using Permitted Development Rights, given the significant planning advantages that are available by adopting this approach. Each proposed development will be subject to a comprehensive business plan, with the details being fed into a robust and well-tested spreadsheet in order to assess its viability. Formal tenders will be established, and specific developers appointed, in relation to each project in order to ensure that there is a full and

appropriate alignment of skills and experience to the unique requirements of each undertaking.

## PROPERTY BONDS ARE THE SMARTER ALTERNATIVE TO BTL

With UK interest rates at historic lows and the recent tax, legislative, and regulatory changes, the attractiveness of buy-to-let investments has diminished significantly over the last 3 years. Highly researched and transparent Property Bonds can represent an exciting way for self-certified investors to generate a healthy return on their money, while still investing in a market they are familiar with. Investors achieve this by lending their capital (which is why they are often referred to as 'loan notes') to a property development company in return for a fixed rate of interest over a fixed time.



NOV 21

HJC 2 LAUNCHES



JAN 22

PAID BACK OVER 5 MILLION

£5m initial capital & returns paid back to investors



DEC 21

'CROWN B' 50% SOLD OFF PLAN



APR 22

'ST MICHAEL'S H' COMPLETE



FEB 22

'CROWN B' 100% SOLD OFF PLAN

'WILBERFORCE' WORK STARTS



MAR 22



APR 22

HJC 3 LAUNCHES



MAY 22

'CROWN B' NEARS COMPLETION

'ST MICHAEL'S H' COMPLETE



APR 22

## THE APPEAL OF DIVERSIFICATION

Property Bonds can potentially offer the best of both worlds: attractive fixed returns with the security of 'bricks and mortar'. Generally, Property Bonds are issued by individual developers and investors' returns are linked to the sole capabilities, and the projects undertaken by, that specific developer. Unlike these conventional property-backed loan notes,

HJ Collection has a managed Property Bond portfolio comprising of multiple developers, and therefore providing maximum diversification over multiple developments.

## OUR FUTURE

To become a part of our timeline get in touch with a member of our team today to discuss how you can become a part of our future success.



ASSET-BACKED



SECURITY TRUSTEE



DIVERSIFICATION



HIGH YIELD



NO FEES



'ST MICHAEL'S H' EXITED



'CROWN B' COMPLETES

DONCASTER SITE IN REVIEW



'WILBERFORCE' COMPLETES



LEEDS SITE IN REVIEW

'HALTON 5' COMPLETES



***"AFTER YEARS OF WORKING WITH QUALITY DEVELOPERS AND FORGING STRONG WORKING RELATIONSHIPS, WE CAN NOW UTILISE OUR EXPERTISE, EXPERIENCE AND CONTACTS TO PROVIDE A DEPENDABLE PROPERTY COMPANY AND INVESTMENT FIRM THAT YOU CAN TRUST."***