



Invest In UK Properties



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- Western Light Ltd (WELL) is a fully registered company with Companies House, UK. We provide homes for legal residents and businesses in the United Kingdom (England and Scotland).
- WELL is committed to bringing back to life old, empty or unused houses, add value to residential communities through uplifting the quality of housing and turning empty homes into homely homes. We also convert houses to students' accommodation, bed & breakfast, etc.
- We use all streams of lending: our own capital, institutional lending, but also use private funds to give people a better return than the banks can offer.

Annual Interest:

7 – 10%

On Investment

End of Term Cash Back:

40 – 175%

On Investment

Introduction

- ❖ At a time when savers are getting below average returns from the bank, we are offering an option for private lenders to get a much greater outcome.
- ❖ Property investment is one of the most sustainable investment.
- ❖ The value of your money is preserved over a long period of time. Pound Sterling is one of the most valuable currencies in the world.
- ❖ It is a means to increase your asset portfolio through investment.

Our approach that creates the benefit

- By making funds available and for short periods of time a much better return can be made investing in property.
- An investment strategy based around:
 - Buy to Let (BTL)
 - Adding value through refurbishment/development & releasing equity at new higher value through finance or sale
- With traditional saving accounts producing record low returns, we believe that now is an ideal time to be investing in property.
- We look for minimum investment of £230,000 with loan period of at least 5 years (longer times available).
- Main investment area is around the major towns and cities within West Midlands– but also invest nationally.

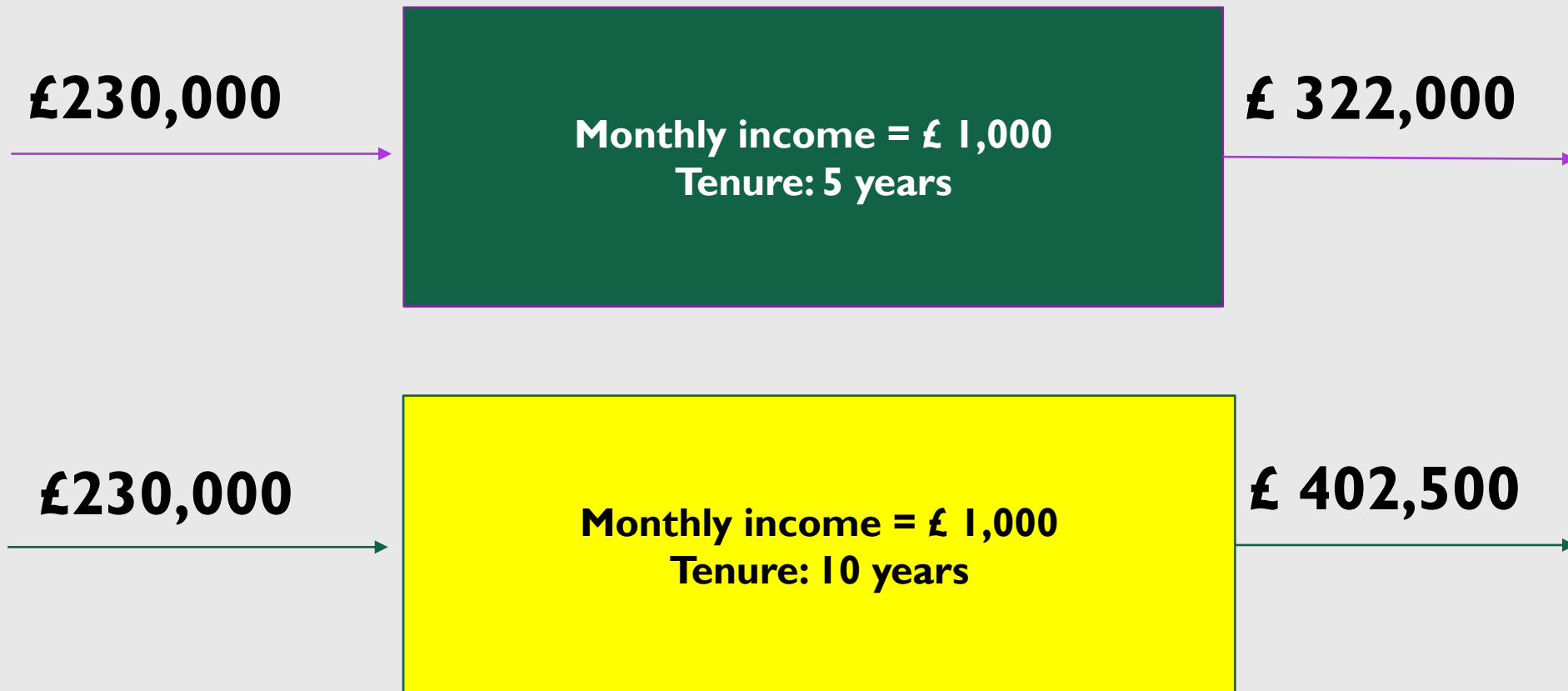


Investment Layout

Initial Investment

Monthly Rent Income

Cash Back: Total Dividend/Returns



Please refer to Appendix I for higher tenures & Appendix II for Property Sales Trend

Terms & Conditions

Dividends are subject to changes in line with inflation and UK's interest rate

Force Majeure clause is applicable

General Maintenance: Budget 10% of Annual Dividend for general maintenance of the property every 2 years

Any sales before the anniversary date is classified as distress sales. In case of distress sales, investments are subject to distress sales condition.

Applicable financial charges are mandatory

Dividend will be paid to Trustor's nominated account as agreed. Any changes to bank account details should be advised at least 30 days prior to dividend payment

Dividend will be paid on monthly basis; 5th of every month in arrears

Moratorium period of 3 months

Property will be insured and cost on Trustor

Any applicable Government policies on property will be advised from time to time

Investment capital shall be made in Pound Sterling. Any exchange or transfer charges will be at the expense of the Trustor

If you have 5 and above properties with us, we will include you as Trust beneficiary to those properties

Appendix I

Investment Tenure Options

S/N	Investment Amount	Annual Dividend	Tenure	Description	Total Dividend at Maturity
1	£ 230,000.00	£ 12,000.00	0 - 5 yrs	Cash Back of Additional 40% on Investment after 5 years	£ 322,000.00
2	£ 230,000.00	£ 12,000.00	5 to 10 yrs	Cash Back of Additional 75% on Investment after 10 years	£ 402,500.00
3	£ 230,000.00	£ 12,000.00	11 - 15 yrs	Cash Back of Additional 100% on Investment after 15 years	£ 460,000.00
4	£ 230,000.00	£ 12,000.00	16 - 20 yrs	Cash Back of Additional 125% on Investment after 20 years	£ 517,500.00
5	£ 230,000.00	£ 12,000.00	21 - 25 yrs	Cash Back of Additional 150% on Investment after 25 years	£ 575,000.00
6	£ 230,000.00	£ 12,000.00	26 - 30 yrs	Cash Back of Additional 175% on Investment after 30 years	£ 632,500.00

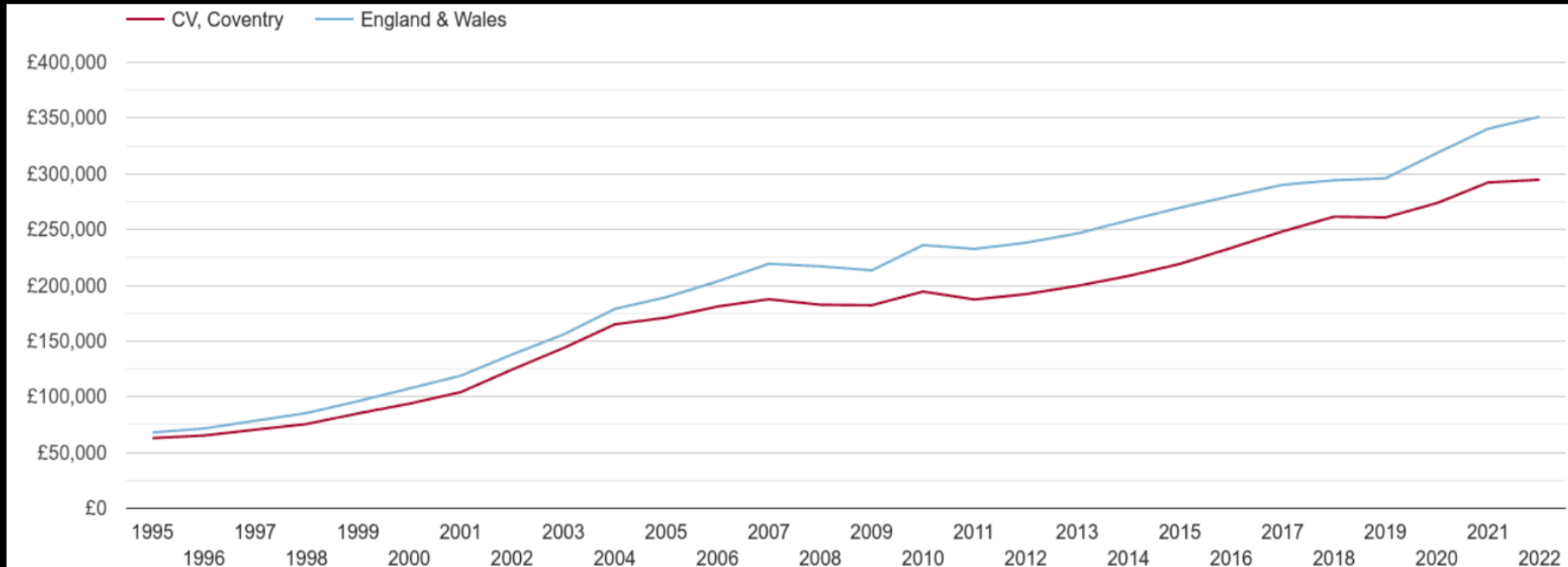
Note: All options are flexible and can be customised to your preference.

Appendix II

Typical Property Sales Trend in West Midlands, UK (1995 – 2022)

Coventry house prices

Yearly average **nominal prices** compared to England & Wales' house prices





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