

PHASE I



Real Photo of the Property

**8-10% NET
FIXED INCOME
FOR 10 YEARS**

Fully Operational Student Property Phase I

Proven Income Generation | Immediate Returns

Bradford City Park

 Investor Report

Key Investment Highlights:

- ✔ **8-10% NET** Fixed Returns for **10 Years**
- ✔ Immediate Income
- ✔ Contracted Yield Increases: 9% (Year 3), 10% (Year 5)
- ✔ Award Winning Developer
- ✔ Fully Flexible Resale Options
- ✔ Full 250-Year Leasehold Ownership
- ✔ Available from £46,950

Key Development Points:

- ✔ **Fully Operational Student Property**
- ✔ Quality En-Suites
- ✔ Proven Income Generation
- ✔ Excellent Range of Facilities
- ✔ Located Within a Pleasant & Private Complex
- ✔ Two-Minute Walk from Campus
- ✔ Professional Onsite Management Team



Our Second
Student Property in
Bradford's Learning
Quarter

PHASE I

Now Available
120 Quality
En-Suites



PRESENTING

A well established and professionally managed student property, situated just a two-minute walk from the main university campus within the city's £750m Learning Quarter.

THE OVERVIEW

5

THE LOCATION

6-12

THE PROPERTY

13-15

THE FINANCIALS

16-18

THE TEAM

19-20

INFORMED INVESTING

Our vision is to help you to tap into the enormous potential of yield-driven UK property

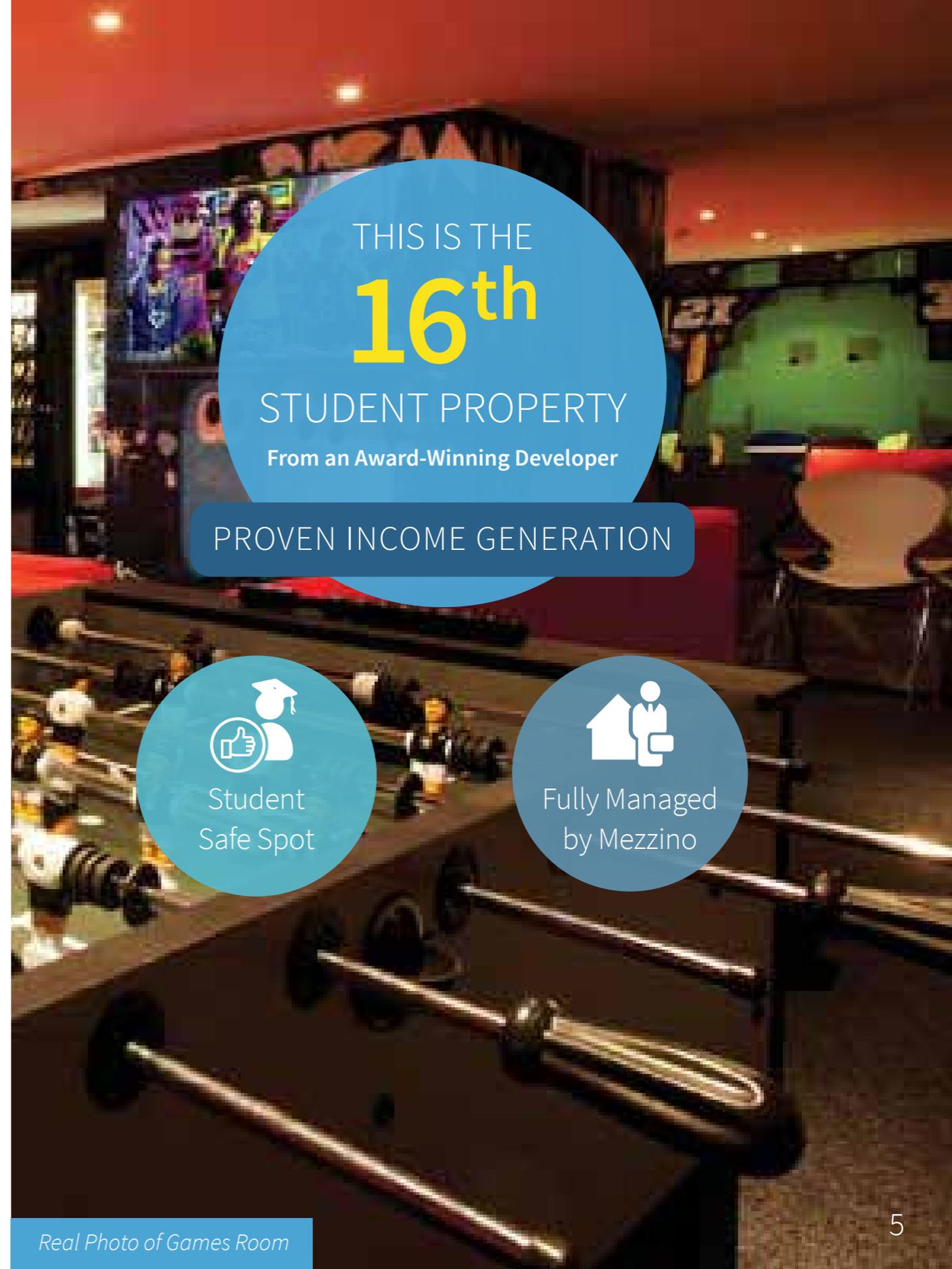
Investment Summary

This fully operational property is our second student development within Bradford's Learning Quarter. Purpose built in 2006, it is a popular accommodation option in this thriving regional city.

Its prime location within the city's designated education zone makes it a great base for students. The central university hub is **just 120 metres away**, while residents can also take advantage of all nearby city centre amenities.

Our modern purpose built property sits within a **pleasant and private 1.65-acre site**. Students enjoy quality en-suites, and benefit from excellent onsite facilities that include a gym, lounge and games room.

Buyers receive **immediate 8% NET returns**, a 10-year fixed income period and contracted yield increases in year 3 (9% NET) and year 5 (10% NET). You will have no additional running costs throughout this period, and your interests are aligned with the developer, providing enhanced security and flexible resale options.



THIS IS THE
16th
STUDENT PROPERTY
From an Award-Winning Developer

PROVEN INCOME GENERATION



Student
Safe Spot



Fully Managed
by Mezzino

Introduction to **Bradford**

The UK's Fifth Largest City

Bradford sits at the heart of the UK, with excellent motorway links to the rest of the country. The Leeds Bradford International Airport provides three daily flights to London, and Manchester is just an hour away by train.

The city ranks fifth in the UK for both the size and growth of its population. It has **38,000 students**, with the university planning for a 30% increase in numbers by 2024.

Extensive investment has seen Bradford's economy grow faster than the national average since 2008, with a further leap projected in 2016. New developments include the **£260m Broadway Shopping Centre** and multi-award winning City Park.

The city centre is experiencing an impressive **£1.5bn transformation**. This is already underway, and will see the creation of new public spaces, water features, improved transport links and restored historic architecture. Bradford is also one of the UK's greenest cities, with half of the district made up of public parks and green spaces.



Bradford in Numbers

Key Facts

5th
Biggest City in England

5th
Fastest Growing UK Population
(Office of National Statistics)

38,000
Large Student Population

£750m
Dedicated Learning Quarter

4th
Top UK Housing Hotspot
(HouseSimple 2015)

Economy

£8.3bn
Bradford's Economy

£9.6bn
Value of Economy by End 2016

50% Growth
Finance & Business Sector by 2022

£1.5bn
City Centre Transformation Fund

£525m
Invested in Public Spaces (2014)

Academia

Global Top 100
Business School (Financial Times)

4th
Home to the UK's Fourth Largest College

£120m
Campus Investment in Last Decade

30%
Projected Growth in University Population
(University Strategy 2015-2025)

Top 20
Nationally Respected for Graduate
Employability

The University of **Bradford**

Most Improved for Student Experience

Bradford is one of a very small number of research-intensive universities in the UK. Its key strength lies in the provision of accredited professional and vocational courses, with outstanding graduate employability.

The university has **invested over £120m** in facilities over the last decade and its global reputation continues to grow. This will enable Bradford to increase student numbers by 30% over the next decade.

It has jumped 30 places in the Complete University Guide over the last three years, making it one of the fastest climbers of any UK institution. It also achieved the highest rise in rankings of any UK university in the 2015 Student Experience Survey (THE).

The Financial Times ranks Bradford's Business School 11th in the UK and 42nd in Europe. Many of its courses are in the Global Top 100 and it holds the coveted Triple Accreditation Crown (AACSB, EQUIS, AMBA).

 University of Bradford



Winner of
the Coveted
Triple Crown of
Accreditations

The government passed legislation to open up a further **30,000 student** places at UK universities in 2014. In 2015 this number had no limit, a move that resulted in a 2.1% increase in total intake for the 2015/16 academic year and **record student numbers**.

Bradford University's impressive investment initiatives are evidence that it is adapting effectively to the demand-driven system that came into effect with the deregulation of national student acceptance levels.

Bradford's **Learning Quarter**

£750 Million Integrated University & College Development

Bradford's Learning Quarter is home to both University of Bradford and Bradford College, and was developed in partnership with the Bradford Metropolitan District Council.

Designed to provide a centre of excellence through design, education and innovation, this £750 million development will underpin the future development plans of these two institutions. This includes the 30% student population growth outlined in the university's 2015 development plan.

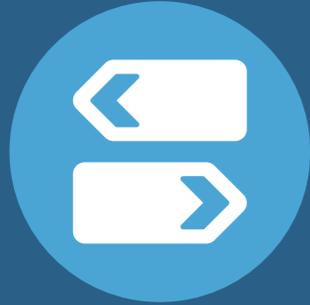
Securing Sustained Demand

This established investment base within the city's educational sector provides enhanced security to buyers of local student property. This is especially true of our fully operational student property, which is situated within this designated area.



Why Choose **Bradford**?

THE BASICS



Strong motorway infrastructure provides excellent national transport access



36 trains daily travelling from London Kings Cross to Bradford



The city serves a large catchment population of **919,391**



Top Four UK Property Hotspot for Next Decade (HouseSimple 2015)



17.6% Student Access to Purpose Built Accommodation



Removal of national university intake restrictions catalysed **record student numbers** in 2015

THE HOUSING SECTOR

THE INVESTMENT



Properties outside of London are able to achieve far **higher yields**



38,000-strong student community: 30% university population growth by 2024



Leading UK city for overseas students – a key demographic for purpose built accommodation



Prime location in Bradford's **£750 million** multi-institution Learning Quarter



Residents benefit from a wealth of **onsite facilities** and **local amenities**

Prime Spot in Learning Quarter

Our property sits within Bradford's £750m Learning Quarter, just a **two-minute walk from the main university campus**. Residents also benefit from being a short stroll away from the cinemas, theatres and museums that make up the bustling city centre.

On top of this, there is a **wealth of convenient amenities** right on the doorstep. Sainsbury's supermarket is just down the road, and there are several nearby restaurants, bars and cafes that are popular student hangouts.



Adjacent to University Campus

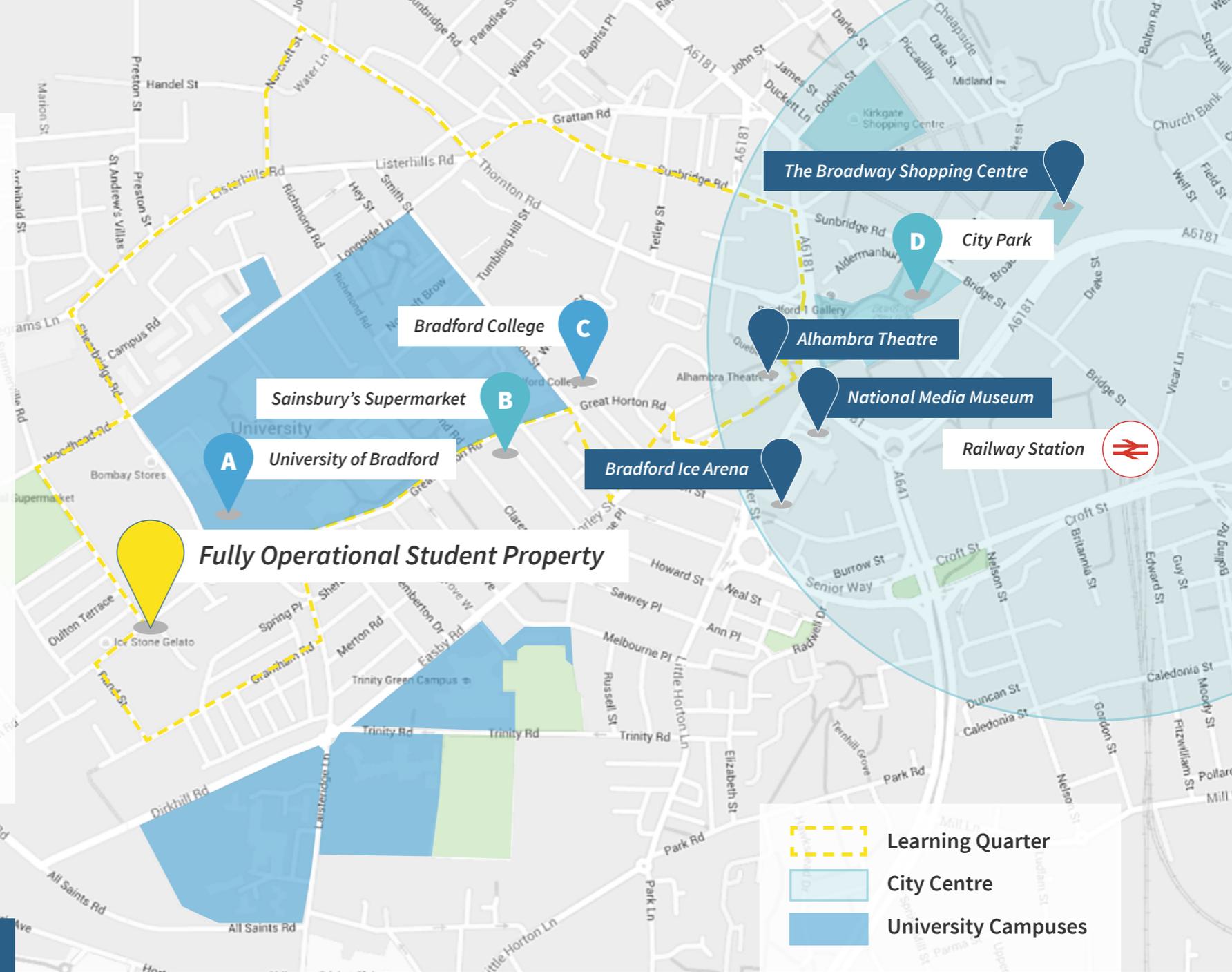


Short Walk to City Centre

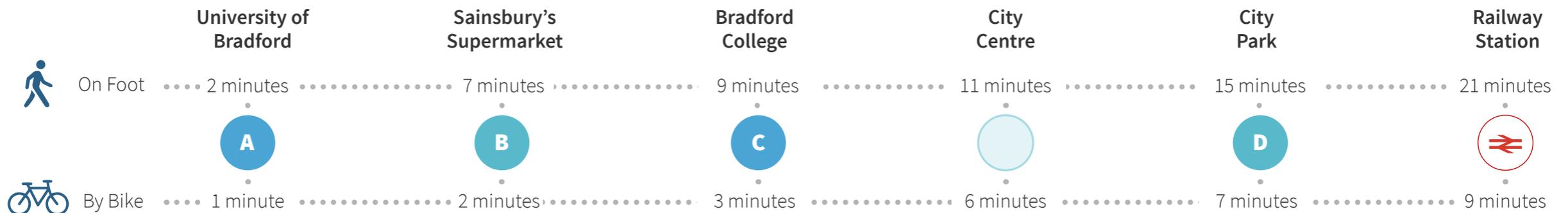


On-the-Doorstep Amenities

Fully Operational Student Property



DISTANCES TO KEY LOCATIONS FROM OUR PROPERTY





A Critically

Undersupplied City

Accommodation Supply Far Below UK Average

Bradford University has a total student population of 13,620. This is enhanced by the UK's 4th largest college, which sits adjacent to the university's city campus and boasts a population of approximately 25,000 students.

Only around 60% of students at Bradford College are from the city itself, with 28% coming from other UK cities and EU countries, and 12% from outside the EU (Office for Fair Access).

This means that the total number of students requiring accommodation in the city is approximately 23,620.

University plans for **30% population growth** by 2024 will further stretch the **82.4% property supply shortfall**.

Local Provision of Purpose Built Student Accommodation

The University of Bradford owns 1,051 purpose built bed spaces, with a further 3,105 private purpose built student rooms.

This means that there are currently only 4,156 purpose built student rooms to accommodate a demand of almost **six times this figure**.



Critical Undersupply of Student Rooms

23,620

Total Students
Requiring
Accommodation

4,156

Total PBSA

17.6%

Percentage
Supply

Supply Shortfall of **82.4% (19,464)**

Why Our Property Will Be Popular With Students

Our fully operational development boasts an excellent range of facilities that distinguish it from other purpose built and residential properties available locally. These include a gym and games room, as well as parking and secure bike storage, all within a **pleasant** and **secure** green compound.

Crucially, the property is located just a **two-minute walk** from the city's university. Students regularly stress the importance of living close to campus, and this excellent location means that residents are just a stone's throw from their lectures, the students' union and a range of other facilities integral to daily life.

These features explain why our property has been a popular accommodation option since 2006. We are also installing our partner management company, who are already **well established locally**. Their expertise and recognised brand help to further maximise occupancy levels.

Excellent Onsite Facilities Enhance Student Experience



Real Photo of Gym



Car Parking



Bike Lockup



High Speed Wi-Fi



Games Room



Gym



Sky TV



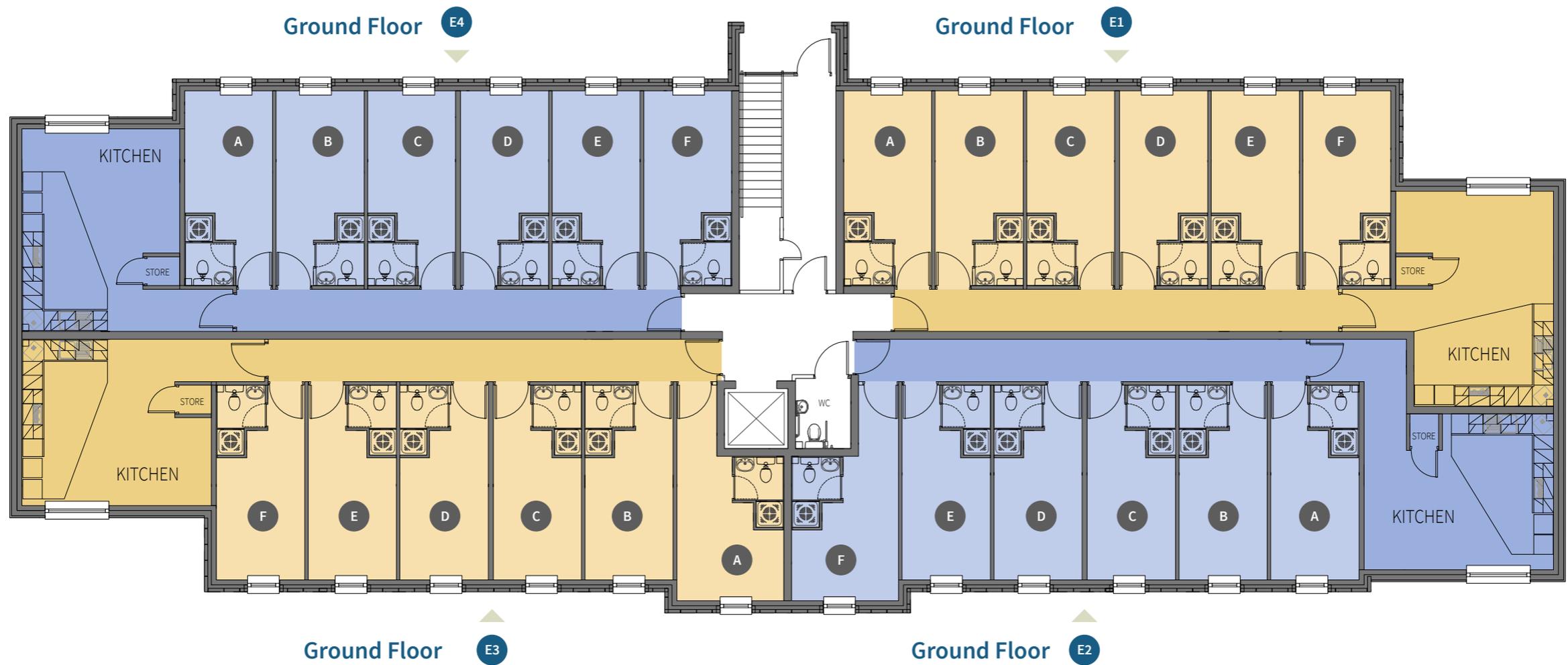
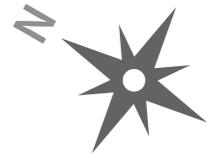
Onsite Property
Management

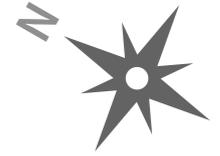


Advanced Security
Systems

Residents have a hassle-free lifestyle in a student safe zone, with budgetary pressures relieved by all-inclusive bills, and all maintenance and housekeeping handled by the management team.

Floor Plan: Ground Floor





Floor Plan: First, Second, Third and Fourth Floors

- Fourth Floor ● E20
- Third Floor ● E16
- Second Floor ● E12
- First Floor ● E8

- Fourth Floor ● E17
- Third Floor ● E13
- Second Floor ● E9
- First Floor ● E5



- First Floor ● E7
- Second Floor ● E11
- Third Floor ● E15
- Fourth Floor ● E19

- First Floor ● E6
- Second Floor ● E10
- Third Floor ● E14
- Fourth Floor ● E18

Financial Overview

Example of a Spacious Student En-Suite

(Purchased for £46,950, units available from £46,950 to £54,950)

Purchase	Costs
Purchase Price	£46,950
Fixed Legal Fee	£773
Operations	Every Year for 10 Years
8% NET Fixed (Years 1-2)	£3,756
9% NET Fixed (Years 3-4)	£4,225.50
10% NET Fixed (years 5-10)	£4,695
Management Fees	£0
Service Charge Fee	£0
Ground Rent Fee	£0

Immediate Income

8-10% NET Fixed Yields for 10 Years

Zero Stamp Duty*

£0

Management Fees

£0

Service Charge

£0

Ground Rent

The 8-10% NET Fixed Yields for 10 Years enables buyers to earn a hassle free income, while still maintaining complete control over capital.

With the onsite management company highly experienced and incentivised by a performance-based contract that encourages efficient business practice, buyers can simply wait for the income to arrive in their bank accounts each quarter.

- ✓ Fixed legal fee, no hidden extras**
- ✓ Income paid quarterly in arrears
- ✓ Incentivised management company
- ✓ Priced from £46,950

* For all purchases less than £150k
 ** We have no control over taxes or levies

Hassle Free Income

Buyers receive 8-10% NET fixed income each year, with no involvement in property management.

Unlike other property forms, the buyer is not responsible for sustaining the quality of facilities, maintaining high occupancy levels, chasing up late rental payments and so forth.

This means that they benefit from a completely hassle free and reliable income stream arriving into their accounts quarterly in arrears.

Buyer Protection Throughout Fixed Income Period

- ✔ Professional onsite management responsible for every operational aspect of the development
- ✔ Contracts underwritten by established company
- ✔ Fixed income paid directly into bank account quarterly in arrears
- ✔ Fully flexible resale options



Fully Operational Property: Large & Secure Green Compound

Payment Schedule

- ✔ £5,000 reservation deposit
- ✔ Balance within four weeks of exchange of contracts (minus deposit)
- ✔ Income is paid quarterly in arrears and begins immediately on the exchange of contracts
- ✔ Buyers receive 8% NET (years 1-2), 9% NET (years 3-4) and 10% NET (years 5-10)

Ready Made **Resale Options**

The resale value of student property is based on its ability to generate income. With 8-10% NET fixed income for 10 years, buyers benefit from full flexibility regarding the timing of their resale and strong yield-driven capital growth.

You can choose to sell at the top, middle or bottom end of the market (7-10%), with this decision determining your profit at resale and the speed of sale.

Resale of a Student En-Suite (Purchased for £46,950)

Remember, you choose when to resell – Emerging Property have an excellent track record assisting with resale, with a steady stream of potential buyers.

Capital Growth	Your Profit at Exit	Resale Price (£)	Fixed Annual Income for New Buyer	Fixed Yields for New Buyer
0%	£0	£46,950	£4,695	10.0% NET Income
10%	£4,695	£51,645	£4,695	9.09% NET Income
20%	£9,390	£56,340	£4,695	8.33% NET Income
30%	£14,085	£61,035	£4,695	7.69% NET Income
40%	£18,780	£65,730	£4,695	7.14% NET Income

40%

Even with 40% capital growth on exit, you can still offer high – and proven – returns:

7.14% NET

These terms make our fully operational properties more attractive at resale than many off-plan properties sold by other developers.



Award Winning Developer

We are the agent of an award winning developer that has been **operating since 2001**. They are a **Top 400 Residential Build Company** and all their new build properties are protected by a **10-year RICS structural warranty**.

They entered the student property sector in its infancy and have developed a **robust business model** that provides secure high yields. They have now brought **16 student developments** into the sector, as well as one large development of luxury serviced apartments.

The developer carefully selects locations in key undersupplied UK cities. With ample experience, each of their developments is designed to meet the needs of the modern student and includes excellent facilities throughout.

All contracts are tied directly to the developer and asset backed. There are **no third party** shell companies.



Established
in 2001



National Award for
Build Quality



Top 400 Residential
Build Company



Half a Decade's
Experience in
Student Sector



Proven Track
Record



Fully Managed
Properties

Quality Onsite Management

Professional management is central to the attraction of a purpose built student property, ensuring that it remains a high yielding and passive investment form.

The onsite property management company ensure occupancy, sustain the high standards of the property and enable buyers to receive a completely hassle free NET income.

The interests of the management company are fully aligned with buyers, being incentivised to ensure 100% occupancy and secure rental yield growth.

Mezzino manage both our student properties in Bradford, ensuring beneficial economies of scale that drive down operational costs.

 Our Second Operational Bradford Student Property

Mezzino: Meet Your Management Team



Mezzino is a professional property management company, specialising in the management of purpose built student accommodation.

Established in 2010, they manage over **1,800 student rooms** across the UK and are responsible for the collection of over **£9m** in rent from a property portfolio with a total value in excess of **£80m**.

Mezzino has established advanced marketing strategies and is rolling out its brand across the country. This helps to secure high demand from students, ensuring maximum occupancy and catalysing positive rental growth.

Mezzino are accredited to the following organisations:



ANUK Accredited
www.anuk.org.uk



RICS Accredited
www.rics.org



National Code Accredited
www.nationalcode.org



Fully Operational Student Property Phase I

 Investor Report