



LLOYD GROOM
PROPERTY



Investor Pack



lloydgroomproperty.co.uk

Introducing Lloyd Groom Property



Welcome, and thanks for taking the time to learn more about Lloyd Groom Property. The business was created from a genuine passion for property and a real desire to provide high-quality, affordable accommodation. We're a family-run company with strong values, a clear vision, and a focus on creating spaces that people genuinely enjoy living in.

If you're reading this, you're probably exploring how you could invest with us. This pack is designed to give you a better feel for who we are, what we do, and how we work with our investors, while answering many of the questions you may have at this stage. Once you've had a chance to read through it, please don't hesitate to get in touch if you'd like to discuss anything further — I'd be happy to help.



Lloyd Groom
Founder & CEO

Our Area of Focus

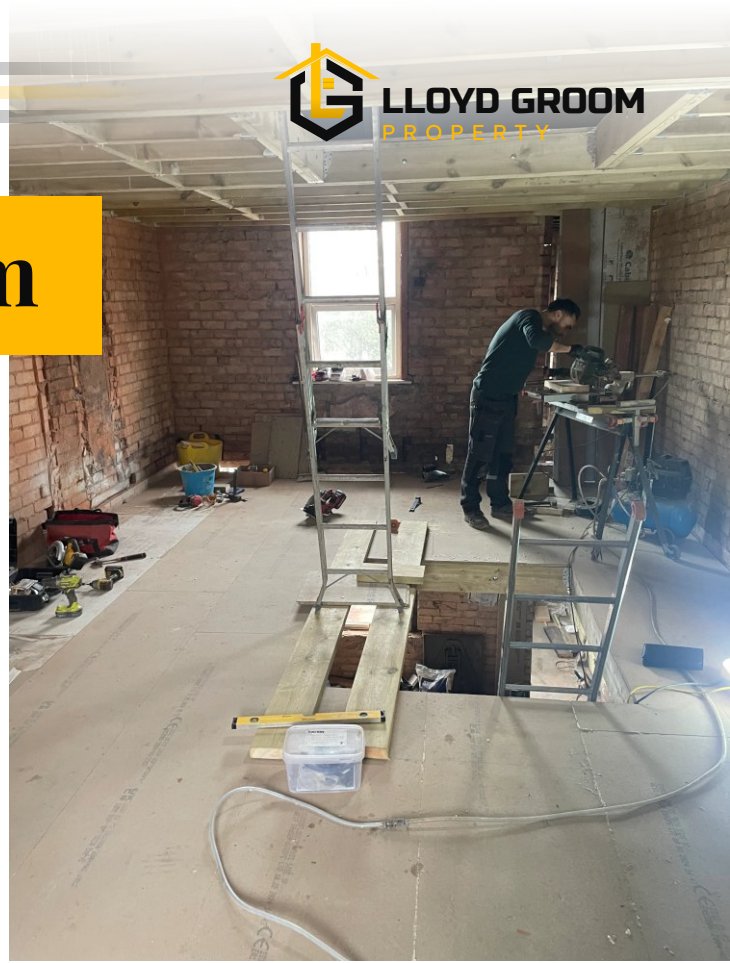
At our core, we're property problem solvers. We focus on investing across the East Midlands, with particular attention on Northamptonshire, Derby and Peterborough. By combining multiple data sources with strong local knowledge — and relationships built over more than 20 years with local agents — we're able to uncover strong investment opportunities, including off-market deals that aren't widely available.



Our focus is on identifying properties that offer excellent value, need refurbishment, and have the potential to significantly increase in value once the work is complete. Alongside our own projects, we also work closely with private investors, using our experience, local insight and trusted contacts to help accelerate the growth of their portfolios in our area.

With current market conditions presenting some fantastic opportunities, we're able to buy strategically and apply our expertise to create real value. This approach allows us to deliver returns that outperform inflation for our investors.

Our Power Team



Successful property investment is never about one individual — it's about the strength of the team behind the project. Over the years, we have built a trusted “power team” of highly experienced property professionals who play a crucial role in everything we do. These are specialists we have carefully selected, strategically partnered with, and worked alongside across multiple projects.

Our power team includes solicitors, architects, commercial finance brokers, accountants and tax advisors, design and build consultants, reliable local builders, and established relationships within local council planning departments. Each professional brings deep expertise within their field, ensuring every project is structured correctly, financed efficiently, designed intelligently, and delivered to a high standard.

By working with the same core team time and time again, we benefit from strong communication, aligned expectations, and a shared understanding of our investment strategy. This consistency allows us to move quickly, mitigate risk, and navigate challenges effectively — from acquisition and planning through to refurbishment and exit.

For our investors, this means confidence. Confidence that every project is supported by proven professionals, underpinned by due diligence, and executed with care, experience, and accountability at every stage.

Who Can Invest With Us & PS20/15

At Lloyd Groom Property, we believe that doing things properly really matters. That's why we take compliance seriously and only work with investors who meet the requirements set out under PS20/15. This isn't about creating barriers — it's about making sure that any investment opportunity is suitable, understood, and entered into with confidence by everyone involved.

PS20/15 is FCA legislation designed to protect individuals from investing in complex or higher-risk products that may not be right for them. It ensures that only those with the appropriate level of experience, financial standing, or structure are able to invest in this type of opportunity, and that they fully understand the potential risks as well as the rewards.

To invest with us, you'll need to fall into one of the following categories:

► **High Net Worth Individuals**

This applies to individuals who earn more than £100,000 per year, or who have assets exceeding £250,000. These assets exclude your main residence, pensions, and insurance policies. This category recognises that investors with greater financial resources are typically better placed to manage the risks associated with property investment.

► **Sophisticated Investors**

Sophisticated investors are those with a strong level of investment experience and knowledge. This could include individuals who have previously invested in property or other complex investments and are comfortable assessing risk, understanding structures, and making informed decisions in less liquid markets.

► **Companies**

We also work with corporate investors. This includes limited companies and other corporate bodies investing on a company-to-company basis, where it is clearly stated that the investment opportunity is intended exclusively for companies.

If you're not completely sure which category applies to you, or you'd like to talk it through in a bit more detail, we're always happy to have a conversation and help you understand whether investing with us is the right fit for you.

How We Work With Our Investors

At Lloyd Groom Property, we believe investing should be straightforward and easy to understand. That's why we keep our investment structure simple and transparent. Rather than complicated arrangements, we offer fixed-rate loan agreements that clearly set out how your investment works from day one.



All of our loan agreements are professionally drafted by experienced legal advisers, giving both us and our investors clarity and peace of mind. Each agreement runs for an agreed fixed term — typically 12, 24, or 36 months — so you know exactly how long your funds are committed and what to expect over the life of the investment.

This clear, no-nonsense approach allows you to focus on the opportunity itself, confident that the structure behind it is robust, secure, and easy to follow.

Frequently Asked Questions

► What Rate Of Return Do You Offer And Over What Term?

Each investment opportunity is structured individually. Prior to any investment being made, we agree a **fixed rate of return** and a clearly defined **investment term**, typically **12, 24, or 36 months**.

Your capital, together with the agreed interest, is repaid in line with the terms set out in your personalised legal agreement. Depending on your preference, interest may be paid **monthly, quarterly, semi-annually, or rolled up and paid at the end of the term**. The chosen payment structure is reflected in the interest rate offered and confirmed in advance, ensuring complete transparency from the outset.



► How Safe Is My Investment?

All investments are governed by a **professionally drafted legal loan agreement**, signed by both parties and subject to **English Law**. This agreement clearly outlines the loan amount, interest rate, term, repayment structure, and the obligations of all parties involved.

While the legal structure provides a strong framework for protection and clarity, it is important to understand that **all investments carry some level of risk**. We take a prudent and disciplined approach to risk management, carrying out detailed due diligence on every project before proceeding.

► What Will My Investment Be Used For?

Investor funds are used exclusively to **acquire, refurbish, and develop property assets**. These projects are selected based on strong fundamentals, value-add potential, and clearly defined exit strategies.

At the end of a project, investor capital is typically returned through either a **refinance or the sale of the property**. Every opportunity is assessed with a primary exit strategy and, where appropriate, one or more secondary exit options. This flexibility allows us to adapt to changing market conditions and protect investor capital wherever possible.

► Do You Invest Your Own Money?

Yes. We invest our own capital into projects alongside our investors. Having “**skin in the game**” is fundamental to our approach and ensures our interests are fully aligned with those of our investors.

We work with private investors to increase our capacity to take advantage of current market opportunities. While institutional finance has its place, our preference is to work with private individuals and companies, building long-term partnerships based on trust, transparency, and shared values.

► What Is Your Professional Background?

Before founding Lloyd Groom Property, I gained extensive experience in the corporate sector, working with a number of well-established global businesses, including **Leica** and the **Danaher Group of Companies**.

For more than 15 years, I have also worked closely with local estate agents and letting agencies, delivering professional services such as independent inventory reports, 360-degree virtual tours, and detailed floorplans. These long-standing relationships provide valuable local insight and access to opportunities, which we leverage to benefit our investors and clients.

► What Is The Minimum And Maximum Investment?

The minimum investment amount is £5,000, with no upper limit. This flexible structure allows investors to participate at a level that suits their individual financial position and investment objectives.



► How Will You Communicate With Me Throughout The Investment?

The process begins with an initial meeting or video call, allowing both parties to understand each other's objectives and determine whether an opportunity is appropriate.

If suitable, we then arrange a more detailed discussion around the specific project. This stage allows investors to carry out their own due diligence and ask any questions they may have. Once you are comfortable proceeding, the legal documentation is prepared, signed, and witnessed. We strongly recommend that all investors seek independent legal advice prior to investing.

Following completion, you will receive **quarterly updates** outlining project progress until your capital and agreed returns are repaid in line with the loan agreement.

► How Do You Work With Investors Looking To Accelerate Their Portfolio Growth?

When working with investors who are looking to build and scale their property portfolios within our core investment areas, we take a highly collaborative and hands-on approach. By leveraging the strong relationships we have built with local estate agents and letting agents over the past 15 years, we are able to access opportunities that are often secured before they are openly marketed.

Our long-standing reputation for trust, integrity, and professionalism means agents are comfortable bringing us early-stage and off-market opportunities, knowing we can move decisively and transact reliably. In addition, our established network of trusted local tradespeople acts as an extension of our team, providing valuable on-the-ground insight into potential opportunities, upcoming sales, and motivated vendors.

This combination of deep local knowledge, strong professional relationships, and constant market visibility allows us to source high-quality, off-market deals for our investors and support them in accelerating portfolio growth within our target locations.

Ready To Start Your Investment Journey?

If you'd like to discuss opportunities, get in touch today.



01536 689017

Away From Work

Outside of property, I am a proud father to Ellie, Lily and Ollie, and have been married to my wife and best friend, Laura, for almost 19 years. Family is at the heart of everything I do, and it strongly influences the values I bring into both my personal life and my business.



In my spare time, I enjoy coaching cricket and football for young children, something I find incredibly rewarding as it allows me to give back, support young people, and help build confidence and teamwork from an early age.

I am also passionate about travelling with my family, where we enjoy exploring new destinations, experiencing different cultures, and discovering a wide variety of cuisines. These experiences broaden our perspective, create lasting memories, and continually inspire the way I approach life and business — with curiosity, balance, and long-term focus.

Next Steps

If you would like to explore this opportunity further, I would be delighted to speak with you. Please feel free to get in touch by phone, email, or by booking a **one-to-one call** by clicking the **Calendly** link below.



<https://calendly.com/lloydgroomproperty/investor-call>



Testimonials



Lloyd is very positive and he really believes in himself and all he does. He is a hard worker committed to his projects. He is a very humble and honest man. I had no hesitation in investing in him and will invest in the future as well. He is full of fun and a true gent.



Since meeting Lloyd, I have found him to be a genuinely helpful person. He has excellent balance between the interpersonal and the professional: he is approachable, friendly and knowledgeable



It is always a pleasure to work with Lloyd. He is always open and honest about the deals he sources and provides all the figures and information that you need.

Nothing is ever too much trouble



Lloyd has been instrumental in helping me to build my portfolio. I live overseas and needed someone I could trust to find me great properties. He has over delivered on my expectations - been totally honest throughout, found me great deals and added value in terms of getting contracts over the line.

Ready To Start Your Investment Journey?

If you'd like to discuss opportunities, get in touch today.



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Risk Disclaimer

Property investment involves risk, and it is important that all investors understand this before proceeding.

The value of property assets can rise and fall, and market conditions may change over time. Delays, cost overruns, changes in lending criteria, planning issues, or wider economic factors may impact project timelines and returns. While every project is carefully assessed and structured with risk management in mind, returns are not guaranteed.

Investments made with Lloyd Groom Property are not covered by the Financial Services Compensation Scheme (FSCS) and are not regulated by the Financial Conduct Authority (FCA). Investors should only invest capital that they can afford to have tied up for the duration of the agreed term.

We strongly recommend that all investors seek independent financial and legal advice before entering into any investment agreement.

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