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## Investor Proposal

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**Published:** January 2018

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## Chopra Property Group

The Chopra Property Group has been co-founded by Romey and Manni Chopra. Between us we have a combined experience of 30+ years in Property investment and development.

A keen eye for property opportunities developed over the last 25+ years, our first BTL investment was in 1998 when we moved to a larger flat in Richmond. We let our previous home which was a 2-bed flat in Heston. Since then we bought a few more Buy to lets in London by saving money and re-investing. We haven't looked back since.

We invest in our education and applying it practically. Our Knowledge of maximising the 'value add' opportunity is illustrated in all our residential, 'buy-to-let', conversion projects, care home business and property developments.

Commercially we have experience of sourcing and running 20+ successful HMOs, a thriving dementia care home business and running successful property events. Our focus as investors has been around the M4 corridor around London and South East resulting in phenomenal capital growth, minimum void periods and good ROI.

We specialise in adding value to commercial & residential properties by conversion and change of use, maximising rental potential by creating additional units/rooms in the property through extensions, conversions and effective space usage.

More recently we bought a detached bungalow in Reading and secured planning permission to knock it down and build 8 flats. We funded the project by a combination of bank funding, joint venturing with our investors and using our own capital for the acquisition & development.

## Market Summary

Our current key investments areas are in the South East, focusing on - but not limited to Bracknell, Slough and Reading.

These areas consistently demonstrate increasingly strong owner-occupier and tenant demands for housing in the area. This is largely underpinned by commute to London times, and the dearth of major employers present in these areas. All three areas have produced strong capital appreciation prospects and premium values are achievable for good quality products within the housing stock.



## Key Points:

- Cross Rail for Reading & Maidenhead
- Town center regenerations (Slough, Bracknell, Maidenhead, High Wycombe)
- Commute to London time (Bracknell 60 mins, Maidenhead 22 mins\*, Reading 27 mins)
- Major employer presence and technology hubs
- Bracknell employers include Hewlett Packard, Panasonic, Dell, Fujitsu, Siemens, Honeywell, Avis Budget Group, Novell, Waitrose (70-acre site!) and more.
- Reading is the I.T hub of the South East. Multinational corporates include Oracle, Microsoft, Ikea, PepsiCo, Wrigley, Verizon, Cisco, Tesco Distribution Hub, University,
- Reading has big demand from medical staff at Royal Berkshire Hospital, and many more business parks, including a major retail hub in the city center.

## Business Plan Summary

The Chopra Property Group is a property investment and development specialist company. Our main business is to find, analyse and execute property development projects using a combination of own and investor funds. We have over 25+ years of combined property experience and have acquired property in excess of £5+ Million in London and the South East.

Typically, we work with HNWIs, sophisticated investors and pension owners who are frustrated with their monies devaluing in the bank. We provide them with a **SECONDARY PASSIVE INCOME** with returns up to 12% per annum. This has allowed a few of our clients to send their children to a top UK private school, give up their job and spend time with family and 'work' from Spain. Our mantra is to provide a personal service, security of capital and Guaranteed returns for Investors.

We specialise in new builds, title splits, planning gain in and around the Home Counties and the surrounding areas, focussing on growth areas along the Crossrail route.

## Vision & Values

We believe people deserve MORE...time, money, freedom, choices, joy, abundance but so often we work hard, strive for a better life for ourselves and our families, and that leaves us time poor.



At Hugo James we believe in Building Prosperity Together through sound & ethical investment. We are a specialist property development & investment company providing substantial returns to our investors.

## **WHO we are**

A team of professionals...with a history of generating large returns for our clients.

If you leave your money in the bank it will devalue...be worth a lot less than when you deposited it due to rate of inflation. Whether you aspire to luxury holidays, super cars, paying private school fees for your children we want to be able to provide you the ability to fulfil these commitments / desires.

We know you work hard and we work just as hard to ensure your investment grows.

## **Our Values**

We Care...through our investments we provide the care that our tenants, investors and team need.

Assurance...its vital for our investors to be sure that we are working in their best interest and unlike other investment portfolios, we believe in building one-on-one relationship with our investors to keep them in the loop.

Integrity...we invest in UK building, creating jobs and wealth for local people because we believe that investments should be beneficial to as many people as possible.

Transparency...we want to give you the peace of mind to know that your investment is in safe hands. Our team is highly qualified professionals who have a wealth of experience in the field of property and investment.

Ethical...we believe that as an investor you want to be sure that your money is being used in an ethical way. By investing in UK property, built and maintained by UK companies, you can rest assured that your investment returns will not be achieved at the expense of the less fortunate.

## **Our Offer**

There are mainly two types of funding opportunities we provide our investors.



- a) Guaranteed return – up to 12% per annum to investors, securitised and guaranteed for a minimum of 12 months. Security of capital, personal service and handsome ROI is standard. The rate of return we can offer our investors will vary from one project to another. Typically, we offer joint first or second charge on the asset as security.

**OR**

- b) A partnership arrangement working with HNWI/Sophisticated investors on a profit share basis, with a view that the investor put in majority of the funds and the Hugo James Group use our expertise & experience to manage the end-to-end process of adding value by finding, fixing, sell / part sell / part keep.

Investors can invest using their cash or pension funds. We work with a pension specialist IFA firm to ensure compliance.

Additionally, we offer all our investors ‘**earn as you learn**’ opportunity if they are looking for a learning experience. We effectively get them involved in one or more of our development projects.

#### **Payment methods:**

The interest payments are paid out either: -

- a) Monthly OR
- b) Quarterly OR
- c) Rolled up (our preference)

Our preferred loans are £50k and above for a minimum period of 12 months.

#### **Sample Loan Agreement**

We spend time with our investors to understand their personalised criteria. This can range from amount of money invested, length of time, ROI, attitude to risk, security of capital. A sample loan agreement can be made available on request.



## Strategic Partners

Our team consists of highly skilled and experienced property professionals including our contractor, Quantity surveyor, solicitor, architect and planning consultants to name a few.



Sandra Orlando-Payne



Kester Mein



Paul Gelder



Emily Temple



Parminder Mew

## Pipeline

We have a steady flow on projects we are involved in which are mainly sourced by our network of off-market agents.

Currently we have two projects in the legal stages – a small site with planning for four 1xbedroom apartments in Watford town centre. And a terraced FREHOLD commercial building in South Reading with potential to convert into a ground floor retail unit and 4x1 bedroom apartments (STP).

Get in touch with us if you are considering investing with us and would like more information; email [manni@mannichopra.com](mailto:manni@mannichopra.com)