



## Fixed Income Investment Opportunity



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# Investment Overview

- Transferable**  
 Ownership of the Convertible Loan Notes cannot be transferred to another party.
- Minimum Investment**  
 The minimum investment is £20,000.00 (with further units of £1,000.00 thereafter).
- Maximum Investment**  
 The maximum investment is £10,000,000.00



**Security**  
 Asset-backed Security.

**Early Repayment by Company**  
 The Company can repay the Convertible Loan Notes before maturity. The Company will pay the Investor the equivalent of the interest accrued to the date of the early redemption.

**Early Redemption by Investors**  
 Investors cannot redeem the Convertible Loan Notes before maturity.

**Ranking**  
 All Convertible Loan Notes should rank pari passu, equally and rateably without discrimination or preference, alongside all creditors of the Company.

**Issuer:** Oakmere International Limited

**Launch Date:** 25th July 2025

	Annual Interest	Terms	Closing Date
Series 1	10.00%-12.00%	Two years	25th July 2027
Series 2	12.00%-14.00%	Three years	25th July 2028
Series 3	13.00%-16.00%	Four years	25th July 2029
Series 4	14.00%-18.00%	Five years	25th July 2030
<b>Target Raise</b>			<b>£10,000,000.00</b>

# Investment Options

The company is offering eight variations of a £10,000,000.00 convertible loan note over four series to investors.

## Series 1

### 2 Year Fixed Income Option - 10.00% AER

Coupon:  
10.00% per annum

Coupon Frequency:  
Biannually

The convertible loan note will be a two-year term and interest is paid biannually in arrears. Interest will accrue from the issue date of convertible loan note certificates.

### 2 Year Capital Growth Option - 12.00% AER

Coupon: 10.00% per annum  
plus 4.00% on maturity

Coupon Frequency:  
Upon maturity

Investors may opt for interest on the convertible loan notes to be paid at their maturity date at the end of the two-year term.

## Series 2

### 3 Year Fixed Income Option - 12.00% AER

Coupon:  
12.00% per annum

Coupon Frequency:  
Biannually

The convertible loan note will be a three-year term and interest is paid biannually in arrears. Interest will accrue from the issue date of convertible loan note certificates.

### 3 Year Capital Growth Option - 14.00% AER

Coupon: 12.00% per annum  
plus 6.00% on maturity

Coupon Frequency:  
Upon maturity

Investors may opt for interest on the convertible loan notes to be paid at their maturity date at the end of the three-year term.

# Investment Options

The company is offering eight variations of a £10,000,000.00 convertible loan note over four series to investors.

## Series 3

### 4 Year Fixed Income Option - 13.00% AER

Coupon:  
13.00% per annum

Coupon Frequency:  
Biannually

The convertible loan note will be a four-year term and interest is paid biannually in arrears. Interest will accrue from the issue date of convertible loan note certificates.

### 4 Year Capital Growth Option - 16.00% AER

Coupon: 13.00% per annum  
plus 12.00% on maturity

Coupon Frequency:  
Biannually

Investors may opt for interest on the convertible loan notes to be paid at their maturity date at the end of the four-year term.

## Series 4

### 5 Year Fixed Income Option 14.00% AER

Coupon:  
14.00% per annum

Coupon Frequency:  
Biannually

The convertible loan note will be a five-year term and interest is paid biannually in arrears. Interest will accrue from the issue date of convertible loan note certificates.

### 5 Year Capital Growth Option - 18.00% AER

Coupon: 14.00% per annum  
plus 20.00% on maturity

Coupon Frequency:  
Upon maturity

Investors may opt for interest on the convertible loan notes to be paid at their maturity date at the end of the five-year term.

# IMPORTANT TEAM MEMBERS

## The Management Team



**COLIN STEAD**  
HEAD OF OPERATIONS

Colin Stead brings over two decades of senior operational and technical leadership to the UK property development and investment sector. With a career spanning more than 24 years in complex infrastructure delivery, Colin has played a pivotal role in the successful execution of some of the country's most prestigious real estate projects—including London City Island, Royal Wharf, and The Shard.

Now leading operations at the strategic level, Colin leverages his extensive expertise to oversee all facets of construction delivery, project risk management, and quality assurance across the firm's development portfolio. His background in managing large, multidisciplinary teams and coordinating end-to-end project lifecycles ensures that every development meets institutional-grade standards of safety, efficiency, and long-term value.

Colin has held senior roles within respected firms such as Cilanro, Kildavin, and DMB, earning a reputation for operational precision, commercial discipline, and hands-on leadership. His practical understanding of technical delivery, combined with a deep commitment to stakeholder confidence, positions him as a key driver in safeguarding investor interests and maintaining the integrity of project execution.

As Head of Operations, Colin is instrumental in ensuring that each asset is delivered on time, on budget, and to the highest standard—aligning operational execution with the long-term objectives of high net worth and institutional partners.



**ARAN HENRY**  
HEAD OF PROCUREMENT

Aran Henry leads procurement strategy at Oakmere with a sharp commercial focus and an unwavering commitment to operational excellence. With a distinguished background in supply chain management and procurement leadership across some of the UK's most respected retail brands—including Tesco, Sainsbury's, and Marks & Spencer—Aran brings a results-driven approach rooted in scale, efficiency, and value optimisation.

At Oakmere, Aran is responsible for structuring and managing strategic supplier relationships, negotiating high-value contracts, and ensuring the timely, cost-effective delivery of construction materials and services across the company's development pipeline. His ability to align procurement decisions with broader financial and risk management goals plays a vital role in protecting investor capital and ensuring long-term asset performance.

Aran's analytical mindset, meticulous attention to detail, and unwavering commitment to quality assurance directly support the firm's ability to deliver institutional-grade developments on time and within budget. His leadership enhances Oakmere's ability to scale responsibly while preserving the financial discipline that underpins successful property investment.

With a reputation for integrity and precision, Aran is a key contributor to Oakmere's value chain—ensuring that every procurement decision supports both operational strength and investor returns.



**ALICE SANDRA**  
CHIEF FINANCIAL OFFICER

Alice is a seasoned financial executive with over a decade of experience across corporate finance, operational management, and executive-level governance within some of the UK's most prominent financial and commercial institutions. Her background spans leading roles at top London listed executive firms, where she was instrumental in supporting board-level decision-making and financial oversight with clients such as Citibank, Lloyds Banking Group, NatWest, Barclays, Metrobank, ClearScore, MoneySuperMarket, Experian, MasterCard, KPMG, and EY.

As CFO of Oakmere, Alice oversees the company's financial strategy, capital planning, investor reporting, and compliance framework—ensuring a disciplined and transparent approach to financial management across the development lifecycle. Her depth of experience in managing complex financial operations and navigating regulatory environments provides a strong foundation for capital protection and scalable growth.

Alice plays a central role in structuring investment frameworks and liaising directly with banks, institutional partners, and high net worth investors. Her reputation for discretion, integrity, and precision makes her a trusted steward of investor capital and a key figure in maintaining Oakmere's financial credibility.

With a proven ability to manage stakeholder relationships at the highest levels, Alice brings a unique blend of financial discipline and commercial insight that underpins Oakmere's reputation as a reliable and high-performing investment partner.



**CHARLES HAGUE**  
MANAGING DIRECTOR

Charles Hague is the Managing Director of Oakmere International. With over 17 years of end-to-end experience in the construction and real estate sectors, Charles brings both technical expertise and strategic vision to the delivery of income-generating and capital-growth projects.

Charles started his career in the trade industry at just 16 years of age, becoming a fully qualified engineer by the age of 20. Charles then entered the property market as a homeowner and investor at just 21 years old. After five years in the domestic construction sector, he progressed into the commercial sector, leading major projects for blue-chip clients including Henry Construction, Little Moons, EE (T-Mobile/Orange), Charlotte Tilbury, Kurt Geiger, Waterstones, and the prestigious Claridge's Hotel. This exposure to complex, high-value developments refined his delivery standards and expanded his network of trusted clients, consultants, contractors, and financiers.

Today, Charles leverages that foundation to structure and lead investment-backed developments that offer institutional discipline with entrepreneurial agility. Under his leadership, Oakmere International focuses on delivering strong risk-adjusted returns through careful site acquisition, meticulous planning, and active asset management. His track record, professional integrity, and hands-on oversight give investors confidence in both the process and the outcome.



# STEP-BY-STEP PROCESS

1

## Due Diligence

The Company wants to acquire suitable residential properties in prominent towns and/or cities. The Company will undertake due diligence on any potential properties.

## Purchase

Following a satisfactory outcome of the due diligence, the Company will seek to acquire the property/asset/project.

2

3

## Development

The properties will be renovated into residential accommodation using the relevant planning requirements. It is envisaged that the residential accommodation will comprise from 1-10 bedroom residential units.

## Marketing and Letting

Upon completion of the renovation of a property into residential accommodation, the developers will liaise with private and council letting contacts in order to secure lettings and manage the units.

4

# Property Development Portfolio

## Phase 1 Development Project Key Financials

### Project A - Hertfordshire

Units: 7 x 1 bedroom units

Acquisition Value: £710,000.00

Development Costs: £180,000.00

Total Project Costs: £890,000.00

Completed Valuation: £1,200,000.00

Timescale: 4 months

Capital Growth (ROI): 34.83%

Annual Equivalent Rate (AER): 104.49%

### Project C - West London

Units: 7 x 1 bedroom units

Acquisition Value: £1,360,000.00

Development Costs: £460,000.00

Total Project Costs: £1,820,000.00

Completed Valuation: £2,175,000.00

Timescale: 5 months

Capital Growth (ROI): 19.50%

Annual Equivalent Rate (AER): 46.80%

### Project E - West London

Units: 2 x 1 bedroom units

Acquisition Value: £550,000.00

Development Costs: £350,000.00

Total Project Costs: £900,000.00

Completed Valuation: £1,200,000.00

Timescale: 7 months

Capital Growth (ROI): 33.33%

Annual Equivalent Rate (AER): 57.13%

### Project B - Surrey

Units: 2 x 1 bedroom units

Acquisition Value: £250,000.00

Development Costs: £130,000.00

Total Project Costs: £380,000.00

Completed Valuation: £450,000.00

Timescale: 4 months

Capital Growth (ROI): 18.42%

Annual Equivalent Rate (AER): 55.26%

### Project D - Hertfordshire

Units: 2 x 1 bedroom units

Acquisition Value: £385,000.00

Development Costs: £425,000.00

Total Project Costs: £810,000.00

Completed Valuation: £1,000,000.00

Timescale: 12 months

Capital Growth (ROI): 23.45%

Annual Equivalent Rate (AER): 23.45%

### Project F - Hertfordshire

Units: 8 x 1 bedroom units

Acquisition Value: £1,100,000.00

Development Costs: £70,000.00

Total Project Costs: £1,170,000.00

Completed Valuation: £1,950,000.00

Timescale: 5 months

Capital Growth (ROI): 66.66%

Annual Equivalent Rate (AER): 159.98%



# Property Development Portfolio

## Phase 1 Development Project Key Financials

### Project G - Hertfordshire

Units: 1 x 7 bedroom units

Acquisition Value: £800,000.00

Development Costs: £1,000,000.00

Total Project Costs: £1,800,000.00

Completed Valuation: £2,500,000.00

Timescale: 12 months

Capital Growth (ROI): 38.88%

Annual Equivalent Rate (AER): 38.88%

### Project I - Bedfordshire

Units: 35 x 1 bedroom units

Acquisition Value: £750,000.00

Development Costs: £7,000,000.00

Total Project Costs: £7,750,000.00

Completed Valuation: £12,250,000

Timescale: 24 months

Capital Growth (ROI): 58.06%

Annual Equivalent Rate (AER): 29.03%

### Project K - South West London

Units: 2 x 1 commercial units

Acquisition Value: £950,000.00

Development Costs: £2,000,000.00

Total Project Costs: £2,950,000.00

Completed Valuation: £3,500,000.00

Timescale: 10 months

Capital Growth (ROI): 18.64%

Annual Equivalent Rate (AER): 22.36%

### Project H - Hertfordshire

Units: 2 x 4 bedroom units

Acquisition Value: £500,000.00

Development Costs: £400,000.00

Total Project Costs: £900,000.00

Completed Valuation: £1,300,000.00

Timescale: 6 months

Capital Growth (ROI): 44.44%

Annual Equivalent Rate (AER): 88.88%

### Project J - South East London

Units: 1 x 1 commercial units

Acquisition Value: £1,600,000.00

Development Costs: £900,000.00

Total Project Costs: £2,500,000.00

Completed Valuation: £3,285,000.00

Timescale: 12 months

Capital Growth (ROI): 31.40%

Annual Equivalent Rate (AER): 31.40%



# Finance & Exit Strategy

1

## Retention and further financing by the Company

The Directors are of the view that loans for property-backed developments may be available in order that the Company can redeem the Convertible Loan Notes at the relevant time but retain the properties as a longer-term investment.

In addition, obtaining further financing in this way will enable the Company to expand its asset base by acquiring further properties in order to generate additional returns.

The Director envisages a further financing or a refinance to be the preferred exit route. However, the Director does understand that this is very much dependent on finance being available when required, and on the right terms.

Upon obtaining further financing from (or undertaking a refinance with) an institutional lender, it is likely that the institutional lender will require first ranking security over either the existing property held by the Company and/or SPV Companies and/or future properties to be acquired by the Company/SPV Companies.

This will be determined on a case by case basis, in accordance with the relevant lender's requirements. This will mean that the security provided to Convertible Loan Noteholders is subordinated such that, in the event of a default by the Company, the lender would have a first 'call' on the properties over which it took a first ranking security.

2

## Sale to portfolio landlords

The Director and the proposed developers could look to sell the properties to existing landlords as another potential exit route.

3

## Sale to private and/or institutional investors

The Director envisages another potential exit route to be the sale of properties to investor clients, with the Company assisting with the sourcing of finance and managing the property.

4

## Sale on the open market

It is envisaged that, in some cases (for example in respect of residential apartment blocks), the Company will 'pre-sell' individual units as 'off-plan' units. These pre-sales will be agreed pursuant to the terms of an agreement for lease under which the prospective tenant will be required to pay the purchase price in instalments, the final instalment of which will be due on the completion of a formal lease.

Pursuant to the terms of the agreement for lease and the lease, it is proposed that the Company will be entitled to draw down and use all purchase price instalments as and when they are made.



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