



IP GLOBAL



**THE  
CURVE II**  
At Park Central

FAST FACTS



## PROPERTY

<b>CONTRACTOR</b>	Crest Nicholson
<b>ARCHITECT</b>	Glenn Howell Architects
<b>COMPLETION DATE</b>	October 2018
<b>LEASE TERM</b>	250 years
<b>NEIGHBORHOOD</b>	South city centre, Park Central
<b>PRICE RANGE</b>	1 beds: GBP172,000 - GBP183,000 2 beds: GBP217,000 - GBP263,000 <i>*Includes car parking spaces where applicable</i>
<b>SERVICE CHARGE</b>	GBP 2.03/PSF (Estimated)
<b>GROUND RENT</b>	1 beds: GBP250 2 beds: GBP350

# LOCATION



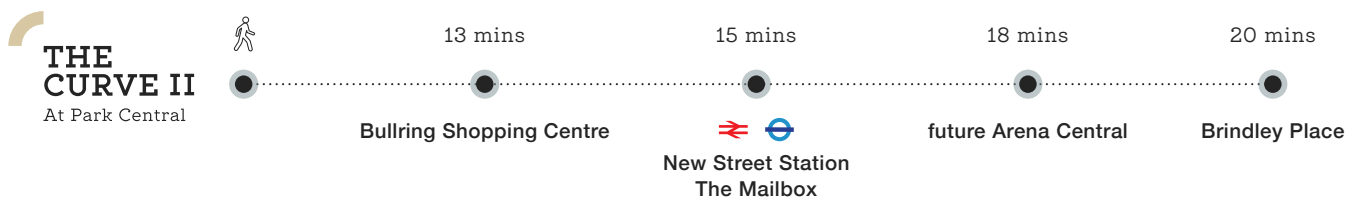
## LANDMARKS

- |                                   |                         |
|-----------------------------------|-------------------------|
| 1 Broadway Plaza                  | 7 Crowne Plaza Hotel    |
| 2 Cineworld                       | 8 The Mailbox           |
| 3 Brindley Place Business Hub     | 9 The Cube              |
| 4 Brindley Place                  | 10 Tesco Express        |
| 5 Barclaycard Arena               | 11 Spar                 |
| 6 International Convention Centre | 12 Birmingham Town Hall |

- |                                    |
|------------------------------------|
| 13 Birmingham Museum & Art Gallery |
| 14 O2 Academy Birmingham           |
| 15 Quarter Horse Coffee Roasters   |
| 16 Hippodrome Theatre Birmingham   |
| 17 Bullring, Birmingham            |
| 18 Malmaison Birmingham            |

## EDUCATION

- |  |
|--|
| 1 Birmingham City University, City South Campus  |
| 2 University of Birmingham, Campus The Vale      |
| 3 St Thomas C of E Academy                       |
| 4 St Catherines Catholic Primary School          |
| 5 University College Birmingham                  |
| 6 Birmingham City University, City Centre Campus |



# INVESTMENT CASE

The Curve II at Park Central is strategically located in the south city centre in the heart of an area undergoing an urban renaissance.

Only a 13-minute walk directly into the core of the city centre to key landmarks such as the Bullring Shopping Centre and easily accessible towards the West to The Mailbox, Brindley Place and the future Arena Central which will be home to HSBC's new Birmingham base.

Blending the benefits of convenience with the tranquility of park side living, this is a development which is part of Birmingham's budding growth story and its 20 year Big City Plan which aims to regenerate and grow the city into a slick, modern and greener metropolis.

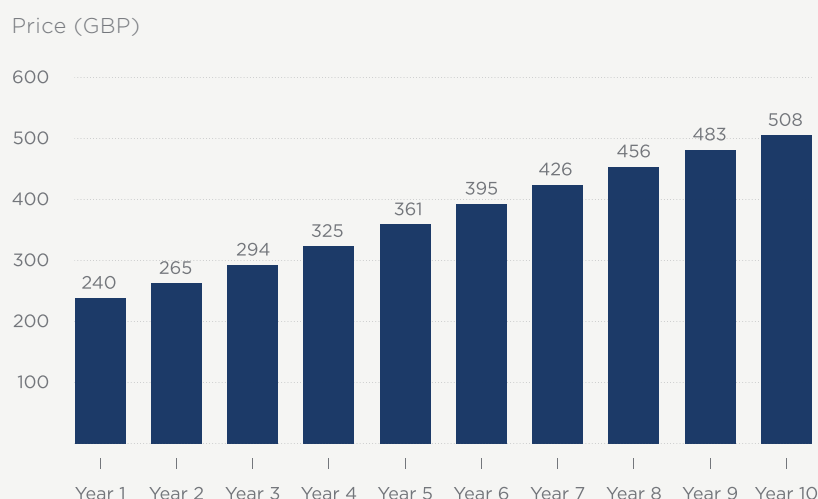


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# RETURNS MODEL

<b>AVERAGE SAMPLE 2-BED UNIT PRICE</b>	GBP 242,500
<b>LTV</b>	65%
<b>MORTGAGE INTEREST RATE</b> (interest only)	3.25% (25 years)

## WHAT IS MY NET MONTHLY CASH POSITION AFTER PAYING MY MORTGAGE?



### CASH IN:

- Rental Income

### CASH OUT:

- Tenant management fees
- Running costs
- Mortgage costs

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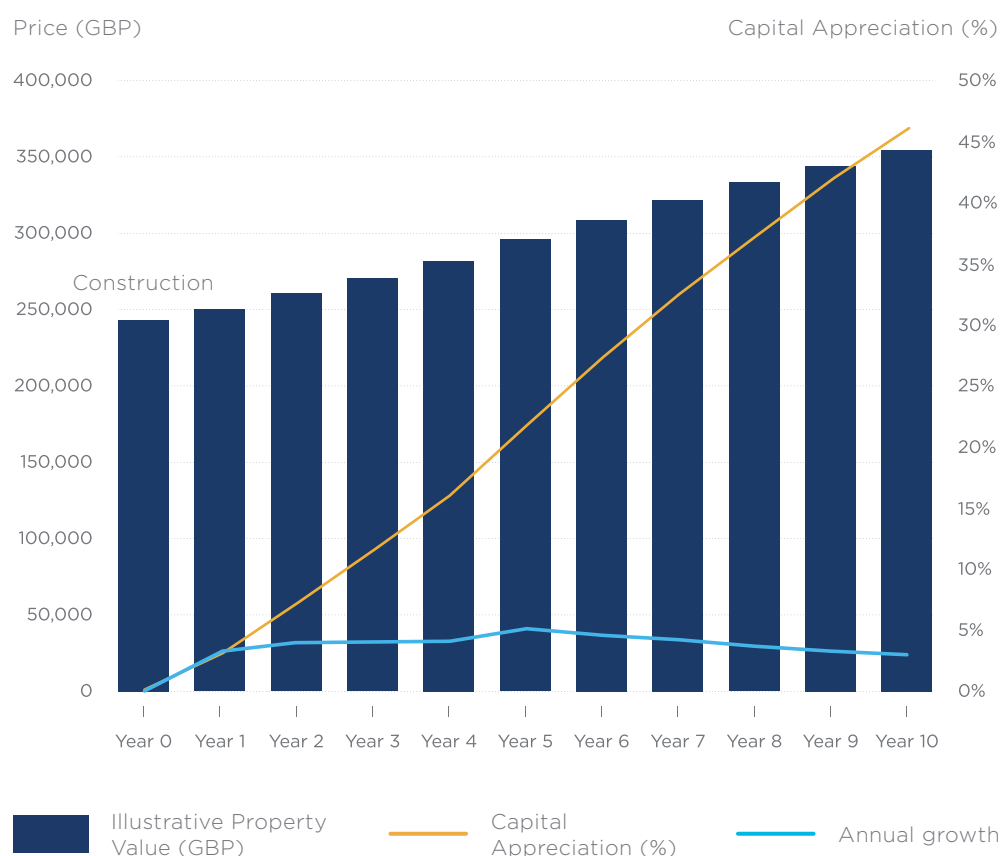
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**WARNING:** Property values and rental yields can fall as well as rise.

# RETURNS MODEL

## HOW MUCH WILL MY PROPERTY INCREASE IN VALUE?



	0	1	2	3	4	5	6	7	8	9	10
<b>ILLUSTRATIVE PROPERTY VALUE</b>	242,500	249,775	259,766	270,157	280,963	295,011	308,287	320,772	332,464	343,371	353,509
<b>CAPITAL APPRECIATION</b>	-	3.0%	7.1%	11.4%	15.9%	21.7%	27.1%	32.3%	37.1%	41.6%	45.8%
<b>ANNUAL GROWTH</b>	0	3.00%	4.00%	4.00%	4.00%	5.0%	4.50%	4.05%	3.65%	3.28%	2.95%

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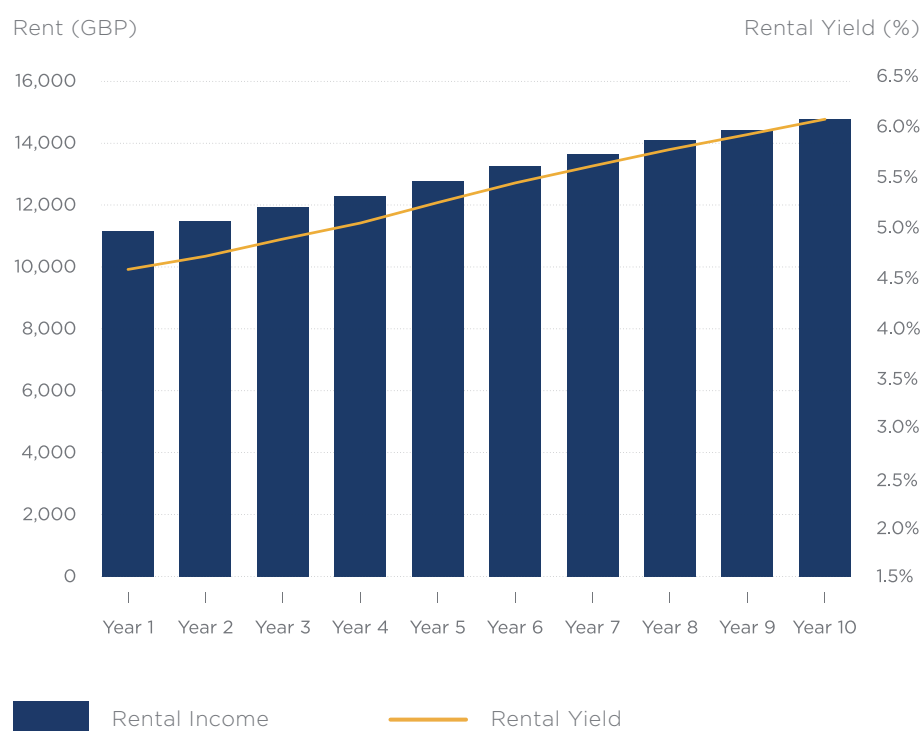
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# RETURNS MODEL

## WHAT WILL MY GROSS RENTAL INCOME BE?



	1	2	3	4	5	6	7	8	9	10
RENTAL INCOME	11,160	11,495	11,897	12,314	12,806	13,267	13,697	14,096	14,466	14,808
RENTAL YIELD	4.6%	4.7%	4.9%	5.1%	5.3%	5.5%	5.6%	5.8%	6.0%	6.1%

**5-year gross rental income:** GBP59,671

**10-year gross rental income:** GBP130,006

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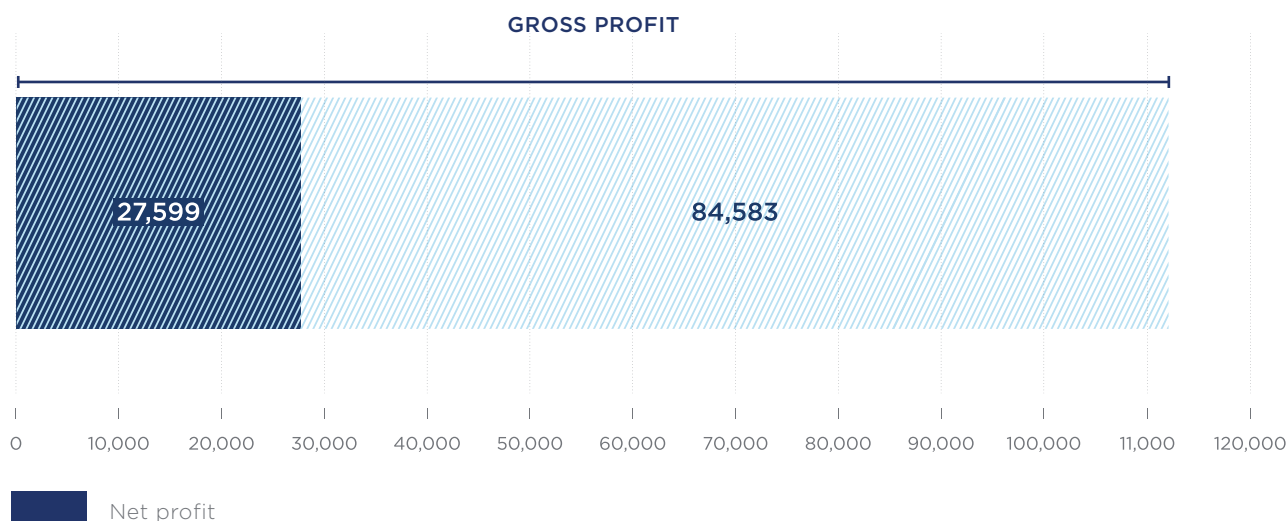
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# RETURNS MODEL

## 5 YEARS PROFIT



### Gross profit:

Rental income and capital appreciation

### Net profit:

Gross profit **minus** acquisition costs, running costs, mortgage costs, sales costs and tax liability

**Property price at purchase:** GBP242,500

**Property value at sale (year 5):** GBP295,011

**LTV:** 65% (GBP157,625)

**Mortgage interest rate:** 3.25% (25 years)

**5 year gross profit:** GBP112,183

**Rental income:** GBP59,671

**Capital appreciation:** GBP52,511

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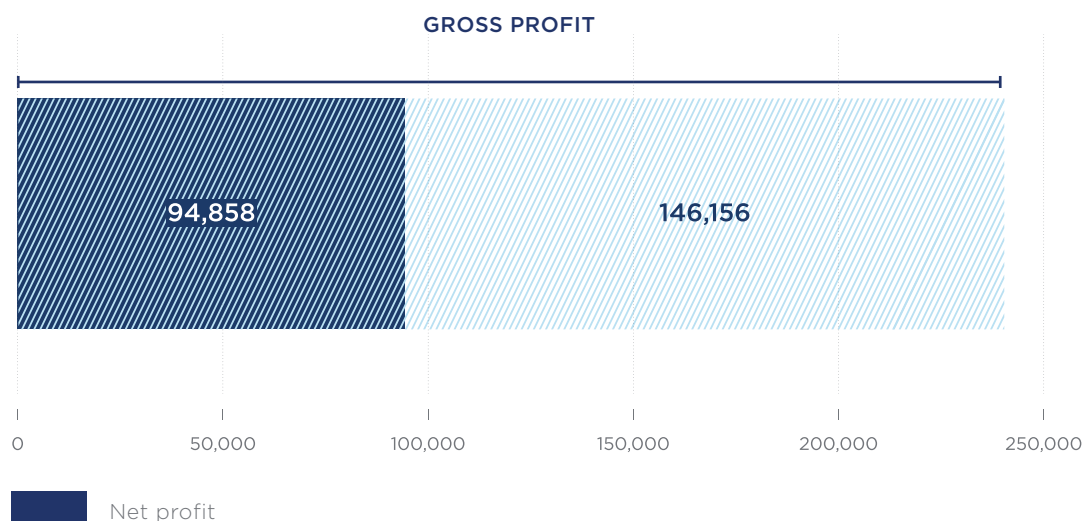
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# RETURNS MODEL

## 10 YEARS PROFIT



### Gross profit:

Rental income and capital appreciation

### Net profit:

Gross profit **minus** acquisition costs, running costs, mortgage costs, sales costs and tax liability

**Property price at purchase:** GBP242,500

**Property value at sale (year 10):** GBP353,509

**LTV:** 65% (GBP157,625)

**Mortgage interest rate:** 3.25% (25 years)

**10 year gross profit:** GBP241,015

**Rental income:** GBP130,006

**Capital appreciation:** GBP111,009

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# PROCESS

## PAYMENT PROCESS

- 10% on exchange, 5% 6 weeks after exchange with balance upon completion (October 2018)

## MORTGAGE FINANCE

- Up to 65% LTV\*

\*Subject to condition- please contact us for details

“*Liquid Expat has arranged over USD1 billion worth of international mortgages for investors*”

## MORTGAGE PROCESS



- Financing available through a number of lenders
- Please contact our preferred partner [Liquid Expat](#) for more details

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# PROCESS

## LETTINGS AND PROPERTY MANAGEMENT

### COMPLETE

IP Global's preferred partner **Complete**, offers you an end-to-end property management service that will look after all post-completion activities including handover, furnishings, lettings and management.

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*“Complete operate across 13 global markets and have more than 1,600 properties valued at over USD0.8 billion under management”*

*“98.4% average occupancy rate for completed projects across all markets”*



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