

WELCOME TO

PROSPERITY

Founded in 2007, the Prosperity Group was born out of a passion to deliver affordable, desirable homes and buy-to-let opportunities to a global audience. Energised by the sheer wealth of opportunity in the region, Prosperity Developments has already made its mark on its home city of Birmingham, surrounding provinces, with numerous developments built complete across key city centre locations. Prosperity remain dedicated to providing owner occupiers and buy-to-let investors an exceptional opportunity to purchase prime city centre luxury apartments directly from us, the developer, though unique purchase payment options.



WHO WE ARE

Birmingham based developers, building and delivering desirable homes and offering an innovative buy-to-let proposition to the home market and private investor.



CURRENT PORTFOLIO

A residential and commercial portfolio including 22 substantial new build and conversion projects with a GDV of £164 million.



OUR DEVELOPMENTS

Located throughout the UK where rental demand and yields are high, within areas of sustained high employment.



CURRENT PROJECTS

16 developments delivering over 1,200 residential homes and 8 commercial units.



OUR TEAM

Over 30 strong and all passionate about Property; working with the very best industry professionals and funders to deliver our projects.



OFFICE LOCATIONS

With the majority of the team based at our Birmingham office HQ, we also have offices in Dubai, Hong Kong and Malaysia



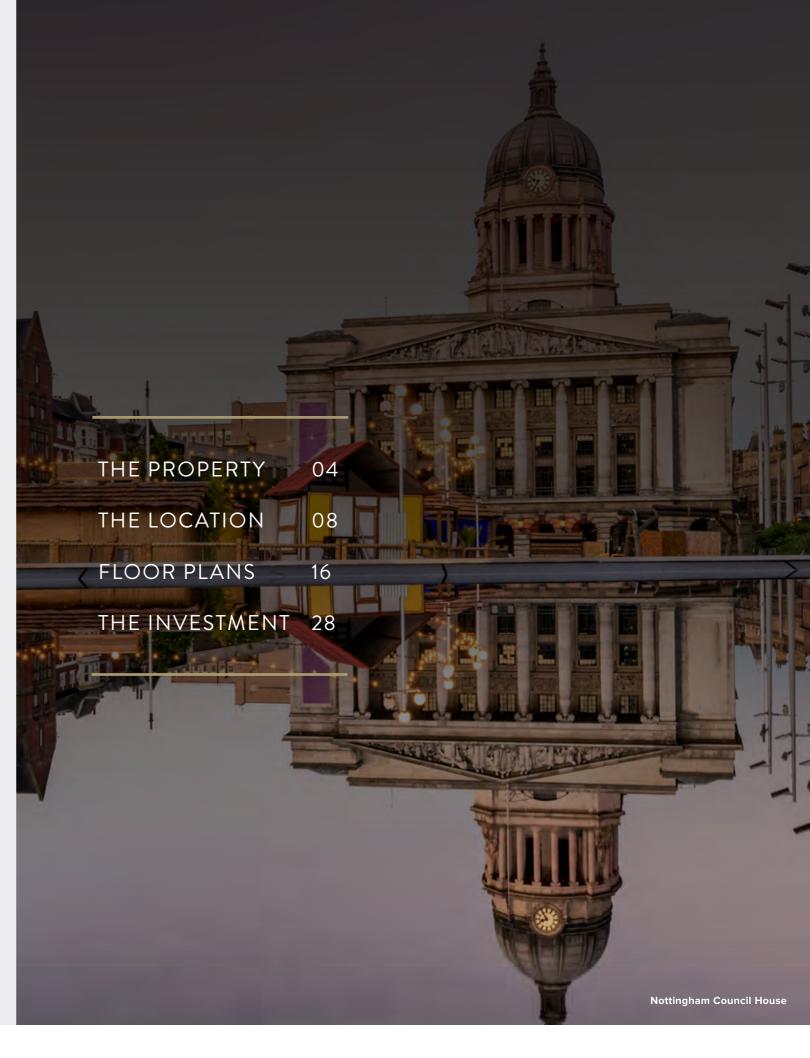
3 YEARS FROM NOW

We're on track to have delivered over £1 billion of residential property.

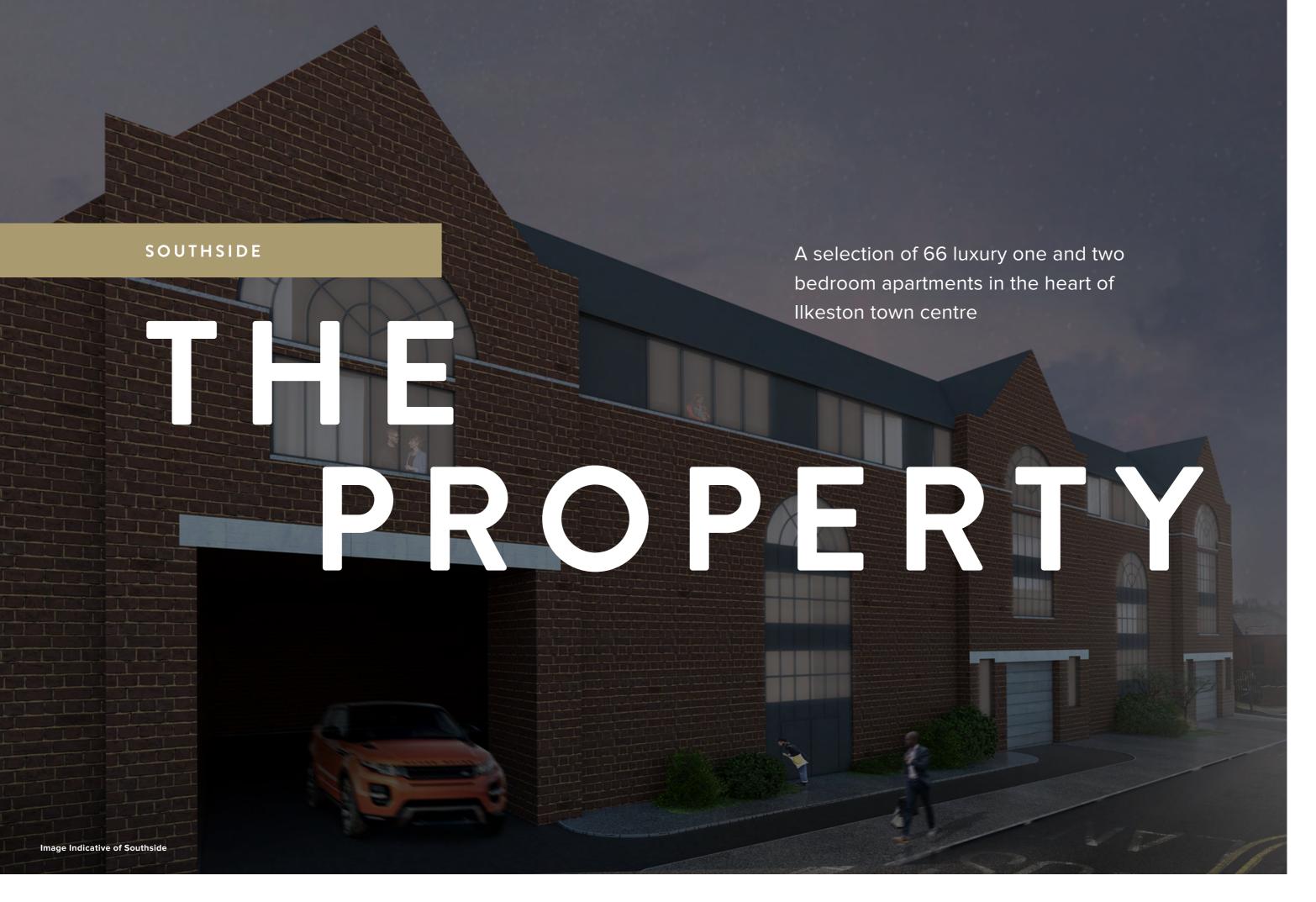


FACILITATION BUSINESSES WITHIN THE PROSPERITY GROUP

Our own fully regulated mortgage division, Verve provides all round borrowing solutions to our clients. We also have a sales, letting and management agency Lamont Estates, who offer Prosperity owners a full lettings and management solution.













66
APARTMENTS

£86,995
ONE BED
STARTING PRICE

£106,995
TWO BED
STARTING PRICE

Choice of PAYMENT PLANS





THE FINISHING TOUCHES

All homes will offer a contemporary open plan living and dining space with oversized windows (where possible) ensuring maximum natural light. With hard wood veneer floors and stainless steel sockets throughout, these high grade specifications combined with custom built kitchens, integral appliances and stylish bathroom designs come as standard for Prosperity clients, offering a home with style, luxury and comfort.

KITCHEN

LIGHTING | OVEN | COOKER TOP

RANGE HOOD | CUPBOARDS | WORKTOPS

SPLASHBACK | ONE & A HALF SINK | MIXER TAP

BATHROOM

LIGHTING | TOILET | VANITY UNIT | BASIN

BASIN MIXER TAP | SHOWER ROSE

SHOWER SHELF | TOWEL RAIL







WHY INVEST IN

DERBY

As the UK's most central city, Derby's strategic location has earned it a place in the 'Top 25 European Cities Overall', alongside major cities such as London (1st) Berlin (8th) and Paris (16th.) It was one of only 8 UK cities to make the list. Significant regeneration, close proximity to Nottingham and a thriving social and cultural scene all make it a key contender for students, commuters and young families - all migrating to a region offering entertainment, culture, great shopping and highly regarded secondary and grammar schools.

Derby has a rising population of 250,000, yet the 25-34 year old sector has seen the most significant growth. More young professionals than ever are moving to the region, drawn by attractive job prospects and affordable living. Automotive powerhouses such as Rolls-Royce and Toyota have long since made their home in Derby, also attracting high numbers of engineering students to live and study in the area. The University of Derby is more than equipped, ranked the UK's second most recommended modern university in the International Student Barometer 2016 and its International Student Centre, fifth across the world. Home to over 26,000 students, the city delivers a thriving social and cultural scene to this buoyant, youthful population.

















9.45% by 2028, with 21,300 new jobs being created and 2000 new city centre homes in the pipeline.

£3.7 billion

invested in the city since 2005 and a further £2.3 billion in the pipeline for the next five years.



89 minutes

from London St Pancras with 35 direct, daily train services.



East Midlands Airport is only a 20 minute drive from Derby City Centre, the UK's number one pure freight hub.



Schools for all ages deliver the most dramatic and sustainable improvements in pupil performance in the UK.







INTRODUCING

ILKESTON

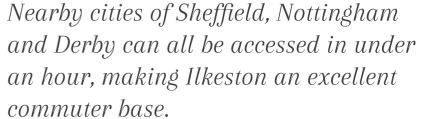
The South Derbyshire town of Ilkeston is located 10 miles east of Derby and 8 miles west of Nottingham. Our South Side development is conveniently situated in the heart of Ilkeston town centre, directly opposite the Town Hall on the junctions of South Street, Wharncliffe Road and Market Place.

The development will comprise 69 one and two bed luxury apartments across three phases, offering a host of shops, bars and restaurants within walking distance, as well as sporting facilities including an 18 hole golf course.











Floor Plans FIRST FLOOR

Phase One

Unit 12
1 BEDROOM APARTMENT
78M²

Unit 13
1 BEDROOM APARTMENT

Unit 14
1 BEDROOM APARTMENT
51M²

Unit 15
1 BEDROOM APARTMENT
66M²

Unit 16
1 BEDROOM APARTMENT
61M²

Unit 17
1 BEDROOM APARTMENT
54M²

Unit 18
1 BEDROOM APARTMENT
61M²

Unit 19
1 BEDROOM APARTMENT
45M²

Unit 20
1 BEDROOM APARTMENT
54M²

Unit 21
1 BEDROOM APARTMENT
43M²

Unit 22
1 BEDROOM APARTMENT
40M²

Unit 23
1 BEDROOM APARTMENT

44M²
Unit 24
1 BEDROOM APARTMENT
39M²

Unit 25
2 BEDROOM APARTMENT
74M²

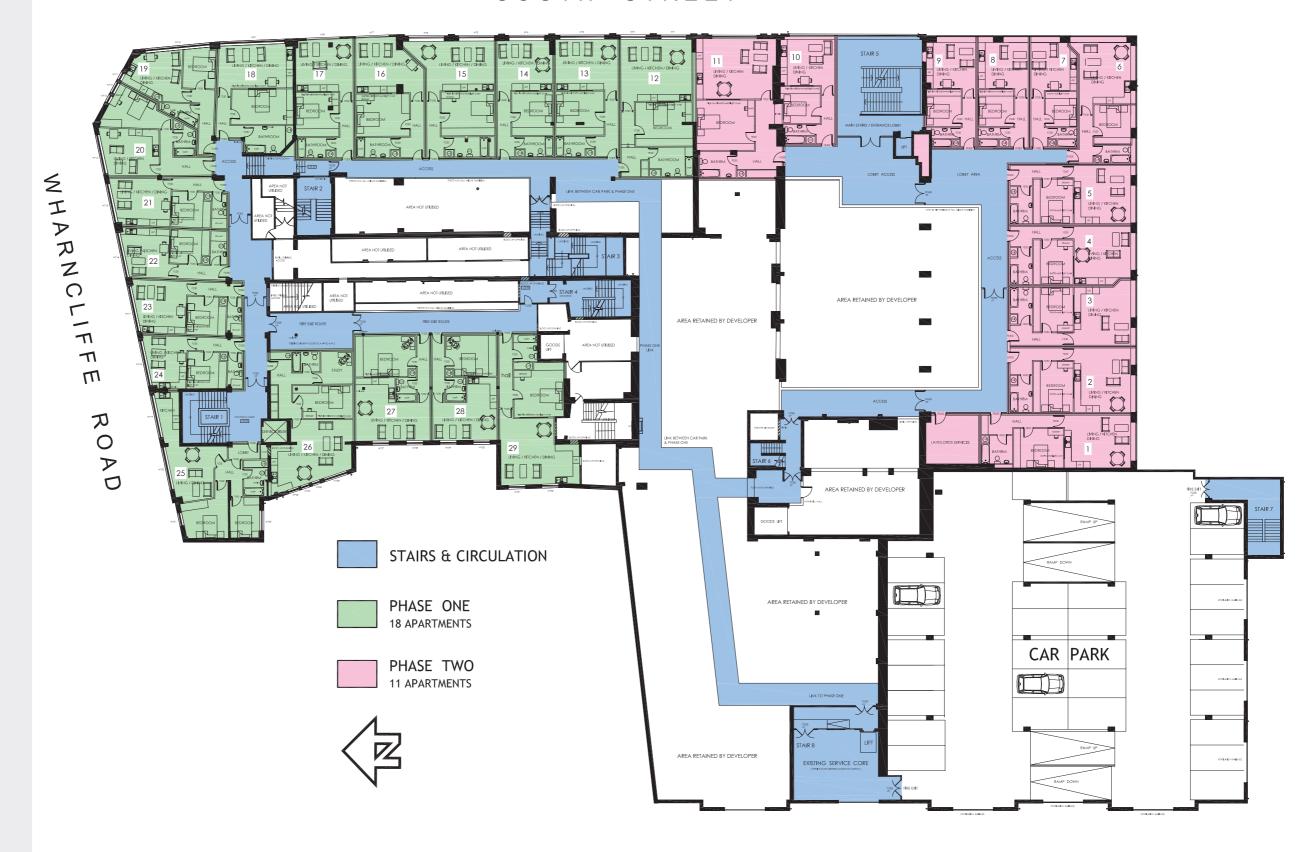
Unit 26
1 BEDROOM APARTMENT
81M²

Unit 27
1 BEDROOM APARTMENT
62M²

Unit 28 1 BEDROOM APARTMENT 54M²

Unit 29
1 BEDROOM APARTMENT
74M²

SOUTH STREET





Floor Plans FIRST FLOOR

Phase Two

Unit 1
1 BEDROOM APARTMENT 72M²

Unit 2
1 BEDROOM APARTMENT 59M²

Unit 3
1 BEDROOM APARTMENT 58M²

Unit 4
1 BEDROOM APARTMENT 58M²

Unit 5
1 BEDROOM APARTMENT

Unit 6
1 BEDROOM APARTMENT 49M²

Unit 7
1 BEDROOM APARTMENT 41M²

Unit 8
1 BEDROOM APARTMENT 41M²

Unit 9
1 BEDROOM APARTMENT 41M²

Unit 10
1 BEDROOM APARTMENT 44M²

Unit 11
1 BEDROOM APARTMENT 86M²

SOUTH STREET





Floor Plans SECOND FLOOR

Phase One

Unit 30

1 BEDROOM APARTMENT

51M²
Unit 31

1 BEDROOM APARTMENT 54M²

Unit 32

1 BEDROOM APARTMENT 62M²

Unit 33

2 BEDROOM APARTMENT 92M²

Unit 34

2 BEDROOM APARTMENT

Unit 35

1 BEDROOM APARTMENT 41M²

Unit 36

1 BEDROOM APARTMENT 45M²

Unit 37

1 BEDROOM APARTMENT 50M²

Unit 38

1 BEDROOM APARTMENT 42M²

Unit 39

1 BEDROOM APARTMENT 52M²

Unit 40

1 BEDROOM APARTMENT 45M²

Unit 41

2 BEDROOM APARTMENT 80M²

Unit 42

1 BEDROOM APARTMENT 50M²

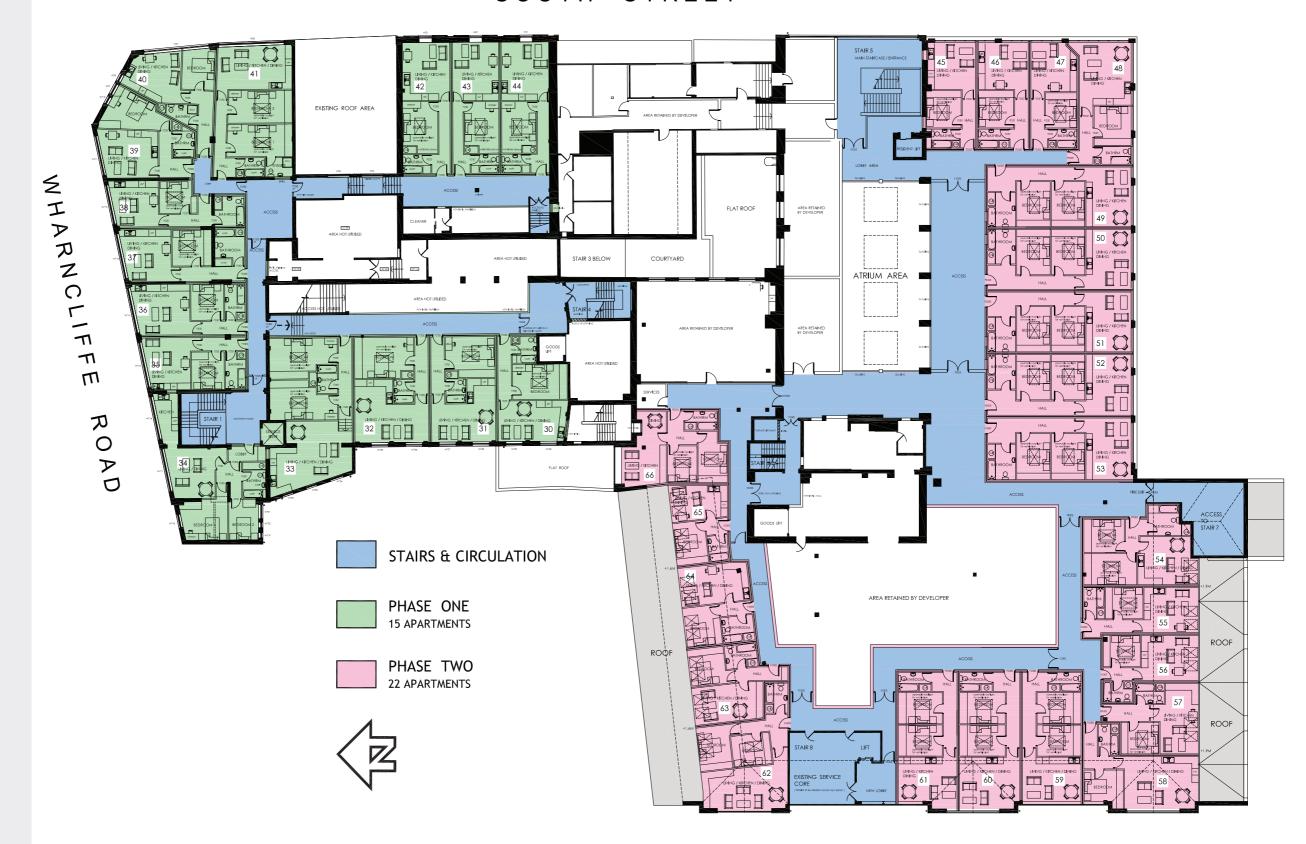
Unit 43

1 BEDROOM APARTMENT 48M²

Unit 44

1 BEDROOM APARTMENT 50M²

SOUTH STREET





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Floor Plans SECOND FLOOR

Phase Two

Unit 45 1 BEDROOM APARTMENT 40M² 45M² Unit 46 1 BEDROOM APARTMENT Unit 47 1 BEDROOM APARTMENT 38M² Unit 48 1 BEDROOM APARTMENT 52M² Unit 49 2 BEDROOM APARTMENT 68M² Unit 50 2 BEDROOM APARTMENT 68M² Unit 51 2 BEDROOM APARTMENT 68M² Unit 52 2 BEDROOM APARTMENT 68M² Unit 53 2 BEDROOM APARTMENT 71M² Unit 54 2 BEDROOM APARTMENT 60M² Unit 55 1 BEDROOM APARTMENT 42M² Unit 56 1 BEDROOM APARTMENT 39M² Unit 57
1 BEDROOM APARTMENT 43M² Unit 58 1 BEDROOM APARTMENT 55M² Unit 59 2 BEDROOM APARTMENT 60M² Unit 60 2 BEDROOM APARTMENT 65M² Unit 61

2 BEDROOM APARTMENT

2 BEDROOM APARTMENT

62M² *Unit 62*

66M²

Unit 63
1 BEDROOM APARTMENT

Unit 64
1 BEDROOM APARTMENT
44M²

Unit 65
1 BEDROOM APARTMENT
35M²

Unit 66
2 BEDROOM APARTMENT
54M²

SOUTH STREET





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Payment Plan 01

MONTHLY & MORTGAGE PLAN

Pay a 3% initial payment towards your deposit (minimum of £3000) plus £850 legal fees. Your 30% deposit is then divided by the number of build term months and paid on a monthly basis.

This option is perfectly suited to clients without large lump sums accessible or those who'd prefer to keep existing investments where they are. Payments are made across an average build term of 24 months.

Monthly and Mortgage payment plans only available on selected plots.

SUMMARY - 1 BED APARTMENT	GBP
Purchase Price	£88,995.00
RESERVATION AND EXCHANGE	
Prosperity Reservation Deposit 3% (minimum £3000)	£3,000.00
Legal Fees	£850.00
Reservation / Exchange stage total due	£3,850.00
MONTHLY PAYMENT STAGE	£26,698.50
Deposit divided by 24 month build schedule	£1,112.44 x 24
COMPLETION STAGE	
Balance payment - by way of mortgage or cash	£59,296.50
Mortgage arrangement fee if applicable (estimated)	£889.95
Amount due at Completion Stage	£60,186.45
INCOME	
Estimated Gross Rental Income	Per month £495.00 / Per annum £5,940.00
Estimate Yield based on above	6.7%
EXPENSES	
Service Charge (estimated)	£900.00
Ground Rent (estimated)	£250.00
Tenant Management Fees @ 12.5% + vat	£891.00
Total Expenses*	Per month £170.08 / Per annum £2,041.00
INCOME NET OF EXPENSES * + Letting & Setup Fees	PER MONTH £324.92 / PER ANNUM £3,899.00

Payment Plan 02

* + Letting & Setup Fees

THE QUARTERLY PURCHASE PLAN

An innovative, 'fully asset-backed' savings plan that presents an appealing alternative to the traditional savings plan.

Pay 8 payments of 12.5% across a scheduled two year period - at the 24th month you can either retain the property and receive the rental income for life, or look to sell the property in the open market.

SUMMARY - 1 BED APARTMENT	GBP
Purchase Price	£88,995.00
RESERVATION AND EXCHANGE 'THE LUMP SUM PLAN'	
Prosperity Reservation Deposit (minimum £3000)	£3,000.00
Legal Fees	£850.00
Reservation / Exchange stage total due	£3,850.00
PAYMENT STAGES	
1 Stage Q1	£10,749.38
2 Stage Q2	£10,749.38
3 Stage Q3	£10,749.38
4 Stage Q4	£10,749.38
5 Stage Q5	£10,749.38
6 Stage Q6	£10,749.38
7 Stage Q7	£10,749.38
8 Stage Q8	£10,749.38
INCOME	
Estimated Gross Rental Income	Per month £495.00 / Per annum £5,940.00
Estimated Gross Rental Yield based on above	6.7%
EXPENSES	
Service Charge (estimated)	£900.00
Ground Rent (estimated)	£250.00
Tenant Management Fees @ 12.5% + vat	£891.00
Total Expenses*	Per month £170.08 / Per annum £2,041.00
INCOME NET OF EXPENSES	PER MONTH £324.92 / PER ANNUM £3,899.00



SOUTHSIDE

RENTAL & VOID ASSURANCE



ASSET MANAGEMENT

LAMONT ASSET MANAGEMENT PROVIDES THE FINAL PIECE IN AN END TO END SOLUTION FOR OUR INVESTOR BUYERS. WE DELIVER A SPECIALIST LETTINGS AND MANAGEMENT SOLUTION AND OFFER A LEVEL OF RENTAL PROTECTION UNIQUE TO THE MARKET FOR A PACKAGED PRODUCT. EXCLUSIVE TO PROSPERITY CLIENTS, WE HAVE CREATED A 'RENTAL ASSURANCE INVESTOR PACKAGE' INCLUDING:

- RENTAL AND LEGAL PROTECTION *
- VOID COVER BETWEEN TENANCIES
- UNIQUE SECURE ONLINE LANDLORD TRACKER

Working in the industry for over 25 years, Lamont Asset Management offer a totally independent solution, managing properties all over the UK. We also handle every aspect of the property's management including maintenance, tenant liaison and administration. All clients are allocated a specific account manager, ensuring a single point of contact from the start. Every tenant is subject to stringent industry standard checks with TDS protected deposits in place across all tenancy agreements.

* No excess for 5 years



RENT & LEGAL PROTECTION *

Lamont & Co facilitate insurance that will protect you in the event that a tenant fails to pay the rent and that will cover you for any associated legal costs of eviction.

VOID ASSURANCE*

Other that for maintenance or refurbishment Lamont & Co protect the void periods between tenancies.

* Subject to Standard Terms & Conditions

What's in it for me?

WHY INVEST IN PROSPERITY?

- Totally standard UK properties in desirable owner occupier locations, fully managed and providing the best yields with capital appreciation over the long term
- UK property at institutional prices i.e. accessing individual discounted property at fund manager prices
- Deposits payable monthly over two years with no lump sum required the only property pension plan of this type on the market today
- A complete hands-off property investment, as we are geared up to manage the whole process from start to finish and post completion
- Mortgages, 100% covered by rental assurance plans from completion
- Strong yields.
- Properties starting from just 24 payments of £1,610 Followed by rental income

PROSPERITY DO NOT OFFER:

Student accommodation
Hotel apartments
Any kind of collective investment or fund

"I always enjoy working with Prosperity.

From a time management point of view, the fact that all cost and letting management issues are organised as part of the packageis a major bonus for me. I've bought numerous properties from Prosperity, and shall continue to do so."

Simon Browne - Logistics Director, GSK

"I required lots of detailed information in order to make my decision - all of which I received in a concise and accurate manner. Completion went very smoothly as did letting management. I have recommended Prosperity's services to other sporting professionals within my organisation"

Cyrille Regis - MBE

"I feel confident and assured that this income producing asset was the right decision for my pension. I have no hesitation in recommending Joe as a knowledgeable, passionate advisor who gives his clients an individual service.

Meino Meines - Head of Dutch Stream Panaga school, Brunei



Our recent

DEVELOPMENTS



Kings Mill MANSFIELD, NOTTINGHAMSHIRE DUDLEY, WEST MIDLANDS



Castle Court



Prosperity House DERBY CITY CENTRE





Priestgate House PETERBOROUGH, CAMBRIDGE



Varity House PETERBOROUGH, CAMBRIDGE



Chartwell Plaza SOUTHEND ON SEA, ESSEX



Bakewell Mews BUXTON, DERBYSHIRE

WE STRIVE TO ENSURE THAT OUR CLIENTS RECEIVE THE VERY BEST EXPERIENCE WHEN INVESTING IN A PROSPERITY PRODUCT. WITH OVER 57% OF OUR CLIENTS GOING ON TO BUY A SECOND PROPERTY AFTER TWO YEARS, THAT'S A GREAT SIGN WE'RE GETTING IT RIGHT.



Town Gate LINCOLNSHIRE



Bentley Court KEIGHLEY, WEST YORKSHIRE



The Pinnacle SOUTHEND, ESSEX



Beckett House DERBY CITY CENTRE





Godfrey Parade NEWARK, NOTTINGHAMSHIRE



Victoria Mill DRAYCOTT, DERBYSHIRE



Key Hill BIRMINGHAM CITY CENTRE



BIRMINGHAM CITY CENTRE



Trent House NEWARK, NOTTINGHAMSHIRE



St Paul's Place BIRMINGHAM CITY CENTRE



Orton Plaza PETERBOROUGH, CAMBRIDGE





CONTACT US

For more information or to discuss your investment please contact the Prosperity team

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