

Propifi Bonds Plc



A- Rated, Zero Coupon, Senior Secured Notes \$100M Series

May 2024 Edition

Propifi
BONDS PLC

USD ISIN: GB00BNTYNM6

Strictly Private and Confidential
Capital is at Risk. No FSCS Cover

INTRODUCING PROPIFI

In today's UK Social Housing market, the need for expedited access to capital for renovations, refurbishments, and developments spanning 3 to 12 months is paramount. Traditional lenders often fall short in meeting this demand, leaving a gap that bridging loans adeptly fill.

Propifi steps in as a beacon of support for property professionals seeking fast and flexible funding to spearhead housing projects across the UK. Streamlining the funding process, ensuring swift decisions without the bureaucracy, while maintaining a sharp focus on the end user, individual exit strategies and asset valuations. Our approach enables sensible lending decisions, unlocking investment opportunities that may otherwise remain out of reach.

Propifi specializes in issuing legal first charge secured bridging loans to UK commercial property. Our approach enables sensible lending decisions, unlocking investment opportunities that may otherwise remain out of reach. Propifi specializes in issuing legal first charge secured bridging loans to UK commercial property developers, predominantly catering to a select group with the majority of loans allocated to funding UK affordable housing initiatives. This market segment currently facing a staggering 35% shortfall in supply with around 1.5 Million households on the government waiting list.

Led by Euan McAlpine, a distinguished figure from the renowned McAlpine Family in the UK, Propifi boasts a seasoned Management Team with over 150 years of collective experience across Property, Finance, Project Management, Sales, and Technology. Together, we've helped to address the critical need for bridging finance in the market. Notably, a significant portion of our loans operate on a "closed bridge" basis, with our end users often being the tenants of the UK Ministry of Housing and Local Government - identified prior to loan approval.

With a burgeoning pipeline exceeding £250 million in bridging and development finance opportunities, Propifi stands ready to propel your property projects forward with speed.

THE BOND

Listed on the esteemed Boerse Frankfurt Stock Exchange, Propifi Bonds Plc offers A- Rated, Senior Secured Notes which are a high-yield debt instrument and bankruptcy remote.

Investors in the bond can expect a generous profit share with a transparent and investor friendly structure ensuring that you reap the rewards of your investment:

KEY FEATURES

A- Rated Stability: Backed by an A- rating, The Bond stands as a testament to financial strength and reliability, providing investors with confidence and security.

Profit Share Structure: Experience the allure of high-yield returns through The Bond's profit share structure, ensuring a lucrative investment journey.

Senior Secured Status: Your investment takes precedence with The Bond's senior secured status, prioritising access to liquidated assets in the event of default.

Bankruptcy Remote: Designed to be bankruptcy remote with a Trust Structure in place.

Listed on Boerse Frankfurt Stock Exchange: Accessible and visible, The Bond is listed on the esteemed Boerse Frankfurt Stock Exchange, offering global exposure.

USD Denominated

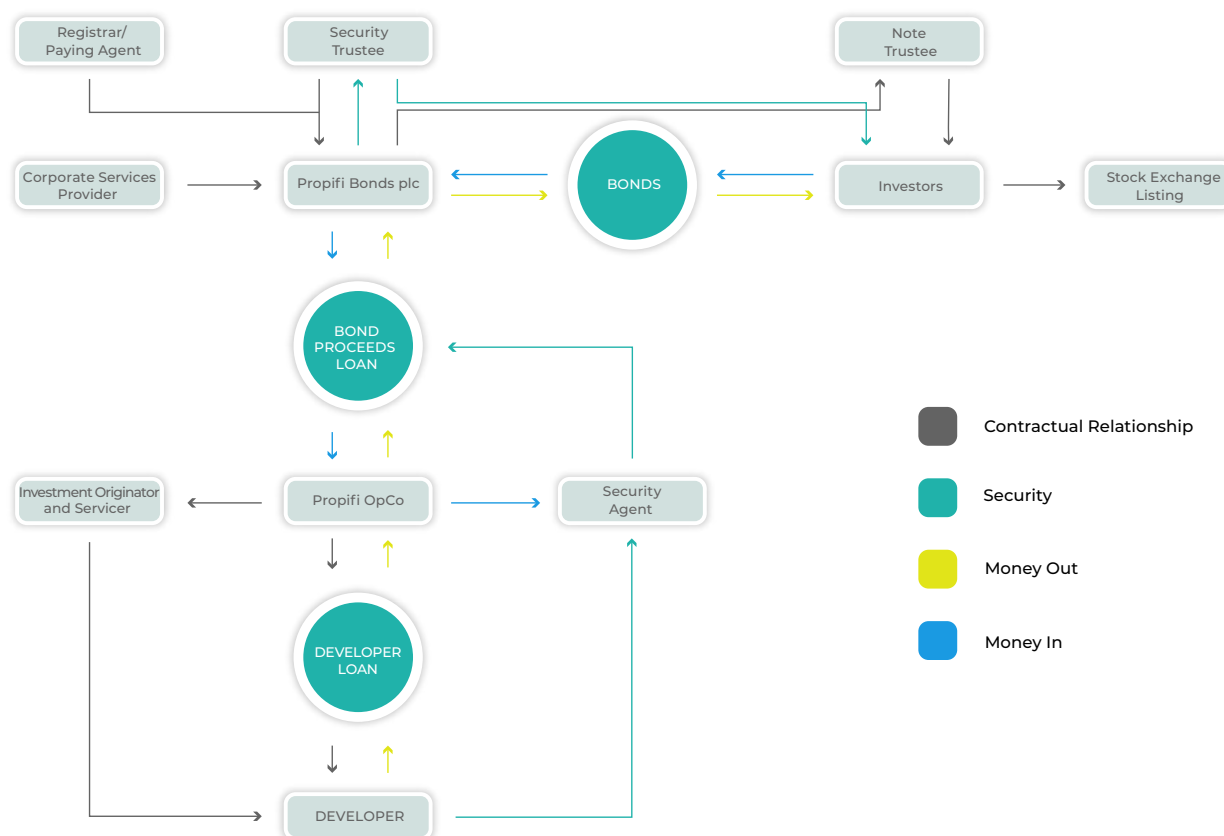
UK Asset-Backed

Suitable for UCITS, SIPP, SSAS, QROPS, Portfolio Bonds and Investment Platforms

Proven Track Record: Benefit from The Bond's established track record, underlining its consistent performance and reliability over time.

Flexible Investment Range: Invest with flexibility, starting from \$100,000 to a maximum of \$100,000,000 (in this series) catering to a wide spectrum of investors and investment sizes.

INVESTMENT STRUCTURE



For more information contact:
enquiries@propifi.co.uk

USD

ISSUER: PROPIFI BONDS PLC
 USD ISIN: GB00BNTYNM6
 DESCRIPTION: 0% MTN 30/05/27 USD100000
 SEDOL: BNTYNM6
 ISIN: GB00BNTYNM60
 OPOL: XFRA
 CFICODE2015: DTZSFR
 FISN: PROI BOND/MTN 20270530 1 1 SECD

EXAMPLE OF INVESTMENT

Example Date of investment	Purchase price (USD)	Redemption	Profit Share
01-Jul-24	102,584.87	141,500	38,915
01-Oct-24	105,198.15	141,500	36,302
01-Jan-25	107,811.43	141,500	33,689
01-Apr-25	110,367.90	141,500	31,132
01-Jul-25	112,952.77	141,500	28,547
01-Oct-25	115,566.05	141,500	25,934
01-Jan-26	118,179.33	141,500	23,321
01-Apr-26	120,735.80	141,500	20,764

Term (years):	5
Issue date:	01-May -24
Maturity date:	01-May -29
Calc amount:	100,000
Final redemption amount per calculation:	141,500
Whole term in days:	1,461

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BOND INFORMATION

Issuer:	Propifi Bonds PLC
Maturity:	01.05.2029
Series Issue Size:	Upto USD 100M
Series Listing:	Boerse Frankfurt
Status:	Senior Secured Debt under English Law
Liquidity:	Traded daily and Freely Transferable
Eligibility:	UCITS, SIPP, SSAS, QROPS, Portfolio Bonds and Investment Platforms Clearing/Settlement: Crest/Euroclear
Rating:	Investment Grade A- (stable outlook)

KEY PARTIES

Servicer and Loan Originator	Propifi Investments LTD
Issuer	Propifi Bonds PLC
Trustee	Truva Corp.
Registrar	Avenir Registrars Limited

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