



FAIRHOLM

LEADING THE WAY FOR AFFORDABLE LUXURY

Fairholm is a property investment and development company dedicated to creating high quality homes.

We take pride in all our projects and only design and develop spaces where we can enhance the quality of living for future residents.

James Adams, our founder, saw a desperate need for better standards in the shared accommodation market

for students after seeing the poor quality housing many tenants were experiencing.

James had a vision for breaking the stereotype of run down 'student digs' and wanted to create bright, well-designed co-living homes where residents would genuinely enjoy living.



CORE STRATEGIES

Our approach to investment encompasses two main strategies.

1

HMO CONVERSIONS

HIGH-QUALITY SHARED ACCOMMODATION (CO-LIVING)

2

NEW HOMES

NEW-BUILD DEVELOPMENTS OR COMMERCIAL CONVERSIONS

HMO CONVERSIONS

We purchase houses that have fallen into disrepair and convert them into houses of multiple occupancy (HMO) close to local universities or centres of employment. Through careful and thoughtful renovation, expansion and modernisation of a property's interior, we turn these tired buildings into beautiful places to live and study.

Once complete, our exit strategy is to refinance (remortgage) the property at a higher value and so pull most, if not all of the initial capital out of the project and pay back our investment partners, with interest.



NEW HOME DEVELOPMENT

We create beautiful new homes by building them from the ground up on greenfield or brownfield land, or by converting commercial buildings into residential dwellings. As with our HMO conversion projects, we look to add value to all our schemes for the benefit of our homeowners and to maximise returns. Just like all our projects, we put an emphasis on creating premium homes where people can live in affordable luxury.

For our new home developments, our main exit strategy is build to sell but we may also look to retain properties where this makes sense for us and our investment partners.



HOW WE WORK

We prioritise investment security and believe that the return of investment trumps return on investment. As an asset-backed business we can give confidence to our investors that there is substance behind what we do. We believe in our projects and always use our own equity alongside that of our investors. We take a meticulous approach to financial and site due diligence to manage risk and to protect the capital invested in our developments. Based on our years of experience and excellent market knowledge, we take a realistic approach to end values and construction costs, leaving a large margin to mitigate risks in case of unexpected market changes or cost overruns.

Fairholm has a proven track record of happy investors who have grown their wealth with us. These are investors who aren't just happy with the return on investment they have made. They are also pleased with the fact that we created win-win partnerships that took their goals into account, whether that's

creating a nest egg for their children or helping them learn to become property developers themselves through our 'earn and learn' approach.

We understand that everyone has different circumstances and so we tailor our investment offering to create a partnership where both parties benefit. We strive to deliver high-quality homes and contribute to the supply of housing that the UK so desperately needs.

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-James Adams

PARTNER WITH US

Our process is simple and always starts with a conversation during which we learn a little more about your situation. By understanding your goals and ambitions, we can help you to achieve them. Whether you're looking to create a legacy, or you're building wealth for early retirement, we're here to help you achieve this.

It is very important for us to do things properly, therefore, once you're happy to invest, we will perform a few background checks to ensure we are operating legally and within the guidelines set by the Financial Conduct Authority (FCA).

We take our partnerships seriously and always strive to create win-win solutions that work for both parties before we proceed. We hope we can work together in the future and look forward to hearing from you to arrange our initial consultation.




Disclaimer

Investing in private companies involves risks, including illiquidity, lack of dividends, loss of capital and dilution, and should only be undertaken as part of a diversified portfolio. All investment opportunities connected to Fairholm Estates Limited, along with group, associate and connected companies, are directed exclusively at investors able to understand these risks and make their own investment decisions. This document has not been approved by an authorised person within the meaning of the Financial Services and Markets Act 2000 (FSMA), and is exempt from the general restriction in section 21 of FSMA on the communication of invitations or inducements to engage in investment activity on the grounds that it is directed only to qualifying and exempt recipients. Whilst all reasonable efforts have been taken to ensure the accuracy of the information contained in this document at the date of publication, no representation or warranty, express or implied are given as to the reliability, completeness or accuracy of such information, which may be amended at any time without notice. This document is made available on the basis that the company excludes, to the extent lawfully permitted, all liability whatsoever. Recipients should seek independent professional advice before deciding to invest. This document is provided on a confidential basis and should not be reproduced or redistributed without consent.



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