



twh homes

WIN-WIN PROPERTY RELATIONSHIPS



www.twhhomes.co.uk

About Us

Hello and welcome to TWH Homes. We specialise in using the UK property market to generate high returns on our investors' money. We have been making property investments since 2002 and in that time, have invested all over England, in a number of different property types, and using a number of different strategies.

You are likely to be reading this brochure if you are considering investing in TWH Homes, or you are interested in somehow putting your money to work for you in the property industry. It has therefore been written to help you make an informed decision about whether or not this opportunity is right for you.



My name is Tom Holliday and I am the co-director and founder of the company. I bought my first property in 2002 whilst at university in Newcastle and in the subsequent 15+ years, we have purchased around a dozen further properties, and control a number of additional properties via purchase options, leases and management agreements. The properties we invest in are all residential, but are a mix of single family dwellings, house-shares and larger Houses of Multiple Occupation. They are located in London, Surrey, North Yorkshire, Hampshire, Greater Manchester and Northumberland. In parallel to making and managing our investments, I also mentor a number of other investors and occasionally speak on stage at property events.

The other director of the company is my wife Carly. We married in 2003, we have a beautiful young daughter, Sadie (and another on the way) and we have homes in York and London. I spend as much of my time as possible with my family but also try to find time for my hobbies, which include hang gliding, wind surfing and volunteering.

As the key investor in the company, I subscribe and make full use of 'pin', (the largest network of property investors in the UK), the Landlords National Property Group, (a consortium of investors aimed at leveraging economies of scale for better buying power) and the National Landlords Association, (ensuring continuous education and compliance in the UK property market). We are also accredited with the NLA, giving comfort to tenants and investors that we work to higher-than-average best practices and standards of living in our properties. Finally, I consult on an ongoing basis every month with my coach and also with my property-specialist tax advisor. All of these activities, networks and associations advise us on cutting edge developments in terms of how changes in government, the economy, tax and current affairs are affecting the property market, meaning we can (and do) respond to changes with fast and informed decisions.



The opportunity being offered to you by TWH Homes is a high return on money you invest with us via a formalised and legally-binding loan agreement. We would guide you through the following three simple steps before we arrange the paperwork:

1. Firstly, you decide how much money you would like to invest. This can be as little as one thousand pounds, or it could be hundreds of thousands. The amount can also begin at one level and then increase or decrease part-way through the term as you start earning your interest and gain trust and confidence.
2. Secondly, you decide what level of interest you would like to earn on that money. It may seem strange that we ask you to set that figure yourself, and not the other way round, but we would like to start by trying to achieve exactly what you want where we can. Very few savings accounts offer over 1% interest unless it comes with stipulations such as a maximum investment amount or a fixed term of just a few months. And when inflation exceeds the interest you are getting from your bank, your money is actually losing value by the day even if you're earning interest. TWH Homes, on the other hand, is able to guarantee significantly higher interest rates for our clients.
3. Lastly, you decide how long you would like to earn this high rate of interest for, before you get your money back out. And when we come to the end of that term, you can either walk away with your money, extend the term or re-invest another amount for a different rate, for a different amount of time.

It's really that simple, and because you are in control of exactly how much and for how long you invest, you can get your money working for you in the property industry without the work, risk, time, knowledge, motivation and high deposit you would need to invest in your own property.

How do I know my investment will be safe?



When you compare the different ways you can use the power of the property market to invest, you are looking at one of the easiest and safest ways of getting a great return fast. This is because, by investing with us, you're not investing in property, you are investing in a guaranteed-return commercial opportunity. This means that whilst you know that the powerful UK property market is behind the great returns you are getting, you are actually signing a loan agreement, not a property agreement, which means we take all the risk and you are assured of your interest and returned investment, independent of the underlying property.



What next?

Once you have considered the three steps mentioned previously, (your amount to invest, your desired interest rate and your term), contact us to discuss whether or not we can achieve your numbers. We will commit to being very open and transparent with you and will tell you in our first conversation whether or not we will be able to work together. We will then draft up the 'heads' of the Loan Agreement, which will detail the amount, interest and term, as well as some other details such as how the interest is paid to you, how much notice you need to give if you choose a rolling term, and so on.

After we have both signed the agreement, we will advise on the transfer of the funds into our client account, provide you with all the paperwork you need, and that's it. With immediate effect, we will start paying the interest into your designated bank account. We will also be happy for you to shadow the project so you can practically see your money at work.

Thank you

Thank you for taking the time to research the opportunity being presented to you. If you are curious but have more questions, or want to meet us, please visit our website to see testimonials and to have more of your questions answered. Then give us a call so we can speak, or better still meet, discuss your situation and connect you to some of our other clients. If you are still not quite ready to proceed, we may suggest that you consider investing a small amount to begin with, and take a view of increasing your investment over time as the relationship, trust and confidence grows.

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