



## STRUCTURE OF THE CONSORTIUM

- Realty Point Limited(PRINCIPAL AGENT):
  - **Project Oversight & Operations:** Lead overall project management, including property acquisition, development, sales, and day-to-day operations like tenant management and maintenance.
  - Financial Management & Investor Relations: Handle budgeting, financial reporting, and ensure transparent communication with investors, including distributing returns and updates.

## STRUCTURE OF THE CONSORTIUM cont'd

- Neo Finix Homes Ltd(UK AGENT):
  - **UK Project Sourcing & Management:** Handle UK-based project sourcing, acquisition, renovation, and the sale or rental of properties.
  - Financial & Operational Reporting: Provide full financial and operational reporting through Realty Point Limited to ensure transparency with investors.

## STRUCTURE OF THE CONSORTIUM

- Bersama (Collaborative Platform/Vehicle)
  - Investment Platform & Capital Management: Act as the
    investment platform, facilitating capital raising and managing
    compulsory savings while providing access to real estate projects.
  - Investor Relations & Risk Management: Handle member registration, administrative tasks, and offer risk mitigation measures, including insurance and transparent financial processes.









## ...we deliver, YOU win

Realty Point Limited (RC 621592) is a dynamic multifaceted Pan-African real estate going concern primarily involved on the supply side of the industry with strong presence in real estate development, investment, publishing, training and marketing syndications. Realty Point Limited (RPL) was incorporated in April 2005 and commenced business operations immediately. We are financial members of Real Estate Developers Association of Nigeria (REDAN) and Nigeria-Bristish Chamber of Commerce (NBCC)

RPL is dedicated to deploying all necessary resources towards the actualization of its projects in achieving its goals and objectives. We have garnered considerable expertise, experience and partnerships over the last 16 years as a going concern in the Nigeria real estate sector.

The company has delivered several housing estates through its Strategic Land Investment products, designed to enable low income earners invest in land assets towards meeting their eventual home ownership goals.

We are currently embarking on a multibillion naira affordable housing development projects in Lagos & Abuja, through our Cedar Homes and Synergy Courts brands aimed at provideing affordable housing solutions for middle income housing segments



## VVEL COME

www.realtypointltd.com





## **ABOUT US**

**NEO FINIX HOMES LIMITED**, established in 2021, is a flourishing property management company, trading as Neo Finix Homes, situated in the bustling city of Warrington, Northwest UK. We're also in partnership with property companies like **Samuel Leeds Ltd** and **Platinum Property Ltd** with decades of property experience in between them.

The company's strategic focus lies in **serviced accommodations**, a sector that has experienced steady growth over the years and continues to be a promising avenue for property management. Neo Finix Homes is committed to transforming the traditional norms of short-term and long-term stays by creating an atmosphere that feels like home yet carries the perks of a hotel. **We provide fully furnished apartments and houses designed with the customer's comfort in mind.** We're not just offering a place to stay, we're providing an experience that encapsulates the vibrant spirit of the Northwest.

Neo Finix Homes operates a streamlined and lucrative business model in the serviced accommodation sector, appealing to a diverse clientele that includes business travellers, contractors, tourists, and families seeking temporary residences. Our revenue stems from renting our fully furnished, amenity-rich apartments and houses for both short-term and long-term stays. The two core pillars of our business model are customer satisfaction and continuous improvement. We actively listen to our guests' feedback, allowing us to refine our services and consistently meet, if not exceed, customer expectations. This leads to a high rate of customer loyalty and repeat business, ensuring a steady revenue stream and robust business growth. The organisation is currently managed by Mr Sunkanmi Adewusi and Mrs Tobi Adewusi.







## **About BERSAMA**

**BERSAMA** is an award winning Real Estate Cooperative Multipurpose Society duly registered with Lagos State Government and the FCT to provide its members with secured, vetted, yield-driven real estate investment portfolios that is unprecedented in the Nigeria real estate industry. This is achieved through investment in diversified real estate projects and asset classes, working with Realty Point Limited as partner developer and business consult.

This partnership ensures accountability and performance from our development partner on behalf of our members, as the invested funds are backed by underlying real estate assets.

Through this platform, Bersama has gradually democratized real estate investing in Nigeria and Sub Saharan Africa, by giving our members the opportunity to **DIVERSIFY** their asset portfolios and also provide **ACCESS** to quality real estate projects, which were previously privy to corporate, institutional and high net-worth investors.

## WHY REAL ESTATE INVESTMENT?

Real estate has consistently proven to be a reliable asset class for wealth creation due to several factors:

- **❖** Tangible and secure asset
- ❖ Potential for significant capital appreciation
- Reliable cash flow through rental income
- Protection against inflation
- ❖ Diversification of your investment portfolio
- **❖** Leverage to maximize returns
- ❖ Long-term financial stability
- **❖** Positive community impact

## OUR APPROACH & STRATEGY

Democratisation

• Local/Foreign

• Brick & Mortar/Paper

## WHY INVEST WITH THIS CONSORTIUM?

#### 1. Proven Track Record:

We have a strong history of successful property developments and investment projects both in Nigeria and the UK. Our projects consistently deliver solid returns, backed by diligent research and market analysis.

#### 1. Secure Co-investment Structures:

Our co-investment model offers investors transparency, security, and the potential for significant profits while sharing risks across all parties involved.

## WHY INVEST WITH THIS CONSORTIUM? cont'd

3. Very Good RoI Potential:

By investing with us, you can expect good returns, whether through property flipping, short let investments, or our off-plan opportunities, etc

4. Comprehensive Support:

The Consortium provides end-to-end support, from property acquisition to project completion, ensuring that your investment is in good hands

## OPPORTUNITIES AVAILABLE TODAY

Here are the exciting investment opportunities we are showcasing today;

- UK SHORT LET APARTMENT
- UK PROPERTY FLIPPING
- CEDAR HOMES FRACTIONAL INVESTMENT



# UK SHORTLET APARTMENT

### Advantage of short let over rentals

## 1. Higher Returns in Shorter Time Frames:

Short Let properties typically generate higher rental income compared to long-term rentals. With daily or weekly rates, short let properties can often achieve higher returns in a shorter period than conventional rentals.

## 2. Flexibility & Dynamic Pricing:

Short Let investments offer greater flexibility, allowing owners to adjust pricing based on demand, seasonality, and special events. This dynamic pricing model enables investors to capitalize on peak periods, unlike fixed monthly rental rates in traditional rental properties.

#### 3. Lower Tenant Risk:

Unlike rental properties, which rely on long-term tenants, short let reduce the risk of non-paying or problematic tenants. Guests typically stay for short periods, and payments are made upfront, minimizing long-term rental risks.

#### 4. Potential for Dual Use:

Short Let properties can serve as both an income-generating asset and a personal vacation home. Investors can choose to occupy the property themselves during offpeak periods while earning income during high-demand seasons

#### TRACK RECORD

Our UK short let business, launched earlier this year, focuses on short-term rentals, which have shown tremendous growth potential. This opportunity leveraged the demand for vacation rentals and business accommodation in key UK prime locations including Wigan, Lakeview and Belgrave

#### **Initial Investment:**

• Capital Investment: £50,000

#### **Returns To Date:**

- March 2024: £914.91
- **April 2024:** £622.33
- May 2024: £1,559.22
- June 2024: £1,510.67
- **July 2024:** £1,708.40
- August 2024 : £1,442.15

#### THE NEXT OPPORTUNITY

#### **Investment Overview**

- Total Investment Required: £50,000
- Number of Apartments: 5 apartments
- Estimated cumulative return in GBP is put at between 14.67% to 86.67%

### **Investor Flexibility**

- Minimum Investment: £500
- An apartment: £10,000 and in multiples of £10,000

#### **Investment benefits**

- The UK shortlet market is responsive to seasonal trends, which presents both opportunities and periods of slower returns.
- High occupancy rates during peak travel seasons ensure stable returns, while consistent returns during off-peak months provide financial resilience especially due to location in prime urban areas
- Consistent monthly returns with projected growth into next year...



## What is Property Flipping?

Property flipping involves acquiring properties below market value, renovating them, and reselling at a higher price to generate profit.

While we are new to the UK market with this approach, we are confident in its profitability due to our in-depth market research, strategic planning, and the combined expertise of Realty Point Limited and our UK-based partner, Neo Finix to acquire properties based on condition, location and potential for improvement below market rate, then carry out comprehensive refurbishment to high standards, and sell them at a premium price.

## Why UK?

The UK real estate market presents substantial opportunities for property flipping. Key trends include:

- A steady increase in property prices, driven by high demand and limited supply
- High demand for refurbished homes, particularly in urban areas
- Favorable economic indicators and government policies supporting real estate investments

#### TRACK RECORD

**Experience sharing session by NEO Finix!!!** 

#### THE NEXT OPPORTUNITY WE ARE LOOKING AT:

#### **Investment Overview**

- Total Investment Required: £50,000
- Investment Structure: Divided into 5 blocks of £10,000 per block

## **Investor Flexibility**

- Minimum Investment: £500
- Maximum Investment: £50,000

Our financial projections highlight strong profitability with detailed estimates of costs, revenues, and returns. Here is a table showing our expected financial outcomes for the property flip:

- Purchase Price: £90,000.00
- Acquisition costs: £9,700.00
- Bridging Costs: **£8,890.00**
- Refurbishment budget: £22,000.00
- Total Transaction cost: £130,590.00
- Projected selling prices: £150,000.00
- Expected RoI p.a to Investors: 29%

PROPERTY DETAILS: WIGAN			
INVESTMENT COMMEMCEMENT DATE	Sunday,	Sunday, December 01, 2024	
INVESTMENT CLOSURE DATE	Friday, S	Friday, September 26, 2025	
NUMBER OF INVESTORS		5	
PURCHASE PRICE	£	90,000.00	
PROPERTY SIZE			
CONTRIBUTION	£	22,500.00	
BRIDGING FINANCE	£	67,500.00	
PURCHASE COSTS			
STAMP DUTY 3%	£	2,700.00	
LEGAL FEES	£	1,000.00	
SURVEY FEES	£	400.00	
VALUATION FEE	£	100.00	
BROKER FEE	£	-	
INSURANCE	£	500.00	
AGENCY FEES	£	-	
SOURCING FEES	£	5,000.00	
OTHER COSTS			
TOTAL PURCHASE COST	£	9,700.00	

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BRIDGING FINANCE			
LOAN AMOUNT 75%	£ 67,500.00	67,500.00	
INTEREST RATE 1.2%	£ 810.00	810.00	
INTEREST AMOUNT X9	£ 7,290.00	7,290.00	
LEGAL FEE	£ 600.00	600.00	
ACCEPTANCE FEE	£ 1,000.00	1,000.00	
ADMIN FEE			
TOTAL BRIDGING COST	£ 8,890.00	8,890.00	
REFURBISHMENT COSTS			
PERMITS AND INSPECTIONS	£ 150.00	150.00	
ENVIRONMENTAL REPORT	£ 150.00	150.00	
LABOR	£ 5,000.00	5,000.00	
WASTE REMOVAL	£ 200.00	200.00	
MATERIALS	£ 10,000.00	10,000.00	
CONTIGENCY FUNDS	£ 6,500.00	6,500.00	
TOTAL REFURB COST	£ 22,000.00	22,000.00	
TOTAL COSTS	£ 130,590.00	130,590.00	
PROJECTED SALE PRICE	£ 150,000.00	150,000.00	
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PROJECTED SALE PRICE	£	150,000.00
PROFIT CALCULATION		
GAIN BEFORE TAX	£	19,410.00
CAPITAL GAIN TAX 20%	£	3,882.00
NET GAIN	£	15,528.00
PROFIT %		12%
SUMMARY		
INVESTMENT SUM NEEDED/INVESTOR	£	9,684.67
TOTAL COSTS	£	130,590.00
TOTAL SALE	£	150,000.00
PROFIT	£	15,528.00
PROFIT %		12%
INVESTMENT TENURE (DAYS)		299
TOTAL EQUITY INVESTMENT FROM INVESTOR	£	48,423.33
Return to Investor	AX	
Investors' Rol		16%
Investors' Rol per annum		20%
JV Handler's Contribution	£	82,166.67
Return to JV Handler	£	7,764.00
JV Handler's Rol		9%
JV Handler's Rol per annum		12%

#### **Investment Benefits**

- High potential returns based on a well-researched flipping strategy.
- Strategic locations in the UK's high-demand property market.
- Short-term investment cycles, allowing for quicker returns.

# HOW CAN A NEW PROSPECT PARTICIPATE IN ANY OF THESE INVESTMENTS

As a new prospect, you have to first join the platform by becoming a member of BersamaCoop:

BE A MEMBER OF BERSAMA!

Now YOU belong!!!



## **BERSAMA**

## **Minimum Membership Costs Breakdown:**

- $\square$  Purchase of 2 units of shares:  $\aleph 38,163.79$  per share =  $\aleph 76,327.58$
- ☐ Registration Fee: №25,000
- ☐ Minimum Compulsory Savings: №15,000
- ☐ Annual Group Life Insurance: №6,000
- ☐ Annual Administrative Dues: №5,000
- ☐ Total Cost for Membership: №127,327.58

Becoming a member of Bersama gives investors access to exclusive investment opportunities and serves as the gateway to participating in our joint venture projects.

## CONTACT US

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