



CUBIX

PROPERTY

WWW.CUBIXPROPERTY.COM

INVEST IN YOUR FUTURE

VIP INFORMATION PACK

Cubix Property Limited
20-22 Wenlock Road
London
N1 7GU



Table of Contents

Contents	2
Welcome	3
About Us	4
Our Values	5
Property Investment	5
The Team	7
Services and Fees	8
Sourcing Process	9
Joint Ventures	10
Property Management	11
Compliance	12
Investor's Statement	14

Welcome to Cubix Property,

We are absolutely delighted that you have decided to join and I hope that our relationship will become very beneficial for you.

This information pack is here to help you understand and complete the simple process of investing in our deals.

We pride ourselves on taking the pain away from those that have the passion for property but not the time to be able to invest in their future property portfolio.

We believe that investing in your property portfolio should be straightforward, hassle free and easy to understand, allowing you to invest for your future.

Our processes are very simple to ensure that when the right deal comes along, you can concentrate on evaluating and securing the deal, comfortable in the knowledge that all the necessary paperwork has already been completed and you have understood the timescales.

Speed is an important factor in securing property opportunities. The property details will be sent to you as a report with extensive due diligence, the same due diligence I use as an active property investor.

Darius Ariana



Cubix Property is a team of hardworking experienced property people with a combined 25 years' experience of managing and purchasing properties.

We source properties in the Midlands and North of the UK with significant equity gains into the negotiated purchase price. This area is associated with strong rental demand, strong occupancy rental demand, strong occupancy levels and a solid capital growth. Our current area of investment incorporating Liverpool, Manchester, Sunderland and Leeds have seen significant growth compared to London.



The diverse nature and the economic activity within this region of the UK has consistently provided a strong economic base and has been traditionally insulated from economic shocks.

We have partnered with some of the best master agents in our areas of investment by building the right contacts and staying informed about properties on offer, some of which before they even reach the public domain.

The main thrust of our services is to provide a consistent pipeline of exceptional value property choices for our investors.

Of course, investing in property carries risk and if you are a first-time or seasoned investor, you need to be confident in your abilities to assess the deals suggested to you with reference to your expectations and personal circumstances.

Whichever routes is the right one for you, we are confident that if you follow our property expert's guidance and advice, you will achieve your goal of financial freedom by investing in your property future.



We look forward to working with you on your journey.

Here at Cubix we have very clear values and these reflect in every aspect of our business and of course with the people that we work with. The values that we hold the highest are:



Honesty

Being truthful about every aspect of our business is a core value within our company. We will only work with people and offer our services if we know that all aspects of the business are discussed and total honesty is offered this way it makes for a fruitful and long-lasting partnership.



Integrity

Whilst very close to honesty this means that we follow our moral convictions and ensure that we do the right thing in all circumstances. Acting with integrity in everything that we do is a huge core value within our business.



Diligence

We have an extremely strong work ethic and believe that consistent hard work always pays off. These high standards give us the edge when it comes to engaging with our power team as this level of discipline and dedication is a value we nurture in others. Likewise, it also demonstrates our authenticity, reliability and tenacity.



Transparency

Elements of this value can be seen in both of the above. We only ever operate with transparency and we hold nothing back. Being transparent invites trust and encourages a great working relationship.



Loyalty

Being loyal in everything we do plays a huge role within our company values. Trust is earned and we respect that and if you decide to work with us you will soon realise that you have our 100% support in everything that we do together both now and in the future.



Honesty



Protection



Integrity



Decisions



Relationships



Regulations



Trust



Behavior



Commitment

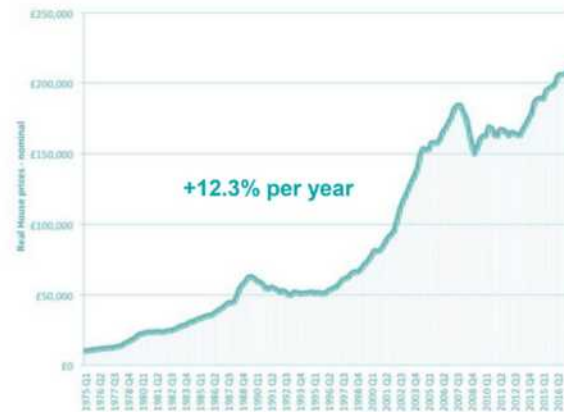


The property market goes through cycles just like anything else and it's true to say that sometimes it dips, but overall history shows us that it only ever increases over time.

New research has revealed that houses prices have grown faster in the UK than any other European country. In fact, since 1988 house prices have gone up by a staggering 333%. This represents an average rise of 12.3% per year. Many home owners have benefited from the rising housing market and have seen their property increasing in value over the years

The UK BTL is worth over £1 Trillion and gives the opportunity to invest in a sector with unprecedented potential. Research says UK renters will outnumber homeowners by 2039.

UK House Prices



In the current climate where we are totally unsure how to invest our hard-earned cash, with bank rates pretty much at zero and the stock market being so volatile, we can definitely agree that people will always need somewhere to live. We are an Island and we simply cannot build more land, this coupled with the ever-increasing population means that we are always in a deficit of homes. This in turn creates a huge supply issue, and in any market where demand outstrips supply will only lead to ever increasing property prices.



Darius Ariana

CEO

Darius Ariana is a true property geek! He earned his geek status after years of designing, architecting and project managing multi-million-pound IT systems within UK's Governmental, Police, Financial, Law, Insurance and Telecommunication sectors. He is a Chartered Engineer with big four-consultancy experience.

Darius is a fully compliant property deal packager specialising in Commercial and Residential property investments and is passionate in helping investors achieve financial freedom through property investment. Providing solutions and opportunities to high net worth individuals to accumulate wealth through property investments with excellent returns.

Darius has extensive experience of property sourcing, conversion and HMO management. He has developed his property portfolio in London, Oxfordshire and the Midlands.



Alexander Ariana

MANAGING PARTNER

Alexander Ariana is a seasoned investment professional, with experience across a wide spectrum of asset classes, with a passion for property investment.

He follows a detailed and robust process to identify high yielding opportunities in the property investment market. This is coupled with extensive experience in negotiating contracts to ensure an equitable deal is agreed by all parties. He is a passionate property investor and is fully compliant in deal sourcing and packaging and specialises in Commercial property investments.

Alexander read Biological and Medicinal Chemistry at Exeter University and specialises in the London and Midlands Market.

The Extended Team

Our team comprise of exceptional people providing wealth of experience and services within Property Management, Legal, Financial, Sourcing and Compliance. As a member of our group you will be given access to our extended power team.

We deliver three main services:

Sourcing


The sourcing of high-quality properties with very significant profit (equity gain) built into the purchase price.

Joint Venture Buy to Sell Projects


The sourcing, development and sale of residential and commercial property, aiming for very significant profit for both partners. You are the funding partner and Cubix is the delivery partner.

Property Management


The Management of your Serviced Accommodation, Single, Multi Let and HMO (house in multiple occupation) properties. This service can also be offered as a Joint Venture partnership.



The **SOURCING fee** is 2% (plus VAT) of the purchase price. A reservation fee of £1,000 (plus VAT) taken from that 2% secures you the deal and is payable directly to Cubix Property. The balance of the fee is due once the property has been legally secured, payable via your solicitors on the date of exchange of the property.



The **JOINT VENTURE agreement** shares the profit equally, on a 50/50 basis after all costs. Costs include the buying cost, sourcing fee, renovation costs, professional fees and other costs directly attributable to the cost of bringing the project to the market.



PROPERTY MANAGEMENT fee is calculated based on two levels, Standard and Enhanced. Starting from as little as 10% per calendar month (plus VAT).

At CubixProperty, we like to agree the principle of working together on Joint Venture projects well in advance of us both getting excited about a specific deal.

So, if doing one or a number of Joint Venture Buy to Sell Projects with us interests you, please get in touch to have an initial conversation. We will talk through the likely financial scale of the project, timescales, and discuss most of the usual risks inherent in a Buy to Sell project, so that we can understand how our Joint Venture partnership would respond to a blip in a property project – the joy of property ensures that this does occasionally occur.

We generally like to start with a smallish project, which allows us both to get comfortable with the working relationship, before we 'rinse and repeat!' This can be a highly profitable method of working with us for you. Please note, due to the introduction of 13.3 we do need to ensure your situation allows you to take part in Joint Ventures. We therefore will require you to complete some paperwork for verification. We are acting in good faith with the intention of making a profit, but we cannot guarantee the profit delivery, due to the variable nature of buying and selling property.

Once you decide upon a particular deal, you transfer your reservation fee of £1,000 (plus VAT), totalling £1,200 to our account. The deal is reserved by the first investor to pay their reservation fee. Should you withdraw from a deal after paying your reservation fee, the payment will be non-refundable if the deal is not sold on to another investor.

Usually you will own the property, as that feels more secure for you. You fund the purchase and the cost of refurbishment.

You pay the reservation fee as normal to secure the deal, and upon exchange the balance of the sourcing fee. This sourcing fee forms part of the costs to be deducted from the final profit, on a 50/50 basis.

We sign a legal agreement outlining the terms of the Joint Venture. Cubix Property places an RX1 at Land Registry on the property.

We manage the sourcing, refurbishment and sale of the property, with regular communication to you.

The property is sold with the profit share split on an equal basis after all costs.

Cubix Property	You
Sources the deal	Pay for the purchase of the property, through cash or cash and formal funding
Appoints you your solicitor and brings the deal to Legal Completion working with your appointed solicitor	Pay for the formal funding requirements such as survey and fees, if needed
Identifies works needed, chooses the right refurb team for the project, and manages the refurbishment, along with staged payments	Pay the fixed price build costs to the Cubix Property account in advance of building starting Pay the monthly costs associated with the property whilst under development, such as gas, electricity, council tax and water rates
Dresses the property for sale	
Appoints the right Local Estate Agents and conveyances the sale till completion	Pay the required fees
Maintains cost spreadsheet and updates to you	
Split the profit 50/50	Split the profit 50/50

We will send you our full report on every property we source for our Investor Group. We give you notice of the deal release via text, with the full report landing in your email inbox. The deal is available for reservation from the moment it is released to your phone and email.

From the deal 'heads up', you have the opportunity to carry out your due diligence, through desk and telephone research. Do contact us to work through the figures and ask any outstanding questions you may have on the property – we love to talk property!

Reservation Fee

Once you decide upon a particular deal, you transfer your reservation fee of £1,000 (plus VAT), totalling £1,200 to our account. The deal is reserved by the first investor to pay their reservation fee. Should you withdraw from a deal after paying your reservation fee, the payment will be non-refundable if the deal is not sold on to another investor.

Legal Work

In addition to the reservation fee, you also transfer £500 to the acting solicitor's account to cover the cost of the searches and other disbursements, again within 48 hours of being accepted by your appointed solicitor as a client, or of reserving the deal if you are already registered with them.

Funding

Within 48 hours of reserving the deal, you need to put in place your pre-arranged funding, to ensure you are able to buy the property successfully, as this usually needs to happen within a rapid time frame. This means confirming if you are a cash buyer, or applying for a mortgage or bridging loan.

You pay the reservation fee as normal to secure the deal, and upon exchange the balance of the sourcing fee.

Cubix Property

You

Sources the deal

Pay for the purchase of the property, through cash or cash and formal funding

Work with your Solicitor and Surveyor Team To ensure smooth transition

Pay for the formal funding requirements such as survey and fees, when needed

Brings the deal to Legal Completion working with your appointed Team

Ensure your financial and legal requirements are completed in a timely manner

Standard	Enhanced
Tenant Find	Everything included in Standard +
Right to Rent Checks	Guaranteed Rent
References	Fortnightly clean of communal areas
Contract Renewal	Fortnightly inspections of communal areas
9am – 9pm Monday to Saturday support	Rent Collection
Repair Management	Check in inventory report
Compliance Monitor	Check out inventory report
Monthly clean of communal areas	Premium Listing
Monthly inspections of communal areas	Facebook Advertising
	Appliance Cover
	24/7 support

We provide ultimate hands-off letting experience and can even provide our unique Gold guaranteed rental service of up to 5 years for our investors.

We handle the tenants, carry out any repairs & maintenance and take care of your property through regular inspections. We can also apply for the HMO License on your behalf if required and project manage any necessary compliance work.

We ensure that our investors receive great value from our relationship and provide a hands off, long term tenancy solution with a greater return on their investments.

We provide two levels of Property Management including, Standard and Enhanced memberships.

Our goal is to deliver a profitable, hassle-free long-term tenancy solution for our property investors. Owning, operating and managing a residential property portfolio is not an easy process. Dealing with demanding tenant and ongoing property management and the inspection process while complying to the latest regulations can lead to a creation of a full-time job for our investors.



Property Redress Scheme: (PRS)

Member of the Property Redress Scheme



Anti-Money Laundering: (AML)

Registered Member of HMRC Anti Money Laundering Supervision



National Residential Landlords Association: NRLA

Member of UK's largest organisation for private residential landlords



Information Commissioner Office: ICO

Member of UK's independent information rights authority

In order to invest with us as an equity partner we would need you to do one of the following.

1. Self-Certify as either a “Sophisticated Investor” or a “High net worth individual”
2. Obtain certification from an independent financial advisor for the same.

Sophisticated Investor

- A member of a network or syndicate of business angels and have been so for at least the last six months
- Made more than one investment in an unlisted company in the two years
- Working, or have worked in the two years prior in a professional capacity in the private equity sector, or in the provision of finance for small and medium enterprises
- Currently, or have been in the two years, a director of a company with an annual turnover of at least £1 million

High Net Worth Individual

You had throughout the financial year:

- An annual income to the value of £100,000 or more
- Annual income for these purposes does not include money withdrawn from my pension savings (except where the withdrawals are used directly for income in retirement)
- You held throughout the financial year net assets to the value of £250,000 or more

We can refer you to an independent financial advisor or if you prefer you can “self-certify” for one of these categories by using the self-certification documents attached in this pack.



STATEMENT FOR A SELF-CERTIFIED SOPHISTICATED INVESTOR

I declare that I am a self-certified sophisticated investor for the purposes of the Financial Services and Markets Act (Financial Promotion) Order 2001.

I UNDERSTAND THIS MEANS:

- a. I can receive financial promotions that may not have been approved by a person authorised by the Financial Services Authority;
- b. The content of such financial promotions may not conform to rules issued by the Financial Services Authority;
- c. By signing this statement, I may lose significant rights;
- d. I may have no right to complain to either of the following:
 - (i) the Financial Services Authority; or
 - (ii) the Financial Ombudsman Scheme;
- e. I may have no right to seek compensation from the Financial Services Compensation Scheme.

I AM A SELF-CERTIFIED SOPHISTICATED INVESTOR BECAUSE AT LEAST ONE OF THE FOLLOWING APPLIES:

- a. I am a member of a network or syndicate of business angels and have been so for at least the last six months prior to the date below;
- b. I have made more than one investment in an unlisted company in the two years prior to the date below;
- c. I am working, or have worked in the two years prior to the date below, in a professional capacity in the private equity sector, or in the provision of finance for small and medium enterprises;
- d. I am currently or have been in the two years prior to the date below, a director of a company with an annual turnover of at least £1 million.

I accept that I can lose my property and other assets from making investment decisions based on financial promotions. I am aware that it is open to me to seek advice from someone who specialises in advising on investments.

Print Name _____

Signature _____ Date _____



STATEMENT FOR A SELF-CERTIFIED HIGH NET WORTH INVESTOR

I declare that I am a self-certified high net worth investor for the purposes of the Financial Services and Markets Act (Financial Promotion) Order 2001.

I UNDERSTAND THIS MEANS:

- a. I can receive financial promotions that may not have been approved by a person authorised by the Financial Services Authority;
- b. The content of such financial promotions may not conform to rules issued by the Financial Services Authority;
- c. By signing this statement, I may lose significant rights;
- d. I may have no right to complain to either of the following:
 - (i) the Financial Services Authority; or
 - (ii) the Financial Ombudsman Scheme;
- e. I may have no right to seek compensation from the Financial Services Compensation Scheme.

I AM A SELF-CERTIFIED HIGH NET WORTH INVESTOR BECAUSE AT LEAST ONE OF THE FOLLOWING APPLIES:

- a. I had during the financial year immediately preceding, the date below, an annual income to the value of £100,000 or more.
- b. I held throughout the financial year immediately preceding the date below, net assets to the value of £250,000 or more. Net assets for these purposes do not include :-
 - (i) the property which is my primary residence or any loan secured on that residence;
 - (ii) any rights of mine under a qualifying contract of insurance within the meaning of the Financial Services Markets Act 2000 (Regulated Activities) Order 2001; or
 - (iii) any benefits (in the form of pensions or otherwise) which are payable on the termination of my services or on my death or retirement and to which I am (or my dependents are), or may be, entitled.

I accept that I can lose my property and other assets from making investment decisions based on financial promotions.

I am aware that it is open to me to seek advice from someone who specialises in advising on investments.

Print Name _____

Signature _____ Date _____

