



SEVENTY
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GROUP

LL6 MULTI-ASSET

Information Memorandum

MONTHLY, QUARTERLY, BIENNIAL AND ANNUAL RETURNS

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The content of this Information Memorandum has not been approved by an authorised person within the meaning of the Financial Services and Markets Act 2000. Reliance on this promotion for the purposes of engaging in any investment activity may expose an individual to significant risk of losing all of the property or other assets invested or of incurring additional liability.

This document is exempt from the general restriction in section 21 of the Financial Services and Markets Act 2000 on the communication of invitations or inducements to engage in investment activity on the ground that it is made only to, only directed at and only available to the following types of person (and no other type of person should act upon it):

1. Persons having professional experience in matters relating to investment, namely 'Investment professionals' within the meaning of Article 19 of the Financial Services and Markets Act (Financial Promotion) Order 2005 ("FPO"):
 - a. an authorised person;
 - b. an exempt person where the communication relates to a controlled activity which is a regulated activity in relation to which the person is exempt;
 - c. any other person:
 - i. whose ordinary activities involve him in carrying on the controlled activity to which the communication relates for the purpose of a business carried on by him; or
 - ii. who it is reasonable to expect will carry on such activity for the purposes of a business carried on by him;
 - d. a government, local authority (whether in the United Kingdom or elsewhere) or an international organisation;
 - e. a person ("A") who is a director, officer or employee of a person ("B") falling within any of sub-paragraphs (a) to (d) where the communication is made to A in that capacity and where A's responsibilities when acting in that capacity involve him in the carrying on by B of controlled activities.

Persons that do not have professional experience in matters relating to investments should not rely on this exemption, other than those persons to whom the below exemptions apply.

2. Persons believed on reasonable grounds to be 'high net worth individuals' within the meaning of Article 48 FPO, namely:
 - a. An individual who has signed, within the period of 12 months ending with the day on which the communication is made, a statement complying with Part I of Schedule 5 of FPO.
3. High Net Worth Companies and High Value Trusts within the meaning of Article 49 FPO, namely:
 - a. A body corporate which has, or a member of the same group as an undertaking which has, a called-up share capital or net assets of not less than:
 - i. £500,000.00 (subject to the body corporate having more than 20 members or is a subsidiary undertaking of an undertaking with more than 20 members); or
 - ii. otherwise, £5million;
 - b. Any unincorporated association or partnership which has net assets of not less than £5 million;
 - c. A trust where the aggregate value of the cash and investments which form part of the trust's assets (before deducting the amount of its liabilities);
 - i. is £10 million or more; or
 - ii. has been £10 million or more at anytime during the year immediately preceding the date on which the communication in question was first made or directed;



- d. Any person (“A”) whilst acting in the capacity of director, officer or employee of a person (“B”) falling within any of paragraphs (4) to (5) where A’s responsibilities, when acting in that capacity, involve him in B’s engaging in investment activity.
4. Persons who are ‘certified sophisticated investors’ within the meaning of Article 50 FPO, namely a person:
 - a. who has a current certificate in writing or other legible form signed by an authorised person to the effect that he is sufficiently knowledgeable to understand the risks associated with that description of investment; and
 - b. who has signed, within the period of 12 months ending with the day on which the communication is made, a statement in the following terms.

“I make this statement so that I am able to receive promotions which are exempt from the restrictions on financial promotion in the Financial Services and Markets Act 2000. The exemption relates to certified sophisticated investors and I declare that I qualify as such in relation to investments of the following kind: fixed income loan notes. I accept that the contents of promotions and other material that I receive may not have been approved by an authorised person and that their content may not therefore be subject to controls which would apply if the promotion were made or approved by an authorised person. I am aware that it is open to me to seek advice from someone who specialises in advising on this kind of investment.”

5. Persons who are ‘self-certified sophisticated investors’ within the meaning of Article 50A FPO, namely:
 - a. an individual who has signed within the period of 12 months ending with the day on which the communication is made, a statement complying with Part II of Schedule 5 FPO.

The attention of prospective Investors is drawn to the “RISK FACTORS” section of this document on pages 13 to 16.

The purpose of this IM is to provide information to named individuals who have expressed an interest in the possibility of subscribing for 79th Luxury Living Six Limited Series A to E Fixed Income Loan Notes (“Loan Notes”) issued by the Company and, as such, provides details of a private offer to those individuals.

An Application Form to subscribe for Loan Notes will only be provided to persons:

- a. whom the directors of the Company believe to be:
 - i. A certified sophisticated investor, per Article 50 of FPO;
 - ii. A self-certified sophisticated investor per Article 50A of the FPO;
 - iii. A high net worth (“HNW”) individual investor per Article 48 of the FPO;
 - iv. A HNW company per Article 49(1) and (2)(a) FPO;
 - v. A high value unincorporated association or partnership which has net assets of not less than £5 million per Article 49(2)(b) of the FPO;
 - vi. A (trustee of a) high-value trust per Article 49(1), (2)(c) and (6) of the FPO; or
 - vii. Directors, officers or employees of a HNW company or High-Value trust per Article 49(2)(d).

Any investment to which this document relates is available only to such persons and other classes of person noted above and any other person and other class of person should not rely on this document.

Eligible Investors should consider carefully whether an investment in Loan Notes is suitable for them in the light of their personal circumstances and the risk factors noted on pages 13 to 16. The Loan Notes are secured debt of the Issuer and they may not be a suitable investment for all recipients of this IM. Loan Notes are not transferable or negotiable on the capital markets and no application is to be made for Loan Notes to be admitted to listing or trading on any market. Investment in an unquoted security of this nature, being an illiquid investment, is speculative, involving a high degree of risk.

It will not be possible to sell or realise Loan Notes before they mature or to obtain reliable information about the risks to which they are exposed. There is no certainty or guarantee that the Issuer will be able to repay the Loan Notes.

This document is confidential and is being supplied solely for the information of the intended recipient and may not be used, disclosed, copied, reproduced, published, or further distributed to any other person in whole or in part, for any purpose.

Nothing in this document shall be construed as the giving of investment advice by the Company or any other person. If you are in any doubt about the investment in the Loan Notes described herein, you should consult an authorised person specialising in advising on investments of this nature.

This IM does not constitute a prospectus to which the Prospectus Rules of the Financial Conduct Authority apply. Therefore, this IM has not been approved by the Financial Conduct Authority or any other regulatory body. You should ensure that you have read and understood all of this IM before taking steps to apply for Loan Notes.

The distribution of this Information Memorandum in certain jurisdictions may be restricted by law and therefore persons into whose possession this document comes should inform themselves about and observe any such restrictions. Any such distribution could result in a violation of the law of such jurisdictions.

The information in this document is provided on a confidential basis.

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Information Memorandum

June 2024

79th Luxury Living Six Series A to E Fixed Income Loan Notes

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Summary

The Company is seeking to raise £500,000,000.00 by issuing 79th Luxury Living Six Limited Series A, B, C, D and E Loan Notes to fund all costs associated with the acquisition and development of a number of holiday parks within the United Kingdom.

Issuer

79th Luxury Living Six Limited

Instrument

Series A - Monthly Income

- Annual Return: 12%
- Schedule: Monthly (1% per month)
- Minimum Investment: £25,000.00
- Term: 12 months

Instrument

Series B - Deferred Income

- Annual Return: 15%
- Schedule: Biannual (7.5% every 6 months)
- Minimum Investment: £25,000.00
- Term: 12 months

Instrument

Series C - Enhanced Monthly Income

- Annual Return: 15%
- Schedule: Monthly (1.25% per month)
- Minimum Investment: £100,000.00
- Term: 12 months

Instrument

Series D - Capital Growth

- Annual Return: 17%
- Schedule: Annual
- Minimum Investment: £100,000.00
- Term: 12 months

Instrument

Series E - Bespoke

- Annual Return: 18%
- Schedule: Quarterly (4.5% per quarter)
- Minimum Investment: £250,000.00
- Term: 12 months

Security

Debenture over the Company and its assets

Ranking

All Loan Notes should rank pari passu, equally and rateably without discrimination or preference alongside all secured creditors of the Company.

Term

12 months

Launch Date

4 June 2024

Closing Date

31 February 2025

Security Trustee

T & T Trustees Limited

Transferable

Ownership of the Loan Notes cannot be transferred to another party

Early Redemption by Investors

Investors cannot redeem the Loan Notes before maturity

Early Repayment by the Company

The Company can repay the Loan Notes before their maturity, interest payable to date of early repayment

Proposed Terms of the Offer

The Offer

The Company is offering five series of 12 month fixed rate Loan Notes to Investors, detailed below. The aggregate total for the Loan Notes is £500,000,000.00.

Series A - Monthly Income

Coupon: 12% per annum

Coupon Payment: Monthly (1% per month)

The Loan Note will be a 12 month term and interest will be paid monthly in arrears. Before the maturity dates of the Loan Notes which they hold, Loan Noteholders will be given the opportunity to reinvest their capital in new Loan Notes, if available at that time.

This option is available to all subscriptions over £25,000.00.

The Company reserves the right to issue Loan Notes at a discount and/or to pay an enhanced interest rate and/or to redeem Loan Notes at more than their nominal value upon maturity.

Example

The example below illustrates the interest and capital payments on maturity of the Series A Loan Note:

Investment (£)	Return (£) (12% Per Annum)
£25,000.00	£28,000.00

Series B - Deferred Income

Coupon: 15% per annum

Coupon Payment: Biannual (7.5% every 6 months)

The Loan Note will be a 12 month term and interest will be paid biannually in arrears. Before the maturity dates of the Loan Notes which they hold, Loan Noteholders will be given the opportunity to reinvest their capital in new Loan Notes, if available at that time.

This option is available to all subscriptions over £25,000.00.

The Company reserves the right to issue Loan Notes at a discount and/or to pay an enhanced interest rate and/or to redeem Loan Notes at more than their nominal value upon maturity.

Example

The example below illustrates the interest and capital payments on maturity of the Series B Loan Note:

Investment (£)	Return (£) (15% Per Annum)
£25,000.00	£28,750.00

Series C - Enhanced Monthly Income

Coupon: 15% per annum

Coupon Payment: Monthly (1.25% per month)

The Loan Note will be a 12 month term and interest will be paid monthly in arrears. Before the maturity dates of the Loan Notes which they hold, Loan Noteholders will be given the opportunity to reinvest their capital in new Loan Notes, if available at that time.

This option is available to all subscriptions over £100,000.00.

The Company reserves the right to issue Loan Notes at a discount and/or to pay an enhanced interest rate and/or to redeem Loan Notes at more than their nominal value upon maturity.

Example

The example below illustrates the interest and capital payments on maturity of the Series C Loan Note:

Investment (£)	Return (£) (15% Per Annum)
£100,000.00	£115,000.00

Series D - Capital Growth

Coupon: 17% per annum

Coupon Payment: Annual

The Loan Note will be a 12 month term and interest will be paid annually in arrears. Before the maturity dates of the Loan Notes which they hold, Loan Noteholders will be given the opportunity to reinvest their capital in new Loan Notes, if available at that time.

This option is available to all subscriptions over £100,000.00.

The Company reserves the right to issue Loan Notes at a discount and/or to pay an enhanced interest rate and/or to redeem Loan Notes at more than their nominal value upon maturity.

Example

The example below illustrates the interest and capital payments on maturity of the Series D Loan Note:

Investment (£)	Return (£) (17% Per Annum)
£100,000.00	£117,000.00

Series E - Bespoke

Coupon: 18% per annum

Coupon Payment: Quarterly (4.5% per quarter)

The Loan Note will be a 12 month term and interest will be paid quarterly in arrears. Before the maturity dates of the Loan Notes which they hold, Loan Noteholders will be given the opportunity to reinvest their capital in new Loan Notes, if available at that time.

This option is available to all subscriptions over £250,000.00.

The Company reserves the right to issue Loan Notes at a discount and/or to pay an enhanced interest rate and/or to redeem Loan Notes at more than their nominal value upon maturity.

Example

The example below illustrates the interest and capital payments on maturity of the Series E Loan Note:

Investment (£)	Return (£) (18% Per Annum)
£250,000.00	£295,000.00



Important Information

Please note that such financial forecasts are not a reliable indicator of future results.

Conditions of the Offer

The Offer will subject to the following conditions being satisfied on or before the Closing Date:

- The Minimum Subscription of £25,000.00.

If the minimum subscription amount has not been satisfied by the Closing Date the Offer will lapse, and applicants will be refunded their subscription monies in full, without any interest.

The Company may repay the Loan Notes at any time by repaying to Investors their capital and the interest which they have earned to the date of repayment.

The Market and the Company

Background

The Company incorporated in January 2024, and was developed by the Directors of 79th Luxury Living Limited which was established in May 2017, to identify and deliver residential and commercial schemes predominately in the United Kingdom.

The team has a wealth of development and property management experience spanning 30 years. Having built a significant network of sourcing avenues over that time, this has resulted in a future pipeline of circa £40m worth of development with regular opportunities being presented to the Board of Directors.

Strategy

The Directors of the Company are very experienced in obtaining significant discounts on property sales by capitalising on distressed and quick turnaround sales and have a proven track record with numerous relationships with Estate Agents, Law of Property Act Receivers, Accountants, Law Firms and a network of blue chip housebuilders that seek to reduce stock levels. The Company thrives during periods of economic uncertainty, such as the recent pandemic, and the Company conduct significant due diligence on each opportunity prior to commitment.

The purchase strategy is to acquire buildings that they have the opportunity to significantly improve the value, but at the very least with an immediate uplift in equity value with solvent ownership.

The purpose is for short term stockholding and quick realisation of profit. The properties that are acquired have to meet at least one of the following criteria, but most will fit several:

- Opportunity to add value by way of redeveloping on the site by extension or rebuilding. This is likely to be by way of obtaining planning permission for future development and the property is then resold with equity uplift and the benefit of planning permission;
- Low level refurbishment and resold with solvent equity uplift;
- Opportunity to develop or improve new or existing revenue streams, e.g. improve leases currently in place or create new rental streams.

The Company is of the opinion that there is sufficient uncertainty in the market as a result of current economic and political conditions for the Company to capitalise on.

The Company has located a number of holiday parks in the United Kingdom which have scope for the renovation, expansion and sale of holiday lodges in areas of high demand. It has a demonstrable appetite from the UK and overseas buyers looking to purchase a property to holiday following the travel aftermath of the COVID-19 pandemic. Following further due diligence of the industry, the company has also registered strong demand for these assets by global investors who wish to purchase and retain holiday lodge assets in their portfolio, given the exemplary rental yields which can be achieved.

These developments will be managed by an experienced commercial and contractual team with expertise both in these types of development, and building homes in the United Kingdom.

Exit Strategy

The exit strategy including the means to repay investors and noteholders will be via the sales of new and existing lodges, and not limited to the sale of the freehold of holiday parks. The exit strategy also includes the ability to refinance new & existing lodges, as well as the freehold holiday parks.

Use of Proceeds

Proceeds raised from the issue of Loan Notes will be used to fund the costs associated with the acquisition of projects as discussed above, including some construction costs.

Marketing & Professional Fees

The Company will engage professional advisory firms along with marketing and wealth management companies to undertake the marketing and advertising of the Loan Notes. Commissions for these services are variable and will be payable from the proceeds raised from the issue of the Loan Notes. A maximum of 20% of the proceeds raised from the Loan Note issue will be used for marketing purposes.

Company Structure

The issued share capital of 79th Luxury Living Six Limited is 1 Ordinary Share of £1.00, of which is fully paid up to the sum of £1.00. The issued share is held by The 79TH GRP Limited the ultimate beneficial owners are Jake Webster, David Webster and Curtis Webster.

Security

The investment is secured by way of a debenture over the Company.

In addition, the Directors are of the opinion that, having made due and careful consideration, the working capital available to the Company will be sufficient for its requirements that is for at least the next 12 months from the date of this Information Memorandum.

Security Trustee

The Security Trustee has not separately verified the information contained herein. The Security Trustee does not make any representation, express or implied, or accepts any responsibility with respect to the accuracy or completeness of any information in this Information Memorandum. None of this Information Memorandum, or any other information supplied in connection with this offer, the Company or the Loan Note Instrument is intended to provide the basis of any credit, risk or other evaluation and none of this Information Memorandum, or any other information supplied in connection with this offer, or the Company should be considered as a recommendation by the Security Trustee that any recipient thereof should subscribe for a Loan Note. The Security Trustee does not in any way guarantee the Company's ability to repay the Loan Notes or the interest thereon. Each potential subscriber should determine for itself the relevance of the information contained in this Information Memorandum and the Loan Note Instrument and its subscription should be based upon such investigations as it deems necessary. The Security Trustee has not and will not review the financial condition or affairs of the Company or any other entity whatsoever during the life of the arrangements contemplated by this Information Memorandum and will not play any role whatsoever in the general management or day to day management of the Company and neither will it monitor it.

The Loan Notes are solely debt obligations of the Company. The Loan Notes do not impose any obligations on, and are not the responsibility of, the Security Trustee.

The security created by the Debenture has been charged to the Security Trustee for the exclusive benefit of Loan Noteholders.

In the event of the Company defaulting and the security charged to the Security Trustee having to be enforced, to the extent that it may be insufficient to cover the total amount due under the Loan Notes, subscribers may not get back the full amount initially invested and may not receive any or all of the interest that would otherwise have been paid by the Company.

The Security Trustee shall have absolute discretion as to the exercise of its powers and obligations and to resolve any questions or doubts arising in relation to any provisions of the deed relating to its appointment and the Debenture. None of the Loan Noteholders or any person acting on behalf of them may, at any time, bring, institute or join with any person in bringing, instituting or joining on the enforcement of the Debenture. The exercise of the Security Trustee's discretion shall be conclusive and binding on the Loan Noteholders. The Security Trustee shall not be liable for any liability resulting from the exercise of such discretion or the outcome of the exercise of that discretion which shall include but shall not be limited to, the results of any enforcement on the security granted by the Debenture.

With respect to repayments generally, the Company has not appointed a paying agent and will be processing its own payments, in consequence this will not be monitored by the Security Trustee.

The Security Trustee may retire by providing not less than 60 Business Days' written notice to the Issuer. The retirement or removal of any sole Security Trustee shall not become effective until the appointment of a successor has become effective. The power of appointing a new Security Trustee is vested solely in the Company.

The Company shall pay the Security Trustee such remuneration as may be separately agreed between them from time to time.

The Security Trustee shall not accept responsibility or be liable for any losses to any person or any liability arising as a result of:

- the adequacy, accuracy or completeness of any information (whether oral or written) supplied by the Security Trustee or any other person in or in connection with the Debenture or the transactions contemplated in the Debenture, or any other agreement, arrangement or document entered into, made or executed in anticipation of, under or in connection with, the Debenture;
- the legality, validity, effectiveness, adequacy or enforceability of the Debenture or any other agreement, arrangement or document entered into, made or executed in anticipation of, under or in connection with the Debenture;
- taking or refraining from taking any action in relation to the Debenture;
- the exercise of, or the failure to exercise, any judgement, discretion or power given to it by or in connection with the Debenture or any other agreement, arrangement or document entered into, made or executed in anticipation of, under or in connection with, the Debenture;
- any shortfall, including but not being limited to as a result of any set-off, which arises following the enforcement of the Debenture;
- any determination as to whether any information provided or to be provided to any Loan Noteholder is confidential or prohibited by applicable law or regulation; or
- without limiting the above, any damages, costs, losses, any diminution in value or any liability whatsoever arising as a result of:
 - any act, event or circumstance not reasonably within its control; or
 - the general risks of investment in, or the holding of assets in any jurisdiction,

including (in each case and without limitation) such damages, costs, losses, diminution in value or liability arising as a result of: nationalisation, expropriation or other governmental actions; any regulation, currency restriction, devaluation or fluctuation; market conditions affecting the execution or settlement of transactions or the value of assets; breakdown, failure or malfunction of any third party transport, telecommunications, computer services or systems; natural disasters or acts of God; war, terrorism, insurrection or revolution; or strikes or industrial action.

The Company has agreed to indemnify the Security Trustee.



Risk Factors

The risks described below are those risks that the Directors of the Company consider at the date of this document to be material to a decision as to whether to make an investment in the Loan Notes but are not the only risks relating to the Company or the Loan Notes.

If any of the following risks, as well as other risks and uncertainties that are not herein identified or that the Company does not consider to be material at the date of this document, were to occur, then these could have a material adverse effect on the Company's ability to fulfil their obligations to pay interest, principal or other amounts in connection with the Loan Notes

Potential Investors are strongly advised to consult their stockbroker, bank, solicitor, accountant or other financial adviser who is authorised under FSMA to advise on investments of this sort if they are in any doubt.



Risk to Capital

Invested capital is at risk and you may not get back what you invest.

The Company, like all businesses, is vulnerable to financial difficulties and investing in unlisted Loan Notes involves significant risk of default and loss of capital.

Investment in Loan Notes of this nature is speculative and involves a higher degree of risk than other types of investment. Investments of this type are not suitable for all investors.

Non-Transferable & Illiquid Investment

The Loan Notes are not transferable or negotiable on the capital markets and no application will be made for the Loan Notes to be admitted for listing or trading on any market. It will not be possible to sell or realise the Loan Notes until they are repaid by the Issuer so please ensure you are fully aware of the risks involved and that you will not be able to cash in or sell your Loan Notes before their maturity date. Prospective Investors should not submit an Application Form unless they are prepared to hold the Loan Notes for their full term. In the event of the death of a Loan Noteholder or in other exceptional personal circumstances, individual Loan Noteholders may be repaid early. However, any such early repayment is at the Company's discretion and subject to there being sufficient cash available at that time.

Financial Services Compensation Scheme and Regulation

Notwithstanding the involvement of one or more FCA authorised person in this Offer, please note that this is an unregulated product.

The compensation entitlements under the Financial Services Compensation Scheme (FSCS) do not apply to this investment. In the event of the Company being unable to pay either the capital or interest payments, the protections afforded by the Financial Services and Markets Act 2000 including recourse to the Financial Ombudsman Service and access to the FSCS will not apply.

Security No Guarantee of Repayment

Even though the Loan Notes are secured by way of a debenture over the Company's assets, meaning Loan Noteholders rank ahead of unsecured creditors in a default situation, the Company assets have not been valued and the presence of this security does not guarantee that investors in the Loan Notes will be repaid at maturity or receive their interest payments in full. The Notes rank below employees, administrators but ahead of unsecured creditors. The Company also has the right to enter other debt arrangements, issue further Loan Notes and to grant other security over its assets provided it ranks equal to or behind the security in favour of Loan Noteholders. This means that the Company's available assets may be spread around a larger group of secured creditors in a default or insolvency situation resulting in less being available to satisfy the claims of Noteholders.

Fixed Interest Rate and Inflation

The Loan Notes attract a fixed rate of interest and as such will not benefit from any subsequent increases in market interest rates. Accordingly, you should note that a rise in interest rates may adversely affect the relative returns that the Loan Notes offer. Further, inflation may reduce the real value of the returns over time.

No Right to Participate in Management or Profits Beyond Fixed Return

Loan Notes are a very different kind of investment to equity shares and Investors do not own a stake or have any right to participate in management of the Company. As such Loan Noteholders will not be in a position to object to particular strategies or decisions of the Company's directors.

Security Trustee

Whilst the security in favour of Loan Noteholders is held on their behalf by a Security Trustee, the Security Trustee shall not be responsible, nor shall face any liability, for any loss incurred by the Loan Noteholders relating to a failure of the Company to make payments (whether of interest or of the principal amount) to the Loan Noteholders when due. The Security Trustee will not have any ability or responsibility to protect any monies in the accounts of the Company which may have been set aside for payment of interest or the principal amount in respect of the Loan Notes. The Security Trustee cannot guarantee return of any monies in the event of default. **The Security Trustee has no role in the day to day management of the Company and its personnel are not experts in the Company's business.** Accordingly, in the event that the security is enforced, there can be no guarantee that it will be possible to realise the assets for the same value as stated in the IM (or realise them at all in some cases).

Cancellation Rights

Investors will have fourteen (14) working days from the date they sign the application form to cancel an application to subscribe for Loan Notes. Investors should review the term and conditions of application carefully and seek professional advice from financial intermediaries authorised under FSMA to advise on investments of this type.



Risks Relating to the Company

Performance Risk

The Company may not perform as well as expected and may even fail completely. Investors are reminded that any financial forecasts included in this document are hypothetical projections only. Projected results have many inherent limitations and there are frequently sharp differences between such projections and the actual results subsequently achieved. The Company cannot make any representation or warranty as to what the actual results will be and has provided its projections by way of illustration only.



Personnel

The Company's performance is dependent on the continued services and performance of members of its board, management team, operational employees and professional advisers. If the Company does not succeed in retaining skilled personnel, fails to maintain the skills of its personnel or is unable to continue to attract and retain all personnel necessary for the development and operation of its business, it may not be able to grow its business as anticipated or meet its financial objectives including the servicing, and ultimately the redemption, of the Loan Notes.

Regulatory Risk

Changes to existing laws or regulations or the creation of new laws or regulations may have an adverse effect on the Company's business and could result in the Company failing to generate sufficient returns to service the Loan Notes or redeem them in full (or at all).

Operational Risk

Operational factors may disrupt the Company's activities and result in increased internal costs, project delays, aborted projects and/or project cost increases. These risks may be related to and not limited to:

- The capacity of the staff and systems to develop sites and subsequently sell them.
- The ability to source land acquisition opportunities and generate value.
- The ability to retain key members of the Management Team (see 'Personnel' below).
- Failure to satisfy contract conditions, budget cost overruns and losses.

If one or more of these risks were to occur, the Company may not generate sufficient returns to service the Loan Notes or redeem them in full (or at all).

Property Market Risks

Fluctuations in the property market could affect the value of property purchased through bridging finance and joint venture agreements. Any negative fluctuations in the property market could affect the performance of the Company and its ability to repay Loan Noteholders.



Other Risks and Considerations

Diversified Portfolio

Investors are reminded to maintain a balanced portfolio. Diversification by spreading your money across different types of investments should reduce your overall risk. Investors should only invest a small proportion of their available investment funds via this Offer (and others like it) due to the high risks involved.

Taxation Risks

The statements in this document regarding taxation only represent the Company's understanding of the current law and practice as regards the taxation of the Loan Notes. Nothing in this document should be considered tax or legal advice and prospective Investors are recommended to seek their own independent advice before investing. The tax legislation referred to herein may change in the future and such changes may have retrospective effect. Investors are reminded that any future legislation regarding taxation could also have an adverse effect on the Company's profitability.

Individual tax circumstances may differ from Investor to Investor and persons wanting to invest are advised to seek specific tax advice based on their personal circumstances.

Forward Looking Statements

Certain information contained in this document constitutes “forward-looking statements,” which can be identified by the use of forward-looking terminology such as “assumed,” “example,” “illustrative,” “may,” “will,” “should,” “expect,” “intend,” “anticipate,” “project,” “estimate,” “plan,” “seek,” “continue,” “target,” or “believe,” or the negatives thereof or other variations thereof or comparable terminology, and include projected or targeted minimum returns to be made by the Company. Such forward looking statements are inherently subject to material, economic, market and other risks and uncertainties, including the risk factors set out in the ‘Summary’ and ‘Risk Factors’ sections of this document and, accordingly, actual events or results or the actual performance of the Company may differ materially from those reflected or contemplated in such forward-looking statements.

In addition, Investors should not place undue reliance on “forward-looking statements,” which speak only as of the date of this Information Memorandum.

Tax

Investors are advised to take their own tax advice on the tax consequences of acquiring, holding and disposing of the Loan Notes.

It is possible that legislation may change in the future or may be introduced with retrospective effect.

Individual tax circumstances may differ from Investor to Investor and persons wanting to invest are advised to seek specific tax advice based on their personal circumstances.

How to Apply

You may apply to invest in 79th Luxury Living Six Limited Loan Notes from 4 June 2024.

The process for investing in the Loan Note is as follows:

1. Read the full text of this Information Memorandum.
2. If you are in any doubt about the investment in the Loan Notes described herein, you should consult an authorised person specialising in advising on investments of this nature.
3. Once you have decided to proceed, you should request an Application Form.
4. Make yourself familiar with the Terms and Conditions.
5. Submit your Application and AML (Anti-Money Laundering) documentation to 79th Group.
6. Submit payment by BACS as per the instructions you will receive from 79th Luxury Living Six Limited.
7. Once an application is accepted, an Investor will receive an email confirmation and the investment will be recorded with the Registrar. Investors will receive a certificate registering their ownership of the Loan Note to be dispatched no later than 10 business days following subscription. This will also be noted on the certificate register.

General Information

Statutory Information

The Company was incorporated as a limited company on 10 January 2024 with the name 79th Luxury Living Six Limited and registered number 15402941. The principal legislation under which the Company operates is the Companies Act 2006. The liability of members of the Company is limited.

Registered Address: Southport Business Park, Wight Moss Way, Southport, Merseyside, PR8 4HQ

Directors

Directors: Jake Webster, David Webster, Curtis Webster

Trustee

Security Trustee: T & T Management Services Limited

Articles of Association

The current Articles are the standard articles adopted on incorporation, a copy of which can be viewed online at the Companies House website or will be provided on request.

Interests of Directors & People with Significant Control

The interests of each Director and those of any person connected with them within the meaning of section 252 of the Companies Act 2006 ("Connected Person"), all of which are beneficial (except as noted below), in the share capital of the parent company and the existence of which is known or could with reasonable diligence be ascertained by the Directors at the date of this document.

79th Luxury Living Six Limited – Companies with Significant Control

Name	Share Count	Share Type	Nominal Value	% of Total Share Count
The 79th GRP Limited	1	Ordinary	£1.00	100%

79th Luxury Living Six Limited – People with Significant Control

Name	Share Count	Share Type	Nominal Value	% of Total Share Count
Jake Webster	1	Ordinary	£1.00	33.33%
David Webster	1	Ordinary	£1.00	33.33%
Curtis Webster	1	Ordinary	£1.00	33.33%

Other Information

The Company's accounts will be prepared under the historical cost convention and in accordance with applicable accounting standards in the United Kingdom. The accounts will be drawn up on a going concern basis.

The accounting reference date of the Company is 23 January 2025, unless amended by the Issuer at a future date. To date no financial statements have been filed with the Registrar of Companies.

Documents Available for Inspection

Copies of the following documents may be inspected at the registered offices of the Company during usual business hours on any weekday (weekends and public holidays excepted), or can be emailed on request:

- (i) The Articles
- (ii) The Company Registers
- (iii) Security Trustee Deed
- (iv) Debenture Deed



**SEVENTY
NINTH™
GROUP**

79TH LUXURY LIVING SIX LTD is a Limited Company registered in England and Wales with company number 15402941 at the registered office address Southport Business Park, Wight Moss Way, Southport, England, PR8 4HQ.

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Contact Us

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