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# Shariah Compliant Portfolio

Tranche 3

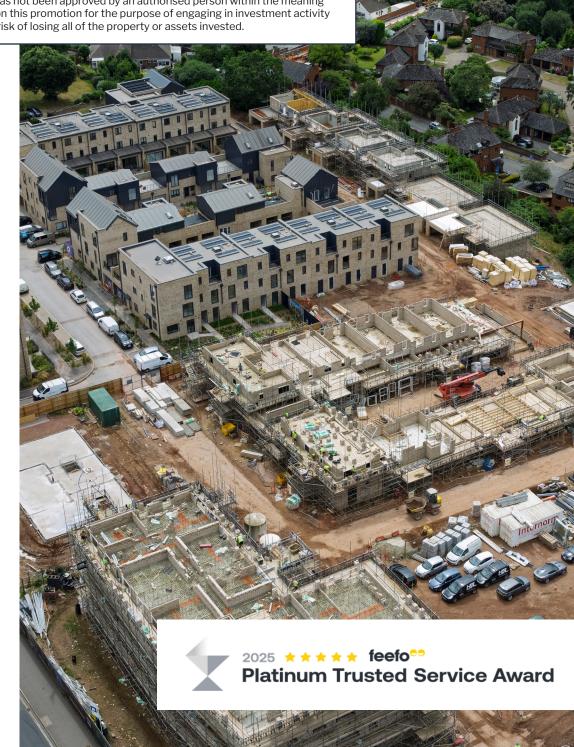
Sustainable and Ethical Property Investment

Certified by



As seen on







## Important notice to investors

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 grounds that it is made to 'investment professionals' within the meaning of Article 19 of the Financial Services and Markets Act (Financial Promotion) Order 2005 (FinProm); persons believed on reasonable grounds to be 'certified high net worth individuals' within the meaning of Article 48 FinProm; persons who are 'certified sophisticated investors' within the meaning of Article 50 FinProm; and persons who are 'self-certified sophisticated investors' within the meaning of Article 50A FinProm.

Please ensure you read the Information Memorandum ("IM") in full, in conjunction with this Investment Summary ("IS"), including the FAQs and the KEY RISKS.

If you are in any doubt about the contents of this document, we strongly recommend that you consult and seek advice from an authorised person who specialises in advising on the acquisition of shares and other securities, and is authorised under the Financial Services and Markets Act 2000 ("FSMA"). An investment in Acorn Green Investments No.2 Limited (the "Company", the "Issuer") with Company Registration number 13804430 will not be suitable for all recipients of this IS and the accompanying IM.

The purpose of this IS is to provide information to individuals who have expressed an interest in the possibility of investing in Redeemable Shares (the "Redeemable Shares") issued by the Issuer.

An application form to subscribe for Redeemable Shares will only be provided to persons:

- a) who can evidence to the Directors of the Issuer that they are either:
  - (i) certified as a 'high net worth individual',
  - (ii) certified as a 'sophisticated investor',
  - (iii) self-certified as a 'sophisticated investor', in each case in accordance with the FCA's Conduct of Business Sourcebook (COBS), Chapter 4.7;

**b)** who are pension fund trustees investing pension money, where the beneficiary of the pension would otherwise be entitled to invest in accordance with the terms of this invitation (referred to herein as "Potentially Eligible Investors").

Potentially Eligible Investors should consider carefully whether an investment in Redeemable Shares is suitable for them in light of their personal circumstances and the KEY RISKS noted in the accompanying IM.

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. Copyright of RST Group Holdings Limited. All rights reserved.

Nothing in this document shall be construed as the giving of investment advice by the Issuer or any other person. If you are in any doubt as to whether to invest in the Redeemable Shares described herein, you should consult an independent financial adviser ("IFA") who is qualified to advise on investments of this nature.

This IS does not constitute a prospectus to which the Prospectus Rules of the Financial Conduct Authority apply. This IS 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 the accompanying IM before applying for Redeemable Shares.

The distribution of this document 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.

Acorn Green Investments No.2 Limited will issue the Redeemable Shares to fund the delivery of various development sites being developed by subsidiaries of the Issuer.

#### Security

The Redeemable Shares include a commitment to redeem the Share at the end of the term. RST Group Holdings Limited, has secured the capital invested, by way of a corporate guarantee.

#### Use of Funds

Acorn Green Investments No.2 Limited shall invest the proceeds raised from the issue of the Redeemable Shares in the development described in this document, and as appropriate in the course of its day to day business as a property developer and investor.

## An Ethical Pathway to Property Investment

Introducing the Shariah-Compliant Portfolio, an ethical investment opportunity designed to align with Islamic finance principles. Choose between 3-year and 5-year fixed-term options, investing in high-potential property developments in the UK, particularly in the South West. Benefit from robust returns while adhering to ethical standards and capitalising on the dynamic UK property market.

#### An overview

Rate of return p.a.\*

11% - 15%

Investment term options

3/5 years

Minimum investment

£5,000



### Our unique structure:

#### 1. Your Contribution:

Funds are invested in a specific project being developed by Acorn Property Group and managed by Acorn Green Investments No.2 Limited, an SPV within our group.

#### 2. Project Funding:

These funds are used to support sustainable residential property developments across South West England and South Wales. By avoiding reliance on costly commercial loans, we can maximise the value returned to investors.

#### 3. Compliance:

Investments follow a **Murabaha structure**, a trading-based model that replaces interest with a mutually agreed profit. This ensures full alignment with Islamic finance principles.

#### 4. Your Return:

At the end of the term, your shares are repurchased by Acorn Settlements at a preagreed profit, delivering your returns as per your selected plan (income or growth).





## **Product options**

#### Fundraise detail

**Total shares issued** 

2,000

**Total target fundraise** 

£2,000,000

Instrument

K Shares

Issuer

Acorn Green Investments No.2 Limited

#### **Payment Schedule**

Returns are paid as either income or capital growth.

Returns will be paid to investors on a quarterly basis for our Quarterly shares or at the end of the investment term for our Growth shares.

Three Year - Income	Fiv	Five Year - Income			
Rate 11% p.a.	Ra	te	12.% p.a.		
Target raise £500,000	) Ta	rget raise	£500,000		
Term length 36 month	ns Te	rm length	60 month		
Returns are paid quarterly as income.		turns are paid income.	quarterly		

Three Year - Grov	wth	Five Year - Growth			
Rate	13% p.a.	Rate	15% p.a.		
Target raise	£500,000	Target raise	£500,000		
Term length	36 months	Term length	60 months		
Returns are paid a of the investment		Returns are paid at the end of the investment term.			



### How can we ensure the returns are Shariah-Compliant?

Amanah Advisors is the Shariah board of Acorn. Amanah Advisors have designed the product as a Murabaha and reviewed the agreements for Shariah compliance purposes.

Amanah Advisors are a global Shariah advisory firm headquartered in the UK, and serving financial institutions worldwide. Amanah Advisors specialise in Shariah compliant product development, Shariah advisory, transaction structuring, Shariah certification, Shariah governance and Shariah audit.



£500,000

60 months

## 3 Year Income

Initial investment	Year 1 11%*		Year 2 11%*		Year 3 11%*	
£10,000	£1,100	£275 <sup>PQ</sup>	£1,100	£275 <sup>PQ</sup>	£1,100	£275 <sup>PQ</sup>
£20,000	£2,200	£550 <sup>PQ</sup>	£2,200	£550 <sup>PQ</sup>	£2,200	£550 <sup>PQ</sup>
£50,000	£5,500	£1,375 <sup>PQ</sup>	£5,500	£1,375 <sup>PQ</sup>	£5,500	£1,375 <sup>PQ</sup>
£100,000	£11,000	£2,750 <sup>PQ</sup>	£11,000	£2,750 <sup>PQ</sup>	£11,000	£2,750 <sup>PQ</sup>
£200,000	£22,000	£5,500 <sup>PQ</sup>	£22,000	£5,500 <sup>PQ</sup>	£22,000	£5,500 <sup>PQ</sup>
£500,000	£55,000	£13,750 <sup>PQ</sup>	£55,000	£13,750 <sup>PQ</sup>	£55,000	£13,750 <sup>PQ</sup>
£1,000,000	£110,000	£27,500 <sup>PQ</sup>	£110,000	£27,500 <sup>PQ</sup>	£110,000	£27,500 <sup>PQ</sup>





## 3 Year Growth

Initial investment	Year 1 13%*	Year 2 13%*	Year 3 13%*	Total Return*
£10,000	£1,300	£1,300	£1,300	£3,900
£20,000	£2,600	£2,600	£2,600	£7,800
£50,000	£6,500	£6,500	£6,500	£19,500
£100,000	£13,000	£13,000	£13,000	£39,000
£200,000	£26,000	£26,000	£26,000	£78,000
£500,000	£65,000	£65,000	£65,000	£195,000
£1,000,000	£130,000	£130,000	£130,000	£390.000





## 5 Year Income

Initial investment	Year 1 12%*		Year 2 12%*		Year 3 12%*		Year 4 12%*		Year 5 12%*	
£10,000	£1,200	£300 <sup>PQ</sup>								
£20,000	£2,400	£600 <sup>PQ</sup>								
£50,000	£6,000	£1,500 <sup>PQ</sup>								
£100,000	£12,000	£3,000 <sup>PQ</sup>								
£200,000	£24,000	£6,000 <sup>PQ</sup>								
£500,000	£60,000	£15,000 <sup>PQ</sup>								
£1,000,000	£120,000	£30,000 <sup>PQ</sup>								





## 5 Year Growth

Initial investment	Year 1 15%*	Year 2 15%*	Year 3 15%*	Year 4 15%*	Year 5 15%*	Total Return*
£10,000	£1,500	£1,500	£1,500	£1,500	£1,500	£7,500
£20,000	£3,000	£3,000	£3,000	£3,000	£3,000	£15,000
£50,000	£7,500	£7,500	£7,500	£7,500	£7,500	£37,500
£100,000	£15,000	£15,000	£15,000	£15,000	£15,000	£75,000
£200,000	£30,000	£30,000	£30,000	£30,000	£30,000	£150,000
£500,000	£75,000	£75,000	£75,000	£75,000	£75,000	£375,000
£1,000,000	£150,000	£150,000	£150,000	£150,000	£150,000	£750,000





## About Acorn Property Invest

Acorn Property Invest operates as the fundraising arm for Acorn Property Group, a prominent property developer in the UK. As an investor, you will have the chance to financially support the creation of high-specification, design-led homes devised by Acorn Property Group's proficient team.

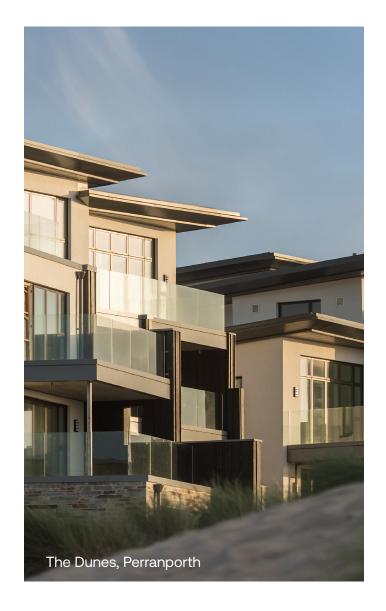
Through their straightforward and transparent methods, Acorn Property Invest gives qualified investors an avenue to gain from the potential of the thriving UK property market, without the commitment of a buy-to-let or direct investments.

Pledging its commitment to creating distinctive homes for future generations, Acorn Property Invest aligns your financial contribution with the production of modern, sustainable dwellings tailored to suit the demands of the current market. 3000+

Active investors

£62.3M

Funds raised (via API)



## Meet the management



Romy Summerskill
Founder & Executive Chairman

Group



Melanie Omirou Executive Group MD & Funding Director

Group



Rickard Eriksson
Finance Director (FCCA)

Group



Yonatan Ayele
Financial Controller (BA (Hons), ACCA)

Group



Julian Hampson
Design Director (BA (Hons)
DipArch, RIBA)

## How to invest

## Create your free account

Join our investment platform today. It's quick, easy and totally free to sign up and gain access to all our live opportunities.

## 2. Set up your profile

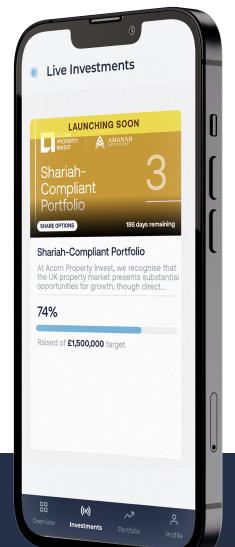
Finish your investor classification, complete your profile and appropriateness test to unlock our opportunities.

## **3.** Browse our live opportunities

Once you've created your profile, you'll be able to view and browse all of our live opportunities within minutes.

## 4. Invest and submit funds

When you're ready to invest, simply follow the payment instructions sent by our receiving agent to securely submit your funds.







Scan me



#### Portfolio focused

Build a portfolio of potentially highyield property investments from an award-winning housebuilder



### Stay up to date

Never miss a new fundraising opportunity. Keep track of full rates and terms by staying up to date with our platform.

