
THE REFURB
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The Refurb Group (TRG Capital Ltd) is a Glasgow-based property trading company.

We specialise in acquiring undervalued residential properties, adding value through targeted improvements, and reselling them within short 3–6 month cycles.

Unlike equity or long-term investment schemes, our model gives investors:

- **Fixed, contractual returns** of 10–12% per annum.
- **Short-term commitments** with repayment on each resale.
- **Pro rata fairness** — returns distributed in proportion to each investor's commitment.
- **Capital security** — funds are tied to property transactions, not speculative ventures.
- **2% loyalty bonus** for investors who recycle their capital into the next project, accelerating compounding growth.

Our mission is simple:

To deliver secure, transparent, and rewarding property-backed investments that grow investor wealth while improving UK housing stock.

The Investment Opportunity

The Refurb Group gives private investors a chance to put their money to work in one of the UK's most reliable asset classes — residential property — without the hassle of being a landlord or developer.

Instead of tying capital up for years, our model delivers:

✨ **Fixed, Competitive Returns**

- 10–12% per annum, contractually agreed (with interest paid pro rata at project completion)

⚡ **Short-Term Commitment**

- Typical cycle: 6-9-12 months.
- Your money works quickly, then comes straight back with profit.

🔒 **Security & Transparency**

- Investor funds go only into deposits, legal fees, and acquisition costs.
- All refurbishments and balances are funded separately via bridging finance.
- You are always repaid before the company takes any profit.

📈 **Fair & Scalable Participation**

- Investments are allocated *pro rata* across projects, ensuring every investor benefits in proportion to their commitment.
- Minimum entry from £10,000, with options to scale across multiple deals.
- Investors who complete a project and reinvest receive a 2% loyalty bonus on their reinvested amount — boosting long-term compounding.

💡 *In short: predictable returns, rapid cycles, and complete transparency — all backed by real property assets.*

How It Works

We keep the process simple, transparent, and repeatable — so investors always know where their money is and how it's working.

Step 1 – Investor Commitment

- Invest from £10,000 upwards through a fixed-return loan agreement.
- Funds are allocated *pro rata* across live projects, ensuring fairness and proportional participation.
- Capital is used exclusively for deposits and purchase costs (stamp duty, legal, valuations).

Step 2 – Acquisition

- The Refurb Group secures undervalued properties through probate, repossession, landlord exit, or auction.
- Investor funds complete the purchase.

Step 3 – Improvement & Funding

- Refurbishment and balance of purchase are funded via short-term bridging facilities.
- Trusted subcontractors deliver targeted upgrades (kitchens, bathrooms, energy efficiency).

Step 4 – Resale

- Property is listed and sold within 12–16 weeks.
- Bridging finance is repaid first.

Step 5 – Investor Repayment

- Investors are repaid their original capital plus fixed return (10–12%).
- Repayments are always prioritised before company profit.

Step 6 – Recycle or Exit

- Investors may:
  • Withdraw funds after repayment, or
  • Reinvest into the next project, compounding profits across multiple cycles.
- Investors who reinvest receive a 2% loyalty bonus on their reinvested capital — accelerating long-term returns.

💡 *Every project follows this same clear, disciplined cycle — giving investors' confidence in predictable, short-term results*

Investor Options

The Refurb Group offers flexible ways to participate, so every investor can choose the approach that fits their goals.

1. Single Project

- Commit to one project only.
- Receive capital + fixed return (10–12% per annum)
- Ideal for first-time investors wanting to "test the model."

2. Recycle (Sequential Compounding + Loyalty Bonus)

- Roll your capital + profits into the next project.
- Compounding accelerates growth across multiple cycles.
- Investors who reinvest receive a **2% loyalty bonus** on their reinvested amount, boosting returns further.
- £10,000 at 12% return = £11,200 after 12 months. If reinvested, a 2% loyalty bonus is added to the reinvested capital, meaning you begin the next project with £11,424. This bonus applies each time capital is rolled into a new project, steadily accelerating long-term growth.

3. Parallel Projects (Multiple Investments at Once)

- From Year 2 onwards, The Refurb Group will run several projects simultaneously.
- Larger investors can split capital across multiple live deals *pro rata*.
- This creates staggered repayment dates, providing more frequent cash flow.
- £40,000 invested across 3 projects (allocated pro rata), reinvested each year, could grow to around **£70,000–£76,000 after 5 years** with the loyalty bonus applied.

4. Fair Allocation (Pro Rata Participation)

- All investor funds are pooled and allocated *pro rata* across live deals.
- Ensures fairness: every investor earns returns in proportion to their contribution.
- Protects smaller investors while rewarding those who scale their capital.

💡 *Whether you start with £10,000 or scale across multiple deals, the model is designed to give you flexibility, regular cash flow, and long-term compounding potential.*

Returns in Action

The Refurb Group offers investors fixed annual returns, short project cycles, and the option to accelerate growth with our loyalty bonus.

Example A – Single Project (6 Months)

- Investment: **£10,000**
- Fixed Return: **12% per annum** (pro rata for 6 months = 6%)
- Term: **6 months**
- Repayment at Exit: **£10,600** (capital + £600 interest)

💡 Even on shorter projects, investors receive their full contracted annual return on a pro rata basis.

Example B – Full Year Investment (with Loyalty Bonus)

- Investment: **£10,000**
- Fixed Return: **12% per annum**
- End of Year 1 Value without bonus: **£11,200**
- End of Year 1 Value with reinvestment + 2% loyalty bonus: **£11,424**

💡 The loyalty bonus provides an additional uplift, rewarding investors who recycle capital into new projects.

Example C – Long-Term Compounding (5 Years, with Loyalty Bonus)

- Investment: **£10,000**
- Fixed Return: **12% per annum**
- End of Year 5 Value without bonus: **£17,600**
- End of Year 5 Value with 2% loyalty bonus on each reinvestment: **£19,000**

💡 Fixed annual returns deliver steady growth, while loyalty rewards provide an extra compounding effect over time.

Example D – Larger Investor with Parallel Projects (Pro Rata Allocation)

- Investment: **£40,000** across multiple projects (allocated pro rata)
- Fixed Return: **12% per annum**
- Staggered project exits provide **regular cash flow** throughout the year
- End of Year 5 Value without bonus: **£70,400**
- End of Year 5 Value with loyalty bonus: **£76,300**

💡 *Larger investors benefit from staggered repayment dates, consistent fixed returns, and boosted growth from loyalty rewards.*

Investor Protection

At The Refurb Group, protecting investor capital is our priority. Every project is structured to ensure **clarity, transparency, fairness, and repayment priority**.

🔒 **Loan Agreements**

- Every investment is documented with a legally binding loan contract.
- Terms are clear: fixed annual return (10–12%), pro rata for the project term, with repayment at project completion.

💰 **Priority Repayment**

- Investors are always repaid before the company takes any profit.
- Capital + agreed return are paid out immediately after bridging is cleared on resale.

⚖️ **Fair Allocation (Pro Rata Participation)**

- All investor funds are allocated *pro rata* across projects, so every investor benefits fairly in proportion to their contribution.
- Protects smaller investors while rewarding those who scale their capital.

📊 **Transparency Through Podio**

- Each investor has secure login access to view:
  • Capital invested
  • Accrued return
  • Projected repayment date & total
- Live updates on project milestones provide full visibility.

⚡ **Short-Term Cycles + Loyalty Bonus**

- Projects run 3–6 months, reducing exposure to market fluctuations and ensuring liquidity.
- Investors who recycle their capital receive a **2% loyalty bonus** on reinvested amounts — encouraging repeat participation and long-term alignment.

💡 *Your money is secured with contracts, repaid first, and tracked live — so you always know it's safe and working for you.*

Risk Analysis

Every investment carries risk. The Refurb Group reduces and manages these risks through a disciplined approach designed to protect capital and deliver predictable outcomes.

Housing Market Changes

- **Risk:** Prices fall, or sales take longer than expected.
- **Mitigation:**
  - Focus on high-demand, affordable housing (most liquid part of the market).
  - Conservative resale valuations to build in margin.
  - Ability to adjust pricing quickly to secure sales.

Project Delivery Delays

- **Risk:** Refurbishments take longer, increasing holding costs.
- **Mitigation:**
  - Use proven subcontractors on fixed-price contracts.
  - Strict project oversight with milestone checks.
  - Build contingency time into every project cycle.

Cash Flow & Funding

- **Risk:** Insufficient liquidity to complete works or repay bridging.
- **Mitigation:**
  - Bridging secured in advance with professional lenders.
  - Weekly cashflow monitoring.
  - Investor capital reserved solely for acquisition, never diverted.

Compliance & Governance

- **Risk:** Misuse of funds or unclear reporting.
- **Mitigation:**
  - Legally binding loan agreements with fixed terms.
  - Transparent reporting via Podio investor dashboards.
  - Professional oversight from solicitors and accountants.

💡 *Risks exist in every investment — but by focusing on liquid assets, short cycles, fixed-price contracts, and full transparency, we minimise exposure and protect investor capital.*

Tax Treatment of Returns

Investor returns are structured as **loan interest**, not equity. This makes the tax position simple, transparent, and predictable.

Key Points

- **No Capital Gains Tax (CGT):** Returns are not capital gains, so CGT does not apply.
- **Interest Income:** Returns are treated as interest, like savings or bonds.
- **Declaration:** Investors are responsible for declaring interest income to HMRC.

If You Already File Self-Assessment

- Simply include the interest on your return as additional income.

If You Don’t Normally File Self-Assessment

- HMRC may adjust your PAYE tax code to collect any tax due.
- In many cases, no full Self-Assessment is required.

Personal Savings Allowance

- **Basic rate taxpayers:** First £1,000 of interest per year is tax-free.
- **Higher rate taxpayers:** First £500 is tax-free.
- **Additional rate taxpayers:** No allowance.

Example

- Investment: £10,000 at 12% return = £1,200 profit.
- A basic rate taxpayer pays tax only on £200 of this, as £1,000 is covered by their allowance.

💡 *Your returns are taxed like interest from savings — no complex reliefs, no capital gains — making everything simple and transparent.*

Exit Strategy

Exit Strategy

The Refurb Group is designed to give investors short, clear, and predictable exits. Every project is structured around fixed-return loan agreements, ensuring repayment is simple and transparent.

Investor Exit

- **Repayment First** – Investors are repaid their original capital plus fixed annual return (10–12%, pro rata if less than 12 months) before the company retains any profit.
- **Cycle Length** – Typical project cycles run 3–6 months from acquisition to resale.
- **Flexibility** – After repayment, investors may:
    - **Exit fully** – withdraw capital and return.
    - **Recycle** – reinvest into the next project to continue earning fixed returns (with the loyalty bonus applied).
    - **Diversify** – spread capital across multiple live projects for staggered repayments.

💡 *For investors: every exit is short-term, fixed, and contractual — ensuring clarity, priority repayment, and predictable results.*

Brand Identity

The Refurb Group is built on three promises to investors:

Clarity. Trust. Performance.

- **Clarity** – Simple investment terms, plain-English communication, and transparent reporting.
- **Trust** – Legally binding agreements, priority repayment, and live visibility of your funds through our investor dashboard.
- **Performance** – A proven, repeatable trading model delivering consistent fixed returns.

Our brand isn't just a logo — it's how we operate. From investor packs to digital dashboards, every interaction is designed to reinforce one message:

💡 ***Your capital is in safe, capable hands.***

Next Steps

Investing with The Refurb Group is simple, transparent, and straightforward.

Minimum Commitment

- From £10,000 per investor.
- Funds are allocated *pro rata* across live projects to ensure fairness for every participant.

Investment Term

- 3–6 months per project.
- Fixed return of 10–12%, agreed in advance.
- Investors who recycle their capital receive a **2% loyalty bonus** on reinvested amounts, accelerating long-term growth.

The Process

1. **Enquire** – Contact us to discuss your investment goals.
2. **Agree Terms** – Review and sign a loan agreement.
3. **Fund** – Transfer capital securely into the company account.
4. **Track Progress** – Access live updates via your secure Podio login.
5. **Exit or Recycle** – At project completion, receive your capital + return. Withdraw or reinvest to unlock the loyalty bonus and compound your gains.

Why Now

- The UK property market continues to provide opportunities in undervalued homes.
- Our disciplined model turns these opportunities into predictable, short-term returns with fair allocation and loyalty rewards for committed investors.

💡 *Start with £10,000, watch it grow within 3–6 months, and keep compounding from there.*

Getting Started

For further information or to request a draft loan agreement, please get in touch:

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💡 *We're ready to work with investors who want secure, transparent, and profitable property-backed opportunities.*