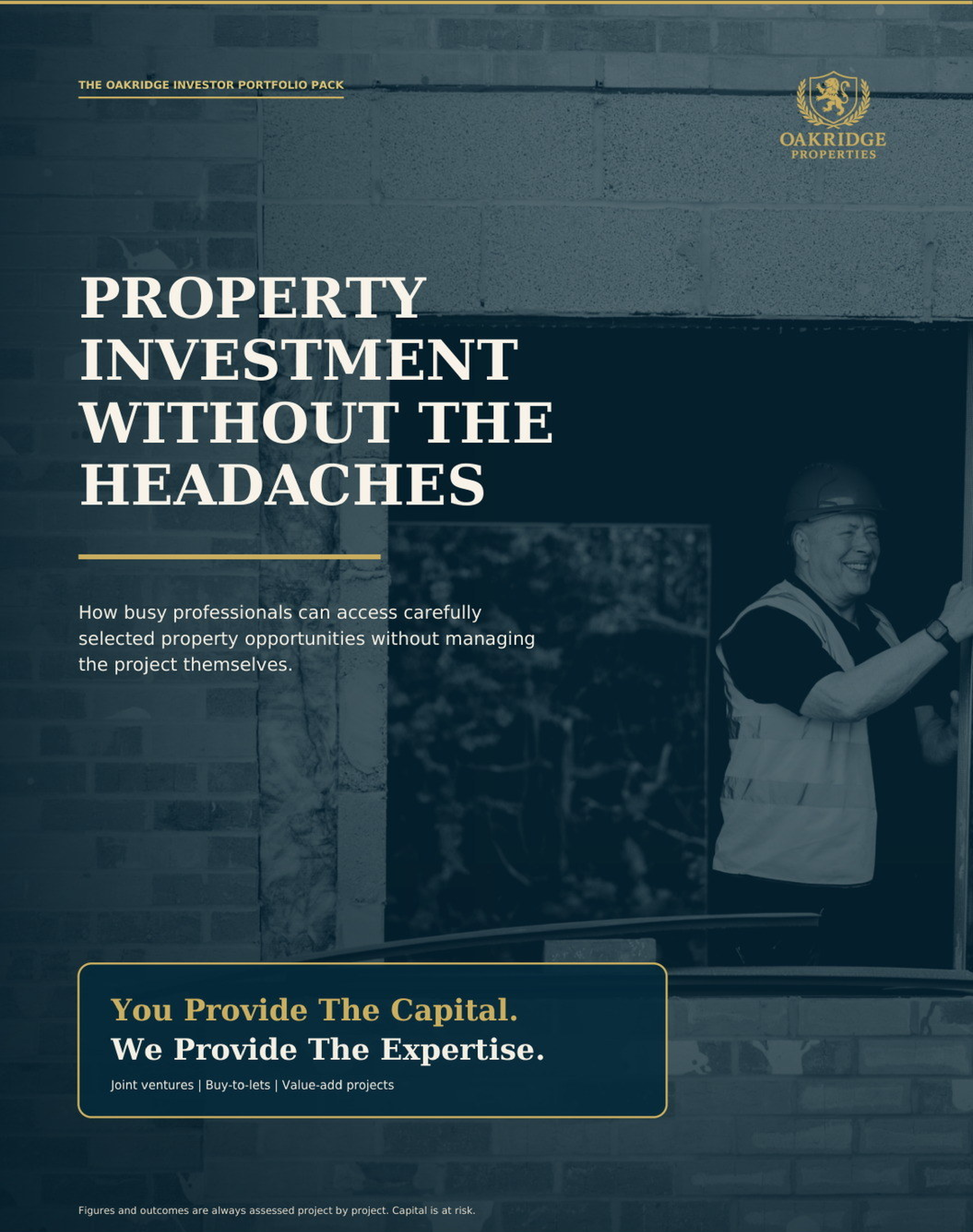

OAKRIDGE
PROPERTIES

PROPERTY INVESTMENT WITHOUT THE HEADACHES

How busy professionals can access carefully selected property opportunities without managing the project themselves.

You Provide The Capital.
We Provide The Expertise.

Joint ventures | Buy-to-lets | Value-add projects

Figures and outcomes are always assessed project by project. Capital is at risk.

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WELCOME TO OAKRIDGE

Oakridge exists for investors who want the long-term benefits of property, but not the day-to-day burden of sourcing deals, managing refurbishments, coordinating trades or dealing with the moving parts alone.

Our role is to bring clarity, structure and practical delivery experience to carefully selected property opportunities - helping investors make informed decisions with experienced people behind the project.

What This Pack Is Designed To Do

This guide explains how Oakridge approaches property investment, what we look for in a deal, and how busy investors can explore opportunities with practical delivery experience behind them.

01
Clear Strategy
Understand the opportunity, the numbers and the assumptions before moving forward.

02
Practical Experience
Bring real construction and project delivery judgement into the investment process.

03
Hands-Off Support
Make property investing calmer and more structured for time-poor investors.

WHY INVESTORS CHOOSE OAKRIDGE

Most investors are not simply looking for a property. They are looking for clearer decisions, better judgement and experienced people who understand what can go wrong before capital is committed.

Oakridge is not just about finding property deals. It is about knowing which opportunities are worth pursuing, which risks to avoid, and how to manage the process with experienced judgement.

01 Better Judgement Before Capital Is Committed

Good property investment starts before a purchase is made. Oakridge focuses on careful assessment, realistic numbers and understanding what a project may involve before moving forward.

02 Problems Spotted Earlier

Construction and delivery experience help identify issues that less experienced investors may miss, from refurbishment scope and layout limitations to access, compliance, buildability and hidden cost risks.

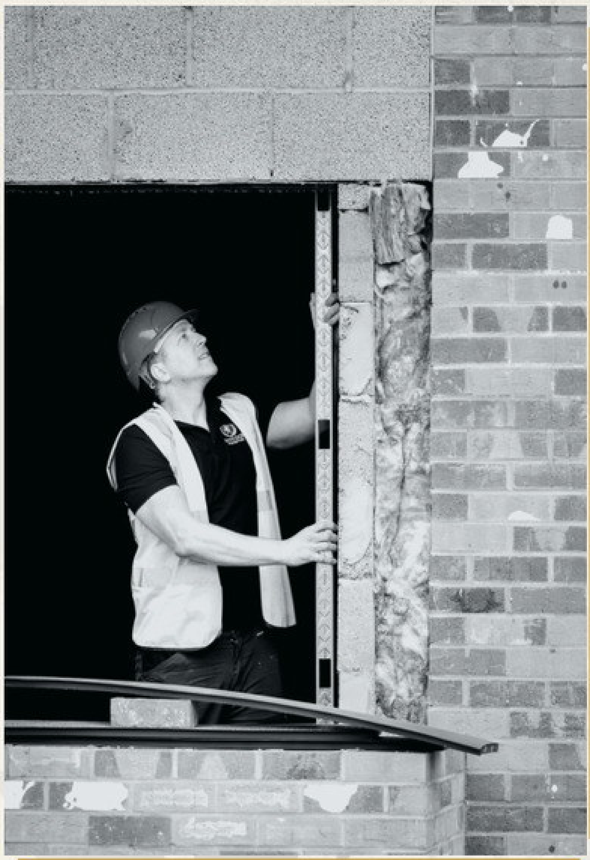
03 Value Others May Overlook

Some opportunities are dismissed because they look complicated. Experienced judgement helps separate genuine problems from solvable ones.

That judgement is supported by team experience across the management, delivery and construction of nearly 8,000 homes.

BUILT ON EXPERIENCE ACROSS NEARLY 8,000 HOMES

Property investment is not won on spreadsheets alone. It is won through practical judgement, clear project control and knowing what site problems look like before they become expensive.



THE EXPERIENCE BEHIND OAKRIDGE

Across their careers, key Oakridge team members have been involved in residential development delivery across nearly 8,000 homes - overseeing construction teams, contractors, suppliers, plant, materials, sequencing, foundations, groundworks and structural delivery.

Most investors see the numbers. Oakridge also looks at the building behind them.

01

Ground-Up Judgement

Foundations, movement, drainage, load paths and hidden defects are assessed with practical construction knowledge.

02

Problem Solving

Complex site issues can stop less experienced teams. Oakridge benefits from people used to finding workable routes forward.

03

Delivery Control

Projects need the right sequence, trades, materials, suppliers and oversight to protect time, budget and quality.

Why this matters to investors

- Better questions are asked before capital is committed
- Site risks, refurb costs and delivery routes are considered earlier
- Problems can be planned for, instead of becoming expensive surprises

Experience figure refers to previous residential development management, construction oversight and site delivery roles involving key Oakridge team members. Figures and outcomes vary by project. Capital is at risk.

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THE PROBLEM WITH INVESTING ALONE

Many investors are attracted to property because it feels tangible and familiar. But a successful project depends on far more than finding a house that looks like good value.

The difficulty is not simply buying a property. It is knowing whether the numbers, condition, works, risks and exit route all make sense together before moving forward.

01 Time Pressure

Busy professionals often do not have time to source, inspect, negotiate, manage trades and monitor projects properly.

02 Hidden Risk

Refurbishment costs, poor layouts, planning constraints, access issues and local demand can quickly change the outcome of a deal.

03 Decision Fatigue

A property project involves hundreds of small decisions. Without experience, it can be hard to know which issues matter and which are manageable.

Oakridge exists to make the process clearer, calmer and more structured for investors who want property exposure without turning it into a second job.

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WHY STRUCTURAL EXPERIENCE MATTERS

In property, a project rarely succeeds on purchase price alone. What protects investor capital is the quality of judgement applied before work begins, especially when a property raises structural, access or buildability questions.

Oakridge benefits from experience grounded in how buildings go together from the ground up. That helps identify risk earlier, assess practical solutions more confidently and avoid the kinds of surprises that can derail less experienced investors.

01 Hidden Issues Seen Earlier

Substructure, layout, access and buildability concerns can often be spotted before capital is committed, helping investors avoid expensive surprises later.

02 Better Solutions On Site

Experience with foundations, structural elements and practical delivery helps assess workable solutions rather than relying on guesswork.

03 Opportunities Others Avoid

Some projects are overlooked because they appear complicated. In the right circumstances, informed judgement helps separate genuine danger from solvable problems.

> *That judgement is supported by team experience across the management, delivery and construction of nearly 8,000 homes.*

OAKRIDGE PROPERTIES

WHY LINCOLNSHIRE

We focus on Lincolnshire and carefully selected regional opportunities because the fundamentals can create strong investment potential when approached with the right experience and strategy.

01 Accessible Entry Points

Selected regional locations can offer more accessible purchase prices than overheated southern markets.

02 Value-Add Potential

Older housing stock and under-modernised properties can create opportunities for refurbishment-led uplift and improved returns.

03 Local Knowledge Matters

Not every low-cost area is a good investment area. Street-by-street knowledge, demand, tenant profile and exit strategy matter.

The aim is not to buy cheaply for the sake of it. The aim is to identify locations where the numbers, demand and improvement potential make sense together.

WHAT WE LOOK FOR IN A DEAL

We are selective by design. Every opportunity is assessed against clear criteria to help protect investor capital and focus on deals with genuine potential.

01 Purchase Below True Potential

Opportunities where the purchase price leaves room for improvement, costs and margin.

02 Clear Improvement Route

Properties where refurbishment, layout changes or modernisation can realistically improve value and rental appeal.

03 Manageable Works

Projects where the works are understood, costed and appropriate for the expected outcome.

04 Strong Exit Options

Deals are assessed with exit routes in mind, such as resale, refinance or long-term rental.

05 Realistic Numbers

Oakridge favours conservative, project-by-project assessment over optimistic headline figures.

A deal only moves forward when the opportunity, risk, works and exit route can be understood clearly.

THE OAKRIDGE APPROACH

Oakridge uses a structured approach to move from initial opportunity to informed decision-making, rather than relying on guesswork or optimistic assumptions.

01

Identify

We look for selected property opportunities where location, condition, price and potential improvement route appear to align.

02

Assess

Each opportunity is reviewed against realistic costs, likely demand, refurbishment scope, risk and exit options.

03

Structure

The numbers, works and investor position are considered before any opportunity is presented or progressed.

04

Deliver

Projects are managed with a focus on communication, practical decision-making and protecting the intended outcome.

The aim is a calmer, clearer investment process built around experience, not guesswork.

Information is provided for discussion purposes only. Figures and outcomes are assessed project by project. Capital is at risk.

OAKRIDGE PROPERTIES

OUR INVESTMENT PHILOSOPHY: VALUE

For Oakridge, value is not just about buying cheaply. It is created through careful assessment, realistic numbers, practical judgement and considered delivery.

V — **Verify The Numbers**
Every opportunity should be assessed against realistic costs, demand and exit assumptions.

A — **Assess The Risk**
Good investment decisions require a clear understanding of what could go wrong and how it may be managed.

L — **Look For Uplift**
Oakridge looks for opportunities where improvement works may create value, not just properties that look cheap.

U — **Understand The Area**
Location matters. Street, demand, tenant profile and resale appeal all influence the quality of an opportunity.

E — **Execute With Care**
The outcome depends not just on buying well, but on managing the process properly.

Value is not just found in the purchase price.
It is created through judgement, planning and delivery.

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HOW WORKING WITH OAKRIDGE WORKS

The Oakridge process is designed to give investors clarity before commitment, with the right conversations and information at each stage.

01 / Initial Conversation

We start by understanding the investor's goals, available capital, time horizon and preferred level of involvement.

02 / Opportunity Review

Suitable opportunities are discussed clearly, including the numbers, intended works, risks and likely exit options.

03 / Decision & Structure

No investor should feel rushed.
The aim is clarity before commitment.

04 / Project Progression

Where a project moves forward, Oakridge focuses on communication, project oversight and practical decision-making.

05 / Exit Or Long-Term Hold

Depending on the project, the strategy may involve sale, refinance or longer-term rental holding.

The process is designed for investors who want clarity and structure, not another job to manage.

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EXAMPLE LINCOLNSHIRE DEAL BREAKDOWN

Every project is assessed on its own merits. The example below shows the type of information an investor may expect to review before deciding whether an opportunity is suitable.

Example Purchase Price	£120,000
Estimated Refurbishment Budget	£30,000–£45,000
Target End Value / Resale Range	£185,000–£235,000
Potential Gross Uplift	35%–60%
Possible Strategy	Refurbish and resell, refinance, or retain depending on the project.

A worthwhile deal depends on more than the entry price.
Purchase cost, works, market demand and the intended exit route must all make sense together.

IMPORTANT RISK INFORMATION

This is an illustrative example only. Actual figures vary by project, market conditions, costs, demand and exit route.

Capital is at risk.

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COMMON INVESTOR MISTAKES

Good investment decisions are often about knowing what not to do. A property that looks attractive at first glance can quickly become less appealing if the risk, works or exit route are misunderstood.

01 Buying Only Because It Looks Cheap

A low purchase price does not automatically mean a strong investment.

02 Underestimating Refurbishment Costs

Small issues can become expensive when scope, access or condition are misunderstood.

03 Ignoring The Exit Strategy

A deal needs a clear route out before money goes in.

04 Overlooking Local Demand

The right property in the wrong street, area or tenant market can create problems.

05 Trusting Optimistic Numbers

Strong decisions are built on realistic assumptions, not best-case projections.

The aim is not to chase every opportunity.
It is to understand which opportunities deserve attention.

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LOOKING TO BUILD YOUR PROPERTY PORTFOLIO?

Scan to download the investor pack or book an investor discovery call.

Scan to learn more

01522 710 860

enquiries@oakridgepropertyinvestments.com

oakridgepropertyinvestments.com

MEET THE TEAM

Simon Beecham

FOUNDER
Oakridge Property Investments Ltd.

Simon brings business ownership, investor communication and a practical focus on building long-term relationships around clear, well-considered opportunities.

Mike Beecham

FOUNDER
Oakridge Property Investments Ltd.

Mike brings hands-on construction experience and practical knowledge gained through building and working on hundreds of homes.

Davey Thornton

DIRECTOR / PARTNER
Oakridge Property Investments Ltd.

Davey brings site management and major residential delivery experience from projects involving thousands of homes.

Connected Professional Advisers

Martin O'Hara

MORTGAGE & FINANCE BROKER
O'Hara Financial
oharafinancial.co.uk

Supporting funding conversations, mortgage strategy and finance-led deal planning where specialist advice is required.

Dieter Nelson

PLANNING CONSULTANT
Dieter Nelson Planning
dieternelson.com

Supporting planning insight, development considerations and strategy where planning input may affect a project.

> Together, the Oakridge team brings business ownership, construction knowledge and residential delivery experience to assess opportunities with practical judgement.

Professional advisers are independent third parties. Any financial, mortgage, tax, legal or planning advice should be confirmed directly with the relevant qualified professional.

OAKRIDGE PROPERTIES

FREQUENTLY ASKED QUESTIONS

Here are answers to some of the questions investors ask most often. If you have a question not covered here, we are always happy to discuss it.

Is property investment risk-free?

No. Property investment carries risk, including market changes, cost increases, delays, voids and changes in demand. Each opportunity should be assessed individually.

Do you guarantee returns?

No. Oakridge does not guarantee returns. Figures are assessed project by project and should be treated as projections, not promises.

Do I need to manage the refurbishment myself?

The Oakridge model is designed for investors who want a more hands-off approach, with experienced people managing the moving parts.

What type of investors do you work with?

Oakridge is typically suited to busy professionals, business owners and investors who want property exposure but do not want to manage every detail themselves.

Where do you invest?

Oakridge focuses on selected regional opportunities, especially in Lincolnshire.

How do I see current opportunities?

The next step is to contact Oakridge and arrange an initial investor conversation.

> *Clear questions lead to strong decisions.*
> *We believe good information is the foundation of a good investment.*

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RISK & TRANSPARENCY

Property investment can be rewarding, but it is not without risk. Oakridge believes investors should understand both the opportunity and the possible downsides before making decisions.

01 Capital Is At Risk

Property values can go down as well as up. Investors should only commit capital they can afford to place at risk.

02 Returns Are Not Guaranteed

Any figures discussed are projections or examples, not guaranteed outcomes.

03 Costs Can Change

Refurbishment costs, finance costs, holding costs and market conditions can change during a project.

04 Timelines Can Move

Planning, contractors, materials, sales and refinance processes can all affect timescales.

05 Each Project Is Different

Every opportunity should be reviewed on its own merits.

A clear understanding of risk is part of making better investment decisions.

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YOUR NEXT STEP

If you would like to understand whether Oakridge opportunities may be suitable for you, the next step is a short investor discovery conversation.

WHAT WE'LL DISCUSS

- Your investment goals
- Your available capital range
- Your preferred level of involvement
- Your time horizon
- Whether Oakridge opportunities may be suitable

Message OAKRIDGE to see current opportunities.

GET IN TOUCH

Oakridge Property Investments Ltd

oakridgepropertyinvestments.com | enquiries@oakridgepropertyinvestments.com | 01522 710 860

Property investment carries risk.
Returns are not guaranteed and capital is at risk.