PRIVATE LENDING CONSORTIUM

Investor Introduction

PRIVATE & CONFIDENTIAL

For prospective Private Investors

AKIKOHOLDINGS.COM/INVESTORS

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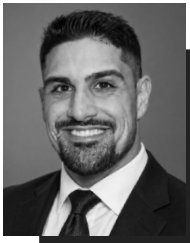
01

A PERSONAL INTRODUCTION



Dasos Mitsis
Akiko Homes

Tara Mitsis
Akiko Homes

Akiko Homes is a privately owned property investment and development business led by Dasos and Tara Mitsis. We acquire property where active management, refurbishment, reconfiguration or development can create additional value.

As our projects have grown in scale, we are building the Akiko Private Lending Consortium: a small group of Private Investors who may wish to lend alongside Akiko on selected future opportunities.

This brochure introduces Akiko, our approach and how participation works. Each opportunity is then presented separately in a Project Investment Pack, including the Borrowing Company, Interest Rate, term, Akiko Capital Contribution and intended repayment route.

Registering an interest creates no commitment to lend. Private Investors consider each opportunity independently.

We want to build Akiko alongside a trusted circle of Private Investors - people who can provide the capital to help us pursue bigger opportunities, while we provide the experience, time and expertise required to appraise, manage and deliver those property projects.

Dasos Mitsis & Tara Mitsis
Akiko Homes

A PRIVATE INVESTOR CIRCLE

Selected property opportunities. Direct private lending. Participation from £25,000.

We are building a small circle of Private Investors who can lend directly into selected Akiko property projects.

Akiko sources and appraises each opportunity, ordinarily commits its own capital and manages delivery. Where private capital is required, the property, appraisal, proposed Loan terms, principal risks and intended repayment route are presented clearly.

You decide whether you want to participate. Project by project.

Joining the Consortium creates no commitment. Each opportunity is considered independently.

PARTICIPATION FROM £25,000

Participate alongside Akiko without needing to fund an entire project.

DIRECT

Your Loan is made directly to the relevant Borrowing Company under a written Loan Agreement.

ALIGNED

Akiko will ordinarily commit its own capital alongside Private Investor lending.

SELECTIVE

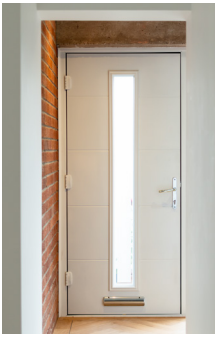
Akiko appraises opportunities before presenting them. You decide whether to participate.

03

WHAT AKIKO DOES

01 Acquire

02 Improve



03 Exit

Acquire · Improve · Exit

We seek property where active management and construction expertise can create material additional value.

TYPICAL STRATEGIES

- **Acquire, refurbish and sell** — improve tired or underused property through refurbishment and reconfiguration, then sell the completed asset.
- **Buy, refurbish, refinance and retain** — create value in suitable income-producing property through improvement, then refinance and retain for longer-term ownership.
- **Reconfigure and convert** — unlock value through conversion, subdivision and legal or physical restructuring, including house-to-HMO conversions and freehold multi-unit properties.
- **Develop and enhance** — use planning, extension, conversion or redevelopment opportunities to increase usable space, improve the asset and create additional value.

REFINANCE & RETAIN IN PRACTICE

Balaclava Road was acquired for £235,500, comprehensively refurbished and subsequently valued at £330,000.

Rather than selling the completed property, Akiko refinanced and retained it as an income-producing asset - demonstrating how value created through refurbishment can support refinancing and long-term ownership.

Purchase price:	Completed value:	Strategy:
£235,500	**£330,000**	**BUY · REFURBISH · REFINANCE · RETAIN**

04

WHY PARTICIPATE WITH AKIKO HOMES?

- **Put capital to work in tangible property**

  Consider direct, project-specific property lending with the Interest Rate, term and repayment mechanics stated in advance.

- **Help bring property back into productive use**

  We often acquire tired or underused property, investing to improve its condition, configuration or use and bring it back into productive use.

- **Be part of a private investor circle**

  Participate from £25,000 alongside a small circle of other Private Investors.

- **Choose each opportunity independently**

  No automatic commitment: consider each Project Investment Pack on its own merits.

- **See what your capital is helping create**

  See the asset, understand the works, receive agreed updates and follow the project through to completion

HOW THE CONSORTIUM WORKS

1

REGISTER YOUR INTEREST

Register an interest and indicate the approximate level of lending you may consider. No commitment is created.

2

AKIKO IDENTIFIES AND APPRAISES AN OPPORTUNITY

Akiko sources, appraises and selects the opportunity.

3

A PROJECT INVESTMENT PACK IS ISSUED

Receive the property appraisal, funding structure, proposed Interest Rate and term, repayment route, key risks and downside scenarios.

4

YOU DECIDE

Decide independently whether to participate. There is no obligation to lend.

5

LOAN DOCUMENTATION AND DRAWDOWN

If you proceed, you enter into a written Loan Agreement with the Borrowing Company. Under the intended standard structure, its obligations are supported by Personal Guarantee(s), subject to project-specific legal documentation.

6

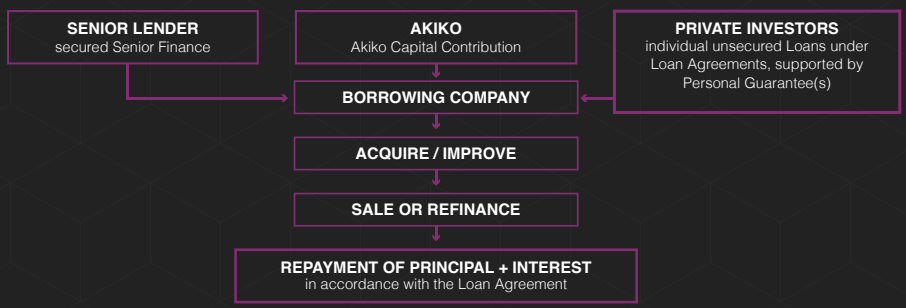
REPORTING AND REPAYMENT

Receive agreed project updates. Principal and Interest are repaid under the Loan Agreement, normally from Sale or Refinance.

ALIGNED INTERESTS

Akiko will ordinarily commit its own capital. The amount is disclosed in each Project Investment Pack.

FUNDING STRUCTURE



The Borrowing Company may be Akiko Holdings Ltd, Akiko Build Ltd or a dedicated SPV, depending on the project structure and intended ownership or exit.

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TRACK RECORD

Case Study 1 · Newlands Hill, BS20

Purchase price:	£285,000
Project costs excl. finance	£141,000
Sale proceeds:	£540,000
Project ROI:	26.7%
Project duration:	10 months
Annualised project return:	32.7%

Outcome: Sold to a young family relocating to the area and upsizing.

Value created: Comprehensive refurbishment and reconfiguration, including open-plan alterations and bifold doors, returning a property that had stood vacant for approximately 12 years to residential use.

Case Study 2 · South Road, BS20

Purchase price:	£264,000
Project costs excl. finance	£128,000
Sale proceeds:	£455,000
Project ROI:	16.1%
Project duration:	9 months
Annualised project return:	22%

Outcome: Sold to a local buyer downsizing into a newly refurbished home requiring no further works.

Key value created: Comprehensive refurbishment and reconfiguration, including open-plan alterations, roof replacement, external render and garden landscaping, transforming a repossessed property into a modern, ready-to-occupy home.

Case Study 3 · Highridge Green, BS13

Purchase price:	£252,500
Project costs excl. finance	£56,132
Sale proceeds:	£365,000
Project ROI:	18.3%
Project duration:	6 months
Annualised project return:	39%

Outcome: Sold to a first-time buyer as a fully refurbished, ready-to-occupy home.

Value created: Transformed an uninhabitable former rental into a modern, mortgageable home through targeted refurbishment, including layout reconfiguration, a new kitchen and external landscaping.

PRIVATE INVESTOR EXPERIENCE

"We invested with Akiko on a six-month project and found the process straightforward and professional. The terms and intended repayment were clear from the outset, we were kept updated on progress throughout the project, and our loan was repaid with the agreed interest at the end of the term."

Mr & Mrs Dewar

07

THE PEOPLE BEHIND AKIKO

Dasos Mitsis — Managing Director

Dasos leads Akiko Homes and is responsible for its commercial and operational direction. He leads opportunity assessment, acquisitions, finance and Private Investor relationships, retaining overall oversight of project viability, capital allocation and performance from acquisition through to exit.

Before moving into property, Dasos spent eight years as a police officer, progressing into supervisory leadership. Working in positions of public trust and personal accountability shaped his approach to business: act with integrity, take responsibility for decisions, communicate clearly and remain accountable for outcomes.

Alongside his commercial role, Dasos has substantial hands-on experience delivering Akiko's property projects. He has worked directly on site, coordinated trades and effectively site-managed refurbishment projects, giving him a practical understanding of construction, sequencing, costs and the realities of delivering a project beyond the initial appraisal.

At Akiko, he combines that practical experience with commercial oversight - identifying opportunities, assessing and managing downside, deploying capital with discipline and maintaining accountability from acquisition through to repayment or exit.

Tara Mitsis MRICS — Project Director

Tara leads the professional and technical delivery of Akiko projects. A Chartered Building Surveyor and Associate Director in an award-winning building consultancy, Tara's career centres on the commercial management and delivery of construction projects for institutional and commercial clients.

Since 2013, her experience spans client representation, project management, procurement and tendering, contract administration, consultant coordination and contractor management through to completion, including complex projects with works valued above £90 million.

Her wider technical background includes building surveying, defect analysis, condition assessment, conservation and the refurbishment and repurposing of existing buildings.

As Project Director, Tara brings the disciplines of larger commercial and institutional projects directly into Akiko's development operations.

08

HOW WE SELECT PROJECTS

Akiko sources opportunities through a combination of agent and professional relationships, direct and off-market approaches, auctions, networking and systematic market screening.

Potential acquisitions are then tested against comparable evidence, acquisition and development costs, finance, programme, planning and legal considerations, and the intended exit.

We also model less favourable outcomes — including higher costs, delays and lower exit values — to understand how the project performs when assumptions move against us.

Only projects with a credible commercial case, deliverable plan and identifiable route to repayment are presented to Private Investors.

SOURCE	APPRAISE	STRUCTURE	DELIVER	MONITOR	EXIT

SOURCE SELECTIVELY

We actively seek opportunities across both marketed and off-market channels rather than relying on a single source of deal flow.

BUY WITH DISCIPLINE

The acquisition must make commercial sense based on current evidence - not anticipated market growth.

PLAN FOR THE DOWNSIDE

Contingency, delays, finance costs and lower exit values are considered before capital is committed.

START WITH THE EXIT

Every project must have a defined intended route to repayment, whether through Sale or Refinance.

09

A DISCIPLINED APPROACH TO RISK

Property lending involves risk. Our approach is to identify it, understand it and plan for it before capital is committed.

Each opportunity has its own risk profile. Akiko considers the factors most likely to affect delivery and repayment, including value, costs, programme, finance, planning, regulation and exit.

We stress-test increased costs, delays and lower exit values and use appropriate contingencies when assessing viability.

Each Project Investment Pack sets out the appraisal, funding structure, principal project-specific risks and intended repayment route.

ASSESS

Understand the property, numbers and risks before committing capital.

STRESS TEST

Consider cost increases, delays and lower-than-expected exit values.

DISCLOSE

Provide Private Investors with the information needed to assess each opportunity on its own merits.

Private Investor Loans are intended to be unsecured. Senior Lenders may hold first-ranking security. The relevant Project Investment Pack and legal documents set out the precise structure, Personal Guarantee arrangements and repayment terms.

Private Investors decide independently whether an opportunity is appropriate and should undertake their own due diligence and obtain independent professional advice where appropriate.

10

EACH OPPORTUNITY CLEARLY PRESENTED

Every opportunity is presented in its own Project Investment Pack.

It brings together the property, commercial appraisal, proposed lending terms, risks and intended route to repayment so Private Investors can assess the opportunity on its own merits.

THE PROPERTY

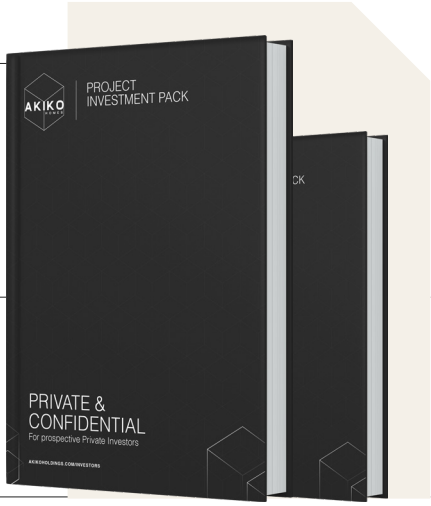
- Property, photography, acquisition and works
- Programme, comparables and valuation assumptions

THE NUMBERS

- Appraisal, costs and contingency
- Senior Finance and complete funding structure
- Akiko Capital Contribution and private lending requirement
- Base case and downside scenarios

YOUR LOAN

- Participation amount and minimum
- Interest Rate, term and Borrowing Company
- Repayment and drawdown timetable
- Personal Guarantee arrangements



THE EXIT & RISKS

- Intended Sale or Refinance strategy
- Key risks and mitigations
- Planning, legal and regulatory considerations
- Professional parties involved

You decide project by project.

There is no requirement to participate in every opportunity.

REGISTER YOUR INTEREST

Join the Akiko Private Lending Consortium

Register to hear about future Akiko property lending opportunities. There is no obligation to participate.

Minimum participation: **£25,000 per project.**

EXPRESSION OF INTEREST

Name: _____

Email: _____

Telephone: _____

Indicative amount you may consider lending:

- ☐ **£25,000–£49,999**
- ☐ **£50,000–£99,999**
- ☐ **£100,000–£249,999**
- ☐ **£250,000+**

I'd like to:

- ☐ Receive future opportunities
- ☐ Arrange an introductory conversation with Akiko

SCAN TO REGISTER YOUR INTEREST
akikoholdings.com/investors

IMPORTANT INFORMATION

This document is an introductory overview of Akiko Homes and the Akiko Private Lending Consortium. It is not a project-specific offer, investment recommendation, prospectus or guarantee of repayment or Interest. Any future lending opportunity will be subject to separate project information, due diligence, agreed commercial terms and legal documentation.

Private Investor Loans are intended to be unsecured. Senior Lenders may hold first-ranking security. The relevant Project Investment Pack and legal documents set out the precise structure, Personal Guarantee arrangements and repayment terms.

Registered Address

7 Regent Street,
Kingswood, Bristol, BS15 8JX

Contact Details

contact@akikoholdings.com
+44 7979 016199
akikoholdings.com/investors

AKIKO HOMES