

RENTFLOW

CAPITAL SECURED. INCOME ASSURED



Monthly
Income



5% p.a.
Plus Growth



Downside
Protection



No fees
or expenses

RentFlow 5 for 5 Series 2 Dublin NCR Portfolio

Fact Sheet – 2023

RentFlow - The Monthly Rental Income Company

Capital Secured. Income Assured

What makes the perfect rental income investment?

"Properties in good condition, Locations with guaranteed rental demand, No mortgage payments & Low running costs = generating a positive monthly cash flow"

Invest in Irish owned rented apartment buildings in Dublin City Centre

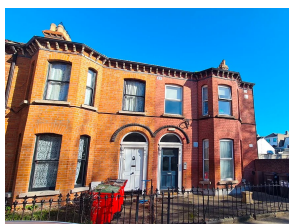
As the population continues to grow and as demand for investment in rented residential developments rises in the face of a shortage of available housing stock, the private rental sector continues to be one of the most resilient in the Irish market.

Guaranteed rental demand

The demand for rental accommodation in Dublin is very high. Years of housing undersupply, coupled with an exodus of small landlords from the market, has led to a chronic shortage of supply of rental properties. Due to this shortage, there is a guaranteed rental demand for well located and correctly priced rental apartment buildings in the city centre.

Rented Apartment Buildings

- Also known as Multi-Family Homes
- Typically Georgian style buildings
- Prime city centre locations
- Tenants: Professional singles and couples
- Mainly Studios and 1 bedroom units
- Each unit is rented fully furnished with its own modern kitchen and en suite
- Fully compliant with planning, building and fire regulations
- All buildings exceed the RTB guide to the minimum standards for rented properties as set out in Housing (Standards For Rented Houses) Regulations 2019
- Important part of the "15 minute city" urban design strategy for Dublin



ESG - 'the greenest building is the one that already exists' - American Institute of Architects

5% p.a assured + annual growth Over 27% ROI expected over the term

Aim of the investment

- **Minimum 5% p.a** – Investors are assured a minimum 5% NET rental yield payable monthly for the term of the investment
- **Plus income growth** – Additionally, investors returns will be increased each year in line with the annual rental inflation achieved in the 'Series 2' portfolio

Benefits of RentFlow

- Investors are paid monthly
- Suitable for cash, pension and corporates
- No bank finance so 100% of investor funds are secured with first legal charge held by independent security trustee
- Fully managed, low risk passive income investment – All Rent, No Hassle!

RENTFLOW 5 for 5 Series 2 – Expected cumulative earnings

| SERIES 2 CUMMULATIVE EARNINGS | LAUNCH | | | | |
|-------------------------------|------------|------------|------------|------------|------------|
| | March 2023 | March 2024 | March 2025 | March 2026 | March 2027 |
| RENTAL INCOME | 480,960 | 971,539 | 1,471,930 | 1,982,329 | 2,502,935 |
| INVESTOR EARNINGS | 307,106 | 620,355 | 939,869 | 1,265,773 | 1,598,195 |
| % EARNINGS | 5.21% | 10.51% | 15.93% | 21.45% | 27.09% |
| BASED ON €100,000 INVESTMENT | 5,205 | 10,514 | 15,930 | 21,454 | 27,088 |

- Series 2 is on target to generate €2.5mil in rental income over the next 5 years and because there is no bank mortgage, this means rent will be paid directly to the Series 2 investors on a monthly basis.
- Starting with a minimum 5% net rental yield + Income Growth – net yields will grow in line with rental inflation of the Series 2 portfolio. – Forecast to achieve over 27% over 5 years.
- No entry or exit fees - 60 monthly payments and full investment capital repaid on maturity



Series 2 Fact Sheet – 2023



Colm Morgan
Chief Financial Officer, FCCA

Basic Information

SERIES NAME:
RentFlow 5 for 5 Series 2 – Dublin NCR Portfolio

MINIMUM INVESTMENT:
€100,000

INVESTMENT TERM:
60 monthly payments
Full capital repaid on maturity

ISSUER:
Residential Property Secured Finance DAC (trading as RentFlow)

ASSETS:
26 Rented apartments & 1 retail unit (Dublin city centre)

ASSET OWNER:
Capital City Investment Partners No.2 Limited (CCIP2)

INVESTOR PAYMENT FREQUENCY:
Monthly

MINIMUM RETURNS:
5% p.a.

INCOME GROWTH POTENTIAL:
Potential for rental income development investors returns will be increased each year in line with the annual rental inflation achieved in the 'Series 2' portfolio.

FORECAST:
27.1% returns over the term of the investment based on a 2% rental price increase per annum.

5% p.a assured + annual growth Over 27% ROI expected over the term

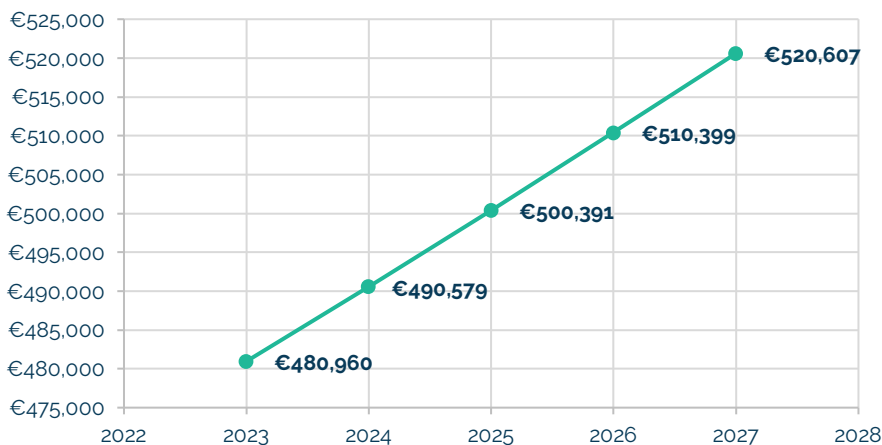
Investors earnings are growing each year in line with rental inflation achieved in the portfolio. Table below assumes minimum rental price development of 2% compounded per annum.

| SERIES 2 PORTFOLIO VALUATION & DSCR | LAUNCH | | | | |
|-------------------------------------|------------|------------|------------|------------|------------|
| | March 2023 | March 2024 | March 2025 | March 2026 | March 2027 |
| ANNUALISED RENT INVESTOR EARNINGS | 480,960 | 490,579 | 500,391 | 510,399 | 520,607 |
| Fixed 5% | 295,000 | 295,000 | 295,000 | 295,000 | 295,000 |
| | 12,106 | 18,249 | 24,514 | 30,904 | 37,422 |
| ANNUAL INVESTOR EARNINGS | 307,106 | 313,249 | 319,514 | 325,904 | 332,422 |
| % RETURN | 5.21% | 5.31% | 5.42% | 5.52% | 5.63% |
| BASED ON €100,000 INVESTMENT | 5.205 | 5.309 | 5.415 | 5.524 | 5.634 |
| VALUATION YIELD | 7% | 7% | 7% | 7% | 7% |
| PROPERTY VALUE | 6,870,857 | 7,008,274 | 7,148,440 | 7,291,409 | 7,437,237 |
| SERIES 2 - SECURED LOAN NOTE | 5,900,000 | 5,900,000 | 5,900,000 | 5,900,000 | 5,900,000 |
| DSCR (Debt Service Coverage Ratio) | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 |
| Capital Security | 116% | 119% | 121% | 124% | 126% |

- Starting with a minimum 5% Net yield payable monthly to investors
- All 26 units plus 1 retail unit have been fully let.
- Rent collected in Dec '22 is €40,080, or €480,960 on an annualised basis.
- Average rental income €1,484/month or €742/month for dual occupancy – very sustainable.
- Potential for rental development – Average rent in north city in Dublin is €2,189/month.
- Huge shortage of rental properties – 345 homes listed for rent in Dublin market on Nov 1 '22.
- Positive cashflow since inception in the portfolio for the previous six months.

5 Year rental development plan

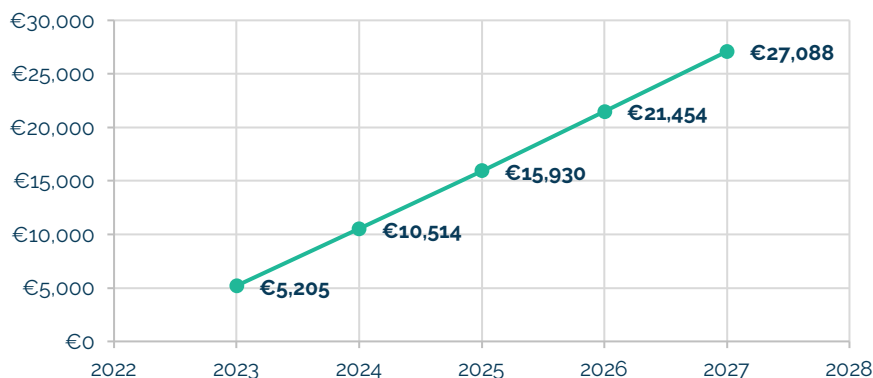
Table below assumes minimum rental price development of 2% compounded per annum.



" Our investment model is based on rental income, which is a very reliable source of income. We are converting rental income from our portfolio into 'monthly recurring passive income for investors' without any of the complications of ownership or ongoing management "

5 Years of cumulative earnings

Based on €100,000 investment. Investors will receive their payments every month. Suited to pension, private and corporate investors.



PROPERTY ADDRESSES:

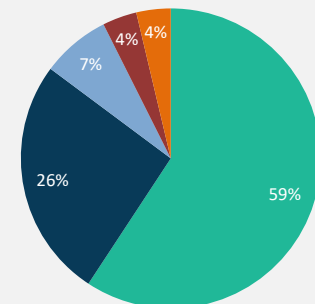
1 Hollybank Road, Dublin 9
384 North Circular Rd, Dublin 7
456 North Circular Rd, Dublin 1

CURRENT RENTAL INCOME:

€480,960 per annum

UNITS:

16 studios
7 x 1 beds
2 x 2 beds
1 x 3 bed
1 x retail



■ Studio ■ 1 Bed ■ 2 Bed ■ 3 bed ■ Retail

PORTFOLIO DETAILS:

- An attractive portfolio of Dublin city centre apartments for long term rental
- All units come fully furnished with their own kitchen and en suite
- Portfolio consists mainly of studios and 1-bedroom apartments with a small number of 2- & 3-bedroom units
- Average rent per unit - €1,484 per month
- Average number of tenants per unit - 1.7, with an average rent per tenant - €765 per month
- Occupancy rate in previous 12 months – 99.5%
- All tenants are RTB registered.
- Tenants are professionally managed by PSRA regulated property managers

BUILDING REGULATIONS:

All buildings are fully compliant with planning, building and fire regulations following all the capex works undertaken in 2022.

All our properties meet and often exceed the RTB guide to the minimum standards for rented properties as set out in Housing (Standards For Rented Houses) Regulations 2019.

RentFlow - The Monthly Rental Income Company

RentFlow was established to enable investors to earn monthly recurring rental income from a portfolio of city centre properties without any of the responsibilities of a landlord, including dealing with tenants, maintenance companies, or the Residential Tenancy Board (RTB).

There are a number of companies offering passive investments. What makes us different is that we offer **monthly recurring rental revenue for passive investors**. Most other investors would receive a dividend on a yearly or bi-annual basis. We set RentFlow up to pay investors every month, and they can see a return every month from their investment, similar to a landlord's monthly net income.



Series 2 is on target to generate €2.5 million in rental income over the next five years. Because there is no bank mortgage to be paid, this means rent will be paid directly to the Series 2 investors on a monthly basis. Starting with a minimum five percent net rental yield and income growth, net yields to investors will grow in line with rental inflation of the Series 2 portfolio.

With an average rental income of €1,484/month per unit in the portfolio or €742/month per tenant there is huge potential for rental price development. Over the last six months since the properties became fully tenanted, we have experienced 99.5 percent occupancy with no voids or bad debts.

Investors returns are NET of RTB fees, maintenance, letting fees, property management fees and local property taxes. Our portfolios are extremely liquid, and as there are no banks involved, this liquidity is passed on to our investors every month. There are no fees or exit costs, and capital is repaid in full at the end of the investment term.

Last year, our Series 1 offering was fully subscribed, and investors have been receiving their monthly income each month. Our Series 2 investors can also begin to enjoy the same benefits.

RentFlow is a professionally managed monthly rental income investment

Invest from €100,000 - No stamp duty, broker fees or investment entry costs. 100% of investor funds are secured with first legal charge held by an independent security trustee
- ALL Rent, NO Hassle

Please contact your Financial Advisor, Accountant or RentFlow to request a Full Information Pack which includes detailed information about the Investment Structure, Asset Analysis, Keys Figures, Securities & Exit strategies.

INDEPENDENT SECURITY TRUSTEE
City Trust Trustees (Ireland) Limited

LEGAL ADVISOR
LK Shields Solicitors

PROPERTY MANAGER
Martin Property Consultants

ASSET MANAGER
Spire Capital Ltd.

ACCOUNTANT
Garvey & Associates

BUILDING INSURER
Campions Insurance

BANKING
Allied Irish Bank



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RentFlow loan notes are secured, however in the event of default there is potential to lose all of your investment. The investment is therefore only suitable for experienced investors or investors separately advised with respect to their financial planning and risk appetite. This is not a regulated investment and not covered by any statutory compensation scheme. Returns are not guaranteed. RentFlow does not give investment advice. Residential Property Secured Finance DAC t/a RentFlow. Registered office: 1 Sussex St., Dun Laoghaire, Co. Dublin.