



INTERCARE[®] | A Brighter Tomorrow

www.intercare.co.uk

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WE ARE INTERCARE

Our mission is to offer the most compassionate, kindest and highest quality of professional care to our residents. Our commitment is to change later-life living fundamentally and positively. We thrive to offer the best lifetime experience to our residents, in pursuit of fulfilment and happiness.

In the journey of life, various life stages bring unique health challenges. Understating the exceptional health needs of later-life living, We have blended high-quality residential care with individualised and personal centred multi-layered and multidimensional healthcare systems. We believe in supporting our residents to be the centre of their lives, the captains of their lives to make decisions about their well-being. We provide all suitable resource required to help them make informed choices and decisions of life.

We provide intelligently designed, vibrant and inspirational environments and implement carefully considered residents friendly systems and processes.

We aim to provide our residents with an atmosphere where respect, dignity and choice thrives. We offer a lifestyle experience where residents maximise their well-being by companionship, caring support, health management, and they advance their passions, pleasures and pastimes while using the emerging relevant technologies.

We emphasise in providing a vast range of indoor and outdoor activities and leisure, according to individual needs and desires, to bolster confidence, involvement and fulfilment of life.

We believe in working together as a unified team. Hence, we put a particular emphasis of collaborating with the families, loved ones, friends, and all others involved in the care, to develop a coherent plan of care and support, keeping the individual resident at the very centre of it.



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Dr Sohail Qureshi

Dr Qureshi has been working as a consultant psychiatrist in the NHS and private healthcare sector for over ten years. He has extensive clinical practice experience in the delivery of safe and high-quality patient care. A visionary and dynamic mature professional, Dr Qureshi has comprehensive strategic management skills and knowledge of healthcare regulatory and compliance issues. He has been a part of numerous successful CQC and Welsh Health Board inspections.

Dr Qureshi has been able to drive sustained quality service at board level since 2010. He took up his first Board director role at the national level in 2009 at Cambian Healthcare, funded by GiPartners, which upon exit was sold for over 750 million pounds, two years ago. Since then he has held a variety of Board roles with a wide range of clinical, operational and strategic responsibilities including Medical Director and Medical Lead of national mental health organisations. Of late, he has been working as Medical Director for ID Medical, the leading recruitment agency in the country for doctors, nurses and allied health professionals providing bespoke recruitment solutions and high-level training and skill development to the medical workforce of NHS and private sector. His focus on recruiting high-quality staff with positive attitudes and the ability to transfer skills to his team of staff has meant that the service that they deliver becomes unparalleled, pivotal to offer safe, ethical, professional and compassionate patient care.

Dr Qureshi has also been the CEO of Medical Support Union which provides annual appraisals and revalidation service to a large number of doctors, in compliance with the GMC and NHS guidelines.

Dr Qureshi has exceptional acumen in seeing through the thin veneer of an organisation, to understand the innate challenges, cultural stagnations, and provide solutions to bring a positive and sustained change towards effective clinical models while ensuring efficiency of saving and commercial viability. He prides himself on using technology as an ally and in forging a culture of great teamwork for the shared ownership of organisational vision and goals, by all team members.

Developing a meaningful, deep-rooted and multilateral relationship with the services users & families, local authorities and NHS commissioning bodies and other stakeholders through honesty, integrity and probity.

We are proud to announce that Dr Qureshi will be heading the Board of Intercare Holdings as a CEO from February 2020.

We at Intercare are very happy to announce that Dr Qureshi will be working with us in order to improve fee incomes across our portfolio

WORD FROM OUR CEO

It is humbling to lead the board of directors of Intercare Holdings, a forward-looking and passionate clinical organisation. I envision providing leadership to develop a high-quality professional service for the older population, including those who may have developed dementia. It is my dream to achieve the highest bar of excellence in offering a highly professional environment, home-like atmosphere, where kindness and compassion flourishes, and we bring happiness, peace and fulfilment in all domains of life to our service users. A place where I do not hesitate to ask my loved ones or myself to benefit from if needed.

I am indebted to my team whom we have assembled to achieve this mission. This team consists of some of the finest in the country whom I had an opportunity to work with over the last many years. These professionals are hugely capable, exceedingly experienced and are wholly motivated to bring the best for our service users.

INTERCARE and its advance operations team focus on individual and customer centric attention for our patients for the growing need of specialised care especially in dementia.

At INTERCARE we are passionate about our visions for INTERCARE in the healthcare sector ensuring a brighter future for our patients, staff and investors.

That's why we ensure our Operations Team at INTERCARE implement the highest standards of care throughout our facilities in the United Kingdom.

We optate you to have confidence in the way we manage our facilities, our expertise, our experience in finance and our strong drive for investor relations.

By investing in INTERCARE, you are investing into the growing need for care specifically in dementia and improving the private health sector across the UK.

Please find enclosed further details to assist you in making an informed purchase.

Dr Sohail Qureshi
CEO



INTERCARE OPERATIONS

At Intercare, we manage and operate care homes across England and Wales. Our management consultants offer on-site advice and system implementation for residential care home management, including compliance issues, provision of quality care, staffing solutions, crisis management and much more. Intercare also has experience setting up new care homes.

Intercare is equipped with a dedicated team of healthcare specialists who can be allocated to your business to provide management consultation or in-house operations and crisis management solutions. We can take responsibility for non-compliance notifications and establish on-site training with our Head Trainer, who has more than 30 years' experience. Our Management Executives can provide on-site advice and packages to get your home back on track or as an on going quality assurance tool.

Our specialist team of Registered Nurses can be dispatched to administer care and create patient – centered care planning for your care home(s).

Our Team will directly engage with regulators and social services representatives to ensure clarity, accuracy, and compliance is achieved in the shortest and most sustainable time scales.

WE PROVIDE IMMEDIATE REMEDIAL SOLUTIONS FOR CQC REGISTERED SERVICES

It's a unique service for hospitals and care homes which have an immediate need to implement improvements to patient care in order to meet CQC regulatory standards, whether they are in a position of approaching CQC inspection, seeking to improve their rating, or delivering an independent audit review to ensure their service remains at its premium.

We recognise the common challenges presented to hospitals and care homes following a CQC inspection. The immediate need to react to a poor rating often causes resources to be further stretched, taking management and frontline staff away from regular day to day activity, which ultimately further impacts patient care.

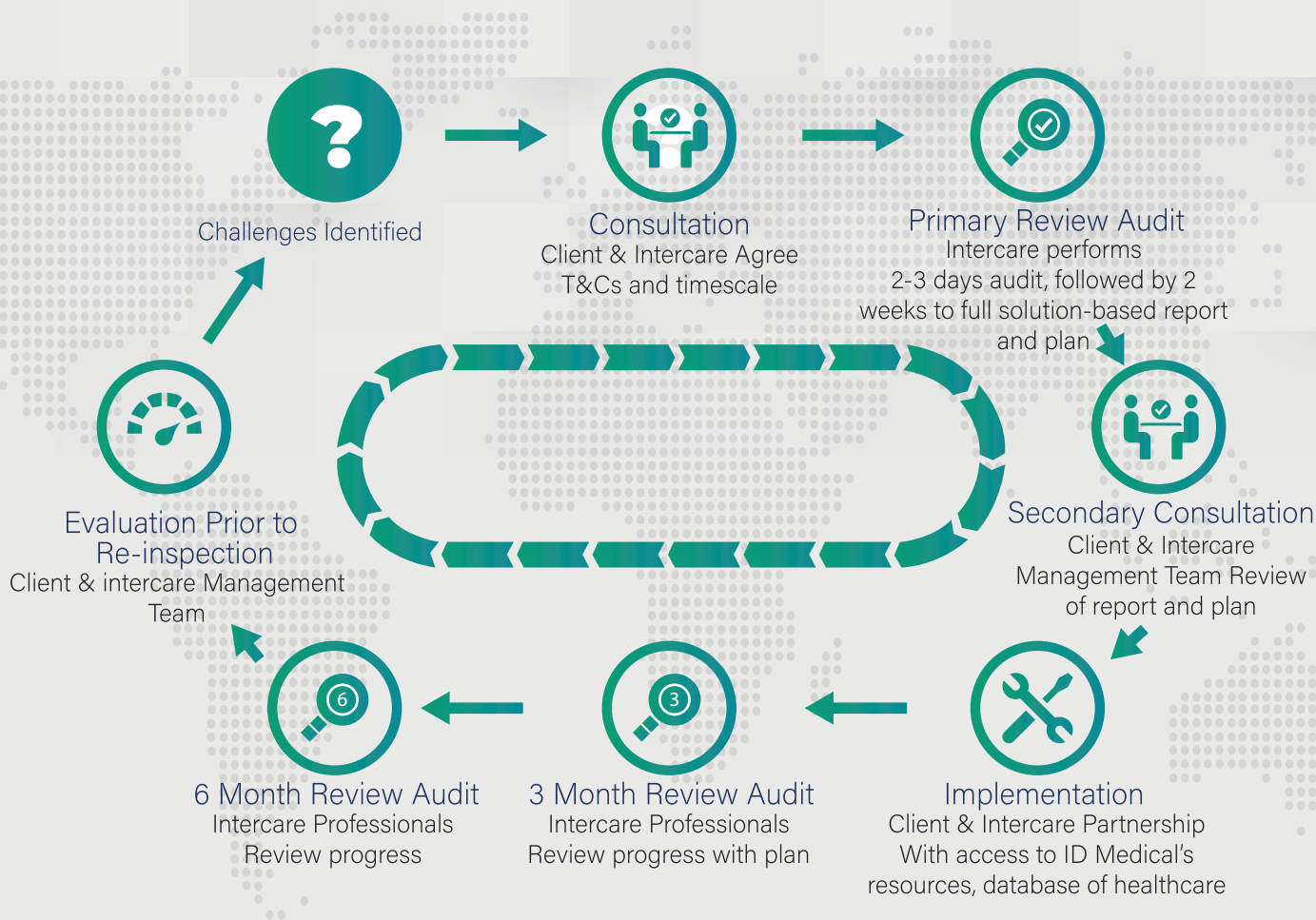
Failure to achieve a 'good' or 'outstanding' CQC rating is often due to common challenges such as staffing, training, clinical practice, governance, pharmacy and environmental issues. The impact on service reputation of a published report with a rating of 'inadequate' or 'requires improvement', reduces confidence in the service, leading to loss of business and revenue and ultimately, the inability of a service to respond to these challenges could result in job losses or even closure.

WHAT WE DO

We provide expertise, support and resources in key areas of healthcare management and clinical practice. We work with teams to embed seamlessly into existing structure, to develop and implement solutions to improve patient care, maximise service potential and to achieve good or outstanding results in all CQC domains.

We work with clients to drive service progression; achieve sustained and sustainable standards of patient safety and care; performance and efficiency; culture change to support best practice and learning in alliance with budgetary constraints.

PROCESS



BESPOKE SOLUTIONS TO SUPPORT YOU

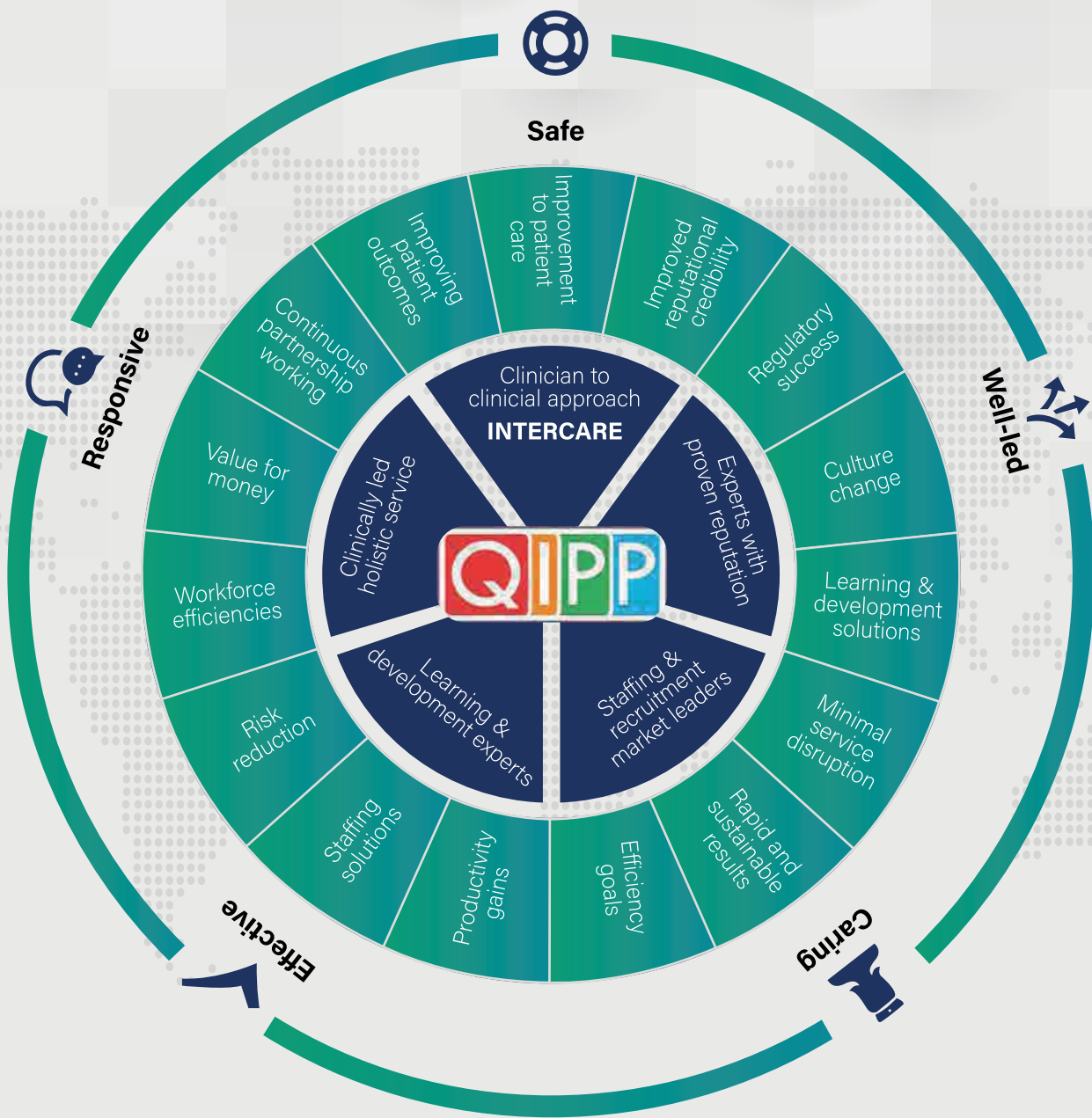
Intercare has applied and continues to transform our own business to meet and react to the needs of our clients. Our service is under-pinned by the principles of QIPP:

Quality

| Innovation

| Productivity

| Prevention



GOVERNANCE AND COMPLIANCE

Intercare leverages its expertise in compliance, governance, quality assurance and project co-ordination, acting as a conduit for service excellence. We undertake regular audits to ensure we are effective.

We focus on education and training to support sustainability.

Our processes ensure lessons from CQC inspections provide valuable learning to support continuous service improvement.

We believe in openness, honesty and integrity in all aspects of our work.

Our solution-based reports and plans support rapid reduction of risk.

We keep up to date with changes in regulation to ensure our support meets standards.



CONFIDENTIALITY AND DATA PROTECTION

The security of client information and compliance with confidentiality and data protection legislation is paramount in everything Intercare undertakes on behalf of clients.

Our Governance Board meets monthly to review all reports, developments and act upon complaints. Minutes are shared with stakeholders and everything is transparent with the client.

MEET OUR SPECIALISTS

CQC MANAGEMENT EXECUTIVE

Our CQC Management is a Registered General Nurse, NVQ4, and has received the Registered Managers Award.

Additionally, our CQC Management Executive has more than 10 years of specialised experience working with patients suffering from Dementia, and is a pioneer and developer of residential rehabilitation for acute and acquired brain injuries. Furthermore, our Management Executive has demonstrated an excellent working knowledge of Social Services, CHC, and specialist NHS budgets, and has experience acquiring enhanced remuneration from these organisations.

RECRUITMENT

Our recruitment team works solely with Intercare nationally, providing us with qualified permanent (and temporary) staff, ranging from Nurses (with all specialisations), healthcare assistants, team leaders, ward managers, registered Care Home Managers, and all ancillary staff.

TRAINING EXECUTIVE

Heading up the training team, our Training Executive has a wealth of experience having worked with Social Services Adult Care, The British Red Cross, was a NVQ assessor for Kent first aid, and much more.

Additionally, our Training Executive is an accomplished author of several training reference books (in association with the National Back Pain Association and the Royal College of Nursing).

INFORMATION TECHNOLOGY

Our IT Software and Hardware specialist development team creates innovative health care techniques backed by state of the art technology.

MEDICAL SUPPORT TEAM/BOARD

Our Medical Support Team/Board includes a General Medical Lead Manager, Lead teaching Hospital Cardiologists and Deputy Management Director, and many more.

24H BUSINESS SUPPORT

Our qualified BSc Nursing & full back office staff assist with clinical and medication issues, while our support staff source logistical requirements including risk assessment (Staff, Residents, Environmental, and Fire), LOLA, NEIC, and more

WHY? INVEST IN CARE HOMES

In mid-2018, the population of the UK reached an estimated 66.4 million. In 50 years' time, there is projected to be an additional 8.2 million people aged 65 years and over in the UK – a population roughly the size of present-day London.(ONS 2019)

"In 2018, the UK population reached 66.4 million. People and migration remained the main driver to population growth. The UK's population is changing: people living longer and having fewer children means the age structure is shifting towards later ages (ONS 2019)

According to projections, the population share of later-life age groups is set to increase further in future years too. By 2041, the 1960s baby boomers will have progressed into their 70s and 80s, and by 2068 there could be an additional 8.2 million people aged 65 years and over in the UK – a population roughly the size of present-day London. This would take the UK's 65 years and over age group to 20.4 million people, accounting for 26.4% of the projected population.

With this dramatic population change comes an increased demand for specialist dementia and nursing care. There are currently over 800,000 people living with dementia – a figure that will rise to 1m by 2021 and more than double by 2050.

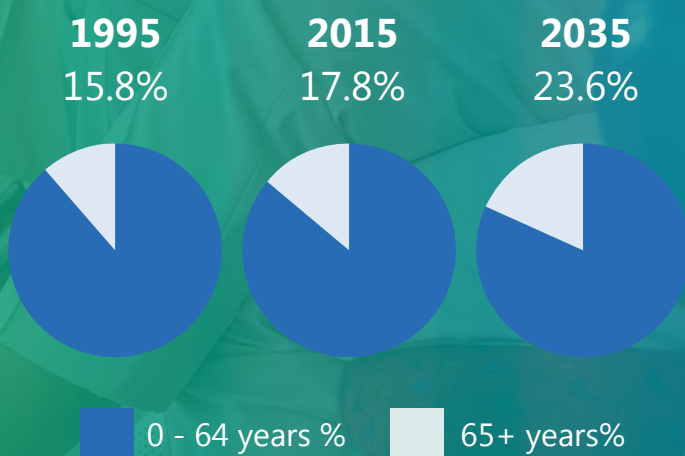


WHY THE UK CARE HOME MARKET IS WORTH INVESTING IN

Globally, the median age of populations is rising. It can present a problem because if there are less people of a working age, than retirees, who will generate the income tax to cover the welfare and cost of caring for the elderly? The percentage of people who retire financially independent is around 5% of the population. The majority of retirees will need to work beyond retirement age. In the U.K, 14% of retirees live in poverty according to AgeUK. In later years, the likelihood of needing additional medical care increases.

In the U.K, seventeen percent of the population is over 65. The proportion of the United Kingdom's population aged 90 or over has been increasing ever since the 1980s and by 2040 nearly one in seven is projected to be aged 75. As part of this growth, the number of over-85s is estimated to more than double from 1.5 million in 2014 to 3.6 million by 2039 according to the NHS Confederation. What this means is that there is an extensive demand for care homes in the UK.

THE INCREASE IN THE UK'S POPULATION AGED 65+ FROM 1995 - 2035



Source: Office for National Statistics

106%

Projected growth in UK over 85 population by 2030

£53bn

UK Social Share spend 2030

1 in 4

People in the UK will be at Retirement by 2050 (2015: 1 in 6)

1.6m

UK dementia
cases 2050

Significantly, the number of people of working age supporting our ageing population – known as the ‘dependency ratio’ – is moving in the opposite direction; declining from 4 people per retiree at present to 2.5 by 2035 and 2 by 2050.

It is clear that the care home market has a significant and central role to play in our future society, with increasing demand for high quality accommodation, care, and funding.

“The combined care market value for care for older people in the UK is currently estimated to be worth £22.2bn, of which £13.4bn is attributable to residential care and £8.8bn to non – residential care”

“As the number of elderly people with high care needs in the UK is expected to increase significantly Over the next 20 years, there will be a growing need for modern, fit for – purpose care homes.”

“There are over 400,000 people living in care homes in the UK, and around 80,000 units in existing care home stock are reaching obsolescence.”

Based on recent trends in the proportion of the elderly population in residential care and the recent contraction in supply, we forecast that the UK needs at least 75,000 additional elderly care beds by 2030 and that, based on recent trends, demand will outstrip supply by 2022.

Source-Grant Thornton

MARKET ANALYSIS: UK

6.4% CAGR

The U.K home healthcare market size was valued at USD 1,192.6 Million in 2018 and is projected to reach USD 1,951.7 Million by 2026, exhibiting a CAGR Of 6.4% in the forecast period (2019-2026).

23% increase

by 2023, the share of the elderly population will reach to an estimated 23.0% as compared to 19.4% in 2019

106% growth

106% growth in population over 85 in the UK by 2030 (Source ONS)

1/3 wealth

1/3 of property wealth in UK is owned by households where atleast 1 occupant is 65+

65 years +

It is predicted that by 2066, 26.5% of the population will be over 65

1 in 10

1 in 10 of 55-64 year olds have property worth net £500,000, they have a willingness to spend, and have significantly longer life expectancy than previous generations

5% Higher

According to research by Laing Buisson*, average fees in 2018-19 were almost 5% higher than the previous year, when the average was £622 a week.

£300 billion

The 'grey pound' contributes £300 billion to the UK economy – they are educated and knowledgeable enough to plan and invest in their future care needs creating increased demand

11.8 million

11.8 million people are over retirement age (men - 65 years, women - 60 years)

£3.8 billion

The government has committed to transfer £3.8 billion towards funding health



UK CARE HOMES TRADING PERFORMANCE REVIEW 2019

FIGURE 1
Regional share of the sample by % of beds

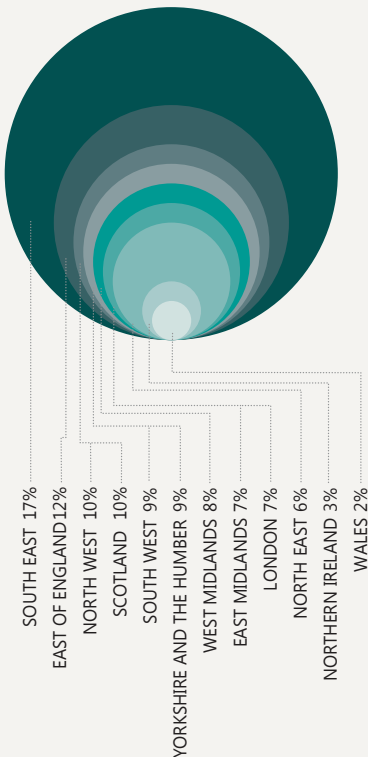


FIGURE 2
Share of private pay market, self-funder % of total income



FIGURE 3
Sample characteristics

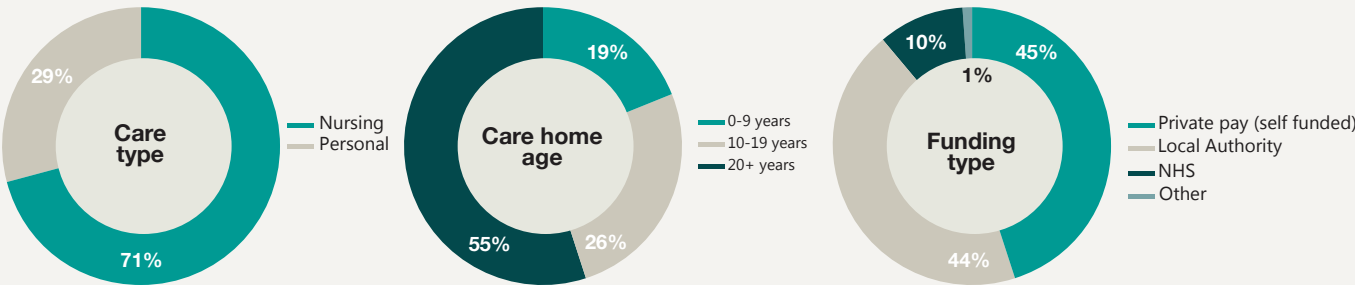
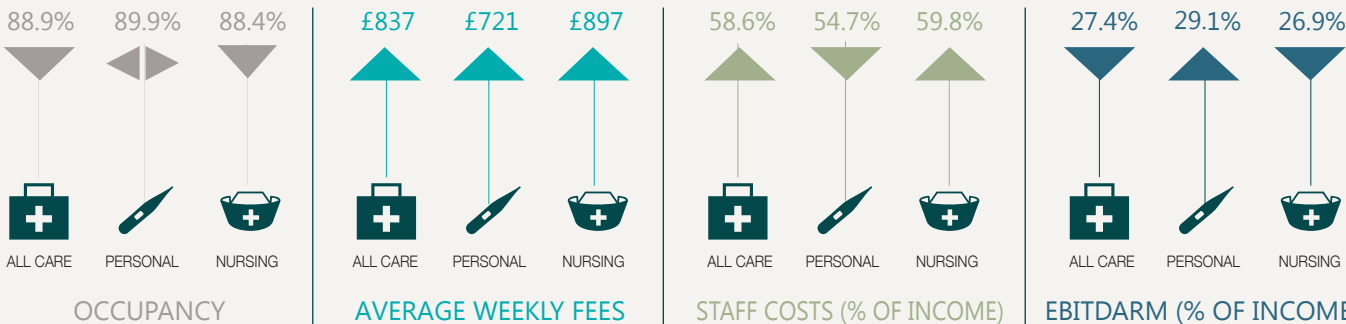


FIGURE 4
2018/19 RESULTS AT A GLANCE



Source- Knight Frank 2019

FIGURE 5
UK average occupancy rate

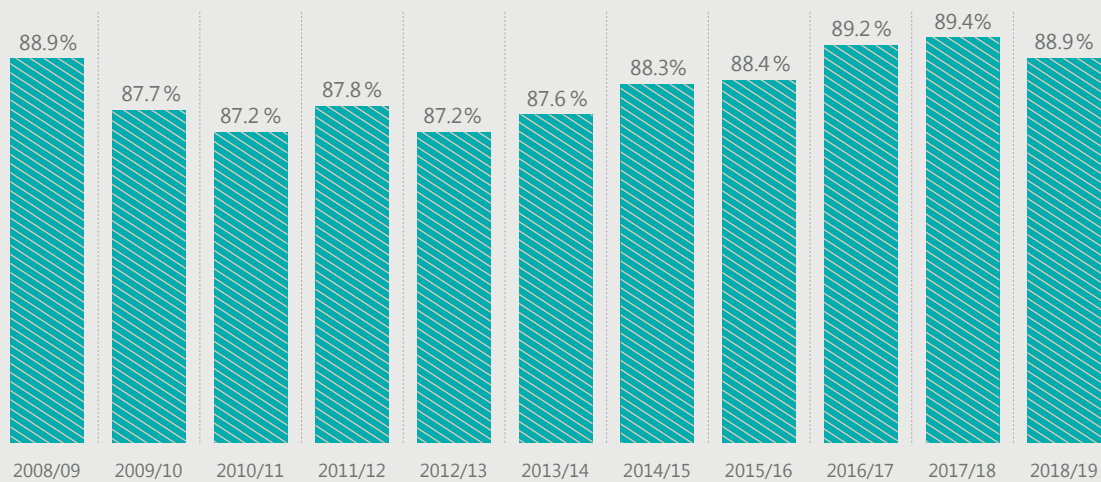
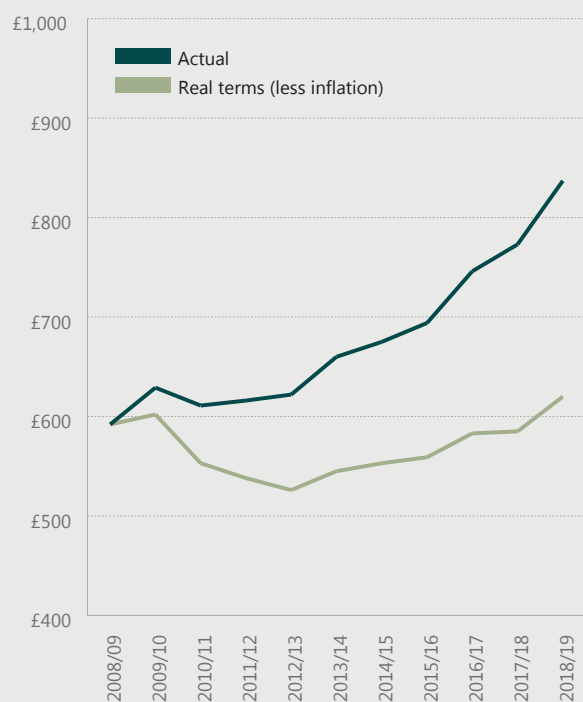


FIGURE 6
UK average weekly fees



Source- Knight Frank 2019

DEMAND

As shown in figure 7, The demand for care homes outstrips beds across every region. We must remember that full-time nursing care is usually a necessity rather than a choice. As such, we expect a rapidly ageing population to drive continued bed demand and keep occupancy rates elevated in 2019/20 and beyond. As shown in Figure 8, regions of the UK that derive most of their income from public sources, generally have higher occupancy rates because of a more limited supply of care homes in these regions. As we know from our development analysis, new supply is heavily focused on regions that have larger private pay markets like the South East and South West.

Demand outstrips supply for care homes beds across every region

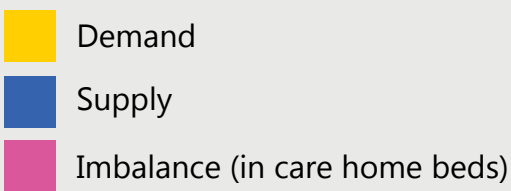


FIGURE 7

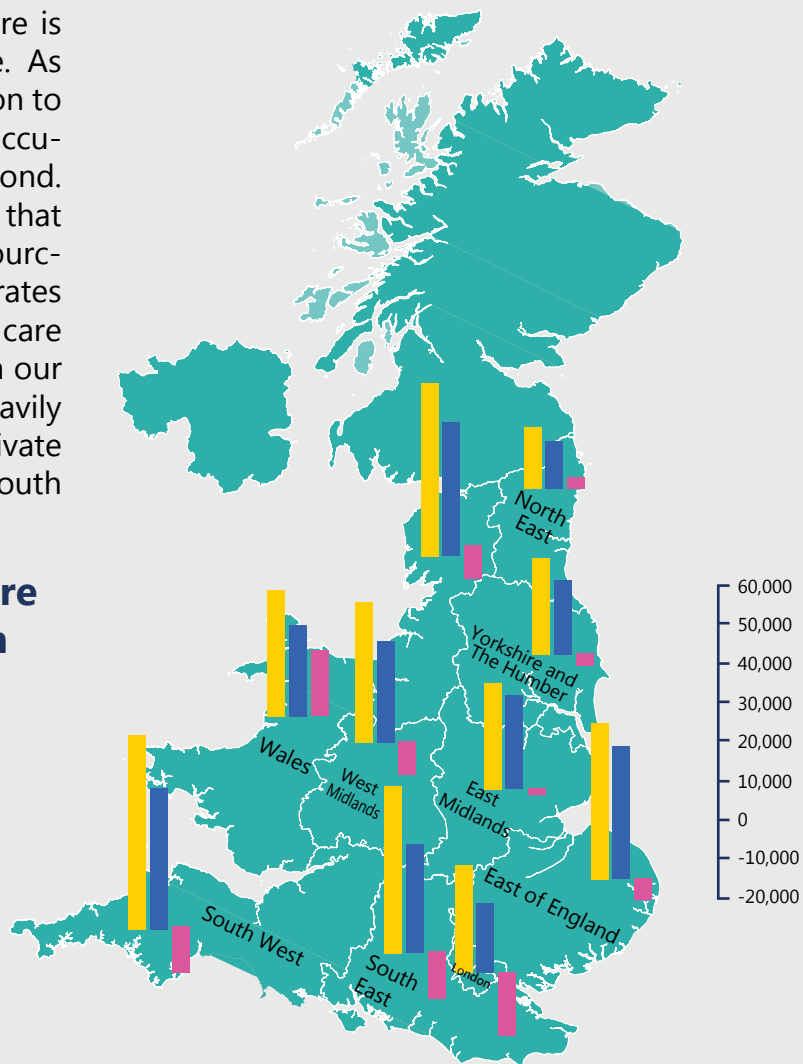
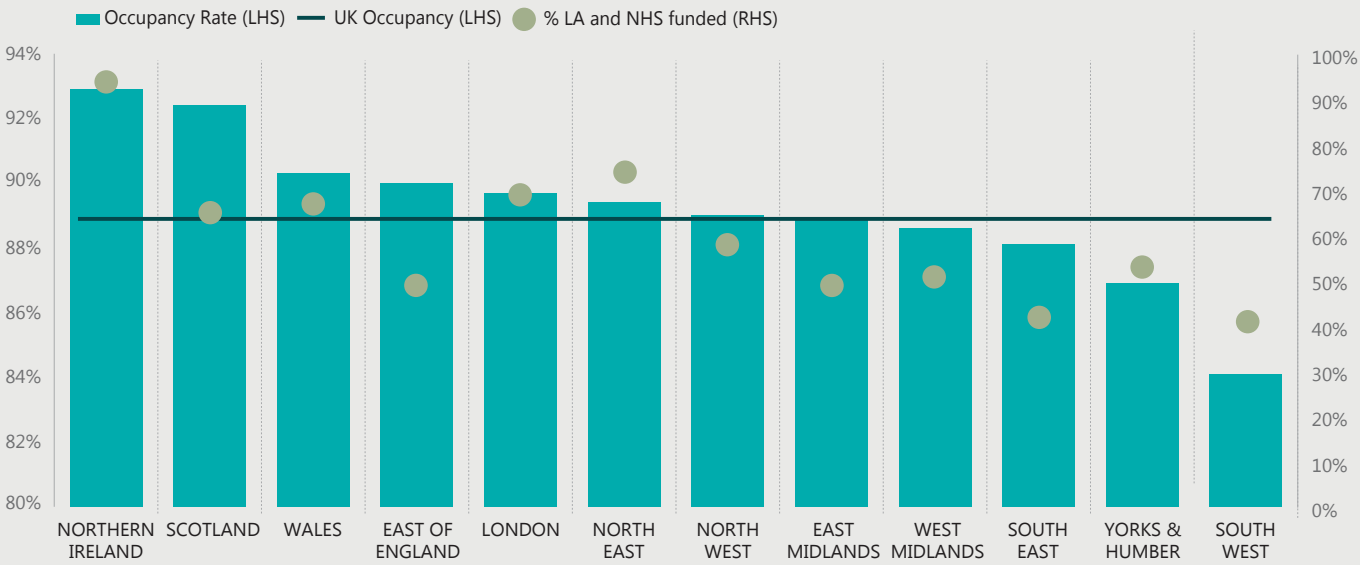


FIGURE 8

Occupancy rates and % of public funding



Source- Knight Frank 2019

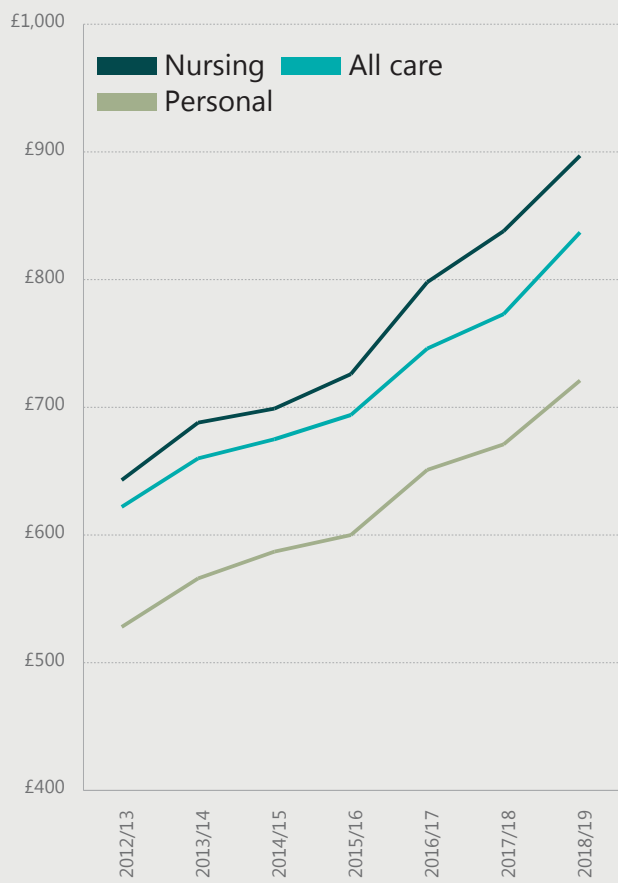
FEES

Average weekly fees have increased sharply over the last five years and were up a further 8% in 2018/19 to reach £837. Adjusted for the UK rate of inflation, fees are only just edging above 2009 levels in real terms and look less dramatic on this measure (See figure 6). Nevertheless, there are a number of factors that help to explain current rises:

- Rising staff and property costs have forced operators to adjust fee rates to protect earnings.
- Elderly people continue to enter residential care with more severe medical needs, resulting in a shift towards more expensive nursing care as well as dementia care.
- The typically more expensive private pay market is growing in size. This is due to a mixture of greater demand for luxury product and a shrinking pool of people eligible for public funding. The upper capital threshold has been frozen at £23,250 (in England and N.Ireland) since 2010/11 and anyone assessed as having assets worth more than this must pay the full cost of care.

- Higher care standards are forcing care home providers to improve and reinvest in their facilities. Increasing fees is one way to offset capital expenditure.

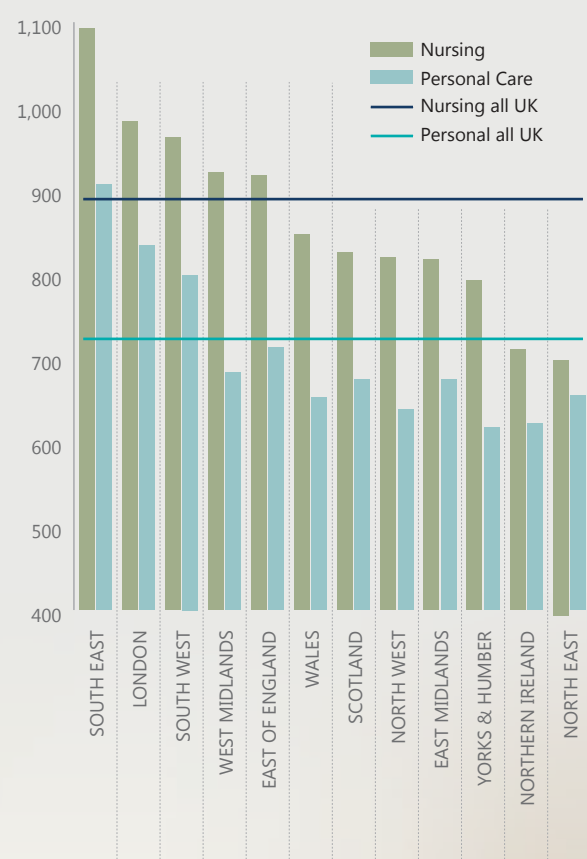
FIGURE 9
AWF fee by care type



Source- Knight Frank 2019

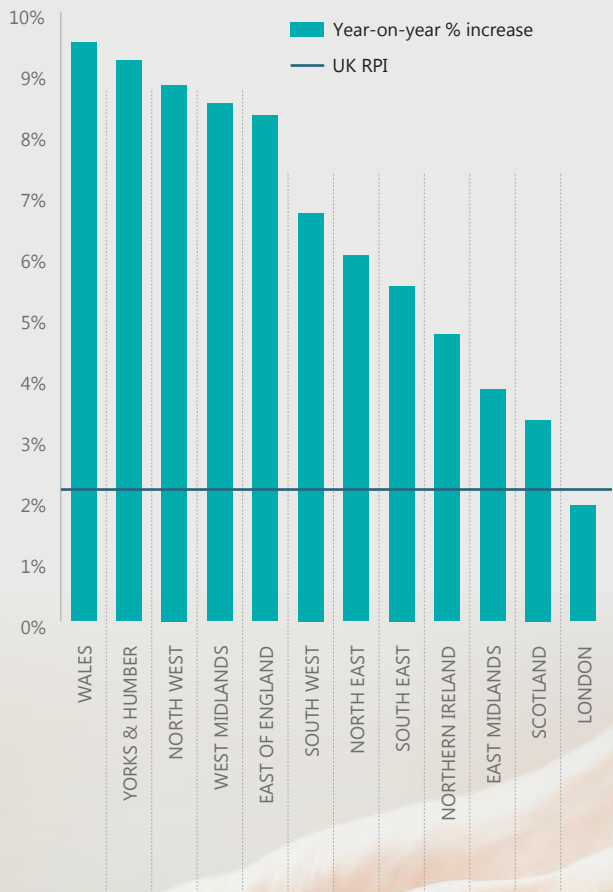
As shown in Figure 10, the South East and London remain the most expensive regions for both personal and nursing care. Higher fees match the higher staff costs and salaries paid in these regions. Privately funded homes in London command the highest fees in the UK, but are few in number relative to the South East where many new homes targeting the private pay market are being developed.

FIGURE 10
AWF by region and care type



When we look at which regions saw the greatest rate of fee inflation over the last financial year (Figure 11), we can see how all markets except London exceeded the UK rate of inflation (indicated by RPI). Markets such as Wales, Yorkshire and The Humber, and the North West which typically have lower fee levels saw the highest rates of year-on-year growth. Although starting from a lower base, this demonstrates how widespread fee inflation is.

FIGURE 11
AWF all homes, year-on-year change (2018 vs 2019)



OPPORTUNITIES

The private pay market continues to grow with success stories common among operators and individual homes. The rise of the luxury care market reflects growing consumer demand from affluent self-funded residents and the ability of independent care operators and developers to service that demand and deliver an exceptional standard of care.

New care home development represents an excellent opportunity for all stakeholders. Elderly population projections across the UK suggest there will be unprecedented demand for residential care in decades to come, creating a huge opportunity for those ready to invest. Innovation and technology is increasingly moving its way into the sector as we search for ways to improve operating efficiency and deliver better care. In June 2019, a host of care organisations and bodies partnered with NHS Digital to create Digital Social Care, a dedicated online resource to advise the sector on technology and data matters.





CARE STANDARDS:

This year, we are also able to provide an indication of care standards for the English homes in the index, as indicated by the Care Quality Commission (CQC).

By comparing the ratings of homes in the CHTPI against the CQC's whole market ratings, we can assess how the standard of care being delivered in the corporate (group) market compares to the total market, including all non-group providers. Figure 12 suggests that care standards in the corporate market are generally similar in most regions. The exceptions are London, the South West and North West, where the corporate market looks to be underperforming with notably less homes rated as 'Good' or 'Outstanding'.

Figure 13 shows how homes with healthy profit margins upwards of 30% tend to have the best standards of care with 80-90% of these homes rated as 'Good' or 'Outstanding'. There is clearly a correlation between high care standards and stronger financial performance of care homes. Homes operating at a loss or less than 10% profit margins, are

more commonly rated as 'Requires Improvement' or 'Inadequate', but nevertheless, over 55-60% of these homes are still achieving 'Good' or 'Outstanding' ratings. Many operators and homes in the index are clearly prioritising care standards over profit and should be commended.

FIGURE 12
Care homes rated 'Good' or 'Outstanding'

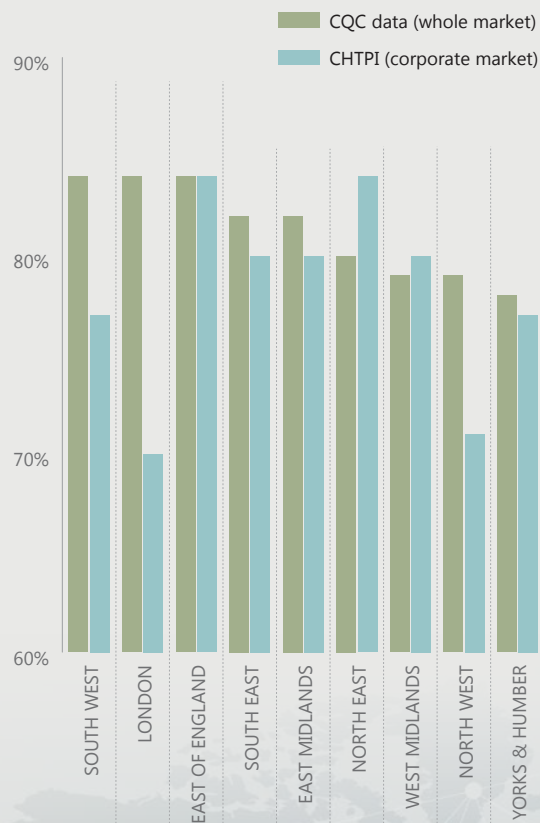
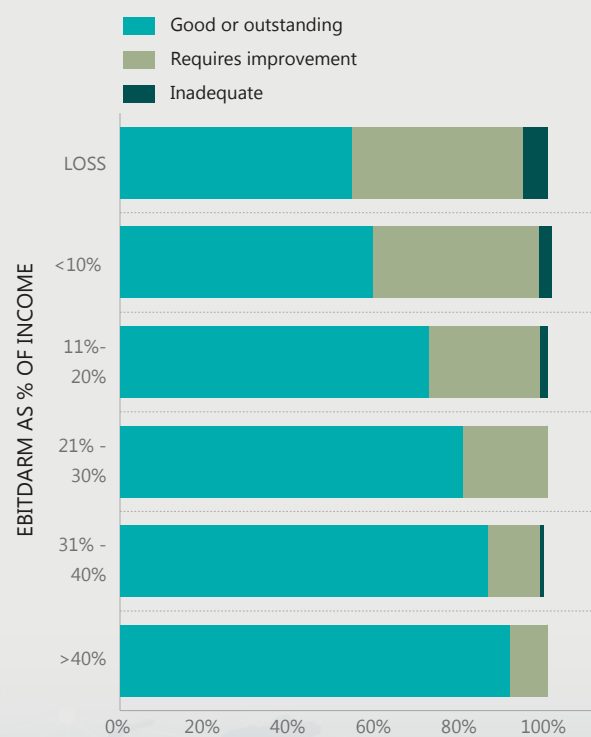


FIGURE 13
CQC ratings in England by profit level



RESIDENTIAL HEALTHCARE PROVIDERS

WHAT MAKES RENT-A-CARE-ROOM DIFFERENT FROM OTHER?

We invest in our staff as well as in our properties. We secure and retain the best possible minds in the industry, individuals chosen specifically for our company to drive the quality of our services and the success of our care homes. The healthcare industry relies on a knowledgeable, skilled, and competent workforce which in turn must be driven by a strong, ethical, and cultured management team. The healthcare industry relies on a knowledgeable, skilled, and competent workforce which in turn must be driven by a strong, ethical, and cultured management team.



PEACE OF MIND

Intercare carehomes are not newly built empty developments. We only purchase pre-existing care homes that are both operational and occupied, therefore there is no risk to investors that the development is not completed.

WHAT YOU RECEIVE?

- Each care room will be issued with a 250 year leasehold ownership
- Legal title pack



WHY INTERCARE

At INTERCARE we focus our efforts around 3 pillars:
The care home, the staff, and the residents

THE CARE HOME

We ensure that our care homes are ethically operated and offer the very best services available today. They are purpose-built and include specialist equipment like adult lifting apparatus, multi-faceted services that care for those with dementia, learning disabilities, mental health issues, re-habilitation needs, and more. Moreover, each of our homes comes equipped with:

- Dedicated pharmacy GP practitioners.
- Secure treatment rooms.
- Specially designed with antibacterial laminate and carpet flooring.

Crucially, our care homes are designed with comfort in mind, and come fully equipped with kitchens and staff that cater for any dietary requirements, including diabetic, vegetarian, pescetarian, gluten/wheat free, and even pureed diets.

Our care homes are pre-established (not start-ups), are individually managed, operate in high-demand areas, and are, of course, fully assessed and compliant to fire safety regulations, including fire exits on each floor.

THE STAFF

Having top-of-the-line buildings mean very little without staff that are equally as talented, which is why we invest just as much in our staff as we do in our properties. To do so, we start by securing some of the best possible minds within the industry. These individuals are chosen specifically with quality care in mind.

Our management teams are both qualified and experienced, and they lead a skilled workforce that retains both diploma qualifications as well as degree-level education. Furthermore, our staff training accommodates certification in:

- Safeguarding of Vulnerable Adults
- Manual Handling & Lifting, Restraint Training
- Infection Control
- First Aid
- Palliative Care
- Dementia care

All of our staff are fully registered with the Care Quality Commission, Care Council of Wales, Care & social Services Inspectorate of Wales and Royal College of Nursing.



THE RESIDENTS

At Intercare, our residents are our first priority, that's why we go out of our way to provide the best quality service available. Meal services are available 24 hours a day, and residents are offered a variety of meal options from a menu that changes regularly. Additionally, all our meals are cooked onsite, and can even be served in bedrooms upon request, if residents do not wish to eat in the communal dining room.

The rooms are personalised and come with fully equipped en-suite and bathrooms (including commodes, hoists, parker baths, and wet rooms). Additionally, each room includes both call and emergency alarms.

Residents also have access to fully equipped, private laundry facilities where trained staff offer professional cleaning, drying, and ironing services. All floors are accessible via stair lift. Our care homes offer 1-to-1 care provisions (fees are increased by 30%).

Each resident retains a personal care plan, which is doctored to provide for any needs, including personal care, medical, dental, and optical requirements, and bathroom needs. To provide these services, each home has a retainer of visiting dentists, chiropodists, opticians, and even hairdresser.

During the day, residents have access to communal lounges as well as secure grounds outside, including gardens, lawns, and a decked area – there are even dedicated smoking areas! Moreover, regular activities are organised onsite, including visiting entertainers.



INTERCARE[®]
A Brighter Tomorrow

CQC is the independent regulator of health and social care in England. CQC make sure health and social care services provide people with safe, effective, compassionate, high-quality care and we encourage care services to improve. CQC monitor, inspect and regulate services to make sure they meet fundamental standards of quality and safety and we publish what we find, including performance ratings to help people choose care.

We register, inspect and take action to improve the quality and safety of services for the well-being of the people of Wales.

- We carry out functions on behalf of Welsh Ministers
- We decide who can provide services
- We inspect and drive improvement of regulated services and local authority social services
- We undertake thematic reviews of social care services
- We take action to ensure services meet legislative and regulatory requirements
- We investigate concerns raised about regulated services

Our core values ensure people are at the heart of everything we do and aspire to be as an organisation

PROVEN TRACK RECORD



2016/17



2017/18



2018/19



2019/20



INTERCARE®

A Brighter Tomorrow

OPPORTUNITY HIGHLIGHTS

Excellent return on investment
(8 – 10% per annum) NET.

No maintenance or ground rent

Guaranteed Buy-back options
(3, 5, 9, 15 & 20 years)

Room variants depending on
investment levels (£75,000 and up)

High Demand for beds / in the UK
Expected to exceed 40,000 by 2021

Fully assessed and bespoke care
packages Designed for Dementia

Specialised fit-for-purpose buildings
& equipment

Qualified & experienced management
teams with skilled & trained workforce

Multi-faceted specialist service
offerings (residential, nursing,
dementia, mental health, and learning
disability)

Fully assessed and bespoke care
packages Designed for Dementia patients

Recession-proof / Ethical investment
Assessed care is an inevitable requirement

INVESTMENTDETAILS

ASSURED RENTAL INCOME

Actual UK Sterling Sum Invested	Year 1	Year 2 & 3	Year 4 & 5
£75,000	8%	9%	10%
£100,000	9%	9.5%	10%
£125,000	9.5%	10%	10%
£150,000	10%	10%	10%

GUARANTEED BUY-BACK

Actual UK Sterling Sum Invested	In 3 Years	In 5 Years	In 9 Years	In 15 Years	In 20 Years
£75,000	9% £81,750	15% £86,250	23% £92,250	30% £97,500	40% £105,000
£100,000	9% £109,000	15% £115,000	23% £123,000	30% £130,000	40% £140,000
£125,000	9% £136,250	15% £143,750	23% £153,750	30% £162,500	40% £172,500
£150,000	9% £163,500	15% £175,500	23% £184,500	30% £195,000	40% £210,000



OPTION 1

Guaranteed buy back options from Intercare (3,5,9,15 and 20 years). Intercare, as the care home owner will guarantee the buyback of care homes at a fixed price (appreciation)

OPTION 2

Selling at your own discretion. As the owner, you can sell the care home(s) as and when you wish, to any third party. Just inform Intercare carehomes of the proposed sale and the company will draft the relevant transfer documents.

RENTAL PAYMENTS SCHEDULE



PURCHASE PROCESS

ESCROW AGENT

Our appointed escrow agents work with international clients, providing an additional layer of security and confidence, which we feel is imperative when undertaking cross border transactions. They conduct thorough due diligence on all parties participating in any given transaction to ensure full compliance. Any asset which must be transferred to a Seller whether funds, goods or property is retained in their custody. They always act as a neutral party and any funds placed in escrow are not released until specified instructions and the conditions included in a signed escrow agreement have been complied with.



Complete Purchase Form



**Send a Copy of your photo ID
& proof of address**



**You will be assigned a dedicated
relationship manager**



**Receive the Purchase Note,
send funds to the Escrow Service**



Your rooms will be assigned to you



Receive the LEGAL TITLE PACK

AFTER SALES SERVICE

As part of your purchase you will receive ongoing support from INTERCARE. The Aftersales Team are responsible for building existing client relationships and assisting with enquires. All clients who choose to invest in our care homes benefit from our Aftersales service, which includes:

TEAM CONTACT

Upon completion, our team will contact you congratulating you on your purchase. The team is always on hand to assist should you have any questions.

WELCOME LETTER

Issued upon completion, this letter provides information on your lease and guidance if you are a non-UK resident.

WELCOME PACK

Your Welcome Pack provides you with all the key information regarding your purchase, including rental payment dates and project information. It also includes relevant forms, including a bank mandate that enables us to process your rental payments and allows you to update your information should your details change.

QUARTERLY UPDATES

At the end of each quarter, you will receive a quarterly update which provides information on the status of your project as well as topical and interesting news articles.

MONTHLY EMAIL NEWS

A monthly news roundup from INTERCARE covering featured articles from INTERCARE and across the UK care industry, delivered to your inbox. An annual statement with an end of year financial report which details the financial income from your purchase and any deferment payments.



FAQ'S

Q. How is the rental guaranteed?

A. Your 8% yield is guaranteed and upheld by Intercare maintaining a 35% stake in all care homes so that if there is an unexpected shortfall in occupancy, the company will cover the income.

Q. What's distinctive or different about INTERCARE?

A. We are unique because we are the only company on the market offering an already established care home with pre-existing residents. As a result, we offer guaranteed returns.

Q. How is the care home sector performing at present?

A. Homes which focus on privately financed inhabitants, chiefly in more affluent areas of the UK, (the south-east and south-west of England, for example, where around half of all residents are self-subsidizing) are performing admirably.

Research by Knight Frank indicated that more than 33% of the care homes surveyed are generating an EBITDARM in excess of 30%, while 9% demonstrated net revenues of more than 40%.

Q. What happens to the cash I contribute?

A. All cash contributions go towards the cost of property acquisitions and repairs, and maintaining the premium levels of care we are able to offer occupants.

Q. Can I visit your site(s) before I invest?

A. Of course. If you would like to visit your care home, please speak with our team and we can arrange it for you.

Q. What happens if/when my care home is sold to a private purchaser?

A. You get an 8-10% profit for your underlying venture. You may then choose to reinvest in additional care homes within our portfolio at a reduced cost.

Q. Who runs the care homes?

A. Care and support in our homes is provided by INTERCARE. Its administrative staff experience working in a variety of adult care settings. As accredited, registered supervisors, our staff members have more than 50 years of combined experience overseeing private, nursing, and domiciliary care groups. They ensure that our care homes comply with Care Quality Commission (CQC) and Gold Standard Framework guidelines, as well as those of the Health and Social Care Act.

Q. What is a care room?

A. A care room is a living space in one of our homes, designed to make life easier for residents.

Q. How does the investment work?

A. You buy the 125 year leasehold of a studio inside our care home portfolio. The lease is auto renewable so a virtual freehold. You will receive quarterly returns paid directly to your bank account.

Q. What happens in the event that you don't sell my care home?

A. You continue to receive a base return per annum. This is paid regardless of whether the care studio is purchased or not. In Years 3, 5, 9, 15, and 20 we offer a buy-back option.

Q. What happens if my care room is damaged or needs maintenance?

A. All maintenance and damages are covered by the Care Homes. These costs are not passed down to the individual owners.





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