FJP Investment

INTERNATIONAL INVESTOR GUIDE • SEPTEMBER 2026

INVESTING IN THE UK FROM OVERSEAS

A PRACTICAL GUIDE TO ASSESSING OPPORTUNITIES WITH CLARITY AND CONFIDENCE

Five questions every international investor should understand.

THE OPPORTUNITY

WHY THE UK CONTINUES TO ATTRACT INTERNATIONAL ATTENTION

For international investors, the UK offers more than one market or one type of return. It provides access to property, operating businesses and specialist opportunities through a familiar commercial environment, a globally recognised currency and public sources of company and property information.

The attraction is not simply a headline forecast. It is the breadth of opportunities available and the ability to examine the legal entity, asset, ownership and supporting records before making a decision.

A current property-market snapshot

The latest official data provides useful context. In the 12 months to July 2026, the average UK private rent increased by 3.7% to £1,393 per month. Average UK house prices increased by 2.0% to £272,000 in the 12 months to June 2026. Both figures are national averages and the house-price estimate is provisional; performance varies considerably by region and property type. [S1]

These figures do not predict the return from any individual opportunity. They do, however, illustrate an active and varied market in which income, value and demand need to be considered at local and project level.

Four reasons investors look to the UK

CHOICE

Different regions, sectors and structures can offer different combinations of income, growth, term and asset exposure.

VISIBILITY

Companies House makes company information, officers, filings, charges and insolvency information available to the public. HM Land Registry provides access to property summaries, title registers and title plans for England and Wales. [S2 S3]

STERLING EXPOSURE

A UK investment can add a sterling-denominated element to an international portfolio. Currency movement can improve or reduce the result in an investor's home currency, so it should be planned for rather than ignored.

PROFESSIONAL ACCESS

International investors can obtain information, raise questions and engage directly with UK-based providers and relevant professionals before making a decision.

KEY MESSAGE

The UK offers breadth, visibility and a familiar commercial environment. The strongest opportunities are those whose structure, return drivers and investor rights can be understood clearly.

IMPORTANT INFORMATION

The purpose of this guide

This guide is designed to help international investors understand UK property and alternative investment opportunities, ask more useful questions and have a better-informed conversation with FJP Investment and the relevant provider.

It is general educational information. It is not an offer to invest, investment advice, legal or tax advice, or a personal recommendation.

FJP Investment's role

FJP Investment identifies and reviews opportunities before deciding whether it is prepared to introduce them. We provide information and introduce investors to the third-party provider. We do not assess personal suitability, manage investments, hold client money or make the investor's decision.

FJP Investment is not authorised or regulated by the Financial Conduct Authority.

Investment risk

Capital is at risk and some alternative investments can be illiquid. Returns and repayment depend on the provider, the legal structure and the performance of the underlying project or business. Regulatory or compensation-scheme protection may not apply and must be checked for the particular firm, activity and product. [S4 S5]

The existence of property, security, a valuation, a professional adviser or a stated return does not remove investment risk. Those features should be understood in context rather than treated as guarantees.

Overseas considerations

Currency, tax, ownership, banking and local promotion rules can affect an international investor. Independent regulated, legal or tax advice may be appropriate where the consequences are material.

> **PUBLICATION NOTE**
>
> Information and sources checked to 2 September 2026. Product terms, legislation, regulatory requirements and tax guidance can change. Confirm the current position before acting.

PAGE 04

FIVE QUESTIONS THAT TURN AN OPPORTUNITY INTO A DECISION

A strong opportunity should become clearer as the detail is examined. These five questions provide a practical framework for moving from initial interest to an informed decision.

01 WHAT EXACTLY ARE YOU INVESTING IN?

Separate the underlying asset or business, the legal vehicle, the investment instrument and the rights that belong to the investor.

02 WHAT DRIVES THE RETURN?

Identify the operating cash flow, sale, refinance or other event expected to fund income and return capital.

03 WHAT SUPPORTS THE SECURITY POSITION?

Understand what security exists, who provides and controls it, its value and where the investor ranks.

04 WHAT ARE THE TERM AND EXIT ARRANGEMENTS?

Distinguish the contractual maturity from the practical event expected to create repayment cash.

05 WHO HAS REVIEWED WHAT?

Define the role, client, scope and date of every professional workstream and confirm what the investor should verify independently.

How to use the framework

The answer to each question should be consistent across the presentation, legal documents, public records and the provider's explanation. Complexity is not automatically a weakness, but unexplained inconsistency is a reason to ask for clarification.

> CONFIDENCE POINT
>
> Due diligence is not about searching for a reason to say no. It is about understanding what would need to go right, what could change and whether the opportunity is appropriate for the investor's aims and circumstances.

QUESTION 01

WHAT EXACTLY ARE YOU INVESTING IN?

Terms such as “UK property investment” can describe very different legal arrangements. The investor might own property directly, lend to a company, subscribe for a bond or loan note, acquire shares, or hold a contractual right linked to future revenue.

The four-part structure

1. UNDERLYING

The property, land, project or operating business expected to create value.

2. VEHICLE

The company, special-purpose vehicle, partnership or other legal entity connected to the opportunity.

3. INSTRUMENT

The loan note, bond, share, title or contract the investor is acquiring.

4. INVESTOR RIGHTS

The contractual rights to payments, information, votes, security, transfers and claims.

> COMPLETE ONE CLEAR SENTENCE
>
> “I am investing in [instrument] issued by [legal entity] for [term]. The expected return is funded by [cash source], and my principal rights are [rights/security/priority].”
>
> If the sentence cannot be completed from the information pack, ask the provider to explain the structure and identify the controlling documents.

What good looks like

- ☐ The legal issuer is named consistently throughout the material.
- ☐ The connection between the issuer, asset owner and operating business is explained.
- ☐ Public company or property records can be identified where relevant. [S2 S3]
- ☐ The subscription account and payee match the documented structure.
- ☐ The investor knows which document creates the binding rights.

QUESTION 02

WHAT DRIVES THE RETURN?

Every credible return has an economic source. Understanding that source makes it easier to judge the assumptions, the timing and the resilience of the opportunity if circumstances change.

Common return drivers

RENTAL INCOME

Occupancy, lease terms, arrears, operating costs, management and void periods.

DEVELOPMENT ACTIVITY

Planning, build costs, contingency, construction timetable, sales pace and buyer demand.

OPERATING REVENUE

Customers, pricing, margins, working capital and concentration.

SALE OR REFINANCE

Valuation, market liquidity, debt availability, lender appetite and timing.

Follow the cash

OPERATIONS	COSTS AND DEBT	INVESTOR INCOME	RETURN OF CAPITAL

What good looks like

- [ ] The source of each payment is identifiable.
- [ ] Forecasts distinguish gross revenue from net cash after costs, fees, interest and tax.
- [ ] Assumptions are supported and a realistic downside case is available.
- [ ] The timetable connects operational milestones to investor payments.
- [ ] The provider explains what alternatives exist if the intended exit is delayed.

Read contractual language accurately

A fixed coupon is a contractual term, not a guarantee that the issuer will always have the cash to pay it. Likewise, a target return describes an objective, not a certain outcome. The useful question is whether the project or business can generate sufficient cash after costs and under less favourable assumptions.

USEFUL QUESTION

"Which event produces the cash for income payments and the eventual return of capital, and what is the alternative if that event is later or weaker than expected?"

QUESTION 03

WHAT SUPPORTS THE SECURITY POSITION?

Security can strengthen an investor's legal position. Its practical value depends on the asset, ownership, valuation, priority and enforcement arrangements, so the detail matters more than the label.

What a company charge does

A company may grant a lender a charge as security for a loan. For UK companies, Companies House states that a charge should generally be registered within 21 days of creation. The public record can show that a charge has been registered and provide access to the filed instrument. [S6]

The filing is an important starting point. The instrument and supporting documents explain what is charged, who benefits, the powers available and how the security interacts with other creditors.

Six questions for understanding security

OWNERSHIP — Does the security provider legally own the relevant asset?

PRIORITY — Who ranks ahead of, alongside or behind the investor?

JURISDICTION — Which law applies and where are the assets located?

VALUE — What is the valuation basis, date and assumed sale scenario?

CONTROL — Who holds the security and can instruct enforcement?

SHORTFALL — What is the investor's position if sale proceeds do not cover the amount owed? [S7]

What good looks like

- ☐ The security provider and secured assets are clearly identified.
- ☐ Registration and priority can be checked against supporting records.
- ☐ Valuations state their date, purpose, assumptions and limitations.
- ☐ The security agent or trustee's powers and decision process are explained.
- ☐ The documentation addresses enforcement costs and a potential shortfall.

Guarantees

A corporate or personal guarantee can add another contractual route. Its value depends on the guarantor's legal commitment, financial capacity and available assets when a claim is made. The supporting evidence should therefore be as clear as the wording of the guarantee.

QUESTION 04

WHAT ARE THE TERM AND EXIT ARRANGEMENTS?

The investment term sets an expectation. The exit plan explains how the provider expects to create the cash needed for repayment. Understanding both allows the investor to plan with greater confidence.

Map the expected journey

SUBSCRIBE	OPERATE OR DEVELOP	EXIT EVENT	RETURN OF CAPITAL

Possible exit events include an asset sale, refinance, operating cash generation, a third-party purchase or another documented source.

Four practical questions

WHAT IS THE CONTRACTUAL MATURITY?

Read any extension options, notice periods, grace periods, default provisions and issuer discretion.

WHAT CREATES REPAYMENT CASH?

Identify the intended exit event and the milestones on which it depends.

IS AN EARLY TRANSFER POSSIBLE?

Understand consent, eligibility, fees, price discovery and whether a genuine secondary market exists.

WHAT HAPPENS IF THE EXIT IS DELAYED?

Check the treatment of income, investor information, voting, extensions and enforcement rights.

What good looks like

- ☐ The term and the expected exit event are explained separately.
- ☐ The timetable allows for normal operational and transaction delays.
- ☐ Extension rights and their consequences are clearly disclosed.
- ☐ Reporting continues if the planned exit date moves.
- ☐ The investor has sufficient liquidity outside the investment.

Plan with confidence

An unlisted investment may be suitable for capital that can remain committed beyond the expected term. It is not designed to replace an emergency reserve or money required for a fixed near-term commitment.

QUESTION 05

WHO HAS REVIEWED WHAT?

Professional involvement can add real value when the role and scope are clear. Understanding who instructed each professional, what work was completed and who may rely on it helps the investor use that work properly.

Typical roles

PROVIDER OR ISSUER

Creates the opportunity and remains responsible for its statements, documents and delivery.

INTRODUCER

Presents selected opportunities and introduces investors to the provider.

LAWYER

May draft or review documents for a named client and defined purpose.

VALUER

Assesses a specified asset at a stated date and on stated assumptions.

SECURITY AGENT OR TRUSTEE

Holds or administers security under defined contractual powers.

AUTHORISED FIRM

May approve a financial promotion or perform a regulated activity within its exact permissions.

How to use professional work

- ☐ Identify the professional's client and the intended user of the report.
- ☐ Check the scope, date, assumptions, exclusions and reliance wording.
- ☐ Confirm that the document relates to the current version of the opportunity.
- ☐ Distinguish document drafting, valuation or promotion approval from investment advice.

Investor verification

The FCA Firm Checker and Financial Services Register can be used to verify a firm's status, permissions and official contact details. A firm's appearance on the register does not mean every activity or investment connected with it is regulated or protected. [S8]

Investor classification and promotion routes are separate from investment quality. The applicable eligibility statement and supporting checks should be current for the exact communication and route being used. [S9 S10 S11]

KEY MESSAGE

Professional involvement is most useful when it answers a defined question and the investor knows what reliance, if any, the work provides.

PAGE 10

INVESTING FROM OVERSEAS: CURRENCY, TAX AND TRANSFERS

Cross-border investing introduces additional decisions, but most can be addressed in advance. A clear plan for currency, tax and transferring funds can make the investment process significantly smoother.

Two returns to monitor

An investment denominated in sterling produces a result in pounds. An international investor also experiences the effect of converting that result into a home currency. Sterling movement can improve or reduce the home-currency outcome because an exchange rate is the price of one currency in another. [S12]

The practical questions are:

- ☐ Which currency will be used for subscription, income and repayment?
- ☐ When will conversions take place and who controls the timing?
- ☐ What exchange spread, bank charges and transfer costs will apply?
- ☐ Does the investor want to keep some proceeds in sterling?

Tax is a two-jurisdiction question

UK-source income, gains or property returns may receive different treatment depending on the asset and structure. The investor's country of residence may also tax worldwide income, require reporting or provide treaty relief. HMRC publishes guidance for non-resident savings and investment income, but an investor's personal position may require advice in both jurisdictions. [S13]

Make the payment route clear

- ☐ The account name and bank jurisdiction match the subscription documents.
- ☐ Conversion and receiving-bank charges are understood.
- ☐ Payment instructions are verified using a known contact route.
- ☐ Any later change to bank details is independently reconfirmed.

Local requirements

Eligibility to receive or participate in an investment can depend on the investor's country of residence and the way the opportunity is communicated. The provider or relevant professional should confirm the permitted route before subscription.

KEY MESSAGE

Currency and tax should be part of the expected return calculation from the beginning—not adjustments considered only after the investment has performed.

PAGE 11

INVESTING FROM OVERSEAS: OWNERSHIP AND ADMINISTRATION

A well-prepared application is usually a smoother application. Confirming ownership, identification, banking and communications early can reduce avoidable delays and make future administration easier.

Identity and source of funds

Providers and relevant professionals may request identification, proof of address, beneficial-owner information and evidence showing where the investment funds or wealth originated. The exact checks depend on the parties, structure and assessed risk. [S14]

Legal ownership

Confirm whether the investment will be held personally, jointly, through a company, trust or another structure. Check who has authority to sign, receive information, vote and give instructions, and consider succession arrangements where appropriate.

Communications

Record the official email, postal and online-portal channels. Understand how notices, reports, votes and changes to terms will be communicated across time zones.

Records

Keep the signed information pack, application, investment instrument, bank evidence, tax documents, reports, valuations, notices and any agreed change to terms or payment instructions.

Prepare before subscription

- ☐ Valid identity and address documents are available.
- ☐ The sending bank can process the currency and destination.
- ☐ The subscribing name matches the intended legal owner.
- ☐ Professional tax or legal advice has been obtained where needed.
- ☐ Source-of-funds information can be supplied where requested.
- ☐ The investor knows who will acknowledge funds and issue evidence of the investment.

PAGE 12

PRE-COMMITMENT CHECKLIST: ASSESS THE OPPORTUNITY

Use this checklist while reviewing an information pack or speaking with FJP and the provider. A question that cannot yet be answered is an item to raise with the provider and independent advisers before the investor decides whether to proceed.

STRUCTURE

- ☐ I can name the legal issuer and describe the instrument I would acquire.
- ☐ I understand how the issuer, asset owner and operating business connect.
- ☐ The legal documents, presentation and payment instructions describe the same structure.

RETURN

- ☐ I can identify the intended source of income and repayment.
- ☐ I have reviewed the main assumptions, costs and a reasonable downside case.
- ☐ I understand the difference between a contractual coupon, a target and a guaranteed outcome.

SECURITY

- ☐ I know what security or guarantee is proposed and who provides it.
- ☐ I understand ownership, valuation, registration, control and creditor priority.
- ☐ I know what the documents say about enforcement costs and a possible shortfall.

DOCUMENTS TO RETAIN

- ☐ Current information or offering memorandum
- ☐ Application and subscription documents
- ☐ Investment instrument and security documents
- ☐ Valuation or asset information, where relevant
- ☐ Provider details and verified payment instructions

CHECKPOINT

The purpose is to reach a clear and consistent description of the opportunity. If different documents produce different answers, ask the provider and your independent advisers to reconcile them before the investor decides whether to proceed.

PAGE 13

PRE-COMMITMENT CHECKLIST: INVESTOR CONSIDERATIONS

Before making any decision, an investor may use this checklist to consider timing, professional roles and the practicalities of investing from overseas.

TERM AND EXIT

- ☐ I understand the contractual maturity, extension provisions and expected exit event.
- ☐ I can leave the money invested beyond the expected term if the exit takes longer.
- ☐ I have not assumed that an early buyer or active secondary market will be available.

PEOPLE AND PROCESS

- ☐ I understand the client, scope and limitations of each professional involved.
- ☐ I have checked relevant firm details, permissions and official contact routes.
- ☐ I meet the current investor eligibility and promotion route being relied upon.

OVERSEAS READINESS

- ☐ I have considered currency conversion, tax and local participation requirements.
- ☐ The proposed ownership, banking and source-of-funds arrangements are workable.
- ☐ I know how I will receive reports, notices and repayment information.

INVESTOR'S INDEPENDENT ASSESSMENT

- ☐ I understand that FJP has not assessed whether the opportunity is suitable or appropriate for me.
- ☐ I have considered my own objectives, financial circumstances and ability to bear loss.
- ☐ I have obtained independent regulated investment, legal and tax advice where appropriate.

Ready for a conversation?

Bring your unanswered questions to FJP Investment. We can help identify the relevant information, introduce you to the provider for direct discussion and explain the next steps in the introduction process.

CONTACT

info@fjpinvestment.co.uk

+44 20 7183 0343

www.fjpinvestment.co.uk

PAGE 14

HOW FJP HELPS INTERNATIONAL INVESTORS

Since 2013, FJP Investment has connected qualifying investors with selected alternative investment opportunities, simplifying access and creating a direct route to providers.

SELECTED OPPORTUNITIES

We identify potential opportunities and review their structure, commercial rationale and available materials before deciding whether to introduce them. Selection does not remove risk or mean every opportunity is suitable; it means FJP considers it worthy of further consideration.

CLEAR INFORMATION

We help prospective investors obtain the information pack, find the key structure, return, security and term documents, and put questions to the provider. Our aim is clarity before a decision is made.

DIRECT INTRODUCTIONS

We introduce qualifying investors directly to the provider. The provider remains responsible for its documents, acceptance process, contracts, receipt of funds and delivery.

The FJP introduction process

01 UNDERSTAND

Discuss the investor's interests and the opportunities they wish to explore.

02 PRESENT

Share selected opportunities available to the relevant investor category and location.

03 INFORM

Provide access to the information and supporting materials.

04 CONNECT

Introduce the investor to the provider for questions and direct engagement.

05 DECIDE

The investor assesses the opportunity and makes their own decision, taking advice where appropriate.

FJP at a glance

2013
ESTABLISHED

£420m+
COMBINED VALUE OF INVESTMENTS INTRODUCED

Approximately 600
PRIVATE CLIENTS

The £420m+ figure combines investments introduced through FJP Investment and FJP Distribution.

Why investors use FJP

FJP provides a straightforward route to selected opportunities, clear information and direct engagement with providers, helping international investors move from initial interest to a better-informed conversation.

EXPLORE SELECTED OPPORTUNITIES

If you are considering UK property or alternative investments and would like to understand the opportunities currently available through FJP, register your interest or speak with our team.

Call: +44 20 7183 0343
Email: info@fjpinvestment.co.uk
Visit: www.fjpinvestment.co.uk

PAGE 15

SOURCES AND ENDNOTES

Principal public sources supporting this guide are listed below. Each source title links to the underlying material so readers can review the evidence and check the latest available information.

S1 — OFFICE FOR NATIONAL STATISTICS

Private rent and house prices, UK: August 2026. Released 19 August 2026.

S2 — COMPANIES HOUSE / GOV.UK

Get information about a company. Accessed 2 September 2026.

S3 — HM LAND REGISTRY / GOV.UK

Search for land and property information. Accessed 2 September 2026.

S4 — FINANCIAL CONDUCT AUTHORITY

FCA Handbook COBS 4.12A: Promotions of restricted mass market investments. Accessed 2 September 2026.

S5 — FINANCIAL SERVICES COMPENSATION SCHEME

Investments: what FSCS can protect. Accessed 2 September 2026.

S6 — COMPANIES HOUSE / GOV.UK

Register a charge (mortgage) for a limited company. Updated 1 February 2026.

S7 — INSOLVENCY SERVICE / GOV.UK

Technical guidance for Official Receivers: creditors and liabilities. Updated 20 April 2026.

S8 — FINANCIAL CONDUCT AUTHORITY

FCA Firm Checker. Accessed 2 September 2026.

S9 — FINANCIAL CONDUCT AUTHORITY

Client categorisation in corporate finance firms: high-level observations. Published 20 October 2025.

S10 — UK LEGISLATION

Financial Services and Markets Act 2000 (Financial Promotion) Order 2005. Current version checked 2 September 2026.

S11 — FINANCIAL CONDUCT AUTHORITY

FCA Perimeter Report. Accessed 2 September 2026.

S12 — BANK OF ENGLAND

Who sets exchange rates? Accessed 2 September 2026.

S13 — HM REVENUE & CUSTOMS

HS300: Non-residents and investment income (2026). Updated 6 April 2026.

S14 — HM REVENUE & CUSTOMS

Money laundering regulations: your responsibilities. Accessed 2 September 2026.

FJP Investment

INVEST WITH GREATER CLARITY.

Explore selected UK property and alternative investment opportunities with an established introducer that understands the questions international investors need answered.

SPEAK WITH FJP INVESTMENT

+44 20 7183 0343

info@fjpinvestment.co.uk

www.fjpinvestment.co.uk

OFFICE

Prospect House
2 Athenaeum Road
Whetstone
London N20 9AE

SELECTED ALTERNATIVE INVESTMENTS FOR QUALIFYING INVESTORS

IMPORTANT INFORMATION

This guide provides general educational information only. Capital is at risk and investments may be illiquid.