



FCMB BANK (UK) LIMITED

# FCMB Bank (UK) Limited

PERSONAL & BUSINESS BANKING SERVICES

London Leverage... Africa Awareness...

[www.fcmbuk.com](http://www.fcmbuk.com)



## OUR RAISON D'ETRE



The Corporate and Private Bank for African-oriented and African-based entrepreneurs, investors and professionals across all their banking needs



London Leverage... Africa Awareness...



# Why FCMB Bank (UK) Limited?

## FLEXIBILITY

We take time to listen to you, understanding your needs and proffering the best-fit banking solutions to meet these needs. As a boutique bank, this is one of our biggest strengths.

## SECURITY

We handle payments across multiple African jurisdictions, conducting the necessary compliance requirements (Know Your Customer, Anti-money Laundering, Enhanced Due Diligence) in line with UK regulatory standards for your additional security.

## COMPETITIVE

Competitively-priced fixed, savings and notice accounts and loan facilities to enable you to meet your financing needs. This includes our Buy-to-Let Mortgages and our Secured Lending product to facilitate your increasing investment portfolio.

## AFRICA KNOWLEDGE

Currency stability for your deposits and payments due to our operations being denominated in US Dollar. This is further enriched by our Africa-focus. Our awareness of the African continent is one of our key strong points, enabling you to enjoy the best of both worlds.

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## FOR BUSINESS /CORPORATE CUSTOMERS

**Deposit Accounts – Call, Fixed and 35, 65-  
and 95-day notice accounts. In (USD, GBP or  
EUR).**

**International payments**

**Foreign Exchange services**

**Business loans and working capital finance**

**Internet Banking**

## FOR PERSONAL CUSTOMERS

**Instant Access Accounts, Deposit Accounts –  
Call, Fixed and 35, 65 and 95-day notice  
accounts, Time Deposits exceeding 6 months in  
(USD, GBP or EUR).**

**Secured and Unsecured loans for up to 5-year  
tenor**

**Foreign Exchange services**

**Internet Banking**

**Buy-to-Let Mortgage loans**



FCMB BANK (UK) LIMITED

**Drawing from our carefully selected partner alliances and the FCMB Group we are happy to introduce you  
our customers to other lifestyle services such as: Property Consultants & Estate Agents, Concierge Services,  
UK Educational Consulting for children and wards seeking to study in the UK and Medical referral Services**





FCMB BANK (UK) LIMITED



## OUR BUY-TO-LET MORTGAGE PROPOSITION

Buy-to-let Mortgages are our flagship lending product. This enables you to purchase property in London and the Home Counties\* and ultimately build a secure property investment portfolio

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#### BENEFITS OF THE SCHEME

- Purchase an appreciating asset (Property) in one of the world's greatest cities and its surrounding areas.
- Take advantage of the current soft property market with reduced prices across London and surrounding areas..
- Use the secondary income from renting your property to service your mortgage obligations with us.
- Have our recommended Property Consultants assist you in searching for property of your choice.



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## **Terms and Conditions for Repayment Mortgages**

- Minimum Loan Amount: £150,000
- Maximum Loan Amount: £2.3million
- Loan to Value: A Maximum of 65% of the London property value
- Maximum tenor: 15 years
- Interest rate: Currently 5% above the Bank of England Base rate, currently 0.10% i.e. 5.10% per annum.
- Arrangement fee (one off): 1.5% for loans below £500,000; 1% for loans above £500,000
- The customer is to bear all valuation and legal fees
- Security property location to be in London or the Home Counties Existing
- Mortgage Loans, if applicable to be refinanced

Please visit:

<https://www.fcmbuk.com/wp-content/uploads/2019/02/FCMB-Bank-UK-Buy-To-Let-Mortgage-Application-Forms.pdf>





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## **Terms and Conditions for Interest-only Mortgages**

- Minimum Loan Amount: £150,000
- Maximum Loan Amount: £2.3million
- Loan to Value: A Maximum of 60%of the London property value
- Maximum tenor: 3 years
- Interest rate: Currently 5%above the Bank of England Base rate, currently 0.10%i.e. 5.10%per annum.
- Arrangement fee (one off): 1.5%for loans below £500,00; 1%for loans above £500,000
- The customer is to bear all valuation and legal fees
- Security property location in London or the Home Counties
- Existing Mortgage Loans, if applicable to be refinanced



You also have the option of switching to a Repayment Mortgage by Year Four



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## Locations for which our Buy-to-Let Mortgages may be obtained

• Greater London Urban Area	• Royal Tunbridge Wells	• Billericay
• Reading/Wokingham Urban Area	• Maidenhead	• Hitchin
• Southend Urban Area	• Welwyn Urban Area	• Haywards Heath
• Medway Towns Urban Area	• Reigate/Redhill	• Windsor/Eton
• Luton/Dunstable Urban Area	• Brentwood	• Burgess Hill
• Aldershot Urban Area	• Horsham	• Harpenden
• Crawley Urban Area	• Sittingbourne	• Sevenoaks
• Slough Urban Area	• Amersham/Chesham	• Stanford Le Hope/Corringham
• Basildon/Wickford	• Hertford/Ware	• Ditton
• High Wycombe Urban Area	• Letchworth/Baldock	• Godalming
• Chelmsford	• Hatfield	• Potters Bar
• Basingstoke	• Fleet	• New Addington
• Maidstone	• Tonbridge	• Berkhamsted
• Stevenage	• Canvey Island	• Swanley
• Grays/Tilbury	• Bishop's Stortford	• Gerrards Cross
• Aylesbury	• Leighton Buzzard	• Crowborough

### Outer Commuter Belt

Also accepted are the 'second commuter belt' further out of London and the home counties up to approximately 55 miles (89 km) out of central London including Oxford, Hastings, Margate, Milton Keynes and Brighton.

London Leverage... Africa Awareness...

## Our Contact Details



**Stella Okuzu**



**Nkeiru Ejimofor**



**Sophina Tsang**

### OUR HEAD OFFICE

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EMAIL ADDRESS: [PBB@FCMBUK.COM](mailto:PBB@FCMBUK.COM)



**Ganiyat Bello**

### OUR LAGOS BUSINESS LIASON OFFICE

38 ADEOLA HOPEWELL STREET, VICTORIA ISLAND, LAGOS

TELEPHONE: +234 (0)805 670 7739

EMAIL ADDRESS: [PBB@FCMBUK.COM](mailto:PBB@FCMBUK.COM)

**We look forward to being of Service to you**

**London Leverage... Africa Awareness...**



Berkeley  
Group



# AN INTRODUCTION TO BERKELEY GROUP

PRESENTED BY IAN PLUMLEY, SENIOR VICE PRESIDENT  
BERKELEY GROUP MEA, AFRICA & INDIA



Berkeley  
Designed for life

St Edward  
Designed for life

St George  
Designed for life

St James  
Designed for life

St Joseph  
Designed for life

St William  
Designed for life

 Berkeley  
Group



# 1976

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Established in 1976 by Chairman Tony Pidgley, we are the *UK's leading house builder* and are listed on the London Stock Exchange.

# 134

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The Board have *134 yrs of combined service* to Berkeley Group

## WHAT WE DO

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*Fantastic homes in amazing places.....*



Apartments &  
Penthouses



Family  
Homes



Student/  
Senior Living



Regeneration



Restoring  
Heritage  
Properties



Placemaking

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Group

OUR BRANDS



Proud to be a member of the Berkeley Group of Companies



Our joint ventures, past and present





## OUR BELIEFS

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*“We believe in place making. Not just house building”*



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## OUR BELIEFS

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*“Berkeley continues to be defined by its focus on quality”*



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## OUR LOCATIONS

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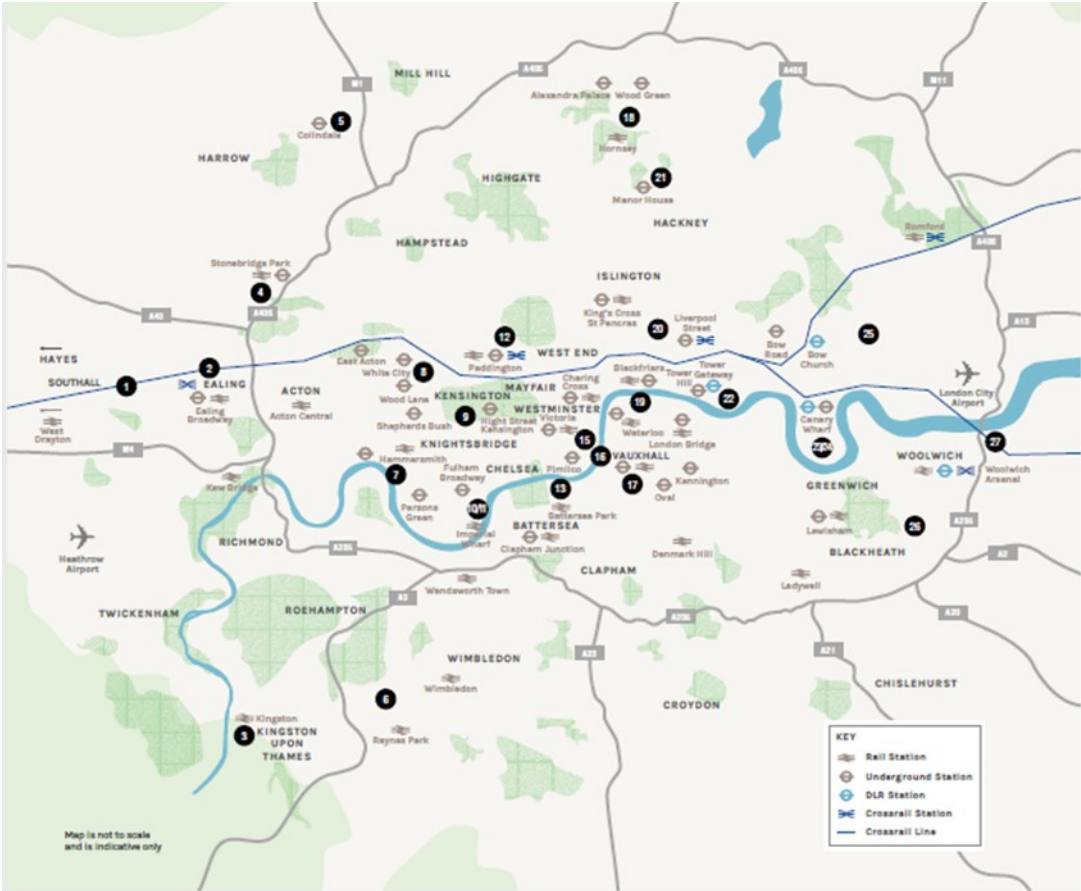
*Where we operate*

*London,  
Birmingham  
and the  
South of England*



OUR LOCATIONS

Our London developments



GREATER LONDON

Currently

27

Developments  
in Greater  
London

7

Forthcoming  
developments

BIRMINGHAM AND  
SOUTH OF ENGLAND

Currently

28

Developments  
outside London

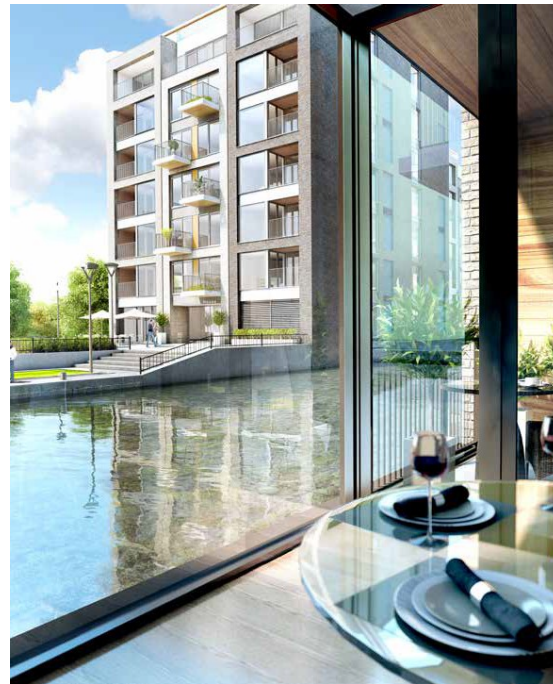
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Forthcoming  
developments

## OUR DELIVERY

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*Over the past 5 years, we have delivered over 19,000 new homes & 10% of all new homes in London*





## OUR FINANCIAL APPROACH

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*We focus on consistent growth  
and financial security*



### CONSISTENT GROWTH

**£121k**

Turnover 1976 -1980

**£1.9bn**

Turnover 2020



### FINANCIALLY SECURE

**£1.8 bn**

Cash Due on off-plan sales

**£6.4 bn**

Gross Margin on Landholdings

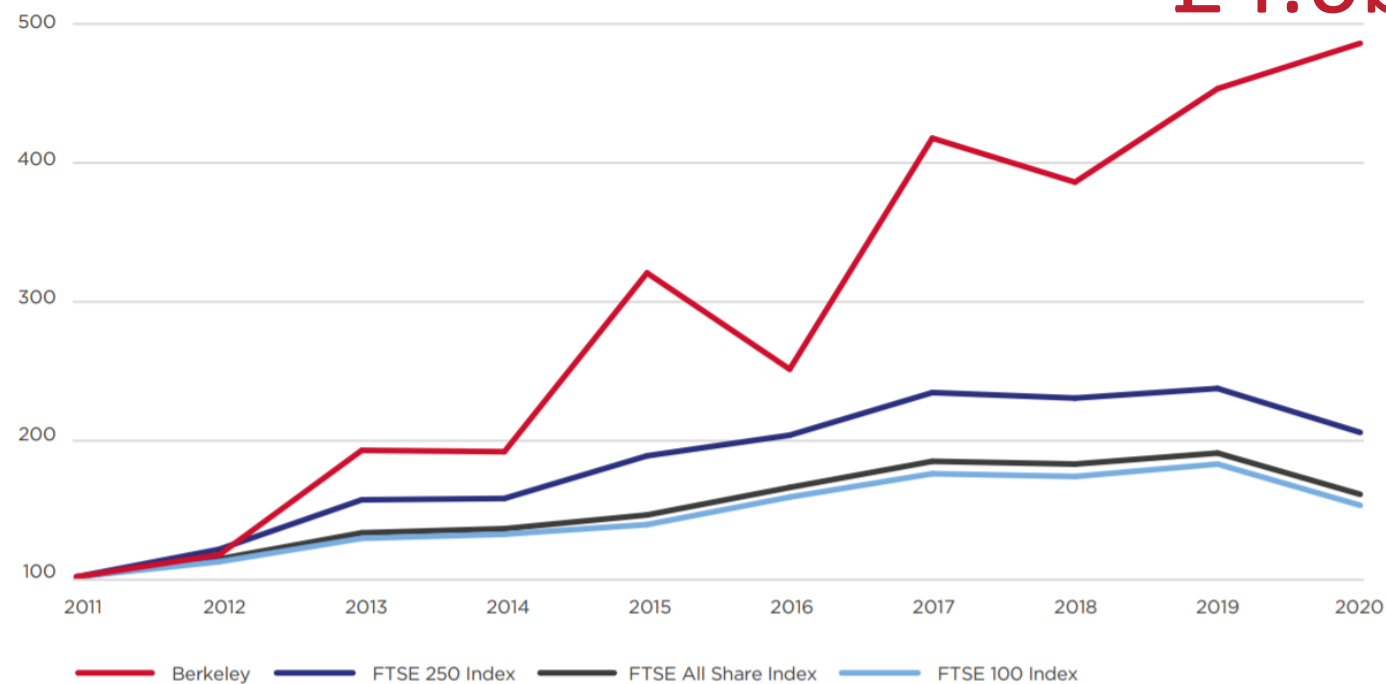
**£0 Debt**

*We have no debt, providing reassurance to our customers*

OUR RESULTS

Top performing FTSE 100  
Listed Company

Total shareholder return from 30 April 2011 (%)



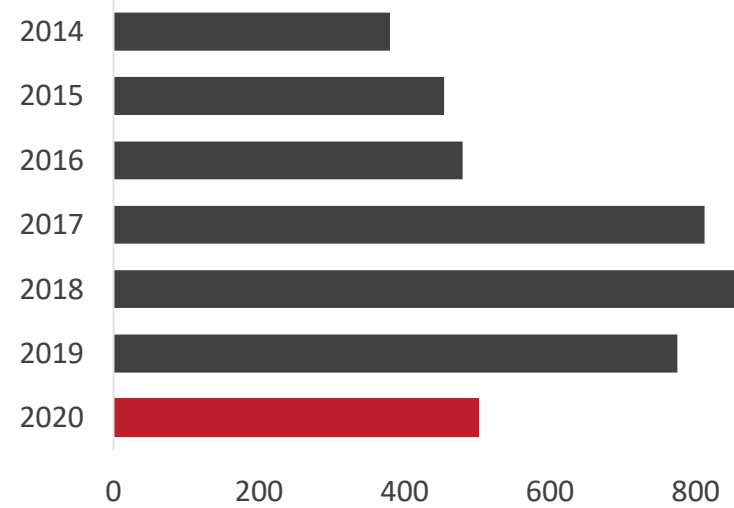
Market Capitalisation

£4.6bn

Adjusted profit before tax

£503m

Operating Profit 2020



## OUR APPROACH TO SERVICE

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*We are the first UK developer with offices in the region to provide further face to face support to our customers in real time.*

### Berkeley Group International Offices



*Riverside development  
next to Vauxhall Bridge*



93,000

Sq.m of development

1,100

Apartments, offices,  
retail units and restaurants

£545

Ave. price per sq.ft in 2000

2000

Year building commenced

£1400

Ave. price per sq.ft in 2020

157%

Average increase in  
apartment value over 20 yrs

On the “Chelsea  
Riverside”



265,000

Sq.ft Commercial and  
office space

2,376

New homes

£497

Ave. Price per sq.ft in 2000  
(Riverside Tower launch)

2000

Year building commenced

£1,511

Ave. Price per sq.ft in 2020

204%

Average Increase in  
Apartment value over 20 yrs



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# *Why London ?*



## WHY LONDON ?

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### *Education*

London attracts the  
best minds from  
across the globe



4

Of the Top 50 Global Universities, 9 are in the UK, 4 of which are in London. (QS World University Rankings)

1 in 4

Over 1 in 4 students attending London's higher education institutions are from outside the UK

20

Of the 91 top universities in the UK, more than 20 are in London [Times for Higher Education]

100,000

Over 100,000 international students studying in London

## WHY LONDON ?

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# *A Global Tech Hub*

Some of the biggest **TECH corporations** announced plans to set up their **HQs in the capital** and continue to announce **new UK investments**:



Google's **1 million sq.ft office** in 2.4 acres of land near Kings Cross will be the first billion pound office. They are also investing several million pounds into a JV with a British local news publisher.



Facebook announced **500 new tech jobs to increase its UK workforce to 3,000** in 2019. They will also open a **3rd office in London** in Shaftsbury Ave, after their new headquarters in Fitzrovia.



Apple is **taking half a million sq.ft** in Battersea moving 1,400 staff into the building in 2021



Amazon are **increasing their workforce by 25% in 2020 to more than 40,000**. They also announced **investment of £575m in Deliveroo**.



Netflix made **£400m investment into new shows/films** and set up a **Production Hub at Pinewood's Shepperton Studios** just outside London.

## £10.1bn

Pumped into high-tech companies the UK during 2019 a new record (Tech Nation, Sept 2020)

## 48,000

48,000 people are employed in the TECH cluster with plans for a further 70,000 jobs to be created

## 1,300

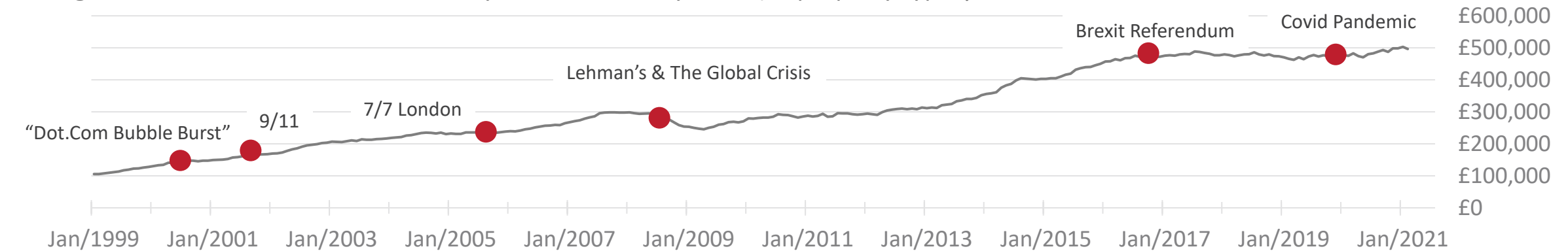
TECH Companies are showing huge growth in London. In the last three years the number of tech companies in east London has risen from 200 to 1,300.



## WHY LONDON ?

# Long-term House Price Growth *and Stability*

Average House Price: London from January 1999 – February 2021 (all property types)



Source – House Price Index from Land Registry



Since 1968, London property values have at least doubled every 12 years. Current values are up 87% over the past 10 years (Land Registry).

## WHY LONDON NOW?

# Looking Forward

Residential Forecast...



JLL*	2021	2022	2023	2024	2025	2021-25
UK House Price Growth (PA%)	4.5%	2.5%	4.0%	5.0%	4.5%	20.5%
Prime Central London Price Growth (PA%)	2.5%	5.0%	4.5%	4.0%	3.5%	19.5%
London Price Growth (PA%)	6.0%	2.5%	5.0%	6.5%	5.0%	25.0%

Savills*	2021	2022	2023	2024	2025	2021-25
UK House Price Growth (PA%)	5.0%	4.0%	3.5%	3.0%	3.5%	20.5%
Prime Central London Price Growth (PA%)	3.0%	7.0%	4.0%	2.0%	4.0%	21.6%
London Price Growth (PA%)	2.5%	6.0%	3.5%	2.0%	3.0%	18.1%

Knight Frank*	2021	2022	2023	2024	2025	2021-25
UK House Price Growth (PA%)	5.0%	4.0%	4.0%	4.0%	5.0%	24.0%
Prime Central London Price Growth (PA%)	2.0%	7.0%	5.0%	4.0%	5.0%	25.0%
London Price Growth (PA%)						0.0%

Average Forecasts (JLL / Savills / Knight Frank)	2021	2022	2023	2024	2025	2021-25
UK House Price Growth (PA%)	4.8%	3.5%	3.8%	4.0%	4.3%	21.7%
Prime Central London Price Growth (PA%)	2.5%	6.3%	4.5%	3.3%	4.2%	22.0%



Proud members of the Berkeley Group of Companies:

**Berkeley**  
Designed for life

**St George**  
Designed for life

**St James**  
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**St Edward**  
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**St William**  
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**St Joseph**  
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Delivering exceptional London properties for over 40 years



Follow us



# INVESTMENT OPPORTUNITIES

PRESENTED BY HEND MAKTARI, HEAD OF MEA & INDIA - LONDON  
BERKELEY GROUP

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*2 developments in London*  
*1 development in Watford*





## INVESTMENT OPPORTUNITY – PRIME CENTRAL LONDON



### West End Gate

**Marylebone London**  
**From £940,000**

1,2,3 & 4 Bedroom

Apartments & Penthouses

**Award Winning**

Architect & Development of the Year

**Current phase**

Westmark Tower

**1 minute**

Walk to Edgware Road Station

15 minutes to Hyde Park

15 minutes to Regents Park

7 minutes to Paddington train station and Cross rail

**From Q2 2021**

Estimated Completion Date

**Private Landscaped Gardens**

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St William  
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 **Berkeley**  
Group



# West End Gate

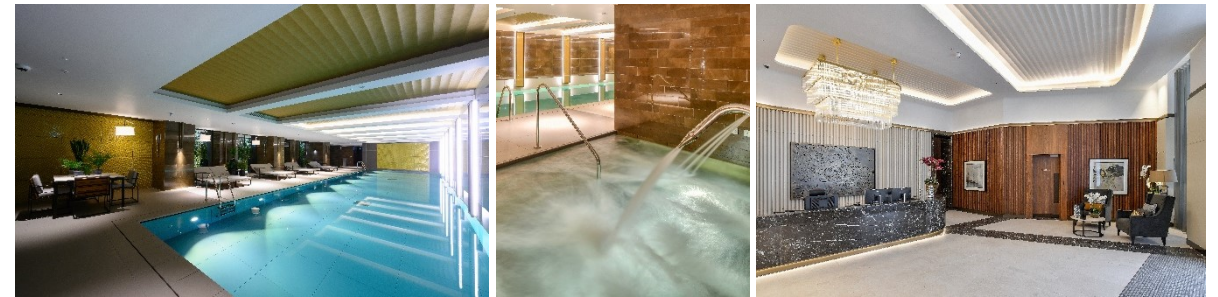
## Facilities

- The state-of-the-art residents' facilities include:
- 24-hour concierge service.
- Gymnasium
- Swimming pool
- Residents' dining room, lounge and private cinema
- Carefully landscaped gardens
- Secure car parking

## Payment Plan

### £10,000 reservation fee

20% of the purchase price upon signing (less the initial reservation fee). Balance of 80% is payable upon completion.







Clarendon

Wood Green, North London

From £460,000

Suites, 1, 2 & 3 Bedroom

Apartments

100,000 sq. ft.

Of business spaces

5 Acres

Of public space

4 stations within walking distance

14 minutes to Kings Cross St Pancras

29 minutes to Knightsbridge

26 minutes to King’s College University

From Q1 2022

Estimated Completion Date

196 acres Alexandra Park situated nearby

# Clarendon

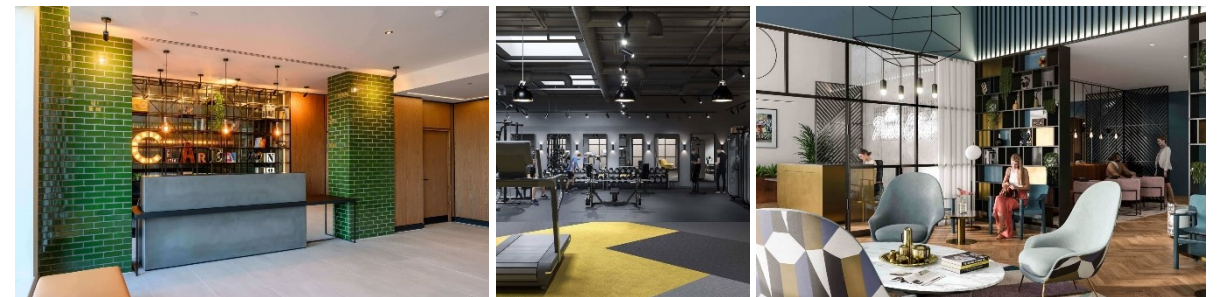
## Facilities

- Concierge service
- Swimming pool
- Steam room
- Sauna
- Gymnasium
- Residents' lounge

## Payment Plan

£2,500 reservation fee

10% of the purchase price upon signing (less the initial reservation fee).  
10% is due 12 months after exchange of contracts.  
5% advance payment is payable 18 months after exchange of contracts.  
Balance of 75% is payable upon completion.





## INVESTMENT OPPORTUNITY – OUTER LONDON



### The Arches

**Watford, Hertfordshire**

**From £321,000**

Studios, 1 & 2 Bedroom

Apartments

### Watford

One of the UK's leading  
commuter belt districts

**Just 8 minutes walk to  
Bushey station**

19 minutes to Euston

36 minutes St Pancras  
International

31 minutes drive to Heathrow  
Airport

**From Q1 2021**

Estimated Completion Date

### Private Gated Community

By the river Colne

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**St William**  
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# The Arches

## Facilities

- Exclusive access to landscaped grounds and gardens with Wi-Fi
- Balcony or terraces to every apartment
- Private parking for residents
- Two beautifully landscaped podium gardens
- Finch Gardens and Heritage Gardens

## Payment Plan

### £2,500 reservation fee

10% of the purchase price upon signing (less the initial reservation fee).  
Balance of 90% is payable upon completion.



## ASSOCIATED SERVICES

### Buying process & associated services

- All reservations are handled by an independent lawyer
- We work with leading law firms who we recommend to our client
- Mortgages available up to 75% LTV from FMCB
- Dedicated teams of experts for overseas buyers
- Specialist products available for Nigerian clients





# THANK YOU

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Designed for life

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