

# PRIVATE CREDIT SOLUTIONS PRODUCT GUIDE

FORWARD THINKING  
REAL ESTATE FINANCE

# MERA

INVESTMENT MANAGEMENT

Private Credit Solutions is Mera Investment Management's secondary non-core lending strategy. We selectively deploy our private capital as Mezzanine Finance or Preferred Equity into a small number of development and investment opportunities that offer attractive risk-adjusted returns.

Our focus is on investing alongside borrowers who are known to the team and have a strong and established track record.

We look to allocate between £500k to £5m of our funds per opportunity, with a particular emphasis on well-established or growth locations in England, Wales, Jersey and the Isle of Man.

We believe in maintaining a flexible approach to structuring and consider most real estate asset types.

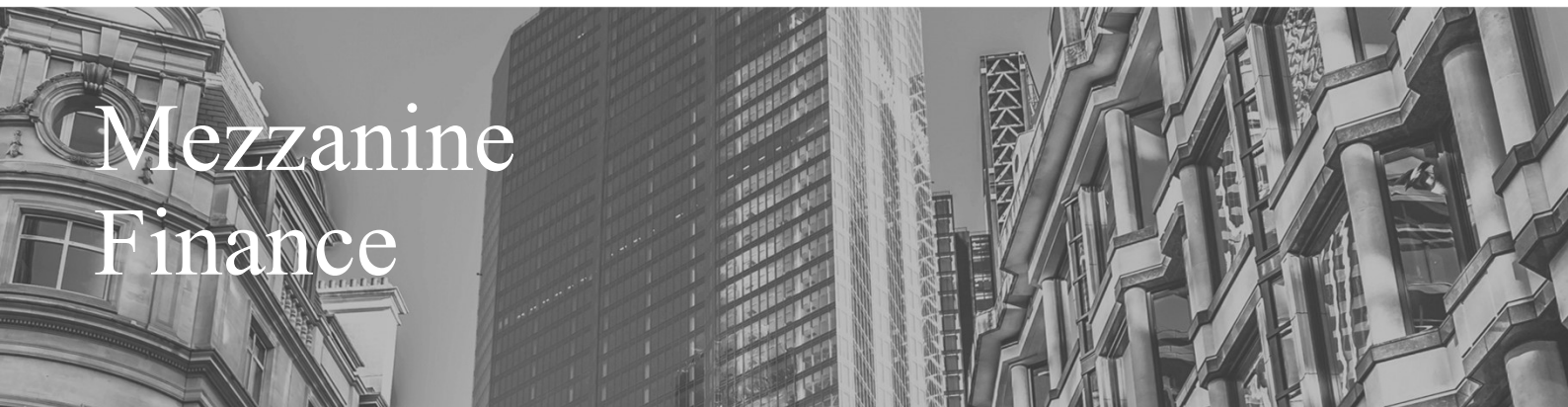
By being open to these opportunities and undertaking rigorous due diligence, we leverage the team's experience and sector knowledge to provide attractive risk adjusted returns for our private investors.

Examples of interesting investment opportunities include commercial value-add, Prime Central London residential development, and alternative asset turnaround.



# Preferred Equity

Investment Amount	£500,000 - £5,000,000
Investment Type	Commercial value-add, Prime Central London residential development, alternative asset turnarounds and debt purchases.
Property Tenure	Freehold or long leaseholds (+125 years remaining on the lease, subject to our valuer's comments).
Locations	London, core regional cities, strong commuter towns, key growth areas and interesting or exciting new locations across England and Wales.
Partner Equity	15-50% of equity required.
Target Investor Return	In excess of 20% IRR



# Mezzanine Finance

Loan Amount	£500,000 - £5,000,000
Locations	London, core regional cities, strong commuter towns, key growth areas and interesting or exciting new locations across England and Wales.
Asset Type	Commercial value-add, Prime Central London residential development, alternative asset turnarounds and debt purchases.
Property Tenure	Freehold or long leaseholds (+125 years remaining on the lease, subject to our valuer's comments).
Max LTV	80%
Max LTC	90%

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