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INVESTMENT MEMORANDUM
INTEREST-FREE
PURCHASE OPPORTUNITY

Joynson St

Wednesbury, Walsall

Residential Development

LOCATION:
Wednesbury, Walsall

DEVELOPMENT: 34 Residential Units
CONSTRUCTION TIME FRAME: 24-30 months

SELECTION OF LUXURY
APARTMENTS, CONSISTING OF:

34 UNITS
26 x 1 Bed Apartment - Starting From £160,000
3 x 2 Bed Apartment - Starting From £265,000
4 x 4 Bed Townhouse - £350,000
1 x Refurbished House - £350,000

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WHO **WE ARE**

We are developing a landmark future for Britain, Pearlsfield Enterprises is an establishing property development company in the UK focusing on multifamily and residential developments.

We are very proud of the service we provide and stand by every development we complete.

Pearlsfield Enterprises is a single private family office which has been established for over **25+ years**. We currently have over **20** live developments projects in progress in the UK.

Over the years we have acquired a number of strategic land sites in our portfolio within key & prime locations in major towns and cities throughout the UK.

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Our operations internally combine several verticals within the property investment and development sector, we have over 150+ years of experience collectively.

Strategic
Land Buyers

Civil
Engineers

Project
Managers

Development
Managers

Land
Surveyors

Architects

Planning
Consultants

Quantity
Surveyors

Interior
Designers

Procurement
Team

Construction

Sales Agents
Local & International

PRESENTING

JOYNSON, ST WEDNESBURY, WALSALL

This new residential development in Wednesbury will deliver 34 high-quality homes in a well-connected part of the Black Country. The scheme comprises 29 modern flats in a stylish new-build block with dedicated bin and bike stores, 4 newly built houses, and the conversion of an existing property into 2 flats. Residents will benefit from 48 on-site parking spaces and landscaped communal areas, all within easy reach of local amenities, green spaces, and excellent transport links to Wednesbury, Wolverhampton, and Birmingham.

This site enjoys a prominent location close to the town centre, with easy access to local amenities, schools, and attractive green spaces. It benefits from excellent transport connections, including convenient public transport links. The land itself is fairly flat, currently vacant, and situated within a residential zone, making it an ideal opportunity for a new residential development.

THE **LOCATION**

WEDNESBURY
WALSALL

This development is located in the heart of Wednesbury, a well-connected Black Country town with a strong sense of community and rich heritage. The area is predominantly residential, characterised by a mix of terraced, semi-detached, and detached homes set amongst generous green open spaces. Many of the buildings in the neighbourhood reflect the town's history, including the adjacent King's Hill Primary School, built in 1888, and No.1 Joynson Street, which retains its distinctive period character.

Wednesbury offers an attractive balance between tradition and modern convenience. Local amenities, retail parks, and the town centre are all within easy reach, while schools and community facilities are interwoven into the fabric of the area.

Connectivity is another key advantage. The site benefits from excellent transport links, with access to local roads and public transport, as well as the A462 to the west and the A4308 to the north, both of which provide swift connections to the M6 motorway. This ensures easy travel across the wider Black Country and into Birmingham City Centre.

Wednesbury itself is undergoing steady transformation, with retail, residential, and commercial developments contributing to a sense of regeneration and opportunity. For those seeking a location that blends historic character, strong transport links, and a growing community, Wednesbury offers an ideal setting.

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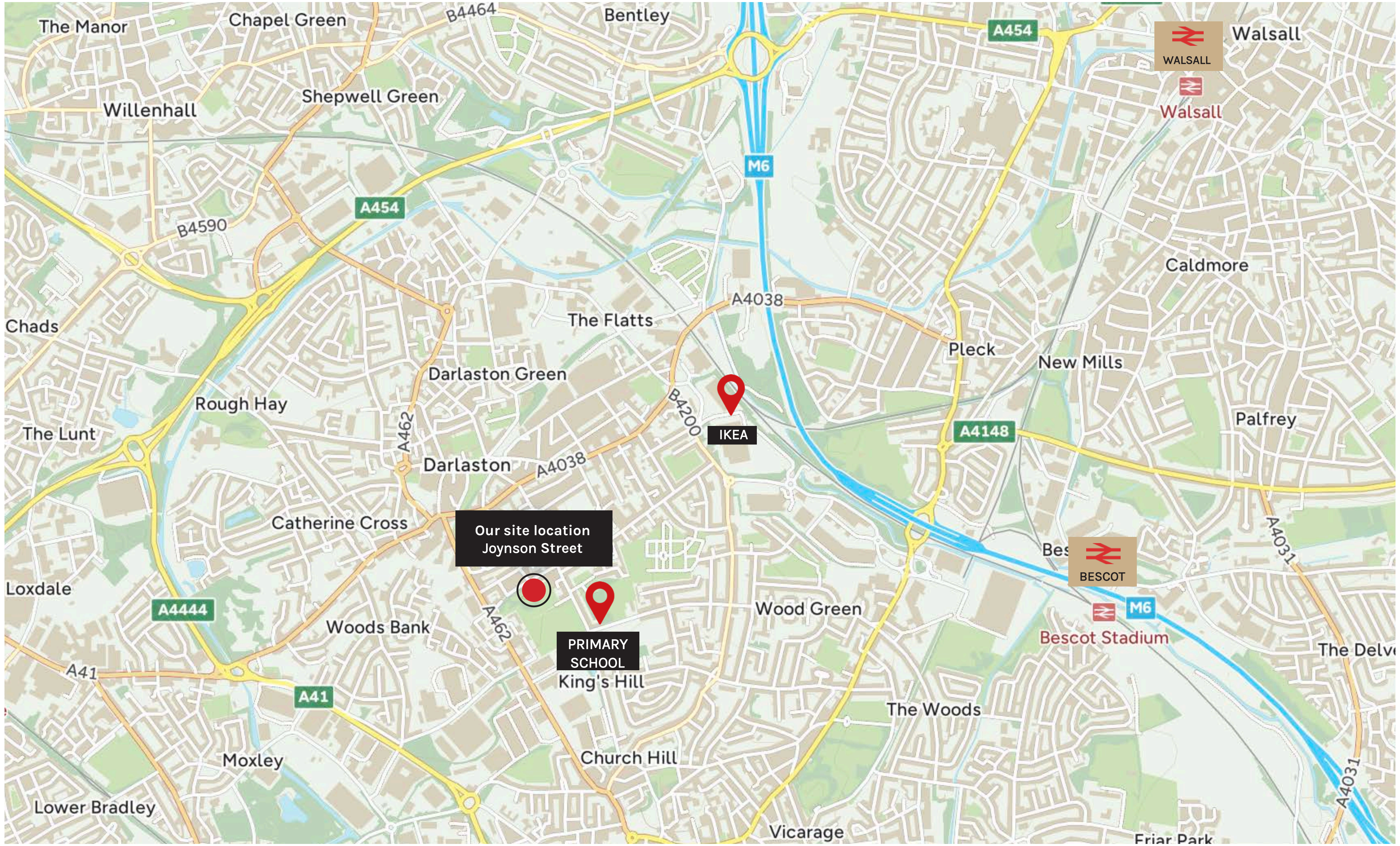
THE

LOCATION JOYNSON ST, WALSALL



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CGI’s
JOYNSON ST, WALSALL

For illustrative purposes only

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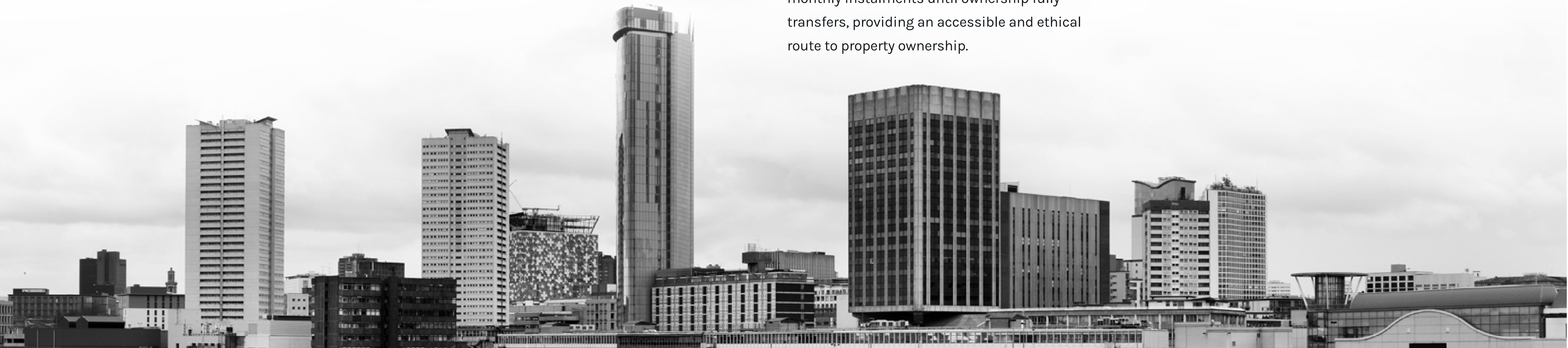
PURCHASE CASE

The Joynson Street development presents a distinctive opportunity to secure a home in one of the Black Country's most accessible and evolving locations. This thoughtfully planned scheme delivers 35 high-quality residences, comprising 29 modern flats in a stylish new-build block, 4 newly built houses, and the conversion of an existing property into 2 flats. The development is designed with practicality and community in mind, featuring landscaped communal areas, dedicated bin and bike stores, and 48 on-site parking spaces to support convenient living.

Wednesbury and its surrounding areas are undergoing a steady process of regeneration, with retail, residential, and commercial projects driving transformation and growth. This combination of affordability, accessibility, and investment is fostering strong demand for high-quality homes in well-located neighbourhoods.

Pearlsfield Enterprises offers a Musharikah purchase model, an Islamic financing partnership that enables interest-free acquisition. Buyers pay a 10% deposit with monthly instalments until ownership fully transfers, providing an accessible and ethical route to property ownership.

The West Midlands market remains strong, supported by infrastructure investment, economic growth, and excellent transport links. Proximity to Birmingham's major regeneration projects, including HS2, underpins potential for capital growth and competitive rental yields. Joynson Street brings together a prime location, modern design, and an inclusive ownership model, making it a compelling choice for both homeowners and investors.



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FINANCIAL CASE

Pearlsfield Enterprises offers an innovative Musharikah purchase model for Joynson St, Walsall. This Islamic financing partnership ensures interest-free real estate acquisition, where ownership gradually shifts from the developer to the purchaser. Purchasers pay a 10% deposit followed by monthly instalments until the full purchase price has been paid to the developer, ensuring an interest-free purchase.

The Musharikah purchase model is designed to be compliant with Sharia law, prohibiting interest-based transactions. This structure allows the developer's share to be gradually bought out by the ultimate purchaser through monthly instalments, potentially covered by rental income. This model not only promotes ethical financing but also aligns with Islamic principles of financial fairness and social justice.

Worked Example:

When purchasing a property worth £160,000, the buyer will pay 10% (£16,000) upfront as a deposit. During the 24-month construction period, the buyer will contribute the next 40% (£64,000) in equal monthly instalments of £2,666.67. By completion, the buyer will have paid a total of 50%.

At that stage, the property will be transferred to a Special Purpose Vehicle (SPV), with 240 shares split equally between the buyer and the developer (120 shares each). The buyer will then have 120 months (10 years) to pay the remaining 50% (£80,000) through monthly instalments of £666.67, acquiring one share per month until all 240 shares are owned outright.

These payments can be covered by the property's rental income, and the developer guarantees that the monthly instalment will not exceed this rental income if managed by an approved letting agent. The buyer remains free to sell the property at any time after handover, retaining any increase in its value, while the developer is entitled only to the outstanding balance at that time.

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DUE **DILIGENCE**

Address:

Joynson Street, Walsall, WS10 9HZ

No. of Units:

34 Units

Leasehold/Freehold:

Leasehold

Build/Construction Time Frame:

24 - 30 months

Prices from:

26 x 1 Bed Apartment - Starting From £160,000
3 x 2 Bed Apartment - Starting From £265,000
4 x 4 Bed Townhouse - £350,000
1 x Refurbished House - £350,000

Engage and collaborate

1) Discuss the commercial terms and returns
   a) Capital deployed
   b) Timeline in terms of initial engagement to exit
   c) Return on investment

2) Engage legals to complete documents
   a) Initial Heads of Terms
   b) Shareholders Agreement
   c) Transfer of funds via Solicitors

We pride ourselves on changing **skylines**,
unlocking **potential** and delivering in **results**.

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SPECIFICATION

INTERNAL FINISHES

- Core veneered internal doors
- Brushed chrome ironmongery
- Matt emulsion finish to walls and ceilings

FLOORING

- Luxury Vinyl click flooring to living areas, entrance hall and corridors
- Wall and floor tiles to kitchen & bathrooms
- Carpet with quality underlay to all bedrooms

KITCHENS

- Matt lacquered finished kitchen units
- Handleless door and drawer fronts
- 20mm thick Compac quartz worktops, upstands and splash back
- Integrated fridge, freezer, dishwasher & washing machine
- Built-in electric 4 ring induction hob, built-in electric fan oven
- Bowl and a half-inset Luxe sink with adjustable mixer tap

BATHROOMS & EN-SUITES

- C Back to wall toilet
- Chrome basin mixer
- One xl bath
- Designer semi frame-less single bath screen
- Tiled walls to sanitary ware
- Chrome Flat Electric Towel Rail

SAFETY & SECURITY

- Secure residents entrance
- Carbon monoxide and heat detectors
- Smoke detectors

ELECTRICAL & COMMUNICATION

- Fire rated LED Downlights
- Audio & Video intercom system
- Provision of digital TV installation

EXTERNAL

- Highly efficient contemporary aluminium double glazed windows
- Contemporary composite doors with aluminium frame

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