



## **Affordable Bespoke Community**

#### Mission

At **aBC**, our mission is to meet the increasing housing needs of key workers. We do this by providing affordable and bespoke solutions, through dynamic co-living communities.

#### **Our Commitment**

We are dedicated to creating affordable, supportive, and vibrant living environments that encourage both personal & professional growth with security.

#### How We Do It

**ab**C re-purposes unused or obsolete buildings to create new solutions for affordable housing, partnering with stakeholders across the UK to deliver much needed homes.

## **a**ffordable

Our Co-Living solutions are, on average, 30% cheaper than private rent

Average rent UK-wide just hit £1,300 p/m, our Co-living solutions allow Key Workers rent starting from £925 p/m.

We offer Key Worker Residents an all-inclusive monthly bill

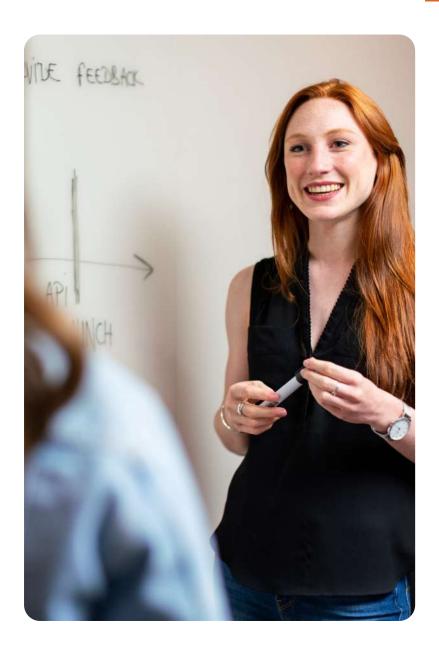
Monthly Key Worker rent covers utilities, council tax and other amenities in each coliving home (e.g. Gym, laundry services, other bespoke facilities per building)

Increased spending power to Key Workers

Financial relief allows our residents to allocate resources to personal development, savings and investments, ultimately enhancing their overall financial well-being and long-term prospects.

No upfront capital cost

Leaseholders face no upfront cost while generating essential affordable housing accommodation, through repurposing disused or obsolete buildings.



# **Our Proposition to Key Workers**

### Key Living is one monthly price

Although our specifications vary across our sites, our commitment to key workers is one monthly affordable price.

Our price, regardless of location, will be a minimum of 20% cheaper than rental equivalents in the area.



Average UK Studio Apartment	
Rent	£1,261
Utilities and WiFi	£160
Council tax	£60
Gym Membership	£42
Total	£1,523



ABC Key Living Apartment	
Rent	£925
Utilities and WiFi	included
Council tax	included
Gym Membership	included
Co-working Club Membership	included
Cinema	included
Sports/Streaming Subscriptions	included
Yoga Classes	included
Total	£925

The average Key Worker salary in September 2023 was £1,717 p/m

# **Bespoke**

### Every Co-living space is tailored

Each **aBC** Living home has the final tenant in mind when designing a specification for each building. The residents will benefit from tailored amenities which will enhance both their lifestyle and career.

#### Contractors, Nurses or Teachers

We understand that every key worker profession presents its own set of unique challenges, and **aBC** Living homes aim to provide the best living environment which enables them to perform at their highest capability.

### Accessible Transport

Our sites are situated in areas with excellent networks for transport. Whether this be public transport or arranged privately for specific residents (nurses, contractors etc.), **ab**C Living ensures that Key Workers can travel to and from work easily.

### Defining a new type of asset class

**ab**C Living pioneers a ground-breaking asset class—Key Worker Co-Living. Setting a quality standard, we prioritise affordability, community and tailored amenities, redefining housing solutions for key workers.









# **Key Amenities**

Tailored housing amenities for the needs of Key Workers can significantly enhance their quality of life and well-being, ensuring they have the support they deserve while serving their vital roles.

### Flexible leasing options

Quiet Zones for rest

Bike Storage facility

# Easy access public transport routes

24/7 Security & Safety Plan

Fitness and Wellness

**Dining Options** 

### Peer support networks

Professional Development Workshops

### **Mental Health Resources**

Technology Integration

**Outdoor Spaces** 

Faith Room

Convenient Parcel Lockers

### **Community Events**

Social Spaces

### **Sustainability Initiatives**

Specialised Laundry

## **Communities**



### Community-Centric Design

**ab**C nurtures resident well-being by creating spaces that encourage social interactions, collaboration and a sense of belonging. It enhances the co-living experience, fostering lasting connections and vibrant communities.

#### Inclusive and diverse shared environments

**aBC** environments celebrate diversity, creating spaces where everyone feels welcome. This approach enriches co-living experiences by promoting understanding.

### Co-Working

'Work from home' without having to work directly from your home. **aBC** homes can be configured to contain designated 'co-working' spaces which can be used by all residents. We provide access to a focused desk-space environment, included in-house.

### Wider community benefits

The wider community benefits emanate from **abc** co-living spaces by driving support to local shops and businesses. These hubs contribute to the local economy, creating a positive ripple effect that enhances the overall community prosperity.

# **Co-Living is the answer**



### Co-Living brings people together

Residents share in the experience of living their everyday lives – creating communal spaces for eating, socialising and managing their community, addressing issues such as loneliness and social isolation.

### Co-Living expands affordable housing supply

Co-living curbs demand for social housing and provides a compelling housing solution for individuals without children and free up larger, family-sized homes for those with children who require more space.

### Co-Living rebuilds local communities

Affordable living leaves residents with extra income, promoting spending at local businesses and eateries, bolstering community economies around our co-living spaces.

### Co-Living increases disposible income for residents

Our spaces, tailored for key workers and others, help residents live cost effectively, and securely by using shared amenities and all-inclusive rent model.

# **abC** addresses 3 problems

#### Creating Affordable Homes

**aBC** revitalises underutilised or outdated properties.

Through acquisition and refurbishment we are able to cost-effectively invest capital to provide affordable Key Worker Co-Living spaces.

#### Negating The Impact Of Loneliness

**aBC**'s co-living communities are a potent antidote to the loneliness crisis among single individuals in the UK.

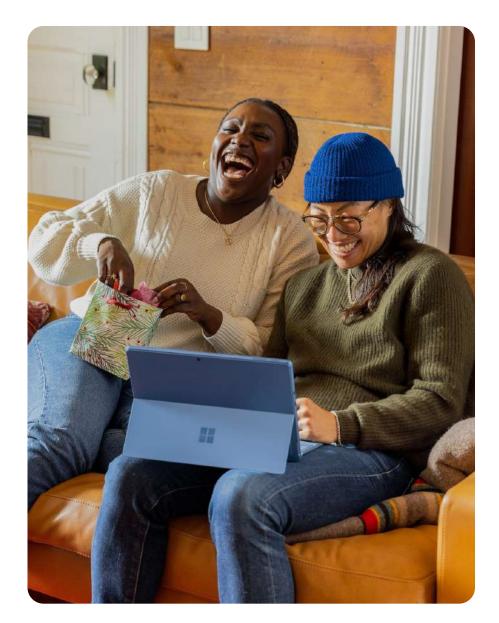
Our spaces facilitate social interaction, helping to nurture a strong sense of belonging and camaraderie, and promoting meaningful connections to alleviate the isolation of single living.

#### Increased purchasing Power For Residents

**ab**C co-living empowers residents by significantly boosting their purchasing power.

Our rental price averages 30% lower than standard UK rents, freeing up a substantial portion of residents' income.

This financial relief allows individuals to allocate resources to personal development, savings, and investments, ultimately enhancing their overall financial well-being and long-term prospects.



### **Executive Team**



Terry Pullen
Founder

Who is he?: Terry Pullen is a serial entrepreneur with over 30 years of experience in property, management consulting, finance and hospitality.

How can he help?: He brings decades of high value network, creative property solutions and a complete 'one-stop shop' of services via his core business, The Substantia Group.



Deepak Sharma

Who is he?: Deepak Sharma has over 20 years of experience in acquiring, managing, applying for planning, and disposing of properties. He holds an extensive property portfolio of his own across London and the southeast.

How can he help?: He brings a sharp eye for identifying buildings with a repurposing opportunity, and a deep understanding of planning which will aid in the development of new **abc**Co-living spaces.



Sadie Bossom

Managing Director

Who is she?: Sadie Bossom, current Managing Director of Substantia Group, contributes invaluable expertise to **abc** Living.

How can she help? With a background in planning, project management, and property, her strategic vision and leadership skills will help deliver the underlying goals of **abc**.



Sam Millan
Acquisitions & Planning

Who is he?: Sam Millan, a proficient project manager and consultant at Substantia Group, adds significant depth to our co-living project.

How can he help? With expertise in strategic planning and execution, honed through successful ventures, he brings valuable insights and leadership to propel our initiative forward.

# **Advisory Team**



Lord Tim Razzall CBE
Non-Executive Chairman

Who is he: Tim Razzall, a distinguished British politician and life peer, offers profound expertise in public affairs and urban development.

How he can help: His seasoned insights, garnered through parliamentary service, make him an invaluable asset in navigating egulatory complexities and fostering strategic relationships for ABC.



Kypros Kyprianou
Finance Director

Who is he?: 25 years banking experience in senior roles with specialist real estate lenders Cynergy Bank and Bank of Cyprus UK.

How can he help?: Kypros will use his broad commercial, corporate and real estate experience to support the team with devising our strategy, overall business management and executing our funding plans up an extensive network of both property owners and experts.



Phil Woolas
Environment & Sustainability

Who is he?: Phil Woolas, an accomplished environmental consultant, charity chair, and former Member of Parliament, lends his diverse expertise to ABC.

How can he help?: With a robust background in politics, broadcasting, and strong council relationships, he enriches our initiative with strategic insights and community-focused leadership.



Adam Cunnington
Design & Build

Who is he?: Adam Cunnington, ex Development Director for LandSec and ex CEO of Public Sector Plc., is a seasoned property professional.

How can he help? With a respected background in real estate and development, his strategic insights and leadership make him an invaluable asset in steering our Coliving initiative.

