



## Annotated Information Memorandum Template

*Operator version – how to package a deal so someone can say yes faster*

This is not just a fill-in template. It is a thinking tool.

Every section should answer one of four silent questions:

1) What is the deal? 2) Why does it make sense? 3) Why should I trust you? 4)  
What happens if things don't go perfectly?

### 1. Cover Page

- Include: Project name, property address, borrower entity, contact details, date, one strong hero image (before photo, streetscape, or concept render).
- Why it matters: First impression. It should feel commercial and clean – not homemade chaos.
- Do not: Overdesign it or clutter it with badges, logos and fluff.
- Operator note: One image and one clear title is enough.

### 2. Executive Summary

- Purpose: Give a one-page commercial snapshot of the deal.
- Must include: purchase price, total project cost, funding request, strategy, expected end value, target timeline, expected profit / margin.
- What to say: 'This project involves the acquisition and cosmetic renovation of a 3-bedroom house in [suburb], with the intention of repositioning the property for owner-occupier resale.'

- What NOT to say: 'This amazing opportunity is guaranteed to deliver exceptional returns.'
- Operator note: If someone only reads this page, they should still understand the deal.

### **3. Borrower / Entity / Team**

- Purpose: Show capability, not bravado.
- Must include: borrowing entity, directors / guarantors, prior relevant experience, who is on the team (builder, broker, PM, architect, certifier, solicitor, agent).
- What to say: 'The borrower is supported by an experienced external team including...'
- What NOT to say: 'I'm passionate about property and excited to get started.'
- Operator note: If this is an early deal, lean on the strength of your professional team and your process discipline.

### **4. Project Overview / Scope of Works**

- Purpose: Explain exactly what is being done and where the value is being created.
- Must include: current state, intended outcome, scope summary, whether DA/CDC/BA or titles are involved, likely buyer at completion.
- What to say: 'The value-add is created through...'
- What NOT to say: 'We'll just tidy it up and make it nicer.'
- Operator note: The reader should be able to picture the transformation.

### **5. Timeline**

- Purpose: Show sequencing and control.
- Must include: exchange, settlement, approvals, procurement, works, campaign, sale / refinance.
- Operator note: Build in realistic buffers. Amateur IMs always have fantasy timeframes.

## 6. Market Positioning

- Purpose: Explain why this product should sell in this area.
- Must include: suburb logic, buyer profile, local demand, days on market, stock profile, price point alignment.
- What to say: 'The end product aligns with active owner-occupier demand in the suburb for...'
- Do not: Dump charts with no commentary.

## 7. Comparable Evidence

- Purpose: Support your end value.
- Must include: 3–6 genuinely relevant comps with sale date, sale price, land size / bed-bath-car / finish level / commentary.
- Operator note: Explain WHY each comp matters. Comps are evidence, not decoration.
- What NOT to do: Cherry-pick only the highest sale in the suburb.

## 8. Financials

- Purpose: Show commercial viability.
- Must include: acquisition, works, soft costs, holding, contingency, sale costs, total project cost, GRV/NRV, profit, margin, RoC.
- Operator note: Clean summary first. Detailed feasibility belongs in appendix.
- Bonus if possible: Add downside sensitivity (e.g. sale price -5%, costs +10%).

## 9. Risk + Mitigation

- Purpose: Show that you understand reality.
- Must include: timing risk, scope risk, cost blowout risk, approval risk, finance risk, resale risk.
- What to say: 'To mitigate this risk, the project includes...'
- What NOT to say: 'There are minimal risks because the market is strong.'

## 10. Appendices

- Purpose: Back up the story with evidence.
- Suggested inclusions: feasibility, builder quote, appraisal, plans, scope, comps, suburb report extracts, before photos, timeline, titles / zoning.
- Operator note: The appendix is where confidence gets reinforced.

### Universal Rule

A strong IM does not 'sell' a deal. It makes the deal easier to evaluate, trust and fund.