

Welcome to our winter newsletter. We hope the new year has started smoothly for you and 2013 will see you becoming more prosperous in every way. If this is your wish, the Giroma team is here to help.

One source of encouragement for us over the past few months is the growth we have seen in our strategic partnerships with like-minded individuals. This is enabling us to expand our network of people, build our knowledge base, and embark on opportunities that seemed to be out of our reach before.

On a practical level, we are pleased to report two completions since our autumn newsletter went out: the sale of a home in Phoenix, Arizona and the refurbishment of our 2-bedroom property in Cinderford, Gloucestershire.

Winter can be a challenging season on various levels. If you are feeling the chill of January's short days and long nights, these words by Mary Manin Morrissey may energise you: "Don't wait for something big to occur. Start where you are, with what you have, and that will always lead you into something greater."

We hope you will enjoy this short update on our work. If you would like more information about Giroma, please browse our website www.giroma.co.uk or ring the office on 01989 555 090.



It gives us great pleasure to announce that our partner in Phoenix has completed the refurbishment and sale of a 3-bedroom home. He and his team are now hard at work on the next one. It too has been hand-picked for its size and location near an employment hub where such properties are in high demand.



As we noted in the autumn newsletter, Phoenix is a good place for investment opportunities at present: both residential and commercial. Rob and Gill flew over there briefly in

November to consolidate relationships, gather information and make new contacts.

We feel our international connections are especially helpful in the current market because they make it possible for us to maximise potential wherever we find it. We are constantly refining our criteria, of course, and becoming ever more strategic in our choices.

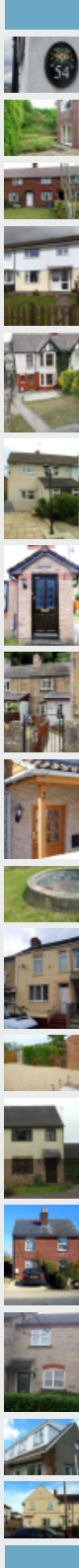
Do let us know if you would like to discuss ways to profit from this aspect of our work. It could suit individuals who are experienced investors, who are willing to consider opportunities overseas, who may wish to invest pension funds or who have private funds that they can put into larger, longer-term projects.

CINDERFORD REFURBISHMENT

The 2-bedroom property featured on page 2 of our autumn newsletter is now fully refurbished, and the new tenants have moved in.

Our team has moved on to work on another rental property in the same town. This too is a comfortable family home. The list of work to be done here includes improving the bathroom, painting and decorating. Within easy walking distance of the town centre, the property should not be difficult to rent out again once our team has finished working there.





Rental Portfolio

Maintenance Updates

Here is a small selection of maintenance activities carried out over the last quarter. Each is too small to have its own feature, but may give you a feeling for what else Giroma does.

Ammanford: New central heating installed

Caldicot: Guttering repaired

Coleford: Guttering repaired

Coleford: New water tank installed

Cinderford: Guttering repaired

Cinderford: Hedge planted

Neath: New bath fitted

Mile End, Coleford: New cooker, shower screen fitted

Port Talbot: New oven

Littledean: Electrics and plumbing renovated. House cleared, cleaned and prepared for new tenant

Lydney: New shower fitted

Lydney: Garage roof replaced

FFP LITE

STILL AVAILABLE

www.giroma.co.uk/ffplite

ST BRIAVELS



AVAILABLE FROM **£2,640**

ST BRIAVELS



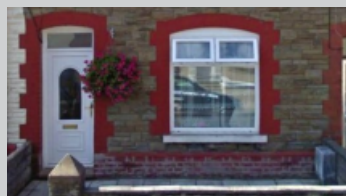
AVAILABLE FROM **£2,240**

MOUNTAIN ASH



AVAILABLE FROM **£2,080**

AMMANFORD



AVAILABLE FROM **£1,840**



SHORT-TERM INVESTMENT RETURNS

The Ant Fund continues to be very active. This nimble programme facilitates a range of projects anywhere in the world, moving on swiftly from one project to the next as required. It accepts any multiple of £500 up to a maximum of £5,000 and pays 6% per annum for a 7-month term or 7% for a 12-month term. The 7-month term is ideal for anyone wanting to dip a toe in the water to test the temperature. Many of our participants are so pleased that they opt to join the Ant Fund again at the end of the 7 months.

The Fixed Return Programme is another popular option. This too pays out at the end of the investment term. Your funds will earn 9% per annum if invested for 12 months or 10% per annum if invested for two years. We can accept £3,000 or any higher multiple of £1,000.

TWO STEPS YOU CAN TAKE

For details of our current opportunities, see the private area of our website. As this is designed for seasoned investors, you will need to register but it costs nothing and places you under no obligation. Just go to the website, click "Register Your Interest" and follow the instructions. This will admit you to the private area and also enable you to sign up for e-mail updates about forthcoming opportunities. There will be a new opportunity to read about soon, so do log on to the website.

To help Giroma thrive in these tough times, please spread the word where you are. If you know anyone who wants to build their prosperity, consider introducing us. We welcome enquiries from like-minded people and will gladly arrange meetings on request.

NEXT EDITION

Our spring edition will be out in late April. For news and information before then, visit the website from time to time.

Thank you for your continued interest in Giroma.

QUOTE OF THE QUARTER

*Good
thinking
is
forward
thinking*

William Glasser

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