

Welcome to our autumn newsletter. We hope you and your family are thriving in this "season of mists and mellow fruitfulness".

As Giroma approaches its 10th anniversary at the end of December, our team continues to draw strength and encouragement from our clients' energetic networking on our behalf. Word of mouth is the best form of advertising, and we're pleased to say it serves us very well.

We hope you will enjoy this short update on our work. Please browse our website [www.giroma.co.uk](http://www.giroma.co.uk) if you would like more information about us. If you don't have easy access to the internet, feel free to ring our office on 01989 555 090. We would be happy to hear from you.

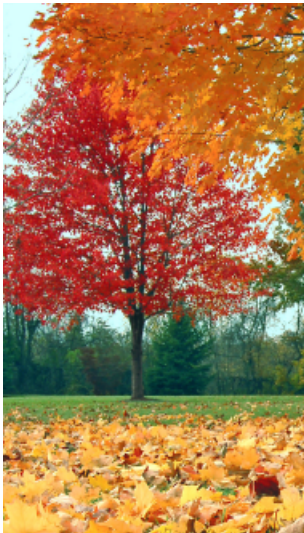


## GIROMA'S EXPANDING VISION

How does it feel to be nearly 10 years old? In a word: exciting!

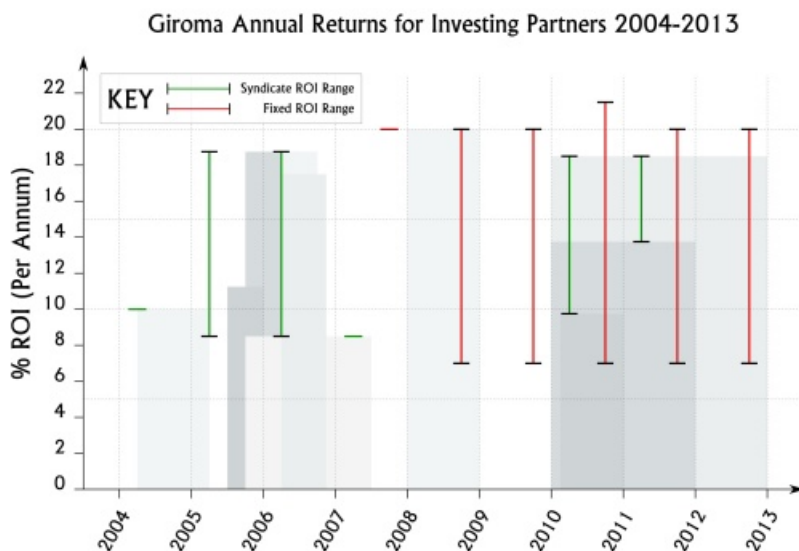
We are deeply grateful for the support of our investors over the years, and especially pleased to see their role in expanding our client group. This is just one outworking of the principle expressed so eloquently by Johann Wolfgang von Goethe (1749-1832): "Be bold and mighty forces will come to your aid."

Here is some more of his wisdom: "I have come to the frightening conclusion that I am the decisive element. It is my personal approach that creates the climate. It is my daily mood that makes the weather. I possess tremendous power to make life miserable or joyous. I can be a tool of torture or an instrument of inspiration, I can humiliate or humour, hurt or heal. In all situations, it is my response that decides whether a crisis is escalated or



de-escalated, and a person is humanised or de-humanised. If we treat people as they are, we make them worse. If we treat people as they ought to be, we help them become what they are capable of becoming."

Giroma's journey during the past decade has been eventful, to say the least. Through the property work we've built up a group of people who enjoy receiving an above-average return on their investment. You can see our track record in the graph below:



Because this sort of track record has appealed to our investors, for some years now we've been balancing our on-going property work with research into other ways of helping our clients build their wealth.

This diversification means that the directors' time is increasingly devoted to looking for promising opportunities and then doing our due diligence into those projects that seem likely to yield outstanding results. Two now coming to fruition are Alternative Energy and Alternative Project Funding.

The idea of Alternative Energy warms our soul. Intuitively we feel good about energy from sources that won't destroy our landscape or poison our air. It's a righteous bonus if we can make our money grow by investing in AE.

We've looked at many AE schemes over the years. Unfortunately, most have been too risky. Many have failed.

However, we believe we have found an AE scheme that is capable of delivering on its promise. Giroma has made a ground-level

investment into the company involved. This project will form a useful adjunct to our other work and underpin some handy returns for our investors.

Alternative Project Funding is in high demand. Our experience shows us that since the credit crunch mainstream financial institutions are only funding a fraction of projects. That leaves a gap.

We're interested in this from both sides: we have projects to fund, and we want to facilitate other people's projects too.

We have a procedure that will provide a solution. Firstly, we are building a strong fund. Secondly, we are identifying suitable projects and through our associates, bringing financial support to enable them to be completed.

The opportunities for profit sharing in lucrative projects strengthen our financial base and provide additional value to our Giroma investors. Building wealth by sharing.

This is the Giroma way.



# PHOENIX, AZ

Work on the 3-bedroom home in Scottsdale, featured in our summer newsletter, is now complete and this property is on the market. It has spacious accommodation and an integral garage. There's a pool in the back garden – perfect for keeping cool when the weather is hot (in other words, most of the time).

Arizonans boast that their State has everything Florida has except humidity and hurricanes. However, as the picture below shows, they do experience high winds. We were grateful that the tree fell beside our house in Goodyear and not onto it.

People sometimes ask how we can manage property that is at such a distance from us. Perhaps this is the sort of situation they have in mind!

We simply called our contacts in Phoenix, they rallied round, and the problems were sorted. This kind of emergency situation demonstrates how good the network is - and it's encouraging to find that ours held up well.



# RENTAL PROPERTY MAINTENANCE

Our team has been busy this summer preparing properties for new tenants to move into. There is always plenty to do during the summer months what with keeping the gardens in check, installing new carpets and flooring, and doing little jobs. Here's a small sample of work done in three of our properties:

A new extractor chimney has been installed in a lovely little cottage kitchen.

A new water pipe to a property, laid through the garden, also included a power line to the garage area.

A new boundary wall replaced the old one which had seen better days.





# 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.

We are delighted to announce the arrival of our new Fixed Return Programme which pays interest every quarter. Funds put into this programme will be invested in projects such as the alternative energy one mentioned on page 2. The entry level is £5,000. Your money will earn between 9 and 12% per annum, depending on the amount you wish to invest and the length of term you choose. You'll find full details on the website.

## 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.

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 winter edition will be out in late January 2014. 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

*The more you  
seek security,  
the less of it  
you have. But  
the more you  
seek  
opportunity,  
the more likely  
it is that you  
will achieve the  
security that  
you desire.*

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Brian Tracy

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