

Welcome to our spring newsletter. Our main emphasis in this edition is on the extreme weather we experienced in February, and how our team responded.

According to Brian Tracy, "Successful people are not necessarily those who make the right decisions all the time. No one can do that, no matter how smart he is. But once successful people have made a decision, they begin moving toward their objectives step-by-step, and they begin to get feedback or signals to tell them where they're off course and when course corrections are necessary. As they take action and move toward their goals, they continually get new information that enables them to adjust their plans in large and small ways. It's important to understand that life is a series of approximations and course adjustments." - *Taking Action* (Special Report), p 1

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.



River Wye in Flood (February 10, 2014)

## **WATER, WATER EVERYWHERE**

The Met Office tells us that the period from mid-December 2013 to mid-February 2014 was the UK's stormiest period in at least 20 years. This period included the wettest December and January since records began. "Heavy rains combined with strong winds and high waves led to widespread flooding and coastal damage, causing significant disruption to individuals, businesses and infrastructure."

Although Giroma's office here in Bishopswood is some distance from the coast, we are very close to the River Wye: just one field and one road away from our front garden. The pictures show the view from Rob's office window on the first floor.

Parts of the main road were flooded for a few days but we were able to keep the office open as usual. Some of us discovered scenic routes from home to work, meandering through tiny villages set on higher ground.



**River Wye as Normal (March 17, 2014)**



**Storm Damage to Fence**

The storms caused some damage to trees and fences - but the most dramatic problem was a broken chimney at one of our rental properties. The winds were particularly fierce and soon after midnight a gust caught the satellite dish that was attached to the chimney and tore the entire top half of the chimney stack down. It hit the roof with a crash and rolled down the tiles, coming to rest on the garden path below. It must have given the occupants quite a fright!

Paul (our maintenance man) was quick to respond, putting Rob in the picture and recommending a local builder-electrician who was able to repair the damage promptly. Fortunately, while several tiles were shattered the underlying roofing felt was not damaged so the house remained water tight. See pictures opposite.

Is this extreme weather linked to climate change? Perhaps, says the Met Office: "As yet, there is no definitive answer on the possible contribution of climate change to the recent storminess, rainfall amounts and the consequent flooding. This is in part due to the highly variable nature of UK weather and climate.



**Storm Damage to Roof**



**Roof Repaired**

"Nevertheless, recent studies have suggested an increase in the intensity of Atlantic storms that take a more southerly track, typical of this winter's extreme weather. There is also an increasing body of evidence that shows that extreme daily rainfall rates are becoming more intense, and that the rate of increase is consistent with what is expected from the fundamental physics of a warming world.

"More research is urgently needed..."

[www.metoffice.gov.uk/research/news/2014/uk-storms-and-floods](http://www.metoffice.gov.uk/research/news/2014/uk-storms-and-floods)

Giroma is happy to let the scientists get on with their investigations. Meanwhile, our directors are redoubling their efforts to research sustainable and reasonably low-impact projects such as the renewable energy one mentioned in our winter newsletter and on our website.

## **RENEWABLE ENERGY PROJECT**

We continue to be involved in the project to build renewable energy plants in Northern Ireland. This is one of several projects that are supported by the Giroma Fixed Return Programme. With regulators' documents in place we are working towards the start of construction – negotiating with building companies etc.

Meanwhile our residential property programme continues – watch our website for progress details.





# 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 growing steadily, thanks to word of mouth - our favourite form of marketing. The programme accepts £5,000 or any higher multiple of £1,000. You can opt for either quarterly or annual interest payments. The funds are invested in projects such as the renewable energy one mentioned on our website. 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 summer edition will be out in July. 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

*Commit  
yourself to  
lifelong  
learning.*

*The most  
valuable asset  
you'll ever have  
is your mind  
and what you  
put into it.*

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Brian Tracy

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