

WELCOME

Welcome to the summer edition of our quarterly newsletter. We hope you are enjoying this beautiful and fruitful season.

Giroma is here to help you become more prosperous in every way. Our quote of the quarter (page 4) comes from a brilliant visionary. Described as the Einstein of problem solving, Emeritus Professor Russell L Ackoff (1919-2009) was a prolific writer and lecturer who believed the world can be a place where everyone prospers. In his view, "A problem never exists in isolation; it is surrounded by other problems in space and time. The more of the context of a problem that a scientist can comprehend, the greater are his chances of finding a truly adequate solution."

We hope you will enjoy this short update on our work. Please browse our website for more information about our vision and values: www.giroma.co.uk

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.

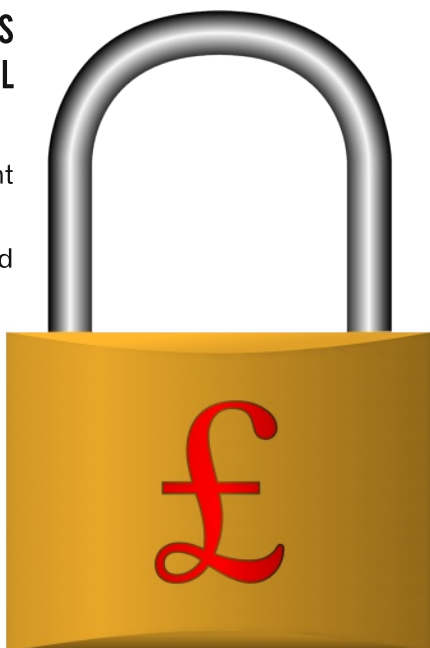
SOLUTION FOR SECURITY-CONSCIOUS INVESTORS AND PROPERTY OWNERS WHO STILL WANT A DECENT RETURN

We've been looking at the needs that two different groups of our clients have told us about.

One group is people who want to make a good return, but who don't want their capital to be at risk.

The other group is people who own property and would welcome additional income, but don't want to change the level of security they've built up in their portfolio.

There are several traditional ways of turning property equity into cash. Unfortunately they all involve the owner giving up unrestricted ownership of their asset: not a happy thought.



We thought: *can property owners use the equity in their property to get a regular income without either losing any equity, taking on a mortgage or giving up control and ownership?*

And is there a way to offer our investor clients security for capital and still give a good return?

Well, it turns out that with a little thought and creativity we can put these two needs together and fulfil everyone's requirements.

It could be as simple as paying property owners to allow their property to act as security for investor's capital. That would be a great way for both parties to benefit and it would work if everyone felt they could trust each other implicitly.

But few people feel quite that safe.

Nevertheless we started with that basic model and then worked on finding ways to completely mitigate any risk to either party: the property owner or the investor.

After some months we shared the prototypes with several Giroma clients and took note of their responses. We consulted with a risk management guru and spent countless hours analysing ideas and rejecting most of them.

Finally we've come up with a business model we can present confidently to people.

There are two headlines:

1. **Property Owners**, work with us for 3 years (or more if you choose) and earn 6% p.a. of the total value of your property while continuing to use it exactly as you are, continuing to hold the Title, even having the flexibility to sell during the time if you want to, all with 100% security and retaining 100% equity.
2. **Investors**, work with us for 3 years (or more if you choose) and earn 7% on your funds, with the capital fully secured and guaranteed.

The 'secret ingredients' making this possible may surprise you, but it won't cost you anything to explore. Just let us know you're interested and we'll gladly share. If you know Giroma, you know that no-one here is going to put pressure on you to do anything. We'll just show you the goods and you decide if you buy or not.

By the way, for property owners this can work even with empty property – residential or commercial. So whether your property is empty, rented or owner-occupied, it can earn you a further 6%. It's well worth a look.



PROPERTY MAINTENANCE

FENCES

“Good fences make good neighbours” – so the old saying goes. Several of our rental properties have benefited from fence repairs or replacements in the last few months.

The photos below are of a home in St Briavels before and after the work was done.



RENEWABLE ENERGY

Giroma has a paid-up interest in a renewable energy project based on using farm waste to produce gas which can either be used locally for heating or fuelling a generator. The project itself is relatively straight forward, though getting the details right is taking time.

Our current challenge is to move the sites from the planning stage, where all the permissions and licences are in place, to 'shovel readiness'. This is partly a funding matter and partly a matter of ensuring all the parties have completed the final paperwork.

We are using some funds from our Fixed Return Programme to help with this project, so if you are looking for a worthwhile home for an investment please consider this one. The return is 9%+.

SHORT-TERM RETURNS

The Ant Fund continues to be very active. This nimble programme supports a range of projects anywhere in the world, moving on fast from one to the next as needed. It accepts any multiple of £500 up to £5,000 and pays 6% per annum for a 7-month term or 7% for a 12-month term. The Ant Fund is ideal for anyone wanting to dip a toe in the water.

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. Your funds earn you between 9 and 12% per annum and are invested in projects such as the renewable energy one mentioned on page 3.

TO FIND OUT MORE

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.

BUILDING TOGETHER

Giroma is expanding. You can help by spreading the word where you are. If you know anyone who wants to boost their prosperity, consider introducing us. We welcome enquiries from like-minded people and will gladly arrange meetings on request.

NEXT EDITION

Our autumn edition will be out in October. 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

*To a large extent
the future can be
what we want it
to be.*

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Russell L Ackoff

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