

WELCOME

Welcome to our autumn newsletter. We hope you are keeping well and warm in this evocative "season of mists and mellow fruitfulness".

The past quarter has kept us all busy, beavering away on your behalf to boost your prosperity. A newsletter of this size can only offer a glimpse of what our work entails. If you would like more information about us, please see our website: 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.

WHY WE ARE STILL LEARNING

Nelson Mandela said that "Education is the most powerful weapon which you can use to change the world." At Giroma, we agree with that sentiment - continual learning is our life, and our life-blood. In a market that never stands still, and where the only constant is change, one of Giroma's strengths is that we are continually learning and applying what we learn.

Carl Rogers opined that "The only person who is educated is the one who has learned how to learn and change." Giroma knows how to learn, and how to change. That's why the kinds of projects we are involved with have changed over the years. Learning and adapting are two of the major reasons the company weathered the property downturn and the recession.

Of course change is not easy, and we'd agree with Aristotle that "The roots of education are bitter, but the fruit is sweet".

Long-term Giroma watchers will have seen the company moving into a wider variety of projects. This growth and movement will continue in the months and years ahead. So while we may sometimes take a nostalgic backward glance at the simple one house renovation projects of our early years, the increased scope of our current activities gives us great joy and hope.

The Company's broader vision is also good for our clients who not only support us, but also receive a handsome return. Giroma directors and Giroma clients alike can cheer the sentiments of George Washington Carver, who said: "Education is the key to unlock the golden door of freedom".

Celebrate learning and the changes it brings!

And we can't go without dropping one more name: William Butler Yeats: "Education is not the filling of a pail, but the lighting of a fire."

2014 Articles

2013 Articles

2012 Articles

2011 Articles

2010 Articles

2009 Articles

ARTICLE ARCHIVES

Over the years we've written a number of articles on a wide variety of topics. Many of these are available on the website: you'll find a box listing articles by year (2009 – 2014) on the left-hand side of the home page. Feel free to browse the archives.

Here are a few summaries to give you a flavour.

"Life in 1959"¹ (17 March 2010): a look at some of the changes in the UK housing market during the fifty years between 1959 and 2009, a period in which the average home almost quadrupled in value.

"An ant on its feet can do more than an ox that is lying down"² (13 July 2011): the story of two enterprises which grew out of apparently hopeless economic circumstances when local people refused to be restricted by external factors: the Mondragon Corporation in the Basque region of Spain, and Vision 2030 in Kenya.

"Stop restricting women: open the networks"³ (24 June 2014): if Queen Victoria's granddaughters had had more political clout, might World War 1 have been averted? This eminent list includes Charlotte of Prussia; Victoria, Princess of Wales; Maud, Queen of Norway; Sophie, Queen of the Hellenes; Marie, Queen of Romania; Alexandra Feodorovna, Tsarina of Russia and Ena, Queen of Spain.

1 www.giroma.co.uk/articles/2010/lifein1959.php

2 www.giroma.co.uk/articles/2011/0713anthill.php

3 www.giroma.co.uk/articles/2014/0624openthenetworks.php

EQUITY RELEASE? GIROMA'S MODEL GIVES YOU THE BENEFITS BUT NOT THE COSTS

We've been working on a business model that will enable property owners to use the equity in their properties to generate an income and thus increase the return on their property investment.

After some years of background work on secured investments, various prototype plans, and then some legal work this year, we've found a way to do it. We've put a team together that makes it possible for a property owner to get a quarterly income based on 6% of the total unencumbered value of their property.

That means a person owning a property worth £200,000 can receive an annual income of £12,000 simply by applying the model we've developed.

Of course it's not easy to make this work, but at Giroma we are determined. The plan works a bit like an equity release programme except that instead of eating away your equity, our model enables you to keep full ownership of your property, the capital gains, the rental income – in fact you keep total control - and you also draw an income from it.



SHORT-TERM RETURNS

The Ant Fund is ideal for anyone who wishes to dip a toe in the water. 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 you can choose a 7-month or 12-month term. For details, see the private area of our website.

The Fixed Return Programme is growing steadily, thanks to word of mouth - our favourite form of marketing. This programme accepts £5,000 or any higher multiple of £1,000. You can opt for either quarterly or annual interest payments. Full details are available in the private area of the website.

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 winter edition will be out in January 2015. 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 accomplish
great things,
we must dream
as well as act.*

Anatole France

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