

Welcome to our autumn newsletter. This evocative, colourful season makes us think of harvests, abundance and gratitude. As directors, we draw much encouragement from our investors' support, both financial and practical. The list of enthusiasts actively networking on our behalf just keeps on growing. Thank you all.

We do realise, of course, that autumn's mists and chilly temperatures don't delight everyone. If you feel your heart sinking as the days shorten, here's a thought from Walt Disney that may help to put things in perspective for you: "Mickey Mouse popped out of my mind onto a drawing pad ... when the business fortunes of my brother Roy and myself were at their lowest ebb and disaster seemed right around the corner."

Whatever your view of this time of year, we hope you'll enjoy this brief update on our work. Regardless of the season or the weather, Giroma is here to help you build your prosperity. If this is the first of our newsletters to come your way, we hope it will pique your interest. If you'd like to know more about our work and what makes us tick, look at our website: **www.giroma.co.uk** Feel free to contact us if you have questions that haven't been answered there. We'll be very pleased to hear from you.



We have exciting projects underway in Phoenix. We're buying, renovating and selling residential properties, and also working on the Phoenix Syndicates commercial property deals.

The market here has seen quite drastic falls in value over the last five years and as a result there are some very good cash-flowing properties available now.

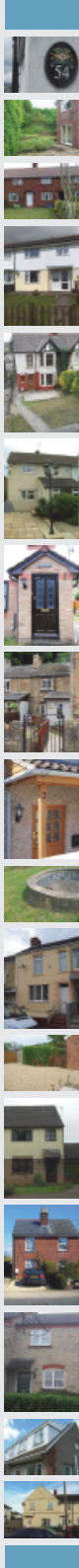
Most of our work in Phoenix is in partnership with individual investors who have expressed an interest in reaping a level of results that most people in the UK property market can only dream about. There are challenges, of course, but the rewards are very pleasing.

We are happy to explain further to individuals who are experienced investors, who are willing to think about opportunities beyond the UK, who may wish to invest pension funds or who have private funds they can put into larger, longer-term projects. If that describes you, do please get in touch.

CINDERFORD REFURBISHMENT

Work proceeds apace on this property. If you have our last newsletter, spot the difference!





Rental Portfolio

Summer Updates

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

Cinderford

House cleared and cleaned ready for a new tenant.

Cinderford

Large hedges and trees trimmed.

Coleford

Painting exterior porch canopy.

Coleford

Painting exterior windows.

Coleford

Painting the exterior and porch. Clearing gutters.

Coleford

New windows and doors fitted throughout.

Lydney

House cleared and cleaned, electrics sorted ready for the new tenant.

Mountain Ash

Rear garden cleared, garage roof fixed and fences erected.

Port Talbot

Shower leak fixed and ceiling repaired.

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 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. Funds invested for 12 months earn 9% per annum, paid at the end of the term. Funds invested for 2 years earn 10% per annum, paid at the end of the term. 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.

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 January 2013. 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

We all have two choices: we can make a living or we can design a life.

Jim Rohn

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