

A Happy New Year to all our readers! We hope 2014 has started smoothly for you and the year ahead will see you prospering in every way.

This is our 40th quarterly newsletter. The first edition went out in April 2004 and reported on our first three months' work. As we enter our 11th year of operation, we are grateful to everyone who has supported us in our journey so far. It's always a pleasure to hear from someone who has got in touch on the strength of a friend or relative's personal recommendation. In the last quarter alone, three new clients have joined the Fixed Return Programme that way. Word of mouth is the best form of advertising, and it continues to serve 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.



## Renewable Energy Project

The UK has committed to produce 15% of its energy from renewable sources by 2020. In 2012 just 4.1% came from renewable sources.

Anaerobic Digestion (AD) is the natural breakdown of organic matter in the absence of oxygen. This produces a biogas that can be combusted in a combined heat and power engine to generate electricity and heat. This is a major established renewable technology within Europe.

AD, unlike wind and solar, is not subject to environmental changes, and provides continuous, reliable generation. Thus it evaluates well as an investment.

For example, the data we have on a 500kW plant that has been running for over 12 months in Northern Ireland show it had net annual profit earnings over £700,000. With an acquisition cost around £7m one can understand why operational ADs are attractive to Fund managers who want to build their 'green' credentials!

As we are involved with a partnership to build ADs in Northern Ireland, this is good news for Giroma and for those of you who work with us. There is still much to put in place before we see equipment on the ground in NI and we will keep you informed on progress.



## TIME FOR SOMETHING BETTER...

Time, we're told, is non-linear. But that theory is of small comfort to us as we see the day drawing nearer when our salary stops and our pension kicks in, or shuffles in, or perhaps fails to make an appearance at all.

No wonder concerns about how the government is going to provide adequate pensions continue to get a lot of press.

Those concerned about what the state will provide might instead consider the question: what can we do for ourselves?

Take a hypothetical situation where you have £200k available, perhaps from the sale of a property, an inheritance, savings, etc. You could put the money into a bank account earning 3% interest p.a. At the end of each year you would receive £6,000 – a tidy sum but probably not enough to live on.

Another alternative would be to use Giroma's Fixed Return Programme. Here your £200k would also produce £6,000 – BUT that would be £6,000 every 3 months: £24,000 per annum. For those looking for an income to live on, a quarterly payment may be a good solution.

You can read more about the Giroma Fixed Return on our website, and if you have £100k or more it's worth talking to us directly – Giroma may have a special project you can join and these may produce even better returns.





# PHOENIX, AZ ON THE MARKET

This property has been completely refurbished and is on the market. It's a spacious family home, complete with swimming pool.







# 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 report that the new Fixed Return Programme has been well received. The entry level is £5,000 and you can opt for either quarterly or annual interest payments. The funds are invested in projects such as the biogreen one mentioned earlier. 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 spring edition will be out in April. 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

*Be not afraid of  
going slowly,  
only of  
standing still.*

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Chinese Proverb

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