

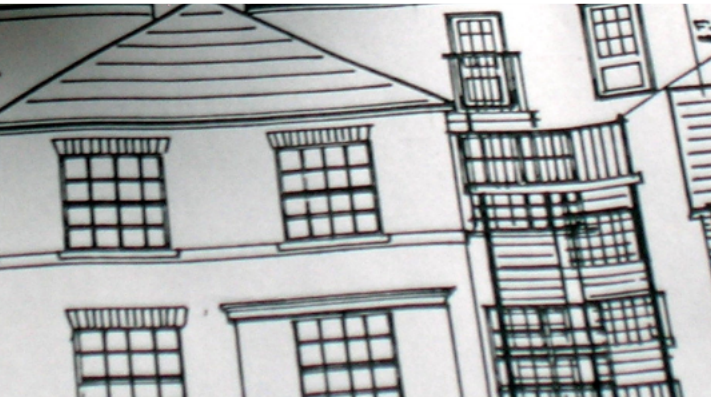
## WELCOME

Welcome to our 45th quarterly newsletter. Our first edition went out in April 2004 when the company was 3 months old. It was a time of heady growth in the UK property market and making big profits seemed to be the simple norm. Then came the crash. The intervening years have been severely challenging at times. How has Giroma managed to build its client group, its team and its asset base in these roller-coaster years?

Our core values (creativity, adaptability, win-win solutions, long-term relationships and continuous learning) have kept us on course. If anything, they have strengthened over the years, reinforcing each other and boosting our confidence. Our commitment to relationships yields its own rewards. Of the people who have joined our client group in the last few months, most are relatives of existing clients. The one exception is someone who joined our mailing list a number of years ago and has observed our progress quietly from the sidelines, receiving our newsletters all the while.

We hope you will enjoy this short update on our work. If you would like to have more information about us, please see our website: **[www.giroma.co.uk](http://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.



# PUTTING EQUITY TO WORK

We like to see assets working and one asset that sometimes 'avoids' work is the equity in property. It's useful to have equity at the point one wants to sell the property, but what about getting some benefit during the years before the sale?

We decided to see if there was a way to get that equity working. The result is that Giroma has been able to bring two groups of people together and help create a bespoke solution which employs equity to produce an income for all involved.

For example, we brought two clients together in a mutually satisfactory structure so that one client is achieving an additional £30,000 net income each year from a single rental property, while the other client receives a fixed return with their capital fully secured.

As we are very keen on finding win-win solutions we've been pleased with these results. Our clients are pleased too. Of course every person's situation is unique, and we design solutions accordingly.

Some well-publicised equity release schemes actually end up eroding your asset. We don't like that idea, so part of our solution is always to protect the

full asset value. Another part is to ensure that when you are ready to sell your property, the capital that has been working for you can easily be retrieved.

*Some equity release schemes erode your asset.*

*Our plan doesn't.*

Could you benefit from this sort of arrangement? If you have funds on which you want a fixed return, secured by property, **OR** if you have property with equity and want to derive an income from it, let us know and we can show you how other people are achieving these results.

The example below shows how this plan works with equity in rental property. Our plan can also make use of equity in other residential or commercial property.

EXAMPLE OF EQUITY AT WORK	
Property Value	£200,000
Annual Net Rental Income	£9,000
Annual Return on Equity Employed	£9,000
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Annual Net Income	£18,000

# PROPERTY MAINTENANCE

Life is never dull when there's a rental portfolio to manage. Each month sees a host of general maintenance work: leaking taps to mend, damaged fences to replace and gutters to secure.

These photos show a selection of recent jobs done in various properties.





# SHORT-TERM RETURNS

The Ant Programme 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 offers a fixed return and accepts any multiple of £500 up to £5,000. You can choose a 7-month or 12-month term. For details, see the private area of our website.

The Fixed Return Programme is for amounts of £5,000 or any higher multiple of £1,000. You can opt for either quarterly or annual interest payments. The Company uses these funds in its larger projects. 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 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

*All achievement  
and  
all earthly riches  
have their  
beginnings  
in an idea  
or a dream.*

.....  
(Napoleon Hill)

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