

# Starfortis

Asset Management

Your Trusted Partner in  
Alternative Investments

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**Starfortis**  
Asset Management

# Fractional Investing In Commercial Finance

Starfortis specialising in capital-raising from Professional Investors looking to participate in Premium Real Estate Lending.

Our Investments are designed to deliver **High-Yielding** Returns on Investment (ROI).



# SECURED FRACTIONAL LENDING

An Alternative Financing Investment



## INVESTMENT RETURNS

Earn high yielding returns by investing in short-term commercial bridging loans secured against prime real estate assets.

### WHAT IS IT

Fractional lending allows multiple investors to collectively fund a secured commercial loan. This means you can take part in larger-scale investment projects without needing to commit the full capital amount yourself.

### WHY CONSIDER IT

It offers access to high-yielding investments with a relatively low entry point. Your funds are typically secured against real estate or other business assets to reduce downside risk.

### HOW DOES IT WORK

Rather than owning the asset directly, you invest in a loan note secured by real estate or a business. You earn a fixed income or capital growth return, depending on your return on investment requirements.

### WHO IS IT FOR

High Net Worth or Sophisticated Investors looking to diversify their portfolio or seeking regular returns without active management, fractional lending provides a streamlined route into alternative finance.

# OUR INVESTMENT MODEL



Our model has been designed to tie current market fundamentals into our lending strategy.

## INVESTMENT SUMMARY

- ❖ Commercial to residential conversions projects
- ❖ Planning Granted
- ❖ Under 30 residential units
- ❖ Within Council led regeneration or leveling up zones
- ❖ Across the Northwest regions of England, UK
- ❖ Quick investment turnarounds
- ❖ Providing a diversified loan portfolio with a high return on investment

# THE CAPITAL STACK

Aligned with your risk appetite.  
Matched to your return goals.

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## SENIOR DEBT

- ❖ 1<sup>ST</sup> Legal Charge
- ❖ Priority Return
- ❖ 70-80%
- ❖ Low Risk
- ❖ ROI from 12% pa

## MEZZANINE DEBT

- ❖ 2<sup>ND</sup> Legal Charge
- ❖ Behind Senior
- ❖ 10-20%
- ❖ Medium Risk
- ❖ ROI from 16% pa

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## EQUITY

- ❖ Shareholding
- ❖ Behind Mezz
- ❖ 10%
- ❖ Higher Risk
- ❖ ROI: targeting 30%+

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## RISK ADJUSTED RETURNS

Investing through the capital stack allows you to balance risk and reward, providing risk-adjusted returns that align with your strategy, from senior debt to equity positions.



# Starfortis - Value Add

## Senior Debt Investments

Provide bridging loans for building purchases.

Loans are secured, and asset backed with:

- ❖ 1<sup>st</sup> legal charge and
- ❖ Company debenture

### Minimum Investment:

£25,000

### Investment Term:

24 months

### Fixed Return (Monthly):

12%

### Capital Growth (Maturity):

15%



### SENIOR DEBT

Lending to commercial assets with planning in place for residential conversion, whilst providing high yielding investment returns.

Investors act as the principal lender, benefiting from 1st charge, asset-backed security and strong risk-adjusted returns.

# Starfortis - Opportunistic

## Mezzanine Debt Investments

Provide mezzanine loans to property companies.

These loans are secured, and asset backed with:

- ❖ 2<sup>nd</sup> legal charge and
- ❖ Company debenture.

### Minimum Investment:

£10,000

### Investment Term:

24 months

### Fixed Return (Monthly):

15%

### Capital Growth (Maturity):

18%



### MEZZANINE DEBT

Earn high yielding returns by investing in short-term commercial mezzanine loans secured against prime real estate assets.

Investors act as the mezzanine lender, benefiting from 2nd charge, asset-backed security and strong risk-adjusted returns.

# Invest Like The Bank.

Secure Your Return!



## INVESTMENT SECURITY

We provide multiple layers of security to protect investor capital, including asset-backed investment structures, a legal charge over property, and robust risk management practices at every stage of the process.

We prioritise investors returns by ensuring we're offering the most secured product on the market.



- ❖ Diversified Loan Portfolio
- ❖ Security Trustee Appointed
- ❖ Company Debenture
- ❖ Legal Charge Over Assets



# Market Overview

## Shortage of New Homes

There is a requirement for 300,000 new homes per year in the UK.

## Working From Home

Office occupancy levels are 50% lower than pre-pandemic levels, causing an influx of commercial property coming to market at the same time.

## High Leveraged Landlords

With mortgage interest rates the highest they have been for over a decade landlords who bought when funding was cheap are now leaving the market as they see their returns dwindling.

## Supply and Demand

This reduction in supply means strong tenant demand for good rental properties with the market prepared to pay a premium, as rents went up 9.5% last year.

## Opportunities

This is a perfect storm that's benefiting commercial to residential conversions.

With a surplus of new homes coming to market and an increased number of commercial properties available.

These opportunities can provide strong returns for SME property developers and the build to rent sector.

# WHY INVEST INTO Secured Fractional Loans



High yielding investments backed by commercial property loans within the UK living real estate sector

Fixed term investment providing regular fixed returns or capital growth options



Access institutional grade investments with minimal capital outlay

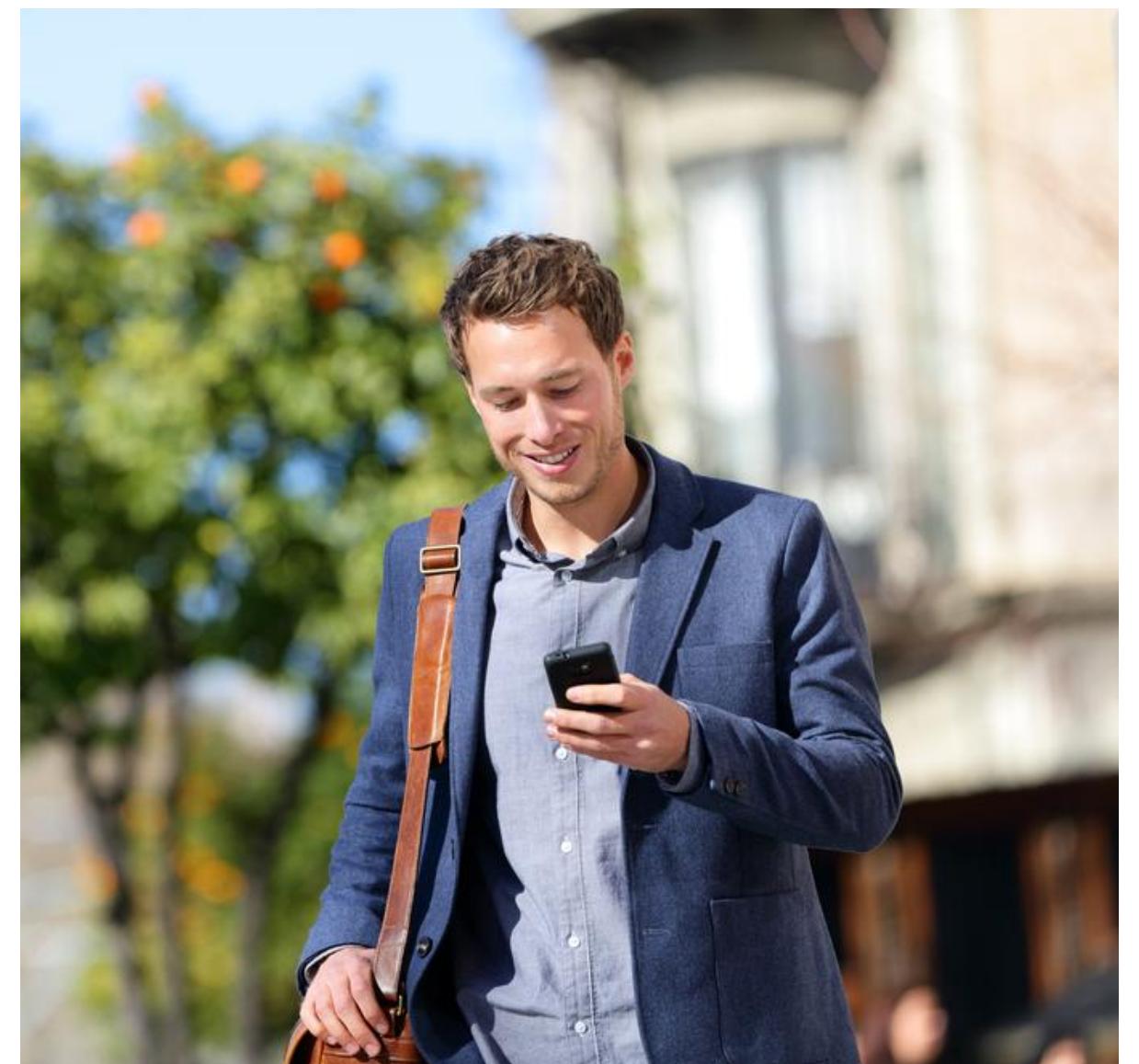


We diversify your investment across multiple loans, reducing risk and strengthening your returns

Choose monthly fixed return or a lump sum Capital Growth payment



Gain the benefits of investing in property without the property management burden



Fraction Loans provide a passive investments strategy for your portfolio

## CURRENT INVESTMENTS

# Secured Fractional Investments

INVESTMENT SUMMARY			
Starfortis Product	Investment Risk	Investment Term	Security Type
Value Add	Low	24 months	1 <sup>st</sup> Charge
Opportunistic	Medium	24 months	2 <sup>nd</sup> Charge

## FIXING INCOME

Receive monthly returns on your investment with our fixed-income payment plan, designed to provide reliable cashflow to support your lifestyle.

## CAPITAL GROWTH

Receive a lump sum payment. Our capital growth payment plan provides additional 3% return on investment at the end of the investment period.

RETURN ON INVESTMENT				
Return On Investment	Minimum Investments	Fixed Income	Capital Growth	
Value Add	£25k	12%	15%	
Opportunistic	£25k	15%	18%	

# The Leadership Team



**John McCarthy**  
CHIEF EXECUTIVE OFFICER  
Head of Capital Raising



**Paul Wilson**  
CHIEF FINANCIAL OFFICER  
Head of Investments



**Matthew Kearns**  
CHIEF OPERATING OFFICER  
Head of Projects

With a collective experience exceeding 50 years at executive levels within the investment and property development sectors

# How to Invest



## TELL US ABOUT YOURSELF

Help us get to know you better so we can tailor investment options to your financial goals



## REVIEW OUR INVESTMENTS

Access and download the latest information about our active investment opportunities



## SUBMIT AN APPLICATION

Complete our investor application form and we will confirm your eligibility to invest





# Starfortis

Asset Management

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