

Starfortis

Asset Management

Your Trusted Partner in
Alternative Investments

LEGAL NOTICE AND DISCLAIMER

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The investments referred to in this prospectus are not suitable for all investors and are intended for certain categories of investor only.

Starfortis Asst Management T/A Verlencia Wealth Ltd does not give financial advice to investors about the suitability of the investments. Investors should seek advice from a person who specialises in advising on speculative, illiquid securities.

Unregulated investment opportunities in complex instruments are considered high risk. Therefore, we can only deal with investors who are sufficiently knowledgeable and experienced in dealing with these types of investments and are classified as High Net Worth or Sophisticated Investors.

Investors who are not resident in the United Kingdom should ensure that they comply with the laws of their local jurisdiction before investing.

If you do not meet the above criteria, then do not take any further action.





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.

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.

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SENIOR DEBT

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

MEZZANINE DEBT

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

M

EQUITY

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

E





Starfortis - Value Add

Senior Debt Investments

Provide bridging loans for building purchases.

Loans are secured, and asset backed with:

- ❖ 1st 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:

- ❖ 2nd 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!

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

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.

- ❖ 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 is 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

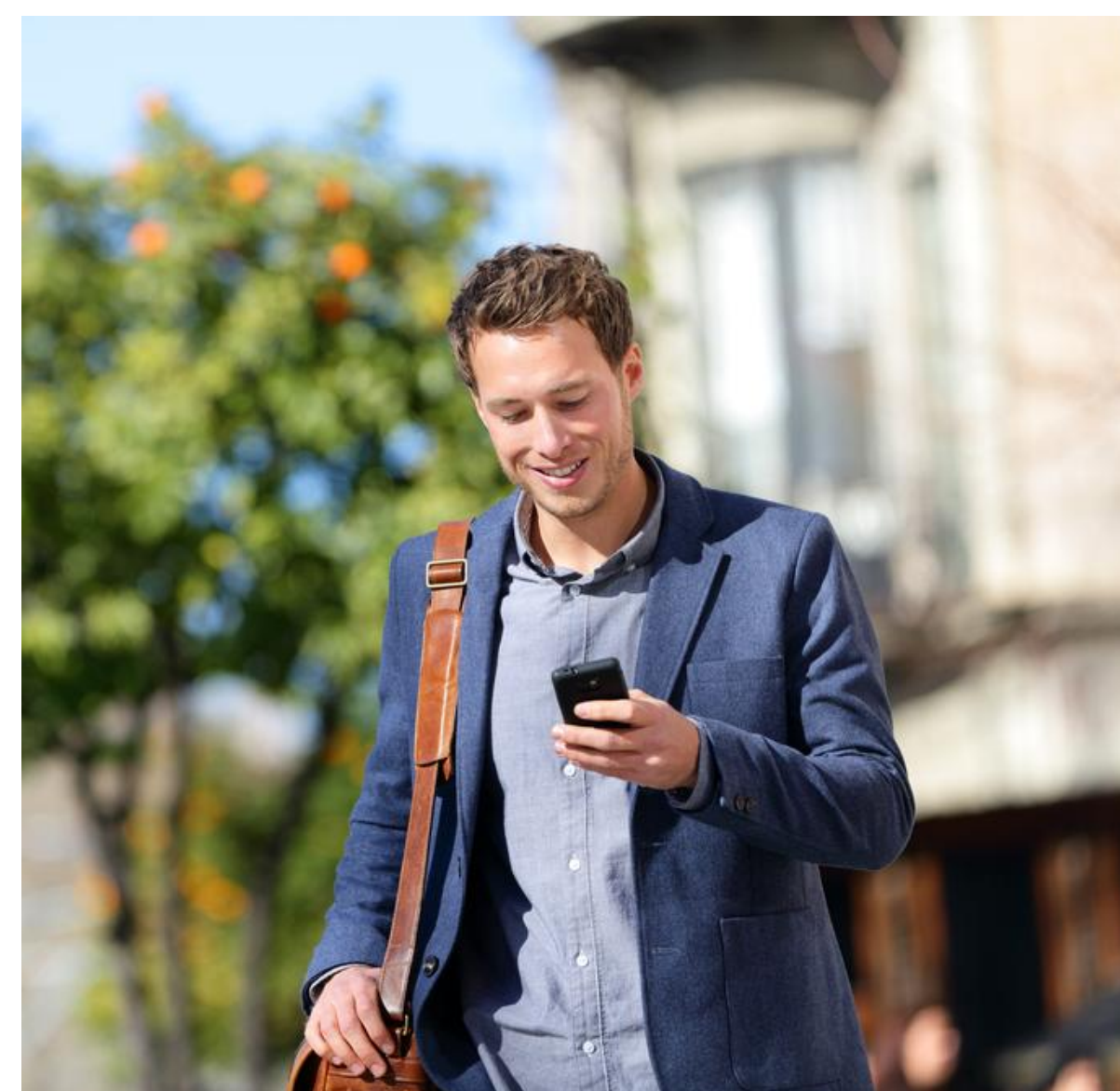


We diversify your investment across multiple loans, reducing risk and strengthening your returns

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 st Charge
Opportunistic	Medium	24 months	2 nd 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





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