



# Starfortis

Asset Management

Deploying Capital Strategically  
To Drive Value and Growth

# 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 END-TO-END LENDING PROCESS

1. CAPITAL RAISING
2. DEAL ORIGINATION
3. LENDING
4. MANAGING THE LOAN BOOK
5. EXITING LOANS
6. REDEPLOYING CAPITAL



## LENDING FRAMEWORK

Our lending process covers everything from raising investor capital to loan exit and capital redeployment.

We manage each stage with precision; originating deals, securing assets, monitoring performance, and returning capital whilst ensuring transparency and positive investor outcomes along the way.



# 1. RAISING CAPITAL

At Starfortis, we raise capital from private investors, family offices, and institutional partners who are looking for fixed income returns secured against UK property.

To protect investor capital, every loan is structured with a legal charge over the asset and a company debenture, held by our Security Trustee. Providing asset backed investment security for our investors.

## OUR INVESTMENT MODEL

Is designed to mitigate risk by lending during the lowest-risk phase of the property development cycle (RIBA Stage 4) Technical Design.

We finance projects that have already secured full planning consent (RIBA Stage 3) and exit before construction begins (RIBA Stage 5).

## BUILDING RELATIONSHIPS

At Starfortis, we're committed to building long-term relationships with our investors, as they are the foundation of everything we achieve.

We earn that trust by showing up consistently, focusing on objectives, and delivering on our promises.

Strong investor relations are at the heart of our model as our ability to raise capital through our network shapes our market presence.



## 2. DEAL ORIGINATION

Strong deal flow is central to our investment model, that's why we work exclusively with our vertically integrated development partner, Gentrified Real Estate.

### INVESTMENT PIPELINE

Consistently building a pipeline of high-quality projects that match our strict investment criteria. By focusing on the right deals at the right time, we can strategically deploy capital for maximum efficiency.

Reliable, well-timed deal flow keeps capital deployed efficiently and supports consistent, secured returns for our investors.



## 3. LENDING

Our vertically integrated development partnership gives us a strategic advantage.

Working closely with Gentrified Real Estate, we have deep insight into every project we lend on, allowing us to move quickly, with confidence and clarity.

Each loan undergoes comprehensive due diligence, including a Red Book valuation, full underwriting, and a detailed review of the exit strategy.

### BRIDGING LOANS

Once approved, Starfortis issues a bridging loan secured against commercial property.

These loans are generally short-term, asset-backed loans between 3 to 9 months, used the acquisition of commercial buildings with planning in place.

### INVESTOR SECURITY

Is managed by the Security Trustee who holds a legal charge over the asset and a debenture over the borrowing company, adding multiple layers of investor protection.

Returns are risk-adjusted, with fees and monthly interest built into the loan structure.

## 4. MANAGING THE LOAN BOOK

Proactive loan book management is key to protecting investor capital and ensuring smooth and timely exits.

Each active loan is closely monitored by our in-house team, who track key performance indicators, monthly progress reports, and alignment with the agreed project plan.

### SECURITY TRUSTEE

The Security Trustee receives monthly updates and is empowered to act swiftly if required.

They coordinate with professionals such as Solicitors, Valuers, or Receivers should contingency planning be required.

This structured oversight provides us with clear visibility across the loan portfolio.



### REAL TIME INFORMATION

As the development company is vertically integrated, we have the exact information to hand in real-time.

If delays arise, they're flagged early, allowing site teams to take corrective action and keep the project on track.

## 5. EXITING LOANS

Loans are exited through borrower repayment, often via refinance or property sale.

The exit is planned at the outset and reviewed periodically to ensure ongoing viability.

Upon repayment, the original capital and accrued interest are returned to the investment company for redeployment.



### **LOAN ENFORCEMENT**

Where a borrower fails to repay on time, the Security Trustee initiates enforcement proceedings.

Leveraging its security position to recover funds, including appointing a receiver or pursuing an asset sale.

A successful exit strategy is a key part of managing returns, liquidity, and investor confidence.



## 6. REDEPLOYING CAPITAL

Redeployment is the process of reinvesting returned capital into new bridging loans.

Once a loan exits, the capital is reviewed and allocated to pre-qualified or incoming deals in the pipeline.

Capital inflows and outflows are managed through cashflow forecasting and allocation planning.

### REDEPLOYING CAPITAL

- ❖ Keeps the investment active
- ❖ Maximising returns
- ❖ Minimising downtime and
- ❖ Compounding performance over time

### COMPOUNDING MARGINS

Consistent capital redeployment keeps the portfolio active, whilst reducing the cost of capital and compounding investment margins.

Supporting the company's ability to scale sustainably.

# IRRIVOCABLE LEGAL UNDERTAKING

Offering an unrivaled extra layer of protection and aligning our success directly with our investors.

Making our investment model one of the safest on the market.

## DOWNSIDE PROTECTION

If the project underperforms or faces a shortfall, the developer is legally obligated to surrender 100% of their profit share to repay investors first before they take any return.

## LEGAL ENFORCEMENT

It's not a verbal promise it's a binding legal commitment, giving investors a clear route to recovery in a worst-case scenario.

## CAPITAL PRESERVATION

Putting investment protection first.

## WHY WE ARE DIFFERENT

- ❖ Diversified Loan Portfolio
- ❖ Focused on Bridging Investments
- ❖ Vertical Integration Strategy
- ❖ Irrevocable Legal Undertaking
- ❖ Strong Financial Risk Management Practices.
- ❖ Experienced Leadership Team

# 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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