



Starfortis

Asset Management

Your Trusted Partner in
Alternative Investments

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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 Asset 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.





Starfortis
Asset Management

Fractional Investing In Commercial Finance

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

Our Investments are designed to deliver high fixed-income and capital growth returns.



SECURED FRACTIONAL LENDING

An Alternative Financing Investment



INVESTMENT RETURNS

Earn high fixed 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.

LENDING STRATEGY

- ❖ Commercial-to-residential conversion 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.

B

BRIDGING LOANS

- ❖ 1ST Legal Charge
- ❖ Senior Debt
- ❖ Priority Return
- ❖ Low Risk
- ❖ ROI from 10% pa

MEZZANINE LOANS

- ❖ 2ND Legal Charge
- ❖ Junior Debt
- ❖ Sits behind Senior Debt
- ❖ Medium Risk
- ❖ ROI from 14% pa

M

EQUITY

- ❖ Shareholder
- ❖ Sits behind Junior Debt
- ❖ Higher Risk
- ❖ ROI: targeting 35%+

E



Starfortis Bridging

Senior Investments

Provide 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 Income (Monthly):

10% pa

Capital Growth (Maturity):

12%

SENIOR DEBT

Lending to commercial assets with planning in place for residential conversion, whilst providing 1st legal charge and priority return.

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



Starfortis Mezzanine

Junior Investments

Provide working capital loans to property companies.

Loans are secured and asset-backed with:

- ❖ 2nd legal charge and
- ❖ Company debenture.

Minimum Investment:

£25,000

Investment Term:

24 months

Fixed Income (Monthly):

14% pa

Capital Growth (Maturity):

16% pa

JUNIOR DEBT

Earn high fixed 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.

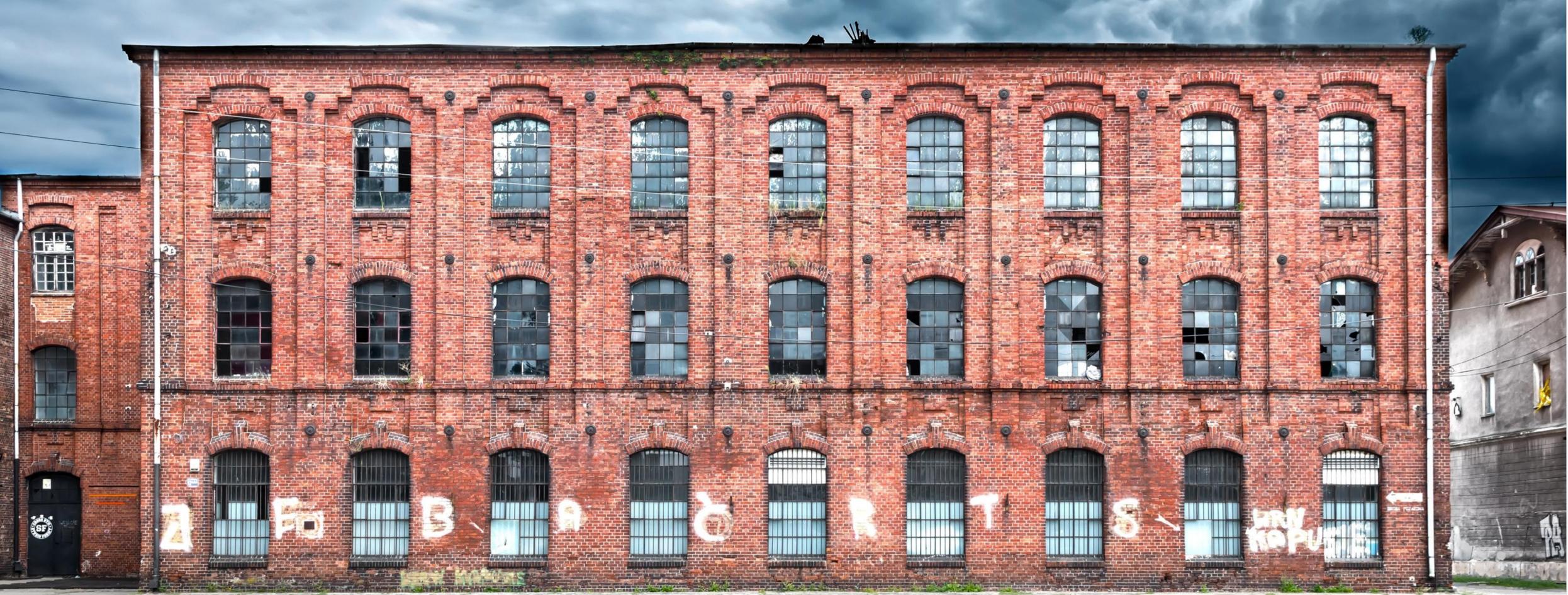
Secure Your Return!

We prioritise investors' returns by ensuring we're offering highly secured investment structures.

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 commercial property coming to market and an increased demand for residential conversions.

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



Choose monthly fixed return or a lump sum Capital Growth payment

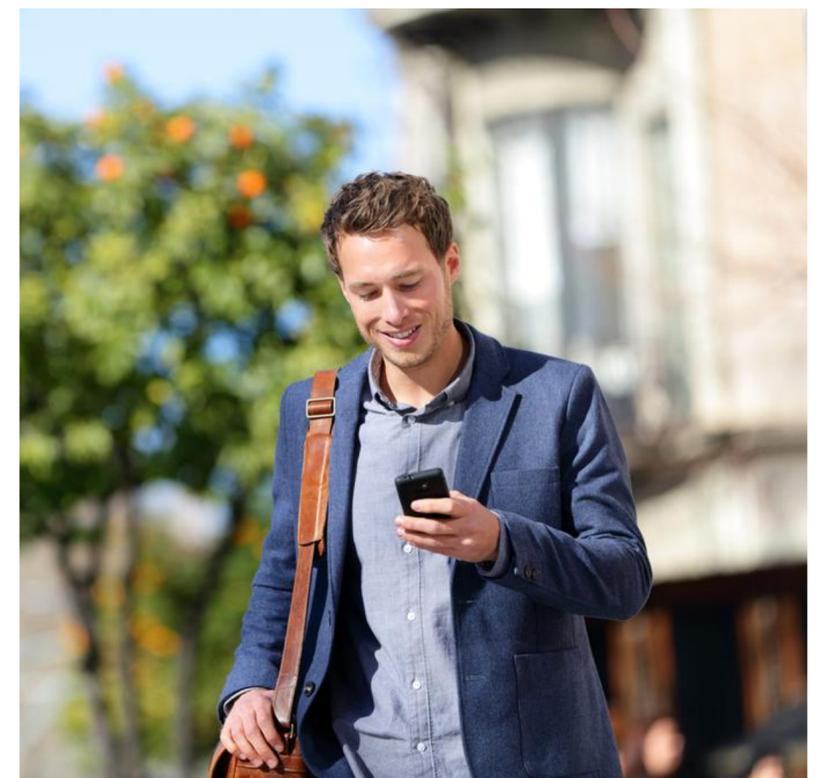
Access institutional-grade investments with minimal capital outlay



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



Gain exposure to property-backed investments without direct management responsibilities



Fractional Loans provide a passive investment strategy for your portfolio

CURRENT INVESTMENTS

Secured Fractional Investments

INVESTMENT SUMMARY		
Product	Investment Term	Security Type
Starfortis Bridging	24 months	1 st Charge
Starfortis Mezzanine	24 months	2 nd Charge

INTEREST REPAYMENT OPTIONS	
FIXED INCOME (Monthly Returns)	CAPITAL GROWTH (Lump Sum)
Provides predictable monthly interest payments, with full capital repaid at maturity.	Interest accrues and is paid as a lump sum at maturity, enhancing total return through compounding.

RETURN ON INVESTMENT			
Product	Minimum Investment	FIXED INCOME	CAPITAL GROWTH
Starfortis Bridging	£25k	10% pa	12% pa
Starfortis Mezzanine	£25k	14% pa	16% pa

The Leadership Team



John McCarthy

CHIEF EXECUTIVE OFFICER
Strategic Growth & Execution



Paul Wilson

CHIEF INVESTMENT OFFICER
Head of Capital Deployment



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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