



Dear Investors

Further to our last newsletter in February of this year, we write to update you on recent developments.

As of the **8th of April**, **PROPERTY CONCEPTS** paid out our most recent tranche of investors. Despite the continuing challenges being faced in both the local and worldwide property markets we've still managed to achieve a **Return on Investment (ROI) of 24% NET**.

While we have been unable to achieve our projected return, we are still reasonably pleased with the profit we've been able to achieve for our clients in their 12 month investment timeframe.

It would be extremely naive for any of us to believe that we are not currently experiencing very difficult operating conditions and an extremely tight credit market amid the worldwide financial crisis. As a result of these challenging conditions we have adopted a far more conservative and cautious investment strategy that protects and preserves our client base. The result of this more cautious approach has naturally slowed our financial growth and restricted our returns to some degree.

We consciously believe however that this has been the right path to follow and accept that our primary "responsibility" is to the protection of our client's wealth, while at the same time achieving the best returns possible, based on current financial circumstances. We trust that you favour this more conservative approach.

PROPERTY CONCEPTS projections for the remainder of the year remain cautiously optimistic. We continue to review our investment options on a constant basis and remain in close contact with our investment partners to ensure that our strategy remains solid.

To re-iterate our core business philosophy, your money remains 100% guaranteed and this continues to be the case.

PROPERTY CONCEPTS next investor group is due to mature at the end of May this year and we are confident of achieving once again substantial, above average market returns.

As usual should you have any concerns or queries feel free to contact either of us at your earliest convenience.

Kind regards

Rory & Nigel

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