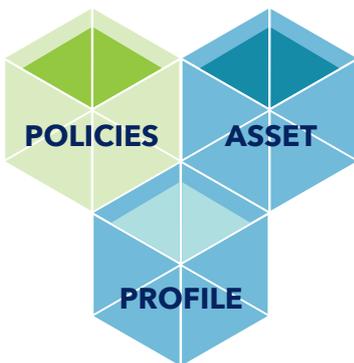


FINANCING ADVISORY

STRATEGIES FOR SUSTAINABLE PROFITS AND RISK MANAGEMENT



At RunningStream, we are passionate about how real estate can be used to build long term, sustainable wealth. However, it is not an instrument without its pitfalls. One of the main hazards we often see lies in the financing strategies.

Leveraging is one of the key reasons why real estate is able to consistently outperform many other asset classes in the long run. By using smaller outlays to control larger value assets, investors are able to magnify their returns.

However, leveraging is a double edged sword that can wreck havoc on holding power if not properly managed. Rising interest rates, declining rent and demand can adversely affect cashflow, and lending constrictions can exert a curb on price growth. Given the uncertainties surrounding the finance and banking sectors today coupled with global asset inflation,

borrowing for real estate investing has become a much bigger challenge.

Our **Financing Advisory** service is about recognising the need for investors to engage in a thoughtful process to determine the best funding strategy for their assets. Whether it be a simple loan or the more complicated option of asset-based lending to mitigate age or income issues, or cross-collateral options to minimise cash outlay, even structuring your income and expenses to maximise your borrowing capability, our team of consultants will help you rationalise and determine the most effective and suitable option according to your needs.

Financing can make or break an investment and should never be taken lightly. As such Financing Advisory is an important service for our clients' investment success.

HOW DOES IT WORK?

With the ever shifting global debt and financing markets providing a tricky landscape for the uninitiated, RunningStream is here to ensure that we are ahead of the curve, always informed and able to act in our client's best interests to achieve a financial solution for their property purchase.

We are constantly monitoring the debt and funding markets as well as exploring any emerging forms of financing both onshore and offshore. This ensures that our consultants will be able to provide the most relevant and up to date advice for the best possible solution.

WHO IS IT FOR:

- Clients who have a real estate portfolio looking to optimise their cashflow
- Clients who are seeking financing options for their new investments

WHAT WE PROVIDE:

- We will examine your current portfolio to determine the existing cashflow position (for clients with an existing portfolio)
- We will review your profile and capacity to identify the options available
- We explain the pros and cons of each option for you can make an informed choice
- We will explore our established relationships with banks and other financing institutions to provide you with a wide range of options
- We will guide you through the application process to ensure the best chance of success



RUNNING|STREAM

SINGAPORE . MALAYSIA . HONGKONG . CHINA . AUSTRALIA . UNITED KINGDOM

Email : marketing@runningstream.com
Website : www.runningstream.com
Facebook : www.facebook.com/runningstream