



*Specialist advisers to property developers and investors*



**The Fractional  
Ownership Consultancy**

# Beat the Credit Crunch with shared freehold ownership

Let the Fractional Ownership Consultancy show you how to add a shared freehold ownership offer to your sales portfolio.

Throughout Europe and the States outright property sales have diminished alarmingly. Surely a less expensive option, shared freehold, sometimes called fractional ownership, is the obvious solution to help you sell your stock faster.



## Let FOC help you find your buyers

Shared Freehold Ownership is a totally different concept to Time Share. Under the guidance of FOC you can sell fractions to unconnected buyers who then collectively own the property freehold.

FOC will provide the legal framework for the scheme and then through FOC Sales and Marketing we will help you find your buyers! Those who would like to buy a holiday home but lack the funds. Others who have the funds but recognise that it makes no economic sense to own a property for limited use. Why should they buy outright when they are only planning to occupy their second home for 8 or 10 weeks a year? Shared Ownership provides the most effective way to test ownership before buying outright to live permanently in the resort.

## Benefits all round

Shared freehold ownership, planned with FOC, will provide unique and attractive benefits to both developers and buyers.

### For developers it will:

- Allow access to a larger market with untapped potential.
- Provide the viable, profitable option to outright sales, a market that may remain difficult for some time.
- Help create a busy all-year-round resort.
- Provide the opportunity for extra profits through rental and resort management services.

### Owners benefit with the FOC model by:

- Enjoying potential asset appreciation through freehold ownership.
- Easier access to an affordable high quality home.
- Minimising running costs because they are equally shared with other owners.
- Having a second home where the property and the resort are professionally managed.
- The likely generation of income from rentals and, when the time comes, potential profit from the property sale.

### Photography

Front cover Vila Baia, The Algarve, Portugal. An Oceanico development.

Inside spread Main image - Waters edge - Cotswolds, England

# “Luxury lifestyle at a fraction of the cost”



## FOC developer services

### OwnerShare

A complete suite of documentation which covers every aspect of the fractional sale. It is a legal documentation service which has been approved under European law for implementation in the UK, Portugal, Spain, Florida, Ireland and Greece. And is in the process of being approved in France and other major markets around the world.

For further details contact [jerry.cobb@fractional.net](mailto:jerry.cobb@fractional.net)

### Management and sales training

Every FOC documentation package is tailored to meet the diverse requirements of individual developers. Once agreed, FOC will assemble a comprehensive training programme for the management and sales staff. Recognising that sales people often change, FOC undertakes to provide periodic training according to the needs of the developers.

For further details contact [martine.ellis@fractional.net](mailto:martine.ellis@fractional.net)

## On-going FOC commitment

Once the documentation is in place FOC will remain on hand, in the background, running the administration of the system, and advising you on any issues that arise as a consequence of the fractional sale.

## FOC Sales and Marketing

The ONLY dedicated full service sales and marketing consultancy in the shared freehold/fractional market. The aim of the consultancy is to provide developers with 'end to end' sales solutions - from lead generation to confirmed sales.

For more details contact [richard.diaz@fractional.net](mailto:richard.diaz@fractional.net)  
or [david.sperring@fractional.net](mailto:david.sperring@fractional.net)

## Fractional mortgages

An exclusive FOC finance package for shared freehold/fractional buyers. FOC and an English Bank are currently collaborating to provide regulated mortgages for fractional buyers. This means that when buying a second home, mortgages could be available using, as security, the buyers fractional certificate only. FOC anticipates that this scheme will be rolled out into the US and other markets in due course.

For more information visit [www.fractional.net](http://www.fractional.net)

## 7 years fractional experience working with the leaders

The Fractional Ownership Consultancy was instrumental in the initial development of the shared freehold/fractional market. Originally launched in Portugal the FOC concept is in the process of pan-European expansion. In the current economic climate it is the logical addition to every developers' sales offer. FOC is the ONLY consultancy that provides a complete 'end to end' fractional service, encompassing the preparation of the necessary legal documentation, management and sales force training, appropriate mortgage finance through an English Bank, lead generating sales and marketing. And importantly, continuous client support services.



## For more information contact:

### The FOC team

<b>Les Milton</b> Chairman	T: +34 629 519 752 E: les.milton@fractional.net
<b>Jerry Cobb</b> Chief Executive	T: +34 619 051 333 E: jerry.cobb@fractional.net
<b>Nick Hannah</b> Director	T: +44 (0)1481 747804 E: nick.hannah@fractional.net
<b>Richard Diaz</b> Director Sales & Marketing	T: +44 (0)781 820 0523 E: richard.diaz@fractional.net
<b>David Sperring</b> Director Sales & Marketing	T: +44 (0)791 912 8128 E: david.sperring@fractional.net
<b>Martine Ellis</b> Director	T: +44 (0)1481 747803 E: martine.ellis@fractional.net
<b>Marta Moralo</b> Directora Comercial	T: +34 696 760 515 E: marta.moralo@fractional.net

### Offices

#### Guernsey

PO Box 19, Albert House,  
South Esplanade, St Peter Port,  
Guernsey, Channel Islands, GY1 3AJ  
T: +44 (0)1481 747800  
F: +44 (0)1481 713200  
E: info@fractional.net

#### Spain

Ed. Plaza Mayor, 1a Planta, Locales 10 A/B,  
Plaza Mayor 11311, P.N. de Guadiaro,  
Sotogrande, Cadiz, Spain  
T: +34 956 785 259  
F: +34 956 695 100



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