



The Davenport Product Rating: Property Products.

How we product rate a property product:

RISK

The **risk** element of the investment is assessed by reviewing the following criteria and then rating each element with either a '1' for 'Yes', or a '0' for 'No':

Can the developer show previous successful developments of similar type?	Yes / No
Does the exterior of the property appear to be finished to a high standard?	Yes / No
Does the interior of the property appear to be finished to a high standard?	Yes / No
Will the property when completed either be on a fully functioning resort, or give the impression it is if the development is phased?	Yes / No
If the property rental is fully managed, can the management company show experience in operating this type of property or resort?	Yes / No
Does the investment have an exit strategy?	Yes / No

Accordingly: **0 to 2 = High Risk, 3 to 4 = Med Risk, 5 to 6 = Low Risk.**

REWARD

The **reward** element of the investment is assessed by reviewing the following criteria and then rating each element with either a '1' for 'Yes', or a '0' for 'No':

Does the product appear to be able to produce capital growth to the level predicted?	Yes / No
Does the product appear to be able to produce a yield of 8% or over at the occupancy levels predicted?	Yes / No
Does the product appear to provide the occupancy levels required to support the predicted yields?	Yes / No
Are there any additional third party factors that may enhance the future returns?	Yes / No
To the best of our knowledge, there are currently no factors that could significantly detract from future returns.	Yes / No
Is there an exit strategy? If "Yes", is this achievable without incurring undue penalties	Yes / No

Accordingly: **0 to 2 = Low Reward, 3 to 4 = Med Reward, 5 to 6 = High Reward.**

We aim to continually improve our service to our clients, so if you have any comments on our Product Rating, then do please get in touch, we'd love to hear from you.