



DAVENPORT™
**AGENT'S
PACK**

All about Davenport



All about Davenport



Davenport introduces capital to high returns.
We do this with honesty and transparency.

CONTENTS:

1 How it all started	page 2
2 What we do that's better.....	page 2
3 Why honesty is the best policy.....	page 3
4 Why we invented the Product Rating.....	page 4
5 What all this means to you.....	page 4

All about Davenport

page 2

How it all started...

Davenport Wealth Management was created by IFA Chris Mansfield and Marketing Director Ed Carr in February 2008. On the face of it, possibly one of the worst times imaginable to start a business specialising in offering high return financial products and strong overseas property investments. The global financial crisis was already hitting the UK.

How putting customers first made all the difference.

However, the difference between Davenport and many others in our sector, is that we tend to do things a little differently. Things like: working out what our customers really need, and then sourcing relevant products that fulfil those needs. So, whilst other companies were still trying to persuade savers and investors that their poor return investments were the best they could get, we went out and either created or procured **genuine high return** investments. And in the world of overseas property investments we took the time to develop a broad portfolio of well chosen opportunities that would give our clients both **choice** and **security**.

A unique Product Rating that gives peace of mind.

With the appointment of Rob Pelling as our Business Development Manager in mid 2009 we took our ethos of “customers first” and developed it still further by creating a first for the industry: the Davenport Product Rating. Designed specifically to rate each product that we carry in terms of its risk versus reward, it gives Davenport clients peace of mind when considering where and why they’re going to invest.

Our Product Rating is still the only one of its kind in the sector, with clients saying they love it for its honesty and security, and developers saying they approve of it for its transparency and validation.

What we do that's better...

The bitter truth for today's savers and investors.

For today's UK savers and investors with small to medium sized funds, UK banks and institutions would wish them to believe there is a reasonable choice available to satisfy their needs. However, a little diligent investigation quickly reveals that the choice is in fact, not that reasonable at all. For UK savers seeking high returns, the plain truth is that they simply won't find them on the 'High Street'. Neither will they get good average returns anymore from what used to be considered 'safe havens' such as Premium Bonds.

Not even your pension is safe now.

Worse still, the position with today's pensions (which we all imagined to be somehow sacrosanct and ready to support us when we needed them) only continues to deteriorate. With increased contributions being demanded to make up shortfalls, funds reducing in value and annuities yielding an average of around 3%, the outlook for the value of many UK pensions is not good. In summary, the harsh reality now facing many UK pension fund holders in today's market is that a £100,000 pension fund will now only generate them a return of approximately £2,833.00 pa.

DAVENPORT™
**AGENT'S
PACK**

All about
Davenport

All about Davenport

page 3

However, there is an alternative...

Davenport set out from the start to offer viable and more profitable products to our clients. So a UK saver with as little as £2,000 to invest can now achieve potentially between 7% and 12% return p.a. from a single share in Davenport Acquisitions. And the truly risk-averse saver seeking high returns can now benefit from the Davenport Private Loan Account with a fixed interest rate of 7.75% over six years.

For investors in overseas property the position has also improved: they now have a range of carefully chosen products in prime global locations, supported by a Product Rating that gives them the security of a genuine and trustworthy assessment of that investment's risk versus reward.

The mechanics of creating better products...

Through our strategic partner relationships, we've developed powerful financial products that can be used to shrewdly protect and grow investments, including pension funds. Using these vehicles, the value of pension funds can be truly unlocked with a combination of our on-the-ground property knowledge and assiduously chosen financial products.

Through other affiliate relationships we offer further opportunities for our clients to keep the wealth that they have created, including intelligent CGT planning and highly effective IHT planning via a preferred panel of Independent Financial Advisors.

Because our high returns are all based on non-regulated products and we concentrate on bespoke financial planning, non of our products are available through insurance companies, banks or the high street. In fact, we don't deal with the mass market at all. This ensures that all our products are specifically developed to match the individual lifestyle needs and requirements of our clients.

And finally, as a part of our "customer first" philosophy, we always recommend that our clients seek advice from an Independent Financial Advisor and we can, of course, provide clients with recommendations if required.

Why honesty is the best policy...

There is a fundamental truth with regard to any company's policy on honesty: it's the simple fact that if you're not honest - you'll get found out.

Some companies are simply honest because they are: they're DNA'd to be that way and wouldn't dream of being anything else. Some companies adopt honesty out of pragmatism (knowing that if they're not - they'll get found out). And some companies choose not to be honest, and believe they can cope with the consequences as and when that becomes a problem.

For Davenport it was never a choice. The three principles in the business have all enjoyed good reputations as businessmen in their careers prior to joining together in Davenport, and quite frankly, couldn't see why that should change. All three are relatively well known in their locality, having run businesses in the area for many years, and having enjoyed a number of different responsibilities of office in a variety of positions of authority, including Vice President of the Chamber of Commerce and directorships of business networking organisations.

For us it was never an issue - honesty is always the best policy.

DAVENPORT™
**AGENT'S
PACK**

All about
Davenport

All about Davenport

page 4

Why we invented the Product Rating...

When you deal with people's finances there is an implied responsibility that assumes you will always put their needs before your own. And some businesses may claim that this is what they do, when in reality, they don't. The proof that Davenport actually strives to put client's needs before that of the business is our Product Rating.

When losing a sale is exactly the right thing to do...

We know the Product Rating loses us sales. These are the sales that will be lost to competitors who choose not to explain the real risk-to-reward ratio of an overseas property investment, or who fail to explain the real structure of a financial investment, or who 'miss out' details such as deposits on overseas properties, or who imply there is a 'guaranteed' rental income on properties where they know the developer has actually front-loaded the payments to cover the 'guarantee'.

These are the sales that we don't want. They don't work for our clients, they don't work for our Agents, and they don't work for us.

Your client's peace of mind is your peace of mind too...

At the heart of the Davenport Product Rating is the promise that when a customer buys from Davenport, they get the product that suits them and their individual circumstances best - because they can see exactly what they're investing in. The security and consequent peace of mind for the client, is also security for Davenport Agents and for the core business. We don't get calls of complaint, we don't get disgruntled clients.

And it turns clients into advocates...

It's a maxim amongst marketers that the best client is one who advocates on behalf of your business. The Product Rating, in conjunction with our actual products, is a proven and effective way for clients to refer Davenport to their own circles of acquaintances and contacts. With all the consequential benefits to Agent's sales and earnings.

What all this means to you...

Better choices for your clients...

Your clients and contacts are your commercial lifeblood. If they don't already, they will grow to rely in the future on the choice of investment and property products that you offer them. The better that choice, the better for you. As already established, Davenport offers that choice.

More security for your clients...

Davenport Agents get not only all the benefits of well chosen products, they get the full benefits of the Davenport Product Rating, with its promise of peace of mind and certainty.

Stronger and more repeatable earnings for you...

Everything explained in this document is intended to underpin the potential for you to increase your earnings from your existing clients and contacts. We will work with you to assist you in achieving this ambition as quickly as possible, with further opportunities for you to get repeat business from your clients via our products.