

**Freehold
houses in
Orlando from
under
US\$100,000
with tenants
in place and
net yields of
5% p.a.**

*Full letting and
management
service available*

**Property
investment
from
US\$10,000**

**Secure
investment
with
attractive
returns,
audited
accounts,
over 70,000
clients.**

*For further
information
contact us*

**Rental yield
strong in
London**

**We have
recently let
several
apartments at a
6% plus yield
and there is no
shortage of
tenants.**

**London - a safe
haven with a
good income
stream.**

Why UK care centres for complex needs patients are defying the down turn and proving to be sound investments

The National Health Service in the UK has a legal duty to provide care for those with complex physical or mental health needs, such as those suffering from Acquired Brain Injury, MS and Parkinson's disease. At present this care is being provided directly in NHS hospitals, or within private or voluntary sector complex needs care homes funded by the NHS. Current budgetary concerns are resulting in the NHS increasingly looking to outsource this care provision to the private sector, where care can be provided more cost-effectively than in hospital beds. In addition many sufferers are being cared for in inappropriate elderly care homes and the trend is to move these patients to specialist homes, where they can receive effective and appropriate care.

Fees for complex needs patients are significantly higher than those for elderly care and are not being subjected to the same degree of budgetary pressure. For example, the average weekly fee is £1,427, compared to a nursing home where it falls to £659. Fees for complex needs patients are not seen as discretionary spending and come from central rather than local authority budgets.

By owning a share of both the freehold property and the operating business investors can enjoy sound returns from care centres. Their investment is underpinned by owning the property and the upside benefits from the operating profit the centre generates and, of course, the increase in the property's value. With the right operator a targeted IRR (Internal Rate of Return) of 20% plus should be achievable.

There are several ways to enter this sector, but if you are looking for security then forming a partnership with an experienced care centre operator is the best alternative. For further information on how you can do this please contact us.



Making sure you and your property are adequately insured

Whether your property is located in the UK, Australia, the USA or Hong Kong, you need to ensure it and its contents are adequately insured. In many situations the task of ensuring this is left with a secretary or several insurance agents with varying degrees of ability and experience. If the property is damaged, or a wine collection or valuable piece of art destroyed and the cover is inadequate or inappropriate, it is too late to complain. The same applies to life insurance which may be needed to pay off a mortgage or other liability. The repercussions for not being properly insured may be horrendous, which means you need the right insurance in place beforehand. The best way to do this is to have a co-ordinated approach to all your insurance needs. By using an independent broker that you can rely on, all your needs can be addressed in an efficient and cost effective manner.

For most of us, the right insurance cover in place means peace of mind. A thirty minute review with an experienced independent broker will quickly establish whether you and your property are adequately covered. It may be the best thirty minutes you will spend this year.

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