



Company:
Sterling Financial Group Inc.
Name: David Kosoy
Email: info@sterlingglobaltd.com
Web: www.sterlingglobaltd.com
Address: 81 East Bay Street,
Nassau The Bahamas
Phone: +1242.677.190

Best Fund Manager 2016 - The Bahamas Best Mortgage-Backed Fixed Income Fund (5 Years): Sterling Mortgage Income Fund Class A

Sterling

Sterling Financial Group is a global financial services provider headquartered in Nassau, Bahamas. We profile the group and explore the secrets behind its incredible success.

Sterling Global Financial (Sterling) is a regulated Investment Manager and fully licensed bank under the laws of the Commonwealth of the Bahamas, and operates as a boutique financial advisor covering the real estate debt and equity markets. Sterling is compliant with all regulations by The Central Bank of the Bahamas and meets all international regulatory standards in investment management, banking and trust operations.

Sterling concentrates its activities in the Caribbean, North American and lender friendly European countries such as the UK and Ireland, providing mid-market property developers and owners with quick approvals on flexible, short to mid-term financing on residential and commercial properties. Sterling provides investors the opportunity to invest in secure, high yield mortgage investments as well as equity participations.

only originates loans on properties with multiple exit strategies.

In 2016, Sterling was granted a full banking license by The Central Bank of The Bahamas and launched Sterling Bank & Trust (Bahamas) Ltd., which will work with the Fund to finance future projects.

At the same time, the Fund remains committed to our investors, our greatest responsibility. It is our continuing commitment and objective to offer our investors an investment strategy that delivers consistent returns uncorrelated with the general markets, together with enhanced protection of investment principal. Our aim is to achieve overall returns of between 10 to 15% per annum after management compensation and operating expenses. The portfolio is diverse and is built from individual senior and junior mortgages across bridge; construction and development; and mezzanine financing; together with joint venture equity.

Loans advanced by the Fund are for retail, industrial, office, multifamily or other commercial

properties as well as single family residential. In some cases, the fund may participate or co-invest with other reputable lenders.

Sterling has demonstrated over the years that its lending philosophy is robust as returns continue to be above market with a lower risk profile and no loan write downs. This is achieved by utilizing Sterling's advantages for the benefit of the Borrower and Investor. These advantages include being one of the few active lenders in the Caribbean with a historical record of success, as well as the firm's unique knowledge and contacts in the Caribbean allows for more flexibility and thorough due diligence.

In addition, the firm offers speed and reliability from loan inception to funding and geographic flexibility allows the fund to compete in markets with less liquidity;

Finally, all fees (up-front, standby etc.) are part of the investor return, Sterling does not keep any fees for its own book, which helps better align Sterling with the investors and ultimately offer them the very best possible service.

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With a combined 140+ years of experience, the management team comprising of David Kosoy (Chairman and CEO), Stephen Tiller (President and COO), Ross Brennan (Managing Director) and Kenue McPhee (CFO) have the depth and knowledge to manage the challenges of an increasingly complicated marketplace and regulatory environment. The principals of Sterling are significant co-investors and accordingly aligned with fund investors.

Sterling's business philosophy has evolved from over five decades of real estate investment and lending by its management team. Its real estate debt fund, formerly the New Providence Income Fund (NPIF) and re-named in 2016 Sterling Mortgage Income Fund (the "Fund") to more accurately reflect its expanding international role, invests solely in well-conceived loans to reputable property owners and developers. As an asset-based lender, Sterling