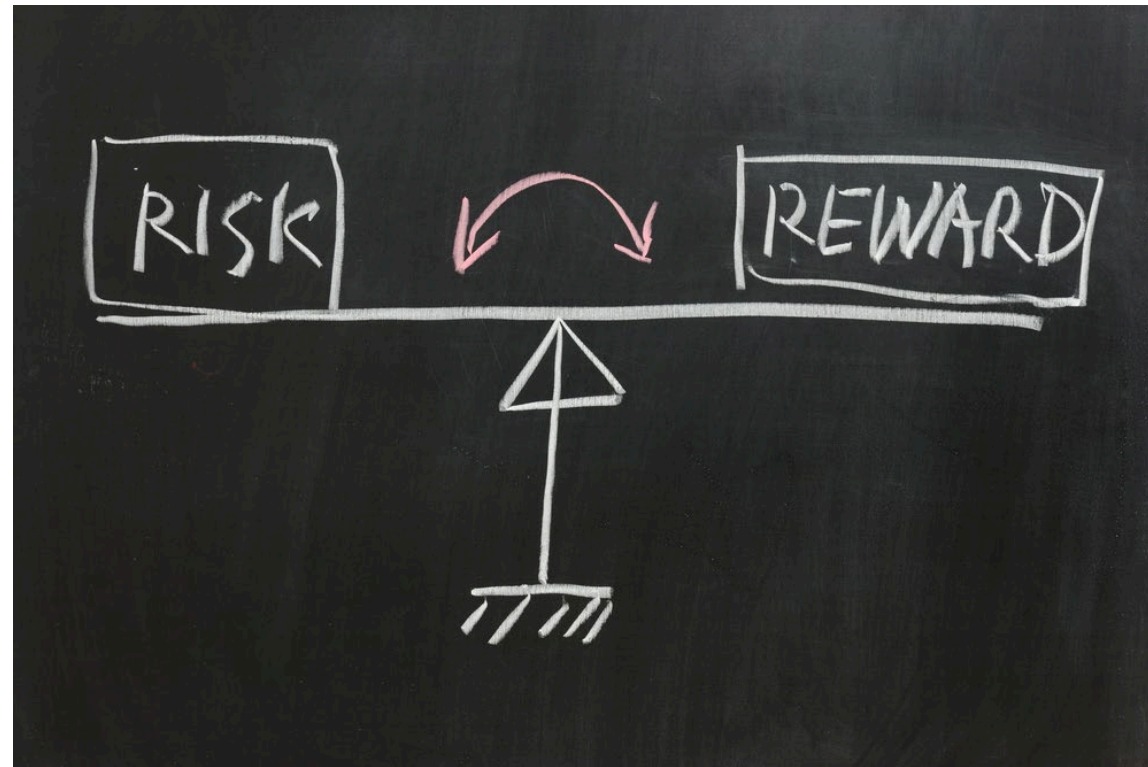




BLOOMFIELD
— CAPITAL —

Founded in 2008, Bloomfield's strategy has been to capitalize on smaller balance and middle market commercial real estate debt opportunities

FIND THE BALANCE



TRADITIONAL INVESTMENTS

- Stock
- Bonds
- Fixed Deposits

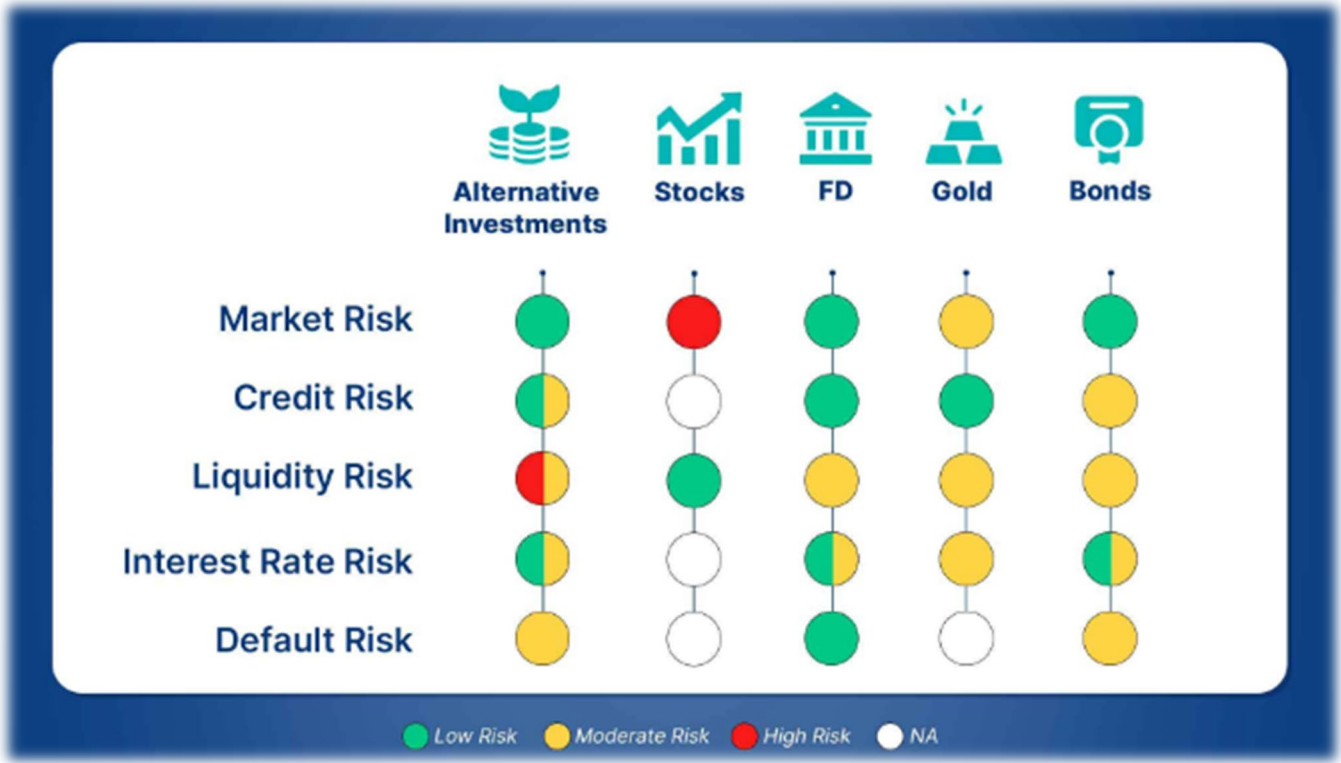


ALTERNATIVE INVESTMENTS

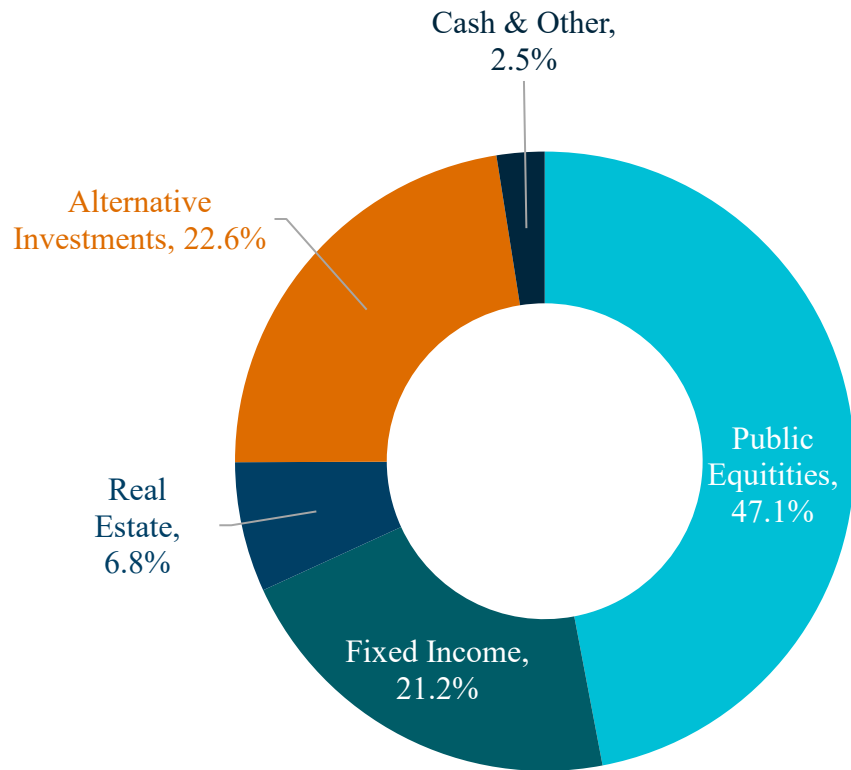


- Private Equity
 - Investments in private companies/purchase of public companies
- Venture Capital
 - Startup money
- Private Debt/Credit
 - Investments not financed by banks or traded in open markets
- Real Estate
 - Equity & Debt
- Real Assets
 - Oil, natural gas, metals, stamps, art, etc.
- Hedge Funds
 - Liquid Asset with various strategies

RISK COMPARISON

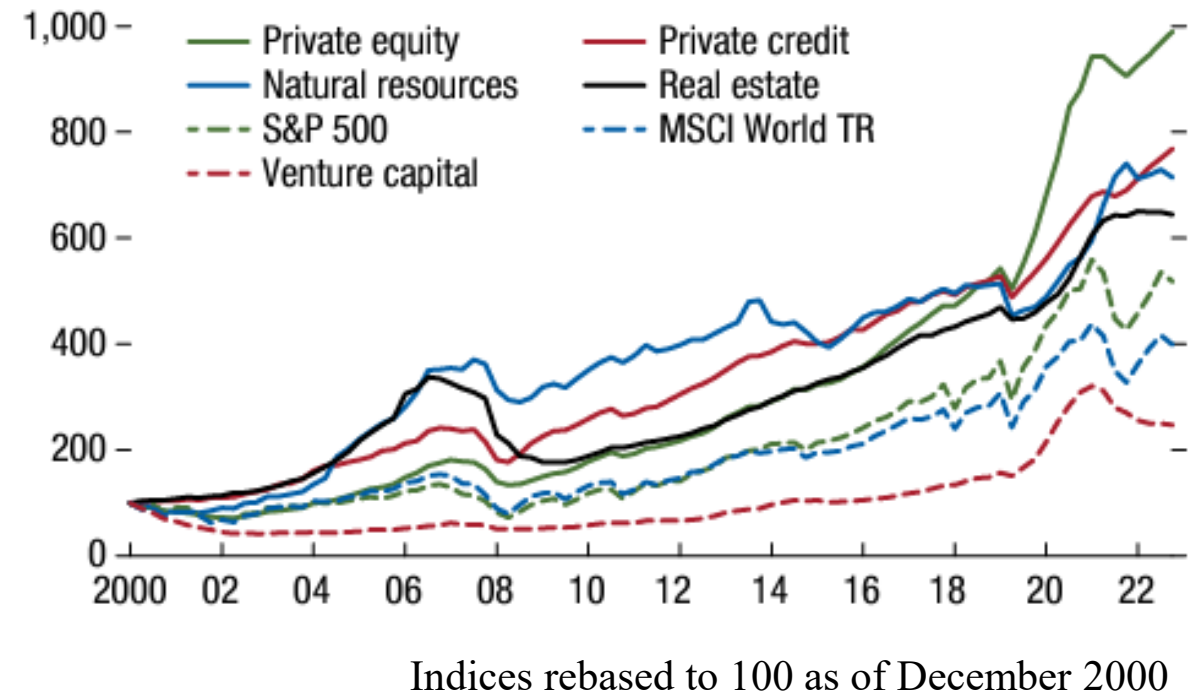


AVG. PUBLIC PENSION FUND ASSET ALLOCATION



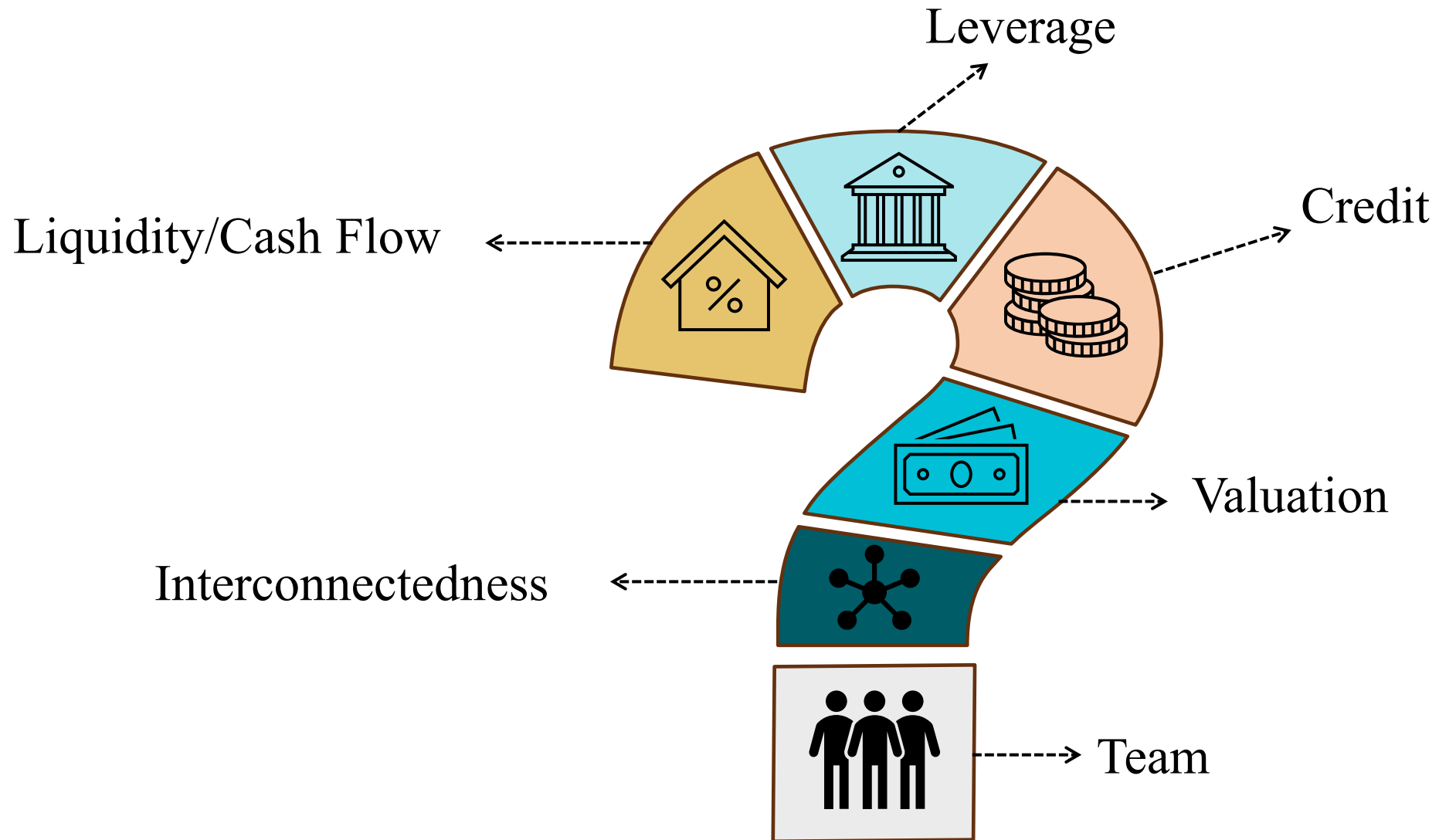
Source: National Association of State Retirement Administrators

RETURNS OF PRIVATE EQUITY, PRIVATE CREDIT AND OTHER ASSET CLASSES



Source: IMF April 2024

DUE DILIGENCE



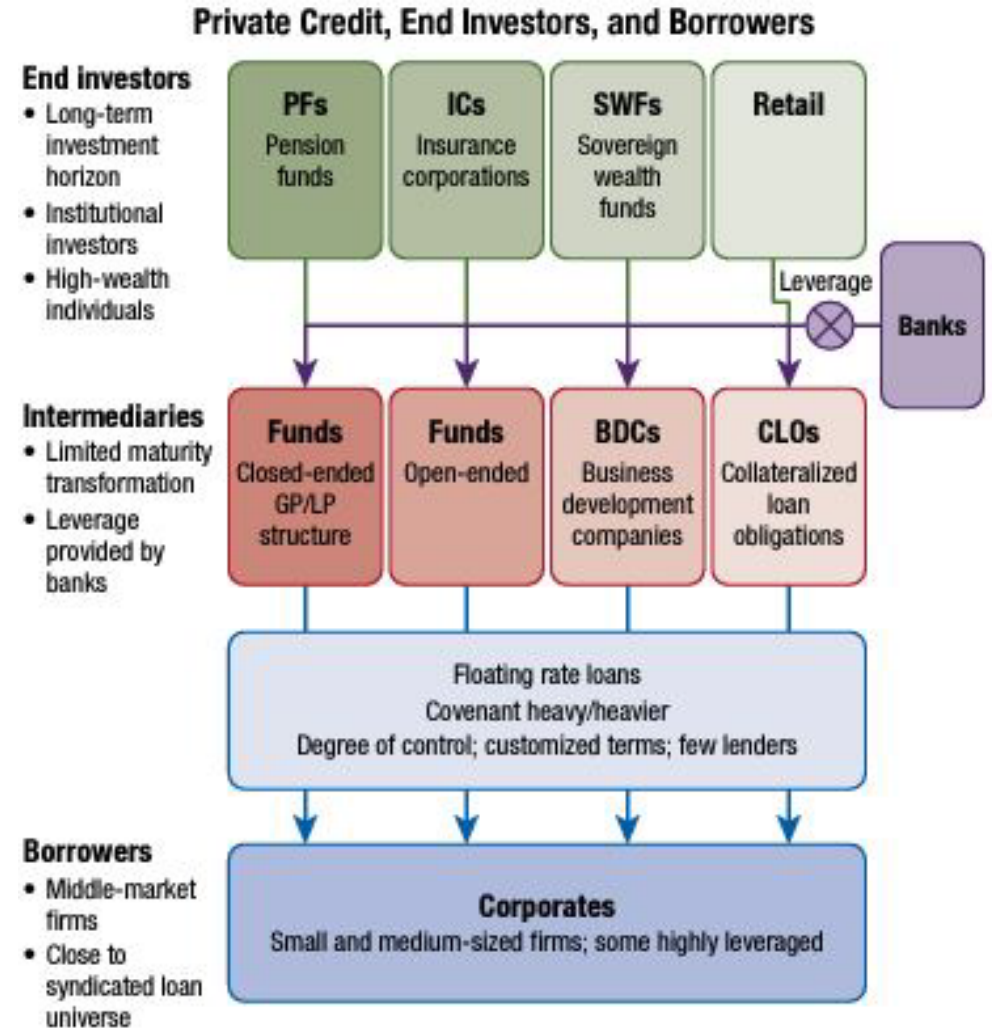
PRIVATE CREDIT/DEBT

Attraction

- Flexibility/Speed
- Confidentiality
- Customized Terms

Considerations

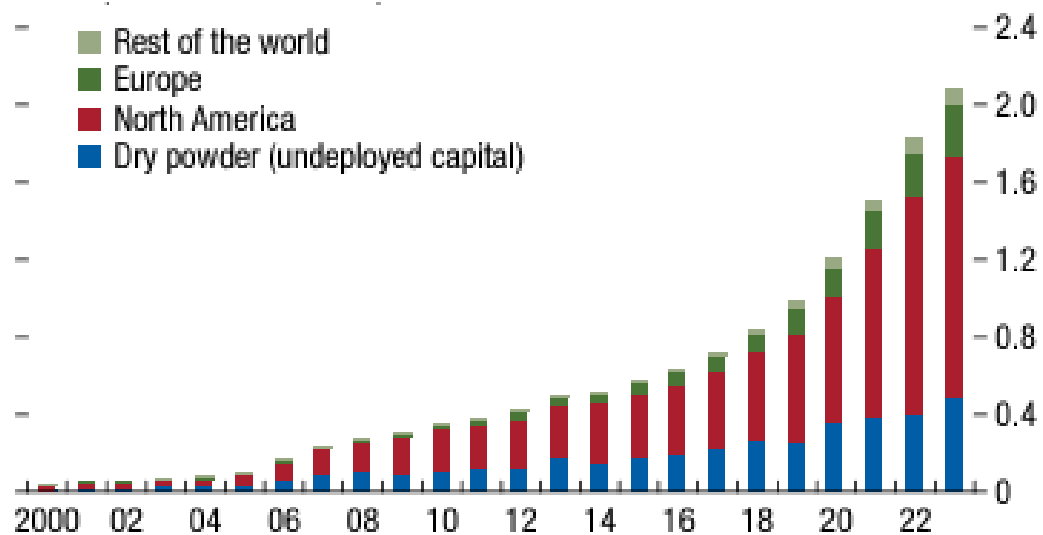
- Leverage
- Valuation
- Illiquid assets
- Lack of Transparency



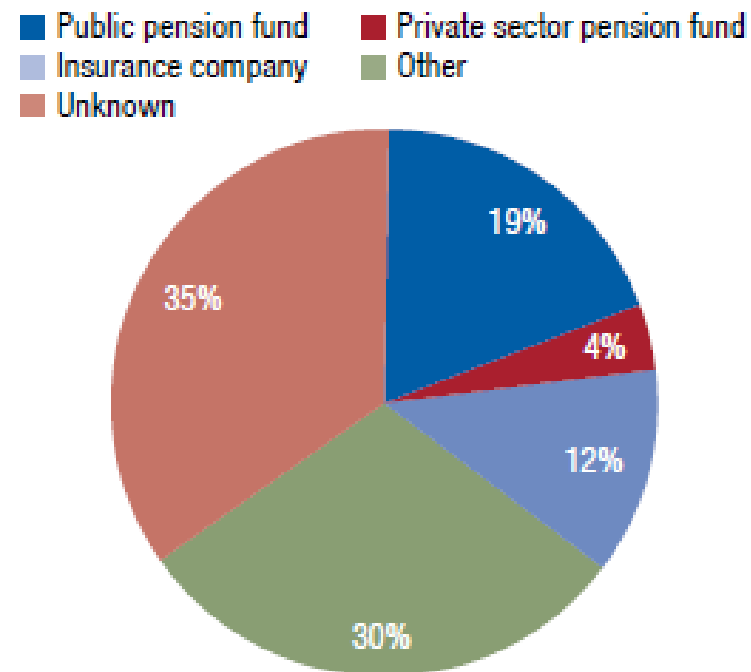
Source: IMF staff.

Note: GP = general partners; LP = limited partners.

Growth of Private Credit Markets (\$ Trillions)



Share of Private Credit Fund Investment



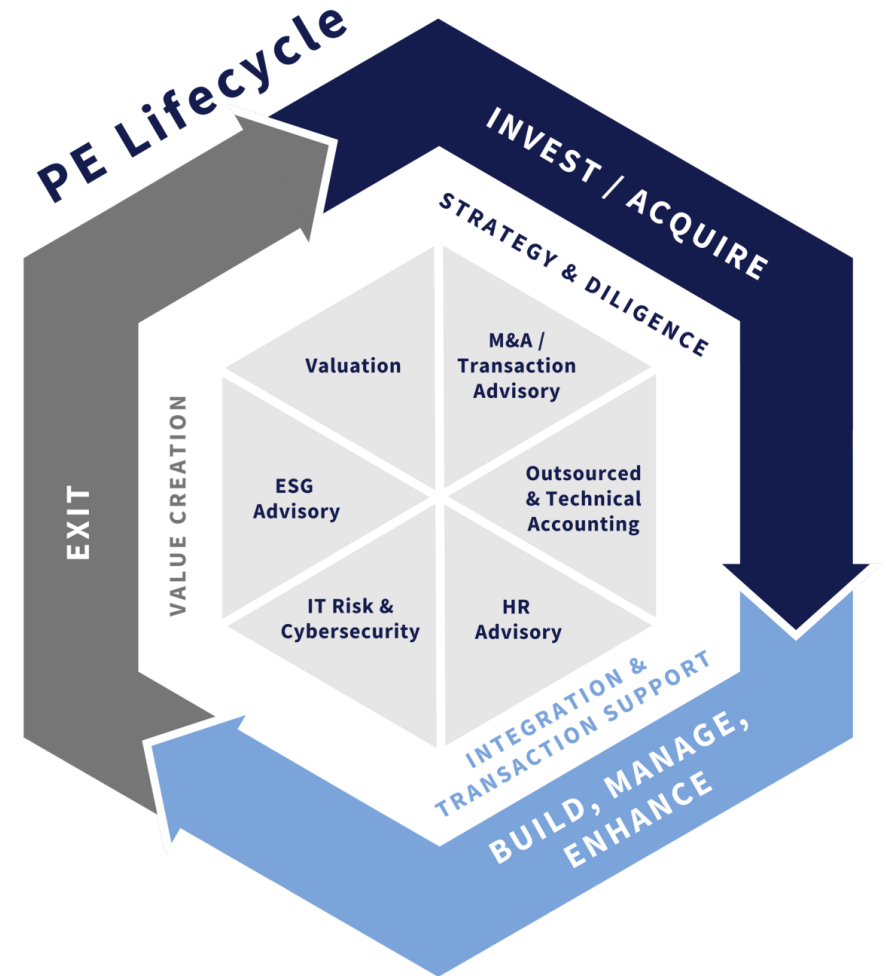
PRIVATE EQUITY

Attraction

- Returns
- Diversification

Considerations

- Long investment horizon
- High Fees
- Illiquid assets
- Complexity



REAL ESTATE

Attractions

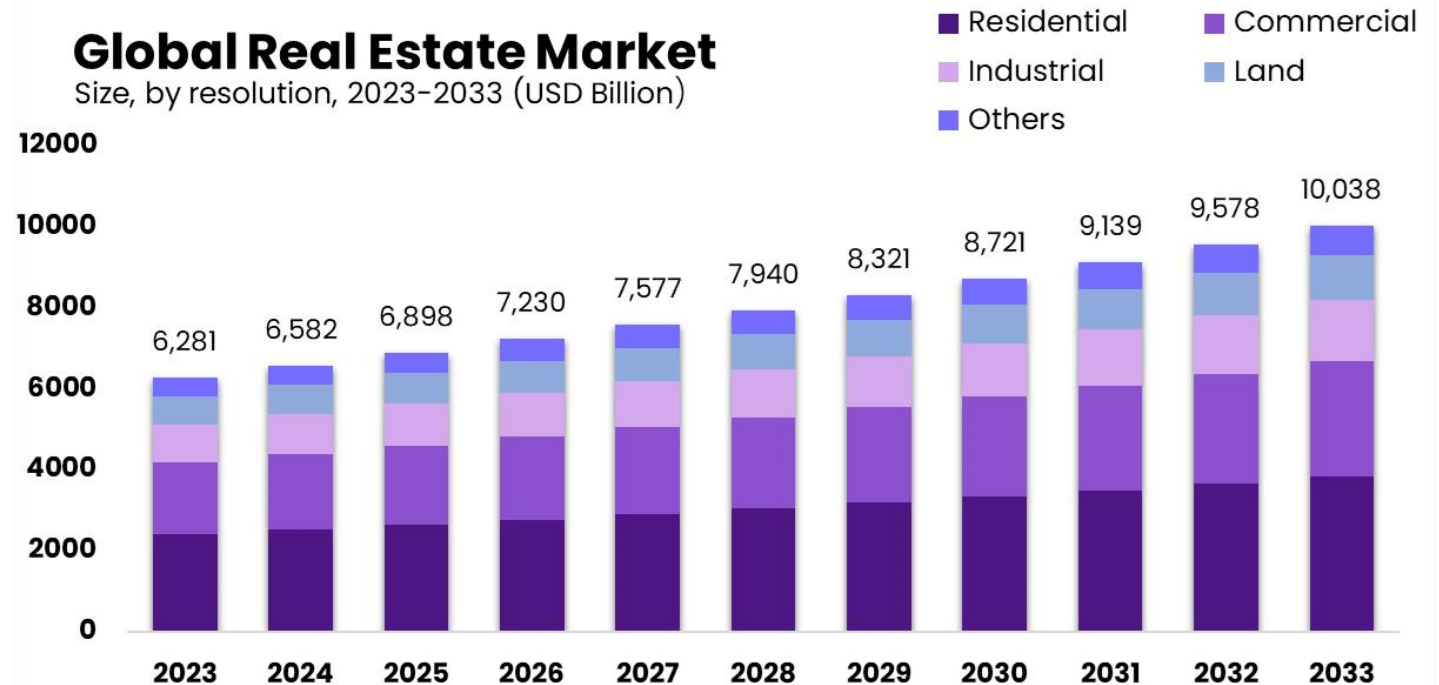
- Steady Cash Flow
- Tangible Asset
- Inflation Hedging
- Diversification
- Tax Advantages

Considerations

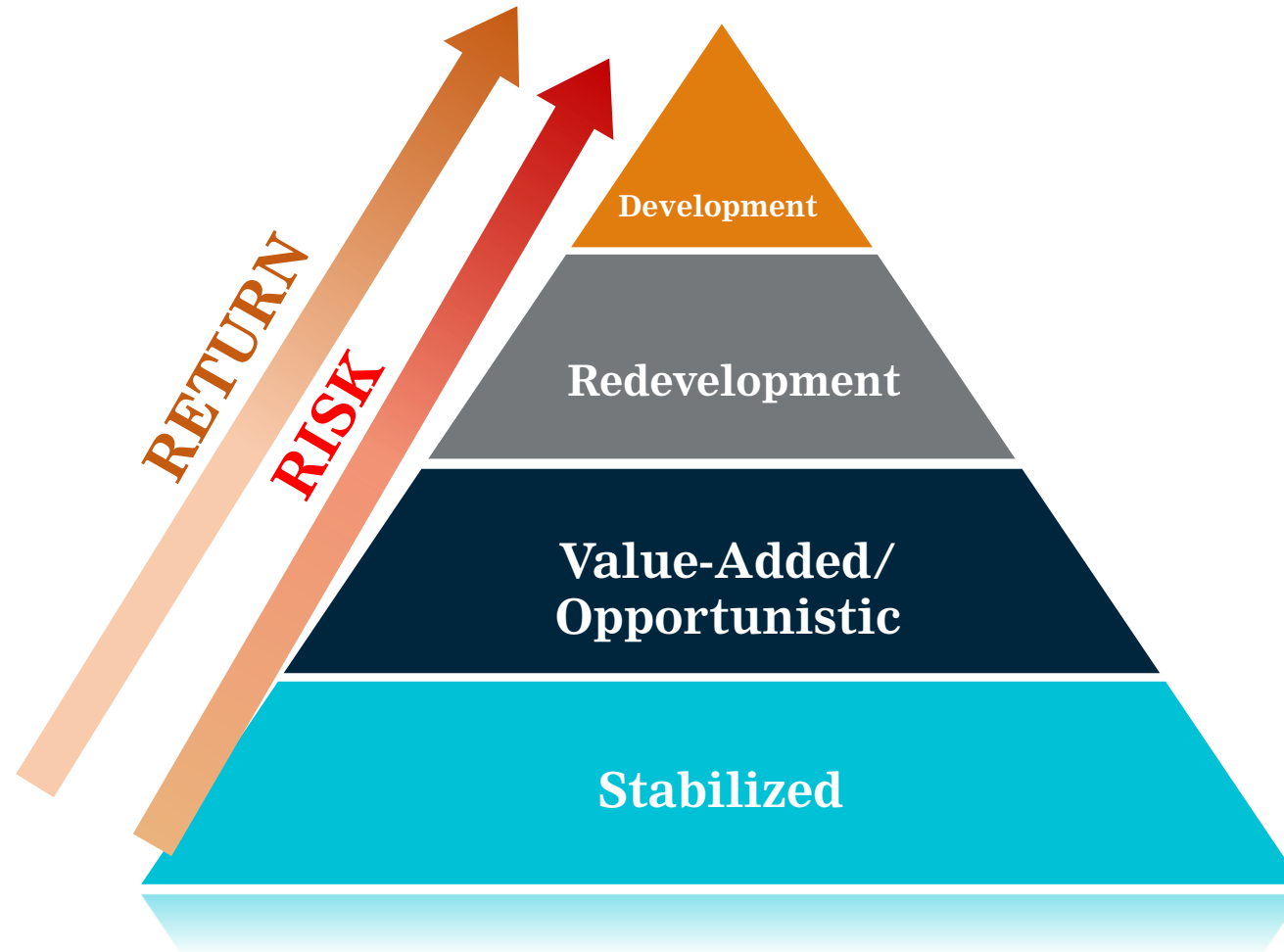
- Illiquid assets
- Complexity

Global Real Estate Market

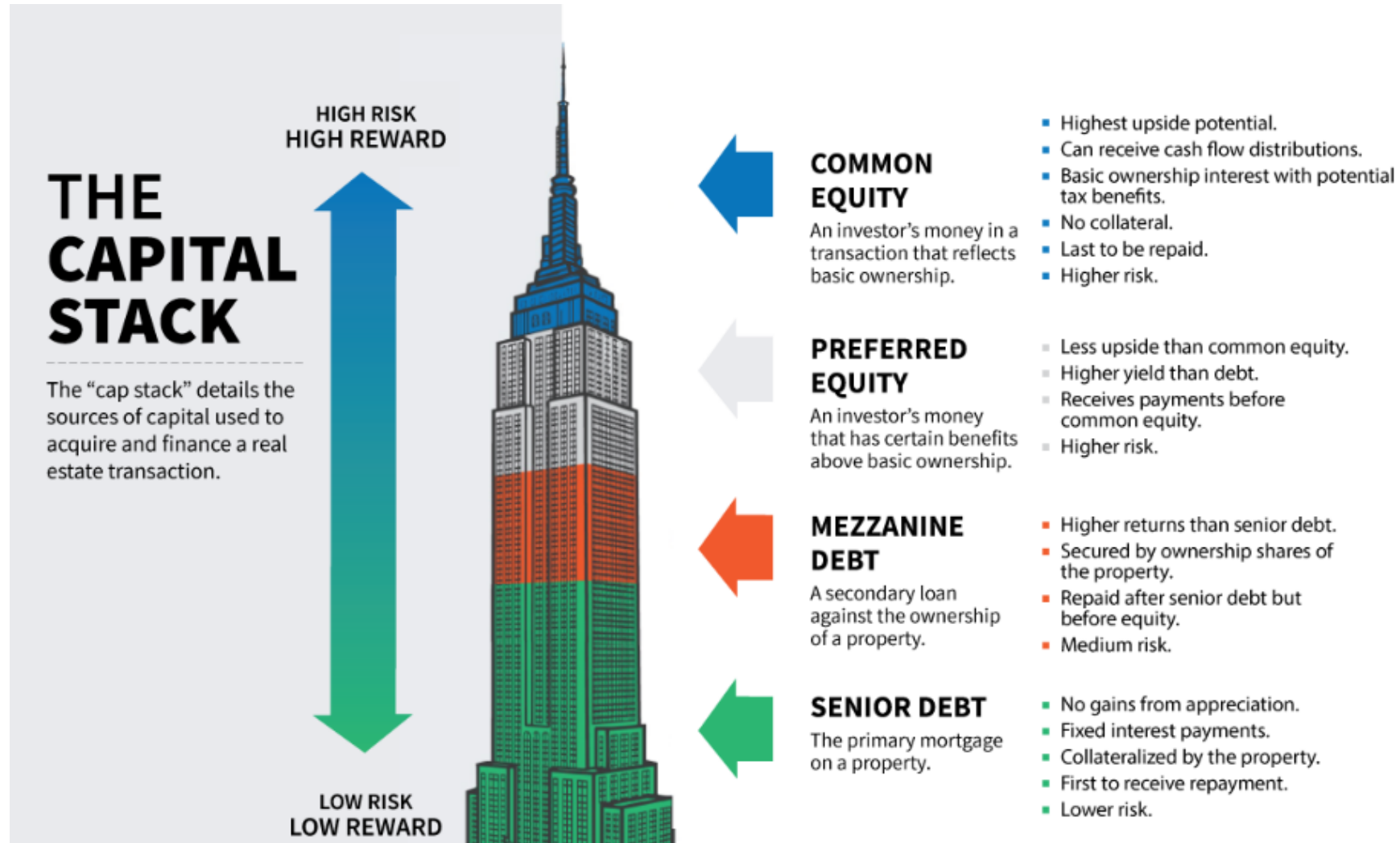
Size, by resolution, 2023-2033 (USD Billion)



REAL ESTATE – PROJECT TYPE

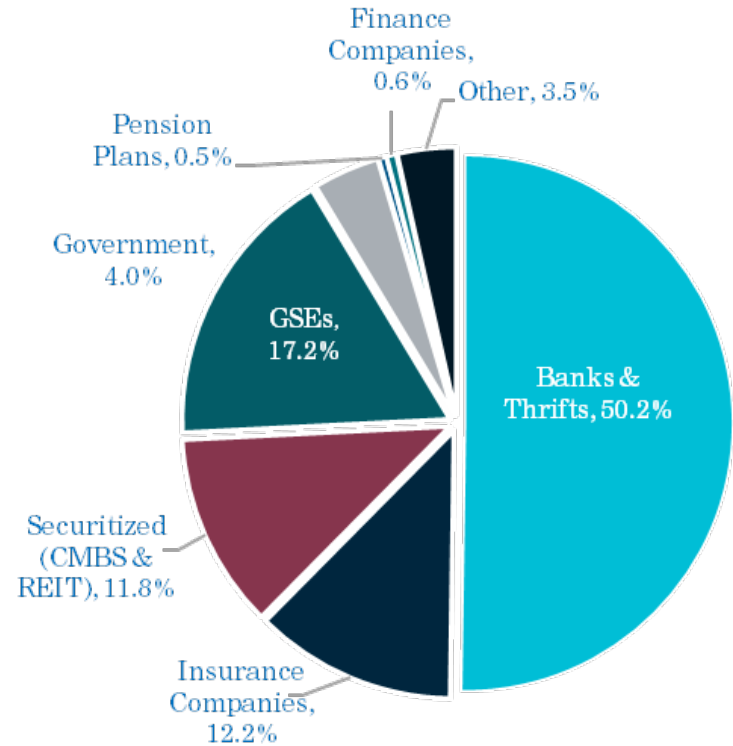
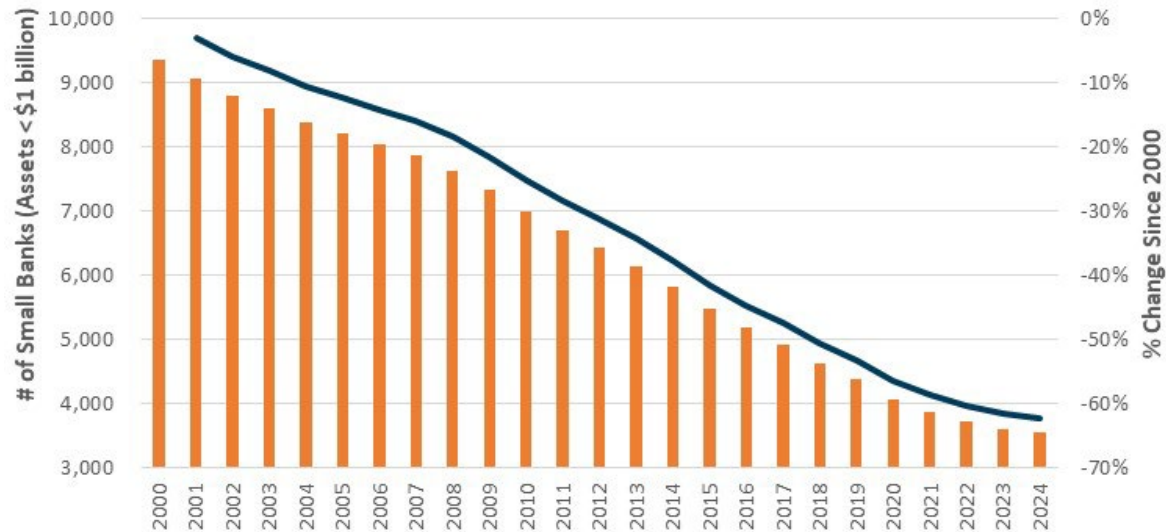


REAL ESTATE – CAPITAL STACK

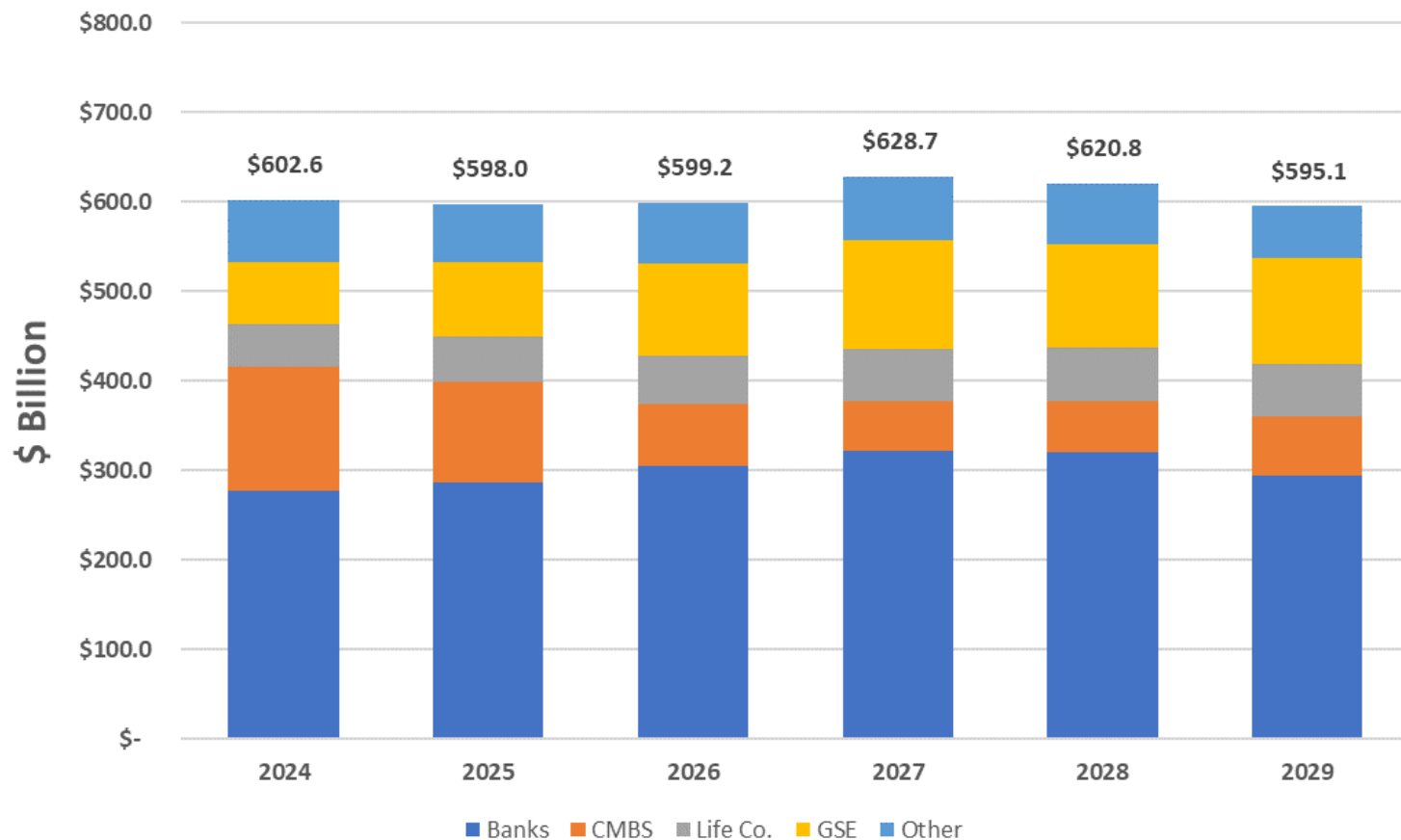


REAL ESTATE – DEBT LANDSCAPE

The Compression of Small Banks Since 2000



REAL ESTATE – MATURITY WALL



■ \$3.0 trillion maturing in 2024-2028

■ Approximately \$600 billion annually through 2028

REAL ESTATE – DEBT

Attractions

- Steady Cash Flow
- Security
- Capital Preservation
- Tangible Collateral
- Different Vehicles

Considerations

- Valuation
- Liquidity
- Underlying Performance
- “Real” Leverage



REAL ESTATE – EQUITY

Attractions

- Steady Cash Flow
- Tangible Collateral
- Tax Benefits
- Appreciation

Considerations

- Valuation
- Illiquid
- Underlying Performance
- “Real” Leverage
- Market Risk
- Structural Risk
- Location



A photograph of several red onions, with the text "peeling back the layers..." overlaid in white. The onions are arranged in a cluster, and the text is centered over them. The background is a soft, out-of-focus light color. The text is in a bold, sans-serif font.

**peeling back
the layers...**

THANK YOU

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