

A professional investment package

# Detroit Decision Guide

Start investing in one of the most profitable housing markets in the world.



**USAPROPERTYINVESTOR.COM**

★★★ PROPERTY INVESTMENTS THAT MAKE SENSE ★★★

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## 1. PURPOSE OF THIS DECISION GUIDE

**USA Property Investor Ltd (UPI) is a UK-based company that assists individuals wishing to invest in the US property market. We have over three years experience investing in the US, and we cover a full raft of services from the initial property purchase through to the legal and commercial steps needed to complete the purchase of your property.**

The aim of this decision guide is to provide you with more information and details about the investment opportunities in Detroit, Michigan and how you can work with UPI to realize those investments.

### 1.1 Why Detroit, Michigan?

**One of the most fundamental times to invest in property is when prices are low and demand is high. This time in any property cycle is when savvy investors make more money than in any other. It is the demand that keeps prices rising, and it is buying low that removes the normal barriers to entry found with property investing.**

Here in Detroit, we have this opportunity right now – we are at the beginning of a cycle.

**Key reasons any investor should invest in Detroit with UPI Ltd:**

- **Low prices.** 3 & 4 bedroom, fully refurbished houses from \$37,900 – often 50% and more under market value.
- **High demand for rental property.** Currently there are over 9,000 families on a waiting list for good rental property. The government is desperate for housing from private investment.
- **GUARANTEED rents.** We focus on tenants on the HUD scheme (Housing and Urban Development.) The government will pay the rents directly to you every month.
- **Predicted capital appreciation.** The biggest car manufacturers have been granted billions to reinvest in the city's car industry creating thousands of new jobs for the local workforce. Detroit's economy is predicted to be one of the fastest economic recoveries in America.
- **Available mortgages.** We can provide a very attractive level of financing GUARANTEED for every one of our investors, with fixed rates from 3.95%. We are currently the only company in the world able to provide financing.
- **Rental yields.** As ex-homeowners have turned to rented accommodation demand has soared. A typical 3 bedroom home can be rented for over \$800 a month. This means an average investment through UPI Ltd will NET yield a minimum 13%.
- **Cash flow.** Why else do we invest? Cash is king in this business and our properties give the investor guaranteed positive cash flow every month.

### 1.2 The Rental Market

**Detroit has a high demand for rental property; a high percentage of homes are already rented. What this means to you as an investor is that rental values continue to rise and demand continues to soar.**

Typically, tenants are long term. Like many other cities across the US renting is simply the preferred method over home ownership. Consider a young family or single mother raising two children. Once their children are in schools it is likely they will settle and remain there. This is a trend we see throughout the area.

Another reason for the strong rental market is the Housing and Urban Development or HUD scheme. HUD is responsible for ensuring that there is no discrimination in home ownership and those families with low income or who are otherwise disadvantaged will still have access to good quality housing. This is achieved through rent subsidies, grants and general assistance to private agencies or other bodies involved with housing.

Through its HUD initiatives, the government is able to ensure more and more families stay in their homes (and do not default). This in-turn keeps rents stable and ensures neighborhoods are not blighted.

There are over 9,000 families on the HUD waiting list for rental properties.

### **1.3 So why are properties so cheap in Detroit– where’s the catch?**

**The answer is very simple – supply and demand.**

**It’s well documented that Detroit has faced some tough economic challenges over the last century. I’m not talking about today’s credit crunch. I’m referring to a decline in general industry including the car plants in and around Detroit.**

For years Detroit’s biggest employers have been in the automotive industry. In recent years this industry has suffered unprecedented decline. Massive redundancies have meant workers and their families have been made jobless and foreclosures have hit a record high. However, these families still need somewhere to live, this is why demand for rental accommodation is high.

Like everything in life, this is cyclical. Massive areas of regeneration are happening throughout the region like plans for a new Ford factory.

The Ford Motor company plans to build the next-generation Ford Focus model in Wayne, Michigan, a suburb of Detroit. The new cars will be powered by environmentally friendly electric- battery and will have the capability of going 100 miles before needing recharging.

Ford intends to invest around \$550M to retool the plant in Wayne; this will give it the capability to make the small electric cars. Around 2 Million vehicles a year will be built from 2011 at the new Ford plant, and this extra investment will fuel the need for good quality housing in the Detroit area and keep prices rising and stable.

This all points to one thing – capital appreciation. As new neighborhoods are built, and old ones are regenerated, property values are on the increase - now is the time to invest.

#### **Some other facts you may find interesting:**

- \$50 billion has been allocated for the energy programme.
- Chrysler have been handed \$1 billion dollars and are asking for another \$5 billion from the new Government.
- General Motors have had \$13.4 billion dollars and want another \$16.6 million from the new Government.
- Ford – two years ago had \$7 billion.

This brings the total handouts to the auto industry in Detroit to \$43 billion and rising.

### **1.4 History**

#### **A brief history of Detroit:**

- The city of Detroit was founded on July 24th 1701 by the French-Canadian settler Antoine de la Mothe Cadillac. The name Detroit derives from the French word for “strait” and refers to the strait of Lake Erie that links the great lakes of Erie and Huron.
- The following years saw the growth of the city as more settlers arrived and Detroit eventually became the capital of the state of Michigan.
- In 1904, Henry Ford founded the Ford Motor company which prompted others such as Walter Chrysler, Dodge and Packard to set-up their automotive operations in the city. The popular nickname for Detroit is ‘Motor City.’

### **1.5 Geography**

- The city covers approximately 143 square miles with the majority being land and only a small proportion being water.
- Detroit sits on the US-Canadian border with four border crossings; Windsor Ontario sits on the Canadian side of the border.
- The downtown areas consist mainly of high-rise buildings/skyscrapers with the majority of the surrounding areas consisting of family homes and low-rise buildings.
- The beautiful riverfront area consists of parks, a promenade, residential buildings and commercial properties including plazas and malls.

## 1.6 Demographics

- Detroit City itself is the 11th most populous city in the US with around 916,000 residents; if we consider the Metro Detroit conurbation consisting of six counties, the population is closer to 4.4M.
- The Metro Detroit suburbs are some of the most affluent in the US with an average income of around \$34,000 per household.

**In terms of the make-up of the population, the ethnic mix is as follows:**

- 81% African-America
- 12% White Caucasian
- 7% mixture of Asian, Native American, Hispanics.

Families' make-up around 60% of all households, of which around a third have children under 18 and the average family average is 3. So it is clear that Detroit provides a good opportunity for property investment with a significant family population looking for quality accommodation.

## 1.7 Economy and Business

**The economy of Detroit is distributed amongst the following main disciplines/industries:**

- Transportation
- Manufacturing
- Education
- Professional and Business Services (Legal, Accounting).

The major companies in Detroit are the automotive manufacturers Ford, General Motors and Chrysler resulting in around 4,000 factories in the area.

In addition to these established businesses, new technologies such as biotechnology and nanotechnology are now emerging from the suburban areas.

**Fortune 500 companies in Detroit include:**

- Little Caesars (Pizza chain)
- PWC
- KPMG
- GM
- Compuware
- EDS
- GMAC

In 2008, Detroit announced plans to spend \$300M to create new jobs and to revitalize neighborhoods; this will be paid for by the city. Much of the effort will be going into rejuvenating houses in the city.

## 1.8 Rejuvenation of Residential Areas

**The city has plans for major revitalization of the neighborhoods in Detroit.**

- Private organizations have also pledged funds to help with the city's rejuvenation.
- The new plans will see the city segmented into 10 clusters of neighborhoods and commercial districts. The areas will benefit from increased investment in businesses and improvements in housing and amenities to attract and retain young professional workers.
- The immigrant population has also contributed to the growth in new housing and businesses in Detroit.

## 1.9 In Summary – Why Detroit

**Opportunities like this don't come around too often. We at UPI have studied many markets and only chosen to operate in those that offer our clients the best possible returns.**

We believe Detroit has an edge over many other markets that have had similar economic problems. The automotive industry has and continues to be one of the biggest and most important industries in the western world today. In particular, its influence over Detroit, naming it 'motor city' runs on in the hearts and minds of its residents. The US government believes so strongly in its automotive companies that billions of dollars have been pumped into the industry to help it thrive. This shockwave is felt throughout the world.

Detroit is the epicenter of this recovery and is widely being predicted as a city with one of the fastest recovering economy in America.

Investings in property here should be obvious. Extremely low prices sold massively under value, and higher rents than most of its neighboring cities and towns.

We at UPI have always believed in investing in property for cash flow from day 1 – a true turn-key investment. Any capital appreciation is a gradual, medium term view that should be applied, but never guaranteed – after all, as investors we cannot control global economies, legislation, and interest rates. What we can control is our own investments and personal cash flow.

However, the x-factor surrounding Detroit's economy means that we can look at capital rises with excitement and a feeling that appreciation is on the cusp and now is the time to take full advantage.

### Comparison between a typical UK investment and UPI's Detroit investment

	UK bank account	UK property investment	UPI's Detroit investment
Value	£20,000	£90,000	\$42,000
Rent	n/a	£500 pcm	\$800 pcm
Gross Yield %	n/a	6.6%	24%
Capital appreciation	n/a	0%	<b>+200% (expected over 3-5 years)</b>
Return on capital employed (ROCE) %	0.5%	10%	13.8%

Please go to page 16 to see real working examples.

## 2. SO WHO ARE WE?

**USA Property Investor Ltd is a company designed to help our clients achieve their investment goals in a time when UK and other worldwide property investments do not produce returns worthy of investment.**

Our aim is to provide low cost, high yielding, turn-key property investments in a stress free environment, ensuring our clients achieve their investment goals and maximize their return.

Whether you're looking to invest in one property or several, one thing is evident with all our clients; we invest to make money from day 1. We source properties that offer our investors fantastic cash flow at a very unique low entry price.

Sourcing the right properties for our clients doesn't stop there. As part of our commitment we offer a fully tailored service for a totally hands off, or passive investment. This includes property management, construction and maintenance, attorney's, contract negotiation, mortgages, US bank account setup, and everything else you can think of.

This is arm chair investing at its best.

### 2.1 How We Work

**Our properties are sourced using experienced property professionals that live and work in the areas we invest. We have never relied on Realtors (Estate Agents) to find great investments. This is where our experience is unrivalled.**

### 2.2 Details of Our Services

**In a nutshell, we help investors realize their dreams of owning an investment home in the US and guide our clients through to financial freedom through property. Through our network of partners and suppliers, our service will provide you with the following:**

- **Property Sourcing** - We source the best investments for you in US property hotspots. All our properties are high yielding. In addition, we only source properties in areas that also show strong capital appreciation.
- **Mortgages and Financing** - We are the only company in the world that can provide you a guaranteed, low interest mortgage. **THIS IS AN EXCLUSIVE OFFER ONLY AVAILABLE THROUGH US.**
- **Refurbishment** - We buy and refurbish every property ourselves through our own network of trusted tradesmen. We invest in the refurbishment of the property using our own money, for the benefit of our clients.
- **Value-Added Services** - We have partnerships with a wide-range of accountants and other financial experts that we use to help guide you all the way through your US property purchase. In addition, we can assist with obtaining an ITIN (International Tax ID Number) which is a pre-requisite to owning a property in the US.
- **Property Management** - Through our property management services, we provide reliable professionals capable of handling any situation - from minor repairs to finding new tenants.
- **After Sales Support** - We won't just sell you a property and then go missing; we'll be here long after the dust has settled. You can rely on our partner's local expertise to handle any issues that may arise later on. It's all part of our ongoing commitment to excellence and service to you. We offer full UK support.
- **US Bank Account** - Yes, you do need one but this is easy to do. We will help you through this process.
- **UK Accountant** - Our UK based accountant is fully versed in US transactions, tax returns and all things related. He is also one of only three US notaries in the country.

### 2.3 How Do Our Services Benefit Our Customers?

**The services we provide are aimed at helping our customers become financially independent through their investments.**

Some of the benefits of dealing with UPI are:

- **Leverage** - Our investments offer you a path to financial freedom. Within a few years of investments through UPI, we anticipate that you will become financially independent.
- **Opportunity** - Working with UPI, anyone can become an investor. Even if you have limited funds, our guaranteed financing options remove the barrier for many of our clients.
- **Hassle Free Investment** - Working with us, you will be in touch with our trusted property management team will take care of everything for you. This ensures your investments are totally hassle-free.

### 2.4 Unique Selling Points

**There are a plethora of companies available claiming to be able to do exactly what we are doing, but we offer some key services that no-one else can do:**

- **Mortgages** - We are the only company that can guarantee to provide you with a mortgage even before you invest one penny; Very often, these mortgages will be available with a minimal deposit and a low fixed interest rate, often less than 4% for the entire loan period.
- **Pricing & Discounts** - We offer our customers huge discounts. We are able to do this because of our buying power and our low cost of refurbishments through our US partners.
- **Unique Business Model** - Whereas other companies will simply recommend properties to their investors, we are different. We buy the properties, refurbish them and arrange the tenant lease offering each property as a fully managed, turn-key investment package. We do this using our own money and resource, so any initial problems are dealt with by us ensuring you get exactly what you pay for.
- **HUD Experience** - We focus on HUD tenants in stable working neighborhoods.

### 2.5 A Typical Investor

- Our investment opportunities are suitable for everyone, if you have a desire to be financially free then you qualify to be a UPI investor.
- Many of our customers use their spare cash to build up their investment portfolio; the rental returns provide much more than they could get from the low savings rates currently on offer from UK banks and building societies.
- Anyone can invest; our service is designed to guide people with little or no experience of investing and to make the process easy and profitable. We will advise if it is best to buy as an individual or through a Limited Liability Company (LLC) that we can help you set-up. Once you have built up your portfolio of properties, we can assist with planning your exit strategy.

### 2.6 Risk-Free Investing

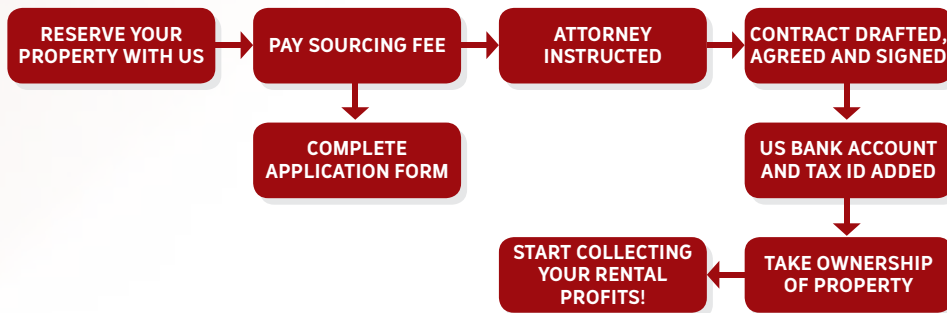
**Owning in Detroit and in fact the USA as a whole is simply the best opportunity in the world, but these opportunities will not last forever. With our help and support you can quickly build a portfolio of high yielding properties and take advantage of low prices and high potential capital appreciation whilst your rents are guaranteed in a stable market at massively under value prices.**

### 3. HOW TO PURCHASE

The process for buying property is much the same as it is in the UK. In fact US law is based on British law. Contracts are drafted, when they are submitted a deposit is also sent from you. The attorney (solicitor) who is acting for you will check the title; go through the numerous stages of paperwork right through until completion.

Once owned you will have full title and all the associated documents stating you as owner.

The process flow is shown below:



### 4. WHAT OUR EXISTING CLIENTS SAY ABOUT US

We've been there and worn the t-shirt, so we have the experience that will ensure your investments go as smoothly as possible. There is no substitute for experience to give you peace of mind.

Here's what some of our customers have had to say:

- Excellent service and very professional, looking forward to buying additional property from Ollie's company. **Scott Wise, Hampshire**
- I have found it a pleasure to deal with Ollie and USA Property Investor. They are professional, knowledgeable and have the utmost integrity. **Dave Myers, Buffalo, WNY**
- Very knowledgeable and professional. Helped me buy my first investment property without stress and worry. Will be using them again and happy to recommend them. **Simon Underling, Manchester**
- It was nice and smooth doing business with you. Your advice and suggestions were really helpful. I have told my friends and family how easy it was to buy property from USA Property Investor. You are very easy to work with and really professional in your ways. I look forward to doing business with you in the near future. **Korede Omoloja, Middlesex**
- Ollie and USA Property Investor offer a very professional service for anyone wanting to buy property in Western New York. The properties are well sourced and their unrivalled service makes the whole procedure simple and stress free. They are always prompt in replying to any queries and have excellent and professional contacts in the Buffalo area. I would have no hesitation in recommending their services. **Fiona Wilkinson, London**
- Just want to say thank you for all your help in making my first property purchase in the USA so easy. You are always on hand to answer any questions that I had promptly either via phone or via e-mail. Also the services that you provided have all delivered. I will definitely recommend you to friends and family looking to invest in the USA. It has been a real pleasure doing business with you and look forward to future dealings with your company. **Kevin O'Donnell, Leeds**
- Everything was so easy and simple to do. Any problems I came across Ollie was always on hand to help me out. He was a great help. I thoroughly enjoyed working with him and can't wait to buy my next property from Ollie's company. Thanks for everything mate. **Jay Miah, London**
- Working with Ollie and UPI has been a pleasure all along. As a UK based firm, the team has really shown us a deep understanding of the real estate markets in the United States, and the different investment opportunities available, as well as their pros and cons. The experience has been free of glitches and always provided with a very personal service. **Jonathan Worthing**

## 5. SAMPLE PROPERTIES

Here are some samples of our Detroit properties within our investment program:



## Investment examples



**50% mortgage applied**

**Net Annual return: \$3065.76** (see figures on right)



Dining Room



Kitchen



Basement



Living Room



Bedroom



Bathroom

**Total investment from client inc. purchase, legals and ALL costs £15,800 / \$25,280**

Square Footage	1,020
Amenities	3 bedrooms, 1.5 baths
Date Acquired	August, 2009
Initial repairs	\$5,000
Prior sales price	\$95,000 (April 07)
Market Value	\$70,000 (October 10)
<b>UPI's resale price</b>	<b>\$42,000</b>
Mortgage @ 50%	\$20,000
Deposit @ 50%	\$20,000
UPI Sourcing & Management fee	£1995
Mortgage repayments	\$202.02 (3.95% int. rate)
Annual property tax	\$2,820
Monthly rent	\$825
Utilities	tenant pays electric, gas & water
<b>Net Annual return</b>	<b>\$3065.76</b>
<b>NET Annual ROCE</b>	<b>15.33%</b>



**Cash only purchase \$37,900**

**Net Annual return: \$5,480** (see figures on right)



Living Room



Bedroom



Living Room



Bathroom



Stairs



Back Exterior

**Total investment from client inc. purchase, legals and ALL fees £25,620 / \$40,950**

Square Footage	1200
Amenities	3 bedrooms, 1 baths
Date Acquired	August, 2009
Initial repairs	\$5,000
Prior sales price	\$115,000 (2000)
Market Value	\$70,000
<b>UPI's resale price</b>	<b>\$37,800 (10% discount applied)</b>
UPI Sourcing & Management fee	£1995
Annual property tax	\$3,100
Monthly rent	\$850
Utilities	tenant pays electric, gas & water
<b>Net Annual return</b>	<b>\$5,480</b>
<b>NET Annual ROCE</b>	<b>15.22%</b>

## 6. EXIT STRATEGY

### 6.1 Buy and Hold To Generate Large Passive Income = Early Retirement

**We at UPI believe in investing for the long term. To acquire a portfolio of high yielding, high cash flow properties which sets our clients on a path to financial freedom.**

ROCE (Return on Capital Employed) is one of the most powerful calculations to really see whether an investment is worthy. When you consider your high street bank is offering 0.5% a year on your money (ROCE.) Measure this against your ROCE achieved with UPI's investment strategy – there really is no comparison.

**Example of ROCE on £16,000 invested:**

High street bank @ 0.5% p/year = **£85 profit**

Investing with UPI's Detroit program @ 13% p/year = **£1,625 profit**

It is staggering! **What's more, none of these figures account for the massive amount of equity in your initial purchase and the massive predicted capital appreciation.**

Your entire purchase would be repaid in less than four years.

This is a process of "buy and repeat," "buy and repeat."

### 6.2 Rent to own

**Widely understood in the US, this is where the tenant rents the property on a "lease and buy back option."**

Your tenant rents your property and has an opportunity to buy the property from you at a later date, usually within 3 years.

Example:

- 1) Investor purchases property for \$42,000
- 2) Tenant rents for \$900 a month
- 3) Tenant exercises their right to buy from you at an agreed price, let's say \$70,000 in 2 years time
  - Purchases for \$42,000
  - Rented for 3 years @900 a month (\$10,887 NET)
  - Sell @ \$70,000
  - **Total profits \$35,887 (approx) in 3 years**

### 6.3 Flipping

**A simple exit strategy of buying now, renting and then reselling at a later time. You could buy and hold your property and enjoy the rental income then sell as the market recovers.**

We have a structure in place whereby we will sell the properties on for you working with our suppliers in Detroit.

## 7. FREQUENTLY ASKED QUESTIONS

**Please see below some frequently asked questions and answers. If you have some questions that are not covered by this decision guide or FAQ, please contact us using the details in the 'Next Steps' section.**

### **Are there any restrictions for foreign nationals buying in the USA?**

None. The USA doesn't care how much property you own or where you're from.

### **Why do we focus on HUD tenants? (Housing and Urban Development)**

The HUD program is a hugely successful system setup in the 1930's to ensure every US citizen has an opportunity for quality housing. Detroit's HUD program is massive with over 9,000 families on the waiting list. This means tenants are in abundance, rents are paid directly to landlord and the government operates a '1 strike you're out' policy. Meaning any tenant who does not abide by the rules will be evicted. Tenants are well aware of this.

### **How long are the tenant leases for?**

Our tenants are signed up on 1-year leases.

### **How can I guarantee I will be granted a mortgage?**

All our clients are guaranteed a mortgage before investing one penny. These are not available anywhere else. Our finance packages are 50% against our discounted sale prices at fixed rates between 3.95% - 5%!

### **Can I flip for profit?**

If this is your strategy you can do this. We will help you through the process and put you in touch with the relevant people. We do this as part of our ongoing support for our clients at no cost.

### **What about income tax?**

This is what your ITIN is for. There is a dual tax treaty between the US and UK meaning you can't pay tax on your income twice. In other words you pay tax where you earn it only (the US in this case.) Taxes are based on your net annual profits. As part of our services we can put you in touch with our UK accountant who specialises in US property transactions. He is also a US notary – there are only 3 in the country.

### **Will I need a US bank account?**

Yes. There are a few options for you. HSBC is the best option as you can have online banking. Other options include Wachovia, and Citibank. We will advise you on the best approach.

### **Do I get the deeds?**

Yes. Once you have completed, your attorney will register you as the new owner to the US equivalent of the land registry. All documents will be sent to you.

### **Do I need to visit the property first?**

Some of our clients do, but very few. Our service is designed for the busy armchair investor and it is often not a viable solution for clients to visit because of time and the costs involved. Because so much of our work is designed around accommodating overseas investors we try to create an environment for the client that is as seamless as possible, where clients can deal directly with their property manager as if they were 1 mile away.

### **What kind of rental yield can I hope to achieve with the deals you are quoting in this decision guide?**

Because of the low purchase price of the properties, we are able to achieve extremely high net rental yields of 13% and above. These yields provide excellent cash flow for you and ensure that you can recoup your total investment in just a few years.

### **What is the typical rental per month for these properties?**

For a 3 bed, rentals are around \$800 to \$850. For larger 4 and 5 bedroom houses, this is usually around \$1,000 – sometimes higher.

### **What types of properties are easiest to rent and manage?**

Three & four bedroom houses, with one & two bathrooms. Due to the number of families looking for rented accommodation, and the fact that your property will be refurbished we are able to find quality tenants and achieve the highest rents possible.

## 7. FREQUENTLY ASKED QUESTIONS (continued)

### **Are there any local council plans to destroy abandoned houses?**

Yes. There are houses, known as '\$1 houses.' These are exactly that, one dollar. There is no viable strategy for investment here as they are in abandoned neighborhoods and properties here will be demolished after 1 year.

### **Are prices for foreclosure (repossessed property) increasing?**

Prices are increasing rapidly in some areas which is why Detroit is widely predicted to be one of the fastest recovering US economies – this is largely down to the billion dollar bailout plan given to the automotive industry. Our program is to assist HUD and 'recycle' a large portion of housing stock offering high quality rental accommodation for Detroit's residents over the next few years.

### **What fees does UPI charge?**

We charge a one-off fee of £1995 with discounts for clients who buy more than two with us. Unlike other companies our fee is transparent and covers everything to get you started with a cash flowing, turn-key investment with our full UK support.

### **How do I purchase one or more of these properties?**

Please see Part 8 – Next steps.

## 8. NEXT STEPS

**I hope that by reading this decision guide we will have given you enough information for you to see just how exciting and lucrative this market is and how you can invest here and create huge wealth in a short period of time by using our unique program. You can see that by working with us, we take away all the hassle and worry of investing in this market, making this a smooth, enjoyable and highly profitable experience for you.**

To reserve one or more of our properties please email us at [detroitreserve@usapropertyinvestor.co.uk](mailto:detroitreserve@usapropertyinvestor.co.uk)

Once we receive this you will be asked to send us your reservation fee of £500.

Alternatively, for a free no-obligation consultation please contact us using one of the following methods:

Phone     **+44 (0) 845 438 0634**  
Email     **enquiries@usapropertyinvestor.co.uk**  
Website   **usapropertyinvestor.com**

**We look forward to hearing from you.**



A sign of confidence in international property

As a Member of the AIPP we have been vetted and approved, and we have voluntarily committed ourselves to industry regulation.

To verify our membership, to read the Code of Conduct, or to find out more about the AIPP, visit [www.aipp.org.uk](http://www.aipp.org.uk) or [www.aipp.ie](http://www.aipp.ie).



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