

HEIRLOOM'S INITIATIVE:

- Migrant workers move to the GCC to secure their family's financial future. Despite solid safety standards and human rights, these migrant workers often suffer from family separation and loneliness and also a lacking sense of community, made harder when they frequently don't speak the native language.
- Heirloom is acquiring labor accommodations in the GCC, delivering both financial and impact return by improving the physical and community environment for its residents. The initiative builds on the strong workplace safety and physical environment standards in the GCC to improve workers personal happiness, develop a sense of community and contribute to their personal development.
- In addition to delivering anticipated strong net financial returns, Heirloom intends to positively impact disadvantaged laborers and provide material environmental benefits through increased resource efficiency. Spending a small percentage of the financial return on impact initiatives is also designed to magnify the impact by justifying to other employers that this increased spend improves both employee productivity and brand value.

FINANCIAL RETURNS	<ul style="list-style-type: none"> • Offers strong base returns and long-term positive cash-flow that allows for incremental expenditure on impact initiatives. • Medium correlation to other major asset classes, with hard-assets providing security..
SOCIAL RETURNS	<ul style="list-style-type: none"> • The impact goal is to improve the lives of thousands of migrant workers directly and thousands more indirectly, by enhancing the happiness, health, education, capacity and productivity of the workers and their communities.
ENVIRONMENTAL RETURNS	<ul style="list-style-type: none"> • Designed to make a meaningful positive contribution environmentally by enhancing resource efficiency and serving as a platform to pioneer new environmental processes and technologies.
WIDER IMPACT RETURNS	<ul style="list-style-type: none"> • Plans to raise the overall standard of migrant accommodations more broadly by demonstrating to companies that there is a measurable economic benefit in prioritizing the care and welfare of their employees thereby raising the overall standards for labor accommodations.

LEARNING MORE:

- This initiative has a degree of illiquidity, and requires specialized expertise to understand and to invest in. Heirloom is undertaking the above strategy, having spent approximately 2-2.5 years researching it. If you would like to discuss or learn more about this alternative strategy, please contact Beth at info@heirloominvesting.com.