



CORAL
PORTFOLIO



**STUDENT
PORTFOLIO**

FACT SHEET

the student
accommodation
investment
opportunity



CORAL STUDENT PORTFOLIO

THE STUDENT ACCOMMODATION INVESTMENT OPPORTUNITY

The Fund offers investors the opportunity to participate in the growing sector of student accommodation. Investors can access an actively managed fund of assets that have an unusual supply demand imbalance and little correlation with traditional investments, including property.

As a Fund of Funds, it invests in established UK schemes and providers, while also benefiting from the enormous opportunities emerging in Western Europe.

By spreading exposure to several established specialist providers, the fund aims to maximise returns and minimise dependency on one single provider. An additional benefit is a broad geographical coverage.

This diversity also provides the fund with opportunity to participate in various strategic projects. Secure income streams from long leases and university nomination schemes as well as enhanced return and capital growth opportunities from direct let and development opportunities.



WHY STUDENT ACCOMMODATION?

Student numbers are increasing each year. There has been a 31% rise in the last 10 years. Currently the student population in the UK is 2.2M.

Demand for beds far outstrips available supply. Only 10% is being met by the private sector with university specific accommodation.

Occupancy rates are very high - on average, in excess of 95%.

Bad debts are very low at below 1% on average.

Students pay rent in advance, rents increase each year.

Low correlation to other asset classes including property.

Resilient asset class in times of recession.

No longer regarded as niche in the property market, the sector is now recognised as an asset class in its own right

KEY FEATURES

Fund of Funds - Spread of exposure risk among established specialist providers. This also offers diversity in strategies and geographical locations.

Immediate and flexible liquidity strategy adapted to current conditions. Strong Luxembourg cash position.

Strategically positioned to benefit from opportunities presented in the secondary market by the prevailing economic climate.

Luxembourg regulated - Strength of regulatory supervision, custodianship and independent administrators.

Specialist FSA regulated Investment Adviser. Strong investment pedigree in this and related asset classes.

SUMMARY OF CHARGES

Bid/offer spread - nil	Redemption penalty	
Allocation to purchase units/shares in the Fund - 100%.	Year 1	5%
	Year 2	4%
	Year 3	3%
	Year 4	2%
	Year 5	1%
	Year 6 onwards - nil	
	Annual management fee: 1.5% p.a.	

Charges are fully detailed in the Private Placement Memorandum, a copy of which can be obtained from the administrators. This brochure is for information purposes only and should be read in conjunction with the Private Placement Memorandum.

DIRECTORY

The Fund - Coral Student Portfolio

(A compartment of Coral Portfolio S.C.A. SICAV-SIF)

The Manager

CORAL S.à.r.l.

2 Boulevard Konrad Adenauer, L-115, Luxembourg

Investment Adviser

Ingman Jones LLP

13 Hill Street, London W1J 5LQ

FSA reg. 50696

Custodian

Deutsche Bank Luxembourg S.A.

2 Boulevard Konrad Adenauer, L-115, Luxembourg

Administrator, Registrar and Transfer Agent

Deutsche Bank Luxembourg S.A.

2 Boulevard Konrad Adenauer, L-115, Luxembourg

Auditor

Ernst & Young, 7 Parc d'Activité Syrdall

L-5365, Munsbach, Luxembourg

Tax and Legal

Loyens & Loeff, 14 Rue Edward Steichen

L-2540, Luxembourg

	SEDOL numbers	ISIN numbers
GBP	B3KTXV9	LU0407011179
EURO	B3KTXW0	LU0407011419
USD	B3KTXX1	LU0407011849

Contact

John Kennedy

jkennedy@coralportfolio.com

Lawrence Frampton

lframpton@coralportfolio.com

Robert MacDonnell

rmacdonnell@coralportfolio.com

+ 353 1 4126869

4 Ranelagh, Dublin 6, Ireland



www.coralportfolio.com

This fact sheet provides a brief summary of the Coral Student Portfolio and should not be relied upon solely for making investment decisions. Full details are contained in the Private Placement Memorandum which is available from Deutsche Bank Luxembourg S.A., to professional intermediaries.



Coral S.à.r.l

2 Boulevard Konrad Adenauer

L-1115

Luxembourg

www.coralportfolio.com