

Rama Capital News

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Rama Capital Partners Announces its Third Consecutive Year of Double Digit Returns

January 19, 2012 – Rama Capital Partners, LLC (“RCP”) is pleased to announce that The Rama Fund, LLC (the “Fund”) finished 2011 up 10.01%, net of fees. The Fund continues to build upon its pristine track record, producing positive net returns for its investors in every month since its inception in September 2008. The Fund’s average annualized net return is 10.22%, its cumulative net return since inception is 37.19% and its performance results have been audited every year (2011 audit is pending).

“2011 was a challenging year for most fund managers. People who were invested in traditional asset classes had to endure quite a rollercoaster ride to barely eek out any return,” says Alim Kassam, co-founder and Chief Executive Officer of RCP. The S&P 500 (public equities) and the Credit Suisse High Yield Index (corporate junk bonds) finished 2011 up 2.11% and 5.47%, respectively, while exhibiting monthly standard deviations of 6.13% and 4.29%, respectively. This contrasts sharply with The Rama Fund, which produced a double digit net return for its third consecutive year with a monthly volatility of only 0.04%. Brian O’Shaughnessy, co-founder and President of RCP, states that “Our investors are thrilled that we are able to provide them with an alternative investment platform that offers much needed consistency and transparency.”

O’Shaughnessy adds that “2011 was another breakout year for the growth of our Fund. Year-over-year, we funded 219% more loans based on unit volume and 309% more loans based on the dollar amount funded.” Despite the Fund’s robust 449% growth in assets during the year, it maintained its conservative lending parameters demonstrated by the portfolio’s 46.1% weighted average loan-to-value ratio at year end. As a further testament to the quality of the Fund’s portfolio and its underwriting standards, the Fund closed a new warehouse facility with a nationally chartered FDIC bank that will help empower future growth. “Our intel suggests that we are one of the very few private mortgage lenders in the United States qualified enough to have been able to procure this type of commitment from a regulated bank,” says Kassam.

Rama Capital offers the benefits of trust deed/mortgage investing without the barriers to entry traditionally inherent in this asset class, including real estate experience and personal time commitment. Our asset class combines low volatility, preservation of capital, and investment transparency, while offering attractive returns traditionally associated with higher risk investments. We offer investors the ability to invest in trust deeds through our mortgage fund or through direct investments via our Separately Managed Account (“SMA”) program.

