

Earn Passive Income

Secured by real estate investments
and real estate based equity loans.

[Get Started](#)

Over \$7MM
Invested

7-24%
Annual Returns

\$0
Principal Loss

Register to Learn More

Firmus Financial LLC is a small-pool investment fund. We hold a diversified 6-state portfolio of real estate and deeds of trust secured against real estate and related entities, with a primary strategic focus on properties that have upside potential with a fallback position of positive cash flow.

[TOP](#)

[TOP](#)


Register and we'll send you the Firmus Financial investment documents and follow-up with you to answer any questions.

 I am an 'accredited investor'.



Investment Strategies



Core Values

Real Estate

At the core of our investment model is a focus on high-yielding distressed income properties.

[Read More](#) →



Flexibility

Equity Loans

Short-term bridge loans and/or development of primarily income properties, with targeted interest rates of 12-15%.

[Read More](#) →



Integrity

Partnerships

Projects meeting both our financial objectives and our vision for responsible development.

[Read More](#) →

OUR TEAM

We offer a friendly and accessible management team with an elite level of in-house expertise in real estate investments, equity loans and partnership ventures with over 75 years combined experience.

Meet the Team



ACTIVE PROJECTS

Diversify your portfolio with notes, flips, cash flow and development properties across six different states.



PHOENIX

TOWNHOME COMMUNITY

Redevelopment of 9 existing single rental units into a 20-unit townhome community.

*Projected
Annual Return*

33%

Details



APTOS

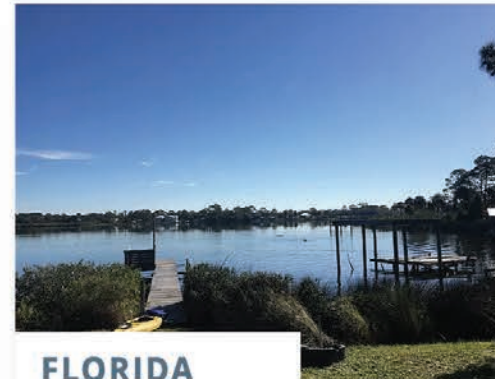
TOWNHOME DEVELOPMENT

Redevelopment of 2 existing Single Family homes into a 15 to 17-unit townhome or apartment community.

*Projected
Annual Return*

25%

Details



FLORIDA

SINGLE-FAMILY HOME FLIP

Double home flip with swimming pool and dock on Turnbull Bay in New Smyrna Beach.

*Projected
Annual Return*

42%

Details

FINANCIAL NEWS



2018 Year-End Report: A T...

10 Write a comment



2018 Mid-Year Report: Brin...

1 Write a comment



2017 Year-End Report: A Y...

0 Write a comment



Ready to invest? Get in touch.

We are here to assist. Contact us by phone, email or via our social media channels.

Contact Us



ABOUT

Firmus Financial

Firmus Financial LLC is a small-pool investment fund, founded in 2014. We hold a diversified 5-state portfolio of real estate and deeds of trust secured against real estate and related entities, with a primary strategic focus on properties that have upside potential with a fallback position of positive cash flow.

Our current holdings range from Single Family flips acquired through auctions and tax-lien sales, to mid-sized apartment complexes, to commercial and residential zoned developments, with a preference for properties that have existing carrier rental income.

We have working relationships with partners across the country who help us locate and manage suitable development and rehab projects that we fund, and when a property is either leased up or sold, the profits are shared with our investors, who can take either monthly, quarterly or annual distributions, while the majority opt to have the money roll back into the fund so that their profits are compounded.

Membership is in the form of shares with an initial minimum investment of \$50,000, and earnings are reported to our shareholders in a monthly statement and at the end of the year in a K-1 statement that is filed with their taxes. The fund is a transparent entity and taxes are passed through directly to the investors without additional liability.

Meet The Team



Datta Khalsa
Managing Partner

Datta@firmusfund.com

Phone: 831.818.0181

Investment properties are a core part of Mr. Khalsa's real estate focus, having been raised in a family that owned multiple apartment complexes in the Monterey Bay Area.

[Read More](#)



Ron Ward
Managing Partner

Ron@firmusfund.com

Phone: 831.234.2134

Ron Ward has a true entrepreneurial spirit, a gifted eye for business opportunity, and a successful track record meeting and exceeding personal and business goals.

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Martin Boone
Jade Street Partners

Martin@firmusfund.com
Phone: 831.464.5021

Martin Boone brings over 40 years' experience in real estate sales, development and investment. He has built and managed multiple investment funds, the largest of which have controlled in excess of \$200 Million in assets for hundreds of investors.



Chris Johnson
Jade Street Partners

Chris@firmusfund.com
Phone: 831.464.5027

Chris brings a strong book-keeping background with extensive experience managing the records for multiple investment funds. He is often the voice of reason on our team and helps make sure we are well-alerted of any budget developments with our various projects.

INVESTMENT STRATEGIES

94% Growth in 5 Years

An investment that started at \$20,521.54 grew to \$39,977.92 over the course of only 5 years under the care of the Firmus Financial.

Cumulative Total Returns



Annual Return Rate

2014	10%
2015	24%
2016	11%
2017	18%
2018	7%

REAL ESTATE

At the core of our investment model, we are currently focused on high-yielding distressed income properties. We locate projects with existing income and the potential for increased returns through the rehabilitation and possible resale of the asset, with the capability of either holding or flipping, depending on which path will yield the better return for our investors.

Whereas some funds may take a more conservative approach by only investing in large complexes with long holds in "recession-proof" markets, the fact of the matter is that nothing is truly recession-proof, and limiting an investment model to such a narrow scope would be to forego the full benefits of an upward trending real estate economy.

One inconsistency in the claims made by such funds is that they ignore the changes in true market value for the assets they hold, by only citing cap rate calculations based on the original investment and annual returns to imply the value of the asset. This creates a false sense of security in a down market since it overlooks the exposure to potential losses that would occur from liquidating these assets. More significantly, it also leaves money on the table in an upward trending market.

At Firmus, we recognize the advantages of responding to market conditions to capitalize on the very real opportunities in the current economic cycle to add value and accelerate returns. As seasoned Realtors and investors, we take a proactive role in the performance of our members' capital. We achieve this by spending time on the ground to review and analyze each project with our team of local experts with a proven track record in the acquisition, rehabilitation and management of investment property.

EQUITY LOANS

For properties that do not fit into our real estate investment model of offering immediate positive cash flow, we also have the flexibility to handle projects as a lender for short-term bridge loans and/or development of primarily income properties, with targeted interest rates of 12-15% plus points charged, depending on the evaluated risk of the borrower.

The types of equity loans that currently best fit our portfolio are for the development of multi-residential projects in Phoenix, the Silicon Valley and the Greater Bay Area with projected positive cash flow upon completion. This strategy is intended to avoid the pitfalls of carrying a long-term negative cash flow in the event that a property we have financed is taken back by the Fund.

Fund member and servicer Jade Street Partners has multiple direct sources to draw upon for new loan opportunities, built up from over 20 years of handling private financing that provide a continual pipeline for the Fund. And with every loan overseen by the experienced members of their Fund servicing team, we offer an elite level of in-house expertise to underwrite, process and service loans large and small, ensuring all loan files stay in full compliance with the latest federal regulations.

PARTNERSHIPS

One of the challenges most pools face in maintaining target yields and a healthy return on investment is the logistical difficulty of overseeing multiple projects in multiple markets. In order to capitalize on the better returns in other markets, we have developed partnerships with allies in those markets who specialize in locating opportunities and handling the project management for the rehab and development of these properties.

Originally, many of these partnerships started out with us providing short-term loans of capital to the partner, but these working relationships have often evolved into a closer collaboration, generally in the form of Joint Venture or a Tenancy In Common Agreement, with regular progress reports and strategy sessions between the partners and our management team. A typical arrangement will be where we provide the funds for the venture, with Firmus taking a controlling interest in the property and the profits, generally seeking a preferred return of 15% or better.

We have also cultivated working relationships with several local developers who have demonstrated sufficient merit to become a trusted resource for projects that meet both our financial objectives and our vision for responsible development in such a way that Firmus can together with the developer become an active player in forging the future of our community.

Ready to invest? Get in touch.

We are here to assist. Contact us by phone, email or via our social media channels.

[Contact Us](#)

PROJECTS

Under Development



PHOENIX

TOWNHOME COMMUNITY

Redevelopment of 9 existing single rental units on an infill parcel into a 20-unit townhome community.

Projected
Annual Return

34%

[Learn More](#)



SOQUEL

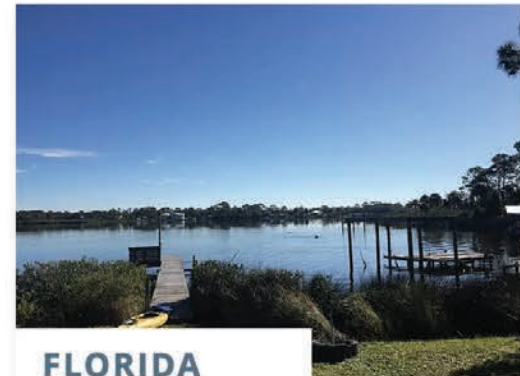
TOWNHOME DEVELOPMENT

Redevelopment of 2 existing homes on an infill parcel into a 15-unit townhome community.

Projected
Annual Return

25%

[Learn More](#)



FLORIDA

RESIDENTIAL FLIP

3 bed 2 bath home and guest house with swimming pool and dock on Turnbull Bay.

Projected
Annual Return

15%

[Learn More](#)

Nearing Completion



FRESNO

ENTITLED COMMERCIAL LAND

Land with carrier income, entitled for mixed-use affordable housing with street-level commercial.

Scheduled
Return (Annualized)

56%

[Learn More](#)



BLYTHE

INDUSTRIAL WAREHOUSE

Industrial warehouse space designed specifically for indoor cannabis cultivation.

Scheduled
Return (Annualized)

18%

[Learn More](#)

Ready to invest? Send us a message.

[Send](#)

ZEN AT FLOWER STREET

Phoenix, Arizona



TOWNHOME DEVELOPMENT

33% Projected Annual Rate of Return

This 21-unit rental townhome project is strategically situated in a high growth urban submarket of Central Phoenix. The project will offer desirable three level, three bedroom, two car attached garage townhomes offering a unique and competitive advantage to the typical apartment rental projects in the area.

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BAYVIEW

New Smyrna Beach, Florida



RESIDENTIAL FLIP

42% Projected Annual Rate of Return

Property has two homes on one parcel located in New Smyrna Beach that would rent for \$4K per month combined. Front house is 1,300 sq ft and can be expanded to 1500 sq ft and back house is 850 sq ft. Block construction with swimming pool and dock on Turnbull Bay which goes out to the ocean. Both homes were livable but needed new kitchens, bathrooms and flooring. HVAC systems worked, but needed updating. Lot size .72 acres on a nice street of upscale homes with prices up to \$800K. Acquisition cost was \$75K with leveraged private financing. Remodeling cost estimated at \$100K with 60 to 80 days for construction. Homes on both sides are new. Recent comps and net sheets suggest \$599K to \$699K resale prices indicating upwards of \$100K profit after closing costs and \$25K interest carry over a six-month hold.

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THE LANDINGS AT SOQUEL

Soquel, California



TOWNHOME DEVELOPMENT

25% Projected Annual Rate of Return

Redevelopment of 2 existing Single Family homes on an infill lot of over an acre into a 15 to 17-unit townhome or apartment community. Our preliminary projected Rate of Return for this project is in excess of 25% for the fund as the Limited Partner in the development with a fallback position of positive cash flow, if for any reason we elect to keep the property as a long-term hold.

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BLACKSTONE

Fresno, California



56% Scheduled Rate of Return (Annualized)

Firmus Financial acquired the 2.91 acre commercial parcel at 1501 North Blackstone in Fresno for \$900,000 in July 2015. Shortly thereafter, we put it in contract for substantially more than we paid, with a low-income housing developer who has been actively pursuing the entitlements and grants for the above depicted 88 unit mixed-use affordable housing development including 7,500 square feet of commercial space. Escrow is scheduled to close March 2019.

- Located strategically on the Blackstone BRT Corridor which connects the City of Fresno to Downtown and the High Speed Rail Station
- 4,000 square feet of the commercial space to be leased by Clinica Sierra Vista for a medical clinic
- 2,000 square feet of the commercial space will be dedicated to the City of Fresno for a Senior Center
- Disadvantaged Community Score of 97.41%

Integrated Community Development in partnership with Corporation for Better Housing and the City of Fresno, plans to redevelop a full city block on the Blackstone BRT Corridor with a new vibrant mixed-use development. This development, located across the street from Fresno City College, presents the unique opportunity to fulfill the goals of the General Plan and the State of California by constructing high quality, high density, affordable housing in close proximity to public transit and major employment centers. This catalyst project will be a shining example of what smart growth and collaboration between public entities and the private development community can accomplish.

[Register to Learn More](#)

PALO VERDE

Blythe, California



INDUSTRIAL WAREHOUSE

18% Scheduled Rate of Return (Annualized)

Palo Verde Center is located in Blythe, California. Upon completion, it will house over 2.4 million SF of industrial warehouse space designed specifically for indoor cannabis cultivation, as well as manufacturing and distribution space for both cannabis and hemp products. Firmus Financial holds a primary equity position in the project accruing at an 18% rate of return.

[Register to Learn More](#)

NEWS & UPDATES



Datta Khalsa 
Jan 29 · 4 min



2018 Year-End Report: A Tale of \$20,000

By Fund Manager Datta Khalsa Our fund provides a nice alternative for investment that is diversified between not only real estate holdings in multiple markets but also in notes generally paying between 12% and 18% returns—e...



Datta Khalsa 
Jan 29 · 4 min



2018 Mid-Year Report: Bringing it Home With Firmus 5.0

By Fund Manager Datta Khalsa "As we approach our fifth anniversary in the latter half of 2018, the Firmus Fund has attained multiple milestones, surpassing \$5 Million in asse...

CONTACT

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Message

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