



# BLUE PEARL MORTGAGE INVESTMENT CORPORATION

An extension of Blue Pearl  
Mortgage Group Inc.

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Please direct all inquiries to Norm Holmes (norm@drakefinancial.com) at Drake financial. This presentation contains certain statements that may be forward-looking statements. All statements in this document, other than statements of historical fact, that address events or developments that Blue Pearl Mortgage Investment Corporation Inc. expects to occur, are forward looking statements. Forward looking statements are statements that are not historical facts and may be identified by the words “expects”, “plans”, “anticipates”, “believes”, “intends”, “estimates”, “projects”, “potential” and similar expressions, or that events or conditions “will”, “would”, “may”, “could” or “should” occur. Please see the offering memorandum for a complete description of the risks associated with investing into the Blue Pearl Mortgage Investment Corporation MIC. Prospective investors should consult their own council and seek advice from a registered financial advisor before making an investment decision.

# WHY A (MIC)?

Mortgage Investment Corporations (MIC's) were introduced in 1973 by the Government of Canada through the Residential Mortgage Financing Act (RMFA) to make it easier for small investors to participate in the residential mortgage and real estate markets. MIC's are now primarily regulated and governed by the Income Tax Act (the ITA), which sets out rules applicable to MIC's and their shareholders.

## Benefit 1

Generally, a MIC pools investments through the issuance of shares to investors and invests in a portfolio of mortgages which generates income through interest and fees charged to borrowers.

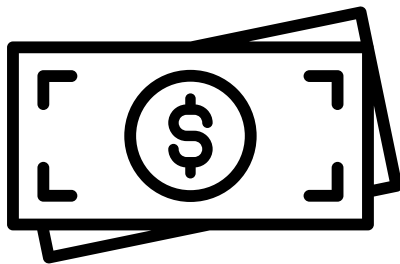
## Benefit 2

Typically, income generated by the MIC, net of fees, loan interest and other operational expenses, is then paid out in the form of dividends to investors.

## Benefit 3

The real estate-secured loans provided by MIC's are often short-term (6 to 36 months). As a result, mortgage portfolios are continuously managed with newly invested share capital and the proceeds from mortgages to fund new mortgages.

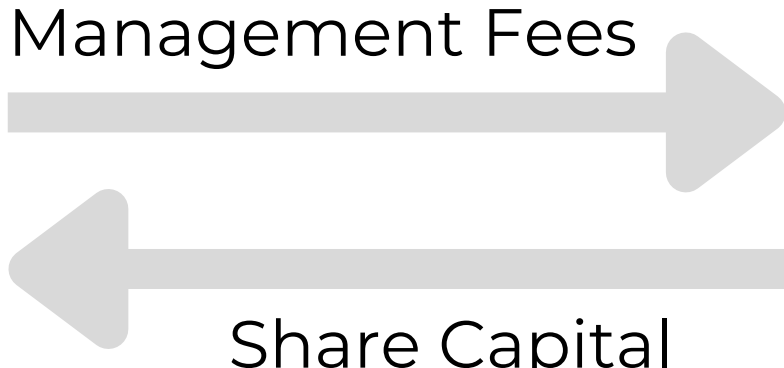
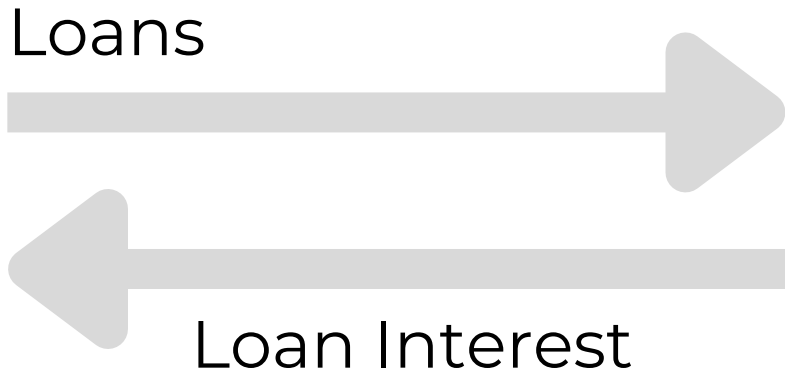
# Investors



Dividends



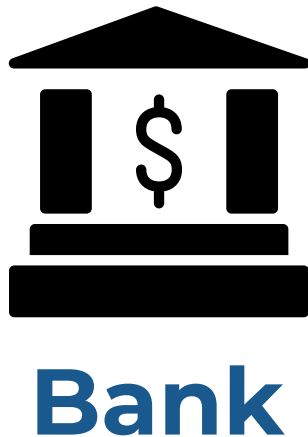
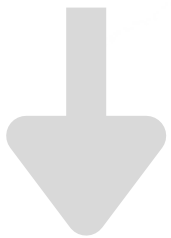
Share Capital



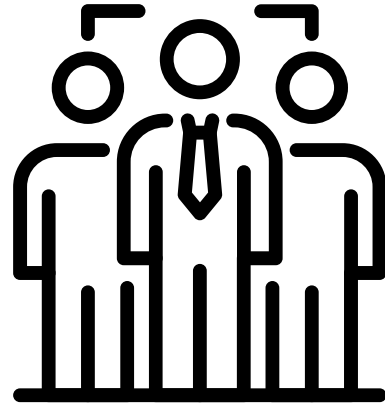
Mortgage Interest, Fees, and Penalties



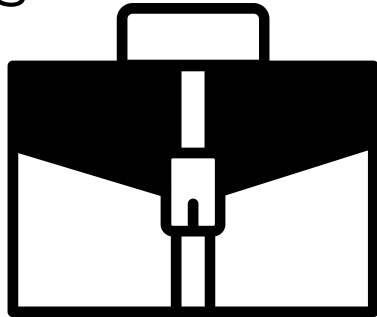
Mortgage Loans



**Bank**



**Manager**



# Mortgage Portfolio

# Blue Pearl MIC

Historically MIC's have seen tremendous industry demand and will continue to see revenues increase into the foreseeable future.

Trends suggest growth is primarily driven by the Canadian real estate market expecting to show much faster growth when compared to the global average, which is driven by housing demand far outpacing supply.

Blue Pearl Mortgage Investment Corporation will seek to take advantage of trends and growth in the market allowing investors to share in the benefits of the mortgage business.

The following presentation outlines a five-year strategy of Blue Pearl Mortgage Investment Corporation and accompanying financial forecasts that it anticipates achieving.

Introducing Blue Pearl Mortgage Investment Corporation, a MIC, located in Vancouver, British Columbia and lending in the lower mainland of BC.



# Why Now?

The real estate market in Canada is expecting unprecedented compound annual growth through 2025 at over 10%.

During inflationary markets, MIC investments are at their best. If the stock market goes down, it doesn't affect MIC's. As interest rates increase, so does Blue Pearl MIC's portfolio.

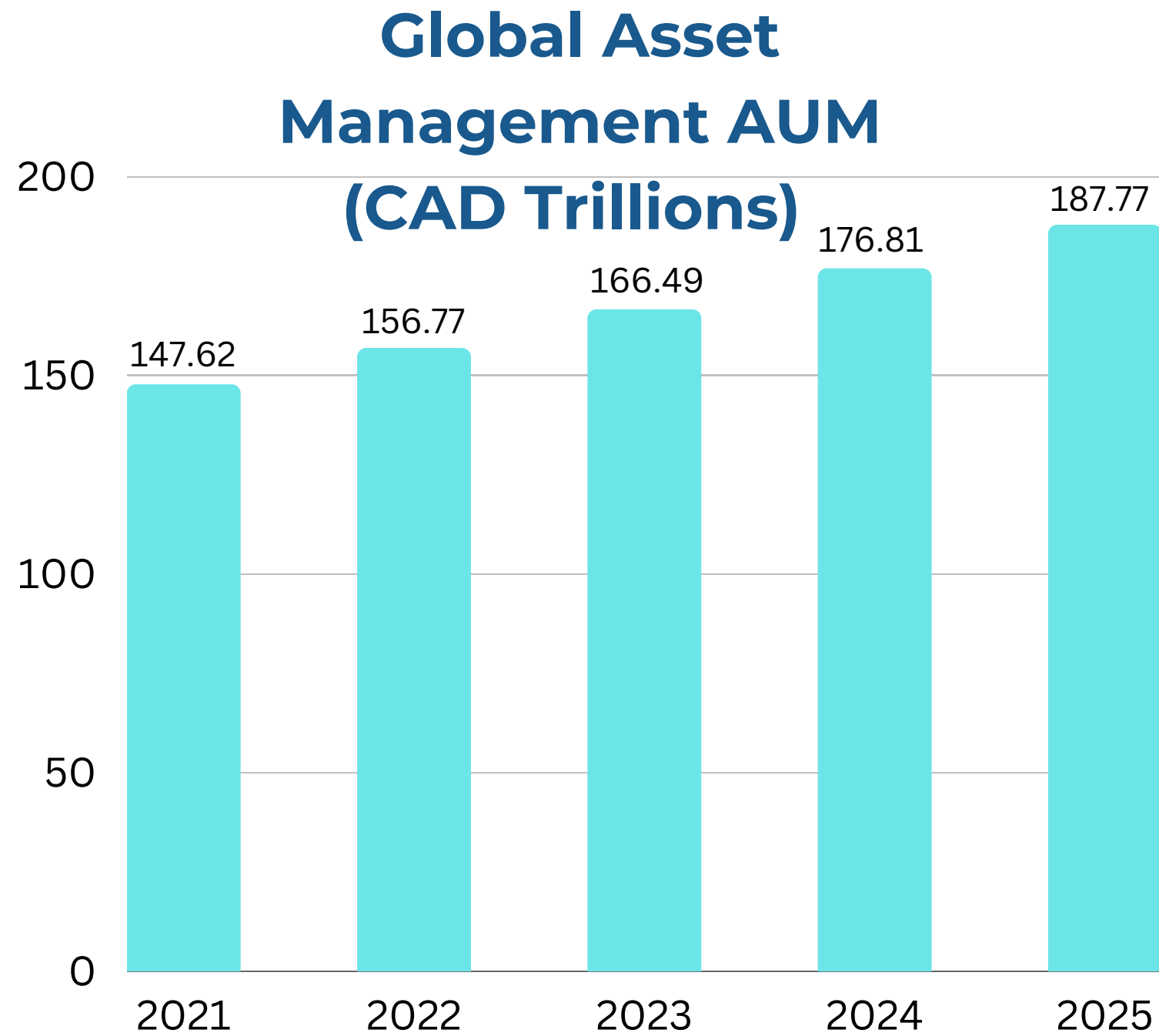
MIC's, are the fastest-growing segment in the Canadian mortgage industry due to their potential for competitive yields, diversified portfolios, and accessibility.

Unprecedented market volatility, protracted inflation, and aggressive interest rate hikes have prompted many investors to seek out asset classes that offer stability, security, and reliable access to their funds.



# Global Asset Management Growth

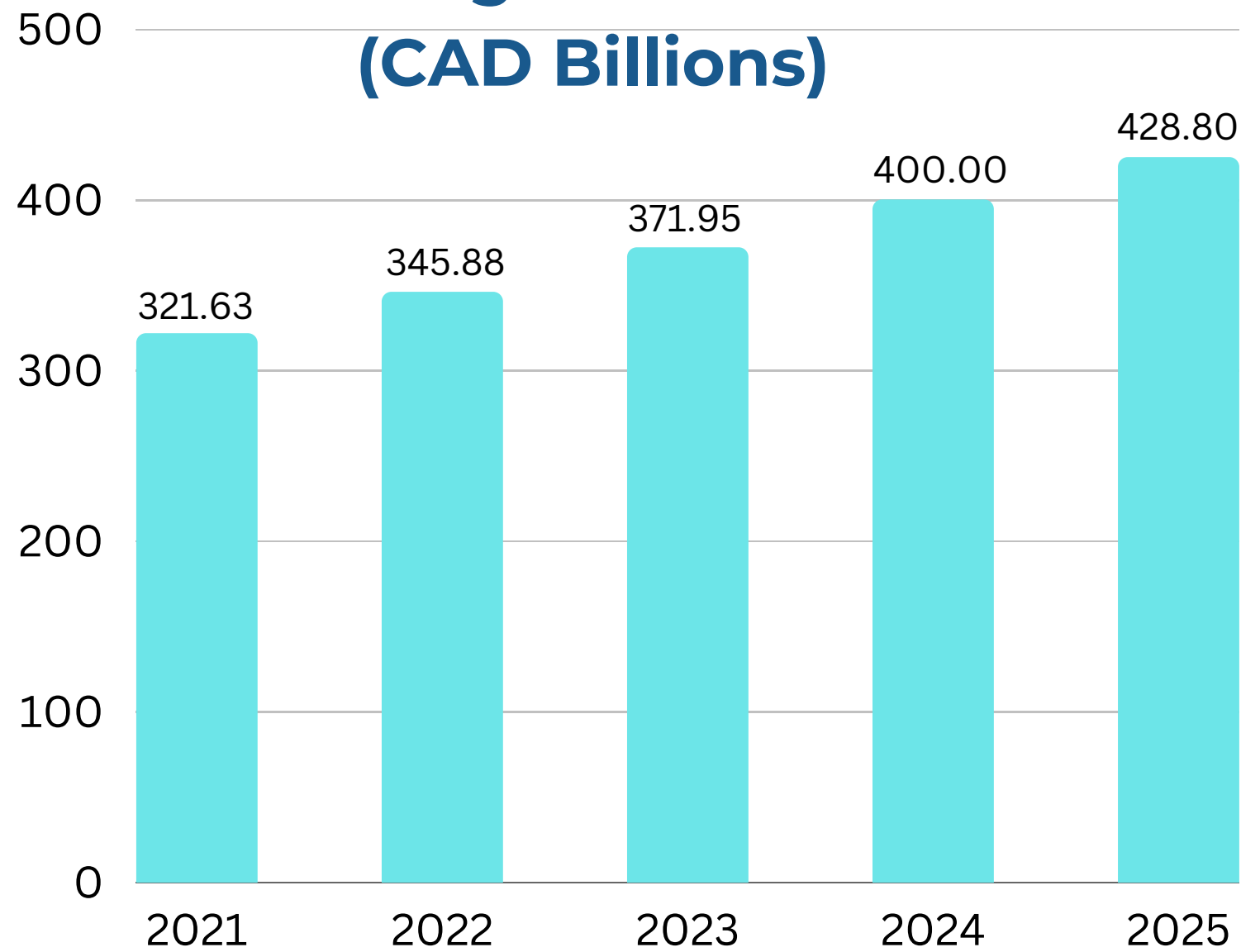
## Assets Under Management



# Canadian Asset Management Growth

## Revenues

### Canadian Asset Management AUM (CAD Billions)





# Competitive Landscape

- A new market segment: There are competitors on the market, however, simply put, none of the competitors listed below have earned equal or higher returns than that of Blue Pearl clients. Our clients are sourced through our brokerage arm. Competitors have to source clients through external brokers, which means the fund managers don't have as much of a relationship as the mortgage brokers who refer them, giving Blue Pearl Mortgage Investment Corporation a *distinct competitive advantage* in the marketplace.



# Value Proposition

Since our incorporation in 2017, we have grown Blue Pearl Mortgage Investment Corporation's business based on *prudent lending practices* with the goal of *minimizing losses*. This growth and loss strategy has and will continue to result in *consistent and acceptable rates of return* on our invested capital compared to alternative investment opportunities for our shareholders.

## Canada Wide

Blue Pearl Mortgage group is not limited to the lower mainland or British Columbia. For years the team has been providing services to Alberta, Ontario, Saskatchewan, and Manitoba with access to over 30 of Canada's top lending institutions.

## Associated Business

The company is built with an associated business (Blue Pearl Mortgage Group) - a mortgage brokerage. This allows us to source through our brokerage arm versus external brokers, creating better relationships with our trusted clients.

## Experienced Team

The Blue Pearl team is managed by a team of mortgage brokers with years of experience, with over 30 team members of mortgage brokers, underwriters, sales, fulfillment, and associates.

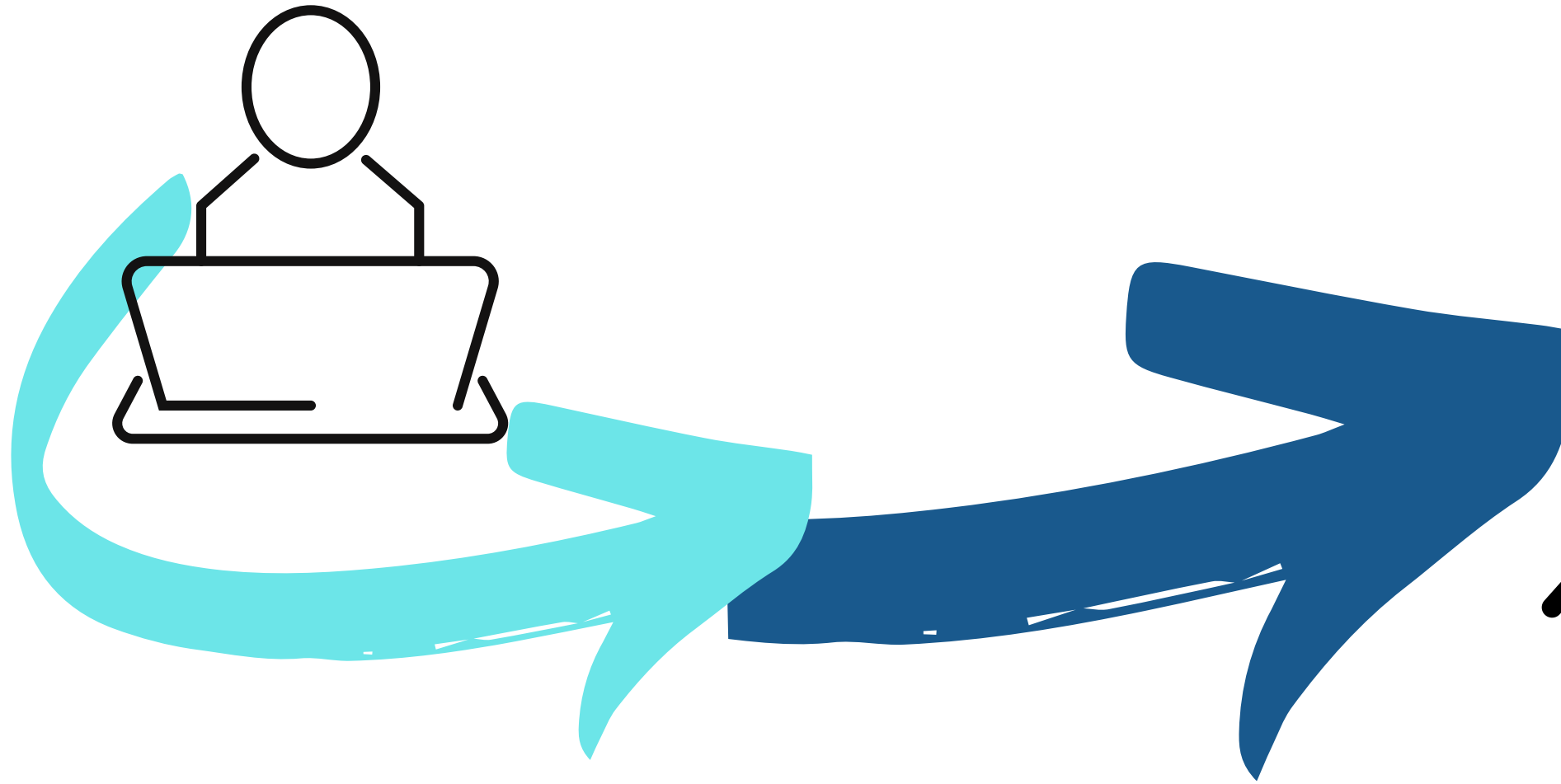
## Competitive Returns

Combining these unique and prosperous traits in the market, Blue Pearl has grossed between 9.64% - 10.54% returns to investors over the past four years, higher than any of our competitors in the market.

# Funding Required & Expected

Seeking an investment of \$10,000,000 over the next 12 months.  
\$1.00 price per Class "A" non-voting participating (redeemable) shares. \$10,000 minimum investment for existing investors and a \$25,000 minimum investment for new shareholders.

Investment  
\$10,000,000



Investment in Mortgages  
(\$10,000,000)



# Strategic 12 Month Objectives

## Step 1

In order to meet the objectives hereafter, we need to obtain a continuous supply of both investment capital and qualified, performing mortgages. Firstly, the initial objective is to raise further investment capital and investing that capital in residential mortgages in British Columbia.

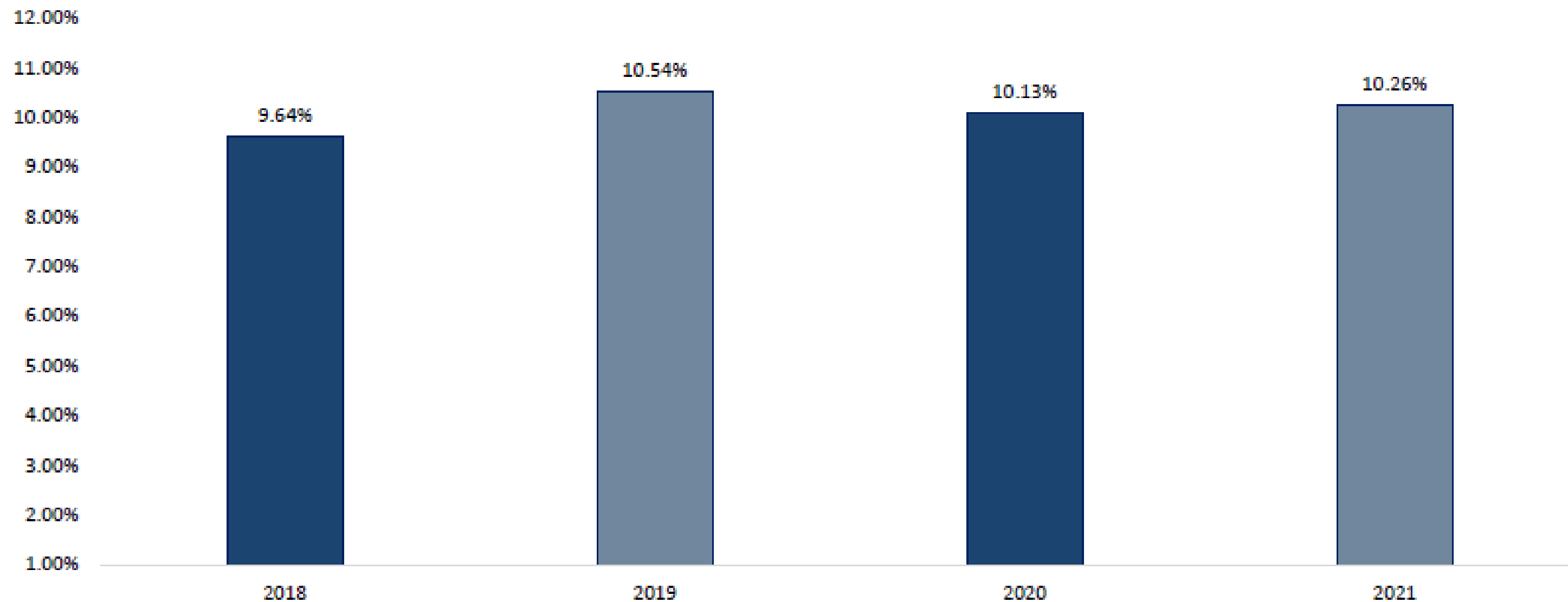
## Step 2

Next, we will increase shareholders by 50%. We will use data and analytics to monitor the results of our efforts, adjust our strategy if needed, and eventually reach our goal. With hard work and dedication, we believe that increasing the number of shareholders by 50% is an achievable milestone.

## Step 3

Thirdly, to attain an orderly and consistent growth of our earnings, assets, and operations in accordance with prudent lending practices while minimizing risk.

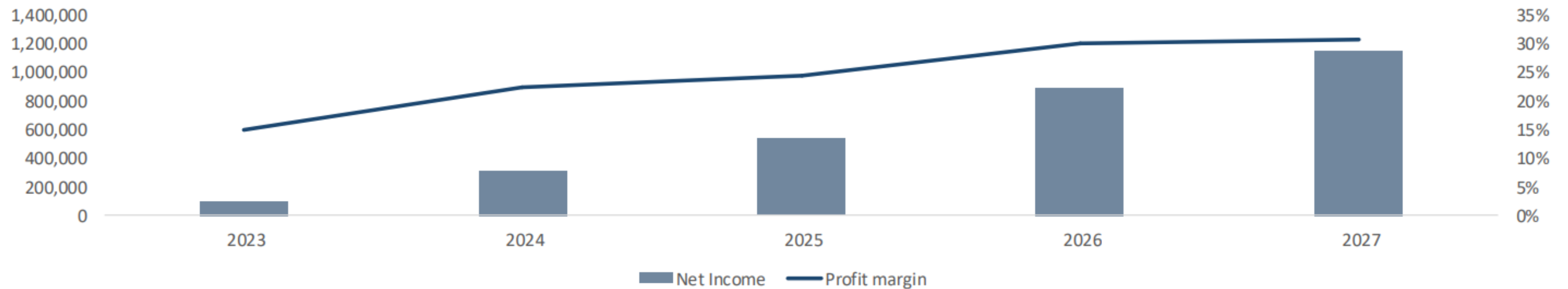
# Previous Return History



Above is the detail of the annual returns paid to the shareholders are per the Corporation's audited year end financial statements as at September 30th.

# Financial Output (CAD)

Financial Highlights						
	2023	2024	2025	2026	2027	5 years
Revenue	649,837	1,421,921	2,194,004	2,966,088	3,738,171	10,970,021
Gross profit	649,837	1,421,921	2,194,004	2,966,088	3,738,171	10,970,021
EBITDA	96,837	315,921	535,004	892,338	1,145,984	2,986,084
Net Income	96,837	315,921	535,004	892,338	1,145,984	2,986,084
Gross margin	100%	100%	100%	100%	100%	100%
EBITDA margin	15%	22%	24%	30%	31%	27%
Profit margin	15%	22%	24%	30%	31%	27%
New AUM	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	50,000,000
Total AUM	13,000,000	23,000,000	33,000,000	43,000,000	53,000,000	53,000,000



# Get in Touch!



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Interested in investing? Contact Norm Holmes  
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