



CAMBRIDGE

Realty Capital Companies

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RAPIDLY GROWING SENIOR POPULATION ABROAD CREATING POTENTIAL OPPORTUNITIES FOR SENIOR CARE OPERATORS AND INVESTORS IN U.S.

Over the next few years, emergence of the middle class in countries such as China and India will provide a "once-in-a-generation moment" when international home healthcare and senior housing operators and investors in the U.S. will be able to leverage the expertise they've developed in their home markets to help address the needs of a growing industry abroad.

Cambridge Realty Capital Companies Senior Vice President Brent Holman-Gomez says the eye-popping statistics are sobering. By 2050, two billion people on the planet will be 60 years old or older; nearly triple the number of people in this category now.

On a global scale, the United Nations Population Fund estimates that one million people turn 60 every month. About 75 percent of these people live in developing countries, he points out.

A PulsePoints blog posted on the Cambridge website, www.cambridgecap.com, quotes author Benjamin Shobert on the subject. Shobert is Founder and Managing Director of Rubicon Strategy Group, a consulting firm that specializes in helping American and European companies enter emerging markets.

"In India, where 98 million elderly people currently live, an estimated 27 million seniors need specialized medical care, a number that will continue to grow. However, the Indian market is completely underdeveloped," he observes.

Unlike the U.S., there are no senior living communities in India. Instead, families live in mixed-generation housing developments.

"This presents a huge opportunity for large senior living companies to meet the growing needs of the industry abroad," Shobert believes.

In addition to investment opportunities, the U.S. can learn lessons from abroad, Holman-Gomez suggests.

"The U.S. has already adopted an English care model that features hospice care at the end of life, and can learn from other international models, such as government-funded programs in Norway that pay children to care for aging parents in their homes.

"As the population of the world continues to age, the ideas of retirement, senior living and long-term healthcare need to be redefined in order to adapt to an increasingly globalized world," he said.

Privately owned since its founding in 1983 as a real estate investment banker specializing in commercial real estate properties, Cambridge today has three distinctive business units: FHA-insured HUD loans, conventional financing, and investments and acquisitions. The company is one of the nation's leading nursing home, [assisted living](#) and healthcare debt and equity capital providers, with more than 400 closed transactions totaling more than \$4.5 billion since the early 1990's, when the firm began its specialization in providing senior housing capital.

Cambridge has consistently ranked among the country's top five FHA-insured HUD lenders (now HUD LEAN) over the last 15 years and offers an array of conventional lending options, including permanent construction and interim loans on either a floating or variable rate basis. The company's principal investment strategy includes direct property acquisitions and joint ventures, sale/leasebacks, conventional and mezzanine debt financing, and the acquisition of distressed debt.

Cambridge is the creator of *The Signature Experience*[™], a four-step process designed to transform the traditional lender/borrower relationship and identify "ideal" capital solutions for worthy projects. The company has a national origination office in Los Angeles, and numerous correspondent and brokerage relationships nationwide.

Cambridge publishes the bi-monthly e-PULSE!(R) electronic newsletter, which delivers company news and feature stories via e-mail to corporate friends and clients, as well as monthly updates of other relevant news and breaking trends. Additional information is available on the Cambridge website, www.cambridgecap.com, and Cambridge can be reached at (312) 357-1601 or via e-mail to info@cambridgecap.com.

The firm also has embraced social media and networking via Twitter at <http://twitter.com/cambridgecap>, via Facebook at <http://www.facebook.com/cambridgecap>, via blog at www.cambridgecap.com/blog, via YouTube at <http://www.youtube.com/user/ePulseLive>, and via LinkedIn at <http://www.linkedin.com/companies/454232>, where information on the firm and its employees can be found..

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