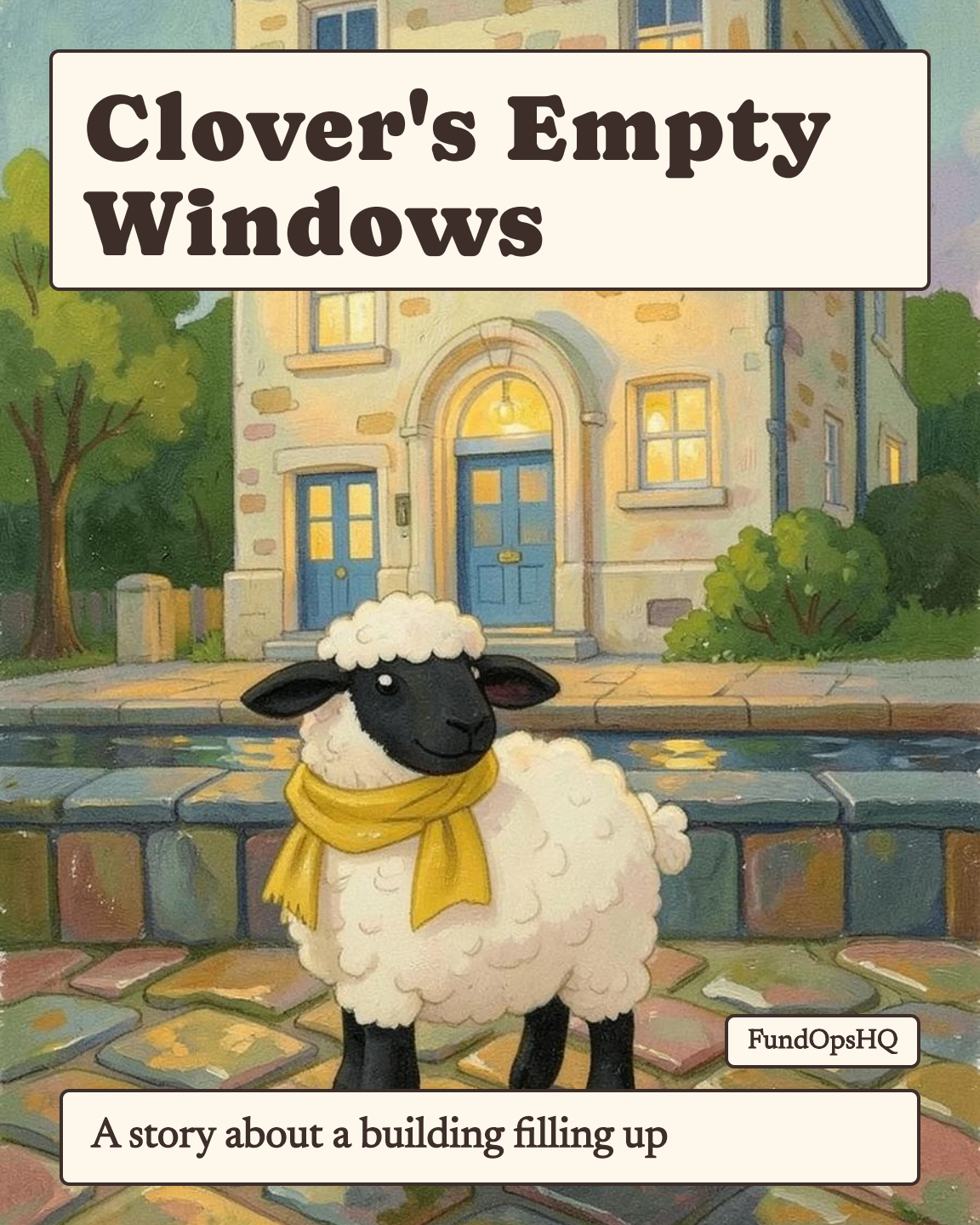
Clover's Empty Windows



FundOpsHQ

A story about a building filling up



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Clover the sheep ran a property fund. She had built a new building of twenty homes by the harbour, with blue doors and flower boxes.



On the first night, every window was dark. A new building starts empty, and an empty building earns no rent at all.



Clover had borrowed to build it. The building loan was a short one, and before long it would need paying back.



Hollis the horse had lent her the money. "Fill it up," he said kindly, "and a longer, steadier loan can take the place of mine."



The months it takes to fill a new building until it is steady are called the lease-up. Clover set straight to work.



The first to move in was an old badger who wanted a quiet room by the sea. That night, one window glowed.



Then came slow weeks. Some animals came to look and went away again. Clover asked them why, and she listened.



The garden was bare and the hall was gloomy. So she planted flowers and hung warm lamps. Word spread along the harbour.



By spring, ten windows glowed. By summer, fifteen. Every new home let meant a little more rent each month.



When eighteen of the twenty homes were let, nine in every ten, the building was called stabilized. Its rent was steady now.



Now a long, steady loan could take the place of the short building loan, just as planned. Hollis was paid back in full, with his interest.



Month after month, the rent came in. After the loan payments and the repairs, Clover's fund passed what was left to its investors.



One winter night, Clover counted the glowing windows from the harbour wall. Nineteen. "Just one to go," she said, smiling.



A note

The words in this book are real ones, explained simply. The animals and examples are made up, and real terms vary from fund to fund. It is not advice. The pictures were drawn with an AI image model and checked by hand.

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