

## *“Probably the most inspired, safe and rewarding investment opportunity available today”*

*We have spent over 4-years assessing developers and agents who offer a wide selection of overseas property investments. We were looking for a small portfolio of investment products we could offer ourselves that were trustworthy, ethical, interesting, and offered long-term ongoing returns for investors.*

*We only found one so far.*

### The product

- 5\* fully-managed resorts across the top islands in the Caribbean area
- Built to UK standards by a top UK developer with £500million in assets
- With government-level and local support for every development site
- And signed agreements with top class resort operators and partners
- Offering ethical projects that give back to the local community



Oasis Hotels & Resorts • AirEuropa • Globalia • Pat Cash Tennis • Trader Vic's Restaurants • Gary Player Golf • Liverpool FC Training

### The investment model

- Freehold off-plan property offered at 40-50% below market value
- 100% developer-supported finance package available (see example)\*
- Fully-managed (including maintenance) resorts with top rates and clients
- SIPP (Self Invested Pension Plan) approval by UK HMRC
- Prices and payments in £UK sterling with prices starting at just £50K



Barbados • St Lucia • St Vincent • Dominican Republic • Brazil – 5\* fully-managed resorts in the best areas of the Caribbean

### The returns

- 10% rental guarantee for 2-years after completion of your property
- 50-50 revenue share ongoing; circa £40K pa on a £200K investment
- Property prices consistently rising (still rising in 2009)
- 30-days free use for you and your family per year (not SIPP investors)
- Your own property in probably the best location in the world



You have questions. We've spent a lot of time doing our homework and talking to other investors (and now invested ourselves). So we are comfortable and can answer your questions, as well as provide brochures and information. Or arrange for you to visit the developer (near London) or attend a seminar. Your choice.

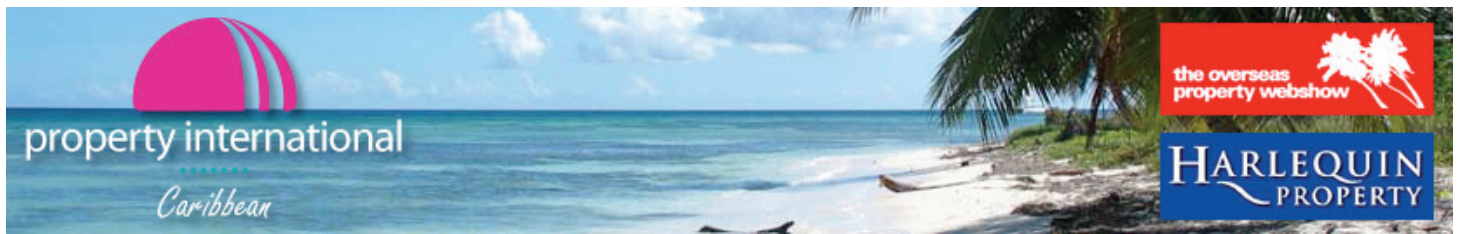
**Contact us now and ask questions – before it's too late:**

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## An investment model example

### Example 1 (100% finance)\*

A pre-launch 1-bedroom suite at Garapúa beach resort, Brazil. Completion 2-years after purchase.

#### Price

**£100,000** (until 01.09.2009) Price on 01.01.2010 will be £110,000

#### Reservation fee

**£1,000** (payable by CC or cheque on selection/reservation of property)

#### Deposit of 30%

**£29,000** (payable within 45-days of reservation)

You can arrange the deposit yourself or the developer will help you. Normally a secured Loan or re-mortgage on another property or an unsecured loan up to £25,000.

The developer will pay all the interest on this loan until completion of the property. This is paid monthly, directly to your bank account, a few days before the lender is paid.

If you prefer to use you own funds, the developer will pay you interest at the rate of 6% pa on these funds. You can also use SIPP funds; the scheme is approved by HMRC.

Subsequent stage payments are paid by the developer.

#### Completion value

**£160,000** (based on original price being 40/50% under market value + modest rise pa)

The developer will assist with arranging a 70% LTV mortgage on completion.

#### Total costs

**£110,000** (including interest on deposit and stage payments made by developer)

#### Running costs

**£9,340 pa** (including mortgage payments and maintenance costs)

#### Year 1 income

**£10,000** 10% is guaranteed by the developer

**Profit = £660**

#### Year 2 income

**£10,000** 10% is guaranteed by the developer

**Profit = £660**

#### Year 3 and ongoing income

**£21,718 pa** 50:50 room share rate with resort operator\*\*

**Profit = £12,378 ongoing**

\* Terms and conditions apply

\*\* Oasis Hotel Group. Based on 5\* £200 per night average room rate and 70% occupancy level after 24-months  
Figures are provided by Harlequin Resorts and Hotels and are shown in good faith but cannot be guaranteed unless stated