



DOLPHIN ESTATE
CAYMAN BRAC

Investment Prospectus

Turn-key Investment Opportunities
Cayman Islands

Freehold Contemporary Villa Plots for £40,000

5 Year INTEREST FREE Finance

Guaranteed Return of up to 30% over 5 Years

Clearly Defined Exit Strategy

SIPP Approved



Introduction

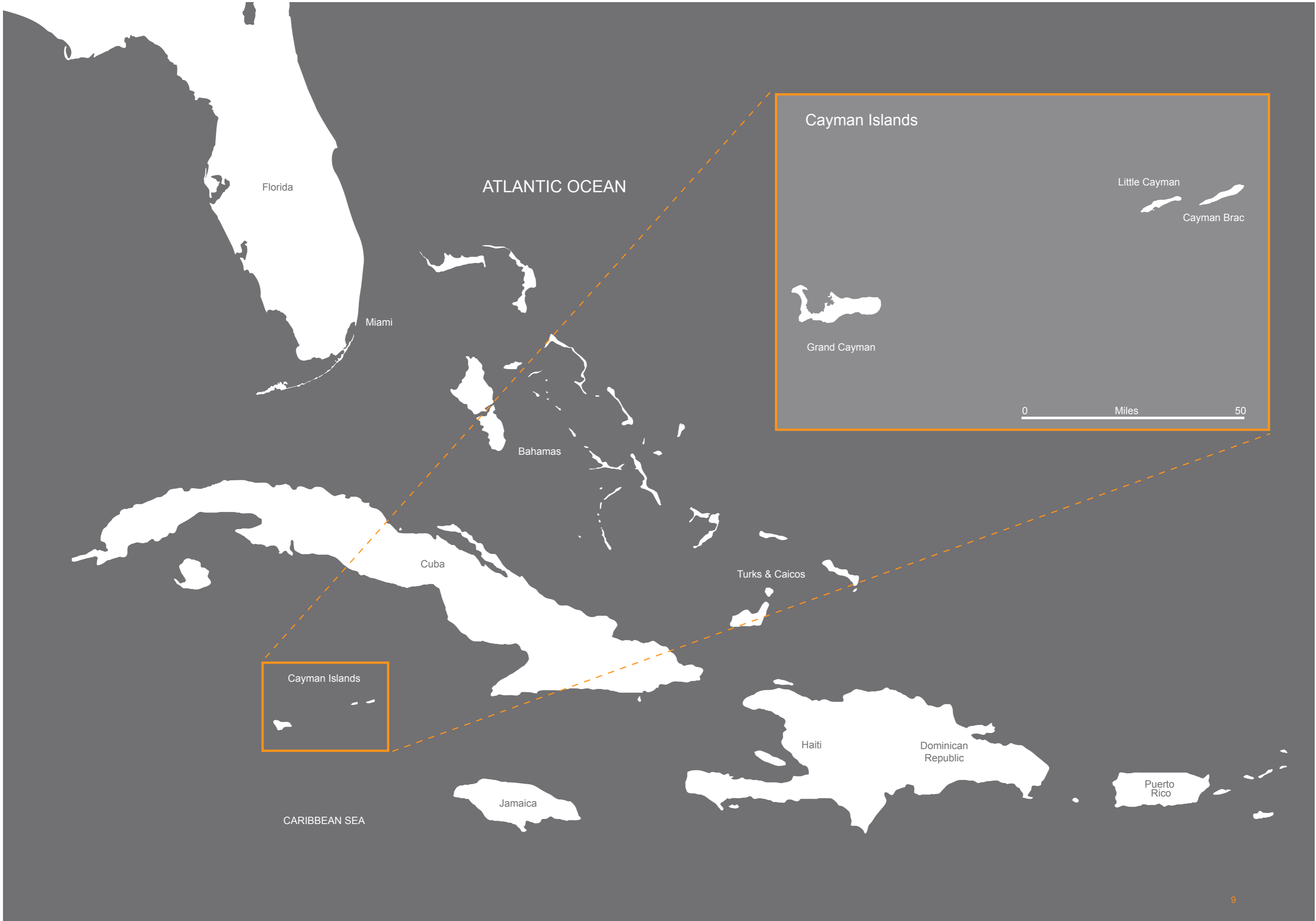
Bathed in the sparkling waters of the Caribbean Sea lies a unique offshore banking haven that boasts an enviable combination of international glamour and desert island beauty. This ultra-elite island destination has an abundance of white powder beaches and the highest standard of living in the Caribbean.

Governed under British common law and famed for the absence of direct taxation, the Cayman Islands have become one of the richest and most privileged populations in the world.



The Cayman Islands offer a realistic and durable real estate investment strategy with the following attractive attributes:

- No income tax, no inheritance tax, no capital gains tax and no tax on non-residency.
- 5th largest offshore financial centre in the world.
- High net worth employees from financial institutions, including UBS and Merrill Lynch, provide an established and wealthy end user to the housing market.
- No legal restrictions to foreign ownership of property. Title to property is granted and guaranteed by the Cayman Islands Government.
- British Territory with a long-standing stable government that operates under British Common Law.
- Tourism contributes 30-40% of GDP output. The island's vast unspoiled beaches, world class diving, luxury brands, duty-free shopping and signature golf courses attract 1.8 million visitors each year.
- Strong commitment from the government to promote and stimulate long-term investment in all sectors of the economy.
- Airport expansion programme, which will triple terminal capacity and facilitate new air routes between USA, Canada and Europe.
- Over 55 weekly inbound flights to Grand Cayman including 28 from Miami and direct flights from Heathrow with British Airways and from Toronto with Air Canada.
- The launch of a new weekly flight from Miami direct to Cayman Brac is opening up the sister islands to direct international travel.



Cayman Islands

Cayman Islands

Little Cayman

Cayman Brac

Grand Cayman

0 Miles 50



Cash Investment Summary

Site Name: Dolphin Estate

Plot Sales Price: £ 40,000

Payment Schedule: 5 Year INTEREST FREE Finance

£ 1,000 Reservation Fee

£ 9,000 Deposit

£ 1,500 Payable Every Quarter over 5 Years, Interest Free

Deliverables:

1. Contemporary villa plot with land title granting freehold ownership
2. Site infrastructure including an asphalt road & access to the island's power supply
3. A full suite of architectural drawings & construction documents for one of our House In A Box villas

Closing Costs: Stamp Duty: 6% of the land value

Title Registration Fee: £ 695.00



SIPP Investment Summary

| | | |
|-------------------|---|----------------------|
| Site Name: | Dolphin Estate | |
| Plot Sales Price: | £ 40,000 | |
| Payment Schedule: | Full Payment on Contract | |
| Deliverables: | <ol style="list-style-type: none">1. Contemporary villa plot with land title granting freehold ownership2. Site infrastructure including an asphalt road & access to the island's power supply3. A full suite of architectural drawings & construction documents for one of our House In A Box villas | |
| Closing Costs: | Stamp Duty: | 6% of the land value |
| | Title Registration Fee: | £ 695.00 |

Investing with a SIPP

Self Invested Personal Pensions (SIPPs) are designed for people who want to manage their own pension funds by dealing with, and switching their investments when they choose.

SIPPs allow the Pension contributor to select from a range of assets, which include certain types of real estate. All of the developer's land products have been approved as SIPP compatible.

On approval by an FSA regulated Independent Financial Advisor, investors may purchase a plot through their SIPP, rather than using their savings.

For further information and to organise a free consultation with a regulated Independent Financial Advisor please contact a member of our team.



Developer Buy Back Option

Investors seeking a guaranteed return on their investment have the choice to include a developer buy-back option when purchasing a plot.

The buy-back option provides the developer with the opportunity to repurchase a plot at any time during a 5 year period.

By exercising the buy-back option, the developer agrees to purchase the land at **20%** above the purchase price. This equates to a total re-purchase value of **£48,000.***

In exchange for the buy-back option the developer agrees to pay the investor a guaranteed return each year over a 5 year period. Please see examples below for both Cash and SIPP Investors:

Guaranteed Return

Cash Investor: 4% Per Annum = 20% Over 5 Years = £8,000

| | Accrued Investment | Accrued Return | Annual ROI |
|------|--------------------|----------------|---------------|
| Yr 1 | £ 16,000 | £ 1,600 | 10.0 % |
| Yr 2 | £ 22,000 | £ 3,200 | 14.5 % |
| Yr 3 | £ 28,000 | £ 4,800 | 17.1 % |
| Yr 4 | £ 34,000 | £ 6,400 | 18.8 % |
| Yr 5 | £ 40,000 | £ 8,000 | 20.0 % |

SIPP Investor: 6% Per Annum = 30% Over 5 Years = £12,000

| | Total Investment | Annual Return | Annual ROI |
|------|------------------|---------------|--------------|
| Yr 1 | £ 40,000 | £ 2,400 | 6.0 % |
| Yr 2 | | £ 2,400 | 6.0 % |
| Yr 3 | | £ 2,400 | 6.0 % |
| Yr 4 | | £ 2,400 | 6.0 % |
| Yr 5 | | £ 2,400 | 6.0 % |

* If the buy-back option is exercised the investor will still receive the full guaranteed return with the outstanding balance compounded into one final payment. The buy-back value is calculated as the re-purchase value (£48k) minus the balance due on payments, plus the compounded return.

House In A Box



Single Level Villa

Type A: 2 or 3 Bedrooms - 1,919 sq ft / 2,017 sq ft



Split Level Villa

Type B: 3 or 4 Bedrooms - 2,521 sq ft / 2,854 sq ft



Duplex Townhouse

Type C: 2 x 2 Bedrooms - 2,137 sq ft + 2,137 sq ft

Deliverables

Freehold Contemporary Villa Plots

All plots are delivered with site infrastructure in place, including an asphalt road and access to the island's power supply. Infrastructure typically completes within 1-3 years from date of purchase.

Once payment terms are fulfilled investors will receive full title on their plots granting them freehold ownership.

Land title is protected and guaranteed by the Cayman Islands Government Land Registry Department.

House In A Box

A full suite of architectural drawings for each plot is delivered along with all the construction documents required to build a dream home in the Cayman Islands.

This turn-key architectural project is chosen from three villa designs determined by the master plan of each site.

For further information please refer to our House In A Box brochure or contact a member of our team.



Exit Strategy

With the Buy-back Option

The developer predicts that land prices will increase significantly over the next few years. The developer buy-back option allows them to repurchase plots complete with infrastructure and a turn-key architectural project at a fixed price whilst still providing a strong return for investors.

If the clause is not exercised after 5 years, the investor is free to independently sell the plot and turn-key architectural project at market value, whilst retaining the guaranteed yield of either 20% or 30%.

Without the Buy-back Option

The completion of infrastructure and the inclusion of House in a Box significantly enhances the potential sales value of each plot.

The addition of a turn-key architectural project is perfect for buyers who are looking for a simple, stress-free solution to building a property in the Cayman Islands. This unique selling point gives this product a competitive edge in the current market.

Based on the growing demand for quality modern housing in the Cayman Islands and strong predictions for population growth, there is an expanding local and international market for turn-key land opportunities and constructed properties.

DOLPHIN ESTATE CAYMAN BRAC

Capt Mabry Drive



Key

| | | | |
|----------------|--|-------|--|
| Existing Road | | Beach | |
| Proposed Road | | Sea | |
| Mangrove | | Lake | |
| Existing House | | Bluff | |

House In A Box Reference

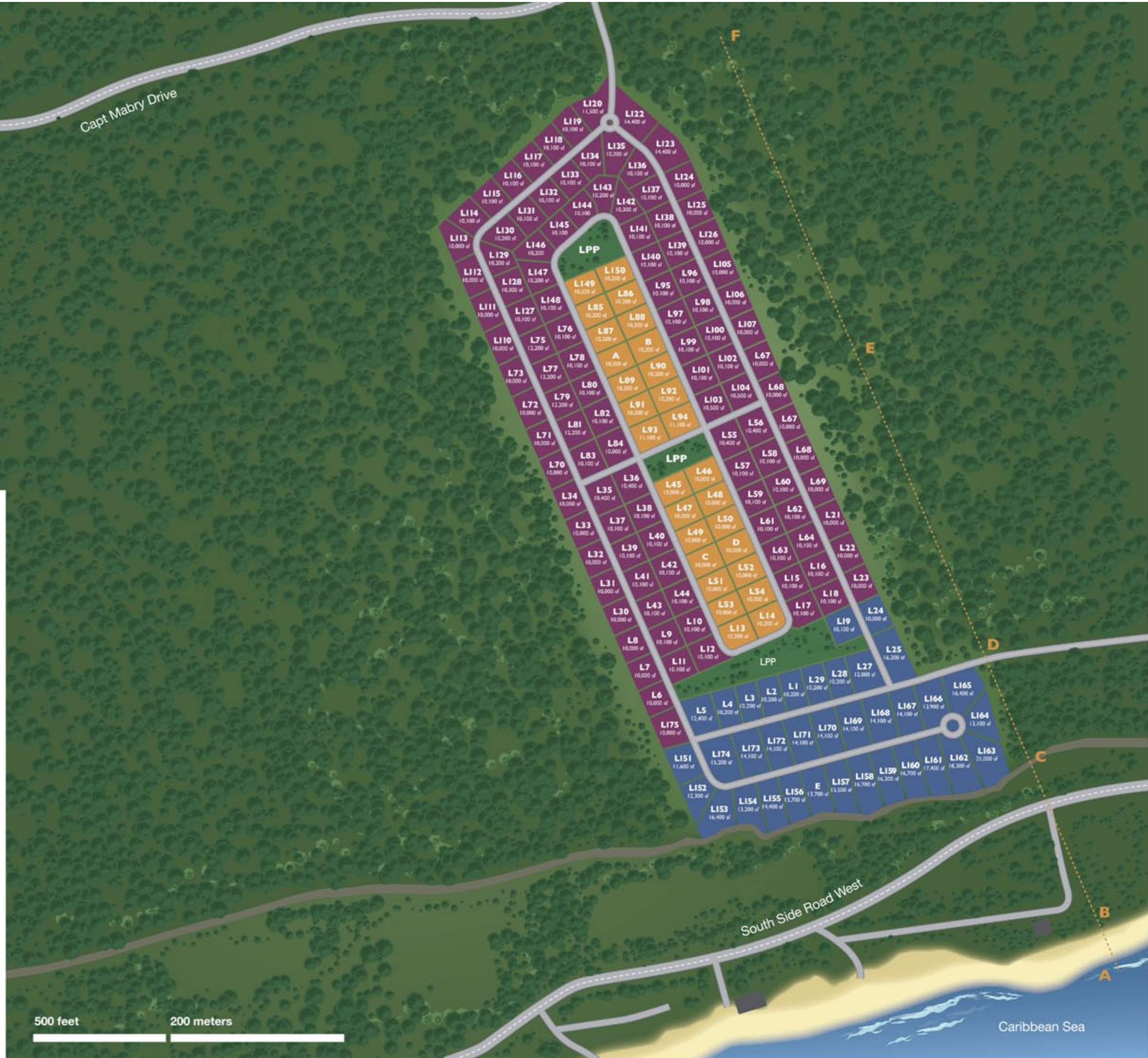
- Purple Plot**
Single Level Villa - Type A
- Blue Plot**
Split Level Villa - Type B
- Orange Plot**
Duplex Townhouses - Type C

For further information please refer to our House In A Box brochure.

Site Cross Section



500 feet 200 meters



Caribbean Sea



Purchasing Process

- BUYER completes Reservation Agreement and returns signed document by fax or email with copies of a passport and a utility bill for each named purchaser
- BUYER pays reservation fee via Credit Card or Bank Transfer
- DEVELOPER take the plot off the market
- BUYER expedites original copy of signed Reservation Agreement to DEVELOPER by registered post
- DEVELOPER issue draft copy of Purchase and Sale Agreement by email in advance to allow time for consultation with a legal representative (optional)
- DEVELOPER prepares two signed copies of Purchase & Sale Agreement, which are couriered to the buyer
- DEVELOPER completes both Purchase & Sale Agreements. One is to be retained by the buyer, the other is to be returned to DEVELOPER
- DEVELOPER sends first deposit. Proof of transfer is sent to DEVELOPER (within 7 days of signing reservation form)
- DEVELOPER expedites signed Purchase & Sale Agreement by registered post back to DEVELOPER
- DEVELOPER applies for Title Deeds to be issued once 100% purchase costs have been received and infrastructure is completed

“ Don't wait to buy land...
...buy land and wait! ”

No Taxes

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British Territory Operating British Common Law

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No Restriction to Foreign Ownership

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Interest Free Payment Plan

•

Take Advantage of Purchasing in Sterling

•

Land Title Guaranteed by Government

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SIPP Approved