

# Investment Prospectus



Residential Complex  
**THE RESIDENCE**  
Joinville



## BRAZIL OVERVIEW

Brazil is the 5th largest country in the World in land size and population size. Predictions by leading financiers, Goldman Sachs, have anticipated Brazil ranking amongst the top world economies in the future. The current availability of cheap labour and materials, coupled with undervalued real estate, mean the conditions for growth are outstanding. Brazil covers almost half of the South American continent. The country is topographically quite flat and at no point do the highlands exceed 3,000m (10,000ft). Being heavily connected with the USA and Brazil currently has the 10th largest economy in the World.

**Size:** Around the same size as Europe

**Capital:** Brasilia (population 2.5m)

**Languages:** Portuguese

**Exchange rate:** 1GBP = 3.28 BR (1/5/08)

**Inflation:** 4.1% (2007 est.)

**GDP:** \$1.838 trillion (2007 est.)

**House Price Growth:** 20-30% p/a

**Transaction costs:** 5% (approx)

**Population:** 191,900,000 (Jan 2008 est.)

**Population growth:** +0.98% (2008 est.)

**Currency:** Brazilian Reais

**Exchange rate v dollar:** 1USD = 1.97BRL

**Mortgage availability:** Residents - Yes - Non Residents - No

**GDP Growth:** 4.5% (2006 est.);

**Loan-to-Value:** Residents 80%

**Taxes:** Income tax 20%, CGT 25%

## BUYERS GUIDE

- ✓ Brazil's economy is making headline news in journals across the world. Already the 10th largest economy on the planet, and growing rapidly.
- ✓ There are no restrictions for non nationals to buy properties in Brazil.
- ✓ Brazil is working with its neighbours towards achieving a single Latin American market called UNISUR / UNISUL by 2019
- ✓ Strong & Stable Democracy
- ✓ Brazil has an extremely secure land registration system. Property rights and title issues are regulated by the constitution and all real estate transactions are registered by a public notary



## PROPERTY OVERVIEW

The Residence is an exclusive development of just 16 apartments located in the city of Joinville, in Santa Catarina - Brazil. All apartments are being sold off-plan and are being aimed at the buy-to-let investor market due to the strong rental returns on offer. These well proportioned Two and three bedroom apartments offer outstanding value, with prices starting at £40,000 (£430 per meter). The current market value of properties in the nearby region of the development is £470 per square meter. This enables the investor to capitalise quickly and as the property gets built the value will rise, showing a good return even before the last payment is made. Joinville has already one of the highest standards of living in Brazil. The city is set to see even more benefits from a huge investment programme that will see more than \$800 million of public money deployed for the public over the next 5 years. This is aimed at improving the local economy, generating employment, creating income and promoting the level of development in the city. A local newspaper recently reported that their research in rental income increases was showing a growth of 19% and property values grew in the region of 30% over the past 12 months in Joinville. Property investors looking to capitalize on the benefits of these infrastructure improvements should move quickly to maximize potential.



## KEY FEATURES

- ✓ 12 % rental income per year
- ✓ Close proximity to city centre
- ✓ Easy to manage payment plan over an 18 months period
- ✓ Property price fixed in Reais at today's price
- ✓ Insurance guarantee from Porto Surgero
- ✓ 25% capital appreciation (per annum) expected until 2015
- ✓ On-site secured parking.
- ✓ Small exclusive development of Two and Three bedroom apartments
- ✓ British developer



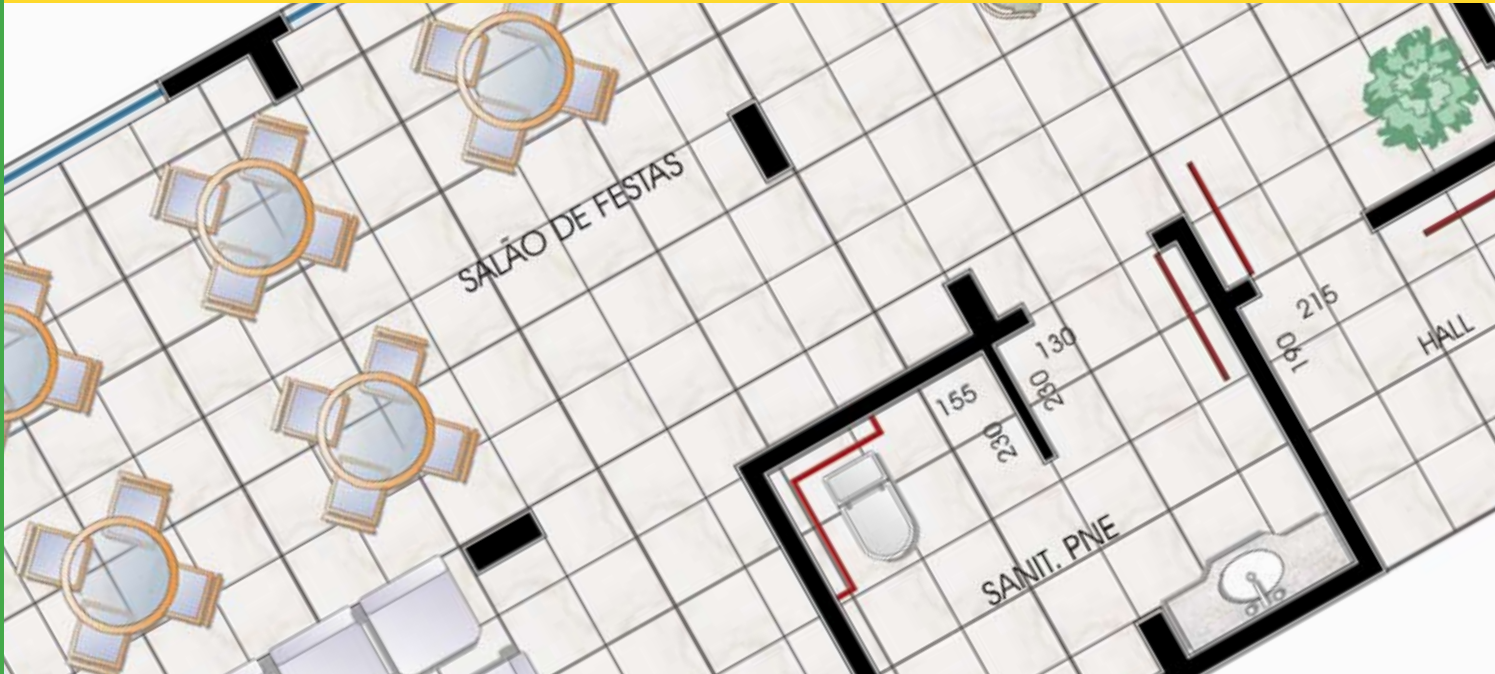
## LOCALITY

This exclusive development is situated approximately 5 minutes (drive) to the city centre, on Rua Senador Mathias Schroeder. It's an affluent area, characterised by large houses on a quiet leafy residential street. Joinville has been referred to as the safest city in Brazil, allowing its residence to enjoy a comfortable lifestyle. This area of Joinville is also convenient for the main commercial district of the city. In the immediate proximity, residence can utilise all the amenities including, a baker, convenience store, bars restaurants and a gym all within few hundred meters of the development.

The area is well serviced by local bus routes and just 2 minutes away from the BR101, the main freight motorway that runs up Brazil's coast to Sao Paulo and then on all the way up to Bahia.

Joinville has recently come to the suffice as an industrial hub, responsible for around 20% of the state's exports and generating an industrial income of more than £7 billion per annum in hardware, metallurgy, textiles, plastics, chemical and pharmaceuticals. It is also well represented in computer, food and automotive manufacturing. With a wide and economic base to which the service and commerce sectors contribute jobs and economic output, the population enjoys levels of literacy, employment and income that are well above the national average.





## FLOOR PLANS

