



LITTLE CAYMAN ESTATE
LITTLE CAYMAN



LITTLE DOLPHIN ESTATE
CAYMAN BRAC



LAKESIDE ESTATE
LITTLE CAYMAN



DUBLI GOLF & BEACH RESORT
GRAND CAYMAN



EMERALD BAY
LITTLE CAYMAN

Version 1 - November 2010

Investment Snapshot

Want to evaluate this investment opportunity quickly and easily? Why not refer to our investment snapshot giving you the quick details and investment outline.

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Market Overview

Gain an understanding of the fundamentals behind the opportunity.

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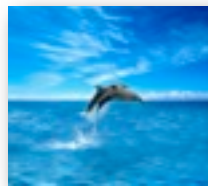


Exit Strategy

No successful property investment can be made without a defined exit strategy. Learn what your options are for realizing the profit on your investment

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Projects



View the 5 different projects available.
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House in a Box

Add value to your investment with a House in a Box. Everything you need to sell a turn key project or build a property in the Cayman Islands

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The Developer

Learn who you are buying from and how their track record, experience, and stability not only secure your investment but how they add value to you as well.

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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 on foreign ownership of property. Title to property is granted and guaranteed by the Cayman Islands Government



Don't wait to buy land, buy land and wait.

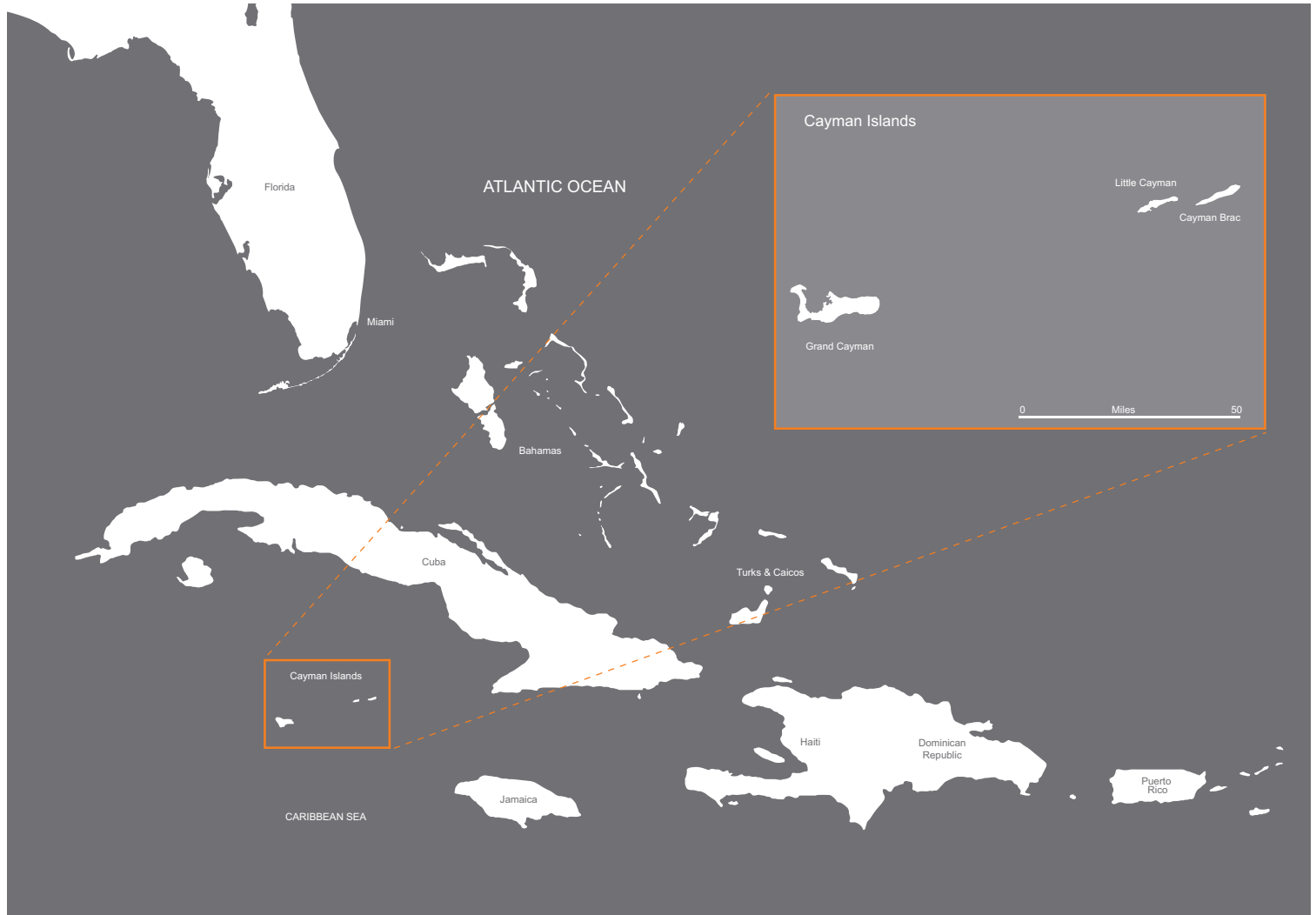
- British Territory with a long-standing stable government that operates under British Common Law
- Tourism contributes 30-40% of GDP output. The island's vast unspoiled beaches, world class diving, luxury brands, duty-free shopping and signature golf

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 extension program, 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 to Cayman Brac is opening up the sister islands to direct international travel



Investment Currency:	Pounds Sterling
Total Investment:	£60,000 - £189,000
Reservation Deposit:	£1,000
Initial Investment (incl. reservation deposit):	£10,000 - £32,000
Quarterly Contribution:	£2,500 - £8,000
Number of installments:	20 (5 years)
Interest Rate:	0%
Payment Plan Qualification:	Non-status
Foreign Purchase Restrictions:	None
Proposed Investment Timeframe:	Medium 3-6 years
Development Size:	Small - Medium
Deliverables:	<ol style="list-style-type: none"> 1. Contemporary villa plot with land title granting freehold ownership 2. Site infrastructure including an asphalt road and access to the island's power supply 3. A full suite of architectural drawings and construction documents for a "House in a Box," villa
SIPP Compliant:	Yes
Predicted Return On Investment:	40% to 100%
Capital Gains Tax:	0%
Inheritance Tax:	0%
Income Tax:	0%
Stamp Duty:	6%
Guaranteed Return Option:	Yes
Guaranteed Return:	20% over 5 years with an additional Developer Buy-Back Option at 120%
Exit Target Market:	Banking Professionals resident in the Cayman Islands or 2nd Home Owners



The Cayman Islands are a British dependency and island nation. It is a three-island archipelago in the Caribbean Sea, consisting of Grand Cayman, Cayman Brac, and Little Cayman. The Cayman Islands are 130 nautical miles (241 km; 150 mi) south of Cuba and 145 nautical miles (269 km; 167 mi) northwest of Jamaica, and are between Cuba and Central America. Its geographic coordinates are 19°30 north, 80°30 west.

The Cayman Islands have a land area of 101.2 square miles (262 km²), 1.2 square miles (3.1 km²) larger than Saint Kitts and Nevis. The Caymans have a coastline of 99 miles (159 km). The Cayman Islands make a maritime claim of a 200-nautical-mile (370.4 km; 230.2 mi) exclusive fishing zone and a territorial sea of 12 nautical miles (22.2 km; 13.8 mi).

The Cayman Islands' lowest elevation is the Caribbean Sea at sea level. The highest point is The Bluff, a limestone outcrop 155 feet (47 m) in height on the eastern end of eastern Cayman Brac, which itself was named for The Bluff—"brac" is Gaelic for "bluff."

The Cayman Trough is the deepest point in the Caribbean Sea and forms part of the tectonic boundary between the North American Plate and the Caribbean Plate.

There are 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. Recently added direct flights from Miami to Cayman Brac has helped to open up the sister islands to direct international travel.



Background	The Cayman Islands were colonized from Jamaica by the British during the 18th and 19th centuries and were administered by Jamaica after 1863. In 1959, the islands became a territory within the Federation of the West Indies. When the Federation dissolved in 1962, the Cayman Islands chose to remain a British dependency.
Location	Caribbean, three-island group (Grand Cayman, Cayman Brac, Little Cayman) in Caribbean Sea, 240 km south of Cuba and 268 km northwest of Jamaica
Area	Total 264 sq km
Coastline	160 km
Population	50,209 representing more than 100 nationalities
Language	English (official) 95%, Spanish 3.2%, other 1.8% (1999 census)
Government Type	Parliamentary Democracy, overseas territory of the UK
Economic Overview	With no direct taxation, the islands are a thriving offshore financial center. More than 93,000 companies were registered in the Cayman Islands as of 2008, including almost 300 banks, 800 insurers, and 10,000 mutual funds. A stock exchange was opened in 1997. Tourism is also a mainstay, accounting for about 70% of GDP and 75% of foreign currency earnings. The tourist industry is aimed at the luxury market and caters mainly to visitors from North America. Total tourist arrivals exceeded 1.9 million in 2008, with about half from the US. About 90% of the islands' food and consumer goods must be imported. The Caymanians enjoy one of the highest outputs per capita and one of the highest standards of living in the world.
Industries	tourism, banking, insurance and finance, construction, construction materials, furniture
Currency	Caymanian Dollar (KYD) fixed to the US dollar at 1KYD=1.25USD
Time Zone	GMT - 5
Airports	3 Airports, one on each of the islands. Owen Roberts International Airport on Grand Cayman, Gerrard Smith International Airport on Cayman Brac and Edward Bodden Airfield on Little Cayman.

Source: CIA - The World Factbook

Climate data for George Town - capital of Cayman Islands													
Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
Average high °C (°F)	26 (79)	26 (79)	27 (81)	28 (82)	29 (84)	30 (86)	31 (88)	30 (86)	30 (86)	29 (84)	28 (82)	27 (81)	28 (82)
Daily mean °C (°F)	25 (77)	25 (77)	26 (79)	27 (81)	27 (81)	28 (82)	29 (84)	28 (82)	28 (82)	27 (81)	27 (81)	25 (77)	27 (81)
Average low °C (°F)	23 (73)	22 (72)	23 (73)	25 (77)	26 (79)	27 (81)	28 (82)	27 (81)	26 (79)	26 (79)	25 (77)	23 (73)	25 (77)
Avg. rain days	5	4	4	4	7	7	7	8	9	10	9	6	80

Source: Weatherbase: Historical Weather for George Town, Cayman Islands."



History

Christopher Columbus discovered the Caymans when his ship was blown off course in 1503. The islands remained uninhabited until well after the 1670 acquisition by the British Crown, which has held dominion over the three islands ever since. They were first put onto the tourist map in the early 1950's due to the discovery of dramatic diving and the availability of the 'aqualung'. It was during the next decade that the Caymanians began to draw up the tax structure that would make them an economic powerhouse whilst establishing the infrastructure that would make it the undisputed capital of the Caribbean.

Travel

The main port of entry for visitors to the Cayman Islands is 'Owen Roberts International Airport', located on Grand Cayman and 'Gerard Smith Airport' on Cayman Brac. Little Cayman Airport is served daily by inter-island flights. There are over 55 weekly inbound flights to Grand Cayman including 28 from Miami by most of the major carriers including Delta, American Airways, Northwest and Continental. There are direct scheduled flights from Heathrow with British Airways several times a week and from Toronto with Air Canada. The local airline, Cayman Airways, operates a new weekly route from Miami to Cayman Brac opening up the 'Sister Islands' to international travel. Cayman Airways are also responsible for the 'inter-island' service, which provides several daily flights between the islands.

Tourism Fueled Economy

The territory has enjoyed stable economic prosperity for many years with a constant stream of visitors attracted to the clean, friendly and safe ambiance of the islands. Tourism now contributes towards 30-40% of GDP output with 1.8 million visitors coming to enjoy the vast unspoiled beaches, duty-free shopping of luxury brands, signature golf courses and world class diving. This is driven by the luxury cruise market with up to 8 ships arriving in Grand Cayman every day and over 55 international weekly flights landing at Owen Roberts Airport. The Cayman Islands are also the world leaders in the registration of mega-yachts and a major player in the registration of other vessels.

Property Market Overview

The Cayman Islands economy is based primarily on the twin pillars of the territory's successful offshore financial services industry and its tourism product. The property market has benefited greatly from both sectors to become a key economic generator. There are no legal restrictions of any kind to foreign ownership of property in the Caymans, which make it very attractive to overseas investors. Title to real estate may be held in one name, a group of people or by a company/corporation. There is no direct taxation in the Caymans and the political stability, quality infrastructure and beautiful natural environment have facilitated the growth of a significant and buoyant property market. The 1970's saw a UK Government-sponsored initiative to assist the Cayman Islands with the creation of a Land Registry, which removed any doubts over the ownership of land and now means that title to all property is granted and guaranteed by the Cayman Government Land Registry.



Government Commitment

The Cayman Government has committed to bolstering long-term growth of economic output with continued investment in infrastructure. The endeavor to promote the international significance of the islands is demonstrated by the current expansion program of Owen Roberts International Airport. The capacity will be doubled to meet the increasing popularity of the islands coupled with the introduction of new air routes from traditionally strong tourist markets such as Chicago and New York.

There are also new initiatives aimed at boosting arrivals from secondary markets such as Canada and the UK by using a concentrated marketing campaign on billboards and in the media under the slogan 'Three islands, one idyllic destination'.

The Government has created a new marina with in-water berths for up to 85 yachts as well as a proposed widening of the navigation channel in the North Sound so that super-yachts may visit the capital, Georgetown. The Government has created a Department of Commerce and Investment, which is responsible for stimulating and facilitating appropriate, long-term, inward and local investment in the Cayman Islands. The DCI provide technical assistance to local entrepreneurs and small businesses and also linking investors with potential customers, suppliers and other business partners.

A recent initiative has seen the government reach an agreement with the world-renowned heart surgeon, Dr. Devi Shetty, to found a major medical facility. The phased construction will include a 2000 bed hospital, a research facility, a teaching facility and an assisted living facility. The medical centre will have full US accreditation and will attract patients from all over the region who are looking for the finest health care with much reduced costs and smaller waiting lists than either the US or Canada.

This is known as Medical Tourism and the benefits to the Caymans will be huge in terms of employment and more affordable quality healthcare. The economic growth that medical tourism generates will also provide a massive boost to the short-term rental market.

Population Growth

With a current population of 50,000 residents, the CIA World Factbook lists the Cayman Islands as the 34th fastest growing population in the world at 2.39% per annum. However, the Cayman Economics and Statistics report for 2008 demonstrates a greater level of growth of 3.5% against the same period in 2007. Comparatively, the UAE is the highest at 3.69%, whilst the UK is listed at number 175 with a growth rate of 0.28% per year.



The Cayman Islands are a major international financial centre. The biggest sectors are "banking, hedge fund formation and investment, structured finance and securitization, captive insurance, and general corporate activities."⁽¹⁾ Regulation and supervision of the financial services industry is the responsibility of the Cayman Islands Monetary Authority (CIMA).

The Cayman Islands are the fifth-largest banking centre in the world,⁽²⁾ with \$1.5 trillion in banking liabilities.⁽¹⁾ There are 279 banks (as of June 2008), 19 of which are licensed to conduct banking activities with domestic (Cayman-based) and international clients, the remaining 260 are licensed to operate on an international basis with only limited domestic activity. Financial services generated KYD\$1.2 billion of GDP in 2007 (55% of the total economy), 36% of all employment and 40% of all government revenue. In 2010, the country ranked fifth internationally in terms of value of liabilities booked in the Cayman Islands and sixth in terms of assets booked. It has branches of 40 of the world's 50 largest banks. The Cayman Islands are the second largest captive domicile in the world with more than 700 captives, writing more than US\$7.7 billion of premiums and with US\$36.8 billion of assets under management.⁽³⁾

There are a number of service providers. These include global financial institutions including HSBC, UBS and Goldman Sachs; over 80 administrators, leading accountancy practices (incl. the Big Four auditors), and offshore law practices including Maples & Calder.⁽⁴⁾

Since the introduction of the Mutual Funds Law in 1993, which has been copied by jurisdictions around the world, the Cayman Islands have grown to be the world's leading offshore hedge fund jurisdiction.⁽⁴⁾ In June 2008 it passed 10,000 hedge fund registrations, and over the year ending June 2008 CIMA reported a net growth rate of 12% for hedge funds.⁽⁵⁾

In 2004, under pressure from the UK, the Cayman Islands agreed in principle to implement the European Union Savings Directive (EUSD), but only after securing some important benefits for the financial services industry in the Cayman Islands. As the Cayman Islands are not subject to EU laws, the implementation of the EUSD is by way of bilateral agreements between each EU member state and the Cayman Islands. The government of the Cayman Islands agreed on a model agreement, which set out how the EUSD would be implemented with the Cayman Islands.⁽⁶⁾

A report published by the International Monetary Fund (IMF), in March 2005, assessing supervision and regulation in the Cayman Islands' banking, insurance and securities industries, as well as its money laundering regime, recognised the jurisdiction's comprehensive regulatory and compliance frameworks. "An extensive program of legislative, rule and guideline development has introduced an increasingly effective system of regulation, both formalizing earlier practices and introducing enhanced procedures," noted IMF assessors. The report further stated that "the supervisory system benefits from a well-developed banking infrastructure with an internationally experienced and qualified workforce as well as experienced lawyers, accountants and auditors," adding that, "the overall compliance culture within Cayman is very strong, including the compliance culture related to AML (anti-money laundering) obligations."⁽⁷⁾

(1) United States Government Accountability Office (2008). GAO Report to the Chairman and Ranking Member, Committee on Finance, US Senate, p.7

(2) Places in the sun. (2007, 24 February). The Economist, no 382 (8517 suppl.)3-5

(3) Cayman Islands Monetary Authority (11 July 2008), Regulatory Framework: Statistics

(4) Bringing Cayman's Mutual Fund Laws up to speed, (1 October 2005). Hedge Week

(5) CayCompass.com (29 July 2008), 10,000-plus funds registered in CI

(6) Appelby, Guide to the EU Savings Directive: Its relevance for Cayman Islands Investment Funds

(7) Cayman Islands Financial Services (n.d.). International Cooperation



The Cayman Islands has been voted as one of the top 10 islands in the Caribbean/Atlantic by readers of the Conde Nast Traveler magazine in its 2010 Readers' Choice Awards.

The awards are presented in the November 2010 issue of the magazine.

The acclaim for the Cayman Islands is based on its activities, atmosphere, beaches, friendliness, lodgings, restaurant and scenery. Conde Nast Traveler also cites the Cayman Islands in the introduction of its world's top 50 islands article.

"We are delighted that discerning travelers to the Cayman Islands continue to be impressed not only by our pristine natural environment, but by the facilities, services and friendliness of our people," said Acting Tourism Director Shomari Scott. "This vote of confidence is testament to the high standards that our tourism partners have consistently worked to deliver and we are proud of this recognition by thousands of readers and travelers."



Conde Nast Traveler is designed for the experienced, discerning, frequent traveler with an array of diverse travel experiences and information encompassing art, fashion, architecture, culture, cuisine and shopping at a variety of destinations throughout the world. The magazine has a current circulation of 818,066. More than 25,000 readers voted for their favorite resorts, hotels, and destinations for the 2010 Reader's Choice Awards.

Source: <http://www.compasscayman.com/story.aspx?id=40533>

Grand Cayman has been named one of the 20 best islands in the world in which to live.

The accolade was given by Islands magazine in its annual ranking of 'top 20 perfect islands' based on real estate value, immigration ease, expat community and quality of island life. It's the third year that Grand Cayman has made the list, following 2007 and 2009.

The magazine was impressed by Cayman's combination of tropical living and modern services, calling it a stable and safe island that would remind people of their home but was different 'in all the right ways'.

Other benefits, according to the magazine, are a stable economy, safety, high living standards and convenience for US access. It also listed welcoming immigration policies and a lack of restrictions on foreigners wanting to purchase the tax-free real estate.



The Banker's 2010 IFC ratings place the Cayman Islands first for specialised financial centres

London, September 9, 2010: The leading banking and finance magazine, The Banker, has named the Cayman Islands as the top specialised financial centre for the second year running in its 2010 IFC Rankings released this month.

Cayman has, for the second year running, been awarded first place by an increased margin over other jurisdictions such as Bermuda, Jersey, Guernsey, Malta, Gibraltar, Monaco and Cyprus .

The Banker's ranking of international financial centres is based not simply on the size of the financial services industry in each location, but focuses instead on the level of international business and the value offered to institutions seeking to expand their overseas operations.

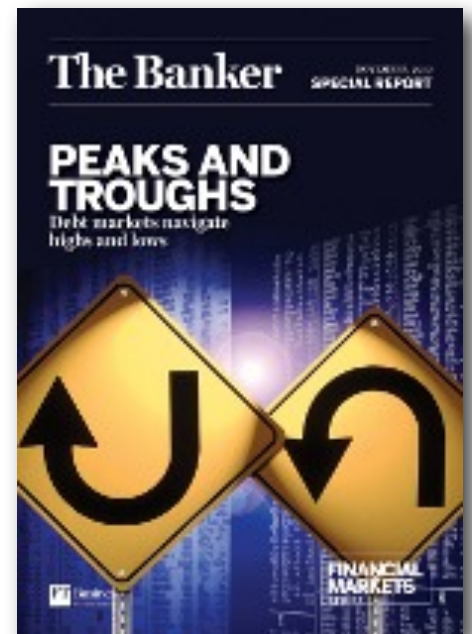
Anthony Travers, OBE, Chairman of Cayman Finance said of the results: "This is yet another objective finding that reinforces the fact that Cayman is regarded by institutions, if not by stubborn popular press, as a successful and transparent tax neutral jurisdiction from which to base international operations.

"This result comes at a time when Cayman has just signed its twentieth tax information exchange agreement and statistics from the Islands' regulating body CIMA show a continuingly robust performance by the financial services industry over the past year. Most importantly the financial crisis has been negotiated without the need to introduce corporate ,income, capital gains, payroll or property taxes, the absence of which is likely to enhance Cayman's attraction in the immediate future."

Statistics from the Cayman Islands Monetary Authority (CIMA) note that Cayman still maintains US\$1.795 trillion in deposits and interbank bookings and is the world's largest domicile for hedge funds, healthcare insurance captives and catastrophe bond transactions.

The Cayman Islands is recognised as one of the top international financial centres in the world, with over 40 of the top 50 banks holding licences on the island.

Source: <http://www.caymanfinances.com/Cayman-Finance-News/cayman-no-1-specialised-financial-centre.html>



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 option to repurchase a plot at any time during a 5 (five) year period. By exercising the buy-back option, the developer agrees to purchase the land at 20% above the original purchase price. Therefore as an example on a £60,000 plot, the developer would pay £72,000.*

In order to successfully invest in property it is of vital importance for the client to understand the fundamentals behind the investment, such as the developer's motivation for offering certain terms and what the exit strategy for the investment is. With this developer buy-back option, the developer is confident of the capital growth prospects of the product they are offering and the buy-back option provides them with an opportunity to capitalize on this capital growth over the coming 5 (five) year period. By offering a buy-back option at 20% higher than the original purchase price, they allow themselves to purchase the blocks back from clients and resell at the higher market rate once the land has increased over and above the 20% level. It is important to note that this is a buy-back option and NOT a buy-back guarantee. Therefore from the client's perspective they are limiting the potential for capital growth, as if for example, during the five year period the value of the plot had increased by 50%, the developer would exercise their buy-back option and consequently the client would only receive a 20% increase in the purchase price.

As the buy-back option is an advantage for the developer, in exchange, the developer agrees to pay the investor a guaranteed return each year over a 5 (five) year period. The return is 20% over 5 (five) years for a cash purchaser and 30% over 5 (five) years for a SIPP investor. This produces a win-win situation for both the client and the developer whereby, the client gains a guaranteed income source on their investment and the developer gains the chance of repurchasing lots at below the market value in the future. The buy-back option is not compulsory and the client will make the decision on whether they wish to include this option at the time of reservation. Please see below for examples of returns for both a cash and a SIPP investor.

Cash Investor: 4% per annum = 20% over 5 (five) years

	Accrued Investment	Accrued Return	Return on Investment (ROI)
Year 1	£20,000.00	£2,400.00	12.0%
Year 2	£30,000.00	£4,800.00	16.0%
Year 3	£40,000.00	£7,200.00	18.0%
Year 4	£50,000.00	£9,600.00	19.2%
Year 5	£60,000.00	£12,000.00	20.0%

SIPP Investor: 6% per annum - 30% over 5 (five) years

	Accrued Investment	Accrued Return	Return on Investment (ROI)
Year 1	£60,000.00	£3,600.00	6.0%
Year 2		£7,200.00	12.0%
Year 3		£10,800.00	18.0%
Year 4		£14,400.00	24.0%
Year 5		£18,000.00	30.0%

Therefore in summary, if the client takes the developer buy-back option then the minimum return they will receive over 5 (five) years is 20% and the maximum return is 40% (ie. if the buy-back option is exercised by the developer).

* 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 (120% of original purchase price) minus the balance due on payments plus the compounded return.

One of the fundamental parts to successful property investment, is having a clearly defined exit strategy. Too many times, investors purchase property without an exit strategy and subsequently find it difficult to realize returns. Whilst buying at a discount or for a high rental return, for example, may seem to be an attractive reason for investment, unless you are able to resell that property at a profit in the future, then it is not a wise investment decision. Therefore, before entering into any property investment, you must understand your place in the development and target your exit strategy before you make the decision to purchase.

As you will have read in the previous pages, the economic principles and arguments underlying real estate investment in the Cayman Islands are strong. As a major banking center, there is a constant demand from high net worth individuals for premium standard property on the islands. This coupled with very limited land resources constricted by the physical size of the islands, allows for a pre-determined and clear exit strategy.

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 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, increasing population focused in the financial sector and wealthy individuals seeking tax free environments to reside, the focus to opening up the sister islands to international travel with direct routes from Miami, and the very limited availability of developable land, there is an ever expanding local and international market for turn-key land opportunities and constructed properties.

There are several exit options for investors which are detailed below:

- 1) Purchase the plot and wait for the developer to complete the infrastructure in the development, ie services, roads etc. Once this has been completed, and capital appreciation has occurred, resell the plot to another investor by reassigning the purchase contract. The developer will handle the reassigning of the purchase contract at a cost of £395.00. Using this option you avoid having to pay all of the installments on the property and also the 6% stamp duty. This option will allow for the shortest turnaround time and lowest capital input, however the return is likely to be lower than the other two options.
- 2) Purchase the plot and wait for the developer to complete the infrastructure in the development, ie. services, roads etc. once this has been completed, pay the outstanding balance on the plot and stamp duty (6% of the purchase price) and have the title deeds issued in your name (cost £695 Title Registration Fee). Apply for detailed planning permission for a “House in a Box,” organized by the developer and sell the plot to either a Cayman Island resident most likely working in the financial sector or a second home owner, with full planning permission to construct their own home. This option will be of a similar timeframe to option 1 but will require additional capital input, however the return is likely to be higher than option 1.
- 3) Purchase the plot and wait for the developer to complete the infrastructure in the development, ie. services, roads etc. Once this has been completed, pay the outstanding balance on the plot and stamp duty (6% of the purchase price) and have the title deeds issued in your name (cost £695 Title Registration Fee). Apply for detailed planning permission for a “House in a Box,” organized by the developer and construct the property. Then sell the completed property to either a Cayman Island resident most likely working in the financial sector or a second home owner as a turn key property. This option will have a longer turnaround time than the previous two options and require much greater capital input but will also likely lead to the greatest possible return.

The exit strategies listed above, have been taken with the shortest time frame in mind. If you have opted for the developer buy-back option, then you would not be able to undertake any of these strategies until the expiry of the 5 (five) year period and with the assumption that the developer had not exercised their buy-back option. There is no requirement to pay the remaining balance early on these plots, you can simply continue to make the quarterly payments for the 5 (five) year period and then adopt either option 2 or 3 at this time. However, in order to free up capital for future investment, we have assumed that the investor has the funds available to move the timeline forward in the examples given.



Payment Plan

Each parcel of land is purchased with the following terms:

- ☛ Non-refundable Reservation Fee £1,000 paid upon signing of the Reservation Agreement
- ☛ Deposit due within 7 (seven) days of reservation
- ☛ Remaining balance is paid quarterly over 5 (five) years, interest free

Purchasing Process

- ☛ BUYER completes Reservation Agreement and returns signed document by email with copies of a passport and a utility bill for each named purchaser
- ☛ BUYER pays non-refundable reservation fee via Credit Card or Bank Transfer
- ☛ DEVELOPER takes the plot off the market
- ☛ BUYER expedites original copy of signed Reservation Agreement to DEVELOPER by registered post to:

Crown Acquisitions Worldwide PLC
4 Granville Road
Southport
PR8 2HU
UK

- ☛ DEVELOPER issues 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 and Sale Agreement, which are couriered to the buyer
- ☛ BUYER completes both Purchase and Sales Agreements. One is to be retained by the buyer, the other to be returned by registered post to the developer
- ☛ BUYER sends first deposit. Proof of transfer is sent to the AGENT (within 7 days of signing reservation agreement)
- ☛ BUYER expedites signed Purchase and Sale Agreement by registered post to the developer at the address above
- ☛ DEVELOPER applies for Title Deeds to be issued once 100% purchase costs have been received and infrastructure is complete

Infrastructure

Includes tarmac road networks and connection to local electricity pylons. Connection to mains water and sewage systems is only applicable on Grand Cayman. On the sister islands, water storage and septic tanks will form part of the construction process. Infrastructure typically concludes within 1-3 years from date of purchase.



Title Deeds

These are issued when infrastructure is completed and 100% of installments have been paid. Titles are granted and guaranteed by the Cayman Islands Government. Once Title is received, the buyer assumes full freehold ownership. The Cayman Land and Surveys Department requires a one-off payment of Stamp Duty (currently 6% of the land value) prior to the Title Deeds being transferred to the purchaser.

House in a Box designs and construction documentation

On receipt of Titles Deeds, a full suite of bespoke architectural drawings is delivered for each plot including all of the construction documentation required to build a property in the Cayman Islands.

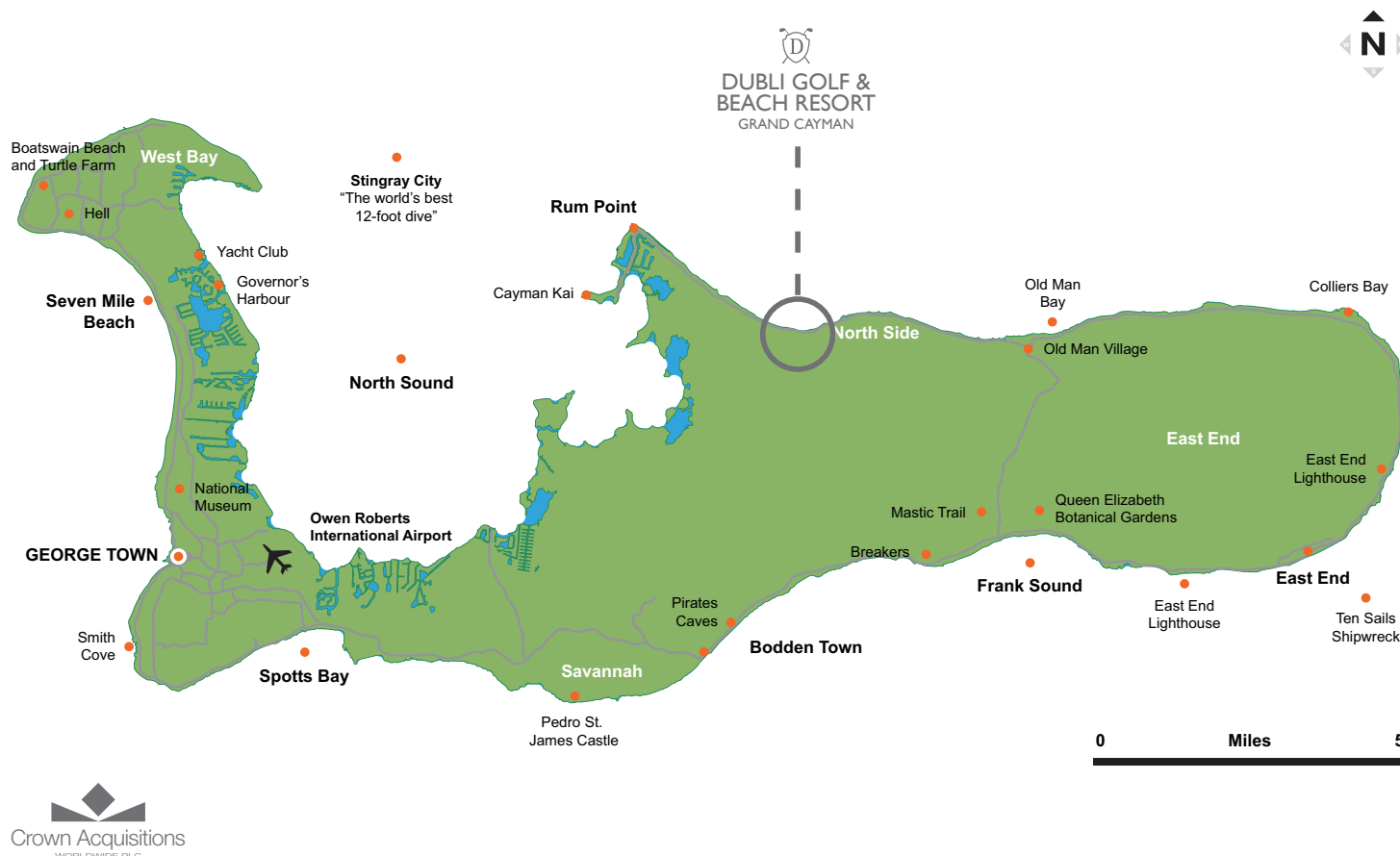
House in a Box planning permission and building license

Once instructed, the developer will submit the documentation and architectural drawings necessary to obtain licenses for construction. They will then project manage the tender process and the construction. The developer is completely arms length with this process and the investor will receive independent quotations from constructors for their property. The developer will charge a 10% project management fee if you wish them to do so, however you are free to manage your own planning and construction process.

Building work may only commence once the licenses are granted. Licenses are only valid for 12 months. It is therefore advisable to delay application until the buyer is ready to either initiate the building process or prepare the plot for sale as a fully licensed product.

Transferability

Investors are able to sell their contract for the freehold plot of land at any time. There is a £395.00 fee payable to the developer in order to reassign the contract.



Grand Cayman is the largest of the three islands which make up the Cayman Islands with an area of 76 square miles. It is the major hub for the financial services industry on the Cayman Islands and home to the majority of the Islands' population. Grand Cayman is serviced by the Owen Roberts International Airport with both international and domestic flights.

Dubli Golf & Beach Resort is Crown Acquisitions Worldwide Limited first land development site in Grand Cayman. It is located on the North Side of the island in an area known as Millionaires' Row and just a short walk from the famous Rum Point Beach.

Spectacularly situated amidst the trees and distinguished by stunning vistas of the Caribbean Sea and inland across the mangrove forest, Dubli Golf & Beach Resort features a private 4 hole golf course for residents providing many homes with wonderful fairway views. With private beach access, the powder soft white sand and the crystal clear turquoise water is only footsteps away.

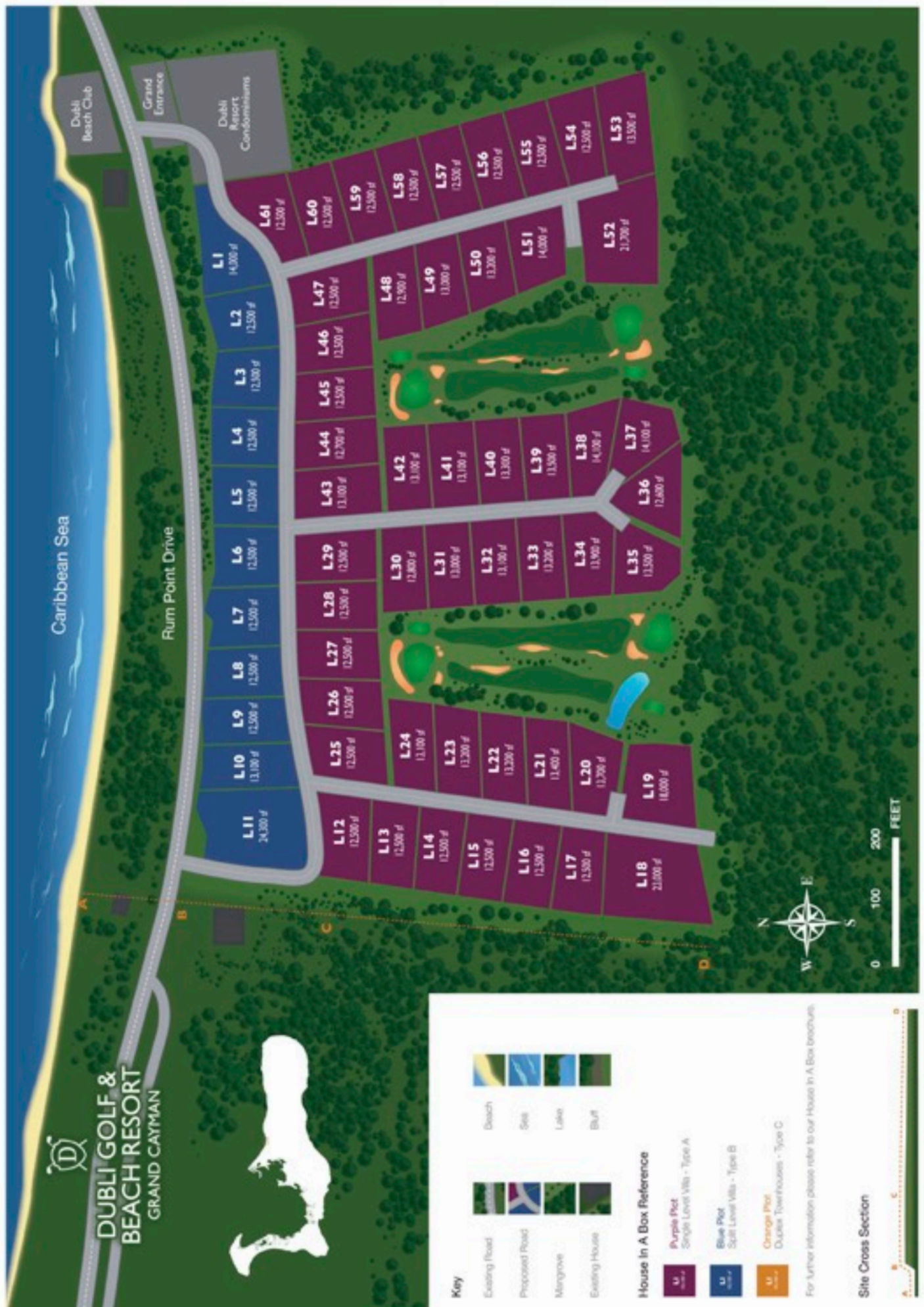
Crown World have recently purchased the adjacent north-west plot which will allow them to develop an exclusive, residents only beach club facility, whilst also permitting more space to create a large, imposing gateway to the entrance with security services. Work has commenced on feasibility studies on the new site with a view to constructing 18 high quality beachside condos. Infrastructure: Expected completion end March 2011.

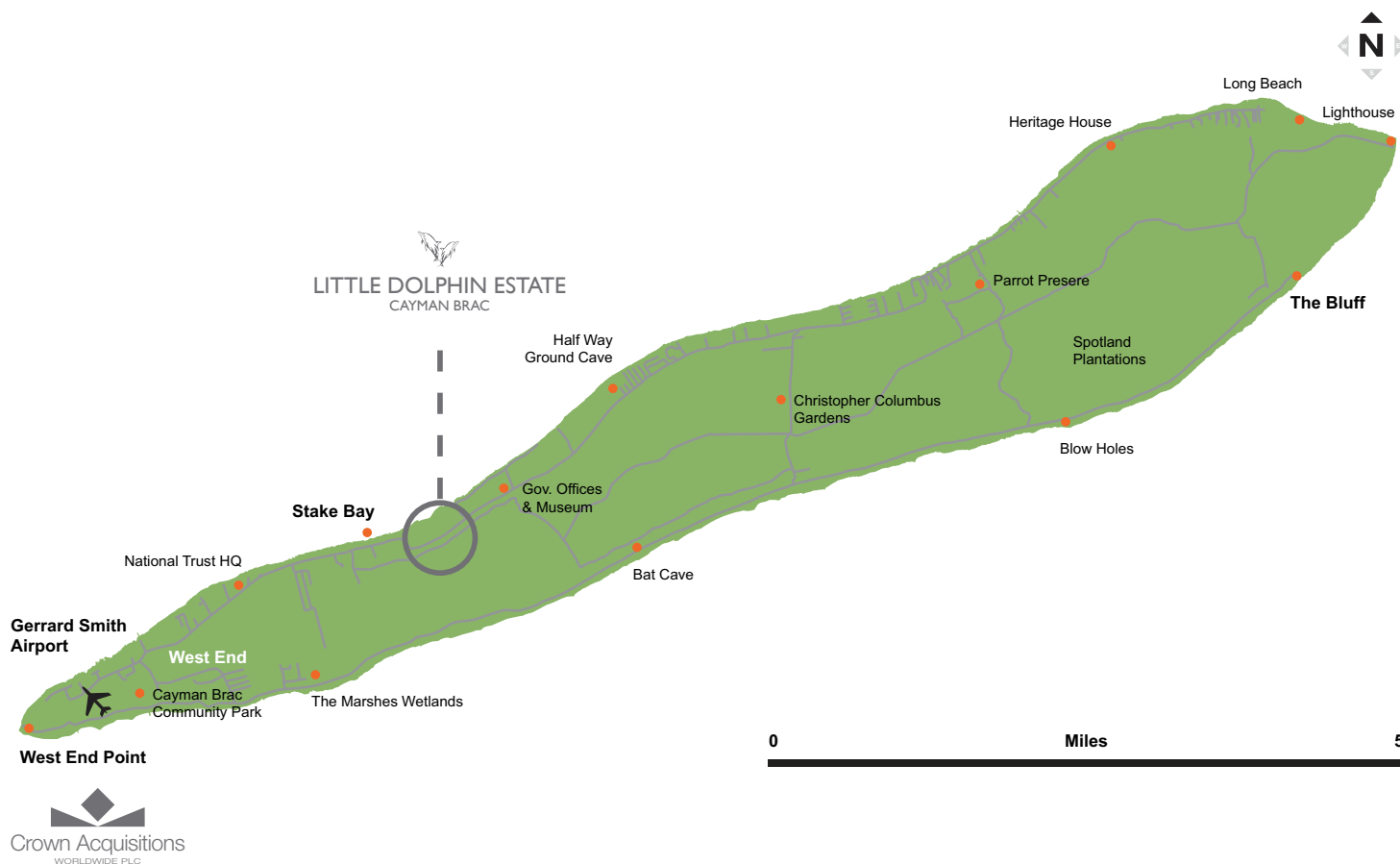
Plot Sales Price: £175,000

Reservation Fee: £2,000

Deposit: £28,000

Quarterly Payment: £7,250





Cayman Brac is the second largest of the three islands which make up the Cayman Islands with an area of 14 square miles. Cayman Brac is serviced by the Gerrard Smith International Airport and has recently opened to direct flights from Miami in the USA. This has consequently led to an influx of international visitors to this pristine island.

Little Dolphin Estate is located on the west of the island and just behind its namesake, Dolphin Estate. The site is on the bluff and a short distance from the airport and the new marina behind Alexander Hotel. It provides good access to the many locally run restaurants that serve regional dishes made from the fish caught fresh that day.

Little Dolphin features a relatively small number of plots and, once developed, will provide its owners with the feeling of living in a small, exclusive island community. The project comprises 23 lots ranging in size from 10,100 square feet to 20,500 square feet. Plots are available within this project to construct all three types of villas. Infrastructure on this project is set for completion by summer 2011. All lots within this project are priced as follows:

Plot Sales Price: £60,000

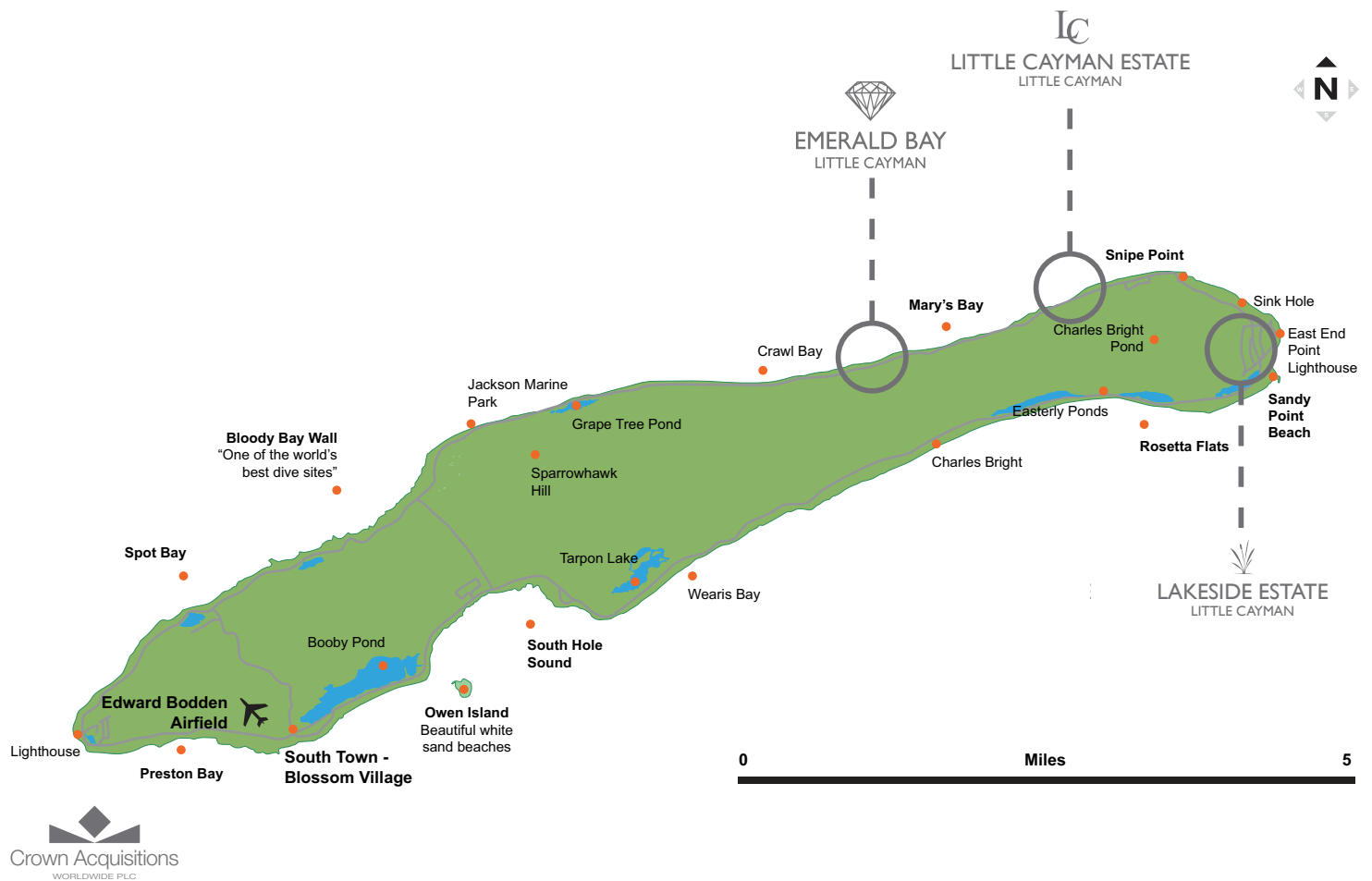
Reservation Fee: £1,000

Deposit: £9,000

Quarterly Payment: £2,500



Enlarged view of lots in Little Dolphin Estate

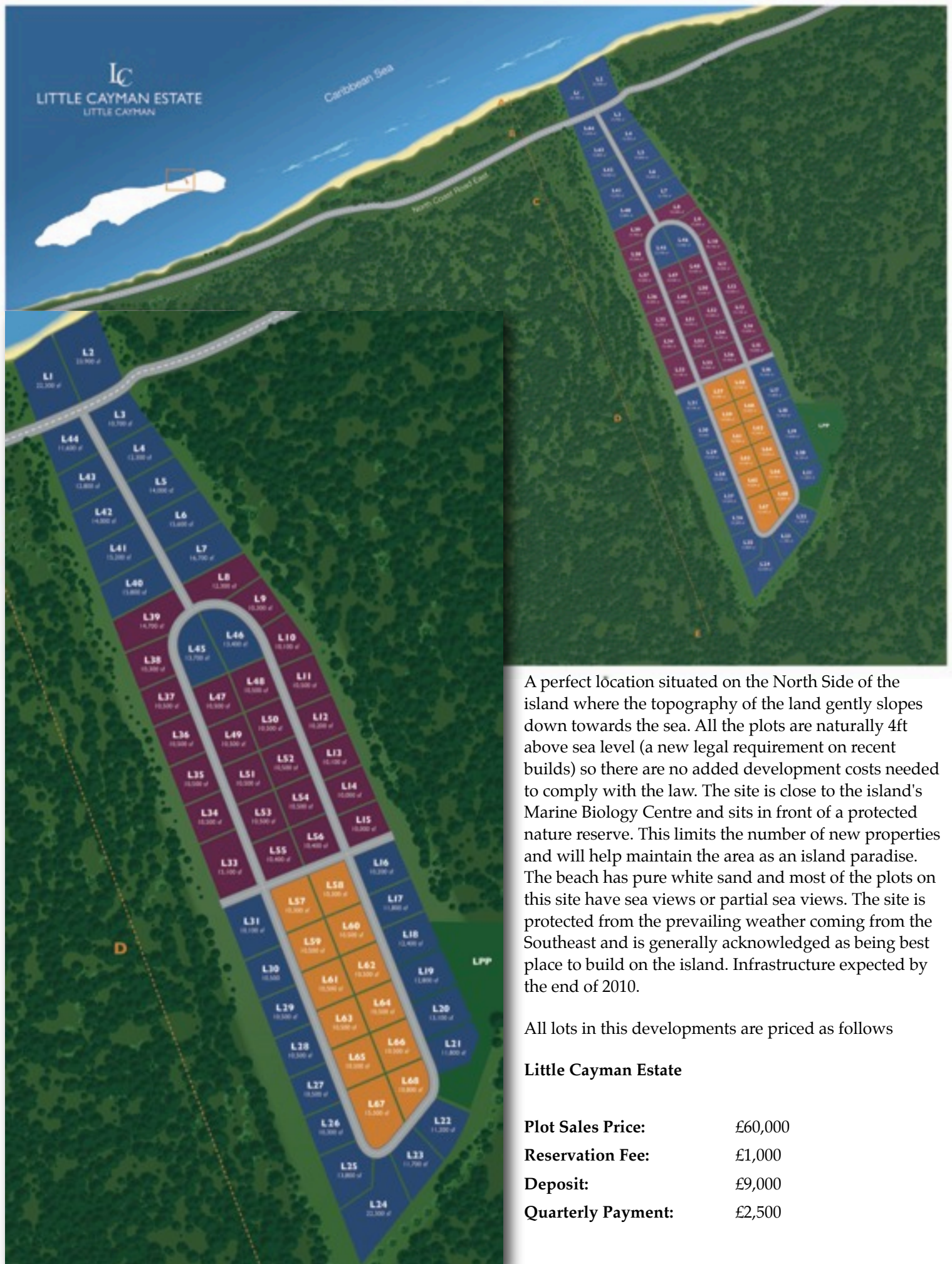


Little Cayman is the smallest of the three islands which make up the Cayman Islands with an area of 10 square miles. Little Cayman is serviced by the Edward Bodden Airfield providing domestic flights to the other two islands. The most undeveloped of the three islands, Little Cayman provides an up and coming real estate investment destination with the tranquil surroundings of an untouched paradise.

Little Cayman Estate is located northern coast of Little Cayman with a unique elevation on this island and with frontline plots and sea views. The project contains 44 lots ranging in size from 10,100 square feet to 23,900 square feet. Infrastructure on this development is completed and therefore this affords a fantastic opportunity for those investors looking for the shortest possible turnaround time on their investment.

Lakeside Estate is located on the western point of Little Cayman close to Sandy Point Beach, arguably the best beach in the whole Cayman Islands. the project contains 69 lots ranging in size from 10,100 square feet to 21,900 square feet.



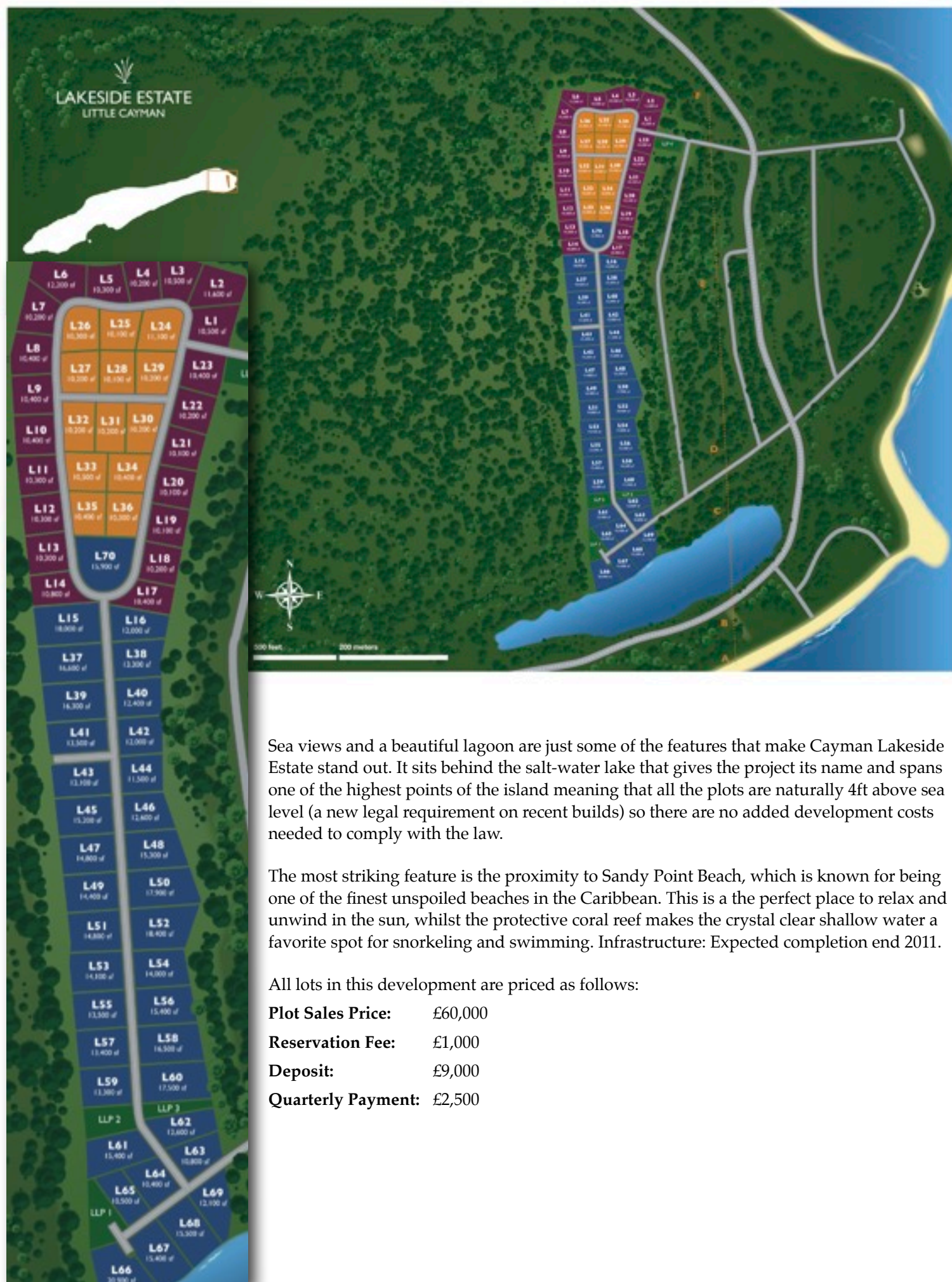


A perfect location situated on the North Side of the island where the topography of the land gently slopes down towards the sea. All the plots are naturally 4ft above sea level (a new legal requirement on recent builds) so there are no added development costs needed to comply with the law. The site is close to the island's Marine Biology Centre and sits in front of a protected nature reserve. This limits the number of new properties and will help maintain the area as an island paradise. The beach has pure white sand and most of the plots on this site have sea views or partial sea views. The site is protected from the prevailing weather coming from the Southeast and is generally acknowledged as being the best place to build on the island. Infrastructure expected by the end of 2010.

All lots in this developments are priced as follows

Little Cayman Estate

Plot Sales Price:	£60,000
Reservation Fee:	£1,000
Deposit:	£9,000
Quarterly Payment:	£2,500

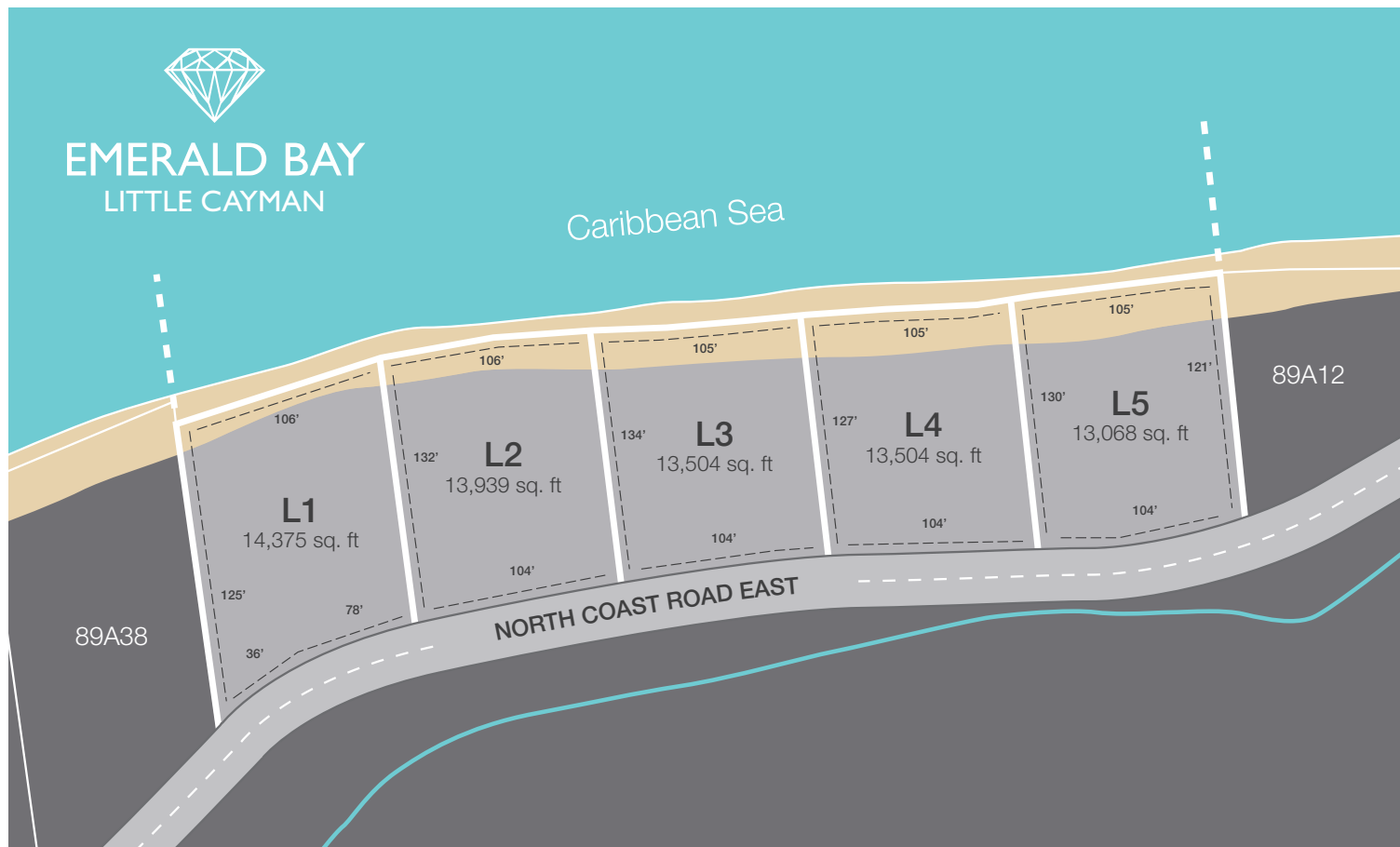


Sea views and a beautiful lagoon are just some of the features that make Cayman Lakeside Estate stand out. It sits behind the salt-water lake that gives the project its name and spans one of the highest points of the island meaning that all the plots are naturally 4ft above sea level (a new legal requirement on recent builds) so there are no added development costs needed to comply with the law.

The most striking feature is the proximity to Sandy Point Beach, which is known for being one of the finest unspoiled beaches in the Caribbean. This is a the perfect place to relax and unwind in the sun, whilst the protective coral reef makes the crystal clear shallow water a favorite spot for snorkeling and swimming. Infrastructure: Expected completion end 2011.

All lots in this development are priced as follows:

Plot Sales Price:	£60,000
Reservation Fee:	£1,000
Deposit:	£9,000
Quarterly Payment:	£2,500



Situated on the North East of Little Cayman, these 5 prime beachfront villa plots provide direct access to the beach. Each plot is impressively proportioned and offers stunning views of the Caribbean Sea. The lots range in size from 13,068 square feet to 14,375 square feet.

All plots have outline planning approval for a residential property and are naturally 4 feet above sea level.

Emerald Bay presents buyers with an enviable array of assets from small-scale exclusivity to front-line beach luxury.

Infrastructure: 100% complete.

All lots within this development are priced as follows:

Emerald Bay

Plot Sales Price:	£189,000
Reservation Fee:	£1,000
Deposit:	£29,000
Quarterly Payment:	£7,950

House In A Box is a turn-key design and build solution. It presents a choice between 3 contemporary villa design concepts. Each villa design has been dedicated to a specific plot location that can be found on the 'Master Plan' of each site. Uniformity of the payment structure now provides the freedom to choose a plot based on the villa design and location rather than the price.

A full suite of bespoke architectural drawings is delivered for each plot including all the construction documentation required to build a dream home in the Cayman Islands. Once instructed, the developer will submit the documentation and architectural designs necessary to obtain the licenses for construction. They will then project manage the tender process and the construction of the property.

Why is it called House In A Box? When project managing the construction of a new property there is a dizzying array of procedural paperwork to organize and a host of different departments with which to liaise. The developer has the knowledge and experience to manage this process. All the relevant information is collated into a clear and easy to understand package that provides everything that is required to allow building work to commence.



For full details of House in a Box designs please ask your agent for a House in a Box Guide.















Crown Acquisitions
WORLDWIDE PLC

Established in 2006, Crown Acquisitions Worldwide Limited is a luxury real estate brand specializing in the acquisition of prime plots and the development of modern bespoke villas in the Caribbean. The company has a strategic network of offices at key locations in Grand Cayman, Europe and the Middle East employing over 20 staff.

Crown Acquisitions is at the forefront of design and development in the booming Caribbean property market and is

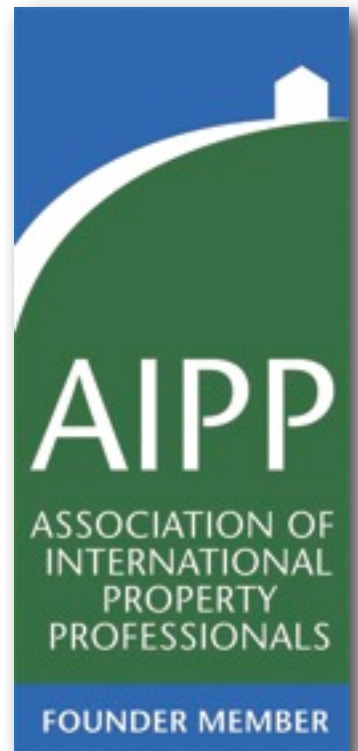
an approved member of the Association of International Property Professionals (AIPP).

Crown Acquisitions is a registered Cayman company and holds a Trade and Business license, which is issued by the Cayman Islands' Department of Commerce and Investment (DCI). This is a legal requirement for any company wishing to trade in the Cayman Islands.

The Chief Executive Officer, Peter John Asher, is a Barrister-at-Law of Lincolns Inn, London. Mr. Asher brings a wealth of Commercial Law experience to our projects from his work with one of the largest and most prestigious law firms in the Caribbean. With his assistance, Crown Acquisitions has fully acquired over 15 sites and currently holds unencumbered land assets and projects with a value of US\$100 Million.

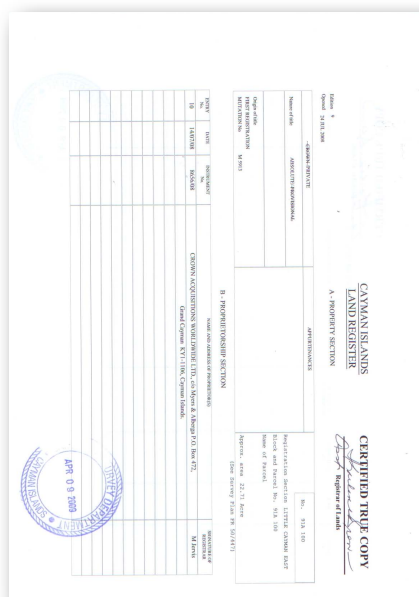
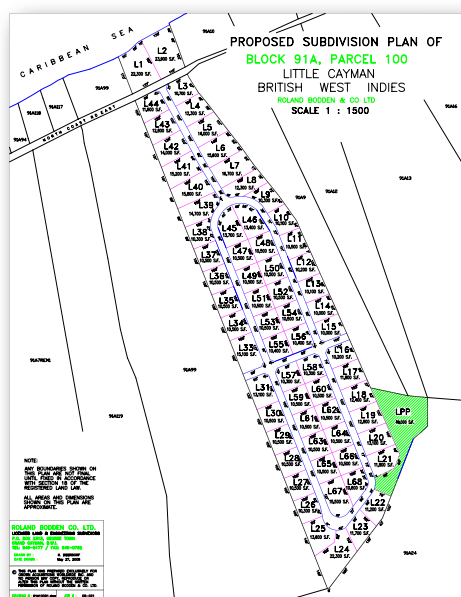
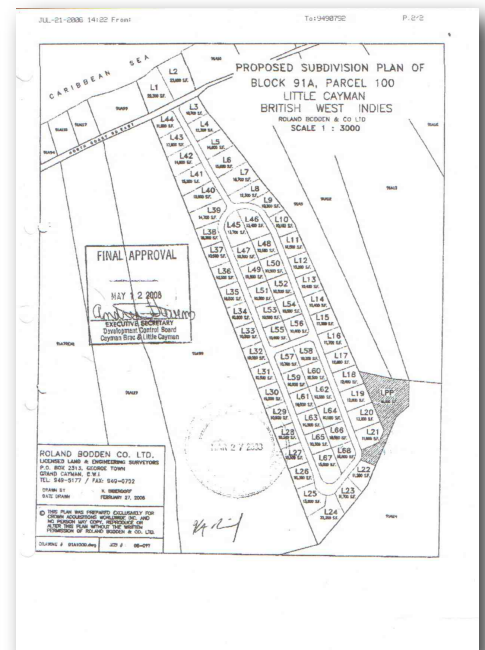
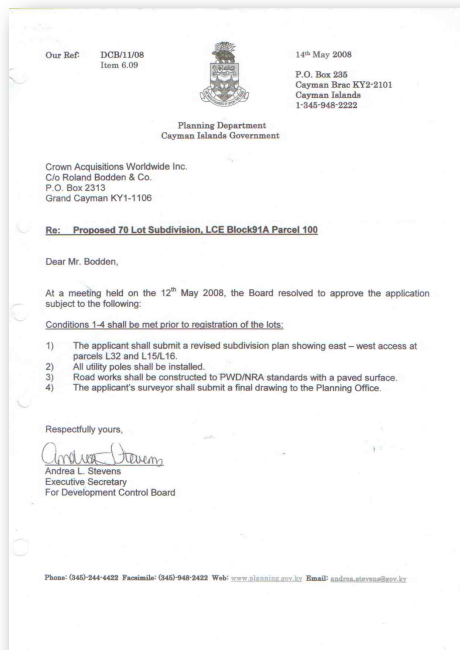
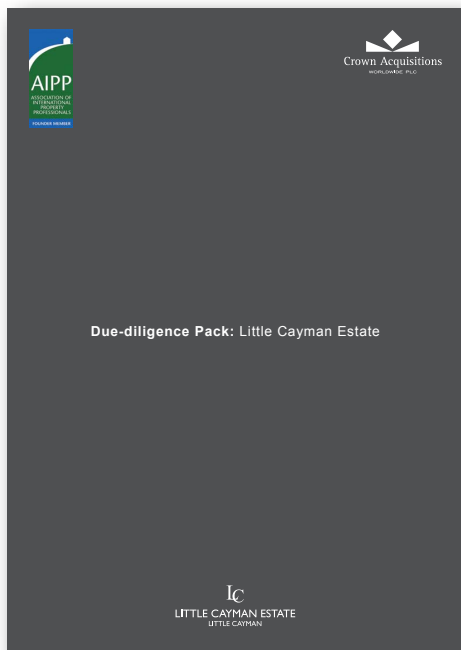
Crown Acquisitions specialize in land acquisition, real estate development, sales and marketing and represent a high standard of excellence and luxury in residential properties. Over the past few years the company has developed an extensive network of International Real Estate Agents and Independent Financial Advisers that has facilitated the sale of hundreds of plots.

Crown Acquisitions provides its clients with a fully integrated 'hands free' design and build service, which includes architects, planning, construction, interior and landscape services and all within a clearly defined timescale and price range.



In order to ensure the safety of your property investment, Due Diligence forms an integral part of the investment decision. All Crown Acquisition Worldwide Limited projects are directly titled to the developer and are free of any encumbrances. This gives the client peace of mind and safety as the developer is in a very strong financial and legal position whereby they own all of the projects outright and no third parties have any claim over the land.

As a company who embraces transparency, the developer provides Due Diligence documentation free of charge to all investors and potential investors on all of their projects. The Due Diligence packs contain, planning permission, sub-division details and Title to the developments. Please ask your agent for a copy of the Due Diligence packs on any of the developments or on Crown Acquisitions Worldwide Limited if you require.





Photos 1-5 Little Cayman Estate showing tarmac roads covered in sand to protect them. Photos 6-8 Dubli Golf and Beach Resort.

Authorized Sales Agent

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