



IMPERIAL

REAL ESTATE GROUP

BANANA CLUB – CUMBUCO

Fortaleza, Brazil

Luxury detached villas located 30 minutes from Fortaleza airport available with preferential payment terms and 10-year mortgages at 5% APR



BANANA

Residencial Club Cumbuco

Brazil encompasses 3.3 million square miles and 189 million inhabitants. Only Russia, Canada, China and the U.S. are bigger in terms of landmass, and only China, India, the U.S. and Indonesia have larger populations. Brazil is by far the largest and most populous country in South America, boasting nearly 50% of the continent's landmass and an equal portion of its inhabitants.

Brazil's \$796 billion economy is the world's 11th largest and accounts for over 50% of South America's total GDP. Brazil's GDP is predicted to more than double by 2025, making it the world's eighth largest economy.

International flights arriving in Brazil have increased by 13% per annum over the last 3 years. Tourist visits are projected to reach 1 billion per annum over the next 5 years.





Brazil

The interest rate has fallen from a high of 42% in 1996 to 12% in 2007. As interest rates continue to trend down, Brazilian purchasers of property and real estate will benefit from greater access to financing.

The Government's commitment to opening up the country for tourism can be seen with the upgrading of several new airports to international status. In addition there is further huge investment in new roads and general infrastructure.

Banana Residence Cumbuco is an exclusive development of just 100 three-bedroom luxury villas, situated in a secure gated community, just 30km from the popular city of Fortaleza.

- Located just 3km from the fantastic beaches of Cumbuco
- Private pier access to lagoon
- Club House and gym
- On-site property management and rentals
- Prices just €115.00



Location

North East Brazil

The North East of Brazil is the country's main "sun and beach" destination and is also the area that is receiving the most investment at an international level. The main reasons for investment are the near-perfect climate and the numerous semi-virgin beaches along its beautiful coastline.

The weather in the North East is the best in the entire country with a stable and sunny year-round climate and average temperature of 27 degrees. In addition, the North East is the closest point to Europe from Latin America with flying time as little as 7-8 hours.

Compared to many tropical destinations, Brazil benefits from a complete lack of natural phenomena such as hurricanes, tropical storms and earthquakes. The major tour operators, such as Thomson, have now realized Brazil's tourism potential.

The cost of living can be as low as 30% of the cost of that of the UK or western Europe; property prices are incredibly cheap and the area is highly accessible with daily flights from most major European countries.



Fortaleza

The first building in what is today called Fortaleza was the Fortress Schoonenborch, built in 1649 by the Dutch, who at the time had invaded and were occupying cities in the Brazilian North East, such as Recife and Natal. After the Dutch were expelled, the city changed name a few times, finally opting to settle for the name “Fortaleza”, meaning fortress.

With over 2 million residents, Fortaleza is a large city boasting a convivial atmosphere. It is the capital of the Ceara state and is sometimes called Ceará. Two words define the capital of Ceara State; sun and party. Fortaleza is the Brazilian coastal city with most sunny days throughout the year, leaving the areas 25 kilometres of sandy beaches bathed in its golden glow. Party is the permanent state of spirit of the people and the city.

Wealthy Brazilians flock to the North East and Fortaleza for their holidays and what attracts them and foreigners alike is a combination of sunny beaches, a busy and safe nightlife and the plethora of delicious foods on offer.



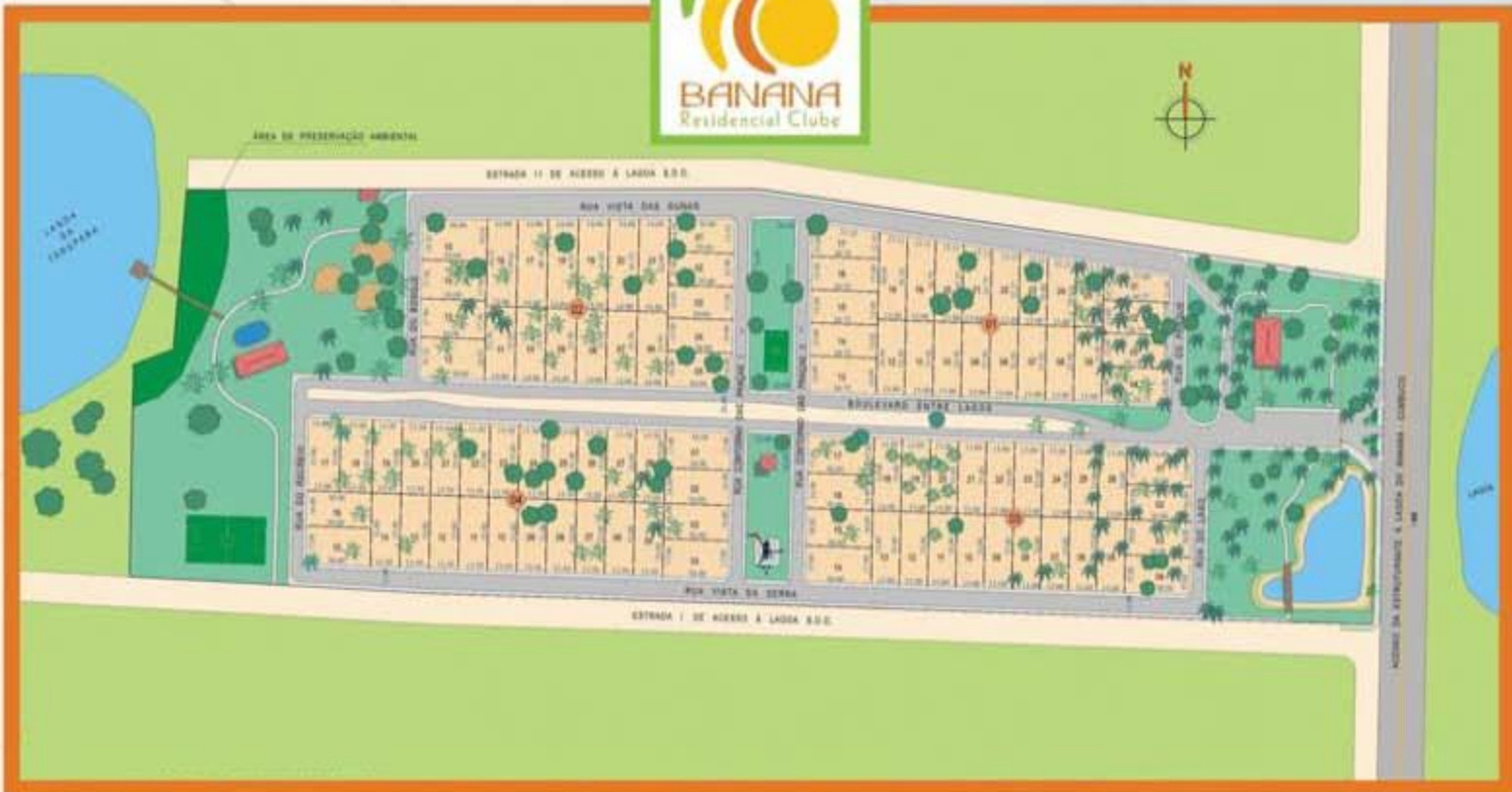


Architecture

- The villas are designed for tropical living
- Total area of development plot 100,000 m²
- Communal garden area 50,000 m²
- Villa Plot average 500 m²
- Villa built area 140 m² plus terraces



Development Plans





Facilities

- Two communal swimming pools
- State-of-the-art gymnasium and sauna
- Club house and coffee shop
- Minimarket
- 24-hour security
- Private fishing lake
- Close to local town, with free shuttle bus, offering bars, restaurants
- Local beach offering relaxation and a range of water-sports
- Kids play areas, with soccer, tennis and volleyball courts
- Heliport



Specifications

- Modern specification including thoughtful and spacious interiors and good lighting (both natural and artificial)
- Luxury outdoor living
- High-quality woodwork with built-in wardrobes in bedrooms
- Bathrooms with high-quality appliances and power shower
- Private parking
- 24-hour security



Sample Floor Plans





Cumbuco

Located less than 40km from the Brazilian North Eastern city of Fortaleza, this picturesque and sunny fishing village with a population of just 1,000 has everything to offer; virtually constant sunshine the whole year through, glorious beaches and a beautiful palm-tree fringed fresh-water lagoon.

For the sporty Cumbuco offers an abundance of activities, from golf and equestrianism to every kind of water sport. Cumbuco is celebrated for its wind and kite surfing facilities and its average 27 degree climate offering pleasantly warm waters all day long. Its sand dunes are perfect for horse riding, sand surfing and buggy riding and, for obvious reasons, are a real hit with the kids.

Banana Residencial Club is set on the banks of a beautiful natural freshwater lagoon affording a cooler, calmer and more tranquil atmosphere. The beach breezes that are so ideal for wind and kite surfing abate as you move away from the beaches towards the lagoon and an abundant freshwater supply gives rise to palm trees and lovely, verdant greenery. For those who are not keen on swimming in a salty sea or have worries about the safety of younger children, then the safe, calm freshwaters of the lagoon with its shallow, sloping floor provides an ideal setting.

Pretty and safe by night, Cumbuco is wonderful for an evenings stroll. With its plethora of shops, restaurants and bars it manages to engender both a lively and unthreatening ambiance and its wonderfully warm and friendly indigenous inhabitants create a truly Hispanic atmosphere. Whilst there are plans to build a discotheque in Cumbuco its nightlife is definitely quieter than that of Fortaleza.

But for those who want to really party and dance the night away the vibrant city of Fortaleza, with its huge array of bars and restaurants is just minutes away.



Only
948€ per sqm

Financial information

Banana Residencial Club provides the best value in the area for location and price.

Prices start at just €115,000 excluding purchase costs at approximately 5%

Purchase Price			€115,000*
Option 1			
30% PPC contract	30%		€34,500
20% Foundations	20%		€23,000
20% Roof	20%		€23,000
30% Completion	30%		€34,500
Option-2			
30% PPC	30%		€34,500
18 equal monthly payments	40%	per month	€2,555
30% completion	30%		€34,500
Option-3			
Full payment on contract = 10% discount			€103,500



50% Mortgage over 10 years

A non-status mortgage is available at 50% over 10 years at Brazilian + 0.75% (12%) per annum.

*Properties are purchased in the Brazilian Reals at R\$310,000. The Euro price of €115,000 is based upon exchange rate of R\$2.7 to the Euro. Currency fluctuation at the time of purchase may increase or decrease the quoted prices.



Why Banana Residencial Club?

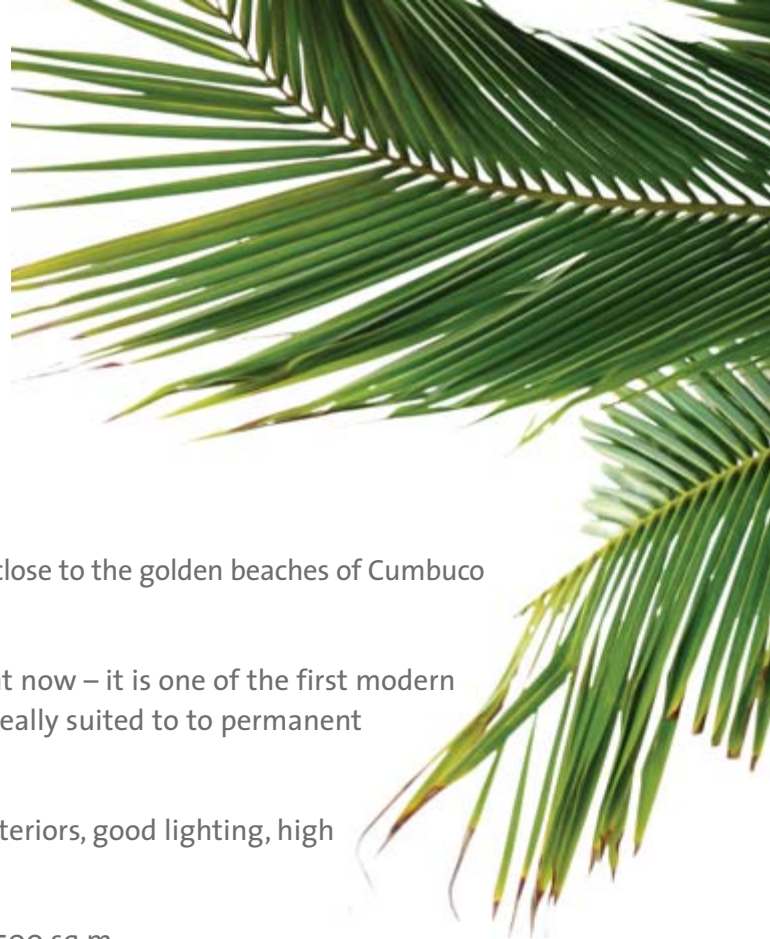
- Just 30 minutes from Fortaleza International Airport
- Undiscovered and unspoilt location
- Golf in the morning and beach in the afternoon
- High capital growth potential
- Strict building controls – beach areas protected from development
- One of Brazil's favourite destinations – local history, food and wine, golf, sailing, and water sports



Why Buy?

Banana Residencial Club enjoys a privileged location, close to the golden beaches of Cumbuco and enjoying its own freshwater lagoon.

- The project is a perfect vehicle for investment right now – it is one of the first modern secure villa only developments in Cumbuco and ideally suited to permanent residence as well as the holiday home market
- Modern specification - thoughtful and spacious interiors, good lighting, high quality flooring and large communal gardens
- Large terraces and private plots of approximately 500 sq m
- Community swimming pools
- Security
- Proximity – to the airport, 30 mins
- Limited number of units available





Disclaimer: The details contained in this brochure are for guidance only. Any photographs, illustrations, plans and sizes only give a general indication of the proposed development. The developer operates a policy of continuous development and features, specifications and external treatments may vary. The developer reserves the right to alter any part of the development. Particulars described in this brochure should not be relied upon as accurately describing any specific matters. Tables, projections and profit forecasts are provided for illustrative purposes only. Property values and assumed rentals can decrease as well as increase. No express or implied income claims are made herein. Neither the developer nor any of its partners, directors, employees or representatives will be liable for damages arising out of or in connection with the use of information provided in this document.

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