



## Costa Pedasi

Los Santos Province. Panama

EM Concepts  
Investment Summary



## Let us introduce ourselves...

EM Concepts was started to give our clients access to genuinely exciting and fully bespoke investment packages. With EM Concepts your comfort, knowledge and safety are paramount to our ethical principles, along with the desire to give you access to the most exciting property markets around.

We believe that our world of property ownership is changing and to make the smart moves today you need to look to the markets of tomorrow.

EM Concepts cast a wide net over the entire world in order to find you the best investments in the worlds emerging markets.

We have built relationships with the finest, most visionary developers and industry professionals in the market. Our structures and partners help you take the risk away from some of the most interesting and potentially lucrative investments you are ever likely to make.

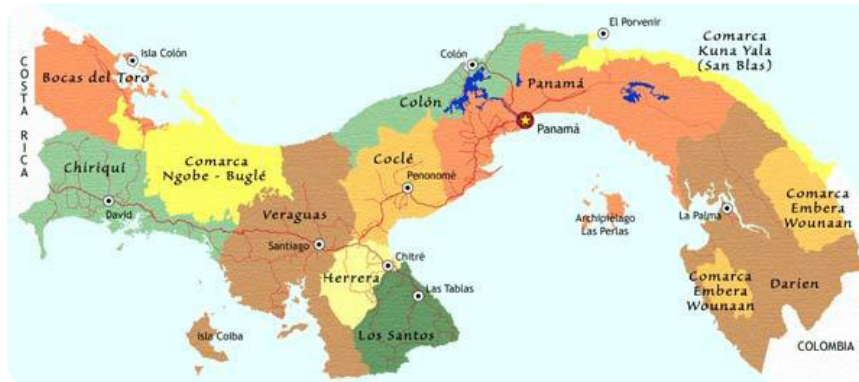
Our company represents clients across a broad spectrum of investment needs.

- Sophisticated investors looking to be there first
- Those wishing to add property to their pension & investment portfolios
- First time buyers disillusioned with UK prices
- Explorers looking for those fascinating second homes
- Anyone looking for investments that can outstrip traditional housing markets

Our business philosophy is based on three core principles.  
**Knowledge. Performance. Integrity.**

## Introduction

Panama is one of the most exciting regions for investors in Central America today. In recent years, particularly in Panama City, the rate of new development being undertaken has been staggering, and while many looking to invest in property in Panama will immediately look towards the capital, what many overlook is the fact that the rest of Panama is one of the most diverse countries in the world and a fantastic place to invest, settle down or both.



However, the relatively 'unexplored' areas of Panama in terms of investment are not to remain so for long. With areas such as Panama City booming, prices are rising fast and therefore investors are starting to turn their attention further afield. Now is the perfect time for forward thinking investors to capitalize on these undervalued areas.

We have sourced an excellent opportunity that fits perfectly to this scenario. It is called Costa Pedasi, a stunning new development on the Azuero Peninsula.

## Costa Pedasi – Location

### Los Santos Province

Costa Pedasi is located within the Los Santos Province of Panama. Los Santos is the third largest province in Panama and is well known for its festivals and carnivals which take place in the province's capital, Las Tablas, including the Festival Nacional de la Pollera and the Festival of the patron Santa Librada.

Costa Pedasi is situated in one of the most stunning areas Los Santos has to offer, the Azueros Peninsula. Located on the Pacific coast of Panama, the Peninsula is frequently compared to the Guanacaste region of Costa Rica for its welcoming locals, stunning scenery and attractive weather. The Azueros Peninsula is arguably one of the most beautiful locations in Panama, and the area is one of the driest in Panama which offers only two seasons; Golden and the Green.

The 'Green season' (June to November) will bring intermittent rainfall that will allow for lavish green scenery that Panama is famous for, while the 'Golden season' (December to May) will bring clear blue skies which, due to the development's location, will be compensated by crisp offshore breezes.

The local community will also provide a welcome escape from the frenzied atmosphere found in cities around the world. The small village of Pedasi, just a mile from the development, will provide a welcoming, friendly atmosphere to pursue activities at your own pace. The village provides hotels, bars and restaurants, while homegrown food is readily available in the local mini-market. English speaking and U.S trained doctors are also located at medical clinics in the village.

For those of you seeking a little more action, the area also provides an array of water activities. Not only does the Pedasi area provide some of the world's best surfing spots, the stunning blue waters also allow for deep-sea fishing, snorkeling and diving. The coast has also been referred to as the 'Tuna Coast' for its abundance of yellow fin tuna.

## Costa Pedasi – Location

### Isla Iguana: The Panamanian Galapagos

Only minute's way by boat from Costa Pedasi, Isla Iguana and its surrounding marine life will take even the most traveled divers' breath away. The island is in the mist of 35 acres of coral reefs, 13 different coral species which act as home to over 200 different types of fish.

The island also boasts a wildlife refuge, where you can find humpback whales in its waters, giant iguanas in its trees and the nesting site for the 4-foot Carey turtle on its beaches. The hatching of the turtles in particular is surely one of the most incredible nature experiences anywhere in the world, and again the warm and welcoming locals will ensure a relaxed and friendly out atmosphere for you to take in and enjoy this fabulous island paradise.



## The Deal

EM Concepts have managed to secure this exclusive deal with the developer in order to offer it to international investors. Spanning over 235 acres, Costa Pedasi will consist of a variety of land plots with the option to build private villas within a 5 year period. The developer's architect firm, Mallol & Mallol, has developed three different villa designs, all created to ensure open and spacious homes which maximize the breathtaking ocean views.

The Pedasi area offers some of the cheapest land prices in Panama with prices starting from as little as \$80,000, and with land prices sure to rise in the coming few years, this development should certainly be seen as one of the most exiting investment opportunities in Panama today.



## The Development

Costa Pedasi is located in the Azuero Peninsula which is one of the hottest areas of investment right now in Panama, largely because of the ecological variety and natural beauty of the region, and not to mention the fantastic offshore fishing. In particular, yellow fin tuna is very popular here, however it is by no means the only fish you will find - there's a whole variety from dorado, grouper, snapper and more.

The project itself will feature ocean views from every lot, a club house, swimming pools, tennis courts, 68 acre tropical reserve on the property, and 2.5 km of untouched beautiful beach front. You will find a whole array of wildlife including Blue whales and dolphins migrating 200m off the beach, tropical birds and monkeys to name but a few.

Costa Pedasi is approximately three hours drive from Panama City, or a short flight with Air Panama offering commercial flights between Panama City and Pedasi. Pedasi airport is located less than five minutes drive from Costa Pedasi.

### The Villas

We are offering three home designs to choose from when you buy a plot within Costa Pedasi. The sizes of these villa range from 140m<sup>2</sup> to 315m<sup>2</sup>, and you will have the choice of three villa designs, all created to maximize the natural beauty of the region. If however you decide you would like something a little more personal, you are free to design your own villa just the way you want it.

## The Tucan

This comfortable model allows brilliant ocean views for most areas of the house. The Tucan's master bedroom, living and dining rooms spill into the wide deck surrounding an open air pool, facing the beach.



### Specifications

- Total area: 3,089 square feet (287 square metres), of which 2,013 square feet (187 square metres) are enclosed
- Ceiling height: 12 feet (3.65 metres)
- Direct ocean views from the living room, dining room and master bedroom
- Two bedrooms, each with its own full bathroom
- Open kitchen
- Open one car garage with a rooftop
- Pool

## The Tucan



## The Dolphin

This model's roomy design confers sensational ocean views on most areas of the house. The Dolphin's master bedroom, living and dining rooms spill into the deck surrounding an open air pool. The villa's floor plan separates its private space – encompassing two bedrooms with private restrooms – from its public areas.



### Specifications

- Total area: 3,089 square feet (287 square meters), of which 2,013 square feet (187 square meters) are enclosed
- Ceiling height: 12 feet (3.65 metres)
- Direct ocean views from the living room, dining room and master bedroom
- Two bedrooms, each with its own full bathroom
- Live-in housekeeper's suite, including a bathroom
- Guests' bathroom
- Open kitchen
- Enclosed one car garage
- Pool

## The Dolphin



## The Whale

The Whale's grand foyer entrance hall faces an open pool deck overlooking the Pacific Ocean. In the middle of the villa the magnificent pool separates the model's private area and its public areas. This creative design effectively incorporates the open air pool into the rest of the house, making it the luxurious villa's central room.



### Specifications

- Total area: 4,327 square feet (402 square meters), of which 3,143 square feet (292 square meters) are enclosed
- Ceiling height: 12 feet (3.65 metres)
- Grand foyer entrance hall and lobby
- Direct ocean views from the living room, dining room and master bedroom
- Three bedrooms, each with its own full bathroom
- Family room
- Live-in housekeeper's suite
- Open kitchen
- Enclosed two car garage
- Pool

## The Whale



## Amenities

Not only will you be able to enjoy any one of these luxury villa's with breathtaking sea views, the development also provides an excellent level of community facilities, including a community swimming pool, a beach club, tennis, basketball and volleyball courts, children's playground, parks, horse stables and walking trails. On top of this, you will be able to enjoy all of these great facilities safe in the knowledge that your property and family will be safe due to the development providing for a gated community with 24 hour security.



## Payment Plan

EM Concepts charge an administration fee of £500 and you will be required to pay a \$5000 down payment upon reservation of a plot. The breakdown is as follows;

### Plots

- 30% on signing
- 30% 3 months after signing
- 40% 6 months after signing

### Houses

- 30% on signing
- 70% which can be financed through a local bank

## The Developer

The Alrig group is a privately owned investment group and Costa Pedasi represents the first project in Panama the group is undertaking. The group consists of several private companies and is headed by the Rieger family. This development consortium is well established and has undertaken many projects all over the world including Jerusalem, Tel-Aviv, Moscow, Krakow and Amsterdam.

Although this is their first project being undertaken in Panama, they have aligned themselves with highly regarded partners in Panama, including Mallol Mallol, who is among the most well known and respectable architects in the country. Mallol Mallol will be designing the three different villa types for the development. The consortium have also teamed up with Panama Environmental Services to carry out the environmental engineering aspect of the project, again who are a very well respected body within Panamanian engineering.

The group is also currently undertaking a similar project in Cyprus, where they have purchased 60,000 m<sup>2</sup> of land for the construction of 11 bungalows, 12 villas and 132 apartments aimed largely at the British and Western European markets.

The group's two-fold investment policy is aimed at creating a balance between high yield opportunities and secured cash flows:

- Investments in real estate development in emerging markets, real estate development and financing in Israel and investments in industry and high tech companies.
- A portfolio of high quality properties in Western Europe and in prime locations in Israel generating secured income over time.

# Disclaimer

## Investment risk

Investments are subject to risks including possible delays in repayment or loss of income or capital invested. Past performance of any ecology or property price is not a reliable indicator of their future performance. EM CONCEPTS does not guarantee the performance of any marketed real estate property if bought as an investment. The return of a buyer's capital nor any specific rate of return. The value of investments and any income derived from them can go down as well as up and the value of a buyer's investment may be extremely volatile and be subject to sudden and substantial falls.

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