



# Umm Al Quwain Marina

Umm Al Quwain, UAE

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.***

## Umm Al Quwain

Umm Al Quwain, one of the 7 members of the United Arab Emirates, covers an area of 800 square kilometres and stretches from the beautiful, lush green coastal mangroves lining the shores of the Persian Gulf, inland across the rolling sand dunes to the fertile oasis surrounding Falaj Al Moalla.

Nestled between Sharjah and Ras Al-Khaimah, on the west coast of the UAE, Umm Al Quwain is blessed with one of the most attractive marine environments on the entire Arabian Gulf Coast.

The total area of the emirate is equivalent to one per cent of the country's total area. It is ruled by His Highness Shaikh Rashid bin Ahmad Al Mu'alla, who came to power in 1981.

The town of Umm Al Quwain has the preserved remains of an old fort, its main gate flanked by defensive cannons.

Located 50 kilometres south of the town of Umm Al Quwain is Falaj Al Mulla, the agricultural area of the Emirate. Sinayah Island, lying one kilometre away from the town of Umm Al Quwain, is a natural reserve for a large number of species of birds, deers and Al Qaram trees.

Umm Al Quwain's attraction lies in its long clean beaches, an enclosed lagoon and public horse riding stables. The Ahmed Bin Rashid Port and Free Zone located in Umm Al Quwain offers great incentives to investors. Umm Al Quwain also houses a multi-million dirham aqua park, Dreamland, which has boosted its prominence in the UAE.



# The Development Umm Al Quwain Marina

Building on the natural beauty, the developer, Emaar is creating a landmark community bringing a new level of waterfront living to Umm Al Quwain.

Along the extensive coast of Umm Al Quwain, lies the picturesque lagoon of Khor Al Beidah, a site naturally sheltered from the open waters of the Gulf. The basin of the lagoon provides extensive sand bank areas and mature mangrove forests. Within the curl of its crescent shore stands the awe-inspiring “Umm Al Quwain Marina”.

Umm Al Quwain Marina will not only be an ideal home, but also a haven for escape, relaxation and recreation. It will be one of the most desirable waterfront locations in the world. The concept is of a large circular marina and is designed to offer a vibrant, chic community together with world class recreational facilities.

Set around the impressive marina are a number of village communities, each with their own green areas and local facilities. Residential offerings include Luxury Villas, Townhouses and exclusive islands.

## The Marina

At the heart of it all is the spectacular crescent shaped 600 berth Marina. Alongside is the boulevard, featuring fine dining, retail and entertainment facilities and is the focal point of the town centre. Boutique hotels provide for discerning guests and the Yacht club allows keen boaters to relax in style with other sea lovers.

## Mistral Villas

Mistral Villas are the initial offering in this fantastic development. These villas will truly be a desirable address. Comprising of single family detached villa homes, it offers you the choice of both Spanish and Portuguese style architecture.

Mistral has been masterfully designed to accommodate every expectation.

## The Deal

EM Concepts have managed to locate a truly unique deal within this development. Emaar have sold out of phase 1, Mistral Villas.

We however, have availability and the Villas can be bought at a significant discount from the last Emaar sales prices. Phase 2 of the project is set to be launched shortly, with an anticipated 8 -12% price rise. Even on current comparable units owners of one of these villas should gain attractive equity in a very short space of time.

When compared to other Villa prices in the UAE and coupled with the fact it is an Emaar project this deal represents fantastic value for those lucky enough to purchase.



# Development Highlights

## The Deal

- Below Emaar prices
- Substantial instant equity
- Lowest p.s.f cost of villas in UAE
- Excellent rental potential plus imminent rental contract options with major. This will provide a rent guarantee option of around 6%
- Fantastic Development - carbon copy of Arabian Ranches villas in Dubai that are more than triple the price
- Villas are finished and the phase 1 has a completion date of June 09
- Finance available from National Bank of Umm Al Quwain.

## The Development

- Largest Marina in UAE
- Title to be transferred shortly to freehold
- 7000 + of land per villa
- 3750 sqf living area per villa
- Every 30mins water Taxis to Jumeirah Beach and Marina - travel time 25mins
- Metro to stop in Umm Al Quwain
- 20mins from RAK financial City
- 25mins Dubai international airport



## Pricing

We have limited villas remaining in the following styles:

M2 - 3 bedroom + maids, 3765 sq ft floor area, 7100 sq ft floor area - from 2,644,888 AED	AED SQ FT 700
M3 - 4 bedroom + maids, 3844 sq ft floor area, 7200 sq ft floor area - from 3,159,888 AED	AED SQ FT 815

Pricing varies dependant on plot and location. Please contact us for latest availability.

## Payment Plan

The Emaar payment plan requires 40% to be paid up front and the remainder in stage payments over until completion.

Our payment plan offers greater flexibility, with 30% of the purchase price paid between now and Jan 09 then the rest can be raised on finance if desired.

## Mortgage Finance (can be raised during the contact transfer process)

Finance for 70% of the new purchase price can be raised during the contact transfer process for residency holders and GCC Nationals. Alternative financing can be arranged for non residents subject to status and terms.

## Financial Example (Villa M2, Plot 248)

Exchange Rate = 6.4

	AED	GBP
Our Price	2,644,888	480,889
Built area sqft	3,765.00	
Plot size sqft	6,950	
Price per sqft	702.49	
Comparable		
Better Homes	2,948,610	536,111
Price Difference	303,722	55,222
Phase 1 Emaar	2,897,000	526,727
Price Difference	252,112	45,839
Emaar Price +12%*	3,244,640	589,935
Price Difference	599,752	109,046

Optional Costs	AED	GBP
Landscaping and Pool	144,000	26,182

\*New prices to be announced early next year (Units will be smaller and further from waterfront)

## Example Payment Plan

Reservation	1st Payment	2nd Payment	3rd Payment	4th Payment	Completion
<b>Deposit</b>	<b>Flexible plan until Jan 09</b>		<b>01.01.09</b>	<b>01.04.09</b>	<b>30.06.09</b>
549,294.40	220,588.80	330,883.20	330,883.20	330,883.20	882,355.20

- Reservation is non-refundable
- Contract transferred after 2nd Payment
- Sale confirmed on reservation by MOU

## Specifications

- Kitchens with elegant cabinets and granite counter tops
- Built-in wardrobes in all bedrooms make for simple and elegant storage solutions
- En-suite bathroom in master bedroom
- Maid's room, laundry room
- Front yard with carport for two vehicles
- State-of-the-art high-speed digital technology for Internet, television and voice communication
- Pitched colourful roofs, Spanish and Portuguese style decorative elements
- Colourful exterior paint for each villa
- Large balconies and terraces.

## Finishes

- Exceptional finishes, including three colour options offered for the following items at no extra cost
- Main floor tiles
- Tiles - Bathroom and kitchen
- Marble top - Bathroom
- Granite top - Kitchen
- Kitchen Cabinets
- All fixed joinery will match the chosen colour option.



# Why invest in Umm Al Quwain?

- Umm Al Quwain, like Dubai, is a tax-free society with no stamp duty, no capital gains tax and no income tax.
- Umm Al Quwain is an easy 35-minute commute from Dubai on the fast and efficient Emirates Highway.
- Metro and GCC Train Link to connect Umm Al Quwain to Dubai and RAK
- Current Water Taxi's reduce time to Jumeirah beach to 25 minutes
- Offering sparkling seas, sun, desert dunes, unspoiled beaches and several virtually untouched islands, Umm Al Quwain is rapidly developing into a major UAE leisure and recreational destination and is also becoming renowned for its wide range of extreme sports activities.
- Umm Al Quwain's hosts the famous 250,000 square metre Dreamland Aqua Park.
- Al Quwain is fast becoming a year-round holiday destination and is also a favorite rest and relaxation spot for neighboring UAE residents.



# About the developer

Emaar Properties PJSC is one of the world's largest real estate companies and is rapidly evolving to become a global provider of premier lifestyles. A Dubai-based Public Joint Stock Company, Emaar is listed on the Dubai Financial Market and is part of the Dow Jones Arabia Titans Index. Emaar has highlighted the remarkable global growth of the company by debuting on the 2007 Financial Times Global 500 ranking, which provides an annual snapshot of the world's largest companies.

In tandem with Dubai's rapid growth, Emaar has been shaping landscapes and lives in the Emirate since the company's inception in 1997. Not just building homes, Emaar develops value-added, master-planned communities that meet the homebuyers' full spectrum of lifestyle needs. A pioneer of innovative community-living concepts, Emaar is the prime mover of the Emirate's real estate and construction sector.

In line with its Vision 2010, Emaar is charting a new course of growth through a two-pronged strategy of geographical expansion and business segmentation. Replicating its successful business model in Dubai, Emaar is extending its expertise in creating master-planned communities to international markets. Simultaneously, Emaar is developing new competencies in hospitality & leisure, malls, education, healthcare and financial services, which have evolved from its integrated approach to customer service and property development.

With six business segments and more than 60 active companies, Emaar has a collective presence in over 36 markets spanning the Middle East, North Africa, Pan-Asia, Europe and North America. The company has established operations in the United Arab Emirates, Saudi Arabia, Syria, Jordan, Lebanon, Egypt, Morocco, Algeria, Libya, India, Pakistan, Turkey, Indonesia, USA, Canada and United Kingdom.

## Recent developer awards for Emaar

### Financial Times Global 500 Ranking

Emaar highlighted its international growth and stature by debuting on the 11th FT Global 500 ranking issued by the London based Financial Times. The ranking provides an annual snapshot of the world's largest companies.

Emaar is one of only two UAE companies to be ranked on FT Global 500, which includes only listed companies with a minimum of 15 per cent equity floated on a bourse. The publication ranks Emaar at 462 with a market capitalization of over US\$20 billion.

The debut of Emaar Properties on the list underpins the significant growth gained by the company in 2006.

### Dubai Quality Award

The Dubai Quality Award is an initiative by the Dubai Department of Economic Development to further build a business culture based on quality. Independent assessors

review the Award entries by following the strict guidelines laid down by the Dubai Quality Award Secretariat. The Award criteria are modeled on the European Foundation for Quality Management Excellence. A jury panel decides the winners.

### ISO14001:2004 Certification

ISO 14001:2004 certification for its environmental management processes.

This makes the company the first property developer in the region to win ISO accreditations for adherence to both quality and environmental standards.

With the award of the ISO 14001:2004 certification, Emaar underscored its commitment to the Green Buildings initiative of the Dubai government to create energy-efficient residential and commercial buildings that support sustainable development.

### RealComm Digie Awards

Emaar won two awards at the 9th annual RealComm Digie Awards (Commercial Real Estate Digital Innovation Awards),

This recognises industry innovators who work to transform real estate companies into digital models. Emaar Properties won the RealComm Digie Award for Best Use of Automation - Facilities Management, and Burj Dubai, the iconic tower developed by Emaar, was adjudged Most Digital Real Estate – Extreme Multifamily Residential.

Emaar Properties won, for the second consecutive year, the Arabian Business 'Property Company of the Year' Award.

## Development Masterplan



## Location of Villas



## Villa M2 Floor plans

### Ground Floor

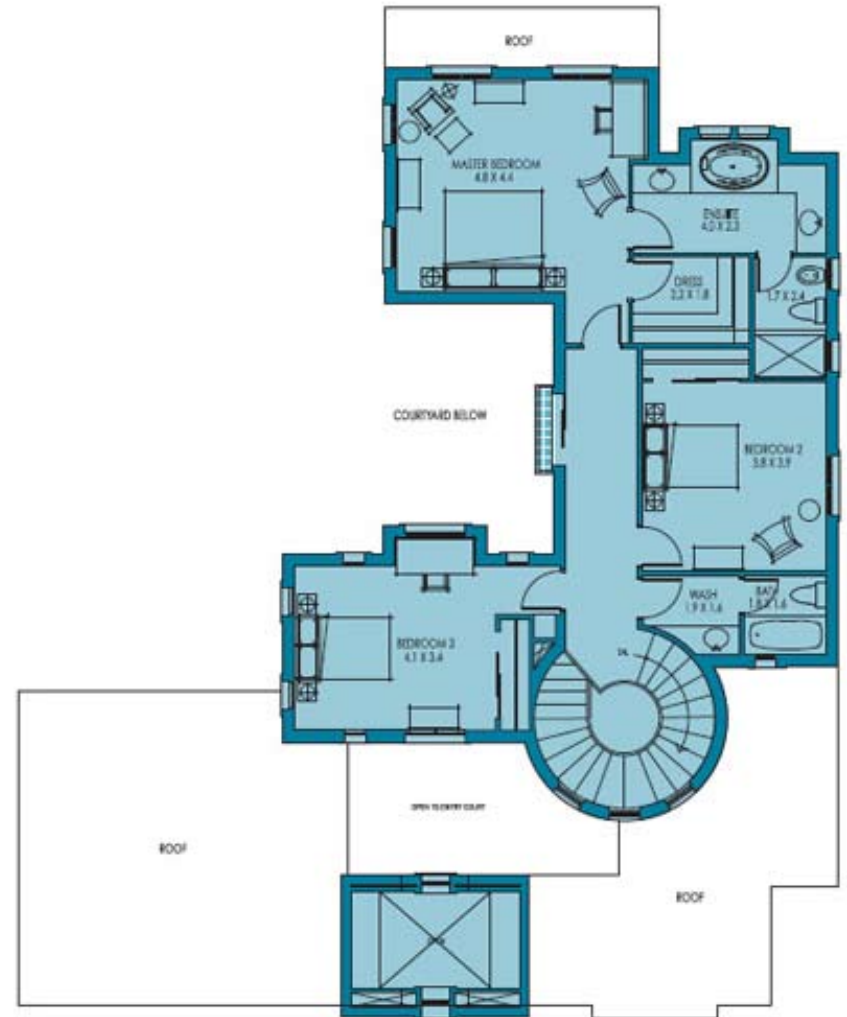
- Courtyard
- Kitchen
- Dining area
- Living Room
- Terrace
- Maid's room + bathroom
- Store room
- 2 car garage

### First Floor

- Master bedroom with ensuite and dressing room
- 2 bedrooms
- Open view of the courtyard



GROUND FLOOR



FIRST FLOOR



## Villa M3 Floor plans



### Ground Floor

- Kitchen + breakfast area
- Dining area
- Living room
- Guest room
- Guest bedroom with
- Maid's room + bathr
- Store room
- 2 car garage

### First Floor

- Master bedroom with ensuite, dressing room and balcony.
- 2 bedrooms
- Family room with balcony



GROUND FLOOR



FIRST FLOOR

## For more information...

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by email: [enquiries@emconcepts.co.uk](mailto:enquiries@emconcepts.co.uk); or by post: EM Concepts Ltd, 2 London Wall Buildings, Moorgate, London EC2M 5UU



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