

Harmony Bay

RESORT & SPA - TURKEY



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The Wonders Of Turkey

Only Turkey can offer so much. Its breath-taking scenery, outstanding historical and archaeological sites and world-class beaches combine with a long, jealously guarded reputation for hospitality to make it a unique experience.

Turkey is among the world's most popular tourism destinations. That's hardly surprising as it has so much to offer. Rather like the UK, it is said that you can experience all four seasons in a single day. In Turkey's case, this is due to its diverse geography - the rectangular country has sea on three of its four sides. Its shores are lined with beautiful sandy beaches, wide bays, and ports and islands of all sizes. The summers are long: in some places as long as eight months.

The country has magnificent mountains and valleys, interspersed with picturesque lakes, rivers and waterfalls - ideal for year-round tourism and sports of all kinds. Avid skiers and mountain climbers, hikers and hunters will enjoy new experiences they will never forget. Turkey has been described as a huge open-air museum - a storehouse of the history and culture of the many civilizations that have lived there. The extensive historical and archaeological wealth would be sufficient for an entire continent, let alone a single country.



A country packed full of sheer delight...



Turkey

The Economic Powerhouse

Currently the World's fastest-growing economy, and one of the World's best-established tourism markets, Turkey offers unmatched opportunities for significant capital growth and sustained investment returns.

Tourism is an important factor in Turkey's success. Although long established it still has the fastest-growing tourism market in the world and was recently awarded the Condé Nast International Traveller Award for 'Favourite Destination' - coming in 2nd in the 'World Top 100'.

The financially conservative government of Turkey succeeded in creating one of the fastest-growing economies in the world. Indeed, in the first two quarters of 2011 it did have the world's greatest year-on-year GDP growth. As a consequence, property price increases are excellent, with a realistic prospect of this growth continuing well into the future. The country's economy is in fact one of the largest in the world, ahead of Australia and close behind Canada. At more than 1 trillion US Dollars (purchasing power parity) it is a large and growing force to be reckoned with internationally.

Employment is increasing fast, with thousands of new jobs created every year in new industries in the service sector, particularly banking. Turkey is also a major world source of textiles – just look at the labels in your local fashion shops. The traditional farming sector still represents some 30% of GDP, and beautiful succulent fruits are an outstanding feature.



Located in the World's fastest growing economy...



The Harmony Bay Resort

Satisfied customers are the key to any successful investment, and the features and facilities of Harmony Bay Resort & Spa are designed to underpin this.

Set amid wonderful landscaped gardens and affording breathtaking panoramic views across the turquoise Akbuk Bay and the Aegean Sea beyond, Harmony Bay Resort & Spa is a truly World Class resort completed to the highest standard.

The resort has been ingeniously planned to combine a luxurious lifestyle with a shrewd investment opportunity. It is convenient for holiday visitors and ideal for investors – including those who wish to purchase through a Pension.

Guests can choose to stay in the elegant Sapphire Suites - a beautifully appointed hotel with a commanding position within the resort - or the Jade Suites - a prestigious range of accommodation located throughout the resort - or finally one of a few select, top-of-the-range villas, each with its own private swimming pool. Whichever you choose, your accommodation will provide an outstanding guest experience.

The unrivalled leisure and recreation facilities are close at hand but never intrusive. Happy visitors make your investment safe.

To make it even better than perfect, fine wine and dining can be enjoyed in some of the region's best restaurants – all located on site.

The resort will also house a comprehensive range of boutique shops to provide that well-deserved retail therapy. Whatever you decide, Harmony Bay Resort & Spa has something for you.

Located in one of the longest-established tourism markets in the World...



Fit for All Lifestyles

From activities for the energetic to relaxation in the sun ... or a spa break to relax... be pampered... have fun... you will feel completely satisfied at Harmony Bay.

The exclusive Serenity Spa offers a range of treatments designed to soothe the soul. Starting with massage sessions, facials and signature treatments in a deeply relaxing traditional Turkish Hamam, you can complete the experience with time out in the tranquil Courtyard Spa Garden & Pool, or indulge yourself with hair, nail, tanning, waxing and makeup treatments in the Beauty & Hairdressing Salon.

For the more energetic there's a comprehensive Fitness Centre, indoor swimming pool of 120 m², tennis, bicycle hire, outdoor swimming pools and five children's pools and spa tub.

As well as the aqua facilities, the Harmony Bay Resort will have a full range of children's activities, so they can enjoy a holiday of a lifetime with their family and friends. Facilities include The Underground - a space designed with teenagers in mind, incorporating a chill-out refreshment bar with wide-Screen TV and disco, internet & computer games studio.

Beyond the resort, and just a relaxed stroll away, there are a range of shops and restaurants, and a multitude of wonderful excursions. Beautiful sandy beaches hosting boat trips and water sports all provide those unforgettable experiences.



De-stress, indulge, fitness & wellbeing, enjoy...



Management of the Resort

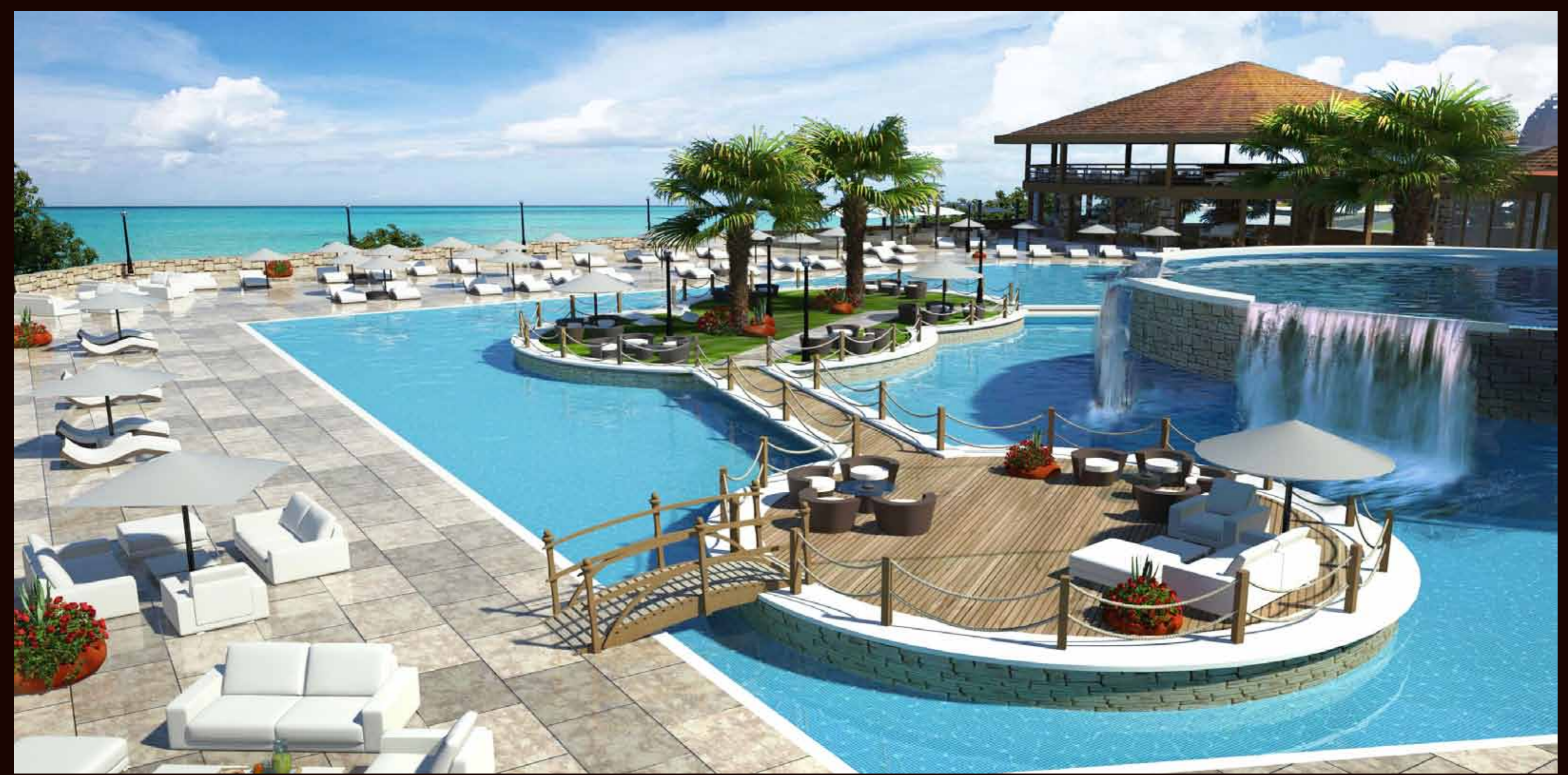
Sit back and relax, secure in the knowledge your property is in safe hands in one of the longest-established and prosperous tourism markets in the world.

To underwrite the financial performance, the Group is partnering with a world-leading resort operator, dedicated to resort and hotel management. Their key focus is to provide an outstanding level of service to both owners and guests in a globally competitive and evolving market. As an already well-established tourism hotspot, with visitor numbers increasing year on year, Turkey is the company's number one destination target in their strategic growth plans.

You will benefit from a guaranteed 8% per year rental income, net of all costs. This is provided for the first 2 years for total owner convenience and peace of mind whilst the resort becomes fully established. After the guarantee period, all properties can be entered into the resort's rental programme, underpinned by a world-leading resort operator. After the first two years, owners can expect a share of the net operating revenue, delivering an anticipated average return of +10% a year.



Integrating with a world-leading resort operator...



Key Features

Harmony Bay Resort & Spa

This exclusive resort from an award-winning developer has something exciting for everyone - both visitors and investors alike. It is equally ideal for those investing with their Pension.

- World class resort with magnificent panoramic sea and mountain views
- Multi award-winning developer - Harmony Bay Beach & Spa Resort is the group's fourth resort
- Prices ranging from just £49,000 up to £98,000
- Shared ownership from as little as £12,250
- 8% rental assurance is provided for the first 2 years
- Properties can be fully managed by the resort's rental programme in year 3 to deliver an anticipated average return of 10% or more per year
- Income from day one. Benefit from 4% a year until completion, available to purchasers on payment options 2 & 3
- Turkey's first fully SIPP-compliant resort - you can buy with your pension fund and save up to 50% as a result
- Clear exit strategy – developer buy-back guarantee on payment options 2 & 3

- Fully furnished to luxury hotel standard
- Re-sales office on site to allow you to resell your property at a profit should you wish
- Holiday there yourself - 3 weeks' personal usage every year (not available to SIPP purchasers)
- Identified as an investment 'hotspot' by the world's leading hotel groups and holiday exchange companies
- All properties are freehold tenure and benefit from a comprehensive government-bonded 10-year building guarantee
- A range of mortgage options available for non-SIPP purchases

Unrivalled facilities will include Hamam Spa, massage and treatments, a range of international restaurants and bars, boutique shops, outdoor lagoon pools with water cascades, indoor pool, gymnasium, children's adventure zone and extensive sports and leisure facilities



Investing using your Pension

A SIPP is a form of pension plan where you choose where your money is invested, rather than the more conventional type where a fund manager invests it for you.

The SIPP process is far easier than you might think. You can transfer some or all of the money from your existing poor-performing pension schemes into a SIPP. It's very simple.

This is an ideal way to take control and maximise your returns from qualifying investments. Whether you have one or more pension funds going back years from a previous employer, which can be transferred into a SIPP, or whether you set up a new SIPP, you can re-invest each year's rental returns. This can make the potential growth from compounding quite extraordinary.

As with all pensions, you get income tax relief at your highest rate for all contributions, so that a top-rate taxpayer could invest £100,000 and get tax relief of £50,000 meaning that the investment of £100,000 has only cost them £50,000. But all earnings within the fund would be based on the full £100,000 invested, that's your £50,000 plus the government's £50,000.

Under current pension rules, buying a hotel suite using a SIPP means you forfeit any personal usage options.



Take control and choose where your money is invested...



Typical unit plan for illustrative purposes only

Investment Property Options



The Sapphire Suites

A beautifully appointed hotel with a commanding position within the resort and built to the very highest standard.

A number of the properties have been designed as dual units. These can be rented as two independent suites, creating two individual income streams.



The Jade Suites

A prestigious range of accommodation suites located throughout the resort close to all amenities.

A number of the properties have been designed as dual units. These can be let as two independent suites, creating two individual income streams.



The Harmony Villas

Select, top-of-the-range villas each with its own individual private swimming pool and large private landscaped garden.

These exclusive properties are located at the edge of the resort, providing maximum peace and privacy and benefiting from magnificent sea & mountain views.



The Payment Options

Investing in Harmony Bay is straightforward and there's an excellent range of payment options to suit every pocket.

- A variety of easy payment options to suit all - invest from £12,250
- Income from day one. Benefit from 4% interest paid until completion on payment options 2 & 3
- Rental Assurance of 8% guaranteed for the first 2 years following completion
- Resort rental programme delivering an anticipated 10+ per annum from year 3 onwards
- Holiday there yourself. 3 weeks' personal usage (not applicable to SIPP purchasers)
- Clear Exit Strategy - Buy back Guarantee on payment options 2 & 3

	Payment Option 1 (Cash Purchase)	Payment Option 2 (Cash or Pension Purchase)	Payment Option 3 (Shared Ownership Purchase)*
Stage 1 On Contract	40% Payment Less reservation fee	100% Payment	100% Payment
Stage 2 Completion	60% Payment		
Additional Benefits	8% Rental Guarantee for 2 years Fully furnished	8% Rental Guarantee for 2 years 4% Interest paid until completion Developer buy-back guarantee Fully furnished	8% Rental Guarantee for 2 years 4% Interest paid until completion Developer buy-back guarantee Fully furnished

*Shared ownership is available for cash and SIPP purchases. 25%, 50% & 75% shares available.



Award-Winning Developer

We have an impressive pedigree which gives investors the confidence to take a long-term view.

Businesses only win awards if they deserve them. In the case of the group's previous resort it was a combination of excellent design, outstanding build quality, superb value for money and a long list of energy-efficient features that gained us the accolade of "Best Development in Turkey" in the prestigious CNBC International Property Awards.

This was followed by 'Best Developer in Turkey' silver award in the OPP Awards for Excellence. OPP is the world's leading forum for property professionals and the OPP Awards are always hotly contested. Judged by a panel of industry leaders, they are aimed at recognising excellence in the industry.

Most recent was our award for 'Best Developer in Central and Eastern Europe' which was received from the Association of International Property Professionals (AIPP).

Quality of location, quality of materials, design, construction and environment all contribute to the Group's success and, moving forward with our proven pedigree, we have great expectations for the Harmony Bay Resort & Spa and all those who choose to get involved.

A pedigree of delivering excellence, time and time again...



Disclaimer

All information and particulars contained in this brochure are provided in good faith and do not form part of any contract. Information contained in this brochure was believed to be accurate as of the date of preparation and any duty or obligation to update such information is disclaimed. Individuals are cautioned not to place reliance on statements, which speak only of the date made. No liability will be accepted for any inaccuracies or changes that result in loss or damages arising out of or in association with the use of information contained in this brochure.

Any areas, measurements and specifications are provided to the best of our knowledge and may be subject to variation. Any text, photographs, images and plans are for illustration purposes only and do not form part of any contract. Any reference to potential returns, rental income and capital growth in property values are for example purposes only and are in no way guaranteed. The value of property can rise and fall and historical performance is in no way a guarantee of future performance.

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It is encouraged that due diligence be exercised by each individual. No advice is given as to the suitability of purchasing property. Purchasers must satisfy themselves by inspection or otherwise. Prospective purchasers should not rely on information contained in this brochure but get their solicitor to check the plans and specification attached to their contract.

Investment in Harmony Bay Resort & Spa is in no way an offer to participate in a Collective Investment Scheme (CIS) as defined by the Financial Services and Markets act 2000 (Section 235). Investments made into Harmony Bay Resort & Spa resort using a Self Invested Personal Pension, or other registered pension wrapper will be delivered unfurnished. Any necessary furnishings will be supplied, maintained and owned by either the Resort Owner or the Resort Hotel Management Company.

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