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# Protected investments in highly profitable projects

## PROJECT №2045
## OCEANFRONT APARTMENTS (MALDIVES)

REQUIRED AMOUNT OF INVESTMENTS:
**$5 000 000**

AVERAGE ANNUAL NET PROFIT:
**$1 000 000**

AVERAGE RETURN ON INVESTMENT CAPITAL:
**20%**

FOUNDER'S INVESTMENT:
**$3 000 000**

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**Description:** The project proposes a premium residential development comprising **100 studio apartments** on a strategically located island in **North Maldives**. It offers international buyers the opportunity to own a second or vacation home surrounded by world-class luxury resorts. **A key feature of the island is the planned private yacht marina**, designed to appeal to high-net-worth individuals with a passion for maritime living.

**Competitive advantage:**

- Much lower entry price than competing markets: Maldives apartments start at **$165,000**, while similar beachfront properties in the UAE begin at **$300,000+**, making it a strong value for investors and second-home buyers.
- Located just 20 minutes from **Maafaru International Airport**, in proximity to elite resort destinations
- Year-round tropical climate (32°C average) and uninterrupted tourism flow
- Directly accessible from **India, the Middle East, Africa, and Southeast Asia**

The founder has already **invested $3 million** into the following:

- Land allocated and secured
- Architectural drawings completed
- All permits obtained
- **Shovel-ready:** construction can commence immediately upon funding

The project is expected to be completed, **with full investment repayment**, within a **24-month period**.

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## Maldives Market Overview

Traditionally known for its luxury hospitality sector, the **Maldives is evolving into a diversified lifestyle investment destination**, driven by infrastructure upgrades, growing investor interest, and demand for foreign-ownership real estate. Its **geographic allure**, with pristine beaches and isolated islands, has created a reputation as a **top-tier safe haven for ultra-high-net-worth (UHNW) travelers and investors**, particularly from the GCC, India, Russia, and Europe.

## Real Estate Market Trends

The Maldivian real estate market has experienced notable growth, with transactions reaching approximately **$1.9 billion** across the archipelago. Even during the pandemic, the region saw a **40%** year-on-year growth, indicating resilience and sustained investor interest.

Luxury properties, particularly private islands, have become highly sought after. For instance, a private island in the Noonu Atoll is currently on the market for **£33.7 million** (approximately **$45 million**), featuring plans for a five-bedroom villa with premium amenities.

## Investment Opportunities

The Maldives offers a range of investment opportunities in luxury hospitality, real estate, and eco-tourism. Limited land availability combined with a growing tourism sector ensures high returns and long-term value appreciation for investors.

The introduction of the Corporate Residence Visa aims to attract high-net-worth individuals by offering streamlined services to those who invest **$50 million** or more into the Maldives, maintain a deposit of **$1 million** at a Maldivian bank for over two years, or invest over **$1 million** into government-approved real estate projects.

## Government Initiatives

To diversify the economy and enhance infrastructure, the Maldivian government has launched several initiatives:

- **Eco-City Development:** Projects like RasMale' aim to establish the first eco-city in the Maldives, promoting sustainable urban living.
- **Financial Services Expansion:** The establishment of the Maldives International Financial Services Authority (MIFSA) seeks to position the country as a regional financial hub.

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💰 **Investment Terms**

- Required investment: **$5 million**
- Structure: **Debt-based with fixed interest return**
- **Investor return:**
- Year 1: **20% interest**
- Year 2: Additional **20% interest**
- End of Year 2: **Full principal repayment**
- Capital already invested by the Founder: **$3 million** (land, permits, drawings)
- Current status: **Shovel-ready**

**Income data for 2 years:**

| Name | Quantity | Price, $ | Amount, $ |
|---|---|---|---|
| Sale of apartments | 100 | 165 000 | 16 500 000 |
| **Total** | | | **16 500 000** |

**Expenses data for 2 years:**

| Name | Amount, $ |
|---|---|
| Estimated cost of construction (including invested funds by the Founder) | 8 000 0000 |
| Expenses on Real estate brokers, landscaping and CSR | 1 500 000 |
| **Total** | **9 500 000** |

- Income for 2 years: **$16 500 000**
- Expenses for 2 years: **$9 500 000**
- Net income for 2 years: **$7 000 000**
- Return on investment capital per yeaar: **20%**