





## **ABOUT ME:**

- > Investor
- > Entrepreneur
- > Real Estate Investment Educator
- > Keynote Speaker
- Coach
- Mentor
- Previous Elite Advanced Trainer for "Rich Dad Poor Dad"

Now I specialize in Panama real estate for expats, vacation homes, investments and organic agriculture.



## EVIE'S CONTACT INFO

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### WHAT DO WE DO?

- All Things Panama:
- The Whole Power Team is in Place To Assist with:
- Visas, Bank Accounts, Rentals, Finding Your Perfect Forever Home, Vacation Home, Retirement 2<sup>nd</sup> Home, Buy A Car, Furnish Your Apartment, Guidance to setting up LLC, SA's, Self-Directed IRA's, Getting Your Animals Relocated, Property Management...



## IMF: Panama will Grow 4% in 2021

- According to the IMF organization,
- World Economic Outlook, April 2020: The Great Lockdown
   April 6, 2020
- **Description:** The COVID-19 pandemic is inflicting high and rising human costs worldwide, and the necessary protection measures are severely impacting economic activity. As a result of the pandemic, the global economy is projected to contract sharply by –3 percent in 2020, much worse than during the 2008–09 financial crisis. In a baseline scenario--which assumes that the pandemic fades in the second half of 2020 and containment efforts can be gradually unwound—the global economy is projected to grow by 5.8 percent in 2021 as economic activity normalizes, helped by policy support.
- In the words of the International Monetary Fund (IMF), the Central American country's economy is projected to drop to -2 in 2020 and back up to a REAL GDP of 4% in 2021.



## WHAT MAKES PANAMA ATTRACTIVE FOR GLOBAL REAL ESTATE INVESTMENT?

- Strong and Steady Economy average 4% GDP projected in 2021 AFTER COVID-19
- Global Port City
- 4M + population
- Secure legal system supports foreign investment
- Regional Financial Hub
- Ease of travel to North America, Central & South America, Europe, Asia
- Stable democratic government



## MAP OF PANAMA





## WHY PANAMA?

- Panama Canal Expansion Completed June 2016
- New Metro 8 Lines
- New Airport –2021 Opening
- 4<sup>th</sup> Panama Canal Bridge Opening 2022 2023
- New Johns Hopkins Affiliated Hospital



## WHY PANAMA CON'T

- Cruise Port Terminal The government is spending \$165 million on the 10,800-square-meter facility - Completion Now TBD
- Multi-National Companies
- Population Growth
- Cobre Panama Copper Mines 120 km West of Panama City

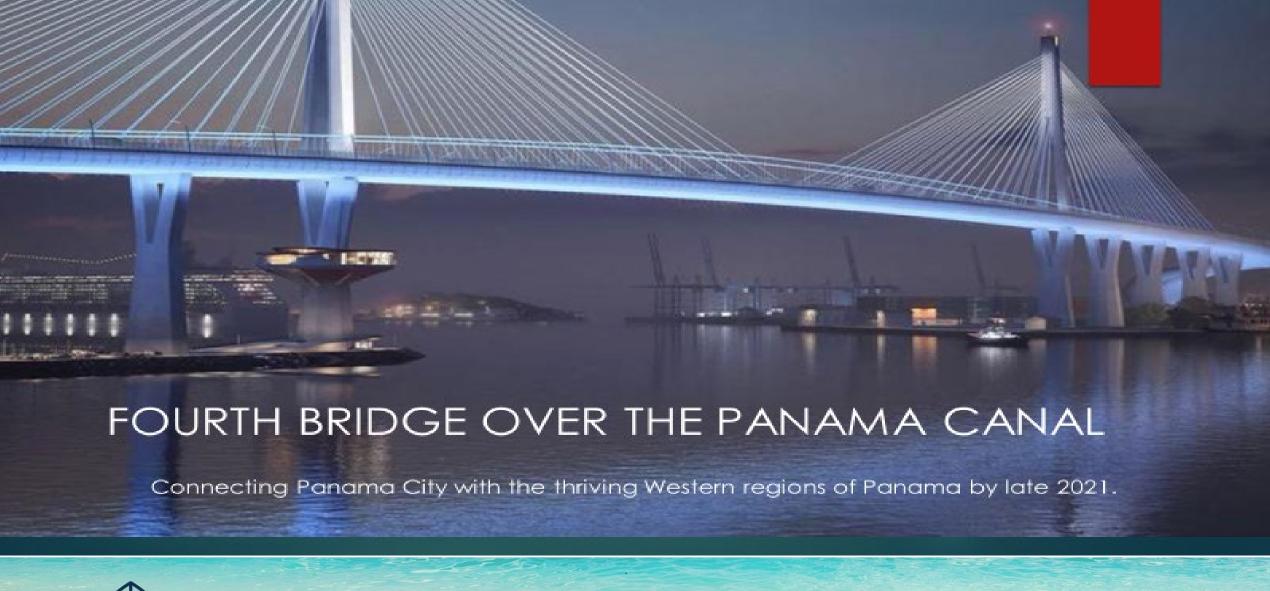


## **INFASTRUCTURE INVESTMENT:**

### PANAMA CANAL EXPANSION









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## NEW DEVELOPMENT JUST ANNOUNCED

- <a href="https://www.newsroompanama.com/business/construction-of-panama-metro-line-3-begins-early-2021">https://www.newsroompanama.com/business/construction-of-panama-metro-line-3-begins-early-2021</a>
- During the approval of the specifications, the interested companies asked if the work involved the construction of tunnels, and Metro representatives confirmed that it did, but did not provide details or the company that would build the structure that will pass below the Panama Canal.
- The Government changed the original design of the third line in order to reduce the construction cost of the fourth bridge, since the third line would have used the structure to cross the Canal.



### **HEALTHCARE-John's Hopkins Affiliated Hospital**



- Many English speaking, US trained doctors and specialists
- Affordable 'pay-as-you-go' healthcare, or reasonable monthly insurance plans ~ starting at \$150USD per month (single)
- Able to get specialist appointments without lengthy delays
- Accessible doctors provide direct cell phone numbers for contact
- Medical tourism is on the increase due to the high quality/lower cost treatment available

## Amador Cruise Ship Terminal









## Real Estate Golden Nugget #1

"Whoever Control The Paper Controls the Deal"

AND...Whoever Controls The Deal Controls The \$\$\$ MONEY and the Outcome!



#### PROJECTIONS OF WHAT MAY COME AND HOW TO PREPARE

## NO ONE KNOWS FOR SURE, BUT WORLD ECONOMIST ARE ANTICIPATING THESE MAY OCCUR...

- MAJOR TAXATION OF UP TO 50% OR MORE IN MANY COUNTRIES
- HYPER-INFLATION
- STOCK MARKET PULL BACK OR CRASH
- UNTOLD FORECLOSURES AND BANKRUPTCIES



#### OPTIONS TO PROTECT WHAT YOU HAVE WORKED SO HARD FOR

#### THERE ARE MANY WAYS TO DIVERSIFY YOUR INVESTMENT:

- 1. Real Estate has always been a great hedge but now International Real Estate makes more sense than ever
- 2. "ESSENTIAL" NEWEST BUZZ WORD... THERE IS NOTHING MORE ESSENTIAL THAN FOOD/WATER/LOW INCOME HOUSING
- 3. Of course the traditional GOLD, SILVER, CRYPTO or DIGITAL CURRENCIES



### OPM – SOURCES OF FUNDS

#### THERE ARE MANY LOCATIONS BUT THESE ARE THE QUICKEST AND EASIEST

- #1. Developer / Owner Financing THE BEST
- #2. Borrow from yourself Why pay someone else the interest when you can pay yourself. YOU BECOME YOUR OWN BANK WHAT... I can do that? Yes, from your 401K if they allow loans. (Note: you cannot take a loan against your IRA but there are other things you can do such as possibly moving funds from IRA to 401K)
- #3. Private Money Lenders / Angel Investors / Hard Money Lenders



## Real Estate Golden Nugget #2

## THE MONEY IS MADE IN THE BUY NOT THE SALE!

- You Walk Into A Deal Profitable At That Moment!
- **#1. Existing Equity**
- **#2.** Anticipated Cash Flow
- #3. Ability To Increase The Value Spend \$1 Get \$3 \$5
- #4. Anticipated Increase of Value in Underlying Asset



## PANAMA'S TOP REAL ESTATE PICKS FOR INVESTORS STRATEGIES

#### WHAT FIT'S YOUR GOALS?

- 1. Long Term Cash Flow Project (FOOD)
- 2. QUICK HIT GET IN/GET OUT 1.5 3 YEARS (\$\$ making \$\$)
- 3. PRE-CONSTRUCTION W/ RENTAL PLAY FOR EQUITY & CASH FLOW
- 4. EXISTING MOVE IN READY/ MOVE IN READY IF YOU WANT TO LIVE THERE OR RIDICULOUS OPPORTUNITY (CHEAP MONEY)
- 5. BIG CASH EQUITY PLAY 4 5 YEARS OR LONGER
- 6. BUY & HOLD FOR LONG TERM LEGACY, RETIREMENT INCOME, BIG HIT



## Real Estate Golden Nugget #3 You MUST HAVE Multiple Exit Strategy

Be Prepared, Ready & Willing to Move to Plan B, C or D

Be In A Mindset To Create An Unexpected Exit Plan or New Strategy If Circumstances Require

Remember..."Real Estate Is Not An Exact Science"!

Note: There is Never Any Guarantee As To What Real Estate Will Do!



## Real Estate Golden Nugget #4 You MUST HAVE Multiple Exit Strategy

### **EXAMPLES OF MULTIPLE EXIT STRATEGIES;**

- You Plan To Purchase This Home For Future Retirement 2<sup>nd</sup> Home
- **#1. Short Term Vacation Rental**
- **#2.** Put In Hotel Program
- #3. Long Term Rental
- **#4.** Corporate Housing
- **#5.** Medical Tourism
- **#6. Senior Living Program**





# La Chorrera Housing Project STRAGEGY #2 — Quick Hit (Get In/Get Out) GUARANTEED PROJECT - ONLY 1 AVAILABLE

- LOW INVESTMENT POINT \$50,000
- 11% ROI GUARANTEED TO BE PAID AT MONTH 12 AFTER SIGNING CONTRACT
- GUARANTEED BUY BACK at 24 MONTHS IF CLOSING HAS NOT OCCURRED w/ 10% ROI MINIMUM POSSIBLE
- ROI COULD BE AS HIGH AS 18% DEPENDING ON CLOSING TIME IN PROJECT
- 150,000 CURRENTLY NEEDED CANNOT BUILD FAST ENOUGH
- SOCIAL INTEREST PROGRAM PROVIDED BY GOVERNMENT
- ONLY 1 ONE LEFT



## HOUSING PROJECT PICS





## Strategy 3: Part-A PRE-CONSTRUCTION LEVERAGE!!! 10/10/10 —

- USE OPM Already Had A Discussion on This
- PUT 10% OF PURCHASE PRICE DOWN TODAY
- 10% IN 12 MONTHS (TIME VALUE OF YOUR MONEY!)
- 10% IN 24 MONTHS OR AT CO (Certificate of Occupancy)
  GREAT FLEXIBILITY / LESS RISK/ MANY EXIT STRATEGIES/
  LESS EQUITY ON THE BUY







#### Donde la naturaleza y la arquitectura se unen.

Hyde by Wanders & Yoo es la segunda torre que será construida en la Ciudad de Panamá por la firma Yoo y creará entornos sorprendentes en los que los residentes disfrutarán de un nivel de vida excepcional, el cual ofrecerá un extraordinario oasis de naturaleza combinado con un diseño increíble.

Esta torre residencial establecerá una nueva visión para los que disfrutan una vida llena de lujos y comodidades, se complementará con un concepto de servicios de hotel 5 estrellas que incluyen spa, servicios de conserjería, valet parking, impresionantes instalaciones, detalles y comodidades que hacen de este proyecto un espacio único e innovador.

El edificio está diseñado con un concepto inspirado en las poéticas creaciones de Marcel Wanders, quien es uno de los mejores diseñadore del mundo, especializado en arquitectura y diseño de interiores. Sus obras se caracterizan por su propio estilo, innovador y con mucho carácter. El New York Times ha llegado a nombrarlo acertadamente como el "Lady Gaga del Diseño".

Esta torre tendrá un estilo único que busca crear un mundo utópico donde diferentes ideas coexisten en el mismo lugar de manera armoniosa.

#### Where Nature and architecture meet.

Hyde by Wanders & Yoo is the second tower that is going to be built in Panama City by the Yoo firm and embodies amazing environments in which residents will enjoy an exceptionally high standard of livina.

This tower will set a new benchmark for the luxury living and incredible vision for a new kind of building. Hyde will offer and an extraordinary oasis of nature complemented by a 5-star hotel services including spa, concierge services, stunning facilities, impressive details and amenities that make this project an innovative and unique space.

The building is designed with a concept inspired by the poetic creations of Marcel Wanders, who is one of the best designers in the world, specialized in architecture and interior design. His works are characterized by their own style, innovative and with a lot of character. The New York Times has come to aptly name him as the "Lady Gaga of Design".

This tower will have a unique style that seeks to create an utopic world where different idea: coexist in the same place in a harmonious way.



# HIGH END / LUXURY LIVING END USE PROPERTY EQUITY / CASH FLOW OPTION (PERSONAL USE)

The Hyde Small Units are 80 m<sup>2</sup> {Timeline 2.5 Years}

	Program #1 (2 left)	Program #2 (3 Left)	Program #3 (4 I	Retail List
Price Per M <sup>2</sup>	\$2,750 m <sup>2/\$2650</sup>	\$2,950 m <sup>2/\$2850</sup>	\$3,175 m <sup>2 / \$3050</sup>	\$3,400 m <sup>2</sup>
Unit Sz. 80 m²	\$220,000	\$236,000	<mark>\$244,000</mark>	272,000
Potential Equity	\$52,000 before p/s \$44,200 after p/s	\$36,000 before p/s \$32,400 after p/s	<u>\$28,000</u>	<u>n/a</u>
After Developer Split	C-O-C ROI 20.09%	C-O-C ROI %27.46	C-O-C ROI 38.25%	<u>n/a</u>
Required Down Pymt	<u>\$220,000</u>	<u>\$118,000</u>	\$73,200 (3 equal pmts of \$24,400	Retail Mgt Req.



## Let's Run The Numbers 80 M2 UNIT

100% CASH 50% CASH 10/10/10	RETAIL
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\$2,750	2950	\$3050	\$3400
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#### **REQUIRED DOWN PMT:**

\$220,000 \$118,000 24,400 X 3 = \$73,200





## TWO OPTIONS – RENT INCOME GUARANTEED 2 YEARS

95 m2 – Parkview – Retail \$312,000 PROMO - \$290,000 plus \$10,000 appliance package! \$3,052 m2

OR...

105 m2 Oceanview \$325,000 PROMO \$325,000 plus \$10,000 appliance package \$3,095 m2. NOTHING LESS IN CDE!!!



#### **PROPOSAL**

#### **APARTMENT 34A | 95m2**

Listed price: \$312,000 + kitchen appliances: \$10,000 \$322,000

#### Special OFFER \$300,000

#### 2 YEAR RENT GUARANTEED

**Multinational Tenant** 

Monthly rent: \$1,500

**INTERNAL FINANCING** at 7%

Downpayment: \$100,000

20-year finance: \$200,000

Monthly payments:
\$1,350 + \$150 maintenance











Appliance Package Includes: Kitchen Appliances, Blinds, Lighting and A/C.

**DEVELOPER FINANCING FOR 20 years at 5.5%** 

Monthly Rental Income Guaranteed at \$1500 which will cover monthly payments and HOA.

Down Payment of \$100,000 Finance Balance with Developer

Only developer program offered for 20 year developer finance.



### WEBINAR PROMOTIONS

- THREE VERY SPECIAL WEBINAR DEALS
- #1. FREE TWO 30-minute PERSONAL STRATEGY SESSIONS (\$500 value) W/ EVIE
- #2. FIRST SHOT AT NEXT NEW VERY LIMITED PROMO Coming in January
- #3. Drawing For FREE VIP Tour Boot Camp Anyone that listens to this presentation and sends email request to be entered by 11/30/2020 will be entered Reference Offshore Wealth Summit. There will be two winners. Tour good anytime in 2021
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