Golden Keys Global [™]

Your Gateway to Global Property Wealth

Property Investment Guide

This guide provides a comprehensive overview of strategic real estate markets, highlighting key investment opportunities and the expertise of Golden Keys Global in facilitating your wealth generation and diversification.

Investment Guide

Click on the country below to explore its investment migration program and real estate opportunities:

- <u>UAE</u>
- <u>Saudi Arabia</u>
- <u>Greece</u>
- <u>Cyprus</u>
- Lagos, Nigeria

UAE Investment

Why Invest in the UAE?

The UAE leads the region in innovation, infrastructure, and property performance. Dubai and Abu Dhabi's off-plan markets offer investors tax-free income, flexible payment structures, and early access to world-class developments. With ongoing megaprojects like Dubai Creek Harbour and the Saadiyat Cultural District, capital appreciation is built into the blueprint.

- **High ROI & Capital Appreciation:** Pre-construction units offer attractive entry points with the potential for significant capital appreciation. Historically, Dubai off-plan properties in prime locations have seen an average capital appreciation of 15-20% within 3-5 years.
- Zero Income Tax: 0% personal income tax allows investors to maximize their returns.
- **Golden Visa Eligibility:** Investments from AED 2M (approximately \$545,000) qualify investors for 10-year residency visas.
- **Regulated Market:** The Real Estate Regulatory Agency (RERA) in Dubai and similar regulatory bodies in Abu Dhabi provide a robust regulatory framework, including escrow account protection, ensuring transparency and security.

- **Strong Global Demand:** A constant influx of entrepreneurs, expats, and businesses drives demand for high-quality properties, particularly in the luxury segment.
- **Megaprojects Driving Growth:** Ongoing developments like Dubai Creek Harbour, Saadiyat Cultural District, and others are set to further enhance property values and attract investment.
- **Diversified Economy:** Beyond oil, the UAE has diversified into tourism, finance, logistics, and technology, creating a stable and resilient economy.
- **World-Class Infrastructure:** The UAE boasts state-of-the-art infrastructure, including airports, ports, and transportation networks, facilitating business and attracting residents.
- Specific Investment Opportunities:
 - Off-plan apartments in prime locations in Dubai (Downtown Dubai, Dubai Marina, Business Bay) and Abu Dhabi (Al Reem Island, Al Maryah Island).
 - Luxury villas in gated communities (Emirates Living, Arabian Ranches in Dubai; Al Raha Gardens, Saadiyat Island in Abu Dhabi).
 - Commercial properties in key business districts in both Emirates.
 - Price ranges vary widely, starting from AED 1M to upwards of AED 50M.
- **Regulatory Environment:** RERA regulations in Dubai and similar regulations in Abu Dhabi ensure transparency, accountability, and investor protection.
- **Taxation:** 0% personal income tax.
- Visa/Residency Options: 10-year Golden Visa for investments above AED 2M.
- Lifestyle and Quality of Life: The UAE offers a luxurious lifestyle with world-class amenities, entertainment, and infrastructure.

Golden Keys Global Advantage in the UAE

Golden Keys Global offers end-to-end investment support in the UAE, including:

- Sourcing prime off-plan and completed properties in both Dubai and Abu Dhabi.
- Conducting thorough due diligence.
- Navigating legal and financial processes.
- Providing property management services.
- Assisting with exit strategies.

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Saudi Arabia Investment Guide

Why Invest in Saudi Arabia?

Saudi Arabia is undergoing a significant transformation under Vision 2030, opening up new opportunities for international investors in its burgeoning real estate market.

• New Foreign Ownership Laws: Recent reforms allow 100% foreign ownership of freehold and off-plan properties in designated areas.

- **Early-Stage Market:** Investing in the early stages of development offers the potential for substantial price appreciation.
- **Gigaproject Execution:** Massive projects like Neom, Qiddiya, and the Red Sea Development are well underway, driving economic growth and creating investment opportunities.
- Youth-Driven Demand: Over 70% of the population is under 35, creating strong demand for housing and modern amenities.
- **Economic Strength:** The Saudi economy is backed by significant oil reserves, a dollar-linked currency, and substantial government investment in infrastructure.
- Specific Investment Opportunities:
 - Residential apartments and villas in major cities (Riyadh, Jeddah, Dammam)
 - Commercial properties in emerging business districts
 - Investment opportunities within gigaprojects
 - Price ranges vary, with emerging opportunities for mid-range investments and high-value luxury projects.
- **Regulatory Environment:** Evolving regulations are becoming increasingly favorable to foreign investment.
- **Taxation:** No property tax, but other fees may apply.
- Visa/Residency Options: Various visa options are becoming available for investors.
- Lifestyle and Quality of Life: Modernizing rapidly, with increasing entertainment options and improved infrastructure.

Golden Keys Global Advantage in Saudi Arabia

Golden Keys Global provides expertise in navigating the Saudi market, including:

- Sourcing vetted opportunities in high-growth cities.
- Providing comprehensive regulatory and financial guidance.
- Facilitating access to gigaproject investments.
- Assisting with cultural adaptation and business practices.

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Greece Investment Guide

Why Invest in Greece?

Greece offers a stable Eurozone economy, a thriving tourism sector, and relatively affordable property prices, particularly in Athens.

• **Recovered Economy:** Greece has rebounded strongly and is now one of the fastest-growing economies in the European Union.

- Underpriced Market: Despite recent growth, Athens property prices remain below those of comparable European cities, offering significant upside potential.
- Ellinikon Megaproject: This major urban regeneration project is transforming the Athens Riviera and driving demand and property value increases across the Attica region.
- Strong Yields: Rental yields in Athens and coastal areas average 4-6% net.
- Golden Visa: A €250,000 property investment grants EU residency.
- Specific Investment Opportunities:
 - Apartments in Athens city center and the Athens Riviera
 - Holiday homes and villas in popular tourist destinations (Mykonos, Santorini, Crete)
 - Commercial properties in Athens
 - Price ranges cater to various budgets, from affordable apartments to luxury villas.
- **Regulatory Environment:** Stable and transparent legal framework within the European Union.
- **Taxation:** Property taxes apply, but are relatively moderate.
- Visa/Residency Options: Golden Visa program for investments above €250,000.
- Lifestyle and Quality of Life: Greece offers a high quality of life with a rich history, beautiful scenery, and a Mediterranean lifestyle.

Golden Keys Global Advantage in Greece

Golden Keys Global specializes in:

- Sourcing early-phase projects in the Athens Riviera.
- Identifying undervalued heritage assets with long-term growth potential.
- Providing local market expertise and support.
- Assisting with Golden Visa applications.

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Cyprus Investment Guide

Why Invest in Cyprus?

Cyprus is a strategic EU location with a growing appeal to expats and lifestyle investors, offering a favorable tax regime and strong growth potential.

- **EU Zone:** Euro-based assets in a pro-business, English-speaking environment provide stability and ease of transaction.
- **High Yield Potential:** Limassol and Larnaca offer strong potential for both rental income and capital appreciation.
- Attractive Taxation: Cyprus offers no inheritance tax, low property transfer fees, and various business incentives.

- **Booming Expat Demand:** The island attracts a diverse range of expats from Europe, Africa, and the Middle East, driving demand for quality housing.
- Entry-Level Opportunities: Flexible off-plan payment plans make it easier to enter the market, particularly in upmarket coastal zones.
- Specific Investment Opportunities:
 - Apartments and villas in Limassol, Larnaca, and Paphos
 - Luxury properties with sea views
 - Commercial properties in business districts
 - Price ranges offer options for various budgets, from entry-level apartments to high-end villas.
- **Regulatory Environment:** EU-regulated environment with clear property laws.
- Taxation: Attractive tax regime with no inheritance tax and low transfer fees.
- Visa/Residency Options: Options available for investors.
- Lifestyle and Quality of Life: Cyprus offers a high quality of life with a Mediterranean climate, beautiful beaches, and a relaxed atmosphere.

Golden Keys Global Advantage in Cyprus

Golden Keys Global excels in:

- Sourcing clean-title developments.
- Providing support for investor migration.
- Maximizing yield generation.
- Assisting with second-home purchases.

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Lagos, Nigeria Investment Guide

Why Invest in Lagos?

Lagos is Africa's largest economy and a dynamic urban center, offering high growth potential, particularly in emerging areas like Eko Atlantic.

- Africa's Largest Economy: Lagos is a major economic hub with a large and growing population.
- **Eko Atlantic:** This ambitious smart city development is attracting significant investment and offers world-class infrastructure.
- **Appreciation Potential:** Property values are driven by strong demand from multinational companies and rapid urbanization.
- **Rental Yields:** Lagos offers some of the highest rental yields globally, ranging from 7-10% net, especially for serviced and short-let properties.
- **Population Growth:** Lagos is projected to have a population of 30 million by 2035, fueling significant demand for housing.

- **Global Entry Point:** Fractional ownership and other innovative investment structures allow for entry with smaller capital outlays, starting from \$50,000.
- Specific Investment Opportunities:
 - Apartments in Eko Atlantic and other prime areas
 - Serviced apartments and short-let properties
 - Commercial properties in business districts
 - Investment in fractional ownership schemes
- **Regulatory Environment:** Developing regulatory framework with increasing transparency.
- Taxation: Various property taxes and fees apply.
- Visa/Residency Options: Options are available, and regulations are evolving.
- Lifestyle and Quality of Life: Lagos is a vibrant and dynamic city with a rich culture and growing middle class.

Golden Keys Global Advantage in Lagos

Golden Keys Global manages the full Lagos investment lifecycle, including:

- Identifying high-potential investment opportunities.
- Conducting thorough due diligence and risk assessment.
- Navigating the local regulatory environment.
- Providing property management and exit strategy support.

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Would you like to discuss your investment options further? Our expert team is ready to provide personalized guidance tailored to your specific needs and goals.

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Golden Keys Global: Your trusted partner in navigating the complex world of residency and citizenship by investment, empowering investors to achieve their global ambitions.

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