

# Building Wealth Without Bureaucracy



## 2007

**CAREIF**<sup>®</sup>  
*Caribbean Real Estate Investment Fund*

## Services we offer...

- Construction Trustees Programme
- Disaster Preparedness Programme
- Consulting Joint Venture on all Real Estate matters
- Contractor Listing Service
- Professional Listing Services
- Credit Repair & counseling service
- Foreclosure Prevention & Protection
- Own a Franchise
- Vacation and Giveaways
- Property Listing Service
- Portfolio Development & Management
- Education Development Fund

## CONCLUSION

Christopher Columbus can be revered as perhaps the greatest pioneer. While he was not the first to travel to the West, he introduced the East to the West in a way that transcended all level of academia and rationale at that time. The Jamaica Money Market Brokers did much the same as they transformed the Jamaican financial landscape, and extended this transformation to the wider Caribbean. CAREIF Ltd. has been doing the same over the last 24 months in respect to expanding the Real Estate Market. These activities will make real estate investment opportunities accessible to the average investor.

CAREIF Ltd. will be the region's first comprehensive real estate investment corporation, with members from across the Caribbean and from all classes. It is a fact that many people in Jamaica and the rest of the World will reach retirement unprepared or totally incapable to retire. These individuals will have to continue working well past the age at which they originally plan on retiring. This may not be caused by a lack of saving but the diminished ability to save. CAREIF Ltd will change this for Jamaicans by providing viable options for income generation and wealth creation well into retirement.

### **Why back CAREIF'S efforts:-**

The following are only a few of the indicators and market trends that point to CAREIF being a sound investment for those who take advantage of these limited offers.

### **Why invest in CAREIF:-**

1. CAREIF is legally registered with the Registrar of Companies and is a registered Developer with the Real Estate Board.
2. CAREIF has several major projects before Governmental permitting agencies such as NEPA, from which the projected returns to investor-partners will be paid.
3. CAREIF has created several investment options (diversification of portfolio) which will yield the investor significant returns while offering that same investor multiple exit strategies to ensure maximum risk reduction or total elimination of the risk to them.

4. CAREIF invests only in real estate which has consistently out performed all other forms of investment options even in slow periods of absorption of the product or a slowing of the economy. In fact one should note that even when the stock market is facing near collapse, real estate even in its worst down turn is the safest haven most investment giants will turn to.
5. CAREIF transforms the investor partner from an end user, where profit taking can take a significant longer period, into the producer, where they now have a range between productive costs compared to price point at sale to the end user.
6. CAREIF allows for quick adjustments in shifting market without taking a loss. E.g. CAREIF has multiple options to:
  1. Sell or liquidate assets
  2. Hold assets for long term gain whether the market is soft or not
  3. Offer short term notes and or mortgages which will allow a faster movement of the product. There are several more options that will ensure the strength of operating in the real estate market.
7. CAREIF offers joint venture and equity investments in real estate. This means actual ownership of a percentage of the tangible/real property and project. Therefore the investor actually has and holds paper and real assets at the same time. This fact gives the investor multiple exit strategies such as 1) sale of the equity 2) collateralizing or mortgage the equity 3) trade 4) where applicable the sale of the assets (actual unit). This flexibility and the holding of real assets are not often offered in other investment options such as stock or bonds.
8. CAREIF offers a guaranteed buy back to investor- partners on many of its developments at price points (sale price) which give the investor- partners returns that significantly out perform traditional financial institutions. That's a very safe place to be when making an investment decision.
9. CAREIF allows its investor- partners to liquidate their joint venture position or equity in any development with very little restriction.
10. CAREIF allows the investor to convert his or her equity into cash either through CAREIF's guaranteed buy back programme in selected projects, or by a direct sale once they want to leave the market.
11. CAREIF operates through legitimate and regulated financial institutions to ensure maximum protection from money laundering. Hence the reason all monetary transactions must be in the form of MONEY TRANSFERS or MANAGERS CHEQUES.
12. CAREIF incorporates each of its development simply to ensure that the liability of the investor - partner is limited or eliminated.
13. CAREIF has developed multiple services related to the real estate products such as property listing services and portfolio development & management that will generate billions in revenue, enough to provide a cushion for a slowing in the development process as well as any cooling of the market in a particular region.

14. CAREIF is not limited by national borders. Real estate investment is not as restrictive or regulated as many other investment options and therefore requires less bureaucracy to participate in other markets more lucrative at some point than the local market.
15. In many countries Real Estate investments are 1) not taxed or 2) affords the investor tax credits in the form of depreciation. This obviously will allow the investors to keep more of their money in their pockets. The advice of your Tax Accountant or Attorney is important here since CAREIF does not give guarantees or tax advice.
16. CAREIF will 'equitize' the product to eliminate risk while providing liquidity to fulfill all investment commitment to investor-partners and or joint venture partners.
17. CAREIF's Real Estate Investment Club will strengthen CAREIF's position in the market place by providing an available pool of clients who will utilize all its services, while giving back to those clients real cash income from profit rebates through RIC. NO other company will liberally distribute 30% of its profits to it clients in coupons or rebates.
18. The RIC offers CAREIF AND ITS PARTNERS extreme stability even in a volatile economy. This we will call our panic valve towards stability eliminating a run on the institution.
19. CAREIF through RIC's efforts will produce more disposable cash that will increase the level of investment dollars going into the real estate market with a large percentage being invested directly into CAREIF's products and services.
20. Having a liquidity base will allow CAREIF to become a direct lender in both the local and international markets. Being a funding source providing friendly capital will give CAREIF longevity and a long-term profit-taking mechanism.
21. CAREIF's three (3) year repayment or reaping cycle will allow maximum use of the investment dollar in advancing its developments and marketing of its other products.
22. CAREIF has the ability to franchise RIC which is a major strength in greatly increasing our market share. Local and international Governmental regulations for Real Estate Developers are less restrictive than those required for other investment options. For this reason, with members living in Florida and other parts of the Globe, we have the ability to grow effectively and efficiently through franchising. Franchising means increased clientele and profits without direct or added cost to CAREIF.
23. The fact that members receive cash rebates - once profits are declared, for life - will attract not just the smaller investor but the more sophisticated investor that will take advantage of the opportunity to diversify ESPECIALLY WHEN NO INVESTMENTS are made by the benefiting member.
24. Membership can be bought in proxy. This will allow the Member to provide a viable income producing opportunity for not just themselves but their children and relatives.

25. RIC members will have a cash generating mechanism without any long term or short term risk, which also allows them to fight inflation without any further cost or cash out of pocket.
26. RIC, which is a product of CAREIF, through its portfolio development programme directly offers members the opportunity to build their personal real estate portfolio and therefore their net worth separate from and in addition to the cash benefits.
27. Life time income for US \$1,120.00 with a minimum pay out of US\$5,400.00 on our 3 year cycle will also drive many persons to the product especially when they realize that this is a unique way to build a retirement fund as well as pension plan. Hence the reason we call this Programme our 'Living Pension Plan'.
28. CAREIF through RIC is now working with other retail and service providers to give members discounts on products acquired from them. This helps to make a competitive market. This will help to keep pricing of goods and services, stable, lowered and more competitive.
29. From a geopolitical perspective, CAREIF is currently one of the fastest growing companies with a positive impact on pulling capital into the local and regional economy for the long haul. This in itself will lead to a more stable economy from the Foreign Exchange perspective. This will increase jobs and other opportunities. A stable economy will lead to reduced crime, which will have a direct impact on a positive movement of international currency coming into the local economy; especially from Jamaican and Caribbean people living internationally. CAREIF will be a major player in any such movement.
30. CAREIF has developed several products which cannot be detailed here but will allow it to command a significant portion of the foreclosure market and business internationally and well as locally. Other products are unique to CAREIF and will be announced at a later date. This is to assure you that CAREIF has a long term forecast which will see CAREIF LTD becoming a **Fortune 500** company in less than 5 years. These long term strategies offer significant growth in CAREIF's liquidity and therefore funding for growth.
31. CAREIF's growth strategy includes proportionate reduction in expenditure relative to rate of expansion. In short, we will experience reduction in operating cost per productive unit as we advance the business globally.
32. The demand for CAREIF's products will only increase with the increase in the world's population. This will always create the demand factor to keep our profit share on the increase. Land is not increasing globally but diminishing in availability as well as from a regulatory and environmental policy perspective. These facts ensure that there will always be a market. This is an indicator of longevity and long term profit taking for CAREIF and its investor-partners.
33. Because CAREIF is directly involved in production, our partners can be assured that every aspect of the market will yield a profit, whether in new construction and or recycling the product.

34. CAREIF'S philanthropic approach to the market with a new and unique business model is destined to make it the company to watch and model as it will produce significant brand loyalty. Having significant brand and customer loyalty will also strengthen the organization's growth potential. This will also encourage participation when CAREIF seeks to equitize its products from a securities perspective.
35. CAREIF is already investing in technology to ensure efficiency and real time information to our investor partners as well as keeping in tune with daily trends globally. The company has an "IT" agenda which will also see it yielding significant profits working through the World Wide Web.
36. CAREIF has expanded its operations from Mandeville into Kingston and will be expanded into the Montego Bay metropolitan area within the next six months. This will ensure that we maintain the rapid rate of growth now being experienced.
37. The absolute fact is that CAREIF is offering very high returns in a much protected environment. That's very good for any investor looking for high returns from short and long term opportunities in real estate.

Upon careful analysis of the foregoing one will realize that a part of being a successful investor is learning to spot the trends and indicators early enough to take advantage of high profit taking. CAREIF is one such opportunity as indicated from its varied product line that is focused on its core business of real estate.

This in itself is significant since focusing and therefore developing the necessary expertise in one area can only lead to greater performance and proficiency within the industry by CAREIF. This is also significant since CAREIF's strategy only allows a relatively small number of investor-partners to participate at levels which produce variable returns of 100% per annum and more in short term investment equity and or joint venture operations. All opportunities listed are limited in number and timelines and are subject to change on a daily basis.

Further to this Real Estate is more predictable than most investments options. The cost of production can be accurately tracked and predicted with appreciation and escalations easily calculated even after production has started. This indicates the stability of the product. In fact the whole real estate productive process can be scientifically tracked.

Where trading foreign exchange, stocks and bonds are based on mere talent and or emotional buying in a highly manipulated and volatile market; Real Estate and the processes involved can be taught effectively enough to most individuals to compensate for the loss of any Management or other leaders within the industry. Investors should therefore not worry whether the company

will have longevity based on factors such as individuals. CAREIF has and is maintaining serious training of all staff at the highest levels to understand every aspect of the real estate market. There are long established rules and practices. There is very little news that would cause panic and alarm if the mantle of management should change. Further to this CAREIF does have an operating structure which allow for a Board of Directors as well as Board of Trustees to ensure absolute transparency.