



Le Jardin de Fleur

BEACH & GOLF RESORT

SUR MER



MOROCCO

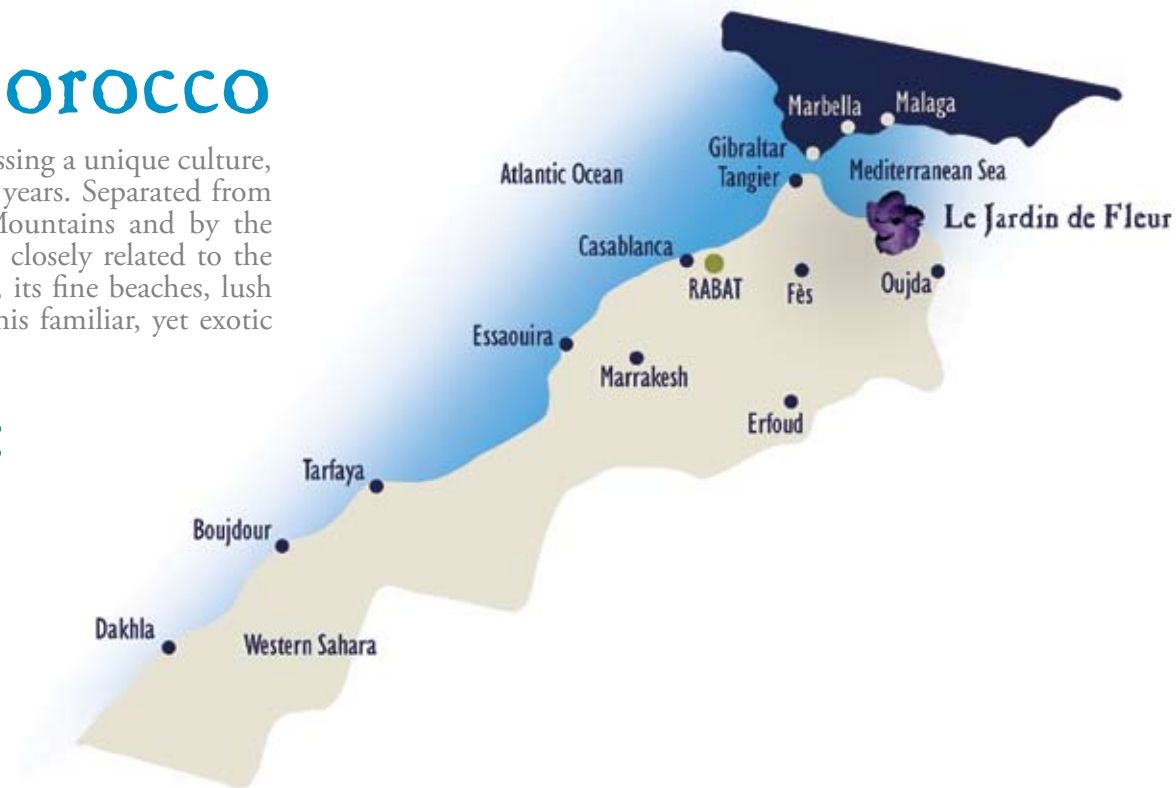
Sur Mer

Morocco

Located on the north western tip of Africa, yet possessing a unique culture, Morocco has been a popular tourist destination for years. Separated from the rest of the continent by the towering Atlas Mountains and by the Sahara, its climate, geography and history are more closely related to the Mediterranean than the rest of Africa. In the north, its fine beaches, lush highland valleys and evocative old cities reinforce this familiar, yet exotic impression.

Climate

The north of Morocco enjoys a wonderful average temperature of 29°C during the summer and a balmy 18°C in the winter. The climate is reliably dry all year round, with the period between October and April providing welcome winter sun.



Geography

Morocco is a country of tremendous diversity with four mountain ranges, green river valleys, wide beaches of golden sand and stretches of desert. The ascent of the country's highest peak, Jebel Toukbal (13,665 ft./4,165 m.) provides a spectacular trek. The Moroccan coastline, which fronts onto both the Mediterranean and the Atlantic, offers plenty of great beaches as well as a number of fascinating old coastal cities.

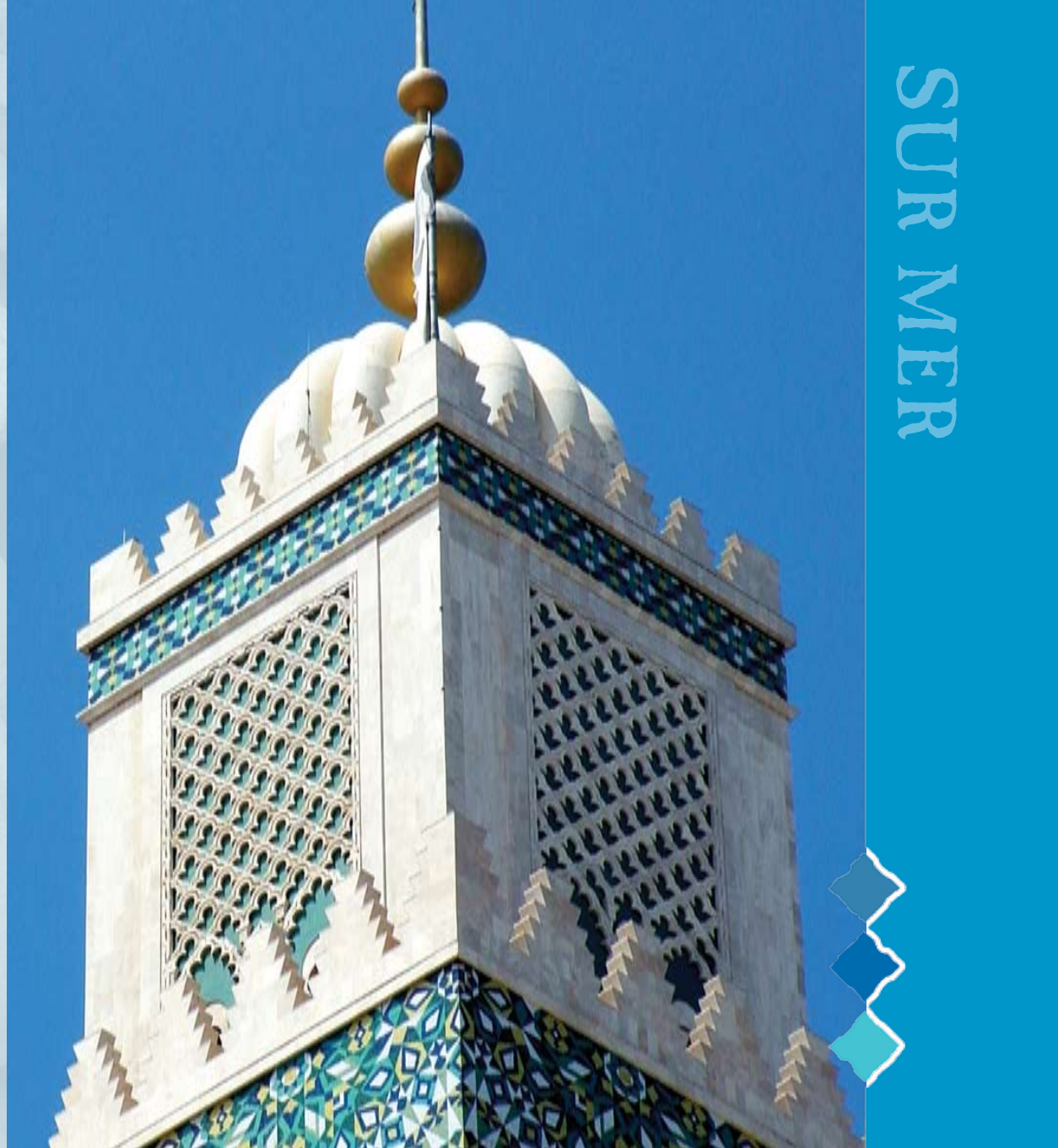
Location

Morocco's close proximity to Europe (only 14 km from Spain) has contributed to its popularity over the years with many holidaymakers crossing the Strait of Gibraltar by ferry or flying to the Spanish enclaves of Ceuta and Melilla. Now, with low cost operators beginning regular services to Moroccan airports, it is even easier to reach.

Communications

Mediterrania Saïdia has excellent communications that allow the resort to be easily and quickly connected with the main cities in Morocco, Europe and the rest of the world. The international airports of Oujda, Nador and Melilla meet all the requirements of air transportation which will be complemented by the improvement of the road network, the construction of the marina as well other ports existing in the area.

15 Airlines so far are planning to start with flights to Oujda in the coming 3 years. It is forecast that Mediterrania Saïdia will attract a minimum of 250,000 visitors a year increasing to more than 500,000 by 2012.



Why Morocco?

Lifestyle

- Low cost of living – luxury lifestyle for less.
- Year round sunshine –an ideal winter sun destination.
- Climate and sea conditions perfect for water sports.
- Unique culture and history close to Europe yet the gateway to Africa – an entirely different culture and landscape.
- French, Spanish, English and of course Arabic widely spoken.
- Beautiful sandy beaches.
- Close to the Costa del Sol – 30 minutes by hydrofoil to Tangiers from Tarifa & Algeciras.

Stable, forward thinking government

- Huge investment in tourism - objective to increase visitors to 10 million by 2010 and provide first class infrastructure and facilities.
- Moroccan government has signed 'Open Skies' agreement with the EU to allow European airlines to operate at Moroccan airports without restrictions.
- Low cost airlines such as Easyjet, Thomsonfly and Ryanair have announced new Morocco routes with more to be added for 2007.
- Since the arrival of low cost airlines, Morocco has gained in popularity amongst tourists and ranks among the top destinations for 2007.

Real Estate

- Opportune time to invest – property prices lower than similar European resorts.
- Favourable tax laws for foreign investors – no property tax for five years and low capital gains tax.
- Property system is similar to that of the UK and Ireland with freehold and leasehold properties.
- Mortgages are available with 60–70 % being the standard amount borrowed.
- Secure investment – government backed resorts.
- Increase in tourism will lead to excellent rental opportunities in the future - properties are ideal for holiday makers and keen golfers.
- Coastal property is on course for a period of unprecedented prosperity - the number of British tourists increased by 18% between 2004 and 2005 alone.



Vision 2010

In 1999, His Highness Crown Prince Sidi Mohammed was declared King of Morocco 'His Majesty King Mohammed VI'. After his enthronement, the King uncovered his ambitious development plans for Morocco. Mediterranean Saïdia is the only Moroccan Government sponsored 'Plan Azur' Resort on the Mediterranean coast in his vision to attract ten million tourists to the Mediterranean coast of Morocco by 2010 and create 600,000 jobs in the tourist industry. The government's master plan for the area will ensure that the resort will benefit from modern infrastructure.



A unique opportunity to invest and live in one of the most prestigious five star developments in the world - only hours away from the major cities in Europe.

Mediterrania Saïdia is a project of 7,000,000m² with 6 km of unspoilt coastline, 11 hotels, three 18 hole golf courses, large marina (840 mooring points), several shopping areas and more than 3,000 accommodation units. The development is going to be a meeting point of cultures of the exotic Mediterranean and latest-generation holiday resort.

Attractions in the medina of Saïdia include a 17th century fortress, a 19th century Kasbah and famous Music and Popular Arts Festival every August. Saïdia is also an area of considerable natural beauty, with seven kilometres of golden, unspoilt beach and a lovely bay making it ideal for all types of water sports. There is also a natural bird reserve which has been created by the area of marsh and woodland that skirts the locale.

Resort amenities

- 6 km of beautiful sandy beaches
- Promenade with 17 beach clubs
- 3 designer 18 hole golf courses
- Marina with 850 mooring points
- Diving and sailing centre
- Water sports
- Yacht club
- Restaurants and bars in the harbour
- First class sport facilities (equestrian, Olympic swimming pool, football ground, tennis facilities)
- Aquatic park
- Spa
- Moroccan medina
- European shopping centre with all the products you need
- Medical centre
- Amusement park
- Eleven 4 & 5 star hotels with top-class facilities
- Exhibition centre
- Conference centre
- Heliport...

Mediterrania Saïdia



SUR MER

Le Jardin de Fleur

The Resorts

Le Jardin de Fleur Resorts offer a fantastic opportunity to live and invest in some of the finest holiday homes located in one of the more exclusive developments of Mediterrania Saïdia.

Each of the 11 Le Jardin de Fleur resorts features its own luxurious amenities, including golf courses, sports facilities, swimming pools, integrated club houses, cafés, restaurants and entertainment areas.

The resorts are ideally situated within Mediterrania Saïdia, providing easy access to its beautiful sandy beaches and turquoise, crystal clear waters. This first class resort, combined with Mediterrania Saïdia's naturally beautiful coastline, is set to become one of the most highly sought after destinations in the world.

Sur Mer facilities and clubhouse

The Sur Mer apartments enjoy a frontline golf location with superb views across Mediterranean Saïdia towards the sea and mountains. The resort features its own luxurious amenities, including a clubhouse, lagoon-style swimming pool and children's playground set in beautifully landscaped gardens.

The clubhouse will have a restaurant where you can enjoy breakfast, lunch and dinner. The clubhouse reception will offer a 24 hour service catering to all your holiday requests, whether you wish to hire a bike, book an excursion to the mountains, a tour of the medina or make a reservation at another clubhouse or restaurant in the resort.

Owners will receive a Club card allowing you to benefit from preferential rates on numerous services and facilities throughout Mediterranean Saïdia. The Club card is also available for a small fee to guests staying in our resorts.



Example of clubhouse

ONSITE FACILITIES

- Landscaped gardens
- Clubhouse with bar, café and restaurant
- 24-hour reception area
- Full maid service
- 24-hour security
- Crèche and babysitting services
- Communal swimming pool
- Monitored children's play area



Sur Mer



Choose from one, two or three bedroom apartments combining contemporary style with subtle Arabic detail. Due to their excellent location the majority of the apartments offer views of the blue Mediterranean sea and the brilliant green of the golf courses. All of the units lead onto a beautifully landscaped park with walkways, linking the many facilities with each living area and allowing easy access to the clubhouse and swimming pools. They have been situated as close as possible to the marina, shopping centres and only 200 metres from the beach.

The spacious apartments comprise a modern Nobilia kitchen with integrated Siemens appliances, private terrace, the finest luxury furnishings, hot and cold air-conditioning, cream marble floors and satellite TV.

The stunning penthouse apartments, available with one or two bedrooms, provide the ultimate in five-star accommodation, with roof solariums offering magnificent sea and mountain views. All the properties will be built according to European standards and will have a 10 year construction guarantee.



The Properties



- **Structure:** All properties will be constructed with reinforced concrete columns and beams to conform to Morocco's seismic regulation.
- **Roofing:** Top-quality rustic tiling.
- **External carpentry:** White aluminium.
- **Internal carpentry:** Internal doors in coloured woods. Shelves and drawers in bedrooms to match wardrobe doors.
- **Windows:** Double-glazing with sliding door system.
- **Paintwork:** Matt paint finish on vertical and horizontal surfaces.
- **Internal walls:** Finished with smooth plastered brick.
- **Tiling:** Cream marble tiles throughout.
- **Electrical:** Telephone points in lounge and all bedrooms, TV points in lounge and master bedroom.
- **Installations:** 100-litre electric water heater in utility room, split system air-conditioning to all bedrooms and living areas, safe installed, tap on main terrace.
- **Sanitary ware:** White vitreous enamel with mixer taps.
- **Kitchen:** Fitted with German wall and floor units (Nobilis), choice of up to five different colours, granite worktops, Siemens appliances (oven, hob, extractor fan, microwave, dishwasher, fridge freezer and washing machine/tumble dryer in utility room). Twin kitchen sink with mixing tap. High quality cream marble tiled flooring.

Specifications



2 Bedrooms

BUILT
TERRACE
GARDEN

102.45m²
18.55 - 20.55m²
52.10 - 91.60m²



3 Bedrooms

BUILT
TERRACE
GARDEN

135.00m²
20.35m²
155.35m²



Garden floor

First floor

SURMER



2 Bedrooms

BUILT
TERRACE

102.45m²
18.60 – 21.80m²



3 Bedrooms

BUILT
TERRACE

135.00m²
21.80m²





Penthouse

1 Bedroom

BUILT
TERRACE
SOLARIUM

76.95m²

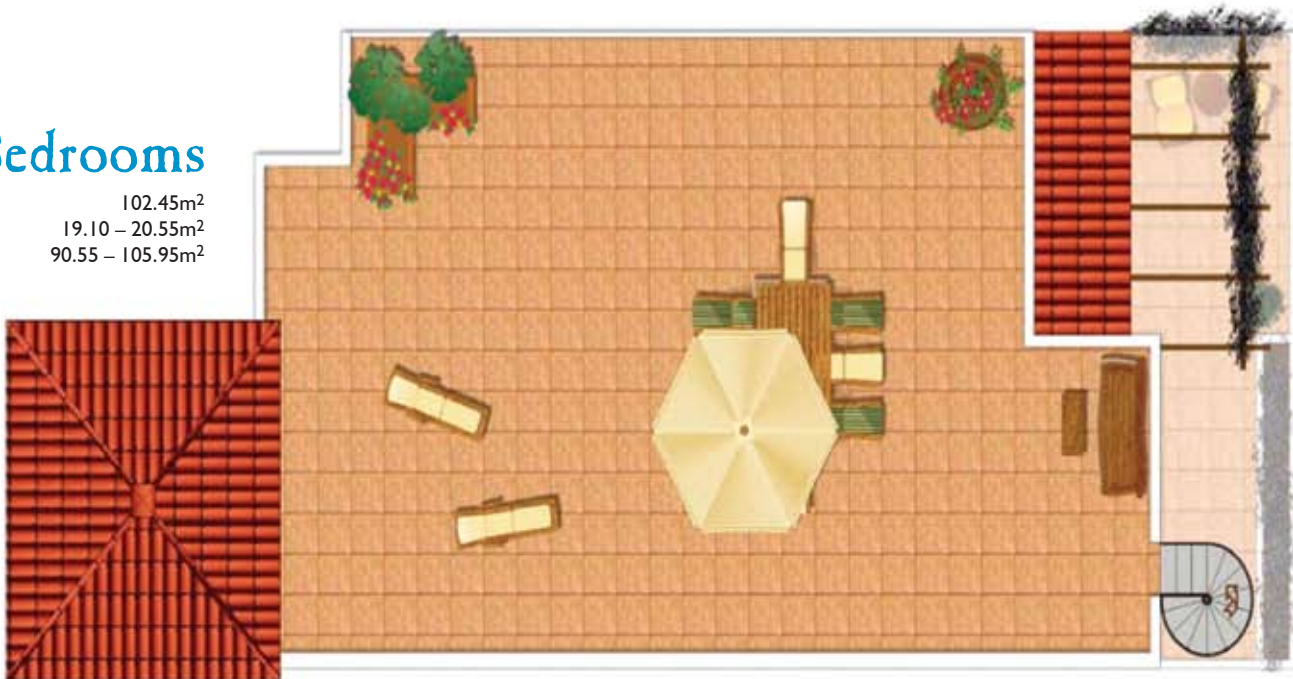
83.10m²

78.05m²





Penthouse



2 Bedrooms

BUILT	102.45m ²
TERRACE	19.10 – 20.55m ²
SOLARIUM	90.55 – 105.95m ²

SUR MER



Site Plan





SURMER





At a glance



- Top quality accommodation only a short walk from the beach.
- Superb rental opportunities in booming tourist location.
- Excellent facilities including babysitting and maid service, 24-hour security.
- Units built to European standards by reputable developer.
- Each property carries a 10-year structural guarantee.
- Mortgages easily available for foreign buyers.
- Units fully-furnished and equipped with highest quality fixtures and fittings.
- Le Jardin de Fleur is part of the Mediterrania Saïdia complex, the only resort on the Mediterranean coast which is included in the government backed Plan Azur.



*A first class investment in a
world class resort*

Frequently Asked Questions



FINANCE

Is it possible to get a mortgage as a non-resident in Morocco?

Yes, Moroccan banks sometimes lend up to 100% but 60% of the property value is standard.

Are you free to choose your own bank?

Yes, but we have contact with a few major banks and have negotiated favourable terms for our clients.

What is the local currency?

The currency of Morocco is the dirham (MAD).

Do I need a bank account in Morocco?

Yes, but we can arrange that for you with the local branches of the major Moroccan banks.

How do I transfer money to Morocco?

You can use your own bank or a money-broker.

PROPERTY

How do I reserve a property?

We will reserve a property for a maximum period of 14 days. To do this you have to pay an initial holding deposit of €3,000 or £2,000.

This gives you the time to either visit Mediterranean Saïdia or to buy site unseen. If you change your mind, within the 14 day period, the holding deposit is fully refundable.

What is the payment structure?

On exchange of contracts, 20% of the purchase price is payable (less the initial holding deposit). A second payment of 20% is due in March 2007 (construction already started). Completion is due mid-end 2008. The outstanding balance of 60% is due either by mortgage or cash to complete your purchase.

What are the purchasing costs?

You should budget for about 5 to 6% over the purchase price to cover:

Stamp duty : 2.5%

Legal fees : 1.1%

Notary fees : 0.5%

Land registry : 1.5 to 2%

Dispatch fees : about 500 MAD or €30

Misc (certificates) : about 500 MAD or €30

Do I need a solicitor?

Normally you can use the local notary but because of the distance and language problems it might be better to use a London-based Moroccan solicitor who can advise you on buying property in Morocco.

RENTAL AND ONGOING COSTS

Is it possible to rent the property out?

Yes, of course.

Are there ongoing costs besides water, electricity and local property tax?

We estimate these costs will be around €100 (£70) per month for utility, maintenance and management charges.

OTHER

What if I want to sell my property before completion?

You can sell your property to a third party once the initial 20% installment has been paid. A 1.5% administration fee plus VAT will be charged by Property Logic Morocco for onward sales not introduced by PLM. 5% plus VAT will be charged for direct introductions from PLM. Selling on your investment is very easy via a transfer contract organised by your solicitor.

Who can tell me more about Moroccan culture, history and economics?

Moroccan Embassy,
49 Queens Gate Gardens,
London SW7 5NE.

Tel.: 020 7581 5001

Internet: www.morocco.embassyhomepage.com





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www.lejardindefleur.com