

# GAIN SOURCE INC LIMITED

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## Verandah Estates - FAQ Verandah Estates - 常见问题

### What is the all-in price?

什么是全包价？

1) Property price: 物业价格:

\$400,000 for 2-bedroom

\$450,000 for 3-bedroom

40 万美元 - 两房

45 万美元 - 三房

2) Land transfer tax - 2.5%. 土地出让税 - 2.5%。

(This is one of the important selling features of Verandah Estates because the rate is normally 7.5% but Verandah Estates was able to negotiate a lower rate of 2.5%)

(这是 Verandah Estates 的重要销售优势之一，因为利率通常为 7.5%，但 Verandah Estates 能够以 2.5% 的较低水平进行谈判)

3) Escrow agent fee - \$2,500 代管代理费 - 2500 美元

### Is my investment held in escrow?

Yes. The investment, including the refundable \$10,000 deposit, is paid into a CIU-controlled escrow account.

我的投资是否在托管？

是的。这笔投资，包括可退还的 10 万美元预付金，将会支付到投资公民组控制的托管账户。

### Who is the developer? 谁是开发商？

Verandah Estates is part of the Elite Island Resorts group, the most successful resort development and management group in Antigua, which includes world-class all-inclusive beach resorts like The Verandah Resort & Spa, St. James's Club & Villa, and Galley Bay. You may have seen these terrific resort properties on the 2013 season finale of The Bachelorette, one of the most popular reality television shows in North America.

Verandah Estates 是精英岛度假村集团的一部分，精英岛度假村集团是安提瓜最成功的度假村开发和管理集团，其中包括世界级的全包海滩度假村，如 The Verandah Resort & Spa, 圣詹姆斯俱乐部 & 别墅和 Galley 湾。您可能已经在 2013 年度的“Bachelorette”季节结束中看到了这些惊人的度假胜地，这是北美最流行的现实景电视节目之一。

They believe in honesty, integrity, and providing a high quality product that meets investor's needs, budget, and timeframe. They are committed to the goals of maximizing value, performance, and market profile. Their group buying power,

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market presence, asset base, and vertical services integration bring them in the forefront of Caribbean resort marketing and management.

他们被认为诚实，诚信，并提供符合投资者需求，预算和时间表的高质量产品。他们致力于实现价值，绩效和市场概况最大化的目标。他们的集团购买力，市场占有率，资产基础和顶级服务整合将他们置于加勒比度假村营销和管理的前沿。

Their builders and tradesmen are among the best in the Caribbean, and you can see examples of their work throughout the Eastern Caribbean including Antigua, St. Lucia, Barbados, The Grenadines, and Panama. They have successfully built and operated hotels, resorts, commercial centers, restaurants, and private homes for over 30 years.

他们的建筑商和工匠是加勒比地区最好的，您可以在整个东加勒比地区看到他们的工作范例，包括安提瓜，圣卢西亚，巴巴多斯，格林纳丁斯和巴拿马。30多年来，他们成功建成并经营酒店，度假村，商业中心，餐馆和私人住宅。

Their excellent relationships with local architects, attorneys, accountants, and building authorities are invaluable resources that help ensure a smooth purchase and building process.

他们与当地建筑师，律师，会计师和建筑部门的良好关系是宝贵的资源，有助于确保顺利的购买和建设过程。

Most importantly, they work to keep things as simple and straightforward as possible and keep the lines of communication open between the investor, the Sales Team, and their builders for the ultimate satisfaction, enjoyment, and peace of mind.

最重要的是，他们努力使事情尽可能简单直接，并保持投资者，销售团队及其建设者之间的沟通渠道，以达到最终的满足，享受和安心。

Here is a list of Elite Island Resort's current projects:

这里是精英岛度假村目前项目的列表：

## Antigua, Caribbean

- St. James's Club & Villas
- Galley Bay Resort & Spa
- The Verandah Resort & Spa
- Verandah Estates Gated Community
- Epicurean Fine Foods & Pharmacy, one of the Eastern Caribbean's largest retail grocery stores and wholesale food / beverage distribution operations.

安提瓜，加勒比海

- St. James's 俱乐部和别墅
- Galley Bay 水疗度假村
- The Verandah 水疗度假村
- Verandah Estates Gated Community
- Epicurean Fine Foods & Pharmacy, 一个东加勒比地区最大的零售杂货店和批发

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食品/饮料分销业务。

## Barbados, Caribbean

- The Club, Barbados Resort & Spa
- 巴巴多斯, 加勒比
- 俱乐部, 巴巴多斯水疗度假村

## British Virgin Islands, Caribbean

- Long Bay Beach Club, Tortola
- 英属维尔京群岛, 加勒比海
- 长岛海滩俱乐部, 托尔托拉

## St. Lucia, Caribbean

- St. James's Club Morgan Bay, St. Lucia
  - Lazy Lagoon Trading Company – wholesale food and beverage distribution
  - Calypso Cat Catamaran Cruises
- 圣卢西亚, 加勒比
- St. James's Club 摩根湾, 圣卢西亚
  - Lazy Lagoon 贸易公司 - 批发食品饮料分销
  - Calypso Cat 双体船游轮

## St. Vincent & the Grenadines, Caribbean

- Palm Island Resort & Spa, The Grenadines
- 圣文森特和格林纳丁斯, 加勒比海
- 棕榈岛度假村, 格林纳丁斯

## Republic of Panama

- Hotel Los Establos, Boquet
  - Boquete Commercial Center
- 巴拿马共和国
- Hotel Los Establos, Boquet
  - Boquete 商业中心

## Florida, USA

- Elite Island Resorts – One of the most successful Caribbean resort sales, marketing, and advertising firms, with offices in Florida and the UK.
- Developed and managed large scale condo resort projects in the Orlando and Daytona Beach areas.

## 佛罗里达州, 美国

- 精英岛度假村 - 最成功的加勒比度假村销售, 营销和广告公司之一, 在佛罗里达州和英国设有办事处。
- 在奥兰多和代托纳海滩地区开发和管理大型公寓度假项目。

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Several of those properties already include privately owned villas and estate homes. As such, their management and marketing plans devote substantial resources towards enhancing the capital investments and revenue streams for their private investors. This type of project is nothing new to Elite Island Resorts.

其中几个物业已经包括私人别墅和房屋。因此，他们的管理和营销计划投入大量资源来增加私人投资者的资本投资和收入来源。这种类型的项目对于精英岛度假村来说并不新鲜。

Over the years, Elite and its properties continuously receive a number of high-profile awards from TripAdvisor, Travel Weekly, Travel + Leisure, Conde' Nast and many more.

多年来，精英及其物业不断收到来自到到网，旅游周刊，旅游+休闲，康德纳斯特等多项高阶奖项。

## **What is the long term vision for this project?**

**这个项目的长期愿景是什么？**

Elite Island Resorts wants to make the whole Verandah neighbourhood a high end village. The Verandah Resort & Spa in itself is a large development with villas, restaurants, bars, pools, beaches, kids club, gym, games area, and more.

精英岛度假村希望将整个维兰达社区建成高端村庄。Verandah Resort & Spa 本身是一个大型发展，有别墅，餐馆，酒吧，游泳池，海滩，儿童俱乐部，健身房，游戏区等。

All next to the Verandah Resort & Spa, Elite is currently building an exclusive luxury eco-friendly resort, the Verandah Estates residential community, a supermarket, and other facilities that will be needed for the village. They also plan to expand Verandah Estates to further develop the residential project.

毗邻 Verandah Resort & Spa, Eliant 目前正在建造一个独特的豪华环保度假酒店胜地，Verandah Estates 住宅社区，超市以及该村需要的其他设施。他们还计划扩大 Verandah Estates 以进一步开发住宅项目。

All of this current and future development will drive up the value of the properties in this area, including the Verandah Estates villas.

所有这些现在和未来的发展将提高这一地区的物业价值，包括 Verandah Estates 别墅。

## **Who do you expect will be the tenants?**

**你期望租户会是什么人？**

There is a shortage of homes for mid and high level income earning professionals living in Antigua.

现时在安提瓜中高收入的就业人员住房不足。

Antigua and Barbuda is a major financial center for the region so most people do not

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realize how many banks, accounting firms and insurance companies have employees here. In addition, major telecom, utilities and hotels have expat executives who need a place to stay. Elite Island Resort owns hotels and a large hypermarket so they will even rent some of those villas for their own executives.

安提瓜和巴布达是该地区的主要金融中心，所以大多数人还没有意识到有多少银行，会计师事务所和保险公司都有员工在这里。此外，主要的电信，公用事业和酒店都有外籍人士需要有住的地方。精英岛度假村拥有酒店和大型超市，所以他们甚至也会为自己的高管租用一些别墅。

## **What is the expected length of each rental agreement?**

**期望每个租赁协议的租期是多长？**

One to five years. Many of their clients will be corporate clients who are great long-term tenants.

一到五年 他们的许多客户将会是企业客户，是很好的长期租户。

## **What is the expected monthly rental income?**

**预期的月租金收入是多少？**

\$1 ,200 to \$1 ,500 at the beginning to quickly get tenants. Rents will increase over time, depending on market rates.

\$ 1,200 到 \$ 1,500，一开始就很快得到租户。租金将随着时间的推移而增加，取决于市场利率。

## **What is the expected sales price in five years?**

**五年内的预期销售价格是多少？**

Minimum \$450,000 for two bedrooms.

Minimum \$475,000 for three bedrooms.

两间卧室最低\$ 45 万。

三间卧室最低\$ 47.5 万。

## **What villa upgrades are available?**

**有什么别墅升级可以选择？**

Appliances: Investors can upgrade their appliances to stainless steel appliances for \$3,000: fridge, stove, toaster, microwave.

Counters: Investors can upgrade their counter-tops to granite in kitchen and/or bathroom for \$3,500 to \$6,000.

家电: 投资者可将电器升级为不锈钢电器 3000 美元: 冰箱, 炉灶, 烤面包机, 微波炉。

柜台: 投资者可将厨房和/或浴室的台面升级为花岗岩, 价格为 3,500 至 6,000 美元。

Pool: The investor can get a 10 feet x 20 feet pool for \$50,000 to \$60,000 additional. In addition, the investor must expect an additional \$200 to \$300 per month in extra maintenance expenses. If the villa is in the rental program, the developer will assume

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the maintenance expenses.

**游泳池:** 投资者可以获得 10 英尺×20 英尺的游泳池, 额外增加\$ 50,000 至 \$ 60,000。此外, 投资者还需要额外支付 200 至 300 美元的额外维护费用。如果别墅在租赁计划中, 开发商将承担维修费用。

That being said, if the villa is in the rental program, we recommend keeping the standard pool as the extra rental income will not justify the extra expense.

也就是说, 如果别墅在租赁计划中, 我们建议保持标准池, 因为额外的租金收入不足以补上额外的费用。

## **What is included with my purchase?**

**我的购买都包含了什么?**

- Each villa Includes:每个别墅包括:
- Splash pool;游泳池
- Furniture package, including entertainment center and flat screen TV in living and master bedroom;  
家具套装, 包括在生活和主卧室的娱乐中心和平面电视;
- En suite bathroom in master bedroom;主卧室连接浴室;
- Living area;生活区;
- Full kitchen;全套厨房;
- Granite countertops;花岗岩台面;
- Beautiful wood deck;美丽的木板露天平台;
- Major appliances in white finish such as refrigerator / freezer, dishwasher, oven, stove, washer and dryer;  
白色主要电器, 如冰箱/冰柜, 洗碗机, 烤箱, 炉子, 洗衣机和烘干机;
- Curtains;窗帘
- Air conditioning unit; 空调机组;
- Lighting fixtures; 照明灯具;
- Plumbing fixtures; and 卫浴设备; 和
- Gated Community with 24-hour security.拥有 24 小时保安的封闭社区。

There is much more included but not listed here. For a complete list, please refer to the Appendix in the purchase agreement.

这里还有更多的内容, 但未列出。有关完整列表, 请参阅采购协议中的附录。

## **What is the security level of this community?**

**这个社区的安全级别是什么?**

First of all, it is important to note that Antigua is a very safe country with low crime rate. That being said, the entire Verandah development and its surrounding has 24-hour security, it is a gated development, and has a designated entrance where guests are registered.

首先, 重要的是说明安提瓜是一个非常安全而且犯罪率非常低的国家。除此之外, 整个 Verandah 的发展及其周边都有 24 小时的安全保障, 它是一个封闭式的

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开发，并有一个指定的宾客登记入口。

## **Can I register this house under a holding company?**

**我可以在控股公司登记这个房子吗？**

Yes. We can assist with this as well.

可以的。我们也可以协助这一点。

## **Can the investor choose to upgrade some items in the villa?**

**投资者可以选择升级别墅的一些物品吗？**

Yes, optional items available at an additional cost are:

可以的，以附加额外费用可选的项目是：

- Artwork; 艺术品;
- Upgrade standard white appliances to stainless steel;  
将标准白色电器升级为不锈钢;
- Satellite television, telephone, and internet service;  
卫星电视，电话和互联网服务;
- Security system; and  
安全系统; 和
- More - just contact us for more details.  
更多 - 请联系我们了解更多详情。

## **Will I get returns on my Verandah Estates investment?**

**我的 Verandah Estates 投资会得到回报吗？**

CIP Villa owners at Verandah Estates are eligible to participate in an optional rental program, which GUARANTEES that all major ownership expenses will be covered. This includes property taxes, insurance, utilities, gardening, pool maintenance, and association assessments.

Verandah Estates 的投资公民计划别墅业主均有资格参加可选的租赁计划，保证所有所有权的主要费用都将包括在内。这包括财产税，保险，公用设施，园艺，泳池维护和协会评估。

In addition to covering all holding expenses, the rental program is expected to return approximately 1 % of rental income ROI per year.

除了涵盖所有持有费用外，租赁计划预计每年将返还约 1% 的租金收入投资回报率。

## **What are the holding costs if the client does not to choose the rental program?**

**如果客户不选择租赁计划，持有成本是多少？**

This is an estimate only: 这只是一个估计

- Residential Property Tax = 0.30% of Property Value (typically based on purchase price)  
住宅物业税=物业价值的 0.30% (一般根据购买价格)
- Homeowner's Insurance = Depends on the insurer, and level of insurance. Typically

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no more than US\$1,500 annually

房主保险=取决于保险公司和保险等级。通常不超过每年1,500美元

- Maintenance Fees = Depends on the level of maintenance, and who does the work. Same as any other home. Typically no more than US\$400 per month for basic maintenance and pool care.

维护费用=取决于维护水平,以及谁从事工作。和任何其他家一样。通常每月不超过400美元的基本维护和泳池保养。

- Association Assessments = About US\$150 per month while Verandah Estates is being constructed. Thereafter, typical Homeowners' Association Assessment will probably be around US\$350 per month. This will be determined annually and based on the overall budget for maintaining common areas such as roads, lighting, security, etc.

协会评估=在 Verandah Estates 正在建造期间每月约150美元。此后,典型的房主协会评估可能每个月约350美元。这将根据每年维护道路,照明,安全等共同领域的总体预算确定。

- Electricity = Typically about US\$200 per month if the home is occupied. Less if the home is unoccupied.

电费=如果家庭被占用,通常约为每月200美元。如果家中空置时会少点。

## **Why should the investor choose to participate in the rental program?**

**为什么投资者选择参与租赁计划?**

The rental program:

- Guarantees the investor will incur zero holding expenses.
- Makes the ownership experience completely hassle-free.
- Professionally maintains the property according to Elite Island Resorts' high standards, which positively affects the value of the property.
- Offers an additional return on investment to the owner of the villa.

租赁计划:

- 保证投资者将承担零持有支出。
- 使可以体验所有权的完全无忧。
- 根据精英岛度假村的高标准专业维护物业, 正面影响物业的价值。
- 为别墅业主提供额外的投资回报。

## **Are insurance companies willing to insure Verandah Estates villas against acts of God (hurricane, earthquake, etc)?**

**有保险公司愿意承保 Verandah Estates 别墅对于天灾(飓风、地震等)?**

Yes, insurance companies are willing to cover Verandah Estates for these unfortunate situations. The cost of such insurance will be covered if the investor includes the villa in the optional rental program.

是的, 这些不幸的情况下, 保险公司愿意为 Verandah Estates 提供保险。如果投资者的别墅包括在可选择的租赁计划中, 这笔保险的费用将被包括在内。

However, it is important to note that Verandah Estates is built to Miami-Dade



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hurricane standards to help protect the investor and their investment in the event of a storm (luckily these are far and few between in Antigua).

然而，重要的是要注意，Verandah Estates 是建立在迈阿密 - 达德飓风标准之上，以帮助保护投资者及其在风暴中的投资（幸运的是，这几个在安提瓜之间很少）。

## **Is there an Exit Strategy?**

### **有退出策略吗？**

Verandah Estates offers to sell the house in five years at a target price of at least \$450,000. If, for any reason, the villa sells for less than US\$450,000 and the owner agrees to it, then Verandah Estates will not charge any fees or commissions on the resale.

Verandah Estates 提供五年内以至少 45 万美元的目标价出售房屋。如果由于任何原因，别墅的售价低于 45 万美元，业主同意，则 Verandah Estates 将会不收取任何费用或转售费用。

## **As a Verandah Estates villa owner, can I use the Verandah Resort & Spa amenities?**

### **作为 Verandah Estates 别墅业主，我可以使用 Verandah Resort & Spa 设施吗？**

Yes. If you are staying in your Verandah Estates villa, you can access the Verandah Resort & Spa facilities and amenities at the same price as a guest.

是。如果您入住 Verandah Estates 别墅，您可以以与客人相同的价格享用 Verandah Resort & Spa 设施和设施。

## **Why is this the best real estate investment option in Antigua?**

### **为什么这是安提瓜最好的房地产投资选择？**

- Elite Island Resorts is the most reputable and successful developer in the Caribbean. They take great pride in the long-term success of their projects and the satisfaction of their investors.

Elite Island Resorts 是加勒比地区最有信誉和最成功的开发商。他们对项目的长期成功和投资者的满意感到自豪。

- This is a turn-key, hassle-free solution managed by a group of companies they can trust.

这是一个关键，由他们可以信赖的公司团队来管理无忧解决方案。

- The investor gets freehold title to land and villa. This is not time sharing, co-ownership, or divided shares. Owner gets the full title deed to land and home, which is the best asset to own.

投资者获得土地和别墅的永久业权。这不是时间分享，共同所有权或分割股份。所有者获得土地和家庭的全部所有权，这是拥有最好的资产。

- Verandah Estates offers the clearest and most realistic exit strategy. They expect to sell the property for at least \$450,000 in five years, maybe even more; if, for any reason, that target price cannot be achieved, Verandah Estates will not charge any fees or commissions on the sale.

Verandah Estates 提供最清晰和最实际的退出策略。他们预计在五年内至少要出

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售 45 万美元,甚至更多; 如果由于任何原因, 目标价格无法实现, Verandah Estates 不会收取任何销售费用或佣金。

- Only 2.5% purchase tax for the buyer, negotiated down from 7.5%.

买方只有 2.5% 的购买税, 从原本的 7.5% 所协议下调的。

- This is not just a dream project - the project is already started, with villas built and people living in the community already.

这不仅仅是一个梦想的项目 - 项目已经开始, 建造别墅, 已经有人生活在社区。

- Great strategic location, right next to luxurious Verandah Resort & Spa, a national park, excellent restaurants, and arguably Antigua's nicest beach.

优越的战略位置, 毗邻豪华的 Verandah Resort & Spa, 国家公园, 一流的餐厅, 可以说是安提瓜最好的海滩。

- Developer has existing marketing offices in USA and UK. They are one of the most successful marketing companies of hotel and residential properties in the Caribbean. This will ensure the rental program is successful and will make it easier to sell the homes in five years.

开发商在美国和英国都有现有的营销办事处。他们是加勒比地区酒店和住宅物业最成功的营销公司之一。这将确保租赁计划成功, 并将使五年内更容易出售房屋。