

NEVE PROJECT

Investor Summary | Beachfront Jewish Community near Panama City

PHASE 1 • BRIDGE CAPITAL OPPORTUNITY

Neve Project is a planned 10-hectare beachfront Jewish community designed to provide an affordable, supported relocation option for Jewish families seeking to leave Canada and establish a home in Panama. Phase 1 will launch on two hectares of beachfront land, approximately 15 minutes from Panama City.

\$1.6M USD CAPITAL SOUGHT	38% TARGET INVESTOR RETURN	≤18 months TARGET REPAYMENT PERIOD	120 PHASE 1 CONDOMINIUM UNITS
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The Investment

Purpose of Capital

The \$1.6 million bridge investment is intended to complete the remaining pre-sale requirements: an architectural site plan and an environmental study. Pre-sales are expected to begin within 4–6 months.

Security & Repayment

The investment will be secured by the Phase 1 land: two hectares of beachfront property. The stated repayment plan is to return principal and a 38% investor return within 18 months or less, supported by purchaser deposits received during pre-sales.

Pre-Sale Demand Model

Purchasers seeking permanent residency through Panama's Friendly Nations Visa will be required to make a minimum \$300,000 USD deposit toward a new property. Deposits will be held in trust through Morgan & Morgan. The project anticipates that these higher deposits will fund construction and support repayment of the investment and profit.

Buyer Immigration Process

With a unit purchase, the buyer's funds enter trust and immigration documentation can be initiated. The project anticipates permanent-visa processing in approximately 30–90 days.

Phase 1: Two five-storey condominium buildings with 60 units each—120 units total—with beachfront and garden-view options.

Community Vision

- 10-hectare master-planned Jewish community with a beach club and community amenities.
- 80,000 sq. ft. commercial space planned for kosher and non-kosher restaurants, kosher groceries, and a shul intended to be donated to Chabad.
- Homes priced approximately 33% below nearby residences to prioritize affordability for the community.
- Panama City access combined with beachfront living, approximately 15 minutes from the city.
- Established local Jewish infrastructure, including kosher dining, kosher grocery options, and a sizeable Jewish community.
- A dedicated relocation-support team to show land, assist families in locating schools, and help with vehicle purchases.

Relocation & Insurance Support

Neve Project is designed to support families beyond the property purchase. In addition to relocation assistance, all insurance needs—including vehicle, health, and property insurance—will be directed to **Albertito Guerra** for coordinated service.

Project Readiness & Team

Completed

- Topography study
- Water testing
- Architectural zoning application
- Master plan
- Feasibility report with conservative cost assumptions

Key Contributors

- Feasibility work with AmiChai and David B'Tesh.
- Project manager: Ricardo Riba, of Riba Smith.
- Trust and fiduciary structure: Morgan & Morgan.
- Insurance coordination: Albertito Guerra.

Investment at a Glance

A secured bridge-capital opportunity intended to bring Phase 1 through its final pre-sale preparation, unlock purchaser deposits, and launch a distinctive Jewish beachfront community in Panama.

This summary is provided for discussion purposes only and is based on project information supplied by Neve Project. Prospective investors should conduct independent legal, financial, immigration, title, and due-diligence review before making an investment decision.