

GLOBAL REAL ESTATE JOURNAL

2021

GREJ

First Edition



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GREJ

GLOBAL REAL ESTATE JOURNAL

First Edition

Porto, Portugal

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**worldwide
invitation for
the real
estate sector**



P E R R Y & P E R R Y

Dear GREJ Reader,

It is with great pleasure that I've had the opportunity to support the first edition of the Global Real Estate Journal, created and published by Ion Nicolescu and his team.

When I first met Ion in Monaco, he struck me as a forward-thinking dynamic individual, with a purpose to provide an avenue to bring together real estate professionals from around the world to share their experiences and unique propositions.

The world changed dramatically in 2020, impacting the way we do business across all sectors. What hasn't changed, is our entrepreneurial spirit and willingness to "get the job done" and find a way to make it happen.

The GREJ is more than a journal. It is a trusted guide for potential buyers by internationally recognized real estate professionals.

I would like to personally thank the real estate companies and professionals featured in this first edition for their time and effort in supporting this initiative.

I believe the GREJ platform is the go-to journal that will help bridge the gap between buyers, sellers and agents in the global real estate market.

I wish you all a successful 2021.

André C Perry
Group CEO



About GREJ...

The world changed in an unexpected way and we needed to restructure our lives. As a result of globalization and the recent events caused by the COVID 19, GREJ Team decided to bring together in one publication, a worldwide collection of interviews with real estate agents.

It's the first step to create an exclusive global team of real estate experts, which will collaborate, exchange real estate investors, and became a reference among all the other national and international real estate agencies.

The GREJ aims to develop the relations and business efficiency between national and international real estate agents. To bring confidence among consumers, it is necessary a national identification of all the relevant factors, which can influence the business's success.

It's very important for the international real estate market, to have specialists prepared to meet the real estate challenges.

If you consider yourself one of them, and you would like to be part of this international team of co-authors and future members of a global real estate network, be welcome in the next editions of our journal.

I would like to thank personally to André C. Perry and Charlotte Perry and to UHNW Business Club Monaco for all support, time, advice, and trust, during all the period since I met them and to all real estate companies and professionals who are included in this first edition.

At the same time, I would like to thank to my family, friends, and colleagues for all the support.

Welcome to GREJ!

Best regards,

Ion Nicolescu



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Foreword

The international property market

by Robert Anthony
Anthony & Cie (MFO)

Introduction

Residential property throughout 2020 and rolling into 2021 has been a strange market. The markets in major capitals around the world have been influenced in several ways. Obviously, this also is related to the segment of the market as in many developed countries. Residential rentals have been depressed or affected because of the change in demand. This is for several reasons. Capitals like London and Paris have been affected by the instability of the financial markets due to Brexit as well as COVID-19. In addition, the attraction for houses and flats with terraces has created a wish to sell certain properties in towns creating a greater number of certain apartments for sale. Students also have difficulties attending further education and COVID-19 has made it harder to move and see properties.

The COVID-19 effect

The inability to travel normally both domestically and internationally has slowed down certain luxury sales in sectors of the markets. Sales are very confusing with certain properties depressed in price especially at the top end creating opportunities for buyers. Country out of town properties on the other hand are in stronger demand and certain are selling to the buyers from the cities wishing to escape from confinement and profit from a better lifestyle.

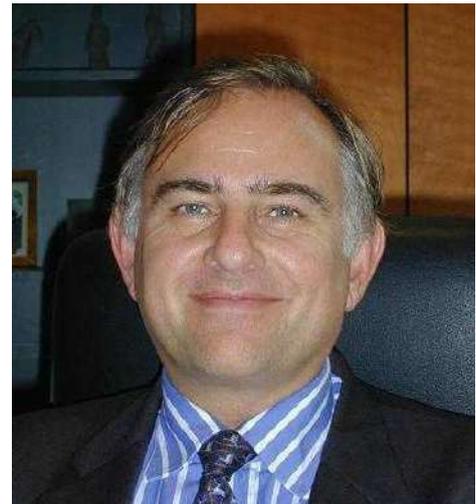
Finance

Bank finance has been complicated by banks tightening their lending policies and therefore being much more selective. Pressure on people falling behind in the mortgages has complicated the lower end of the market but strangely also the top end leaving the middle market somewhat more stable in price with a stronger demand subject to the location.

This has been magnified by the difficulties created by the banks' internal policies by refusing certain nationalities of clients and non-residents and in some cases calling in their loans and asking clients to leave.

The global legislation also on tightening the controls on origins of funds has also added a further layer of complications on transactions.

The costs of buying and selling also have to be considered in the transactions as well as the tax pressure. In certain cases, promoters have run into cash-flow problems and have frozen new developments or gone into receivership adding delays or cancellations on delivery of their programs.



Robert Anthony
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Conclusion

The summary of all this is that transactions are irregular and sporadic and can take more time and it is very difficult to ascertain a clear vision as to what is a correct price/value for a potential seller or buyer. There are clearly many transactions taking place, but a flexible approach is necessary.

We, at our Multi Family Office (MFO) Anthony & Cie (www.antco.com), are specialized in the luxury French market but we are also aware of the issues internationally, especially in Europe, amongst other continents. It is clear, there are real opportunities in the property market and in many countries.

Care and good advice are essential to take advantage of this and as always, the good timing necessary to maximize profit. Where one is a buyer or seller the same rules apply.

We, at Anthony & Cie as an international MFO as well as being members of the French association FNAIM (members of their international committee and of the World Property Club), are pleased to support the first issue of GJEJ. The more information we can obtain on global markets the better is. Hopefully, with this initiative, one will have an ability to make better decisions on residential property ownership being able to benchmark from additional knowledge over and above existing publications enabling one to understand from another angle different markets around the globe.



ALBANIA



"COVID IS NOT AN OBSTACLE FOR C21 ALBANIA"

- A Company created in December 2013 in order to spread the excellence of Century21 through a 'Self Owned Franchises'.
- 2 Operative office in the Albanian market and 1 Corporative/commercial branch of C21 Albania.



2020

In the Covid-19 situation, although the impact has been direct for the Real Estate industry, the office that I manage, the Corporate Office has generated 40 transactions which are significant for a country. Alternative forms are realized by marketing properties on social networks with informative videos for residential complexes, commercial also land properties.

2021

The focus will always be on buying real estate. And I see that and why in this situation we went through, the results have shown that it is being invested again and there is constant interest.

This comes as a result of the customers' mindset that prices have been reduced depending on the situation.

What I recommend from the position I am in, is that real estate will never end, I will always have clients who want to buy, clients who want to sell, new constructions, properties with high interest.

So covid is not an obstacle for us, but it shows us that this work, this industry sees no loss.

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CENTURY 21

CPM



Ira AGA
Corporate Manager

ANDORRA



SERVISSIM,S.L

"ONE OF THE LONGEST-ESTABLISHED, INDEPENDENT, MULTILINGUAL ESTATE AGENCIES IN ANDORRA"

2020

A short dip in activity when we closed and could not show property and then an excellent rebound after the lockdown, having adopted a newer, stronger social media presence.

2021

The first six weeks of the year have been well-above-average, leading us to expect a record year for property sales.



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ANGOLA



Pica Directory online business hub in Angola



Christela Lima

Founder and CEO

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Pica Directory is an online business hub that connects buyers and sellers in Angola. Within Pica Directory we provide many consultation services including Real Estate Consultation.

We created a subdivision called Real Estate Angola to provide guidance and support in the process of acquiring a residential or business property.

With the vast database that we have, we are confident we can assist and provide the necessary tools to any investor willing to invest in Angola.

We have improved our online presence. Nowadays, we are doing consultations through Zoom, Skype, etc., which allows us to stay connected with our clients.

The focus is to invest in online marketing to find new potential prospects. Due to the pandemic crisis, we look to 2021 as a difficult year, but as a challenging year, as well.

Now is the best time to invest. Prices have come down which is a big opportunity for those interested in investing.

Our company can assist in providing residential and commercial properties. Our advisor will assist in the whole process from Searching, Legalizing and Acquiring properties.

ARGENTINA



DESIGN AND EXECUTION OF INTERNET STRATEGIES FOR REAL ESTATE BUSINESSES

Through our design and execution model of digital marketing strategy for Real Estate companies, our readers will find the solution for those issues that urgently need to be calibrated to act in these times.

The time has come to lose fear, stop doing only the most basic things in the digital field and embark on your own strategy that enhances our business. If you want to be among those who dare and see the enormous field of opportunities that lie ahead, this book is for you.



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2020

We resort to tools from this era, constantly updating ourselves, using WhatsApp, Instagram, Facebook, among all possible methods. In this sense, communication plays a fundamental role, it is the way to show our properties and face a previous negotiation. We will have to work on this new challenge together with marketing professionals to adopt a new sales platform and thus reach the consumer in the most appropriate way.

2021

Surely many investment opportunities will arise, so I recommend buying real estate in this economic context, then when this happens and everything returns to normal, the investor will see it reflected in the values of said property, simply "supply and demand".

ARMENIA



"Property experts with a personal touch!"

Nur Real Estate and Armenia Real Estate, with over 30 years' experience in the property industry, established Armenia Real Estate in 2017 to offer a professional and totally comprehensive property service to those clients who appreciate the benefits of dealing with one reliable point of contact through all phases of property transactions.



It is our mission to provide continuous service of the highest quality throughout the term of even the most complex project. We have succeeded in developing long-term business relationships by meeting our clients' specific needs in ways that are individual, innovative and commercially solid.

With our wealth of experience in land development and project management, Armenia Real Estate will prove an extremely valuable team member for any development project, providing input that will help to ensure both success and profitability. It all adds up to a truly comprehensive real estate service.

The pandemic crisis of Covid-19 affected our business, but we did not give up and we developed new tools to serve our clients, the best way we can.

Despite the global crisis, due to the pandemic, we believe 2021 can be an excellent year for investments in the Real Estate business, so there are big expectations for 2021, and we are ready to serve our clients.

Sako Tazian

CEO

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AUSTRALIA





Partnership Property Group: A proactive, personalized, and comprehensive real estate service in Australia

Partnership Property are boutique real estate agents with 20 years of experience in the south-east Queensland property market. We also work with the investment sector, selling and managing investment properties for our clients, covering the wider Brisbane area and specializing in boutique-style developments of units and townhouses within 12km of Brisbane CBD and House and Land packages in prime locations.

We are independent and are not restricted by franchise arrangements. We concentrate on helping you build your residential property portfolio, as part of your overall wealth creation strategy, into a secure asset base for your future.

Our primary business is to assist owner-residents, Financial Planners and Advisors looking for investment properties for their clients.

Few property investors have the time to research, assess, visit, and compare each and every property on the market. With this in mind, we facilitate the property buying process for you by selecting a handful of potential properties for your approval, after first subjecting them to our stringent selection criteria.

As part of our comprehensive service to you, our property management team is already hard at work even prior to settlement, to ensure a smooth transition for the management of your valuable investment. Partnership Property Group offers a proactive, personalized, and comprehensive real estate service to property investors and home buyers.



Dale Easterbrook

Robert Fuller





Queensland is seen as a safe destination to call home!

COVID most certainly had an effect on the property market in Australia, overall all states experienced a flat market where no real property growth was achieved. Australia introduced harsh restrictions early and was able to bring COVID under control very quickly. Once this was achieved and an antidote was developed house prices started to surge, especially in Queensland.

The Queensland property market has lagged behind the other big states over the last five years but we are now seeing excellent increases in property prices with an estimated price growth of 20% over the next two years.

A steady increase in population and having a more affordable product than New South Wales and Victoria is the main reason for the higher demand which in turn is driving property prices.

Investors have swamped the house and land market to the point where developers are not able to keep up with demand. It is estimated that developers will need at least four months to meet current requirements.

COVID has also demonstrated that a lot of people can share their working environment between their city and home office. In fact, most firms admitted that productivity increased during the COVID period while people worked from home.

New houses are now being designed and built to cater to this changing landscape. Queensland is seen as a safe destination to call home, moderate winters and warm sunny summers make it an ideal location to raise a family and for a comfortable retirement.



AUSTRIA



Barley's

Real Estate & Relocation

Barley's is a full-service partner for high-quality real estate and relocation services to Vienna and its vicinity best locations. The management has been working in the field of estate brokerage since 2004 and has been attending to international clients, as well.



2020

The lockdown in 2020 did not reduce the demand for properties in the bigger cities of Austria; it only postponed it, especially as more and more investors are fleeing into “concrete money”. What is increasingly noticeable is a partial shortage of real estate offers. We also take over the planning of the properties, the extensive marketing, as well as the sale for project developers and investors.

2021

Right now, the prices for the purchase of a residential property are still rising. Therefore, it is difficult to provide the exact calculation of investment in real estate properties. This shows how differentiated the market has to be viewed, which is why no general forecast of property prices in Austria can be given.

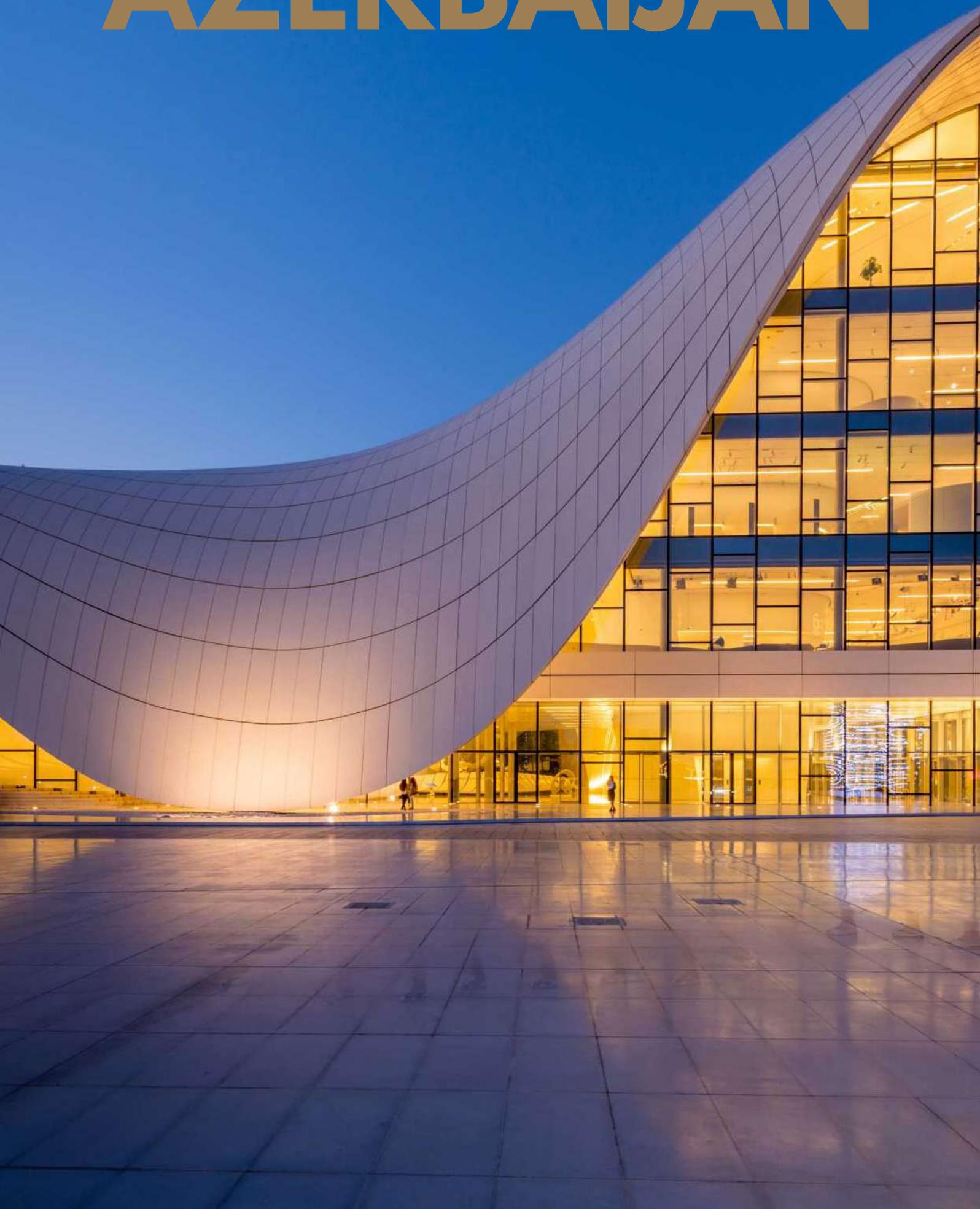




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AZERBAIJAN



REALEST LLC

REALEST LLC is a property management & real estate company working in the field of high profile real estate projects globally. Our head office is located in Baku/Azerbaijan with a Regional representative office in Istanbul/Turkey, partnerships in Dubai, Miami, London, Almaty, Milano, Tbilisi, etc.

2020

We were surprised positively by the COVID-19 effect on our business in the field of single-family house compounds as people searched for some release from lockdown actions during the summer months.

2021

I would recommend focusing on more flexible housing/office solutions, I mean some kind of hybrid solutions in housing and office fields.



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BAHAMAS



Island Living Real Estate



The Boutique Agency of the Bahamas is giving you the best of island life from luxury oceanfront mansions to canal front cottages. Island Living Real Estate not only represents homes but also vacant land, commercial buildings and any type of leased property.

With island representatives throughout the archipelago, you're guaranteed to get exceptional service and personal attention that is usually lost in larger firms.

2020

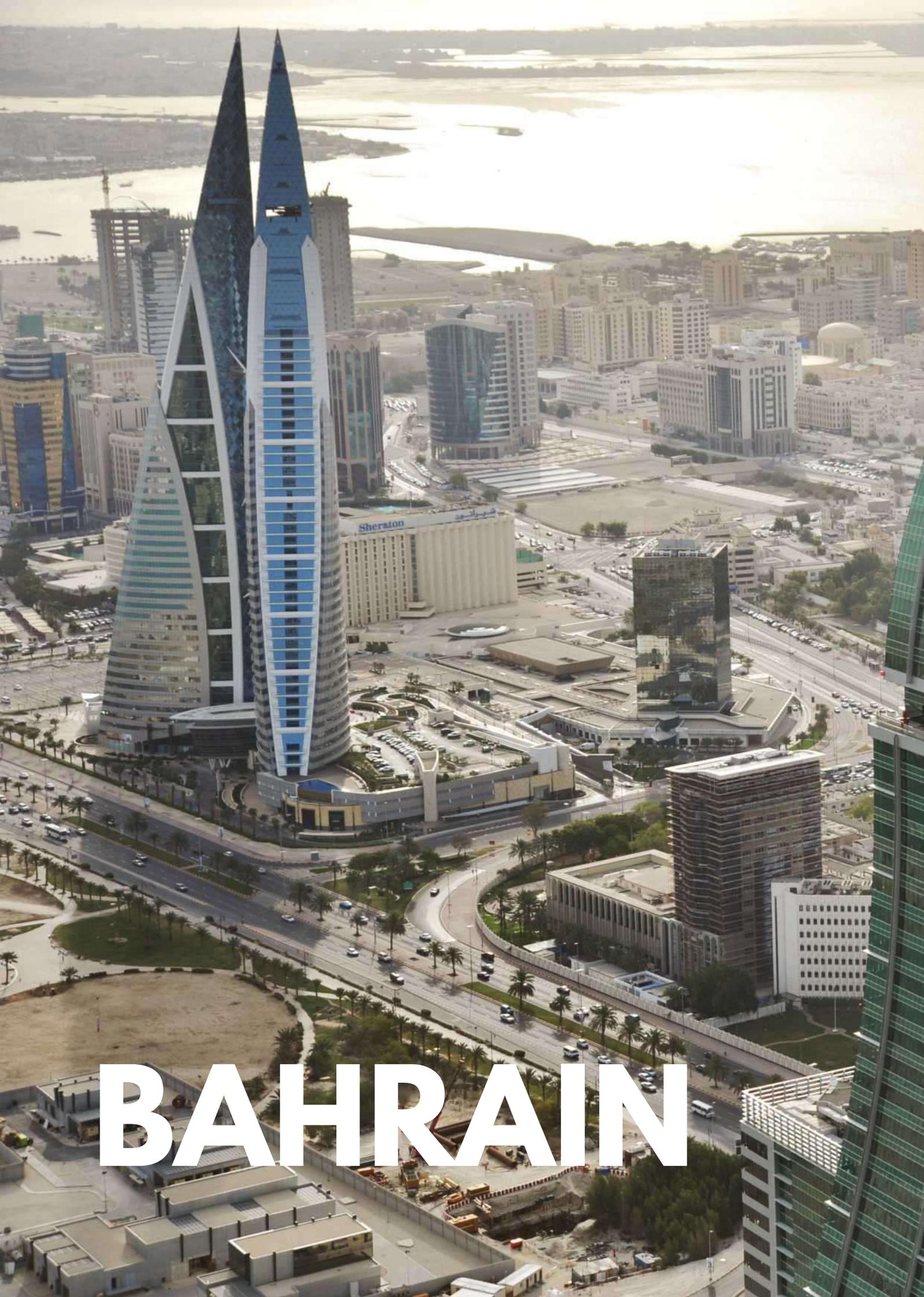
CoVid19 Initially was devastating for our firm as we relied heavily on showing properties in person for buyers and sellers. Due to closed airports from markets such as the UK and Canada, our sales dropped as clients could not travel to inspect the homes or vacant land they were interested in. Once the restrictions were relaxed, we quickly went to work to transform our web listings to offer more photo options, videos and external links. We focused on increasing our social media presence; revamping the website (still in progress) and hosting seminars to educate clients on investment opportunities.

2021

The islands of the Bahamas have so many opportunities for you to secure a "piece of paradise". With current rebuilding incentives for those islands that were devastated by Hurricane Dorian, construction material is all duty-free until summer. Another important note is that one can apply for permanent residency if he or she makes an Estate purchase at \$750k and up.



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BAHRAIN





ASK Real Estate SPC

Bahrain, GCC and the world is changing all around us. To continue to succeed as a company over the coming years we must anticipate the challenges, understand the trends and forces that will drive our business forward.

We must get ready for tomorrow now. That's what our Vision is all about. It creates a long-term destination for our business and provides us with a "roadmap" to success. We ASK you the right questions to help find your dream home.

ASK Real Estate creates an environment where only professional and experienced individuals work and serve the industry and invests in the company image and marketing to create global visibility to our customers, so ASK Real estate will be associated with professionalism and total real estate service. ASK Real Estate also integrates the future and uses it today.

Investments are being attracted in an increasing array of overseas property investments in large-scale commercial and residential projects, as development booms in communities across the Kingdom.

For example, in the first quarter of 2017 alone, there were real estate transactions to the tune of USD 769 million. Bahrain is the only country in the Gulf where developers can benefit from 100 percent foreign ownership, making it one of the best places to invest in real estate in the region for investors from outside the GCC.

Investments in Bahrain's real estate sector for foreign investors are made even more profitable because no limits are imposed on repatriation capital, profits and dividends for developers.

A stable, steady income is provided by Bahrain's rental market. Gross rental yield is among the highest in the GCC and a major reason for interest in Bahrain's freehold market, along with zero taxation on rent and property.



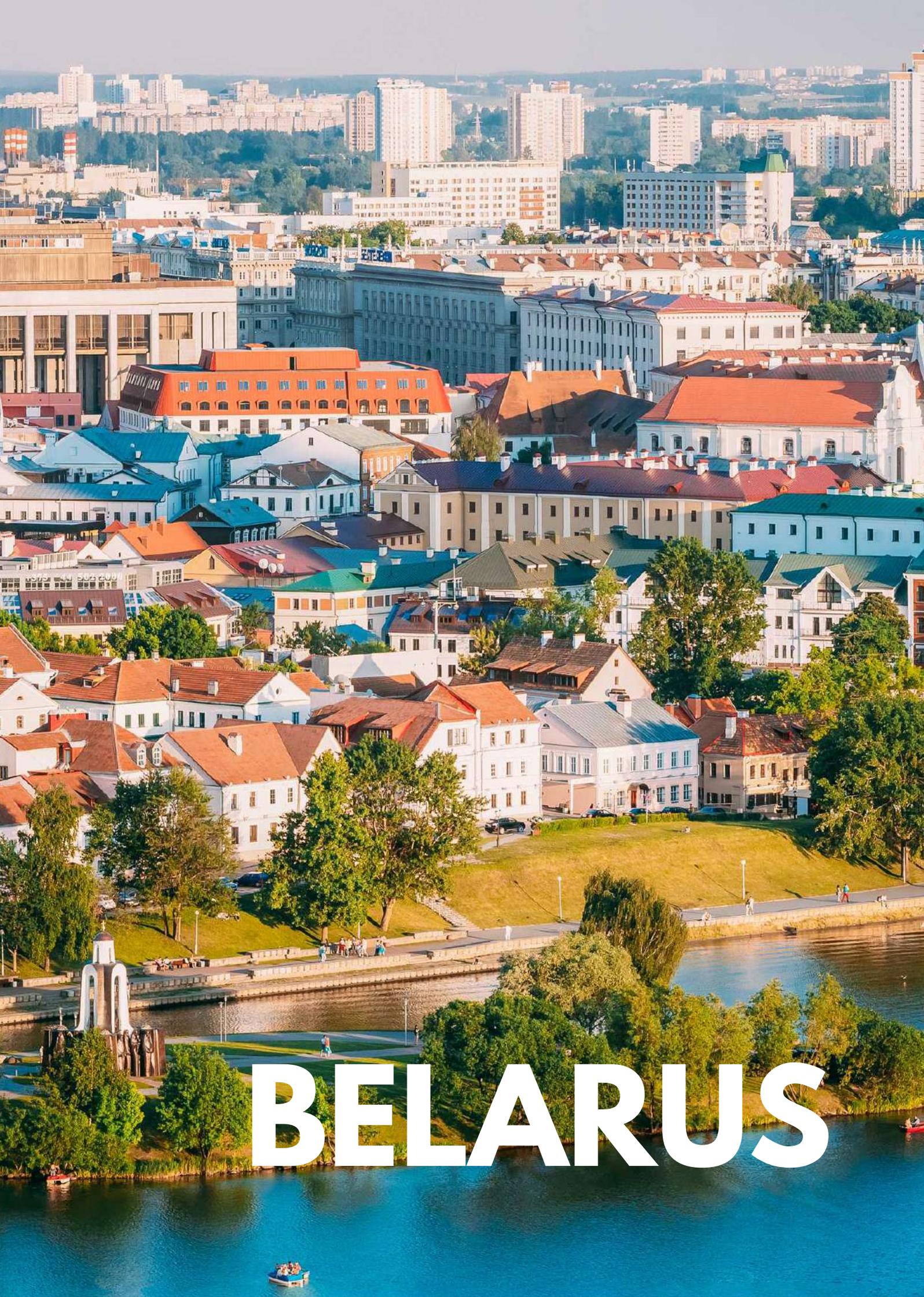
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BELARUS

Belarusian Real Estate Association



The Belarusian Real Estate Association is a republican public association, whose activities are aimed at consolidating the heads of real estate agencies, which makes it possible to develop unified tactics and policy in doing business.

The activities of organizations, the leaders of which are members of the PA "BelAN", is aimed at providing high-quality real estate services to consumers in the conditions of market relations. Our partners: FIABCI - International Federation of Real Estate Market Professionals; NAR - National Association of REALTORS; Russian Guild of Realtors; ASNU - Association of Real Estate Specialists of Ukraine; LANIDA - Latvian Real Estate Association; KonfAN - Union "Confederation of Real Estate Agencies"; NCA - National Cadastral Agency.

Union "Confederation of Real Estate Agencies"



The purpose of the Union "Confederation of Real Estate Agencies" is to promote the development of professional real estate services in the real estate market of the Republic of Belarus, to create high-quality information, technological and legal infrastructure for the members of the Confederation - professional participants in the real estate market.

Anna Zhelanova

Deputy Manager - Belarusian Real Estate Association

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2020

2020 turned out to be really difficult for Belarusians. Against the backdrop of the outbreak of the coronavirus pandemic all over the world, which has made its own adjustments everywhere, the Belarusian society faced a serious political crisis.

At the beginning of the year, the situation with the coronavirus did not greatly affect the real estate market in Belarus, as banks did not change their policy on the purchase and construction of housing, but because of the collapse of oil prices and the growth of the dollar, purchasing power decreased. People in our country receive their wages in Belarusian rubles, while apartment prices are set in dollars, and with an increase in the exchange rate, their cost in national currency only increases.

Consequently, the number of transactions directly depends on the change in the dollar exchange rate: people are no longer ready to buy real estate at "new" prices, and sellers do not want to make concessions, but the decline in prices is slow, but it is happening, as demand continues to fall while the volume of supply is growing steadily.

According to the National Cadastral Agency, transactions in 2020 have decreased by 50%. Secondary housing prices have dropped by 7-10% since the beginning of 2020, and it is predicted that they will continue to gradually decline in the coming months by about 1-2% per month.

The drop in prices was also affected by the suspension of lending for secondary housing. For this reason, the demand for housing under construction has increased, for which credit programs are still in effect.

Home construction prices increased by about 0.5%. Due to the pandemic, the demand for suburban areas has increased.

2020 has made its own adjustments to the everyday life of ordinary citizens: never before have the inhabitants of the planet spent so much time on the Internet. In this regard, in the real estate sector in Belarus, was begun paying more attention to resources on the Internet, where, in addition to visual content (photos and videos of objects), you can find useful tips on buying/selling/renting apartments, as well as getting answers to specialists' questions.

Many companies have transferred employees to a flexible schedule and allowed them to work remotely.

Agents provide telephone consulting services. In the offices of companies, there is every opportunity to observe the rules of personal hygiene for both employees and visitors; some companies additionally installed irradiators for air disinfection, which are used in operating rooms. A lot of companies have now decided to keep contact with consumers to a minimum and transfer the maximum number of transactions online. The preliminary assessment of the object is carried out remotely, and if the client agrees with such conditions, the agency prepares a draft contract for the provision of real estate services and remotely negotiates the conditions.

2021

As a rule, an agent visits the site once to take a photo session. Meetings are most often scheduled not in the office, but in the city to avoid unnecessary contacts between people.

Sellers are not recommended to have a large number of visitors, here the realtor is a good helper. Even at the stage of a telephone conversation, you can filter out those who do not fit the terms of the proposed transaction.

In case an agency employee returned from abroad, he stays at home for three weeks and works remotely. Those who can work remotely are working remotely.

The very tense situation in Belarus after the presidential elections forced many of its citizens - programmers and representatives of medium and small businesses for one reason or another to leave the country, which was another factor that influenced the decline in demand for housing.

From the analysis of the traffic of the international platform REALTING.com, it follows that at the moment almost 67% of Belarusian users are interested in real estate in Poland because the Polish authorities were among the first to announce their readiness to help Belarussian citizens and developed a plan of solidarity: material assistance; scholarship programs for students and scientists; simplification of entry and access to the labor market, etc.

The TOP-5 countries most frequently requested by Belarusians also include the Czech Republic, Spain, Lithuania and Montenegro. The situation with the coronavirus did not bypass the rental housing sector either.

The dollar's decline and closed borders due to the coronavirus led to a decrease in rental prices in Minsk. In the first half of March 2020, neighboring countries warned of their intention to close their borders, so many foreign tenants left the Belarusian capital.

The life of apartment owners was also complicated by an incomprehensible situation with a number of industries, for example, the restaurant and tourism business. Now many apartment owners meet their tenants halfway by softening the terms of the lease. Everyone understands that making money in such a situation is almost impossible.

The coronavirus pandemic and unstable socio-political situation caused the crisis in Belarus. It is difficult to predict how the situation will develop, it all depends on the purchasing power of the population - this is a fundamental factor that puts pressure on the real estate market. It is expected that the price level for the first half of 2021 may decrease by another 8-12%. Both budget housing and expensive elite apartments will fall in price, although the rate of decline in prices for different types of housing will be different.

Socio-political and economic factors directly affect the activity and viability of the real estate market, if the situation in the country is stable, banks in such cases provide loans at real and affordable rates - these are normal conditions for market development. It is definitely worth accelerating those buyers who are counting on attracting credit funds, while special lending programs for new buildings are available.

BOSNIA AND HERZEGOVINA



The aim of our company is to respond to the growing interest in real estate in this region!



HPM Real Estate is a company founded in Trebinje, Bosnia, and Herzegovina in 2009. Due to its mild Mediterranean climate, geographical position, urban environment, as well as many other qualities, Trebinje, as well as the entire region of Southeastern Herzegovina, is increasingly recognized as a place for quality living and pleasant holidaymaking, but also as a place for lucrative investment in real estate.

The aim of our company is to respond to the growing interest in real estate in this region.

We are aware that efficiency, accuracy, and global presence are nowadays the imperatives for success in every business, including this one.

For this reason, we make great efforts to raise the level of our services to correspond to the one of the developed countries. We are intensively present in the electronic media. We provide customers with fast, accurate, and reliable information in several world languages, and efficiently perform all transactions, including financial ones.

We participate in real estate fairs in the country and abroad, where we successfully promote the region and present our rich real estate portfolio.

- REAL ESTATE SALES - We are your reliable partner for buying or selling your property

- LONG TERM RENTALS - We successfully lease real estate and take care of the legal and financial aspects of renting.

- TOURIST RENTALS - We have many years of experience in mediating the sale of tourist accommodation. Our longtime partners are Airbnb, HomeAway, Booking.com, Tripadvisor, etc.

- PROPERTY MANAGEMENT - When you have a property, but no time to devote adequate attention and care to it, delegate it to us. We provide a complete package of real estate management services (payment of bills, cleaning, small repairs, garden, and pool maintenance...).

The official property market in Bosnia and Herzegovina (referred to as BiH hereafter) is similar to that in other developing or emerging market countries: high-end construction, investment, and sales transactions occur, generally between multinational companies or foreign individuals with access to equity or external financing and established legal procedures.

Real estate agents exist only in major cities and towns, handling mostly residential sales and apartment and office rentals in the official market. Foreign investors have the same owner's rights on real estate as Bosnia and Herzegovina nationals.

Most of the time it is very clever and much easier to purchase property in BiH than in other countries in the region, like Croatia, Serbia, or Montenegro. Properties in BiH are in principle much cheaper, costs of living are considerably lower than in Croatia, and still - you can be in just half an hour on the beautiful beaches of the Adriatic Sea. Permission for purchase is not required.

The process of purchasing a freehold property is going in following steps:

A preliminary contract is signed at the Notary office between the seller and the purchaser. It must state the agreed price and confirm that both parties are committed to completing the registration process, after which they will be legally bound to conclude a finalized Contract of Sale for the property.

Upon completion of the preliminary contract, the purchaser must pay a deposit of 3-5% of the agreed selling price to the seller. The remaining payments are stipulated by the contract. Only upon the payment of the total amount, the purchase is completed and the new owner can register the property in his/her name.

To be valid - properties must be registered in the property books maintained by the local court. Properties are also recorded in the local Cadaster, which requires the establishment of a unified property record and cadastral system. This law has only just been implemented and usually, the property books and the cadastral will be separate.

Property books are divided into 3 sections - the owner's name, the property details, and any encumbrances such as mortgages. Registration procedures allow for "subscription", which is temporary registration of property rights, pending authentication. Ensuring the clean title of your proposed purchase is the key element when purchasing in BiH. We aim to ensure that all our properties have a clean title.

Mubina van Veen-Isovic

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BULGARIA



Bulgarian properties for sale



The cheap Bulgarian property market attracts many investors from all over the world. You can buy an apartment or house at the seaside, in a ski resort or in the capital, Sofia.

People buy properties in Bulgaria for personal use and investment purposes, as well. One of the things that distinguish us in this market is that we provide legal services and we can obtain a residence permit for our clients.

Due to the situation with the coronavirus, buyers and investors could not come to our country and that meant fewer sales in our business.

Nevertheless, thanks to IT technologies, our online sales have increased. You can easily become an owner of real estate abroad without leaving your home.

The market in Bulgaria is actively developing and now it is a great opportunity to invest in properties at reasonable prices.

IRINA OVSYANNIKOVA

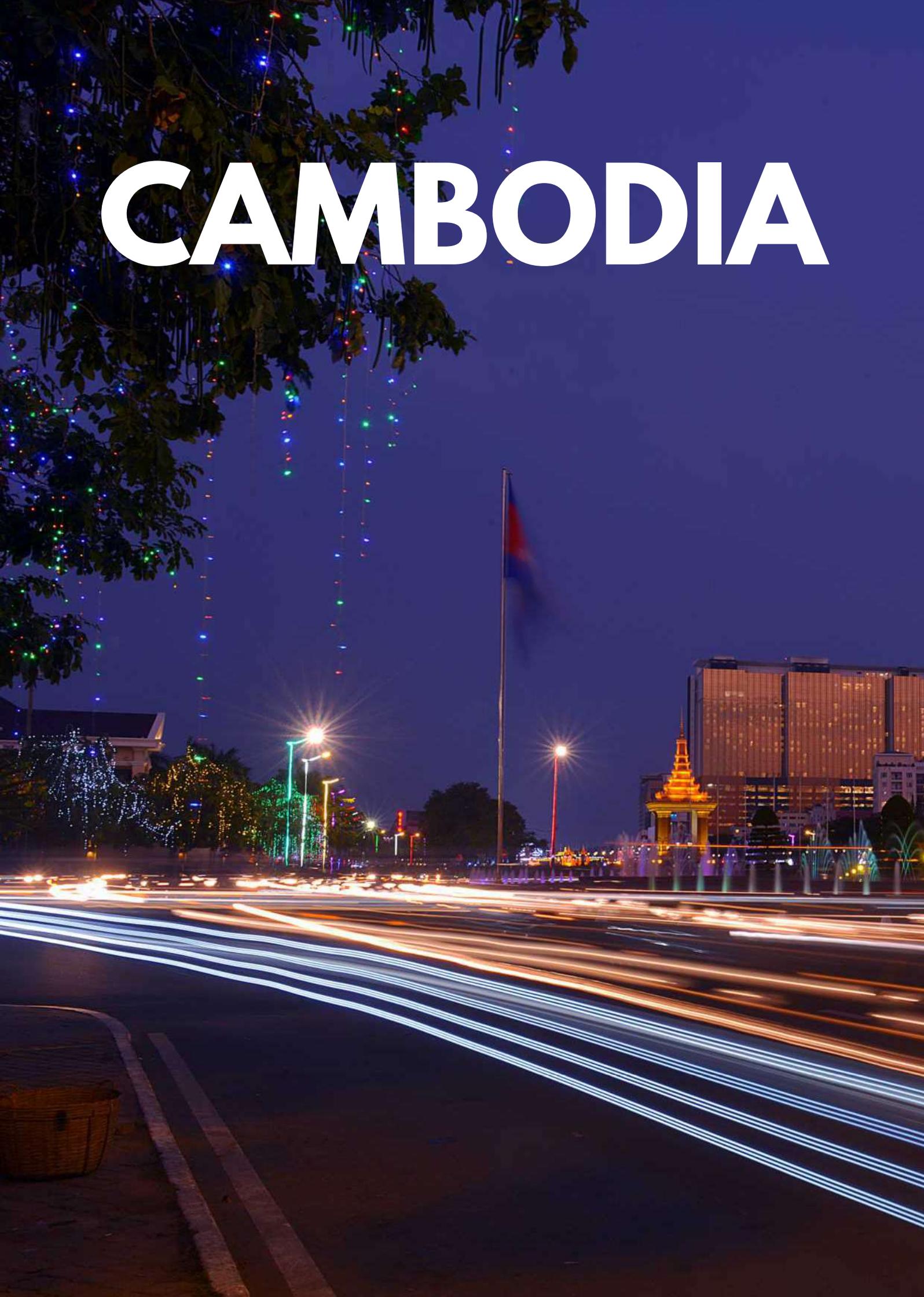
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CAMBODIA





Coldwell Banker Cambodia - Luxury and Prestige Property



Let your passions guide you.

**Uncover Cambodia's finest luxury properties, according to the
lifestyle you want to lead.**

**In 2020 we adopted a higher level of online presence
promoting properties**

**For 2021 we expect: high GDI, Low tax rates, ease of purchasing
property and high capital growth.**



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General Manager

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CANADA





Sotheby's International Realty Canada

**"Luxury
is an experience,
not a price point!"**

At Sotheby's International Realty Canada our commitment is unwavering: we deliver exemplary marketing and service to every client, regardless of a home's neighborhood or price range.

Your home and your real estate needs are as unique as you are, and your real estate plan should be tailored just for you. Personalized real estate strategy, staging, interactive photography and video are just the beginning.

We will go the extra mile and beyond, whatever we need to do to get the results you want from your real estate experience.

Anna Oliver
Sales Representative
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Sotheby's

INTERNATIONAL REALTY

Canada

The Anna Oliver Group has the experience and local knowledge to help buyers with every step of their real estate purchase.

Covid19 in 2020 changed the way we do real estate in Canada immensely. This past year in Toronto, we've seen drastic swings in our real estate market. Home inventory is at an all-time low and rental vacancies at an all-time high. Shifts in inventory, demand and price are now much more drastic and happen quickly. The need for real estate representation that can operate on-line and in-person became essential.

At the Anna Oliver Group, we were lucky to be ahead of the crowd with new innovations, and transitioning to the new way of real estate was easy. We've had to set aside our exciting in-person events and listing launch parties. No more weekend open houses and evening neighborhood tours for the time being. But our 360-degree photo tours and interactive walkthroughs let you tour our listings from your tablet.

Property feature videos, online advice tutorials and virtual market evaluations that update in real-time. Digital magazines and downloadable floorplans, we've evolved to offer our services to adapt to the post Covid19 world.

We expect 2021 to see a great recovery in the economy, and for freehold property values to rise. Toronto continues to be a world-class city. We expect to see a flattening and then steady increase in condo prices. A majority of the sales this next year will be for owner-occupied properties, but there will be great opportunities for investors to make moves as the rental market recovers.

Buying in Canada is a safe bet for local and international buyers with record-low interest rates. The Anna Oliver Group has the experience and local knowledge to help buyers with every step of their real estate purchase. Downpayment or international buyer tax questions? We've got you. In-person service for out of town owners, we do that too. From your first home to your family estate, we can help you from your kitchen or across the globe.



COLOMBIA



PROPIEDADES
PREMIUM

**"We always create a
unique sales strategy
for each property!"**

I believe we all have a divine right to wealth if we reach for it, and my purpose is to connect my clients to abundance through real estate.

I created my company "Propiedades Premium Colombia" on the basis of this principle, having our clients' long-term interests at heart. Every property is its own unique universe and we always create a unique sales strategy for each property.

We are experts in dealing with luxury properties and finding prime locations for multinational companies and luxury brands coming to Colombia.

Natalia Botero

CEO Premium Properties

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www.propiedadespremiumcolombia.com





It is important to work with real professionals in the real estate sector

Everybody was caught off guard by COVID-19, however, we were able to quickly adapt to the new reality. We were fortunate to have a strong digital presence and structure already before COVID-19, which helped us a lot. From this point of departure, we could focus on the unique opportunities in the market, created by COVID-19.

A large number of properties, including luxury properties, came to the marketplace at a discount due to COVID-19 and we have been able to take advantage of this on behalf of our clients, creating remarkable wealth for them in the process. To keep our energy level very high during COVID-19 our team has met consistently once a week for a session with the sole purpose of connecting us with our creative power and make us stronger mentally and spiritually. I believe these sessions have helped us a lot, reaching our excellent sales results the last year.

The unique opportunities created by COVID-19 will probably exist for a while more in the Colombian real estate market. Our recommendation would be to take advantage of this and move fast, if possible. As an investor, company, or brand in Colombia, it's important to work with real professionals in the real estate sector, with in-depth knowledge of the market and its intricacies. We are here to help you reach your goals, always focusing on the real, long-term interests of our clients.

CROATIA



Luxury real estate agency located in Dubrovnik

Knez Croatia is a real estate company established in Dubrovnik, Croatia which manages the sales and marketing of "the finest properties in Croatia", as you can find on their website.

Most of their listings are luxury villas, penthouses, hotels, restaurants and investment projects.

"The company filter the market and pick great opportunities for invest as you will see in their listings. From the beginning, satisfied client is the core mission. The company's team will support and assist you in all aspects of purchasing property. During time, this company made strong relationships with lawyers, builders, bankers and administration to make transactions faster and easier."

Knez real estate offers professional assistance in planning, organizing, motivating and controlling investment and construction projects aimed at achieving the best possible result for our clients. We can organize the project development of architectural and landscape design.

In 2020 the company invested in marketing and for 2021 the company expects an economy growing, considering the best time to buy real estate.



Bozo Knez

Agent

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www.knez-gradnja.hr



ESTONIA







**Estonia's
real estate
market has
never been
more active
than it is
today!**

We are the most people-orientated real estate company. The mission of Arco Vara City is to provide people with experience beyond their expectations in the real estate field and help them to find their place.

During the COVID19, we needed to adopt new skills about videomaking and online consultations, to reach out to those who could not meet face to face. Luckily, Estonia's real estate market has never been more active than it is today, so our hands are full of work even with the new restrictions in our society.

Our expectations for 2021 are of course the hope of the pandemic to be over, so the potential clients from abroad could visit our beautiful country and engage in real estate located here.



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Marketing Manager
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FIJI

JOKHAN REALTORS PTE LIMITED

Our vision is to manage the economic resources in the form of real estate in the most efficient way while providing optimum services to our clients.

Professional Real Estate Services

Jokhan Realtors offers a wide scope of real estate services in terms of rentals, sales and property management. We specialize in up-market residential and commercial properties, beachfront properties, islands and resorts. Jokhan Realtors Pte Limited also provides excellent services for local clients. Headquarters: 104 Brown Street, Suva, Fiji. Agents in Sigatoka, Nadi; Lautoka; Labasa, Taveuni, Savusavu

Financial Facts

The most recent revenues have been through rentals and few major sales. Increasingly more interest from customers has been in the purchase of properties and property management. The company works normally on a commission basis charging a first month rent on rentals and a 5% or below commission on sales depending on sale prices. Property management is carried out at an 8% fee. All commissions are negotiated with the owners before any deals are sealed.

Personnel

The company is managed by Mr. Reginald Jokhan who is the proprietor, as well as the company CEO. Jokhan Realtors works with agents, based in Central, Western and Northern Divisions. Jokhan Realtors Pte Limited works in collaboration with selected other companies and individuals with who Jokhan Realtors, after screening for reliability and honesty, is satisfied to go into partnership with.

Competitiveness

Jokhan Realtors Pte Limited is amongst the leading Real Estates agents locally in Fiji. Since the start of its operation in 2000 with five clients, the company has grown 20-fold today. A popular choice for clients the company has made its presence felt in the property and real estate industry. Clients find us responsive, transparent and competitive.

"Fiji is on the top safest countries!"

COVID19 has had an impact on our company whereby we have seen sales both rental and property sales down by 50% plus. We are trying to stay in business by making sure we can get deals done for all our clients.

Being one of the largest companies in Property management, this side of the business has had a major impact too. Landlords have lost tenants and that has impacted our company now too. This impact will be seen for at least 5 years after the final COVID19 case finishes in the world.



My suggestion is that we need to be sure in which country you want your future to be. Fiji is on the top safest countries when it comes to COVID19. So this is a good time to buy real estate in FIJI. Lifestyle in FIJI is the best one can get. We have a lot of people who had sold their properties and migrated looking at investing in Fiji again.



Reginald Jokhan
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FRANCE



French real estate 2020: a nuanced year

The impact of the COVID crisis has been negative for the French economy, with an 8% recession in gross domestic production. This recession had no effect on the French real estate market in 2020 (<https://worldpropertybusinessclub.com/2021/01/>).

After a hard containment, and a second soft containment, the level of sales in France has practically caught up with that of 2019.

“The developments expected for 2021 should rather resemble those observed during the period 2017-2019, ie a drop in prices of a few percent in a quarter of the large cities” (Professor Michel Mouillard)

French real estate prices 2020

	2020	Rappel 2019	Rappel 2018
FRANCE ENTIÈRE 	2 807 €/m ² + 4,0 %	2 700 €/m ² + 3,1 %	2 620 €/m ² + 2,7 %
Appartements 	3 844 €/m ² + 5,3 %	3 650 €/m ² + 3,9 %	3 513 €/m ² + 3,8 %
Maisons 	2 276 €/m ² + 2,4 %	2 222 €/m ² + 2,1 %	2 176 €/m ² + 1,5 %

Inflation annuelle à fin novembre 2020 : +0,2%
 Inflation 2019 : +1,0%
 Inflation 2018 : +1,6%

Source : FNABF (au 14 décembre 2020) , INSEE (inflation)



André Perrissel
President
World Property Business Club

2021

What will be the economic consequences of the health crisis on the real estate market? The economy will be impacted by the decline in purchasing power, unemployment, and the social divide that is looming.

A two-speed French real estate is emerging in 2021. Paris, too expensive, too noisy, theatre of incessant demonstrations and incivility, will give way to a more attractive provincial market.

First-time buyers risk being excluded from the market. Due to the economic crisis, some households may have to sell urgently. Caution will be not go into debt. Buyers play the market down.

These reasons could lead to a wait-and-see attitude and market blockage. There is also a big question mark over foreign investors. The share of non-resident foreign investors is close to its lowest level for 10 years (1.5% in 2019).

Paris is not spared and if we focus on the districts most coveted by non-resident foreign buyers (6th, 7th, 8th, 16th), their market share is declining. While they represented 17% of buyers there in 2015, they only represent 9.4% in the third quarter of 2020.

2021

The economic crisis will be cushioned by public money. Europe and French governments will push the debt, the burden of which has been reduced by four since interest rates turned negative.

Housing needs are still immense in stressful areas. Prices are stabilizing. Real estate is a safe bet for acquiring your main residence, investing, and building up assets.

Sellers are not about to accept lower-than-market price offers at the end of 2020. Buyers, at 62%, believe prices will not fall. The year will therefore be geared more towards stabilizing prices at the national level.

Low-interest rates will continue to favor real estate investment. The average duration of mortgage loans is relaxed and can reach 25 years. The share of monthly loan payments is increased to 35% of household income instead of 33%.

Investment of non-resident foreigners will rebound as soon as the borders open again and with health security. Paris, with a possible fall in prices, remains an attractive capital compared to other world capitals. And France will not lose its French way of life or its attractiveness.

"The vitality of the market obviously depends on good economic health!"

French real estate 2021: reasons for optimism

It has often been said that a decline in the Parisian market was heralding a national decline in the real estate market, but the health crisis today makes this conclusion uncertain, especially in view of the resilience, in volume, of the real estate market in the provinces. It would therefore not be a market reversal but rather a market shift towards real estate closer to nature while remaining connected, more provincial with more space. A change sometimes fuelled by the search for a double living environment. (Conjoncture in France from Notaries, January 2021 - <https://www.notaires.fr/en/notarial-profession/bodies-representing-french-notaries/high-council-notaries-csn>).

The reasons to be optimistic about real estate in France outweigh the negatives. The vitality of the market obviously depends on good economic health. Great crises always end with a rebound. Let's bet that it will be the same for this one.



André Perrissel
President
World Property Business Club

World Property Business Club
The WORLD PROPERTY BUSINESS CLUB promotes exchanges between its members and professionals from all over the world, enables its ads to be broadcast internationally, to benefit from training and to participate in exclusive events throughout the year.

GEORGIA





ExpatHomes

I work as an independent real estate agent and sales consultant at the international real estate platform ExpatHomes, offering exclusive cases in different parts of the world. Also, we maintain a list of off-market properties in various locations around the world.



Helen Mechitova

Real Estate Agent Sales Consultant

Email: helen.mechitova@gmail.com

<https://expathomes.io/>

"In this difficult time, we had to adapt!"

The beginning of 2020 started showing better results comparing to winter 2019. But as everywhere, newly emerged and previously unknown type of virus changed all market forecasts around the world. The first case of Covid-19 was detected in Georgia on February 27th. The state of emergency was announced by the end of March, and the whole of April was spent under strict country-wide lockdown and curfew. At that moment sales dropped by 92%. The travel ban had a significant impact on the real estate market, as tourism keeps 36% of the whole Georgian economy.

The real estate market slowly started to recover by the end of the spring. Despite negative expectations projecting 20% price reduction, new project delivery delays, and a 50% sales drop, the state intervention in a form of a subsidy on mortgage interest payments significantly secured the market. First of all, developers were allowed to work even during the lockdown. The mortgage subsidies increased sales and boosted the market, which fortified the trust of the buyer in its maintained, state-supported stability.

The second wave of lockdown started in the fall and prolonged till February 2021 with some lifted restriction.

The tendencies of 2020 were: rent price decrease -26%, Airbnb daily rentals had to switch on long-term rentals decreasing their prices, the weighted average selling price (WAP) of new flats in 2020 is USD 672 per sqm, reflecting a 5% decrease when compared to 2019.

According to various reports, the real estate market shrank by 17%-18% YoY. YIELD, which is the main interest of investors, decreased from 8-12% to 7%, but still higher than in many countries of the European Union. And rentals tax is only 5%. Thus the interest of investors is still high.

In this difficult time, we had to adapt, rethink strategy and reshape our services. With the travel ban, we were organizing online calls with foreign investors showing cases thru smartphones.

Regarding the city-wide transportation ban, we agreed with agents to help each other and show apartments close to the places where we lived. It was much easier to show brand new apartments or ongoing projects, that didn't require an owner to be at the spot. Keeping the distance sometimes we were leaving doors open, so buyers could go and see by themselves without meeting the agent.

"The buyers changed their behaviors and started to care more about comfort"

As I mentioned above, despite negative projections, residential transactions were stable with a low price reduction (regards to the government stimulus program).

We know that in 2021 there are no plans for aids, which means transactions will decrease in the first two quarters, but then will slowly recover. Based on forecasts, transaction volume can reach pre-pandemic by the end of 2022.

The supply from developers might be reduced because of termination or postponed pipelined projects. Demand is rising on economy class apartments, reducing on medium and premium. Suburbs also become more popular and land plot prices are increasing. The buyers changed their behaviors, started to care more about comfort, green areas, well-organized infrastructures. It means the quality of new projects becomes crucially important.

Demand is rising on villas and townhouses. 2021 will be a good time for investment in Georgian real estate. Especially at the beginning of 2021, when the average selling price will be reduced.

Georgia is known for tourism and the economy depends on it, so we can predict that government will do everything for the fast recovery of the hospitality field.

The future of leisure tourism is not under the question: 70-75% of visitors come from land borders, the number of visitors was increasing YoY, and leisure visitors were 40-43% of the total when business only 7%. By Cushman&F we should expect a +231% tourism inflow increase comparing to 2020, and back to pre-pandemic in 2023



GHANA



Luxury Real Estate Consultancy

"Ghana is a stable country and a great place to invest in real estate!"

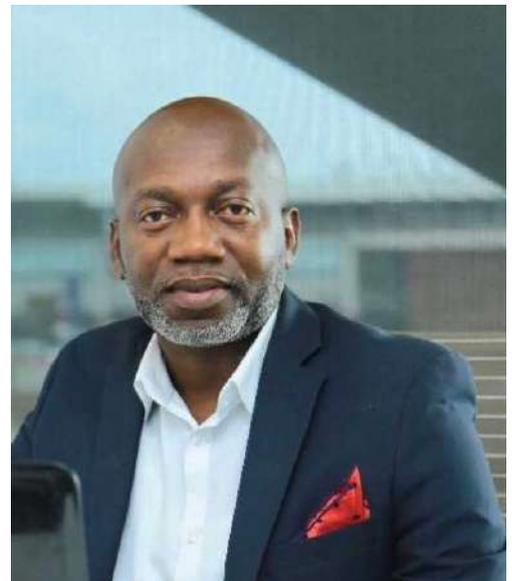
Cameo 1 Homes is a real estate brokerage firm that operates in all parts of Ghana with its headquarters located at One Airport Square, Airport City Accra. The company started in Atlanta Georgia and in 2015 the Ghanaian firm was launched.

At Cameo 1, we pride ourselves in providing diverse services under the real estate portfolio. We endeavor to provide innovative solutions to all real estate challenges and to be the first real estate firm that best understands and satisfies the real estate needs of our clients.

We also help businesses, property owners, and clients realize their dreams of owning, selling, leasing, or renting properties in Ghana.

In 2020 we developed our virtual services to keep close to our clients.

For 2021 we expect more investors. Ghana is a stable country in Africa and a great place to invest in real estate.



Augustine Ewiah
CEO

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GREECE





"How to buy a property in Greece without the necessity of coming to Greece!"

Ktimoemporiki Company was founded in 1994 and was the first company to receive the certification by the International ISO 9001:2000 QUALITY STANDARD for its real estate services, appraisals, consulting, and investment services it offers. Tailored to customer's needs and consisted of highly motivated and experienced associates,

KTIMATOEMPORIKI
real estate

Ktimoemporiki Company offers specialized services in estate transactions, assessments, advisory services, market research, and development studies. Deep market knowledge, extensive experience, and professionalism differentiate our company from the competition and ensure a prominent place in the Real Estate sector.

Ktimoemporiki Company offers its services to individuals, private or public interest companies, which are already established in Greece, or of interest to extend to the Greek market.

It constantly invests in people, systems, and methodologies, training partners through seminars and conferences organized by international companies of real estate. The extensive and selective portfolio of our company includes more than 3,000 properties in Athens, Crete, Santorini, and at selective locations and islands all over Greece.

Apart from houses, apartments, and plots, our Company meets the needs and requirements of the most demanding investor offering appropriate land for investment and development. Ktimoemporiki faces and promotes a new period of real estate market with a brand-new commercial practice: TeleProperty. Thanks to this method, customers can buy a property in Greece without the necessity of coming to Greece in person. All they need is to arrange an online appointment to view the property of their interest on their mobile, tablet or computer, via video call.

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Managing Director

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Greece Property TV

Greece was slightly affected by the covid-19 epidemic. Greece avoided the worst of the Coronavirus pandemic, which resulted in being considered one of the safest destinations worldwide.

This brought a number of buyers in our country, seeking a property to invest in. In fact, the demand for luxury villas and houses has increased during 2020, as well as for properties suitable for holiday rentals as means of investment.

Due to the flight restrictions, Ktimatoemporiki added the TeleProperty to the services offered to its clients. Thanks to this method, customers were and are able to buy a property in Greece without the necessity of coming to Greece in person. All they need is to arrange an online appointment to view the property of their interest on their mobile, tablet or computer, via a video call.

A new service is to be offered soon, Greece Property TV, where Ktimatoemporiki will be filming and uploading videos with significant information for potential buyers, as well as fine properties' videos.

This includes videos with real estate news, updates on the real estate market, important details from lawyers regarding legal requirements in Greece, information and clarifications about the Visa acquisition, NSFR (National Strategic Reference Framework) programs. It will also include videos about the unlimited benefits of living in Greece, such as customs and local lifestyle.



"Permanent home or a holiday home?"

We believe that in 2021 we will achieve our top sales in holiday homes, as it is a rising destination for a second home from international buyers.

Our advice to buyers is to decide if it is going to be a permanent home or a holiday home before proceeding to purchase, as to make sure that the location is ideal for either option.



GUINEA



"We need more investors in the real estate sector!"

Aguimmo is a real estate agency that assists its clients with all the real estate operations: purchase, sale, real estate management, and construction in GUINEA. According to Mamadou 1 Cisse, its corporate manager, Aguimmo is the first real estate company and the most serious in Guinea

2020 was a bad year for our company as "most of our furnished apartments were empty. Guinea is a growing country economy, we need most investors in the real estate sector." so that should be the path to follow in the future.



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HAITI



Rent | Buy | Sell, Residential & Commercial properties in Haiti

COVID-19 is impacting the delay of services in general, including real estate paperwork follow-up. However more potentials buyers found the opportunity to explore real estate investments. More people are spending time at home which is resulting in more people being online. Therefore, the internet was the best way for us to maximize our brand awareness and generate more leads.



Christian Constant
CEO

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The real estate markets offer lucrative investment opportunities in Haiti and that attracts a global audience. Buying a property is not something complicated. My advice to potential and interested buyers is to contact us now and we will guide you through the process.



HUNGARY



RE/MAX[®] RedPro

RE/MAX is an international real estate network where all real estate agencies are legally and financially independent businesses. We offer a wide range of services to property owners, buyers, landlords, and tenants around the world.

RE/MAX is one of the best-known and most successful real estate sales networks in the international real estate market. It ranks first in terms of sales indicators and figures.

Our franchise office is located in the heart of Budapest, in the most exclusive location.

Our main goal is to successfully bring the property and the clients together. We have the ability to understand and meet the needs of our clients and we are proud to be seen as trusted consultants throughout the process.

Quality is very important to us and this is reflected in our work at a high level.



Anita Strohbach

Sales Manager

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"The market is expected to benefit the buyers in 2021"

The quality of real estate agency services has improved exponentially with the introduction and expansion of digitization opportunities. Technological developments in the field of communication channels have brought about a major change.

Respectively, the quantity and quality of the information provided has improved. The pre-filtering part of the workflow has changed, we've talked more with clients before the face-to-face meeting, and not just over the phone, but with video chat apps.

Customers received several photos, videos, and possibly a 3D touring demonstration with the goal of avoiding unnecessary circles.

The use of online contracting and similar online administration tools has come to fruition. The role of social media in real estate sales has also increased.

The market is expected to benefit the buyers in 2021: if all is true, it will be possible to bargain again and choose from the huge supply of real estate.

IRELAND



Klara Realtor Dublin powered by Keller Williams

I had to change a lot but I like these changes!,

In 2020 I had to change a lot but I like these changes, more serious buyers outside and the pandemic just generated more business than usual.

2021: Same or better year than 2020 that's for sure. The expected price drop never happened, prices even went up!



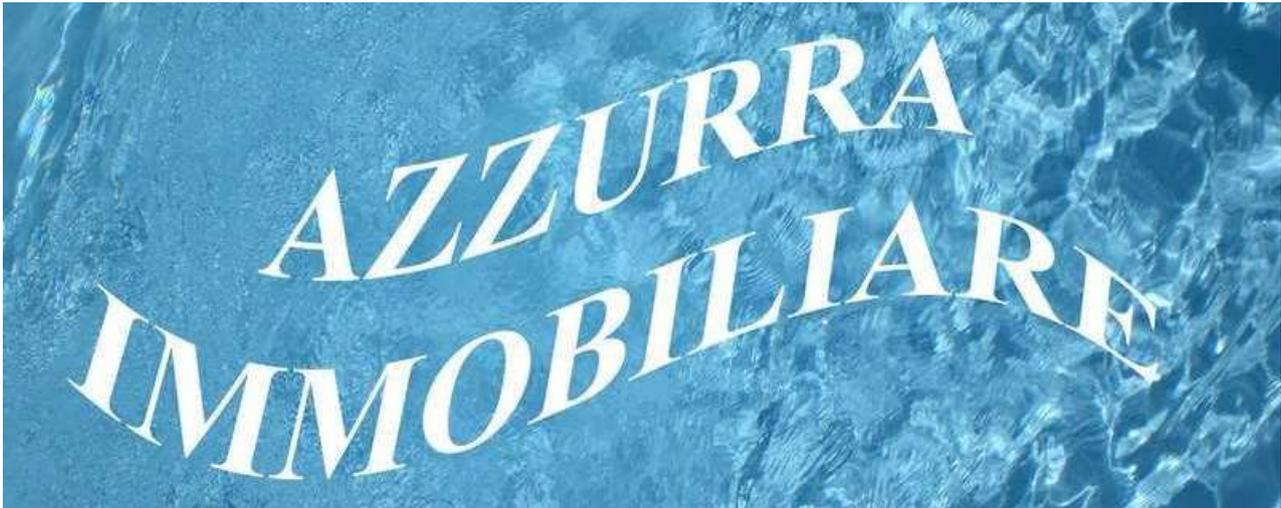
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ITALY





Our mission is to offer our customers a personalized treatment

Azzurra Immobiliare Real Estate was created to specialize in the northern Italian real estate segment.

Our real estate agency is located in the Liguria region, in the city of Savona, and our mission is to offer our customers a personalized treatment and to be an ideal guide for those who want to offer or find a property and for those whom they want to manage it with the utmost confidentiality and discretion.

Covid 19 initially created a slow down of the real estate market in our region, which we addressed with marketing tools such as high definition video and live visits that allowed us to help clients view properties without being present.

We believe that in 2021 there will be a major recovery in the real estate market with a rise in real estate prices.

Marco Santini

Owner

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KENYA





Bluevalley Properties Limited Company is registered in Kenya as a limited company. We sell serviced plots in Kenya, mostly to Kenyans in the diaspora - UK, USA, Canada, Australia, and UAE.

The major impact was the inability of existing clients to keep up with monthly payments and those with bank loans. Our main strategy was to extend the repayment period, implement discounts for new clients and liaise with banks on behalf of clients with loans to extend the loan period.

With the intention of the Covid19 vaccine, we are hopeful that business will resume normally. It's every company's responsibility to tailor-make their product cost and terms to suit their clients. We intend to give terms of service in consultation with our clients so that we don't overburden them.



"We are hopeful that business will resume normally"

David Ngatia
Owner
davidseculink@gmail.com
<http://www.bluevalleyproperties.co.ke/>



LEBANON



"We earn our clients' respect by offering them candid advice and surpassing their expectations"



Our team of well-trained engineers, architects, and construction professionals provide expert assessments of any properties to protect and enhance our clients' needs and desires.

As professionals in the field of construction, we work on exceeding our acquaintance to cover the market, thus enhancing our knowledge in the field of real estate. We earn our clients' respect by offering them candid advice and surpassing their expectations. The only competition we are in is with ourselves, and we maintain a collective positivity to keep pushing forward.



Christ Aoun

Owner

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<https://www.facebook.com/3ikarcom.ocea>

<https://www.instagram.com/3ikarcom.realestate/>

www.realestate3ikarcom.com



"We worked on searching for technological and virtual mediums and tools!"

To the Lebanese, the best investment is in real estate properties. They understood that since the end of the war, so the booming of construction and the presence of qualified architects and engineers as well as investors made it possible to create a vast variety of modern architecture.

On top of the recurrent economic deterioration of Lebanon, COVID19 caused even further deterioration of the economic and banking sector. When the banks in Lebanon started enforcing capital control and withdrawal restrictions, it caused a panic among people.

This panic, because of the restrictions, forced people to write checks in order to transform their funds that were stuck in the bank into tangible assets, triggering a boom in the real estate sector. As for our company, we are armed with experiences and knowledge in this sector which makes it easier to maintain a smooth relationship of owner/realtor/client communication based on transparency.

As a result of the major total lockdown in the country, we worked on searching for technological and virtual mediums and tools, hiring IT supports and social media specialists, attending webinars, in order to enrich the social experience in these trying times. The fact that almost 50% of the Lebanese land is coastal with sea views and the other half is in or in-between mountains and within a tight area makes the country rich in various altitudes and proximity.

Because of the current crisis in the country, the Lebanese are in need of cash, which is why most of those who own properties in different locations are willing to sell, and sometimes with a diminution of prices if the payment is cash.

Since the US dollar is very much in demand at the moment, priorities are going towards foreigners who are willing to buy, since they bring in dollars, as well as locals who have enough funds to compensate for the cost of the property.

LITHUANIA







"Hard working individuals with brilliant results"

In the face of the pandemic - we rise stronger as ever. Q3 2020 performance indicators in the housing market showed resilience to the pandemic. Increasing investments in multi-functional projects, significant growth of warehousing premises in general COVID-19 pandemic, and the new supply has kept rents flat. It remained stable in all 3 largest cities (Vilnius, Kaunas, Klaipėda) in Lithuania.

Last year of 2020 we were recognized once again as the best real estate advisor and consultant in Lithuania by EUROMONEY. We hope to keep it that way in the future.

Lithuania is one of the fastest developing countries in the European Union with a GDP growth rate of 3.2%. The Lithuanian tax environment is one of the most favorable environments for business creation. Lithuania has one of the fastest internet in the world, but it's also a country which is urbanely developed with a great infrastructure and "green" cities.

We hope and wish strength for everyone and we will rise together once again.



Justina Vingilytė
VIP - Real Estate Expert
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LUXEMBOURG





Immoneuf Sàrl:

A Company with more than 15 years of experience in the Luxembourg real estate market!

With more than 15 years of experience in the Luxembourg real estate market, we accompany you throughout your projects, the sale of your property, and search for your new place of residence. Apart from being a real estate agency we also provide property management and management of buildings (Immoneuf Gérance SA).



Among other things, we manage the largest building in Luxembourg City Center, the Royal Forum with 180 owners.

Our focus is excellent service and ensuring that our clients always find the best fit for their needs. We know that you are looking for something special and we are happy to take on the challenge of delivering on your every wish!



Dale Oswald
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immoneuf

• Agence Immobilière
• Achats & Ventes
• Locations

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"Our main expectation for 2021 is to get back to normal workflow"

We believe COVID-19 has had an impact on most businesses around the world, including real estate. Even though Luxembourg hasn't been affected as badly as some other countries, you can still observe some decline in demand in many industries.

The main challenge we have faced is the fact that there are fewer people coming to Luxembourg from abroad now due to COVID restrictions, therefore this segment of clients has shrunk considerably. Yet, thanks to our well-established reputation and many years of experience we could manage to keep our business afloat without having to sacrifice.

Our main expectation for 2021 is to get back to normal workflow as it was before COVID, particularly developing the digital aspect of our business. We would like to implement online property video tours to make it more convenient for our clients to review a property they are interested in, which will also save them a lot of time.

As for Luxembourg real estate market - the prices in real estate rose by 94% in the last 10 years, this trend will continue, maybe not as strong as in the past since the rent prices didn't grow according to the property prices.

Still, one thing to consider when buying a property in Luxembourg is its favorable taxes on homeownership - In comparison to other neighboring countries, the property tax is very low in Luxembourg. Being a homeowner does, therefore, not generate significant tax pressure.



MAURITIUS



"It is a privilege to invest in Mauritius"



SAPA Real Estate Mauritius offers the privilege to invest in Mauritius from working in harmony with the natural state of life and Earth. The Company has assets valued at more than 4,000 acres of freehold land around Mauritius Island and invites Investors to acquire/develop the new trend of combined investment in Eco-Luxury Permaculture Harmony Lodges in Valleys surrounded by mountains, waterfalls, forest and the sea.

The impact of COVID19 has made the financial services/currency unstable around the globe and in Mauritius, the currency has been drastically devalued. The local market investment in Mauritius for real estate has been increased due to the depreciation of Mauritian Rupees and investors are sure their finance/profits are safe in properties.

Globally the economic situation shall be stable after a minimum of two years and it's a crucial moment for big companies to invest their hard-working profits in real estate for the safety of financial prospects.

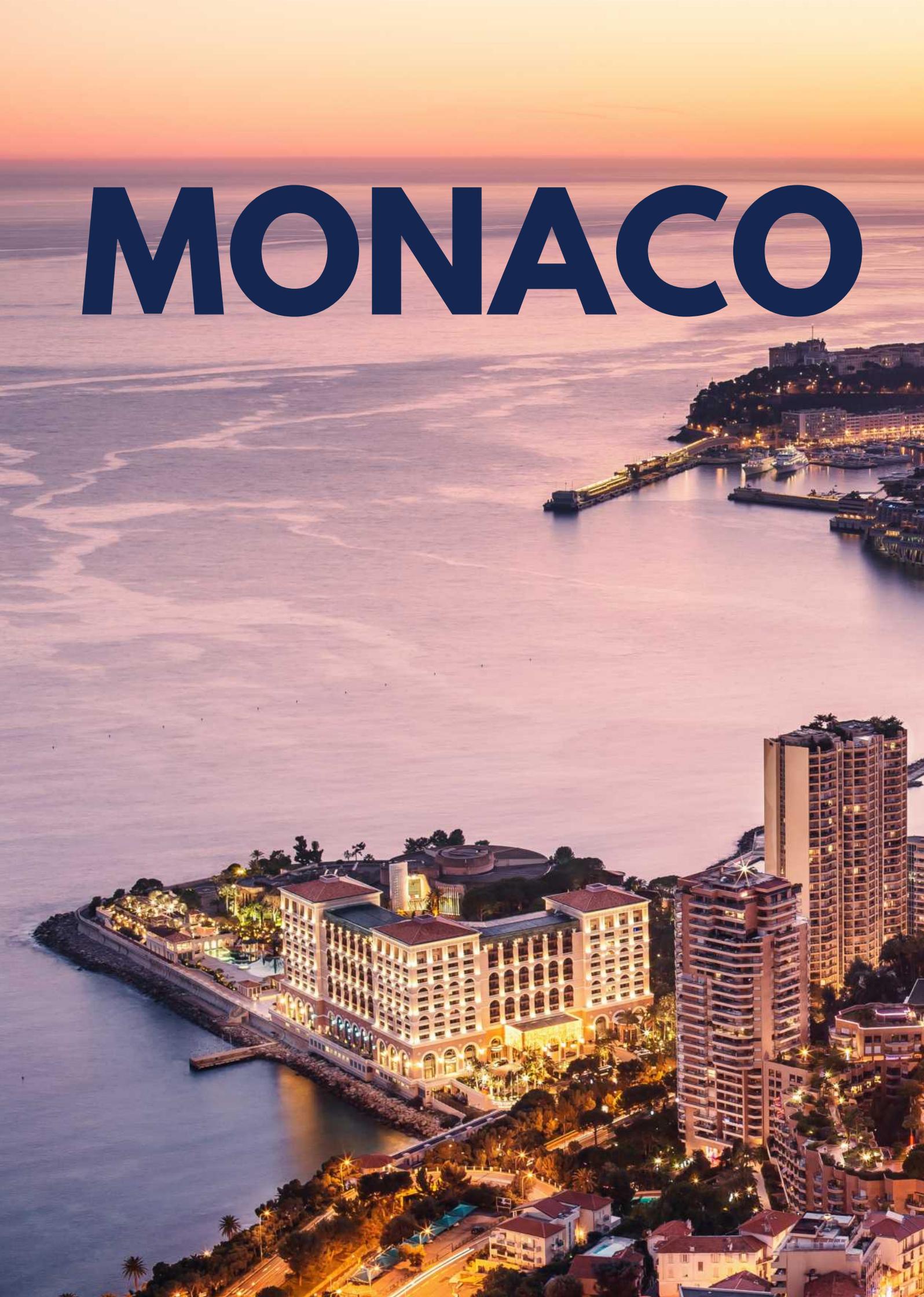
Investors and Developers who are concretizing actual huge projects, know the feasible delay for completion is a maximum of two years and therefore ready-made projects will surely prosper due to the re-stability of the economic situation.

Investing in Mauritius is the wisest decision because the value of the assets shall continue to prosper safely.

A professional portrait of Akshay Jhagru, a man with dark hair and a light beard, wearing a dark grey suit, white shirt, and patterned tie. He is standing in front of a large window that looks out onto a parking lot with several cars and buildings. The background is bright and slightly out of focus.

Akshay Jhagru
Managing Director
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MONACO





WELCOME TO MONACO!

CM Monaco Real Estate team offers transaction, sales, rental, and high-end property management services for real estate located mainly in the Principality of Monaco.

The selection they have prepared for you will give you an idea of the Monaco real estate market and will also enable you to become better acquainted with some of our products on the French Riviera and abroad. The agency is located in the "Montaigne" residency, 7 Avenue de Grande Bretagne, in the heart of the prestigious "Golden Square" area, close to the Casino and its famous hotels.

"Whether you are a Buyer, Seller or Tenant, our aim is to offer you high-quality service and advice and to assist you in all your administrative procedures while maintaining absolute discretion. As you form part of a discerning and demanding clientele, you deserve an honest, professional team who are fully devoted to your real estate project.

We are a family-owned agency, with a tailor-made approach focus on real estate in Monaco and French Riviera.

2020 was characterized by virtual visits and online meetings. But we hope that 2021 will bring us more investments in Monaco, especially in new projects."

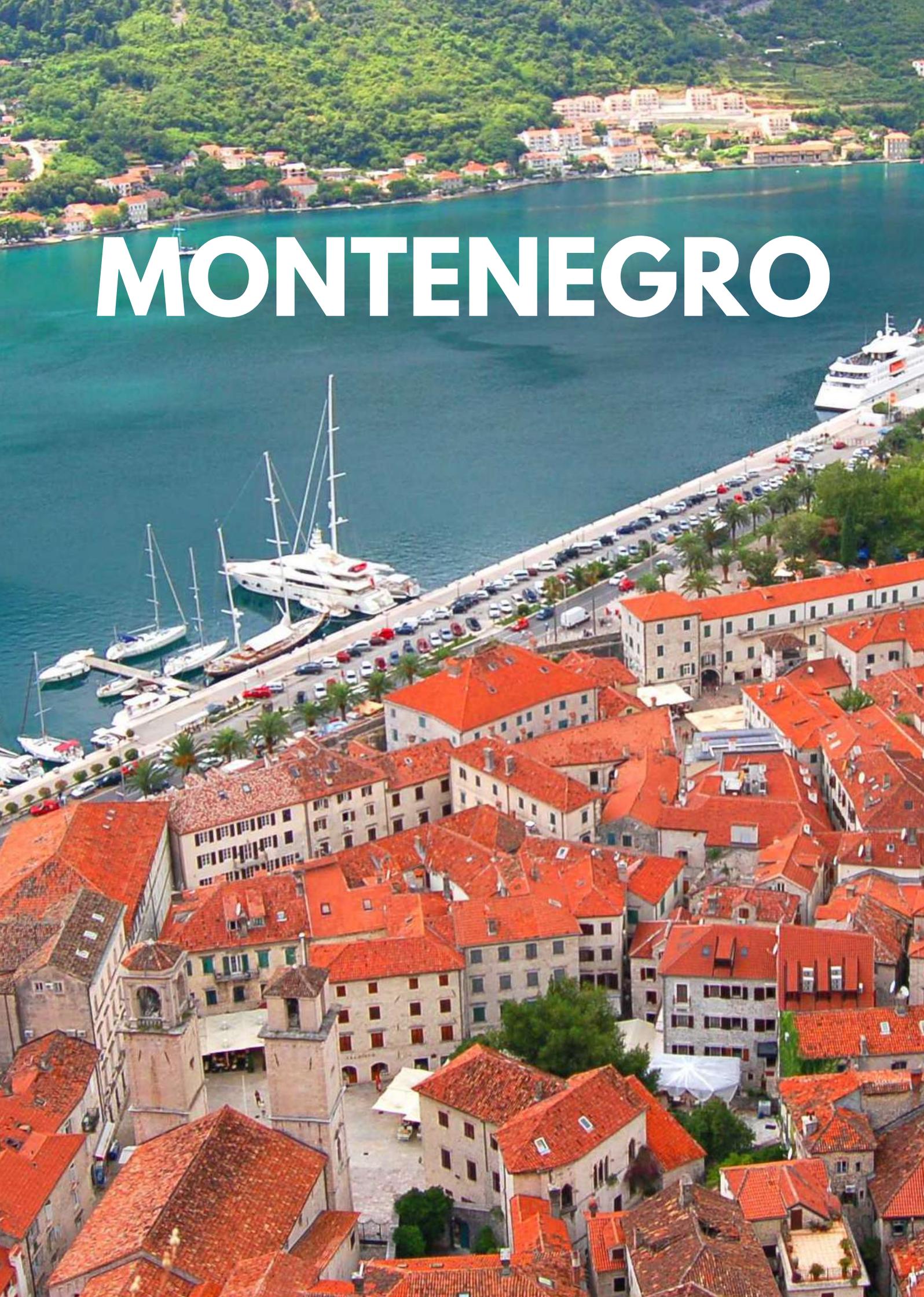


Christian Miceli
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PHOTOS
ALT & REGO
ROMAIN



MONTENEGRO







**"We offer
comprehensive
and professional
services!"**

APLACEINMONTENEGRO.COM offers comprehensive and professional services in the area of property sales and marketing, market research and project consultancy. Our unique position of having been involved in actual sales in Montenegro over the last twelve years gives us an unparalleled edge in the marketplace - delivering actual live consultancy information to our valued client base.

Our experienced multilingual team has a proven and consistent track record of success that includes over 500 successful property sales to date - we pledge to go above and beyond to provide clients with exceptional real estate service.

For larger projects, we collaborate with clients to design and implement a tailored, full-service marketing strategy, utilizing our relationships with traditional and new media outlets - Bringing together the most clever ideas to sell a property.

Over the years, our team members have provided property services to practically all of the large investors already in Montenegro, to the Government and banking institutions.

Kristina Miladinov

Owner

sales@aplaceinmontenegro.com

<https://aplaceinmontenegro.com/>





"We increased our online presence"

Like many countries, Montenegro has been affected by the COVID-19. The impact of the pandemic made the biggest change on overseas sales, because of travel restrictions. There is still significant demand and enquirers for properties but travel restrictions postpone the viewings and ultimately sales also.

The purchase procedures are also prolonged due to administration work slowdown.

There is less demand for apartments and higher demand for houses with gardens. Demand for commercial properties has been reduced since more businesses are on work-from-home mode.

Also, tourism has been hit hard which affects the demand for commercial spaces in tourist centers. In response to the pandemic effects, A Place in Montenegro increased its online presence as well as on social media and is accommodating a higher demand from individual buyers for more visual material of the properties in our database.

We have also turned more to local first home buyers where we see an increased demand.

A Place in Montenegro has also been able to speed up purchase procedures with direct communication with local authorities. Although we are not experiencing an overall fall in property prices due to many buyers looking for their "safe-haven" in real estate investment, occasionally sellers are willing to drop the prices significantly in order to close a sale quickly.

Cash buyers can expect to see these discounts. We would advise our clients to seize this opportunity to acquire their dream second home at a discounted price. Many of these properties have performed well in rental income in previous years while the bad season of 2020 and uncertainty in 2021 might push current owners to drop the price.

MOROCCO



"We improved communication through the digital channels"

MAHA PREMIUM REAL ESTATE - Tailor-made service in Morocco.

The company provides real estate transactions, rental management, estimation and coaching for the sale/purchase of real estate. We know that the search for real estate can take a few months so we offer a tailor-made service: the search for a house or an apartment, according to the client's criteria and budget. We are not here to sell a property but to help find the ideal apartment or house.

We can help our clients save time and money by mainly using our network (property dealers, notaries, private real estate agencies) and defending our client's interests. Once the house or apartment of your dreams has been found, we will accompany you step by step during the negotiation and in all the other procedures.

2020 meant the total stop of our activity and we foresee a difficult market recovery.

In 2021 we plan to improve our communication through the digital channels.



MAHA SADI

Founder

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<https://www.mahapremium.ma/>





MOZAMBIQUE





"We have passed all international HSE inspections by Oil&Gas major players!"

MMO offers first-class office space in Maputo city. Our offices are fully serviced and furnished, providing a turn-key solution to companies coming into Mozambique and looking for a quick and hassle-free start. We provide a professional, stylish and functional working environment.

Our offices are not branded, ensuring that the emphasis remains on the client's corporate image. Our executive office suites range in size, with office conversions for between 1-22 people. Flexible contract terms support operational changes and a gradual increase of personnel. We offer bespoke services and recognize the importance of discretion and confidentiality.

Our main business center is located in the Rani Towers which offers international HSE standards and has a back-up generator and water system. Because of our high safety and security standards, we have passed all international HSE inspections by Oil&Gas major players.

For this reason, our client base consists mainly of multinationals and many are extractive industry related. With its central city location, we are close to primary access routes and can offer you an exclusive business address with a corporate and modern design.



Sany Weng
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2020:

"We have high client loyalty and pride ourselves on our client retention rates!"

The year started off so hopeful. After a long economic downturn in Mozambique, 2020 was finally going to be the year of 'lift-off'. The gas players would sign FID's and everyone was ready for the projected economic growth.

Our serviced office was at a 90% occupancy rate, we were getting daily new office requests, had just signed a major client and expanded our footprint especially to accommodate them. We were also amidst negotiating a new office located downtown. When the news starting reporting on COVID we immediately took precautions; sanitizers everywhere, new cleaning protocols, spacing chairs and desks.

Our clients are mainly large multinationals and with the limited medical facilities in Maputo, many of our expat clients evacuated back to their home countries without delay.

Mozambicans were advised to work from home and our offices emptied out. It was a hard sale for office space when people are all being advised to work from home.

Our business model is based on flexible contracts with a short notice period. Our strength and selling point suddenly turned into our weakness. Various clients gave their notice including our biggest contract for whom we had just expanded into new floorspace. It was a stressful period.

Thankfully we persuaded many clients to stay by offering them discounted rates on the short and immediate term. We could see that Corona wasn't only affecting us, but most of our clients also. We were in this together.

We have high client loyalty and pride ourselves on our client retention rates. I think our clients trust us and recognized that our strategy was joint survival. I think that our good relationship with our clients was key to surviving the crisis.

We made lots of efforts to keep our staff safe. We bought masks for everyone and rented a private car to take all personnel to and from work each day, allowing them to avoid public transport.

There was a lot of fear amongst our team and we organized a webinar with medics to help them understand the pandemic and its risks. Sadly though we still needed to cut costs and had to let some people go.

We also had to close one of our office sites. I feel like we have shown to be adaptable to changing work requirements.

We have listened to our clients and their worries and managed to reconvert offices to meet their new way of working.

Although it was a very difficult time for the business, I feel like we came out the other side stronger.

2021:

"We look forward to further economic growth in Mozambique after this hiatus"

We have changed the layout of our offices so that there are fewer people working in closed spaces. Many of our clients have started to work in shifts, with half a team the one week and the other half the week after. However, we expect that as the “new normal” settles, people will also start going back to the office.

Homeworking has some benefits, but a company also needs its team spirit and corporate culture. Nevermind the balancing of work with children that are not at school. In fact to reduce the risk of exposure we think that many companies will start decentralizing and spread their teams out over multiple locations. In many ways, the demand for flexible and small offices will increase in 2021, which will be good for us. MMO has shown itself to be versatile and flexible in tough times, and with that strengthened its position in the market.

We look forward to further economic growth in Mozambique after this hiatus. The gas boom will still happen, just a year later than we anticipated. MMO is in a strong position to ride the wave of economic prosperity and continue the growth we set for last year.



NEPAL



The leading real estate trading company in Nepal

Founded in 2016, Nepal Real Estate Solution Private Limited is the leading real estate trading company in Nepal. Trusted by thousands of clients in just a short span of some years, we provide a platform for people to list, search, buy, rent, and sell property in the most convenient way.

Our website is a one-stop solution for anything related to property business. We provide consultancy, guidance, and complete assistance for anyone willing to buy, sell or rent real estate (land, house, apartments) in Nepal.

With our services and results, we can say that we are the top real estate company in Nepal, and we have more than enough reasons to back it up.

Finding and Selling Real Estate in Nepal Has Never Been this Easy. Our website, on average gets more than three lakh visitors every month. This means we have a vast network of buyers and sellers, and you have a lot of property to choose from if you are willing to buy real estate in Nepal. At the same time, as a seller, once you upload an advertisement for your property, you can expect thousands of potential buyers going through it.

Forget about long phone calls and printing out fliers-it is the 21st century of technology, and you can do everything on your desk with a computer screen.

Selling and purchasing real estate included. All you need to do is open an account on our site, upload a picture of your real estate, and sit back and relax. We ensure to you that there is a crowd of people from all over Nepal who will become interested in your property.



Gopal Barudi

Director

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Describing 2020 in one word I will choose - Online.
About 2021, we should create effective digital platforms.



NIGERIA





We are a Real Estate company that deals in sales/letting of homes, property management, consult, joint venture, facility management.

The COVID19 pandemic, took a huge turn on our business as we were forced to stay home for our safety, ongoing transactions had to be paused as some were stalled others fell off along the line causing us to lose bidding clients, hence we restructured, adapting to the new normal of having online meetings with clients, inspections been done through our website.

As a reliable real estate company with age-long experience in the industry, we would advise that clients choose the best when making their choice of property, there are tons of real estate companies, but they should contact the most reliable like Giselle Homes so as to get expected results.



Millicent Duru
CEO

info@gisellehomes.com
www.gisellehomes.com



PHILIPPINES



Our strategy remained focused on our philosophy which is “Excellent Service” to our clients!

REBL Real Estate Group specializes in residential, commercial and mixed-use properties. We are a group of professional licensed brokers who are committed, efficient and honest. We take pride in our exceptional customer service and professional guidance to ensure that each step of your real estate journey is simplified and successful.



REAL ESTATE GROUP
"Excellence You Deserve"

COVID19 definitely slowed us down in 2020, initially because of fear and panic, as we had buyers who were ready to purchase, decided to hang on to their cash and hold out until the pandemic was over.

The majority of our expat clients went back to their home countries so unfortunately, we had to pre-terminate a few office and residential contracts last year.

Our strategy remained focused on our philosophy which is “Excellent Service” to our clients. Despite the pandemic, it was of utmost importance for us to remain connected with our clients, and though we had to adjust some logistics to get our job done despite the pandemic, we pulled it through.

Tactics we adjusted were things like video calls for property viewings, full-on digital and social media marketing and touching base with our clients on a regular basis.

Despite the GDP contraction of 9.5% in 2020, this did not translate to a drop in real estate land prices, in fact, demand for the high-end market increased. Our economy is expected to recover pre-pandemic levels and be full-swing come the fourth quarter of 2022.

Connect with us to help you find your property investment in the Philippines!



Carla Manantan
Managing Director
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<https://rebl.ph/>

PORTUGAL







**We make a difference by
the attention we pay to
our client's interests!**

Ideal House has a different view of the real estate sector. We are unique and innovative because we are committed to working with our customers in a personalized way, in the sale or purchase of your ideal property.

We have a team of qualified professionals, with professional conduct, ethics, and transparency qualified to carry out a financial check-up to customers and thus present the best properties.

We have partnerships with the main banks, enabling customers to purchase properties in the best conditions. We help clients with the best partners for the energy certification of their property, at the best market prices. If you want to sell your property or make an investment of excellence in Portugal, contact us.



Gonçalo Martins

General Manager

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<https://idealhouse.com.pt/>

An agency created at the customer's request

The year 2020 was a very difficult year, a year full of obstacles, doubts, uncertainties; however, in each difficulty, we can find an opportunity for individual and business growth. Opening a real estate business in times of crisis is more than a challenge for a young entrepreneur.

The idea of creating a real estate agency arose when I started working as a credit agent in 2018 because many of our clients had difficulties and were disappointed with the offer of the real estate market.

The fact that I started to analyze and work with real estate to be able to fulfill my clients' requests, ended up opening new horizons in trying to understand more about the real estate world.

Ideal House was created with the aim of making a difference in this market, not only for the quality of the service provided but also for the work in finding and developing new tools to meet the needs of our customers and what they really seek.

The professionalism of our team means that there is a careful analysis of each product and each order to avoid a conflict of interest that would end up damaging the business deal.

The pandemic that stopped the world in early 2020 has reconfigured the way of work of many companies.

The real estate sector ended up focusing much more on online work, but currently, the biggest challenge is to find new tools in this market, because for a potential customer the contact and face-to-face visits are essential in the final decision.

One of our goals for 2021 will be to divide our real estate product into categories and create a much more specialized service in each of the areas: luxury, land, own housing, investment.

We will establish national and international partnerships because a real estate agency of excellence needs partners in order to be efficient in the response.

We intend to create partnerships with national and international real estate agencies, so we will be able to create a network that can generate trust and transform Ideal House into a reference in the real estate sector.

Product specialization will make a difference in the market





QATAR





As the host country for the FIFA World Cup in 2022, a lot of interest for real estate investment is being turned to Qatar

Established in 2009 by an expat Canadian husband and Australian wife, team NelsonPark Property is now one of the largest independent, well-established and successful property businesses operating in Qatar.

In order for us to react to the changes of COVID19, we tried our best to put all of our focus on our customers. Adapting our hours and methods to work with our clients in line with both their personal preferences and government regulations. Thanks to the dedication of our entire team, we were able to have our most successful year ever.

As the host country for the FIFA World Cup in 2022, a lot of interest for real estate investment is being turned to Qatar. With favorable investment laws for expatriates and a zero personal income tax regime, we expect interest in the country's real estate market to only increase.

Jeffrey Asselstine

Managing Director

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www.nelsonparkproperty.com



ROMANIA





Two agents and a beautiful concept on paper



MR. EXCLUSIVITATE

**Premium real-estate services,
exclusive portfolio, and
professional agents. Try our 5*
services in Romania.**

Mr. Exclusivitate company was founded on 14.02.2017 by Alexandru Printz and Radu Pasca. Today, on the 4th anniversary of our existence, we look back nostalgically and we are proud of our achievements.

How did we get here? Decided to write a success story, based on the experience of the co-founders, strategy, and sales. It is rare for both the strategy and the sales people to meet and have the same goals.

We started with 2 agents and a beautiful concept on paper, which today has reached over 80 agents and 12 active franchises, present in 6 important cities and a policy of national expansion and why not, an international one.



Radu Pasca

Head of Residential Division

office@mrexclusivitate.ro

www.mrexclusivitate.ro

We have all the necessary levers for the performers who choose Mr. Exclusivitate

2020 was one of the best years for selling houses and large apartments. Low bank interests and high client demand are two main factors for 2020 results. 2021 started the same as 2020, as client demand for high-end properties is increasing.

Today, the education of our colleagues is honored by the Academia de Imobiliare brand, part of the MRX group, which also includes the Mr. Exclusivitate Franchise, which deals with the development of our agents and partners, providing them with dozens of courses in electronic format (webinar or e-learning), as well as courses with exceptional trainers or performers in their field.

Coaching and mentoring have an important place in the development of our colleagues' careers, they benefit from the services of a professional Performance Coach, who accompanies them throughout the development process, ensuring that they reach their maximum potential and align with the team profile.

Our franchisees benefit from computer applications that are easy to use and absolutely necessary for the digital presence, developed in-house by MRX Technologies, a company part of the MRX group.

The digital strategy is based on CRM systems, as well as on collaborative work environments, mobile applications, and a coherent presence in all social media platforms.

The video content was not omitted from the strategy either, developing our own MRX LIVE TV, which broadcasts weekly, informative shows with and about real estate agents, with education programs for the general public. The MRX LIVE TV studio built from its own funds benefits from everything necessary to become an important real estate media channel in the near future.

Also to facilitate customers' access to quality services, our franchisees benefit from the professionalism of the credit broker Cooper Pear, part of the MRX group. We cover the entire range of services in order to retain both our buyers and owners, intending in the near future to open brokerage offices in each real estate office.

We have all the necessary levers for the performers who choose the Mr. Exclusivitate real estate franchise to reach their maximum performance.

We conclude by saying that our investments do not stop here, we invest in mobile applications that facilitate the sales process, to develop new collaborative ways of working electronically evaluable.

Alex Printz

Head of Development

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SINGAPORE





ERA Singapore - the first real estate agency to be listed in the Singapore Exchange



Since its establishment in 1982, ERA Singapore is proud to become the largest international real estate agency in Singapore with presence across 10 countries.

ERA Singapore is the first real estate agency to be listed on the Singapore Exchange with a long-standing reputation as the preferred real estate brand in Singapore.

As the industry leader, ERA Singapore continues to set industry standards by introducing revolutionary initiatives that have allowed them to accumulate numerous accolades.

Being at the forefront of the digital transformation has enabled ERA to remain resilient to financial crises, market downturns, and changes in real estate regulations over the years.

Shawn Kuah
Senior Marketing Director
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<https://www.era.com.sg/>



Going digital has become essential!

In 2020, some developers in Singapore geared up for more launches and some buyers were actively hunting for attractive deals. Housing demand remains healthy following the news of Singapore entering the Phase 3 reopening and the coronavirus vaccines would be arriving in Singapore by the end of 2020. In total, developers sold 8,791 private residential units and 913 EC units in the first 11 months of 2020. The primary market is on its way to end the year on a positive note, with a total sale of 10,000 to 10,500 private housing units and 950 to 970 EC units for the whole of 2020.

Considering that we are still battling a major pandemic and economic recession, the residential primary market sales volume in 2020 is impressive as it would exceed the 9,912 units sold in 2019.

Covid-19 has delivered years' worth of changes to how we live and work. It has also demonstrated that going digital has become essential. Property agents that adapt best and pivot successfully will be those that are quick to embrace the value and convenience of technology.

I have deployed and invested heavily in social media marketing to show off new listings and virtual viewing to generate a strong following.

In addition, as I connect with my followers on social media, videos are becoming part of the suite of marketing tools that I employ. As opposed to photos where I can only show one angle of the property, videos provide a better showcase of the property's layout and features. I also boost the visibility of these videos in online searches by promoting the video on Facebook, Instagram, Tiktok and Youtube.

Combined with the posting of photos and videos of these properties on social media platforms. The aim is to have the property stand out and provide a concept of how various spaces in the home can be designed and used in a visually appealing way.

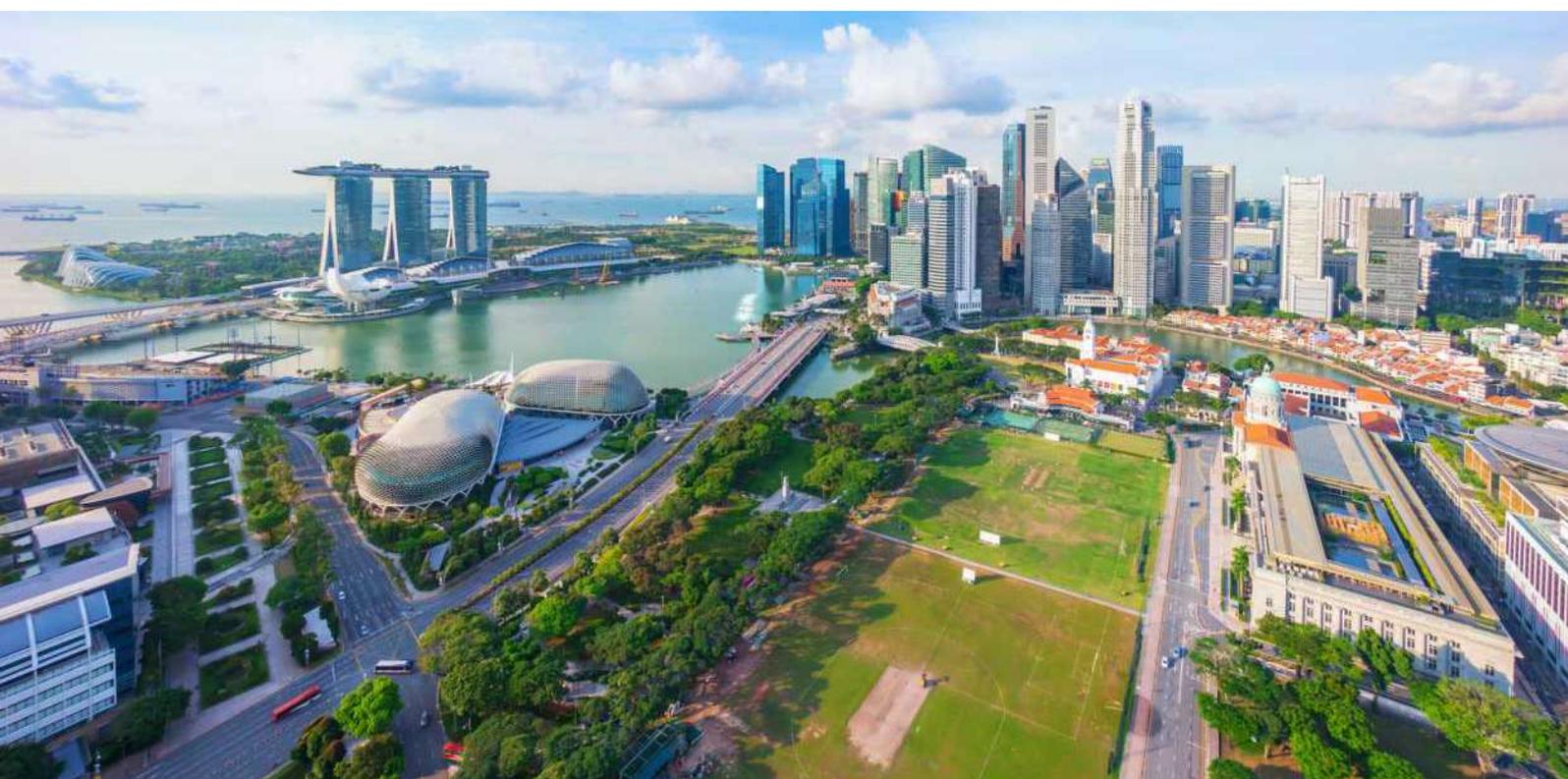
If you are looking to invest in Singapore real estate, it is crucial to identify the right new launch projects

The worst seemed to be behind the Singapore residential property market as prices ended in 2020 on a high note. Although the Singapore economy shrank 5.8% in 2020, it was growing gradually on a quarterly basis, indicating that it was recovering from the impact of the Circuit Breaker.

The economy is expected to expand 4% to 6% next year, according to government projection. While there are some risks on the horizon such as the new variant of the coronavirus and the possible slower economic revival in other economies, Singapore is still confident in its ability to contain the spread of the virus.

Moreover, as vaccinations are rolling out in early 2021, market sentiments will continue to improve this year. In addition, the fundamentals in the Singapore property market are stable. Hence, both public and private housing prices are projected to improve further in 2021.

If you are looking to invest in Singapore real estate, it is crucial to identify the right new launch projects that have the potential to give you a high capital return. Connect with me and I will be happy to share with you more.



SLOVENIA



Invest in business properties!



ALTUM CAPITAL provides consulting services and solutions for real estate and investment in Slovenia. We present our clients with the best selection of real estate and investment projects.

The Slovenian real estate market is stable. Due to COVID-19, Altum Capital is committed to engaging all media, social platforms, online viewings and communication with clients. Altum Capital is considering COVID as a challenge and spreading partners' net.

We expect 2021 to be more predictable. To our local and international clients, we would advise investing in business properties like warehouses, general stores and premium level residential property.



Alexander Tyan
Director

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SOUTH



AFRICA



The pioneer of the RE/MAX international expansion

RE/MAX of Southern Africa, which was founded in 1994, is regarded as the pioneer of the RE/MAX international expansion as it was the first country franchise to be sold outside of North America.

RE/MAX has over 2,600 agents operating from over 160 offices and licensed in 5 countries in Southern Africa.

Established in Denver, Colorado in 1973, RE/MAX is recognized as one of the leading international global real estate franchise companies with the most productive sales force in the industry. RE/MAX has over 130,000 agents operating in over 110 countries worldwide.



RE/MAX
OF SOUTHERN AFRICA

Adrian Goslett
Regional Director & CEO
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One of the most affordable markets for international real estate investors

The South African real estate market has shown a remarkable recovery following the national Deeds Office closure that occurred in the second quarter of 2020 and, at the end of the year, reflects nearly the same levels of activity as it had pre-pandemic.

During the first wave of infection, RE/MAX of Southern Africa temporarily cut all RE/MAX SA franchise and agent fees by as much as 50%. We also sent out recommended COVID-19 Operational Guidelines and asked all our franchisees to shift business practices to virtual channels as far as possible to minimize the spread of this disease. Since then, we've continuously monitored the developments of the COVID-19 pandemic, both locally and abroad, and have continued to update these operational guidelines as required.

We've also upped our communications to our network, providing more free training and support than ever before. As a result of all these efforts, the second half of the year has seen our region report our highest ever sales figures in the history of the company. Our network has also grown by nearly 200 new agents.

Despite the renewed activity within the South African real estate market, I predict that house price appreciation will remain low for 2021 as a result of the financial pressure many households will feel owing to ongoing economic challenges brought about by the pandemic.

That being said, the 2021 market presents as many opportunities, such as the historically low-interest rates, as it does challenges. Those who can afford to invest in real estate now will stand to make substantial long-term returns on their investment.

The South African real estate market is one of the most affordable markets for international real estate investors.

While the luxury market starts anywhere from around \$7 million in other parts of the world, here in South Africa, luxury homes start at just over R5 million in some parts of the country.



SPAIN







The luxury Real Estate sector in Marbella was extremely successful during the pandemic

Scandinavian-owned Real Estate Agency based in Marbella. Our exclusive portfolio covers the finest Real Estate on the Costa del Sol. From majestic mansions to exquisite apartments and penthouses, we offer a service based on sincerity and integrity to guarantee the most professional experience.

The demand for high-end properties has grown so much during the covid-19. More and more people seek the lifestyle Marbella offers. A micro-climate, healthy outdoor living, plenty of activities to do in nature. Luxury properties on the Costa del Sol are ideal to enjoy 320 days of sunshine.

The luxury Real Estate sector in Marbella was extremely successful during the pandemic. The climate and luxury features of our properties are optimal for working from home.

At Mas Property we breathe Marbella. We are so happy to work here all year round. Our inquiries for luxury properties are continuously increasing and we are working non-stop to satisfy the most discerning buyers. Our technology and tools to promote our listings, stay in constant contact with our clients and offer them the possibility to experience properties through virtual yours and 3D technology allows us to continue being successful.

Our clients are very receptive and there is real democratization of modern technology which helps our business to continue. 2021 is being very positive for the moment and will hopefully bring good surprises in the next months.



CORPORATE PHOTO
www.maspropertymarbella.com



Hasna Klein
Marketing
Manager



TAJIKISTAN



Agency PM is created using the latest management technologies



TJ Agencies is the latest free platform for the optimal and prompt solution of the issues of purchase, sale, exchange and lease of real estate throughout Tajikistan.

This site is a single nano-drive that solves real estate business issues even with hyper offers from sellers and buyers. Agency PM is created using the latest management technologies and offers information wider and faster than ordinary entities.

Despite the pandemic, our income has not decreased. Our team grew by 30% in 2020. We are introducing smart technologies - intelligent robots for the implementation of real estate in our direction and in connection with which we are ready to solve the most difficult tasks in this direction.



Ojonsi Manzil

Director

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UGANDA





We expect to make more sales this year

5 SquareHomes is a Real Estate company based in Uganda. We aim at providing our clients with the best homes at cost-effective prices all over Uganda.

In 2020, Covid 19 disorganized our clients' earnings and most of them ended up extending their payment periods.

It also stopped many investors from visiting our country and checking out our products.

The strategy adopted: We adopted getting mortgages for most of our clients.

We expect to make more sales this year because of the continuous improvement of our products.

A professional portrait of George Jonathan, a man with short dark hair and a goatee, wearing a light blue dress shirt and a black tie with a thin red stripe. He has his arms crossed and is wearing a gold watch with a diamond-encrusted bezel on his left wrist. The background is a light-colored wall with a blurred architectural rendering of a building on the left side.

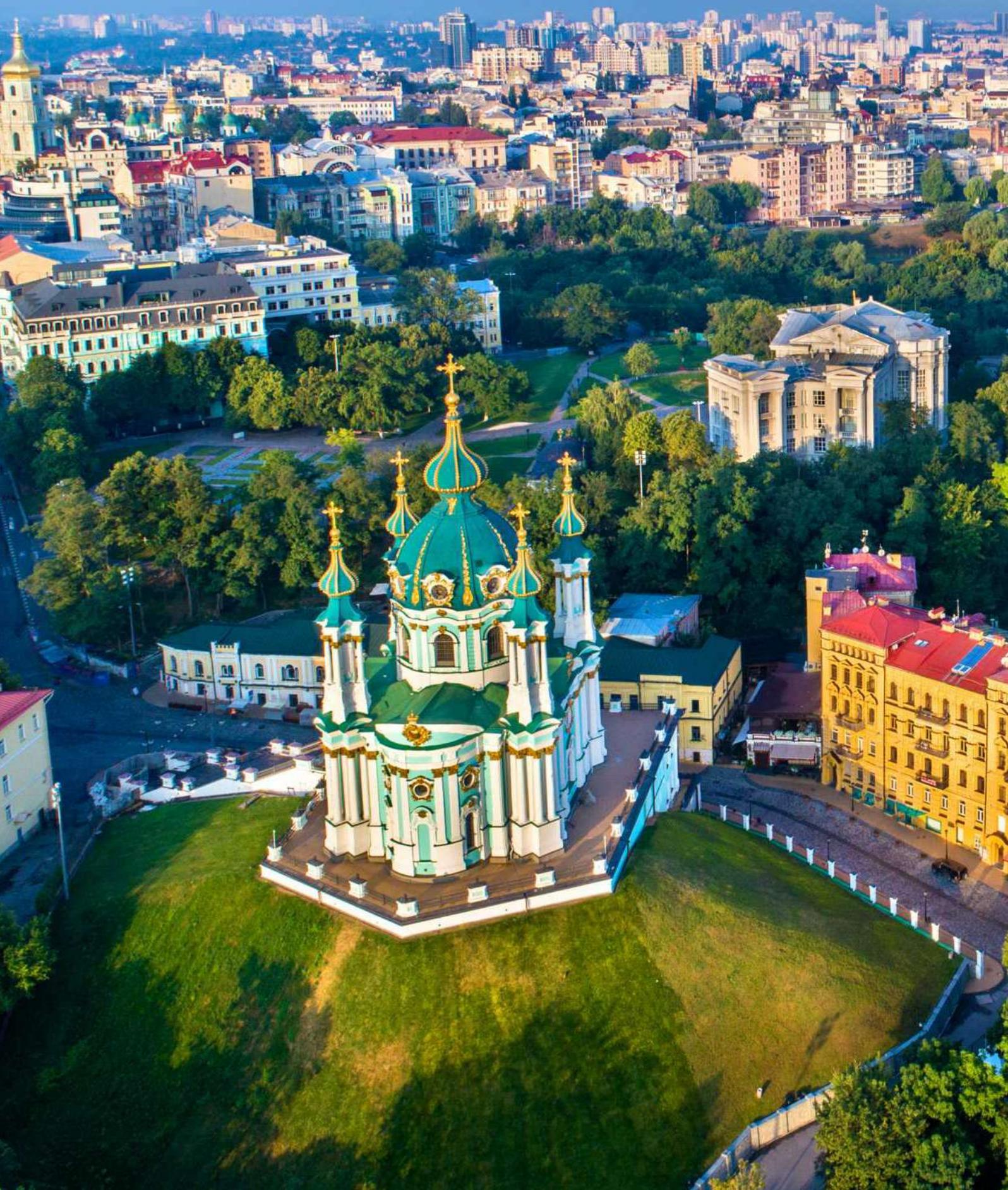
George Jonathan

Sales Manager

5squarehomes2015@gmail.com

www.5squarehomes.com

UKRAINE





Active growth of the Ukrainian real estate market is expected in 2021

DomStar is a young progressive company that has a great influence on the real estate market and developers in Odessa. More than 200 young professionals employed in the team. The main focus is on the sale of primary real estate, as well as secondary real estate, private houses, plots, commercial real estate. Also, DomStar works with large investors and private sales. DomStar is a trusted company in Odessa.

COVID-19 did not significantly affect the company's operations. People were actively buying real estate after the quarantine. Sales figures were higher than a year earlier.

Active growth of the Ukrainian real estate market is expected in 2021. Developers launch new projects based on European and global experience. Competition is growing, but the conditions for buying are becoming more loyal.

Mortgages are becoming more affordable, as well as installments from developers. In addition, electronic signatures will be introduced in Ukraine soon, so that transactions can be carried out remotely. Now is a great time for change and transformation for Ukraine and the whole world. The real estate market is also developing, while it is quite stable. By the end of 2021, real estate in Ukraine will begin to rise in price. Therefore, if you think about purchasing real estate in Ukraine, it is better not to postpone this issue and buy now.



Anastasia Petrova

Real estate

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<https://domstar.od.ua/>

URUGUAY





Our objective is to maintain the highest reputation and integrity

Uruguay Property is a boutique, multi-lingual property company with 15 years of bespoke real estate experience with a proactive, go-ahead vision and a profound vocation for client service.

We attend to our international clients in Spanish, English and German. Our staff also understands some basic French and Portuguese.

Thanks to our multicultural experience working for many years in TV, diplomacy, in the relocation of executives in Europa, Asia, and the Americas, we have gained an immense capacity to interpret the buying and investment objectives of our clients with integrated, value added advice.

Uruguay Property offers sales and rentals of all types of real estate. The company has a large selection of properties in most price ranges and in most of Uruguay but with emphasis on real estate in and around Punta del Este and within a radius of 150km of Maldonado county. Uruguay Property has budget properties as well as deluxe real estate, residential as well as a commercial property on offer: beach properties, luxury apartments with sea view, country estates, boutique hotels, shops, agricultural land holdings and land for forestation.

Our objective is to maintain the highest reputation and integrity with our extensive and wide-ranging property services. Thanks to this, our clients always return and recommend us. We work according to our paradigm: think globally, act locally.

We also offer bespoke property administration for those clients who have purchased their real estate via Uruguay Property:

- Post-sales services of mandatory registrations and other relocation requirements.
- Routine inspection/monitoring and maintenance of properties with monthly reports.
- High-quality services including hiring and coordinating with cleaners, gardeners, pool maintenance and painters or professionals like architects, engineers, surveyors, respected notaries, tax advisors, specialized lawyers and certified translators on a case by case basis.
- Competitive cost management with total transparency.

Margret Holzer de Baez

Director

info@uruguayproperty.com

www.uruguayproperty.com



USA



We need to be our best selves!



SIGNATURE
PREMIER PROPERTIES

Signature Premier Properties gives so much back to their community! They do blood drives, built a dog park, have donated \$100,000 dollars to Veterans and so much more! I absolutely love working for Signature Premier Properties.

Covid-19 has had a huge impact. We really need to support one another through this! I have teamed up with Park Ave studios to create The Honeymoon Homes Project.

This is a program for couples who have had to postpone their wedding due to covid and now putting their energy into becoming homeowners together!

They've realized that they can be a step ahead by buying a home now while interest rates are at a historic low! They receive a lot of benefits but one of them is a free fun photoshoot when they move into their new home!

I think that despite everything going on we need to be our best selves! Let's thrive this year while staying safe!



Stephanie Ozegovich
Licensed Real Estate Agent
sozegovich@signaturepremier.com
signaturepremier.com

VENEZUELA







It is the right time to invest in Venezuela!

RE/MAX Terra Gold - Purchase, Sale, Rental and Remodeling of Residential and Commercial Properties in the north of eastern Venezuela

The current economic crisis that the country is going through for a few years produced that property prices will fall by a large percentage.

During the Covid-19 pandemic, another price adjustment occurred and currently, the market is saturated with ideal offers for investors or people who want to acquire a property at a good price and an excellent location, taking advantage of the fact that all the properties are close to the sea, therefore, they become a long-term investment interest.

The strategy adopted by the company is to take advantage of the tourist and coastal areas where the best properties are located and where the buyer can obtain a good capital gain and profitability of their investment.

My expectations during 2021 are for prices and the country's economy to stabilize, bringing investors to buy at an excellent price and thus obtain a good return. It is the right time to invest in my country taking advantage of the good prices of properties with an excellent location near the sea.



María Galindo
Training Coordinator
and

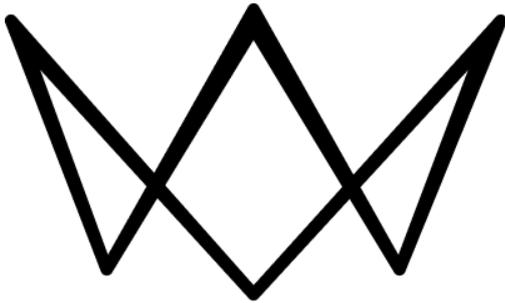
Associate Agent

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<https://www.remax.com.ve/terragold>



VIETNAM





WHITEMARK

REAL ESTATE EXPERTS

A tech-focused luxury real estate agency

Whitemark is a tech-focused luxury real estate agency. We sell penthouses, villas, primary projects, and 5 * resorts in countries of South East Asia.

Compared to the first quarter, the impact of the Covid-19 epidemic on the real estate market was more evident in the second quarter of 2020, which contributed to lower investment and rental rates in most types of properties.

But in the second half of the year, the real estate market in Vietnam confidently returned to the indicators of 2019.

With 258 industrial parks in operation at the end of 2020, Vietnam has great potential in 2021 to attract additional foreign investment from China, as Apple, Google and Microsoft plan to start manufacturing in Vietnam this year, according to corporate statistics. Vietnam's industrial land prices in the first quarter of 2021 rose 12% year-over-year despite the impact of the pandemic, according to the latest report. Ready-made factories with a rent of \$ 3.5-5 / sqm per month are popular with businesses.

Industrial park developers are confident that land prices will rise as they recognize the long-term potential of Vietnam's industrial segment. In addition, with the growth of foreign industrial zones, they will need housing for both foreign employees and local employees who may come from other provinces. In residential segments, demand will increase, which will increase prices accordingly in 2021.

Maksym Sakharov

CEO

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<https://www.whitemark.io/>





Whitemark Team



Real Estate (un)usual

Due to the pandemic, many real estate agencies were forced to find creative ways to navigate these difficult times. Most of them enhanced their online presence and placed their bets on virtual tours and zoom meetings. Others looked for niche markets, still active and growing during this time.

Student at Home, registered Trade Mark of Intuition Challenge LDA was always oriented towards a niche market, providing a set of integrated services for students and expats visiting Porto.

We are not only providing accommodation but also a great deal of support and information on every-day issues like transportation around Porto and the nearby cities, sightseeing suggestions, best restaurants in town, legal advice, support during COVID-19 lock-downs, updates on the pandemic in Portugal, rules to be followed, etc., creating an overall feeling of belonging and inclusion for all our clients.

We believe in creating close relationships with our customers which will help them better integrate this new culture and environment.

Despite the limitations imposed by the state of things during 2020 and continuing in 2021, our preexistent on-line structure helped us maintain the same level and quality of the services offered.

Even if the number of people visiting Portugal dropped by approximately 70% last year, our activity did not diminish, as young people and expats continued to come to Porto to pursue their studies, new jobs, and dreams, taking advantage of our more relaxed rules, better climate and beautiful places all over the country. In the middle of all this instability, most of the touristic flats have become now medium-term accommodation, starting to explore the “expats market” in search of a way to keep afloat so there is actually a good opportunity in choosing to be part of it.

Taking in students and young workers is a good way to continue to obtain income during these times and this could be an option to explore for Real Estate agencies and property managers too.



Simona Rosoaga

Brand Owner

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<https://studentathome.net/>





"The best travel destination in Europe"

As part of an increasing trend of globalization, turning to expats and creating tailor-made offers for them is the next obvious step to push even further our businesses. And this applies not only to Portugal, but also to every other part of the world.

The key is identifying what's your unique advantage and explore it, using your experience and creativity to stand out.

In our case, being ourselves expats in Portugal gave us unparalleled insights regarding the struggle of coming to a new country without knowing anything about it, in a time where Internet and Social Media were in their early days and only very few people would actually travel to Porto.

But based on that initial struggle we are now able to better understand and help our clients, making our work not only professional and efficient but also compassionate.

Being for the 4th year in a row voted as "The best travel destination in Europe" at the World Travel Awards, Portugal is not only a great country to visit and explore but also to invest in. Many beautiful properties are still available and the possibilities to explore them and get a good return on your investment are endless.

Tourism in Portugal represents 17% of the GDP and in less than 7 years, between 2012 and 2019, the number of foreigners visiting our country simply doubled so following these trends and considering all the strengths and opportunities, Portugal should recover fast from the pandemic setback. It's now the time to invest in Portugal!



How to increase the cultural competency of the Real Estate Agents!

WP Wealth Portugal is an international real estate network, created by specialists in international relations and managerial communication and in exclusive partnership with professional companies from Monaco and the UK. Our services focus on how to increase the cultural competency of Portuguese real estate agents.



Why is necessary to increase the cultural competency of the REA?

Because we want to help the real estate agents to find, promote and sell the Portuguese real estate values, deal with the new tendencies in the real estate market and learn how to attract international investors.

**"WEALTH
PORTUGAL
HAS THE
ANSWER!"**



Numbeo - cost of living database

Numbeo is the world's largest cost of living database.

Numbeo is also a crowd-sourced global database of quality of life information including housing indicators, perceived crime rates, and quality of healthcare, among many other statistics.

**6,834,673 prices in 9,979 cities entered
by 568,814 contributors**

Based on the information from Numbeo's website we prepared in the next pages an index with the prices per square meter in over 100 capitals of the world.



NUMBEO

AFGHANISTAN

Kabul

City Centre: 797.76 €

Range: 426.61 € - 1,478.21 €

Outside of Centre: 329.44 €

Range: 213.31 € - 533.80 €

ALGERIA

Algiers

City Centre: 1,550.37 €

Range: 1,146.07 € - 2,059.73 €

Outside of Centre: 891.12 €

Range: 619.49 € - 1,238.99 €

ANGOLA

Luanda

City Centre: 4,943.36 € €

Outside of Centre: 3,295.57 €

ALBANIA

Tirana

City Centre: 1,706.39 €

Range: 1,213.89 € - 2,832.40 €

Outside of Centre_ 769.15 €

Range: 647.41 € - 971.11 €

ANDORRA

Andorra la Vella

City Centre: 3,083.33 €

Range: 2,250.00 € - 4,000.00 €

Outside of Centre: 2,566.67 €

Range: 1,700.00 € - 3,500.00 €

ANTIGUA AND BARBUDA

St. John's

City Centre: 3,281.46 €

Outside of Centre: 3,281.46 €

ARGENTINA

Buenos Aires

City Centre: 2,525.28 €

Range: 2,059.73 € - 4,184.81 €

Outside of Centre: 1,862.17 €

Range: 1,318.23 € - 2,471.68 €

AUSTRALIA

Canberra

City Centre: 4,024.38 €

Range: 3,148.10 € - 6,296.19 €

Outside of Centre: 2,947.40 €

Range: 2,518.48 € - 3,357.76 €

AZERBAIJAN

Baku

City Centre: 1,276.80 € €

Range: 968.83 € - 2,179.86 €

Outside of Centre: 608.94 €

Range: 484.41 € - 798.66 €

ARMENIA

Yerevan

City Centre: 1,382.50 €

Range: 935.38 € -2,219.55 €

Outside of Centre_ 726.12 €

Range: 554.89 € -1,235.63 €

AUSTRIA

Vienna

City Centre: 7,630.43 €

Range: 5,000.00 € - 14,000.00 €

Outside of Centre: 4,552.00 €

Range: 4,000.00 € - 5,100.00 €

BAHAMAS

Nassau

City Centre: 1,455.16 €

Range: 975.51 € - 2,059.73 €

Outside of Centre: 1,040.74 €

Range: 741.50 € - 1,647.79 €

BAHRAIN

Manama

City Centre: 2,301.41 €

Range: 1,529.72 € - 2,731.65 €

Outside of Centre: 1,511.15 €

Range: 764.86 € - 2,185.32 €

BARBADOS

Bridgetown

City Centre: 1,405.63 €

BELGIUM

Brussels

City Centre: 3,390.00 € €

Range: 3,000.00 € - 4,435.00 €

Outside of Centre: 2,642.63 €

Range: 2,000.00 € - 3,500.00 €

BANGLADESH

Dhaka

City Centre: 1,089.22 €

Range: 732.11 € - 1,673.40 €

Outside of Centre: 585.78 €

Range: 418.35 € - 836.70 €

BELARUS

Minsk

City Centre: 1,545.04 €

Range: 1,112.26 € - 2,361.76 €

Outside of Centre: 969.64 €

Range: 787.25 € - 1,235.84 €

BELIZE

Belmopan

City Centre: 411.95 €

BOLIVIA

La Paz

City Centre: 966.97 €

Range: 831.46 € - 1,194.63 €

Outside of Centre: 784.53 €

Range: 597.32 € - 955.71 €

BRAZIL

Brasilia

City Centre: 1,501.60 €

Range: 1,223.12 € - 1,850.52 €

Outside of Centre: 912.50 €

Range: 603.27 € - 1,206.53 €

BULGARIA

Sofia

City Centre: 1,673.01 €

Range: 1,124.36 € - 2,146.51 €

Outside of Centre: 1,060.04 €

Range: 766.61 € - 1,300.00 €

BOSNIA AND HERZEGOVINA

Sarajevo

City Centre: 1,610.09 €

Range: 1,278.66 € - 2,045.86 €

Outside of Centre_ 952.64 €

Range: 767.20 € - 1,278.66 €

BRUNEI

Bandar Seri Begawan

City Centre: 1,208.78 €

Range: 526.90 € - 1,549.72 €

Outside of Centre: 764.53 €

Range: 309.94 € - 1,239.78 €

CAPE VERDE

Praia

City Centre: 661.83 €

Outside of Centre: 455.01 €

CAMBODIA
Phnom Penh

City Centre: 1,918.49 €

Range: 1,235.84 € - 2,471.68 €

Outside of Centre: 1,124.03 €

Range: 700.31 € - 1,812.56 €

CANADA
Ottawa

City Centre: 3,386.87 €

Range: 2,578.59 € - 4,383.61 €

Outside of Centre: 2,090.91 €

Range: 1,526.57 € - 2,740.88 €

CHILE
Santiago

City Centre: 2,248.12 €

Range: 1,345.50 € - 2,915.24 €

Outside of Centre: 1,933.91 €

Range: 1,457.62 € - 3,027.37 €

CAMEROON
Yaounde

City Centre: 914.69 €

Outside of Centre: 274.41 €

CHAD
N'Djamena

City Centre: 152.45 €

Outside of Centre: 60.98 €

CHINA
Beijing

City Centre: 13,458.95 €

Range: 11,536.25 € - 17,945.27 €

Outside of Centre: 6,528.37 €

Range: 5,127.22 € - 10,254.44 €

COLOMBIA

Bogota

City Centre: 1,537.13 €

Range: 1,158.18 € - 2,316.35 €

Outside of Centre: 1,160.66 €

Range: 810.72 € - 1,853.08 €

CROATIA

Zagreb

City Centre: 2,878.23 €

Range: 2,378.29 € - 3,499.92 €

Outside of Centre: 1,960.48 €

Range: 1,585.53 € - 2,642.55 €

CYPRUS

Nicosia

City Centre: 1,500.00 €

Range: 1,200.00 € - 2,000.00 €

Outside of Centre: 1,233.33 €

Range: 900.00 € - 1,800.00 €

COSTA RICA

San José

City Centre: 1,531.71 €

Range: 906.15 € - 2,471.33 €

Outside of Centre: 1,191.45 €

Range: 988.53 € - 1,482.80 €

CUBA

Havana

City Centre: 229.36 €

Range: 123.58 € - 823.89 €

Outside of Centre: 209.77 €

Range: 82.39 € - 333.48 €

CZECH REPUBLIC

Prague

City Centre: 5,175.67 €

Range: 4,224.79 € - 6,529.22 €

Outside of Centre: 3,526.37 €

Range: 3,072.57 € - 4,032.75 €

DENMARK
Copenhagen

City Centre: 6,410.25 €

Range: 5,377.63 € - 7,797.56 €

Outside of Centre: 4,521.47 €

Range: 3,764.34 € - 5,377.63 €

ECUADOR
Quito

City Centre: 1,270.70 €

Range: 823.89 € - 1,647.79 €

Outside of Centre: 798.80 €

Range: 617.92 € - 1,400.62 €

EL SALVADOR
San Salvador

City Centre: 988.67 €

Range: 576.73 € - 1,647.79 €

Outside of Centre: 871.95 €

Range: 617.92 € - 1,235.84 €

DOMINICAN REPUBLIC
Santo Domingo

City Centre: 1,104.78 €

Range: 710.63 € -1,563.39 €

Outside of Centre: 644.01 €

Range: 355.32 € -1,279.14 €

EGYPT
Cairo

City Centre: 754.86 €

Range: 524.49 € - 1,153.89 €

Outside of Centre: 397.91 €

Range: 262.25 € - 629.39 €

EQUATORIAL GUINEA
Malabo

City Centre: 611.91 €

Outside of Centre: 572.34 €

ERITREA

Asmara

City Centre: 855.36 €

Range: 823.89 € - 886.83 €

Outside of Centre: 844.87 €

Range: 823.89 € - 886.83 €

ESTONIA

Talinn

City Centre: 2,762.96 €

Range: 2,200.00 € - 3,300.00 €

Outside of Centre: 1,934.14 €

Range: 1,500.00 € - 2,500.00 €

ETHIOPIA

Addis Ababa

City Centre: 1,137.02 €

Range: 988.67 € - 1,647.79 €

Outside of Centre: 721.73 €

Range: 648.40 € - 1,235.84 €

FIJI

Suva

City Centre: 2,222.59 €

Range: 404.11 € - 4,041.07 €

Outside of Centre: 1,192.12€

Range: 363.70 € - 2,020.53 €

FINLAND

Helsinki

City Centre: 8,132.56 €

Range: 7,000.00 € - 10,000.00 €

Outside of Centre: 4,739.29 €

Range: 3,500.00 € - 7,416.00 €

FRANCE

Paris

City Centre: 6,436.83 €

Range: 2,800.00 € - 13,000.00 €

Outside of Centre: 4,176.13 €

Range: 2,000.00 € - 10,000.00 €

GEORGIA

Tbilisi

City Centre: 1,047.90 €

Range: 747.86 € - 1,246.43 €

Outside of Centre: 603.33 €

Range: 448.72 € - 747.86 €

GREECE

Athens

City Centre: 1,778.62 €

Range: 1,200.00 € - 2,600.00 €

Outside of Centre: 1,788.64 €

Range: 1,100.00 € - 2,500.00 €

HAITI

Port-au-Prince

City Centre: 2,059.73 €

Outside of Centre: 1,314.01 €

GERMANY

Berlin

City Centre: 5,984.90 €

Range: 4,500.00 € - 8,000.00 €

Outside of Centre: 3,754.80 €

Range: 2,600.00 € - 5,000.00 €

GUATEMALA

Guatemala City

City Centre: 1,329.95 €

Range: 933.04 € - 2,120.55 €

Outside of Centre: 863.99 €

Range: 636.17 € - 1,236.76 €

HONDURAS

Tegucigalpa

City Centre: 888.28 €

Outside of Centre: 757.81 €

HUNGARY

Budapest

City Centre: 2,866.95 €

Range: 2,489.95 € - 3,916.77 €

Outside of Centre: 1,903.68 €

Range: 1,678.62 € - 2,517.92 €

INDIA

New Delhi

City Centre: 1,794.09 €

Range: 1,130.06 € - 3,649.17 €

Outside of Centre: 832.52 €

Range: 486.56 € - 1,695.09 €

IRAN

Tehran

City Centre: 2,998.70 €

Range: 1,647.79 € - 5,870.27 €

Outside of Centre: 1,499.17 €

Range: 823.89 € - 2,935.14 €

ICELAND

Reykjavik

City Centre: 3,862.61 €

Range: 3,331.19 € - 5,124.91 €

Outside of Centre: 726.12 €

Range: 2,545.79 € - 3,843.68 €

INDONESIA

Jakarta

City Centre: 2,372.08 €

Range: 1,468.09 € - 4,110.66 €

Outside of Centre: 1,193.67 €

Range: 704.68 € - 1,761.71 €

IRAQ

Baghdad

City Centre: 1,366.72 €

Range: 988.67 € - 2,059.73 €

Outside of Centre: 622.88 €

Range: 422.51 € - 1,153.45 €

IRELAND

Dublin

City Centre: 5,566.47 €

Range: 4,000.00 € - 7,450.00 €

Outside of Centre: 3,874.06 €

Range: 3,000.00 € - 5,000.00 €

ITALY

Rome

City Centre: 6,882.15 €

Range: 4,700.00 € - 10,000.00 €

Outside of Centre: 3,220.97 €

Range: 2,500.00 € - 4,100.00 €

JAPAN

Tokyo

City Centre: 9,777.21 €

Range: 7,869.46 € - 15,738.92 €

Outside of Centre: 6,034.96 €

Range: 4,328.20 € - 8,686.05 €

ISRAEL

Jerusalem

City Centre: 8,093.41 €

Range: 6,792.30 € - 8,908.85 €

Outside of Centre: 5,204.28 €

Range: 4,528.20 € - 6,037.60 €

JAMAICA

Kingston

City Centre: 1,075.76 €

Range: 549.25 € - 2,120.50 €

Outside of Centre: 696.74 €

Range: 484.69 € - 908.79 €

JORDAN

Amman

City Centre: 1,181.42 €

Range: 697.23 € - 1,859.28 €

Outside of Centre: 730.43 €

Range: 464.82 € - 1,162.05 €

KAZAKHSTAN

Nur-Sultan

City Centre: 779.26 €

Range: 681.03 € - 875.60 €

Outside of Centre: 554.47 €

Range: 486.45 € - 681.03 €

KUWAIT

Kuwait City

City Centre: 6,057.18 €

Range: 2,720.94 € - 10,883.77 €

Outside of Centre: 2,722.02 €

Range: 1,464.40 € - 4,393.20 €

LAOS

Vientiane

City Centre: 2,883.63 €

Outside of Centre: 477.86 €

KENYA

Nairobi

City Centre: 2,655.76 €

Range: 1,121.96 € - 7,479.74 €

Outside of Centre: 657.15 €

Range: 336.59 € - 1,421.15 €

KYRGYZSTAN

Bishkek

City Centre: 623.09 €

Range: 412.24 € - 785.21 €

Outside of Centre: 434.71 €

Range: 329.56 € - 539.83 €

LATVIA

Riga

City Centre: 2,033.84 €

Range: 1,700.00 € - 2,500.00 €

Outside of Centre: 1,257.47 €

Range: 1,000.00 € - 1,800.00 €

LEBANON

Beirut

City Centre: 3,285.28 €

Range: 2,060.84 € - 5,770.35 €

Outside of Centre: 1,400.70 €

Range: 865.55 € - 2,060.84 €

LIBYA

Tripoli

City Centre: 859.09 €

Range: 314.23 € - 1,651.33 €

Outside of Centre: 299.57 €

Range: 157.12 € - 462.11 €

LIECHTENSTEIN

Vaduz

City Centre: 4,253.95 €

Outside of Centre: 3,421.65 €

LITHUANIA

Vilnius

City Centre: 2,797.91 €

Range: 2,400.00 € - 3,500.00 €

Outside of Centre: 1,684.64 €

Range: 1,250.00 € - 2,000.00 €

LUXEMBOURG

Luxembourg

City Centre: 10,580.18 €

Range: 9,500.00 € - 15,000.00 €

Outside of Centre: 7,421.05 €

Range: 6,000.00 € - 10,000.00 €

MADAGASCAR

Antanarivo

City Centre: 870.27 €

Range: 652.70 € - 1,087.84 €

Outside of Centre: 435.13 €

MALAYSIA

Kuala Lumpur

City Centre: 2,468.45 €

Range: 1,755.02 € - 3,948.78 €

Outside of Centre: 1,227.73 €

Range: 767.82 € - 1,755.02 €

MALTA

Valetta

City Centre: 6,950.00 €

Range: 4,000.00 € - 10,000.00 €

Outside of Centre: 3,975.00 €

Range: 1,500.00 € - 7,000.00 €

MEXICO

Mexico City

City Centre: 1,937.69 €

Range: 1,400.42 € - 2,720.81 €

Outside of Centre: 1,147.63 €

Range: 720.21 € - 1,600.48 €

MALDIVES

Malé

City Centre: 2,181.59 €

Range: 1,711.99 € - 2,942.47 €

Outside of Centre: 1,910.20 €

Range: 1,151.73 € - 2,621.48 €

MAURITIUS

Port Louis

City Centre: 698.57 €

Range: 416.11 € - 1,119.74 €

Outside of Centre: 983.83 €

Range: 353.69 € - 2,239.47 €

MOLDOVA

Chisinau

City Centre: 920.78 €

Range: 763.32 € - 1,197.99 €

Outside of Centre: 604.84 €

Range: 477.07 € - 715.61 €

MONACO

Monaco

City Centre: 75,000.00 €

Range: 55,000.00 €-100,000.00€

Outside of Centre: 50,500.00 €

Range: 40,000.00 €-70,000.00€

MONGOLIA

Ulaanbaatar

City Centre: 886.55 €

Range: 577.11 € -1,442.77 €

Outside of Centre: 528.15 €

Range: 370.72 € - 721.39 €

MONTENEGRO

Podgorica

City Centre: 1,480.95 €

Range: 1,200.00 € - 2,000.00 €

Outside of Centre: 1,104.37 €

Range: 1,000.00 € - 1,250.00 €

MOROCCO

Rabat

City Centre: 1,564.49 €

Range: 1,104.66 € - 2,761.65 €

Outside of Centre: 868.39 €

Range: 644.39 € - 1,242.74 €

MOZAMBIQUE

Maputo

City Centre: 1,135.93 €

Range: 547.44 € - 1,642.31 €

Outside of Centre: 693.42 €

Range: 328.46 € - 1,313.85 €

NAMIBIA

Windhoek

City Centre: 929.97 €

Range: 610.29 € - 1,089.81 €

Outside of Centre: 781.92 €

Range: 726.52 € - 817.35 €

NEPAL

Kathmandu

City Centre: 1,059.95 €

Range: 648.10 € - 1,902.56 €

Outside of Centre: 527.42 €

Range: 342.46 € - 913.23 €

NEW ZEALAND

Wellington

City Centre: 4,315.97 €

Range: 2,962.93 € - 5,925.85 €

Outside of Centre: 2,925.81 €

Range: 1,777.76 € - 3,851.80 €

NORTH MACEDONIA

Skopje

City Centre: 1,223.84 €

Range: 1,092.55 € - 1,458.24 €

Outside of Centre: 880.85 €

Range: 793.93 € - 1,000.00 €

NETHERLANDS

Amsterdam

City Centre: 7,503.69 €

Range: 6,500.00 € - 9,000.00 €

Outside of Centre: 5,195.62 €

Range: 4,100.00 € - 6,000.00 €

NICARAGUA

Managua

City Centre: 798.72 €

Range: 494.34 € - 988.67 €

Outside of Centre: 438.65 €

Range: 247.170 € - 741.50 €

NORWAY

Oslo

City Centre: 8,209.74 €

Range: 6,736.34 € - 9,623.34 €

Outside of Centre: 5,292.87 €

Range: 3,849.34 € - 7,217.51 €

OMAN
Muscat

City Centre: 1,722.14 €

Range: 856.05 € - 2,996.19 €

Outside of Centre: 1,543.89 €

Range: 856.05 € - 2,303.62 €

PALESTINE STATE
Ramallah

City Centre: 674.79 €

Range: 251.57 € - 905.64 €

Outside of Centre: 519.92 €

Range: 226.41 € - 704.39 €

PAPUA NEW GUINEA
Port Moresby

City Centre: 8,960.15 €

Range: 3,506.15 € - 11,687.16 €

Outside of Centre: 6,233.15 €

Range: 1,168.72 € - 9,349.73 €

PAKISTAN
Islamabad

City Centre: 707.58 €

Range: 231.20 € - 1,244.32 €

Outside of Centre: 303.15 €

Range: 128.45 € - 553.03 €

PANAMA
Panama City

City Centre: 1,899.05 €

Range: 1,647.79 € - 2,883.63 €

Outside of Centre: 1,381.80 €

Range: 823.89 € - 1,874.36 €

PARAGUAY
Asuncion

City Centre: 1,011.51 €

Range: 710.57 € - 1,421.13 €

Outside of Centre: 583.55 €

Range: 247.80 € - 1,302.71 €

PERU

Lima

City Centre: 1,519.08 €

Range: 1,132.50 € - 2,265.00 €

Outside of Centre: 987.38 €

Range: 679.50 € - 1,698.75 €

POLAND

Warsaw

City Centre: 3,543.64 €

Range: 2,653.58 € - 4,422.64 €

Outside of Centre: 2,231.03 €

Range: 1,769.05 € - 2,874.71 €

QATAR

Doha

City Centre: 3,554.18 €

Range: 2,262.98 € - 6,788.93 €

Outside of Centre: 2,542.65 €

Range: 1,810.38 € - 4,525.95 €

PHILIPPINES

Manila

City Centre: 2,904.93 €

Range: 1,870.04 € - 4,289.08 €

Outside of Centre: 1,747.80 €

Range: 1,029.38 € - 2,662.89 €

PORTUGAL

Lisbon

City Centre: 4,355.93 €

Range: 3,000.00 € - 6,500.00 €

Outside of Centre: 2,630.50 €

Range: 1,600.00 € - 4,000.00 €

ROMANIA

Bucharest

City Centre: 1,828.48 €

Range: 1,436.21 € - 2,513.37 €

Outside of Centre: 1,176.89 €

Range: 984.83 € - 1,500.00 €

RUSSIA
Moscow

City Centre: 4,434.08 €

Range: 3,254.14 € - 7,592.98 €

Outside of Centre: 2,091.94 €

Range: 1,627.07 € - 2,928.72 €

SERBIA
Belgrade

City Centre: 2,579.32 €

Range: 2,126.62 € - 3,500.00 €

Outside of Centre: 1,432.39 €

Range: 1,108.54 € - 2,000.00 €

SINGAPORE
Singapore

City Centre: 16,199.57 €

Range: 13,344.84 € - 20,017.25 €

Outside of Centre: 8,095.54 €

Range: 5,337.93 € - 10,675.87 €

SAUDI ARABIA
Riyadh

City Centre: 950.07 €

Range: 549.17 € - 1,537.66 €

Outside of Centre: 688.88 €

Range: 439.33 € - 988.50 €

SEYCHELLES
Victoria

City Centre: 978.59 €

Range: 652.09 € - 1,577.08 €

Outside of Centre: 2,535.61 €

Range: 1,261.66 € - 3,809.55 €

SLOVAKIA
Bratislava

City Centre: 3,603.85 €

Range: 3,000.00 € - 4,100.00 €

Outside of Centre: 2,676.92 €

Range: 2,200.00 € - 3,000.00 €

SLOVENIA

Ljubljana

City Centre: 3,710.34 €

Range: 3,000.00 € - 4,800.00 €

Outside of Centre: 2,795.56 €

Range: 2,500.00 € - 4,200.00 €

SOUTH AFRICA

Pretoria

City Centre: 562.01 €

Range: 352.97 € - 868.86 €

Outside of Centre: 561.20 €

Range: 488.73 € - 814.55 €

SOUTH KOREA

Seoul

City Centre: 16,152.02 €

Range: 11,049.77 € - 23,000.00 €

Outside of Centre: 7,940.11 €

Range: 5,978.04 € - 11,049.77 €

SPAIN

Madrid

City Centre: 5,287.97 €

Range: 3,700.00 € - 8,000.00 €

Outside of Centre: 3,104.96 €

Range: 2,500.00 € - 5,000.00 €

SRI LANKA

Colombo

City Centre: 2,249.41 €

Range: 1,396.46 € - 4,324.50 €

Outside of Centre: 1,063.74 €

Range: 648.68 € - 1,729.80 €

SUDAN

Khartoum

City Centre: 535.53 €

Range: 411.95 € - 659.11 €

Outside of Centre: 288.36 €

Range: 247.17 € - 329.56 €

SWEDEN
Stockholm

City Centre: 9,417.16 €

Range: 8,377.50 € - 10,841.48 €

Outside of Centre: 5,598.54 €

Range: 4,435.15 € - 7,177.94 €

TAJIKISTAN
Dushanbe

City Centre: 603.28 €

Range: 434.36 € - 868.72 €

Outside of Centre: 337.84 €

Range: 253.38 € - 434.36 €

TIMOR-LESTE
Dili

City Centre: 2,883.63 €

Range: 1,647.79 € - 4,119.47 €

Outside of Centre: 823.89 €

SWITZERLAND
Bern

City Centre: 7,240.00 €

Range: 6,473.39 € - 13,871.56 €

Outside of Centre: 6,982.02 €

Range: 6,011.01 € - 9,247.71 €

THAILAND
Bangkok

City Centre: 4,774.30 €

Range: 3,310.53 € - 6,896.93 €

Outside of Centre: 2,215.38 €

Range: 1,517.33 € - 3,448.47 €

TRINIDAD AND TOBAGO
Port of Spain

City Centre: 1,761.73 €

Range: 521.99 € - 2,609.97 €

Outside of Centre: 1,413.73 €

Range: 978.74 € - 1,696.48 €

TUNISIA

Tunis

City Centre: 781.47 €

Range: 609.73 € - 1,067.02 €

Outside of Centre: 598.29 €

Range: 365.84 € - 1,219.45 €

TURKMENISTAN

Ashgabat

City Centre: 1,494.04 €

Range: 468.28 € - 2,112.55 €

Outside of Centre: 1,042.97 €

Range: 312.19 € - 1,408.36 €

UNITED ARAB EMIRATES

Abu Dhabi

City Centre: 2,657.12 €

Range: 2,243.11 € - 3,364.66 €

Outside of Centre: 2,140.16 €

Range: 1,690.12 € - 2,691.73 €

TURKEY

Ankara

City Centre: 638.00 €

Range: 450.53 € - 1,013.69 €

Outside of Centre: 376.67 €

Range: 225.26 € - 563.16 €

UKRAINE

Kiev

City Centre: 1,619.35 €

Range: 1,173.17 € - 2,199.69 €

Outside of Centre: 735.44 €

Range: 557.26 € - 1,026.52 €

UNITED KINGDOM

London

City Centre: 13,265.22 €

Range: 9,033.16 € - 18,066.32 €

Outside of Centre: 6,565.62 €

Range: 4,861.61 € - 9,033.16 €

UNITED STATES OF AMERICA
Washington

City Centre: 5,926.79 €

Range: 4,434.16 € - 14,485.95 €

Outside of Centre: 3,092.52 €

Range: 2,217.08 € - 4,434.16 €

UZBEKISTAN
Tashkent

City Centre: 861.59 €

Range: 576.73 € - 1,235.84 €

Outside of Centre: 414.99 €

Range: 247.17 € - 576.73 €

VIETNAM
Hanoi

City Centre: 1,757.36 €

Range: 1,252.19 € - 3,577.69 €

Outside of Centre: 891.17 €

Range: 715.54 € - 1,431.08 €

URUGUAY
Montevideo

City Centre: 1,896.28 €

Range: 1,513.22 € - 2,541.46 €

Outside of Centre: 1,641.96 €

Range: 1,147.75 € - 2,869.36 €

VENEZUELA
Caracas

City Centre: 825.82 €

Range: 494.34 € - 1,071.06 €

Outside of Centre: 694.42 €

Range: 576.73 € - 782.70 €

ZIMBABWE
Harare

City Centre: 1,373.15 €

Range: 906.28 € - 1,647.79 €

Outside of Centre: 1,318.23 €

Range: 659.11 € - 2,059.73 €

GREJ

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