

The background of the image is a photograph of a man and a woman sitting on wooden lounge chairs on a beach deck. They are both wearing blue and black striped towels and are holding hands. The woman is wearing a straw hat. They are looking out at a turquoise ocean under a blue sky with white clouds.

Top 10 Things to Know Before You Buy Property Anywhere Outside Your Home Country



15 Critical Questions

*for Overseas Investment and
Offshore Property Ownership*

- 1. Buy what you see*
- 2. Own community*
- 3. Know the developer*



Michael K. Cobb

Chairman & CEO
ECI Development

ESTABLISHED 1996

ECI Development offers affordable luxury residence and resort communities in Central America, providing our clients with various premier lifestyle options from the Caribbean to the Pacific.

ECI delivers inspired lifestyles for adventurous souls.

The Cobb Family

14 Years in Nicaragua









Fishing

An aerial photograph showing several hot air balloons floating over a valley. The balloons have various patterns and colors, including a large one with a colorful pixelated design and another with yellow and black stripes. In the background, a large, rounded mountain rises above the valley. The sky is a clear, pale blue. A white banner with a dark blue border is positioned in the lower-left corner, containing the word "Ballooning" in a black, italicized serif font.

Ballooning



Golfing



Rafting

Snorkeling





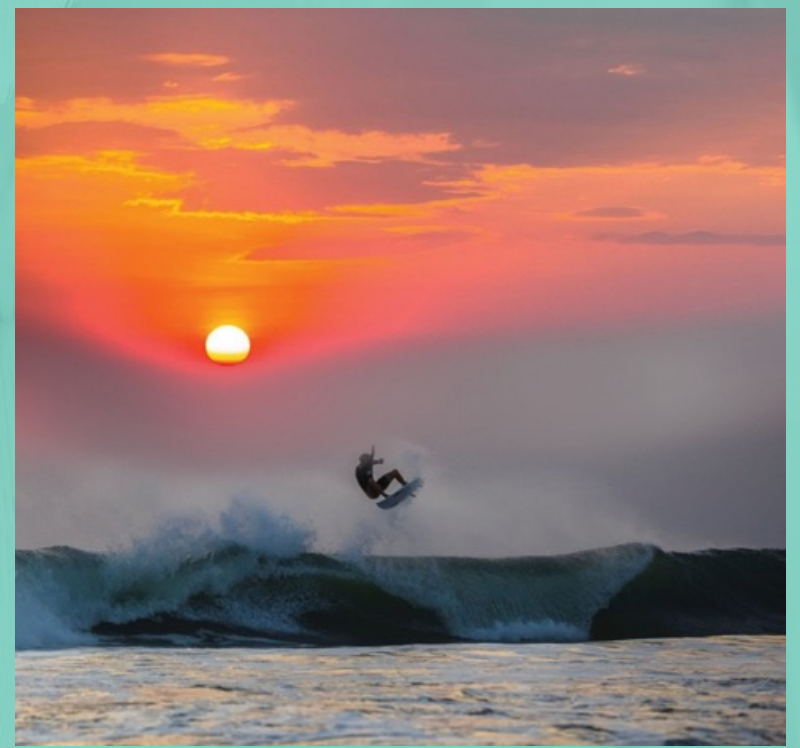
Kayaking



Exploring



A WORLD — OF — OPTIONS



!!! Margarita Madness !!!



SLOW DOWN

PROCEED WITH CAUTION

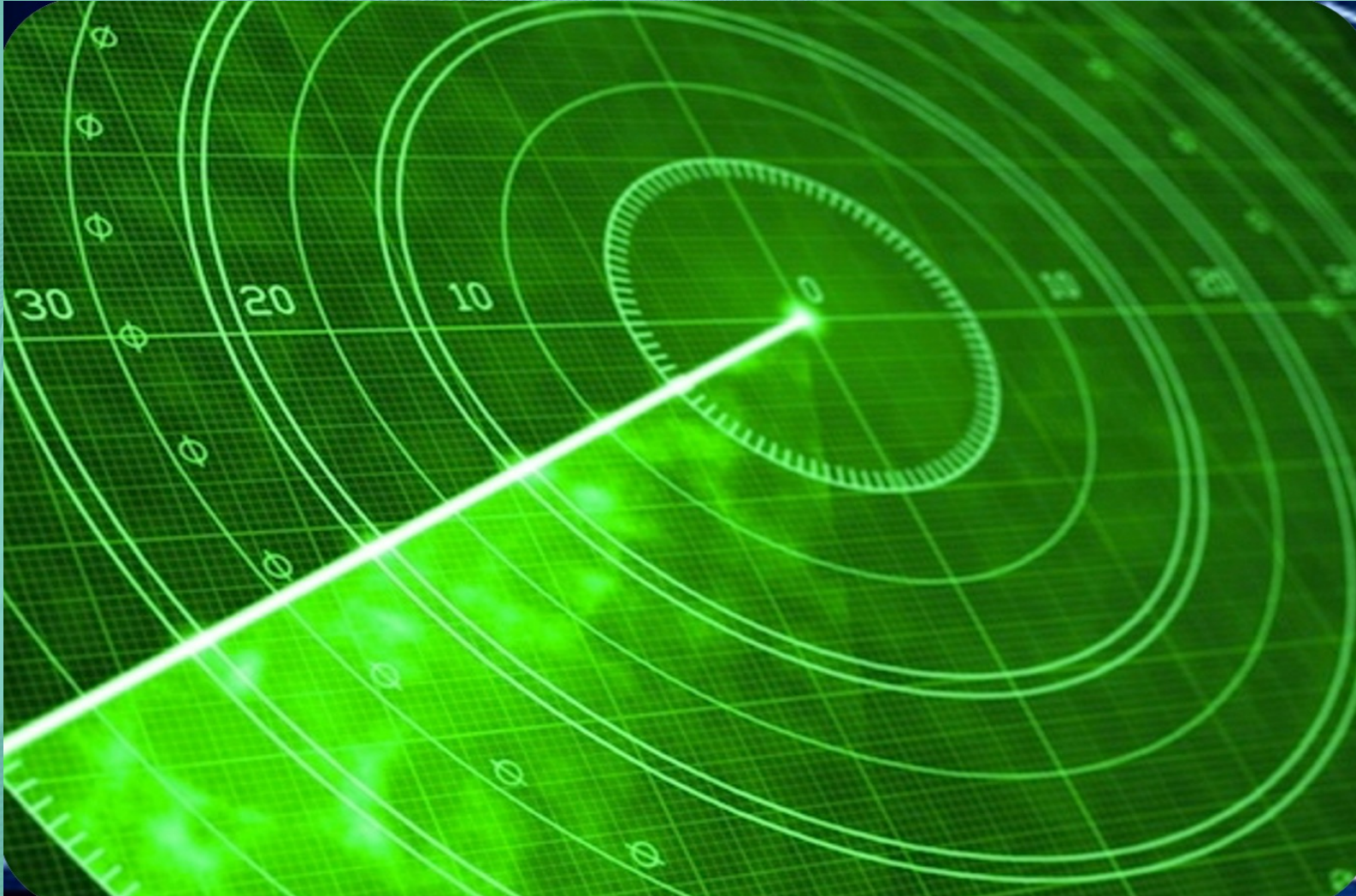


Apples vs. Oranges?



But are all apples the same?

We Don't Know What We Don't Know



Changing How We Think

Caveat Venditor

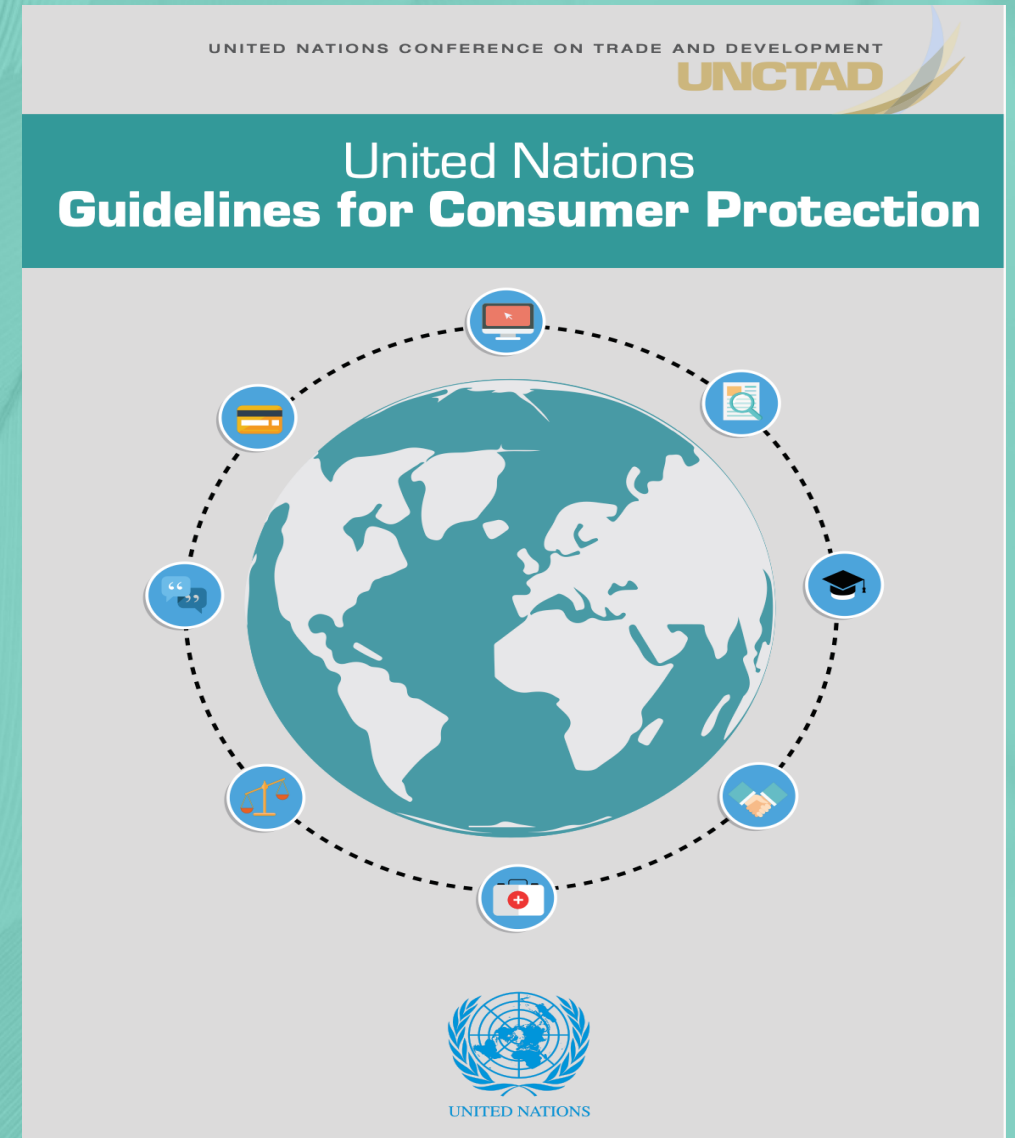
A Latin term meaning “let the seller beware,” in contrast to the more widely known saying caveat emptor (let the buyer beware).

The principle of caveat venditor cautions that the seller is responsible for any problem that the buyer might encounter with a service or product.



Key US and Global Consumer Protection Laws

- Federal Securities Act
- Fair Credit Reporting Act
- Dodd-Frank Act
- The Fair Housing Act
- The Fair Debt Collection Practices Act (FDCPA)
- Section 5 of the Federal Trade Act
- Telephone Consumer's Protection Act (TCPA)
- The CAN-SPAM Act
- The Gramm-Leach-Bliley Act (GBLA)
- The Children's Online Privacy Protection Act
- Homeowners Protection Act
- Home Affordable Modification Program (HAMP)
- Electronic Fund Transfer Act (EFTA)
- Fair Credit Billing Act





Forget What You Think You Know



15 Critical Questions

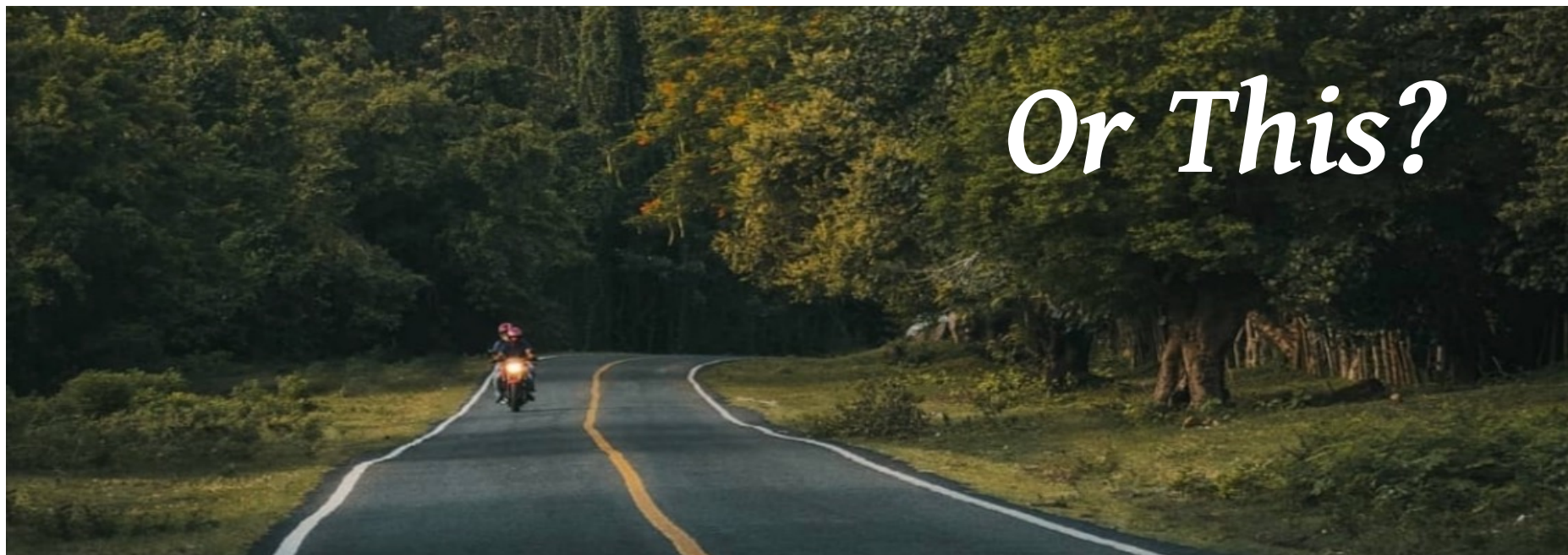
*for Overseas Investment and
Offshore Property Ownership*

- 1. Buy what you see*
- 2. Own community*
- 3. Know the developer*



QUESTION ACCESS

Is there year-round access to the area in both the dry and rainy seasons?





QUESTION ACCESS

Is there year-round access to the area in both the dry and rainy seasons?

The Water Does Get Higher !!!
Then What ???



Think He'll Make It?



A Better Solution



QUESTION ENGINEERING

Does the existing infrastructure include underground utilities, paved streets and sidewalks?





QUESTION ENGINEERING

Has the property been engineered for storm water management?



Infrastructure

Very un-sexy but critically
important for happiness

Engineered Storm Water System



No Storm Water Plans !!!





QUESTION COMFORT

Is there enough water
and water pressure?

After This



Ahh... This



Water Pressure The Way We Like It



QUESTION COMMUNITY

Is there any kind of zoning?
Is there a building requirement?

Lack of Zoning

*Their Freedom of Expression.
Your Nightmare Forever.*





“Ghost Towns” & Promised Communities



“Ghost Towns” & Promised Communities



Real Community Planning





ECI
DEVELOPMENT

Creating a Place People Want to Enjoy





*People =
Community*

Required for reality:

- Homes
- Access
- Creature comforts
- Amenities

Reality Matters – ECI Development - Established 1996





Golf at the Beach



ECI Owners A Real Sense of Community

Homeowners Enjoying A Day on the Water



Environmental Engagement



Milagro Verde

Eco-friendly, 100% solar powered homes, geo thermal cooling, grey water reuse, all low draw appliances and LED lighting, salt water pool, etc.
Green luxury.



Giant Sea Turtle Sanctuary

5 years of saving thousands of turtles each year.
3 species including rare leatherback

Social Engagement



Beach Clean-Ups

Regular clean-ups are conducted by residents, locals and employees. Representatives from the Miss Earth International Pageant visited Gran Pacifica to help clean up trash along the beach.



Sustainable Gardens

Help school kids plant gardens of vegetables and fruit and train them to take care of them. They feed themselves healthy lunches and our restaurant buys surplus to provide funding for school supplies.

Humanitarian Engagement



Installation of Wells

Water wells were installed in 13 schools around the community that previously did not have access to water.



Medical & Dental Trips

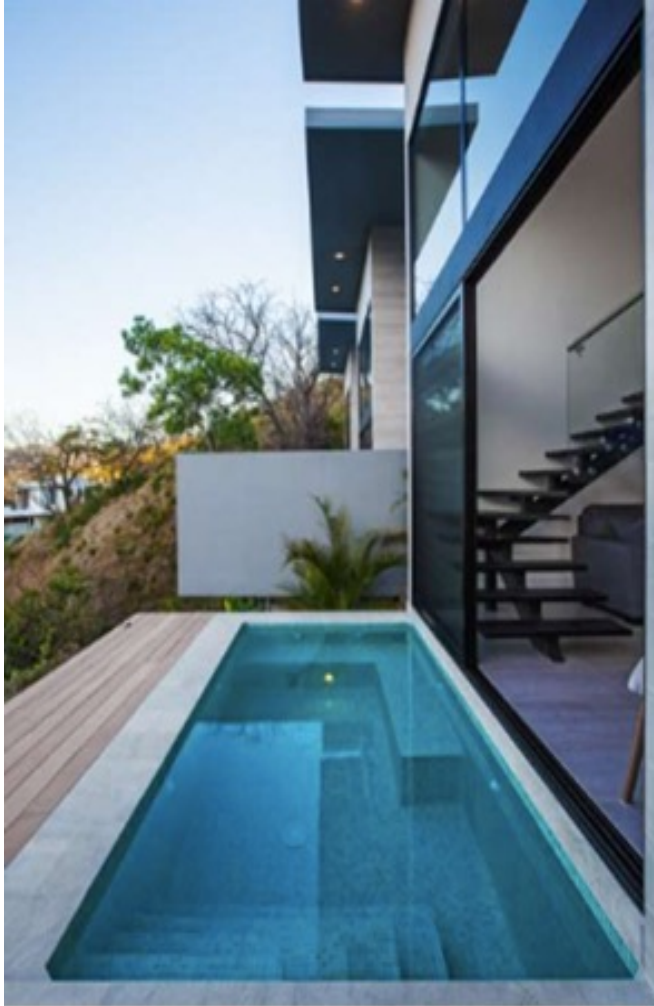
Coordinated mission trips and hosted dozens of medical and dental groups.



QUESTION FISCAL RESPONSIBILITY

What about a Home Owner's Association? Are the fees high enough?

Are the HOA fees High Enough?



“These Lofts consist of two bedrooms with two bathrooms, deck, own pool, and the best finishes in the area.”

“The maintenance fee for these Lofts is one of the most attractive things:

\$ 350 a year!

*It's not a mistake,
I said a year!”*

Just Sold!

Do Amenities Exist?









QUESTION

Competency

Does the Development Company
have a Competent Team

AS OF DECEMBER 2021



LEADERSHIP

Delivering Inspired Lifestyles For Adventurous Souls.



**MICHAEL
COBB**
Chief
Executive
Officer and
Co-Founder



**JOEL
NAGEL**
Co-Founder
and Legal
Advisor



**PETER
JUERGENS**
Acting
Chief
Operational
Officer



**VALERIA
ESPINOZA**
Vice President
of Operations



**JAVIER
CAMARILLO**
Vice President of Finance



**GUSTAVO
BARRIOS**
VP of Construction



**LESLIE
LAWRENCE**
Sales Manager



**MAYRA
CHIU**
Human Resources
Manager



**MICHAEL
FULLER**
Marketing
Manager



**RICARDO
RODRIGUEZ**
IT Manager



**CHENAY
JORDAN**
International Referral
Network Director



**ALYSSA
ESQUIVEL**
Relationships
Manager



**DWIGHT
CRAWFORD**
Accounting
Manager



**DANIEL
WILHELM**
Strategic Operations &
Advisory Lead



**JEFFREY
HARPER**
Senior Hospitality
Director



QUESTION COMPLETION

Is the development company
financially sound?



Promises Can Be Fleeting



Show Me
The Money

Balance Sheet

EXOTIC CAYE INTERNATIONAL, LTD
Balance Sheet
As of December 31, 2022
(Amounts in US Dollars)

Assets	
<u>Current Assets</u>	
Bank Accounts	\$27,171,237
Accounts Receivable	\$334,503
Total Current Assets	\$27,505,740
<u>Fixed Assets</u>	
Land	\$23,733,920
Property in the Azores	\$2,222,846
Property, Plant & Equipment (Net)	\$906,275
Total Fixed Assets	\$26,863,041
<u>Other Current Assets</u>	
Loans Receivable	\$1,356,769
Other Receivables	\$173,930
Intercompany Receivables	\$12,756,382
Inventory of Lots for Sale	\$275,823
Construction in Progress	\$16,974,855
Marriott Project	\$5,153,479
Other Assets	\$364,800
Total Other Current Assets	\$37,056,038
Total Assets	\$91,424,819

Liabilities	
<u>Current Liabilities</u>	
Advance Customer Payments	\$19,266,915
Advance Customer Payments (Marriott)	\$2,192,149
Accounts Payable	\$2,500,194
Short-Term Bonds	\$1,256,146
Marriott Interest Provision	\$1,137,500
Tax Payables	\$167,833
Payroll Liabilities	\$271,803
Other Payables	\$607,499
Total Current Liabilities	\$27,400,039
<u>Long-Term Liabilities</u>	
Primary Marriott Loan	\$30,000,000
Secondary Marriott Loan	\$4,000,000
Long-Term Loans	\$4,562,591
Intercompany Payables	\$16,125,385
Severance Provision	\$107,072
Total Long-Term Liabilities	\$54,795,047
Total Liabilities	\$82,195,086
<u>Equity</u>	
Common Stock and Paid in Capital Shares	\$37,662,136
Accumulated Earnings	(\$20,044,463)
2022 Net Income	(\$8,387,939)
Total Equity	\$9,229,734
Total Liabilities and Equity	\$91,424,819



QUESTION Strategy

Does the Development Company
have a Solid Business Plan

Zogby International

Survey of 103,000 U.S. Citizens

- 11.6%, equal to 26 million, seriously considering relocating or owning property outside of North America.
- 17.2% of those respondents, equal to 4.5 million, consider Latin America their first choice.





TD Waterhouse

Poll of Canadian Citizens

- **45% of respondents** say they will spend at least one month abroad when they retire
- With a total of 9.4 million baby boomers in Canada, this means **4.23 million potential owners and renters**



Relocation: A Mega Reality

- Over 8 million North Americans currently live outside of the U.S. and Canada
- 613,000 U.S. retirees already receive their Social Security income outside of the United States



*Relocation is a Mega Reality...
For Young People Too !!!*

With job flexibility, more and more are relocating abroad



Belize



Nicaragua



Panama



El Salvador



Mexico



Argentina



Costa Rica



Honduras

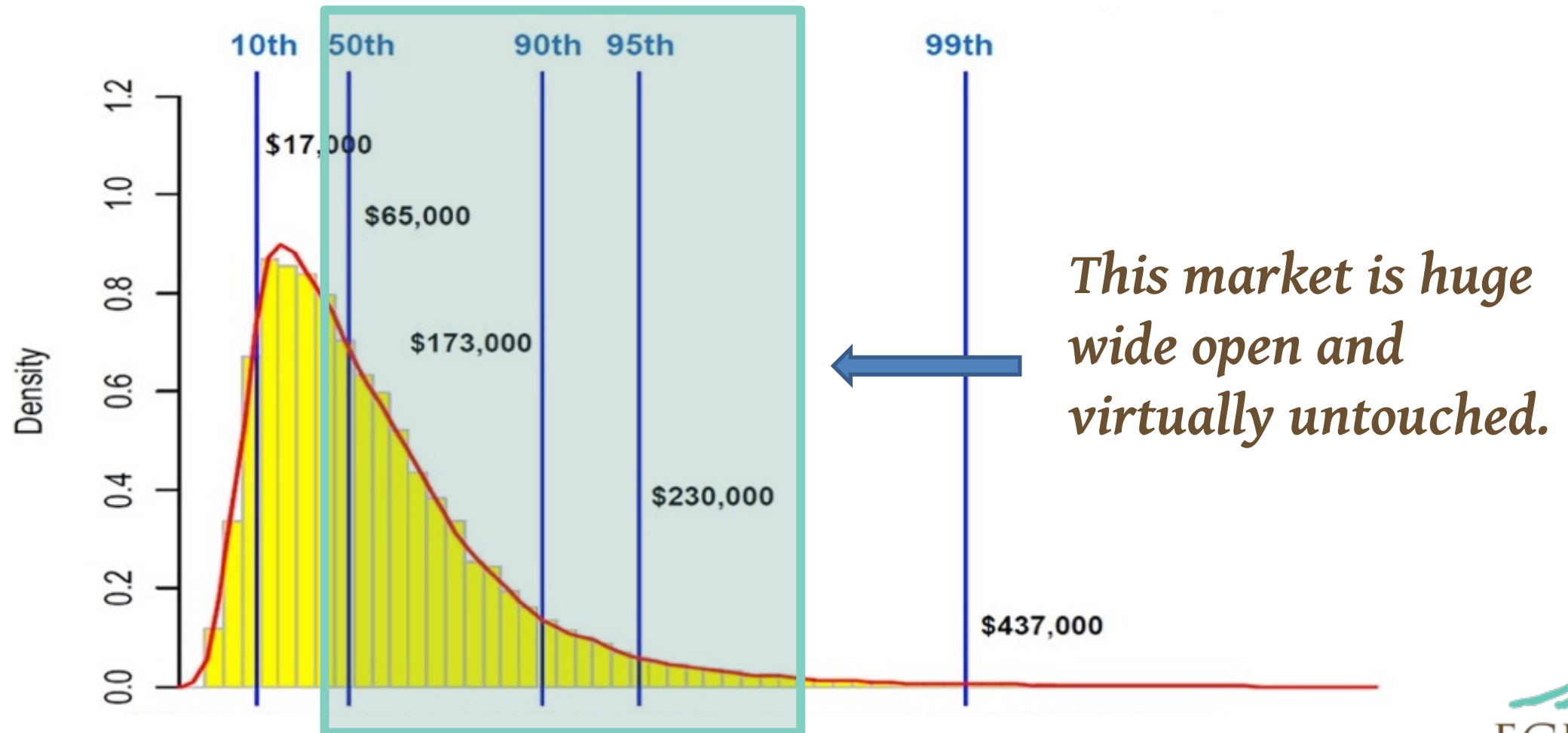


Ecuador

*ECI has adopted the
proven community
first model and is
the only developer
in the region that
has done so.*



Distribution Of Family Size-Adjusted Income







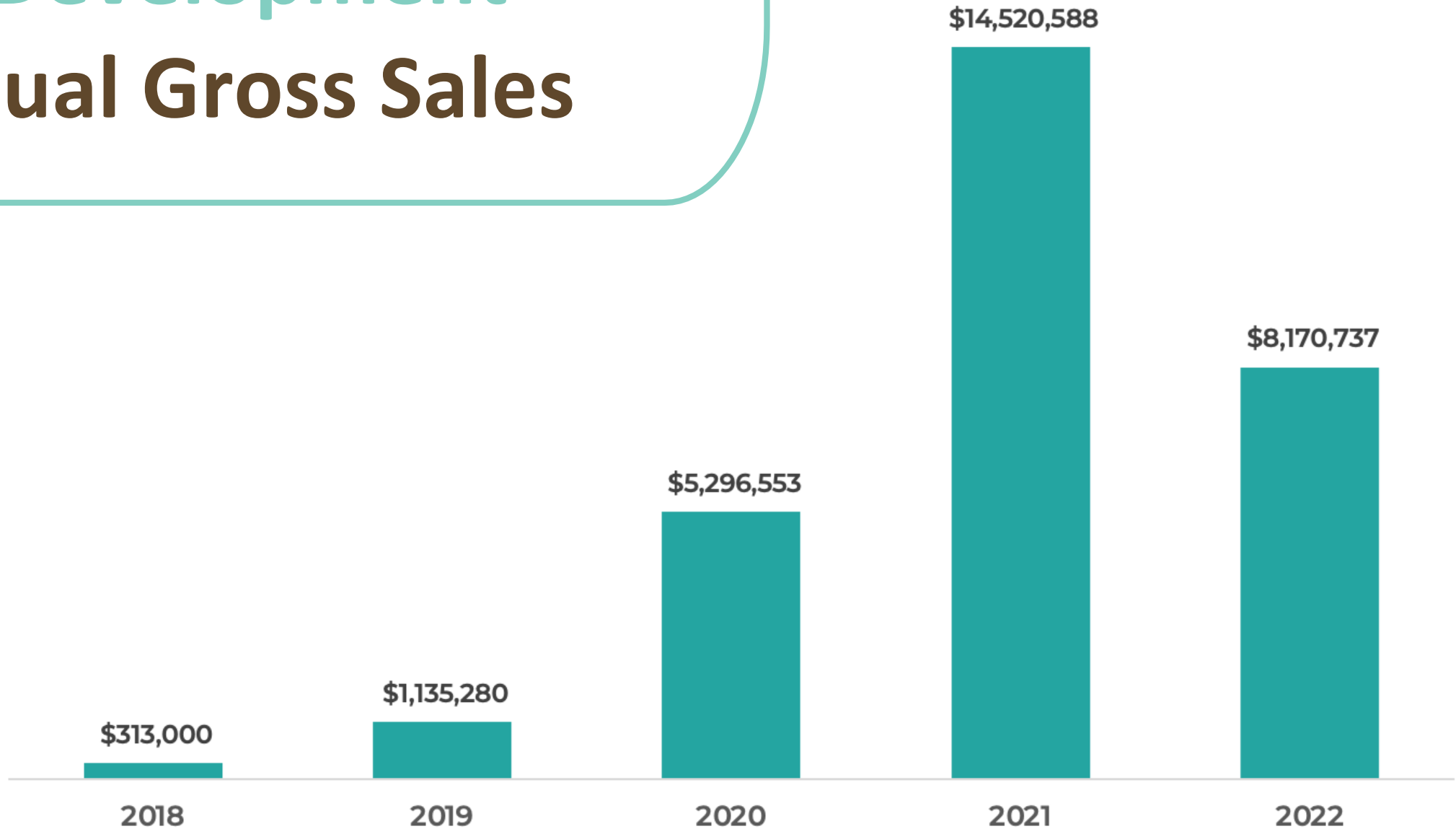
QUESTION

Competency

Does the Development Company
have a Strong Track Record

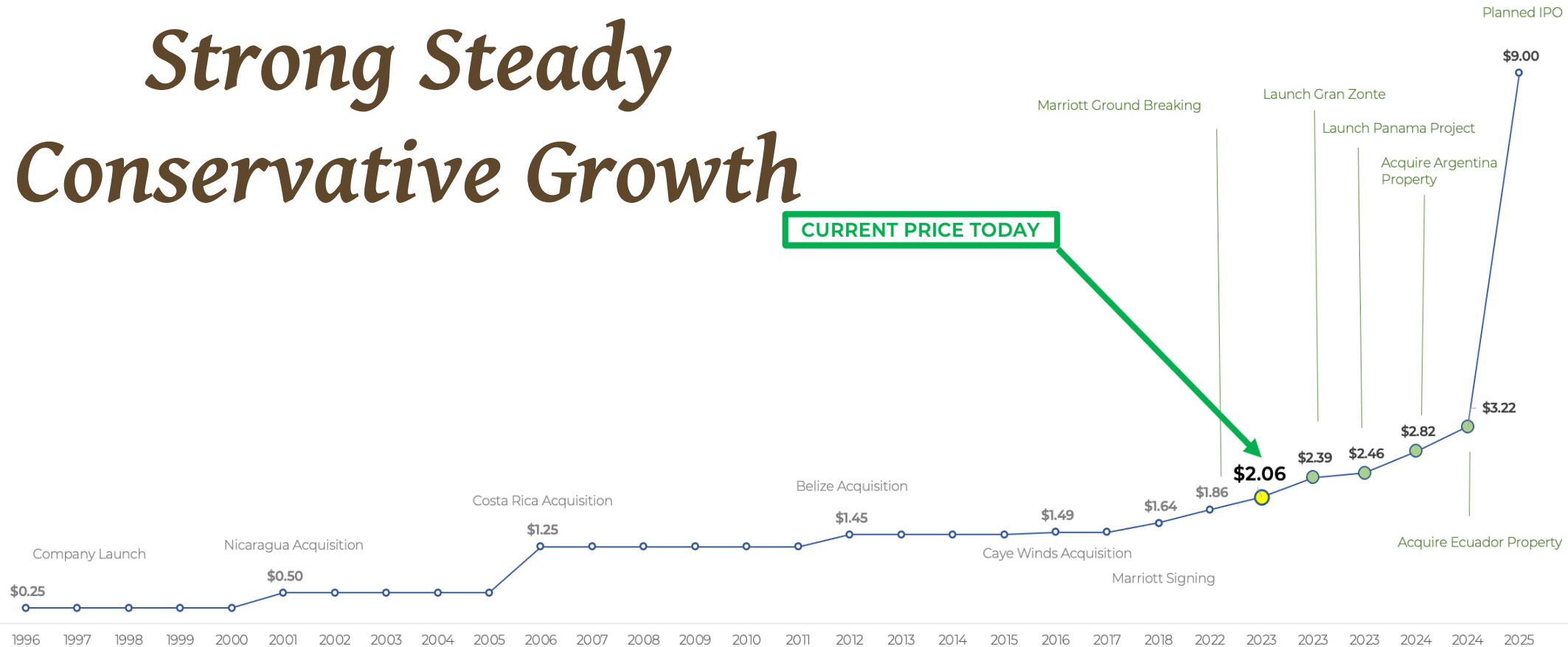
ECI Development

Annual Gross Sales



Share Price History and Projection

Strong Steady Conservative Growth





15 Critical Questions

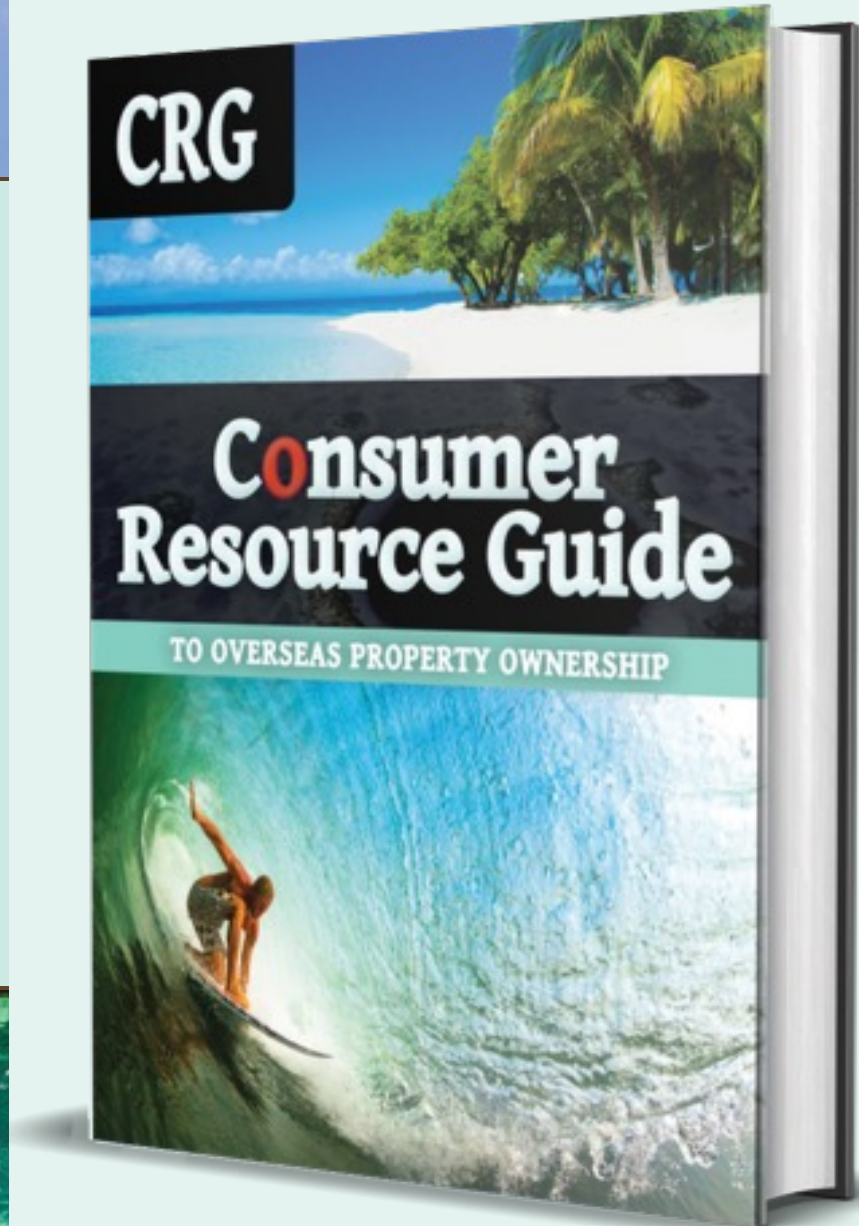
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Offshore Property Ownership*

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Consumer Resource Guide

QUESTION #4

Is the home or condominium plumbed for hot water in all the bathrooms?





3 Bed / 3.5 Bath
\$379,900





Huh???

Subject: FW: Picture

Good morning Mike, again wanted to say we had a heck of a time on the tour. Katie, Leslie, Brandon are amazing ambassadors for your company. It really really does show the genuineness that starts from the top. Great seeing you. Hope to see you soon. Here is that picture under the sink with the single supply with the two leads. In the future let me know if I can help out in any way. Appreciate you.

Rob



We Don't Know What We Don't Know

Even 20+ Year Expats

*Bonus
Question*

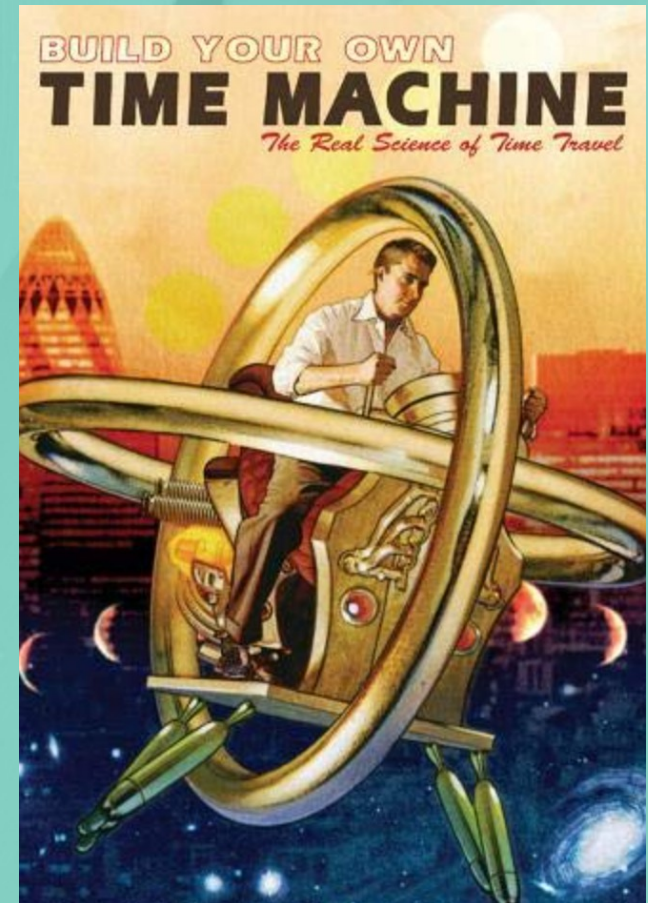


The background of the entire slide is a photograph of a man and a woman relaxing on a wooden deck overlooking a tropical beach. They are sitting in wooden lounge chairs, facing away from the camera towards the ocean. Both chairs have blue and black striped towels draped over the backrests. The woman on the left is wearing a straw hat. They are holding hands, and their feet are visible. The ocean is a vibrant turquoise color, and the sky is blue with scattered white clouds. The wooden deck they are sitting on is made of light-colored planks.

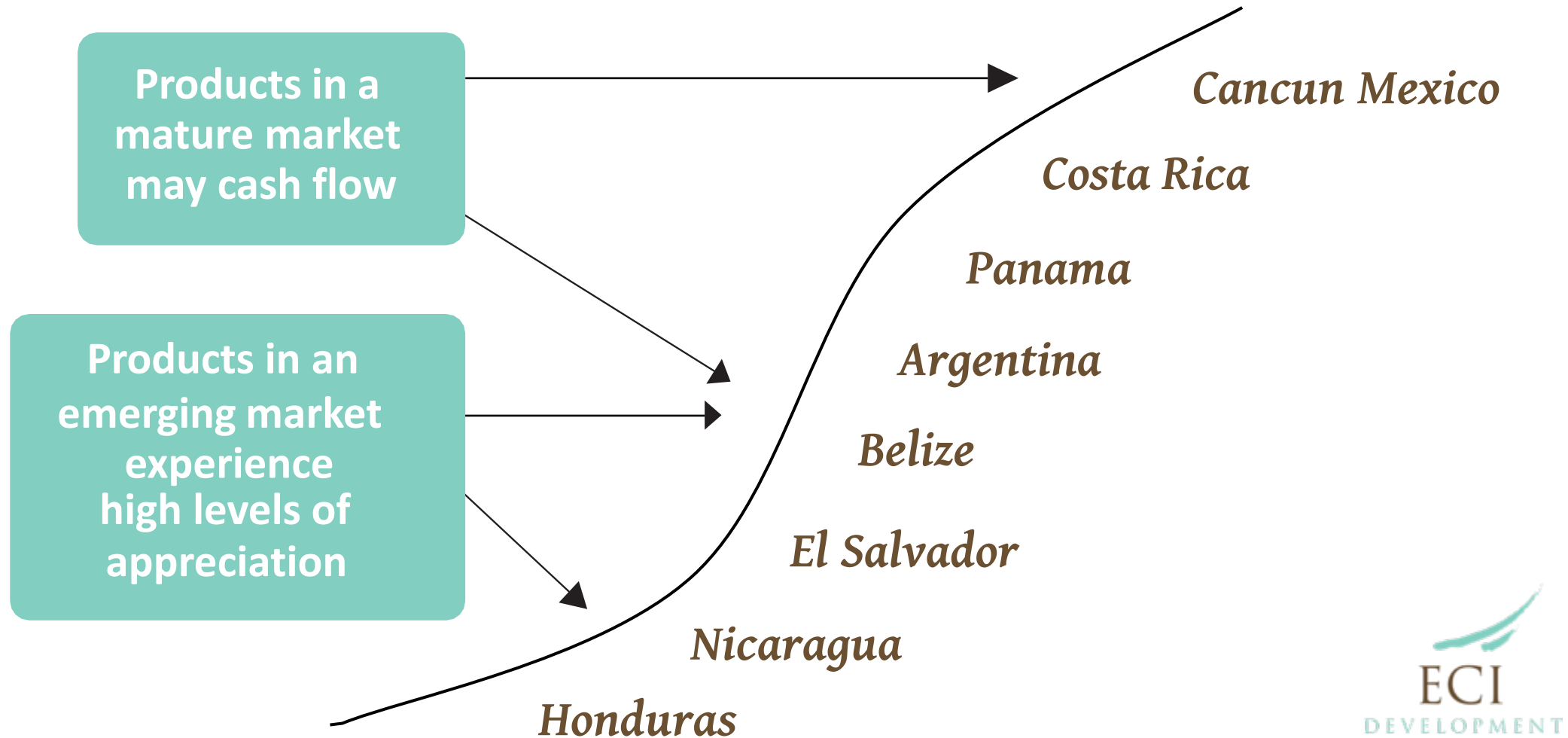
Diversify Globally Right Now
Follow the Big Money Offshore

Imagine...

A Real Life Time Machine



Put Yourself in the Path of Progress



Unique Opportunity



Own a Piece of the Company

Who We Are

ECI Brand Portfolio

BELIZE | COSTA RICA | HONDURAS | NICARAGUA | PANAMA | PORTUGAL

Inspired lifestyles for adventurous souls.



Hard Assets = Real Worth

- *4,300 Acres*
- *7 Countries*
- *5 miles of Beachfront*
- *27- Year Proof of Concept*







***Exotic Caye
International LTD.***



San Diego
Communications
Broadcast S.A.
100%

Caye
Technologies LTD.
100%

San Diego Water
Services
60%

ECI Rental
and Property
Management
100%

*Exotic Caye
International LTD.*

Gran Caribbean
Costa Rica S.A.
60%

Gran Pacifica
Resort S.A.
Nicaragua
100%

San Pedro Club LTD
71%

Exotic Caye Beach
Resort LTD
71%

Panama Tropical
Highlands
100%

Portugal
Azores
100%

Grand Baymen
Belize LTD.
71%

Join The ECI Portfolio Across The Tropics



Delivering Inspired
Residences In
The Tropics For
Adventurous Souls

Est. 1996



Belize Marriott®
Residences



Best Western Grand
Baymen Gardens



Tiny Homes
by ECI



Gran Pacifica
Nicaragua



Gran Highlands
Panama



Gran Atlántida
Honduras



Gran Caribbean
Costa Rica



Teak Hardwoods



Mexico



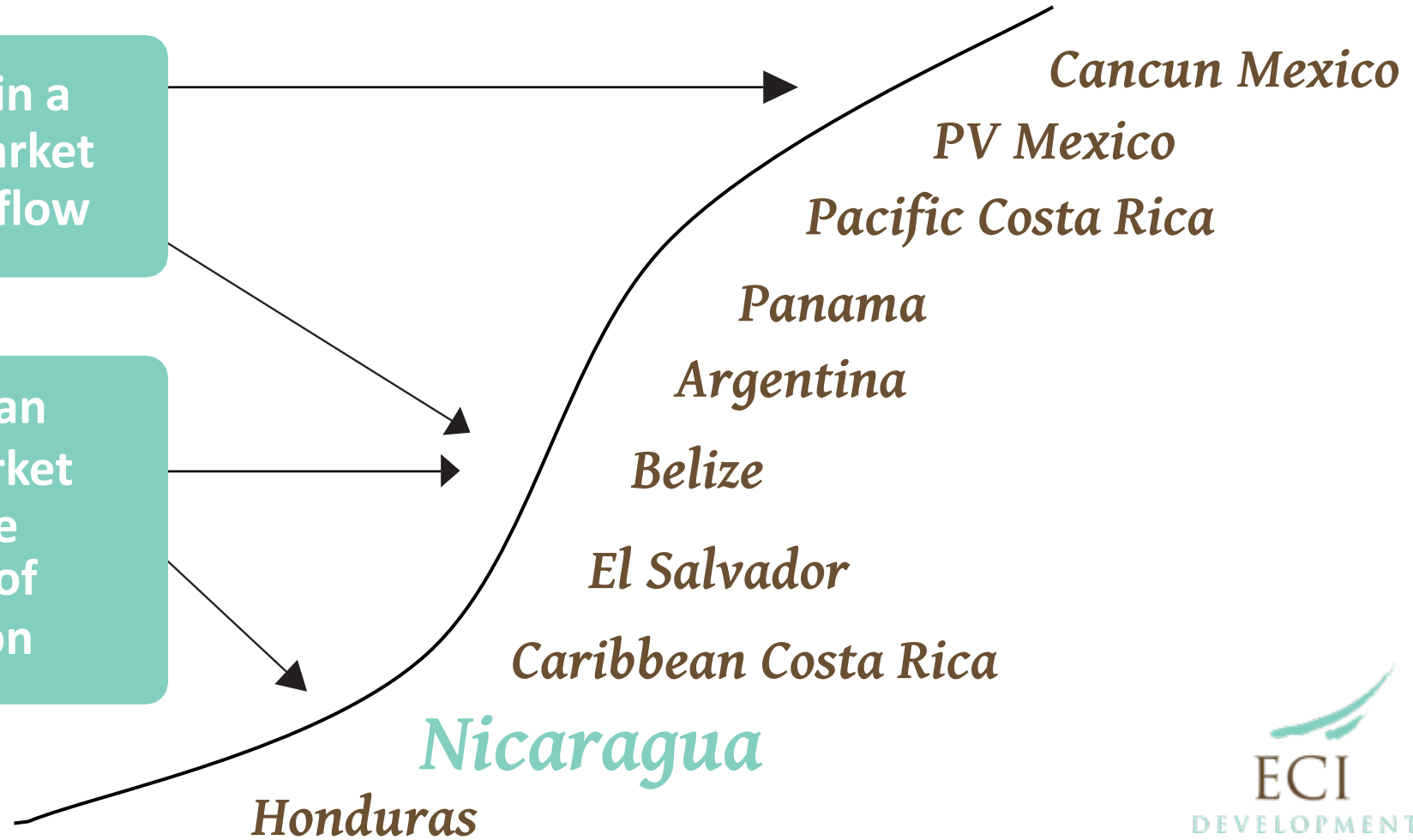
El Salvador

It's Not What We Like. It's What Our Clients Like



Products in a
mature market
may cash flow

Products in an
emerging market
experience
high levels of
appreciation





Why Nicaragua?

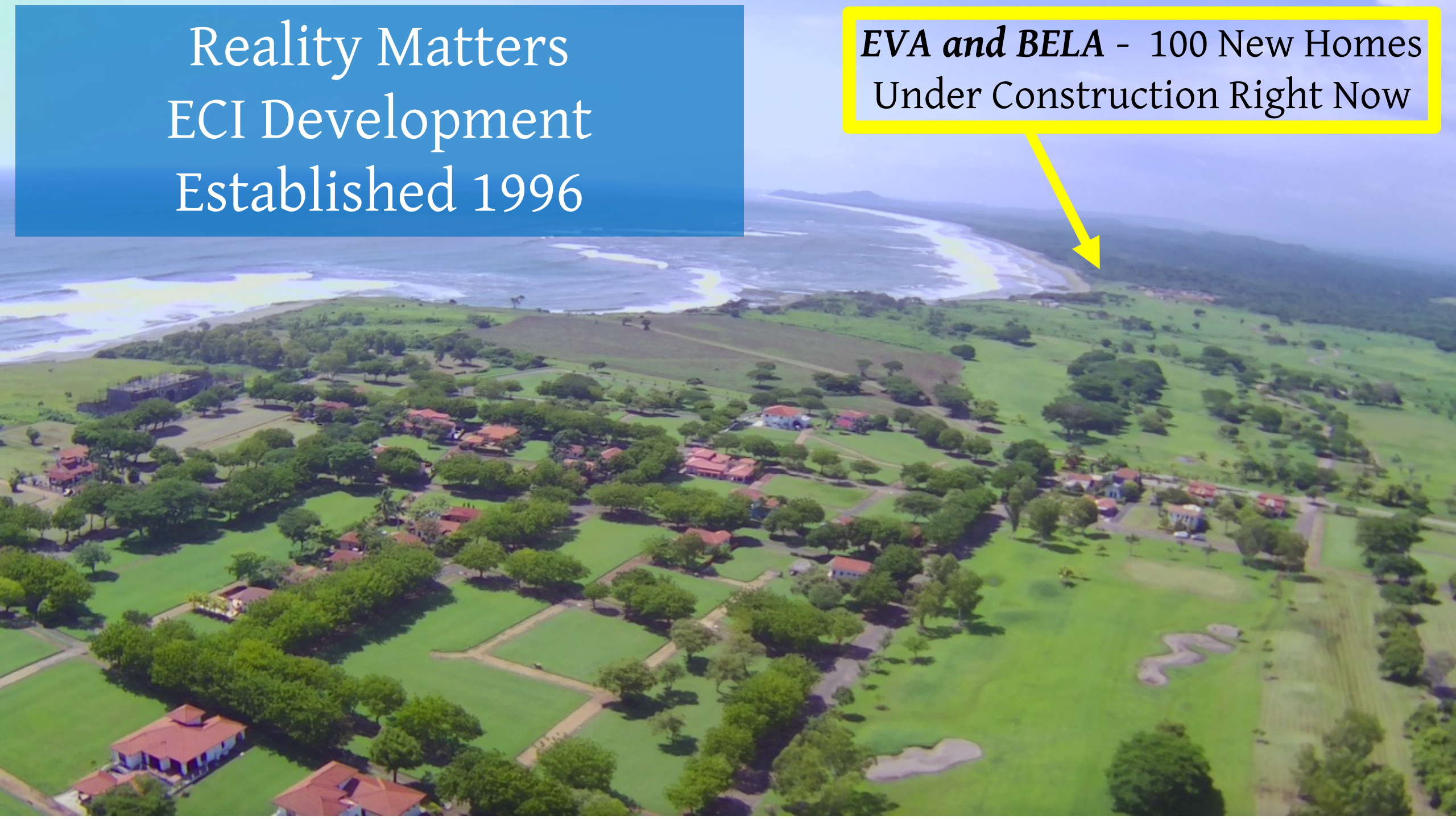


Discover
**Gran
Pacifica**



Reality Matters
ECI Development
Established 1996

EVA and BELA - 100 New Homes
Under Construction Right Now



San Diego Viejo

**BELA Oceanfront
From \$399,900**

**EVA Oceanview
From \$139,900**



Gran Pacifica Residences



San Martin
Casita
\$129,900



3-Bedroom
Home
\$239,000



Oceanfront
Condo
\$139,000



Luxury
Villa
\$469,000

ECI Development - *Established 1996* - Reality Matters



Construction 2021-2022



TES Community, January 2021



TES Community, March 2021



TES Community, April 2021



TES Community, May 2021



Fleet at Grand Baymen Gardens, February 2021



Fleet, March 2021



Fleet, April 2021



Fleet, May 2021



Fleet, June 2021



Fleet, July 2021



Fleet, September 2021



EVA, January 2021



EVA, February 2021



EVA, June 2021



EVA, July 2021







Why Honduras?



The Reef Honduras Marketing Agreement

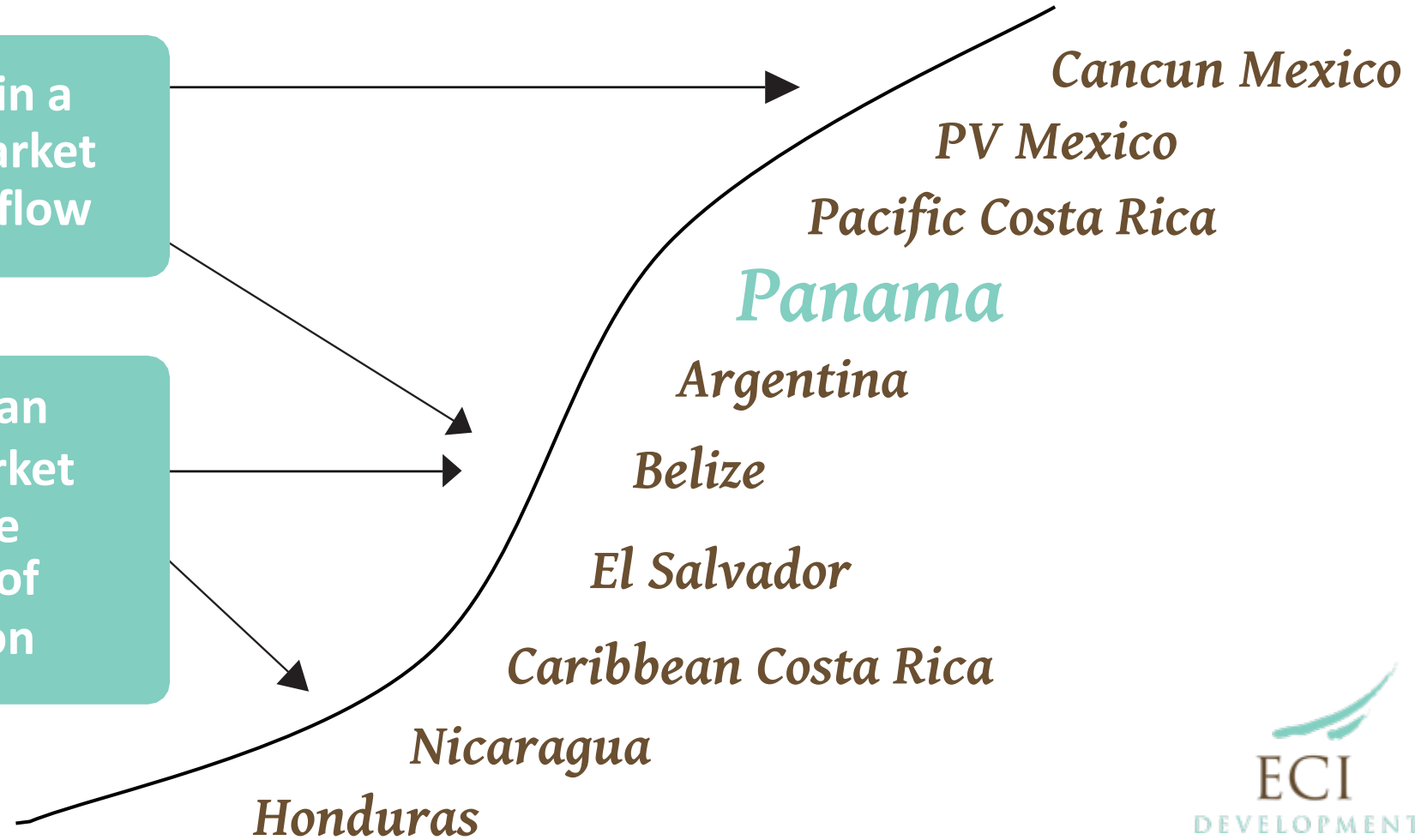




Why Panama?

Products in a
mature market
may cash flow

Products in an
emerging market
experience
high levels of
appreciation

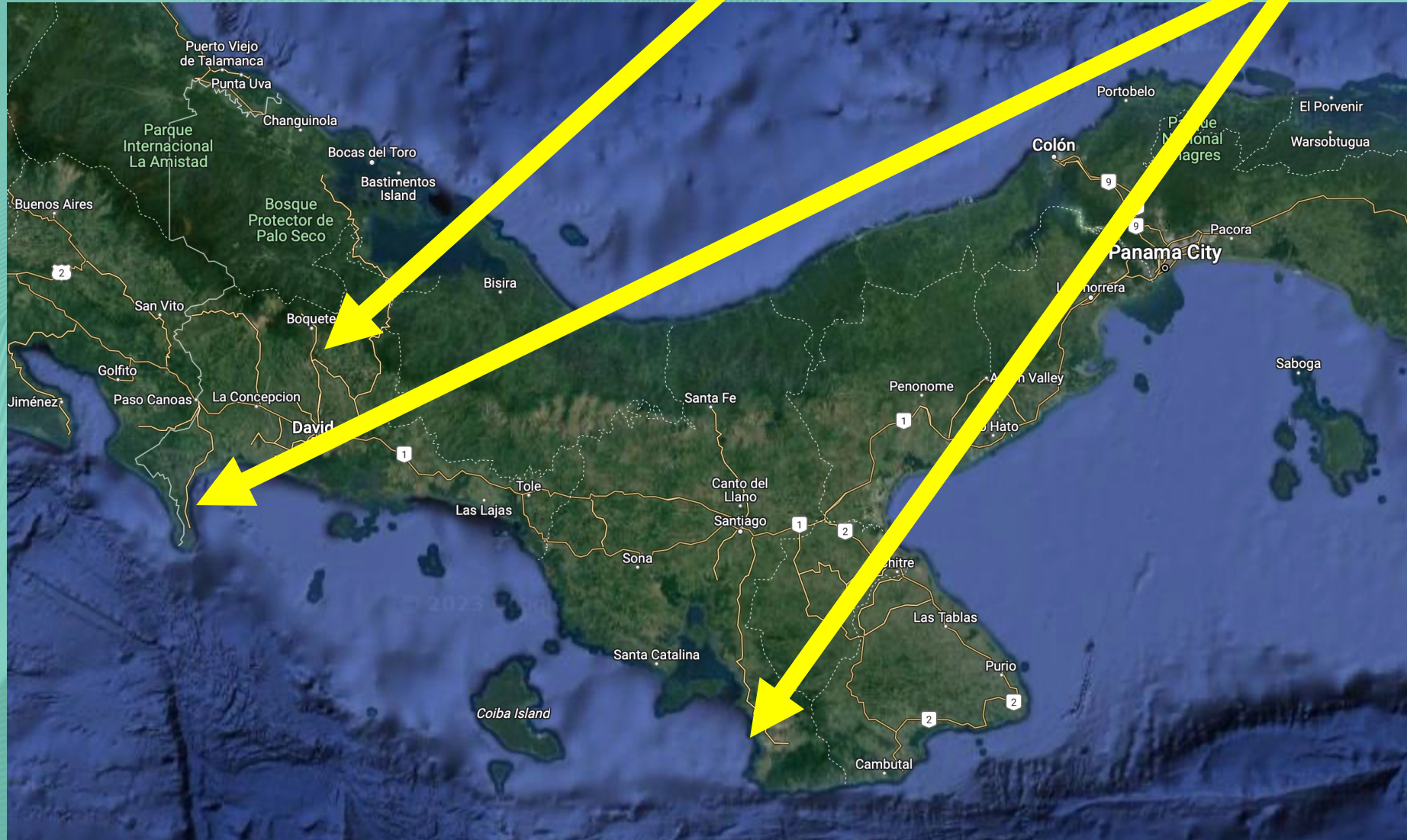




Beaches and Highlands



3 Projects in Panama – 1 Highland and 2 Beach



LOS ISLOTES

Panamá

- 750 acres of rolling hills
- One-half mile of direct Pacific Ocean frontage
- Town Plaza and old-world charm
- Ocean views throughout the community





Parking

Condominiums

Reception

Entrance

Artisan's Market

Orchard & Gardens

Gran Highlands

A Preview of the
Tropical Highlands

Freedom Village - Phase 1
(A Block Down)



Why El Salvador?



Discover
El Salvador







A Village for Bitcoiners



Why Portugal?

The Azores

A Green Gateway to Europe



Solar de Lalem Historic B&B

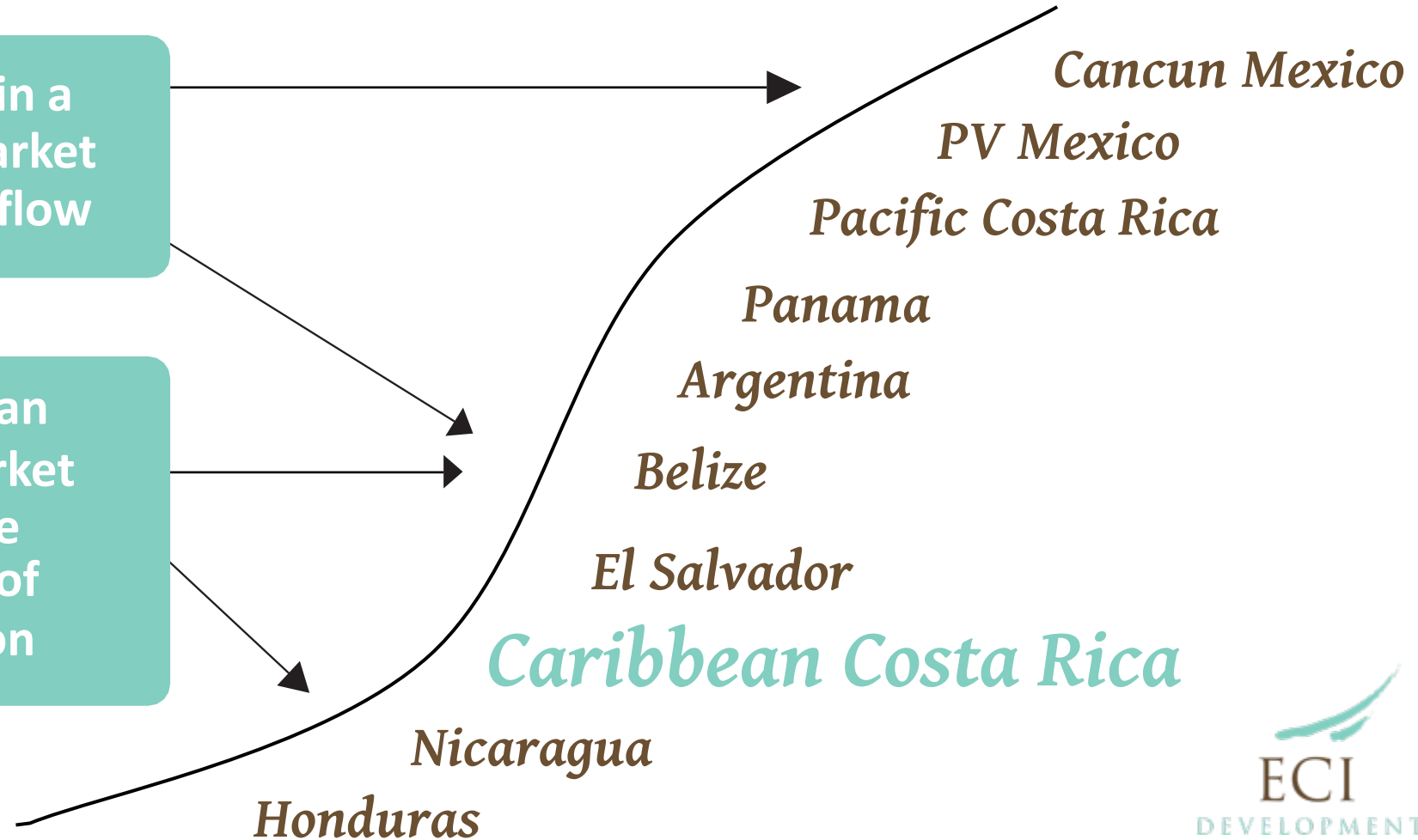




Why Costa Rica?

Products in a
mature market
may cash flow

Products in an
emerging market
experience
high levels of
appreciation



GRAN CARIBBEAN

Costa Rica

- 1,100 acres
- 1.8 miles of Caribbean beach frontage
- 5 km of riverfront and a deep-water canal
- Port of Limón 10 miles south of property
- Envisioned marina community



GRAN CARIBBEAN

Costa Rica

- Timing the Start
- Post IPO Marina Development
- Skilled Labor for Marian Services
- Natural River and Harbor Location
- Anchor Tenant for 1100 Acre Boating Community

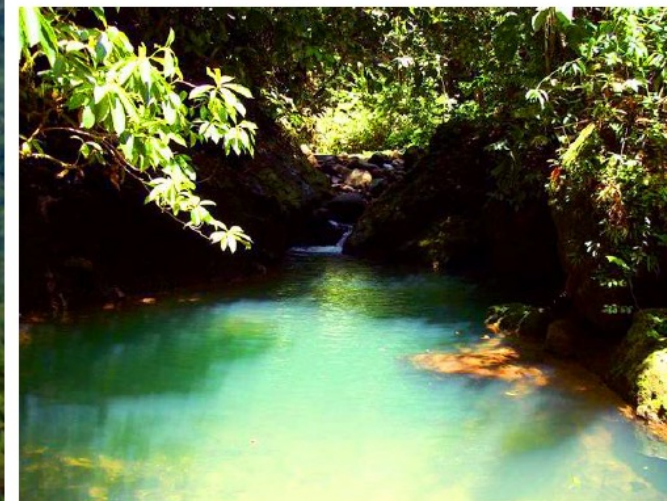


Los Sueños Costa Rica - Proof of Concept

Grand View Estates

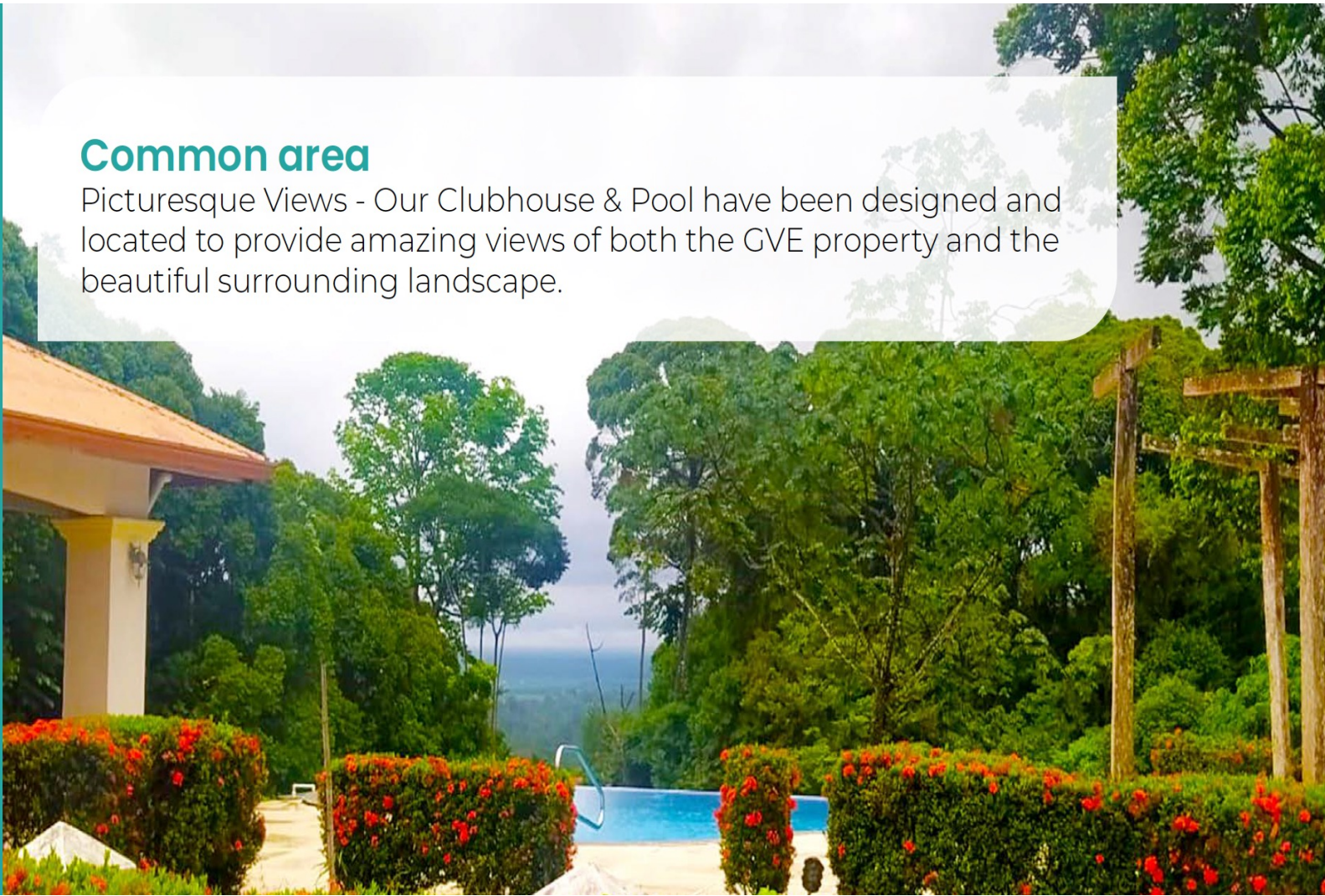
CARIBBEAN COSTA RICA


ECI
since 1996

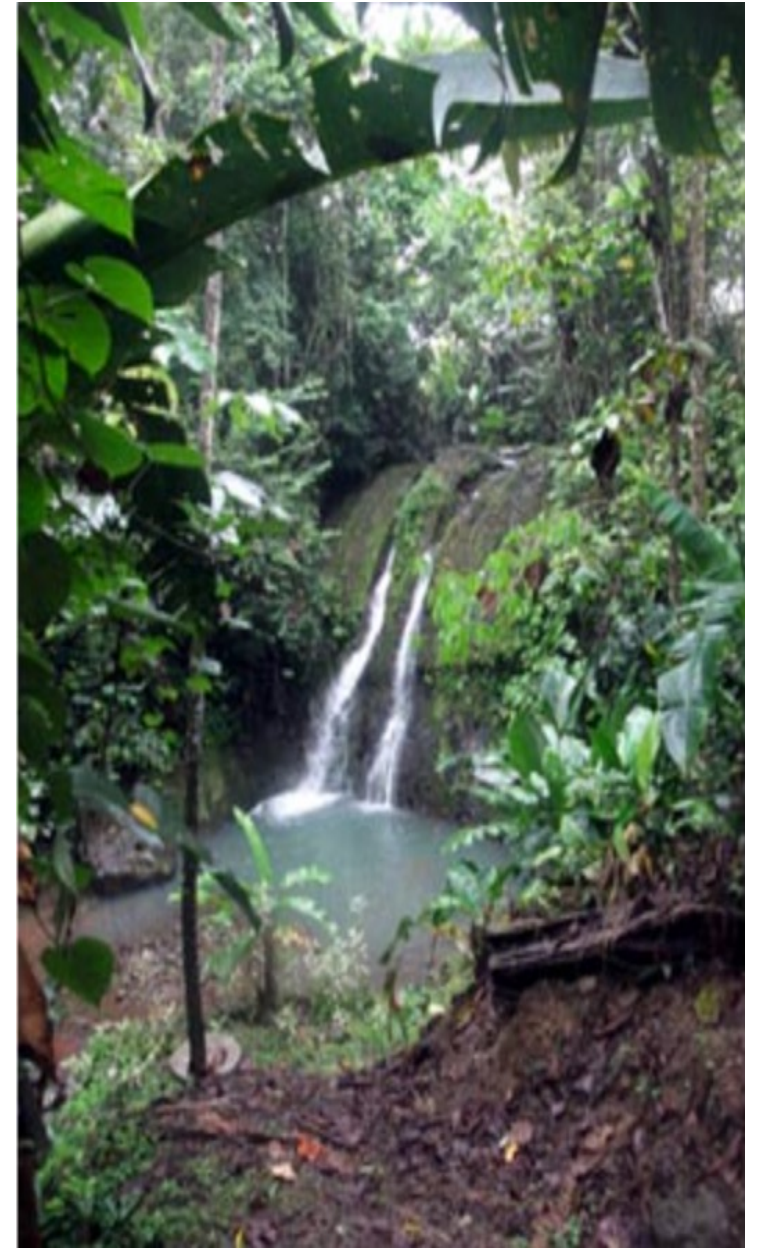


Common area

Picturesque Views - Our Clubhouse & Pool have been designed and located to provide amazing views of both the GVE property and the beautiful surrounding landscape.



Costa Rica

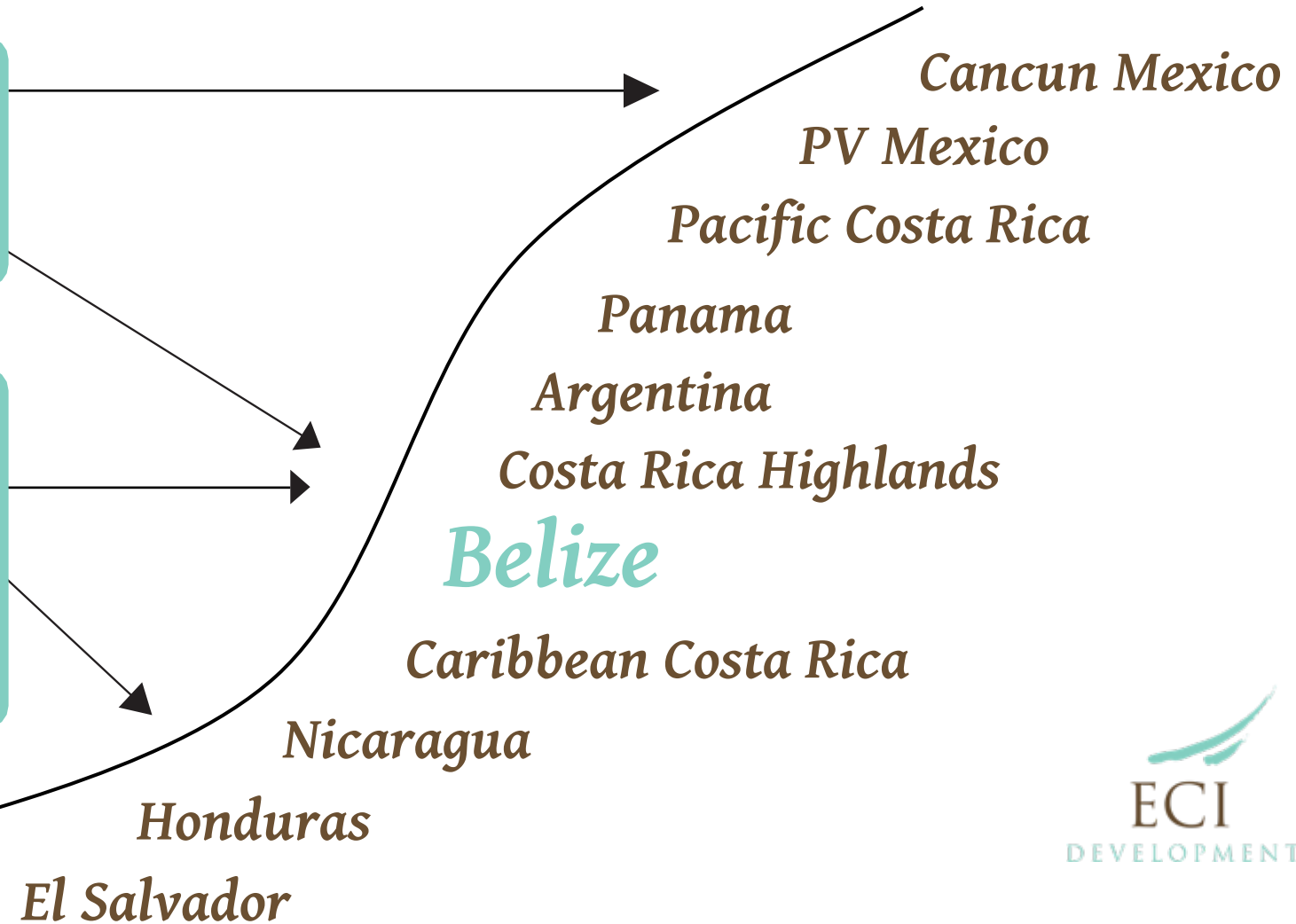




Why Belize?

Products in a
mature market
may cash flow

Products in an
emerging market
experience
high levels of
appreciation





Belize

Top Of The Charts On Trip Advisor And Popular Travel Sites



Top 10 Destinations — Central America

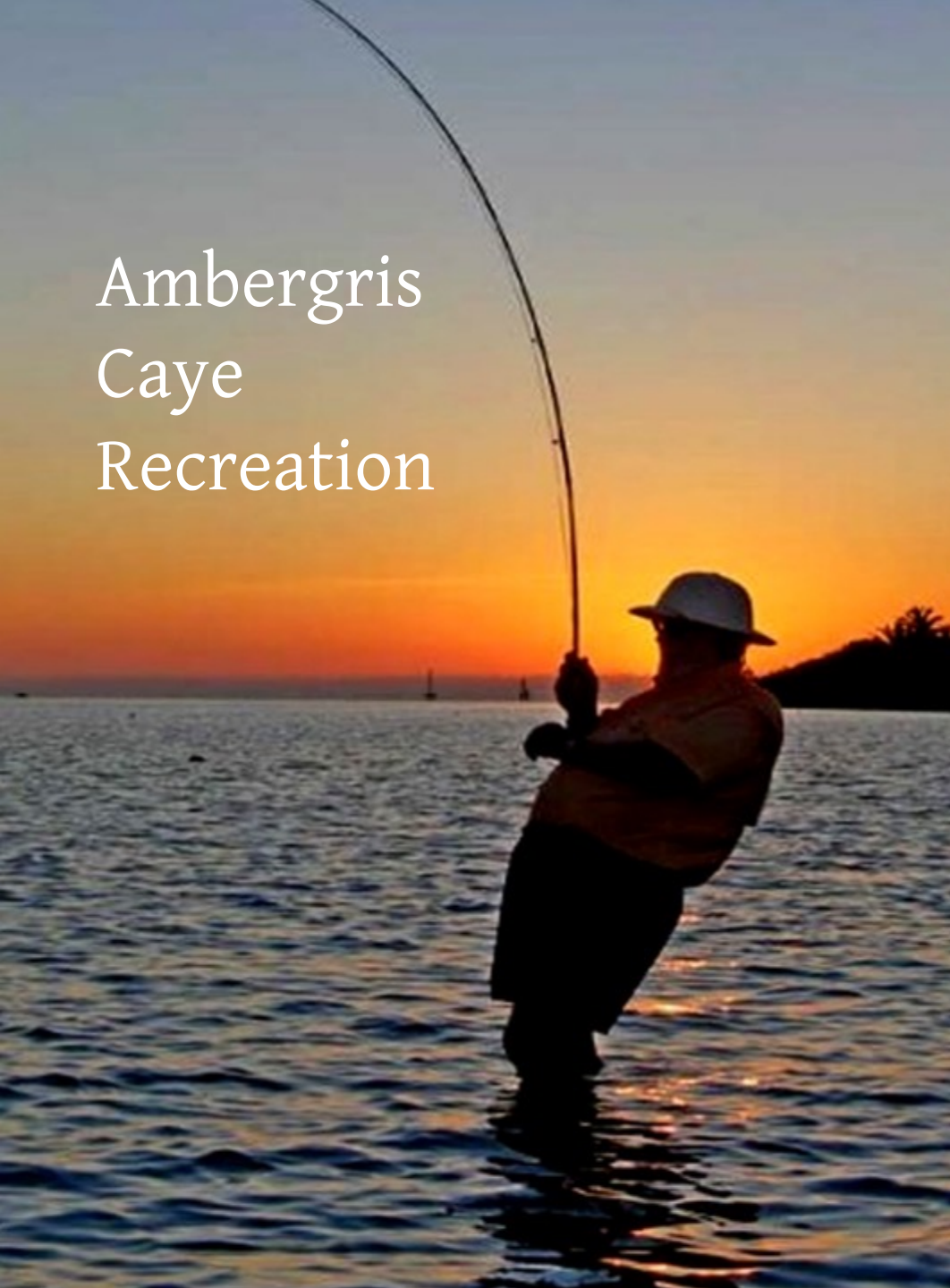
UNITED STATES WORLD REGIONS

1

Ambergris Caye, Belize Cayes



Ambergris
Caye
Recreation



Ambergris Caye Recreation





**Best
Western®**

**Grand Baymen
Gardens Resort
Belize**



Affordable Caribbean residences

DESIGNED WITH YOU IN MIND...



Proven Rental Program

As an owner, enter the Best Western Rental Program, the 7th largest hotel chain in the world.



Spacious Balconies

Designed to give you and your guests the outdoor to enjoy the balmy, tropical Belizean weather.



Amenities Already in Place

Relax at by the pool, featuring swim-up bar and on-site grille. A gym and tennis courts are on-site for all owners and guests.



Starting at \$199,000



YOUR BEACH LIFE.



MARRIOTT RESIDENCES
BELIZE AMBERGRIS CAYE

OCEANFRONT LIVING AMBERGRIS CAYE BELIZE

\$10.6M Invested for Marriott Pre-Development



TEAR DOWN AND
SITE PREP



ARCHITECTURAL
AND ENGINEERING

Foundation Prep and Pouring Piles Jan 2023



Caissons Complete March 2023



OCEANFRONT LIVING ON AMBERGRIS CAYE, BELIZE



- ECI will retain 60% of the residences
- Net revenue projections \$2.74M per year

TRIPLE NET ROI PROJECTIONS

				ROI**			Year 1	Year 5	Year 10
1st floor	Area (ft ²)	Price	HOA	Year 1	Year 5	Year 10	Annual Revenue	Annual Revenue	Annual Revenue
Duke Studio	420	\$ 319,900.00	\$ 291.20	6.22%	10.70%	15.84%	\$ 19,888.00	\$ 34,245.00	\$ 50,686.00
Princess Studio	524	\$ 399,900.00	\$ 354.88	4.83%	8.39%	12.46%	\$ 19,325.00	\$ 33,561.00	\$ 49,813.00
Queen 1BR	894	\$ 499,900.00	\$ 615.74	5.47%	9.55%	13.59%	\$ 27,346.00	\$ 47,757.00	\$ 67,931.00
Prince 1BR	826	\$ 499,900.00	\$ 567.46	5.47%	9.55%	13.59%	\$ 27,346.00	\$ 47,757.00	\$ 67,931.00
King 2BR	1344	\$ 759,900.00	\$ 906.94	3.62%	6.46%	9.16%	\$ 27,482.00	\$ 49,089.00	\$ 69,632.00
Windsor - 3BR	1878	\$ 999,900.00	\$ 1,245.72	4.11%	7.29%	10.00%	\$ 41,141.00	\$ 72,861.00	\$ 99,970.00



OCEANFRONT LIVING ON AMBERGRIS CAYE, BELIZE



MARRIOTT RESIDENCES
BELIZE AMBERGRIS CAYE

Beachfront Caribbean Residences
Starting at \$399,900



*“The best time to
join a company is when
they are in the midst of
a global expansion
or a new product launch.”*

— Forbes

Future Assets



Vineyard Community

- *Planned vineyard concept*
- *Comfortable, dry temperatures*
- *Beautiful vineyard views*

Ecuador

- *3 different geographies*
- *Most affordable retiree location*
- *Popular destination for U.S. retirees*



ECI's - Competitive Advantage

- *Top notch talent*
- *Geographic diversification*
- *Powerful demographics*
- *Pre-IPO value*

Talent

LEADERSHIP

Delivering Inspired Lifestyles For Adventurous Souls.



MICHAEL COBB
Chief Executive Officer and Co-Founder



JOEL NAGEL
Co-Founder and Legal Advisor



PETER JUERGENS
Acting Chief Operational Officer



VALERIA ESPINOZA
Vice President of Operations



JAVIER CAMARILLO
Vice President of Finance



GUSTAVO BARRIOS
VP of Construction



LESLIE LAWRENCE
Sales Manager



MAYRA CHIU
Human Resources Manager



MICHAEL FULLER
Marketing Manager



RICARDO RODRIGUEZ
IT Manager



CHENAY JORDAN
International Referral Network Director



ALYSSA ESQUIVEL
Relationships Manager



DWIGHT CRAWFORD
Accounting Manager



DANIEL WILHELM
Strategic Operations & Advisory Lead



JEFFREY HARPER
Senior Hospitality Director

Diversification

Join The ECI Portfolio Across The Tropics



Delivering Inspired
Residences In
The Tropics For
Adventurous Souls

Est. 1996



Belize Marriott®
Residences



Best Western Grand
Baymen Gardens



Tiny Homes
by ECI



Gran Pacifica
Nicaragua



Gran Highlands
Panama



Gran Atlántida
Honduras



Gran Caribbean
Costa Rica



Teak Hardwoods



Mexico



El Salvador

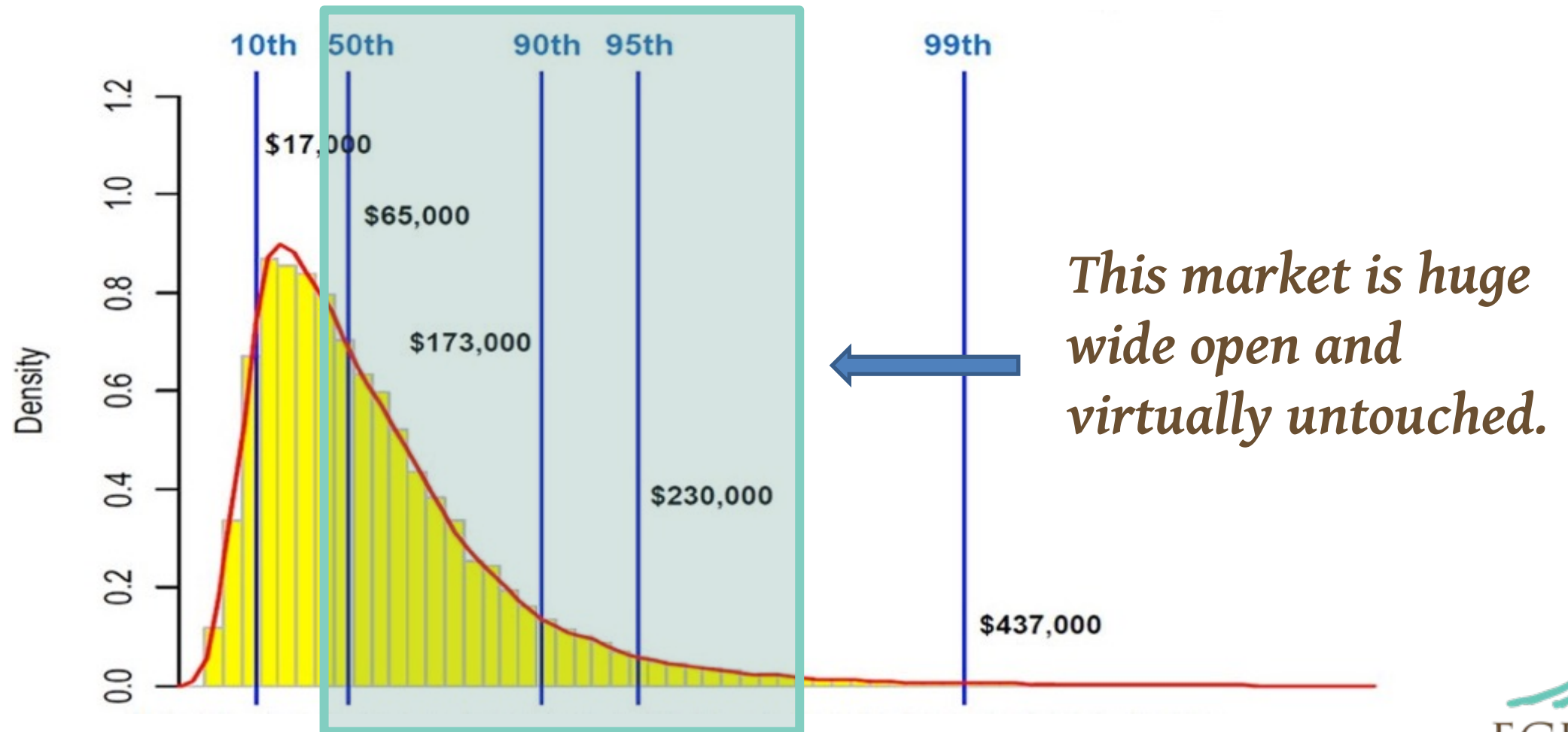
Demographics



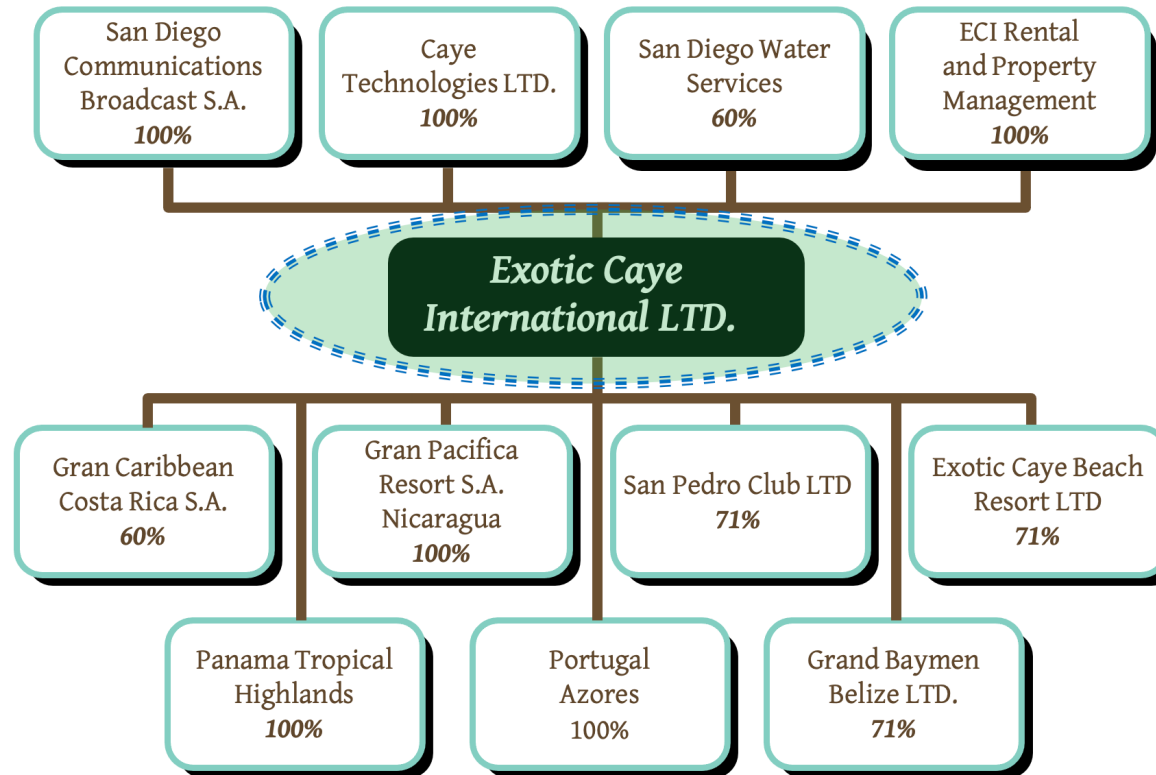
11,500 U.S. and Canadian Baby Boomers will retire every day...

**For The Next
16 Years**

Distribution Of Family Size-Adjusted Income

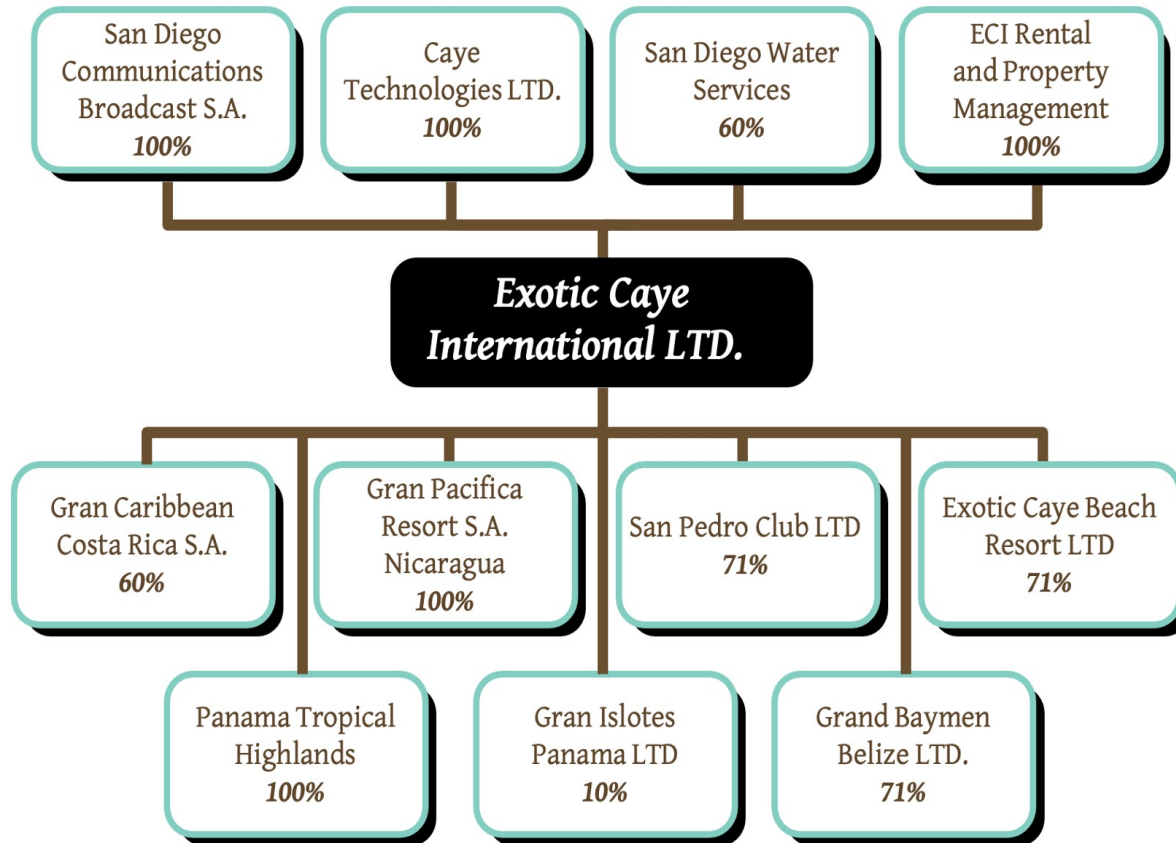


Investor Value



\$91,000,000

Balance Sheet



Balance Sheet

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Fixed Assets		Short-Term Bonds	\$1,256,146
Land	\$23,733,920	Marriott Interest Provision	\$1,137,500
Property in the Azores	\$2,222,846	Tax Payables	\$167,833
Property, Plant & Equipment (Net)	\$906,275	Payroll Liabilities	\$271,803
Total Fixed Assets	\$26,863,041	Other Payables	\$607,499
Other Current Assets		Total Current Liabilities	\$27,400,039
Loans Receivable	\$1,356,769	Long-Term Liabilities	
Other Receivables	\$173,930	Primary Marriott Loan	\$30,000,000
Intercompany Receivables	\$12,756,382	Secondary Marriott Loan	\$4,000,000
Inventory of Lots for Sale	\$275,823	Long-Term Loans	\$4,562,591
Construction in Progress	\$16,974,855	Intercompany Payables	\$16,125,385
Marriott Project	\$5,153,479	Severance Provision	\$107,072
Other Assets	\$364,800	Total Long-Term Liabilities	\$54,795,047
Total Other Current Assets	\$37,056,038	Total Liabilities	\$82,195,086
Total Assets	\$91,424,819	Equity	
		Common Stock and Paid in Capital Shares	\$37,662,136
		Accumulated Earnings	(\$20,044,463)
		2022 Net Income	(\$8,387,939)
		Total Equity	\$9,229,734
		Total Liabilities and Equity	\$91,424,819

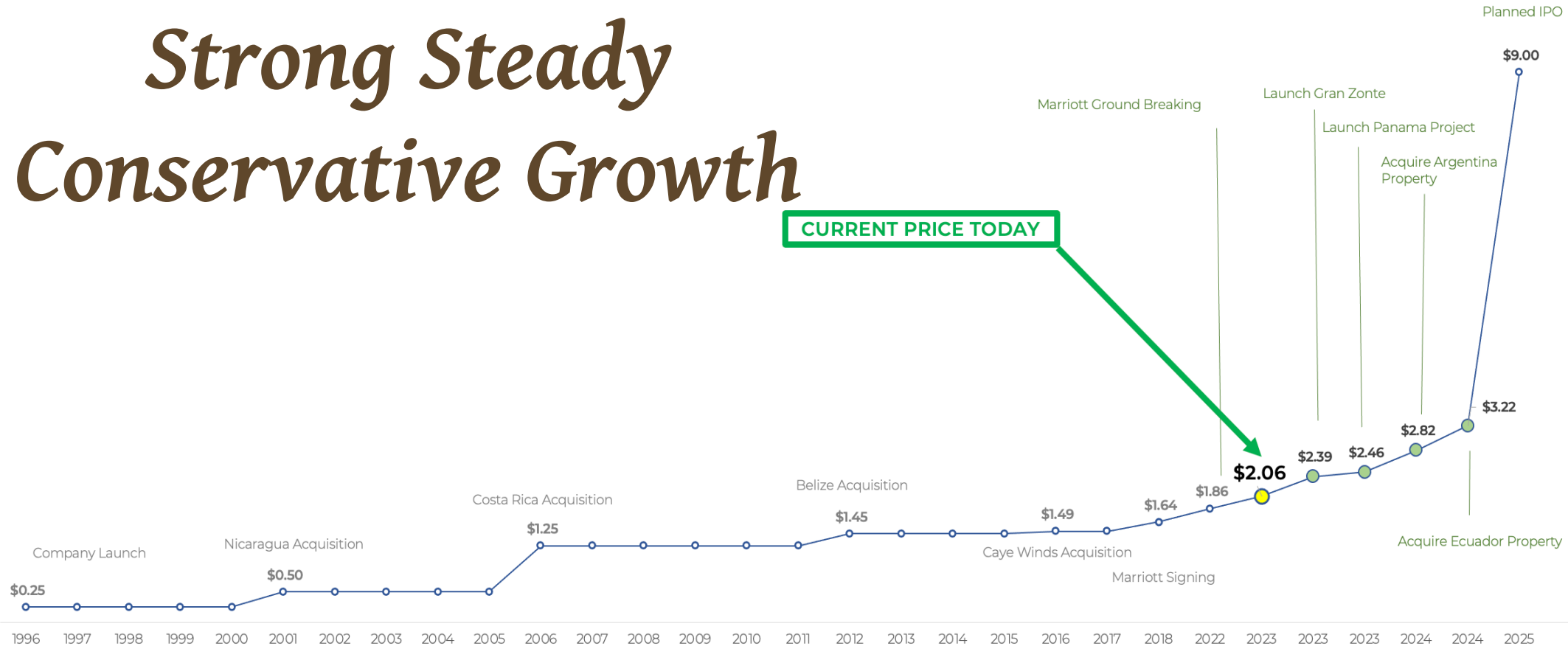
Hard Assets = Real Worth

- 4,300 acres *in 5 countries* right now
- Over 5 miles of beachfront property
- Proof of concept in place
- \$61M balance sheet
- *As new assets are added to the company books, share price will increase and new investors will pay more.*



Share Price History and Projection

Strong Steady Conservative Growth





Join the Family

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