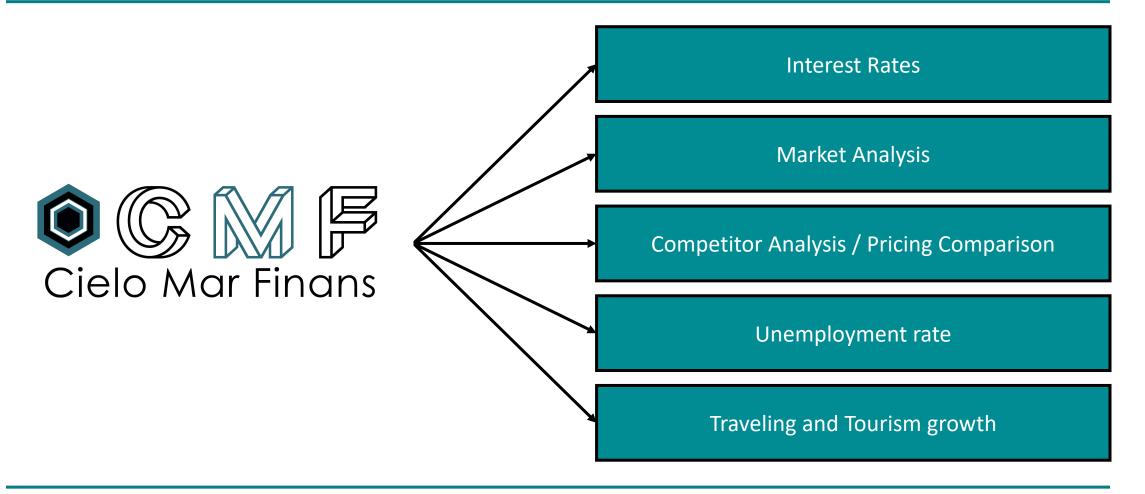
Economic Growth Comparison by Country



June 2023



Overview of Topics

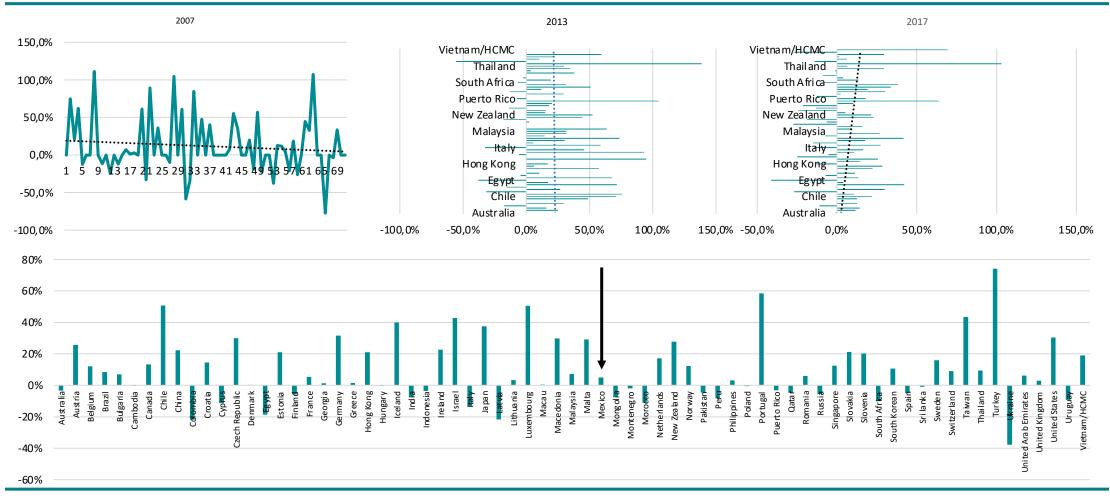




Global Inflation Adjusted Interest Rate Overview 2022







Inflation adjusted rates for countries between 2007 - 2022

Cielo Mar Finans

Stability during market turmoil – Mexico stands out and is solid

150% 100% 19% 3% 10% 1% 51% ^{7%} -7%-10% -20%-3% -7% -5% -3% -3% 4% 0% -6% 2% -5%-5%-1%-6%-1%-4%-3%-8%-4%-3%-6%-3%-5%-8%-6%-10% 11%_10% -14%-5%-10% -14%-5%-10% -8% -8% -7% -3% -6% -5% -1% 1% 2% 50% 0% -50% -100% -150% -200% Mexico Fürkiye Poland Chile Serbia lceland Croatia Latvia Singapore Ireland Japan Czechia Romania Malta Thailand Russia Macedonia Estonia Israel Hungary Lithuania Slovenia Portugal United Arab Emirates Philippines United States Cyprus Colombia -uxembourg Spain Switzerland Netherlands Austria Belgium India Italy Norway Indonesia Morocco Brazil Finland Australia China Canada New Zealand Hong Kong SAR France South Africa Germany Greece United Kingdom Slovak Republic Peru Malaysi South Korea Denmarl Bulgaria Sweder North

Residential real estate growth 2020-2022

Mexico has consistently demonstrated positive economic growth over the past five years, with an impressive 16% increase. This dynamic market presents exciting potential for investors, indicating a thriving economy and promising investment opportunities. Additionally, Mexico's maintenance of positive real interest rates further enhances its appeal as an investment destination, suggesting the possibility of attractive returns.

When it comes to acquiring a vacation home, Mexico offers a perfect blend of natural beauty, rich culture, and a vibrant tourism industry. Picture yourself waking up to breathtaking beaches, exploring ancient ruins that unveil the country's fascinating history, and savouring the delights of its delicious cuisine—all within the comfort of your own Mexican getaway.

Considering Mexico's positive economic trajectory and favourable investment environment, it undoubtedly represents an excellent choice for those seeking a vacation home that not only provides leisure but also potential financial growth. While conducting thorough research and consulting with experts is always important, the data strongly supports Mexico's position as a top investment destination. Don't miss out on the opportunity to turn your dream of owning a vacation home in Mexico into a reality.



Competitor analysis – Pricing comparison

Rivera Maya			
Sales price	\$390 000,00	\$162 451,00	\$419 000,00
Size in ft.	1432	581	1905
Size in Sqm	133	54	177
Price per Sqm	\$2 932,33	\$3 008,35	\$2 367,23

Luxury properties for sale in Ensenada (Century 21, Apartments)			
Sales Price	\$262 000,00	\$199 000,00	\$312 000,00
Size in ft	1446	1829	2152
Size in Sqm	138	97	163
Price per Sqm	\$1 898,55	\$2 051,55	\$1 914,11
Cuatrovientos			
Sales price	\$511 000,00	\$466 000,00	\$525 000,00
Size in ft	1389	1112	1153
Size in Sqm	129	103	107
Price per Sqm	\$3 960,07	\$4 510,92	\$4 901,33

Cielo Mar (market at 1800 /m2)			
Sales price	\$514 800,00	\$532 800,00	\$511 200,00
Size in ft.	3079	3186	3057
Size in Sqm	286	296	284
Price per Sqm	\$1 800,00	\$1 800,00	\$1 800,00

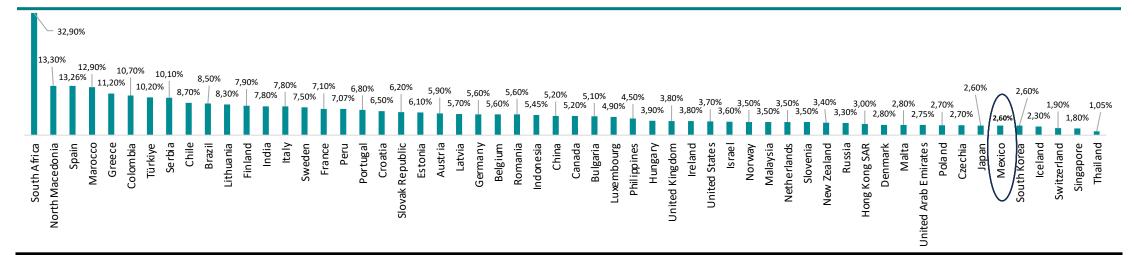
Cielo Mar presents an exceptional alternative for individuals seeking a luxurious and spacious living experience. In the first phase of the development, Cielo Mar offers villas with sizes ranging from 3,078.58 sq. ft to 3,186.22 sq. ft, providing residents with ample living space and the freedom to customize their dream home. At a competitive price of \$1,800.00 per square meter, buyers have the opportunity to acquire a highend villa at an attractive price.

Positioned outside of Ensenada, Cielo Mar benefits from a tranquil environment, offering a peaceful retreat away from the city's hustle and bustle. The location enhances privacy and exclusivity, creating a more intimate community setting for residents. Surrounded by beautiful natural surroundings, such as breathtaking ocean views or picturesque mountain landscapes, Cielo Mar allows residents to connect with nature and enjoy outdoor activities.

The emphasis on luxury and exclusivity is evident in the development's name, "Cielo Mar," which translates to "Sea Sky." Buyers can expect premium features, top-quality finishes, and a range of luxurious amenities, all designed to enhance their lifestyle. Furthermore, investing in Cielo Mar provides the potential for long-term appreciation, as the property's desirability and value are expected to grow over time.

In conclusion, Cielo Mar offers a compelling combination of spacious villas, competitive pricing, a serene location, a luxury lifestyle, and strong investment potential. These factors position Cielo Mar as an excellent choice for those seeking a high-end property outside of Ensenada.





Unemployment rate of a sample of countries in 2023

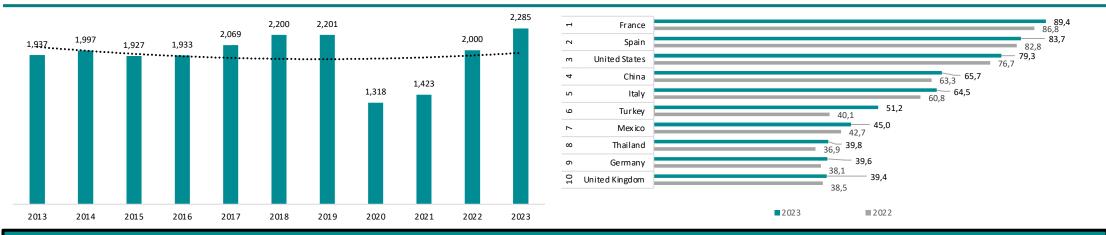
Mexico's low unemployment rate of 2.60% reflects the country's economic resilience and determination to build a prosperous future. This achievement is a result of Mexico's proactive approach in attracting investment, prioritizing education and skills development, and leveraging its strategic location. By implementing policies that promote a business-friendly environment, Mexico has successfully enticed both domestic and foreign investors, leading to job creation and a resilient job market. Additionally, the government's focus on education and skill enhancement ensures a competent workforce that meets the evolving demands of the economy.

Mexico's geographical proximity to the United States and its involvement in trade agreements, such as the USMCA, have further contributed to its job market stability. By capitalizing on its location, Mexico has been able to foster trade and export opportunities, which in turn have bolstered job growth and reduced unemployment rates. These factors combined have helped Mexico maintain a solid economic foundation and attract continued investment.

However, it is crucial to acknowledge existing challenges that require attention. Informal employment remains a significant concern, as many individuals are engaged in jobs lacking social security benefits and adequate protections. Additionally, wage disparity persists, with a considerable portion of the population earning low wages. To ensure a more inclusive job market, Mexico needs to address these issues and promote inclusive growth that benefits all segments of society. Moving forward, Mexico should remain adaptable to global challenges and focus on sustained economic growth. Diversifying the economy beyond traditional sectors like manufacturing, improving infrastructure, enhancing digital connectivity, and fostering innovation are crucial steps in ensuring long-term job market resilience. By doing so, Mexico can continue to showcase its strength amidst adversity, offering not only low unemployment rates but also quality jobs, higher wages, and opportunities for all its citizens.

In conclusion, Mexico's low unemployment rate demonstrates its economic resilience and dedication to a prosperous future. Proactive measures to attract investment, emphasis on education and skills, and strategic location contribute to a robust job market. However, addressing challenges such as informal employment and wage disparity is essential for creating a more inclusive job market. Mexico's low unemployment rate serves as a testament to its strength amidst adversity and highlights its commitment to sustained economic development.





Global growth of traveling and tourism industry

The global travel and tourism industry has faced significant challenges in recent years, largely due to the impact of the COVID-19 pandemic. However, amidst the obstacles, Mexico's tourism sector is emerging as a beacon of hope, particularly in the stunning region of Baja California.

Baja California, located in the north-western part of Mexico, is a captivating destination that showcases the country's diverse natural beauty and cultural richness. From its picturesque coastal landscapes to its vibrant cities and charming towns, Baja California offers a wide range of experiences that appeal to both domestic and international travellers.

One of the key factors that contribute to Baja California's allure is its breath-taking coastline. The region boasts pristine beaches, such as those in Rosarito, Ensenada, where visitors can bask in the sun, indulge in water sports, or simply unwind in the tranquil surroundings. The clear turquoise waters of the Sea of Cortez and the Pacific Ocean provide a perfect backdrop for activities like snorkelling, diving, and whale watching, allowing travellers to immerse themselves in the region's natural wonders.

Baja California is also home to remarkable natural reserves and national parks that preserve its unique ecosystems. The UNESCO World Heritage site of El Vizcaino Biosphere Reserve, for instance, protects diverse wildlife, including the majestic gray whales that migrate to the region's lagoons every year. Additionally, the otherworldly landscapes of Valle de Guadalupe, Mexico's premier wine region, offer an enchanting escape for wine enthusiasts and food lovers.

In terms of cultural experiences, Baja California showcases a rich tapestry of traditions and influences. The region is known for its vibrant culinary scene, where visitors can savour fresh seafood, traditional Mexican dishes, and innovative fusion cuisine. Ensenada, in particular, hosts the renowned Baja California Culinary Fest, which celebrates the local gastronomy and brings together talented chefs from around the world.

While the pandemic has undoubtedly affected the tourism industry, Baja California is showing promising signs of recovery. The region's commitment to implementing health and safety protocols, along with ongoing vaccination efforts, provides reassurance to travellers seeking a safe and enjoyable experience. As travel restrictions continue to ease, Baja California's proximity to the United States and its well-established transportation infrastructure make it an accessible destination for visitors.

In conclusion, Baja California exemplifies the resilience and potential for growth in Mexico's tourism industry. With its stunning coastline, diverse natural landscapes, vibrant cultural offerings, and commitment to safety, the region beckons travellers seeking a memorable and rewarding experience. As the world gradually recovers from the pandemic, Baja California stands ready to welcome visitors with open arms, inviting them to discover its captivating beauty and immerse themselves in its rich cultural heritage.



Summary - Mexican economical status

Cielo Mar Finans

Mexico's economic landscape has experienced significant growth and showcases a robust and resilient economy. Several key factors contribute to Mexico's exceptional economic situation, including its low unemployment rate, steady economic growth, thriving travel industry, and overall stability.

One remarkable aspect of Mexico's economic performance is its impressively low unemployment rate of 2.60%. This statistic demonstrates the country's exceptional resilience and strength amidst global challenges. Despite the economic downturn caused by the COVID-19 pandemic, Mexico has managed to maintain a stable job market, showcasing its commitment to fostering a prosperous future for its citizens.

Mexico's economic growth has also been remarkable, positioning the country as a promising investment destination. The country's GDP growth has shown consistent positive trends, with projections estimating a steady increase in economic output. Mexico's proactive measures, including business-friendly policies and regulatory reforms, have played a significant role in attracting domestic and foreign investment, stimulating economic growth across various sectors.

Furthermore, Mexico's travel and tourism industry has been a key driver of economic development. While the industry faced significant challenges during the COVID-19 pandemic, Mexico is witnessing positive signs of recovery. Projections indicate a 5.10% increase in revenue for the tourism sector in 2023, reaching an estimated \$45.0 billion USD. This growth demonstrates Mexico's resilience and attractiveness as a tourist destination, with its rich cultural heritage, breath-taking natural landscapes, and vibrant tourism offerings.

Mexico's strategic location further contributes to its robust economic situation. Situated at the crossroads of North and South America, Mexico serves as a gateway to major global markets. Its proximity to the United States, one of the largest travel markets worldwide, provides a significant advantage. As travel restrictions ease and confidence in travel returns, Mexico is well-positioned to benefit from increased tourism flows from its neighbouring country. This advantage, combined with Mexico's diverse range of attractions, including world-renowned archaeological sites, pristine beaches, vibrant cities, and rich culinary traditions, continues to attract tourists from all over the world, bolstering the country's economic growth.

Moreover, Mexico's stability and commitment to fostering a favourable investment climate have further contributed to its robust economic situation. The government's implementation of regulatory reforms and incentives designed to attract investment has streamlined business processes and created a business-friendly environment. Additionally, Mexico's active participation in international trade agreements, such as the United States-Mexico-Canada Agreement (USMCA), has boosted trade flows and provided a platform for economic growth.

In summary, Mexico's economic situation is marked by low unemployment, steady economic growth, a thriving travel industry, and overall stability. The country's impressive low unemployment rate showcases its resilience and strength amidst global challenges. Mexico's proactive measures, business-friendly policies, and regulatory reforms have attracted investment and stimulated economic growth. The travel and tourism industry, supported by Mexico's rich cultural heritage and strategic location, contributes significantly to its economic development. With its robust economic situation and promising growth prospects, Mexico stands as an attractive investment destination for both domestic and international investors.

