

Cretan Life is a Greek registered company based in Chania, Crete, governed by the laws of Greece, and registered at the Greek Chamber of Commerce.

### Crete Office

Cretan Life

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### UK Office

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### Websites:

[www.cretanlife.co.uk](http://www.cretanlife.co.uk)

[www.cretanlife.ru](http://www.cretanlife.ru)

[www.cretanlife.gr](http://www.cretanlife.gr)



### Our Property Partners

#### UK Advisors

FSA authorised fund operators

Acorn Corporate Finance.

Bollin House, Riverside Park,  
Wilmslow, Cheshire.

SK9 1DP, UK.

Tel No: 0044 (0) 870 122 5420

Fax No: 0044 (0) 870 122 5421

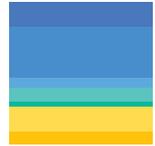
Email: [mail@acorncapital.co.uk](mailto:mail@acorncapital.co.uk)

Website: [www.acorncapital.co.uk](http://www.acorncapital.co.uk)

[www.investwithcretanlife.co.uk](http://www.investwithcretanlife.co.uk)



acorncorporatefinance



cretan life  
INVESTMENTS FOR LIFE

An island of  
opportunity  
in a sea of  
uncertainty.

An investment  
that truly stands  
the test of time.

Building land with planning  
permission for sale on the  
island of Crete, Greece.



*Call in for a chat or a coffee to our office  
in Chania port (near the fountain)  
Or ring Andreas on (0030) 6948 701481.*

## Crete, an investment of great interest

Along with wonderful financial potential, Crete has a fascinating story to tell. Over four thousand years ago the island was the centre of the Minoan culture, which was the cradle of the Greek civilisation which eventually became Europe's greatest heritage. In fact, mythology tells us that Zeus himself grew up on the island. What is certainly true is that Arabs, Venetians and Turks have all at one time ruled over the island, and left their distinctive historical mark. With 310 days of sunshine a year, Crete can also claim the longest gorge, the longest lifespan, one of the longest Blue Flag beaches in Europe . . . and probably the best olive oil in the world.

Inhabitants of Crete prefer to be known as 'Cretan' rather than Greek.



## Welcome to Cretan Life . . . specialists in the sourcing, securing and selling of land in Crete

Cretan Life now brings you a brilliant investment opportunity, by offering an extensive portfolio of land plots with planning permission for purchase in the beautiful North West region of Crete. All are within 35 minutes drive of an airport, and only a short walk or drive from beautiful beaches and stunning countryside. At a time of worldwide economic uncertainty, when other financial options are falling in value or giving disappointing performance, this is a literally solid investment.

### Why buying land in Crete is such an attractive proposition

Land has always been recognised as a good investment. It is a finite resource, and unlike bonds and shares it has a physical and tangible reality. Land in Crete is particularly attractive for many reasons. The island enjoys the stability of EU membership, making it a safer proposition than some of the former Eastern Bloc countries. Most importantly, the market in Crete is in the relatively early stages of development which means there is excellent potential for growth - unlike oversubscribed areas of Europe where prices are much higher. Cretan Life can help you explore and benefit from the possibilities with a totally professional service.

Many nationalities purchase land from Cretan Life including many European countries, the Middle East, the Caribbean and Russia.



# 4 WAYS you can take full advantage of purchasing land from Cretan Life

Cretan Life are not agents, everything we sell we own and everything we sell can be built on. We offer you greater flexibility for your money with a choice of 4 WAYS to invest that are designed to suit individual requirements and preferences.

- 1 Buy land for long term capital gain
- 2 Buy land and build on it - saving yourself the developer's profit
- 3 Buy land through your pension, and make your money work harder
- 4 Invest in the Cretan Life Land Fund for long term capital growth.

***"Buy land, they're not making it any more"***

Mark Twain 1835 - 1910



## 1 Buy land for long term capital gain

Buying land with planning permission is rather like buying gold. Once you own it, you don't have to actually do anything with it - other than wait for it to appreciate in value, and decide when to sell and take the profit. Better still, if you purchase one of the larger plots from Cretan Life you can subdivide it into smaller plots to give you the option of selling some to take a profit, and retaining the others to maintain your long term investment. Cretan Life's land buying track record has yielded significant gains for our clients when measured against sales value and bank valuations.

***Due to the current global uncertainty Cretan Life now offers our own mortgages for land purchase at competitive rates. You can mortgage up to 60% up to a maximum of 10 years.***

Cretan Life also has strong relationships with Piraeus Bank, one of the leading Greek banks. Through Piraeus Bank Cretan Life clients can borrow to purchase land, build on it, or a combination of both - at more competitive rates than those in the UK. *(Dependant on circumstances)*



**The White Mountains of Crete are limestone and the highest peak is 2453 metres high. Souda Bay is up to 150 metres deep.**

## 2 Buy land and build on it - saving you the developer's profit

You might want to own a newly-built property on Crete - to generate a rental income, either as a holiday home or apartments, or as somewhere to retire to in the future. All are attractive options, but why buy from a developer when you could save yourself a small fortune with the alternative offered by Cretan Life? Just think about it. Developers buy land, hire a builder and pay construction costs . . . then add a big profit margin before offering a property for sale. Yet if you purchase land from Cretan Life you could save thousands by cutting out the developer, and we will help you with the construction at every stage. *See the story on the opposite page for the dramatic difference this can make*

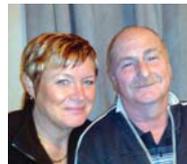


### Chicken Souvlaki

-1kg Chicken Cubed. Combine 50ml (1/2 cup) olive oil, juice of one lemon, sprinkle of Oregano, salt, black pepper and pour over chicken and marinate for a few hours. Skewer and bbq or grill - Enjoy!

## A saving of as much as €120,000 for UK couple

Derek and Jackie Shone from Bolton in the UK wanted to make a permanent move to Crete. They loved the village of Litsarda and wanted a 134 sq.mtr. detached villa with a swimming pool and views to the sea and the White Mountains. Some developers were offering just what they wanted nearby, but at prices of around €330,000



Rather than pay this, Derek and Jackie bought a plot of land in Litsarda from Cretan Life and we recommended local builders and craftsmen. It works out that the cost of this plot, together with construction costs and all the relevant taxes and fees adds up to a 'turnkey' price of €210,000.

This means they will have exactly the home they want, built to their own design and specification but with a massive saving of nearly €120000. The villa will take 8 months to complete. Contracts have been signed and construction has just commenced and the price even includes an engineer who is project managing the whole construction process!

**A healthy annual rental return on an increasing asset**

## The added advantage of a rental income for Derek and Jackie

May / October	€850 x 8 weeks = €6,800
June / September	€1,150 x 8 weeks = €9,200
July / August	€1,500 x 8 weeks = €12,000
<b>TOTAL:</b>	<b>€28,000 per season</b>

Less unknown time a house not to be occupied: 30% (€8,400)  
Total rental income on 70% occupancy: **€19,600**

### 3 Buy land through your pension, and make your money work harder

If you have a UK pension fund you could use it to purchase land in Crete and make your money work harder to achieve a higher return than other investments. To do so, it's simply a matter of converting your existing pension into a SIPP (Self Invested Pension Plan). Nearly all the normal tax breaks associated with your pension will still apply - and assets grow free of UK income and Capital Gains Tax. SIPPs are currently the fastest growing pension vehicles in the market place and forecasts indicate they may well become the mainstream product in UK pensions in the near future. Given the poor performance of conventional pension funds, land with planning permission offers a highly attractive proposition.

*We can recommend a UK based IFA - please enquire.*



The Kalyves Beach Hotel. [www.kalyvesbeach.com](http://www.kalyvesbeach.com)



The Almyrida Residence. [www.almyridabeach.com](http://www.almyridabeach.com)

The population of Crete is approx. 650,000.  
The population of Greece is approx.  
11 million of which 7 million live in Athens.

### 4 Invest in the Cretan Life Land Fund for long term capital growth



The **Cretan Life Land Fund** was established in response to market demand for a way to invest in land without direct ownership - something not normally offered through traditional property fund portfolios. It has set a target return in excess of 12% per annum, with a 5-7 year investment term to maximise prevailing market opportunities and conditions. The **Cretan Life Land Fund** is a UK Limited Partnership Collective Investment Scheme - and allows investment from UK and overseas investors (*minimum investment 20,000 GBP*). Full details are available on request. Cretan Life is the General Partner of the fund, and has a proven track record of profitable land acquisition and sales. The **Cretan Life Land Fund** is operated by **ACORN CORPORATE FINANCE LTD** and regulated by the **Financial Services Authority**.

*Please visit [www.acorncapital.co.uk](http://www.acorncapital.co.uk)  
[www.investwithcretanlife.co.uk](http://www.investwithcretanlife.co.uk)*

## Cretan Life sells land and historical houses.

***We are not agents. We are not builders.  
Everything we sell we own.  
Everything we sell is legal.  
Everything we sell can be built on.***

**We can offer our own mortgages, and can recommend engineers, architects and builders who can be relied upon for their fair-pricing structure, honesty and professionalism.**



## Cretan Life owns land with planning permission to build in a variety of locations

We offer plots of land in different areas of the Apokoronas region in the north west of Crete, a short drive from the old Venetian port of Chania. With its unique charm, this is one of the most popular regions of Crete - which is now being reflected in the prices of land and property there.

**We offer our own Mortgages**

***Note: we are continuously acquiring more land, so please ask for an up to date price list.***



## Litsarda

With stunning views of the White Mountains and sparkling blue sea, the quiet village of Litsarda has an unspoilt charm. Yet it offers the astute investor, the chance to be 'in at the start' of the boom projected to follow the development of a planned new golf course nearby. The village is served by a church, primary school, taverna and mini-market. There are many villages and beaches nearby, and Georgiopolis, one of the longest beaches in Europe is only a 10 minute drive away.

**Building Plots from 39,950e**



Our plot in Litsarda

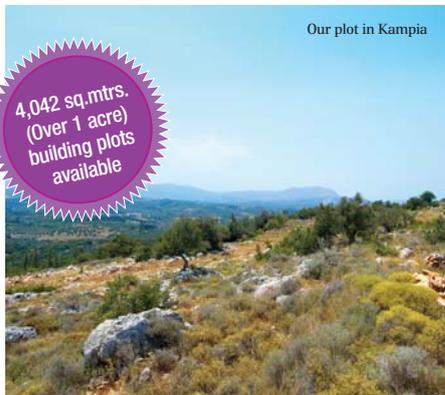
## Kampia

Kampia has natural surroundings of breathtaking beauty, with panoramic views to the White Mountains and the sea. It's in a quiet and exclusive area, yet has easy access to all facilities, entertainment and beaches. Situated just 5 minutes from the bustling Almryrida beach resort, it's fast becoming one of the most sophisticated villages in the area.

**Nana Mouskouri, the singer who has sold over 300 million records was born in Chania**

Our plot in Kampia

4,042 sq.mtrs.  
(Over 1 acre)  
building plots  
available



### Easy Beef Stifado

Knob of butter, 1kg of cubed beef, 500g diced and peeled tomatoes, 1kg shallots or small onions, 1 cup (250ml) red wine mixed with a teaspoon of sugar, 2 bay leaves, 1/2 tsp cinnamon, 1 tsp paprika, 1 garlic glove. Brown/seal the meat in the butter, add the rest of the ingredients, mix well and place in a casserole dish and pour over hot water to just cover. Cook for approx 1 hour. Take the lid off for the last 15mins. Yummy!

## Plaka

With breathtaking views to the White Mountains and out across Souda Bay, this all-year-round lively village with its bars and tavernas combines traditional ways with modern life. Plaka is home to a thriving international community and has a great cosmopolitan atmosphere.

Many stunning  
village sea view  
building plots



Many beautiful beaches are nearby

**Cretans have one of the longest life expectancies in the world.**



Ready to go design for a  
230 sq. mtr. villa in Plaka



Views from one of our plots in Plaka

## Kokkino Horio

Build up to  
1,140 sq.mtrs. on  
one of the best  
plots in the area.

The village where scenes from 'Zorba the Greek' was filmed, Kokkino Horio has awesome vistas, on one hand across the waters of Souda Bay, on the other clear across to the mountains of the Akrotiri

Peninsula. The narrow, meandering streets also offer unexpected views through picturesque archways and church doorways. *Architectural designs for 5 stunning villas and 3 apartments have already been produced for this exclusive building plot.*



The nearby beach resort at Almyrida



Suggested designs for villas in Kokkino Horio



Kokkino Horio Bay



The nearby beach of Kalyves



View from our plot in Kokkino Horio

## Drapanos

A peaceful village steeped in traditional charm, with a prime location that makes it an exciting prospect for the investor. Set within a large olive grove, the plot is not far from the beach and within walking distance of the village centre. The plot offers beautiful views to the White Mountains and if built-out all villas/apartments will have sea views from 1st. floor level.



Sea and mountain views from our olive grove plots



Views to the White Mountains from our plots



Views from the village of Drapanos

Build up to  
800 sq.mtrs.  
in a beautiful  
olive grove

Crete is approx. 260kms long and up to 60kms wide.

## Samonas

Lying at the foot of the White Mountains, our building plots in Samonas have spectacular panoramic views over the valley and to the sea beyond. Set in a prime location within this peaceful elevated village with its own boutique hotel and amenities, our Samonas plots will also benefit from views of the new planned golf course.

Beautiful  
mountain village  
sea view plots  
49,950e



Village picture of Samonas



Views from Samonas Taverna



Views from Samonas plot to the White Mountains and Psiloritis Mountain



## Karanou

At the foot of the Omalos Mountain, Karanou is one of the most historical villages in Crete. Yet it also has all modern amenities, including mini-markets, restaurants and coffee shops. Our large plots are a very short drive from the village centre. They are on different levels and offer spectacular uninterrupted valley and sea views.



The village of Karanou

Views from Karanou plots



Half acre  
building plots,  
to build  
200 sq.mtrs  
69,950e

Distant sea views from our plots in Karanou



There are approx 300,000 goats and about 600,000 sheep in Crete.

## Kefalas

This picturesque village is on top of a hill, with views from one side over Chania and Souda Bay - and from the other to Georgioupolis Bay and Rethymnon. A large sloping olive grove would give all the houses uninterrupted sea views, and our plots are only 5 minutes walk from the village centre amenities.

Idyllic olive grove plots available



Traditional coffee shop in Kefalas Square

Metaxa Brandy - Rose petals are one of the ingredients used in the production of this popular drink.



Our olive grove in Kefalas

## Kamos

Kamos is one of the most dramatic and scenic villages in Crete, and all required amenities can be found in the village square. It has its own small harbour and hidden sandy beaches and gorges nearby. Our large 6 acre plot is actually on the edge of the beautiful shoreline and whilst being 'off the beaten track' offers superb long term investment potential with the possibility of being granted planning permission for a significant development which is still in progress.

*Please enquire for an update.*

Estimates say there are 30 million olive trees in Crete. The average tree produces 10-15 litres of olive oil each season.

A 6 acre (24,000sq.m) shoreline investment plot



Our sea-front plot in Kampos



Kamos Gorge



Views from Kampos plot



The sandy beach near our 6 acre (24,000sq.m) plot

## A derelict house in Litsarda, ready to raise expectations

A rare opportunity to purchase and renovate a traditional Cretan house in the up-and-coming village of Litsarda, retaining all the distinctive traditional features - but with the freedom to adapt it to life in the 21st century. It comes with 'ready to build' plans to develop as a 3 bedroom 3 bathroom property with swimming pool set within a walled garden.



Village picture of Litsarda



Our Old House in Litsarda

**The Samaria Gorge is said to be the longest in Europe (16km).**



Nearby beaches



Nearby Tavernas



Recommended designs for our Litsarda house

## A selection of historical houses in the old port of Chania

Chania Heritage is a specialised part of Cretan Life that offers houses and apartments with a rich legacy in the most historic quarters of this ancient 'seafaring city' which today is starting to attract visits from some of the most luxurious yachts in the Med. Properties here are being restored to their former splendour by investors seeking an exclusive way to obtain a premium return. Cretan Life offers such properties for sale as full and legal owners.



The Lighthouse and Naval Museum in Chania



The Old Harbour of Chania

## A front-line apartment in Chania

As a typical example of our portfolio, we have a beautifully renovated two bed, two bath apartment overlooking the old port in Chania. With stunning harbour views and being offered fully furnished with custom-made hand crafted solid oak cabinetry and travertine marble bathrooms, the apartment is set in an elevated but surprisingly quiet position above the bustling bars, tavernas and restaurants of the old port and offers a very rare opportunity for the shrewd investor to purchase historical furnished accommodation in Chania Harbour with tremendous views and rental potential.



**Our apartments are available to rent**

Views from our front-line apartment

## Two connected 'ready to renovate' houses hidden in Chania Old Town

In the maze of little streets of the Venetian harbour, we have two absolute gems. A pair of traditional houses on three floors that can be linked together to either form one exclusive residence or a small complex of studios or apartments.

Crete has an average of 310 days of sunshine per year.



Our two connected houses

## A large house with even larger potential

Located amongst the old custom and harbour offices, this large house in a private street is one of the 'twelve monuments' of Chania Old Town. Spread over three stories, it has a courtyard at street level with private parking, and a rooftop terrace with sea and mountain views.



Soon to be renovated, a large house with even larger potential

## Meet the Cretan Life team

Hi, I'm Andreas Theocharides, Managing Director of Cretan Life and I hope you enjoy your visit. I take personal responsibility for every purchase and sale that Cretan Life makes. If you are buying from elsewhere we also offer a plot and villa legal checking service. I am professionally supported by a small team here in Crete and between us we speak most European languages as well as Russian. Please pay us a visit to our office in the old port in Chania (just up the road from the fountain). If you would like us to come and meet up with you at your hotel then please ask your hotel receptionist to contact me on 6948701481

Regards,  
**Andreas Theocharides.**



### Useful Information

**Police - 100 Fire - 199 Medical Emergencies - 166**

Emergency Hospital Department: 0030 28210 22256

General Hospital of Chania: 0030 28210-22000

Tourist Police: 0030 28210-73333

### Consulates:

Great Britain: 0030 2810- 224 012

Germany: 0030 2810-226 288

Denmark: 0030 2810-240 580

Italy: 0030 2810-342 561

Norway: 0030 2810-341 872

Holland: 0030 2810-346 202

Russia: 0030 2810-281 456

Sweden: 0030 2810-226 254

France: (Athens) 0030 210 339 1000

USA: (Athens) 0030 210 721 2951

### Bank opening hours in Chania:

Monday – Thursday 8.00 – 14.30

Friday 8.00 – 14.00

**Supermarkets:** 8.00 - 21.00

**City shops:** Monday, Wednesday: 9.00 – 14.00 Tuesday, Thursday,

Friday: 9.00 – 14.00 and 18.00 – 21.00 Saturday: 9.00 – 14.30

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