

**Boris Mannsfeld & Associates
Placencia Belize Real Estate**



**2015
WELCOME
PACKAGE**



Boris Mannsfeld & Associates

Placencia Belize Real Estate

BUYER'S PACKAGE

Placencia, Belize has become a worldwide Caribbean destination for tourists seeking to experience its beautiful beach, exotic islands and scenic village. Enchanted by its beauty, and all that the country has to offer, many are choosing Placencia as their location to retire, own their dream vacation home, or investment property as a means of income.

There are many reasons so many from the U.S., Canada and Europe are coming to Belize:

- Belize is the only English-speaking country in Central America.
- The country has a retiree program that attracts countless.
- There are absolutely no barriers to foreign investment.
- The real estate system is very easy to navigate.
- Belize Law is based on English Common Law.
- There is no capital gains or inheritance tax.
- It has a growing, private offshore banking sector.
- Foreigners receive fee-simple absolute title to all property.
- Property taxes are below \$100USD per property annually.
- Income taxes are exceptionally low.
- Quick two+ hour flights from the USA

New homes and developments are breaking ground at a healthy and sustainable pace on the Placencia Peninsula and eager visitors and investors, just like you, are springing at the opportunity to have a piece of this little paradise.

Throughout this buyers package we try to give you a better idea of how real estate works in Belize, how we work as a company, and what Placencia has to offer to you. Please feel free to ask us any questions you may have; we're here to help you educate yourself on your home options, and give you a vivid sense of life in Placencia.

ABOUT US

Well-respected for the highest level of ethics, service, and professionalism, Boris Mannsfeld & Associates is the leading real estate company serving the Placencia real estate market. Having served the needs of the local market for many years, Boris Mannsfeld & Associates is the expert.

If you are seeking to purchase, invest and/or develop a property on the Placencia Peninsula, then contact us for a free, professional consultation, and a tour of real estate properties. We represent quality properties, great deals, luxury homes, beautiful islands and everything in between.

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Voted

**2013
&
2014**



“Real Estate Agent of the Year”



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OUR CREDENTIALS FOR SUCCESS

Over the years Boris Mannsfeld & Associates has sold and invested in hundreds of properties in Placencia, Belize ranging from vacant land, private homes, condos and commercial buildings.

- Over 22 years of real estate experience and contacts in the Placencia community.
- Boris holds an international economics degree from UCLA and an MBA from DU.
- Boris is a licensed Colorado, USA real estate Broker with 10+ years of experience in developing, purchasing and selling real estate.
- Boris is part owner of Robert's Grove Beach Resort in Placencia – Top hotel in Placencia and BTB awarded Hotel of the Year 2008.
- Developer of The Villas at Coco Plum – a highly respected condo resort in Placencia.
- Frik obtained a paramedic degree, a master in information technology and an entrepreneurial MBA from Flanders Business School in Belgium and Kellogg School of Management.
- Powerful marketing portfolio and services.
- Our team speaks English, French, German, Dutch, Italian and Spanish
- Convenient office in the heart of Placencia.
- Boris and Frik are partners in their new venture, Placencia Concrete.

ACTIVE ASSOCIATION MEMBERSHIPS



AND CHAMBER OF THE AMERICAS



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PURCHASE YOUR REAL ESTATE IN BELIZE

Purchasing real estate in Belize is very simple and extremely secure. The mile thick documents that are common with a property purchase in the USA, Canada and/ or Europe are thankfully not part of the buying process here. There are no barriers to foreign ownership and, as a member of the British Commonwealth, Belize has a legal system based on British law and is the only English speaking country in Central America. Foreigners have the same property rights in Belize as do local citizens, and can own beachfront property in Belize. In addition, Belize has no capital gains or inheritance tax and a growing private offshore banking sector. Corporate income taxes are also quite low and can be as low as 1.75% of gross sales! Owning real estate in Belize is rewarding.

STEP BY STEP PURCHASE PROCESS

1. Complete and submit a Purchase contract to the seller or seller's representative via Boris Mannsfeld & Associates.
2. Select closing company or attorney. Boris Mannsfeld & Associates suggests closing through a very efficient closing company - International Services (www.Belizeoffshoreinvestors.com) or via the Belize attorney Rodwell Williams of firm Barrow & Williams.
3. Upon acceptance of the contract you will need to wire the 20% earnest money deposit to the escrow account of your Belize attorney, Belize closing company or Boris Mannsfeld & Ass.
4. Boris Mannsfeld & Associates and the buyer complete all inspections on the property, due diligence and planning for after the closing. The closing company simultaneously completes title research and prepares closing documents. Results of the title search are emailed to the buyer for review.
5. The closing company or attorney via Federal Express delivers closing documents to the seller and buyer. Detailed instructions will be included. Both the buyer and seller sign the documents in the presence of a Notary Public. Original documents are then sent via Federal Express back to the closing company in Belize. Closings usually complete within 30 days of the signing of the original purchase contract.
6. Simultaneous with the execution of the closing documents, the buyer is to wire the balance of the purchase price to the escrow agent.
7. Once all closing documents and funds are received and thoroughly reviewed and approved the closing agent or attorney will record and register the property in the buyer's name or the name of the buyer's (offshore) entity, utilizing a "Transfer of Land" document and will disburse all funds (seller, real estate agents, etc.). The Government of Belize will issue a "Land Certificate" (your title) yet it can take from 1 to 3 months to have the certificate issued. The closing company will receive the title and will contact you as soon as it is in their hands. The "Transfer of Land" certificate will in the mean time be your proof of title and ownership.



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TITLE

Title to property in Belize can be held in three different ways: Deed of Conveyance, Transfer Certificate of Title, and Land Certificate. A Deed of Conveyance is the old form of title ownership and is a registered instrument of ownership. This form of ownership can be converted to a Certificate of Title with an application (an attorney is required). Any subsequent buyer is issued a Transfer Certificate of Title. A Land Certificate is an absolute title and applies in new or specially designated areas. Under the Registered Land Act of 1987, the government is converting all freehold land (held under Conveyance) to new Land Certificates so to achieve a uniform system. Almost all properties that are sold on the Placencia Peninsula are sold via a Land Certificate. You are issued an absolute fee simple title to your property. "Fee Simple" means that the title gets automatically passed onto the spouse in case of the owner's death.

Title insurance is available through Stewart Title out of Texas. The cost is 2% of the purchase price. Title insurance is rarely utilized in Belize due to the high security of the Absolute Title.

HOLDING TITLE

The easiest way to own property in Belize is in your own name, although that is not recommended as the property could be subject to seizure by a judgement creditor. The best way to hold title to real property in Belize is in the name of an entity, such as a corporation. We recommend that you separate the property ownership (title) from the property rental / hotel business (management). These are assets and liabilities respectively which should be separated into different entities.

Upon receipt of payment and the order form(s), a Nevada "C" Corporation or Nevis Business Corporation can be duly formed on the same business day. Local Belize Companies (LLC) are formed within a week, but can take 2-3 weeks in total to complete as the Central Bank of Belize must return an authorization letter for the foreign (alien) ownership of the Belize LLC.

It is imperative to make the decision on **how** to hold title to your property prior to closing. Anytime you change ownership (including name on the title) you will be subject to paying a 5% Stamp Duty, which is a tax imposed on the purchase price of the property by the government of Belize. Avoid unnecessarily paying this tax twice by choosing how you will hold title **prior** to your closing date.



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PROPERTY TAXES

Property taxes are levied yearly in advance and can be paid by mail or in person at the Lands Department in Belmopan. Property taxes are based on the land value, not the building value, and are generally 1.5% of the assessed value. Assessments are usually 10-40% of the market value. The low property taxes in Belize minimize the holding costs when purchasing real estate for a long-term investment

Property Taxes Example: Boris Mannsfeld & Associates sold a waterfront lot for \$US 200,000. Property taxes for 2010 were \$BZ 14.63 for the year. This is only \$US 7.32 (Seven dollars and thirty-two cents).

CLOSING COSTS ABOVE THE PURCHASE PRICE

The buyer has to pay the Government registration fee called "Stamp Duty" on any price exempting the first \$US 10,000. The Stamp Duty is 5% of the value of the real estate, which is normally the purchase price, yet when you purchase a furnished home the Stamp Duty is based on the purchase price minus the value of the personal property. This will save you a few dollars (every penny counts!).

As the buyer you normally pay 100% of the closing costs. These fees typically include title search and opinion, escrow, title certificate, registration, payments of taxes and government fees and disbursements. Most people utilize a Belizean attorney for the closing and they typically charge a 2% (of purchase price) fee. Boris Mannsfeld & Associates has also utilized a very successful closing company in lieu of an attorney on many transactions. They will close a real estate deal for around \$1,500 USD.

REAL ESTATE AGENTS / HOW DOES REAL ESTATE WORK IN BELIZE?

Real estate agents in Belize are not licensed because there is no governing association with set rules and regulations. Meaning, most agents in Belize have never received any formal training, much less follow an obligated code of ethics and standards. Steps, however, are being put in place to create an association to establish and enforce rules and regulations for the Real Estate Industry.

Boris Mannsfeld has been a licensed real estate agent for over 15 years. Frik De Meyere is licensed in Belgium. Both associates have strong professional ethics that they stringently follow. We suggest that all property buyers in Belize ask for referrals from their agent, prior to working with them, to ensure the agent is known to deliver professional and ethical service. Make sure you review all your real estate documents on your own before transferring any funds. Do your homework. The real estate market in Belize is very safe, yet, like anywhere in the world these days, screwballs exist waiting to take advantage of people.



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FINANCING

Most people pay cash for real estate in Belize. Some foreigners will tap into a home equity line of credit (HELOC), if needed. Foreign banks will not lend for a purchase of real estate in Belize. Occasionally owner financing is available, but is not common. A handful of well-established local (and some international) banks in Belize provide a mortgage for purchases. In general they will lend 65-70% "Loan to Value" with 15-20 year terms. Finance is available in Canadian Dollars, US Dollars, British Sterling or Euros. Your interest rates are linked to the US LIBOR rate, which provides some stability from wild fluctuation swings. Currently the interest rates are 11% - 17% annually, as the banks add quite a few points to the LIBOR rate! Boris Mannsfeld & Associates has a very good network of contacts with Belize banks; please inform us know if you need assistance.

FREQUENTLY ASKED QUESTIONS (FAQ)

CAN I DRINK WATER FROM HERE? Yes, the water is some of the best in the region and comes from a nearby underground aquifer from the Maya Mountains.

IS THERE A RETIREMENT PROGRAM IN PLACE? HOW CAN I QUALIFY? A special Qualified Retirement Persons Program (QRP) has been designed specifically for retirees who wish to live in Belize.

WHAT DOES THE GOVERNMENT CHARGE FOR BUSINESS TAX? The general sales tax is 12.5%, and business tax is a max of 15% of net income; business tax varies from business to business based on classification. Please inquire for more information.

WHAT ARE THE BUILDING CODES? The IBC's (International Building Codes) are being followed. Your building plans will need to be stamped by a Belizean engineer. The engineer will need to approve the structural, electrical, plumbing, and septic systems. We recommend hiring a licensed architect.

ARE THERE ENGINEERS AND ARCHITECTS IN THE PLACENCIA AREA? We have local and international services at your convenience here on the peninsula to cater to your engineering and architectural needs. Please inquire for more info.

WHAT PROFESSIONAL SERVICES ARE PROVIDED ON THE PENINSULA? Some of the professional services provided in Placencia include: accounting, architect services, engineering, dentistry, doctors, lawyers, management consultants, interior design, and landscaping. Please inquire at Boris Mannsfeld & Associates for additional services.

WHAT ARE THE RULES AND REGULATIONS ON IMPORTING PETS? The pet must have a recent veterinary certificate of health (14 days). Also, it must have a valid rabies certificate: not less than one month, or more than one year prior to the date of importation into Belize. This certificate can be included in the veterinary certificate.

WHAT ARE SUGGESTIONS ON IMPORTING CARS, HOUSEHOLD ITEMS ETC.? One advantage of the Qualified Retired Person is the duty free import of cars and household items, inquire within for other options.



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CAN I VOLUNTEER IN THE COMMUNITY? Yes, the Placencia community is open to new volunteers. The Humane Society, Rotary Club, volunteer Fire Department, Youth Sailing Club and Youth Center and schools are just a few of the many activities to volunteer your time.

WHAT ARE LOCAL AND ANNUAL ACTIVITIES THAT I CAN ATTEND? Fishing enthusiasts, Christmas party-goers, art lovers, foodies, carnivalers, culture lovers and even athletes will want to mark their calendars!

- January – Rotary New Years Eve Party kicks off the year with a blast of fireworks,
- February – Famous Placencia sidewalk Arts Festival
- March – The Taste of the Peninsula Dinner and Dance and The Easter Extravaganza
- April – Placencia Humane Society Fur ball
- May – Gladden Split Whale Shark appearance for Divers
- June – Famous Placencia Lobster fest
- September – Independence Day carnival and Placencia BTIA's Salt Water fishing Tournament
- October – Barefoot Bar's Halloween Party and Rotary Haunted House
- November – Garifuna Settlement day Celebrated on the Peninsula
- December – End Of The World Marathon and Half Marathon for sports fanatics and Famous Placencia Peninsula Mistletoe Ball.

WHAT ARE THE LOCAL CONGREGATIONS IN THE COMMUNITY? We have two main congregations on the peninsula, Catholic and Anglican

HOW DOES THE SCHOOL SYSTEM WORK? In Placencia we have private and public schools operating, school term starts in September - December off for Christmas break reopens January – June off for summer break.

CAN I HAVE SOMEONE RENT MY HOUSE OR CONDO WHILE I AM AWAY? Yes, most vacation homeowners are participants in VRBO (Vacation Rental Business Owners); where you manage your property online or you can hire one of the local rental managers. Please inquire for references on local rental managers - refer to our list.

WHAT IS THE ECONOMIC VALUE OF MY PROPERTY? The location of your property will determine the value. We'll be happy to provide a market analysis comparison. We would be happy to make you a detailed analysis comparison. There are no public records of property value and sales prices.

CAN I GET A MORTGAGE FROM LOCAL BANK? Because Belize has a strong off shore banking market, and 90% of the Belizean wouldn't qualify, the demand for home mortgages is low. Only just recently Belize Bank launched a mortgage program for foreigners. They are willing to lend up to 60% loan-to-value at around a 10% interest rate (as of June 2014).

IS THERE A SEWER SYSTEM IN PLACE? It's currently under construction; residents are using septic tanks.



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IS GAS AND ELECTRICITY ECONOMIC? It costs about \$50BZ to fill a 10lbs butane cylinder and about \$045BZ/ kilowatt for electricity.

IS THERE OFFSHORE BANKING AVAILABLE? Yes, different parts of the country have offshore banking available. For Placencia dwellers, we highly recommend Praia Residence Premium in offshore Banking, inquire within.

IS THERE OWNER FINANCING IN PLACE? Owner financing are available on some property you can inquire with us we are happy to update you on availabilities.

CAN I PUT A JETTY IN FRONT OF MY BEACH LOT? Here in Placencia a pier/jetty permit is granted to property approximately every 500 - 1000ft of an existing granted pier permit. There is an up-front fee to find out if your property is eligible.

CAN I DREDGE BEHIND MY LAGOON PROPERTY AND PUT A PIER/ JETTY? Yes. Because the lagoon is ideal for bigger boats, obtaining a permit for dredging or even a pier/jetty for your lagoon property is very achievable.

BELIZE, THE NATURAL CHOICE

Known in travel circles as "Mother Nature's Best Kept Secret", Belize is truly an exotic paradise that will open your eyes to a plethora of new experiences.

Everyone around the world dreams about coming to an exotic tranquil locale, complete with sun-drenched beaches. Belize is well known as a travel destination around the world for many reasons including the following:

- Strong stable Belize dollar
- Peaceful Nation
- English speaking
- Close proximity to the US, Mexico, Central America and the Caribbean
- Lower cost of living
- Good educational system
- Good health care facilities
- Historic homes
- Friendly people and warm neighbours
- Convenient local shopping
- Sub-tropical climate all year long
- Limitless activities on land and in the water for retirees, and also the entire family
- Abundance of natural resources
- Easy access to land for development and construction of retirement home
- Breathtakingly beautiful – from tropical forest, mysterious Mayan temples, to majestic mountings and the longest barrier reed in the Western Hemisphere.



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PLACENCIA

The Placencia Peninsula is a 16-mile long expanse surrounded by the white sandy beaches of the Caribbean on one side, and the Placencia Lagoon and Maya Mountains on the other. The peninsula has been experiencing healthy growth as investors, tourists, and retirees discover this tropical paradise.

About a two-hour drive from Belmopan, the capital of Belize, the Placencia Peninsula attracts vacationers, locals and expats who desire to experience the beautiful cayes (islands) along the main barrier reef, and venture through the Mayan jungles. The main barrier reef, the second largest in the world, and the largest in the Western hemisphere, brings divers, snorkelers and fishermen from all over the globe. The Mayan temples such as Xunantunich, Lubaatun and Nim Li Punit take travellers back to ancient historic times. And don't forget the Placencia Lagoon, which is another important ecosystem and home to crocodiles, turtles, manatees, rays, snook, barracuda and many species of birds.

A more ideal location to visit, call home or invest in is hard to imagine. Come down and visit, we would enjoy sharing our secret with you.

- Best beaches in Belize
- Friendly environment
- Quiet, laid-back town
- Stunning scenery
- Healthy real estate market
- Great investment opportunities
- Easy access to attractions (Mayan temples, waterfalls, nearby islands, and more)

QUALIFIED RETIRED PERSONS PROGRAM (QRP)

Anyone forty-five years and older can qualify for the program. A person who qualifies can also include his or her dependents in the program. Dependents include spouses and children under the age of eighteen. However, it can include a person up to the age of twenty-three if enrolled in a university.

All persons who are accepted into the QRP program, upon first entrance into Belize, are entitled to import his or her personal effects, and an approved means of transportation, free of all import duties and taxes. A QRP shall be exempt from the payment of all taxes and duties on all income or receipts which accrue to him or her from a source outside of Belize whether that income is generated from work performed or from an investment.



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QUALIFYING PROCESS

1. INCOME FROM PENSION OR OTHER SOURCE

To be designated a Qualified Retired Person under the program, applicants must receive a monthly income of at least \$2,000 US through a pension or annuity that has been generated outside of Belize.

2. CERTIFICATION

I) When a company grants a pension that company has to prove that it has been in operation for at least 20 years by submitting proof of registration.

II) The company that grants the pension shall certify that the pension of at least \$2,000 US per month will be forwarded to a reputable financial institution within Belize. This letter must be signed by the manager, president, or by a legal representative of the company.

III) Certification by a Certified Public Accountant independent of the company:

-Stating the date the company was established

-Verifying the authenticity of the above mentioned letter

-Certifying that the obligation signed in favor of the beneficiary is at least \$2,000 US per month.

IV) The applicant must present two (2) bank references from the company that is sending the pension.

V) The company granting the pension must present a document outlining its pension scheme.

Requirement II, III, IV could be omitted where the company sending the pension is considered to be a Fortune Five Hundred Company.

3. BACKGROUND CHECK

All applications are subject to a background check to be carried out by the Ministry of National Security.

REGULATIONS

All privileges, exemptions and regulations herein included are governed by the Retired Persons (Incentives) (Amendment) Act, 2001 and the ACT will serve as the basis for all purposes of interpretation.

1. PERSONAL HOUSEHOLD EFFECTS

Qualified Retired Persons have one year from the date that they officially enter the program to import their personal and household effects free of duties and taxes as determined by the Customs Department. Numerous entries are permitted within the one-year period; however, your detailed master list of household and personal effects must be submitted to the Belize Tourism Board upon approval into the Program. After the year has elapsed, you will be subject to all duties and taxes under the Customs Department.

2. TRANSPORTATION

a. Motor Vehicle

Qualified Retired Persons are strongly encouraged to procure a vehicle in Belize. However,

we will facilitate duty and tax exemption on an imported vehicle. Motor vehicles must be no older than 3 years from the present year.

b. Light Aircraft

A Qualified Retired Person is entitled to import a light aircraft less than 17,000 kg. A Qualified Retired Person is required to have a valid Private Pilot license to fly in Belize. This license can be obtained by passing the requirements set by the Civil Aviation. However, if the participant has a valid pilot's license, that license only has to be validated by Civil Aviation Department in Belize.

c. Boat

Any vessel that is used for personal purposes and for pleasure will be accepted under this program.

3. DISPOSAL OF DUTY FREE ITEMS

If for whatever reason a Qualified Retired Person decides to sell, give away, lease, or otherwise dispose of the approved means of transportation or personal effects to any person or entity within Belize, all duties and taxes must be paid by the qualified retiree to the proper authorities. Qualified Retired Persons must note that only after 3 years and upon proof that the vehicle previously imported into Belize under the Program has been disposed of according to regulations, will another concession be granted to import a new transportation.

4. OFFENSES & PENALTIES

Any person who knowingly makes any false declaration or entry in order to qualify for or renew any exemption or privilege granted under the Retired Persons (Incentives) (Amendment) Act, 2001 commits an offense and shall be liable on summary conviction to a fine not exceeding one thousand dollars.

5. FEE STRUCTURE

a. A non-refundable application fee in the sum of US \$150.00 payable to the Belize Tourism Board must be submitted with the application.

b. A Program fee in the sum of US \$1,000.00 payable to the Belize Tourism Board must be submitted upon acceptance into the Program.

c. Upon acceptance into the Program a fee of US \$200.00 must be paid to the Belize Tourism Board for the issuance of the Qualified Retired Person Residency Card.

d. Each dependent is required to pay a Program Fee of US \$750 to enter the Program.

All payments must be made payable to the Belize Tourism Board and be in the form of US cash, US bank draft or US cashier's check. Personal or company checks will not be accepted.



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CLIENT TESTIMONIALS

“Boris,

I want to thank you for making Marie and I feel so welcome in Placencia. Your team is professional, knowledgeable and easy to speak with. Frik is excellent. When purchasing property, I see no team that can do the job better than your associates.”

— Peter & Marie

“We searched for local real estate agents and discovered Boris Mannsfeld & Associates. Mr. Mannsfeld graciously answered all our questions, showed us potential properties and encouraged us to visit Belize to see the properties first-hand. Upon my arrival in Placencia for the first time, I was greeted by Boris, who took me to my hotel and to dinner and picked me up the next morning for a whirlwind tour of Placencia. He introduced me to friends living there, and made it feel as if we were living there and we were old friends.

My husband and I made our decision fairly quickly. Boris and his associates did everything possible to ensure that the entire process of purchasing a home in Placencia went smoothly. . . . They went out of their way to help us, from getting the utilities put into our name to making contact with the vendors we needed to start making our property “our” home.

The entire process . . . was an extremely pleasant experience that was only possible by the generosity, knowledge and experience of Boris Mannsfeld and Associates. We highly recommend Boris Mannsfeld and Associates as the real estate agent of choice in the Placencia area of Belize.

— Sandy Lloyd



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“We met in September 2012 at the International Living Conference in Las Vegas. You showed me all the details for the Villas at Cocoplum and answered every question. I then decided to visit in November 2012. Frik De Meyere gave me a tour of the Placencia Peninsula and he was wonderful. I fell in love with Cocoplum and decided to purchase a condominium. You worked with me to accommodate all my needs to accomplish the purchase in December 2012. It would not have been consummated without your full disclosure and flexibility (this was my first non-U.S. purchase). You made it easy and comfortable for me. . . . You have demonstrated incomparable ethics and fairness in our every encounter. I have been a judge in Nevada for over nineteen years. The cases I have seen include failed or fraudulent real estate transactions. So I was wary and cautious. No one should ever have those concerns when dealing with you and your company. I give you the highest possible recommendation.”

— **Michael P. Gibbons, NE**

“Buying property in another country was a new experience for us. We were referred to Boris Mannsfeld & Associates. . . . Boris Mannsfeld & Associates worked all of the details to forward our offer to the seller, and come to an agreement on price, then managed all of the paperwork to close the deal and file the change of title with the government of Belize. At every time that we had any questions or concerns about the process and progress Boris Mannsfeld & Associates was quick to provide answers and updates. We recommend the Boris Mannsfeld & Associates team for purchasing property in Belize without reservation and would use them again if we make future purchases there. We are now looking forward to building our retirement home in Sanctuary Belize.”

— **Larry Grice**



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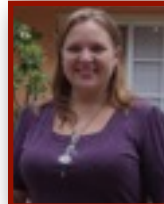
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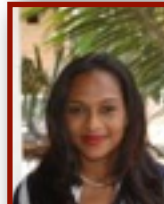
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MEET THE TEAM



Boris Mannsfeld fell in love with Placencia on his first trip in 1992, and has since visited and invested year after year. In 2006 Boris made this “barefoot paradise” his new family home. Already a master entrepreneur, Boris saw great potential in the Placencia real estate market. With his experience as a licensed Colorado real estate broker for over 10 years, an International Economics Degree from UCLA, and an MBA from the University of Denver, Boris soon found himself leading many development and real estate projects in Colorado and Placencia.

Boris is a huge fan of Placencia and continues to walk the walk by investing in the local real estate market. Giving back to the community is very important; Boris has been involved with the fire department, Placencia’s emergency response team, the local school’s physical education program and more.



Frik De Meyere fell in love with Barefoot Paradise (Placencia), Frik De Meyere has been buying and investing in properties in Placencia and other areas in Belize since 2004. Originally from Brussels, Belgium, Frik decided to move with his family to Belize in 2011 and joined the Boris Mannsfeld & Associates team.

Frik possesses extensive experience in a variety of international real estate projects, and has spearheaded many business development projects including, food-production, Information Technology, Cosmetics and Construction. Frik brings experience, fresh marketing ideas, extensive European contacts, and a keen insight on how to attract a broad clientele and the drive and professionalism to create results.



Desorine Leslie is a Belizean native of the Cayo District. Desorine has worked in some of Belize’s most prestigious resorts, including Francis Ford Coppola’s Turtle Inn and The Placencia Hotel. She has also worked in a directorship role at Maya Island Air’s Tour and Travel Division quickly developing a solid reputation as a quick learner with a great team attitude.

Desorine Leslie is a do-it-all team member at Boris Mannsfeld & Associates. From sales and negotiation to customer service, office administration and trade-shows, Desorine makes sure every sales contract closes and finalizes properly.



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Apolo Caliz is a Belizean native born in the District of Corozal and raised in the Island of San Pedro Town. He re-located to the Placencia peninsula at the age of 12 and fell in love with the people, the culture and the ambience.



Giancarlo Vega is originally from Costa Rica but has living in Belize for the passed 5 years. In Costa Rica, Mr. Vega came in 1st nationwide in the prestigious Information Technology (IT) “Fundacion Omar Dengo De Verano” course. Giancarlo has a friendly attitude and is willing to work directly with our sellers/clients to help them as much as he can.



Tamrah Lozano a native from the charming village of Mango Creek. Tamrah joined our team bringing a friendly and willing attitude. Tamrah works directly with our Owners / Sellers clients, so you will see her friendly face when listing your property.



Nikki Muschamp Nikki is a native of Canada living in Placencia for over 13 years. Having worked in the banking industry in Canada, and as an Office Manager and Accountant here in Belize, Nikki is a knowledgeable and reliable addition to our BMA team.



Richard Villanueva was born in Placencia and relocated to New York at a young age. He lived in New York, Maryland and more recently Washington D.C. where he excelled in the managerial sector. He also worked in education, banking and has extensive experience in customer service. He studied Finance and Marketing and received his degree from the University at Albany in 2005.



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Christi Lopez is a Belizean from the cultural capital of Belize, Dangriga Town. She has relocated to Placencia Peninsula to join our BMA team as the Administrative Assistant. Christi is outgoing, reliable and has great customer service experience.



Pauline Linarez is a native from Independence Village. She has experience in the banking industry and has now joined BMA in the Marketing Department. She is extremely competent, focused and also enjoys meeting new people.