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For more information about Quantuma, visit: [www.quantuma.com](http://www.quantuma.com)  
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To speak to a member of our Cyprus team call: **00 357 22 668 021**



# Cyprus Confidential Leaks Rock Offshore Hub

Multinational corporations place great importance on the tranquility of Cyprus. The tranquil turquoise waters of Cyprus may appear the picture of serenity, but beneath the surface, a financial storm has erupted.

The "Cyprus Confidential" leaks, a massive 3.6 million documents, have exposed the island's role as a haven for opaque wealth and potential illicit activities, sending shockwaves through businesses and shaking the island's reputation as a stable offshore hub.

The leaks, unveiled by a global consortium of journalists, cast a spotlight on the inner workings of Cypriot service providers, who allegedly helped Russian oligarchs, sanctioned individuals, and others hide their fortunes through shell companies and complex trust structures.

The implications for businesses in Cyprus are stark:

## 1. Regulatory Scrutiny:

The international community is watching closely, and increased regulatory scrutiny is inevitable. Governments and financial institutions worldwide are likely to tighten rules and conduct stricter due diligence, making it harder for Cypriot businesses to operate under the radar.

## 2. Reputational Damage:

The "Cyprus Confidential" leaks have cast a shadow on the island's financial reputation, potentially deterring foreign investors and partners. Businesses could face challenges in winning trust and attracting new clients in the wake of this negative publicity.

## 3. Legal Ramifications:

The leaked documents may expose some businesses to legal or reputational risks if found to have facilitated illegal activities or breached compliance regulations. This could lead to costly investigations, fines, and even criminal charges.



# How we can help

Quantuma's team of seasoned experts, based in Cyprus, London and Dubai specialising in risk mitigation, internal investigations, and compliance can help your businesses navigate these choppy waters:



### Assess the impact

We can meticulously analyse your exposure to the leaks, identifying any potential risks and vulnerabilities.



### Internal investigation

If concerns arise, our discreet and thorough internal investigations can help you uncover any unlawful or non-compliant activity within your organization.



### KYC and AML reviews

We can strengthen your KYC and AML procedures to ensure you're meeting all regulatory requirements and mitigating risks.



### Compliance enhancement

We can help you refine your compliance policies and procedures to prevent future issues and build a culture of integrity.



### Transactional intelligence

Our team can analyse your transactions and identify suspicious patterns that could indicate money laundering or other illicit activity.

The Cyprus Confidential leaks present a challenge, but it's also an opportunity to emerge stronger. By prioritizing transparency, compliance, and ethical business practices, you can rebuild trust, mitigate risks, and thrive in the new regulatory landscape.

Get in touch with Quantuma and chart a clear course through the storm. Let us help you navigate choppy waters and build a more sustainable and transparent future for you and Cyprus.

## Contact Us:



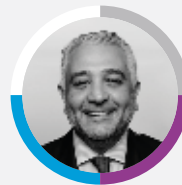
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A big thank you to all our sponsors as well as the other Firms which placed an advert, supporting this publication.

**LEADING BUSINESSES 2024** is a Networking index between Great Britain & Cyprus. This index provides information about some of the leading businesses in the

UK and Cyprus, as well as very interesting articles regarding the two countries. Finally, it promotes the members and the activities of the **Great Britain-Cyprus Business Association**.

**Leading Businesses 2024** is also available in electronic form on our website page, [www.gbcy.business/leadingbusinesses](http://www.gbcy.business/leadingbusinesses)

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**Great Britain-Cyprus Business Association** is a business association that will help promote your company and allow our members and subscribers in both Cyprus and Great Britain to view your potential. We organise business events, road shows, and private business meetings. We also introduce your company to our members and associates. There is always room for new markets and our association provides our members the opportunity to reach these markets and grow even more.

We aim to provide business networking between Great Britain and Cyprus with a view to mutual financial benefits, through marketing, introductions, meetings, publications, and International Business Conferences in London as well as in Cyprus.

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5. We publish the LEADING BUSINESSES Index promoting our members even more, [www.gbcy.business/leadingbusinesses](http://www.gbcy.business/leadingbusinesses)
6. We provide business networking throughout the year and much more.

Kind regards

**Savvas Kyriakides**  
**President & Founder**  
**GREAT BRITAIN-CYPRUS BUSINESS ASSOCIATION**  
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# Invest in Cyprus Wisely: 17 Secrets Why Now



Before talking about the 16 reasons why to invest in Cyprus, let's talk about this lovely island. Cyprus is the Mediterranean's third-largest island and the third most populous, with a population of 1.21 million people. The country serves as a crossroads between Europe, Asia, and Africa, making it perfect for residential and corporate relocation. For the past few years, many investors are looking into investing in Cyprus since it is growing exceptionally with new opportunities popping up regularly.

The central position allows for easy access to all major shipping routes and excellent airline routes to all major airports, including Dubai, London, Moscow, and Athens. Cyprus' legal and tax systems have since drawn foreign business people, corporate firms, and entrepreneurs.

**In this article, we will talk about 16 reasons to invest in Cyprus in. Here are our picks:**

1. Low Tax Benefits of Cyprus
2. Strategic Location for You to Invest in Cyprus
3. Cyprus is a Member of the EU
4. Standardized British Legal System
5. Talented & Highly Educated Workforce
6. Pleasant Living and Working Environment
7. Family Friendly
8. High-Quality Professional Services
9. Easy and Flexible Residency Schemes
10. Fast Company Formation Procedure and Low Fees
11. Business-Friendly Climate & Regulations
12. Low-Interest Rates
13. Stable & Rapidly Growing Market
14. Robust, State-of-the-Art Infrastructure
15. A Relaxed and Comfortable Way of Life
16. Health and Wellness Sector
17. Real Estate Development



## **1. Low Tax Benefits of Cyprus**

One of the most attractive factors for many people to invest in Cyprus, is the low corporate tax rate. The corporate tax rate is 12.5%, one of the lowest in the European Union and fully compliant with EU and OECD regulations. The benefits extend beyond the low tax rate. Dividend revenue proceeds from the sale of shares, bonds, and other financial instruments, foreign exchange (FX) dividends, and earnings from Overseas Permanent Establishments (PEs) will all benefit from tax exemptions.

Related: Cyprus Tax System: A Detailed Guide

## **2. Strategic Location for You to Invest in Cyprus**

Cyprus, is at the crossroads between Europe, the Middle East-Asia, and Africa in the eastern Mediterranean. The geography of this island makes it an ideal geographic position for doing business with three continents. The location is one of the most important reason why you should invest in Cyprus. Cyprus is now the safest place in the world for countries with populations of fewer than 5 million people.

Cyprus is also ranked fifth in the EU for the safest migration destinations.

## **3. Cyprus is a Member of the EU**

Cyprus is a European Union member that uses the Euro as its currency. The island has access to the single market and the customs union. As a member of the European Union, Cyprus enjoys the same rights as any other EU country.

## **4. Standardized British Legal System**

Cyprus was a British colony until 1960 when it became a republic after gaining independence. Throughout this time of evolution, the British legal system remained intact and is still in use today. This structured legal system may be beneficial for you to invest in Cyprus because it is well-known and observed.

## **5. Talented Highly Educated Workforce**

Cyprus' general population is well-educated and has received training at local or foreign institutions worldwide. Cyprus has a highly-skilled population, with 55 percent of the workforce holding a bachelor's degree or higher.

The majority of people can talk in English, which gives them an advantage along with their high educational level. They are the ideal workforce for your company and your investment projects.

## **6. Pleasant Living and Working Environment**

The average annual temperature in Cyprus ranges from 25°C during the day to 15°C at night. It has 300 days of sunlight a year. It is a beautiful place to live and work—the island's deep tendency toward art and entertainment adding to this enviable lifestyle. Cyprus has a much lower cost of living than the other similar countries and at the same time ranks 27th in the Economist Intelligence Unit's 2019 Quality of Life index.

## **7. Why Invest in Cyprus: Family Friendly**

Cyprus is a peaceful place with many benefits for families who live there or intend to move there. Cyprus is so appealing to families because of its excellent healthcare infrastructure, primary and secondary colleges, hospitals, and other amenities. There will be more relocations due to this family- friendly climate, which will result in more investment opportunities for you in Cyprus.

## **8. High-Quality Professional Services**

Cyprus is home to many well-trained and qualified certified public accountants and registered advocates who are willing to offer their services for your future investment. The majority of speak English, Greek, and Russian. With this easy access to high-quality legal, accounting, strategic consulting, and financial advisory services, you can assure that your investment and business operations are in good hands and done professionally.

## **9. Easy and Flexible Residency Schemes**

By investing in Cyprus, you have an opportunity to obtain a permanent residency which takes only 3- 4 months. Cyprus laws do not require foreign investors to reside in Cyprus and to become tax residents. A perfect opportunity to get all the tax benefits for your future investments.

## **10. Fast Company Formation Procedure and Low Fees**

In Cyprus, forming a corporation is a simple process. The Cypriot government is assisting foreign investors in its efforts to attract foreign capital. The registration process takes no more than ten days. Different corporate firms' fees (including the government fees) vary from €1,000 to €2,500, depending on the firm.

## **11. Business-Friendly Climate & Regulations**

Unlike other EU countries, investors don't have to fulfill any minimum investment requirements to start in Cyprus. Moreover, European Union citizens don't need a local Cypriot partner to legalize and incorporate their companies. The government has introduced various relaxations, especially businesses operating in the finance sector, to boost their economy by inviting foreign businesses.

Are you planning a start business that serves consumers or clients across the European Union and the Middle East? Cyprus offers numerous advantages to grow and expand your international enterprise with efficient tax planning and consistent economic stability.

Cyprus has a modern, service-based, free-market economy that offers foreign investors and domestic companies numerous schemes and initiatives to grow, expand and maximize their revenues. Cyprus is opening up to embrace foreign investors and entrepreneurs in numerous sectors. Presently, the Cyprus government is focused on attracting foreign investors and companies to acquire businesses by offering the same legislation and legal resources as local investors and companies.

The taxation system is highly efficient and modern, and it provides superior transparency in complete compliance with international and EU regulations.

The liberal market economy is highly beneficial for companies operating in the finance and tourism sectors.

## **12. Why Invest in Cyprus: Low-Interest Rates**

According to the most current interest rate study (September 2020), house loan data have decreased to 2.10 percent. This is a considerable reduction from its 2012 peak of 5.33 percent and 2009.

## **13. Stable & Rapidly Growing Market**

Market growth and stability are powerful forces attracting global investors and expats to invest in Cyprus. Given the astounding market growth and long-term stability, the real estate sector is one of Cyprus's most preferable investment vehicles. Suppose you want to preserve your life savings in a home and spend your retirement in a peaceful, crime-free community. In that case, Cyprus is brimming with attractive housing investments, whether you seek a primary residence, holiday home, or a profitable multi-family rental portfolio.

Cyprus has grown tremendously recently, and the housing market is ripe with offerings that promise higher ROIs. The best part about investing in Cyprus' real estate sector is the incredible property diversity that makes the industry attractive for buyers and investors with different price ranges and scales.

You can explore the Cypriot real estate sector finding lavish high-rise apartments and luxury villas to historic homes, commercial properties, and more. Interestingly, Cyprus attracts scores of investors from the European Union because market rates and prices in Cyprus are much more appealing and affordable than in most European markets.

## **14. Robust, State-of-the-Art Infrastructure**

Businesses, investors, and corporations looking to relocate to or invest in Cyprus are impressed by the island's robust, state-of-the-art infrastructure. All modern-day enterprises, trade-based businesses, and commercial entities rely on a solid infrastructure and undisturbed connectivity. Cyprus's strategic location allows the local corporate ecosystem and real estate sector to grow exponentially in the region. Cyprus' innovative infrastructure is a decisive competitive advantage that attracts direct investment for investors and corporations worldwide.

The island's two multipurpose deep-sea ports have allowed the cities of Larnaca and Limassol to develop into metropolitan power centers of business and commercial activity. Companies and investors heavily reliant on affordable logistics solutions will find numerous reliable and fully licensed freight and cargo partners and 3PL service providers to add value to their business with attractive cost advantages.

It's pertinent to note that Limassol is home to a world-class port that is a prominent hub for international cruise liners and ships. The international airports in Larnaca and Paphos connect Cyprus to all popular transit hubs worldwide.

## **15. A Relaxed and Comfortable Way of Life**

Cyprus is a country where you can feel very comfortable in terms of the size of the cities and the evenly distributed population. Thanks to the ease of transportation and immediate proximity to the beach, you'll feel like you're on vacation all the time. Cyprus is a fantastic choice because of its natural beauty for relaxation and enjoyment, thanks to its vibrant entertainment and social scene. It is simple to meet and connect with people from other cultures in this country because of tourism's contribution to the economy. Can you picture working all day and then taking a short trip to the beach to unwind with a drink? That sounds amazing! You can be sure it will be a life-improving event. On the weekends, you can easily use your automobile to get new experiences by visiting various cities and beaches. Invest in Cyprus to have a comfortable and fulfilling experience of Europe.

## **16. Health and Wellness Sector**

Cyprus has an excellent medical system renowned for its cutting-edge medical facilities and high treatment standards. The nation provides various healthcare services, including advanced hospitals, specialist clinics, and qualified medical staff. Cyprus ranks among the top countries for healthcare quality and patient satisfaction due to its dedication to offering top-notch care. The island's developed infrastructure, state-of-the-art equipment, and adherence to international standards support its healthcare system. Cyprus has also adopted a holistic strategy for wellness, emphasizing the promotion of preventative care, healthy lifestyles, and alternative treatments. From health retreats to spa resorts, Cyprus offers wellness services to those looking for rest, renewal, and general well-being.

The island's favorable climate and serene environment enhance the healing and therapeutic experiences, creating an ideal destination for those seeking top-notch healthcare and rejuvenating wellness services in a tranquil setting.

## **17. Real Estate Development**

Significant real estate growth has been seen in Cyprus, particularly on its coastal regions and large cities. Modern residential buildings and commercial buildings are regularly springing up in major cities like Limassol and Nicosia to meet the rising demand from domestic and foreign investors. These complexes frequently have cutting-edge amenities, which makes them desirable choices for individuals looking for luxury homes. In addition to enhancing inhabitants' quality of life, this trend toward modernization and urbanization offers chances for investors looking for rental income and long-term capital growth.

Along with coastal districts, ancient city centers like Nicosia's Old Town have seen increased redevelopment, providing special prospects for investors drawn to heritage sites and the preservation of historic structures. Whether they prefer the frantic pace of the city or the tranquility of the coast, investors can select from a variety of possibilities thanks to the real estate market's diversification.

## **Conclusion**

Cyprus is a great place to start investing if you're looking for a unique spot. The advantages mentioned above aren't the only ones. The above are only a few of the highlights of what we think makes Cyprus so appealing for investment.

**Would you like to join the Great Britain-Cyprus Business Association?  
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ATG Funds delivers a comprehensive range of fund services that help you **CREATE** the right fund structure, **PROTECT** your investors, and **GROW** your wealth.

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ATG Funds delivers a comprehensive range of services, offering a seamless approach grounded in industry best practices. These include fund structuring and licensing, transfer agency and investor relations, fund accounting and NAV calculations, fund management support, reporting and compliance.

As our clients' trusted service partner, we act as a single contact point for their structures, centrally coordinating all fund parties including the fund manager, investors, depositary, and the regulator.

Our team comprises of seasoned professionals with backgrounds in fund administration, investment structuring and compliance.

ATG Funds helps you CREATE the right fund structure, PROTECT investors with our diligent service offering, and GROW your wealth through our proactive fund services.

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Y



# LIMASSOL SIMPLY THE BEST



## YOO Limassol has been recognised World's Best project

YOO Limassol Inspired by Starck got international honorary recognition by winning 10 International Property Awards, including two World's Best Awards for Residential and Leisure Development 2022-2023. These important accolades and this unprecedented success for Cyprus really put the country on the global real estate map.

YOO Limassol is the island's first of its kind, high-end branded residential project of the world-famous French designer Philippe Starck. It features 81 villas and 84 apartments with exclusive design and breathtaking sea views.

What makes this luxury project stand out is its concept of a 'city within a city,' featuring a plethora of amenities to ensure a rich and varied lifestyle for its residents, whether they are conducting business, playing sports, maintaining a healthy lifestyle or raising a family.

YOO residents will have exclusive access to the Residents Club, which offers more than 1,500 sq.m. of different types of recreation and entertainment and 400 sq.m. sandy beach.

Among the amenities available to residents are a spa, a gym, a cinema, a kids club and a business centre. Outdoor sports facilities include a tennis court, bocce area, mini golf, water sports, and yoga and pilates classes. The golden sandy bay offers a marina for yachts and a safe, secluded area for children to play in.

The International Property Awards were established in 1993 and are judged by an independent panel of 100 industry experts, through a series of criteria focusing on architectural design, service, originality, commitment to sustainability and environment.

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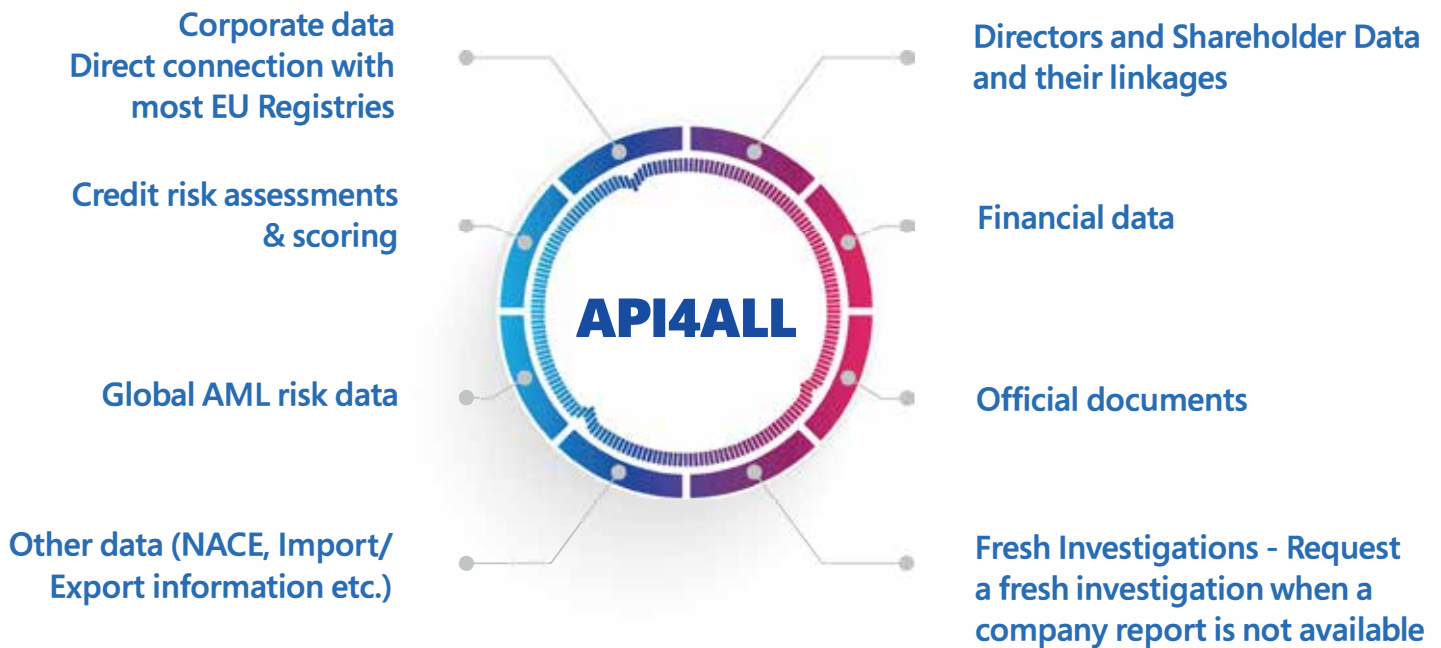
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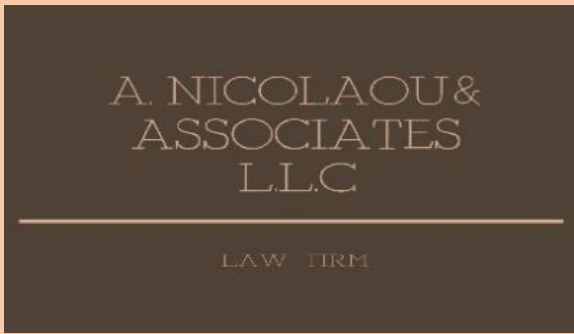
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# Immigration Permit for Investors



By Natalie Petrides and Andreas Siapanis, Partners at Kinanis Law Firm

## THE HISTORY

Due to the fact that Cyprus is part of the EU and is very strategically located at the crossroads of 3 continents, the Immigration permit for Investors in line with the provisions of Regulation 6(2) of the Aliens and Immigration Regulations is a very attractive immigration option allowing the applicant and his/her family the choice to have an alternative permanent residence in Cyprus indefinitely and offering them a safe and stable permanent alternative. **Cyprus Permanent Residency Permit**

**Why Exactly is the Cyprus Immigration permit for Investors so popular?**

- **Efficient and Straightforward scheme:** With simple criteria, it takes approximately two to six months following the submission.
- **Lifetime Residency:** This is the only European residency scheme that is indefinite without any renewals needed.
- **Low Minimum Stay Requirements:** Applicants only have to come to Cyprus once every 2 years.
- **Ability to Live in Cyprus:** One of the safest countries in the world, Cyprus boasts a large international community, excellent education, health, infrastructure, and over 300 days of sunshine a year.
- **Resident Benefits:** If applicants and their family do decide to reside in Cyprus, they have the ability to apply for access to free public services such as excellent healthcare and high-level education.

- **Residency for the whole family:** The Cyprus Immigration permit for Investors is granted to the investor and also their family members including their spouse/civil partner and children.

- **Path to EU Citizenship:** If holders reside in Cyprus for 5 years, they have the ability to apply for Cyprus (EU) Citizenship. Once they receive the citizenship, their children under the age of 18 will also be applicable to obtain the citizenship. As EU citizens there are multiple benefits such as the ability to live, work and study anywhere in the EU and travel to over 170 countries visa free!

## **PRE-REQUISIT CRITERIA**

### **What are the Main Requirements?**

- Be a non-EU national, non-EEA and non-Swiss.
- Be over 18 years old.
- Have a clear criminal record from their country of residence and from their country of origin.
- Possess a secure annual income of at least €50,000. This increases by €15,000 for their spouse and by €10,000 for each additional dependent person. This income needs to be derived from abroad, apart from in specific circumstances. In calculating the total amount of income, the spouse's income may also be taken into account.

### **No education requirement / No work skills requirement / No language requirement**

### **Who are eligible to apply under the same application as the main investor?**

- Spouse
- Children under the age of 18
- Children between the age of 18 to 25 provided they are financially dependent, not married and who are students abroad. For children who are students in Cyprus they are eligible to file such an application following the completion of their studies in Cyprus (irrespective of their age) provided their parents are in a position to prove an additional annual income of €10,000 for each such child\*.

\*Once the children obtain the residency permit, this permit is valid indefinitely even if they exceeded the age of 25 years old and even if they do not remain unmarried and/or students and/or financially dependent on their parents. The future spouses or underage children of these persons cannot be included in the future under this type of permit.

\* Financially independent adult children, who also want to apply, do not have to make a separate investment, provided that the investment attributed to each financially independent child is at least of €300,000 (excluding VAT) i.e., if the applicant has 2 financially independent adult children the investment must be valued at €900,000.

## **INVESTMENT CRITERIA**

The applicant has to invest at least €300,000 in either of the below alternative categories:

### **(A) Investment in a house or apartment**

Purchase of a house or apartment of at least €300,000 (plus VAT). The applicant may purchase up to two units (apartments or houses). These must be purchased as a first- time sale directly from a Developer

### **(B) Investment in real estate (excluding houses/apartments)**

Purchase of other types of real estate such as offices, shops, hotels or related estate developments or a combination of these with a total value of €300,000 either new or resale).

### **(C) Investment in a Cyprus Company's share capital**

Investment worth €300,000 in the share capital of a company registered in the Republic of Cyprus. The company needs to be based and operating in the Cyprus with a proven physical presence and with at least five (5) employees.

### **(D) Investment in units of a Cyprus Investment Organization of Collective**

Investments (such as AIF, AIFLNP, RAIF) Investment worth €300,000 in units of Cyprus Investment Organization of Collective Investments.

Note: If the applicant chooses to invest in B, C or D above, the secure annual income of at least €50,000 mentioned in the pre-requisite criteria, or part of this secure annual income, can also come from sources coming from these activities within Cyprus.

### **Support through Every Step**

We will be with you, supporting you through every step by coordinating all aspects in order to make the process as streamlined, efficient and hassle free as possible.

- Decision to Proceed
- Collection & Preparation of Documentation
- Investment Completion
- Submission & follow up of review/examination of Application by the Authorities
- Upon examination by the Authorities of the application and issuance of the permit card to arrange for its collection from the Civil Registry and Migration department

### **AFTER RECEIVING THE CYPRUS IMMIGRATION PERMIT FOR INVESTORS – NOW WHAT?**

The applicants have the right to a lifetime of residency within Cyprus as long as they visit Cyprus at least one time every 2 years. If you reside in Cyprus, you also obtain the added benefit that after having resided in Cyprus for over 5 years of physical presence, you can apply for the Cyprus Citizenship. Cyprus citizenship is an EU citizenship; therefore, you will obtain multiple benefits including but not limited to the ability to live, work and study anywhere in the EU and travel to over 170 countries visa free. Additionally, if you receive the Cyprus citizenship, your children under the age of 18 will also be applicable to obtain the citizenship.

### **ABOUT CYPRUS**

Whether you are planning on living or simply visiting Cyprus, there are many advantages including over 300 days of sunshine per year, beautiful scenery and pristine beaches, and historical sites dating back 11,000 years. Part of the European Union, Cyprus has a large international community with excellent schooling and university facilities, healthcare and infrastructure.

### **CYPRUS IN STATISTICS**

<b>LANGUAGE</b>	<b>Greek &amp; Turkish English widely spoken</b>
<b>GOVERNMENT TYPE</b>	<b>Unitary Presidential Republic</b>
<b>CURRENCY</b>	<b>Euro (EUR)</b>
<b>TOTAL AREA</b>	<b>9,251 sq. km.</b>
<b>CAPITAL</b>	<b>Nicosia</b>
<b>POPULATION</b>	<b>838,897 (census 2011)</b>
<b>ECONOMY</b>	<b>Business-oriented / tourism services</b>

### **DISCLAIMER**

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# PAPADEMETRIOU & PARTNERS LTD

## OUR STORY

Papademetriou & Partners Ltd was established in 1972 by Demetrakis Papademetriou as a firm of Accountants and Auditors, based in Nicosia, the Capital of Cyprus. In the 1990s his sons, Charis Papademetriou and Loukis Papademetriou joined the firm as partners and on the 1st of January 1996, the firm joined INAA and grew from an originally small firm to the one you see today.

A business dedicated to providing high-quality financial, tax, and consulting services to our clients.

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Knowledge, dedication, enthusiasm, and integrity are some of the words that characterise our wonderful staff. Our people are passionately committed to offering the best of themselves both to the firm and our clients, always fairly and ethically, inspiring trust and respect.

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Our offices are located in the beautiful city of Nicosia in Cyprus, within its ancient Venetian walls right in the heart of the bustling pedestrian-only centre.

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## CONTACT US

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# Cyprus Shipping Sector: Navigating Growth

**By ZSM Law Office**

Cyprus, a Mediterranean gem, has long been a beacon in the maritime world. Its strategic location, favorable tax schemes, and commitment to excellence have solidified its status as a leading global maritime hub and one of the strongest pillars of its economy, contributing more than 1 billion to the economy annually (over 7% of GDP). In recent years, Cyprus shipping sector has experienced dynamic transformations, navigating through challenges and seizing new opportunities.

A global success story for decades, the Cyprus Shipping industry has stayed focused and strong in the face of numerous unprecedented challenges. In 2022, the Cyprus Register of Ships witnessed a steady rise in registered vessels and raised to the 8<sup>th</sup> place in the Paris MoU Whitelist, representing the quality flags and proving that Cyprus is one of the few shipping centers around the Globe combining the high quality and safety standards of an international shipping registry, attracting shipowners from worldwide.

In October 2022, the introduction of the “Shipping Limited Liability Company Law of 2022” set sail towards greater protection and security for shipowners and investors. This legislation was enacted to bolster the country’s shipping sector and marked a significant milestone in providing a robust legal framework for ship-owning entities. One of the pivotal aspects of this law is the creation of shipping limited liability companies (SLLCs), a specialized form of business entity tailored explicitly for the shipping industry. The Law provides operational flexibility by allowing SLLCs to engage in a broad spectrum of maritime activities, including ship ownership, chartering, and ship management. It not only provides legal protection but also fosters an environment conducive to innovation and investment.

In November 2023, the Cyprus Deputy Ministry of Shipping announced the introduction and establishment of One Stop Shipping Center was introduced, a pioneering initiative aiming to streamline and centralise all transactions related to Shipping with governmental departments and especially, for now, the Civil Registry and Migration. The Center will cater all shipping companies and entities whose activities are maritime-related and headquartered in Cyprus.

More specifically every Monday, the Center will accept applications for which physical presence for biometric data collection is required, for issues such as the issuance of registration certificates (MEU1) for EU/EEA citizens who will be employed in Cyprus, issuance or renewal of temporary residence and employment permits of third-country nationals, arrangement of residence for family members etc. By consolidating critical services under one umbrella, the DMS has paved the way of enhanced operational effectiveness, cost savings, and a more robust maritime ecosystem.

The Cyprus Shipping Sector still stands at the helm of transformation. The outlook remains optimistic, with forecasts indicating sustained growth. The recent developments underscore Cyprus’ commitment and unwavering dedication to fostering a maritime-friendly environment that encourages growth, innovation, and resilience within the shipping industry. As the center continues to steer the industry toward streamlined operations, it solidifies Cyprus’ position as a leader in the global maritime arena, setting new standards for excellence and efficiency.

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Cyprus has long been a favored destination for investors seeking a European lifestyle and Mediterranean living. With a stable economy and strategic location, the real estate market has experienced stability, resilience, and consistent growth and retains a positive outlook in 2024.

The market offers a diverse portfolio of properties, ranging from luxurious beachfront villas to modern city apartments and charming countryside estates. Whether you are seeking an idyllic vacation home, a vibrant urban lifestyle, or a tranquil rural retreat, Cyprus has something to suit every taste and budget.

The island's appeal lies not only in its natural beauty but also in its status as a business and tech hub. Cyprus government recently announced the ease of naturalization rules for highly skilled third-country nationals who have a real connection to and intent to permanently reside in the Republic of Cyprus.

## MARKET REVIEW 2023

This article will delve deeper into the current state of the Cyprus real estate market, the emerging trends, and the investment opportunities that lie ahead.

The total number of **Contracts of Sales** (Pancyprian) in 2023 increased by 16% compared to 2022

The total Number of **Properties Transferred** (Pancyprian) in 2023 increased by just 2% compared to 2022



# Let's deep dive into the 4 major cities of the Republic of Cyprus

## NICOSIA: THE CAPITAL

As the capital city, Nicosia boasts a unique combination of historical charm and modern sophistication. In 2023 Nicosia market saw an increase in contract of sales and a slight decrease in property transfers. Despite the pressure of inflation and the increase of interest rates, the market is resilient. The Old City's narrow streets are witnessing a revival, with traditional homes being transformed into trendy apartments, catering to a growing urban population. With a focus on sustainable development, Nicosia is embracing green architecture, creating a unique investment niche for eco-conscious investors.

The total number of **Contracts of Sales** in 2023 increased by 12% compared to 2022

The total Number of **Properties Transferred** in 2023 decreased by 6% compared to 2022

## LIMASSOL: THE COSMOPOLITAN

Limassol, known for its vibrant lifestyle and luxurious seafront properties, continues to be a hotspot for real estate investments. In 2024, the city is set to experience a surge in demand for residential properties with high ROI, and waterfront developments will continue to attract discerning investors seeking luxury living.

New projects in the city center and the coastline promise a lifestyle and make Limassol a magnet for international investors seeking a second home or a lucrative rental property.

The total number of **Contracts of Sales** in 2023 increased by 9% compared to 2022

The total Number of **Properties Transferred** in 2023 increased by just 2% compared to 2022

## LARNAKA: THE UPCOMING

Larnaca, with its blend of historic sites and modern amenities, will continue to emerge as a hidden gem for property investors in 2024. The city is undergoing infrastructural improvements, enhancing its appeal for both residents and businesses. Larnaca's real estate market is witnessing a boom in contemporary residential developments, catering to a diverse demographic.

Investors exploring Larnaca should consider its strategic position as a transportation hub, with the international airport and major highways connecting the city to other parts of Cyprus. Larnaca's property market is a promising destination for those seeking long-term capital appreciation.

The total number of **Contracts of Sales** in 2023 increased by 33% compared to 2022

The total Number of **Properties Transferred** in 2023 increased by just 13% compared to 2022

## PAPHOS: THE CULTURAL

Pafos, steeped in mythology and cultural heritage, remains an idyllic destination for property investors seeking tranquillity and natural beauty. In 2024, Pafos is witnessing a surge in demand for holiday homes and retirement residences. The city's charm lies in its UNESCO World Heritage sites, picturesque landscapes, and a relaxed pace of life. Investors eyeing Pafos should explore the potential of boutique resorts, holiday homes, and student accommodation.

The total number of **Contracts of Sales** in 2023 increased by 17% compared to 2022

The total Number of **Properties Transferred** in 2023 increased by just 1% compared to 2022

*Source of data: Land Registry*

### **Tips for your investment strategy and key considerations when navigating the Cyprus real estate landscape for 2024:**

- **Contact your trusted RE/MAX Agent**
- Stay ahead of any changes in real estate regulations, tax policies, and legal requirements to ensure compliance and avoid surprises.
- Conduct thorough market research to identify emerging trends, assess demand and supply dynamics, and gauge potential returns on investment
- Be informed of ongoing and planned infrastructure projects. Proximity to transportation hubs, educational institutions, and recreational facilities can significantly influence property demand and price appreciation.

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Maria Pastella

Head of FS & Business Development

RE/MAX Cyprus

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# Navigating the Pitfalls: Common Mistakes Small Businesses Make When Discussing Business Plans

By Raluca Ioana Man, RSEVEN LTD



The entrepreneurial landscape is inevitably riddled with challenges and hazards. Small business owners frequently fail to formulate and articulate their business strategies. A solid and thoroughly structured business plan is the foundation of a thriving business, serving as a guiding compass to success. However, a variety of typical mistakes can weaken the effectiveness of these critical instruments. The article attempts to shed light on these common errors, providing useful insights and practical solutions to strengthen the foundation of strategic business planning.

## **Mistake 1: Lack of Clear Objectives**

Many small businesses fail to define clear, measurable, and time-bound objectives in their business plans. Without these, the plan becomes an ambiguous document, incapable of guiding the business towards its goals.

**Solution:** Implement SMART (Specific, Measurable, Achievable, Relevant, Time-bound) objectives. This will instil a sense of purpose and direction in your business plan, facilitating effective decision-making and resource allocation.

## **Mistake 2: Overlooking Market Analysis**

An all-too-common mistake in business planning is overlooking or underestimating the importance of thorough market analysis. Businesses that do not understand their market, competition, and target audience risk launching products or services that do not meet consumer needs or expectations.

**Solution:** Invest in comprehensive market research. Understand your customer demographics, competitive landscape, and industry trends to ensure your product or service is positioned for success.

## **Mistake 3: Unrealistic Financial Projections**

Over-optimism can lead small businesses to make unrealistic financial projections, which can be damaging when seeking investments or loans. Investors and lenders need to trust your numbers; unattainable projections can erode that trust.

**Solution:** Apply conservative estimates when projecting revenues, costs, and profits. Use industry benchmarks and historical data to guide your calculations. It is better to exceed modest expectations than to fall short of grandiose ones.

## **Mistake 4: Neglecting Risk Assessment**

Many small businesses fail to consider potential risks and challenges in their business plans. This leaves them unprepared when adversity strikes, threatening their viability.

**Solution:** Carry out a thorough SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis and a risk assessment. Having contingency plans in place will help you react swiftly and effectively when faced with unforeseen circumstances.



### **Mistake 5: Lack of Regular Updates**

A business plan is not a static document to be filed away after its initial creation. It should evolve with your business. Many small businesses make the mistake of not regularly updating their business plans, making them less relevant over time.

**Solution:** Schedule regular reviews and updates of your business plan. This will help it to remain a dynamic tool that reflects your current business situation, objectives, and strategies.

### **Mistake 6: Not Seeking External Input**

Small businesses often create their business plans in a vacuum, without seeking input from external sources. This can lead to a lack of objectivity and critical oversights.

**Solution:** Seek feedback from mentors, industry peers, or professional consultants. They can provide valuable insights and perspectives that you may have missed, enhancing the quality and effectiveness of your business plan.

### **Mistake 7: Disregarding Customer Feedback**

Some small businesses neglect to incorporate customer feedback into their business plans, assuming that their initial vision perfectly aligns with market needs. Failing to gather and adapt based on customer insights can lead to misguided product development and missed opportunities for growth.

**Solution:** Establish feedback loops with your customer base. Collect input through surveys, reviews, or direct interactions. Use this information to refine your products/services, address pain points, and align your offerings with customer preferences. By actively seeking and valuing customer feedback, your business plan becomes a dynamic tool that responds to the evolving needs and expectations of your target audience.

Bottom line? While creating a compelling business plan can be difficult and time-consuming, a strong grasp of common pitfalls and their solutions aids in navigating this critical aspect of entrepreneurship. Avoiding these traps enables small businesses to create flexible and adaptable business plans that serve as important guides to success. The key is to embrace the fluidity inherent in a business plan, seeing it as a living document that evolves alongside your company. Consistently applying it as a strategic tool for growth ensures that you not only avoid frequent mistakes, but also move your firm toward a trajectory of long-term expansion and achievement.



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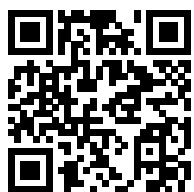
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# GBCY & CYS announce strategic collaboration.



GBCY (Great Britain – Cyprus Business Association), the business association that helps create business relationships and enhance business opportunities between companies established in Great Britain and Cyprus, and CYS (Cyprus Organization for Standardization), the national standardization body in Cyprus, have announced a new strategic collaboration.

The Director of Standardization of CYS, Mr Pambos Kammass and the Founder and President of GBCY, Mr Savvas Kyriakides met on the 5 th of January 2024 to identify the specific areas of this new engagement.

This strategic collaboration represents a significant step forward, as it aims to support GBCY’s members by using the services and solutions offered by CYS. The alliance has the potential to help corporations in all sectors accelerate progress to a safer and more sustainable future as well as enhance competitiveness and performance. In particular, the collaboration is designed to bring GBCY’s members multiple benefits, such as elevating networking opportunities among key players in the standardization arena, access to sector specific trends and current information on market led standards to improve the quality, safety and integrity of their products, services and processes. Furthermore, through this collaboration stakeholders will capitalize on the opportunity of participating to local and international business events, webinars and trainings. Sharing knowledge through the use of best practice standards assists in improving performance, grow sustainably, manage risk and ultimately become more resilient in this ever-evolving business landscape.

This new collaboration is aligned with GBCY’s commitment to promote networking opportunities for corporations based in Great Britain and in Cyprus. Consequently, the announcement is in line with CYS’s vision “to constantly upgrade the quality level in all sectors of the economy and society through the promotion and implementation of standards”.

GBCY and CYS are natural partners with a shared objective and are prompt to create a robust and scalable strategic collaboration, ultimately strengthening synergies among stakeholders.

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*Michael is a forward thinking, strategic accountant with business focus, international tax expertise, and a real love for his clients. He started his career in 1987 working for a Big Four accounting firm, before becoming a partner of a smaller practice.*

*He set up Michael Filiou Ltd Chartered Certified Accountants in 2008 to help like-minded independent business owners have a smoother journey through life. Michael has a passion for his practice, his clients, his team and the profession, and is very proud of the firm he has built and that carries his name. He is a qualified Chartered Certified Accountant with significant expertise in advising on UK tax planning and compliance.*



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# How London Became the World's Financial Hub

The U.K. is the world's highest net exporter of financial services and London, with its convenient time zone and feather-light regulations, vies with New York as the world's financial capital. The two cities regularly swap places as the number one and number two global financial hubs, depending on the criteria used.

Many other cities, including Venice and Amsterdam, have held and lost the title throughout history. Great Britain's departure from the European Union has raised questions about whether the city can keep its position at the heart of the international financial system. But how did it get there? We briefly trace the history.

## The City of London

London's financial district is actually The City within the city of London. Known as The City of London, it was established a few years after the Roman invasion in AD 50 on the north bank of the River Thames. It has its own mayor and governing body, called the City of London Corporation.

From its early years, commerce flourished in the City, and its ports drew merchants and entrepreneurs from many nations. Historian Peter Borsary says London's population went from about 50,000 to 60,000 in the 1520s to a million by the end of the 18th century.

Between 1650 and 1750, it saw the arrival of 8,000 immigrants a year, according to historical demographer Tony Wrigley. They included craftsmen and merchants who joined or established guilds and wielded great influence and power in The City. They secured freedoms and rights for their members that businesses enjoy to this day.

## Emergence of the Bank of England

Some of those merchants went into banking and developed the sector. The Bank of England, which stands in the middle of the City, began as a private corporation started by merchants in 1694, and it stayed private until the close of World War II. Its first task was to fund the government's military efforts in the Nine Years' War with France. It received various long-term privileges and became a monopoly.

Coffee houses, which were enormously popular within the City's walls around this time, were used as makeshift offices that evolved into financial institutions. The London Stock Exchange was started by stockbrokers who had conducted business in Jonathan's Coffee House in Change Alley. The insurance market Lloyd's of London is named after a coffee house on Tower Street that was frequented by marine underwriters.



Map drawn of the City by Robert Walton in 1676 displays the various guilds halls. Harvard Library

There was little question as to which U.K. city would be its financial and trade center. "An ancient banking tradition, a major port, the capital seat, the hub of the railroad network built after 1830, all forces were brought to bear on the single locality, itself with a minor ambivalence between the City and the West End. The Irish and Scottish different banking systems reached across their boundaries and linked up with London," wrote economic historian Charles P. Kindleberger in *The Formation of Financial Centers*.

## **International Competition**

London borrowed financial innovations from Amsterdam, the world's trading and financial center in the 17th century, and improved on them. It developed a market-centered system as opposed to the bank-centered of its Dutch rival city and grew more dominant in the 18th century as the Netherlands began an economic and political decline.

London then competed with Paris to be the biggest global financial hub until the mid-19th century. Paris lost out in 1848 when the Bank of France ran into trouble after France lost a war with Prussia. The French bank was forced to halt specie payments, meaning it could no longer exchange paper money for gold. France, and its bank, were running short on gold.

## **London Emerges**

"Since the suspension of specie payments by the Bank of France, its use as a reservoir of specie is at an end. No one can draw a cheque on it and be sure of getting gold or silver for that cheque. Accordingly the whole liability for such international payments in cash is thrown on the Bank of England," wrote Walter Bagehot in his famous 1873 book *Lombard Street: A Description of the Money Market*. "London has become the sole great settling-house of exchange transactions in Europe, instead of being formerly one of two. And this pre-eminence London will probably maintain, for it is a natural pre-eminence. The number of mercantile bills drawn upon London incalculably surpasses those drawn on any other European city; London is the place which receives more than any other place, and pays more than any other place, and therefore it is the natural 'clearing house.' The pre-eminence of Paris partly arose from a distribution of political power, which is already disturbed."

London held supreme until the start of the First World War. During that devastating conflict, Kindleberger says, The City began to have "difficulty in maintaining its role as a center for foreign reserves and a source of short- and long-term credit."

## **New York Captures Top Spot**

This period coincided with the emergence of the U.S. as a global financial force. The New York Stock Exchange overtook the London Stock Exchange.

New York was briefly the financial center of the world after the Second World War until the eurodollar market developed in the 1950s and London took a lion's share of it, according to Kindleberger. English common law meant that the Bank of England could allow lightly regulated, offshore markets to flourish. Hundreds of foreign banks set up branches in London.

### London vs. New York: The Regulatory Environment

The U.S. had its own version of common law and could have adopted and developed a parallel market in New York, but its government chose to stay with a stricter standard of financial regulations.

Economist Ronen Palan explained that the U.S. was then a rising hegemonic power focused on developing its manufacturing and commercial sector, while the British Empire was a declining state with a weak manufacturing and commercial sector and a relatively powerful financial sector.

"The City of London developed at the heart of the British Empire, somewhat divorced from the U.K.'s mainland economic needs, to finance trading and manufacturing throughout the formal and informal British Empire," he wrote. "Although nationalized in 1948, the Bank of England remained effectively under the

control of the City's commercial banks. The Bank of England consistently pursued policies that favored the City's position as a world financial center, even when such policies were seen as harmful to the UK's mainland manufacturing needs. The pound was consistently overvalued, interest rates relatively high, in a country that saw a declining manufacturing sector."

But the Square Mile hadn't definitively beaten Wall Street yet.

## **The Big Bang to Brexit**

In October 1979, Britain removed controls on foreign exchange that had been in place from the Second World War. Nicholas Goodison, chair of the London Stock Exchange at the time, told the New York Times the restrictions had "done a lot of harm to London as one of the leading financial centers."

Seven years later, the city's financial markets were deregulated in a move so tremendous that it was dubbed the "Big Bang." The removal of fixed rate commissions, the entry of foreign companies, and a switch to electronic trading kicked off a financial revolution that would cement London's place as the global financial capital.

The average daily turnover of the London Stock Exchange rose from 500 million pounds in 1986 to more than \$2 billion in 1995. Small British firms were bought up by international players. The culture of the country's financial sector changed forever. The city also became a hub for the multitrillion-dollar global derivatives market in the 1990s.

## **Enter Brexit**

London has enjoyed a good run, but Brexit is a cloud that hangs over its skyscrapers.

Consultancy firm EY said assets worth nearly 800 billion pounds were being moved from Britain to other European financial centers in the run-up to the finalization of the nation's departure from the European Union.

Brexit also threatens the city's access to foreign talent, which it has relied on for centuries. In 2017, 18% of the workforce in the City was born in Europe, versus 7% for the country as a whole.

Vying for London's position in Europe are Dublin, Luxembourg, Frankfurt, and Paris. After being toppled from the top spot in the eighteenth century, Amsterdam may regain some of its former glory, too. After the Brexit vote, Reuters reported that 20 financial firms were applying for licenses to operate in the city.

New York has already replaced London as the financial center of the world, according to a survey by London-based think-tank Z/Yen. A new chapter begins.

## **New York Regains Top Spot**

In 2023, New York City had regained its top spot as the financial center of the world while London was second on the list, according to an index compiled by Z/Yen Partners and the China Development Center.

But the rest of the top 10 on the list would come as a shock to an 18th-century financier in either city. The list includes Singapore, Hong Kong, San Francisco, Los Angeles, Shanghai, Chicago, Boston, and Seoul.

## **What City Is the World's Top Financial Center?**

In 2023, most sources choose New York, for its sheer size and volume and its strategic location as a place to do business. London is usually in second place.

Not all agree. For example, the International Financial Centers Index reverses the order, putting London on top of New York. Its findings are compiled by CEOWorld magazine based on a survey of financial services professionals plus no fewer than 50 other analyses of cities for their global competitiveness. It takes into account not just size but factors such as regulatory and political environment, tax policies, and infrastructure.

## What Cities Rank Highest as Global Financial Centers?

A city gains its status as a global financial hub when it has a strategic location, a reputable stock exchange, and a concentration of major financial institutions. To keep that status, it needs a stable government, good infrastructure, and a sound regulatory system.

Today's top global financial centers, in addition to London and New York, include Singapore, Zurich, Hong Kong, Chicago, Tokyo, Frankfurt, and Shanghai.

## How Does Brexit Jeopardize London's Financial Dominance?

The markets hate uncertainty, and Brexit raises colossal uncertainty.

Some financial institutions are poised to move to other hubs such as Frankfurt in order to stay competitive in European Union nations.

Some foreign nationals (and there are many of them working in The City) are wondering whether they can continue to stay in Britain. Recruitment of foreign nationals has become more complicated.

These are early days for Brexit. The next few years will determine its real impact on The City.

## **The Bottom Line**



London is the world's foremost financial center, or maybe New York is. The two cities regularly swap places on the list depending in part on the criteria used.

But another factor is the political environment. Brexit has added an element of uncertainty to the continuing status of London as a global financial hub.



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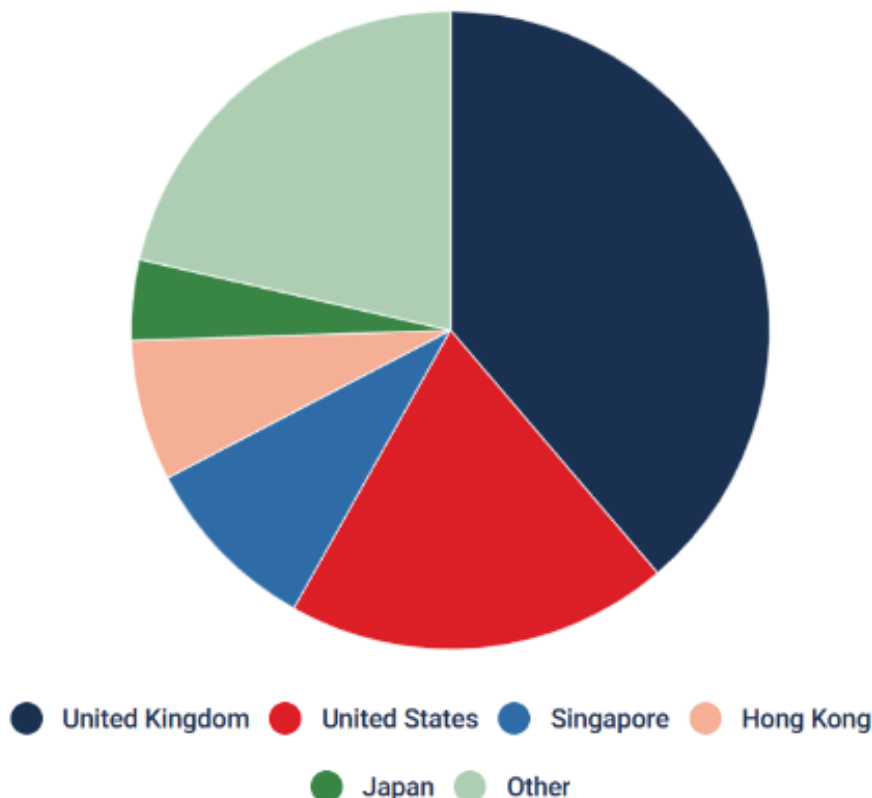
It is a magnet for workers from around the world, who make up a diverse pool of financial and professional services specialists, with deep human linkages to virtually every economy globally. More than 300 languages are spoken daily.

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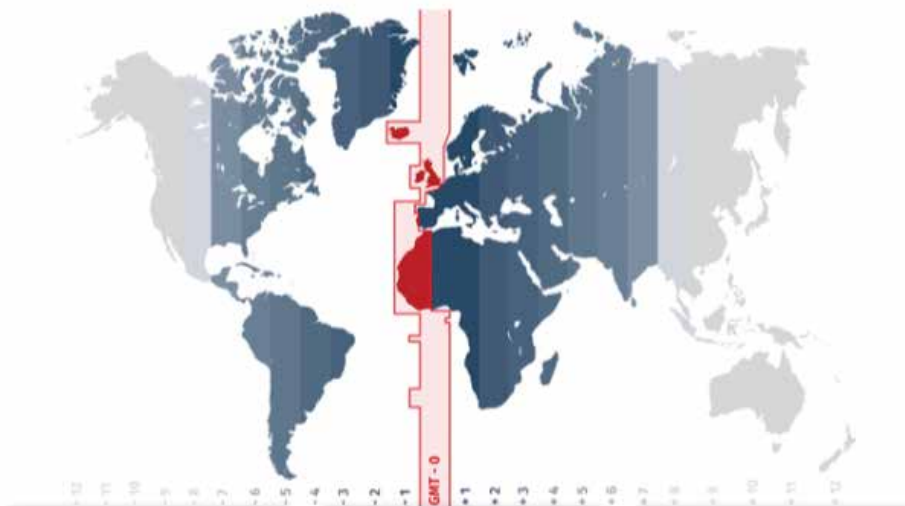
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# The Biggest Challenges For Small Businesses Ahead Of 2024



Businesses are starting to gear up to hit the ground running in 2024. The new year is the perfect time to implement new processes and strategies ahead of the next financial year, but new opportunities are not without their challenges and there are a number of things to be wary of as you look to start the next chapter.

Particularly if you own a small business, times might be tough, and it's important to approach with caution if you're hoping to go from strength to strength in 2024. Whether your objective is to survive or you're hoping to compete with the industry giants this year, being aware of the biggest challenges for small businesses will stand you in good stead moving forward.

## **Economic Uncertainty**

There's no denying that the past year has been an economic challenge for businesses big and small. High inflation has had a huge impact on businesses, with overhead costs and interest rates rising in response. Although the latest ONS statistics show that inflation is starting to decrease month-on-month, figures are still higher than the government's 2% target with no obvious sign that much will change as we approach the new year. Small businesses are likely to bear the brunt more strongly than more established firms and retailers, with fewer economies of scale that give a little bit of breathing room when it comes to maintaining profitability in tough economic times.

## **Waning Customer Demand**

Economic uncertainty has also had a significant impact on consumers who find themselves with less cash in their pockets at the end of each month. Budgets are not stretching as far as they once were and the result has been an obvious decrease in customer demand, particularly for businesses in non-essential sectors like retail, leisure and hospitality. Small businesses feel the impact of this waning customer demand most greatly as they find themselves competing with the longstanding brand recognition of more established businesses. It's incredibly tough to successfully pry customers away from their existing loyalties at a time when attracting custom is difficult and small businesses will have to ensure that their goods or services really stand out to hold firm in this battle.

## **Managing Burnout**

As markets become more competitive, it can be tempting to work harder not smarter. Particularly if you own the small business in question, you'll feel a personal sense of responsibility when it comes to making it work and it's easy to slip into habits of working late or during your time off. However, extra hours can quickly lead to burnout and additional stress and this will only hinder your chances of maintaining competitiveness against businesses with larger or more established workforces.

Small businesses must make sure they stay focused on the quality of their output rather than the quantity and small business owners should not be afraid to communicate, delegate, and work as a team.

## **The Power Of AI**

Artificial intelligence (AI) is a bit of a double-edged sword. On the one hand, the rise in the prominence of AI is a fantastic opportunity for small businesses. If the power of AI can be harnessed effectively, small businesses can boost efficiencies and cut costs. However, successful integration of AI requires support from employees which can be hard to win and can come at an initial financial cost that is simply not feasible for small businesses. Striking the right balance between trusting the talent you already have but not getting left behind when it comes to innovation will be a key but inevitable challenge for small businesses in the months to come.

## **Talent Acquisition**

The challenge of talent acquisition will be an interesting one for small businesses ahead. On the one hand, recent redundancy spikes mean that a larger pool of talent is competing for fewer vacancies. In theory, this should make it easier to attract and retain new recruits. However, the fact remains that small businesses will still be vying for skilled professionals against larger corporations.

Employees will be carefully weighing up their next move and more established businesses are typically better placed to offer the incentives that might seal the deal like enhanced benefits packages and development opportunities. Small businesses will need to think strategically if they need to hire in the new year and work out what will make them stand out, whether that's a focus on employee wellbeing or competitive bonuses. There's no doubt that the coming months will pose a range of challenges to small businesses.

Maintaining competitiveness in an economically uncertain market will be difficult for all involved, and small businesses will need to focus on what really makes them stand out to win new customers, attract top talent and avoid unmanageable stress.

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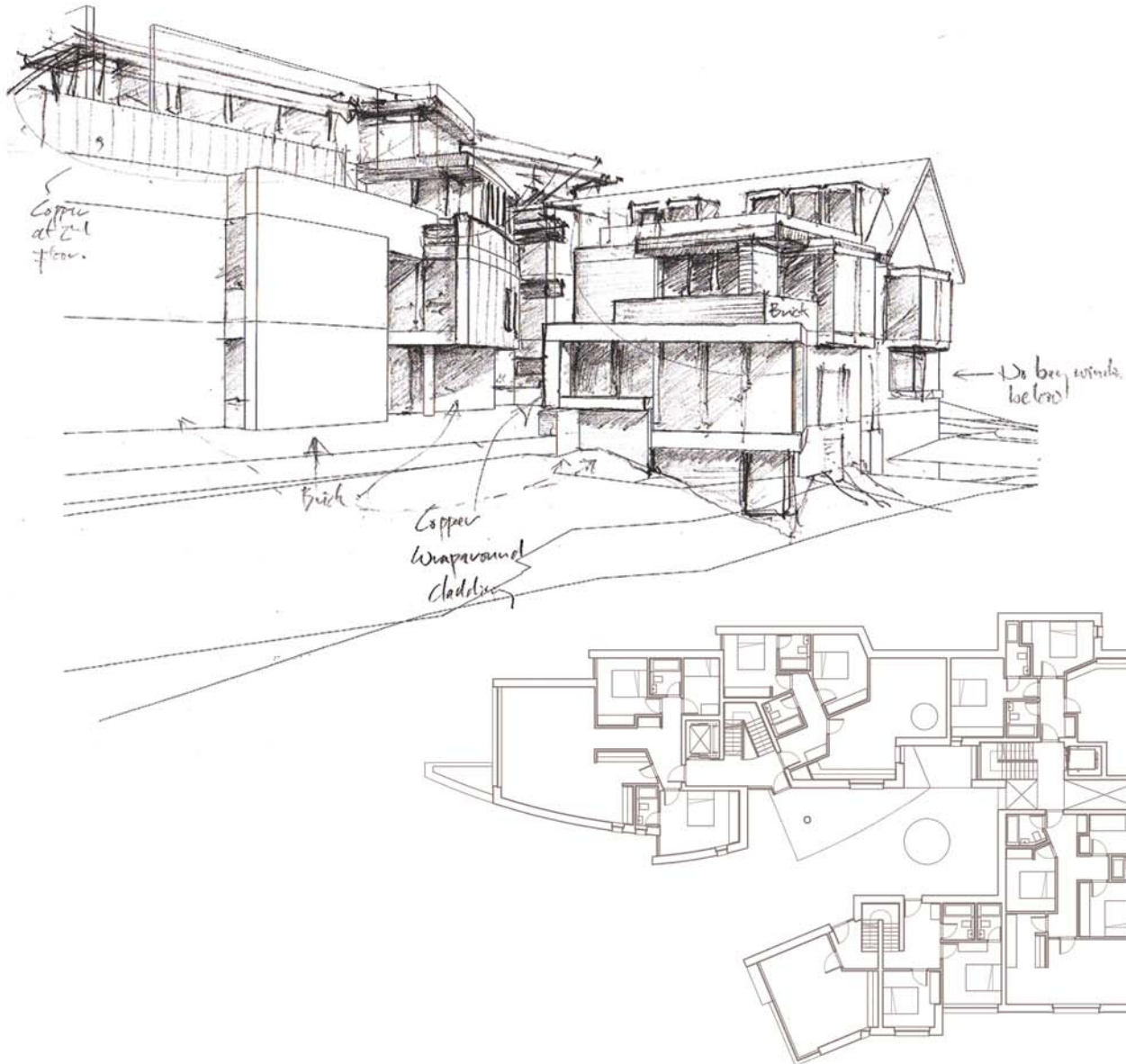
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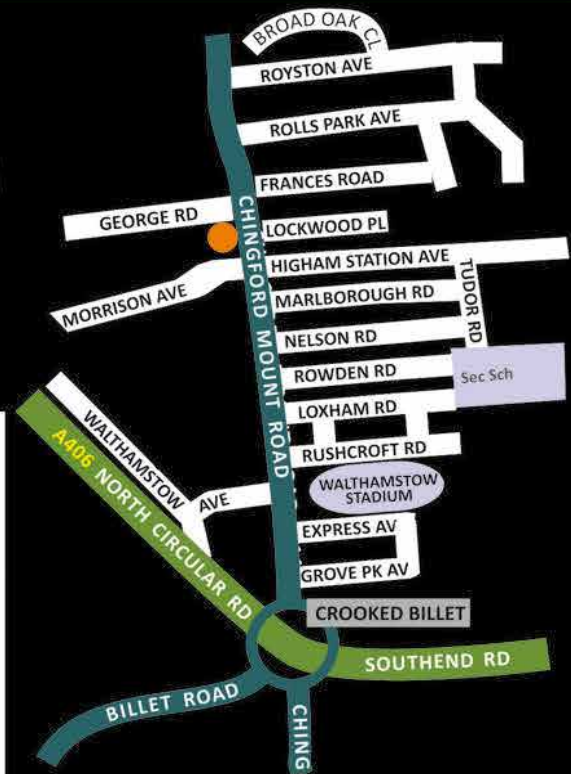
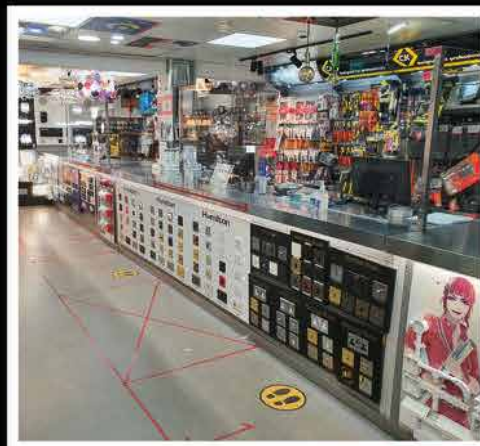
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# UK Housing Market Forecast 2024

## Housing Market Outlook 2024: Bracing for Further Turbulence Before a Gradual Recovery

The UK housing market faces a prolonged period of uncertainty as the economy grapples with financial instability. Prices look set to drop further in 2023 before recovering in 2024 if mortgage rates stabilise. But with recession threatening, the market remains vulnerable to negative surprises that could spark larger declines.

### Turbulence takes hold amid economic headwinds

After over a decade of surging values, the property market shifted down a gear in 2022 in the face of mounting economic turmoil. As inflation hit double digits, interest rates spiked, recession risks rose and budgets got shredded by the cost of living crisis, buyer demand dried up.

Both mortgage approvals and transactions tumbled around 25% by mid-2022 relative to 2021's frenzied activity, UK Finance revealed. Property website Zoopla also recorded a sharp slowdown in demand while RICS described sentiment as "moribund".

Inevitably, prices came under pressure. Nationwide reported a 2% annual drop in November - the largest fall since 2012 barring a brief blip during the pandemic. Rightmove's data also showed the average home taking over 60 days to sell and lingering longer on the market.

With affordability stretched further by each rate hike, a growing number of potential buyers have been priced out. And industry surveys indicate the worst is yet to come.

### Bubble finally bursts in overheated southern market

Early signs suggest the South experienced the most dramatic shift in fortunes as its bubble finally burst after years of rampant growth. Regions like the South West, East Anglia, South East and London led the price boom coming into 2022.

But Nationwide's figures showed these former hotspots declined between 2-5% over the past year as demand retreated – a markedly weaker trend than northern regions. The South West suffered the steepest fall at 5%, turning it from top performer to laggard in just 12 months.

By contrast, Wales and the North West bucked the downturn with modest price growth around 2%. This reflects ongoing urbanisation trends as buyers chase better affordability and yields outside southern cities. While the North may yet face seller resistance on pricing next year, stellar demand provides a cushion.

## **Mortgage misery to deepen house price declines**

Most analysts expect housing woes to deepen in 2023 under the weight of higher borrowing costs, job losses and cratering confidence. This toxic mix threatens the first prolonged price decline since the 2008 financial crisis.

Lenders came under major stress in Q3 as volatile rates blew out funding costs, forcing many to temporarily withdraw products. While the market has stabilised recently allowing cheaper fixed deals to remerge, analysts believe mortgage rates are unlikely to fall significantly for at least 12-18 months.

So with the average 2-year fixed mortgage still hovering around 6% - triple the cost in 2019 - budgets will remain battered. Credit Suisse estimates every percentage point added cuts borrowing power by 10%, indicating current rates curtail first-time buyers by up to £50,000.

This is hammering buyer demand, evidenced in Halifax's housing demand tracker plunging to its lowest level since 2008. With lending rules also tightened amid recession risks, transactions seem set to slide further. The silver lining is constraints may ease from 2024 onwards, aiding price recovery.

## **How far could prices fall during 2023?**

In terms of house price forecasts, most analysts expect a peak-to-trough drop between 5-10% in 2023 followed by 1-2 years of meagre to zero growth. The gloomiest predictions such as Capital Economics' -5 to -6% fall envisage an even sharper hit to real incomes and deeper economic scarring.

At the optimistic end, Savills and Rightmove believe prices may only shrink around 3% next year if mortgage rates stabilise and recession proves mild. Better news on inflation could also limit declines. But downside risks abound, including rising job losses.

At a regional level, Knight Frank believes major cities like London and Birmingham may experience steeper 8 to 10% price falls over 2023-24 as affordability bites hardest. But better value northern regions are expected to fare moderately better next year as the recovery gathers pace.

## **All eyes on Bank of England as recovery hopes emerge**

Much depends on the Conservative government's efforts to stabilise the UK economy and reduce inflation. After spending 2022 aggressively hiking rates, the Bank of England must carefully calibrate further moves to avoid recession while taming price growth.

BoE governor Andrew Bailey said in January he wants to gently nurse rates down to around 3% by 2024 to aid recovery. This ties in with economic consultancy Oxford Economics' view that easier monetary policy from mid-2023 can help prices rebound. Falling rates would ease mortgage costs and release pent-up demand.

## **Green shoots may sprout for housing market by 2025**

If the economy steers clear of a deep downturn, most analysts expect buyer interest to gently improve from 2024 onwards. Pent-up demand from first-time buyers unable to afford current deals may support the market once affordability improves.

Lloyds forecasts a 4.7% price decline across 2023 followed by -2.4% next year before growth resumes in 2025. Zoopla also believes the slide could peter out by end-2024 when mortgage rates hopefully fall close to 4.5%. This may open the path for a modest recovery phase.

Savills goes further stating 2025 could mark the start of a “steady climb” lasting years. Its modelling points to a £45,000 increase in the average UK house price by 2028 as the hangover fades. If true, the downturn may ultimately provide longer-term buying opportunities.

## **Are northern cities the best bets for 2024?**

While risks seem skewed to the downside nationally, the North is tipped by many to lead the charge once market green shoots emerge. Redmayne Smith’s director highlighted “exceptional” demand across top-ranked cities like Manchester, Leeds and Liverpool where population and investment keep growing.

These urban hotspots look better placed to weather near-term uncertainty given their affordability buffer and strong rental yields near 7%. Redmayne Smith believes northern cities present rich pickings for investors even if some price softening occurs in 2023.

Estate agents Savills also views the North West as offering resilience with scope for greater price inflation during the next recovery phase. Regions like this may spring back faster given their discounts to London and South East.

So while the market looks set to face further pain before reforming, all cycles eventually turn. Patience may prove a virtue for willing buyers as the fog starts clearing from 2024 onwards.

## **Summary and Conclusion**

- The UK housing market is entering a period of extended uncertainty amid rising recession risks and lingering affordability issues

- *After over a decade of strong price inflation, the market shifted gears in 2022 as demand dried up*

- *Both prices and transactions have already started falling and are expected to decline further in 2023*

- *Most analysts forecast a 5-10% peak-to-trough drop nationally over 2023 before a gradual recovery ensues*

- *The South looks set to underperform next year after its bubble burst while parts of the North may prove more resilient*

- *A lot hinges on the Bank of England nursing rates down to aid recovery without sparking a deep recession*
- *If the economy avoids a major downturn, demand could start to regain momentum from 2024 onwards*
- *Pent-up first-time buyers may emerge to support prices when affordability improves potentially from mid-decade*
- *Northern urban hotspots like Manchester and Liverpool look well placed to lead the charge thanks to ongoing investment*
- *While risks loom large, forecasters hope the storm passes setting the stage for renewed growth by 2025*

In summary, further housing market weakness seems likely next year before a slow revival potentially develops, although much uncertainty persists around the economic outlook.

Peter Michael



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*Time to make the right move*

# UK's top 50 landmarks: How many of Britain's best beauty spots have YOU visited?

**Britain has loads of beauty spots but a shocking new poll reveals we have seen just a quarter of our top 50 landmarks on average**

## **1) Big Ben, London**



The Houses of Parliament's most famous clock tower is one of London's iconic landmarks.

## **2) Tower Bridge, London**

More than 40,000 people cross the suspension bridge across the Thames built in 1886.

## **3) Tower of London**

One of London's World Heritage Sites, visitors can see the Crown Jewels and famous ravens.

## **4) Blackpool Pleasure Beach, Blackpool, Lancashire**

The amusement park and resort boasts more than 145 rides, including one of the fastest roller coasters in Europe, the Big One.

## **5) The Lake District, Cumbria**

Famous for its lakes, forests and mountains, this national park provided inspiration for William Wordsworth's sonnets.

## **6) Buckingham Palace, London**

The 775-room official home of the Queen. The Changing of the Guard takes place outside at 11.30 am each day.

## **7) Blackpool Tower, Lancashire**

Inspired by Paris' Eiffel Tower, the Grade I listed building is 518ft tall and is home to the Tower Ballroom and circus.

### **8) Houses of Parliament, London**

The Palace of Westminster is where you'll find the House of Lords and House of Commons.

### **9) Natural History Museum, London**

Perfect for rainy days, it's full of weird and wonderful exhibits, including a huge diplodocus dinosaur skeleton.

### **10) Westminster Abbey, London**

Built in 1560, and venue for the wedding of Prince William and Kate Middleton, its full name is the Collegiate Church of St Peter at Westminster.

### **11) The London Eye**

On a clear day, you can see up 25 miles from the top of this 32-capsule giant ferris wheel on the South Bank of the River Thames.

### **12) Lake Windermere, Cumbria**

Situated in the heart of the Lake District, England's largest natural lake is ten and a half miles long and 219 feet deep.

### **13) Edinburgh Castle**



The castle is built on a 700-million-year-old extinct volcano called Castle Rock and has been used as a Royal residence through the ages.

### **14) Brighton Pier**

One of the most famous coastal landmarks, it was almost destroyed by a storm in 1896.

### **15) Cheddar Gorge, Somerset**

Britain's largest gorge has an amazing system of caves and limestone cliffs and is 449ft deep in parts.

### **16) New Forest, Hampshire**

Created as a royal hunting ground by William the Conqueror in 1079, it's now a haven for cyclists and walkers.

### **17) St Paul's Cathedral, London**

Once the tallest structure in London at 365ft high, St Paul's is the Church of England cathedral.

### **18) Stonehenge, Wiltshire**

Believed to be 5,000 years old and listed as a World Heritage Site, many druids celebrate then summer solstice there.

### **19) Windsor Castle, Berkshire**

Home for the Queen but visitors can see Queen Mary's Doll's House and the State Apartments.

**20) The Cotswolds**

Stretching from Chipping Campden in Gloucestershire down to Bath it's the largest Area of Outstanding Natural Beauty in the UK.

**21) Land's End, Cornwall**

The starting point for the Olympic Torch's relay around the UK, it's the most westerly point of mainland England.

**22) Peak District**

There are 1,600 miles of public rights of way in the Derbyshire national park making it hugely popular with walkers.

**23) White Cliffs of Dover, Kent**

A symbolic guard against invasion and inspiration for Vera Lynn's wartime classic.

**24) Dartmoor, Devon**

This area of moorland has National Park status and is habitat for a range of wildlife, including the famous Dartmoor ponies.

**25) Snowdonia, Wales**

Snowdon is the tallest peak in the national park and stands at 1,085m above sea level.

**26) Museum of London**

The history of London, from prehistoric to modern times, is documented here.

**27) Roman Baths, Bath**

Visitors today can also bathe in the natural thermal waters discovered more than 2,000 years ago.

**28) Loch Ness, Inverness**

Visitors flock to this freshwater loch in the Scottish Highlands hoping to see the monster.

**29) Hampton Court Palace, Surrey**

Built for Cardinal Thomas Wolsey in 1514, King Henry VIII soon took it over and now attractions include a maze and historic tennis court.

**30) Kew Gardens**

In the 19th Century tropical orchids were popular and thousands still flock to explore the 300 acres of gardens, greenhouses and a treetop walk.

**31) Clifton Suspension Bridge**

The bridge opened in 1864 spans the Avon Gorge and the River Avon.

**32) Angel of the North, Gateshead**

The 20m high structure is seen as an icon of the north-east and has 150,000 visitors a year.



### **33) Sherwood Forest**

Famed home of legendary Robin Hood and the Major Oak, 500,000 people regularly visit.

### **34) Hadrian's Wall, Cumbria**

Once stretching 73 miles, it is the most popular tourist attraction in the north of England and was named after the Roman emperor Hadrian.

### **35) The Needles**

Three stacks of chalk rise out of the sea off the Isle of Wight.

### **36) The Forth Bridge, Scotland**

The suspension bridge links Edinburgh to Fife and stands of the River Forth. It was opened by the Queen in 1964.

### **37) The Eden Project, Cornwall**



Created in an old clay pit, this indoor rainforest opened in 2003. It features futuristic domes that recreate the Earth's different climates.

### **38) St Michael's Mount**

Known as the jewel in Cornwall's crown, it is believed to be where the Greeks traded for Cornish tin. It's now a National Trust property boasting a castle and beautiful gardens.

### **39) Ben Nevis**

Standing at 4,409 ft, near Fort William in the Scottish Highlands, this is the UK's highest mountain.

### **40) Tintagel**

This village and castle on the north coast of Cornwall are closely associated with the legends of King Arthur and the Knights of the Round Table.

### **41) White Horse, Dorset**

Cut into the hill at Osmington, it was created in 1808 to celebrate King George III's regular trips to Weymouth Bay.

### **42) Chesil Beach**

At 18 miles long and with 18 billion pebbles, it stretches from Portland Bay – home of the sailing at the London Olympics – to West Bay, where Broadchurch was filmed.

### **43) Clovelly**

This Devon fishing village is one of Britain's most beautiful, with a cobbled main street leading past the white cottage down to the blue harbour.

### **44) The Jurassic Coast**

A fossil hunter's paradise, the 185-million-year-old coastal stretch of Devon and Dorset became UNESCO World Heritage Site in 2001.

#### **45) Glastonbury Tor, Somerset**



The landmark which offers incredible views over Somerset, Dorset, Wiltshire and Wales is also believed to be the location of the ancient island of Avalon, where King Arthur was healed after being fatally injured in battle.

#### **46) Globe Theatre**

Opened in 1997, the Globe Theatre in London's Bankside is a replica of the open-air theatre originally designed in 1599 by William Shakespeare's playing company, the Lord Chamberlain's Men.

#### **47) Avebury Stone Circle, Wilts**

A UNESCO World Heritage Site, on the Marlborough Downs, it's the biggest prehistoric stone circle in Europe erected 4,500 years ago.

#### **48) Giant's Causeway**

The only World Heritage Site in Northern Ireland, it was formed by a volcanic eruption 60 million years ago and is steeped in myth and legend which says it was carved by the might giant Finn McCool.

#### **49) John O'Groats, Scotland**

Nicknamed the "Start of Britain" because it is commonly regarded as the most northerly settlement in Great Britain.

#### **50) Cerne Abbas, Dorset**

Visitors flock to see the 180-foot gigantic naked male figure carved into the chalk hillside in the valley of the River Cerne.

# Recent Event, **BUSINESS ORIENTATION CYPRUS 2023**, plus: **UK Finance, Real Estate & Other Investment Opportunities**, a huge success



On 13 November 2023, the Great Britain-Cyprus Business Association, in association with QUANTUMA, organised for the 7th year in a row the International Business Conference, **BUSINESS ORIENTATION CYPRUS 2023**

Several established and reputable Firms, based in Cyprus, had the opportunity to present Investment opportunities in Cyprus in Real Estate and other Industries. They have also raised several reasons why Cyprus is the perfect place to invest, relocate or even to live.

At the same time, U.K. Firms promoted several Investment opportunities in the U.K. They also went through the current economic challenges and how the Real Estate Industry as well as other industries react. Finally, they pointed out how banks and other financial institutions can help businesspeople and investors raise money for their businesses and their investments respectively.

The conference was aiming, as always, to promote business networking between the two countries, Cyprus and U.K.

Technology updates have also been included in this conference.

Speakers and Firms from Cyprus had the opportunity to update the delegates about the current Cyprus market as regards Real Estate but also many other areas such as Banking, Technology, Funds, and several incentives.

At the same time, speakers and panelists, based in the U.K., had the opportunity to raise their points to prove why London is considered the perfect place to invest in several sectors, and it is one of the top global investment centres.

Finally, exhibitors had the opportunity to meet with investors, prospective luxury real estate buyers, wealthy individuals, consultants, and other delegates, they can do business together.

A big thank you to all the speakers and panelists as well as our sponsors for their priceless contribution to the success of this upcoming event.

At the same time, a big thank you to all the delegates, for attending this event. I am sure they left the venue at the end of the day, satisfied with the quality of the presentations, but also for the whole event. I believe they spent their day productively and they met a lot of distinguished and successful businessmen and professionals.

# Business Orientation Cyprus 2023

## Agenda

**8:30 - 9:30 AM** REGISTRATIONS

**9:30 AM**

Opening speech by Savvas Kyriakides, Founder and president of the Great Britain-Cyprus Business Association

- The benefits of Business Networking between the UK and Cyprus
- How businesses from both countries can benefit.

**9:35 AM**

Welcome Speech by Mr. Andreas Kakouris,  
High Commissioner of the Republic of Cyprus in the U.K.

**9:40 AM**

Main Speech by Mr George Papanastasiou,  
Minister of Energy, Commerce and Industry of the government of the Republic of Cyprus

### **PART A - Cyprus: The Success Story and Strategy**

**10:00 - 10:45 AM**

- Panel 1 A. Cyprus as a Rising Force of the Financial Services
- How Cyprus can achieve financial growth in these challenging times
  - Permanent Residency Permit
  - Tax incentives
  - Collaboration with other countries
  - Other reasons

**10:45 - 11:05 AM** COFFEE BREAK

**11:05 AM** Invest in Cyprus

Speech by Marios Tannousis, CEO at Invest Cyprus

**11:15 AM** Cyprus Tourism Industry

Speech by Mr. Philokypros Rousounides, Director General of the Cyprus Hotel Association,

**11:25 AM** Our Associate Sponsors

Speech by Constantinos Ioannou, Managing Director, Head of Cyprus at QUANTUMA

### **PART B - London Investment Opportunities & Finance**

**11:30 AM** Dispute Resolution in the U.K.

Speech by Richard Spector, Partner at Spector Constant & Williams (Solicitors)

**11:40 - 12:25 AM**

- Panel 2 London – A Global Financial & Real Estate Investment Centre
- London Real Estate Challenges and Opportunities
  - Real Estate Finance
  - R & D Tax Reliefs

**12:25 - 12:45 AM** COFFEE BREAK

### **PART C - Investment Opportunities**

**12:45 - 13:30 PM**

- Panel 3 Technology & Innovation
- Cyprus as a Tech Island
  - Challenges, Risks and Security
  - Green Innovative projects

**13:30 - 14:15 PM**

- Panel 4 Investment Opportunities in Cyprus
- Real Estate Investment
  - Local authorities' strategy and support

**14:15 - 17:00 PM**

LUNCH AND NETWORKING OPPORTUNITIES



# MAIN SPEAKER

## George Papanastasiou

Minister of Energy, Commerce and Industry  
of the government of the Republic of Cyprus

### **George Papanastasiou**

was appointed Minister of Energy, Commerce and Industry on March 1st 2023.

He is a mechanical engineer by profession, with an HND in Mechanical Engineering from the Higher Technical Institute of Cyprus, a BSc in Mechanical Engineering from City University London and an MSc in Refrigeration and Air Conditioning from Kings College London.

He worked for 26 years at BP in Cyprus, the United Kingdom and other European countries, having held various managerial positions within the company, including Cyprus' Head of Country. From 1st of October 2011 and until his appointment as Energy Minister, he was Managing Director and General Manager of VTT Vasiliko Ltd (VTTV), a subsidiary of Netherlands based VTTI B.V. Inter alia, during his tenure at VTTV he led a versatile team of professionals tasked with constructing and operating the oil storage terminal of the company at Vasilikos area.

Over the course of his career, he has accumulated extensive experience in the oil and gas industry, specifically in the fields of Supply and Logistics, Health, Safety and Environment, Operations and Engineering, Sales and Marketing, Company Governance and Compliance. He has served as President of the Board of Directors of the Cyprus Organisation for Standardisation (CYS) and the Cyprus Certification Company, President of the Cyprus - Netherlands Business Association operating under the auspices of the Cyprus Chamber of Commerce and Industry, and Member of the Board of Directors of the Cyprus Employers and Industrialists Federation.

Mr. Papanastasiou was born in Nicosia on September 10th 1961.

He is married to Glykeria Michailidou, they have a son, Ignatius, and reside in Nicosia.

# GBCY BUSINESS ORIENTATION CYPRUS 2023

Plus: UK Finance, Real Estate & Other Investment Opportunities

London 13 November 2023



## Speakers



George Papanastasiou  
Minister of Energy Commerce and Industry



Andreas Kakouris  
High Commissioner of the  
Republic of Cyprus in the UK



Guest Speaker  
Marios Tannousis



George Constant  
Partner at Spector Constant  
& Williams ( Solicitors )



Paul Zalkin  
Managing Director at  
QUANTUMA Advisory Ltd



George Chrysochos  
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Christiana Aristidou  
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Aaron Georgiou  
Founder & CEO  
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Mayor of Mesa Geitonia and  
Vice President of the Union  
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# GBCY BUSINESS ORIENTATION CYPRUS 2023

London 13 November 2023



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GBCY INTERNATIONAL INVESTMENT CONFERENCE 2023







# EVENT GALLERY

GALLERY OF THE RECENT EVENT IS NOW AVAILABLE,  
BY VISITING [www.gbcy.business/gallery-nov-2023](http://www.gbcy.business/gallery-nov-2023)

# EVENT GALLERY

GBCY INTERNATIONAL INVESTMENT CONFERENCE 2023





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The GBCY International Investment Conference 2023  
organized by



was a huge success!

*Thank you!*

# AGENDA



**8.00 a.m. – 8.45 a.m.**

Registration

**8.45 a.m.**

Opening speech by Savvas Kyriakides, Founder & President of the Great Britain-Cyprus Business Association

**8.50 a.m.**

Welcome Speech by Mr Nicos Nicolaidis, Mayor of Limassol

**8.55 a.m.**

Welcome Remarks by the Deputy British High Commissioner in Cyprus, Mr Ben Rawlings.

**9.00 a.m.**

Speech by the Main Speaker, the ex-Deputy Minister of Research, Innovation and Digital Policy, of the Republic of Cyprus, Mr Kyriakos Kokkinos.

**09.20 a.m. – 10.05 a.m.**

Panel 1 Real Estate Investment in the UK – What is happening?

**10.05 a.m. – 10.50 a.m.**

Panel 2 The changing landscape with UK Real Estate Finance

**10.50 a.m. – 11.15 a.m.**

Coffee Break

**11.15 a.m. – 11.25 a.m.**

"Structuring global investments through Cyprus companies"

Speech by Andria Koukounis, Partner at Prountzos & Prountzos, EY Law in Cyprus

**11.25 a.m. – 11.35 a.m.**

"International Families" Speech by Lucy Loizou, Managing Partner at the International Family Law Group LLP

**11.35 a.m. – 11.45 a.m.**

"Cyprus: A Growing Tech and Investment Gateway into the EU" Speech by Marios Tannousis, Acting CEO, Invest Cyprus

**11.45 a.m. – 11.55 p.m.**

"The importance of training and continuous development of employees within service firms"

Speech by Androulla Poutziouri, Founder & CEO of European Legal Training Centre.

**11.55 p.m. – 12.40 p.m.**

Panel 3: Relocation to Cyprus - Investment Opportunities in several industries

**12.40 p.m. – 1.00 p.m.**

Coffee Break

**1.00 p.m. – 1.35 p.m.**

Panel 4: Technology, Blockchain.

**1.35 p.m. – 1.45 p.m.**

"Business and Investment opportunities in a recessionary environment"

Speech by Paul Zalkin, Managing Director at QUANTUMA Advisory Ltd

**1.45 p.m. – 2.30 p.m.**

Panel 5: Cyprus Real Estate Investment Opportunities

**2.30 p.m. – 5.30 p.m.**

LUNCH AND NETWORKING OPPORTUNITIES

GBCY INTERNATIONAL  
INVESTMENT  
CONFERENCE 2023



Four Seasons Hotel, Limassol, 20 April 2023

# MAIN SPEAKER

**Kyriakos Kokkinos**

**Ex-Deputy Minister of Research,  
Innovation and Digital Policy**

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# SPEAKERS



**George Constant**  
Partner at  
Spector Constant & Williams



**Antony Antoniou**  
Managing Director of Robert Irving  
Burns & Aspida Capital



**Frixos Kaimakamis**  
Managing Director  
at Atlas Property



**Antonis Nicolaides**  
Lending Unit Head Larnaca-Famagusta  
Commercial Banking  
UK Loans – Commercial Banking  
EUROBANK Cyprus



**Nicos Nicolaides**  
Mayor of Limassol



**Savvas Socratous**  
Director at Alexander Lawson  
Chartered Surveyors



**Demi Shiamishis**  
Director at Hydra Capital



**Damien Field**  
Director/Owner at  
Robert Irving Burns



**Yiannis Foradaris**  
Co-founder and member of Management  
Team of Nextius Capital Group



**Giorgos Avraamides**  
Partner at Pelagias  
Christodoulou Vrachas LLC



**Raj Brar**  
Business Development  
Manager  
at Korantina Homes



**Andria Koukounis**  
Partner, Advocate, Financial services,  
Funds & Capital Markets,  
Prountzos & Prountzos LLC,  
EY Law in Cyprus



**Panayiotis A. Koussis**  
Team Leader of Legal &  
Financial services at Pelagias,  
Christodoulou, Vrachas LLC



**Alexis Nicolaou**  
Director at  
Futurestate Alliance



**Christiana Aristidou**  
Founder & CEO at  
'the Hybrid LawTech Firm'  
empowered by  
Christiana Aristidou LLC



**Savvas Savvides**  
Partner & Director  
of Paphos office at  
Michael Kyprianou & Co LLC



**Ellada Palmyri**  
Director at  
Multipool Engineering



**Nick Nicolaou**  
Partner, Audit Services  
at EY Cyprus



**Andria Andreou**  
Managing partner of Athos Group CY  
Co-founder of Global Go,  
Repr. Office President of the Cyprus  
Cannabis Association



**Lucy Loizou**  
Managing Partner at  
The International Family  
Law Group LLP



**George Charalambous**  
Associate at  
Georgiades & Pelides LLC



**Androulla Poutziouri**  
Founder & CEO  
European Legal  
Training Centre



**Maria Pavlou**  
Senior Associate Lawyer  
Legal Corporate  
Department Kinanis LLC



**Michalis Prodromou**  
Founder of  
Prodromou  
Advisory-Tax-Audit



**Savvina Miltiadou**  
Senior Associate Lawyer in  
the financial services & funds  
department Kinanis LLC



**Elina Sfongali**  
Associate at  
Spector Constant  
& Williams



**Marios Tannousis**  
Deputy Director General  
& Head of HQ Unit  
Invest Cyprus



**Fivos Theodorou**  
Head of Sales and  
Business Development  
Property Gallery



**Marios Zavos**  
Managing Director  
at Cubic Wood

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## GBCY INTERNATIONAL INVESTMENT CONFERENCE 2023



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Limassol 9 May 2024

VENUE: Four Seasons Hotel, Limassol



GBCY INTERNATIONAL INVESTMENT CONFERENCE 2024

**PANEL 1**

**Real Estate Investment in the UK – What is happening?**

DAMIEN FIELD	FRIKOS KAIMAKAMIS	SAVVAS SOCRATOUS	ANTONY ANTONOU

**PANELISTS**

- DAMIEN FIELD - Joint Owner and Board Director at Robert Irving Burns
- FRIKOS KAIMAKAMIS - MRICS - Managing Director, Atlas Property
- SAVVAS SOCRATOUS - Partner at Alexander Lawson Chartered Surveyors

**PANELIST & MODERATOR**

- ANTONY ANTONOU - Managing Director, Robert Irving Burns & Alcora Capital

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# AREAS OF DISCUSSION



1. Real Estate in London and the rest of the U.K.
2. Real Estate and other Investments Finance in the U.K.
3. Moving to the U.K.
4. Relocating your business in Cyprus – Updates based on the Government's action plan and Reforms for 2024
5. Cyprus Shipping
6. Real Estate: Investment Opportunities in Cyprus
7. Other Investment opportunities in Cyprus

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# PROPOSED AGENDA

8.00 a.m. – 8.45 a.m.

Registrations

8.45 a.m.

Opening speech by Savvas Kyriakides, Founder and President of the  
Great Britain-Cyprus Business Association

8.50 a.m.

Welcome Speech by the Mayor of Limassol

8.55 a.m.

Welcome Remarks by the British High Commission in Cyprus

9.00 a.m.

Speech by the Main Speaker, the Shipping Deputy Minister of the Republic of Cyprus, Mrs  
Marina Hadjimanolis.

09.20 a.m. – 10.05 a.m.

Panel 1 Cyprus Shipping

10.05 a.m. – 10.30 a.m.

Coffee Break

**PART B**

10.30 a.m. – 11.15 a.m.

Panel 2 London Real Estate

11.15 a.m. – noon.

Panel 3 U.K. Real Estate and Other Investments' Finance

Noon – 12.30 p.m.

Coffee Break

**PART C**

12.30 a.m. – 1.15 a.m.

Panel 4: Cyprus Real Estate Investment Opportunities

1.15 a.m. – 2.00 p.m.

Panel 5: Relocation to Cyprus

- Investment Opportunities in several industries

2.00 p.m. – 5.00 p.m.

LUNCH AND NETWORKING OPPORTUNITIES

# GBCY INTERNATIONAL INVESTMENT CONFERENCE 2024



Four Seasons Hotel, Limassol , 9 May 2024

# MAIN SPEAKER

## Marina Hadjimanolis

Shipping Deputy Minister of the Republic of Cyprus





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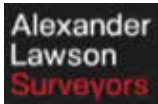


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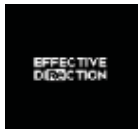


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