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Our main aim is to provide properties of unique designs and high standards in prime locations along the East Coast of Cyprus.



It is my pride and pleasure to introduce you our company, Karma, a well reputed company that services the real estate market for over 33 years now.

As Karma we emphasize on the quality of our properties instead of the quantity. Our main aim is to provide properties of unique designs and high standards in prime locations along the East Coast of Cyprus. During all these years, we remain loyal to our core value of building strong and everlasting relationships with our clients and associates.

We have committed ourselves to provide a friendly customer-oriented service as well as an outstanding aftersales service which takes care of our customers' needs. Whether our clients are buying a holiday residence, seeking an investment opportunity, or looking to make Cyprus their permanent home, our mission as Karma is to make this experience an enjoyable, hassle free and as simple as possible. Our professionalism and the personal care we provide to each of our client are what allows them to feel safe in our hands. As Karma, we pride ourselves on going the extra mile for our clients by supporting them through every step of the purchasing process and ensuring that they are completely satisfied with their final decision.

The relationships we build with our clients do not come to an end once a purchase has been made. We take the extra step by ensuring the provision of a highly-



experienced after sales department and a standalone Property Management Company, guaranteeing the provision of a lifetime after sales support and services. In addition, Karma Rentals and Karma Consulting companies which are under our group can provide our clients with further services such as rental and consulting services

Being a company with a strong Corporate Social Responsibility, we are proud to have Karma Charity under our umbrella of groups which has a mission to help the wider society and the wellbeing of others. You see, what matters the most to us here at Karma is that all our actions are based on human principles. We believe in professionalism, integrity, honesty, team work and above all in respect to our clients, our colleagues, our associates and ourselves

Nicolas Karoullas.

KARMA

Established in 1985, Karma has grown to become a key player in the Cyprus property industry.

The founder of the company, the late Mr. Charalampos Karoullas, has achieved through the quality, service and uniqueness of Karma Developers' projects to make it one of the tops in Cyprus, employing more than 120 employees today. For more than 33 years, it has built strong relationships with its clients, thanks to its commitment to integrity, honesty, and quality. It is made up of a number of companies, each offering a different set of value-added services to our clients, from property management to rentals and consulting.

Today, Karma has added to its portfolio more than 100 projects and 3500 superior properties, masterpieces in design and with exceptional amenities. It continues to offer enticing new projects, in highly sought-after locations all along the stunning Eastern coastline of Cyprus. New and innovative ways are the company's tools for meeting customer needs.

Karma aspires to offer the ultimate experience to today's modern consumers with projects that reflect the magical merging of inspiration and architecture. Whether the customers are buying a holiday residence, seeking an investment opportunity, or looking

to make Cyprus their permanent home, the company's mission is to make this experience as stress free, enjoyable, and simple as possible. The relationship it builds with its clients doesn't end once a purchase has been made. The Group boasts a highly-experienced after sales department and standalone Property Management Company, guaranteeing the provision of a lifetime of after sales support and services.

Due to the new international trends, Karma has positioned in the market new projects that do cover a diversity of needs, for individual clients looking for a retirement home, holiday home, or an investment opportunity. 10 new projects are under development and give new impetus to the already dynamic course of the group. As the Cyprus immigration Programs of the Permanent Residency and the Cyprus Citizenship via investments in real estate have attracted lot of attention from international investors, Karma Group's projects do provide the added values an investor is seeking for. The main dynamics of the Group come mainly from the workforce, as every member of the company, through its personality and character, always gives enormous added value to the daily effort to manage and serve and the customers' needs.





Honesty builds

trust...

KARMA'S MISSION

Our mission is to offer the customers the highest level of quality construction at fair and market competitive prices whilst still listening carefully to each client's needs whether they are buying a holiday home, investment opportunity or permanent residence and make this experience stress free, enjoyable and as simple as possible.

Our trained and friendly team who we feel as part of the family are always ready to assist and achieve the very best customer satisfaction with professionalism and their own personal touch making each client feel "Safe in our Hands".

We believe in building relationships and ensuring that these relationships will last forever offering always quality over quantity, integrity, respects and honesty. "Honesty builds trust".

Our Vision

Our primary vision is to stay true to our beliefs therefore allowing us to continue to grow as one of the leading companies in the local and international property market and to develop and inspire by offering a range of complete, customized, innovative solutions and designs in project development all through Cyprus and abroad.

WHY KARMA

OUR PROJECTS

NOT JUST SELLING A PROPERTY

MAINTENANCE

PROPERTY MANAGEMENT

CONSULTING

RENTALS

CYPRUS IMMIGRATION PROGRAMS

PERMANENT RESIDENCY





SERVICES/ DEPARTMENTS/ EXPANSION

Karma Developers

As the first member and leading company of the group, Karma Developers was established in 1985. The company is a property development, construction and investment company; one of the leading and evolving groups in Cyprus. It has delivered more than 3000 quality properties and it continues to offer unique designs in the best locations.

Karma Construction

This company is the latest addition to the group. Karma Construction was established in 2016 and has as a main activity the constructions of both simple and complex buildings. The company provides all the necessary guarantees and a well-trained personnel and machinery to ensure high quality constructions.

Karma Hellas

With the aim to offer turnkey apartments for students, investors and permanent residents right in the heart of the city of Athens, Karma Hellas was the third company of the group to be formed.

Karma Rentals

In 2003, Karma Rentals was established with the aim to promote and rent holiday properties to tourists and locals. It arranges welcome packages and ensures the guest's comfort by providing assistance during their entire stay.

Karma Charity

Being a company with a strong Corporate Social Responsibility, Karma Charity was established in 2010 under our umbrella of groups. It has a mission to help the wider society and the wellbeing of others and it actively organizes frequent events to raise awareness and help different sensitive groups.

Multiflow

In addition, Karma Group established Multiflow company in 1990 which is based in the city of Larnaca, Cyprus. The main activities of the company are to provide mechanical engineering studies, designs, installations and maintenance.

TLC Property Management

As one of the main objectives of the group is the provision of excellent customer care, TLC Property Management was created to give our clients the tender loving care that was needed to their properties. The company provides any service required in property maintenance from a broad range of services available such as cleaning, repair and maintenance and property management.

Eden Square

In entertainment and hospitality, Karma Group introduced The Eden Square, a multiplex area in the main high street of Protaras that was established in 2004. The complex offers various bars and restaurants. Eden Square has become a landmark for the tourist and hospitality industry on the island, offering tasty, local and international dishes in several resident restaurants, amazing cocktails & nightlife entertainment.



















Corporate culture is the only sustainable competitive advantage that is completely within the control of the entrepreneur.

Develop a strong corporate culture first and foremost.

— David Cummings, Co-founder of Pardot

You must be the change you wish to see in the world

— Mahatma Gandhi

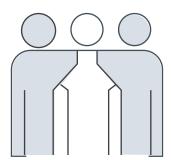


KARMA CORPORATE SOCIAL RESPONSIBILITY

Operating in a responsible and sustainable manner is of key importance for our organisation.

As Karma we ensure a strong Corporate Social Responsibility by having our efforts going beyond what may be required by regulators or environmental protection groups for example by using wood free paper. Continued engagement in further social and environmental good in the local and ultimately global community and improvement in our Corporate Social Responsibility remains one of our main purposes.

Being a company with a strong sustainable and positive corporate culture, we are proud to have a standalone and recognisable organisation under our umbrella of groups, Karma Charity, an organisation which has a mission to help the wider society and the wellbeing of others.



KARMA CHARITY

Karma has been a generous organisation helping the local and wider society since the day one of its incorporation.

In 2010, to enhance our corporate social responsibility Karma Charity organisation was incorporated and it has since been an active charity organisation with a widen genuine concern for the wellbeing of others

Various events such as Christmas bazars are organised for fundraising and raise awareness. We focus on helping the local community and institutions that are not strongly supported by the government to ensure that our help is fairly distributed.

Like every year, Karma Charity had participated at the fundraising Christmas bazaar organised by the local municipality. Hand- made baskets and jewellery as well as homemade delicious food and refreshments were for sale and the income was donated to 'Apostolos Pavlos Education Centre' which helps people with special needs.

At this year's annual Christmas charity Bazaar delicious Christ- mas treats and bites were sold with all income donated to the local church and the organisation 'Faros Zois' which helps kids with autism.

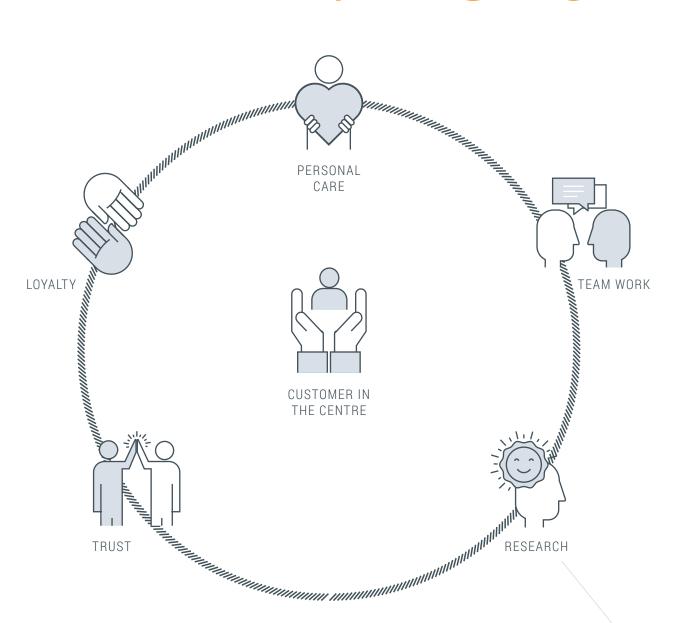




Try not to become a man of success but rather try to become a man of value

— Albert Einsteir

CORE VALUES



EDEN SQUARE

Situated in the heart of Protaras, Eden Square serves as an oasis for hungry and thirsty travellers. The tempting scents coming from our restaurants, the relaxing sound of running waters from the fountains and the eye-pleasing decoration of the Square, create an intoxicant environment satisfying each and every sense of yours, and making you feel like you are in the garden of Eden.

Eden Square offers a variety of choices, from healthy Japanese meals prepared before your eyes by our humorous and talented chefs, to spicy dishes in a Mexican flirtatious manner. Eden Square aims to please even the most demanding customer.

Our Eden's "forbidden fruit", the "Nalu" cocktail bar, surrounded by lounge music and the latest hits, create an atmosphere suitable but most of all enjoyable for all ages. Finish your journey in the middle of this amphitheatri- cally situated scenery with a cool beer in your hand or a refreshing cocktail, or with a relaxing tea or Cypriot coffee while your children enjoy our playground, situated

just behind the Square. After all, Eden is made for everyone!

Eden Square is also available for birthday parties, wedding receptions, anniversaries or any other event you wish to celebrate. Our staff will make sure to make your special moment more magical! If you want a little taste of heaven, Eden Square is the place for you!



KAMAKURA Japanese Restaurant

Temples and proximity to Tokyo make the coastal city of Kamakura a popular tourist destination. From our journey there we kept the wonderful authentic Japanese tastes which we serve you in the most innovative and entertaining way: fresh ingre- dients prepared right in front of you by our professional chefs who put on a live cooking show with playful tricks, and follow your own personal guide- lines and preferences for the preparation of your meal. With a variety of choices between, steamed, deep-fried, grilled or simmered dishes, as well as the famous sushi served on a wooden boat, it is almost impossible for anyone to leave unsatisfied by the sushi bar and the particular and delicious cuisine of our Japanese restaurant. Kamakura combines gastronomic excellence with artistic presentation, quality service, tranquility and pleasure, offering you an unforgettable night.



EL CHICO Mexican Restaurant

This is definitely the most exciting Mexican restau- rant in Cyprus. El Chico is your fun, festive, casual Mexican restaurant. It has always been known for a relaxed dining experience with warm gracious service where every guest is made to feel welcome.

At El-Chico we take real pride in serving our guests authentic Mexican dishes made with the finest & purest ingredients available such as, salsas that are made fresh throughout the day to ensure the ultimate flavour, guacamole which is prepared with only perfectly ripened avocados and, sizzling fajitas prepared to order, in the traditional Mexican way. Do not miss the refreshing strawberry margaritas, the spicy dips, the crispy Nachos and a variety of meat, fish, chicken, pasta or vegetable dishes that will add a colourful flavour to your dining and will grant you an unforgettable night. Viva La Mexico!



NALU Cocktail Bar

Nalu is the Hawaiian word for "wave" and there is a saying "Nalu it" that means "go with the flow" but also be mindful; be present. As every person who learns to swim in the ocean knows, you don't fight with the waves, you ride them. At Eden Square we chose to work with purpose, passion and full intention to offer you a different environment where you can enjoy our exclusive cocktails and exotic hookahs and to feel enchanted with deep house music. Nalu is the name of that woman who can be wild and calm as the waves are. So, this summer go with the flow. "Nalu it"!

If you want a little taste of heaven, "Eden Square" is the place to be!





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