

# NB

NIAGARA ON THE BEACH

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A stylized logo consisting of the letters 'N' and 'B' in a white, elegant serif font. The 'N' and 'B' are connected at the top by a thin, curved line that loops around the top of the 'N' and then under the 'B'.

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Niagara on the Beach is a distinctive development of 90 freehold townhomes, meticulously crafted to integrate modern living with the natural beauty of Crystal Beach, Fort Erie.



Artist's rendering of 90 Townhomes



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# Company Overview

Founded by Sherard McQueen and Yaseen Nimjee in 2015, M5V Group has grown from a real estate brokerage into a comprehensive real estate consortium. Inspired by the dynamic spirit of Toronto, as symbolized by its vibrant downtown postal code 'M5V', our group has grown to embody the essence of urban development and community connection. M5V is built off of three core divisions.



At M5V Group, we are redefining industry standards by seamlessly integrating the upscale elements of luxury builds into our developments. Our commitment extends beyond design and sustainability to encompass client satisfaction at every level. Each project reflects cutting-edge aesthetics and functional designs while democratizing luxury—making high-end features attainable for a broader audience. By making both luxury features and homeownership more accessible, we empower clients from all walks of life to take pride in their investments, contributing to sustainable living and enhancing urban life.

# Our Team

## SHERARD MCQUEEN | CEO

Sherard McQueen brings visionary leadership, shaped by pivotal experiences and a deep connection to his roots. His real estate prowess is evident in transactions exceeding \$2 billion and his strategic development of high-profile projects in Ontario, consistently generating substantial returns for his clients.

## YASEEN NIMJEE | PRESIDENT

Yaseen Nimjee brings deep financial acumen and hands-on construction expertise honed from his start in securities trading to significant real estate ventures. His leadership in projects like the Sundial Lakeview Retirement Home in Orillia showcases his broad, impact-driven approach to real estate development.

## LINDA FORD | COO

Linda applies her marketing acumen and consumer focused mindset to lead our real estate operations ensuring that every client interaction delivers exceptional value and tailored solutions. With 12 years of experience in real estate, Linda's deep passion for the industry and her strong client relationships drive her success in facilitating informed, strategic investments.

## SOPHIA BAILEY | SALES DIRECTOR

Sophia blends her background in social work and financial services with a robust career in real estate where she directed over \$70 million in property sales. As Sales Director, her commitment to ethical practices and client education drives her leadership and significantly enhances her client and agent relationships.

## LEO THOMAS | VP OF CONSTRUCTION

Leo is a highly professional, client facing construction VP with over 30 years' experience dealing with business strategies and contract negotiations, as well as account and resolution management. He brings global experience to the Canadian private sector with knowledge and skills accumulated from international project delivery across five continents.

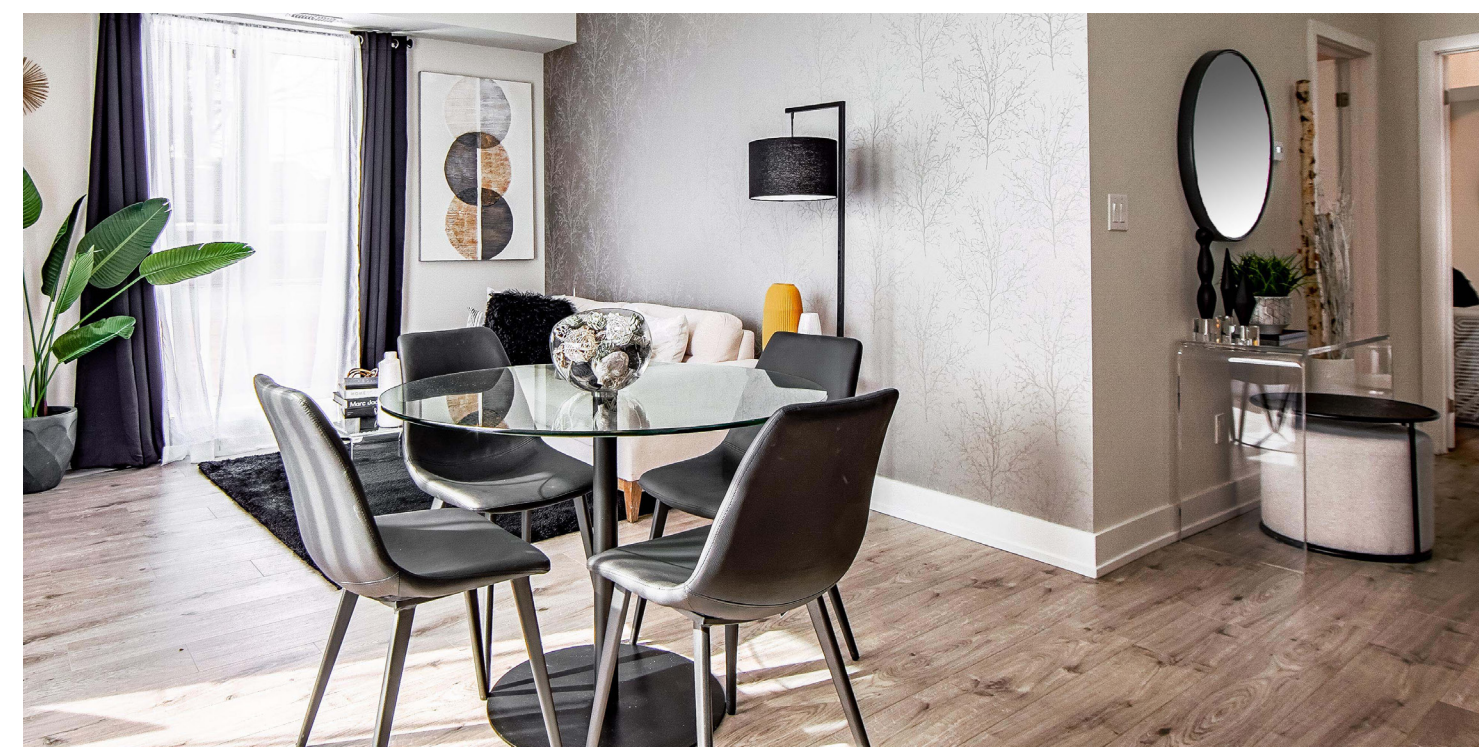
## DAVID YAW FRIMPONG | CO-FOUNDER CEO

With over 10 years in real estate, David excels as both a broker and a developer. Specializing in pre-construction and investment, he offers a strategic edge in development projects. His expertise and innovative approach provides Estate Hill with bespoke, multidimensional solutions.

## GEOFFREY FOSTER | CO-FOUNDER CEO

With over a decade at TD Bank, Geoffrey has managed countless projects demonstrating expertise in project completion and budget adherence. He ensures strategic goals are met making him an asset to investors. Geoffrey's hands-on approach to finance and project management provides invaluable insights for optimal outcomes.





# Recently Completed Projects

THE NIAGARA PHASE 1

## THE NIAGARA SERIES

This groundbreaking initiative in Niagara introduced stacked townhomes as a cost-effective pathway to luxury living in the city. All units were developed, sold, and built by M5V Developments.



# The Project

Niagara on the Beach is a distinctive development of 90 freehold townhomes meticulously crafted to integrate modern living with the natural beauty of Fort Erie. Located just minutes from Crystal Beach, these homes offer spacious living up to 1500 sq ft, and prices starting at \$399,900. Close to numerous amenities, this development will set a new benchmark for residential quality in the Niagara area.

## OUR DESIGN APPROACH

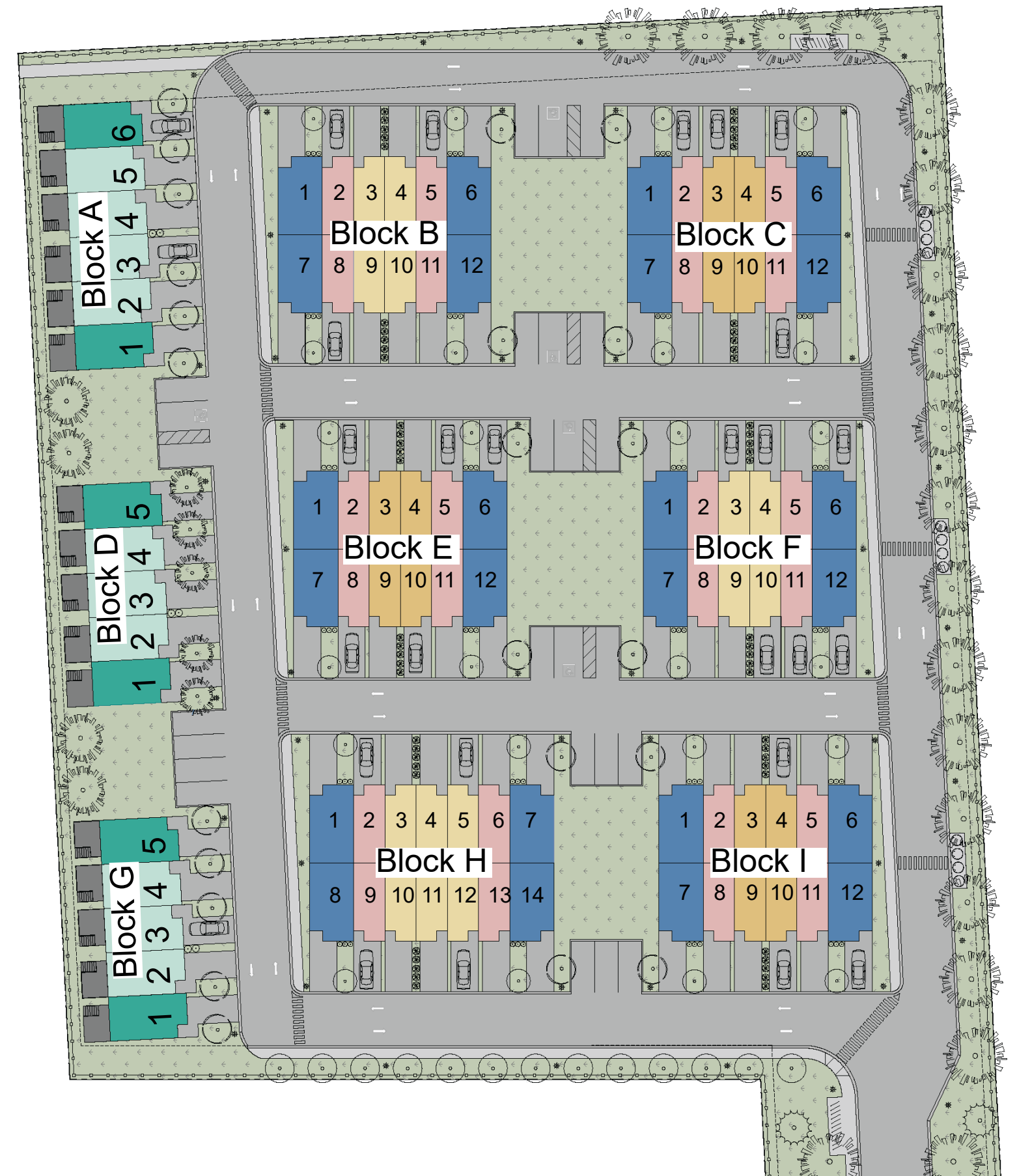
- Each home has been carefully designed to maximize the use of every interior square foot of space.
- The project features modern finishings including 9 ft smooth ceilings, porcelain tiles, and walk out terraces.
- Construction will utilize a sophisticated mix of brick and wood facades complemented by expansive glass windows to maximize and enhance views.

This project is an essential part of the Town of Fort Erie's intensification strategy. Niagara on the Beach. aims to provide affordable luxury housing while enhancing the community's vision of the future.



# Site Plan

- 4 acre site on an additional 4 acre park.
- Rebstock Road, Crystal Beach.
- Located on Crystal Ridge Park.
- 1.4kms from the beach.
- Amenities: Tennis and basketball courts, a dog park, and a splash pad.
- Close to restaurants, transit, grocery stores, schools, an international airport, highways, and the US border.



## BACK TO BACK TOWN UNITS

- 1A THE SHORE
- 1B.1 THE SUNSET
- 1B.2 THE BEACH
- 2A THE CRYSTAL

## PARK TOWN UNITS

- 3A THE ERIE
- 3B THE WAVERLY







# Why Crystal Beach?

Fort Erie is a vibrant community steeped in culture offering residents a blend of historical richness, scenic recreational trails, and the pristine shores of Crystal Beach. It's an ideal setting for those seeking a balanced lifestyle that combines work, leisure, and adventure.

With its ample space and peaceful, outdoorsy environment, Fort Erie is not just where you live; it's where you grow. The town's ongoing commitment to development promises urban expansion and economic growth making it the perfect home for modern families seeking both roots and opportunities.



# Fort Erie: Closer Than You Think

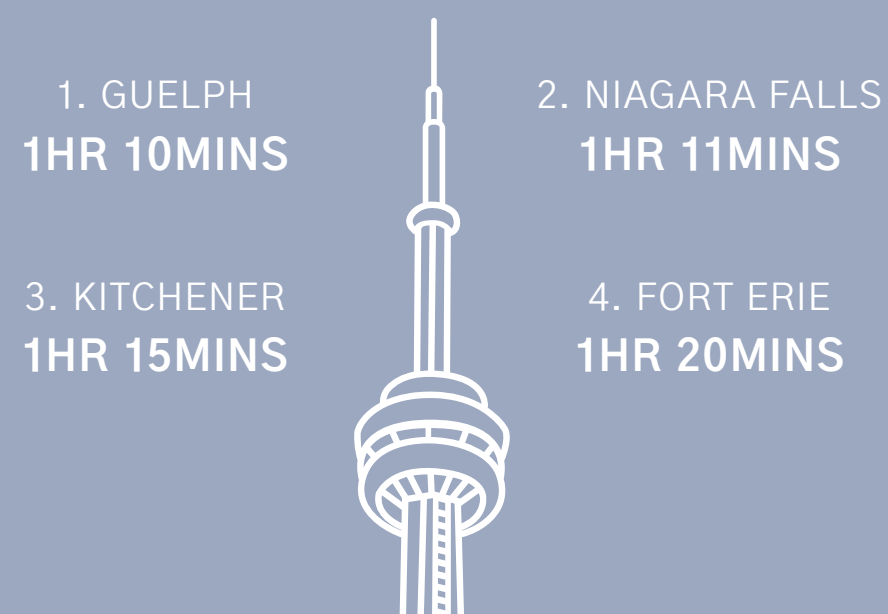
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Fort Erie's proximity to Toronto is similar to cities such as Kitchener, Niagara Falls, and Guelph. With only slight differences in travel times, Fort Erie is an accessible and economical option for commuters or remote workers.

The availability of the Niagara Falls Go Train line and quick QEW access greatly enhances communities. Additionally, the rise of hybrid work—now embraced by 20% of Canadians—reduces the need for daily commutes, enabling a quieter lifestyle without compromising workplace connectivity. Fort Erie ranks among the top five cities for intercity commuting to Toronto highlighting its practicality for professionals. The cost savings in Fort Erie can offset expenses like occasional overnight stays in Toronto making it a smart financial choice.

With its blend of affordability, convenience, and easy access, Fort Erie offers a compelling option for those looking to balance urban access with an exceptional quality of life.

## DISTANCE FROM THE CN TOWER



# Why Are People Leaving Toronto?

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With record-high levels of population growth, many Canadians are finding urban life in Toronto increasingly untenable citing high living expenses, severe traffic congestion, limited green space, and environmental concerns.

With the rise of hybrid and remote work models, many are gravitating towards regions like Alberta or the Maritimes with greater access to affordable housing, a lower cost of living, and more open space.

Instead of moving dozens of hours away, consider nearby, yet under recognized regions like Fort Erie where a higher quality of life is waiting at a fraction of the cost. Join the thousands embracing a new way of living with all the urban conveniences without the drawbacks of big city living.

# Price Comparison of Homes Across Canada



- 1 Edmonton: \$420K
- 2 Calgary: \$596K
- 3 Greater Vancouver: \$1.3M
- 4 Montreal: \$531K
- 5 Greater Toronto: \$1.1M
- 6 Niagara on the Beach: \$471K

# Fort Erie: The Best of Both Worlds

CITY	AVG HOUSE PRICE	ESTIMATED MORTGAGE	MORTGAGE AS % OF AVG HOUSEHOLD INCOME	PROJECTED PROVINCIAL PRICE GROWTH/ YEAR	PROVINCIAL HOUSING SHORTAGE BY 2030
Niagara on the Beach	\$471,011	\$3,349.84	35.05%	5.8%	1.48M
Edmonton	\$420,959	\$2,610.26	31.32%	3.82%	860K
Calgary	\$596,193	\$3,696.84	44.36%	3.82%	860K
Montreal	\$531,300	\$3,294.45	39.53%	6.26%	130K
Kitchener	\$810,755	\$6,874.88	60.33%	5.8%	1.48M
Guelph	\$830,200	\$5,147.85	61.77%	5.8%	1.48M
Greater Toronto Area	\$1,108,720	\$5,027.28	82.50%	5.8%	1.48M
Greater Vancouver Area	\$1,318,687	\$8,176.83	98.12%	5.27%	610K

Fort Erie combines the affordability of location with the growth potential of Ontario's economic centres offering low initial costs and promising robust appreciation on your purchase. Positioned near key economic corridors and the U.S. border, its strategic location and ongoing enhancements in transportation and infrastructure make it an excellent investment, poised for significant growth in business and residential interest.

# Fort Erie Facts



AVERAGE AGE (2021)  
**47 YEARS OLD**  
POPULATION (2021)  
**32,901**



AIR TRAVEL  
LOCATED WITHIN A  
100KM RADIUS OF 6  
INTERNATIONAL AIRPORTS



TRANSIT  
20 MINS FROM  
NIAGARA GO STATION



TOP EMPLOYMENT INDUSTRIES  
RETAIL TRADE: 12.44%  
HEALTH CARE: 11.7%  
MANUFACTURING: 10.8%  
CONSTRUCTION: 9.49%



EDUCATION  
PUBLIC & PRIVATE SCHOOLS  
BROCK UNIVERSITY  
NIAGARA COLLEGE  
UNIVERSITY OF BUFFALO



LOW CRIME RATES  
26% LOWER THAN  
NATIONAL AVERAGE

# Area Amenities



# The Units

## Unit Details

NAME	LOCATION	INTERIOR	TYPE	TOTAL SQFT	BEDS	BATHS	PPSF
The Beach	Back to Back	659	Interior	912	1	1.5	\$605
The Sunset	Back to Back	730	Interior	912	1+1	1.5	\$580
The Shores	Back to Back	837	Interior	912	2	2.5	\$573
The Crystal	Back to Back	1274	Corner	1449	3	3.5	\$471
The Erie	Park Town	1274	Interior	1449	3	3.5	\$491
The Waverly	Park Town	1449	Corner	1449	4	4.5	\$483

BACK TO BACK (INTERIOR)

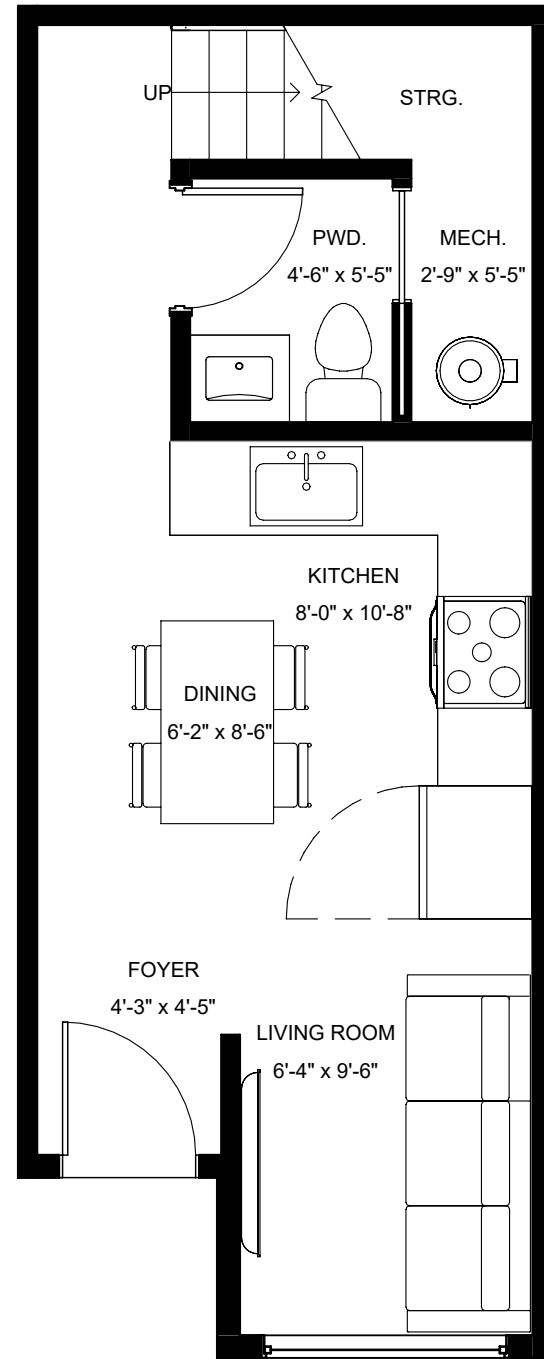
# The Beach

912 SQ FT (TOTAL)

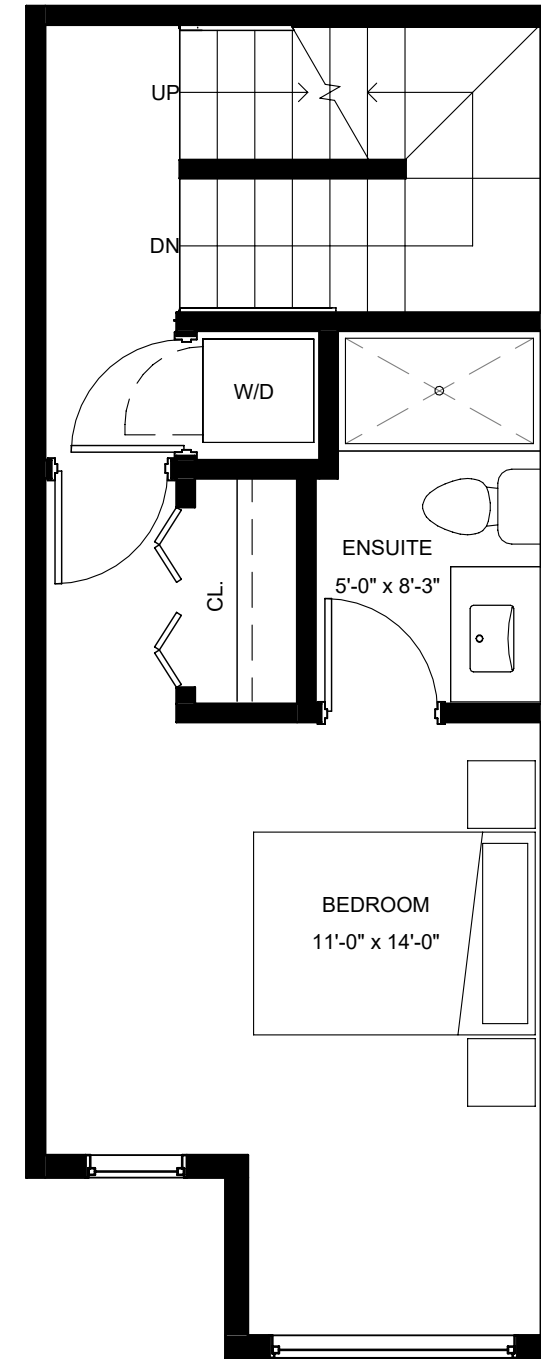
661 SQ FT (INTERIOR)

1 BEDROOM

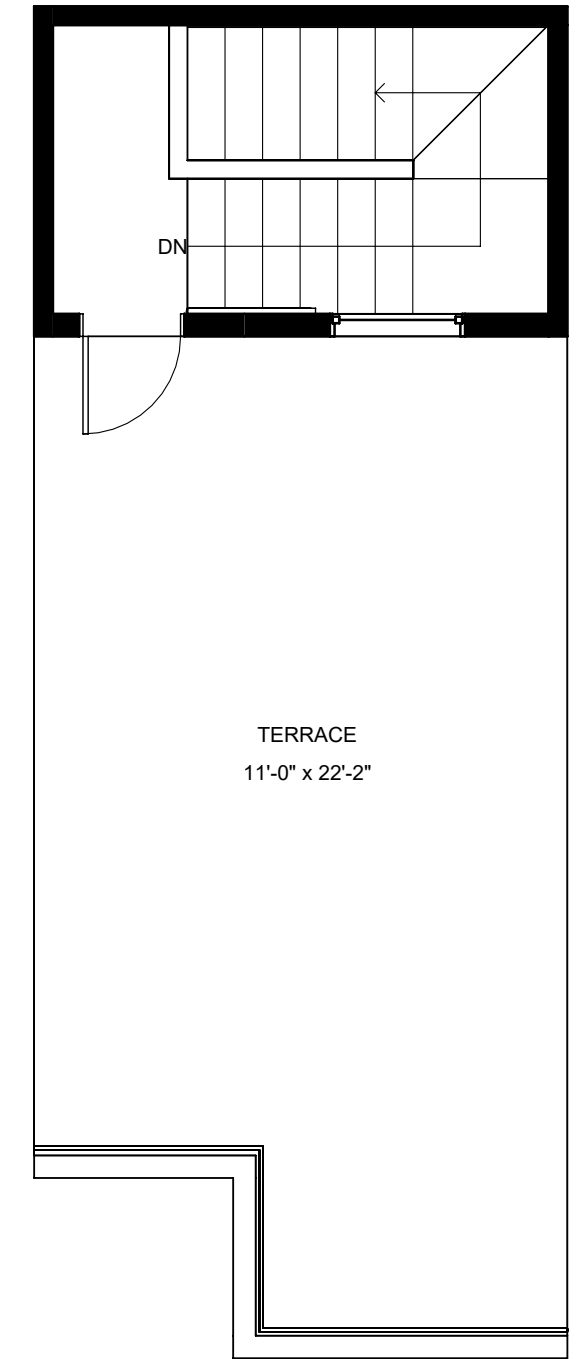
1.5 BATHROOMS



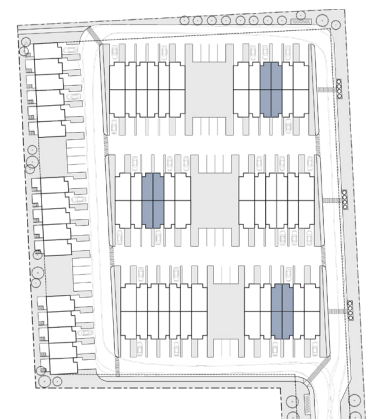
GROUND FLOOR



SECOND FLOOR



THIRD FLOOR



BACK TO BACK (INTERIOR)

# The Sunset

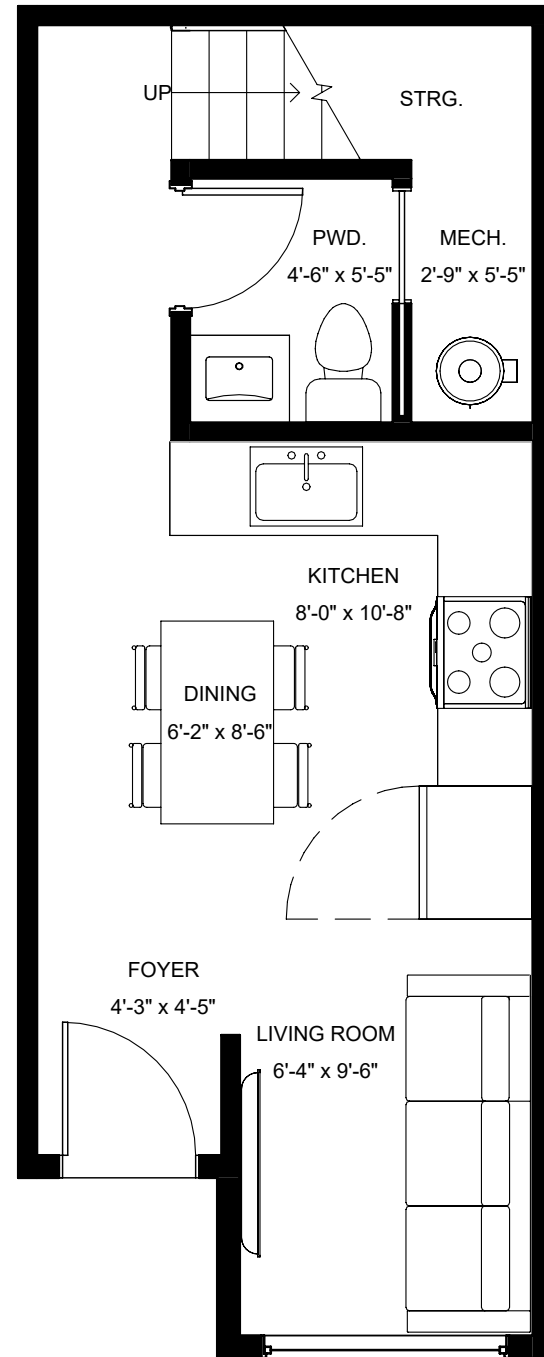
912 SQ FT (TOTAL)

730 SQ FT (INTERIOR)

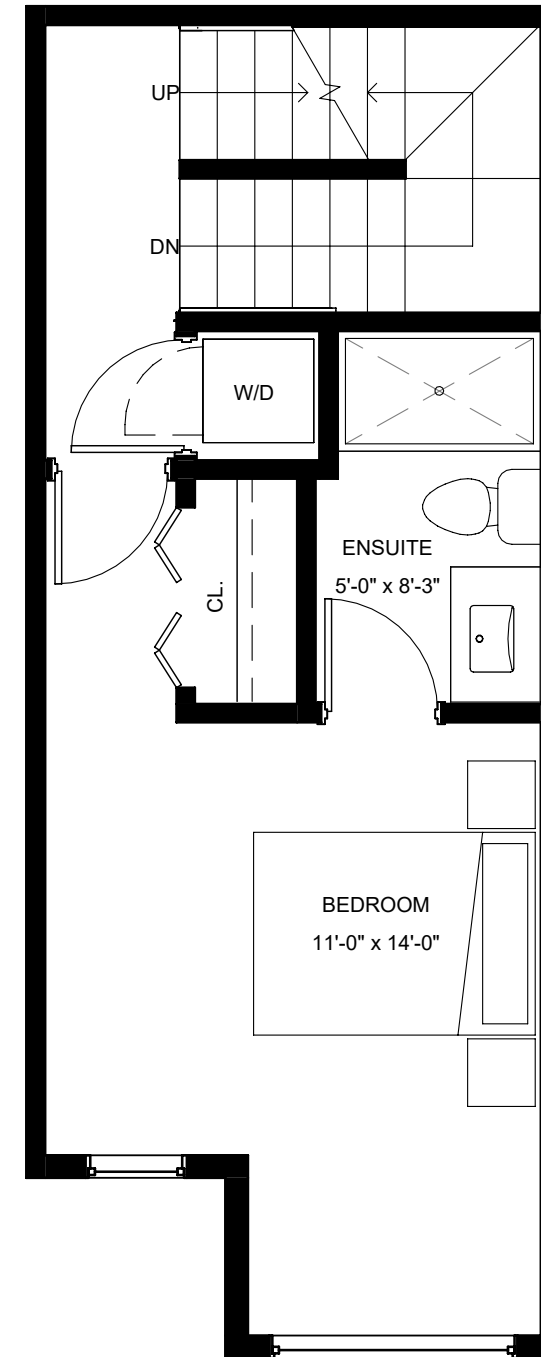
1 BEDROOM

1 DEN

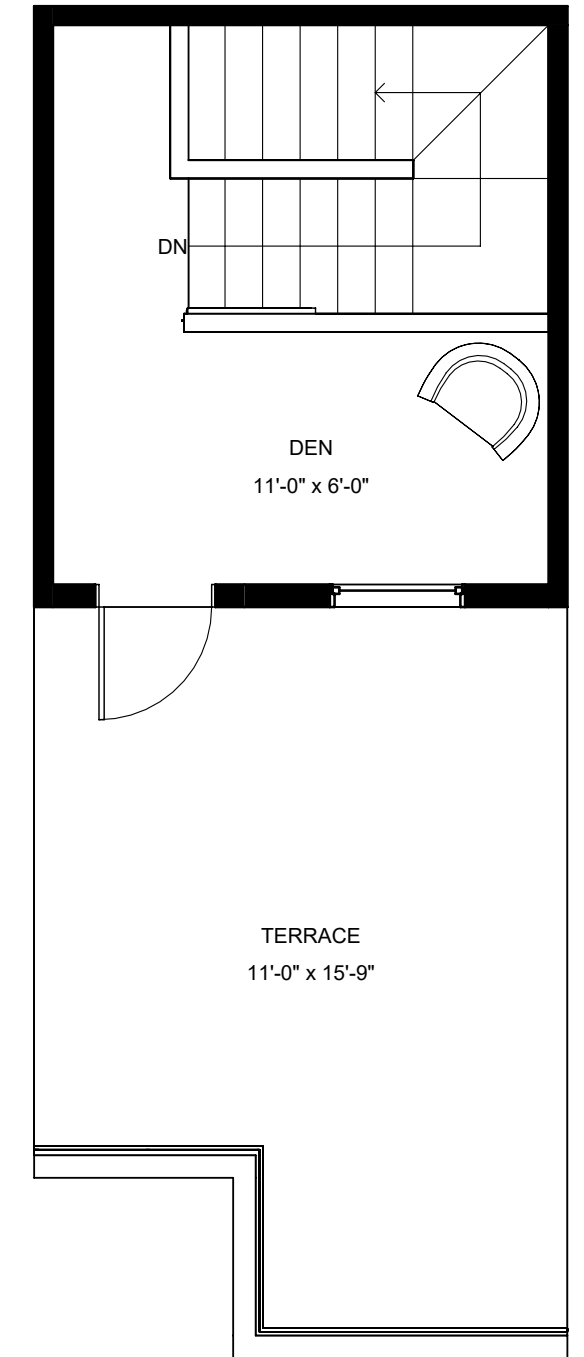
1.5 BATHROOMS



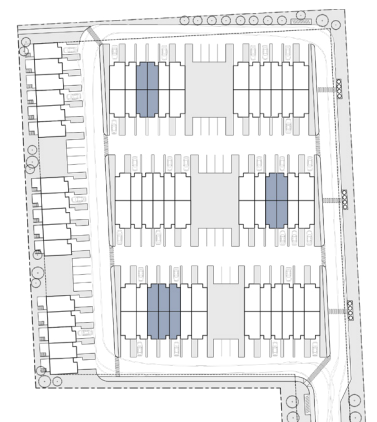
GROUND FLOOR



SECOND FLOOR



THIRD FLOOR





BACK TO BACK (INTERIOR)

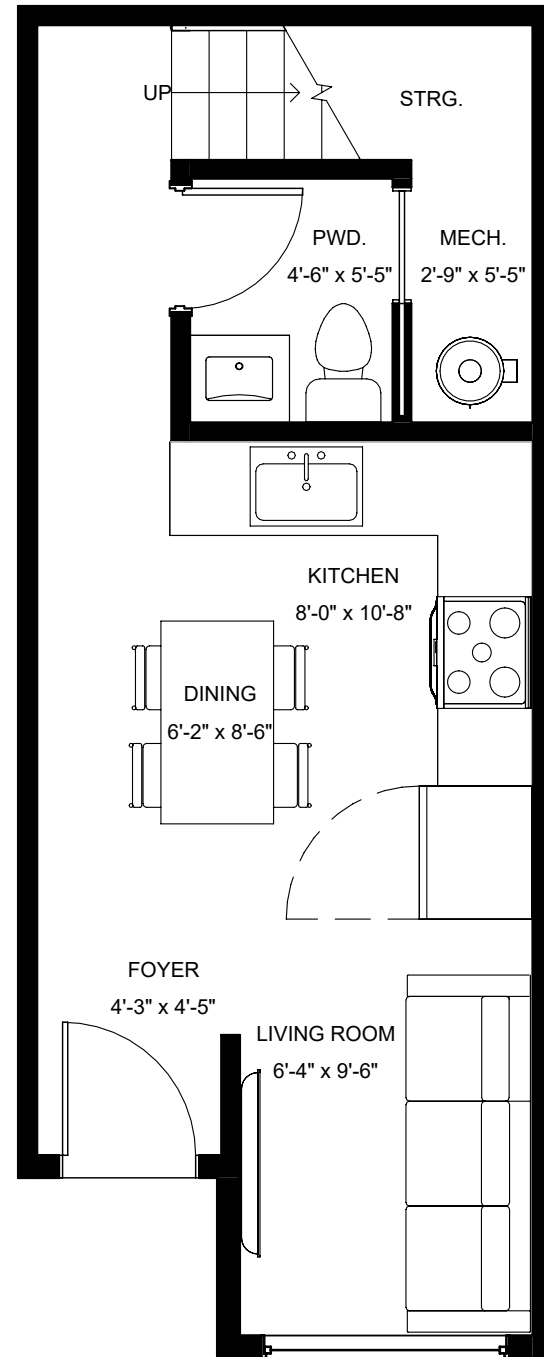
# The Shores

912 SQ FT (TOTAL)

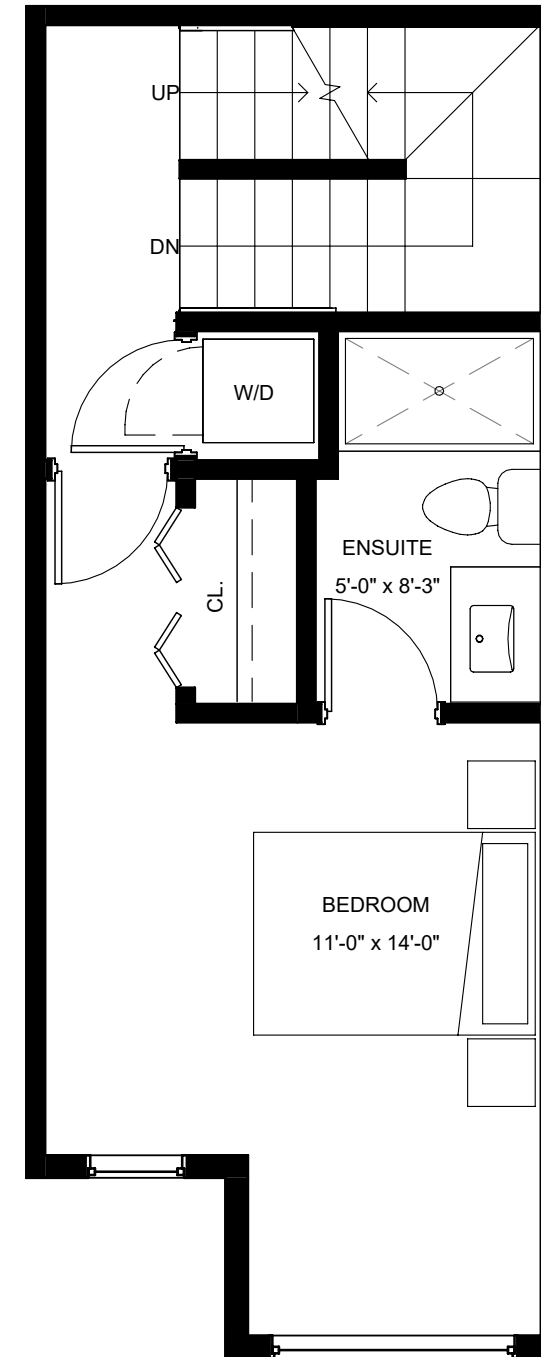
837 SQ FT (INTERIOR)

2 BEDROOMS

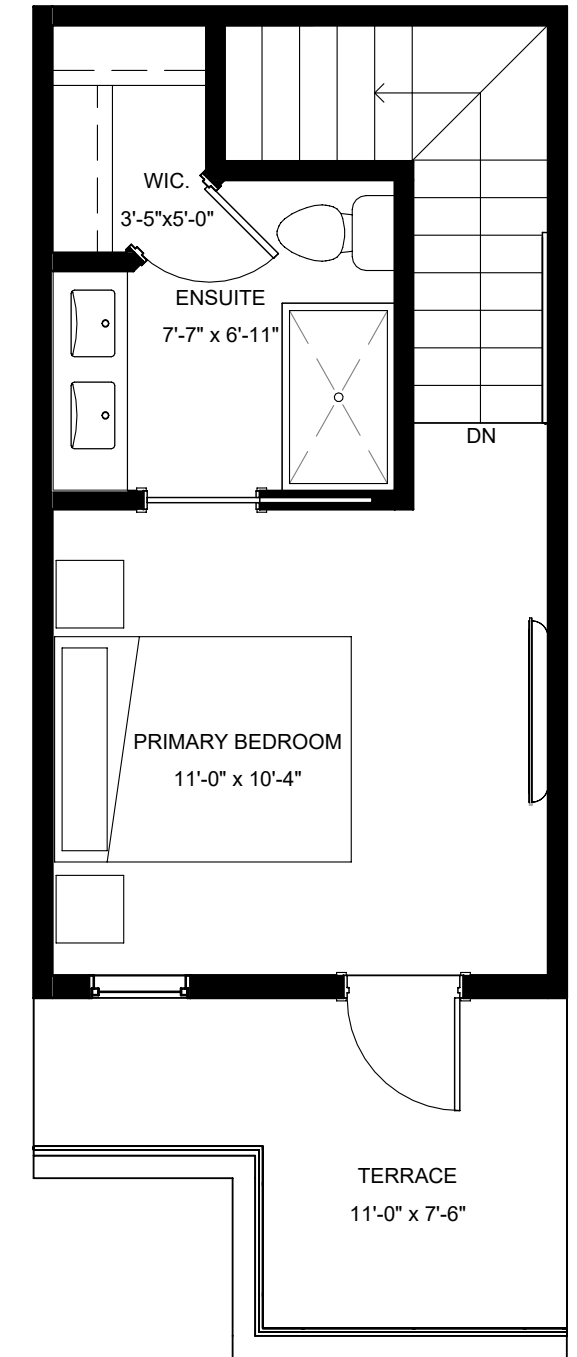
2.5 BATHROOMS



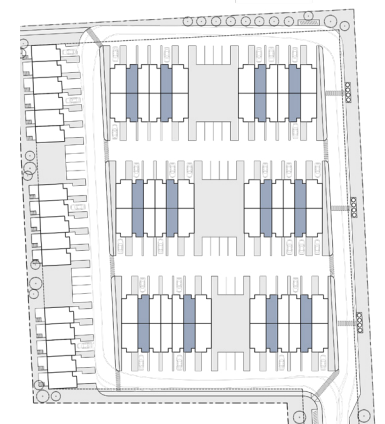
GROUND FLOOR



SECOND FLOOR



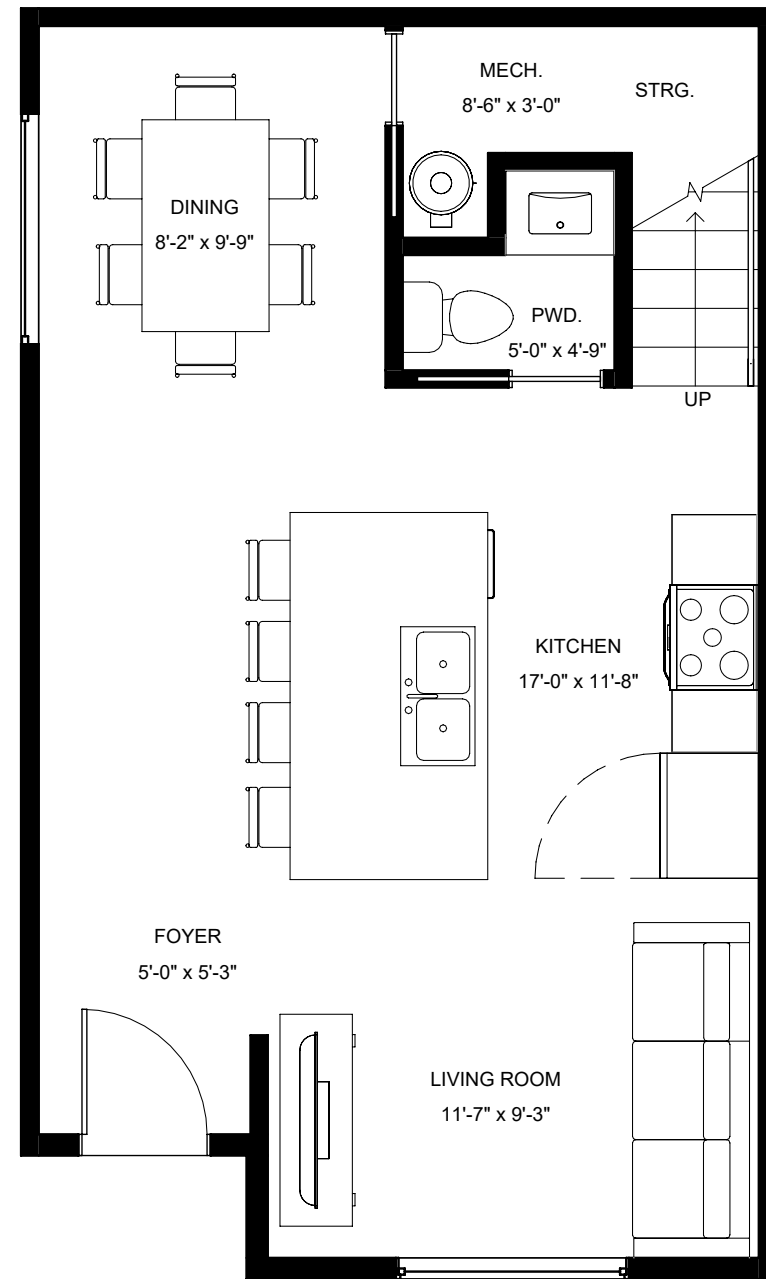
THIRD FLOOR



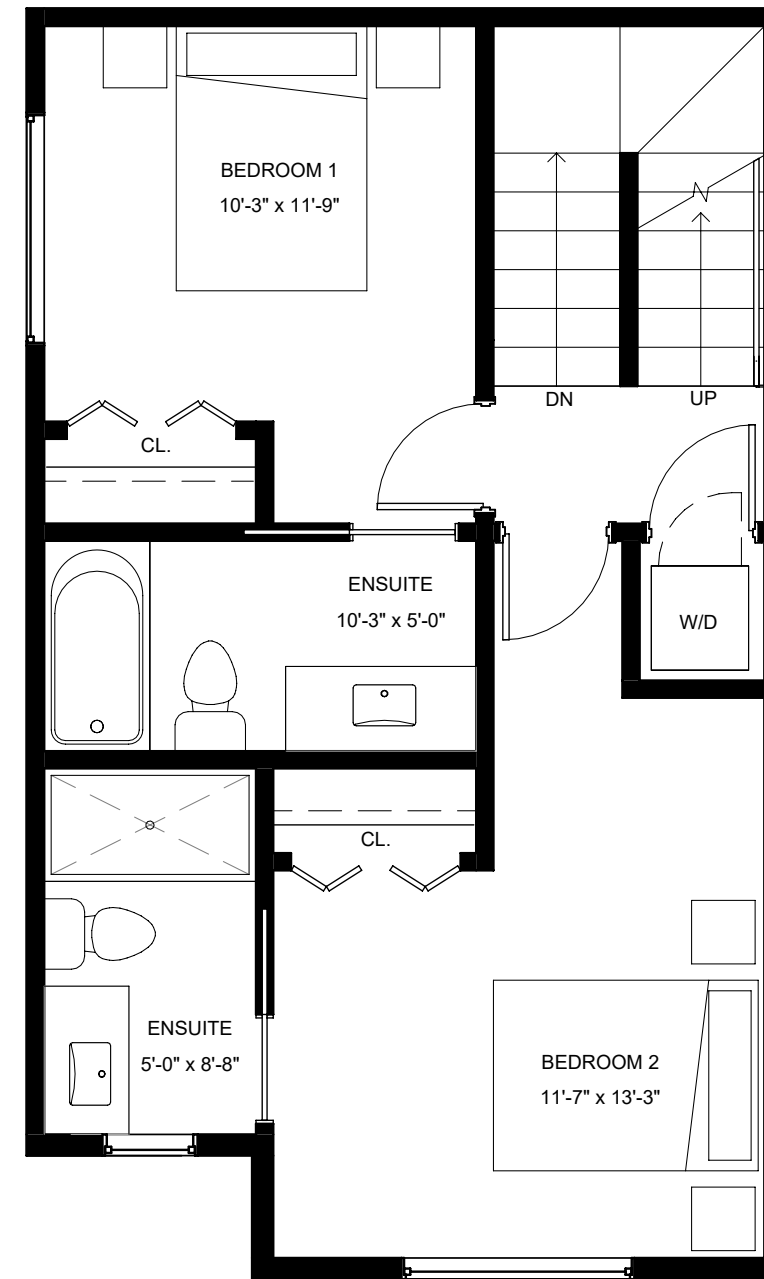
BACK TO BACK (CORNER)

# The Crystal

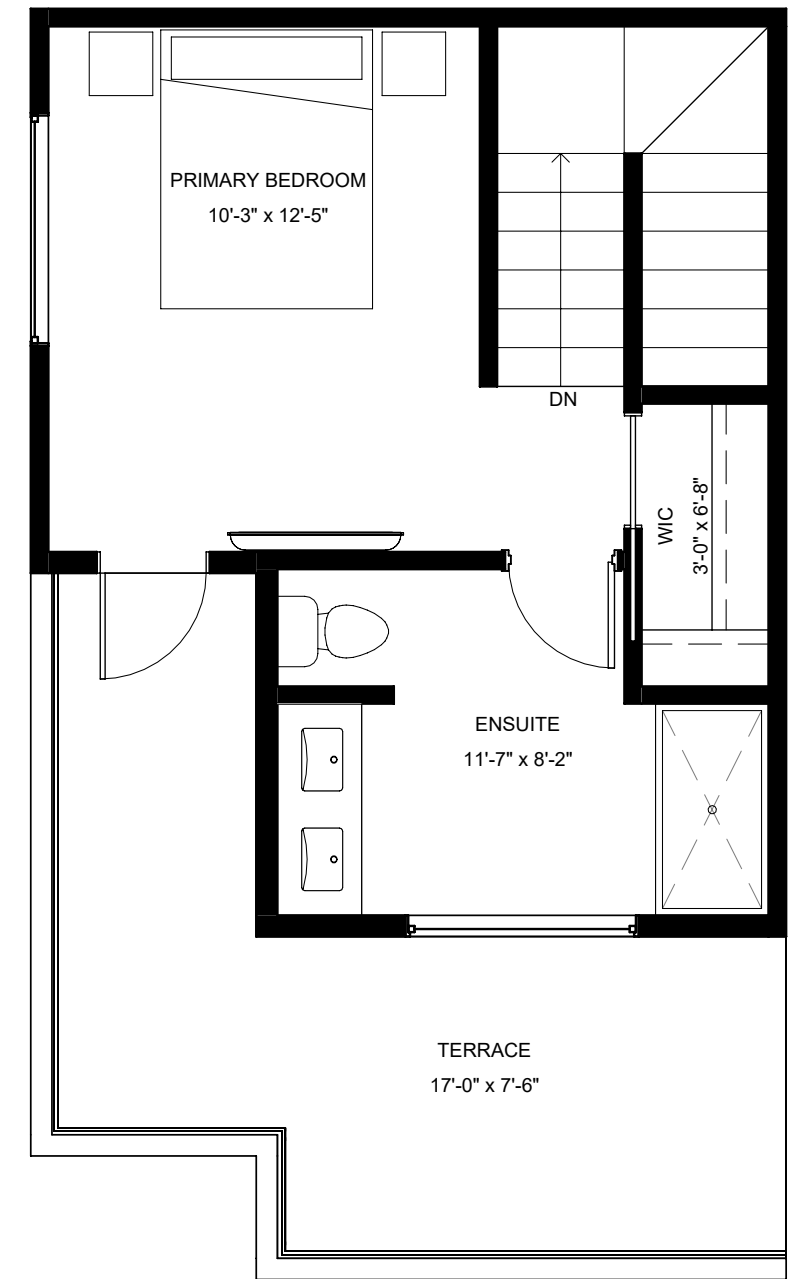
1449 SQ FT (TOTAL)  
1274 SQ FT (INTERIOR)  
3 BEDROOMS  
3.5 BATHROOMS



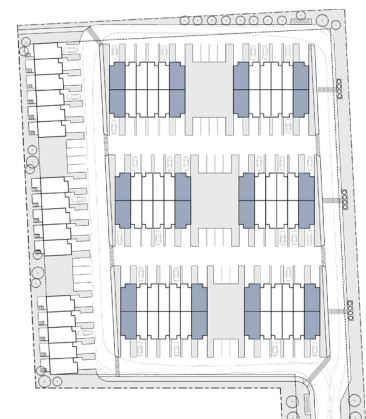
GROUND FLOOR



SECOND FLOOR



THIRD FLOOR

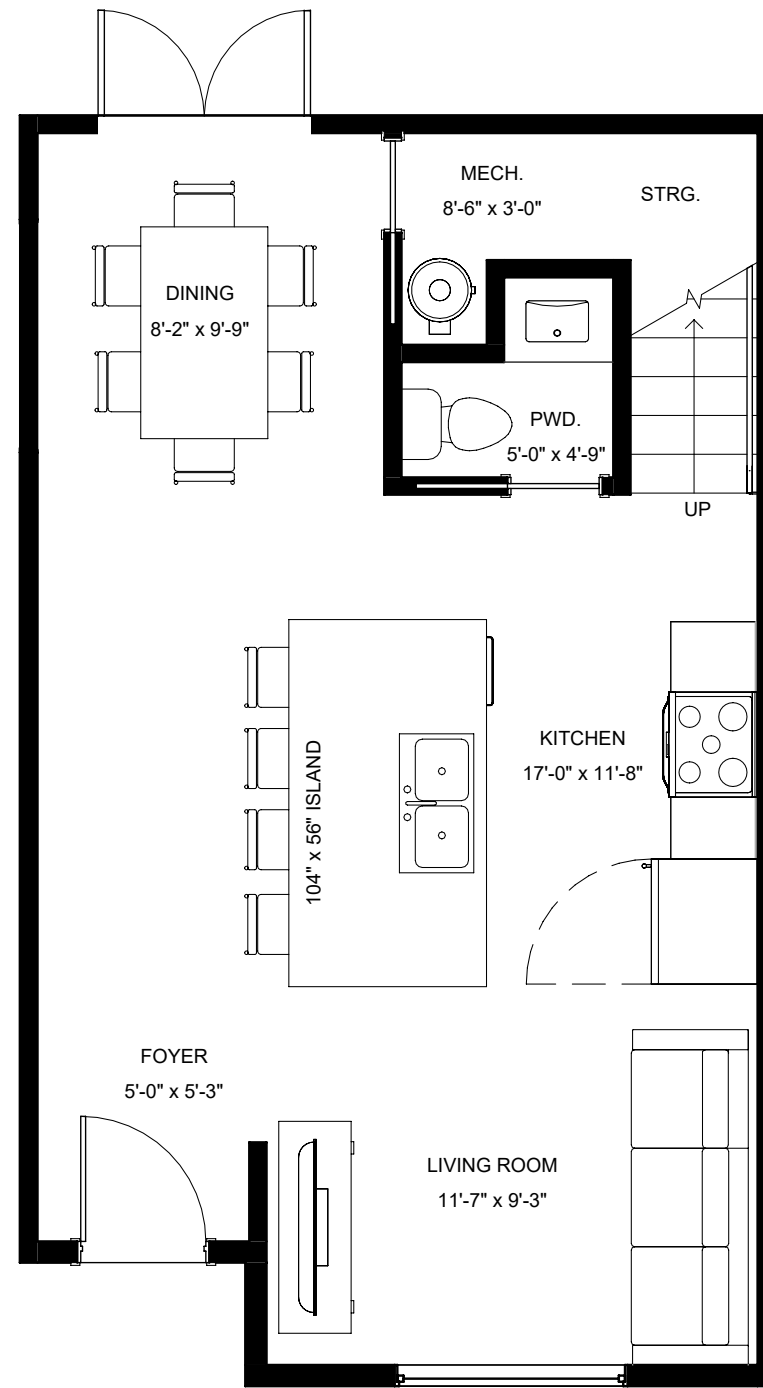


PARK TOWN (INTERIOR)

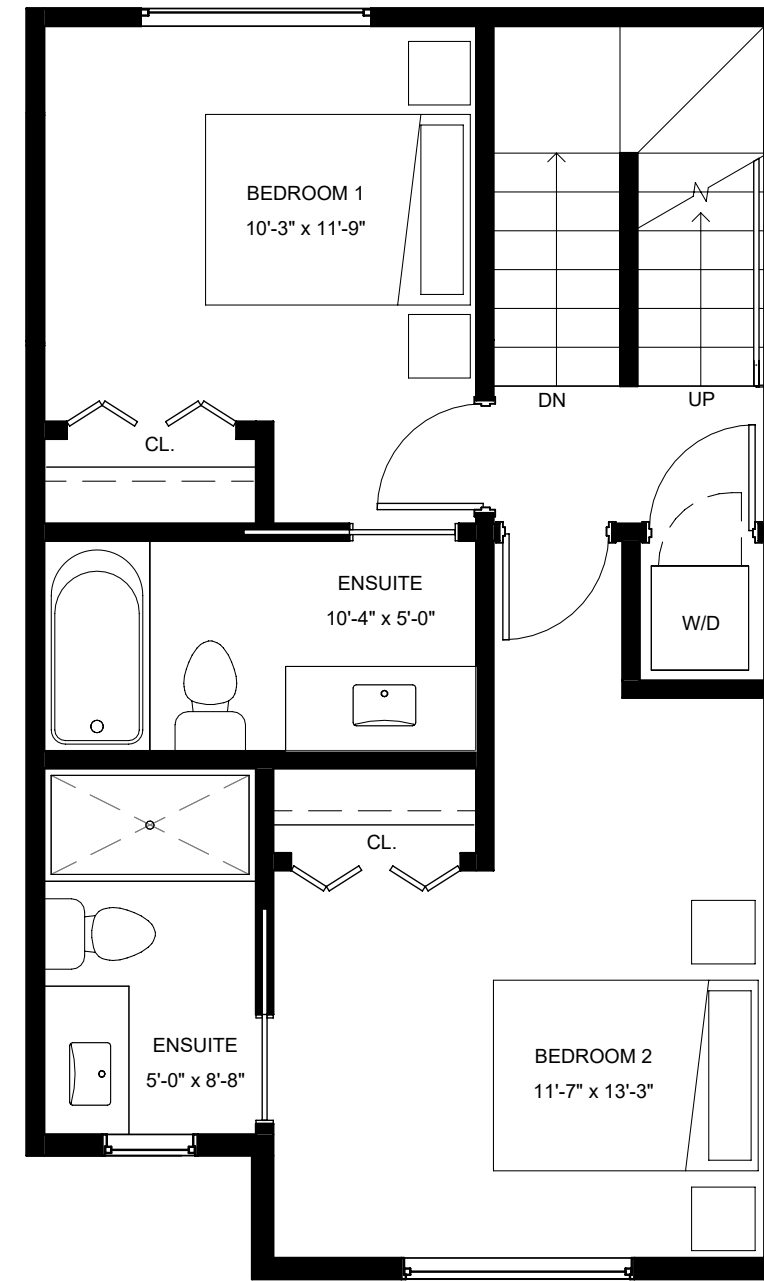
# The Erie

PREMIUM LOTS

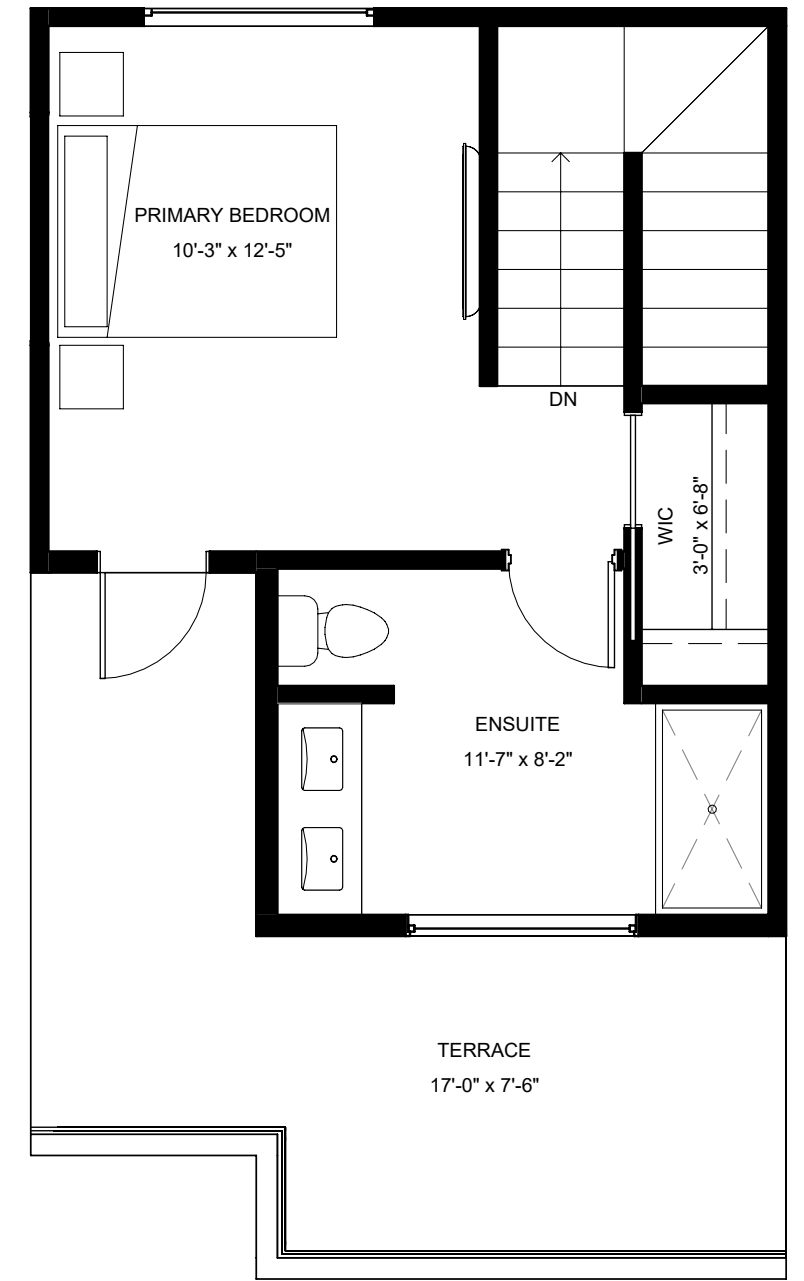
1449 SQ FT (TOTAL)  
1274 SQ FT (INTERIOR)  
3 BEDROOMS  
3.5 BATHROOMS



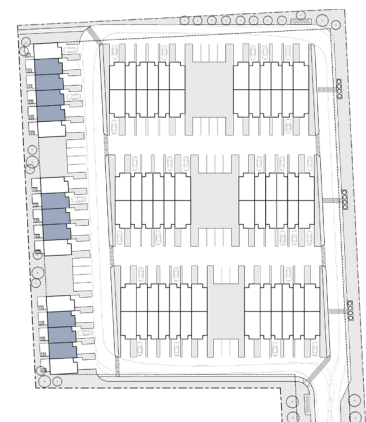
GROUND FLOOR



SECOND FLOOR



THIRD FLOOR



PARK TOWN (CORNER)

# The Waverly

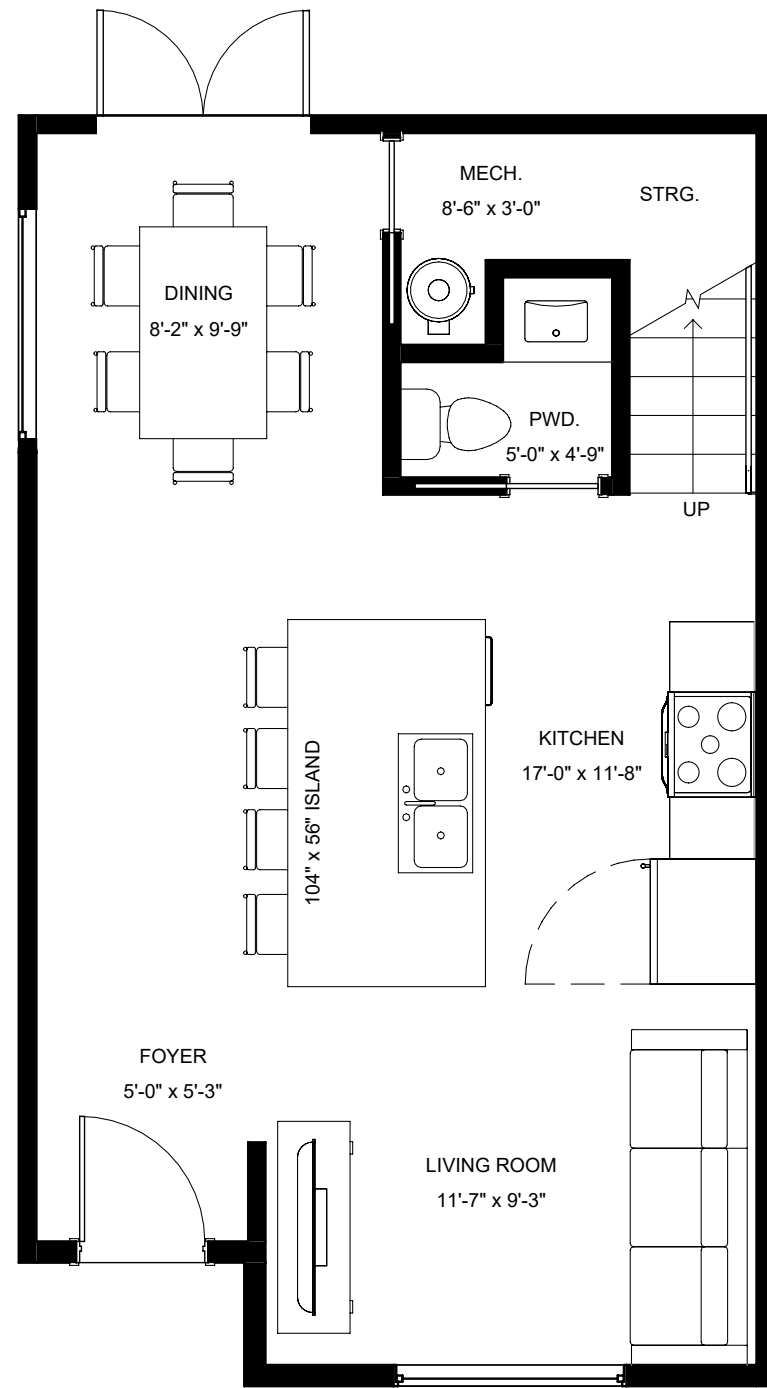
PREMIUM LOTS

1449 SQ FT (TOTAL)

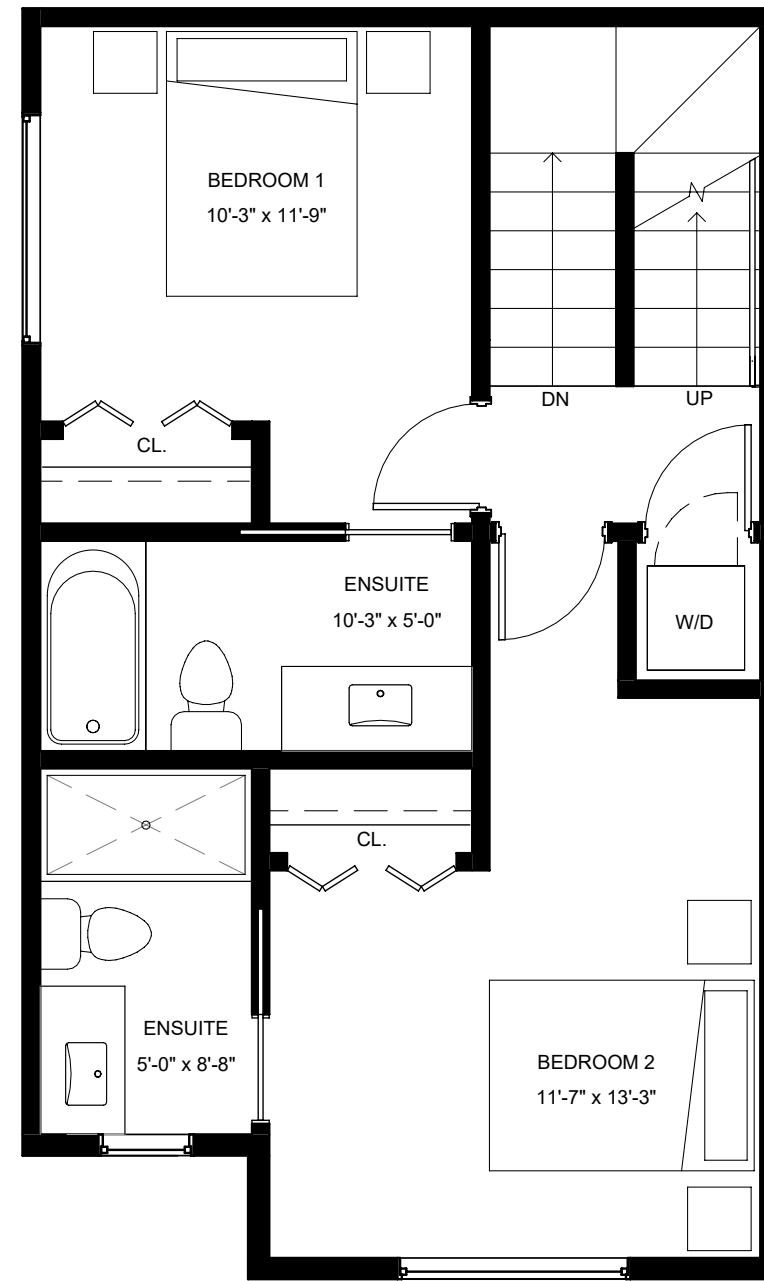
1449 SQ FT (INTERIOR)

4 BEDROOMS

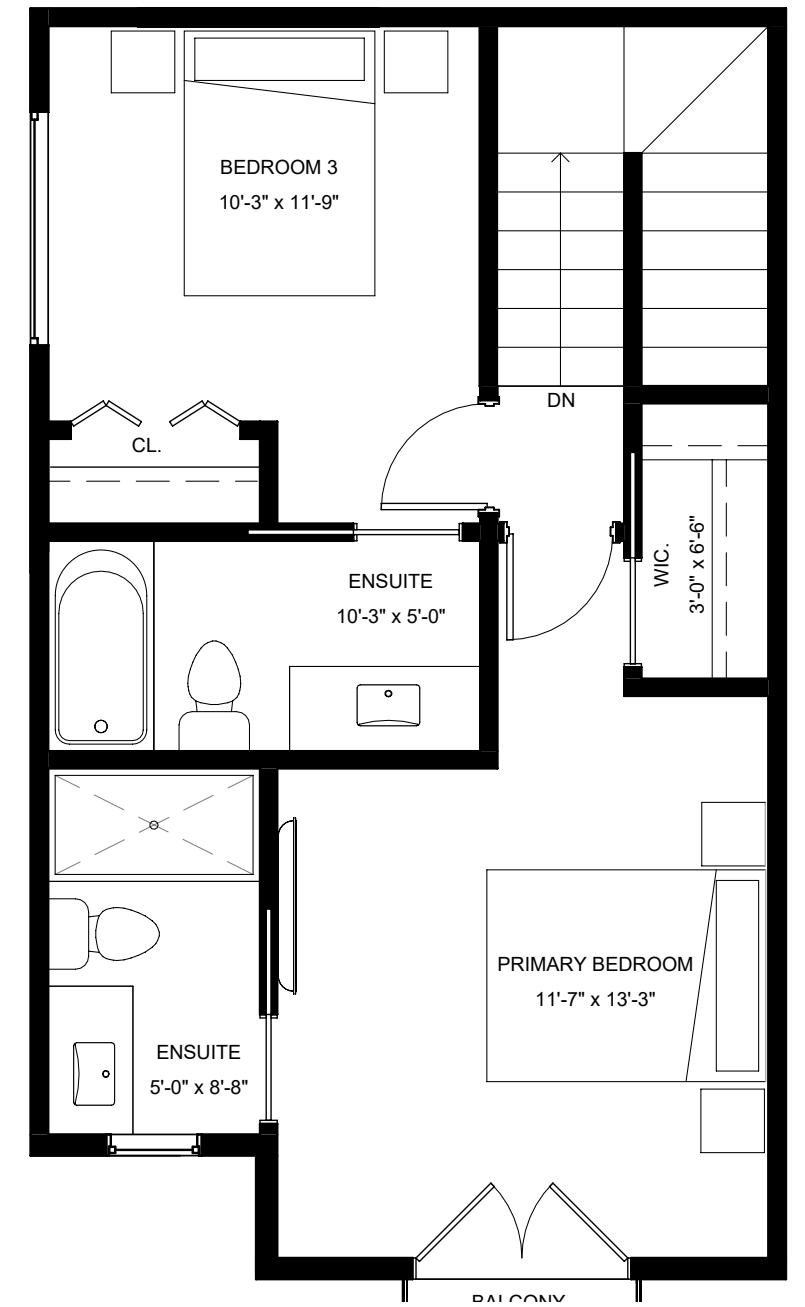
4.5 BATHROOMS



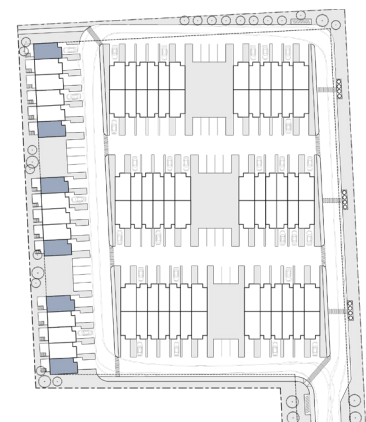
GROUND FLOOR



SECOND FLOOR



THIRD FLOOR



# The Offering

## OFFER

- Only 5% deposit this year.
- Agent co-op: \$2,500 under \$500K, \$5,000 above \$500K sale price.
- Assignment clause.
- VIP pricing for June 2nd event.

## DEPOSIT SCHEDULE

- \$5,000 due on signing.
- Balance to 5% in 30 days.
- An additional 5% is due January 2025.
- Cheque Payable to:  
**SULLIVAN MAHONEY LLP IN TRUST**

# Standard Lease Scenario

## THE BEACH \$399,900

904 TOTAL SQ FT  
1 BEDROOM

Monthly income \$1,900

Less expenses

Interest only mortgage payment (@4%) -\$1,200

Road cleaning -\$100

Property taxes -\$200

Profit per month \$400

Profit per year \$4,800

**\$4,800 per year**

## THE CRYSTAL \$599,900

1433 TOTAL SQ FT  
3 BEDROOMS

Monthly income \$2,400

Less expenses

Interest only mortgage payment (@4%) -\$1,800

Road cleaning -\$100

Property taxes -\$300

Profit per month \$200

Profit per year \$2,400

**\$2,400 per year**

# Investment Projection

**THE BEACH** **\$399,900**

904 TOTAL SQ FT  
1 BEDROOM

Assuming 6.4% growth rate (Anticipated Ontario average through 2030)

Appreciation Year 1	\$425,598.94
Appreciation Year 2	\$452,837.27
Appreciation Year 3	\$481,818.85
Appreciation Year 4	\$512,655.26
Appreciation Year 5	\$545,465.20

**POTENTIAL APPRECIATION**  
**\$145,466**

**POTENTIAL LEASE RETURN**  
**\$14,400**

GROWTH RATE  
**6.4%**

INVESTMENT  
**\$79,990**

GROSS PROFIT  
**\$134,741**  
**\$159,830 (WITH RENT)**

ROI  
**2X**  
**3.27X (WITH RENT)**

ANNUALIZED RETURN  
**20%**  
**25% (WITH RENT)**

**THE CRYSTAL** **\$599,900**

1433 TOTAL SQ FT  
3 BEDROOMS

Assuming 6.4% growth rate (Anticipated Ontario average through 2030)

Appreciation Year 1	\$638,293.60
Appreciation Year 2	\$679,144.39
Appreciation Year 3	\$722,609.63
Appreciation Year 4	\$768,856.65
Appreciation Year 5	\$818,063.47

**POTENTIAL APPRECIATION**  
**\$218,163**

**POTENTIAL LEASE RETURN**  
**\$7,200**

GROWTH RATE  
**6.4%**

INVESTMENT  
**\$119,980**

GROSS PROFIT  
**\$202,129**  
**\$225,363 (WITH RENT)**

ROI  
**2X**  
**2.95X (WITH RENT)**

ANNUALIZED RETURN  
**20%**  
**24% (WITH RENT)**

# Purchase Real Estate with None of Your Own Funds

## CHECK YOUR NOTICE OF ASSESSMENT (N.O.A.)

This is the document you receive from the Government after you file your taxes. It will show how much RRSP room you have. (You must have minimum \$40,000 in RRSP room. See sample.)

## GET AN RRSP LOAN

You can apply for an RRSP loan directly from a B2B bank or through one of our preferred advisors. You can receive a loan for up to \$40,000.

## GET A TAX REFUND NEXT YEAR

Based on your taxable income you will receive a tax refund in the following calendar year which you will use to make the monthly payments on the RRSP loan. The refund is typically 25% of the loan amount. If you received a \$40,000 loan you would usually get a refund of \$10,000 in 2025. (Amount is not guaranteed and is based on your individual circumstances.)

## WITHDRAW YOUR RRSP AS A DEPOSIT FOR YOUR HOME

After 90 days of vesting you can withdraw your RRSP and use it as a deposit towards your pre-construction townhome purchase. You have up to 20 years to pay back the funds into your RRSP and it can be done through the sale of the property. No yearly minimum repayment is necessary.

## ALREADY HAVE AN RRSP ACCOUNT?

If you already have an RRSP account you are able to withdraw up to \$60,000 with no withholding tax and you have up to 20 years to repay the funds into your RRSP account. However, you must be a first time home buyer or not owned a home in the last five years.

## SAMPLE NOTICE OF ASSESSMENT

Canada Revenue Agency		Agence du revenu du Canada		NOTICE OF ASSESSMENT		T451 E (08)
Date	Name	Social insurance no.	Tax year	Tax centre		2
June 27, 2008			2007	Winnipeg MB R3C 3M2		

Summary		
Line	Description	\$ Amount
150	Total income	99,170
	Deductions from total income	17,783
236	Net income	81,387
260	Taxable income	81,387
350	Total federal non-refundable tax credits	1,938
6150	Total Saskatchewan non-refundable tax credits	1,294
420	Net federal tax	12,895.26
421	CPP contributions payable	3,979.80
428	Net Saskatchewan tax	7,518.33
435	Total payable	24,393.39
437	Total income tax deducted	1,533.41
476	Tax paid by instalments	22,860.00
482	Total credits	24,393.41
	(Total payable minus Total credits)	(0.02)
	Arrears interest	DR 246.60
	Balance from this assessment	DR 246.58
	<b>Balance due</b>	<b>DR 246.58</b>

William V. Baker  
Commissioner of Revenue

Date	Name	Social insurance no.	Tax year	Tax centre	
June 27, 2008			2007	Winnipeg MB R3C 3M2	

**2008 RRSP Deduction Limit Statement**

The back of this notice contains important information. Amounts marked with an asterisk(\*) cannot be less than zero.

RRSP deduction limit for 2007	\$15,794
<b>Minus:</b> Allowable RRSP contributions deducted in 2007	\$15,794
Unused RRSP deduction limit at the end of 2007	\$0
<b>Plus:</b> 18% of 2007 earned income of \$96,267 = (max. \$20,000)	\$17,328
Minus: 2007 pension adjustment	\$0
	\$17,328*
<b>Minus:</b> 2008 net past service pension adjustment	\$0
<b>Plus:</b> 2008 pension adjustment reversal	\$0
<b>Your RRSP deduction limit for 2008</b>	<b>\$17,328 (A)</b>

You have \$24,206 (B) of unused RRSP contributions available for 2008. If this amount is more than amount (A) above, you may have to pay a tax on the excess contributions.

## RRSP CONTRIBUTION LIMIT

# Government Incentives for First Time Home Buyers

## NO CAPITAL GAINS ON PRIMARY RESIDENCE

Capital gains from the sale of a primary residence are exempt from taxes allowing homeowners to keep the full profit from the sale without needing to pay capital gains tax.

## FIRST HOME SAVINGS ACCOUNT

Tax-free savings option where you can contribute up to \$8,000 per year, with a lifetime limit of \$40,000 to save for a first home.

## RRSP HOME BUYERS' PLAN

This program allows first-time home buyers to withdraw up to \$60,000 from their RRSP account tax-free for a down payment. The amount must then be repaid within 15 years (or 20 years with a five-year grace period).

## EXTENDED AMORTIZATION

Mortgage amortizations for first-time home buyers (FTHB) can now extend up to 30 years for insured mortgages. This is typically required when the down payment is less than 20%, thereby reducing monthly payments.

# Next Steps

The Niagara on the Beach Home Run Sales Event at  
**The Blue Jays Game**  
June 2, 2024 at Noon

Rogers Centre  
1 Blue Jays Way, Toronto, ON M5V 1J1

Discover the opportunities awaiting you at Niagara on the Beach. Whether you're looking for a new home or a promising investment, your journey begins with us today.

## CONTACT US

For more information or to schedule a consultation prior, reach out to us at [sales@niagaraonthebeach.com](mailto:sales@niagaraonthebeach.com)

Speak to a Sales Representative who presented this package to discuss details on purchasing pre-construction.



NB



