MUNDO REAL ESTATE GROUP

MUNDO LAW



PANAMA GUIDEBOOK



Free 100 page Guide

created by

Gareth Tyack





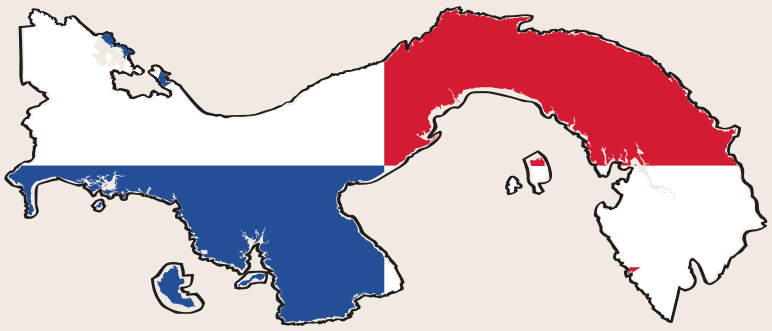
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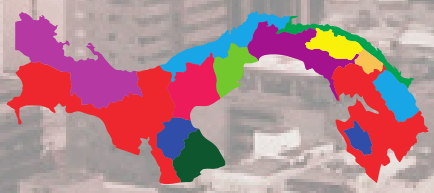




Why Panama?



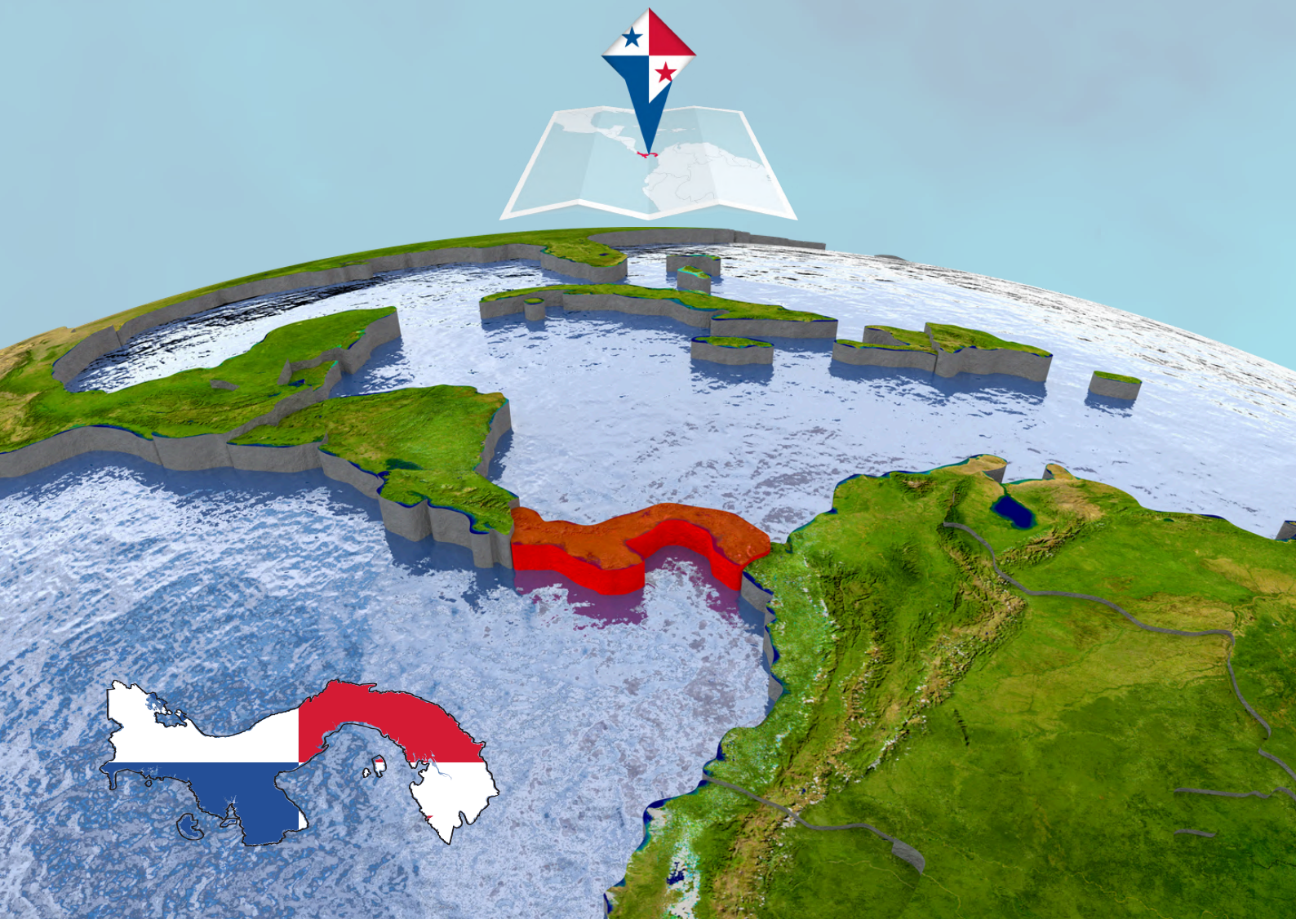
- Economically stable
- A peaceful place to live
- Road to citizenship
- Living in a tax-free country
- Called "the crossroads of the world," making it an excellent home base with easy international travel
- One of the easiest countries to get a second residency
- A booming economy, ideal for business
- Panama is ranked as one of the top countries when it comes to happiness and well-being
- Politically stable
- Quality medical care
- Pleasant weather all year round (eternal summer) #summer365



PANAMA

Why Panama? Continued

- **Panama, The Best Place to Live According to the Latest Expat Insider Report from InterNations in 2024**
- **This Central American country topped International Living's Annual Global Retirement Index as the world's best retirement destination for 2025, fueled by its straightforward visa process, excellent quality of life and good value for money.**
- **Voted the best place to live by Forbes in 2025**



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Meet the Team



WE WELCOME YOU!

Liliya Sobolева

CEO & Owner

MUNDO
REAL ESTATE GROUP

MUNDO
LAW

+507 6221 0352
+507 6209 5035

INFO@MUNDO.REALESTATE
INFO@MUNDO.EXPERT

WWW.MUNDO.REALESTATE
WWW.MUNDO.EXPERT

Mission Statement

MUNDO REAL ESTATE GROUP

Licensed & Bonded
Real Estate Company

MUNDO LAW

Licensed Law Firm

We make the wealthy free and the free wealthy

Offices in Panama City



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Mundo Real Estate Group
Mundo Law

Main Office
PH Torre Global, Floor 31
Office 3101
Calle 50 (street)
Panama City
Panama

+507 6221 0352
+507 6221 0352

info@mundo.realestate
info@mundo.expert

www.mundo.realestate
www.mundo.expert

Established in 2011
14+ years Industry experience!

Real Estate & Legal Services

PRE-CONSTRUCTION, REAL ESTATE & RENTALS

RESIDENCY & VISAS

CITIZENSHIP BY INVESTMENT (CBI)

COMPANY FORMATIONS

TRUSTS & FOUNDATIONS

TAX RESIDENCY

FAMILY OFFICE

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Latvia


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Singapore


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United Arab Emirates


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USA


Vanuatu


São Tomé and Príncipe

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Real Estate & Rental Services Pacific Riviera

BEACH PROPERTIES
PANAMÁ

Beach Properties Panama serves as our valued associate partner along the Pacific Riviera, offering comprehensive real estate, rental, and property management services from Punta Chame to Río Hato

With offices centrally located in Coronado, Panama Oeste—one of the largest and most well-established expatriate communities in the country—their team provides extensive local market knowledge, professional expertise, and a strong regional presence across Panama's premier beachfront corridor



Location of Panama



Panama is the southern most country in Central America located on the Isthmus of Panama, the narrow bridge of land that connects North and South America. Panama City was founded by the Spanish conquistador Pedro Arias Dávila (also known as Pedrarias) on August 15, 1519.

Embracing the isthmus and more than 1,600 islands off its Atlantic and Pacific coasts, the tropical nation is renowned as the site of the Panama Canal, which cuts through its midsection.

Panama City



Panama City, the capital of Panama, is a modern city located at the entrance of the Panama Canal on the Pacific Ocean side. The city is not only the political and administrative centre of the country, it is the financial banking centre of Latin America.

In 1513, Spanish explorer Vasco Nunez de Balboa became the first European to discover that the Isthmus of Panama was just a slim land bridge separating the Atlantic and Pacific oceans. Balboa's discovery sparked a search for a natural waterway linking the two oceans.

In the capital, Panama City, modern skyscrapers, casinos and nightclubs contrast with colonial buildings in the Casco Viejo district and the rainforest of Natural Metropolitan Park.

- The size of Panama is 75,517 km²
- The size of Panama City 275 km²
- Population of Panama is 4.4 million +





Provinces of Panama

There are 10 Provinces in Panama and the Capital is Panama City.



Panama	Panama Oeste
Coclé	Herrera
Los Santos	Veraguas
Chiriqui	Bocas del Toro
Colon	Darien

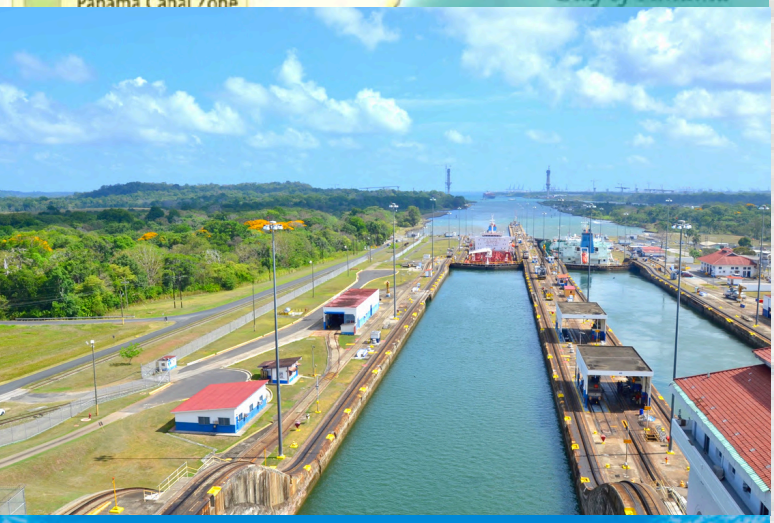


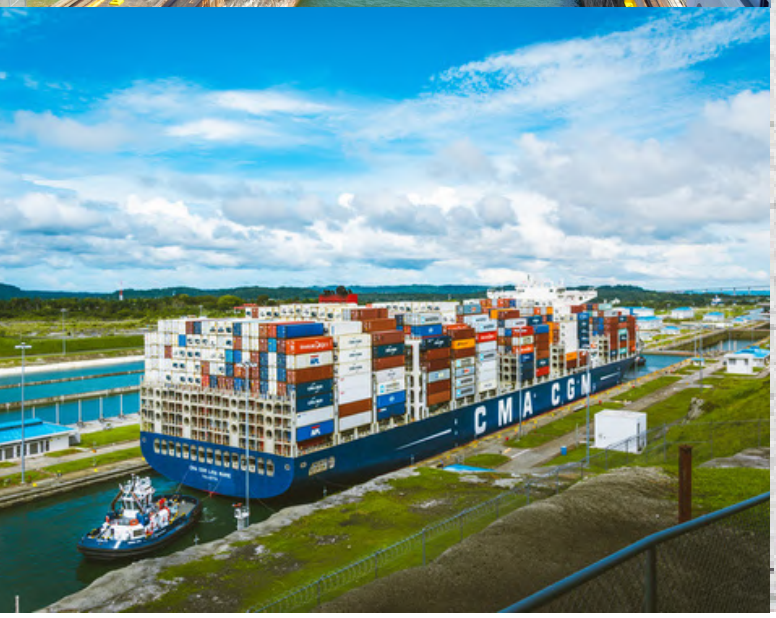


Number	10 provinces (including 2 corregimiento level indigenous regions) 4 indigenous regions (provincial level)
Populations	(Provinces):48,378 (Darién) – 1,410,175 (Panamá) (Indigenous Regions): 10,001 (Emberá) – 156,747 (Ngäbe-Buglé)
Areas	(Provinces): 2,362.0 km2 (912.0 sq mi) (Herrera) – 11,892.5 km2 (4,591.7 sq mi) (Darién) (Indigenous Regions) 4,393.9 km2 (1,696.5 sq mi) (Emberá) - 6,814.2 km2 (2,631.0 sq mi) (Ngäbe-Buglé)
Government	Representative Government: Provincial government, national government

The Panama Canal







The Panama Canal is an engineering marvel, a man-made 82 km waterway, opened in 1914. The Panama Canal is one of the Seven Wonders of the Modern World.

The canal cuts through the country linking the Atlantic and Pacific Oceans.

Panama regained control of the canal in 1999 from the US.

A trip through the canal takes 8 - 10 hours to transit.

A system of locks at each end of the Canal lifts ships up 85 feet (26 meters) above sea level to an artificial lake. (3 locks up and 3 locks down to transit).

Approximately 13,000 to 14,000 ships transit the Canal every year.

12-month figures showed the Canal had their best year in the last 10 years in 2022.

Casco Viejo
(Spanish for Old Quarter)







Casco Viejo (Spanish for Old Quarter), also known as Casco Antiguo or San Felipe, is the historic district of Panama City.

Completed and settled in 1673, it was built following the near-total destruction of the original Panamá City, (Panamá Viejo) in 1671, when the latter was attacked by pirates. It was designated a World Heritage Site in 1997.

Casco Viejo is home to the heart of the gastronomy scene in Panama City. Smells of grilled seafood waft through its historic streets, offering some of Panama's best dishes, as well as cuisine from all over the world made by premiere chefs.

Casco Viejo, also known as Casco Antiguo or San Felipe, is a UNESCO World Heritage Site in Panama City. It's the historic district of the city, recognized for its unique blend of architectural styles and historical significance. The site was designated a UNESCO World Heritage Site in 1997.

Causeway Amador









The Amador Causeway is a 6 kilometer stretch of road that extends out into the Pacific Ocean and connects the capital to a handful of islands known as the Causeway Islands.

The Amador Causeway was built with the rock extracted during the excavations from the Panama Canal, and now serves as a booming boardwalk and major social destination.

It's also the perfect place to see the Panama City skyline, and where you'll come to catch ferries to Pearl Islands and Taboga Island.

From the Amador Causeway you can see the Pacific entrance of the Panama Canal. Other activities include paddle boarding, biking, running and walking the causeway, with bike lanes down the entire length.

Biomuseo is a museum focused on the natural history of Panama, whose isthmus was formed very recently in geologic time, with major impact on the ecology of the Western Hemisphere. Located on the Amador Causeway in Panama City, Panama, it was designed by renowned architect Frank Gehry.

Cinta Costera, Centenario Bridge, Bridge of the Americas



The Cinta Costera is a 26-hectare land reclamation project in Panama City, Panama, completed in 2009 at a cost of $189 million.

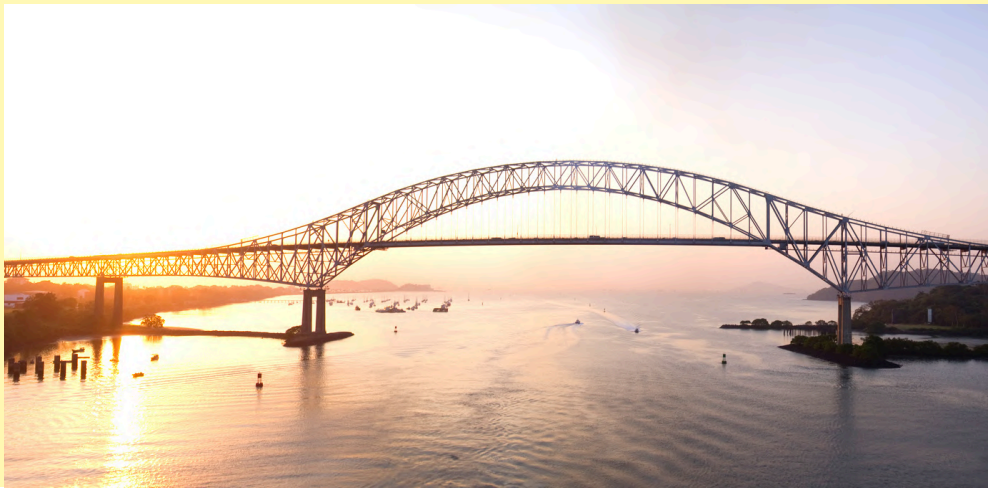
It extends from Paitilla to El Chorrillo. Its most recent expansion was the Cinta Costera III, which opened in 2014, along with the Maracana Stadium.



Panama's Centennial Bridge (Spanish: Puente Centenario) is a major bridge crossing the Panama Canal. It was built to supplement the overcrowded Bridge of the Americas and to replace it as the carrier of the Pan-American Highway. Upon its opening in 2004, it became the second permanent crossing of the canal.

The Bridge of the Americas is a road bridge in Panama which spans the Pacific entrance to the Panama Canal. Designed by Sverdrup & Parcel, it was completed in 1962 at a cost of US $20 million, connecting the North and South American land masses.

A new bridge is being built and is expected to be complete in 2026.

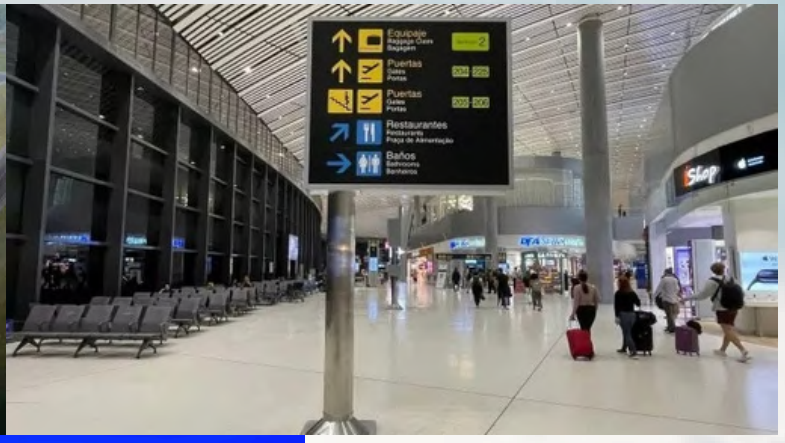


Tocumen International Airport

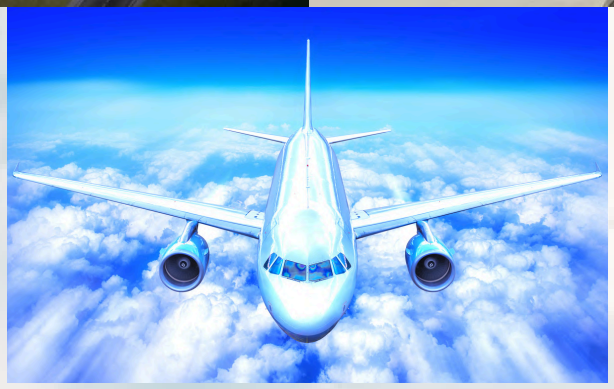
The Tocumen International Airport (PTY) inaugurated its new Terminal 2, where Copa Airlines expects to operate more than 280 daily flights and receive around 6,500 passengers per day.

Tocumen began processing passengers entering and leaving the country through Terminal 2. This new Terminal has heavily increased the operational capacity of Panama's central hub (also known as the 'Hub of the Americas'). The airport now has 54 boarding gates and 12 remote aircraft parking positions.











Raffoul Arab, General Manager at Tocumen says that the new Terminal 2, in addition to its modern facilities, amenities, and air connectivity, "has the logistical efficiency and security to continue **strengthening Panama's competitiveness with a world-class airport infrastructure."**

Panama Convention Center





An investment of more than $200 million, Panama now has a modern convention centre, the **Panama Convention Center (PCC)**, located in Amador on the banks of the Panama Canal.

The new facility will replace the ATLAPA Convention Centre and consists of a single building with a common central area of 12,000 m2 and two main entrances: one overlooking the canal and the other overlooking the city. From this central area, the distribution is made to the other areas, which are as follows: banqueting area of more than 4,000 m2, exhibition hall of more than 15,000 m2 and groups of meeting rooms arranged around the main hall. It has a maximum capacity of 23,906 people.

It also has 1,715 parking spaces and a technical building for cold production and emergency power. In its entirety, the main building has 62,000 m2 of construction and over 33,000 m2 of rental space.
The imposing structure, strategically located on the banks of the canal, on the Amador road, stands out for its modern design and is equipped with the latest technology.

https://panamaconventions.com

Cruise Ship Terminal Port Fuerte Amador





Since its opening in 2019, most cruise ships to Panama City dock at Port Fuerte Amador on Flamenco Island. Bordering the entry of the Panama Canal on the Pacific side of Panama.

The dock is located on one of the 4 islands, which together form the Amador. The 4 islands are connected via a causeway. You will find yachts, marinas, shops, restaurants, go-karting, and a drive-in cinema along the causeway. The 4 islands are named Naos, Culebra, Perico, and Flamenco. From all 4 islands, you can see the vessels waiting to enter the Panama Canal.

The cruise terminal on the Amador in Panama City was officially opened in May 2019. A year before COVID hit and locked everything down. The new Amador Cruise Terminal allows up to 5 of the world's largest passenger liners to dock simultaneously in Panama City. On average, these ships carry up to 6300 passengers plus 1200 crew members.

The best way to get to Casco Viejo or downtown Panama City from the Cruise Terminal is by Uber. It will cost you about $5 to $10 USD and only takes about 10 - 15 minutes.

https://panamacruiseterminal.com

Train - New Metro Line (David - Panama)





Panama is undertaking several major train and rail projects, including the **Panama-David railway**, a new metro line, and a teleférico (cable car) system. The Panama-David railway aims to connect Panama City with the northern border, significantly reducing travel times and boosting logistics. The metro line expansion and the teleférico are focused on improving urban transportation within Panama City and its surrounding areas.

Panama-David Railway:

- The Panama-David railway project is a high-speed rail line connecting Panama City with David, the capital of Chiriquí province.
- The first section, from Panamá Pacífico to Divisa, is in the final planning stages, with construction expected to begin in early 2026.
- The railway will traverse multiple provinces and significantly reduce travel time between Panama City and David from over seven hours by car to approximately 2.5 hours by train.
- It will accommodate both passenger trains (up to 160 km/h) and freight trains (up to 80 km/h), enhancing Panama's role as a regional logistics hub.
- The project is considered a groundbreaking development in Panama's infrastructure

People of Panama & Culture





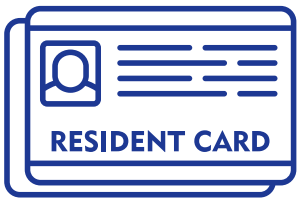
Panama's culture is a colorful blend of African, American Indian, North American, and Spanish influences, which are expressed in its traditional arts and crafts, music, religion, sports, and cuisine. Panamanian music is popular throughout Latin America and the country is well-known for its many colorful festivals.

Why is the Panamanian culture so rich?

Settled thousands of years ago by ancient civilizations, the land that has become modern-day Panama boasts a rich mosaic of cultural diversity where indigenous roots meet African heritage and Spanish influence. It is also a place that many travelers have passed through for hundreds of years.







Permanent Residency Visas

This is a summary of the 9 permanent residency visas currently available in Panama:

1. **Panama's Pensioner (Retiree) Visa**
2. **Friendly Nations Visa**
3. **Panama's Qualified Investor Program**
4. Professional Employment Visa
5. Panama's Reforestation Investor Visa
6. Panama's Self Economic Solvency Visa
7. Panama's Business Investor Visa
8. Married to a Panama Citizen Visa
9. Parents of Child Born in Panama Visa





Pensionado Program
Retiree Benefits

Once you have applied for the Pensionado visa you will receive a permanent residency status and have access to the following benefits.

Panama was voted #1 country to retire to in 2022 by the World Economic Forum.



- **50% off** entertainment (sporting events, movies etc)
- **30% off** bus, train and boat fees / fares
- **25% off** airline tickets
- **50% off** accommodation from Monday to Thursday (hotels, motels, resorts)
- **30% off** accommodation from Friday to Sunday (hotels, motels, resorts)
- **25% off** restaurant meals
- **15% off** fast-food restaurants
- **15% off** hospital bills (if no insurance applies)
- **20% off** prescription medication
- **20% off** doctor consultations
- **15% off** dental & eye exams
- **20% off** professional and technical services
- **50% off** home closing / registration costs

Qualified Investment Visa







To qualify for residence, qualified investor applicants are required to select one of the following three investment routes:

Qualified Investor

Investments must be held for at least five years to maintain permanent residence status. Additional government fees for the main applicant and dependents apply.

One of the following options:
Real estate investment of USD 300,000
Stock exchange investment of USD 500,000
Fixed-term deposit of USD 750,000 in the banking sector
Friendly Nations

For citizens of one of Panama's 'friendly nations' (contact us for the latest list of friendly nations).

One of the following options:
Real estate investment of USD 200,000
Fixed-term deposit of USD 200,000
Employment by a company in Panama for residence by labor reasons
Forestry Investor

Investment in a company that has a forest registry with the Ministry of Environment.

One of the following options:
Investment of USD 100,000 in teak reforestation. This option grants two years of temporary residence, after which the applicant can apply for permanent residence
Investment of USD 350,000 in teak reforestation. This option grants immediate permanent residence

Real Estate





Panama's luxury real estate market offers a variety of options, from high-rise condos in Panama City to beachfront estates and exclusive gated communities. Prime locations include Punta Pacifica, Santa Maria Golf Course, and areas like Buenaventura for beachfront properties. Luxury developments such as Ocean Reef Islands provide a high level of exclusivity and stunning views.

Key Areas and Developments:

Panama City:

Punta Pacifica is known for its upscale condos and ocean views, with prices reaching over $2 million for luxury estates. Other notable areas include Costa del Este and the Santa Maria Golf & Country Club, offering a blend of luxury and convenience.

Beachfront Properties:

Buenaventura is a prominent luxury beach community with homes starting around $1 million, offering amenities like a golf course, equestrian center, and beach club. Playa Bonita and Pedasi also feature beachfront estates catering to discerning buyers, according to Panama Sovereign Realty.

Exclusive Communities:

Ocean Reef Islands, an archipelago of artificial islands, offers unparalleled luxury and privacy with stunning waterfront views according to Metro Realty Panama.

Market Trends and Considerations:

Strong Rental Demand:

The market benefits from strong rental demand, particularly in Panama City, making it attractive for investors.

Tax Incentives:

Panama offers tax incentives for real estate investment, further boosting its appeal.

Real Estate continued









Growing Economy:

Panama's stable and growing economy contributes to the confidence in the luxury real estate market.

Variety of Options:

The market caters to a range of preferences, from modern high-rise condos to spacious villas and custom homes.

Focus on Amenities:

Luxury developments emphasize premium amenities, including golf courses, beach clubs, equestrian centers, and world-class dining options.

Potential for Appreciation:

The luxury real estate market in Panama is experiencing considerable appreciation potential, especially in emerging areas like Panama City, Bouquete, Pacific Coast

Buying & Selling Property

WHAT AFFECTS PROPERTY PRICES?

LOCATION
Homes in more desirable, neighborhoods, closer to shopping & entertainment and homes that come with additional community amenities command higher prices.

MARKET
The performance of the market has an impact on pricing- such as current home inventory & interest rates.

CONDITION
Homes in the best condition with the most up-to date amenities bring a higher price than a dated home or one with standard amenities.

TERMS
A sellers terms can affect how the home is priced. How soon can they move, whether or not they will do repairs, if they are offering a home warranty-these things all make a difference.

BUYING STRATEGY

People buy and sell all over the world but understanding the market and the process in Panamá can be intimidating and seem foreign.

We are experts in our field and here to guide and protect you along the way.

Our experience with market trends in Panama presented here contributes to our ongoing success.

Our Goal
is to help you buy or sell your home at the right price and in the shortest amount of time with a stress free and pleasant experience overall.





Property Taxes

Family residences up to $120,000 are tax exonerated. From $120,000 up to $700,000 will be taxed at a low 0.5%.

Money collected from the taxes will be given to municipalities to secure resources for decentralization.

Land is not exempt and property tax would continue to be paid on it if its value is above US$30,000.

As of 2019, Property Taxes are calculated as follows (calculations are scalable. For example, a house registered at $250,000 will be exonerated up to $120,000. The remaining $130,000 will be taxed at 0.5%):

- $0 - $120,000.00 = EXONERATED
- $120,000.01 - $700,000.00 = 0.5%
- $700,000.00+ = 0.7%

On the other hand, secondary residences (not declared as Tributary Family Patrimony), commercial properties and industrial properties must pay property taxes following this scale according to their declared value in the Panama Public Registry:

- Between $ 0 and $ 30,000 = exonerated.
- Between $ 30,001 and $ 250,000 = 0.6% of the value.
- Between $ 250,001 and $ 500,000 = 0.8% of the value.
- At more than $ 500,000 = 1.0% of the value.





The Economy

Panama's legal and tax structures make it a pure tax haven. Panama imposes no income, corporate, capital gains, or estate taxes on offshore entities that only engage in business outside of the jurisdiction. Offshore companies can engage in business locally (a rare perk) but will pay local taxes as a result.

In 2023, the Gross Domestic Product (GDP) grew by 7.4%, reflecting a robust recovery from the global Covid-19 pandemic. However, in 2024, GDP growth slowed to 2.9% due to challenges such as the suspension of activities at a copper mining company and recurring droughts that affected transit through the Panama Canal. Despite these obstacles, the Panamanian economy is expected to regain momentum in 2025, with projected GDP growth of 3.5%, driven by strong domestic demand and the reactivation of public and private investments.

This growth has allowed the country to reduce poverty by 34.6 percentage points since 1991, from 48.2% to 13.6% in 2024, with a per capita income of $6.85 per day (2017 PPP). However, in 2024, poverty saw a slight increase of 0.7% compared to 12.9% in 2023, and significant inequalities persist, especially among indigenous and Afro-descendant communities, as well as deficiencies in access to and quality of public services.

Panama's fiscal deficit reached 7.35% of GDP in 2024, driven by decreased revenues and increased spending. However, a gradual reduction to 3.7% is projected by 2027, thanks to fiscal consolidation measures. Despite the recent downgrade in credit rating by Fitch, Panama maintains solid access to international markets, supported by its dollarized economy and stable political environment.

Nearly a year into his administration, President Jose Raúl Mulino faces various internal challenges, such as fiscal pressures, uncertainty over the closure of mining operations, challenges in advancing a fiscal reform agenda, and potential new droughts that could impact Canal revenues. These factors could slow consolidation efforts and increase dependence on external debt. Additionally, uncertainty in global trade and new protectionist measures could affect product prices.







The Financial Sector

The financial sector is the part of the economy made up of **firms and institutions that provide financial services to commercial and retail customers.** This sector comprises a broad range of industries including banks, investment companies, insurance companies, and real estate firms.

Panama has a large, internationally connected, and in some respects unique financial sector. It is an important regional banking hub hosting a large number of foreign banks and providing financial intermediation services to international clients.

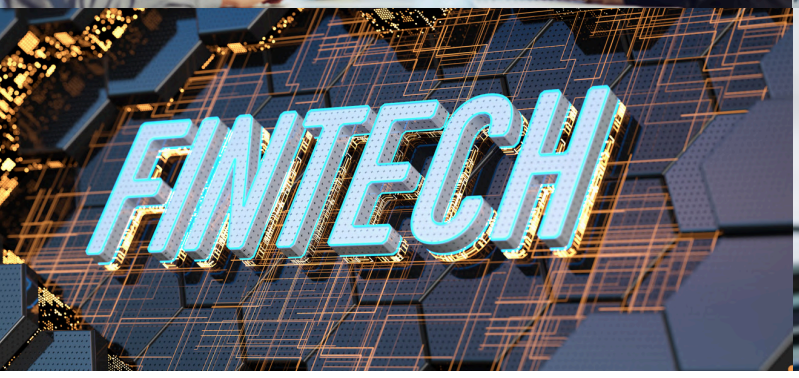
Panama, known globally for its canal, is much more than a passage for maritime traffic. It has developed into a crucial financial nexus in Latin America, **thanks to its strategic geographical placement, use of the U.S. dollar, and a favorable regulatory environment.**

Panama benefits from **stable and consistent economic policies**, a dollarized economy, and a government that consistently supports trade, open markets and Foreign direct investment (FDI). Panama has had one of the highest levels of FDI in Central America.

Panama current GDP for 2025 is $89.19 billion USD and an expected growth of 3.5%









Taxes in Panama

The Republic of Panama is considered to be one of the most well-established, pure tax havens in the Caribbean due to extensive legislation that strictly regulates the country's offshore jurisdiction and financial services.

Key Takeaways

Panama's legal and tax structures make it a pure tax haven: that is, the country levies no taxes at all.

Panama imposes no income, corporate, capital gains, or estate taxes on offshore entities that only engage in business outside of the jurisdiction. Offshore companies can engage in business locally—a rare perk—but will pay local taxes as a result. Panama has strict banking secrecy laws designed to protect the privacy of account holders.

Panama also has no tax treaties with any other country and no exchange control laws.

Panama's Offshore Financial Sector

Panama's offshore jurisdiction offers a wide array of excellent financial services, including offshore banking, the incorporation of offshore companies, registration of ships, and the formation of Panama trusts and foundations. There are no taxes imposed on offshore companies that only engage in business outside of the jurisdiction. Offshore companies incorporated in Panama, and the owners of the companies, are exempt from any corporate taxes, withholding taxes, income tax, capital gains tax, local taxes, and estate or inheritance taxes.

Panama offers an additional benefit not available in many offshore tax havens: being able to conduct business within the offshore jurisdiction. However, any business conducted within the jurisdiction is subject to local taxes.

Financial Privacy

There are extensive laws in Panama to protect corporate and individual financial privacy. Strict confidentiality laws and regulations apply to the documentation of offshore corporations, trusts, and foundations, with severe civil and criminal penalties for violations of confidentiality. The names of corporate shareholders are not required to be publicly registered. Panama also has very strict banking secrecy laws. Panamanian banks are prohibited from sharing any information about offshore bank accounts or account holders. The only exception is a specific Panamanian court order in conjunction with a criminal investigation.

Property Rentals

We always recommend renting around 6 months before buying. This gives you enough time to explore the different areas and property types and to determine if Panama is a long term fit for you.

You can schedule a free consultation with a Mundo Expert agent in order to discuss your needs and your wishlist in detail. After that, we can show you options within your search criteria and continue the search until we have found "the one."






Mundo Real Estate Group is here to guide you every step of the way from an initial relocation tour all the way to finalizing a rental or purchase.

We have a very extensive network and will work hard to ensure you have access to available inventory whether from our own, other local agents or for sale by owners.

Mundo Real Estate Group provides short term and vacation rentals through our extensive Airbnb listing portfolio as well as long term rentals for 6 to 12 months at **www.mundo.realestate**





Indigenous Tribes of Panama

The seven Indigenous Peoples of Panama are **the Ngäbe, the Buglé, the Guna, the Emberá, the Wounaan, the Bri bri, and the Naso Tjërdi.** According to the 2010 census, they number 417,559 inhabitants or 12% of the total Panamanian population. The national census was scheduled to take place in 2020 but, due to the COVID-19 pandemic, it had to be postponed.

There are six regions, or comarcas, which are recognised by independent laws and are based on the Indigenous Peoples' constitutional rights.

These are the Guna Yala (1938), Emberá-Wounaan (1983), Guna Madungandi (1996), Ngäbe-Buglé (1997), Guna Wargandí (2000) and Naso Tjër Di Comarca (2020). In total, these comarcas cover an area of 1.7 million hectares.

After more than 40 years of struggle and demands for their ancestral lands, the Naso Tjër Di in 2021, achieved a certain degree of autonomy and recognition of their political-administrative division by adding one more comarca.





Historical Site
Panamá Viejo





Panamá Viejo, also known as Panamá La Vieja, is the remaining part of the original Panama City, the former capital of Panama, which was destroyed in 1671 by the Welsh privateer Henry Morgan. It is located in the suburbs of the current capital. Together with the historical district of Panamá, it has been a World Heritage Site since 1997.

During its 152 years of existence, the town was affected by slave rebellion, fire and an earthquake, but was destroyed in the wake of a devastating pirate attack in 1671.

There is archaeological evidence of the original street pattern and the location of domestic, religious and civic structures. The site is an exceptional testimony of colonial town planning; the ruins of its cathedral, convents and public buildings showcase unique technological and stylistic characteristics of its temporal and cultural context.

It also offers invaluable information on a variety of aspects of social life, economy, communications and the vulnerability of a strategic site within the geopolitical dynamics at the height of Spanish imperial power.

Historical Site
Portobelo





Portobelo (Modern Spanish: "Puerto Bello" ("beautiful port"), historically in Portuguese: Porto Belo) is a historic port and corregimiento in Portobelo District, Colón Province, Panama, Central America, with a population of 4,559 as of 2010.

Located on the northern part of the Isthmus of Panama, it is 32 km (20 mi) northeast of the modern port of Colón now at the Atlantic entrance to the Panama Canal. It functions as the seat of Portobelo District. Established in 1597 during the time of the Spanish empire due to its deep natural harbor, it served as one of the two ports (together with Veracruz 2,066 km (1,284 mi) to the northwest) through which Spanish treasure was shipped from the mines of Peru (via Panama City on the Pacific side of the Isthmus and overland to Portobelo) back to Spain. The city was repeatedly captured by British privateers and pirates, culminating in a successful siege by the Royal Navy in 1739, during the War of Jenkins Ear.

Its economy received a major boost in the late-19th century during the construction of the Panama Canal. In 1980, UNESCO designated the ruins of the Spanish colonial fortifications, along with nearby Fort San Lorenzo, as a World Heritage Site named "Fortifications on the Caribbean Side of Panama: Portobelo-San Lorenzo".

Historical Site Ancon Hill

Cerro Ancón, also known as Ancon Hill,It is a 199-meter-high hill that offers panoramic views of Panama City and the Panama Canal. It is an important national symbol and a protected area that houses a nature reserve with diverse fauna.

Location and access:

It is located next to the town of Ancón, near the center of Panama City.
The summit can be reached by hiking along a trail or by vehicle, with traffic permitted during the day. The access road begins near Mi Pueblito or via Camino Quarry Heights , according to some sources.

Features:

It is the highest point in Panama City.
It offers views of the city, Casco Viejo , the Panama Canal and the Causeway.
It is a protected natural area where you can observe animals such as sloths, coatis and armadillos. At the top waves a large Panamanian flag.

History:

In the past, it was under the jurisdiction of the United States as part of the Canal Zone.
It was a strategic point for the defense of the city and observation of the construction of the Canal. In 1906, it became a national symbol. The first ship to cross the Canal, the SS Ancon , took its name from this hill.

Activities:

Hiking and walking along the trail to the summit.
Birdwatching and local wildlife. Enjoy panoramic views of the city and the Canal.
Visit the Mi Pueblito area , located near the entrance.





Panama's Independance

Independence Month

November 3: Separation Day

On November 3rd, Panama celebrates its separation from Colombia. From 1821 until 1903, Panama was part of Gran Colombia (a republic that also included modern-day Colombia, Venezuela, and Ecuador). After the independence, fearing an invasion from Spain who still had a very strong Armada and lacking a budget to run its affairs, Panama looked towards a stronger neighbor to protect it and became part of this Republic of Gran Colombia. This turned out to be a costly decision. What followed were years of neglect and isolation by the Colombian government.

During this time, the French government began efforts to construct a canal across Panama. After the French miserably failing, the United States bought out French efforts, but soon found itself clashing with the Colombia government over payment and control of the canal. The final straw was the refusal of Colombia to sign the Hay-Herran Treaty between the US and Colombia for the construction of a canal through Panama. Panamanians had their hopes set on this canal as the means for improving their economic and social conditions which were deplorable as part of Colombia. Colombia declined on August 12, 1903. A formal separatist movement started to form and plans were made for separation. Rumors abounded and Colombia started troop movements towards Panama which forced Panamanian leaders to finally declare the Republic of Panama a fully sovereign nation on November 3, 1903 with the support of the United States, under Theodore Roosevelt.

November 4: Flag Day

Panamanians celebrate Flag Day every November 4th, the day after Panama declared its independence. On November 1, 1903, Maria Ossa de Amador secretly began making the first Panamanian flag. She constructed three flags based on three different designs, one of which was later adopted as the official flag of Panama. All three flags were flown on November 3, 1903, when Panama declared its independence.

The Panamanian flag symbolizes the political situation at independence – the blue represents the Conservative Party, the red represents the Liberal party, and the white represents purity and peace.

The official flag of the Republic of Panama.

**On November 3rd and 4th there is an official parade in which government entities, public and private schools participate. The schools, the police and the firemen are accompanied by their own music bands and all wear full dress uniforms. The parade generally takes place on one of the main streets of Panama City which is closed for those two days. Celebrations start at 12 midnight with the Firemen Band playing “dianas”. “Dianas” are the typical way Panamanians receive and celebrate their national days. Bands that play “dianas” are composed of bugles, trumpets and drums. The parades in Panama City are typically held on Via España and in Casco Viejo.





Panama's Independance continued

Independence Month

November 5: Colon Day

November 5th is Panama's version of Columbus Day. It commemorates Christopher Columbus's (Cristóbal Colón's) arrival to the Americas.

November 10: Primer Grito de Independencia de la Villa de los Santos

On November 10th, Panama remembers its Primer Grito de Independencia – its first cry for independence from Spain. On November 10, 1821, preceding the formal Independence, villagers in the town of la Villa de Los Santos (a small town in the interior of Panama) wrote a letter to Simon Bolivar. The letter complained about the Spanish governor and asked Bolivar for revolutionary assistance.

November 28: Independence Day

The first flag for Gran Colombia

On November 28th, Panamanians celebrate their independence from Spain. On November 28, 1821, eighteen days after Primer Grito de Independencia, Panamanians took the first step towards this sought-after independence. In an open town meeting Panama was declared a sovereign entity and was freed from the control of the Spanish





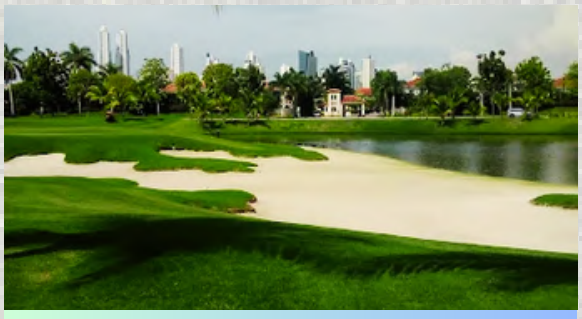






Golf Courses in Panama City

Top 4 golf courses in Panama City



SANTA MARIA GOLF & COUNTRY CLUB

Santa María Golf Club is designed by Nicklaus Design, the global golf firm founded by golf legend Jack Nicklaus. The 18-hole course spans 284 hectares and is conveniently located in Panama City, Panama.



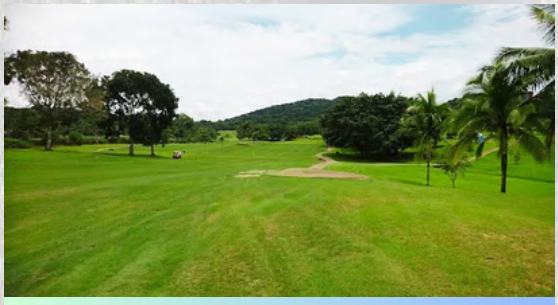
CLUB DE GOLF DE PANAMA

Panama Golf Club the oldest club in the city (105 years old) The Club de Golf de Panamá measures 7,096 yards from the championship tees. It is an 18-hole, par-72 course with a slope of 139 and a rating of 73.3. The course is located in San Miguelito and is known for its championship-level design, making it a premier golf destination



TUCAN GOLF CLUB

Tucán Golf Club combines a passion for golf with a stunning natural setting. Its 18-hole golf course is designed to offer a balance of challenge and enjoyment, making it one of the best golf destinations in Panama.



SUMMIT GOLF CLUB

The Summit Golf Club maintains a long history, as it was originally opened in the 1930's and served as a field for residents of U.S. military bases as well as for the workers of the Panama Canal.

It was in 1999, when this abandoned gem was found and began to build what is now the Summit Golf Club.

Tourism in Panama

Welcome to Panama
Visit Panama - Panama Tourism

With more than 1,365 weekly flights from 82 American and European cities across 36 countries, including 16 direct U.S. destinations, getting to Panama is easier than you think. Come and explore our country that connects a continent, two oceans, and **now, the entire world. Small in size with exciting adventures, nature and culture — just a flight away.**

Explore diverse cultures, nature, and thrilling adventures—all in one trip. Travel from the Pacific to the Caribbean in just two hours. Connect with seven indigenous communities and discover the most studied tropical forest on the planet. Dine in the world's only capital designated a UNESCO Creative City in Gastronomy. Witness the migration of whales, birds and schools of fish. Explore our ancestral cultures, African heritage and Spanish influences. No matter where you go, there's so much to discover.











Panamá

PANAMA

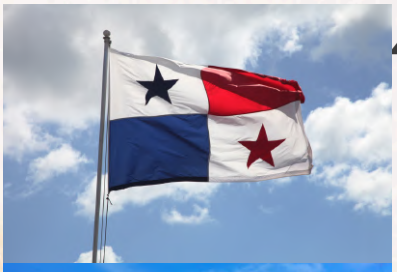
www.tourismpanama.com

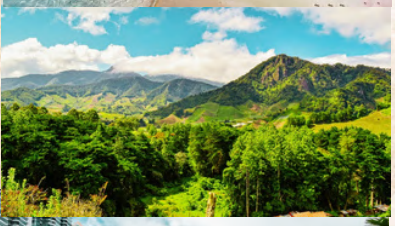
to do List

Tourist Attractions

Top 30 attractions in Panama (in no particular order)

1. Panama Canal
2. Casco Viejo
3. Mira Flores Visitor Center
4. Amador Causeway (Calzada de Amador)
5. Albrook Mall
6. Poin Panama
7. Ancon Hill
8. Monkey Island
9. Multiplaza
10. San Blas Islands
11. Cinta Costera
12. Metropolitan National Park
13. Biomuseo
14. The Lost Waterfalls - Boquete
15. Museo del Canal Interoceanico de Panama
16. Gatun Lake
17. Boquete
18. Avenida Balboa
19. Volcan Baru National Park
20. Playa Venao
21. Pearl Islands
22. Playa Santa Clara
23. Panama La Vieja
24. Parque Nacional Soberania
25. Cerro Punta
26. Jungla de Panama Wildlife Refuge
27. Boas del Toro
28. Gamboa Rainforest Reserve
29. Coiba Island
30. El Valle de Anton









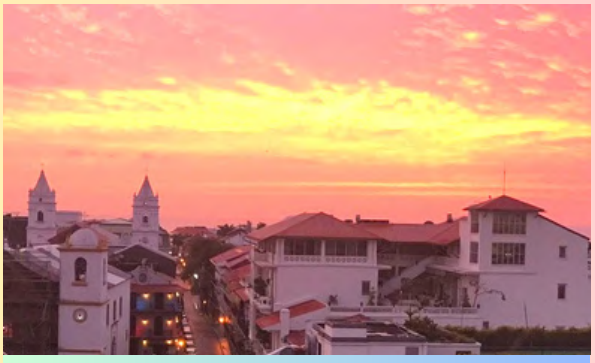







PANAMA CANAL RAILWAY

Panama Tours



DAY TOURS

Get out and start exploring. There are so many great activities, sights and attractions in and near Panama. Visit an Indian Village, transit the Panama Canal by boat, tour the historic neighborhood of Casco Viejo, or venture into the jungle. Panama is a tropical paradise.



MULTI-DAY ADVENTURE TOURS

Tour operators offer many Panama tours that can be customized specifically for you, including accommodation and duration. Choose from one of our multi-day tours and make your tour from 1 night to 2 weeks. We will work with you to create the perfect Panama vacation just the way you want it!



HIKING, FISHING, BOAT & NATURE TOURS

From Panama City to the surrounding Islands, Caribbean or Pacific- there is something for everyone. Local guides cater to corporate groups, children and will create your dream tour!



SPECIAL TOURS

Various Tour operators offer unique and tailor made tours to suit you requirements.

Contact us for Tour operator details

Sport in Panama









The sports industry in Panama is growing rapidly, with football being the most popular sport. Other popular sports include baseball, basketball, volleyball, and boxing. Panama also has a strong presence in international sports, with athletes competing in the Olympics and other international competitions. The country is also home to several professional sports teams, including the Panama National Football Team.

While baseball remains a cherished favorite, soccer is swiftly gaining ground amidst Panama's modernization and global integration. Beyond traditional sports like baseball and soccer, Panama boasts a diverse array of recreational activities such as golf, tennis, pickleball, cricket, and ultimate frisbee.

With every important match being televised and broadcast on radio, both European and Latin American **football** (soccer) leagues have a broad fan base and are closely followed in Panama, but **baseball** (beisbol) is Panama’s official national sport.

Hiking, rafting, surfing and diving are probably the most common and easily accessible of the outdoor activities.

Shopping Malls in Panama

Panama has many large shopping mall facilities as well as many strip mall options throughout the country that provide all retail, commercial and luxury branded products.

Panama is a good place to buy electronics, clothing and cosmetics, and with Panama´s rapidly growing economy, everyone's shopping. Home to several U.S.-style shopping malls, one can find any and all brands in Panama City, dollar shirts to designer boutique stores.

Here are a handful of the many mall options available in Panama from groceries to luxury products

Metromall Panamá
Albrook Mall
Multiplaza Panamá
Westland Premium Outlets
Centro Comercial El Dorado
Town Center Costa del Este
AltaPlaza Mall
Megapolis Outlets Panamá
Chillin Multicentro
Atrio Mall in Costa del Este
Centro Comercial Los Pueblos





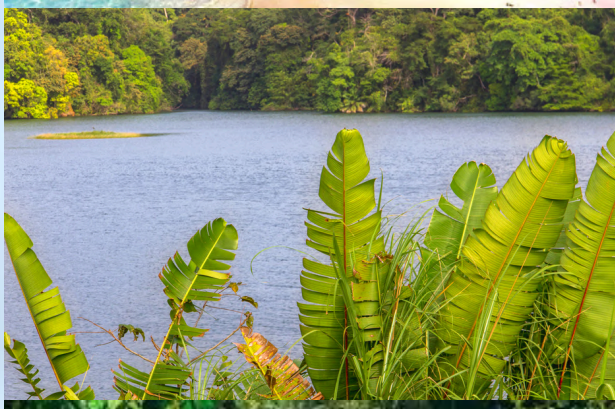
Best Places to Visit in Panama



Panama City
(Colón Canal & trade free zone / Miraflores Locks / Casco Viejo / Causeway Amador)



Pacific Coast
(Pacific coast - Punta Chame to Rio Hato)
Anton Valley
Contadora Island
Tabago



Bocas Del Toro
(Caribbean Islands)

San Blas Islands

Coiba Island



Gatun Lake

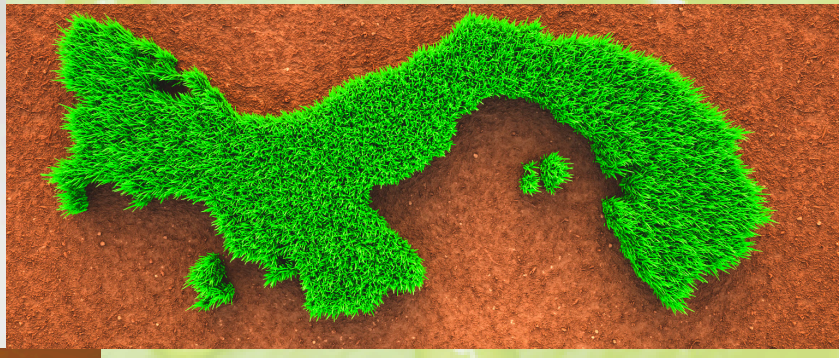
Boquete & Volcán
(Volcán Barú / Cerro Gaital Park)

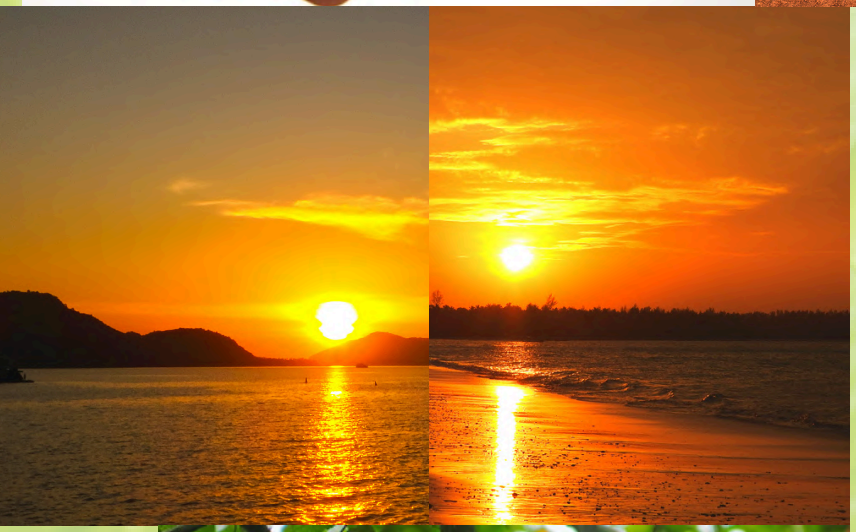
Interesting Facts About Panama

Carbon Negative Panama

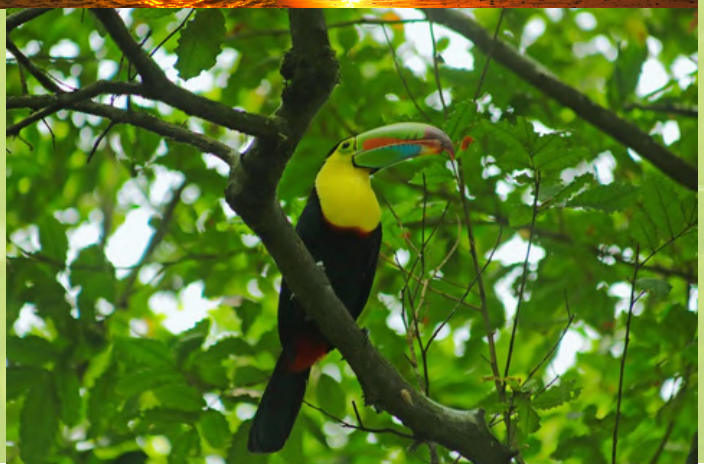


The Panama Canal has contributed to Panama's ranking as one of only three carbon negative countries in the world, meaning Panama's forests absorb more carbon from the atmosphere than the country emits.





Panama is the only place in the world where you can see the sun rise on the Pacific and set on the Atlantic.



Gamboa Rainforest is the perfect jungle getaway from Panama City. A short 30-minute drive from the center of the capital, the park offers a complete experience that includes visiting an indigenous tribe, going on a night safari, spotting wildlife on the riverbanks and enjoying the comfort of a great resort.

More Interesting Facts...



Wildlife Animals

Panama is a hotbed of biodiversity, with her tropical habitats being home to the most diverse and exotic plant and animal species

The biodiversity in Panama is staggering; home to 218 mammal species, 226 species of reptile, 164 amphibian species and 125 animal species found nowhere else in the world.

There are more bird species in Panama alone than there are in the USA and Canada combined.

Panama truly is a tropical paradise, with 10,444 different plant species, 1200 orchid varieties and 1,500 different tree varieties.

There are a variety of species of mammals and animals and 1021 bird species.



and More Interesting Facts...



The Flower of the Holy Spirit, a delicate orchid that with its ivory white petals forms the figure of a dove and is the national emblem of Panama. It stands out among the 500 species admired by the 30,000 visitors to the Panama Orchid Expo for its out of season blossoming.

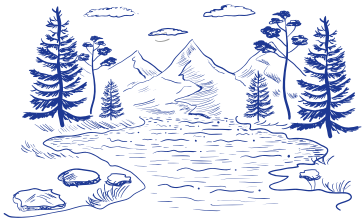
Flora and Fauna

Panama is a thriving biodiversity playground for the most exotic tree and plant species on the planet.

There is an abundance of beautiful flowers in Panama, but highly remarkable is the large amount of orchids that can be found in Panama: nearly 1,400 species!

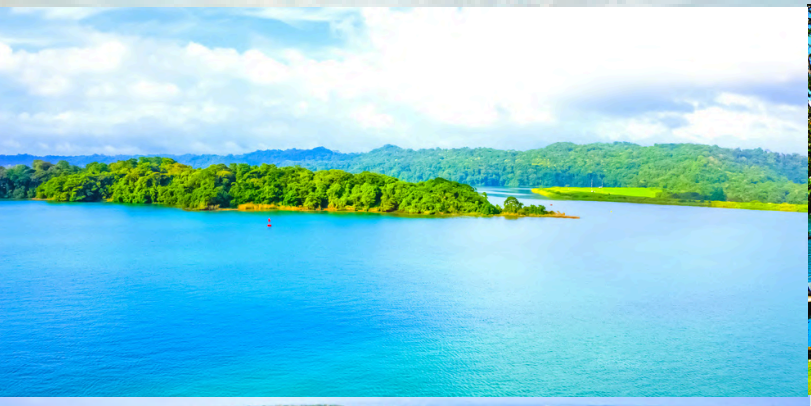






Gatun Lake

Gatun Lake (Spanish: Lago Gatún) is a large freshwater artificial lake to the south of Colón, Panama. It forms a major part of the Panama Canal. The area is a diverse ecosystem rich in nature and an abundance of wildlife.







Water volume: 5.2 km3 (4,200,000 acre·ft)
Surface area: 425 km2 (164 sq miles)
Surface elevation: 26 m (85 ft)

From offshore to inshore to freshwater, Panama offers some of the world's best fishing destinations for big game and freshwater fish

Fishing lovers eat your heart out with the most dominant fish in Gatun Lake, the aggressive Peacock Bass, called 'Sargento' by locals. The origin of the Bass lies in the Amazon, Rio Negro and Orinoco river basins of South America where they are called 'Tucanare' or 'Pavon'.



Fishing in Panama

Fishing in Panama offers diverse opportunities for catching a wide array of species, especially marlin, tuna, dorado, and roosterfish. Top fishing locations include the Gulf of Chiriqui, particularly the Hannibal Bank area, which is renowned for its blue marlin, black marlin, and yellowfin tuna. Popular techniques include trolling, jigging, and popping, with costs for charters varying based on duration and boat size.

Prime Fishing Locations & Species

Gulf of Chiriqui: A world-class sport fishing destination, especially the Hannibal Bank and the waters around Isla Coiba.
Hannibal Bank: Known for its abundance of black and blue marlin and yellowfin tuna from December to April, as well as sailfish and dorado.
Pacific Riviera: Offers excellent fishing for various species.
Panama Canal & Lake Gatún: Accessible for freshwater fishing.
Best Times to Fish (General Guide)
December - March: Peak season for marlin and sailfish in deep-sea areas.
March - June: Best for large yellowfin tuna, big marlin, and inshore species like roosterfish and cubera snapper. October - December: Good for inshore fishing as waters become clearer after the rainy season.

Popular Fishing Methods

Trolling: A common technique for offshore fishing.
Jigging & Popping: Effective for various species.
Bottom Fishing: Used to target species like grouper and snapper.

Planning Your Trip

Fishing Charters:

Services range from 4-hour trips to multi-day packages, with costs varying by duration, boat size, and target species.

Fishing Lodges:

All-inclusive lodges can offer high-end experiences, providing accommodations and charter fishing services from premier locations.

Inshore Fishing:

For those who prefer staying closer to shore, opportunities exist for species like roosterfish, jack crevalle, and sierra mackerel.





Caribbean Archipelago
Bocas del toro

In Panama, the most prominent Caribbean archipelago isBocas del Toro, known for its abundant nature, idyllic beaches, and vibrant culture. The San Blas Islands (Guna Yala) also offer a unique Caribbean experience, with their rich indigenous culture and pristine landscapes.

Bocas del Toro Archipelago:

Location:

It is located in northwest Panama, in the Caribbean Sea.

Features:

It is famous for its lush vegetation, mangroves, coral reefs, and a wide variety of marine life, including sea turtles, dolphins, sharks, and rays.

Activities:

Ideal for diving, snorkeling, bird watching, and exploring its beaches and nature trails.

Main Island:

Colon Island is the most populated and where the main city of the archipelago, Bocas Town, is located.

San Blas Archipelago (Guna Yala):

Location:

It is located on the northeast Caribbean coast of Panama.

Features & Activities

It is made up of more than 360 islands, inhabited mainly by the indigenous Guna people , who have preserved their traditions and culture. It offers white sand beaches, crystal-clear waters, authentic culture, and the opportunity to interact with the Guna community.

Climate:

The best time to visit is during the dry season (December to April), although it can be visited year-round, according to seaasanblas.com.









Boquete (Bajo Boquete)

Boquete is a small town on the Caldera River, in western Panama.

The surrounding Chiriquí Highlands are home to coffee plantations and the Barú Volcano National Park to the west. Highlights in the park include the towering Barú Volcano and Los Quetzales Trail, which offers sightings of the elusive Quetzal bird. North of town, the Bajo Mono Loop drive has expansive views of the forest.
Climate: 14 C to 30 degrees C.







Boquete is a charming, small, picture-postcard mountain town that caters to tourists throughout the year. The town is alive with the bright colors of the local flowers, trees, and shrubs. The hillsides are covered with coffee plantations and greenhouses. The Caldera River runs through the center of town, making it an attraction of its own.

Boquete offers some of the best dining experiences in Panama. Small hotels, hostels, and bed and breakfasts are situated a few blocks off the main street making a quiet night's sleep enjoyable. Festivals and events throughout the year keep visitors coming back for more.



Things to do in Boquete

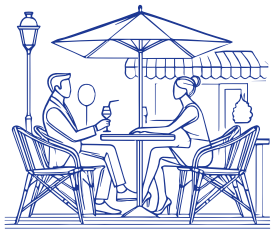
Boquete, Panama, offers a wide range of activities, *from* hiking and coffee tours to wildlife encounters and relaxation. *Popular options include exploring Volcán Barú National Park, hiking the Pipeline Trail, visiting Boquete Bees and Butterflies, and enjoying coffee tours. You can also explore the Lost Waterfalls, go ziplining, or simply relax and enjoy the scenery.*

15 Outdoor Adventures:

1. **Volcán Barú National Park:** Hike to the summit of Panama's highest peak for stunning views (allow 5 hours up, 4 hours down).
2. **The Lost Waterfalls:** Hike through lush cloud forest to three secluded waterfalls.
3. **Pipeline Trail:** Enjoy a relatively flat, 3.8-mile hike through the jungle, passing creeks, bridges, and a 1,000-year-old tree.
4. **Boquete Tree Trek:** Experience ziplining and hanging bridges.
5. **Horseback riding:** Explore the area on horseback.
6. **River rafting:** Enjoy rafting adventures on the local rivers.
7. **Relaxation and Nature:** Boquete Bees and Butterflies: Learn about the vital role of bees and butterflies in the local ecosystem.
8. Cloud Forest Botanicals: Explore a botanical garden showcasing the region's diverse plant life.
9. Parque Biblioteca Boquete: Relax in a tranquil public park with a river, greenery, and wildlife.
10. Coffee Tours: Discover the world-renowned coffee production process at local coffee farms.
11. Boquete Brewing Company: Sample local craft beers and enjoy a rotating selection of brews.
12. Fundación Biblioteca de Boquete: Visit a local library and cultural center.
13. Wildlife Refuge: Explore Jungla de Panama Wildlife Refuge for wildlife viewing.
14. El Explorador gardens: Discover beautiful gardens with various plant species.
15. Sendero el Pianista: Enjoy another hiking trail with scenic views.







Gastronomy Scene

Panama's gastronomy is a vibrant mix of traditional Panamanian cuisine and international flavors, with a growing emphasis on fusion and innovation. Panama City, in particular, has become a hub for diverse culinary experiences, boasting restaurants with Peruvian, Asian, and Mediterranean influences.

Panama is a muticultural country with many famous international and classic local influences offering a mixture of fine dining, authentic and a touch of local cuisine at the many restaurants and roof top bars around the city.

While traditional dishes like sancocho, ceviche, and patacones remain popular, contemporary chefs are reimagining these classics with modern techniques and global inspiration.

Panamanian cuisine is avibrant mix of indigenous, African, Spanish and Asian influences, resulting in a rich and diverse cuisine. Typical dishes typically include rice, beans, meat, chicken, pork, and fish, with yuca and plantains being common vegetables. Panamanian cuisine is known for its use of fresh ingredients and authentic flavors, with dishes such as sancocho, ceviche, patacones, tamales, and arroz con pollo.

https://www.opentable.com








Fruit & Vegetables





Panama is a tropical country with an astounding degree of biodiversity. Panama contains 12 of the world's 30 Holdridge Life Zones. Tropical rain forests cover much of the country. Among the estimated 10,000 species of plants found in Panama, 1,500 are found nowhere else. This biodiversity translates into an abundance of fruits and vegetables grown in Panama, many of which are exported to the U.S. and Europe.

The Holdridge life zones system is a **global bioclimatic scheme for the classification of land areas.**



Fruits for Domestic Consumption

Fruits grown in Panama for domestic consumption include mangoes, papaya, pineapple, passion fruit, guanaba, and guayaba (guava), bananas, plantains and melons are also grown for domestic consumption.

Vegetables

Lands suited to vegetable production are found at higher elevations, particularly in the vicinity of Volcán Barú. Fertile volcanic soil and a more temperate climate at these higher elevations produce favorable year-round growing conditions for vegetable farming. Among the vegetables grown are beans, cocoa beans, squash, corn, yucca and ñamé. The latter two are exotic root vegetables not unlike potatoes.

Weather Conditions

When is the best time to visit Panama?

The best time to visit Panama is anytime! We like to call it "eternal summer."

There are two seasons in Panama wet (winter) season and dry or (summer) season. Summer usually starts in December and ends in April. In Panama City, rains start gradually with frequent showers. The Pacific beach areas are located in the dry arch (el arco seco) and receive less rainfall than other areas in the country.

January through April offers perfect temperatures averaging between 18.5°C (65.3°F) and 33.4°C (92.1°F). The perfect water temperature of 27.3°C (81.1°F) and scarce rainfall. This is the driest part of the year and shows off this tropical country at its most stunning. However, it's also worth considering traveling to Panama during the rest of the year, when you can experience local events, festivals and great weather.

Coastal places like Panama City, Coronado, and Bocas del Toro, the weather tends to be hotter and more humid.

Cooler spring-like weather exists in mountain towns such as Boquete, El Valle de Anton, and Volcan.

As a visitor or resident you are able to choose your ideal climate in Panama. Panama is a country with many micro-climates.

The rule of thumb is for every 1,000 ft (304.8 meters) in elevation, the temperature drops by about 3-4 degrees.

https://www.accuweather.com

#summer365







Dry Arch Region

The "Dry Arch" or "Arco Seco" region of Panama refers to a strip of land along the Pacific coast known for its drier climate and unique tropical dry forest ecosystem. This area, stretching from Punta Chame to Rio Hato, including Coronado, experiences a distinct dry season and receives less rainfall than other parts of the country.

Here's a more detailed breakdown:

Location:

The Dry Arch spans the Pacific coast, encompassing areas like Coronado, Chame, Nueva Gorgona, Santa Clara, and parts of the Azuero Peninsula.

Climate:

It's characterized by a prolonged dry season, often lasting from November to May, and receives significantly less rainfall compared to the rest of Panama.

Dry Forest:

The region is home to tropical dry forests, which are distinct from rainforests, with lower-lying trees and shrubs.

Conservation Concern:

Dry forests are one of the most threatened forest types globally, and the Dry Arch region has seen significant deforestation due to development and agriculture.

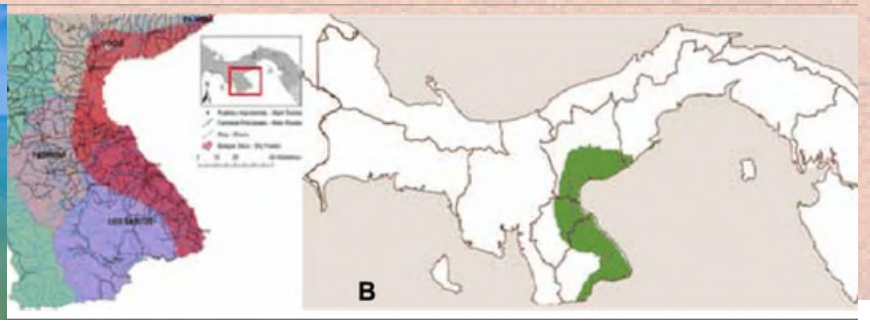
Tourism & Development:

The favorable climate and beaches attract tourists and real estate development, leading to increased human activity in the area.

Coronado Dry Forest Reserve:

The Coronado Dry Forest Reserve is a protected area within the Dry Arch, dedicated to conservation and scientific research.





Transportation





UBER

Uber is a great option in the city to get around, In addition to helping riders find a way to go from point A to point B, we're helping people order food quickly and affordably, removing barriers to healthcare, creating new freight-booking solutions, and helping companies provide a seamless employee travel experience.

https://www.uber.com/pa/en/

TAXI

Most taxi drivers only speak Spanish. The only designated taxi stand in the area is in front of El Rey at the entrance to Coronado. However, they sometimes drive by on the main road and you can flag them down with your hand. There will sometimes be other people in the taxi with you.

In many cases, it is easier to call and schedule a taxi rather than wait for one on the road. Most taxi are yellow in color and readily available in the city and at the beach area.

CAR RENTAL

If you would like to rent a car during your trip, please contact us to advise on reliable service providers in the city and at the beach area.

***There are a number of individuals and companies available for independent hire who will take you long distances including the airport.**
Please contact us if you would like a recommendation.

Grand National Transport Terminal

STATION TERMINAL

GRAND NATIONAL TRANSPORT TERMINAL OF PANAMA (ALBROOK) SINCE ITS INAUGURATION, APPROXIMATELY 150,000 PEOPLE HAVE TRAVELED TO THEIR DESTINATIONS FROM THE GRAND TERMINAL, TOTALING MORE THAN 55 MILLION DOMESTIC AND INTERNATIONAL USERS AND TOURISTS.
IT SERVES AS A CONNECTING POINT FOR BUS ROUTES TO THE INTERIOR OF THE COUNTRY, MIBUS ROUTES TO DESTINATIONS IN THE CAPITAL AREA, LINE 1 OF THE PANAMA METRO, FOUR TAXI RANKS, AND IS ALSO CLOSE TO THE MARCOS A. GELABERT AIRPORT AND ACROOS THE ROAD FROM ALBROOK MALL.

DESTINATIONS INCLUDE:
BOCAS DEL TOTO / CHIRIQUÍ
COCLÉ / COLON
DARIEN / HERRERA
LOS SANTOS / PANAMA OESTE / VERAGUAS

BUSES

The local bus (usually a white minivan) is approximately $0.35 to go short distances. You can catch it from the bus terminal or from various bus stops or off of the main roads. There are formal bus stops near the entrance of each beach town and all over the city. If there is not one near you, you can flag any bus or taxi passing with your hand. For approximately $3 you can also take the bus from the Panamerican Highway (any of the formal bus stops) to Albrook Mall in Panama City.

All the buses in and around the city are going and coming from the city and other areas quite frequently. If you are going to the city, we recommend getting on one of the large buses as they make less stops than the smaller white ones. The AC is always high- some prefer to wear long sleeves or bring a wrap. Metro and subway stations are both located at Albrook Mall. You should have small change available for the bus as they can only make limited change for you.

For more info please go to http://www.thebusschedule.com/pa/index.php to get departure and arrival times for the national buses.







Colón Free Trade Zone

The Colón Free Trade Zone is a free port in Panama dedicated to re-exporting a wide variety of merchandise to Latin America and the Caribbean.

Colon Free Zone is located in the middle of the Americas at the Atlantic entrance of the Panama Canal, specifically at Colon City, becoming a natural distribution center (DC) serving to the regional market of Central America, South America and the Caribbean.

What is the meaning of free-trade zone?

Free-trade zone, also called foreign-trade zone (formerly free port) is an area where goods may be landed, handled, manufactured or reconfigured, and re-exported without the intervention of the customs authorities.





Language - Spanish

Spanish is the official language in Panama

There are a few areas in Panama that have a large concentration of expats that speak English and you will manage to get by. These areas include Panama City (business district), Coronado and Boquete to name a few.

There will be times you require some Spanish words or phrases to assist. Google translate and various apps like "Hi Dictionary," can assist in translating messages and voice dialogues. The "Google Translate" app has a function to take a photo of an item and have it directly translated (great for grocery shopping).

Panamanians are friendly and often willing to assist. Just trying certain words and phrases will go a long way and your efforts will be appreciated.

There are various options for learning Spanish online with apps like "Duo Lingo," although it is important to know that Panamanian Spanish is a bit different.

There are a few Spanish teachers around that offer in person or online teaching through Zoom and Google Meet.





Safety in Panama

Panama is known to be one of the safest countries in Latin America.

Panama is safe for travelers and is also a safe country to live in/ retire to for Expats. Panama's high level of safety results from economic and political stability.
Panama, like everywhere, does have some crime, but it is usually petty theft.





You are in a safe and secure community, however, it is wise not to offer temptation. It is safe to walk around town at night but it is not advisable to walk around with expensive jewelry or other indications of money- at any time. It is also not advisable to walk on the beach after dark. During the day it is ok but not at night. When you leave your house, apartment or vehicle, please lock the doors to avoid criminal opportunists.



Medical Care

Panama's healthcare system is a mix of public and private sectors, offering both affordable and high-quality options. The public system, run by Caja de Seguro Social (CSS) and Ministerio de Salud (MINSA), provides low-cost care, but may have longer wait times. The private sector is known for its modern facilities, shorter wait times, and is often preferred by expats and those seeking specialized care.

Pacifica Salud is a hospital in Panama City, Panama. It is the only hospital in Central America to be affiliated with Johns Hopkins Medicine International.

To Our Valued American Retirees Living in Panama.
We are pleased to share some very good news: Pacifica Salud Hospital in Panama City (Punta Pacifica and Costa del Este) is now the only hospital in Panama City that can directly bill your Medicare Advantage plan for medical emergencies.

This marks a significant step in providing greater peace of mind and access to high-quality emergency medical care for retired Americans residing in Panama.
Please note: Medicare Advantage only covers medical emergencies while abroad. We strongly recommend that all Medicare beneficiaries verify with their specific Medicare Advantage plan provider that they have international emergency coverage prior to any medical incident.

In the event of a medical emergency:
• If an ambulance is needed, call the ambulance service provider SEMM directly at 366-0122 and tell them to take you to urgent care at Pacifica Salud Hospital.
• Bring your Medicare Advantage card with you so our Admissions team can verify your coverage upon arrival.

Pacifica Salud Hospital
Affiliated with Johns Hopkins Medicine

Basic coverage, you can get a local plan as low as $30-$40 a month, or for slightly more advanced coverage, $75 – 200 per month. You may however choose coverage from one of the larger international providers, but remember to check if your local private medical institution will accept this.

Medical Care continued

Private Healthcare: Modern Facilities:
Private hospitals and clinics are well-equipped with modern technology and accredited by international organizations

Skilled Professionals:
Many doctors and specialists in Panama have received training in the US and Europe, bringing back advanced techniques.

English Speaking Staff:
English-speaking doctors and staff are common in private facilities, making it easier for international patients to communicate.

Cost:
While more expensive than the public sector, private healthcare in Panama is generally more affordable than in the US or Europe.

Medical Tourism:
Panama is a growing medical tourism destination, with many individuals seeking private care for procedures like cosmetic surgery and orthopedics.

Accessing Healthcare: Expatriates:
Expats who work and pay taxes in Panama can access the public system through CSS.

Out of Pocket:
Expats, tourists, and foreigners can also access both public and private facilities by paying out of pocket.

International Insurance:
Having international health insurance is recommended when seeking healthcare in Panama, regardless of whether you choose public or private





Education in Panama

Panama's education system is divided into two subsystems: regular and non-regular, both with formal and non-formal education components. Public schools are free for citizens and residents, but often have challenges like overcrowded classrooms and are primarily Spanish-speaking. Private and international schools offer alternatives with bilingual education and various international curricula, but come with higher costs.

Key Aspects of the Panamanian Education System:

Compulsory Education:

Panama requires attendance through the first six years of primary school and the first three years of secondary school.

Public Schools:

Free and accessible to all residents and citizens.
Instruction is primarily in Spanish.
May face challenges such as overcrowded classrooms and limited resources.

Private Schools:

Offer various international curricula and bilingual education.
Smaller class sizes and potentially better resources.
Can be more expensive than public schools.

International Schools:

Follow international curricula like the International Baccalaureate or American curricula.
Generally the most expensive option for expats.

Higher Education:

Includes universities, polytechnic institutes, and teacher training institutions.
Both government and private sectors offer higher education opportunities.

Literacy Rate:

Panama boasts a high literacy rate, with over 91% of the population considered literate







International Education

Panama offers a wide range of international education options, particularly in Panama City, including well-regarded private and international schools. These schools cater to diverse needs, offering various international curricula and extracurricular activities. Public education is also available, but it's primarily in Spanish and may present challenges for some international students.

International and Private Schools:

Diverse Curricula:

Many international schools offer programs following the International Baccalaureate (IB), Advanced Placement (AP), and other internationally recognized curricula.

Language Options:

Some schools provide bilingual education, often with English as a primary language of instruction, alongside Spanish.

Reputation and Facilities:

Top private schools in Panama are known for their quality of education and modern facilities, including well-equipped classrooms and sports facilities.

Examples:

Some of the prominent international schools include the International School of Panama (ISP), Balboa Academy, King's College Panama, The Metropolitan School of Panama, The Casco School, and Oxford School.

Considerations:

When choosing a school, factors like curriculum, language of instruction, cultural integration, extracurricular activities, and proximity to home are important to consider. Some schools may also require a one-off capital donation or have competitive admissions.





Tertiary Education (University)

Tertiary education in Panama is offered through both public and private institutions, with a range of options for both academic and professional training. Public universities, such as the University of Panama and the Technological University of Panama, are tuition-free for both citizens and non-citizens. Private institutions, like Florida State University Panama and Quality Leadership University, also offer diverse programs, some in English, catering to both local and international students.

Key Aspects of Tertiary Education in Panama:

Public vs. Private:

Panama's higher education landscape is divided into public and private sectors.

Tuition-Free Public Universities:

Public universities in Panama, including the University of Panama, offer free tuition, making them accessible to a wide range of students, including international students.

Diverse Programs:

Universities in Panama offer a wide array of study programs, including bachelor's, master's, and doctoral degrees, across various fields.

Quality Assurance:

Public universities play a role in overseeing the quality of education provided by private institutions and in homologating degrees from other countries.

English Language Programs:

While Spanish is the primary language of instruction, some private institutions offer programs in English, appealing to a broader student population.

International Collaboration:

Panamanian universities are also involved in collaborations with international







Working in Panama

To legally work in Panama, you need a WORK PERMIT known as (Permiso de Trabajo)

Employers will not hire you without a work permit. Foreigners cannot sell any product or service in Panama unless they have a work permit.

You cannot apply for a work permit without first obtaining a permanent Visa.
Only certain Visas include a work permit. These are: Friendly Nations Visa, Business Visa, or Professional Visa. There are a few other SEM work permit visas which are only available for employees of multinational companies.

Your immigration attorney can help you obtain a work permit. It is fairly easy as long as you have one of the appropriate Visas.

Can I work remotely in Panama?

Through Executive Decree No. 198 of May 7th, 2021, Panama creates the Short Stay Visa for Remote Workers. Aiming to become a popular destination for digital nomads and professionals working remotely, Panama has launched its Short Stay Visa for Remote Workers #DigitalNomad







Digital Nomads in Panama

Panama offers a digital nomad visa, officially known as the Short-Term Remote Worker Visa, which allows remote workers to live and work in Panama for up to 9 months, with the possibility of extending for another 9 months. This visa is designed for individuals working for companies or clients outside of Panama.

Key features of the Panama Digital Nomad Visa:

Eligibility& Income Requirement

Applicants must be employed by a company or be self-employed, with income derived from outside of Panama.
A minimum annual income of $36,000 (or $3,000 monthly) is typically required.

Health Insurance:

Applicants need to have valid health insurance for the duration of their stay.

No local taxes on foreign income:

Panama's territorial tax system means that income earned while working remotely for foreign companies is not taxed in Panama.

Easy Application:

The visa application process is relatively straightforward and can be completed through a lawyer in Panama or a consulate in the applicant's country of residence.

Benefits of choosing Panama for digital nomads:

Cost of Living and location flexibility:

Panama offers a relatively affordable cost of living compared to many Western countries, with affordable rent, transportation, and food. Panama City offers modern amenities and co-working spaces, while other areas like Boquete and Bocas del Toro offer a more relaxed atmosphere.

Connectivity:

Panama City has good internet infrastructure, and the country is well-connected internationally.

Lifestyle:

Panama provides a balance of city life, beaches, and outdoor activities, with a growing expat community.






Affordable Cost of Living

Average monthly budget for a couple living in Panama City and the Pacific Coast

- Rent $900 - $1800 includes water, trash removal and HOA fees.
- Electricity average $50 -$100 (based on usage)
- Groceries $250-$500 (per couple)
- Cell Phone $20 - $50 (no charge for US & Canada calls)
- Courier and shipping $10 - $20
- Clothing, self care & miscellaneous $100 - $200
- Public health care $5 - $10
- Gas - small tanks (cooking and dryer) $10 - $20
- Entertainment $150 - $250
- Home Ent: Internet, Cable TV & Netflix $40 - $80
- Transportation (gas, insurance, maintenance) $60 - $120

Average Monthly Total $1,595 - $3,150
Average Annual Total $19,140 - $37,800

Basic Healthcare coverage- you can get a local plan as low as $30-$40 a month, or for slightly more advanced coverage, $75 – $200 per month.





Internet / Telecommunications

Panama has a well-developed internet and telecommunications infrastructure, particularly in urban areas, with high-speed internet access readily available.

Key Aspects of Telecommunications in Panama:

Major Providers:
Cable & Wireless (Mas Movil), Tigo Panama, and Claro Panama are leading providers of mobile, fixed-line, and broadband services.

High-Speed Internet:
Fiber optic connections are common in urban areas, offering fast speeds, and 4G LTE is widely available.

Mobile SIM Registration:
Panama requires registration of all prepaid SIM cards for security reasons.

Public Wi-Fi:
Public Wi-Fi hotspots are available in various locations like cafes, malls, and airports.

Broadband Options:
Panama offers DSL, fiber optics, and cable services for broadband connectivity.

Internet Speed:
Panama is among the fastest in Central America for internet speeds, with average speeds above 100 Mbps in major cities.

SIM cards:
In Panama, a prepaid SIM card typically costs **between $3 to $10**, depending on the provider and the data plan. You can purchase them from various locations including the airport, supermarkets, convenience stores, and phone company stores. The country code for Panama is +507







Registering a Company

To register a company in Panama, you need to first choose a company structure, typically an S.A. (corporation), then draft and notarize the articles of incorporation, register the company with the Public Registry, and obtain a tax identification number (RUC). Additional steps may include opening a bank account and securing necessary permits.
Here's a more detailed breakdown:

1. Choose a Company Structure:
The most common structure is the S.A. (Sociedad Anónima), or corporation.
Other options include Limited Liability Companies (SRL).

2. Company Incorporation:
Name Availability: Verify the chosen name is available through the Public Registry.
Articles of Incorporation: Draft the company's bylaws, which must include details like the company name, registered address, directors' information, share capital, and business activities, and then have it notarized.
Registration: File the articles of incorporation with the Public Registry.

3. Post-Registration:

Tax Registration:
Obtain a Taxpayer Identification Number (RUC) from the General Directorate of Revenue (DGI).

Banking:
Open a corporate bank account.

Permits and Licenses:
Secure any required operational permits or licenses, which may vary by industry.

Annual Obligations:
Pay the annual franchise tax and fulfill any other ongoing legal and financial requirements.

Key Considerations:
Registered Agent: You will need a registered agent in Panama.
Shareholders: A minimum of two shareholders are required, and at least one must be a Panamanian resident or citizen.
Legal Representative: A legal representative, who must be a Panamanian national, is also required.

Foreign Ownership: Panama allows for full foreign ownership of companies.
Physical Presence: You don't need to be physically present in Panama for the incorporation process.

Registering a Foundation

To register a foundation in Panama, you need to draft a Foundation Charter, appoint a Council, and register it with the Public Registry of Panama. The charter must include the foundation's name, purpose, registered address, initial assets, and the composition of the Council. A resident agent is required to sign the charter and submit it to the Public Registry.

Here's a more detailed breakdown:

1. Foundation Charter:

The Charter is a legal document that outlines the foundation's purpose, rules, and initial assets.
It must include the foundation's name (which must include the word "foundation"), registered address, objectives, and the initial assets.
The charter also specifies the composition of the Foundation Council and how they are appointed.
For private foundations, the charter must declare the foundation is for the benefit of beneficiaries, who are identified in a separate private document called the "Letter of Wishes" or "Regulations," according to Business Panama.

2. Foundation Council:

The Foundation Council is the administrative body of the foundation, similar to a board of directors.
It must consist of at least three natural persons or a single legal entity.
The Council is responsible for managing the foundation's assets and carrying out its purposes.

3. Registration:

The Foundation Charter, along with any complementary documents, must be registered with the Public Registry of Panama.
A resident agent, typically a lawyer or law firm, must sign the charter and submit it to the Public Registry.
This agent also provides proof of identity or legal documents of the founders and Council members.
There is a registration fee of 600 USD for the Public Registry and Notary services.

4. Other Considerations:

Panama foundations are often used for asset protection and wealth management.
They are exempt from most taxes, including income, wealth, and inheritance taxes.

They are not required to file annual financial statements.
There is an annual fee of 400 USD to maintain the foundation's good standing.
You can also appoint a Protector or auditor to oversee the Council's actions.
Panama Private Foundations are based on civil law and are established through a public legal document (the Charter).

Opening a Bank Account in Panama

Requirements to open a bank account:

- Your temporary/permanent residency visa card *OR* a letter from an attorney stating you are in process of applying for residency.
- Proof of residential address in Panama or information on your plan to move to Panama within the next 6 months.
- A bank reference letter, not older than 30 days.
- Your passport and driver's license
- Signed & completed bank application (provided by the bank).
- $500 USD minimum deposit, cash only (no checks or cards accepted). Some banks require less or more to open an account.
- Last 2 years' income tax forms (U.S. citizens IRS form OR proof of income).
- In the event your country does not offer income tax forms, contact the bank for instructions on how to prove your income.

Banks:

Banco General
Banistmo
Banesco
Banco Aliado
Banco Nacional de Panamá
Credicorp Bank
Multi Bank
Global Bank
Tower Bank (crypto friendly)



Travel Requirements

A. Documents required to enter Panamá

1. Valid passport with at least six months of validity.
2. Return ticket to your country of origin or next destination.
3. Minimum economic solvency of US$500,* demonstrated by:

Cash
Credit card
Bank reference
Employment letter
Traveler's checks

* Some nationalities may be required to demonstrate larger amounts. Check with the consulate or your airline.

1. Address of your accommodation and reason for the trip.
2. Tourist visa, if applicable based on your nationality (check in the visa section of the National Migration Service of Panamá).
3. Panamá does not currently have any restrictions due to COVID-19, but check updated information here. In any case, we recommend you always travel with your vaccination card.

B. Visa requirements to enter Panamá

Citizens of most countries do not need a visa to enter Panamá and can stay for a maximum of 90 days.

Some countries require special permits such as a stamped visa or authorized visa. These visas must be obtained prior to travel and have different requirements.
See the full list of visa-exempt countries and those requiring visas at:
https://www.embassyofpanama.org/visas

C. Special requirements for transit in Panamá

If you're only passing through Panamá, check if you need a transit visa.
Check the details for airport transit here.

D. Recommended vaccine for travel to Panamá from Brazil

It is no longer mandatory to have the yellow fever vaccine to enter Panamá from Brazil. According to the updated regulations of the Ministry of Health (MINSA), the international vaccination certificate is not required as an entry requirement for the country.

Is the vaccine still necessary in any case?

It is only recommended, but not obligatory, if you plan to visit areas with greater natural exposure, such as:

Darién
Guna Yala
Panama East

For more details, consult Resolution No. 0837 of July 11, 2016.

Travel Requirements continued

E. Traveler's affidavit

To expedite entry into the country, Panamá has simplified customs processes. You only need to declare items at customs if you're entering the country with cash, objects, or documents valued at more than US$10,000. To do this, you must fill out the traveler's affidavit form on this page and generate the QR code to present at customs.
If you have nothing to declare, you do not have to fill out any forms, including the affidavit.

F. Travel with pets

If you're traveling with your pet, make sure all their papers are up to date, you meet all the requirements, and you follow the steps so that your pet can enter without issues. Before starting any procedures, make sure your airline allows you to travel with pets and ask about their requirements. Each airline may have different requests, booking times, costs, and even restrictions on weight or breed.

First steps:

Make sure your pet is up to date on all of their vaccinations. To enter Panamá,

You must have:

For dogs: Rabies, distemper, hepatitis, leptospirosis, parvovirus.
For cats: Rabies, feline viral rhinotracheitis, feline calicivirus, feline panleukopenia.
Perform an external and internal deworming of your pet.
Ask your veterinarian for a Certificate of Good Health.

Next steps:

Get the Animal Health Export Certificate. This certificate must be obtained from the health authority in the country of origin.
To obtain the export certificate, you must have: vaccinations, certificate of good health, and deworming.

Each country has specific requirements, so we recommend checking the relevant pages.
Go to the Panamanian consulate in your country of origin and get an apostille on the Animal Health Export Certificate.
Announce your pet's entry into the country by filling out and sending the "Home Quarantine Request" form to cam@minsa.gob.pa and camzoonosis@gmail.com.

Entry into the country:

When you arrive at the port of entry, go to the MIDA (Ministerio de Desarrollo Agropecuario [Ministry of Agricultural Development]) offices so the veterinarian can perform the required inspection of the documents and your pet.
Make the official payment at the office.

Enjoy your vacation with your pet.

Depending on the country you're in, the documents or vaccinations your pet needs may vary.
For more information on how to travel to Panamá with your pet, visit the MIDA website.

General Information:

TIDE INFORMATION

The tide table for the time you are here can be found on the Magic Seaweed app available on Android and IOS.

RELIGIOUS SERVICES

www.coronadobiblechurch.org and http://coronadocatholicsatmontecarmelo.org/ are both great resources for some of the services offered in the area.

DRINKING WATER

The tap water in your unit is safe to drink. If you venture into remote areas of Panama, ask if the water is safe to drink where you are.

THE BALBOA

Panama was the first Latin American country to adopt the US Dollar as its currency. Both the Panamanian Balboa (coins only) and the US dollar are used in Panama on a stable exchange rate of 1-to-1, which does not fluctuate. Cash is king! Most large stores and some restaurants accept credit cards. You are allowed to bring up to US $10,000 into Panama without declaring it.

Pacific Riviera Coastal Beach Area

The Pacific Riviera stretches along the Pan-American Highway, a 40-km (25-mile) stretch of beaches and mountains. To the south, you'll find a series of beaches , one after the other, where you can enjoy the best Pacific coast experiences. To the north, mountainous areas await, full of trails , waterfalls, and adventures, in a cooler climate.

Panama's Pacific coastline offers many beaches ranging from calm waters to the best surfing destinations where tides change frequently. You'll find both black sand and pearl-white sand beaches here. Plus, many Pacific-side beaches are an easy day trip from Panama City.

PACIFIC COAST BEACH AREA
PUNTA CHAME - RIO HATO





Coronado, Panamá Oeste



Coronado is a coastal city and resort located about 87 km (54 miles) southwest of Panama City. Coronado was the first resort development in Panama, and is a popular destination for tourism as well as being one of the largest expat communities in Panama. The town has full scale supermarkets, pharmacies and restaurants, ranging from low cost fondas and fast-food restaurants to beachside bistros, medical and veterinary clinics, a hospital, gardening centers, hardware stores, banks, apparel shops, outdoor markets, and five shopping plazas.

Coronado beach is expansive with warm ocean water that washes up on to the black-white and grey sand beach. The beach offers great swimming and surfing waves.

Coronado was just a few sleepy ranches alongside an unspoiled stretch of blue Pacific and black-and-white speckled beaches. However, Coronado is now a highly popular beach town on the Pacific coast of Panama. Located an hour from Panama City, it is on the Arco Seco (Dry Arch) stretch of coastline, so named because of the remarkably low rainfall it receives each year. In Coronado, it will rain mostly from August to mid-December.



Panamá Oeste is the newest province in Panama. It was created from the five districts of Panamá Province west of the Panama Canal on January 1, 2014. The capital is La Chorrera.



Things To Do Around Coronado

HOST RECOMMENDATIONS

1

HIKING

The Coronado area is well known for beautiful hikes through the forest areas where you can enjoy fresh waterfall swims, fauna, flora and some crisp, clean air.

2

BEACHES

The magical beaches on this coast will have you wondering if you have stumbled upon a glitter mine. Sparkling black and white volcanic inspired sand is a real treat.

3

SURF LESSONS

Offered in San Carlos, Playa Coronado and Playa Caracol. Take some surf lessons and experience expert advice about the surf conditions and techniques on our coast.

4

YOGA, PILATES, DANCE, ZUMBA, FITNESS CENTRES AND COACHES

The community is complete with all forms of fitness activities for your body and mind! Yoga, Pilates, Dance, Zumba are just the tip of the iceberg- find your balance!

5

GOLF COURSES

All courses in the area are semi-private and offer play to the general public. There are several beautiful courses throughout Panama but the coast offers some of the most breathtaking settings.

SURF or SWIM



SURF LESSONS IN SAN CARLOS, CORONADO AND PLAYA CARACOL

Surf Lessons on offer, surf board rentals, surf camps and packages for all ages.



SWIMMING POOLS

There are various beach clubs, water parks and lagoons or shared pools at many apartments buildings along the coast.

AS A GUEST AT THE BEACH AREA, THERE ARE MANY AMENITIES FOR YOU TO ENJOY!

Where To Eat

HOST RECOMMENDATIONS - BEACH AREAS - 1

PICASSO CAFE, BAR & RESTURANT

Home away from home and a local hot spot in Coronado.



LUNAROSSA

Vast menu, romantic setting in Coronado.

RESTAURANTE TURICENTRO HAWAAI

Restaurant beach bar with atmosphere with an outdoor seating area overlooking the Pacific coast, Nueva Gorgona



CAFE MED (ITALIAN)

A unique Italian menu all homemade in Coronado.



NAZCA 21 RESTAURANT

An authentic fine dining Peruvian experience! Great food flavors in Coronado.



Where To Eat

HOST RECOMMENDATIONS - BEACH AREAS - 2

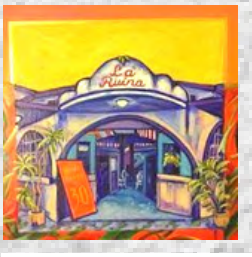
LAS BOVEDAS FUSION RESTAURANTS

Fine dining with a great oceanfront and pool view with great food, beverages. Family style. Ensanada, San Carlos and Bahia, Nueva Gorgona



BEACH BAR BAHIA

Beachfront bar on the Pacific coast with great food, beverages and music at Bahia, Nueva Gorgona



LA RUINA RESTAURANT

Historical site, restaurant and bar in the heart of Nueva Gorgona.

BIKINI BEACH CLUB, RESTAURANT & BAR

Great oceanfront beach club with great food, beverages and pool social areas in Nueva Gorgona.

THE BENCH RESTURANT

Culturally diverse menu and great atmosphere with an outdoor seating area.

Where to Eat

HOST RECOMMENDATIONS - BEACH AREAS - 3



BOGA BAR VISTA MAR

Beach views, sunsets, sushi and cocktails in Vistamar, San Carlos.



MANGLAR LODGE - EL PALMAR

great bar & restuarant in San Carlos.

GOLD COAST BREWING COMPAY

Convenient location, great food variety in Coronado.



SANDBAR GASTRO PUB

Great food! Karaoke, special events.



EL RINCON DEL CHEF

Vast variation of meat!

Hiking Trails & Waterfalls



LA INDIA DORMIDA

La India Dormida is a 3.5 kilometer loop trail located near Antón District, Coclé, Panama. It features a waterfall and is rated as moderate.



SENDERO CERRO PICACHO

There are two Picacho Mountain hikes that start from the same location. Cerro Picacho is the fourth highest mountain in Panama. It is 2,874 meters in elevation (9,429 feet).



CERRO CHAME SUMMIT

At 560 meters (1,837 feet), Cerro Chame faces the Pacific Ocean, very close to Coronado Beach boasting fantastic views.

Hiking Trails & Waterfalls Continued...



SENDERO LA CRUZ

Location: Located in the Northeast direction of the protected area from the Panama Trail.
One way travel distance: 993m. Round trip travel time: 3 hours. Average height: 802 min – 950 max. masl
Difficulty Level: Average slope gradient between 35 to 45 degrees.
Attraction: Wooded area, exuberant vegetation and fauna.



CERRO CARIGUANA

El Valle de Antón is the crater of an extinct volcano, surrounded by mountains and clouds. The mountains that surround it include Cerro Gaital, Cerro Cariguana, Cerro Pajita and Cerro Caracoral. Its trails overlook the town, and some of the Pacific Ocean. The microclimate, together with the cloud forest, create an incredible variety of flora and fauna.



CERRO EL PEÑON - LAS CUMBRES

Located in the community of El Vallecito, Lucha Franco Sur in Las Cumbres Panama, Cerro El Peñón offers a 180-degree view of Panama City and part of the east of the city, surrounded by lush vegetation and a river that rises from it. This little-known hill bears its name because its summit is formed by large consolidated rocks generating a huge rock. The climate is humid. we recommend carrying water and repellent.

El Valle de Anton











HOST RECOMMENDATIONS

El Valle de Anton is a mountain town in central Panama.

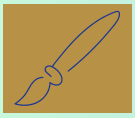
It is in the crater of an extinct volcano, surrounded by mountains and cloud forest. To the north, Cerro Gaital National Park protects 3 hills: Cerro Gaital, Cerro Pajita and Cerro Caracoral. Its trails have ocean views and the park is home to hundreds of species of native birds, including the red-legged honeycreeper, the bay-headed tanager and the blue-crowned motmot.



Cool Things to do in El Valle de Anton



Pick up local veggies, fruits and other treats (or just stop by for lunch) in El Valle de Anton. **Artisan & Vegetable Market o**n the main road.



Local art and handicrafts. Including: ceramics, wooden trays, woven baskets, hats, carvings, painted cups made from squash & hand crafted jewelry.



El Valle is one of the best places in Panama for **watching tropical birds.** You will find them in the valley and in the cloud forest of the Gaital Monument.



Butterfly Haven (El Mariposario) is open everyday from 9 am to 4 pm (closed on Tuesday) final entrance is 3:30 pm. Entrance fees: $5.00 & $1.50 children under 13.



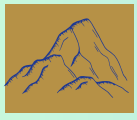
The Canopy Tour and the "Chorro El Macho" waterfall share the same entrance. From platforms 100 feet in the air, you are given a spectacular insight and view of the cloud forests fauna and flora.



Horseback Riding
Another way to discover the valley is by horse. The spot where you can rent them is near the Hotel Campestre.



Museum El Valle (next to the Catholic Church) presents a sorted collection of: Pre-Colombian Art, Religious Art, Etnografics of the XIX. and XX. century, craftworks, paintings and geological information.
Call: + 5076592 5577 OR +507 6415 7019



Pozos termales (Hot Springs) Open every day from 8:00 am to 5:00 pm. Last entrance 4:30 pm
Entrance fees: Adults $3,00, children 6 to 12 years $1,00
Call +507 6621 3846



Zoo El Nispero is home to the Centro de Conservación de Anfibios de El Valle (EVACC), an amphibian study center sponsored by the Houston, San Antonio, and San Diego zoos. Open every day from 7 am to 5 pm
Entrance fees: Foreigners: adults $5.00, children $2.00
Locals: adults $2.00, children $1.00

Golf Courses Beach area

Top four golf courses on the Pacific Coast:



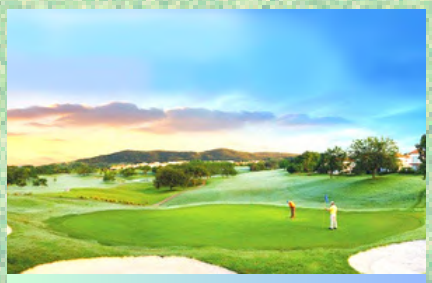
CORONADO GOLF CLUB

Punta Prieta Blvd. Chame Dis, Coronado



BUENVENTURA GOLF CLUB

340 Calle 3ra Buenaventura, Riviera Pacifica, Panama



DECAMERON GOLF CLUB

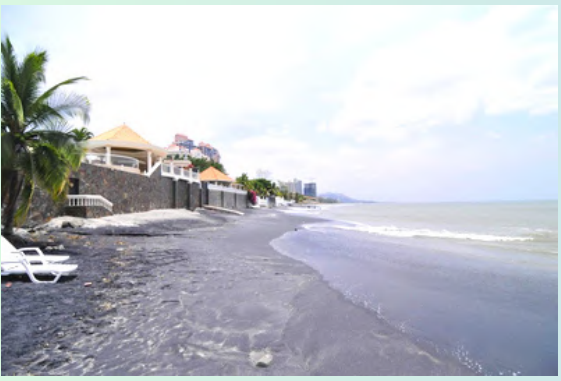
Main Farallón Avenue. Kilometer 115, Interamerican Highway - Penonomé



VISTA MAR GOLF CLUB

Vista Marina Mar, Kilometer 92, San Carlos, Panama

Beaches
('Playas' in Spanish)



PLAYA CORONADO

Situated in Coronado, close to the Coronado golf and beach resort. Have a swim or soak up the sun. Convenient street parking in enclosed area.

PLAYA SERENA, GORGONA

A great beach for walking, swimming, surf and some volleyball. Close to the Bahia condos, you can also have a cocktail (or two) and a delicious meal.





PLAYA CARACOL

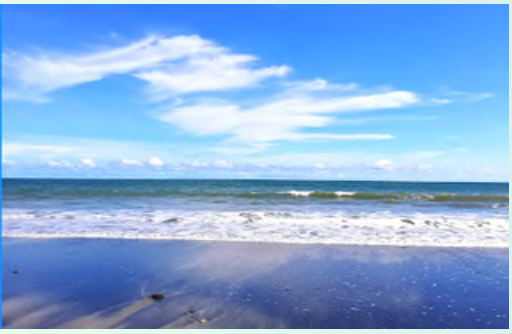
Great for surfing, swimming and spending a fun day at the beach. Enjoy the family friendly beachfront surfshack!

PUNTA CHAME

The white sand beaches invite you to spend the day soaking up sun and having fun with many activities. Kite Surfing and normal surf is extremely popular at this particular location.



and More Beaches...



PLAYA TETA

Situated next to Coronado, have a swim, surf or soak up the sun. Wide open space beach, great for the family.

PLAYA MALIBU

A great wide beach for walking, swimming and a popular surfing old hot spot. The beach has the best of both worlds, the beach and the Cerro Chame mountains behind it.





PLAYA EL PALMAR

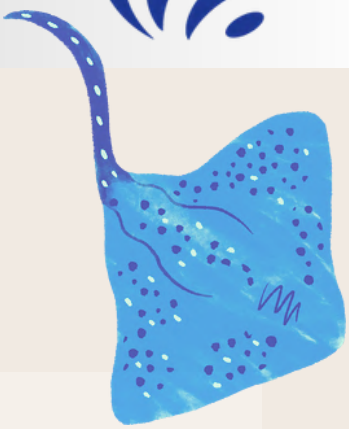
One of the best surfing and swimming beaches on the Pacific coast, and family fun day out. If you are looking to enjoy restaurants and surf school options, El Palmar is the beach.

PLAYA SANTA CLARA

Enjoy the white sand beaches for a day soaking up sun and having fun with the family. Many great restaurants and beach bars with a Caribbean feel are extremely popular at this particular location.



Jelly fish & Stingray Alert



PLEASE TAKE NOTE

Jellyfish and stingrays are present along the Pacific beaches. The good news is not all jellyfish sting. The other good news is that they have a short season. It can vary from year to year but jellyfish and stingrays are usually in our waters from late January until late February. Some years they arrive a bit later than others. Symptoms from a jellyfish sting vary, and the reaction may be different for each person. Some suggestions for your consideration are listed below; however, they should not replace medical care if symptoms don't improve.

First, remove any remaining tentacles left on the skin. Be careful not to remove them with your bare hand as jellyfish can continue to expel poison even after their death. If you have vinegar, apply some to the wound to neutralize the poison. You may have heard that urinating on the wound can help, which is true if you don't have any vinegar available. Do not use fresh or tap water as this can reactivate the stinging cells. You can also try shaving cream, soap lather or rubbing sand on it to pull out the poison. For a more severe reaction, you may need to go to a medical clinic to have anti-venom administered.

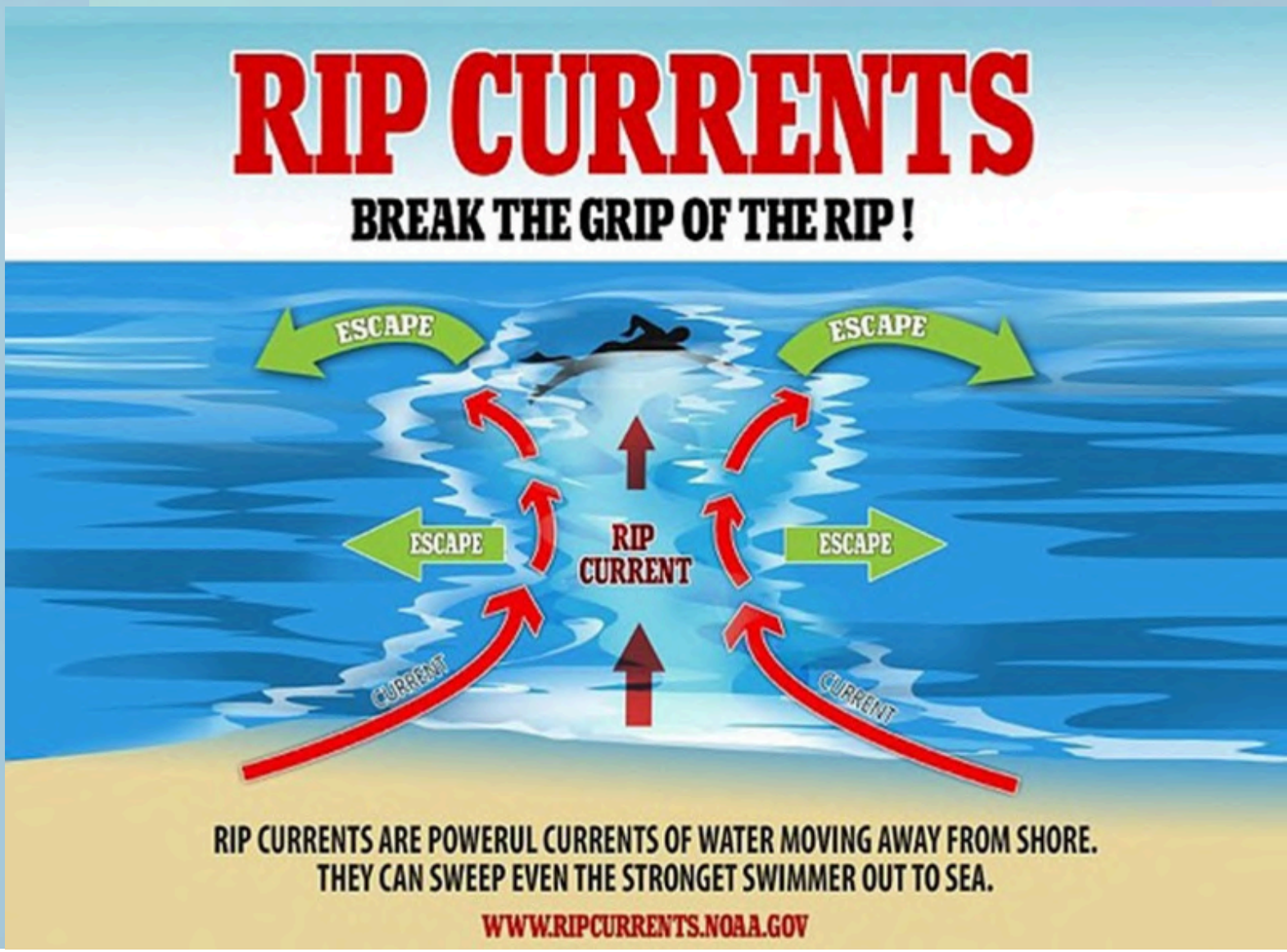
To avoid the stinger from a stingray, it is advisable to walk in a "shuffle" and to wear water shoes when walking near the water line or in the water during their season. The shuffle helps alert the stingrays of your presence, and you are less likely to alarm them and prompt them to raise their stinger. If you do get stung, seek medical attention- do NOT attempt to pull the stinger out yourself.

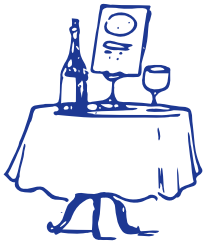
Look online and educate yourself to know which jellyfish are ok and which ones to avoid.

Rip Currents Alert

PLEASE TAKE CARE

A rip current, often simply called a 'rip', is a specific kind of water current that can occur near beaches with breaking waves. A rip is a strong, localized, and narrow current of water which moves directly away from the shore, cutting through the lines of breaking waves like a river running out to sea, perpendicular or at an acute angle to the shoreline. It usually breaks up not far from shore and is generally not more than 25 meters (80 feet) wide.







General Beach area Information

Groceries

There are a handful of grocery stores in and around Playa Coronado: El Rey (24 hours), Super 99, El Machetazo, Riba Smith and Deli Gourmet. The first 3 listed also have pharmacies. There are also a number of mini supers that carry all the basics. There are vegetable and fruit stands on the main road in Coronado and Gorgona. There is also a large one right off the main highway if you are leaving Coronado and headed towards Gorgona.

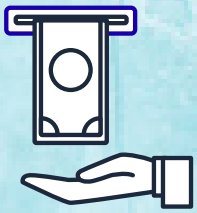
Healthcare

San Fernando Clinic (Coronado) & San Carlos Hospital.
Arrocha pharmacy in Coronado has all the essentials along with almost every supermarket offering in-house pharmacies.

Food

If you're not in the mood to cook, the beach zones are home to a number of great restaurants. Standard tipping is 10%. Restaurants are not allowed to include a tip (propina in Spanish) in your bill.

Banks and ATMs



There are several banks and ATMs located in the Coronado shopping area at the highway ATMs are also found inside most grocery stores. The daily withdrawal limit per card is usually US $500, even if that is not your daily limit.

Emergency Info (Beach Area)

RESOURCES - BEACH AREAS

NATIONAL POLICE CORONADO
+ 507 240-4222

CHAME POLICE
+507 240-6127

When they answer, say in Spanish “emergencia”, pronounced “eh-mare-hen-seea”.

FIRE DEPARTMENT
+507 240-4629 (CORONADO) +507 240-6073 (Chame)

HOSPITAL IN SAN CARLOS 24 HOURS
+507 240 8396

SAN FERNANDO CLINIC IN CORONADO
+507 240 1646
Hours 7 am to 5 pm

SERVICE



and More Emergency Info (Beach Area)

RESOURCES - BEACH AREAS

PHARMACY

Arrocha +507 830-925 (at the Do-It Plaza)
Centro Comercial Terrazas de Coronado



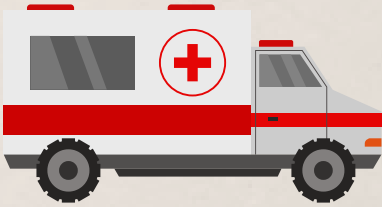
VEHICLE MECHANIC

+507 6604 6942 (Kobus - English speaking)



AMBULANCE SERVICE

911



VETERINARY SERVICE

+507 240 1468
(Called VETS in Coronado - Normal business hours)

+507 6726 7580
(Happy Pets in the Machetazo complex- after hours & emergencies)



Should you wish to have a local sim card or phone during your stay, sim cards and pre-paid phones can be purchased from Claro (above the Super 99- Coronado) or at Mas Movil (across from Machetazo- Coronado). Phone cards can be purchased from any grocery store or mini super. Make sure you only purchase a phone card for the same carrier of the phone! For example, if your phone is Claro, don't buy minutes for Mas Movil.

Beach Towns Map



Thanks for visiting!

WE HOPE TO SEE YOU AGAIN SOON!

The End

Panama Relocation Guidebook

PANAMA



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