

KAMMORA LIVING

premium complex of 26 apartments and 5 villas in Bali's most popular location - Canggu

Unique Offer from the Real Estate Developer!
Enjoy a 0% installment plan over 24 months, receive $10,000 investment cashback and a complimentary 7-day Bali tour


KAMMORA
LIVING

WHY BALI?

RAPID ECONOMIC GROWTH

Forbes rates Bali as the 4th most attractive investment destination in the world

INVESTMENT APPEAL

Foreign investment in Bali's economy:
2020 - $268,765,560
2021 - $409,547,520
2022 - $415,946,700

SPECTACULAR NATURE

One of the TOP 10 most Instagrammable places in the world

ALL YEAR ROUND SEASON

365 warm days per year and consistently high occupancy rates in tourist locations

INCREASING DEMAND FOR RENTAL REAL ESTATE

Each year, the tourist influx increases by an average of 140%, so in 2023, Bali was visited by 11,7 mln people. In 2024, the authorities forecast the tourist flow to grow to 14 mln

HIGH RENTAL YIELD

Annual profit from renting out is at least 12%

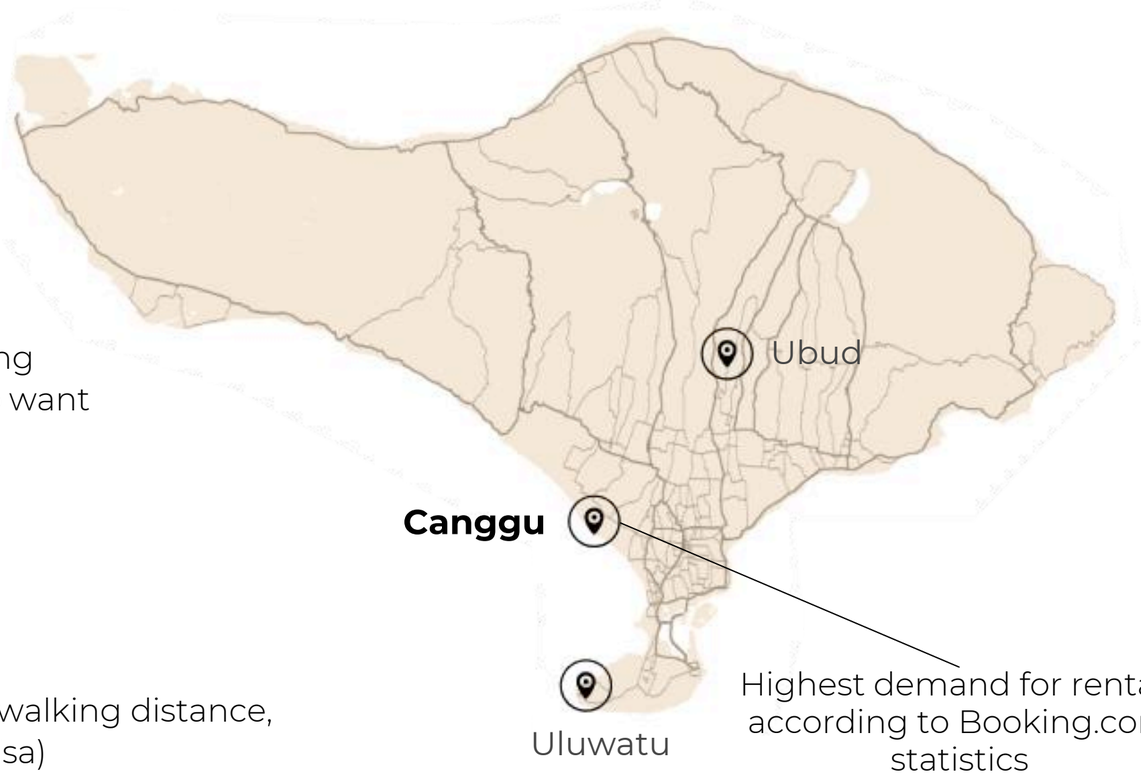
ANNUAL GROWTH OF REAL ESTATE VALUE

Villas, apartments, and land plots rise in value by at least 15% per year

WHY CANGGU?

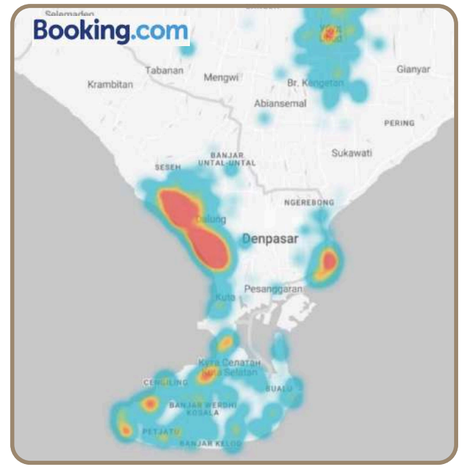
LOCATION

Oceanfront accommodation will always appeal to lovers of surfing and beautiful sunsets. However, Canggu will also suit those who want to be in the moment, surrounded by a variety of stylish stores, restaurants with delicious dishes, and lots of attractions



INFRASTRUCTURE

— Already well-developed infrastructure
— Huge number of Instagrammable restaurants and bars within walking distance, the most famous beach clubs in Bali (Atlas, Finns, Morabito, La Brisa)
— Attractive places for both nightlife lovers and active tourists (best surf spots, yoga centers, luxury sports clubs, co-working areas, etc.)



SOCIAL ENVIRONMENT

— The audience falls within the age range of 20-40 years old
— Citizens from Australia, Great Britain, the USA, Korea, France, Singapore, etc.
— Active and successful entrepreneurs and experts with a wide range of interests
— Good financial opportunities (Canggu boasts the most sought-after properties, with rental prices ranking among the highest in Bali)



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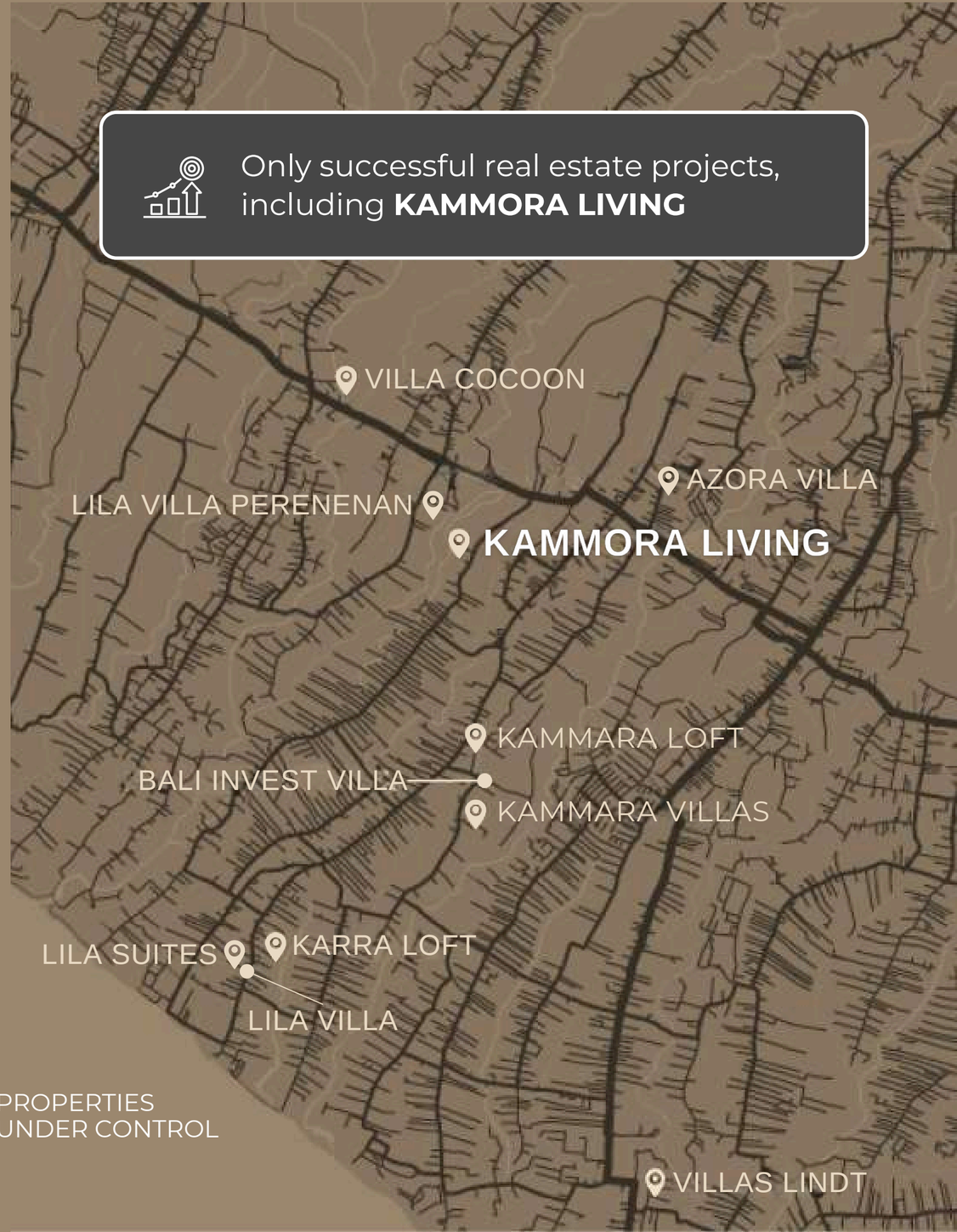
WHY DO PEOPLE CHOOSE THIS DEVELOPER?

TOP LOCATIONS

The Developer’s complexes are located **in the most wanted tourist destination** – Canggu, where is consistently high the occupancy rate and rental prices

UNIQUE CONDITIONS

— This Real Estate Developer is the only one on the island that **provide interest-free installments on property in already completed (!) projects**
— You start earning money after the down payment and cover the remaining amount with rental income
— Free of charge full legal support



5+ APARTMENT COMPLEXES CURRENTLY IN DEVELOPMENT

20+ COMPLETE VILLAS AND RESIDENTIAL COMPLEXES ON SALE

30+ PROPERTIES UNDER CONTROL

WHY DO PEOPLE CHOOSE THIS DEVELOPER?

LEGAL EXPERTISE

Secure investment guarantee with full legal and notarial support in three languages

OWN MANAGEMENT COMPANY

— Developer’s Management Company with a proven service rating in Bali of 9.5
— Accumulated history of paying rental income to investors

QUALITY AND RELIABILITY

— Adherence to building regulations with daily technical oversight
— A capital repair fund is available
— Comprehensive insurance provided by a Swiss insurance company
— Guarantee from the developer

DEMAND ON THE SECONDARY MARKET

All of our properties are highly sought after on the resale market due to transparency in their profitability









THE DEVELOPER'S COMPLEXES ARE BUILT

SAFE AND SECURE

The Developer’s buildings are durable due to the fact that:
— the foundations are made on piles
— certified reinforcement is used in the construction

Its complexes are protected from moisture by adding hydrophobizer to the concrete, and wet areas (bathroom, kitchen) are covered with waterproofing

STYLISH

The Real Estate Developer use organic and environmentally friendly materials, which creates a special atmosphere of solitude with nature

TECHNOLOGICALLY

Elevators and appliances of leading brands are installed in high-rise complexes

MULTIFUNCTIONALLY

The Developer’s residences are **equipped with extended infrastructure** including:
— gym
— SPA
— swimming pool
— parking for cars and bikes
— co-working space

ALL INCLUSIVE

Each client receives **fully furnished apartment**, ready for living and for renting out



MAIN CONTRACTORS FOR THE COMPLEX



The general contractor for the complex is the Indonesian company **PT HAMENGKU KARYA**, led by Pak Yan Gunawan, with extensive 30-year experience in constructing both high-rise and low-rise buildings

The company has realized large and well-known projects in Bali: Aston Canggu Beach Hotel, Holiday INN Express, Bali Echo Beach Hotel and others

Own staff of professionals: planners, designers, department of engineering and construction equipment, guarantees compliance with all construction standards, as well as efficient and high quality of delivery



Technical Supervision – PT Karbonit Technical Supervision. The company is one of the leaders in the field of construction and modernization of buildings in Bali

Together with the Real Estate Developer they strive to improve the quality of the output to meet all the needs of our customers. This cooperation allows them to offer the most advanced and efficient solutions

DELEGATE RENTING OF YOUR APARTMENT TO THE DEVELOPER'S MANAGEMENT COMPANY

Renting out an apartment with the Developer's Management Company is both **easy and profitable,** thanks to our high-quality services and amenities

All guests during their stay are provided with free of charge:
— Delivery of breakfast to the room from Accent Gastro-Bistro
— Rent a branded bike from the Developer
— Workout and SPA at Topstretching
— Certificate for hookah in Eden Hookah Club
— Transfer by the Developer
— Certificate for beauty treatments at the popular Bali Babe Beauty center
— Certificate for massage
— Welcome-drink for dinner at Accent Gastro-Bistro
— Premium concierge service from the Developer's Management Company



Booking.com

Management company

Company rating based on reviews: 9.5
Based on 150 reviews from 12 accommodation facilities

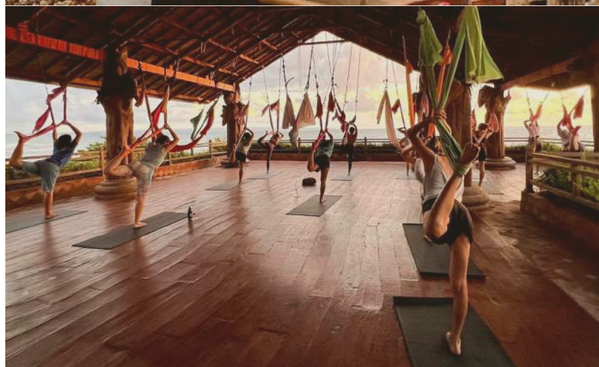
Personnel	9,2
Comfort ↑	9,5
Amenities ↑	9,6
Price/quality ratio	8,8
Cleanliness ↑	9,6
Location	9,3

↑ High score for the city of Canggu



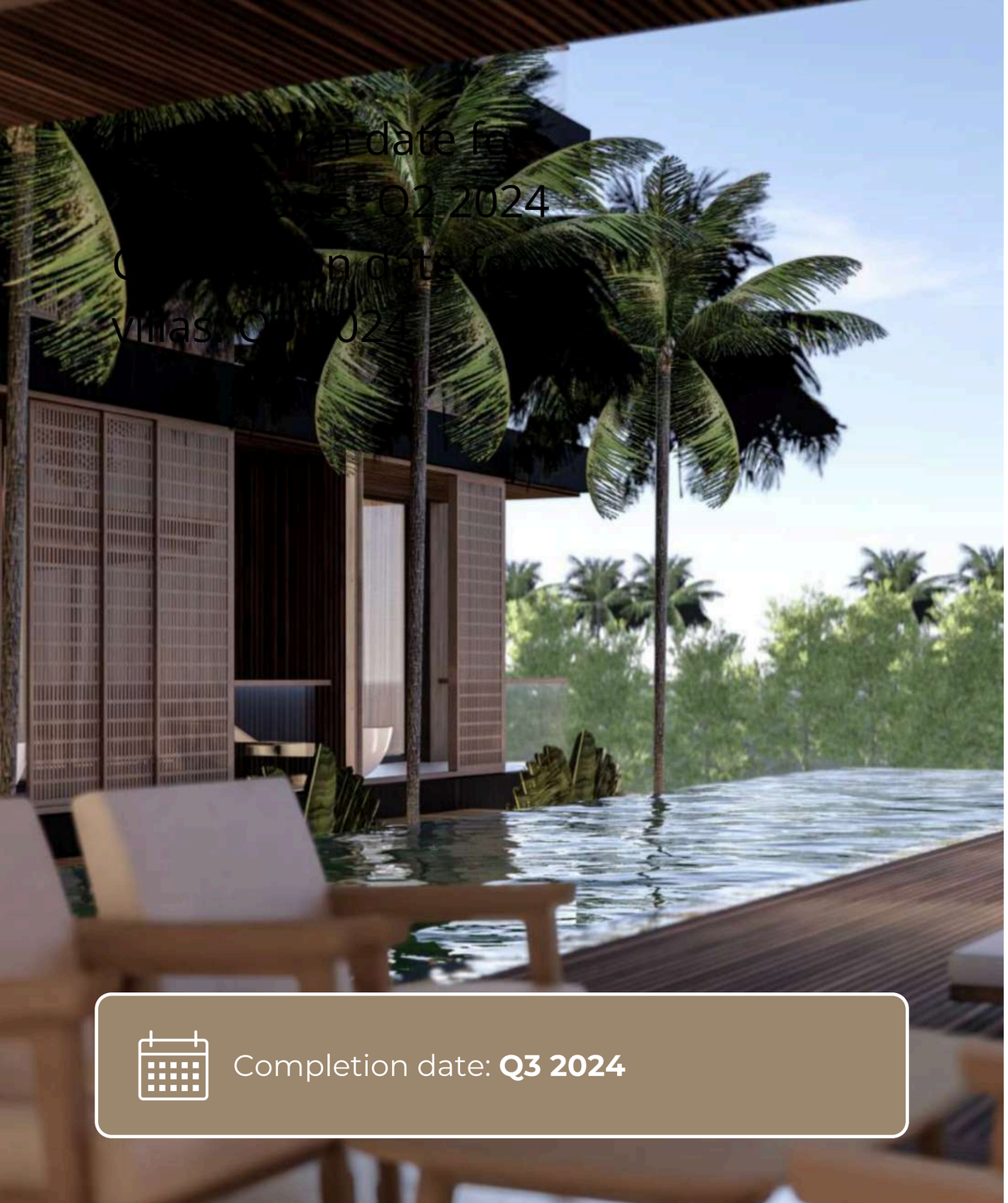








KAMMORA LIVING



Completion date: **Q3 2024**

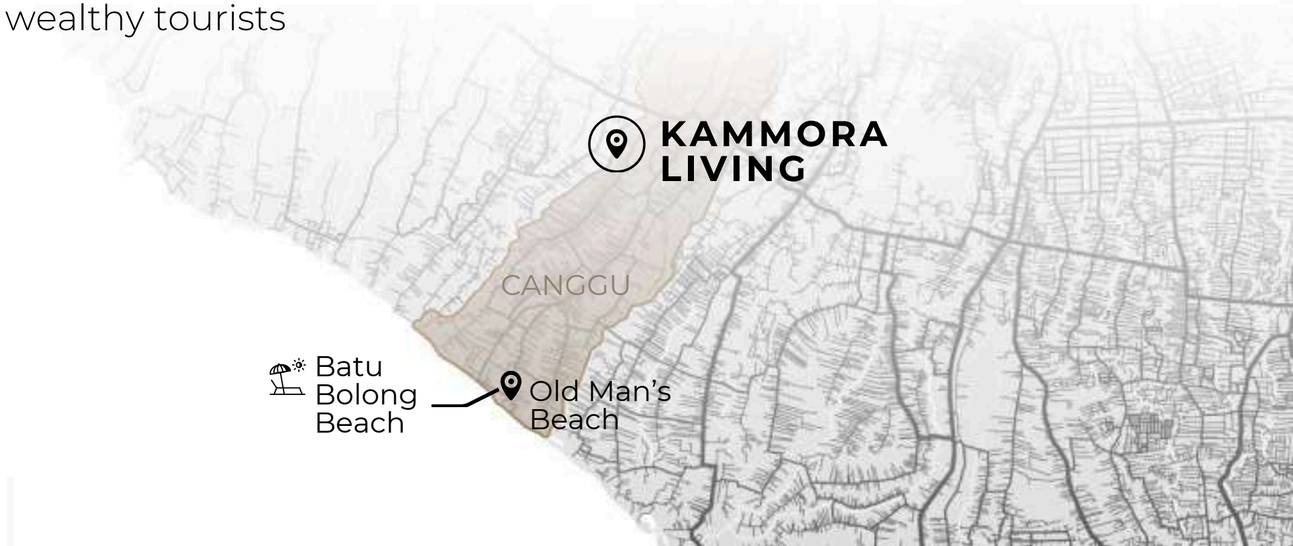
KAMMORA LIVING

PREMIUM APARTMENTS AND VILLAS

The complex of premium villas and apartments in the highly sought-after location of Canggu, just a 7-minute walk from the ocean

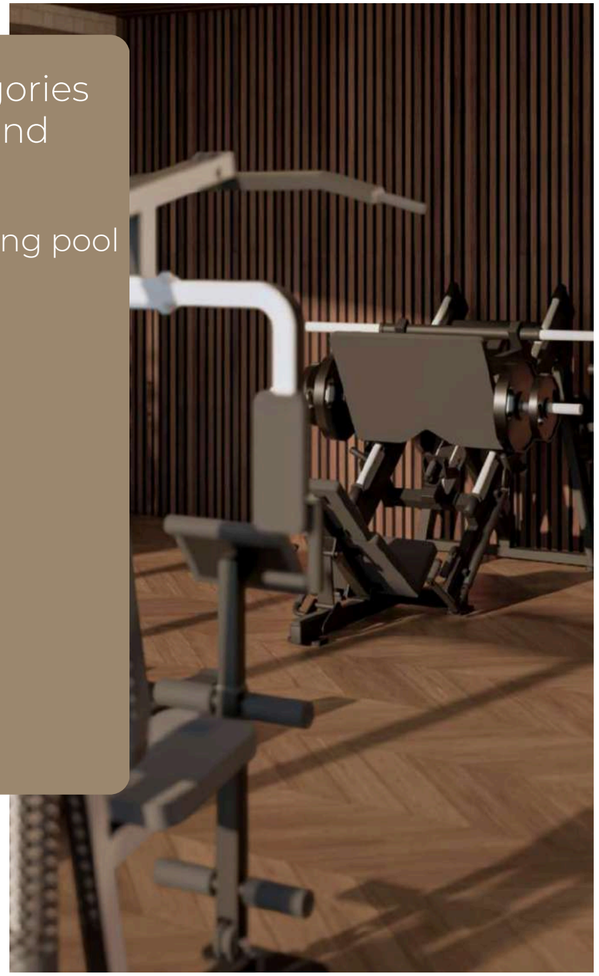
Unique location in the center of the well-developed infrastructure, but at the same time in a quiet place with a rice fields view

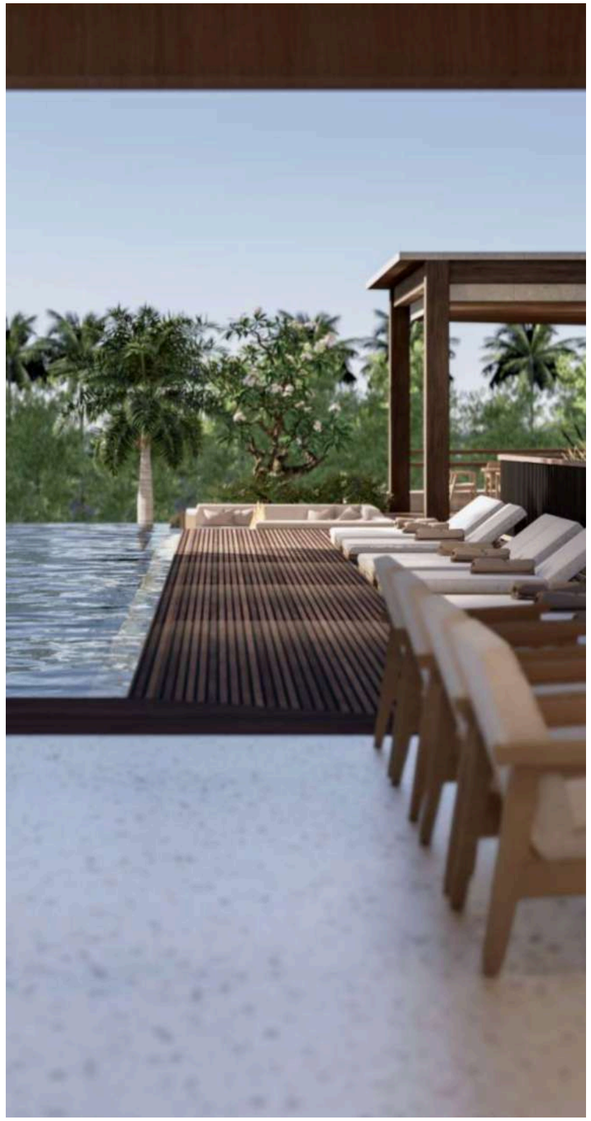
The perfect combination of comfort, style, and elegance for the most demanding guests: modern design, **fully equipped apartments** (furniture, appliances) – an ideal place to live for wealthy tourists



IN THE RESIDENTIAL COMPLEX

- 26 apartments of five different categories (from 49m²) overlooking rice fields and swimming pool
- 5 private villas (from 167m²) with swimming pool
- large swimming pool
- underground parking
- elevator, reception, security
- SPA center
- gym
- relaxation areas with fireplace
- library

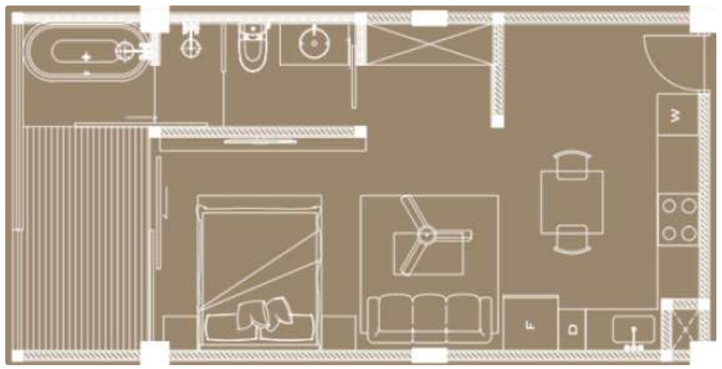






CATEGORIES OF APARTMENTS AVAILABLE FOR PURCHASE

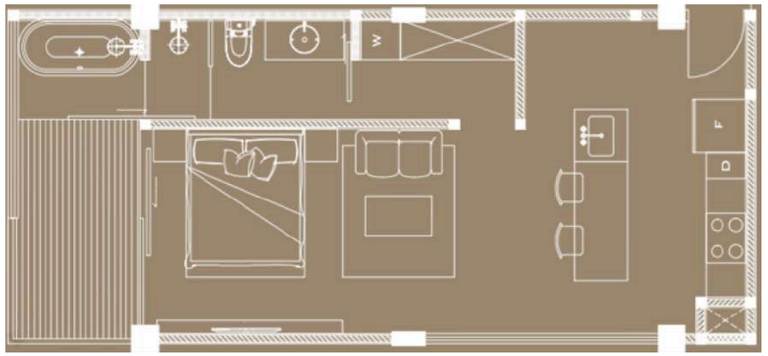
CATEGORY A



Size: 49 м²

Price: $195,000

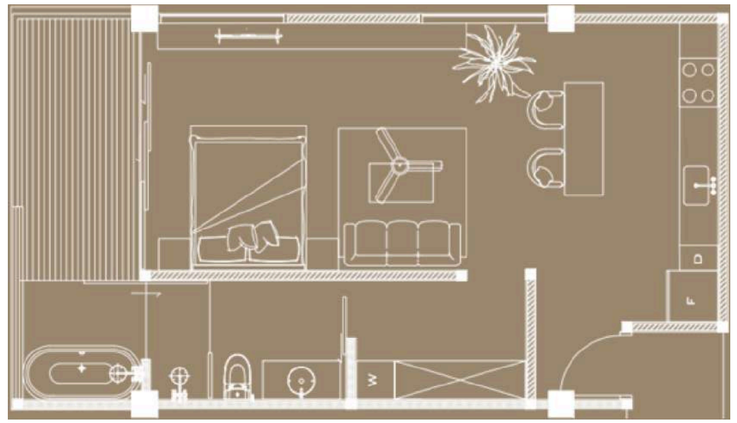
CATEGORY B



Size: 54,9 м²

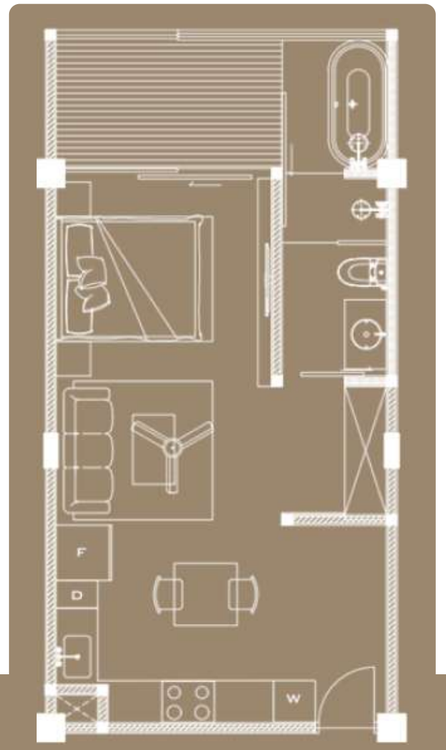
Price: $210,000

CATEGORY C



Size: 64,2 м²

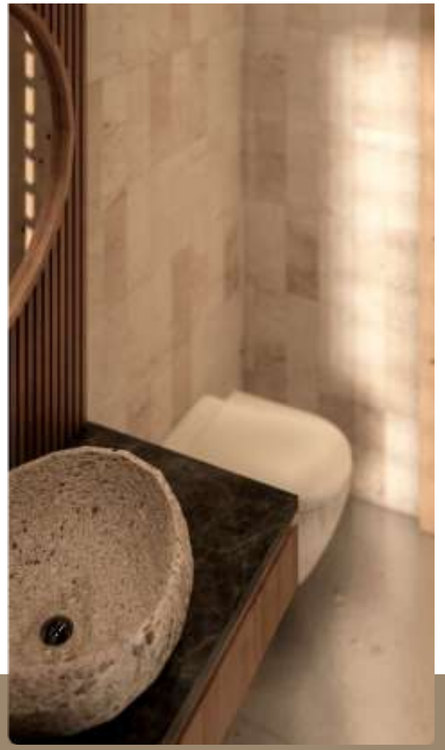
Price: $220,000











Category A

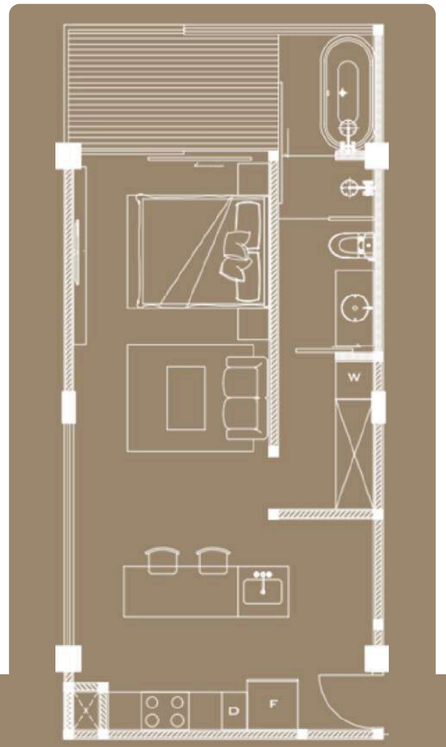
Size:
49 м²

Price:
$195,000

Available for sale:
11 apartments

— Interest-free installments for 24 months
— No additional payments and costs for transaction execution on the part of the investor:
- Notarized transaction execution as a **gift from the Developer's Legal Firm**
- 10% PPH tax

Total. **Investor savings $39,949**











Category B

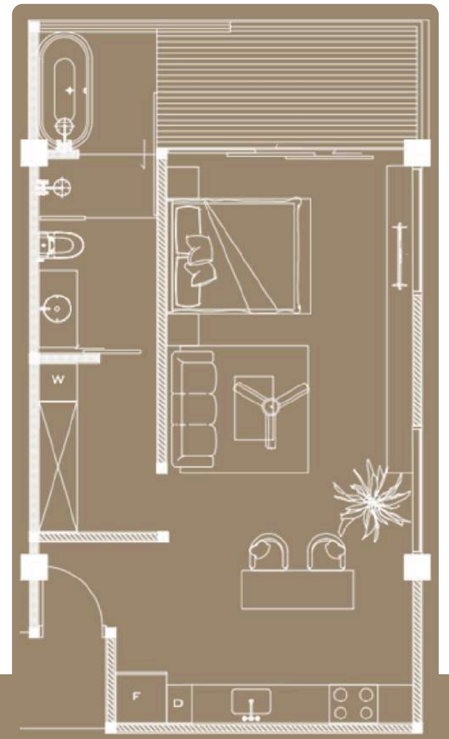
Size:
59,4 м²

Price:
$210,000

Available for sale:
2 apartments

— Interest-free installments for 24 months
— No additional payments and costs for transaction execution on the part of the investor:
- Notarized transaction execution as a **gift from the Developer's Legal Firm**
- 10% PPH tax

Total. **Investor savings $46,196**











Category C

Size:
64,2 м²

Price:
$220,000

Available for sale:
2 apartments

— Interest-free installments for 24 months
— No additional payments and costs for transaction execution on the part of the investor:
- Notarized transaction execution as a **gift from the Developer's Legal Firm**
- 10% PPH tax

Total. **Investor savings $49,115**

PROFITABILITY OF APARTMENTS

HANDOVER: Q3 2024

As an example of a **Category A apartment for $195,000**:

from $125	Cost of living per day
83%	Occupancy forecast
$20,475	**Guaranteed yield** in the 1st year of the property management
17,83%	ROI
6 YEARS	Investment payback period

The investor begins to earn a guaranteed amount from rent from August 2024

Payment of dividends every month

When purchasing in installments, dividends can be used as payments



CAPITALIZATION OF THE PROPERTY

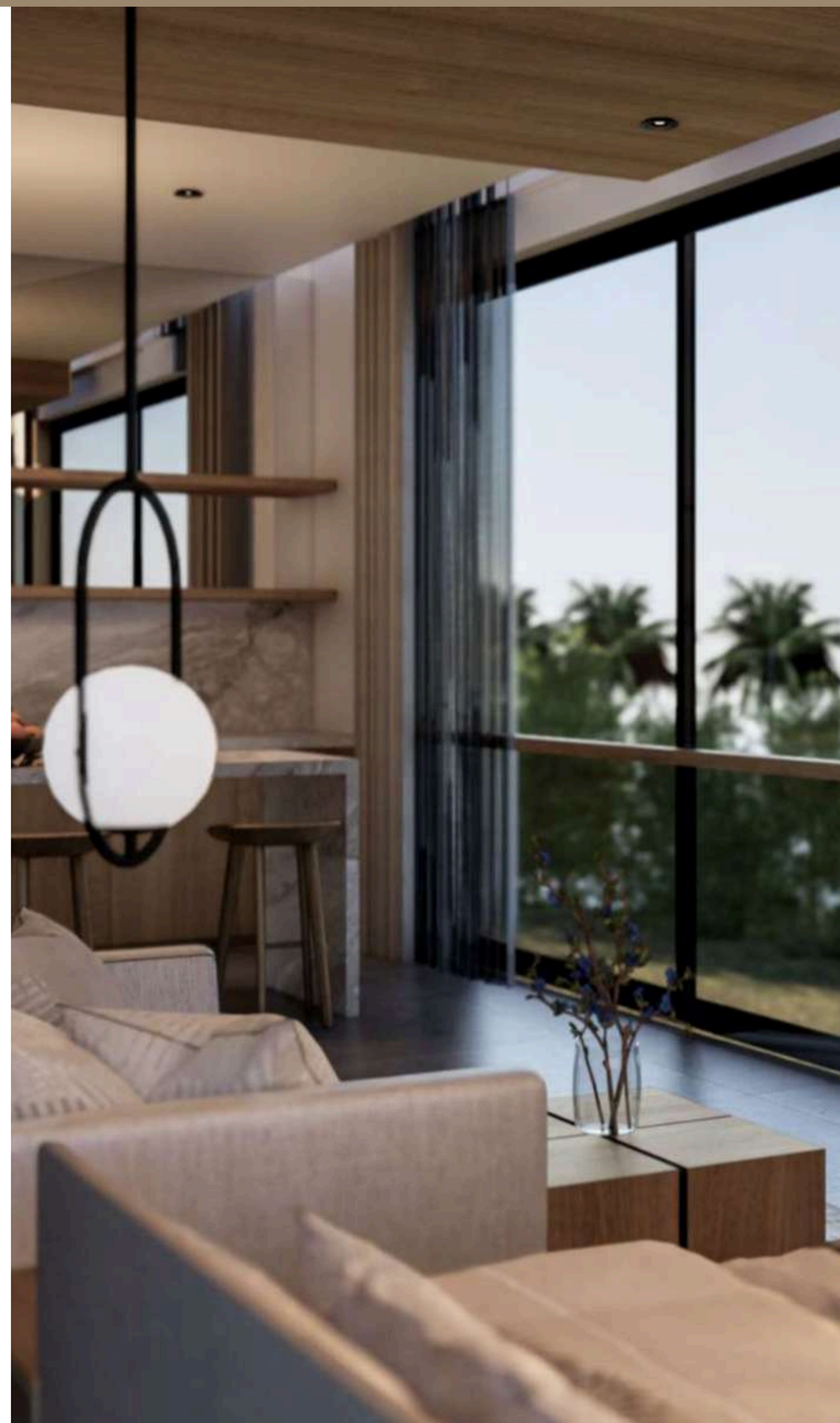
HANDOVER: Q3 2024

As an example of a **Category A apartment for $195,000**:

RESALE					
Sale period	Market value of the apartment	Market value growth	Capitalization	Rental income	**Total income (cumulative total)**
2024	$195,000	17%	$33,150	$20,475	**$53,625**
2025	$228,150	13%	$29,660	$24,401	**$107,686**
2026	$257,810	9%	$23,203	$27,216	**$158,105**
2027	$281,012	8%	$22,481	$30,074	**$210,660**
2028	$303,493	7%	$21,245	$33,226	**$265,131**
2029	$324,738	6%	$19,484	$36,365	**$320,980**
2030	$344,222	5%	$17,211	$39,426	**$377,617**
2031	$361,433	5%	$18,072	$42,337	**$438,026**
2032	$379,505	5%	$18,975	$45,456	**$502,457**
2033	$398,480	5%	$19,924	$48,796	**$571,177**

Possibility of resale at any stage

Object value growth by 100% over 9 years





KAMMORA VILLAS

HANDOVER: Q3 2024

PRIVATE VILLAS IN THE COMPLEX

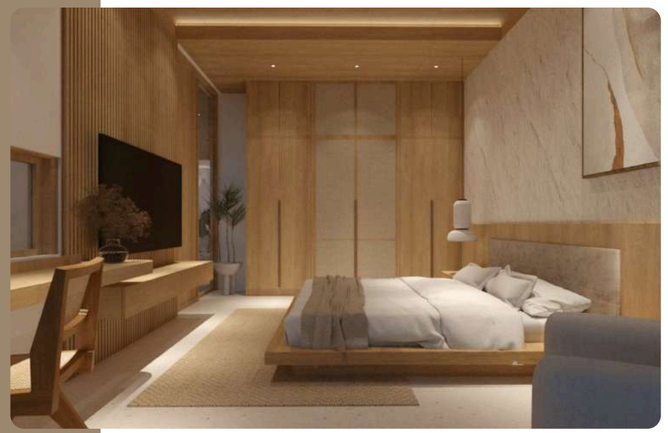
HANDOVER: Q3 2024

— Secured area
— Private pool and garden
— 2 floors
— 3 bedrooms with double beds, wardrobe systems, TV, air conditioning and work area
— 3 bathrooms with heated towel rails, shower or bath
— The kitchen is equipped with household appliances: refrigerator with freezer, stove, microwave, dishwasher
— Spacious living room with dining area
— Laundry room with washing and drying machines

Residents of the villas have access to all the infrastructure and services of the Kammora Living complex: underground secure parking, gym, SPA center, concierge service

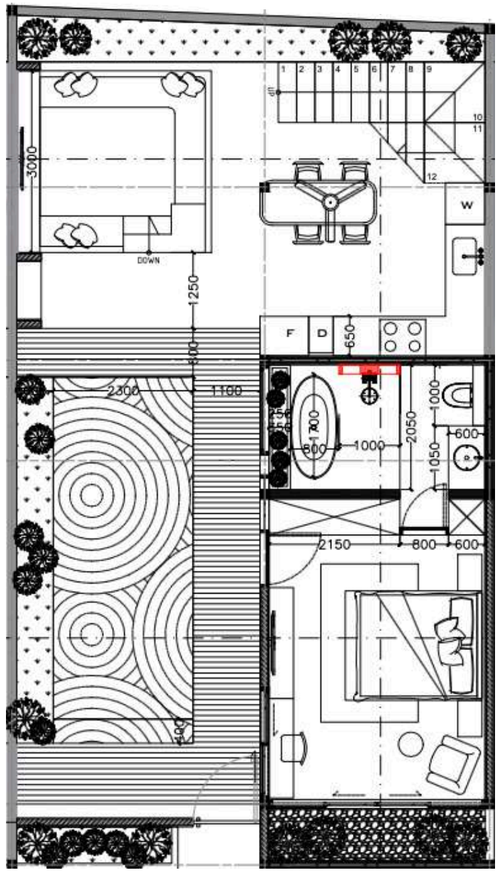




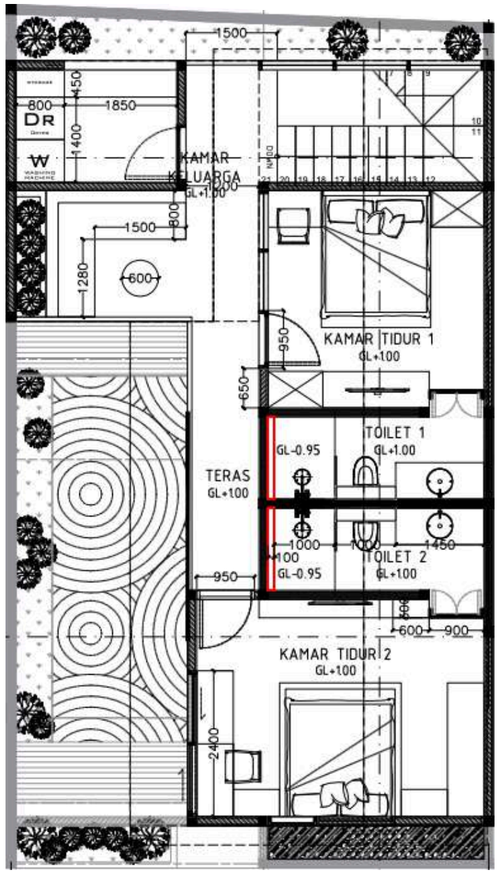



VILLAS №1, №2, №3, №4

FLOOR 1



FLOOR 2



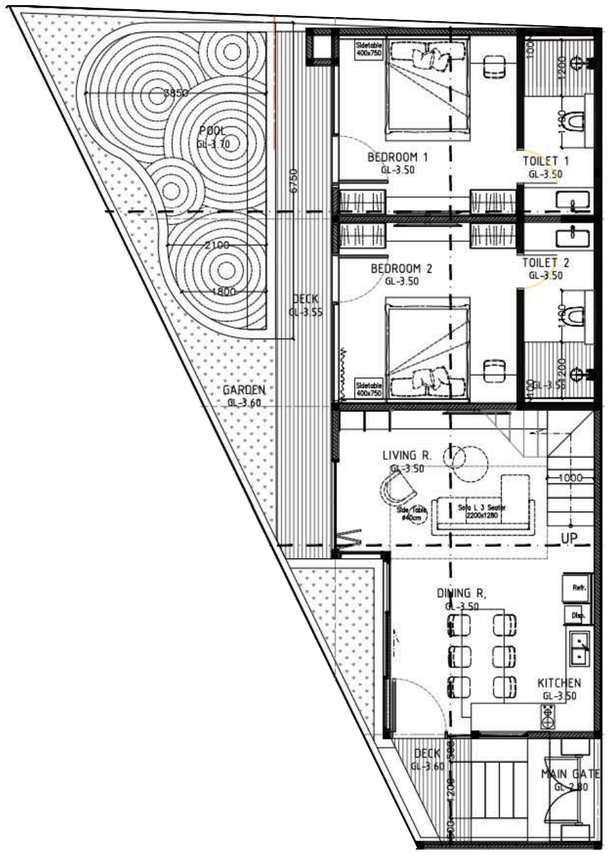
Building area:
167,61 m²

Land area:
109-116 m²

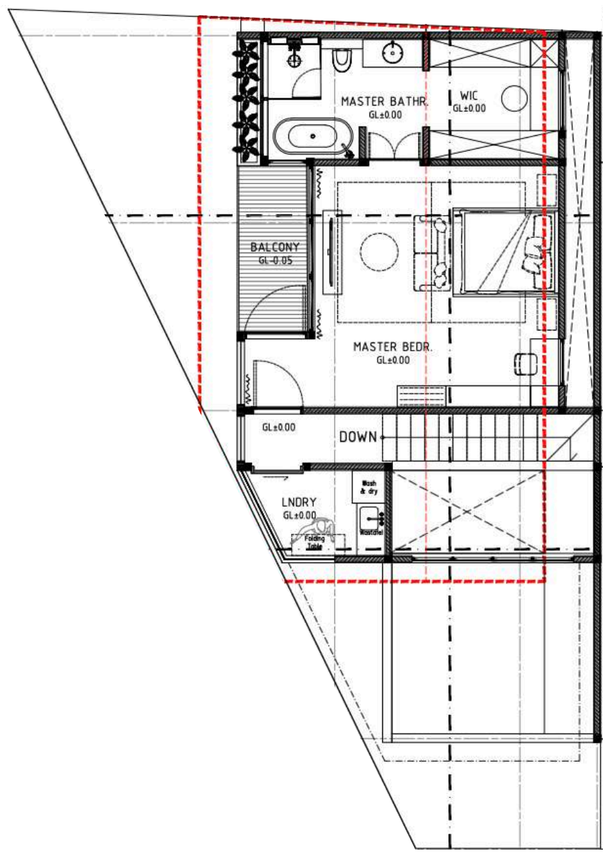
Price:
$350,000
($2,088/m²)

VILLA №5

FLOOR 1



FLOOR 2



Building area:
222,18 m²

Land area:
139,26 m²

Price:
$450,000
($2,025/m²)

BALI INVEST CLUB
REAL ESTATE & INVESTMENTS

PROFITABILITY OF VILLAS

HANDOVER: Q3 2024

As an example of villa for **$350,000**:

from $210	Cost of living per day
85%	Occupancy forecast
$36,750	**Guaranteed yield** in the 1st year of the property management
17,66% ROI	6 YEARS Investment payback period

The investor begins to earn a guaranteed amount from rent from October 2024

Payment of dividends every month

When purchasing in installments, dividends can be used as payments



BALI INVEST CLUB
REAL ESTATE & INVESTMENTS

CAPITALIZATION OF THE PROPERTY

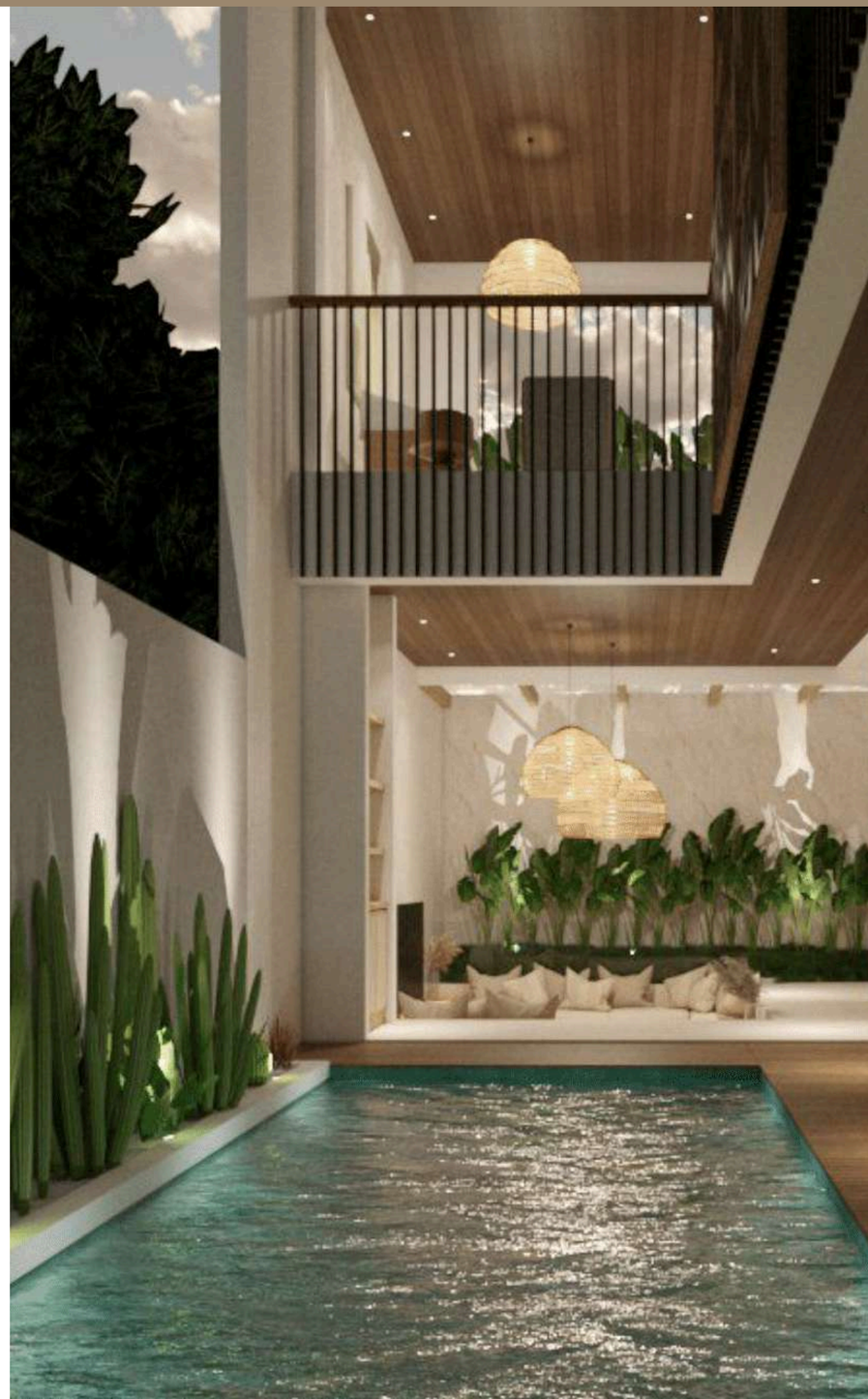
HANDOVER: Q3 2024

As an example of villa for **$350,000**:

RESALE					
Sale period	Market value of the apartment	Market value growth	Capitalization	Rental income	**Total income (cumulative total)**
2024	$350,000	17%	$59,500	$36,750	**$96,250**
2025	$409,500	13%	$53,235	$43,484	**$192,969**
2026	$462,735	9%	$41,646	$48,462	**$283,078**
2027	$504,381	8%	$40,350	$53,510	**$376,939**
2028	$544,732	7%	$38,131	$59,075	**$474,144**
2029	$582,863	6%	$34,972	$64,609	**$573,725**
2030	$617,835	5%	$30,892	$69,996	**$674,613**
2031	$648,726	5%	$32,436	$75,113	**$782,162**
2032	$681,163	5%	$34,058	$80,591	**$896,811**
2033	$715,221	5%	$35,761	$86,456	**$1,019,029**

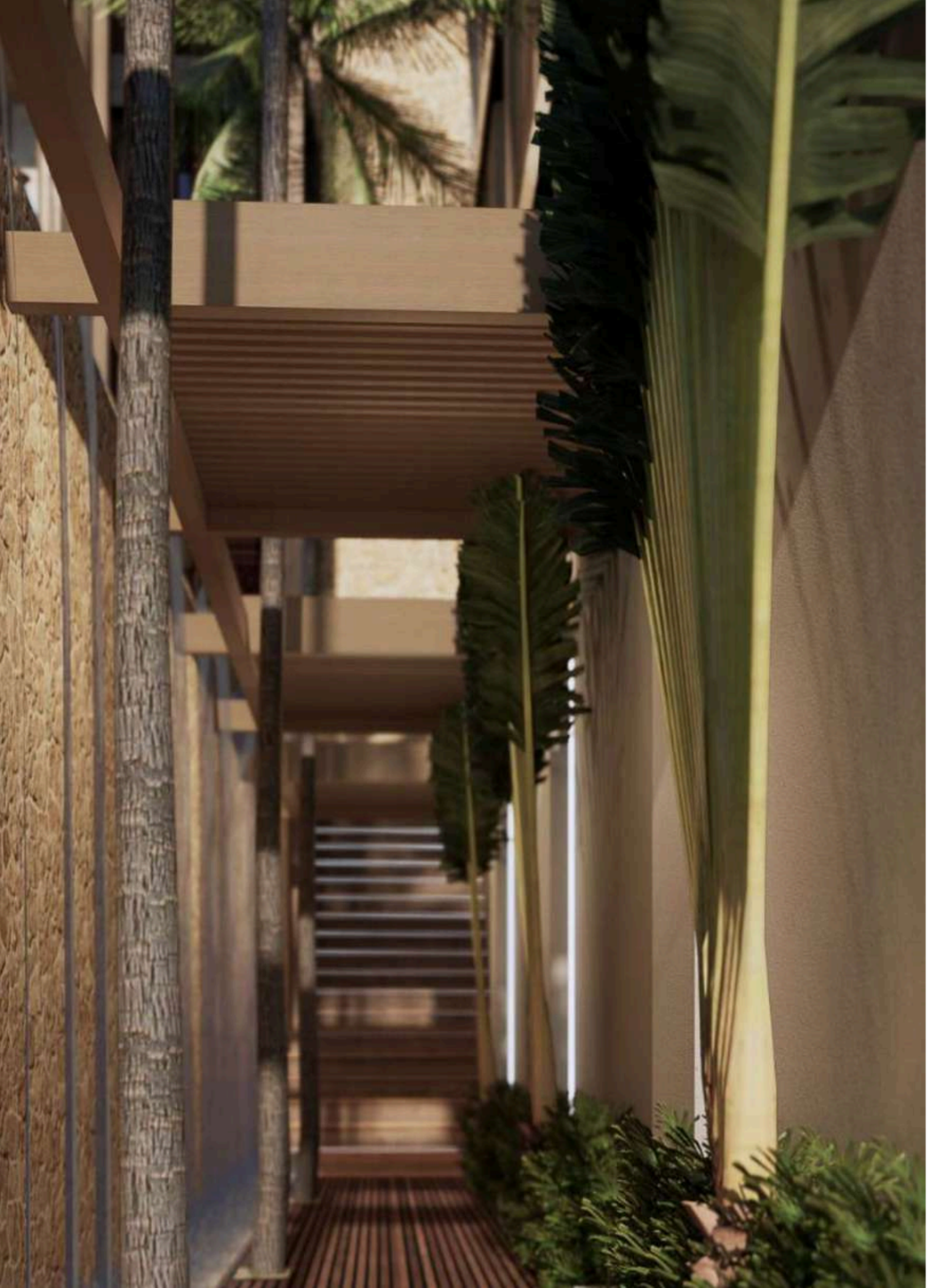
Possibility of resale at any stage

Object value growth by 100% over 9 years





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PAYMENT PROCEDURE

BOOKING

Deposit of $3,000 to reserve the desired apartment (refundable within 14 days of reservation)

DOWN PAYMENT

On the day of contract conclusion, a payment of 55% of the price is required (including the reservation amount in the first payment)

INTEREST-FREE INSTALLMENT

Interest-free installment of the rest amount up to 24 months (!) even for already completed properties

INVESTMENT CASHBACK

If you pay for the apartment in full, you will receive an instant cashback of $10,000 for real estate tokenization

PURCHASE PROCEDURE

1

BOOKING AGREEMENT

Refundable deposit $3,000

2

INVESTMENT AGREEMENT

Signing within the terms corresponding to the down payment

3

ACCEPTANCE CERTIFICATE

Upon completion of construction

4

CONTRACT WITH THE MANAGEMENT COMPANY

When commissioning the complex

5

NOTARIZED CONTRACT OF SALE

Upon completion of construction and full payment of the purchase price



Throughout the entire process, the Developer's Legal Firm provides **free-of-charge full legal support**, from legal due diligence of the land to the conclusion of the notarized transaction

SPECIAL OFFERS FROM THE REAL ESTATE DEVELOPER

FREE FLIGHT AND ACCOMMODATION

The Developer pay for the flight to Bali and back, provide free premium apartments for 7 nights and rent a branded bike to each apartment buyer

This gift tour can be used during 2024

INVESTMENT CASHBACK

If you pay for the apartment in full, you will receive an instant cashback of $10,000 for real estate tokenization





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