

# Counteracting Low and Negative Interest Rates

## **Holiday homes as capital investment**

**So it makes sense to invest in a holiday home**

The trend to invest capital in real estate continues worldwide.

As an alternative to second homes and rented apartments, holiday homes that are rented out are becoming increasingly popular.

They promise a good return and can even become the buyer's main source of income.

Why is it now lucrative to buy a holiday home?

The worldwide increasing travel trend.

At the moment there is a big tourist boom in the Philippines.

The booking occupancy rate are minimum 38 % per year.



New holiday resort with  
bamboo cottages.



**Climate change is the biggest challenge,  
that mankind is currently facing.  
Climate change requires "business as unusual"**

With this in mind, we are planning an ecological, economic, sustainable and socially committed organic resort in the Philippines.



- The Philippines have a land area of about 300,000 km<sup>2</sup> spread over more than 7,100 islands, of which 3,144 are named and about 880 are inhabited.
- The Philippines is one of the most biodiverse ecosystems in the world and one of the 17 most biodiverse regions on earth.
- The Philippines are ideal for ecological, economic tourism, with many sights, unique diving and snorkeling areas, islands hopping, recreation zones, various sports facilities, adventure areas, especially suitable for families.
- The Philippines is the only country in the South East Asian region to have English as its official language.

# Bio Resort Albuera – Leyte – Philippinen

*Holiday homes as a safe investment  
in a sustainable ecological holiday resort.*



Albuera is a Philippine municipality in the province of Leyte on the island of Leyte.



## Examples of properties Albuera – Leyte – Philippinen



Ferienanlage  
"el Pueblo - Albuera"  
ca. 20.000 qm







## Bamboo as a building material with the greatest growth potential

- the fastest growing plant on earth.
- extremely hard but flexible (bamboo bends but does not break)
- no destruction of tropical forests, no displacement of food cultivation areas
- available in large quantities in the Philippines
- CO2 neutral

### Legends:

Buildings - Examples:

2 - Reception



3 - entrance „el Pueblo“



4 - Shops, Bars, Stores, promenade



5 - Restaurants



### Legends

Buildings - Examples:

6 – Luxury Swimmingpool



7 – Standard Swimmingpool“



8 – Luxury Kubos



9 – Premium Kubos



10 – Standard Kubos



## el Pueblo

### Tourist Attraction



An entertainment center (el Pueblo), built in the architecture of the Spanish colonial style as a small village, can create an attractive and international offer for tourists and locals.

From a central square, on which a stage can be installed, star-shaped alleys and streets go in four different directions.

In these, of course car-free alleys, several invite the tourists, but also the locals, to stroll. Imaginable are e.g. shops for diving equipment, boutiques, souvenir shops, jewellers, bookshops, bars, ice cream parlours, fast food, local bakeries, grocery stores, etc...

The total offer of the "village" can be rounded off by several possibilities for sporty activities. Sports facilities for tennis, basketball, volleyball, football, archery, squash, mini golf, etc. and adventure playgrounds can be located on the outer edges of the "el Pueblo".

The alleys and streets should be covered so that the guests are protected from sunlight and rain, but can still enjoy the beautiful nature and climate. In the evening, various cultural events ranging from concerts to disco can be held on the central plaza.

So far such an offer is not available in the whole Philippines.

With security "el Pueblo" after opening in few weeks to become a main attraction on the whole Philippines.



### **Project-related conditions:**

- Exclusively economic, ecological and therefore sustainable planning, design, construction and operation.
- Job creation
- Socially committed project (fair workplace conditions for busy Filipinos with social benefits).
- Acceptance and protection of flora and fauna.
- Creation of nature reserves.
- Use of renewable building materials (e.g. bamboo, rattan, etc.).



Planning and construction measures according to German specifications.  
Latest German technologies in the fields:

- Self-sufficient power supply (PV, wind, water).
  - Drinking water supply (own drinking water source, drinking water reservoir).
    - Rainwater retention basin (service water).
      - biological sewage plants.
        - well insulated houses.
          - through PV rechargeable solar way lights.

## Properties to be acquired :



Standard Kubo (example photo):

- 55 square meter living space
  - Approx. 100 sqm plot area
  - fully furnished
  - Fully air-conditioned
  - 38.500 €, incl. all additional costs (notary, land register entry)

el Pueblo Albuera holiday homes										
Income Calculation										
Standard Kubo	value	occupancy	365	letting	income	expenses	gross income	taxes	per Year	net profit
		Year	Days	Per Day	Per Year	Year	Per Year			Per Year
		38%	139	60 €	8.322 €	3.770 €	4.552 €	12%	546 €	<b>4.006 €</b>
incl. all fees	<b>38.500 €</b>									

Expenses per Kubo				basic price			occupancy	
operating costs	per month			per month	months	per year	38%	per month
Electricity/Water				50 €	12	600 €	228 €	19 €
home care				35 €	12	420 €	160 €	13 €
garden care				25 €	12	300 €	114 €	10 €
Total Summary							<b>502 €</b>	



## Properties to be acquired :



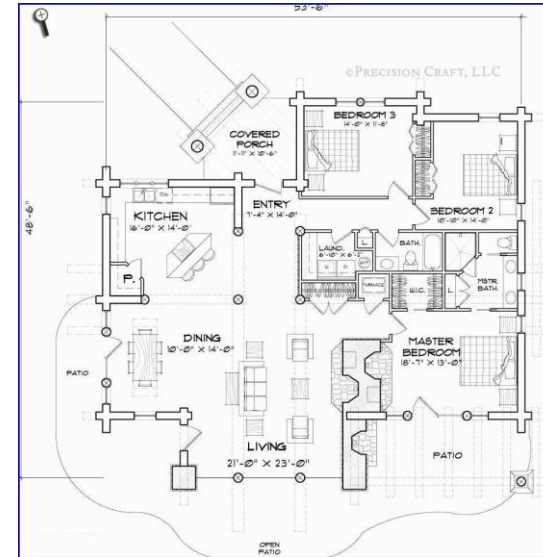
Premium Kubo (example photo):

- 66 square meter living space
  - Approx. 110 sqm plot area
  - fully furnished
  - Fully air-conditioned
  - 52.800 €, incl. all additional costs (notary, land register entry)

el Pueblo Albuera holiday homes										
Income Calculation										
Premium Kubo	value	occupancy	365	letting	income	expenses	gross income	taxes	per Year	net profit
		Year	Days	Per Day	Per Year	Year	Per Year			Per Year
		38%	139	80 €	11.096 €	4.921 €	6.175 €	12%	741 €	5.434 €
(incl. all fees)	<b>52.800 €</b>									

Expenses per Kubo				basic price			occupancy	
operating costs	per month			per month	months	per year	38%	per month
Electricity/Water				50 €	12	600 €	228 €	19 €
home care				35 €	12	420 €	160 €	13 €
garden care				25 €	12	300 €	114 €	10 €
Total Summary							<b>502 €</b>	

## Properties to be acquired :



### Luxury Kubo (example photo):

- 98 square meter living space
  - Approx. 140 sqm plot area
  - fully furnished
  - Fully air-conditioned
- 73.700 €, incl. all additional costs (notary, land register entry)

el Pueblo Albuera holiday homes										
Income Calculation										
Luxury Kubo	value	occupancy	365	letting	income	expenses	gross income	taxes	per Year	net profit
		Year	Days	Per Day	Per Year	Year	Per Year			Per Year
		38%	139	110 €	15.257 €	6.624 €	8.633 €	12%	1.036 €	7.597 €
incl. all fees	<b>73.700 €</b>									

Expenses per Kubo				basic price			occupancy	
operating costs	per month			per month	months	per year	38%	per month
Electricity/Water				50 €	12	600 €	228 €	19 €
home care				35 €	12	420 €	160 €	13 €
garden care				25 €	12	300 €	114 €	10 €
Total Summary							<b>502 €</b>	



Redemption				
	Seed Capital	Duration/Years	Months	Monthly
<b>Standard Kubo</b>	38.500 €	<b>2</b>	24	<b>1.604 €</b>
<b>Premium Kubo</b>	52.800 €	<b>2</b>	24	<b>2.200 €</b>
<b>Luxury Kubo</b>	73.700 €	<b>2</b>	24	<b>3.071 €</b>

**In the Philippines, all expenses are paid in Philippine pesos.**

**The favourable exchange rate between the euro and the peso is already generating its first profits.**

**The Kubos can of course also be used by yourself.**

**Individual plans and designs (inside and outside) are also possible.**

**Special requests are possible against surcharge (tiles, lighting, furniture, etc.).**

**The shelf life of a cubo is between 50 and 60 years.**

## Legal Certainty

In order to ensure complete legal security for the protection of real estate to be acquired, the company links were generated in cooperation with international lawyers, tax consultants and official government agencies.

- ❖ **The acquisition in the Philippines is carried out by Mrs. Joela H. Sielski (Filipina).**  
Mrs. Joela H. Sielski = Owner of the Philippine company JNP
- ❖ **Mrs. Joela H. Sielski transfers the Philippine ownership (e.g. title to land) to the company JBS (JoeBerSie Consultancy&Trading) in Kuala Lumpur - Malaysia**  
Owner and shareholder: Mr. Bernhard Sielski (German), Mrs. Joela H. Sielski (Filipina).
- ❖ **The company JBS - Kuala Lumpur has the buyers of the individual real estates, plots of land entered in the land titles (similar to a land register entry) by a notary public.**



The buyer does not have to carry out any activities after the acquisition of the real estate (holiday house / Cubo).

The booking agencies, guest full service, cleaning, home and garden care, maintenance is guaranteed by the JNP Philippines, the JBS Kuala Lumpur and the AEC Karlsruhe.

German General Management.

Bookings are distributed via own websites. Further cooperations with the following companies are planned:

Advertising Agency-Impuls, Hannover

TPM GmbH, Hannover

Booking.com

Trivago

Expedia

Secretescapes

Casamundo

Homeaway

and more

If you are interested and/or have any questions, please contact us:



Mr. Bernhard Sielski

Taglöhnergärten 26  
76228 Karlsruhe

Mobil: (+49) 0152-10 111 906

Email: [sielski@asean-eu.de](mailto:sielski@asean-eu.de)

[History and information about Kubos \(Nipa Huts\) in Annex 1](#)