

PANDAI COMPLEX I

LUXURY RESIDENCES & PREMIUM DESIGNER
BOUTIQUE APARTMENTS IN UMALAS



1 ESCROW UNDER
BANK CONTROL

2 BANK-FINANCED
PROJECT

3 PANDAI MODEL –
STRUCTURED &
PROTECTED INVESTMENT

Project Status
Presale

Handover Date
2027

Price
\$100k

Land Zoning
C-1

Type of Right
HGB 80+ years

ROI
10-22%

Building Approval (PBG)
510306-10122025002

Unit Sizes
30-52 m²

Fully Furnished & Finished
Included

PROJECT FEATURES

Transparent Model

Structured Financial Architecture

Construction Guarantee

Independence from Sales Dynamics

Legal Protection

HGB Rights: The most stable and secure form of long-term land use for investment projects in Indonesia

Full Legality

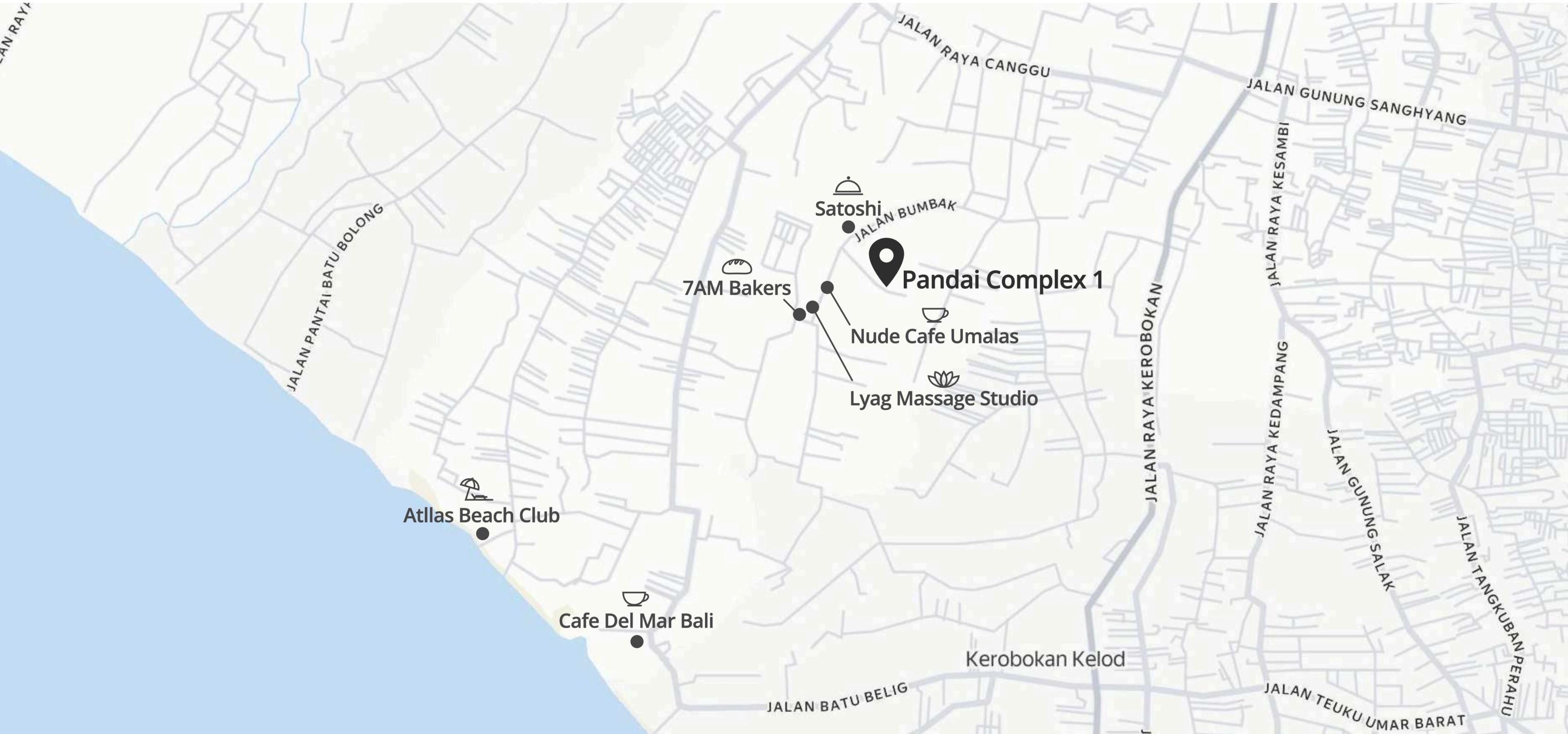
Implementation in full compliance with current Indonesian regulatory and urban planning norms

Stable Income

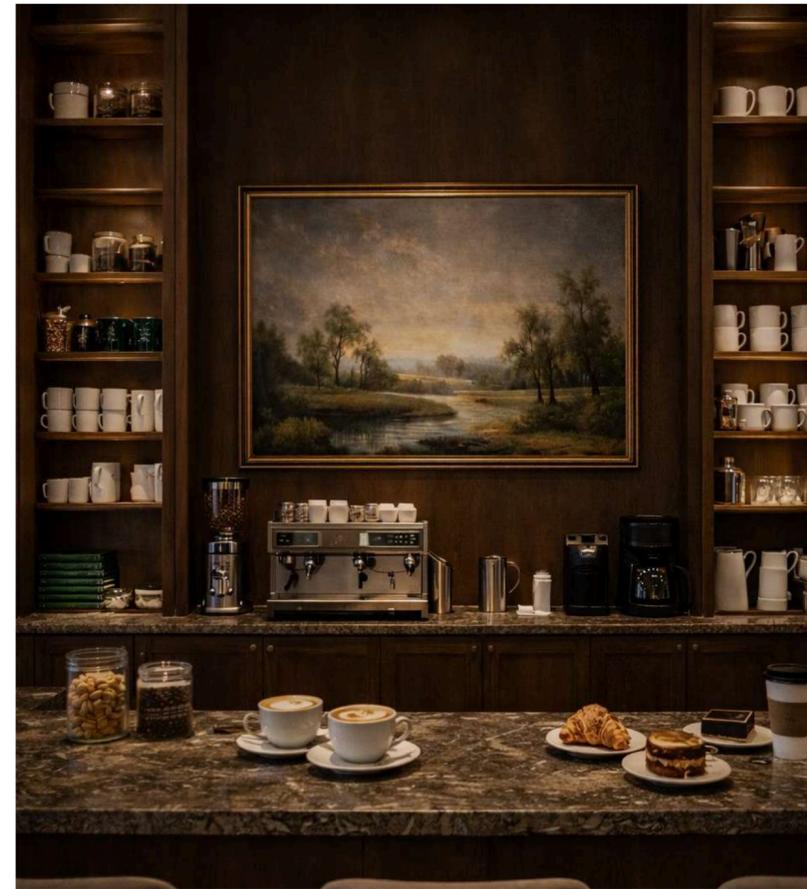
Focus on sustainable revenue through a unique architectural and product concept



LOCATION

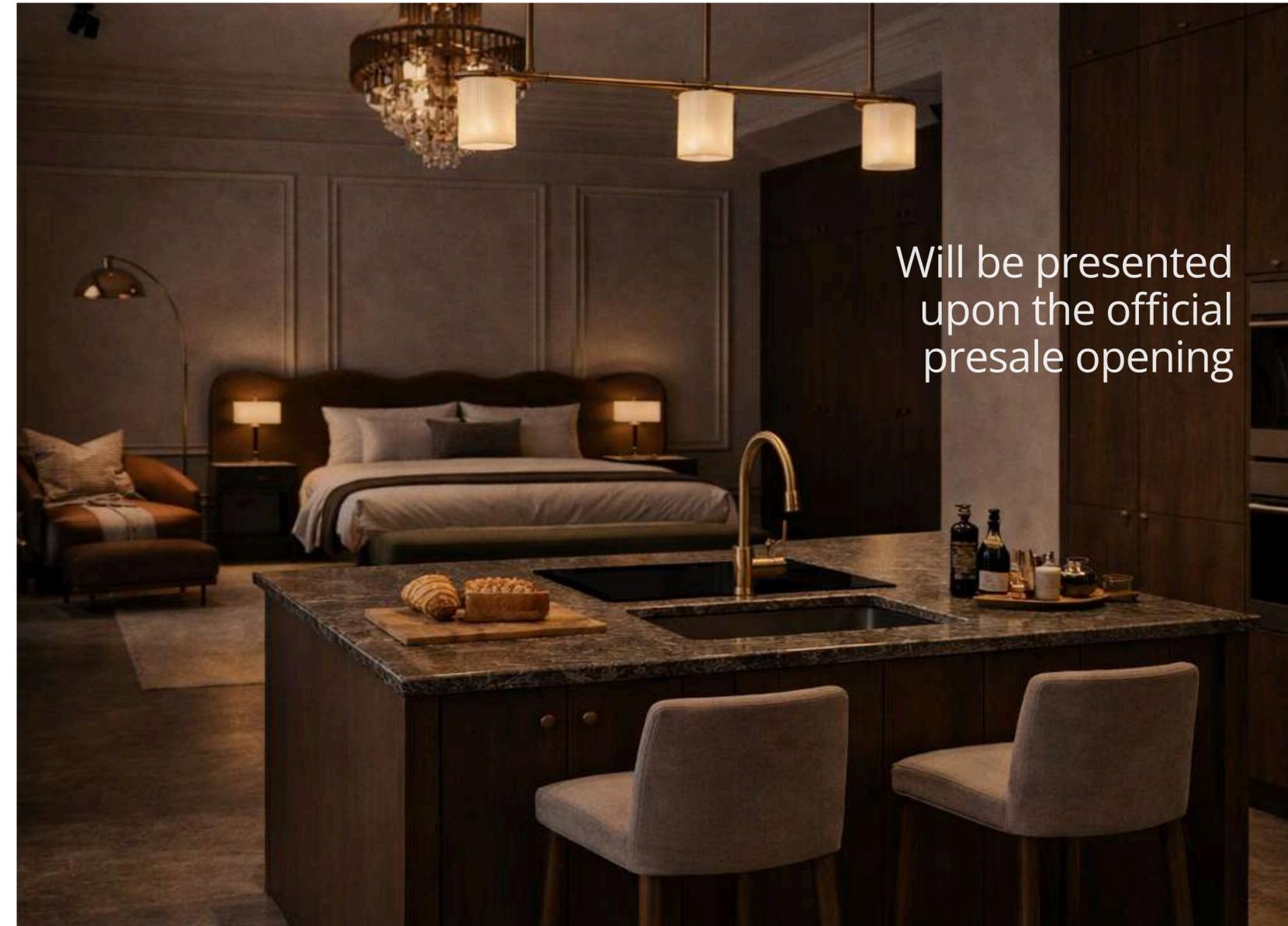


INFINITY POOL / SAUNA / 24/7 LOBBY / CAFÉ / ELEVATOR / PRIVATE PARKING



UNITS

PRIVACY-FOCUSED RESIDENCES WITH BOUTIQUE HOTEL SERVICE



Will be presented
upon the official
presale opening

Boutique Suites

Atmosphere and service of a boutique hotel

Format for short-term stays

Residences

Fully equipped residences with kitchens

Suitable for leisure, remote work,
and stays of 2-3 weeks or longer

PREMIUM SERVICE



Hotel-style service approach

24/7 Lobby and Guest Support

Luggage storage before check-in and after
check-out

Late check-in

Dedicated luggage storage area for guests

Management and Booking

Centralized booking management

No restrictions on personal occupancy
by the investor

Reserve fund for repairs and operational updates

PANDAI MODEL

— a Private Governance Framework Designed to Structure and Secure Investments in Highly Regulated yet Attractive Jurisdictions

PANDAI COMPLEX I — THE FLAGSHIP PROJECT DEVELOPED UNDER THE PANDAI MODEL

Model Features

The land is owned by our registered Indonesian development company — not by a private individual — ensuring full investor security against land reclamation and land title risks

Project structured in full compliance with banking and regulatory requirements

Financing: Developer equity + bank project financing

All investor payments

Model Principles

Full compliance with current Indonesian legislation and urban planning norms

Focus on sustainable development

Creation of liquid, high-value assets with strong land capitalization potential

Protection of investor interests through transparent financial and legal architecture



MEDIA

I Komang Gede Sanjaya Regent (Bupati) of Tabanan Regency



OVERVIEW OF MEDIA PUBLICATIONS REFLECTING PUBLIC AND INSTITUTIONAL CONTEXT

Wayan Koster Governor of Bali Province



TYOLOGY

THOUGHTFUL UNIT MIX
FOR MAXIMUM PROFITABILITY



Will be presented
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Boutique Suites

Standard Boutique Suite	30.4 m ²	4 units
Signature Boutique Suite	35.7 m ²	8 units
Premium Boutique Suite	44.4 m ²	1 units

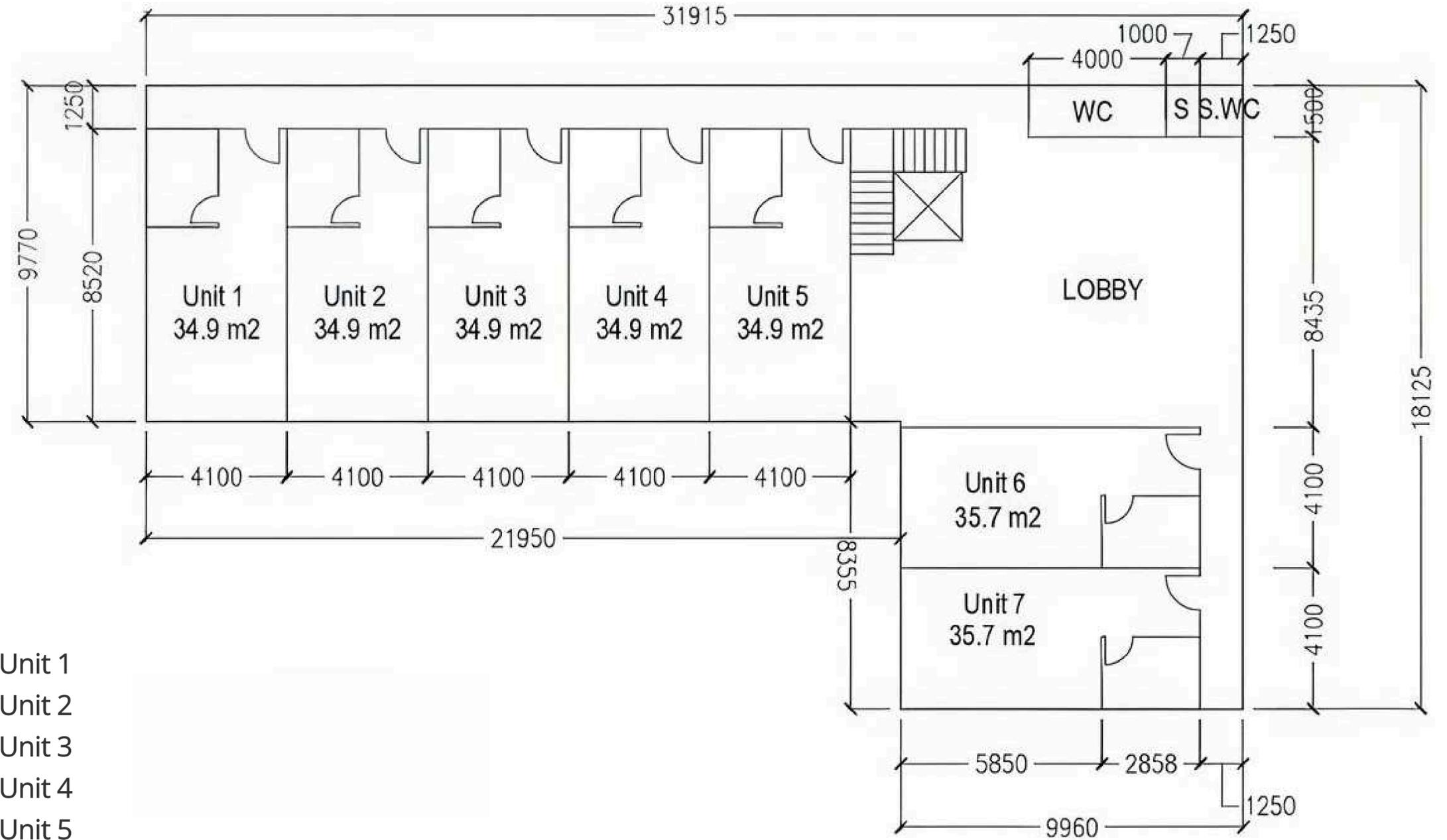
Residences

Signature Residence	34.9 m ²	15 units
Premium Residence	52.3 m ²	4 units

FIRST FLOOR PLAN

Total number 4

Number of units on the first floor 7



Signature Residence 34.9 m²

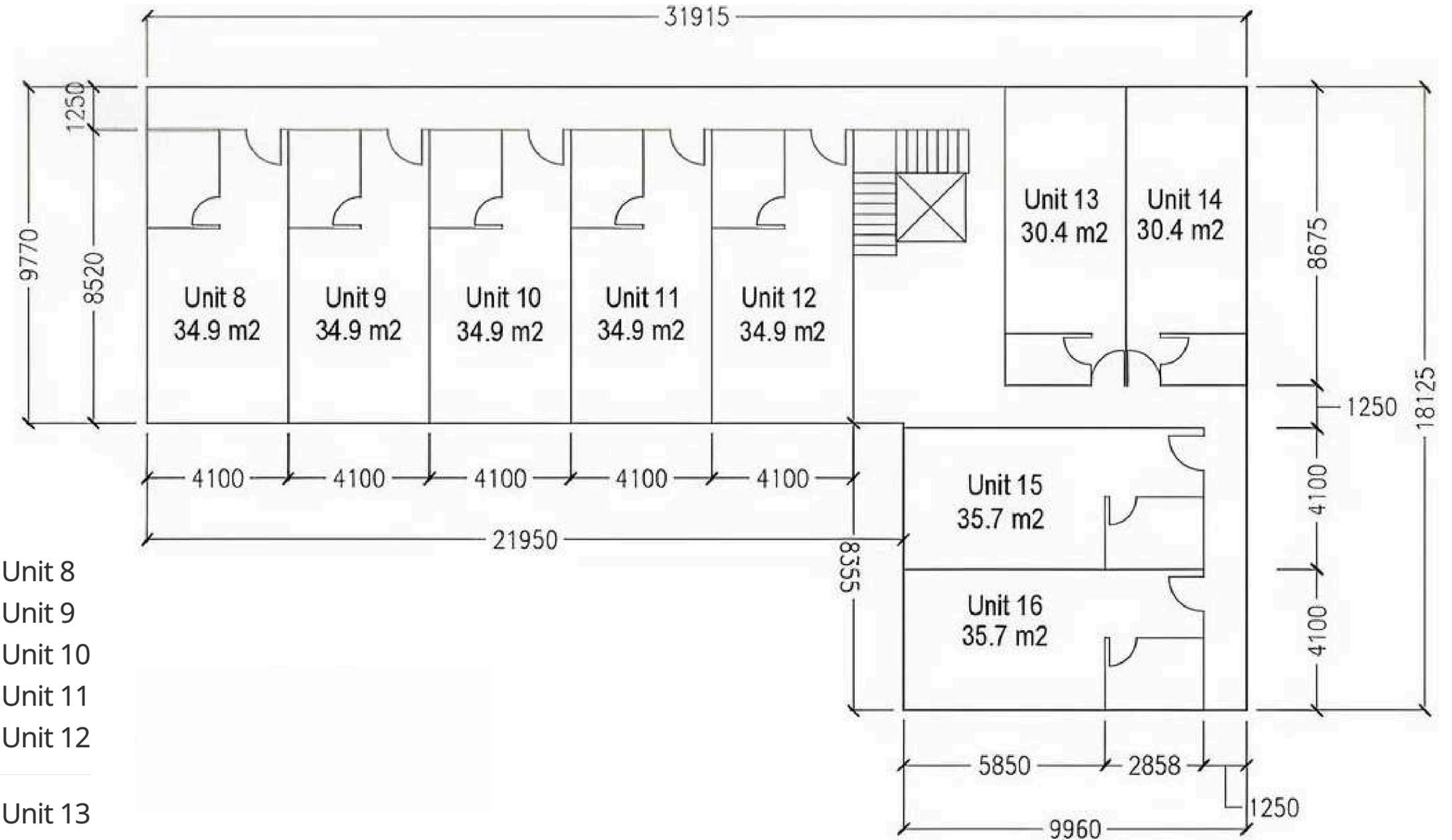
- Unit 1
- Unit 2
- Unit 3
- Unit 4
- Unit 5

Signature Boutique Suite 35.7 m²

- Unit 6
- Unit 7

SECOND FLOOR PLAN

Total number 4
 Number of units on the second floor 9



Signature Residence 34.9 m²

- Unit 8
- Unit 9
- Unit 10
- Unit 11
- Unit 12

Signature Boutique Suite 30.4 m²

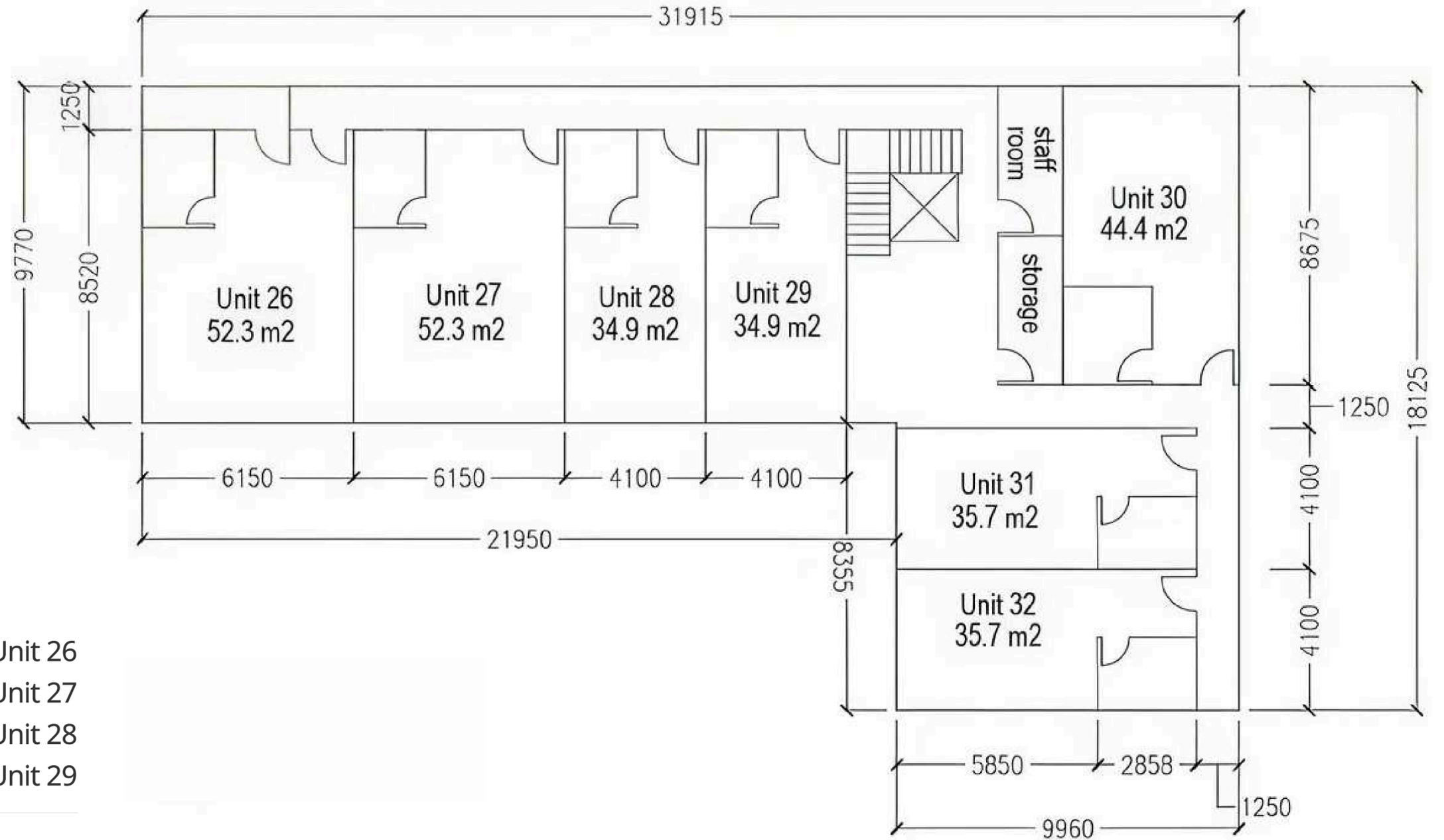
- Unit 13
- Unit 14

Signature Boutique Suite 35.7 m²

- Unit 15
- Unit 16

FOURTH FLOOR PLAN

Total number 4
 Number of units on the fourth floor 9



Premium Residence	52.3 m ²	Unit 26 Unit 27 Unit 28 Unit 29
Premium Boutique Suite	44.4 m ²	Unit 30
Signature Boutique Suite	35.7 m ²	Unit 31 Unit 32

FIRST SALES WAVE

Sales start

January – February 2026

Limited offer

4 units

Standard Boutique Suite

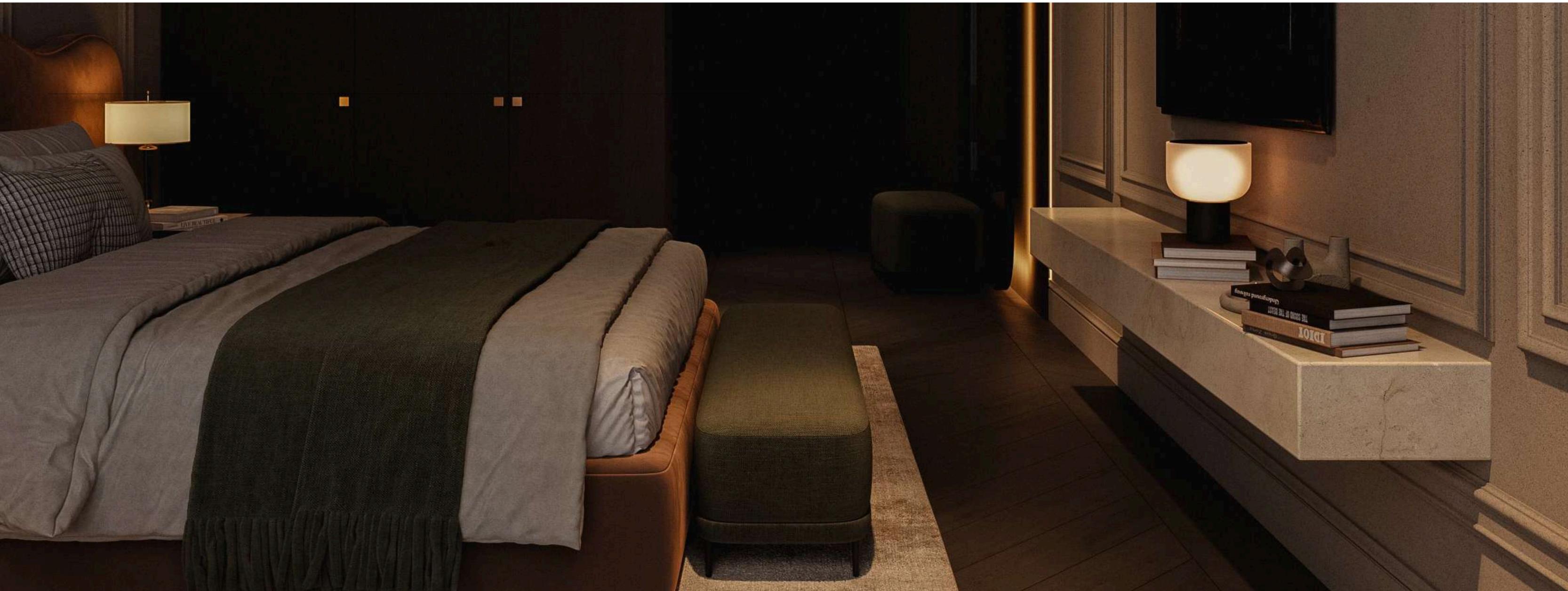
30.4 m²

Second floor

Unit 13-14

Third floor

Unit 22-23



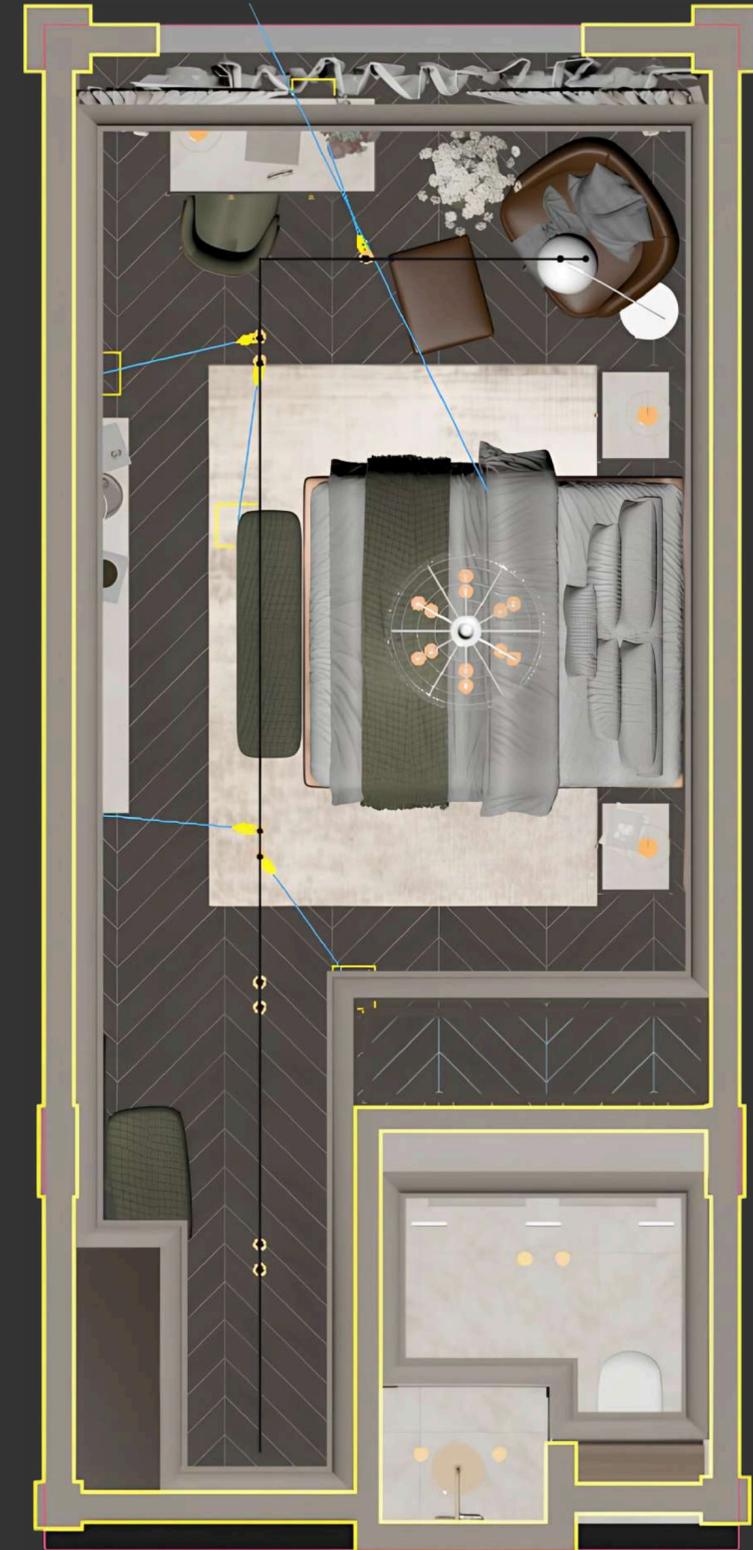
LAYOUT AND CHARACTERISTICS

Unit Characteristics

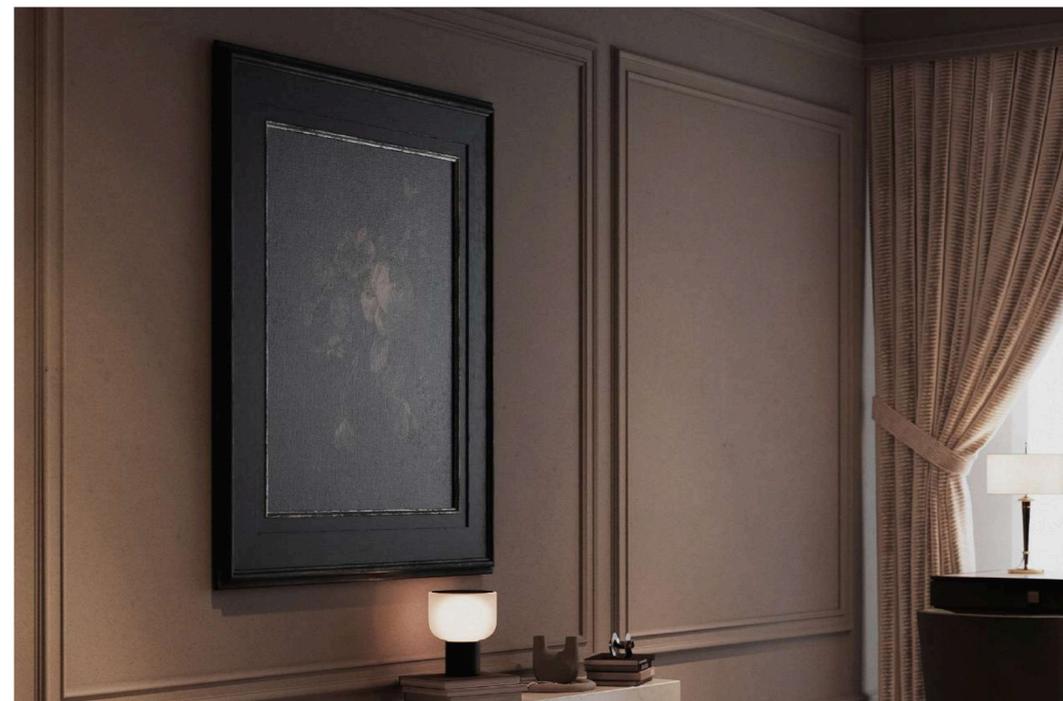
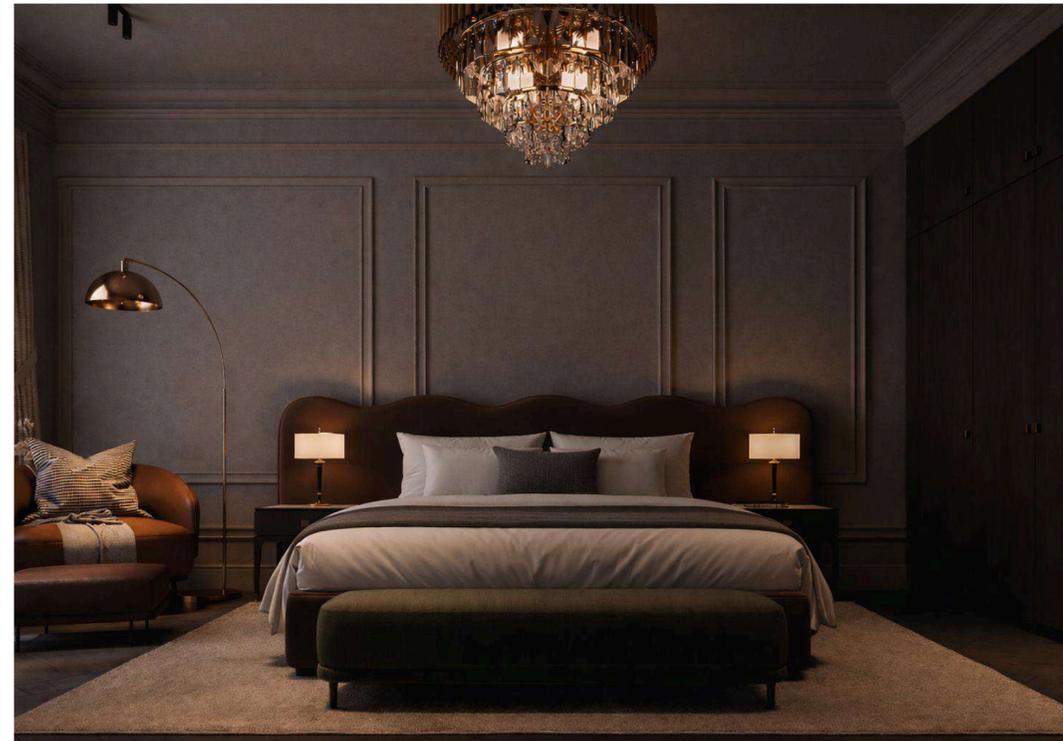
Building size	30.4 m ²
Bathroom	3.75 m ²
Living room	1
Bathrooms	1
Cost per m ²	\$3 290
Ceiling height	2.9 m

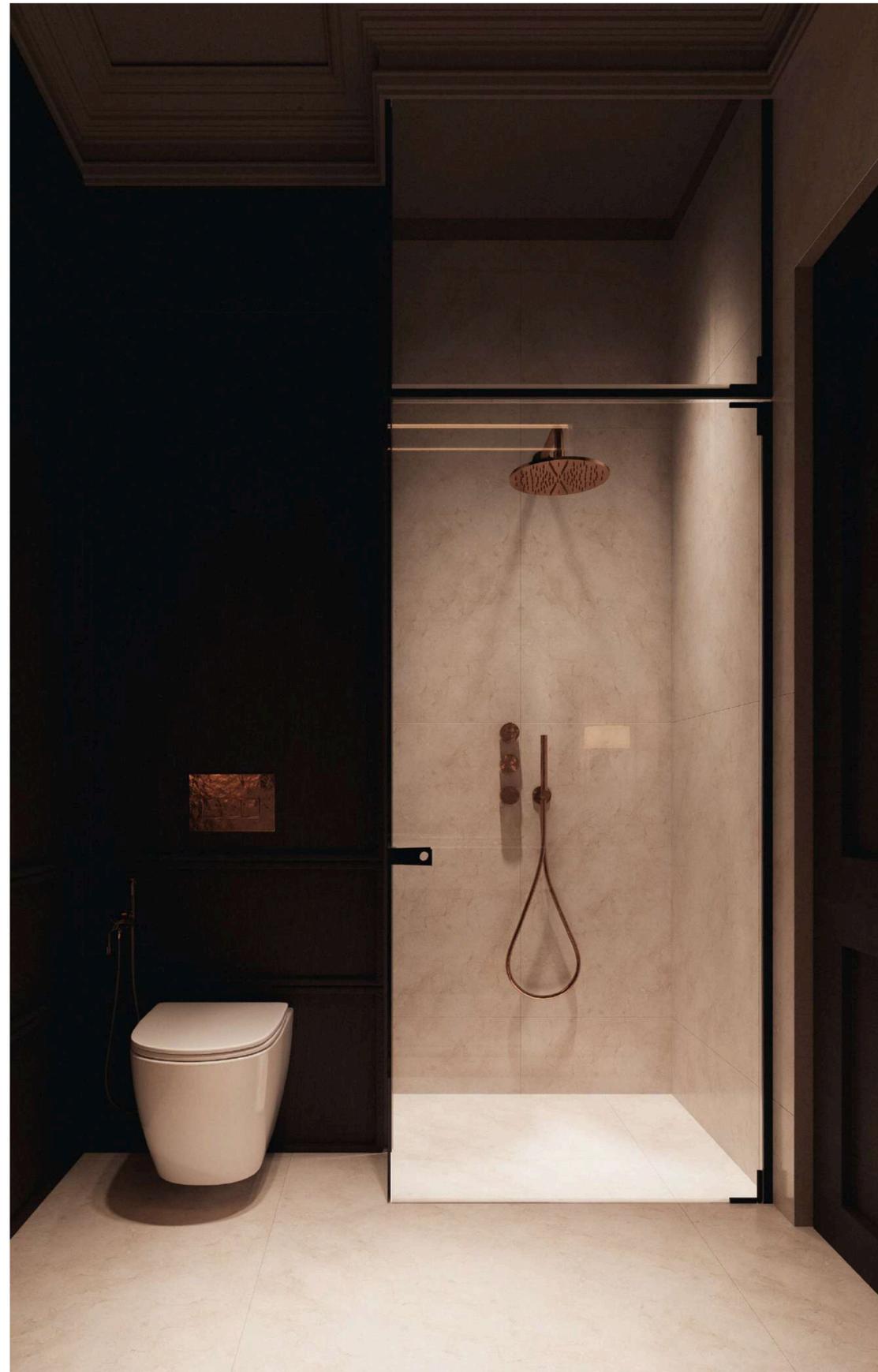
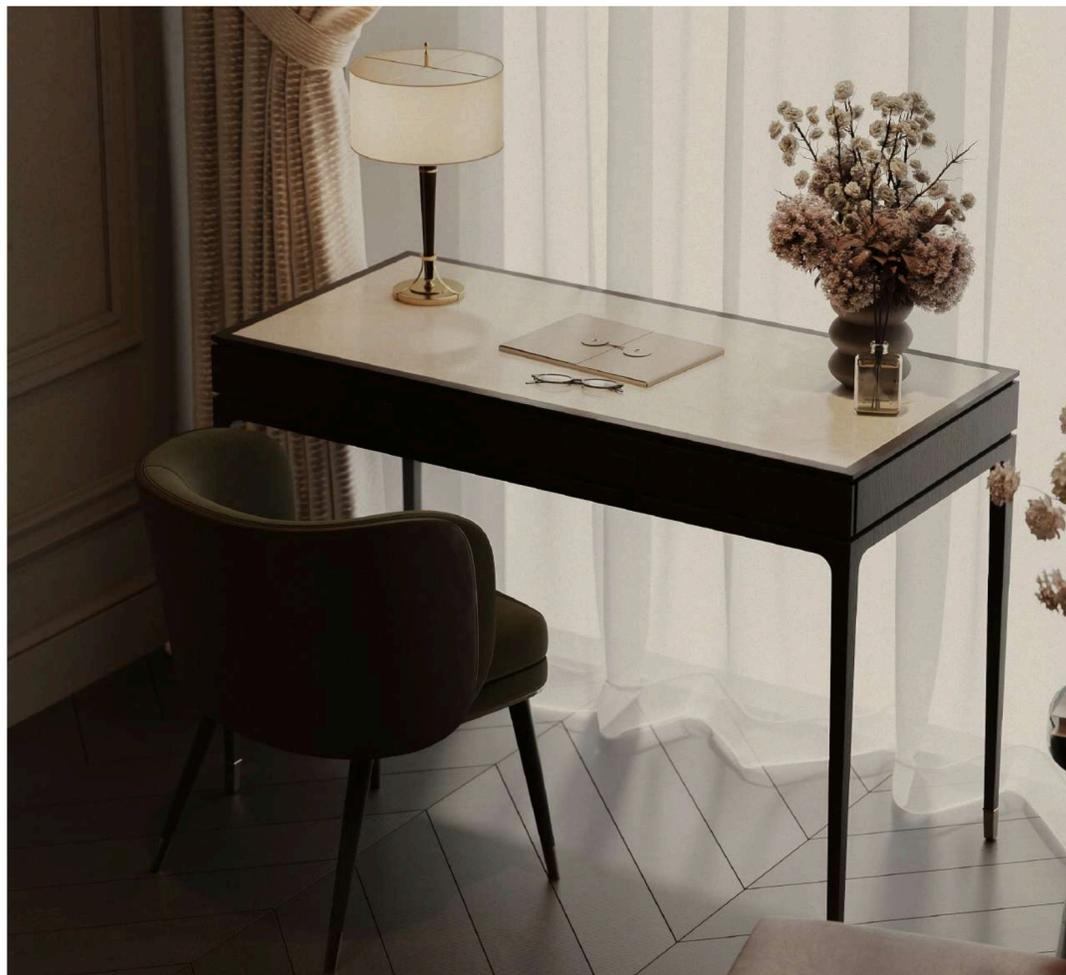
Financial Indicators

Monthly income	~ \$1 800
Net Profit	~ \$11 923
ROI	> 9%
Monthly reservation	\$10 000
Price	\$ 100 000



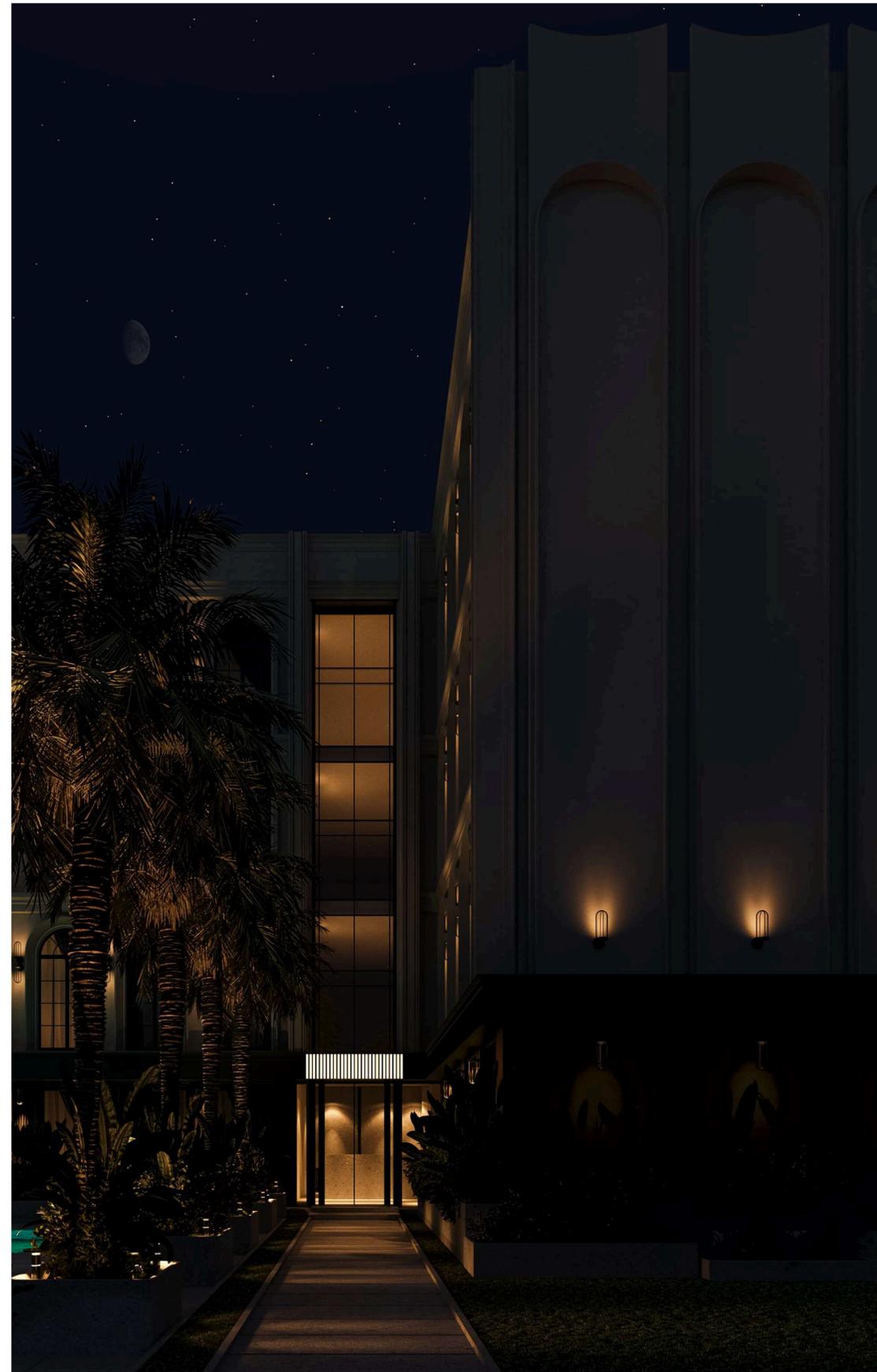
STANDARD BOUTIQUE SUITE





COMPLEX





TRANSACTION TERMS



Investor Entry Structure

A 100% payment is made to an escrow account in an Indonesian bank

\$10,000 is credited toward the total unit cost

The Land and Building Acquisition Tax (BPHTB 10%) is fully paid by the developer based on the transaction amount

Why a 100% upfront payment model?

The installment model is not used due to the project's strong and stable financial foundation (bank-backed construction financing)

FINANCIAL STRUCTURE

THE PROJECT'S FINANCIAL MODEL MINIMIZES CONSTRUCTION DEPENDENCY ON MARKET CONDITIONS

Market Context

The primary risk in Bali real estate is cash flow disruptions during construction

Many projects rely heavily on investor funds for financing, making them vulnerable to slowdowns in sales pace

A decline in sales directly delays or jeopardizes project completion

The absence of a structured financial architecture increases project risks

Pandai Model

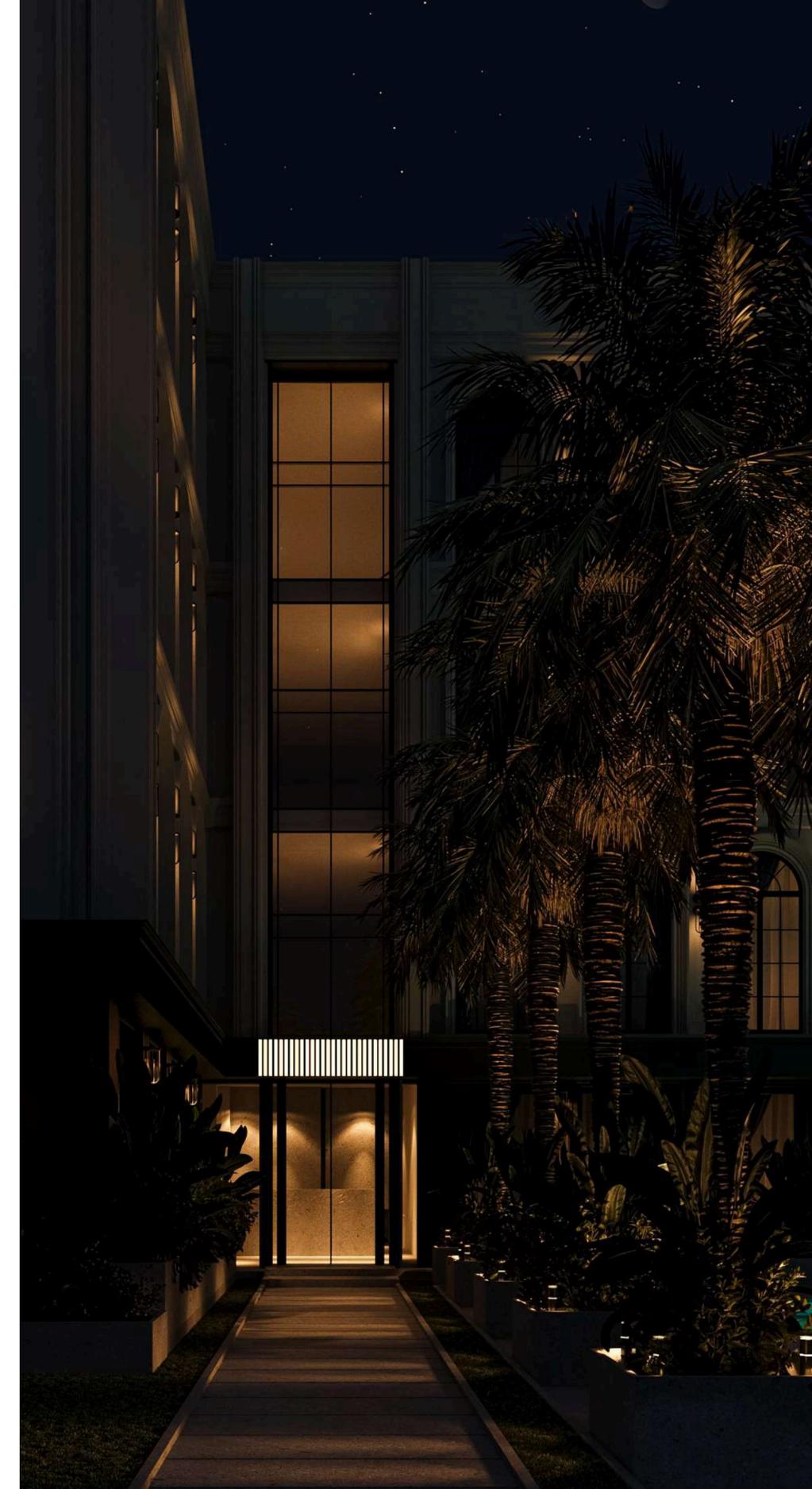
The project is implemented using bank project financing in conjunction with:

- the developer's own funds,
- bank financing,
- sales proceeds

Construction financing is independent of current sales dynamics

The developer's profit is realized after construction completion and fulfillment of obligations to the bank

[Refer to the financial model ↗](#)



ASSET STATUS



HGB and Legal Nature of the Land

The land is not privately owned by Indonesian individuals

The plot has been granted Hak Guna Bangunan (HGB) rights

HGB is a registered property right for the development and use of the land parcel

The HGB right is registered with the government authority (BPN) and operates within the framework of Indonesian land legislation

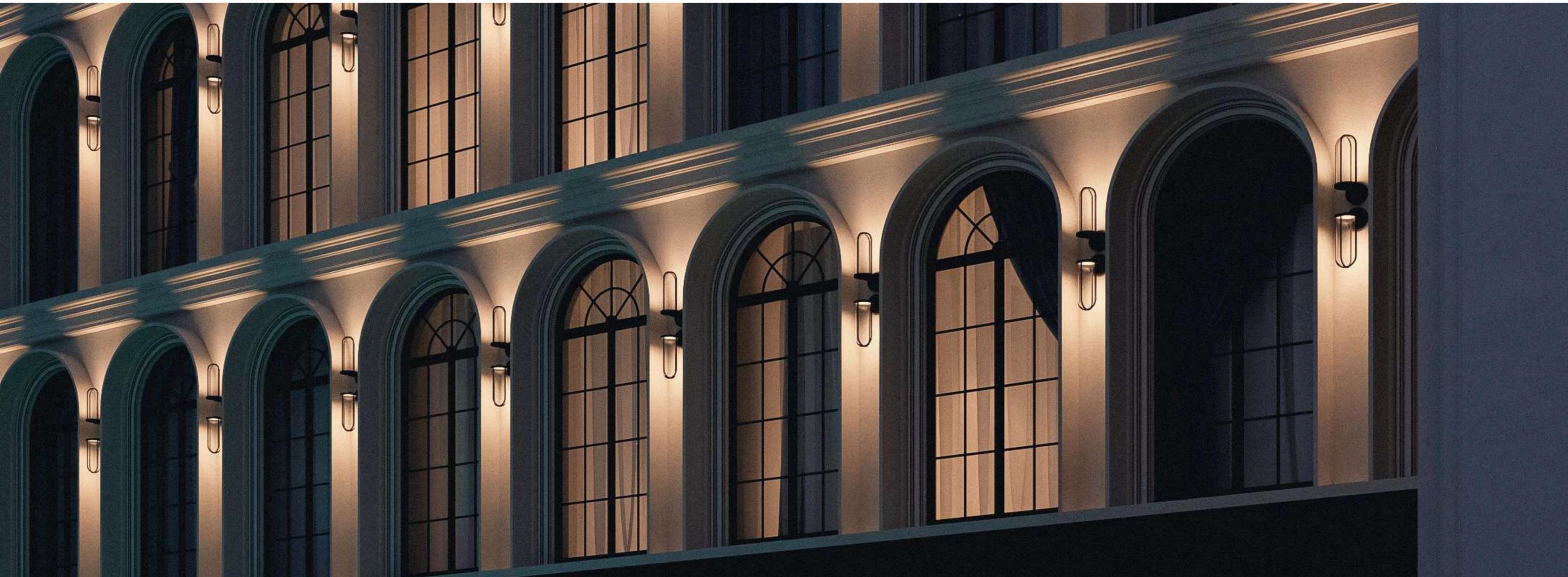
Current validity of HGB: until March 3, 2055

HGB Renewal Mechanism

The law provides for a phased and renewable HGB cycle:

- an initial term of up to 30 years,
- with extensions (Perpanjangan) of up to 20 years
- renewals (Pembaruan) of up to 30 years

Extensions and renewals of HGB are carried out at the request of the rights holder, subject to legal requirements



REGULATION

[Reference to Law ↗](#)

Law

Government Regulation (PP) Number 18 of 2021 concerning Management Rights, Land Rights, Apartment Units, and Land Registration

Article 37

(1) The right to use buildings on State Land and Land Management Rights is granted for a maximum period of 30 (thirty) years, extendable for a maximum period of 20 (twenty) years, and renewable for a maximum period of 30 (thirty) years.

FINANCIAL MODEL

[Refer to the financial model ↗](#)

Price	Average Daily Rate	Annual Net Income	ROI	Rental Payback
\$ 100 000	\$ 60	\$ 11 923	15-21%	8.3 years

Scenario	Optimistic	Realistic	Pessimistic
Average Net Annual Income	\$ 11 923	\$ 9 991	\$ 5 858
ROI	20.9%	13.4%	8.9%
Payback Period	8.3 years	10 years	17 years
Base Capital Appreciation	9%	5%	3%
Occupancy Rate	100%	80%	60%
Investments	\$ 100 000		
Property Management Fee	7%		
Income Tax	10%		
CapEx Reserve	5%		
Leasehold	30+20+30		

PANDAI COMPLEX I



Contact us now for more
information or Unit Reservation

[WhatsApp](#) ↗