

INVESTMENT PROJECT

ARISTOCRATIC & BUSINESS CLUB
ST. MARK'S ISLAND, BOKO KOTOR BAY, TIVAT REGION, MONTENEGRO,

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UNDER THE PATRONAGE OF
EUROPEAN ARISTOCRACY

PROJECT SUMMARY

Sveti Marko Island

the Pearl of the Adriatic

Sveti Marko Island is a natural and cultural heritage pearl in the Tivat Bay. The island is entirely covered in greenery - primarily olive and cypress trees. It once was one of the most popular adventure tourism destinations in Montenegro.

The ancient Greek legend says that the island was the gift from Gods to the Greek soldiers who healed their wounds after the battles on the island. The soldiers were so grateful, that they swore that they would never instigate the war again and will only protect themselves if they have to. After the promise was broken, the enraged Gods sent a deadly storm that killed everyone on the island, apart from the old beautiful olive trees.

In the middle ages, during the rule of the Serbian monarchs, the name of the island was Sveti Gavrilo. According to another legend, there was the Gavrilo monastery on the island. This is how it got another name, which is still in use among Tivat natives - Gabrio.

After the Venetian Republic took over of the Boka Bay, the island became known as the Stradioti, after the Venetian cavalry. The cavalry mainly consisted of the ethnic Albanians, who had their fortress and barracks built on the island in 1499. Towards the end of the 16th century, the military units left the island and it got the new name after Saint Marco - Sveti Marko, the protector of Venice.



Location

Sveti Marko Island is the largest isle on the Montenegrin coastline. It is located in the Kotor Bay (micro location - Tivat Bay), opposite the City of Tivat, between the Island of Flowers and the Lady of Mercy Island. The Bay is listed as a **UNESCO** world heritage site.

This area is a favoured for yachting, because of its beautiful nature, but is not limited to this. In the ports of Montenegro, yachts can get Tax free fuel, which attracts hundreds of yachts to the area.

Saint Marko Island is located 25 minutes away from the City of Tivat, which is home to the international airport. The island is one hour away from Rome and Budapest by plane, two hours from Paris and three hours from Moscow.

The developed transport network connects the island with other towns in this region, such as Kotor, Budva and Herceg-Novi. The cultural and historical centres of the Ancient Roman and Medieval era are nearby, and so is the legendary Saint Stephen's Island.

The island, which was the realm of Gods in ancient Greek mythology, is an ideal place to create the first 6* class integrated resort in Europe.



From	Direct service to	Flight tyme
Frankfurt am Main	Dubrovnik, Podgorica and Tivat	1 h 45 min
Barcelona	Dubrovnik and Tivat	2 h 05 min
Amsterdam	Dubrovnik	2 h 10 min
Copenhagen	Dubrovnik	2 h 30 min
London	Dubrovnik and Tivat	3 h 00 min
Dublin	Dubrovnik and Tivat	3 h 15 min
Moscow	Podgorica and Tivat	3 h 20 min

Aristocratic Board & Supporting Partners



Head of Aristocratic Board
H.S.H Prince George Yourievsky
Switzerland



Member of Aristocratic Board
H.S.H Princess Elikonida Yourievsky
Switzerland



Member of Aristocratic Board
Count Bjorn Bernadotte
Germany

The Princes from reigning houses (Liechtenstein, Luxembourg, Sweden) or in exclusive functions cannot be shown due to the confidential protocol.

ARISTOCRATIC & BUSINESS CLUB



This project is supposed to be the “HIDDEN ISLAND”. The philosophical meaning of that highlights its special standard of living with “not for everybody” status of property. The totally gated and highly secured area is designed as a nonresidential membership property with the Aristocratic & Business CLUB and its exclusive villas around. The project is based on modern technology to guarantee the sustainable and ecological concept that integrates a waste and rainwater system, renewable energies like solar energy, etc. Furthermore, only natural materials like wood, marble, natural stones, precious metals, precious stones (like Onyx, Jade, Lapis Lazuli, Amethyst etc.) and plant-based materials are used.

CLUB CONCEPT

THE CLUB combines European aristocracy with celebrities and the business elite. The project is located in St. Mark's Island belonging to the community of xxxxxxxx, very close to Tivat. It will be a totally gated and secured community, – the most luxurious and high end place in Europe - with club houses and restaurants and our own Sub-Clubs on the Island: a Beach & Sport Club, a Yacht & Boat Club and a Car & Bike Club.

THE CLUB has its own territory inside of St. Mark's Island in the northwesternmost corner and consists of combined plots of about 220,000 sqm for buildings and villas and has green zones with parks of 120,000 sqm.

Nowadays, the European aristocratic circle and businessmen would like to revive the best of aristocratic traditions, create the first European Aristocratic & Business CLUB and to transform the place into a high end business club also for investors, charity events and as a hidden place for billionaires.

The combination of top aristocrats and celebrities attracts business magnats to participate in THE CLUB life and activity. Besides, contacts of aristocrats would initiate many optional ways for that.

The new architectural style will be announced as the “New Neo Classical and Contemporary Style”. It is combination of modern technology, innovative architecture, new aesthetics related to individuality and luxury with a touch of Mediteranian culture. The best local Montenegrin architects are invited to the project to work as a joint venture group of luxury oriented professionals. They will integrate the unique CLUB Houses and the extraordinary CLUB Villas in a tropical garden which is surrounded by a natural reserve and completed with herbs and flower gardens.

A unique concept of turn key interior design would come from The CLUB private Atelier of Design with its own production facilities. Ambitions of the group are to create a world famous revolutionaly new breakthrough in real estate and standards of living to give ultimate service, privacy and security to the members.

Properties (villas) are only sold with a one or two generation Membership (25/50 years). The sales price for the CLUB Villas also includes a fee for the own charity organisation. That gives elite level of clients, mostly invited through

internal contacts of the aristocratic circle or recommendations of financial institutions related to the Board members or CLUB Partners.

The CLUB has a special butler concept which is based on excellence and constant education. Furthermore, each butler must have a second specialisation (e.g., sommelier, bodyguard, sport instructor etc.)

The butlers of the Aristocratic & Business CLUB are multilingual and have mainly five areas of service:

- The CLUB House with all its facilities, The CLUB Villas, The Beach & Sport Club, The Agricultural Organic Farm
- The CLUB Sub-Clubs (Aviation-, Yacht & Boat-, Car & Bike-Club)

CLUB HOUSES

The Aristocratic & Business CLUB house with 10,200 sqm on a plot of 20,000 sqm, with private guest suites, restaurants, billiard room, cigar lounge, cinema, library, conference rooms and formal entertainment areas with piano bar & pool, fitness-, spa- and beauty-center, underground parking for members and guests, butler service and a holistic medical doctor, has everything for a wonderful vacation or an extended time out. The CLUB House has twenty suites with 100 sqm each. Each suite consists of a living room (easily transformable to a conference room or private dining room) with wardrobe and bathrooms for women and men, a superior bedroom with bathroom and a deluxe bedroom with walk-in cupboard and deluxe bathroom.

The Car & Bike Club and Yacht & Boat Club have together club houses with buildings of 5,000 sqm on plots totalling 10,200 sqm.

Furthermore, all CLUB Houses serves as a business and service centers for members and as places for luxurious high-end events.



LAND

The land is on St. Mark's Island, a 35 hectares big Island in the UNESCO protected Boko Kotor Bay. It is listed as a UNESCO world heritage site. 50 plots (347,867 sqm) are belonging to the project and include the green zonings for the private parks. For the CLUB House with central service and business center the highest part of the island will be used. Near the entrance the Car & Bike Club will have his location and the other plots are reserved for the villas. The main entrance is at the easternmost point with a direct access from the neighboring island. In the middle of the north shore the Yacht & Boat Club with docs and service buildings will be located.

VILLAS

The 44 luxury villas (40 for sale) are divided in four categories which are defined by the location, size and view:

- Five Hill Villas: 1,500 sqm and plots of 5,000 sqm with panoramic sea views and in- and outdoor swimming pools. (incl. separate guest house)
- 35 Front Line Villas, divided in southern, eastern and south locations: 1,290 sqm and plots of 4,300 sqm with sea front line and indoor swimming pools, some with separate guest house
- Additionally, four plots with 2,150 sqm each with villas of 650 sqm the partners.





All the villas have additional covered and open terraces and balconies from 200 to 300 sqm and swimming pools from 70 to 140 sqm or even larger swimming ponds from 150 to 200 sqm. Besides having ground and 1st floors, each villa has a living cellar floor with a full window front. The building quality is outstanding and integrates sustainable, ecological and security aspects at the same time.

Furthermore, only natural materials like wood, marble, natural stones, precious metals, precious stones (like Onyx, Jade, Lapis Lazuli, Amethyst etc.) and plant-based materials are used.



The villas have not only private rooms on the highest level but also formal reception and dinner rooms, in and outdoor lounges, libraries, professional kitchens with preparation and cooling rooms, high-tech business and/or

conference rooms, a SPA and GYM infrastructure, cinemas, wine cellars, walk-in cupboards with integrated panic room, security bunkers, garages, separate guest ails or houses, staff rooms or apartments, storages, etc.

All villas are surrounded by wonderful parks with fruit, flower and herbal gardens.



The standard prices go from € 16 million to € 19 million including the One Generation Membership (25 years) with its reserved (150 days/year) Superior Suites in the CLUB House and the two-bedroom Suites in the Beach and Sport CLUB for Hill Villas owners. Furthermore, an option list with 20 standard packages gives the possibility of even more individuality. All sales prices are without VAT. Customers must pay in Montenegro VAT of 3% on land and 21% on buildings.



All images and designs are just examples of possible styles and are not final or approved by any means.

BEACH & SPORT CLUB, AGRICULTURAL ORGANIC FARM, SUB-CLUBS

The CLUB House with 10,200 sqm and the Villas have all the needed infrastructure and specialists for health with Anti-Ageing Clinique, wellness, beauty, and fitness and they have the perfect addition in our 10,200 sqm **Beach & Sport Club** direct at the seaside. It also offers everything you need for a party or a wonderful day at the beach. The 20,000 sqm plot has a big saltwater pool, different sport facilities, dancing/night club, Bar, Restaurant, Helipad, Water Sport equipment, Open Air Cinema, Garden Chess etc. The other addition is our **Agricultural Organic Farm** with more than 100,000 sqm of land is an integral part of the ecological concept of the CLUB to provide healthy and high-quality food. Additionally, this gives security at any time, even during crisis, danger, or disasters. The perfectly kept animals are the main attraction for children and the place is wonderful for countryside pick-nicks of any size. However, if it comes to fun this is achieved through our Sub-Clubs which are free of charge for our members.

Our **Car & Bike Club** with luxury SUVs, limousines, cabriolets, sport cars, off-roaders, side by sides, quads, and motorbikes - offers all what you need to be happy on wheels. Besides having e-models, which are allowed to drive on the island, the outstanding characteristic feature of this Sub-Club is an homage to the last decade of the 12-cylinder engine. We have at least one car representing the greatest V12/W12 manufacturers with Aston Martin, Bentley, BMW, Ferrari, Mercedes-AMG, and Rolls Royce. The Club building with its garages is located outside the CLUB territory nearby. The Car & Bike Club takes also care of privately owned cars from the members if desired and it has an underground shooting range which is also used for the training of the security staff. Our **Yacht & Boat Club** with a "Princess" luxury sport flybridge motor superyacht, a luxury sailing yacht, a luxury sailing catamaran, a sailing performance boat, an ultimate "Cigarette" performance boat, the perfect "Master Craft" boat for wake-surfing/boarding or water-skiing and jet-skis - offers all what you need to be happy on the water or staying in a port. The Yacht & Boat Sub-Club has its own moorings on the island and additional moorings in Porto Montenegro. Together they have buildings of 2,400 sqm on plots of 10,200 sqm. Our **Aviation Club** consists of Pilatus jets (PC 12 & PC 24) and a Leonardo luxury helicopter (AW 109). They are located on the Tivat airport nearby. The models were chosen to complement each other. They have the latest technology and security packages and are the leaders of their class if it comes to versatility, economic and ecologic aspects.

The CLUB Private Atelier of Design

The bellow images are given for reference as demo version of interior styles for the project. "Elitism, by definition, cannot be mass, it is the fate of the few chosen."



Entrance White Hall



The CLUB Executive Meeting Room



The CLUB Restaurant



The CLUB Bar



The CLUB Billiard Room



The CLUB Cigar Room



The CLUB Indoor Swimming Pool Area



The CLUB Restaurant Terrace



Luxury Suite Bedroom



Luxury Suite Bathroom

Next page: Two Salons of Luxury Suites



STYLES FOR VILLAS

Twenty-four private luxury villas for The CLUB members represent the unique concept. Not only the exceptional service provided by The CLUB butlers and other staff members show the 5-star resort level, but a revolutionary new top luxury and turn-key interior design of different styles elevates it even higher.



Neo Classical Concept, Villa Entrance Hall



Minimalistic Style, Villa Entrance



Contemporary Yacht Style, Master Bedroom



Eco Style Concept, Integration of Natural Plants inside Family Room



Contemporary Style, Open Space Concept



Contemporary Style, Living Room and Dining Area



Minimalistic Style, Indoor Swimming Pool Concept



Wine Room and Bar Concept



**One of the kitchen concepts for the villas
... and many more**



Contemporary Style, Bathroom Concept



Contemporary Style, Bathroom Concept

ADVANTAGES OF THIS PROJECT

FOR INVESTORS:

1. High yield, margin of profit is over 50% with minimum risk factor.
2. They can be the CLUB member free of charges.
3. The owners of the project will control everything personally.
4. The CLUB as a signature part of the investment project is one of the major marketing instruments for internal and external sales due to contacts and relationship of the CLUB Partners, Board Members and the St. Mark's Island name as part of the UNESCO world heritage site of Boko Kotor Bay.
5. The CLUB is the place for generating new ideas and new high yield projects when using connections of the CLUB members and its own investment office.
6. The CLUB unique design office allows the investors to get direct access to the resources of the products related to real estate and construction on special factory cost basis causing high yield of such projects.
7. The investor gets a well-organized design, construction, and management team for the CLUB project and for further real estate activities in different places.
8. Montenegro is today a magnet place for investors and clients for high-class projects as the number of sales, tourists and construction projects is going up. The lack of the land causes property prices to increase. Meanwhile, the high luxury segment has a niche on the market with a big gap for activity to jump to real luxury standards.
9. The benefit for the clients of this real estate project is also a major factor for the investor as a guarantee of low risk and good sales for the Villas.
10. Cultural and social status, image and reputation in the market will cause other projects in future.

FOR BUYERS:

1. The offered property has no analogues in the market for many reasons: turnkey and high-class interior design, high-class technology, custom made architecture different from the existing in the market, property market price, unique butler and concierge service, remarkably high security, private island location and a unique chance to be the

member of the Aristocratic & Business CLUB with its Sub-Clubs and all of this in the territory of the UNESCO WORLD HERITAGE SITE of Boko Kotor Bay. St. Mark's Island is the largest island on the Montenegrin coastline.

2. The owners of the project will partly live in the complex causing a sort of guarantee for the declared service, quality, and maintenance. Any complains might be addressed directly to the owners/shareholders.
3. Unique service with 5-star hotel: cleaning of property not only on arrival of owners, maintenance and repair, if necessary and many more.
4. Reasonable prices for property maintenance compared to other properties of similar level, despite the boutique class, thanks to the further CLUB activity.
5. Ability to use the CLUB House for private guests, dinners, parties, business negotiations etc.
6. High status of Villa neighbors, all of them are members of the CLUB and had therefore to qualify.
7. Access to investment-, charity-, museums-and art-projects of the CLUB to participate as partner or major/minor investor to have passive or active extra income.

Proposed INVESTMENT

Detailed valuation of cost, cash flow and time planning are available on request.

The Project is located on the highly exclusive private St. Mark's Island with 35 hectares of land in the community of Tivat, Boko Kotor Bay, Montenegro. On combined plots of 220,000 sqm, buildings with a total of 78,000 sqm are constructed. The Agricultural Organic Farm is not far away and has 100,000 sqm land. The CLUB House with 10,200 sqm, the Car & Bike Club with 1,200 sqm and the Beach & Sport Club with 10,200 sqm will be used together with the own Port/Harbour with 1,200 sqm for the Aristocratic & Business CLUB activities and as the service and maintenance center for the CLUB members and their villas.

The 40 private luxury villas and the four villas for the partners/shareholders are integrated in a wonderful tropical garden with a lot of trees which is surrounded by the UNESCO world heritage site of Kotor Bay. Furthermore, there are lovely fruit, herbs and flower gardens.

The 40 plots (4,000 – 5,000 sqm) with villas from 1,200 to 1,600 sqm each and additional covered and open terraces from 200 to 300 sqm have prices from € 16 million to € 19 million incl. the One Generation Membership (25 years) with a two-bedroom Suite in the CLUB House or a two-bedroom Suite in the Beach & Sport Club. Four plots (2,150 sqm) with villas of 650 sqm will be owned by the partners/shareholders.

All above sales prices are without VAT. Customers in Montenegro must pay VAT of 3% on land and 21 % on buildings. The indicated prices may differ, depending on sales according to the degree of readiness of the project. However, this will not negatively affect the profitability indicators, as prices will be adjusted upward by the time the construction and decoration are completed and the availability of villas comes to an end.

Investment needed from INVESTOR:	€ 250 million
Overall Investment:	€ 585 million
Net Sales Volume of villas:	€ 730 million
Gross Cash Profit on villa sales (before taxes):	€ 145 million

Profit Cash Distribution on villa sales: 75% for Investor, 25% for Partners, Project owners, Board

Investor's additional benefit is the free one generation membership (25 years), the free two-bedroom Suite lease in the CLUB house or in the Beach and Sport Club, and the 25% of the CLUB shares.

Investors total benefit is more than € 175 million.

General stages of the project

1. Investor concludes a preliminary investment agreement.
2. To reduce taxes, it is advisable that the owner of the real estate will be a newly created Montenegrin company. In the charter documents all conditions of the transaction, distribution of shares and shareholder rights will be spelled out based on a recommended Swiss holding structure.

3. Purchase of land:	2 to 3 months
4. Preparation of architectural plans for construction:	4 to 6 months
5. Obtaining of permits and licenses:	6 to 15 months
6. Construction period overall:	36 months
7- Overall project phase of the real estate development	48 - 60 months

RISK ANALYSIS: RISK FACTORS OF THE PROJECT

The risks factors are minimized for many reasons. The major protection instrument is The CLUB as the major marketing instrument. The CLUB may use most of its opportunities to attract a large community of aristocratic families and their internal circle of friends, relatives and business partners. The CLUB may use its other contacts to approach VIP lists of banks etc.

Two groups of risks are most typical for real estate investments - country risks and risks associated with a specific project.

COUNTRY RISKS

Country risks primarily include the likelihood of economic, political or social upheaval where the property is located.

1. Montenegro is in the reports of rating agencies stable and generally well known for its friendly tax system.

2. One of the economic factors of country risk is inflation.

The now high inflation is covered by a € 17 million “unexpected cost” reserve in the budget.

3. Another economic factor of country risk is associated with instability of the national currency. **For this project, the risk is not significant since most investments and sales are in Euros.**

4. Other economic factors - a decrease in GDP, a drop in production, a decrease in exports and a decrease in the purchasing power of the population. **However, these indicators are leveled out in this project due to the selected international target audience and are not critical.**

5. The country also includes socio-political risks. Montenegro is a region of constant and growing tourism. In addition, the region has no problems with migrants and is one of the safest places in Montenegro. The **political situation** also has a significant impact on investor behavior and their perception of risks. Socio-political and economic upheaval in a country can scare investors away from real estate market for a long time. **Montenegro, and the selected region especially is not a region with such risks. However, Montenegro is part of the NATO and the Kotor Bay and Tivat is a very safe region and well taken care due to the UNESCO control.**

RISKS OF THE PROJECT

This project relates to Added Value projects, the purpose of which is to create added value. The risk of such projects is there, but the profitability is also high - on average, 14 to 25% is a high profitability in this business sector. In our case, the profitability is much higher, which can significantly cover the risks. Nevertheless, we consider in the following the potential risks of the project itself:

1. The cost of land

Compared with the market price of St. Mark's Island, the Partners get the land with a significant discount. Considering its needs, a "private" location is required away from noisy places and, therefore, the island is the perfect place. **The price for the selected land was fixed with the owners and their representatives. There is no risk remaining.**

2. Construction may be delayed, or estimates exceeded

To reduce this risk, a well-known and reliable architect team was chosen, who has proven working well with preselected construction companies. These data will be presented separately and may be considered under contracts

of intent and preconditions. In addition, such agreements will contain fixed prices and high penalties for contractors. Other financial instruments such as Letter of Credit and/or Letter of Guarantee against strong terms will be used. In addition to this, the project owners (project organizers) create an on-site control office, which duplicates all the control actions of the architects.

A big part of the construction budget is the design work and the supply of decoration products and decoration materials by the project partners themselves through their local and foreign offices. They cover this risk personally to 100%.

The project includes an estimation based on the construction of luxury property such as St. Mark's Island or other areas with similar turnkey constructions. In our case, the CLUB design studio has long term relationship and experience with many Asian high-class suppliers or is even a shareholder of them. This allows us to control and reduce this risk.

In addition, the project shareholders and their own design studio will negotiate with all project suppliers special delivery conditions based on strict terms of L/C and/or Letter of Guarantee.

Therefore, this substantially eliminates the risk.

4. The sales price may be lower than planned

The main features of the project are two main indicators for the market, which have no analogues.

A) The project keeps market prices based on the high level of the property and the target audience. However, there are many more benefits the buyers get and these are unavailable in the market for the same price. These include turnkey luxury interior design, gated and highly secured CLUB area, CLUB membership, butler service, free Sub-Clubs and free food and nutrition from the own organic agricultural farm, etc.

B) Even if for psychological reasons sales discounts of up to 5% must be given, the profitability is still good.

5. Sales may go slower than planned

Potentially this risk exists. To prevent it, the following activities will be undertaken:

A) Internal sales using the contacts of the CLUB owners and their partners.

B) Real estate of this level is a niche segment in the market with a logical selling price, of which there are very few analogues. At least in the selected region such an analogue simply does not exist. Therefore, several large sales agencies, such as Night Frank, Barnes, Sotheby's, Christie's, and agencies of their level, will be connected to the project to attract the business elite to the CLUB.

C) Unique real estate (our niche category) is always in price and always in demand. Realistic prices, in addition to this, spur sales.

Therefore, the project, in principle, cannot be unprofitable and has little risk, since the rate of return is estimated **to be more than 50%**.

6. The risk of not obtaining a building permit (Permit Risk).

This risk to the project appeared before the start. There is only a theoretical risk of not obtaining a building permit as different negotiations with the authorities where already fulfilled and land in St. Mark's Island has all official documents.

Furthermore, the project organizers personally know the mayor, officials and ministers well.

STAGES OF THE PROJECT

1. Stage one: PRE-DEVELOPMENT

This stage is described in the detailed business plan. It includes:

- geological and archeological research, documentations, visualizations and general architectural plans, interior designs, and other materials for a complete understanding of the project for detailed decision making of investor and partners
- decision of the group on the specific implementation of the project with investor and partners
- structuring of the transaction, terms of collaboration between investor and partners.

2. Stage two: DEVELOPMENT and SALES

After the final approval of the investor, a working group will prepare all agreements with the investor and key parties of the project. At this point, final decisions are made:

- full involvement of the chosen architects, construction companies, legal advisers
- presentation of the project as final concept after adjustment and optimization by the local architects
- project and sales documentation
- general contractor and sub-contractor engagements
- coordination of all documentation, obtaining final licenses and other permits required to start construction
- construction start, parallel sales start
- start of Sub-Club investments
- finalizing of boards
- start of employee and management search, followed by specific training and education
- construction end and beginning of interior installation and decoration
- continuation of Sub-Club investments
- transfer of the CLUB facilities and Sub-Clubs to the CLUB management
- start of CLUB activities
- transfer of first villas to the new CLUB members
- Sub-Clubs finalized
- begin of repayment to investor
- transfer of the last villas to the new CLUB members-

3. Stage three: CLOSURE of the Real Estate Development

- report on the closure of the real estate development project
- first profit distribution
- final calculation of the project after retention period and final profit distribution

OWNER AND FOUNDER OF THE PROJECT

The managing partner and OWNER of the project is Al Sander Group, Spain with YPI, Cyprus.

**Information about the project initiators
Alexander Anisimov and HSH Prince George Yourievsky
are available upon request.**

* WEBSITE – www.investmentclub-spain.com

Concept, architecture, interior design and production – The Group Atelier of Design
www.Alexanders-collection.com

For full access to the websites, you need logins and private room passwords.