

SELFIBA

SPAIN REAL ESTATE INVESTMENTS



Information for investors

SELFIBA EUROPE

SPAIN - MALLORCA



INVEST IN SELFIBA NOW

A CONCEPT, THAT MAKES REAL ESTATE INVESTMENTS PROFITABLE ONCE AGAIN

Classic real estate funds acquire objects at market prices, participate in their profitability in the form of rental incomes, in order to then sell these - with the speculation of an increasing market price - at a profit. Thus the yields of the fund are generated with rental incomes as well as the expected value increase of the real estate.

If market prices fall, as has been the case in some regions in recent years, the sale of real estate is not possible or only at a loss. Decreasing rentals due to market conditions and vacancies reduce the expected profitability substantially or result in loss.

The SELFIBA concept is completely different. Here real estate is acquired well below the market price within the framework of refinancing measures (Sell & Finance Back). The seller of the real estate has a current liquidity requirement. In some cases law enforcement measures or foreclosure sale threaten.

SELFIBA offers the owners of private real estate and investment objects with acute liquidity requirement the optimal financing solution. The real estate is acquired by SELFIBA e.g. at the remaining collateral value. At the same time the owner has the option of repurchasing their real estate against a premium within a year.

SELFIBA



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www.selfiba.com

INSTEAD OF SPECULATION - A BUSINESS CONCEPT

CLEARLY HIGHER NET YIELDS THROUGH FAVOURABLE PURCHASE

In the context of the SELFIBA concept, interesting objects are acquired where the existing mortgage commitments (up to 40% of the market value is accepted) are settled. The seller is free of debt and possible, threatening coercive measures are averted with this concept. Furthermore, in individual cases further liquidity is made available for the seller.

In turn, the seller receives a repurchasing option for a period of one year during which **a premium of 8-20%** is agreed upon.

Should the seller not make use of the right of repurchase then SELFIBA puts the object on the market together with the leading Real Estate Partners.

As all objects are only acquired well below the market value, SELFIBA achieves **margins of 30-40%** for the selling transactions. These results are unique in the real estate industry!

To be able to purchase at suitable prices it is necessary to have good knowledge of the market. For this, not only is a very detailed knowledge of the real estate concerned necessary, but the local market and background which led to the respective sale situation as well.

All SELFIBA transaction partners have very good connections to **legal advisers, creditor banks** and **tax consultants**, whom SELFIBA recommend to their customers.

Contrary to classical real estate funds which speculatively assume a possible future increase in value, **SELFIBA focuses on the business concept of the best possible purchase.** In this way risks are minimised and the achieved profits are maximised sustainably.

In return, the sellers avoid unpleasant coercive measures and gain time - probably the most important factor in situations of this kind.

MALLORCA - A GROWING MARKET

The Balearic Island Mallorca offers extremely interesting investment opportunities within the framework of the SELFIBA model. In contrast to many other regions in Spain, the Balearic Islands, in particular Mallorca, are booming. No other Mediterranean island offers a comparable



infrastructure. More than 20 million tourists visit the sunny island every year.

Top quality real estate can now be purchased at 25-50% of the market value. In addition, there is an increasing demand from foreign investors. An ideal location for the SELFIBA concept!

Because of increased demand from Northern European and Russian investors, the real estate market has started to recover. In particular in the area of residential real estates and luxury homes, interesting properties, which SELFIBA is acquiring from bank inventories on unparalleled terms, are currently available.

Become a Mallorca investor now!

With SELFIBA you are not investing in an abstract financial asset. All of the real estate properties in the program are communicated to the shareholders once they are acquired and can, of course, be visited. This way you can convince yourself as a Mallorca investor of the quality of your investment at your next visit to Mallorca.

An overview of current projects can be found at www.real-estate.es.



PROPERTIES AND CRITERIA

Properties and Investment projects

SELFIBA has established clear criteria for projects it accepts. In general, conventional assessment criteria are applied, such as quality, return on rent, maintenance effort, location, and reusability.

Properties that require extensive renovation and partially completed properties are generally not admitted.

The amount of investment for individual projects is between 300 thousand and 5 million EURO.

Examples of Mallorca investments

Villa in Bendinat (prime location!)

Assessed market value:	2.900.000,00
SELFIBA purchase price:	1.200.000,00
Sales price after 6 months:	2.300.000,00
Cost of transaction:	230.000,00

Profit : **870.000,00**

Penthouse in Puerto Portals

Assessed market value:	1.400.000,00
SELFIBA purchase price: (from bank inventory)	750.000,00
Sales price after 12 months:	1.100.000,00
Cost of transaction:	110.000,00

Profit: **240.000,00**

Villa in Puerto Andratx

Assessed market value:	3.600.000,00
SELFIBA purchase price:	1.900.000,00
Repurchase by owner :	2.185.000,00
Cost of transaction:	20.000,00

Profit: **220.000,00**

(more examples at www.selfiba.com)

INVESTMENT OPPORTUNITIES FOR CO-INVESTORS

THE SELFIBA- BUSINESS MODEL FOR SMART INVESTORS

Participation in the holding

Private and institutional investors can directly participate in the SELFIBA holding corporation (Spanish holding). Up to 49% of the company shares are available.

Based on the current business plan with a total financing amount of 100 million EURO, the minimum participation is 1 million EURO.

The partners of the Holding participate proportionally in the overall success of the group. The number of company shareholders is limited to 20.

The medium-term plan is to place the SELFIBA Holding on the stock exchange in order to gain additional liquidity and international growth. Existing SELFIBA shareholders will receive preferred shares.

Investments in participations

Investors with a budget of over 50,000 EURO have the opportunity to co-invest in SELFIBA participations of the SELFIBA SPAIN corporation. The investors receive an above average fixed 4% interest rate for their contribution in the first year and **8% from the second year** on.

The term on investment is six years. After the sixth year, the investor can either **sell back his participations** or continue being invested.

Attractive bonus scenario

In addition to the fixed interest rate, after the second year the partners of the limited partnership receive a proportional bonus of 10% of the gains the holdings yielded when the business returns are positive.

PARTICIPATION OPPURTUNITIES FOR CO-INVESTORS

INDIVIDUAL AND CONVINCING

Joint venture project participation

A very special form of contribution is offered by SELFIBA in the context of a Joint-Venture with interested investors.

Investors can specifically participate **in individually selected projects** here. In this case, SELFIBA informs interested investors about current, interesting projects and implements these with the partner in an individual financing Joint-Venture.

In the process, **SELFIBA takes care of all legal and formal processes**, such as the purchase, the repurchase or the resale of the projects.

With a Joint-Venture- commitment, SELFIBA investors receive a distribution of **up to 50% of the profit** gained apart from the repayment of their investments, and at that, right after completion of the project.

Participation data for partners

Securing the investments with a land register entry and comparable rights

Short term: 6 years from investment by repurchase option

8% fixed interest rate starting from the second year with quarterly payment

High capital gain

Approx. 140% total return flow prior to taxes for a minimum participation of 100,000.00 Euro plus a premium of 5%

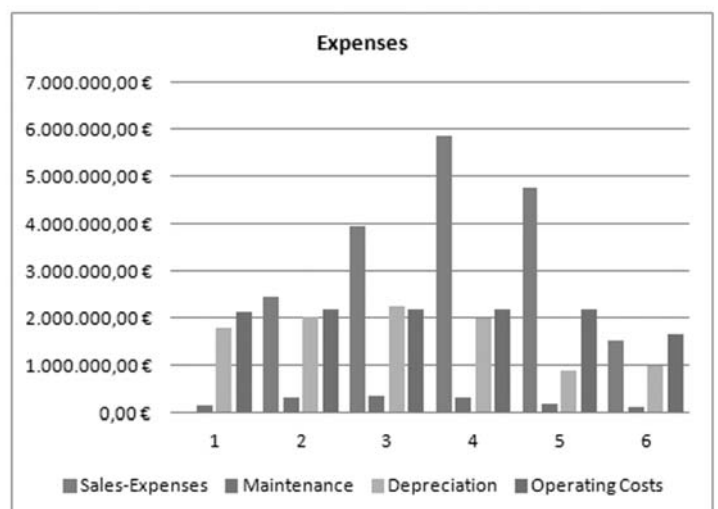
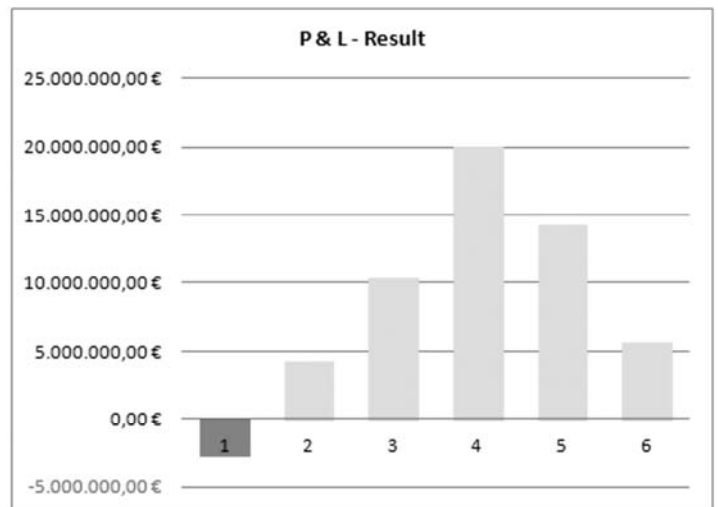
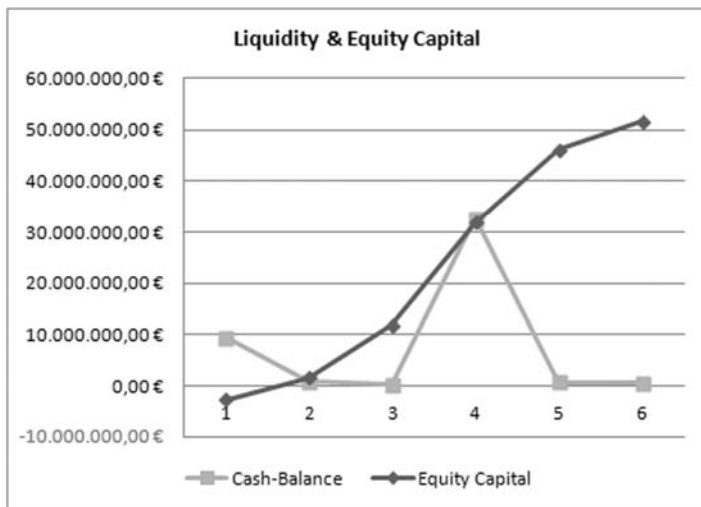
Individual project-related participation is possible with profit-sharing

Highest transparency through publication of all transactions and costs to the investors

THE SELFIBA BUSINESS PLAN

High growth potential with the lowest risk

The SELFIBA Business Plan takes different financing scenarios into consideration. During the relevant planning, a total **investment volume of 100 million EURO** over 5 to 6 years is assumed. During this, the following must be taken into account; with this model, similar to the system of a closed fund, all investments in the 6th year are reimbursed to the KG partners in full where appropriate reserves are formed. The start of the operational implementation occurs from a deposited capital of 5 million EURO. Further information for planning is provided for interested investors in the Executive Summary on request.



Co-operation partners for properties

BBVA

Santander

Solbank / Banco Sabadell

BMN

BANKIA

BARCLAYS

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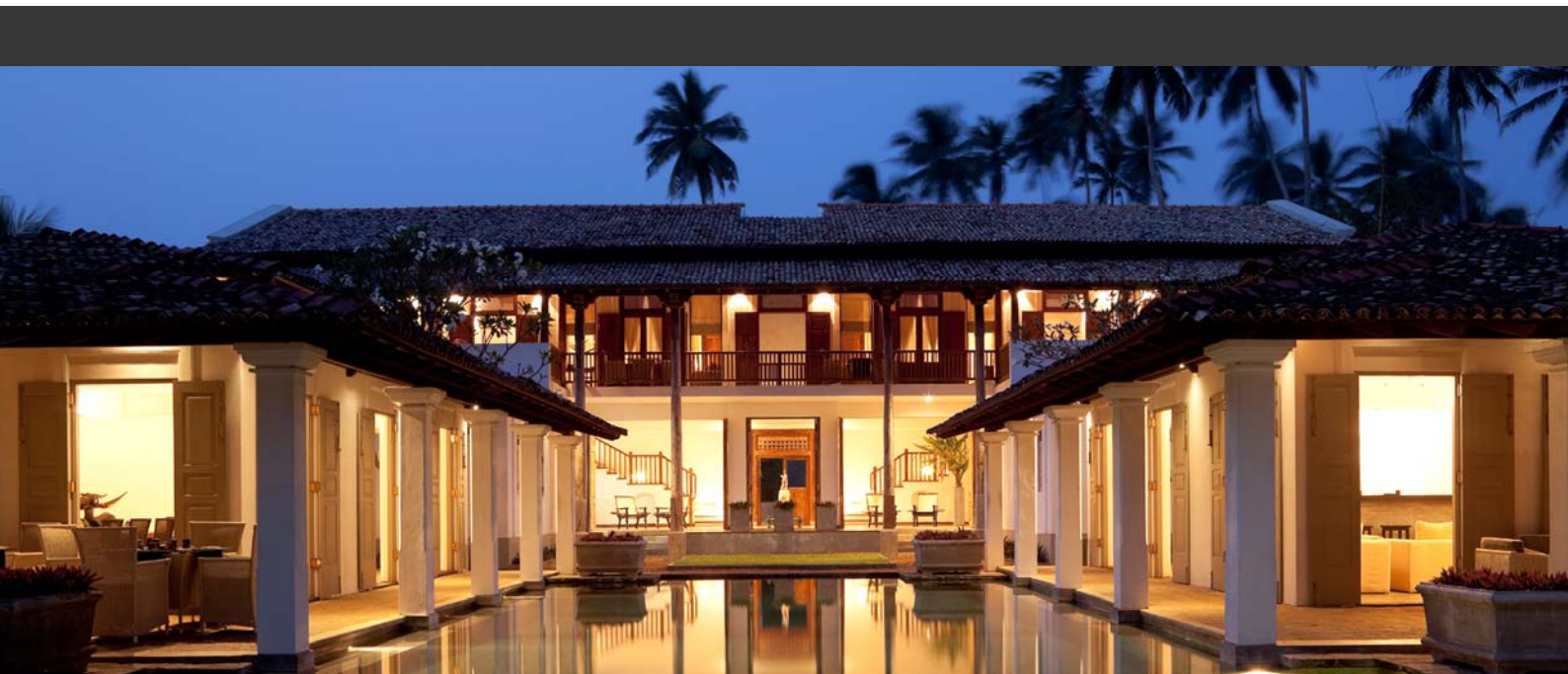
BANKINTER ...

The next steps...

Interested investors receive further information concerning SELFIBA, subscription forms, periods and selling partners under the web address www.selfiba.com.

SELFIBA EUROPE

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**Management of legal, audit and
funds in Spain:**

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