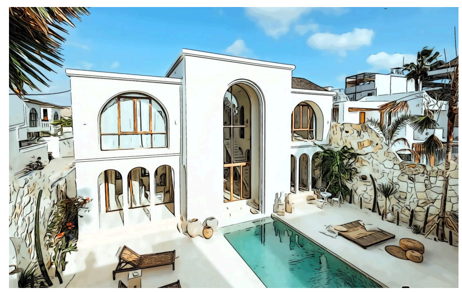
SHUR

Synergy Hub Universal Residencies

❦ FULL POTENTIAL LIVING ❦



Executive Summary

Project Name, Location, and Structure

The project name is S.H.U.R., which stands for Synergy Hub Universal Residencies. SHUR is a residency model: people pay once for a lifetime right to live at a centre, and the centre is held in stewardship rather than owned. It fuses a well-built community of homes, shared facilities and a working restaurant with a way of holding property that removes ownership, and therefore removes the pressure that drives a price up. The first development is in a highly desirable bioregion of southern Costa Rica. The model is built to repeat, and sites in Mexico, Bali and Brazil have been scouted for later centres.

Project Overview (type of development, scope, goals)

The project builds communities of sixteen homes in natural and renewable materials, each around a shared restaurant, event space, pool, gym, co-working space and gardens, with the first centre serving as an Innovation Centre. The core product is a **Residency Right**, spoken of as a **Spot**: a lifetime right to be a resident somewhere in the network, for three, six, nine or twelve months of every year, that comes with a size of home and never with a particular house. Eight of the sixteen homes in each centre are placed as Spots, and those eight placements are priced to pay for the whole centre. The other eight homes are kept by the community; two of them are replaced by a six-room guesthouse. Their stays are the shared economy that runs the centre and funds what comes next. The goal is a working model of regeneration that stands on its own and can be repeated anywhere.

Mission Statement

To build places where people live together well, at cost, without anyone owning them, and to show that this can be done in the open with ordinary banks, ordinary builders and ordinary law.

Key Highlights

A centre is paid for at eight placements, and from then on it carries no debt. A resident pays once, at a price that never goes up, for the rest of their life, and is repaid what they have not used if they leave. Nothing anyone holds appreciates, nothing pays a return, and nothing is distributed to any person, which is what lets the price hold for the next resident and what makes the model checkable rather than a matter of trust. The centre's shared economy, filled by word of mouth and never by public listing, covers operations and leaves a surplus every year for the community fund.

Summary of Financial Projections

One centre costs **$3,904,603** to bring to opening, with materials and labour set 15% above the 2023 plan and land counted at $300,000. The eight placed Spots carry it: from **$242,500** for a studio to **$776,100** for a four-bedroom home, for the full year, for life. Once open, the shared economy leaves the community fund **$273,799** in the first year and **$381,656** a year after that at 75% occupancy, or **$261,656** a year if retreats and programmes bring in nothing. Three centres cost **$11,713,810**. The five-year projection is set for one centre, and the three-centre figures are three times that.

Funding Requirements

The total projected development cost for three centres is $11,713,810, made up of land ($900,000), sixteen homes and a guesthouse per centre, shared buildings, grounds, equipment, permits, pre-opening payroll and working capital, plus finance cost during the build and a reserve. It is funded by a build loan drawn as the work proceeds and repaid from the Spot placements, together with contributions from people who want the centres to exist, made as loans on their own terms or as gifts. No equity is offered. Where placements arrive after opening, the balance of the build loan stays as a term loan carried by the shared economy; the lender view in the financial plan shows the coverage at eight, six, four and two placements. (See the attached financial statements and workbook.)

Project Description

Legal Structure and Holding

Two rules are fixed, and the legal forms that carry them are being settled with counsel in each country.

- **Land is held separately from the money that operates on it.** One entity holds the land; once the land is paid off, the documents that hold it are written so that it stays held (the transfer lock and purpose clause in the drafting templates for counsel). A separate operating entity runs the centre: it holds the buildings, carries the build loan, takes the Spot placements, employs the staff and pays the bills. A ground lease between the two is the control instrument, and the deciding question it answers for a lender is what can be taken if things go wrong: the buildings and the leasehold, never the land.
- **Money enters only as a loan or as a gift.** Never as equity. There are no shares, no member-owners, no stakeholders and no votes attached to money. Nothing is distributed to any person, and if the whole thing wound up nothing would go to any individual. Surplus is never privately distributed.

The founding nonprofit, Green Earth Vision, a 501(c)(3), is the project's sponsor and sits above the operating entity as an interim arrangement until a centre exists and a purpose entity of the project's own replaces it. Whether it remains the top layer, and in what form, is a question for counsel, as is the choice of entity in Costa Rica. The residency lines are written for counsel to work from: the purpose clause, the transfer lock, the ground lease, the block-only golden share, the Spot agreement and the residency agreement, with every name, number and jurisdiction deliberately blank.

> Nothing in this plan is legal, tax or financial advice. The entity, the jurisdiction and the holding structure are not settled, and every item marked for counsel is an open question, not a decision.

Asset and Revenue Model

The model is built for low-risk, stable operation, which is what makes it lendable.

- **Land held in stewardship.** Real property is held by the purpose layer, separate from the operating entity, and is not carried on the operating entity's balance sheet. This separates the land from operating risk and from the lender's recourse, and it is the reason the price of a Spot does not climb: the asset underneath it is never sold.
- **Revenue.** The operating entity's income comes from three lines: Spot placements, which are the primary line and pay for the centre; the stays in the community's own homes and guesthouse, which run the centre; and retreats and programmes, held by donation and not needed for the centre to run. The restaurant runs at cost. Residents' unused months placed with others, and the difference received each time a resident leaves and a new one arrives, are real income and are deliberately left out of the projections.

History and Background

The foundation of this project is rooted in the life's work and vision of its founder, Eric Roberts. Roberts began developing the core concept in 2017, driven by a desire to create a new paradigm for collective living. His untimely passing in 2020 left a void, but it also spurred his partner and a dedicated team to honour his legacy.

In the years following, Josh Pasmore took the lead, guiding the project from concept to a comprehensive, actionable plan. Under his stewardship the team has introduced several critical enhancements to the original model: a community governance framework that decides without owners (ACT); agreements that replace hierarchy; a shared funding pool; a synergy matching system that helps aligned people find each other; and the settled definition of what a resident holds, with the language and the drafting templates that go with it. To secure the ideal environments for the first communities, the team has conducted extensive reconnaissance across Bali, Costa Rica, Mexico and Brazil, and has identified several viable sites that align with the vision and operational needs.

Vision and Mission

The overarching vision is to pioneer a thrive-able model of regeneration that is applicable globally: a place organised around stewardship, access and shared responsibility that stays practical and lives alongside ordinary banks, builders and law. The mission is to shift the way people pay for somewhere to live, away from debt and speculation and toward local thrive-ability and bioregional success. The project is founded on the principle that pooled effort meets retreat-style living: people who want a place to exist put in together, in the open, and live in what they built.

Core Values

Sustainability, regeneration and innovation, with an emphasis on natural and renewable materials; community and collaboration, shown in the synergy matching system and in the rule that everything left over is reinvested in the common areas; and a fixed line that money never turns into authority or access.

Unique Selling Points

The primary distinction is the Residency Right, which redefines what a person holds: from a static asset that must appreciate to a mobile, lifetime right to live somewhere in the network, at one price that never goes up. Three features carry it.

- **Holistic Infrastructure.** Fully integrated communities with shared infrastructure and event-ready spaces, eliminating private, redundant assets. Most homes have no kitchen: one restaurant serves the centre. Everything a resident needs is within walking distance.
- **Curated Community.** The synergy matching system aligns residents with people, places and events that resonate with their values, and every resident goes through the same conversation and matching before placement. A community that works is the product.
- **Governance without owners.** Decisions run through a written process, ACT, rather than through ownership or hierarchy: everyone affected has a say, a reasoned no carries weight, silence is never consent, and roles are scoped and revocable. This empowers residents to take part in the evolution of the community and keeps money from becoming control.

Location and Market Position

The first project is located in a highly sought-after bioregion of southern Costa Rica, a top destination for wellness and eco-conscious living. The project answers the growing demand for nature-aligned living with permanence, at the front of a trend that conventional developments serve only with ownership. It also draws on the increasing number of Americans moving abroad: recent data show over 5.5 million living overseas, many considering a move for a better quality of life and work-life balance.

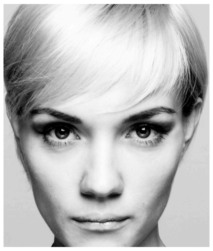
Bios of Key Team Members

Josh Pasmore · Development Manager

As a successful property developer, Josh has a talent for seeing the big picture, with a keen eye for opportunity and the ability to think outside the box. With a business background in land development, business and property loans, project plan funding, project coordination and planning, agreement fields, matching systems, team building and systems design, and whole-systems networking, Josh helps organisations build trust, coherence and a clear roadmap for shared ventures. This knowledge is critical in this venture.

Ian Michael Herbert · VP of Strategic Development

A visionary project designer and founder of Holos Global Inc., an innovative eco-resort and regenerative community development initiative in Costa Rica. With a Master's in Counseling Psychology and formal training in sustainable design and eco-resort development, he brings over twenty years of experience leading transformative projects around the world. His portfolio includes the expansion of renowned centres such as the Esalen Institute and Chena Hot Springs, as well as the design of intentional communities and wellness-oriented ecovillages in the Diamante Valley. He combines expertise in ecological architecture, biomimicry and facilitative leadership to guide the creation of environments that foster personal healing, cultural renewal and planetary regeneration.



Veronika Roberts · Finance and Administration

With a double degree in financial management and years of experience managing and growing funds for her clients, Veronika is an essential and committed team member. Her extensive knowledge of both property and financial markets gives the project a steady hand on its books, and her commitment is long lived: she is a founding participant in what is being built here.

Jeff Breese · Civil Engineer

A licensed civil engineer and seasoned business leader with over thirty years of experience across civil infrastructure, public works and private-sector development. He has successfully founded and scaled engineering firms, led national business development strategies and overseen hundreds of large-scale design and construction projects across education, municipalities, athletics and commercial development. Jeff is known for his rare combination of technical excellence, entrepreneurial vision and a deep understanding of client relationships and market expansion.

Jon Caldwell · Financial Resources

As a seasoned finance industry professional, Jon brings over twenty-five years of expertise in credit analysis, business financing and capital formation. As a certified credit analyst, he specialises in determining bankability and developing strategic pathways to secure funding. He has assisted hundreds of entrepreneurs in properly structuring their businesses and securing the financing needed to turn their passions into thriving enterprises. He prioritises long-term success and community impact over immediate monetary gain, believing that businesses should contribute meaningfully to humanity's advancement toward a sustainable future.

Milestones

This timeline outlines the critical steps in the development, from a foundational concept to a project ready to build.

- **2017: Initial Concept.** Founder Eric Roberts begins developing the core principles of community-centred, retreat-style living paid for together.
- **2020 to 2023: Transition of Leadership.** Following the unexpected passing of Eric Roberts, his partner Josh Pasmore upholds stewardship, ensuring the vision is carried forward with continuity and dedication.
- **2023 to 2024: Framework Development.** Two years spent expanding the original concept: the community governance framework, the shared funding pool and the synergy matching system, which are the core innovations that differentiate the model; and extensive reconnaissance across several countries to assess viability, secure partnerships and identify parcels of land.
- **2025: First Plan and First Interest.** A business plan and a residency page go out. Interested parties come forward.
- **2026: The Model Settled.** What a resident holds is defined once and written down; the language is fixed; the drafting templates for counsel are written; the resident application is built and running as a preview at shurliving.org; this project plan replaces the 2025 business plan.
- **Next: Counsel, Land, Build.** Counsel settles the entity and the holding structure in the first jurisdiction; land is secured; the build begins. Building takes about six months to two years from the day land is secured and ready to build on.

Market Analysis

Industry Overview

The residential market is undergoing a significant transformation, driven by a convergence of demand for permanence and a global shift toward wellness-aligned living. The project is positioned at the intersection of these two high-growth movements, and it offers them something conventional development does not: a home for life that is not tied to a mortgage, a market or a single house.

Residential Trends in the Bioregion

The residential market in the target bioregion of Costa Rica is experiencing robust growth, reflecting a broader trend of foreign settlement and lifestyle migration. The country's political stability and reputation for environmental stewardship have made it a prime destination. Demand for sustainable development is pronounced and growing: buyers and renters increasingly prioritise green building, renewable energy and conservation, and the project answers that demand directly with a purpose-built, regenerative community. Land prices in the region have risen steadily; this matters to the project as a cost to secure land early, not as a source of value to residents, since nothing a resident holds appreciates.

Wellness Tourism Market

The wellness economy is a powerhouse and wellness tourism is its fastest-growing segment. The global wellness tourism market is a multi-billion-dollar industry, projected to keep growing at double-digit rates through the next decade, and its customers typically spend more per trip than the average international traveller. The shift toward wellness is a response to rising stress, burnout and a desire for self-improvement: people seek authentic, purpose-driven ways of living that integrate health and well-being into daily life, moving from a lifestyle of distraction to one of alignment. The project provides a permanent answer to that need, which distinguishes it from temporary wellness retreats and resorts.


Target Market Profile

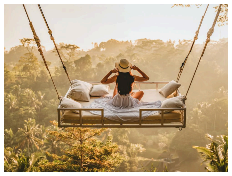
The target market is defined not just by demographics but by a shared set of values and a decision about how to live. Three overlapping segments are served.

- **Primary: the LOHAS consumer.** The Lifestyles of Health and Sustainability segment, valued at over $355 billion in the United States alone, is defined by a deep commitment to personal wellness, environmental stewardship and social responsibility. Within it, world leaders, change-makers and solutionaries are the ideal residents: entrepreneurs, social innovators and purpose-driven professionals who actively contribute to a community's culture of innovation and collaboration, and who want time, space and like-minded company to reinvent how they live and work.
- **Digital nomads and eco-conscious travellers.** A growing demographic defined by location independence and a desire for authentic, regenerative experience. What they lack is permanence and community; the project provides both, with the freedom to move between centres.
- **People who have decided not to own.** Families and individuals who would rather pay once for the rest of their life than rent by the year at a number that rises, or carry a mortgage against a market.

Bali, Brazil and Costa Rica in the News

No. 1 Bali, Indonesia. Southeast Asia's popular tropical paradise takes the top spot, thanks to a wide range of tourism activities catering to nature, wellness and active pursuits. The island also has very competitive average hotel pricing for stays in the coming months. *Source: travelpulse.com*

Costa Rica is a living postcard: an eco-paradise where lush rainforests, waterfalls and wildlife create a dreamlike backdrop. This bioregion, known for its healing energy and conscious community, is the perfect place to experience traditional crafts, farm-to-table cuisine, or recharge through yoga and nature-based wellness practices. *Source: tripadvisor.com*



Indonesia's hotel industry may see a record amount of investment and consolidation among its main players next year. More than 1.7 million foreign tourists arrived in Indonesia in the first eight months of this year, up from a meagre 0.08 million in the same period last year. *Source: jakartaglobe.id*

Alto Paraíso de Goiás is renowned for its incomparable landscapes and waterfalls, which attract visitors from all over the world who come looking for a mystical experience. *Source: visitbrasil.com*

Market Size and Growth Potential

Three high-growth segments converge in Costa Rica, the initial target market. **Wellness and eco-tourism:** a global market valued at roughly $1.2 trillion in 2025 and projected to pass $3 trillion by 2035, with Costa Rica consistently among the top destinations. **Location-independent work:** a global population estimated at over 40 million in 2025, a substantial share of it seeking permanent relocation and community, with Costa Rica offering favourable visa policies. **Residential demand in the bioregion:** strong and rising, driven by foreign settlement and by demand for sustainable, high-quality living. The project sits where the three meet, and it offers the one thing none of the three markets currently provides: a permanent, community-based home that does not require ownership.

Competitive Landscape

The project operates in an environment that includes conventional developers and high-end hospitality, and it is a different product from both.

Against ownership. A conventional home is a static asset: its price is set by what everyone in the chain expects it to be worth later, and the buyer pays that expectation up front, plus a mortgage, property tax, maintenance, insurance and closing costs. A Spot removes the expectation and, with it, the climb: one price, paid once, for life, somewhere in the network, with nothing to sell on and nothing to maintain alone.

Against high-end rentals. The target region is saturated with boutique hotels and luxury villa rentals commanding $250 to $800 a night and more, serving a transient market. The project does not compete for that customer. It offers a long-term, stable living solution with a sense of belonging and permanence, a different product in a different category.

Against timeshares. A timeshare sells weeks in a specific resort at a price that carries its own selling cost, with a rising annual fee, a resale market that usually returns less than was paid, and a management company above the holder. A Spot is months of every year, for life, not tied to a building, at cost, with no yearly fee, nothing to resell and nobody above the residents.

Against intentional communities and co-living. SHUR requires no shared beliefs or identity; it is a coordination structure. There is no property-owner class as in an HOA, no shares, member-owners or votes as in a cooperative of any kind, and full personal autonomy.

Key differentiators: mobility across the network as the primary moat; a curated community through the synergy matching system and collective governance, which no competitor offers; shared infrastructure and premium services that deliver a full retreat-centre life for a fraction of the cost of private property; and a focus on how people live, not only where.

Regulatory and Zoning Considerations

The successful execution of large-scale, sustainable development in Costa Rica requires a nuanced understanding of a complex regulatory environment. The team has proactively addressed this by engaging key stakeholders to streamline permitting and de-risk the timeline.

- **Proactive Government Engagement.** The team, led by Josh Pasmore, has established a direct and collaborative working relationship with the Minister of Sustainability and other relevant municipal authorities, aligning the project's goals with the government's priorities for eco-friendly, sustainable development, and with the national agenda for environmental and social progress, namely "Dia Uno", a plan made by team member Javier Francisco Ortiz in alliance with the government and local tribes for a sustainable Costa Rica.
- **Strategic Builder Partnership.** A strategic alliance with Juan Castro, one of Costa Rica's largest and most experienced builders, provides unparalleled expertise in the local construction and permitting landscape and reduces the risk of unexpected delays.
- **Streamlined Permitting.** By leveraging strong relationships with the landowner and key officials, certain preliminary permits and studies can be initiated ahead of the final land purchase, which accelerates the timeline, identifies regulatory hurdles early and keeps plans compliant from the outset.
- **Funding in stages.** Because the timeline depends on approvals, funding is requested in strategic, incremental stages, so that secured capital is allocated to permit costs and land negotiations first and the project is de-risked until approvals are in place and it is ready to build.

SWOT Analysis

- **Strengths (internal).** A first-of-its-kind residency model that removes ownership and, with it, price inflation. A centre that is paid for at eight placements and carries no debt thereafter. A shared economy that runs the centre without fees on residents. Experienced leadership with a track record of complex projects.
- **Weaknesses (internal).** Market reception risk: an innovative and unconventional model can be slower to adopt. The legal structure is not yet settled in any jurisdiction. Nothing is built.
- **Opportunities (external).** The dramatic upswing in demand for permanence and wellness-aligned living in the bioregion. Land in the region that can still be secured. A model that repeats: every centre that works makes the next easier.
- **Threats (external).** Competition from established boutique accommodation. Regulatory delay. A lender unwilling to accept the transfer of land to stewardship once paid off, which is why that question goes to counsel before any loan is signed. Market adoption risk, mitigated by the interested parties already engaged.

Project Overview (Development Specific)

Type of Property / Development

The project is a development of villa communities, with the first site centred around an Innovation Centre. There will be three themed centres in the initial bioregion, including an Adventure Centre and a Family Centre. Each centre is sixteen homes in eight sizes, from studio to four bedrooms, each size built twice: one placed with a resident as a Spot and one kept by the community. Two of the community homes are replaced by a six-room guesthouse. Most homes have no kitchen; one restaurant serves the centre. The design focuses on multi-use centres that provide a variety of services and amenities beyond housing.

Home	m²	Kitchen	Build cost	Placed as a Spot	Kept by the community	Full-year Spot price
Studio	45	no	$41,400	one	one	$242,500
One bedroom	60	no	$55,200	one	one	$315,300
One bedroom plus	75	no	$69,000	one	one	$375,900
Two bedroom	90	no	$82,800	one	one	$436,500
Two bedroom plus	105	yes	$96,600	one	one	$497,200
Three bedroom	130	yes	$119,600	one	one	$594,200
Three bedroom plus	150	yes	$138,000	one		$666,900
Four bedroom	180	yes	$165,600	one		$776,100
Guesthouse, six rooms	240	no	$220,800		one	
Total homes	**1075**		**$989,000**	**8**	**7 (6 homes + guesthouse)**	**$3,904,600**

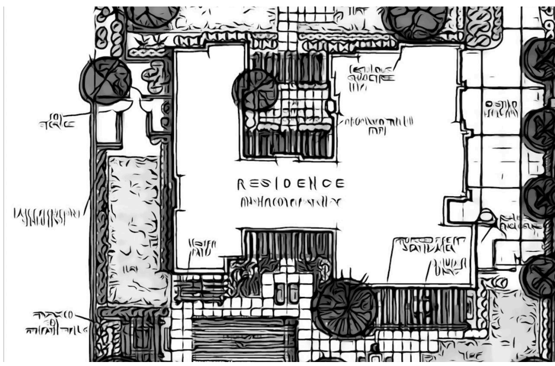
Build cost is the 2023 plan's $800 a square metre for homes, raised 15% to $920. Sizes are working sizes for costing; the architect sets the final plans once the site is known. Spot prices are explained in the Pricing section.

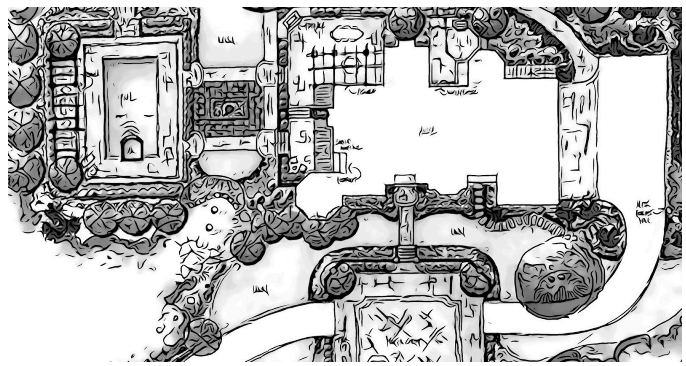
Site Details

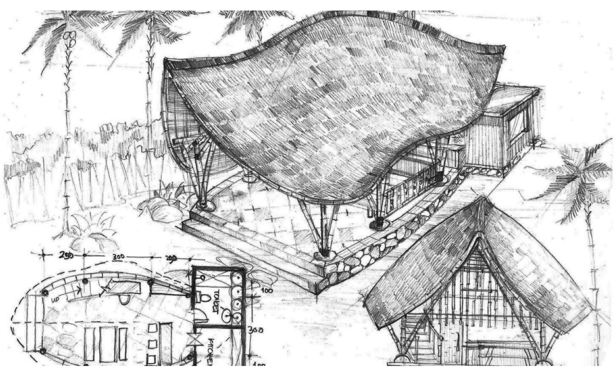
The initial project is strategically located in the southern Costa Rica bioregion, an area renowned for its lush natural landscapes and its position at the heart of the country's wellness and ecotourism sectors. The region, which includes key areas such as Tinamaste, Dominical and the Osa Peninsula, was selected for its high demand among the target market, its accessibility to natural attractions and local communities, and its environmental integrity, with protected status and rich biodiversity that align with the mission of regenerative development. Foundational land partnerships have been explored in Costa Rica, Baja Mexico and Bali. The specific parcels are subject to final due diligence and are not public, and no site is chosen.

Design and Features

The homes are constructed with natural and renewable materials such as bamboo and aircrete and are beautifully designed with modern conveniences. On-site amenities for residents include a restaurant, event space, pool, gym, co-working space and multipurpose rooms. The initial concept drawings for the studio and one-bedroom designs, while drafted, are not final until the exact location is known; at that point structural engineer Jeff Breese prepares exact site plans. A significant portion of the total property is reserved for sustainable agriculture and open green space.







Timeline / Development Phases

The development uses a phased approach, with the first phase building three centres simultaneously in the same bioregion, because the costs are nearly identical and the team, builders and permits are shared. Building takes about six months to two years from the day land is secured and ready to build on; there is no land yet, so no date is promised. Following the placement of the first centres, the plan is to acquire and build a further three to five centres in other identified locations, deciding from there how quickly to expand. The project does not expand further than maintains its life of synergy and coherence.

Partnerships and Contractors

- **Land.** Foundational agreements explored for future sites in Costa Rica, Bali and Baja Mexico, giving a scalable pipeline while due diligence is conducted.

- **Finding residents.** By word of mouth, webinars, the SHUR site and the resident application. There are no sales agents and nothing is placed off-plan through brokers; residents are placed after a conversation and the matching process.
- **Construction.** A vetted network of high-quality builders and contractors in each initial location. In Costa Rica and Bali, teams are ready to mobilise; in Mexico, the local partner brings their own trusted teams.

Environmental and Sustainability Factors

The project is committed to sustainability and regeneration, using natural and local materials such as bamboo and aircrete. Pool systems use ionised filtration and on-site cleaning products are non-toxic. On-site organic gardens supply produce for residents. Everything left over is reinvested in the common areas and infrastructure that benefit all residents, and a share of operating income is set aside in a capital reserve for major repairs and future upgrades.

Marketing and Placement Strategy

Branding and Positioning

SHUR's branding is "Full Potential Living", positioning the project as the innovator in a home for life without ownership: a lifetime right to live somewhere in a network of regenerative centres, at one price that never goes up. Webinars have been run with a 20% capture rate and will be run again as needed.

Placement Approach

Residents are placed, not sold to. The approach is direct: webinars, social media, frequent updates and videos of the build, the SHUR site and the resident application, and above all word of mouth from the people already involved. Every prospective resident goes through the same conversation and the synergy matching process before placement. The community's own homes and guesthouse are filled by word of mouth, friends and family, and are never listed on a public booking platform; residents may not list their homes either. This is not a restriction on demand: it is what keeps the centre a community rather than a resort.

Pricing Strategy

A Spot is priced at cost with nothing added on top. The eight placed Spots in a centre together pay for the whole centre; each is priced by the size of home it comes with, on the market's relationship between size and price rather than a straight per-square-metre line, because larger homes build cheaper per metre and carry a larger share of the land. A studio is the base and a four-bedroom home is 3.2 times a studio. Prices do not move: everyone starts at the same original price and costs are covered against those prices, never by raising them. There is no discount, because a discount would be paid by another resident. At cost is not the same as cheap: the price is what it cost to build, and it can be a substantial number.

Home size a Spot comes with	12 months a year	9 months	6 months	3 months
Studio	$242,500	$181,900	$121,300	$60,600
One bedroom	$315,300	$236,500	$157,700	$78,800
One bedroom plus	$375,900	$281,900	$188,000	$94,000
Two bedroom	$436,500	$327,400	$218,300	$109,100
Two bedroom plus	$497,200	$372,900	$248,600	$124,300
Three bedroom	$594,200	$445,700	$297,100	$148,600
Three bedroom plus	$666,900	$500,200	$333,500	$166,700
Four bedroom	$776,100	$582,100	$388,100	$194,000
Total, the eight placed	**$3,904,600**			

A three-month block is a quarter of the full-year price, rounded to the nearest hundred. Blocks stack: 3, 6, 9 or 12 months a year, for life. For comparison, the 2023 plan priced a full year in a studio at $225,000 for a centre projected at $2,968,000; the new price covers a centre that includes the community's own homes and a reserve.

Channels

- **Content and social media.** High-quality content telling the story of the build, the model and the way of living, building a community rather than advertising to one.
- **Community-driven placement.** Word-of-mouth referral is expected to drive most placements; it already produced the interested parties engaged with the first centres.

- **Events and presentations.** Targeted online and in-person events and webinars offering a deep dive into the vision and direct engagement with prospective residents.
- **Digital advertising**, as a backup, through the founding nonprofit's existing channels, for brand awareness and a waiting list.

The Shared Economy: Operational Income

The community's six homes and the six-room guesthouse are the centre's operating income. Rates are carried from the 2023 plan's room rates, rounded; occupancy is set at 60% in the first year open and 75% from the second, the industry standard, although the team expects higher.

Community home	Nightly rate	A year at 60% (first year open)	A year at 75% (from the second year)
Studio	$110	$24,090	$30,112
One bedroom	$160	$35,040	$43,800
One bedroom plus	$190	$41,610	$52,012
Two bedroom	$260	$56,940	$71,175
Two bedroom plus	$300	$65,700	$82,125
Three bedroom	$380	$83,220	$104,025
Guesthouse, six rooms (six rooms)	$95 a room	$124,830	$156,038
Total stays		**$431,430**	**$539,288**

Retreats and programmes are held by donation and are built around the mission of teaching and demonstrating the way of living; the plan carries them at $10,000 a month and shows the result both with and without them, because the centre does not depend on them. The restaurant runs at cost and passes through.

Lead Generation and Qualification

Leads arrive from word of mouth, content and events. Each enters a structured conversation designed to establish alignment with the community's values: initial contact, a webinar that gives a full understanding of the project and answers every question, and the synergy matching process, already in use, which vets for alignment with the community's core values. The rigour of this process is a fundamental part of the model, not a sales step: a community that works is the product, and it works only when the people in it are aligned.

Operations Plan

Project Management Structure

The project is managed by a core team of four dedicated members, ensuring streamlined decision-making and efficient execution of all phases. A parallel team of four is engaged from the start to oversee future growth, integrated into the initial set-up and operations through a formal training and knowledge-transfer process, so that a fully prepared team is ready for the first expansion. Managing members learn both the agreements and social aspects of the community and the physical needs of a centre; there is a repeatable process for this as the network grows.

Daily Operations

Residents have the run of the centre's services, which are covered by the shared economy rather than by a fee on residents: wi-fi throughout; daily cleaning, morning or afternoon, with non-toxic products made on site; gardeners who tend the edible gardens each morning and stock the members' market stall; pool maintenance with ionised filtration; the restaurant, at cost, with delivery to the home for the price of the food; and childcare for a few hours a day, with more available at a charge.

Supply Chain and Materials

Construction uses natural and renewable materials, bamboo and aircrete, sourced for minimal environmental impact and durability, integrating local processes and materials to support the regional economy. The restaurant and market draw on the property's edible gardens, promoting a self-sufficient, circular model. Initial partnerships for key raw materials are established, and a dedicated supply-chain team forms as the network expands.

Permits and Compliance

The financial plan allocates funds for all necessary permits and building approval fees. While the standard permit approval process in Costa Rica can take up to twelve months, the team's relationships with government officials are positioned to streamline it. Because the overall timeline depends on approvals, funding is requested in strategic, incremental stages so that secured capital covers permit costs and land negotiations first.

Maintenance and Long-term Operations

The model is built for the long term. A maintenance schedule keeps every structure and amenity sound; a reserve is set aside at opening and topped up from the shared economy for major repairs and upgrades; and the community fund, which receives everything left over, is directed by the residents of the centre that earned it, toward that centre's own expansion, spaces and needs first.

Management and Organisation

Organisational Chart

The organisational structure is flat and collaborative. Key team members report to the Development Manager during the build, and community-based decisions run through the written decision process, ACT, in which residents take part. Operations start with James Pasmore as Regional Manager; the first team is trained so that it can manage new centres on its own after initial set-up. Roles are scoped and revocable: each covers a named piece of work, can be handed back or taken back, and carries no say outside it.

Team Members: Builders

DIAS · Custom home and sustainable builder

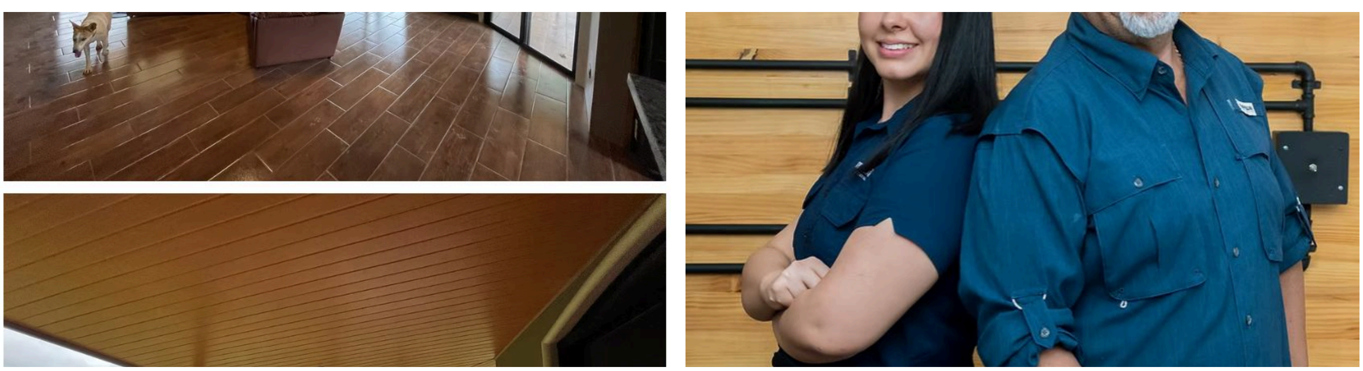
Dias is an architect and home builder able to assist in the area. His company, Sasaba, holds a strong local reputation for quality and integrity. He has designed and built over thirty custom homes throughout the region, and the craftsmanship and care he brings to each build are deeply aligned with SHUR values.

Chiko Wirahadi · Principal Architect

An architect who intimately understands bamboo and its extraordinary organic nature. Chiko has worked on highly prestigious projects, and having him on the team brings a level of professionalism and knowledge to the designs, and ultimately the structures, that is second to none.

Techogar

Local to the Tinamaste bioregion, with a proven track record of building a variety of homes from bamboo to concrete. The main infrastructure is planned in concrete by Techogar, with separate crews filling in bamboo structures where needed.



Our builders and craftsmen. People who have grown up in the bamboo forests: modest, happy, hard-working masters of their craft, who make even the most complex undertaking feel simple and straightforward. They are pictured here at work on a range of bamboo playgrounds.

Human Resources Plan

The team is a strategic asset that directly shapes the resident experience. Recruitment is multi-channel and mission-aligned: local sourcing first, to build strong ties, support the local economy and secure people with invaluable knowledge of the region and its culture; and targeted outreach through sustainability-focused networks and professional associations for experience in regenerative living, hospitality and community management. Following initial team training, operational staff are lean: two on-site operations managers responsible for all on-site activities and community relations, overseeing administrative and service personnel and local craftsmen. Retention rests on reciprocity, opportunities across an expanding network of centres, and a culture of appreciation and empowerment.

Financial Plan

Every figure below comes from the attached workbook, *SHUR project plan numbers*, where each input is named with its source and every other number is a formula. The 2023 plan and financials are the base; materials and labour are raised 15% and land is counted at $300,000 a centre, both by decision of the project lead, September 2026. The five-year projection is built for one centre; the three-centre figures are three times it.

Start-up Costs / Development Budget

Start-up costs, one centre	USD
Land	$300,000
Sixteen homes and the guesthouse	$1,453,600
Community buildings (restaurant, event space, pool, gym, co-working)	$977,500
Grounds and gardens	$152,708
Septic	$27,600
Equipment and furnishing	$155,000
Renewable energy	$50,000
Permits, licences and approvals	$30,000
Company formation and set-up	$15,000
Organisational costs	$15,000
Pre-opening payroll and administration	$400,000
Start-up marketing and education	$20,000
Working capital at opening	$50,000
Subtotal	$3,646,408
Finance cost during the build	$127,624
Reserve set aside at opening	$130,570
Total, one centre	**$3,904,603**

The subtotal is the 2023 plan's list of purchases per centre with materials and labour raised 15%. The finance cost is the interest on the build loan while it is drawn, assuming it is drawn evenly over a twelve-month build at 7%. The reserve is 5% of the building cost, set aside at opening. Three centres: $11,713,810. The 2023 plan projected $2,968,000 per centre and $8,904,000 for three.

Revenue Model

Three lines. **Spot placements:** the primary line, $3,904,600 per centre for the eight placed Spots, paid once, during the build. **The shared economy:** the stays in the six community homes and the six-room guesthouse, projected at $539,288 a year from the second year open at 75% occupancy. **Retreats and programmes:** by donation, carried at $120,000 a year and not relied on. The restaurant runs at cost. Not counted, on purpose: residents' unused months placed with others (the centre's half is real income), and the difference the community fund receives each time a resident leaves and a new one arrives at the original price. Both are left out as the 2023 plan left them out.

Projected Profit and Loss Statement

There is no profit in this model; the bottom line is what is left for the community fund. Year one is the build. From year two the centre carries no debt.

One centre	Year 1 (build)	Year 2	Year 3	Year 4	Year 5	Years 2 to 5
Spot placements	$3,904,603	$0	$0	$0	$0	$0
Occupancy of the community homes		60%	75%	75%	75%	
Stays in the six community homes	$0	$306,600	$383,250	$383,250	$383,250	$1,456,350
Stays in the guesthouse	$0	$124,830	$156,038	$156,038	$156,038	$592,942
Retreats and programmes, by donation	$0	$120,000	$120,000	$120,000	$120,000	$480,000
Restaurant, at cost	$0	$328,500	$328,500	$328,500	$328,500	$1,314,000
Total income	**$3,904,603**	**$879,931**	**$987,788**	**$987,788**	**$987,788**	**$3,843,295**
Building the centre	$3,646,408	$0	$0	$0	$0	$0
Loan interest during the build	$127,624	$0	$0	$0	$0	$0
Reserve set aside	$130,570	$0	$0	$0	$0	$0
Wages	$0	$168,000	$168,000	$168,000	$168,000	$672,000
Payroll taxes and benefits	$0	$20,832	$20,832	$20,832	$20,832	$83,328
Utilities	$0	$10,800	$10,800	$10,800	$10,800	$43,200
Repairs, supplies and other	$0	$54,000	$54,000	$54,000	$54,000	$216,000
Marketing	$0	$18,000	$18,000	$18,000	$18,000	$72,000
Accounting and legal	$0	$6,000	$6,000	$6,000	$6,000	$24,000
Restaurant food and kitchen, at cost	$0	$328,500	$328,500	$328,500	$328,500	$1,314,000
Total expenses	**$3,904,603**	**$606,132**	**$606,132**	**$606,132**	**$606,132**	**$2,424,528**
Net, to the community fund	**$0**	**$273,799**	**$381,656**	**$381,656**	**$381,656**	**$1,418,767**
Net if retreats bring in nothing	**$0**	**$153,799**	**$261,656**	**$261,656**	**$261,656**	**$938,767**
Community fund, running total	$0	$273,799	$655,455	$1,037,111	$1,418,767	
Depreciation, books only (30 years)	$0	$87,047	$87,047	$87,047	$87,047	$348,188

Cash Flow Projections

The build loan is drawn as the work proceeds and repaid from the Spot placements as they arrive, so that by opening, with eight placed, the centre is debt-free and the reserve is funded. Where placements arrive after opening, the balance stays as a term loan and is carried by the shared economy (see the lender view below).

One centre	Year 1 (build)	Year 2	Year 3	Year 4	Year 5
Beginning cash	0	$0	$273,799	$655,455	$1,037,111
Spot placements	$3,904,600	0	0	0	0
Shared economy and programmes	0	$879,931	$987,788	$987,788	$987,788
Operating outflows	0	$-606,132	$-606,132	$-606,132	$-606,132
Land and construction	$-3,646,408	0	0	0	0
Build loan drawn	$3,774,033	0	0	0	0
Build loan repaid, with interest	$-3,774,033	0	0	0	0
Reserve set aside	$-130,570	0	0	0	0
Net cash flow	**$0**	**$273,799**	**$381,656**	**$381,656**	**$381,656**
Ending cash (community fund)	$0	$273,799	$655,455	$1,037,111	$1,418,767

Balance Sheet

The balance sheet is deliberately simple. The operating entity holds the buildings, equipment and cash; the land is held by the purpose layer, off the operating entity's balance sheet, which keeps the operating profile lean and the land out of reach of operating risk. The one obligation the model carries is shown as a memo line: what residents would be repaid if they left. It is funded by the incoming resident's placement at the original price, never from the entity's own cash, and it winds down evenly over thirty years as residents live there.

One centre, at year end, with eight placed	Year 1	Year 2	Year 3	Year 4	Year 5
Cash: reserve and community fund	$130,570	$404,369	$786,025	$1,167,682	$1,549,338
Land, at cost, held in stewardship	$300,000	$300,000	$300,000	$300,000	$300,000
Buildings and grounds, at cost less depreciation	$2,611,408	$2,524,362	$2,437,315	$2,350,268	$2,263,221
Equipment and renewable energy	$205,000	$205,000	$205,000	$205,000	$205,000
Total assets	**$3,246,979**	**$3,433,731**	**$3,728,340**	**$4,022,949**	**$4,317,558**
Build loan	0	0	0	0	0
Net assets, held for the community	**$3,246,979**	**$3,433,731**	**$3,728,340**	**$4,022,949**	**$4,317,558**
Memo: what residents would be repaid if all eight left, funded by the incoming residents' placements, winding down over 30 years	$3,904,603	$3,774,450	$3,644,296	$3,514,143	$3,383,989

Break-even Analysis

A centre breaks even at eight placements. The price is set so that half the homes pay for all of them, and everything after that is the shared economy. Once open, the shared economy covers operating costs of about $277,632 a year (restaurant pass-through excluded) with a surplus of $261,656 a year before any retreat income.

Lender View

If fewer than eight Spots are placed by opening, the balance of the build loan stays as a term loan. The table shows what is left and what covers it, at 15 years and 7%, against the shared-economy surplus with retreats excluded.

Placements at opening	Loan left at opening	Yearly payment, 15 years at 7%	Covered by the shared economy (retreats excluded)
8 of eight placed by opening	$0	none	none needed
6 of eight placed by opening	$976,151	$107,176	2.4 times
4 of eight placed by opening	$1,952,302	$214,352	1.2 times
2 of eight placed by opening	$2,928,452	$321,528	0.8 times

The operating entity's accounts are to be set up with two named signers, so that no single signature moves money. This is stated as what will be set up at account opening, not as a control that exists today.

Funding Sources

Development is funded by a build loan to the operating entity, drawn against progress and repaid from placements, and by contributions from people who want the centres to exist, each documented as a loan on that person's own terms or as a gift. No equity is offered, no return is promised on any contribution, and no contribution buys governance or access. Where a parcel costs more than the $300,000 counted, the difference is added to the build loan and repaid the same way. The land becomes commons once it is paid off; while it is being paid off it carries the debt, and nothing of the community's is pledged for it.

> Two questions for counsel before any loan is signed: whether the lender accepts the transfer of the land to stewardship once it is paid off, since many loans accelerate on a transfer of title; and whether the stewardship entity may hold a mortgage in the jurisdiction.

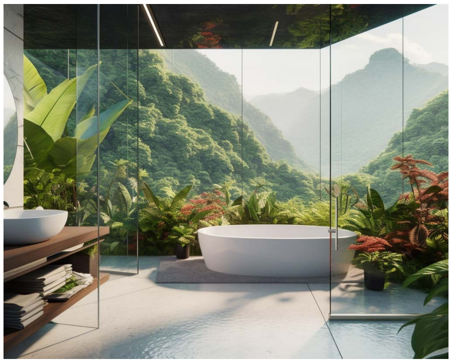
Continuity and Wind-down

After the first centres are placed and running, the community fund and the next round of placements fund the next three to five centres. If a single centre does not work, a resident's Spot is not tied to it, so a centre closing is a move rather than a loss. If the whole thing wound up, nothing would go to any individual; nobody holds a piece to be bought out. Residents are repaid what they have not used in the ordinary way, when a new resident is placed, and anyone can leave at any time, which means nobody has to stay in order to protect what they put in.

Appendices

Architectural Plans and Renderings

Conceptual plans are made, and the architect is ready to provide full renderings as soon as the funding is gathered and the exact land secured. For now the documents give a clear picture of the style of the first centres. Style and layouts will be updated with residents' feedback once the first centres are lived in; future centres will fit the needs of their residents, the cost, the local abundant sustainable materials and the building styles of their bioregion.



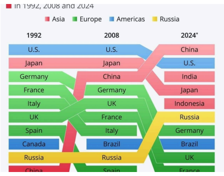
Maps, Surveys and Legal Documents

The drafting templates counsel works from exist: the purpose and non-distribution clauses, the transfer lock, the ground lease, the block-only golden share, the Spot agreement and the residency agreement, with every name, number and jurisdiction blank until counsel and the site are settled. Building licences, permits and leases follow the land.

Interested Parties

There are interested parties already, and some have signed a paper of commitment. Nothing has been taken from anyone and nothing is official until the model is settled with counsel, which is what this plan is for.

Indonesia's Innovation Centre

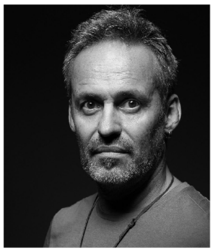


Indonesia has climbed the ladder in recent years to become a fast competitor for the world's biggest economies. Large sums of capital have been committed here by world leaders across the centuries, and the project's goal is to help steward that progress by giving world leaders, change-makers, tribal elders and solutionaries a place to come together, using new social technologies developed to solve global challenges efficiently and effectively. *Source: World Bank and IMF*

Locations to Consider for Rolling Out Communities

Chefchaouen, Morocco
Dornach, Switzerland
Alto Paraíso, Brazil
Siem Reap, Cambodia**
Orgiva, Spain
Phuket, Thailand**
Istanbul, Turkey
Osa Peninsula, Costa Rica
Porto, Portugal**
Hanoi, Vietnam**
Ibiza, Spain**
Budapest, Hungary
Prague, Czech Republic**
Davao, Philippines**
Queenstown, New Zealand**
Glastonbury, England
Goa, India
Zanzibar, Tanzania
Cartagena, Colombia**
Panajachel, Guatemala
Vancouver, Canada**
Bingin Beach, Bali
Cusco, Peru
Raglan, New Zealand
Zagreb, Croatia
El Bolsón, Argentina
Oaxaca, Mexico**
Chiang Mai, Thailand**
Christiania, Denmark
Thessaloniki, Greece**
Kathmandu, Nepal
Santiago, Chile**
Quito, Ecuador**
Sedona, Arizona
Tallinn, Estonia**

** digital nomad hotspots



Special Thanks: Eric Roberts, Development Manager

Eric Roberts was a key foundation in the SHUR concepts. We are bringing forth his life's work into the future and keeping a special honorary position for him as a founder, contributor and heart-led solutionary who is with us every step of the way on our journey forward in re-mapping our shared futures and following our guidance in being the change we want to see in the world. With honour and gratitude.

Contact Details

Contact name: Josh Pasmore · Phone: +1 737 326 8707 · WhatsApp: +62 813 3716 1441 · Website: **shurliving.org**