



ROI

Real Opportunity  
Investments

# Villa Financing Overview

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# VILLA FINANCING OVERVIEW

Our villa financing option is designed to allow buyers to secure a property with a smaller upfront investment. The remainder of the purchase price is paid off using the rental income generated by the villa.

## 40% DEPOSIT

Payable within 14 days  
of signing the contract.

## BALANCE PAYMENT

The remaining 60% is paid directly  
from the villa's net rental returns  
after operating expenses.

### OPERATING EXPENSES BREAKDOWN (33% TOTAL):

- 25% Management Fee  
(includes cleaning and staff salaries)
- 5% Electricity
- 1% Body Corporate
- 1% Laundry/Linen
- 0.5% Insurance
- 0.5% Miscellaneous (e.g. linen replacement)

### MANDATORY SINKING FUND:

5% of rental returns are set aside for a maintenance reserve. This fund helps cover unforeseen repairs or future upgrades and ensures your villa is always in excellent condition. Once your villa is fully repaid, you may opt to liquidate any unused portion of the sinking fund.



# IS FINANCING A GOOD OPTION?

Yes. Financing opens the door for investors who may not have the full capital required to purchase wholesale. While wholesale purchasing offers the lowest cost, financing provides access to ownership with a manageable entry point.

Financing is a larger overall cost than buying wholesale, as it includes a built-in finance margin. This is a once-off agreed value with no interest charges or monthly repayment fees. Refer to the Villa Price Guide document for detailed figures.

The financing model is vendor-based and does not require any loan applications. Approval is granted by the developer upon receipt of your 40% deposit.

Forecasts indicate that most villas are fully paid off within 4 to 5 years from rental income returns. This model allows you to own a villa that effectively pays for itself, with no further out-of-pocket costs beyond the initial deposit.

Please refer to the financial forecast document for expected rental yields and return on investment (ROI).





# ACT NOW

Early-stage investors typically achieve capital gains of 50-80% within the first 12 months. Be part of Indonesia's next luxury tourism success story. Contact us to review proven results from our successfully sold-out projects.



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