



# Investment Proposal for the development of **HORIZON PALACE SMART WELLNESS RESORT, LANGKAWI**



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A member company of



**IFP ADVISORS GROUP**

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# KEY TEAM MEMBERS

## Key Members:



### [Yasni Dato' Mohamad Yusof](#)

CEO, [TrisM Kontrak Sdn Bhd](#) & [IFPADVISORS GROUP](#)

### [IDr Monie Mohariff](#)

Executive Director, [TrisM Kontrak Sdn Bhd](#); Principal, [MZ DesignConsultancy](#)



### [Dr Mahender Singh](#)

Former Rector and CEO, [Malaysia Institute for Supply Chain Innovation \(MISI\)](#);  
Former Executive Director, [Massachusetts Institute of Technology](#), USA.

### [Dato' Dr Syed Abdul Aziz Syed Zin Benyahya](#)

Medical Director, [Medical Air Ambulance by Prima Air under HM Group](#);  
Country Medical Consultant to [Elo Water \(M\) Sdn Bhd](#).



### [Gobaind Naidu](#)

VP Strategy, [Sgomiv Technology Sdn Bhd](#) & [Nodrad Sdn Bhd](#).



# OUR VISION

- **TrisM Kontrak Sdn Bhd (“TRISM”)** proposes to build a cluster of state of the art, conceptually **SMART international wellness (retirement) resort** with an **Islamic option** on the island of **Langkawi** with an objective of attracting international clientele.
- The thrust of the project is to create an abode of peace for senior citizens hailing from **the Middle East ( 中 东 ), Asia, European countries, USA and up-market segment of Malaysian society**. The resort will be at par with the reputed brands of retirement villages in the USA and England as well as other countries of EU.
- An environment of all embracing care marks the proposed resort. Added feature of our proposed retirement community is the touch of fabled Malaysian hospitality



# OUR INVITATION FOR INVESTMENT

- **TRISM would like to invite selected like-minded investors to participate with us** by investing in this **SMART International Wellness Resort** project based on the following information:-
  - To raise **RM30 million** by offering up to **40% stake**
    - RM1 million = 1.33%
    - RM30 million = 40%
- The balance 60% is retained by TRISM & the founding key members whereby the shareholding of the new investors will be formalized via a Special Purpose Vehicle (SPV) and/or a Shareholders Agreement.
- We expect an **immediate ROI** on the new capital injection upon completion of the development plan and conversion of the title to commercial status
- The project can be **100% funded** by [Ministry of Tourism Arts and Culture \(MOTAC\)](#)'s Tourism Development soft loans (up to RM100 million) besides other government initiated funding such as TERAS grant under TERAJU, grants from [UKAS](#), [Northern Corridor Investment Authority \(NCIA\)](#), [Malaysia Digital Economy Corporation \(MDEC\)](#) and the conventional banking funding if necessary.





# FUND UTILIZATION

## RM6 Million

- Working capital over the next 1 year and development plan expenditure (professional fees, land title sub-divide and related land acquisition costs and interest, assessment, submission fees for Development Order etc.)
- Preliminary marketing expenses
  - Setting up sample show houses/units using the imported Wonder Stones from Turkey
  - Registration of Wonder Stones with relevant authorities as approved green building materials to be used and qualified for MESTECC Green Building Material incentives etc.
  - Expenses in relation to SMART Home sourcing and applications and other expenditures deemed fit and proper.

## RM24 Million

- This funds will be placed in the bank under the HPSRR Sdn Bhd with the 40% investor (or major shareholder among the 40%) to be appointed on board and as a joint signatory (ies).
- With the approximately 18.6% balance funds as capital on standby, we shall apply for government grants under UKAS, NCIA and MDEC before we cover the balance with government soft loans under Tourism Development Infrastructure Fund (TDIF) or Tourism Infrastructure Funds (TIF) between 4-6% interest per annum.

- We shall apply first for the **15% Grant of TERAS under TERAJU** (from the project cost) which will inject the cash in flow of the project by additional RM19.2 million, hence bringing the total to approximately RM43.2 million (about 33.75% of the GDC).
- Based on the approximate RM43.2 million cash in hand, we now have more than the minimum 20% “own capital” needed to qualify for the **MOTAC’s TIF soft loan**. In addition, we are also applying for the IR 4.0 and Sustainable Development **soft loans at 2%** whereby all these financial incentives are being disbursed through Bank Pembangunan Malaysian Berhad (BPMB). Based on our projected cash flow, these loans can be fully payable upon 5 years of the project commencement i.e. from the completion of the project with merely 82 units of the Horizon Palace Resort (HPSWR) upon being taken up by the targeted affluent retirees/ residents.



# UNIQUE VALUE PROPOSITION

- We are working with a former professor from [Massachusetts Institute of Technology, US \(MIT\)](#) for the implementation of **SMART Home applications** as well as the [MDEC](#) for grants and possible full financing since this project will eventually put Malaysia on the world map.
- The building development plans to use a special building material imported from Turkey which we call [“Wonder Stones”](#) that not only provides for a sustainable and livable environment (cooling inside and insulated against outside heat), but it also produces positive ions/energy for the body to “recharge faster”.
  - Part of the amount raised will be utilized for the business development and registration process of the Wonder Stones which will include the fire rated approval with Jabatan Bomba, SIRIM, CIDB and other relevant bodies/authorities.
- We are forming a strategic alliance with [ELO Mart Pte Ltd](#) to incorporate the usage of [ELO Water](#) and [ELO Bath/ELO Spa therapy](#) as part of the facility contents and programs which will make it the only one of its kind in the world (<http://www.facebook.com/elowaterofficial>)



# MITI & MESTECC

- Throughout the development process, TRISM will be dealing a lot with imported goods, namely the Wonder Stones from Turkey, and seek to get exclusive rights as the sole supply and install partner for the Wonder Stones business in Malaysia and the whole of Asia.
- Wonder Stones are in line with the sustainable development and green development policies where we can also tap incentives under the [Ministry of Energy, Science, Technology, Environment & Climate Change \(MESTECC\)](#) such as the [Green Building Compliant \(GBI\)](#) & also [Efficient Energy \(EE\) Incentive](#).
- We will also be importing ELO Water from Singapore and eventually plan to have ELO Bath & Spa at the resort.
- [The Ministry of International Trade and Industry \(MITI\)](#) will be playing a huge role in facilitating the bureaucratic process of international trade.
- With MITI's help, TRISM can contribute to the economy in the following ways:
  - Attract international clientele
  - Contribute to boosting the tourism and hospitality industry in Langkawi
  - Create job opportunities
  - Bringing in Wonder Stones from Turkey and train the local talents (human development capital) via our strategic alliances with local colleges providing vocational training and courses in Stone Masonry instead of the normal welding, electrical, automotive and many other common skills which eventually will be replaced by machines.



# KEY SUCCESS FACTORS

## FIRST MOVER ADVANTAGES

International Retirement Resort is a new and soon to be fast growing industry in Malaysia but we will be the only one in the world with the SMART Home features.

Only 2 main players with different target market in the country.

Location advantage and unique development plan using The Wonder Stones.

Incorporation of ELO water and ELO Bath therapy as unique value added.

Malaysian Ringgit is weaker against major foreign currencies.

Optional bilingual religious/ Quranic classes.

## LOCATION

Langkawi is one of the top tourist destinations.

Naturally beautiful, offering a relaxed lifestyle.

Easy accessibility to other parts of exciting places both by sea and air, including its international airport.

Duty free benefits especially on imported/luxury cars as well as on chocolates, tobacco & liquors.

*Low cost of living and huge upside potentials to commence any property investment*

## LIFESTYLE

Luxury and extravagance at an affordable price.

Relaxed and simple lifestyle with plenty of activities whereby everyday is a holiday.

Being a tourist spot offers plenty of activities.

Resident Medical Consultant at the premises (24 hours)

Resident 'Ustaz' and funeral management system for both Muslims and Non-Muslims

# MALAYSIA – LEADING RETIREMENT LOCATION IN ASIA

- The annual [Global Retirement Index for 2018](#), which has been published by International Living magazine for 26 years, named Malaysia as a **great place to retire** because of the widely spoken nature of English, cheap rent, natural environment and diverse local cuisine.
- Able to live “extravagantly” on **US\$2,500 per month including rent**.
- *“it’s a **gastronomic delight**, and the street food here is hands down the best in Asia.”*  
- International Living, 2018
- More than 878 islands to choose from and in close proximity to Thailand.
- A good mix of metropolitan and beautiful rainforests in South East Asia.
- The **medical benefits** of living in Malaysia for seniors are also highlighted by International Living: *“When you compare surgery prices between the US and Malaysia, the benefits are obvious.”*



# GROWING REQUIREMENT FOR RETIREMENT VILLAGES

- The demand for retirement villages in Malaysia can only go up in view of the **increasing number of senior citizens** in need of a home to live out their golden years.
- **In the next three years, one in 10 Malaysians will be aged 60 and above.** By 2040, the ratio is projected to be one in five Malaysians
- Malaysians are living longer; the **average life expectancy for Malaysian women being 77 years and 72 for men.**
- More senior citizens are **living alone** or with their spouses only, based on a report on population aging by the International Council on Management of Population Programed and the International Planned Parenthood Federation.
- The proportion of older adults living alone in Malaysia **spiked from 5.1% in 2004 to 9% in 2014, with women more likely to live by themselves compared to men.**
- There are currently about four retirement villages nationwide.
- Differing from nursing homes for residents who require more care, a retirement village mainly caters to more independent senior citizens



## PROPERTY TAKE

# Retirement living a feasible sub-sector

> Malaysia's aged population is expected to grow to 9.9% in 2020, and 20% in 2040

BY EVA YEONG  
evay@enr.com

**KUALA LUMPUR:** As Malaysia's aging population expands, retirement living is a market that property developers should look into, said CBRE-WTM managing director Pao Gee Joo.

In 2016, the size of Malaysia's aged population was 7.9% or 2.5 million people and this is expected to grow to 9.9% or 3.4 million in 2020, and expand further to about 20% in 2040.

"Interestingly, by the year 2020, we are going to have about 3.4 million of aging population. If we translate that into couples, that would mean we would require around 1.7 million units of retirement homes."

"Assuming 2% of them can afford to pay this, it is still a reasonable number for developers to look into. Perhaps this is the market we need to look at," he said at the Sales and Marketing Conference held last month.

Pao, who spoke about residential property trends, said that retirement living is feasible in Malaysia due to its uniqueness, reasonable cost of living and quality, as well as its open door attitude.

"In terms of uniqueness of our country, we are very rich and diverse in culture, and we have very much a low language barrier. I think probably more than 2% of our population converse in English. I think that are very crucial for us to attract foreigners to come in," he said.

Besides culture and language, Malaysia also has vast offerings for leisure activities with a good mix of nature and urban areas, luxury and recreational options.

Pao noted Malaysia's quality healthcare and education systems, as well as reliable infrastructure, utilities and telecommunication services.

"Also, I think our cost of living is relatively much cheaper than some of the



countries in other parts of the world," he added.

In terms of Malaysia's open door policy, he said foreigners could transfer their pension funds or savings into Malaysia without being taxed.

Foreigners are also allowed to own a property here and they could take advantage of the Malaysia My Second Home programme, which is an option for long-term residency.

"Of course, there are always challenges, among them social acceptance. We Asians still believe in living with the extended family," said Pao.

While social acceptance could take a longer time, especially in Asian communities, the number of aged population at present has yet to make up a significant demand that would make

economies of scale to support such a specialised sub-sector.

However, he believes retirement living is something that needs to be addressed now, as the next generation moves on and the next generation, also known as millennials, is very mobile, always on the move and are pretty much "global citizens."

Retirement living would likely need to be complemented by healthcare-related offerings, thus possibly to find arrangements with healthcare providers as essential requirements of such projects.

"The challenge of selling a retirement home is that it has to be cash-based as most retirees are past the prime age for loan financing. In view of this, retirement living properties on rental basis hold better prospects than those on sale basis," he added.

New gov't's affordable housing plans will go far if implemented right: HBA

# LANGKAWI

- **Langkawi** is an archipelago made up of 99 islands on Malaysia's west coast. Surrounded by turquoise sea, the interior of the main island is a mixture of picturesque paddy fields and jungle-clad hills.
- Langkawi's **blossoming tourism industry** is largely due to its **tax-free status** where luxury imported cars and motorbikes can be purchased at a much cheaper price offering the "lifestyle of the rich and famous".
- Langkawi is also popular amongst travelling nature enthusiasts and adventure-seekers due to its **rich landscape of untouched rainforests and exotic wildlife**.
- The island is especially recognized for its **excellent diving spots** and this tropical gem hides a treasure trove of other exciting **holiday opportunities**.
- Langkawi's on-going and expanding **general hospital** has very good facilities and services available for all. It accepts all walk-in patients seeking medical attention, from simple ailments to emergencies. There are also **private clinics** available throughout the island besides **air ambulance services providing emergency evacuation via aero plane and helicopter**.
- There are about 5% (3,000) expats living in Langkawi.



# THE MALAYSIAN GOVERNMENT ANNOUNCED FIVE PROJECTS WORTH RM1.315 BIL FOR LANGKAWI

17th February, 2018

- The government announced an allocation of RM1.315 billion for the implementation of five new federal government funded projects under the 11th Malaysia Plan (11MP):
  - Construction of an additional building for Langkawi Hospital - RM500mil.
  - Quarters for health ministry staff - RM135mil.
  - New fire and rescue station as well as quarters at Padang Matsirat - RM30mil.
  - Upgrading of Jalan Bulatan Lapangan Terbang – Pulapol Langkawi – RM 50mil.
  - A project to address water supply problems – RM 600mil





# THE LOCATION





# PROMINENT LANDMARKS

5km from General Hospital  
Langkawi

7km to 99 East Golf Club, Jalan  
Bukit Malut, Langkawi

8km to Langkawi International  
Airport

10km to Pantai Chenang,  
Langkawi

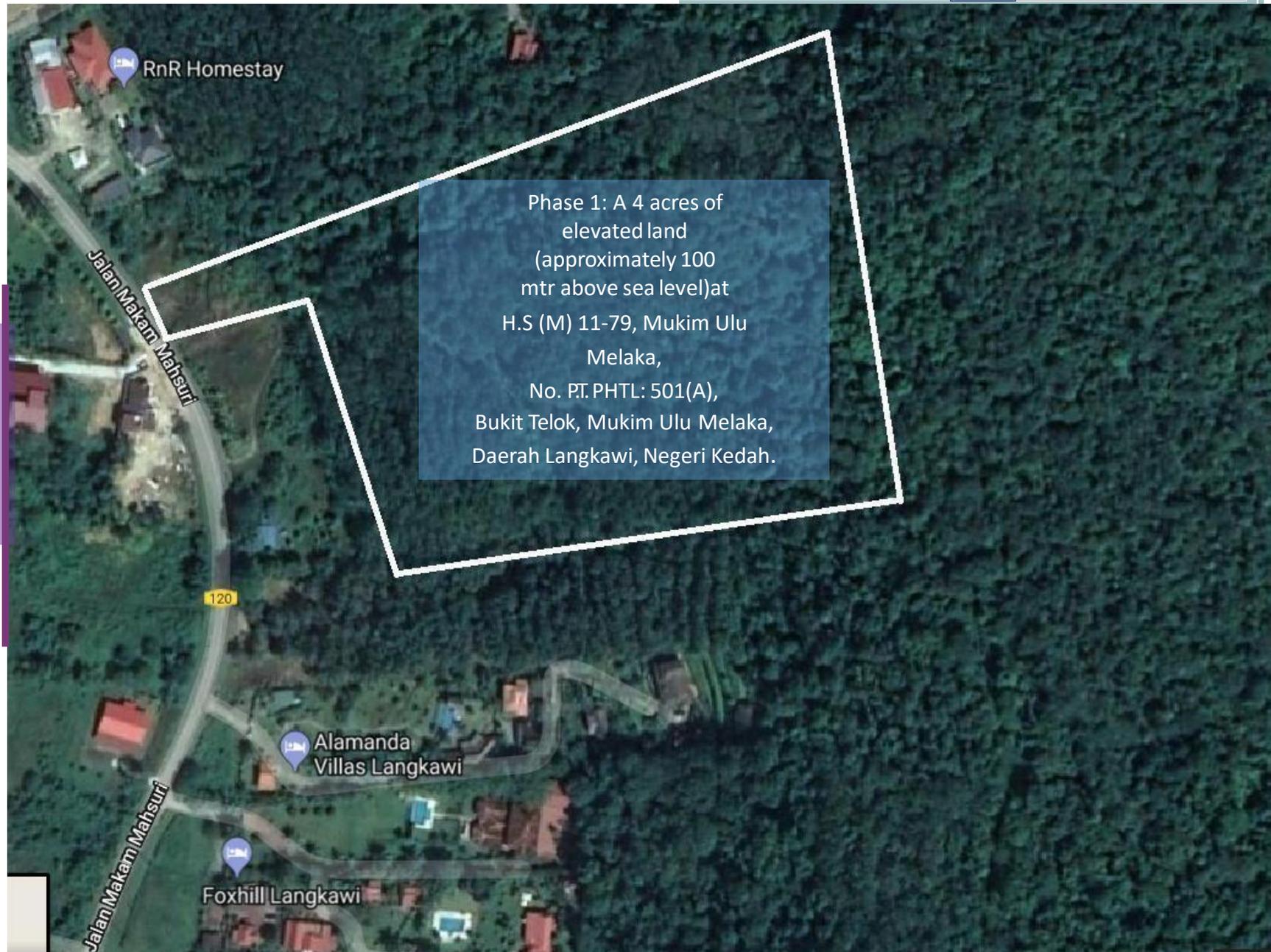
15km to Gunung Raya Golf  
Resort

16km from Kuah Jetty

36km to The Els of Datai Golf  
Club

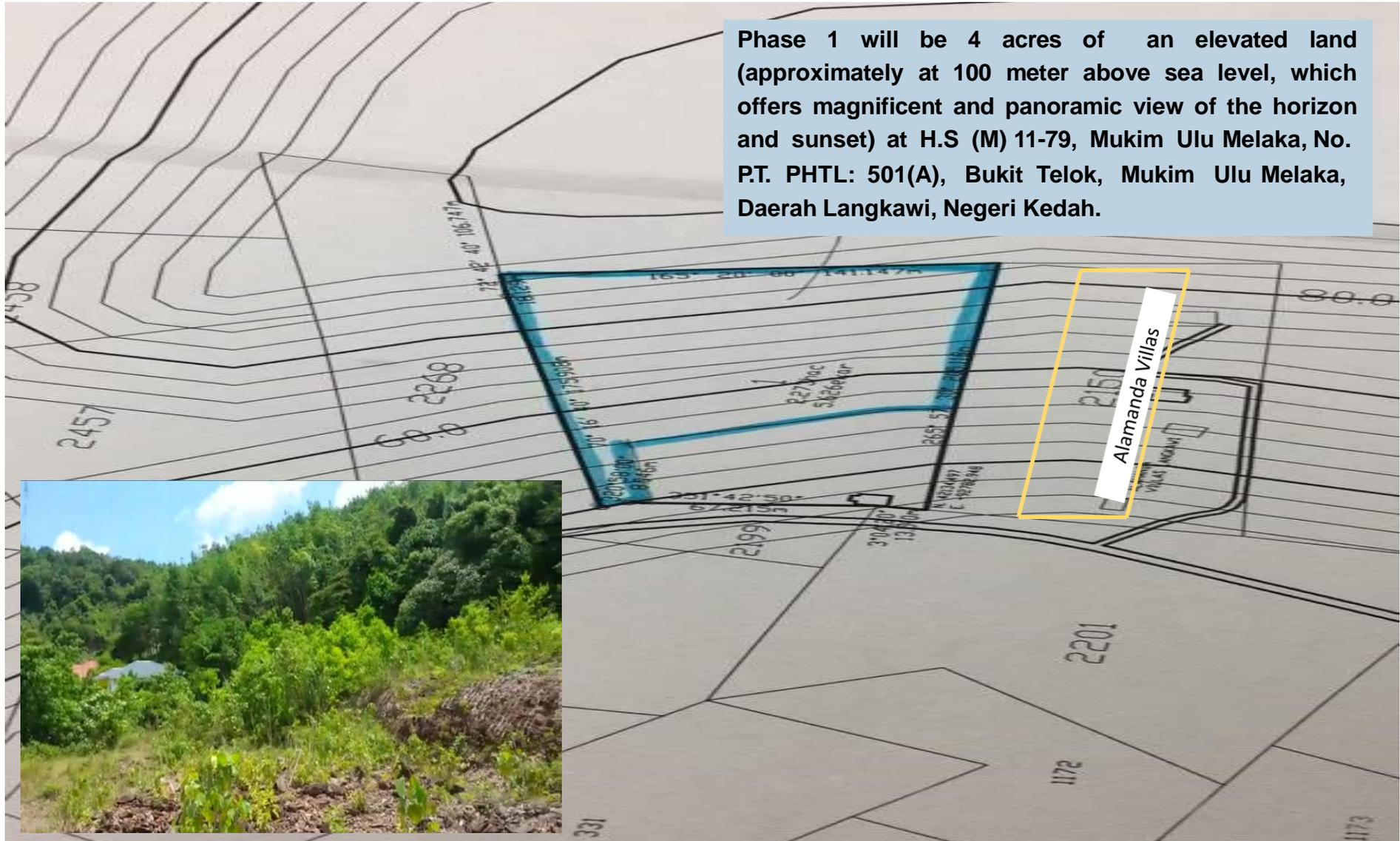


Panoramic  
view  
of horizon/  
sunset  
everyday.



Phase 1: A 4 acres of  
elevated land  
(approximately 100  
mtr above sea level)at  
H.S (M) 11-79, Mukim Ulu  
Melaka,  
No. P.T.PHTL: 501(A),  
Bukit Telok, Mukim Ulu Melaka,  
Daerah Langkawi, Negeri Kedah.

# THE LOCATION





## SALE AND PURCHASE AGREEMENT

BETWEEN

**RUSLE BIN MAT ARIFF**  
(NRIC NO: 630505-02-6721)

AND

**YASNI BIN MOHAMAD YUSOF**  
(NRIC NO: 690408-10-5633)

Prepared by

**NAJIB ZAKARIA, HISHAM & CO**  
PEGUAMBELA & PEGUAMCARA  
(Advocates & Solicitors)

18-A, Tingkat 1, Batu 13 (Depan IPD Kubang Pasu),  
Jalan Chenglur, 06000 Jitra, Kedah Darul Aman.  
Tel/Fax: 04-9152034 Email: officialnzhc@gmail.com

NAJIB ZAKARIA, HISHAM & CO  
*sale and purchase agreement*



THIS SALE AND PURCHASE AGREEMENT is made this **02 NOV 2017** day of  
2017

BETWEEN

the Party whose name and description are as stated in Part (1) of the Schedule hereto (hereinafter referred to as "the Vendor") of the one part;

AND

the Party whose name and description are as stated in Part (2) of the Schedule (hereinafter referred to as "the Purchaser") of the other part.

WHEREAS

- A. The Vendor is the registered proprietor and beneficial owner of a piece of land more particularly referred to as described in Part (3) of the Schedule (hereinafter referred to as "the said Land").
- B. The said Land is presently subject to the conditions, restrictions and registered encumbrances particulars of which are as stated in Part (4) of the Schedule.
- C. The Vendor has agreed to sell to the Purchaser and the Purchaser has agreed to purchase from the Vendor a portion of the said Land containing an area measuring approximately 4 acres only as particularly described in Part (3A) of the Schedule and as delineated in red in the draft layout plan in Annexure II (hereinafter referred to as "the said portion of Land") for the consideration and upon all the terms and subject to all the conditions hereinafter contained and set forth.
- D. The Vendor recognizes that The Purchaser will apply for a separate Issue Document of Title for the said portion of Land to the relevant authorities to enable the parties to effectuate the true and actual sale and purchase of the said portion of land.
- E. The Buyer is represented by MESSRS NAJIB ZAKARIA, HISHAM & CO, Advocates and Solicitors whose address is at No. 16A, Batu 13, Tingkat 1 (Depan IPD Kubang Pasu), 06000 Jitra, Kedah (hereinafter referred to as "the said Solicitors").
- F. The Vendor has been explained that he may appoint any Advocate and Solicitor to represent him, but chose not to be represented, and the said Solicitors do not represent the Vendor for the purpose of this Agreement.

*2/*  
*02/11/2017*



NAJIB ZAKARIA, HISHAM & CO. ADVISORS

IN WITNESS WHEREOF the parties hereto have hereunto set their hands the day and year above stated

SIGNED by the said Vendor  
in the presence of :-

NOOR HISHAM BIN ISMAIL,  
PEKERJAWAJA & PEKERJAWAJA  
(BC/N/328)

  
(Rusle Bin Mat Ariff)  
(NRIC NO: 630505-02-6271)

SIGNED by the said Purchaser  
in the presence of :-

NOOR HISHAM BIN ISMAIL,  
PEKERJAWAJA & PEKERJAWAJA  
(BC/N/328)

  
(Yasni Bin Mohamad Yusof)  
(NRIC NO: 690408-10-5633)

NAJIB ZAKARIA, HISHAM & CO. ADVISORS

THE SCHEDULE

- Part 1 Name and description of the Vendor  
Rusle Bin Mat Ariff  
(NRIC NO: 630505-02-6271)  
Lot 261, Kg. Baru,  
Mukim Ulu Melaka,  
07000 Langkawi,  
Kedah Darul Aman.
- 
- Part 2 Name and description of the Purchaser  
Yasni Bin Mohamad Yusof  
(NRIC: 690408-10-5633)  
No. 118, Lorong 5,  
Taman Seri Aman,  
Jln Padang Gaong,  
07000 Kuala, Langkawi,  
Kedah Darul Aman.
- 
- Part 3 Description and particulars of the said Land  
All that piece of land held under HSM 11-79, Mukim Ulu Melaka, No. P.T 87 (previously known as PTHL 501 (A) ), Bukit Telok, Mukim Ulu Melaka, Daerah Langkawi, Negeri Kedah.
- 
- Part 3A Description and particulars of the said portion of Land  
A portion of the said Land held under HSM 11-79, Mukim Ulu Melaka, No. P.T. 87 ( previously known as PTHL: 501(A) ), Bukit Telok, Mukim Ulu Melaka, Daerah Langkawi, Negeri Kedah containing and measuring an area of approximately 4 acres as delineated in red in the draft layout plan in Annexure II.
- 
- Part 4 Conditions, Restrictions and Encumbrances  
a. EXPRESS CONDITIONS  
"GETAH"

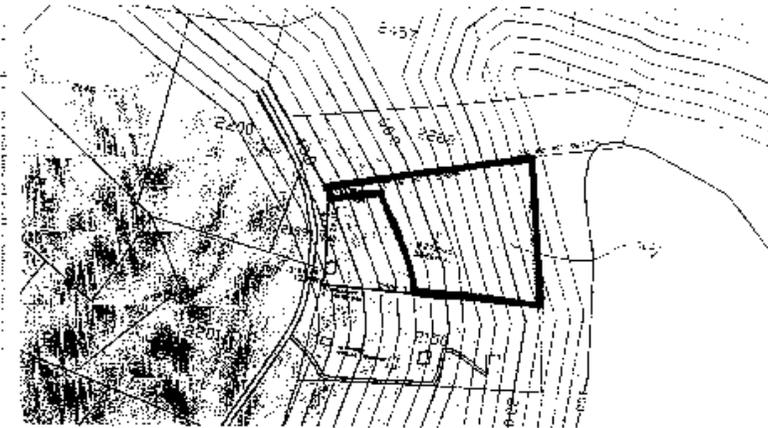
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y  
02/11/2017

NO. B ZAKARIA, HISHAM & CO. as sole and exclusive agent

ANNEXURE 2

DRAFT LAY OUT PLAN OF THE SAID PORTION OF THE LAND

*Handwritten signature and date: 02/11/2017*



Drill Sp.: 01 - as per the form attached herewith

*Handwritten signature and date: 02/11/2017*

# POWER OF ATTORNEY TO TRISM KONTRAK SDN BHD

SURAT KUASA WAKIL NO  
**1197'18**  
POWER OF ATTORNEY



27 MAY 2018

BY THIS POWER OF ATTORNEY given on the ..... I, **YASNI BIN MOHAMAD YUSOF** (NRIC No: 690408-10-5633) of No. 118, Lorong 5, Taman Seri Aman, Jalan Padang Gaong, 07000 Kuah, Langkawi, Kedah Darul Aman (hereinafter referred to as the 'Donor') do hereby nominate and appoint **Trism KONTRAK SDN. BHD.** (Company No: 709885-T) of 57A -59A, Jalan SG 3/1, Taman Sri Gombak, 68100 Batu Caves, Selangor Darul Ehsan, (hereinafter referred to as the 'Attorney') to be my true and lawful Attorney for in the name of the Donor or otherwise to do all or any of the following acts and things within the States of Malaysia only in respect of a portion of land held under Title No. H.S.(M) 11-79, Mukim Ulu Melaka, P.T. 87 [previously known as PHTL: 501(A)], Bukit Telok, Mukim Ulu Melaka, Daerah Langkawi, Negeri Kedah containing and measuring an area of approximately 4 acres (hereinafter referred to as the 'said Property').

RECTAL

**WHEREAS:**

By a Sale and Purchase Agreement dated 2<sup>nd</sup> November 2017 (hereinafter referred to as 'the Agreement') entered into between the Donor of the one part and **RUSLE BIN MAT ARIFF** (NRIC No: 630505-02-6721) of Lot 261, Kg. Baru, Mukim Ulu Melaka, 07000 Langkawi, Kedah Darul Aman (hereinafter referred to as 'the Vendor') of the other part, the Donor agreed to purchase and the Vendor agreed to sell a portion of the said Property containing and measuring an area of approximately 4 acres at a purchase price of Ringgit Malaysia One Million Three Hundred Ninety Three Thousand Nine Hundred Twenty and Zero Cents (RM 1,393,920.00) (hereinafter referred to as 'the Purchase Price') and upon the terms and conditions stated therein.

NOW THIS POWER OF ATTORNEY WITNESSETH that the Donor, do hereby nominates and appoints the Attorney and its directors to be its lawful attorney for it and its name to do all or any of the following acts and things in respect of the Property as and when the Attorney thinks fit:

1. To sell, let or lease the said Property or any part thereof upon such terms as the Attorney shall deem fit.

This Power of Attorney shall bind the Donor(s)' heirs, personal representatives, liquidators, receivers, successors in title and permitted assigns as the case may be and shall inure to the benefit of the Attorney and the Attorney's successors and assigns.

[end of clauses]

IN WITNESS WHEREOF the Donor has hereto affix their signature/common seal the day and year first above written.

Duly signed by the Donor  
**Yasni Bin Mohamad Yusof**  
(No. K/P: 690408-10-5633)

in the presence of :-

Jidatlar No. 1197 Tahun 2018  
salinan Sebenar Deposit Di Mahkamah  
Tinggi Alor Setar Pada...1.3...JUN...2018  
Disemak Dengan As...  
  
**MOHD. AIZUDDIN BIN ZOLKERLY.**  
Kerani Tim. Pendaftaran / Pn. Kanan Pendaftaran  
Mahkamah Tinggi Alor Setar  
Kedah Darul Aman

ATTESTATION CLAUSE

I, **NOOR HISHAM BIN ISMAIL**, an Advocate and Solicitor of the High Court of Malaya and practicing at Jitra, Kedah hereby certify that the signature of the abovenamed Donor was written in my presence on the **27 MAY 2018** and is according to my own personal knowledge the true signature of the said **YASNI BIN BIN MOHAMAD YUSOF** (NRIC No: 690408-10-5633) who has acknowledged to me -

- (i) that he is full of age;
- (ii) that he voluntarily executed this instrument;
- (iii) that he understands the contents thereof.

Witness my hand,

**NOOR HISHAM BIN ISMAIL**  
Pengacara Dan Peguambela  
Jitra, Kedah.  
BC/N/389

# NEIGHBOURING DEVELOPMENT

- The land neighbouring to the left of the proposed **Horizon Palace** is a high end homestay resort called **Alamanda Villas**
- A “kampung” style, R&R Homestay is on its right
- There are many existing private villa developments and
- luxury homestay resorts including **Villa Buluh, Villa Bukit Hantu, Foxhill Wellness Resort and Sunset Valley Resort** just to name a few.
- Many existing development of private villas along the main road especially at the foot of the hill called “**Kampung Belanda**” - nickname given by the locals since the place is popular among foreigners building their retirement/holiday homes which some of them operate as high end homestays here,
- **The highest transaction was reported to cross hand in 2016 at RM9 million for a private villa called, The Sunset Hill.**



# DEVELOPMENT PLAN

## Apartment

(Top of the hill)  
600 – 900 sqft

- 1 and 2 bedroom apartment
- Reception and Office
- Communal Lounge
- Cafe/Restaurant
- Communal Kitchen
- Musallah
- A pool for hydrotherapy (open different time for male and female)
- Physiotherapy room
- Garden plots for communal gardening

## Semi Ds

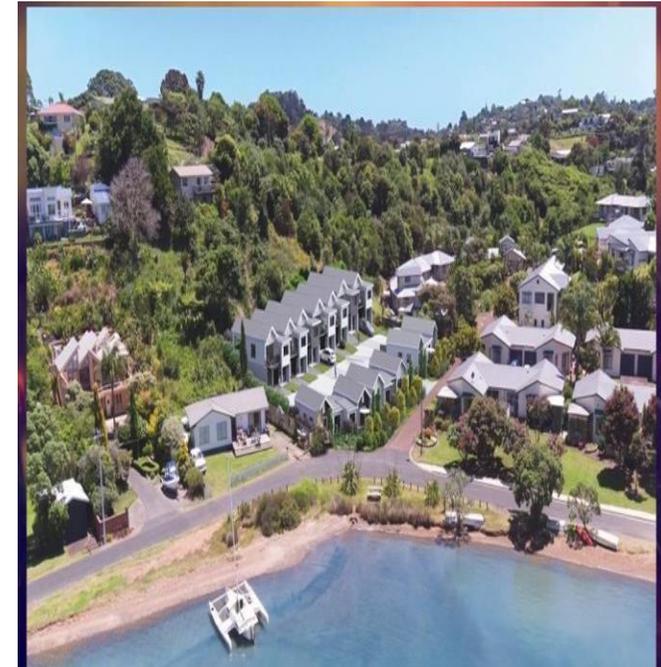
(Lower part of the hill)  
1000 – 1200 sqft

- Single and 2-storey Semi Ds (2 or 3 bed rooms).

## Villas

(Lower part of the hill)  
2500 – 3500 sqft

- 3 units of 2-storey villas (4 bed rooms)
- 1 unit of 3-storey villa (5 bed rooms)  
Lease or Time Sharing



# SCHEMATIC PROPOSAL

The Horizon Palace Schematic proposal



Therapy aisle  
pic : Hotel Penaga, Malaysia

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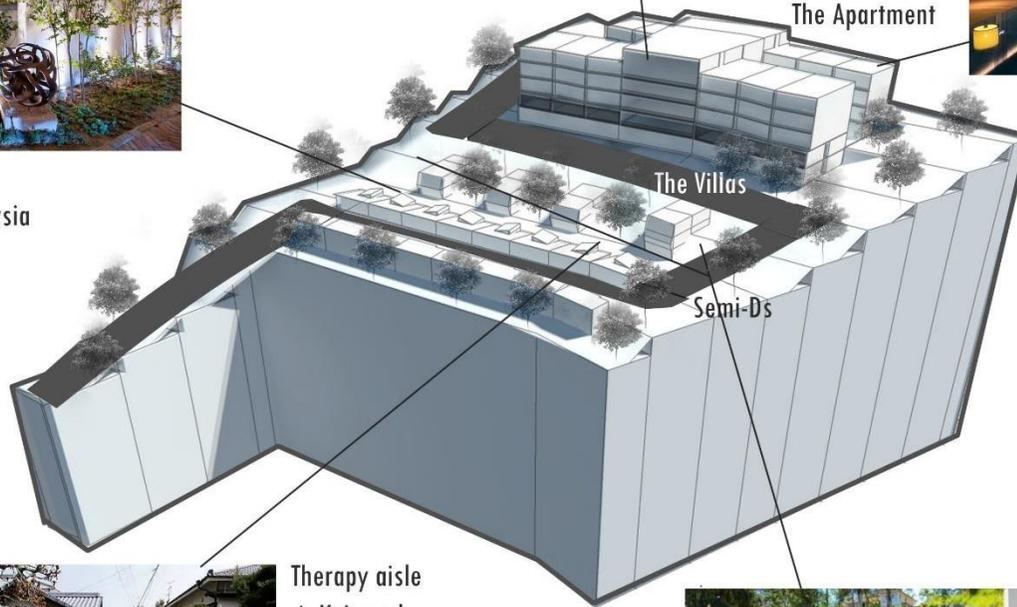
Green Facade & vertical garden  
Oko-Hotel ,Buenos Aires

+



indoor apartment pool  
pic : The Chedi  
Andermatt Hotel Ski Resort  
Switzerland

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Design Intend



Therapy aisle  
+ Koi pond  
pic : Japan

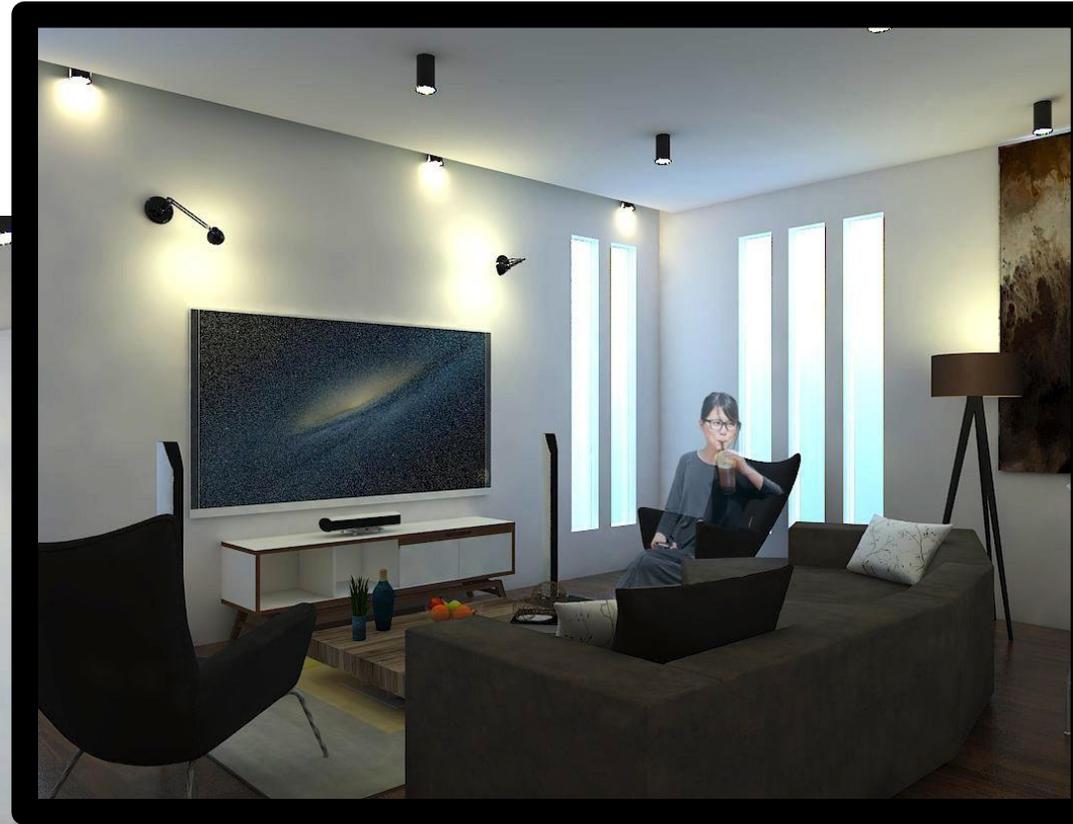
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Villas Herbs Garden  
pic : google

# Artist's Impression

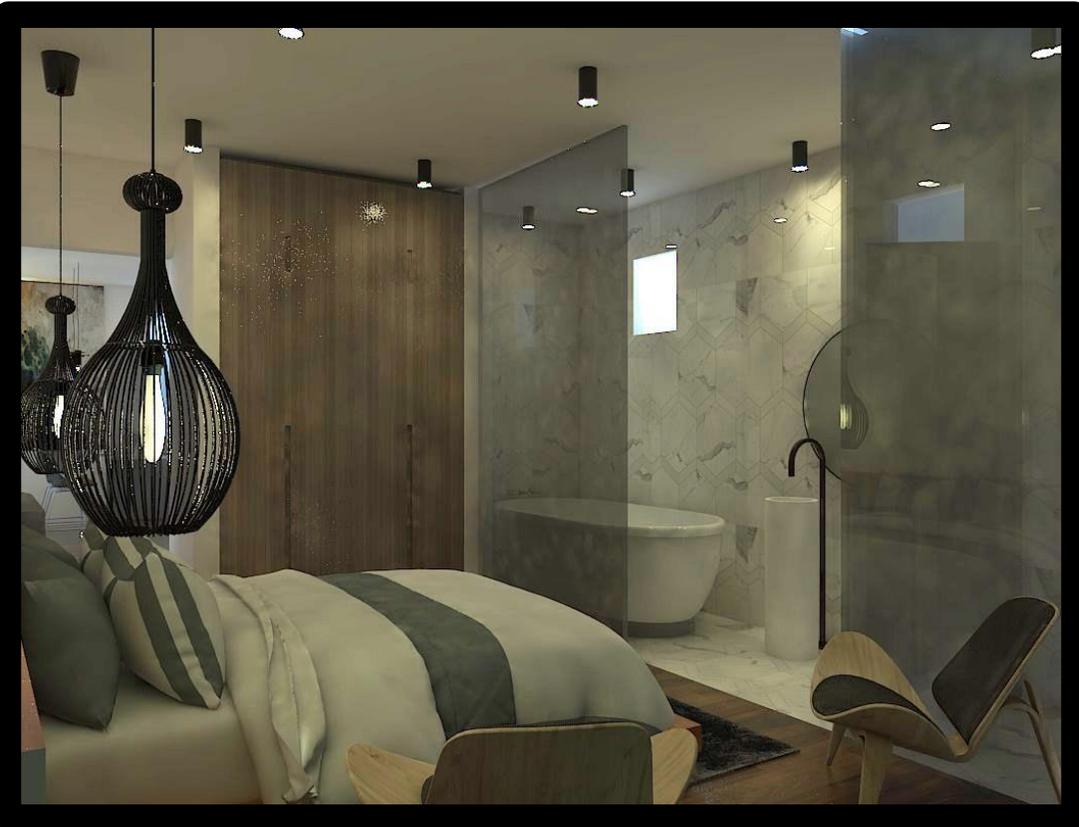
Living room

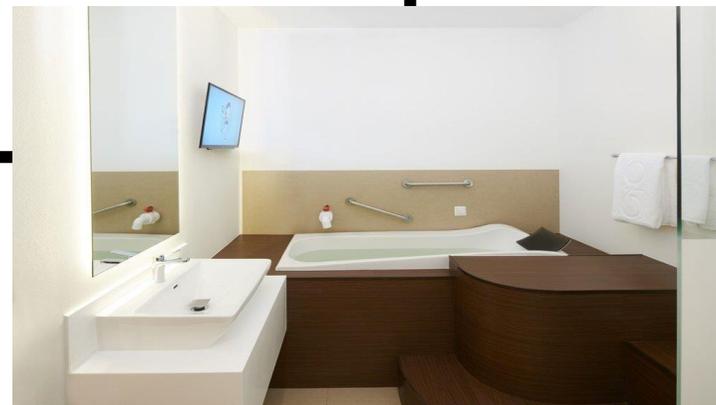




# Artist's Impression

## Bedroom





In Collaboration with Elo Lab  
Elo Bath

# DEVELOPMENT PLAN



- Live in consultant doctor along with a 24-hour access to nurses if needed.
- Space on the roof for a helipad – can be used as viewing deck on normal days.
- Luxury MPV for shuttling residence to the hospital for weekly checkups, airport transfers, shopping in Kuah, recreational activities around Langkawi ie to the beach, hills, golf courses.
- Luxury cars with drivers also available.





# UNIQUE VALUE PROPOSITION

We offer our residents:-

- A home**
- A community**
- Security**
- Peace of mind**
- Care**

Independent Elegant and Contemporary Living - safe, secure, resort style retirement living.

A choice of luxury villas, semi Ds and apartments, exclusive clubhouse and managed services create a well-balanced blend of style and community.

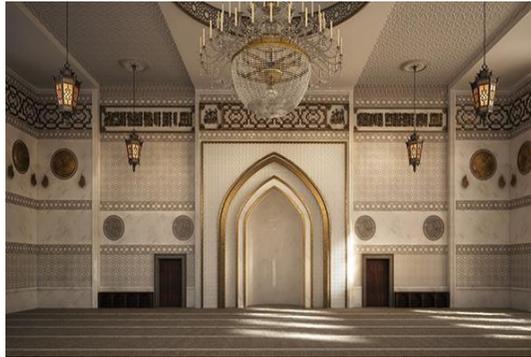
At the heart of our very special village life is our luxurious clubhouse with its meeting places and top class relaxing and sporting amenities.

Outside, the grounds are laid with landscaped gardens allowing plenty of opportunities to stroll or simply sit and enjoy the moment. There's an openness for the free-spirited, yet also peace for relaxation and privacy.

We aim to ensure that our residents and their families are delighted with their decision to live with us.



# UNIQUE VALUE PROPOSITION

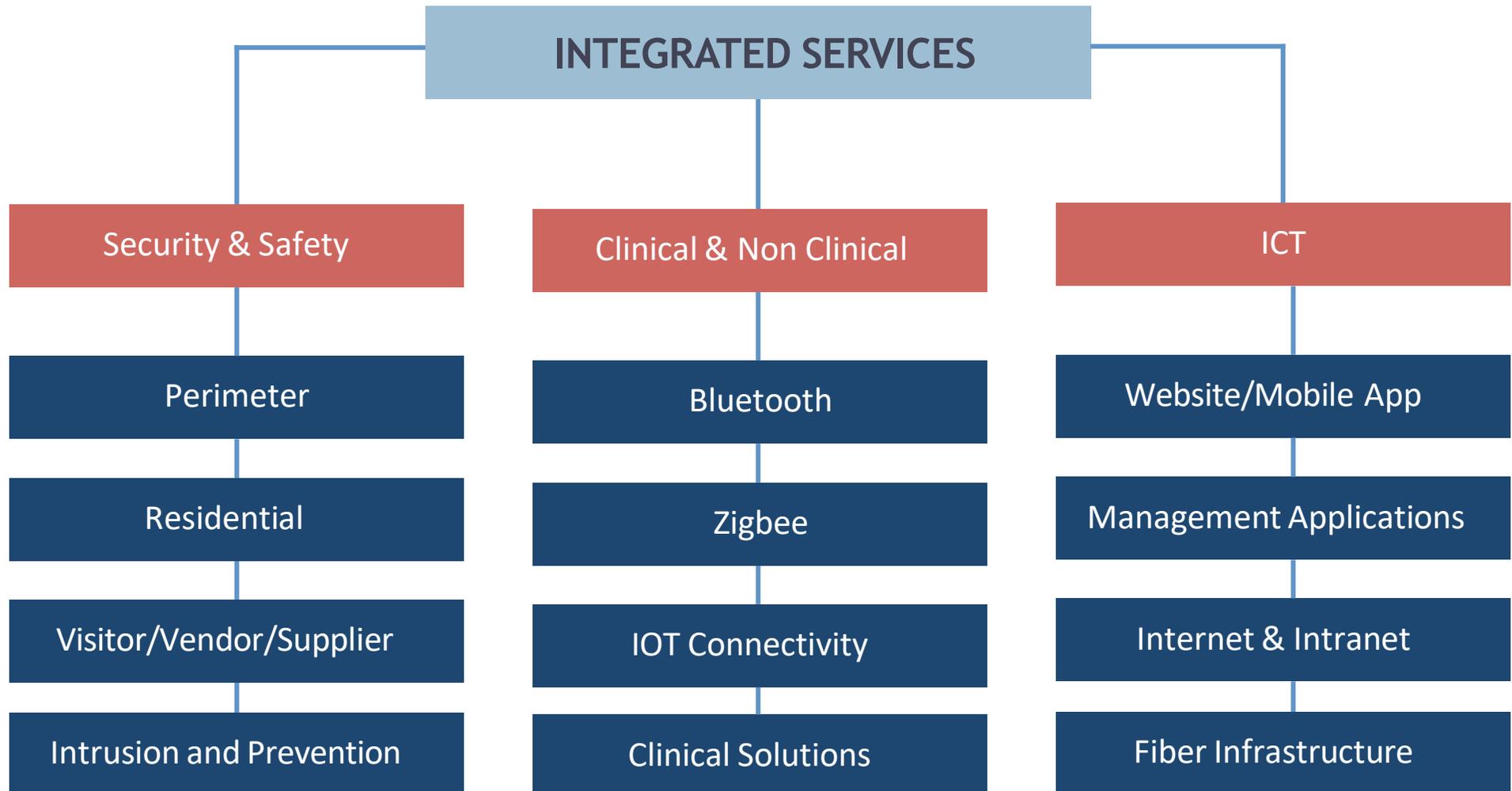


## Especially for Muslims

- **Daily religious classes**
  - Tafseer Al-Quran and Hadith
  - Quranic memorization
  - Feqah, Tauhid and Akhlaq class
- **Dietary considerations**
  - All source of food and medicines will be taken seriously which have to be Halal (according to the teaching) from all aspects. (Halalan Toyyiban)
- **Easy Access to Mosque** for the congregational Jummah (Friday) prayer besides a Surau/Musallah in the development.
- Muslim patients' **modesty** and **privacy** will be valued and taken care of by nurse(s) of the **same gender**.



# UNIQUE VALUE PROPOSITION





# UNIQUE VALUE PROPOSITION

## MANAGEMENT APPLICATIONS

Cloud-based, client-based and mobile application to facilitate the entire residential management.

Clinical  
Management  
System

Helps to coordinate and integrate all the inherent activities involve in the out-patient healthcare facilities for residence which managed by in- house physician and nurses.

Residential  
Management  
System

Centralized residential solution for residential informations, utilities, payments, notification, announcement, event, visitor/vendor registration, emergency features with mobile application integration.

Facility  
Management  
System

Helps to manage entire residential, maintenance services, equipment-asset-inventory management, facility and infrastructure management, security management, and others.

Security  
Management  
System

Able to monitor and manage real-time integrated residential securities, vehicle entry/exit management with RFID integration, visitor/vendor, supplier management, guard management and others.



# Miniature Intrusion Sensor (MIS)

- Miniature Intrusion Sensor (**“MIS”**) is a next generation on ground sensor, designed to provide users with an easy to manage, lightweight system for securing an area or perimeter over short-medium duration operations. The MIS units are considerably smaller and lighter than conventional seismic ground sensor capabilities, and provide superior detection and False Alarm rate performance over other systems.
- HPSWR will have the First all-in-one perimeter surveillance combining CCTV, micro radar & mobile solution with stand-alone and next generation sensors in one intelligent perimeter security.



# MIS KEY BENEFITS

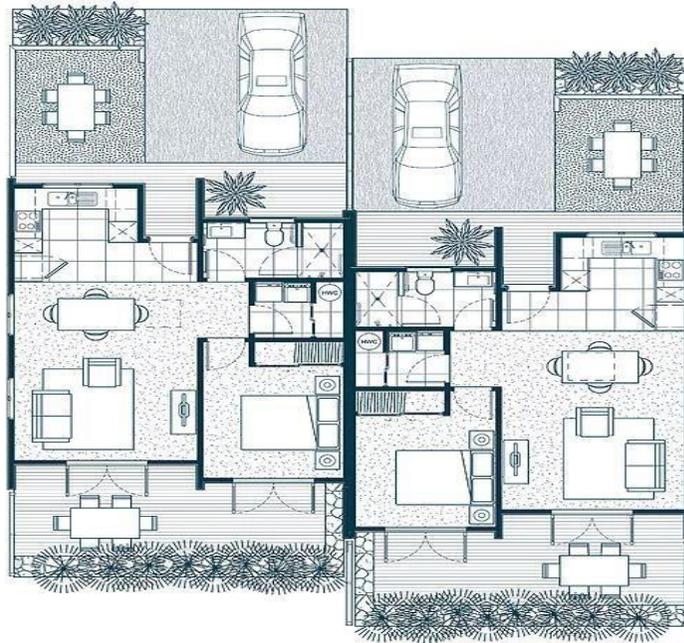
- Excellent detection performance with very low false alarms due to advanced algorithms
- Considerably smaller and lighter than other equivalent UGS solutions
- Market leader
- Accurate classification of threats
- Algorithms can be tailored to include new threat classes and to suit individual customer requirements
- Effective range of between 30 to 60M (dependent on threat class and ground conditions)
- Can act as hub for other sensors (PIRs, magnetic sensors etc)
- Can be integrated into wider comms architectures to allow detection information to be relayed to remote monitoring centres utilise national infrastructures to relay detection information



# MIS APPLICATIONS

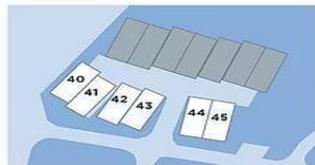
- MIS has a range of applications including:
- Defense perimeters – FOB
- Protection of dismounted troop formations
- Facility perimeter protection
- Urban security operations
- Remote surveillance
- VIP or witness protection
- CROPS – officer protection

# FOCUS ON COMMUNITY LIVING



**DUPLEX HOMES: 40 to 45**

- 1 BEDROOM
- 1 BATHROOM
- 1 CARPARK
- AREA 55m<sup>2</sup> + 24m<sup>2</sup> (deck)
- Plan shown is units 40 & 41



# ESTATE PLANNING & FUNERAL MANAGEMENT

One of the critical aspect of retirement planning is the estate planning whereby this resort will also assist in providing the following value added optional services:



## Professional Consultation

- Preparing the **will and testament (wasiat)** and the appointment of executor to avoid any complication in attending to the estate of the clients including transferring to the chosen beneficiary(ies) any balance of the deposit paid upfront to the resort.
- Having and keeping **proper documentation** on behalf of the deceased family.



## Funeral Management System

- Proper preparations and discussion with the client(s) and the relevant family members as to who to be informed first in the event of death, where to be buried, etc.
- Having a **standard operating procedure (SOP)** upon death; repatriation & etc.
- After death procedures – Police report, death certification, permit for burial / repatriation and etc will be either fully undertaken or coordinated by the management of the resort.
- Cleaning the deceased body (al-Ghusl), shrouding the deceased (al-Kafn) for male & female and its etiquettes. How and where this will be done as per requested by the deceased.

# MAIN COMPETITORS

## The Green Leaf Retirement Resort

The Green Leaf is situated in Sepang, Malaysia. The resort's scenic sea and riverfront location is a mere 20 minutes away from the KL International Airport and under an hour away from KL City Centre.

The retirement resort is part of the rapidly growing Sepang Gold Coast development.

As a state government joint venture project, the Sepang coastline is being developed into a premier tourist destination featuring the internationally awarded Golden Palm Tree Resort.

**THE GREEN LEAF**  
RETIREMENT RESORT

An award-winning waterfront resort located only 1 hour from Kuala Lumpur City and 20 minutes from the International Airport.

- Resort Style Living -
- Assisted Living & Nursing -
- Healthcare & Emergency Response -



# MAIN COMPETITORS

## Green Acres

Situated in Meru, Green Acres comprises of:

- 105 landed villa units and 72 apartment units.
- The villas come in various sizes ranging from 734sqft to 1105sqft.
- All units come with fitted kitchen cabinets, a cooktop and range hood, built-in wardrobes, storage cupboards, air-conditioners, water heaters, LED light fittings and insect screens.
- These homes cannot be bought or sold; they can only be leased for life from the developer.
- They are required to pay an upfront deposit from RM300,000 onwards for a lifetime lease in addition to monthly general service charge starting from RM371 and sinking fund, which covers the operational cost of the village and access to the facilities and activities at the clubhouse.





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# APPENDIX

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# WORLD POPULATION

2013

population

Based on World Population 2013, average of Malaysia senior citizen is at 100th place

3.32

million

of Malaysia's population were aged 60 & above in 2018 with percentage of 9.3%

2030

Malaysia is expected to become an ageing nation when 15% of its population will comprise those aged 60 above amount 5,522,245

OCT 1

The International / National Day of Older Persons is celebrated each year, as a mark of recognition for the contributions of senior citizens



## NATIONAL POLICY FOR OLDER PERSONS

To provide efficient and effective services for the individuals, family and society to ensure a conducive environment for older persons

Source: [Social Welfare Department](#) & [Department of Statistics](#)

# MALAYSIA – LEADING RETIREMENT LOCATION IN ASIA

**International Living Retirement Index 2017 rating:6**

- Visa laws: Malaysia is actively courting expats with its Malaysia My Second Home (MM2H) Programme which was launched in 2006.
- This is a ten-year visa, unique in Asia, allowing multiple entry and exit to the country.
- Of the 24 countries surveyed in the index Malaysia comes out top for healthcare with 97 out of 100.
- High number of locals who speak English and a large expat population.
- Malaysia is an extremely diverse country with Indian, Chinese and Portuguese influences all evident in the architecture, culture and food.
- Penang regularly tops the chart of the world's best food destinations at bargain prices.



# GROWING DEMAND FOR RETIREMENT VILLAGES

- A senior citizen or retirement village is defined as a planned area where within its boundaries, are elements of accommodation and support services.
- It has been proposed that such villages should accept residents aged above 55, who can live there voluntarily, whether on a long-term or temporary basis.
- The guidelines are being drafted by the Urban Wellbeing, Housing and Local Government Ministry, through its Town and Country Planning Department (PlanMalaysia).
- Real Estate And Housing Developers' Association patron and immediate past president Datuk Seri Michael Yam foresees an increase in demand for properly planned and managed retirement homes in the next five years.
- “By then, the stigma of staying in retirement homes or villages would be overcome. The demand for better lifestyles by the 4.9 million citizens would lead to a surge in retirement villages of about 2.5 million units of retirement homes.
- Currently, most of the big developers are either at the market research stage or getting their designers and stakeholders to understand and support this diversification,” he says.



# 7 REASONS WHY AMERICANS RETIRE IN MALAYSIA

- Many Americans view retirement as a chance to explore the world and discover a new life as well as a way to live the good life for less money than is possible in America
- Malaysia is quickly becoming one of the most popular retirement destinations for Americans. Consistently ranking in the top five most sought-after retirement destinations, it is the best place to retire in Southeast Asia.
- Central Island Lifestyle - Malaysia is comprised of a set of islands that provide a central home base for traveling throughout Southeast Asia. This central location provides amazing travel opportunities throughout the region. The country gives American retirees an easy access point to the rest of the world and a laid-back lifestyle when they stay local.
- Good Housing Options for Retirees - Malaysia has a growing real estate landscape. This increase in the supply of good housing gives American retirees the chance to purchase or rent homes in Malaysia without spending a fortune. The average price of a home is \$75,390, and there's no limit to the number of houses a person can own in Malaysia.





CONTINUE

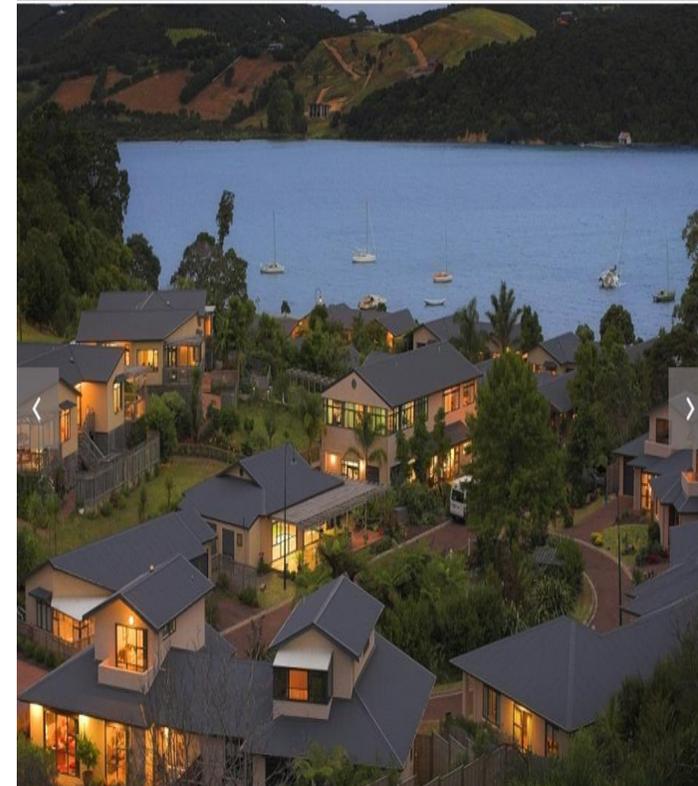
# 7 REASONS WHY AMERICANS RETIRE IN MALAYSIA

- Excellent Health Care and Medical Centers - Malaysia is home to world-class private health care facilities . Almost all of the doctors and nurses in Malaysia are trained in Europe and Australia, making the quality of care very high for American retirees.
- Most Malaysian Citizens Are Bilingual - Almost everyone in Malaysia speaks English .
- Joining a Multicultural Society - Malaysia has always been flush with international ports. As a former British colony, Malaysia is very multicultural. Malaysia has Malay, Indian, Chinese and Eurasian influences, making it a great retirement destination for expatriates who are looking to expand their horizons.

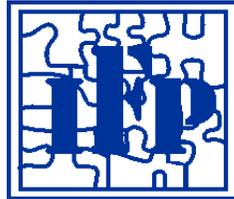


# AN INJECTION OF EXCITEMENT TO THE CURRENT DULL PROPERTY MARKET

- While the market is subdued, the Government can take the initiative to lay the groundwork for new property products such as retirement villages (RVs).
- In Australia, where retirement villages are popular, this type of living provides accommodation to about 200,000 senior persons and contributes about A\$1bil to the economy of A\$1.7 trillion.
- Malaysia has a warm climate that is conducive for senior living. Good food and a low cost of living, Malaysia can be a haven for the retired, even those from other countries.
- Improvements to the National Land Code to cater for RVs to protect the interests of buyers and to provide a bankable medium for banks to give loans to buyers. Clear legislation will be enacted to allow the RV operators and developers to charge service and management fees.
- Tax rules can also be clarified to provide certainty to developers on how their income will be taxed, whether tourism tax applies in RVs with hotel features and whether RVs can qualify for capital allowances.



# THANK YOU



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