



INVESTMENT DOSSIER 2026 · KUTA, LOMBOK

Apartments, wellness and coworking in central Kuta

From €56,000
per unit

16%
estimated return

Feb. 2027
planned opening

Estimated projections, not guaranteed.

WHAT NOMA IS

A boutique complex of 12 apartments in central Kuta

Accommodation, wellness and work in one place, for guests who come for a few days or stay for months.

Who it is for

Digital nomads, surfers and travellers looking for wellbeing.

The apartment

Bedroom, bathroom, living room with kitchen, desk and terrace or balcony.

Shared areas

Pool, gym, coworking, yoga, recovery, rooftop and restaurant.





THE PROBLEM AND THE SOLUTION

The best of every option, in one place

Today’s traveller wants privacy, independence and wellbeing. Right now, they have to give something up.

And with short stays in high season and monthly stays in the rainy season, Noma is less seasonal.

	HOTEL	COLIVING	VILLA	 Noma
Privacy	✓	—	✓	✓
Own kitchen	—	—	✓	✓
Services and restaurant	✓	—	—	✓
Coworking and wellness	—	✓	—	✓
Small community Only 12 apartments sharing all the common areas	—	—	—	✓

WHY LOMBOK

Lombok, the new Bali

Beaches, waves and nature like Bali, but at the point where Bali started to take off. Kuta sits next to the Mandalika Special Economic Zone.

No. 1

Best destination in the world for 2025, according to Travel Lemming.

142,000

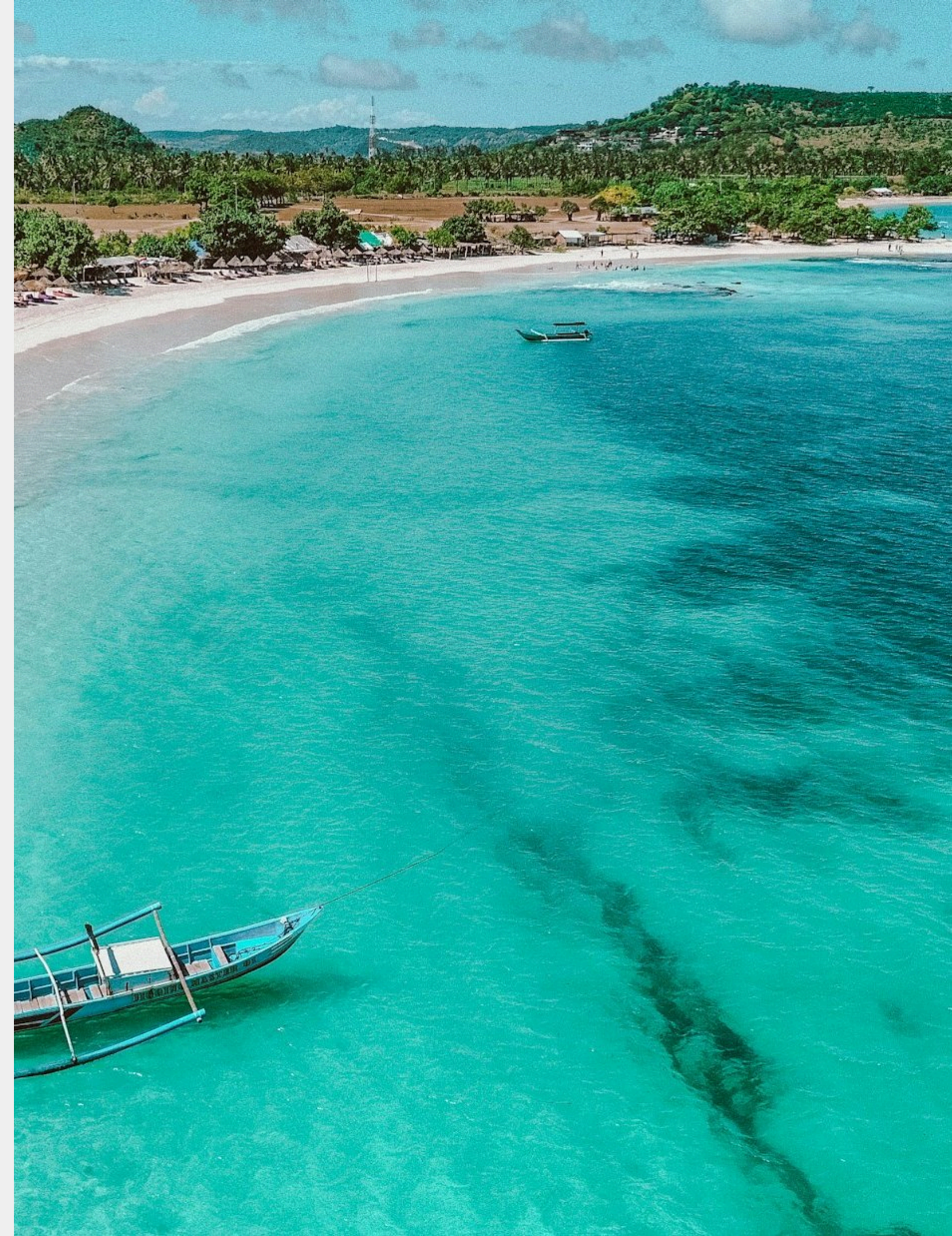
spectators at the 2025 Mandalika MotoGP.

×16

Bali welcomed almost 7 million international tourists in 2025. Lombok, around 430,000 in 2024. All the growth is still ahead.

2.5 M

passengers at Lombok airport in 2025. Flights from Singapore increased to 10 a week.





Noma Living
CENTRAL KUTA

LOCATION

In the heart of Kuta

On Kuta's main dual-carriageway access road: one minute from the centre, with direct entry to the complex.

3 min

to the beach

5 min

to the MotoGP circuit

20 min

to the airport

MANDALIKA CIRCUIT



Kuta Beach



TANJUNG AAN

INDIAN OCEAN



THE COMPLEX

Everything you need, without leaving

A pool at the heart of the complex, surrounded by resort-style common areas.



SHARED SPACES

Rooftop, yoga and massage

Covered terrace with a lounge area, yoga platforms and treatments.





RECOVERY

Sauna and cold plunge

A contrast circuit to recover after surfing or training.

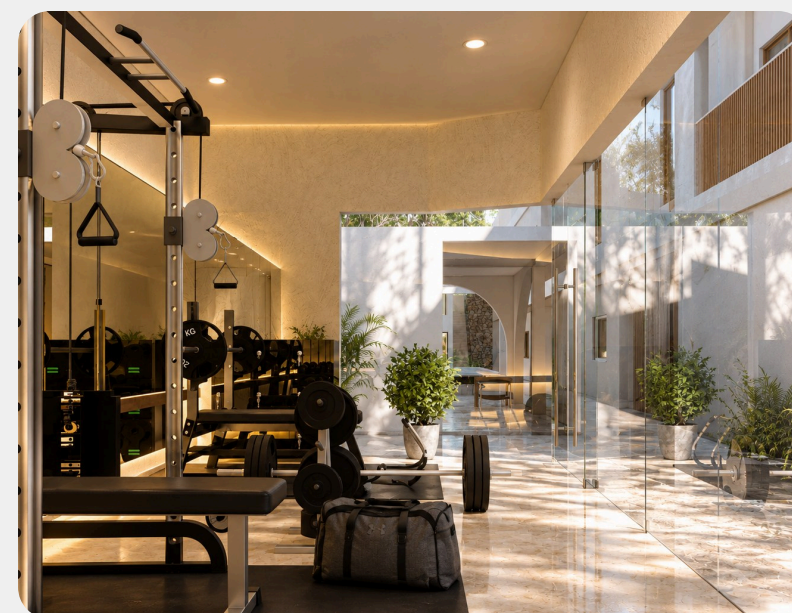




SHARED SPACES

Gym and coworking

A fully equipped gym and a quiet room to
work in.





SHARED SPACES

Reception, bar and restaurant

A warm welcome and an in-house kitchen
open to guests and visitors.





THE APARTMENT

A complete apartment

Natural materials, warm light and built-in storage.

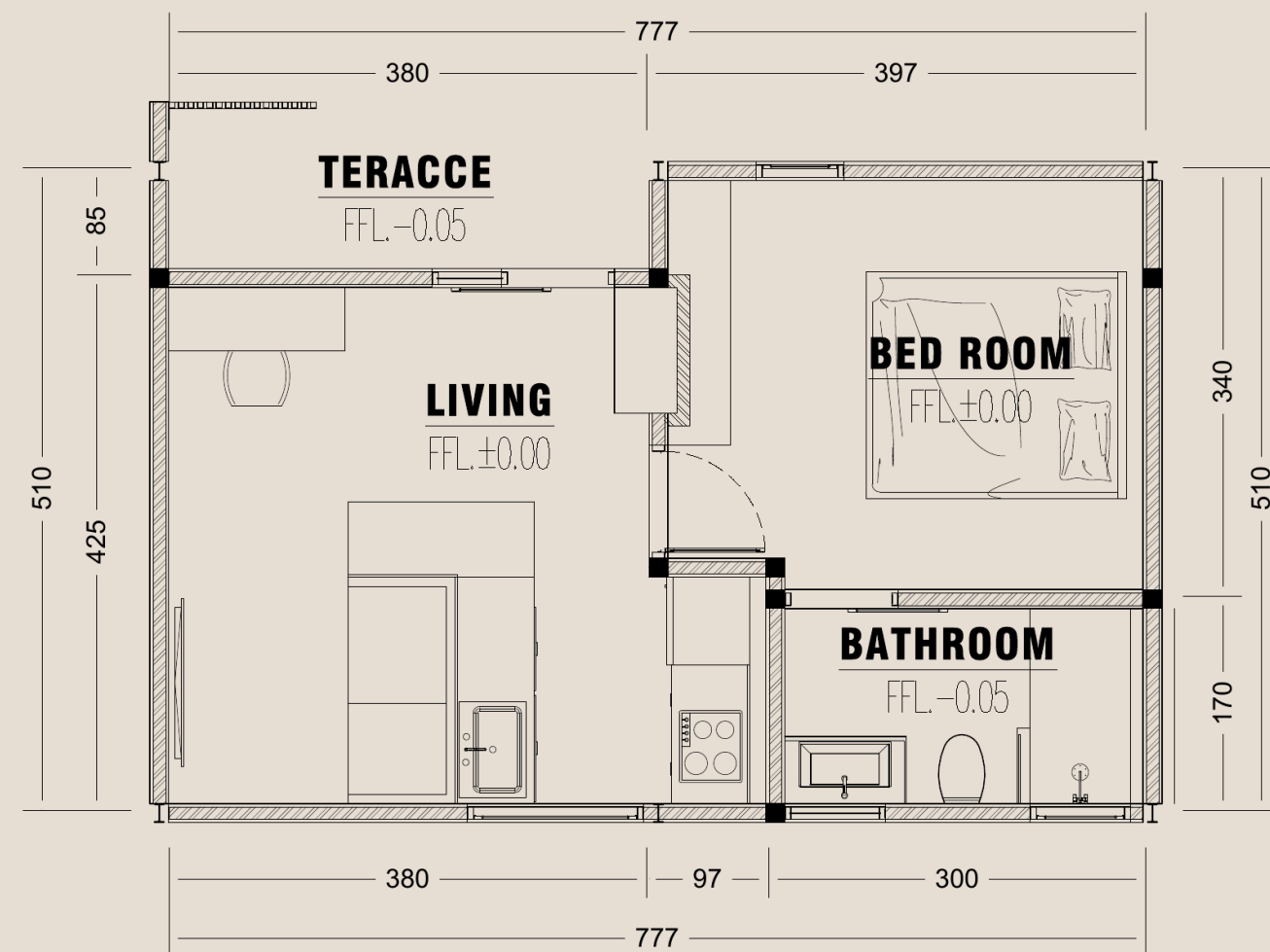




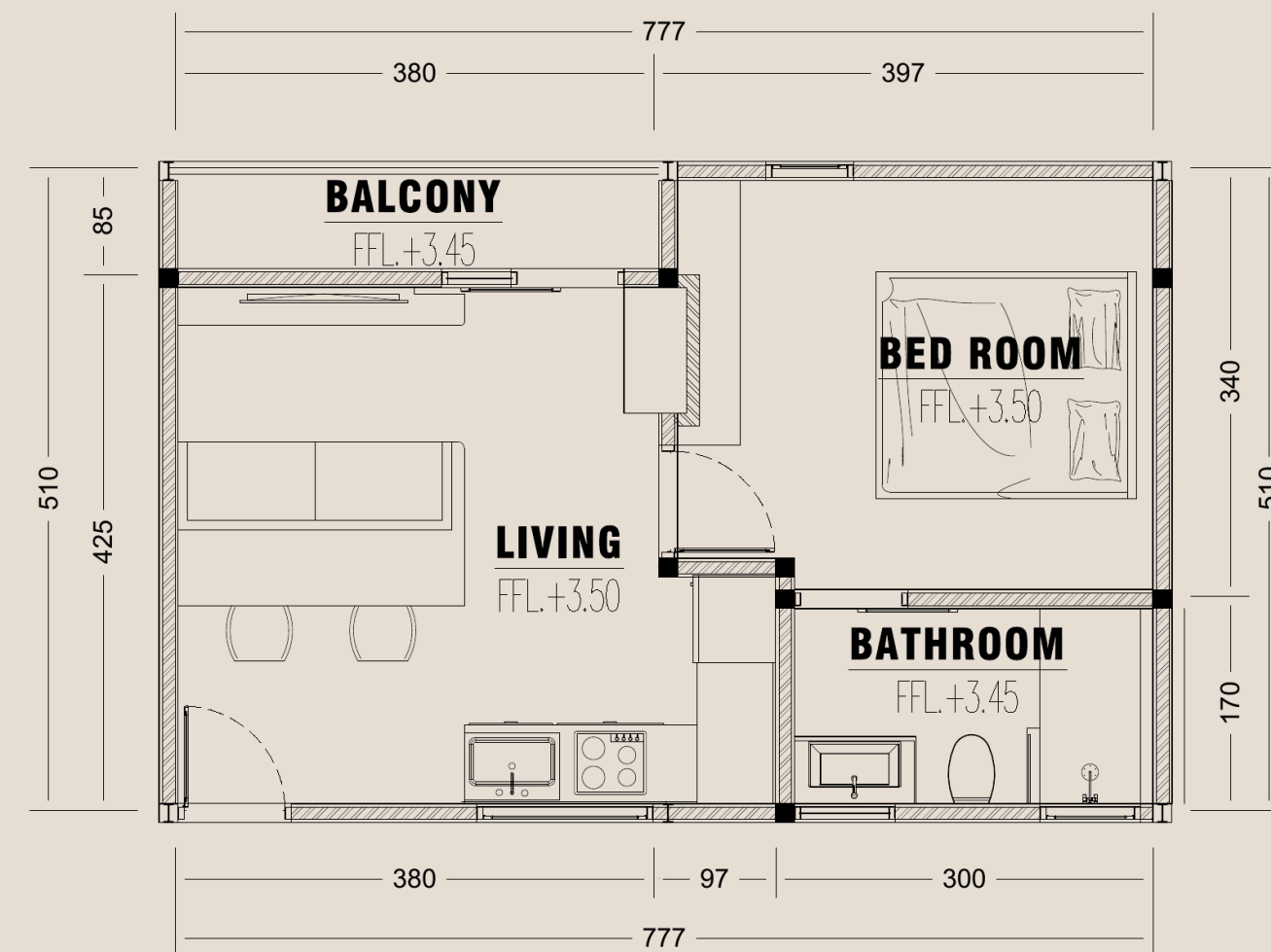
THE APARTMENT

Floor plans

31 m² usable, about 40 m² built including the terrace or balcony. Two layouts, depending on the floor.



Ground floor · With terrace



Upper floor · With balcony



WHY NOMA

Why invest with us



A different offer

Not just another villa: apartments with coworking, wellbeing and a restaurant. As supply grows in Kuta, Noma stands apart.



Right in the centre

The team arrived in time to secure land in central Kuta. Today, most new projects are more than 10 minutes away.



Months from opening

Construction almost finished and 10 of the 12 units already allocated. No years of waiting and none of the uncertainty of buying off-plan.



A ticket that is hard to match

From €56,000, or €28,000 shared between two: among the lowest for a project with so many shared spaces and so few units.



The team invests and operates

The founders and their families hold several units and run the day to day: their money is in, just like the investor's.



Investors have control

Investors vote on key decisions and can replace the operator, which is unusual in projects like this.



CONSTRUCTION PROGRESS

Months away from opening

Real photos from October 2026. Your money isn't tied up for years.



10/12 units allocated

+80% of construction complete

Feb. 2027 planned opening



TRACK RECORD

The team already operates in Kuta

Holiday rental villas run by the same team.
30-year leasehold.



Villa Lulets

4.6 OUT OF 5 ON AIRBNB

2-bedroom villa with private pool in central Kuta.



La Casa Bonita

9.0 OUT OF 10 ON BOOKING

Tropical 2-bedroom house with pool, pergola and garden.



Avari

STARTING OPERATIONS NOW

Four private villas with pools, already sold to investors.

UPCOMING PROJECTS

40-year leasehold

Macapo

Ten 2 and 3-bedroom villas.

Wellness Cabins

Bamboo cabins, spa and restaurant.



TEAM

Karl Fuerniss and Carles Galino

The founders live in Lombok, run the build and will operate the complex.
Their fee is based on profit, not revenue.

ARCHITECT

Dani

Engineer and architect with projects in Canada, Ireland and Indonesia.

LEGAL

Ahimsa

Satu Hukum. Contracts compliant with Indonesian law.

BUILDER

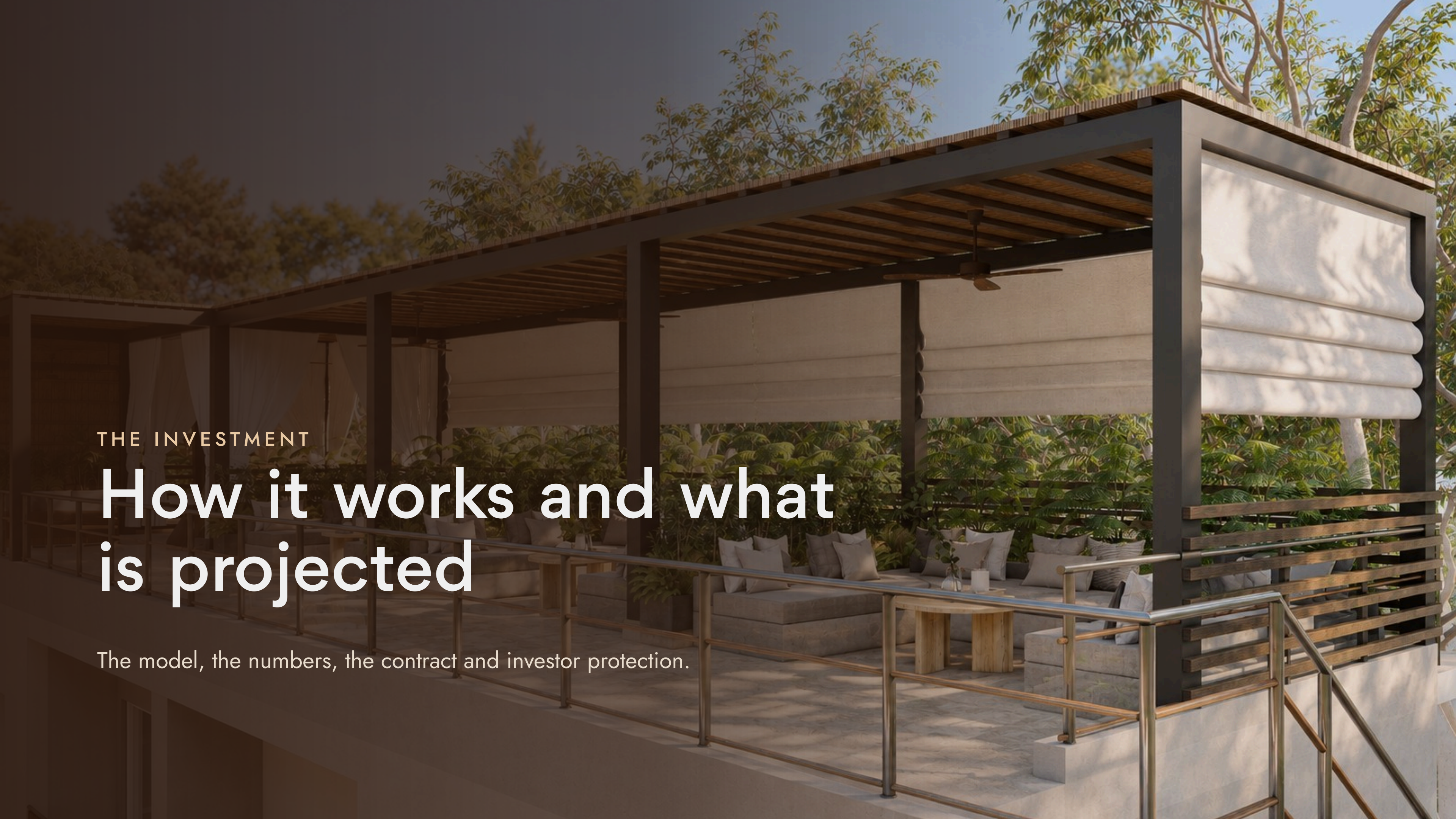
Andy

Extensive experience in Lombok: villas, hotels and gyms.

TAX

Dhita

Sinergie Expertise. Tax management for Noma Living.



THE INVESTMENT

How it works and what is projected

The model, the numbers, the contract and investor protection.



HOW IT WORKS

A share in the profit

Each investor has a unit allocated by contract and receives 8.33% of the profit from the accommodation business. It is neither shares nor ownership of the property.

The full contract is shared before signing.



Passive management	The founding team handles bookings, marketing, staff and maintenance.
Shared distribution	All 12 units carry equal weight: if one apartment is booked less, the split stays the same.
The contract	PKS (Perjanjian Kerja Sama), bilingual in Indonesian and English, with PT Canada Park Solusi Properti, the company that develops and operates Noma Living.
The land	Leased by PT Canada Park through a notarial deed signed in September 2025.
Taxes	The profit distributed is already net at company level. Each investor declares it in their own country; investing as an individual may involve withholding tax in Indonesia.



PROJECTION PER UNIT

First full year of operation

INVESTMENT OF €56,000	PESSIMISTIC	REALISTIC	OPTIMISTIC
Revenue	€17,260	€21,322	€25,202
Expenses	€10,502	€12,377	€14,168
Net profit	€6,758	€8,944	€11,034
Annual return	12.1%	16.0%	19.7%
Payback period	7.7 years	6.0 years	4.9 years

Even in the pessimistic scenario, the estimated return is 12% a year. Estimated projections, not guaranteed.

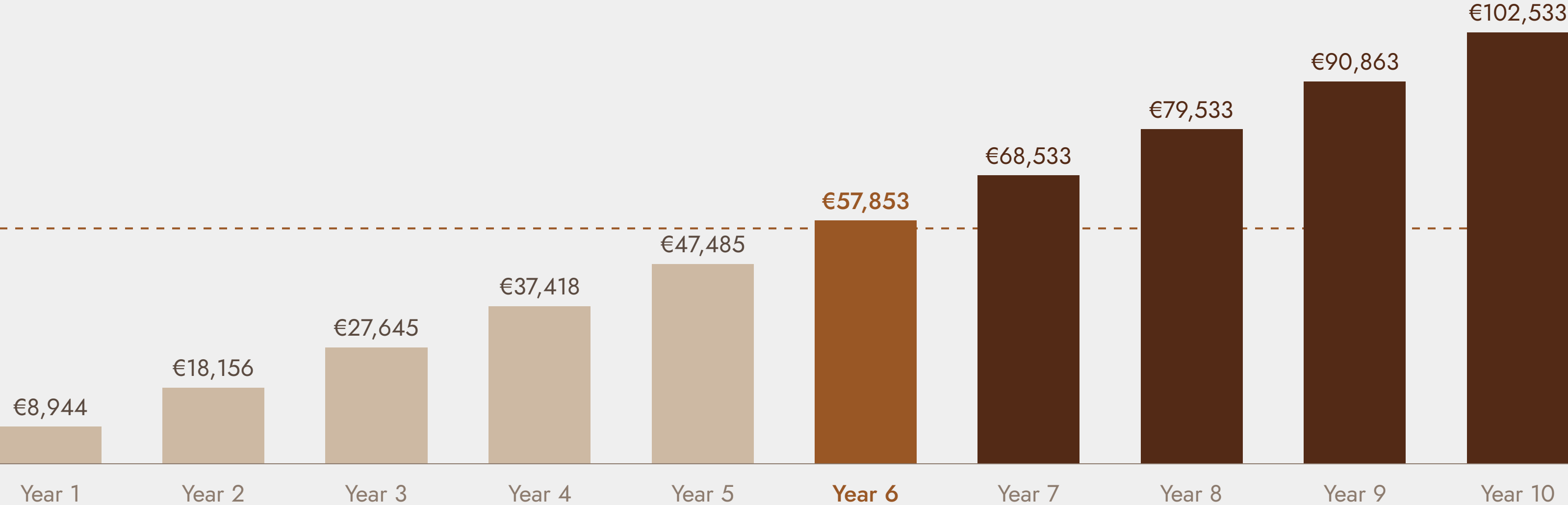


CUMULATIVE RETURN

Cumulative profit

Per unit, realistic scenario with net revenue growing 3% a year.

----- €56,000 investment, exceeded in year 6





INVESTOR PROTECTION

Investors have a say in the big decisions



Improvements by vote

Improvements and expansions of the complex are decided by investor vote and paid from the reserve fund.



Replaceable operator

With 66.67%, investors can replace the operator for serious underperformance, negligence or breach.



Protected rights

If the company changes hands, the new owner takes on the contract as it stands. Economic rights are preserved.



Full transparency

Every month, detailed accounts with income, expenses, profit and each investor's share.



CONTRACT HORIZON

Thirty years, with
the option of twenty
more



x6

Estimated return over the 30-year contract:
realistic scenario, with net revenue growing
3% a year.

Estimated projections, not guaranteed. The extension terms will be set at the time of renewal.

Up to 50 years

The land lease includes a priority right to renew for 20 more years, extending the profit to half a century.

No new money
needed

The renewal can be covered by the unit's own profits, with no new investment needed.

Each investor
decides

Joining the extension is optional. The terms are set out in the contract and fixed at the time of renewal.



RISKS

What could go wrong and how it is managed



Opening delay

The structure is finished and the build is in the finishing stage. The team lives on the island and oversees it daily.



Lower occupancy

Depending on occupancy, more or fewer units switch to monthly stays to keep it high. The complex breaks even at 16%.



Seasonality

In the rainy season Noma stands out: it's central and has everything inside, with no need to go anywhere.



Exchange rate

Rates are set with international guests in mind and most costs are in rupiah. A weaker rupiah has little impact, or even helps.



Operator performance

Monthly report with all the accounts and, if needed, investors can change the operator.



Exit

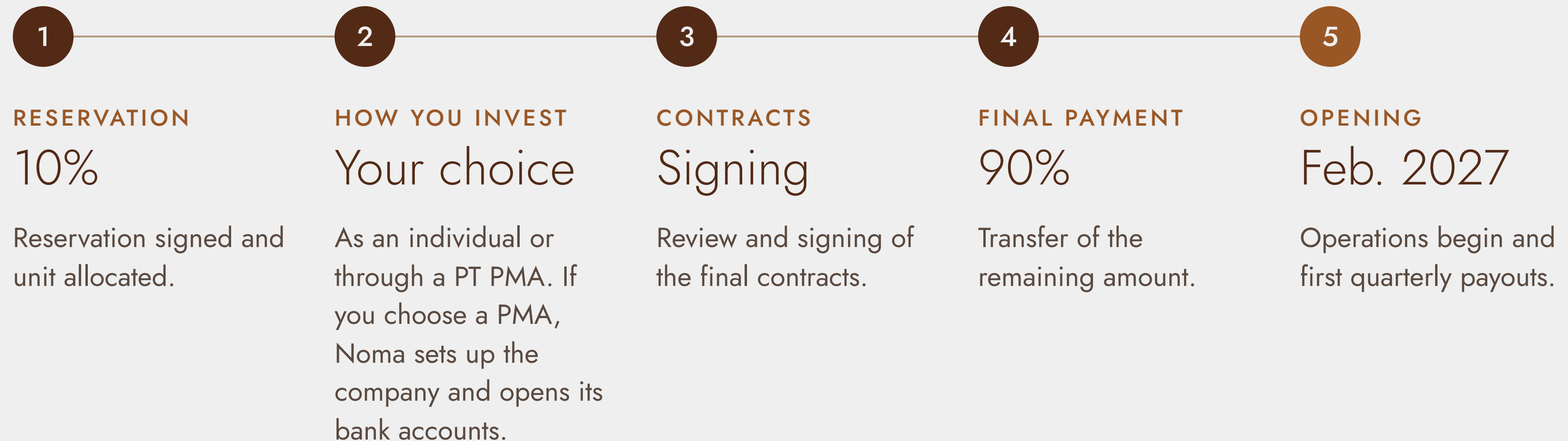
The participation is transferable: it can be sold whenever you want, at an agreed price. Noma helps with the sale.



INVESTMENT PROCESS

One reservation and a single final payment

The investment used to be paid in construction milestones. With the build almost finished, that no longer makes sense: it is now a reservation and a single final payment.





FREQUENTLY ASKED QUESTIONS

What investors usually ask

Can I stay at Noma?

Yes, up to 14 days a year outside high season, with 30 days' notice. Only cleaning is charged.

When and how do I get paid?

Every quarter, by bank transfer to the account the investor chooses.

Will I need to put in more money?

There are no upfront contributions. Only if an extraordinary expense arises is it shared across the 12 units and detailed in the report.

What happens if the investor dies?

The contract does not end: it passes to their heirs, with the same rights.



NEXT STEP

Let's talk

Book a 20-minute video call or visit the site in Kuta. We will share the contract and the full financial model.

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Estimated projections, not guaranteed. This document is not a binding offer.