

INTRODUCTION TO THE URBAN TEMPLES

A specific mixed-use real estate concept of an emerging paradigm projected to generate premium on each represented asset class through meaningful investment.



*"In a universe of endless questions, Love is
the only answer." ~ **Matt Kahn***

Dear investors and property developers,

Day by day, it is becoming evident to masses that our current modus operandi is obsolete and unsustainable. Yet, majority still struggles to find the way, how to become the change they wish to see in the world. Our burning desire to make a difference on one side and perceived lack of available options that would allow us to participate on the change while maintaining our current standard of living on the other leaves us often frustrated and depressed. With such disempowered worldview, we then get back to doing what we have been doing, unwillingly protecting the status quo we inherently know is destined to collapse.

Acknowledging the relevance of this issue for so many living in the cities today, I have been blessed with an idea to conceptualize **a specific purpose driven mixed-use real estate concept of a new paradigm** outlined in this brochure.

The concept is called **the Urban Temples** and it **addresses innate human desire to have a positive impact on the world through a meaningful participation**. Thus the Urban Temples concept is designed to provide an easy-to-join, solution-based platform for those who would like to participate on the transformation of humanity into new paradigm and do not know where to start or how to do it.

From an investor/property developer perspective, **the concept suggests how to combine conventional real estate asset classes in an unconventional way with the use of specific operational ideas and core principles that will help to unlock the highest potential of any individual, mixed-use, centrally located property situated in the city exceeding the population of at least one million inhabitants.**

Finally, considering your interest in business activities that have a positive impact on the world, I wish that at least some of the opinions and ideas shared in this brochure will be inspiring and beneficial to you and to your organization.

Enjoy the read,



Michal Kušnier
Principal
Happy Days Hospitality

Definition of Terms

- Affiliates:** Individual properties that comply with the mission and core principles of the urban temples and are therefore registered at urbantemples.com.
- Participants:**
- Investors** who invest in any individual urban temple property registered at urbantemples.com,
 - Home UT Members** who acquire membership in any particular urban temple registered at urbantemples.com (i.e., any individual Home Urban Temple)
 - Tenants/Operators** who lease and operate space in any urban temple registered at urbantemples.com.
 - Employees** who work at any individual urban temple registered at urbantemples.com.
 - Non-Member Customers** of any urban temple registered at urbantemples.com who are not registered members (i.e., individual, non-registered customers buying products and services at any urban temple).
 - Suppliers** who supply individual urban temples and their Tenants/Operators with required goods and services.
 - Partner Businesses** that share the urban temples mission, cooperate with any individual urban temple registered at urbantemples.com or directly with urbantemples.com but their outlets are located outside the premises of any registered urban temple (e.g., natural medicine resort, organic farm, education center, electric car producer such as Tesla, etc).
- Home Urban Temple:** The urban temple registered at urbantemples.com of which one is a registered Member.
- Foreign Urban Temple:** The urban temple registered at urbantemples.com of which one is not a Member, however is visiting and using its products and services.
- Home UT Points:** An internal currency valid at the particular urban temple (Home Urban Temple).
- Foreign UT Points:** An internal currency valid at any urban temple registered at urbantemples.com (Foreign Urban Temple).

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I. EXECUTIVE SUMMARY



An easy-to-join, solution-based platform for those who would like to participate on the transformation of the humanity into a new paradigm.

At the core of the Urban Temples are the following two constituents bound up by one common mission:

WEB

A web-based platform urbantemples.com that introduces and promotes the concept and provides essential services to its affiliates (individual properties) and their participants (investors, tenants, employees, members, suppliers or partner businesses).

Owned by Michal Kušnier and the 1st investor who will develop the urban temple property and consult with Michal



PROPERTY

Individual properties (affiliates) that comply with the mission statement and core principles defined herein and are thus registered on the web site urbantemples.com.

Owned by individual investors who will develop and/or buy shares in any particular urban temple

MISSION

***Celebrate Divine Love in the hearts of people
through the property affiliation platform that facilitates transformation of humanity
into a new paradigm***



BRANDING

In line with the core principles of the business model of a new paradigm, the Urban Temples does not represent legally protected brand, rather serves as a generic term describing particular type of mixed-use real estate. Hence, similar to for example boutique hotels, each urban temple (regardless of its location and ownership) will hold its distinctive name/brand.



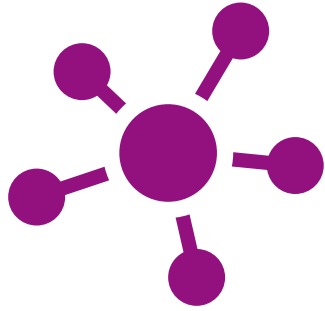
AFFILIATION REQUIREMENTS

In order to become an affiliated property registered at urbantemples.com, each object will have to fulfill certain mandatory requirements such as compliance with the mission, provision of the meditation room freely available to the general public and preservation of the certain proportion of income generated by tourist and locals (ensuring significant representation of the hotel element in each urban temple).



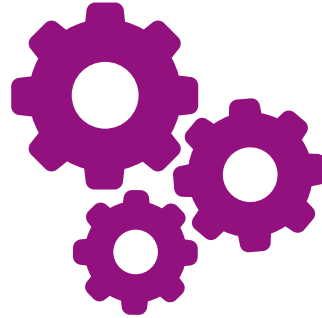
INTERNAL CURRENCY

Besides accepting all conventional forms of payment, each urban temple will be issuing its own internal currency (points). Membership cards charged with the points will be transferable (multiple users per membership) and the points redeemable for all the products and services provided in any of the Urban Temples throughout the world. This will provide its members with unparalleled advantages and assure certain level of turnover for the owners and their tenants/operators.



OPERATING STRUCTURE

Depending on the capacity of its owners, individual elements of each urban temple can either be operated independently and directly by the owning company, or via specialized third party operator (for example hotel, retail, sports or entertainment elements can each be managed by specialized operator).



OPERATIONAL RECOMMENDATIONS

In order to unlock the full potential and achieve the premium on each represented asset class, it is advisable for each individual urban temple to imply certain operational ideas, combination of represented elements and tenant mix (e.g., turnover only rent in retail, intertwined hotel & residential elements, LOHAS segment tenant mix, etc).



FINANCIAL LEVERAGE

Unconventionality of the urban temples concept may ask for limited financial leverage of each individual object as it assures necessary autonomy in decision-making process. High level of autonomy during the stabilization period may prove to be crucial for the success of each individual urban temple, especially those developed during the difficult markets.



TARGET MARKET

The concept is targeted to appeal primarily to LOHAS segment (Lifestyles of Health and Sustainability) whose customers are progressive opinion makers and leaders in the field of social, ecological and economical changes yet their potential remains virtually untapped.



ONLINE PLATFORM

The website urbantemples.com will serve numerous purposes such as introduction and promotion of the concept, database of the prospective and existing participants (investors, tenants, employees, members, suppliers or partner businesses), promotion of each property, booking platform, exchange of Home UT Points into Foreign UT Points, etc.



ADVANTAGES

Keeping in mind collaborative approach and the business model of a new paradigm in general, the concept provides unparalleled advantages to all of its participants. The mantra for success is easy - the more the beneficiaries, the more solid the investment.

II. THE MISSION STATEMENT

A scenic view of a road at sunset. The sky is filled with golden light and clouds, with the sun low on the horizon. The road is paved and has a large white arrow painted on it, pointing towards the horizon. The road is flanked by trees and a signpost with a white diamond-shaped sign. The overall atmosphere is peaceful and hopeful.

A strong mission that surpasses the organization itself serves as a base for the thriving culture.

II.A. The Mission Statement

Celebrate Divine Love in the hearts of people (MISSION) through the property affiliation platform that facilitates transformation of humanity into a new paradigm (FORM).

II.B. Thoughts Behind the Mission

There is plenty of scientific evidence that **everything in the seen emerges from and returns back to the unseen** (i.e., everything in the material world emerges from and returns back to the energetic realm). This means that the unseen precedes the seen, **and hence the quality of the seen is always defined by the quality of the unseen.**

While it is well known that the energetic realm consists of wide spectrum of energies, not all of them can be explained and understood within the prevailing scientific paradigm. Some of them are scientifically measurable, however there is a whole array of subtle energies that are unidentifiable by our current technology and therefore lie beyond our current scientific understanding.

But because the “energy” is defined as a capacity to produce effect, they are defined by the virtue of this capacity despite our inability to measure them. In other words, they are subtle not because their effects are subtle, but because they have been ineffable to science.

The most fundamental subtle energy known to man is Divine Love. There is no star, planet, living being, plant, mineral, relationship, product or service that would not be qualitatively

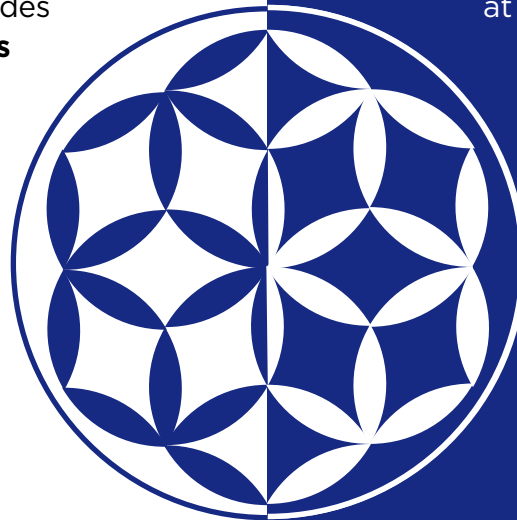
defined by its capacity to accumulate and radiate Divine Love. **It lies at the core of all things and the more any individual part of the creation is infused by it, the higher its quality and the more beneficial it is for the rest of the creation.**

Considering this, together with the fact that the energy flows where attention goes, we believe that increasing the capacity and flow of Divine Love in the hearts of people is the best way how to truly make the world a better place.

This is also why we put celebration of Divine Love at the core of what we do and it is the main purpose why the Urban Temples concept has been created.

We find it to be very simple and innate mission for anyone to follow, regardless of his/her education, occupation, social status or wealth. The mission will serve us as an ultimate guiding principle for all decisions and actions. It will encompass each and every member of our team and we will strive to involve all of our business partners, suppliers, founders, investors, associates, club members and “random” by passers to join us on this simple yet brilliant mission.

We strive to foster creativity and therefore all of our members and partners will be encouraged to find his/her/their own way (FORM) how to pursue and exercise the very same MISSION.



II.C. Thoughts Behind the Form

According to CCS Index* (Conscious Consumer Spending Index) prepared by a socially responsible marketing company Good.Must.Grow, only 73% of customers who intended to make socially responsible purchases in 2014 managed to do so. The main reason for failing on this noble intention, as stated by 46% of respondents, was lack of knowledge which products were socially responsible and where to find them.

“Mission-centered social enterprises haven’t been able to connect with consumers in a way that drives the behavior they say they want,” says Heath Shackelford, founder of Good. Must. Grow. “Aside from some very well-known companies, the idea that there’s a burgeoning social enterprise movement is being lost on a lot of Americans.”

Considering the results of the study*, **the drive to participate on the transformation of humanity through regular spending is evident, however the process is still partially held back by lack of knowledge and lack of suitable platforms that would promote and trade socially responsible products and services.**

Acknowledging this shortcoming, **provision of the property affiliation platform that groups individual properties whose tenants and/or operators deliver such products and services to its customers feels as an excellent way (FORM) through which to exercise our mission.**

*Study polled 1,021 Americans about their spending habits. CCS Index is being issued since 2013

II.D. Exercising the Mission

The following thinking pattern will ensure that all our decisions and actions are in line with our Mission:

Anytime decision or action is required, we ask the following three questions in this exact order (the order of questions signalizes their importance):

1. **Is my decision free of fear and in line with our Mission?**
2. **Is my decision the most positive and loving response how to deal with the situation and beneficial for the team** (colleagues, clients, suppliers, business partners, investors, etc)?
3. **Is my decision beneficial for me personally?**

Negative response to the first question means immediate reevaluation of the decision. Second question is only asked after 1st one has been answered positively. 3rd one is only asked after 1st and 2nd have positive responses. **Genuinely correct decision will always provide positive responses to all three questions.**

III. THE EMERGING PARADIGM



The emerging paradigm will have a profound effect on all the industries, the way people interact and the way the entire society operates. It will affect all business sectors and the more any new trend, concept or business idea will reflect its principles the more it will stick and prosper.

III.A. Historical Parallel

The life on our planet has undergone numerous shifts throughout its evolution. As a theoretical physicist and a multidisciplinary scientist Nassim Hamein explains, at the early stage of the evolution of life on Earth, **there were only mono cellular organism on our planet, acting all individually in immense competition between each other.**

As a result, they were producing such an enormous amount of toxins that it almost led into extinction of all life on the planet. It all looked gloomy until the very last minute, when they started to cooperate and together formed a multi cellular organisms that started to breath the toxins (which at that time was oxygen).

Thanks to this, life on Earth was not only preserved, rather evolved into the next stage of existence. Similar to this, we are now approaching the point in time when we yet again have to undergo similar, collaborative leap in evolution. **In human terms, the leap in evolution is signified by shift in a paradigm that brings about a new story of humanity.** And whenever the story of humanity changes, the way we think, the way we treat the planet and each other, the things we do and our perception of the entire world around us changes too.

III.B. New Story of Humanity

As presented by the New York Times best-selling author, Gregg Braden, **the story of humanity arises from the answer to the primordial question of Who We Are.** In order to answer this pivotal question, modern science

uses the following 6 sub-questions: **What is the origin of life? What is the origin of human life? What is our relationship to our bodies? What is our relationship to the world around us? What is our relationship to the past? What is our relationship to the nature?**

Because it has now been scientifically proven that old answers to these perennial questions were based on the false scientific assumptions, such as randomness, separation, linear progression of evolution and survival of the strongest, it's logical that **the story of humanity that these answers brought about was false as well.** Contemporary science provides plentiful evidence that everything in creation obeys the law of self-organized system rather than being random, that everything in creation is interconnected rather than being separate, that evolutionary cycles reoccur rather than follow linear fashion of progression to the pinnacle of sophistication and finally, that appearance of humans on Earth about 200,000 years ago, in tact with all that we have now was sudden rather than being result of multiple random mutations from primates that inhabited the Earth prior to that. It is therefore logical that **hand in hand with our new answers to these perennial questions comes new understanding of Who We Are and Why We Are Here.**

Yet, we need to keep in mind that human understanding is an ever-evolving and highly individualized perception of reality. It is very unstable over the time and would never be definite either. Its individual interpretation often leads to conflicts and therefore **the force behind the New Story of Humanity and the emerging paradigm has to be more stable, unifying and elemental.** And this brings us back to our MISSION, as we believe that **the emerging paradigm is a direct consequence of the increased exposure of Earth to the most fundamental energy of Divine Love,** coming in from the galactic center.

While we are fully aware that the above may sound quite peculiar to many, **recent scientific observations confirm that Earth has been exposed to an increasing volume of cosmic radiation emanating from the galactic center. It is therefore more likely than not, that changes this phenomenon brings along are far beyond our control and unavoidable. Our individual freedom of choice lies primarily in the extent of our participation.**

III.C. Going Forward

Among other things, change of the paradigm will bring along numerous groundbreaking changes that will inevitably lead to dramatic transformation of the current socio-economic-political system. Many of us have already realized that some kind of change is needed, however majority is still perplexed and expect some form of salvation coming from the outside, eventually consider themselves (as an individual or small group) to be insignificant to make an impact. Moreover, we often like to blame others for all that is wrong in our world (politicians, wealthy families, CEO's of multinational corporations, religious leaders, etc), rather than acknowledging our own contribution to the outcome.

Luckily, such disempowered believe embedded in the old story of humanity only reflects the degree of our current collective fallacy caused by reduced capacity and flow of Divine Love in our systems. In fact, all of our decisions and actions count. They each represent a vote, one far more powerful than that submitted in political elections where electorate is selected rather than elected. Hence the most potent tools for change are in our own hands. **We simply have to** step out of this collective hypnosis and **consciously respond to all the circumstances, thoughts and feelings that arise in our experiences in more loving, kind and compassionate manner. This way we recognize our true Divine nature and naturally boost the capacity**

and flow of Divine Love within ourselves and throughout the entire creation. Conscious decisions and actions then naturally follow, assuring our positive impact on the outside world every single day and every step on the way.

From our perspective, **outside of the energetic work** (such as meditation) **and performance of small acts of kindness** on regular basis, **money is one of the most important everyday voting tools we have. By directing them towards socially and environmentally responsible companies we make a clear stance that does not need any further explanation. Prosperity of these companies consequently creates an immense pressure on the irresponsible laggards, naturally navigating them to viable alternatives that allow them to abandon status quo and adjust their thinking in order to stay relevant and remain in business.**

After all, the disconnected business conduct of companies that adhere to the old paradigm business model is just a desperate call for help, rooted in the obsolete understanding. Out of the place of fear, their executives act in a heavily protective, competitive and exploitative manner. Condemn them and you add to that conflicting energy. Respond with respect, compassion and blessings, supplemented by provision of a viable alternative, and you ignite their transformation process.

Thus, the most important thing to keep in mind at all times is that the quality of our thoughts and actions will always depend on the amount of Divine Love running through our system. Therefore rather than focusing on the end results, we have to ensure that our intentions thoughts and actions are charged with Divine Love as only such thoughts and actions have a capacity to launch positive ripple effects beyond our understanding.

IV. THE CONCEPT

Besides encouraging people to perform small acts of kindness and engage in energetic work, the Urban Temples concept is designed to allow people to vote with their money through their investments and spending without the need to compromise their comfort.

IV.A. Introduction and Core Principles

The concept is designed for those who would like to participate on the transformation of the humanity into the new paradigm. It provides an easy-to-join, solution-based platform that mitigates any potential disruptions or discomforts for its participants. It allows for great adjustability with the growing awareness of its users who themselves maneuver modification of the concept in each location at its own pace. Level of devotion and intensity of participation is also widely flexible. It is therefore rather transitional concept, bridging the old and the new.

The urban temples are **projected primarily for big cities** (ideally above 1 million inhabitants) **as its hotel component is intended to also cater to local patrons** and cities of such size generate sufficient local demand for temporary lodging services. Objects are set **to be located in the very center of the city** (eventually in CBD's with numerous local authority bureaus and proximity of sizable residential area) **and provide sufficient parking capacity. All objects registered on the website urbantemples.com will employ the business model of a new paradigm and comply with the following principles:**

1. **All investors, employees, suppliers and members** of each individual urban temple registered on the website urbantemples.com **will sign Memorandum of Understanding** (hereinafter MoU). By signing MoU, each participant will **proclaim that his/her primary mission on the project is celebration of Divine Love in the hearts of people through his/her actions.** MoU will be signed by each participant individually.

2. **The mix of facilities and services will be in all cases set to generate at least 40% of its turnover by tourists and at least 40% by locals. The remaining 20% can be in favor of either group** (tourists or locals). This ensures significant representation of the lodging element at each individual urban temple registered on the urbantemples.com website.
3. **Each urban temple registered on the urbantemples.com website will encompass meditation room which will be available to general public during at least 2 hours in the morning and 2 hours in the evening every day** (for example 6-8 am and then again 7-9 pm). During these times, guided meditations split into individual 10-30 minute blocks will be taking place. None of the meditations will be religion based.

Violation of any of the above mentioned principles may result in de-registration of the particular urban temple from the urbantemples.com website. Violation of the principles defined in MoU by any individual (primarily disconnected behavior, in case of investors even reinvestment of the dividends into areas contradicting principles defined in MoU) may result in termination of the cooperation.

IV.B. Positioning – Target Market

The concept is targeted to appeal primarily to the clientele of the LOHAS segment (Lifestyles of Health and Sustainability). LOHAS is demographically specific market segment relative to sustainable existence and “green” initiatives and is made up of mainly higher income and well-educated part of the society. **In U.S. alone this segment represents over USD 290 billion market** for goods and services focused on health, the environment, social justice, personal development and

sustainable living. Research shows that nearly 41 million Americans belong to this group.

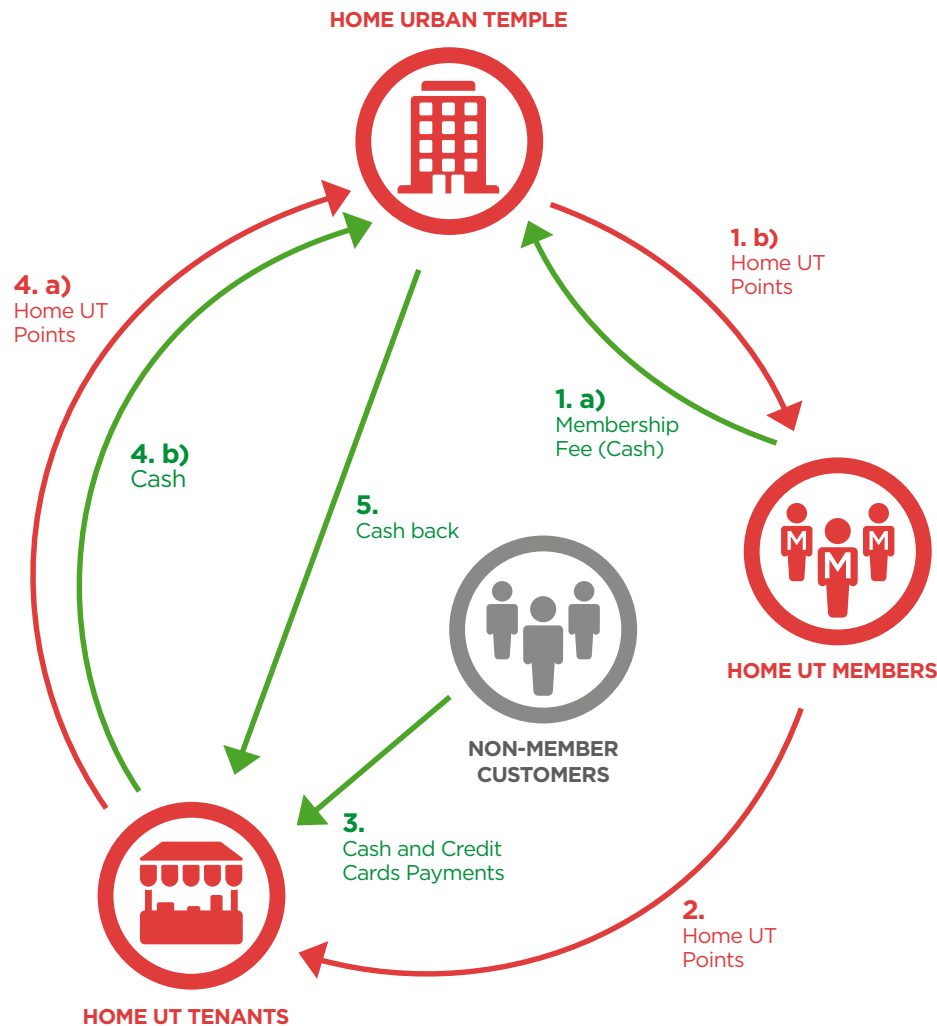
LOHAS customers represent the future for all businesses focused on sustainable products and services. They are **progressive consumers, opinion makers and leaders in the fields of social, ecological and economical changes, yet their market potential remains virtually untapped.** In the urban temples we expect that majority of the loyal demand will come from this segment of consumers.



IV.C. Cash Flow and Memberships

- **The owner of each individual urban temple (Home Urban Temple) will be selling membership cards** (each Member will get a card);
- **In exchange for monthly Membership Fee, each Member will get a card charged with points** (Home UT Points) serving as an internal currency;
- There will be **possibility to acquire all products and services** provided **within** the Home Urban Temple (or **any other urban temple worldwide** – Foreign Urban Temple) **with cash, regular debit card, check or points** (1 point = 1 Euro/Dolar/Crown, etc);
- There will be **three basic types of membership** to choose from. For example: Silver USD 250/month = 250 points, Golden USD 500/month = 500 points, Platinum USD 750/month = 750 points (numbers are illustrative);
- **To all the membership cards specific discounts will apply** for all the products and services provided within the Home Urban Temple. For example: Silver 5%, Golden 10%, Platinum 15% (percentages are illustrative);
- **Cards WILL BE transferable**, issued for the specific name or company, however **usable by multiple users** upon ID identification. This means that it will be possible to acquire one membership for the entire family or few memberships for the entire company;
- Besides being redeemable within the Home Urban Temple of which one is a Member, when travelling, there will be **possibility to use services of any other urban temple** (Foreign Urban Temple) **registered at the urbantemples.com**. All that will be required is to exchange Home UT Points into Foreign UT Points at urbantemples.com website. Because it is foreseen that the individual urban temples will have separate ownership, the domain will serve as the exchange office. **Exchange will not be on 1 to 1 basis as there will be commission paid to the owner of the domain (for providing service) as well as the owner of the Home Urban Temple that has issued the original points**. This will cover the costs for the domain and incentivize urban temples that sell the most memberships while their points are being redeemed elsewhere.
- In case the entire **credit** (i.e., all points) is **not utilized within the given month**, validity of the remaining points **will be automatically extended for another two months**. These points will still be transferable, however **discounts will not apply to them anymore, serving as a grade B points**. This will allow all the members to enjoy their memberships in full (redeem all of their points for each period).

Cash Flow Diagram - Single Property



1. a.) In exchange for Membership Fee,
1. b.) Home UT Members will receive from the owner of their **Home Urban Temple** Home UT Points.

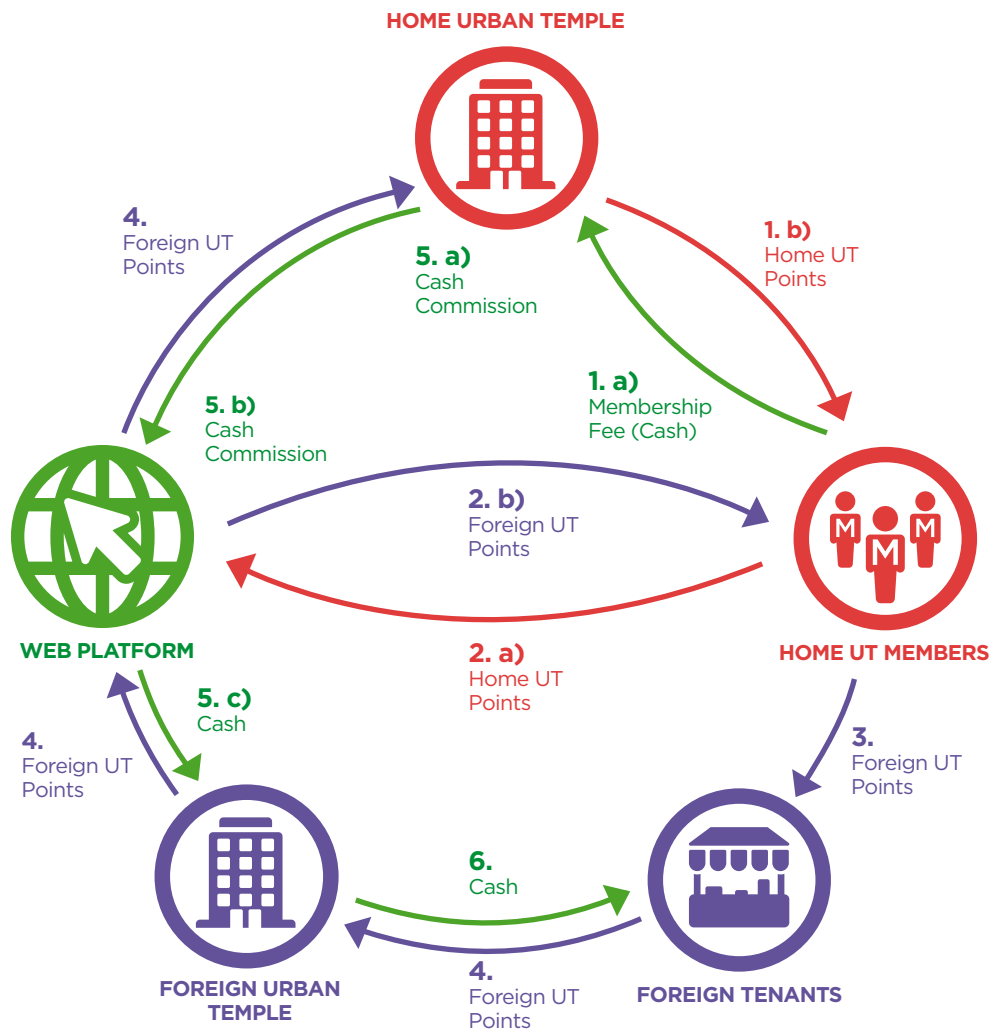
2. Using their Home UT Points, **Members** can buy products and services in their **Home Urban Temple** at a discount.

3. Non-Member Customers pay to **Home Tenants and/or Operators** of individual elements within the **Home Urban Temple** for products and services in cash or with their credit card.

4. Home Tenants pay turnover rent partially in:
4. a.) Home UT Points; and/or
4. b.) Cash.

5. In case **Home Tenant** collects more Home UT Points than his/her turnover rent, he will receive cash back from his/her Landlord.

Cash Flow Diagram - Multiple Properties



1. a.) In exchange for Membership Fee,
 1. b.) **Home UT Members** will receive from the owner of their Home Urban Temple - Home UT Points.

2. When travelling, Members can:
 2. a.) Exchange Home UT Points via urbantemples.com
 2. b.) For Foreign UT Points (less the Points Commission paid to urbantemples.com and to their **Home Urban Temple**); and

3. Use their Foreign UT Points in any other registered **Foreign Urban Temple** around the world.

4. The **Foreign Urban Temple** whose **Foreign Tenants/Operators** collected Foreign UT Points from **Home UT Members**, will inform the **Home Urban Temple** via **Web Platform** that the Foreign UT Points have been collected (used in their establishment for products and services);

5. The **Home Urban Temple** who originally sold Home UT Points to his **Home UT Member** will then:

5. a.) Keep part of the Cash Commission* for him/her self as a reward for selling original Home UT Points that were used elsewhere;

5. b.) Transfer the remaining part of the Cash Commission* to **Web Platform** for exchange service (Home UT Points/Foreign UT Points); and

5. c.) Transfer the remaining Cash amount to **Foreign Urban Temple**.

6. Landlord of the **Foreign Urban Temple** will transfer the received Cash to his/her **Foreign Urban Temple Tenants and/or Operators** who provided products or services to the **Home UT Member**.

*Cash Commission is equivalent to Points Commission that the Home UT Member was charged by urbantemples.com at the point of exchange

IV.D. PROPERTY RELATED KEY OPERATIONAL IDEAS, SUGGESTIONS & RECOMMENDATIONS

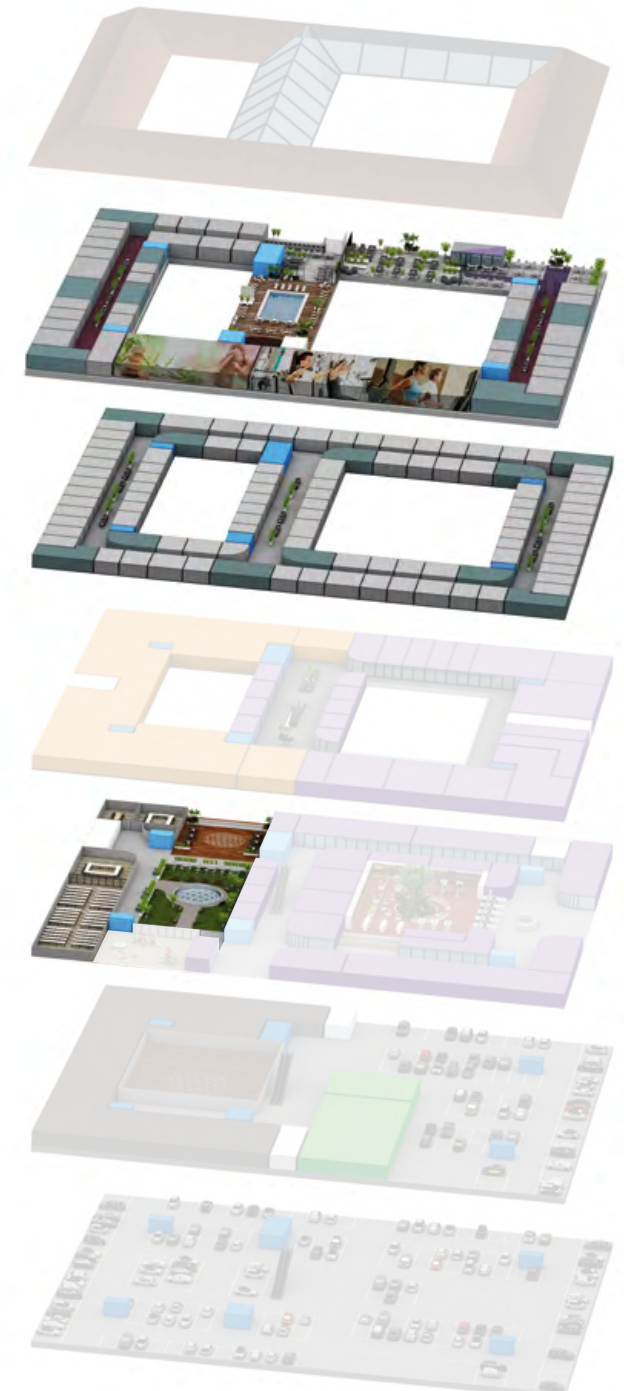
Operational ideas proposed in this section are aimed to help to unlock the full potential of each individual urban temple. For better imagination, each element (asset class) is addressed individually and demonstrated on the illustrative layout right next to it. To view illustrative layouts in more detail please refer to section **VI. Property Layout Example.**



PROPERTY

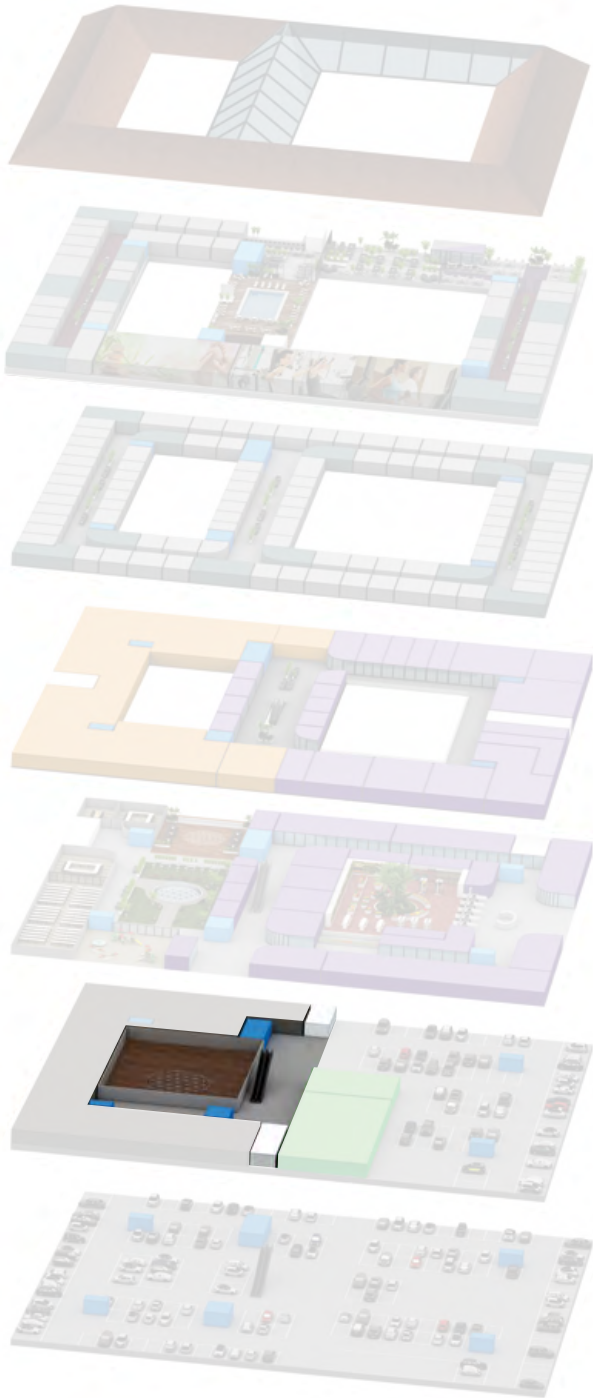
IV.D.1. Hotel and Residence (MANDATORY)

- Representation of the hotel element will be mandatory for each urban temple registered on the urbantemples.com
- Both **hotel & residential elements** will be **interconnected** (shared entrance and located on the same floor, i.e., not in separate sections of the building).
- 1-2 apartments will be permanently dedicated to artists performing in the comedy club. There will be a resident magician at all times walking around the building.
- Both elements can be **operated directly by the owner, eventually by third party operator** under management agreement or under lease agreement. Possibility of franchise or other form of soft branding is also possible.
- **Part of the residences will be offered for sale, part for rent. Owners will be encouraged to cooperate with home-sharing platforms such as airbnb.com and/or similar.** In case the owner will be occupying the apartment together with his/her visitor (serve as a host), no commission will apply to income generated this way.
- **Hotel rooms will also cater to residents of the particular city.** Big cities produce significant demand from its residents for temporary lodging (live in suburbs, refurbish apartment, have to unexpectedly move out, need to change the environment but have to stay in the city, etc). **The urban temples will also organize workshops when it may be more convenient for residents to sleep in the hotel.** Residents of the given city will be provided with special services **when staying overnight**, such as **cleaning** of their apartment (outside urban temple, i.e. **apartment where they normally live**) so that they can return to nice and tidy apartment and perhaps expect some nice, workshop related present there.



IV.D.2. Meditation Room (MANDATORY)

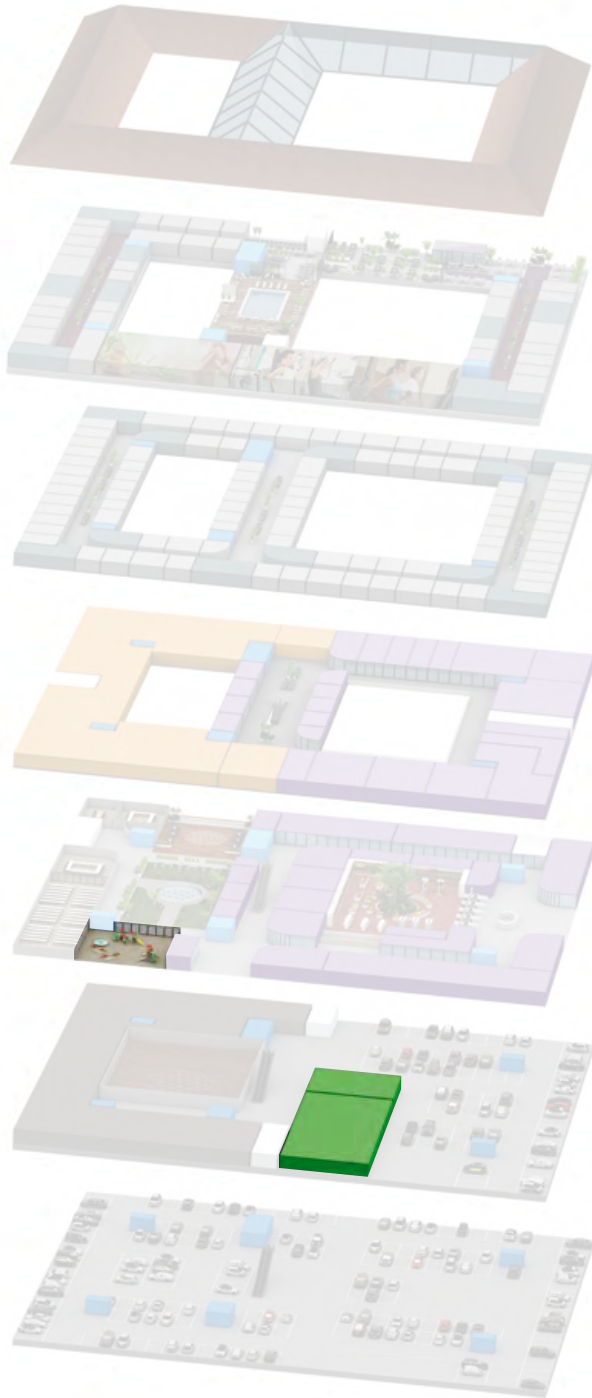
- Representation of the meditation room will be mandatory for each urban temple registered on the urbantemples.com
- Will be located in the area **readily accessible to both residents and general public** (people from outside).
- Will be **available to general public during at least 2 hours in the morning and 2 hours in the evening each day** (for example 6-8 am and then again 7-9 pm). During these times, guided meditations split into individual 10-30 minute blocks will be taking place. None of the meditations will be religion based.
- **Guided meditations will be free of charge and also broadcasted online via urbantemples.com**
- **Room will also accommodate various workshops and seminars**, primarily but not exclusively in the area of personal and spiritual development. Workshops can have other themes as well. These work shops will be subject to charges;
- Meditation room will be **operated directly by the owner, eventually by third party under supervision of the owner.**
- Operation will be financed from the workshops as well as service charges applicable to hotel, office and retail tenants.



IV.D.3. Retail (OPTIONAL)

- **Sufficient parking capacity is mandatory**, Valet parking optional
- **Anchor tenant will be Organic Super Market with Restaurant** (also providing juicer stations). Key design feature will be greenery, reminiscent of a botanic garden. Its purpose is to evoke freshness of the food and connection to nature where the food is coming from.
- **The highest value will be created if the ground floor accommodates primary high turnover and high margin retail tenants and pop-ups.** The exact **tenant mix** will vary from object to object (e.g., café, drugstore, natural cosmetics, optics, luggage and travel accessories, bike shop and bike rental, Tesla store, etc), however **always primarily within LOHAS segment** and/or adhering to principles of the b-corporations (www.bcorporation.net) and similar.
- **1st floor will accommodate primarily services**, such as tailor, dry cleaner, shoe repair shop, alternative medicine ambulance, dentist, alternative medicine pharmacy, local banks, barber/hair stylist or post and also pop-up stores.
- **Top floor can accommodate sundeck with the pool, restaurant, cafeteria, fitness and spa.** The section of the top floor facing to the south can be covered by a glass roof, which can be opened. It is recommended that the key design feature here is greenery, reminiscent of outdoor space (wintertime botanic garden). It is **possible to rent each individual commercial unit on this floor to third party tenants/operators (as retail units), eventually the area can be operated by the hotel operator** in charge of hotel and residential elements.





Majority of retail tenants will only pay turnover rent. Thanks to such limitation of their risk (also each object is centrally located and provides sufficient parking capacity, i.e., attractive to majority of retail tenants), tenants will be willing to accept the following conditions:

- Agree on **higher percentage of turnover rent**
- Agree on **minimum turnover threshold** clause in their contract (possible termination by the landlord if pre-agreed threshold is not met).
- Provide landlord with partial cash flow advantage related to sale of the Memberships. At the end of the month, each tenant will pay turnover rent. This will be paid by points as well as cash (e.g., 1 million turnover @ 10% turnover rent = 100,000. Tenant can pay for example 80,000 points and 20,000 cash).

IV.D.4. Specific Retail Units and Storage (OPTIONAL)

- **Comedy club** serving as an arts auction venue during the day
- **Day care kinder garden**
- Both units **can be leased to third party tenants/operators**
- **Other specific units*** can range from **sports venues, through entertainment to storage space** (depending on the preference of the owner and market demand and layout of the particular property).

*Other specific units - illustrative plans only include Storage

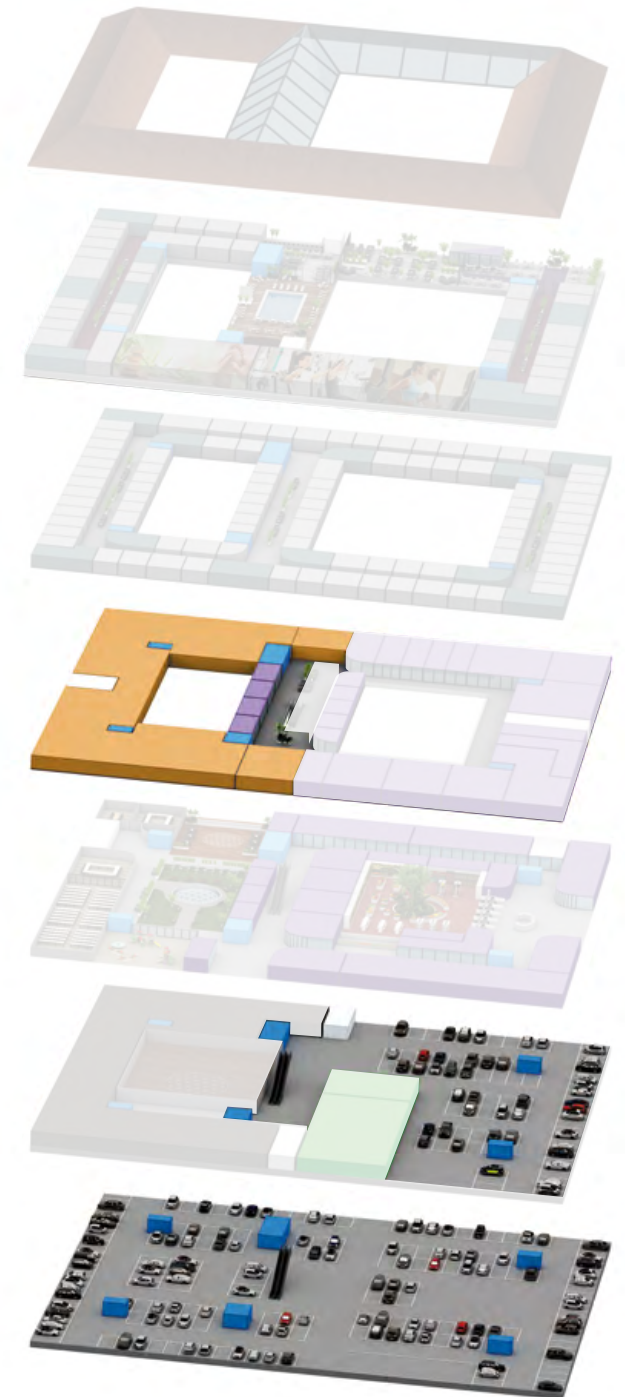
IV.D.5. Office (OPTIONAL)

- Partially for retail tenants
- Legal, tax and accounting services
- **High quality shared and individual offices**

Rents in this element will be fixed (in shared offices patrons will be charged on hourly basis, however UT will receive fixed rent from the tenant who will be operating it and subleasing it on its terms to multiple users).

IV.D.6. Parking (MANDATORY)

- Sufficient parking capacity has to be secured on site or in its close proximity
- Area will also accommodate **car wash and Tesla charging station**
- **Valet car parking**
- **Parking capacity for bikes**
- **Parking capacity for car share providers**
- **Charges possible on per day and per hour basis**



IV.E. WEB RELATED KEY OPERATIONAL IDEAS (urbantemples.com)

The domain urbantemples.com plays an important role in the urban temples concept. Its main functions as proposed today are outlined in this section, however there are numerous possibilities how to extend functions of the domain in the future (e.g., cooperation with partner businesses, e-shop, etc). Essentially the more the members, the better the options.



WEB



IV.E.1. Introduction & Promotion of the Concept

There will be **promotional video(s)** explaining the concept in detail. All relevant **documentation that may be useful to prospective developers/investors will be shared freely** on the website.

IV.E.2. Database

Since its inception, there will be possibility to register at the urbantemples.com domain. Registries will have an option to express their desire for an urban temple to be built in their city. There will be **options to choose whether one would like to become a member, an employee, a supplier or an investor**. Registries will then be **notified once there is a prospective sponsor willing to develop an urban temple in the particular city**. Once any **individual sponsor** announces construction of the urban temple in the particular location, he/she **will be able to benefit from the database of prospective clients and business partners for his/her project**.

IV.E.3. Booking and Listing

The website will function as a **booking platform for hotel rooms, individually owned apartments** (we envision cooperation with Airbnb), **meeting rooms, restaurants, entertainment and all other services** provided in any individual urban temple registered on the website.

IV.E.4. Exchange of Home UT Points into Foreign UT Points

Each individual Home Urban Temple will be issuing its own **Home UT Points in exchange for a monthly fee** (e.g. 1 point = 1 dollar), **servicing as an internal currency**. Besides being redeemable within the particular urban temple of which one is a member, when travelling, **there will be possibility to use services and buy products at any other urban temple registered on the urbantemples.com**. All that will be required is to exchange ones Home UT Points into Foreign UT Points on urbantemples.com website. For more on the memberships and points system see section IV.C. Cash flow & Memberships.

IV.E.5. Broadcasting

Morning and evening guided meditations as well as selected seminars and workshops will be broadcasted online via urbantemples.com.

IV.E.6. Advertisement Platform for:

- **Any of the registered urban temples** (entire complex, or particular services and products)
- Their **club members** (e.g., if they wish to temporary lease their apartment or resell it)
- **Tenants** (to promote their business or sell their business)
- **Suppliers** (to promote their services and products amongst UT community)

- **Partner businesses*** of the urban temples (this will allow them to tap into clientele of urban temples and its other partner businesses*). **There is a plan to cooperate primarily with shared economy platforms such as Airbnb**. Every night Airbnb's hosts accommodate thousands of guests in each city. Those people do not have any ancillary services provided by their host and conventional hotels consider them competition while in reality they could be great source of ancillary revenue. By employing collaborative rather than competitive approach there is a huge potential to mutually benefit from such cooperation.
- Members, tenants and general public (job search and job openings).

* Partner businesses – selected businesses sharing the same mission but located outside the urban temples premises (for example natural medicine resorts, organic farms, etc).

A high-angle, low-key photograph of five diverse business professionals (three women and two men) in a circle, holding hands and smiling broadly. They are dressed in professional attire. The background is a bright, grid-patterned ceiling, possibly a skylight or a modern office structure. The overall mood is positive and collaborative. A yellow semi-transparent banner is overlaid at the top, and another yellow semi-transparent banner is overlaid at the bottom right, containing text.

V. THE BUSINESS MODEL

A peer-to-peer management model based on collaboration, authenticity, sharing and creativity.

Conventional business model as we know it today will be immensely affected by the emerging paradigm. As a result, principles and business conduct of the successful company of the new paradigm will undergo significant adjustments. These **adjustments will affect the entire structure of the business, starting from employees, customers, suppliers and investors that the business will appeal to, through technologies it will use and products and services it will provide, to values and culture it will represent.**

Of course the world is not black and white, hence even transformation will for majority of the companies be gradual. In the coming years, both the old and the new paradigm business models will coexist together and for numerous companies it will even temporarily mean combination of both. Such is the process of transformation. However, **over time it will become absolute necessity for any company, regardless of its area of business or scale to undergo this transformation in order to stay relevant and ensure its long-term viability.**

Yet, we need to realize that even the old paradigm business model plays an important role in the transformation process. In fact, it is precisely through its increasing focus on fear based principles such as competition, individualism, protectionism and control that we realize that we are ready to shift our focus towards more **love based principles such as collaboration, authenticity, sharing and creativity.**

Finally, looking at the world as it functions today, it may seem as there is still long way to go. However, one also has to realize that **many steps to go through does not**

necessarily mean it will take us long time. It is just a multiple-step-process we have to go through. That's a fact. Nevertheless, as we reach the tipping point, the transformation process significantly speeds up and increases on its intensity. From then on the implication of new business model will become a necessity.

The bottom line is that the success of the transformation process depends entirely on our willingness to accept the new story of humanity and our ability to increase the capacity and flow of Divine Love within ourselves for it directly affects the quality of everything that we create. There simply are no shortcuts or better ways. All that is without is just a reflection of what is within and since the unseen precedes the seen, we have to start within.

Because the urban temples concept is founded on the principles of the new paradigm business model, on the next page we briefly summarize core differences between the old and the new.

Old paradigm business model	New paradigm business model
Control over creativity	Creativity over control (high level of employee trust, decision making rights and responsibilities on all positions)
Top to bottom management (hierarchical model)	Spherical model (peer to peer management)
Protection of status quo	Celebration of critical thinking outside the established thinking patterns
Constantly learning new, however always within the old, strongly established thinking patterns	Eager to learn new, however ready to unlearn old if irrelevant (when foundations are flawed, fixing windows will not save the house)
Decisions based solely on market evidence	Market evidence still important, however decision making process takes into account intuition
Main purpose of business is profit (arises from disconnected world view and leads to exploitation, protectionism, competitiveness and individualism)	Driven by mission, often much bigger than the company itself. Profit remains important but rather as side effect. It serves as an indicator of the desirability of the product/service, efficiency of the operation and sustainability of the business
Company's culture: <ul style="list-style-type: none"> • Evolved by default • Often toxic • Based on what it provides • Can represent company's liability 	Company's culture: <ul style="list-style-type: none"> • Carefully created • Vibrant • Based on what it requires • Represents company's asset
Highly competitive environment	Highly collaborative environment
Protectionism of know how	Sharing of know how
Celebration of individualism (disconnected form surroundings)	Celebration of authenticity (unique, however fully aware of interconnectedness and interdependence)
Celebration of smartness	Celebration of wisdom (smart person without right values may well be a threat to a company and the entire society)
Engagement through motivation (need of external stimulus)	Engagement through inspiration (interest in activity comes naturally from within), motivation is complementary

VI. PROPERTY LAYOUT EXAMPLE



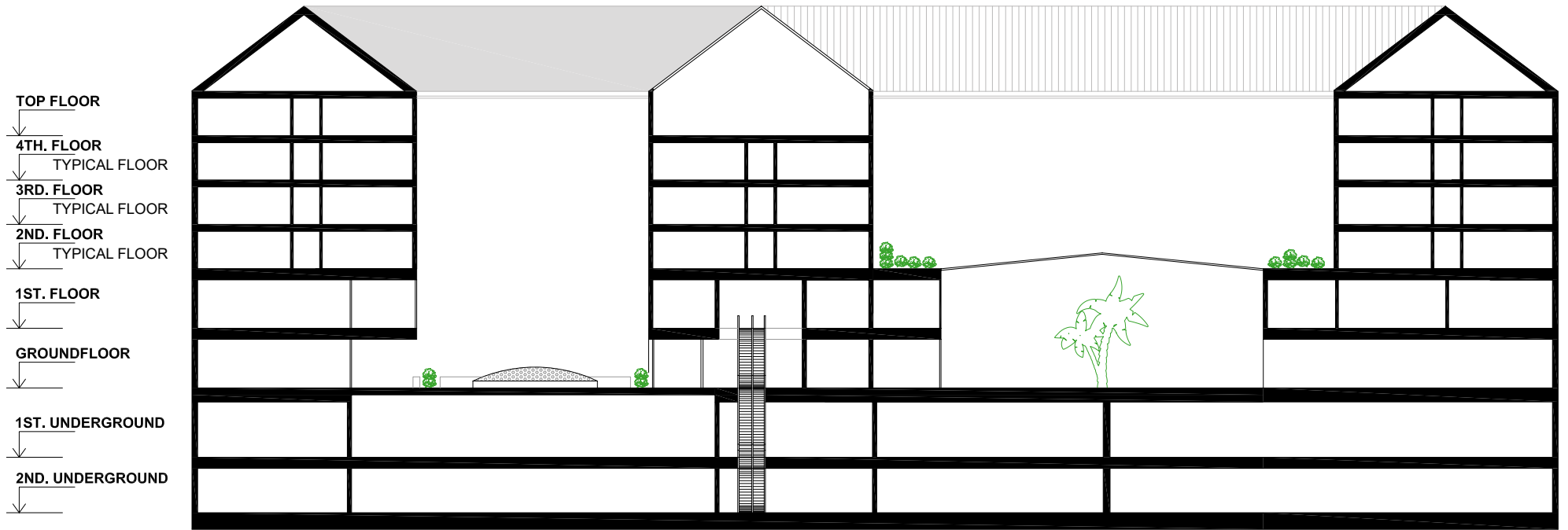
Great flexibility in layouts and representation of individual elements are designed to foster creativity and encourage conversions of the existing buildings into urban temples.

Sample property layouts herein demonstrate an example of an individual urban temple type of the property. Please note that while drawn by a professional architect, the layouts still lack great amount of details and their purpose is merely illustrational.

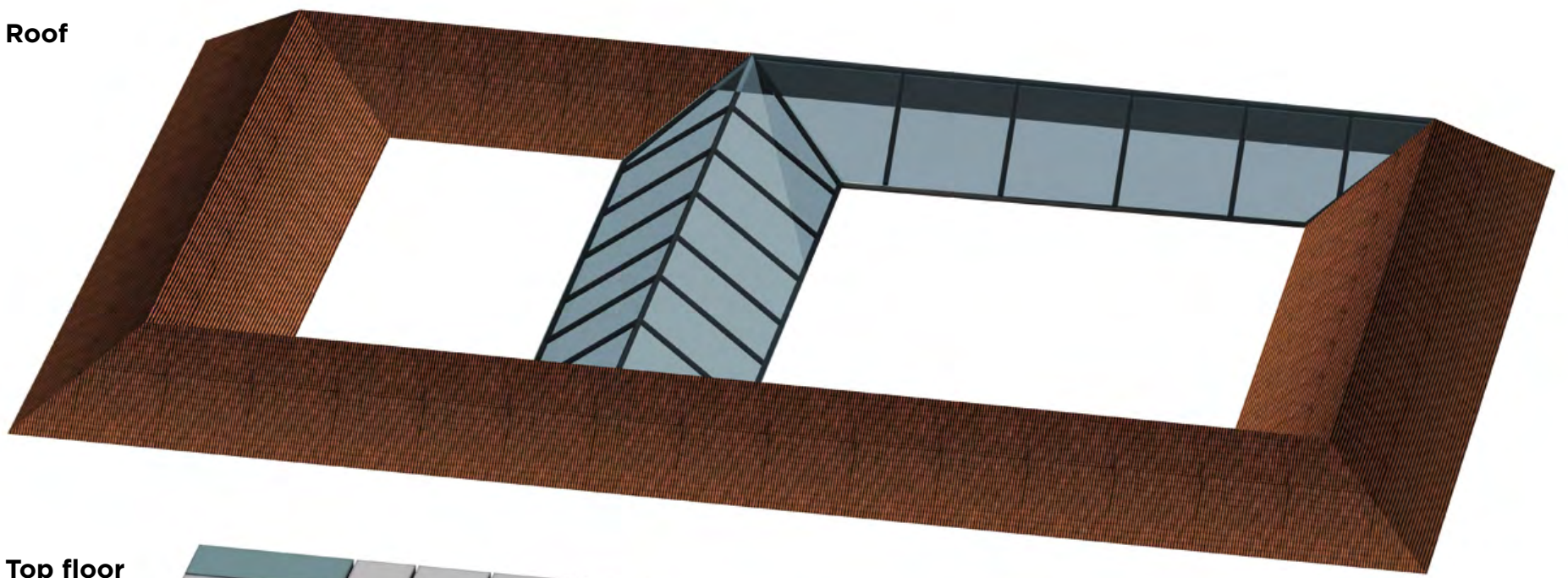
It is also important to mention that thanks to absence of restrictions in terms of the size and shape of the building and great flexibility in representation of individual elements, it is expected that actual affiliated properties will differ from the depicted example to various degrees.

Floor	Use	*Area/m ²
Top floor and roof top (retail/rezi/hotel)	Sundeck with pool	830
	Restaurant	400
	Cafeteria with Bar	350
	Fitness & Spa	900
	Beauty saloon	150
	Hotel rooms	1,450
	Residential apartments (sale/rent)	700
Typical floor 2nd; 3rd; 4th (combined hotel & rezi)	Hotel Rooms (per floor)	2,900
	Residential apartments (per floor)	1,200
1st floor (office)	Lawyer, Tax and accountancy services High quality shared and individual offices	110/110 1,550
1st floor (retail)	Fashion store, Purse & Acc., Shoes Photo & Copy Pop-up stores Dry Cleaners, Shoe repair, Tailor, Hairdresser Banks, Mobile operators Car rental Alternative medicine ambulances and dentist Natural Pharmacy Post office (area required by Czech Post) Book store	140/60/130 110 130 50/30/30/130 100/100 60 530 120 260 290
Ground floor (retail)	Café (direct entrance from the street) Organic store supermarket (including restaurant) Kitchen appliances Drug Store, Natural cosmetics Flowers Jewelry & Watches Tesla car showroom Bike shop and rental (accessible from the street) Optics Pet shop Luggage and travel accessories Kiosk, Exchange, Gift Shop, Stationary Wine & Food Toys Pop-up stores Day care kindergarden	200/+ 100 1st.fl 980 130 420/100 60 60 230 230 110 110 110 50/50/80/30 70 100 100 410
Ground floor (hotel/rezi)	Hotel lobby & Meeting rooms	1,100
1st underground floor (hotel/retail)	Meditation room Cabaret (Comedy Club/Arts Auction room) Storage	800 200 540
Underground floors (retail/hotel/rezi/office)	Parking (also for car rental and bikes) Carwash	9,300 400
Outside space in front of the building	Tesla power charge station Drop in drop off to hotel Valet parking drop in drop off	- - -

*Technical areas, Vertical communications, Courtyard, Corridors & Toilets excluded



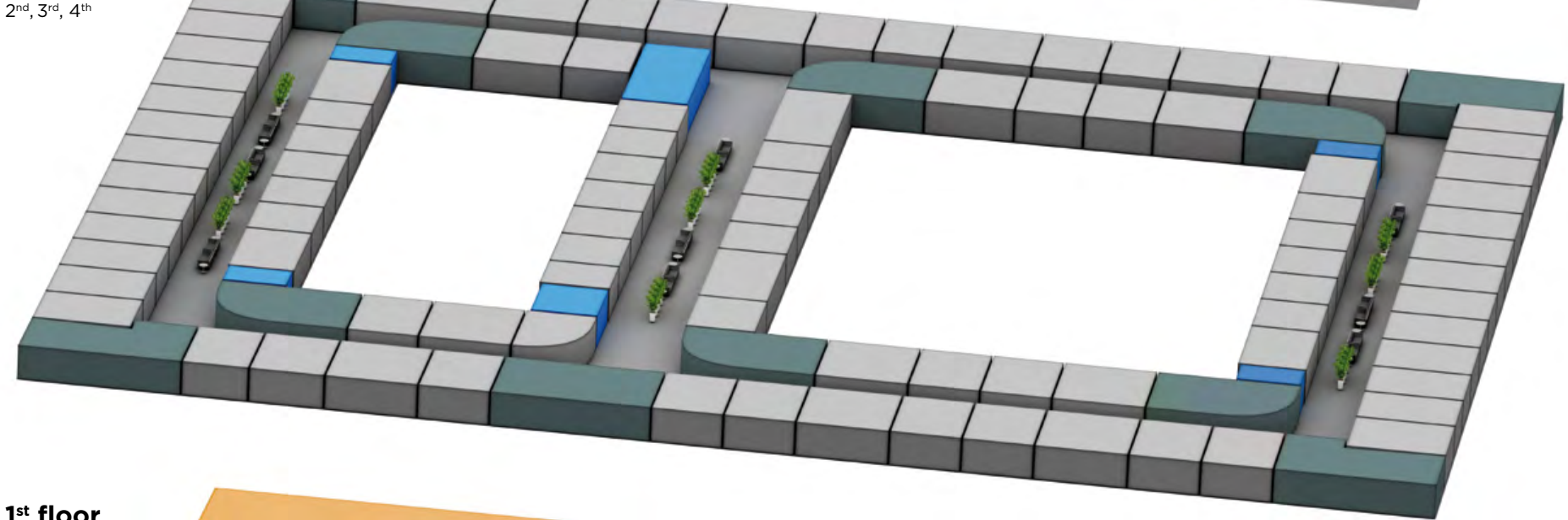
Roof



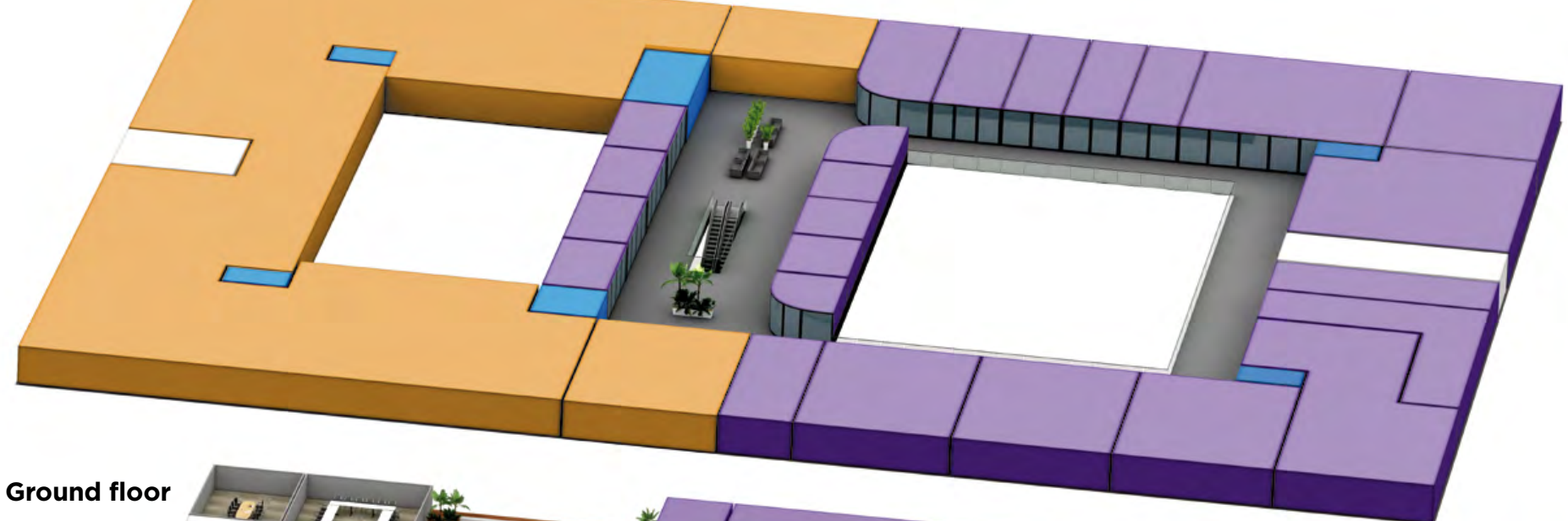
Top floor



Typical floor



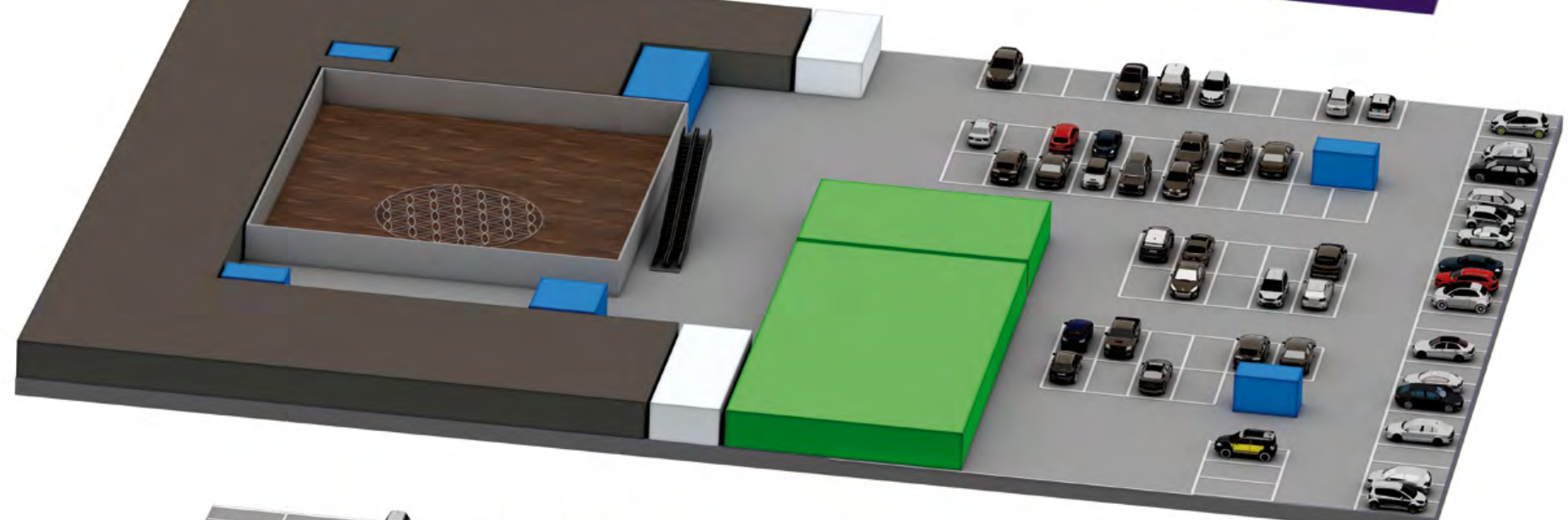
1st floor



Ground floor



-1st floor



-2nd floor



- Hotel Guest Rooms**
30 - 60m², 278 units (over 4 floors)
- Specific Retail & Storage**
c. 700m²
- Technical Area**
- Toilets**
- Apartments & Residential**
66 - 122m², 68 units (over 4 floors)
- Retail**
c. 6,000 m² + c. 2,600 m²
- Vertical Communications**
- Office**
c. 1,700m²

VII. ADVANTAGES

win



win

Our mantra for success is easy, the higher the charge of Divine Love, the more the beneficiaries and the more solid the investment.

VII.A. Advantages for Owners/Investors

- **Premium on each represented asset class:**

a) Retail – thanks to **higher turnover rent and utmost efficient asset management secured through threshold clauses in the lease contracts** (all tenants will be best sellers, if not they will be promptly replaced). Threshold clauses together with partial cash flow advantages for the landlord (retail tenants will get cash for collected points at the end of the month when paying turnover rent for the given month, landlord will collect cash from members in advance) will be accepted by retail tenants thanks to central location of each object and limitation of tenant's fixed costs (turnover rent only). Moreover **sale of the membership cards will create a base income for each individual urban temple.**

b) Residential apartments – possibility to **acquire and/or rent apartment directly within the guest floors and rent it further is unique product**, which will have a capability to be priced above the conventional residential products. Off plan sale of residential apartments may help decrease equity requirements of the particular project. Moreover individual apartment owners will remain paying management fee (guaranteed and stable income for the owner of the object).

c) Hotel – thanks to **local ambience** (achieving local ambience in hotel is currently highly regarded by all major hotel brands who still struggle to achieve it), **meaningful mission** and provision of **numerous ancillary services for hotel guests**, it will be possible to charge higher rates and achieve better occupancy. **Affiliation to global platform (urbantemples.com) will also be at fractional costs** when compared to those applied by conventional hotel operators, ultimately **translating to improved bottom line.**

d) Office – thanks to **originality of the product, ambience and unparalleled ancillary services.**

- **Flexibility and efficiency in asset management** - in Retail thanks to threshold clauses and in Hotel thanks to keeping the control of the operations (in case hotel trades as independent, i.e., non-branded or soft branded).

- **Limitation of the complete loss of equity** – if projected as full equity investments, the property will not serve as a collateral. Also each object can take into account conversion to more conventional concept at the later stage if there is such requirement from its owners (if not meeting desired returns).

- **Strong Mission Statement** pursuing higher meaning of life, serving as a foundation of the company culture.

- **High profitability** secured through **clearly defined and strong Mission Statement, more relevant business model and management system** (spherical rather than hierarchical). This **will lead to an authentic perfection in service and product quality. It will be further enforced through an alternative payroll structure.** Distribution of the payroll will take into account differences in qualifications, experience and responsibility (different base salaries), however quarterly/annual bonuses will be distributed evenly amongst all the employees regardless of their position. Part of the employee bonus will be calculated from the overall profit (below EBITDA level). This will essentially lead to **cohesiveness of the team with**

each individual employee having strong motivation to perform. Underperformers will naturally be under peer pressure to improve, hence the **motivation for improvement will be coming from all sides, rather than just from the management** as it is in conventional model. Base salary for the sales positions may encompass both fixed and variable component, as it is required to maximize the performance.

- **Attractive positioning** – focus on ever **growing and financially strong LOHAS segment.** The product will most likely appeal to impact investors, b-corporations, conscious and regenerative capitalism investment firms and other investors adhering to the similar values.

More on

b-corporations: bcorporation.net

impact investors: thegiin.org



VII.B. Advantages for Tenants

- **Significant reduction of financial risk** – absence of the fixed rent liability and possibility to leave the location in case it is not providing the expected outcome.
- **Cash flow advantage** – turnover rent paid afterwards, not in advance.
- **Space for seasonal retailers and possibility to test the location** – pop up stores.
- **Clear positioning** – focus primarily on LOHAS segment, assuring frequent visitation of the target group clientele.
- **Balanced landlord/tenant relationship** – mutually beneficial lease conditions. This differs from the conventional retail concepts where fixed rents are set at the irritating level (at the highest level that the tenant can afford) yet are still accompanied by turnover rent. Also less known brands/concepts are usually heavily exploited through higher rents in order to incentivize big brands that bring the foot flow.
- **Strong Mission pursuing higher meaning of life.**

VII.C. Advantages for Users

- **Unmatched flexibility in utilization of membership fee** - possibility to pay with points in all retail outlets and for all services, price discounts, possibility to use membership card by more users, extension of validity of points/credit, use of points in other urban temples around the world.
- **Tenant mix will be tailored and flexibly adjusted in line with the demand of the users** – primary focus on LOHAS segment.
- **Unique mix of products and services** - the best of conventional concepts supplemented by upcoming niche concepts, all aligned with the urban temples mission.
- **Strong Mission pursuing higher meaning of life** - serving as a foundation of the company culture (possibility to participate on transformation of the world into better place through energetic work and acquisition of specific products and services).

VII.D. Advantages for Employees

- **Strong Mission Statement pursuing higher meaning of life** - serving as a foundation of the company culture (meaningful mission).
- **Authenticity of each team member well respected** - all team members will have a chance to get a big picture and understand financials of the particular urban temple (part of the training).
- **Decision making authority on all positions.**
- **Strong cohesiveness of the team** (see mission statement and payroll structure in Advantages for Owners/Investors).
- **Possibility for both professional and personal growth.**

VII.E. Advantages for Suppliers and Partner Businesses

- **Possibility to tap into significant source of target group clientele** (LOHAS segment).
- **Possibility to participate on the transformation of the world** - good feeling, inspiration of employees, fair business conditions, favorable marketing.
- **Unique mix of products and services** - the best of conventional concepts supplemented by upcoming niche concepts, all aligned with the urban temples mission.
- **Orientation predominantly on local producers and suppliers.**

Did any of the proposed ideas resonate with you?

**Would you like to learn more, perhaps review more detailed sample architectural plans
and/or an adjustable financial model?**

Would you consider joining me as a founding partner and core investor into this opportunity?

**Feel free to reach out at your convenience. I will gladly discuss the concept and underlying investment
opportunity further with you.**

Have a Happy Day,

Michal Kušnier

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