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## Case Study Bestimmo Suisse SA

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# Bestimmo Suisse SA: a sustainable company which demonstrates that ethics pays

## Case study BESTIMMO SUISSE SA

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30/08/2013





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## I. Bestimmo

### a. History

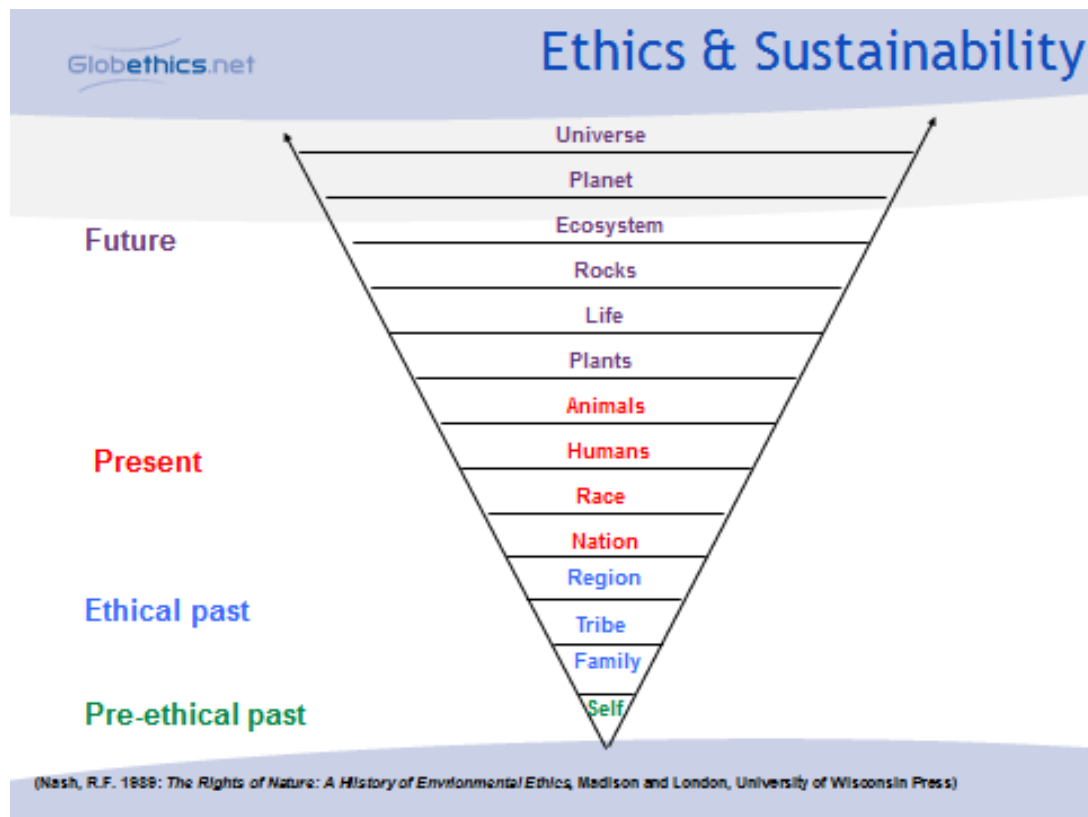
Bestimmo is a company created in 2006 specialized in real estate development. In the last 8 years the company has experienced strong growth. To its foundation the company accounted for 2 employees and had a turnover of CHF 400,000. Today the company employs 12 people and achieves a turnover of CHF 4 million.

Bestimmo is responsible for the construction of rental properties, rentals, sale of real estate on mandate, but also of investments in real property. Bestimmo is involved with conviction in the ethical approach and the financial operation of the company doesn't seem to be slowed down by this approach, far from it!

### b. Values

Bestimmo wants to promote ethics. Ethics seems to be a different concept according to organizations or individuals, it is necessary to present what ethics represents for Bestimmo.

For Bestimmo ethics is more than the simple fact of trying to do things in an ethical manner. It is a state of mind. It is difficult to do things in an ethical manner even if the intention is good without it. The Ethics results from the intention to help the others, which means 'You care about'. To illustrate this, we can see ethics as an extension:



The pyramid above clearly explains the principle of ethics. At the beginning man mainly cares about himself. A family will help the man to expand himself; he doesn't only work for himself but also for his family so the man reaches the second floor of the pyramid. Thanks to these experiences, the human being will gradually extend according to the different floors. At the top of the pyramid is the universe. The highest is the level of the pyramid reached by the man, the more able to understand problems and to solve them he will become. Thus ethics can be implemented only from this state of mind.

It is in this state of mind that ethics can actually work and be profitable.

This interest for the ethics urged Bestimmo to have the most ecological and the most long-lasting (sustainable) possible behavior. It is necessary to consider the planet as a full customer.

### c. Vision / Strategy

In relation to this definition of ethics, Bestimmo has developed an appropriate strategy. The purpose is to argue as if we were the customer. So what is intended is not the maximum benefit but the comfort of the customer. For examples the constructions carried out by Bestimmo are not in the city but in full nature. However homes are up to 15 minutes of a big city. Bestimmo takes care of all the administrative work and it does all favorable approaches for the customer. Another example: Bestimmo does not hesitate to sell certain parts (Geothermal heat pumps, solar heaters, etc) of the construction at cost price to the customer.

All these efforts seem to be absurd in a system where the maximum profit is intended. However, it is impossible to do something ethical while aiming at maximum benefit. We can sum up the financial strategy of Bestimmo by this phrase 'I take the part that seems fair to me'.

Of course, to avoid bankruptcy Bestimmo has to find ways to save money while providing the best. But it is necessary to understand that the priority is to provide the best and only after to find ways to limit spending. The goal is not to do anything "discount".

Finally, ecology or ethical vision is not used as a marketing tool. In the technical description of habitats, the various technologies implemented are explained but Bestimmo does not advertise on this. When ethics is used as an advertising tool, we miss the goal of ethics. The priority is not to sell buildings but simply to care about the customer. And in practice, it works very well.

#### d. Leadership

The owner and CEO of Bestimmo, Mr. Sacco, is very involved in ethics. As a member of the Board of Directors of [globethics](#) (global network on ethics based in Geneva), Mr. Sacco leads his company and his staff in this direction.

Thus, Bestimmo is the only real estate company to have requested the intervention of [codethics](#) to start the process of the ISO 26000 standard. [Codethics](#) is the international reference in social responsibility of a company (CSR). In this context, Bestimmo has made ethics a top priority: one of the major interests of Bestimmo is to be a precursor of the future company. It is a question of showing that we can all work, profitability and ethics if we know the way of making.

#### e. Eco-Domus

Ecology without management is not profitable. Management without ecology is just a gadget.

The Eco-Domus concept was born from multidisciplinary collaboration which includes several trades and crafts such as architects, home automation experts, experts in heating solutions and environmentally friendly air conditioning experts, computer scientists, electronic technicians... All this in order to combine ecology and home automation.

##### The home automation concept

The home automation is a new shape of IT management of apartments and houses which allows the programming, even remote, of all the devices connected with electricity networks thanks to broadcasting stations (issuers) and receivers.

Under the name "home automation" there are all the technologies of electronics, Informatics and telecommunications used in homes. Home Automation aims to ensure safety, comfort, management functions of energy and communications that can be found in the House. Home appliances are integrated within systems that need to communicate with each other in order to manage automation systems.

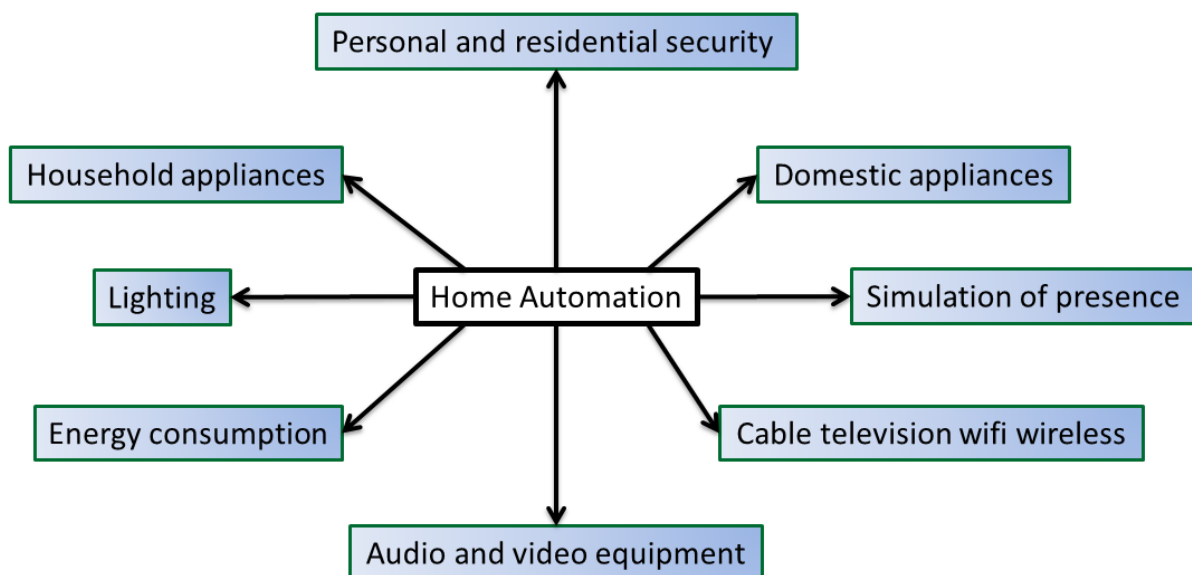
A better management of energy and resources is then possible, for example:

- Turn off all the lights and lower the heating before leaving;
- Turn on the alarm system
- Manage Automatic watering of a garden based on the degree of humidity;
- ...

Some daily ease of common tasks can be implemented (opening, closing of the components according to the temperature and brightness, or on a time schedule simply).

There is no limit to imagination by using home automation because it can control any device connected to the grid directly or via a socket, few protocols allow so many applications.

The housing items subject to Automation are many and their number continues to grow day by day. At the moment, here are the main fields of automation:



To watch TV in a room without antenna socket or take advantage of the same antenna socket on two TV.

- Transfer wireless stereo sound and images through walls and ceilings
- Watch TV and movies on a second TV
- Pass easily, without disconnecting, an Audio/Video device connected to another
- Adapted to all dvd players, VCRs, satellite receivers, decoders, etc.
- Radio distribution of an iPod
- Wireless connection of an iPod or MP3 player for each audio equipment

## ✚ Applied habitat ecology

Ecology in the housing is a key step in the process of Bestimmo. In the concept Eco-Domus environmentalism is associated with managing. Here is a list of the equipment and solutions related to the ecology in the housing which have to be managed by the home automation:

### Solar panels

They produce electricity which excess is resalable at the preferential rate of 0.50 cents per KWh, against a cost of 7cts/KWh off-peak, giving a margin of 43cts/KWh. Lithium batteries are added for an off-peak load.

### Water management

The system filters hard water at the source, it recovers rainwater for greywater and the watering of gardens, terraces etc. Bathrooms and toilets (with dual control) use rain water.

Presence of a system of cooling of the panes, in summer, with filtered rainwater flowing like a veil of water on the windows in the South. This water in a heat exchanger heats water for showers and bathrooms. To avoid limestone, a loop with distillation by evaporation is to be found. Finally a rotating frames glass cleaning system is implemented.

### Temperature management

Home Automation controls the South facing windows by lowering blinds in summer. When the House is empty there is total obscuration if there is Sun. If there is someone the lamellae will be oriented by programming.

In winter there is heat recovery by letting the sun warm the House and closing the night on request. In case of wind the north blinds will be closed through a system of receptors. Remote pc of heating and other programming is possible. Heating and cooling are made through a pump heat.

### Electronics

Presence of Wifi TV without cables. To put music with an iPod is possible in each room with programming on any sound system of the House.

Presence of a column of washing in a cabinet with tiled floor and space for your dirty clothes. A-class machines are equipped with disinfection system film that offers the possibility of washing without chemical. Operation can be programmed during off-peak hours, the device is placed on spring to absorb vibration and walls enjoy better insulation for noise. It is a four class sound insulation. Presence of a system of vacuum centralized in each room with a system of absorption of water and drainage to wastewater of dust. The cables are protected with sheaths.

The two concepts of home automation and applied ecology allow a saving of 90% of the cost of heating and cooling.

Investments in home automation are funded at a preferential rate which the installments are fully paid by the energy savings, and generate a capital gain which is transformed into net profit after depreciation.

#### f. Knowledge / Innovation

Bestimmo implements all possible means to act in a sustainable way. So many searches at the level of materials and construction systems are conducted. Bestimmo selected the most sustainable and the less impacting on the planet systems.

For example at the level of the choice of glass, for reasons of isolation Bestimmo has chosen to use double glazing. Between the two panes there is krypton. To ensure the tightness of this gas there are two methods: either the medium chosen is in PVC and there's no work to do, or the support is in wood and the paint should be redone all the few years. Although PVC is less friendly to the environment, it is in this case more sustainable and more appropriate than wood.

Bestimmo focuses his thinking to guarantee the less impacting and more sustainable product.

#### g. Management systems

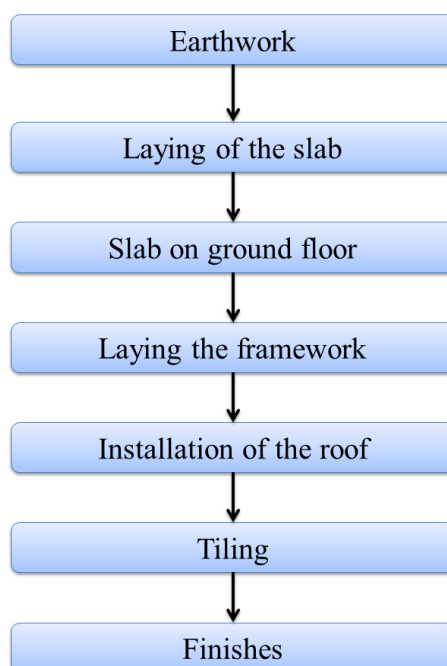
Bestimmo's management systems are extended to three areas: sales, construction and investment. These systems are essential to the proper functioning of the company at the level of effectiveness and efficiency.

For the sales Bestimmo uses a system of bridge through the real estate portal Justimmo. The Portal allows the publishing of listings on more than 15 websites.

This portal has been implemented to facilitate the management of the customer database. The customer just has to ask for information on an announcement to be added to the database, so the customer registers itself. Moreover this tool allows to sort customers according to several criteria. It is very easy to join all clients interested in a same ad to keep them informed of the implementation of the project.

Another purpose of this type of tool can be the market research. For example by bringing online an announcement for a project that the company wants to achieve and looking at the number of clients interested in the offer.

In regards to construction Bestimmo has created a system consisting of seven phases:



The construction is divided into seven phases which simplifies the accounting approach, financial security and the proper conduct of the work. Payment is executed after each phase of construction.

The last management system set up by Bestimmo concerns the investment.

SIRENS Investment system:

**S.I.R.E.N.S.**

Security Investment Real Estate Nominal System

The SIRENS system guarantees 10% financial performance.

From an investment of CHF 300,000 the customer becomes owner and wins from 7% to 18% on its own funds (securities and even on its properties entirely or partially free of wages).

This system is an innovation of Bestimmo and allows investors to act directly on the Swiss growing market of real estate giving property as warranty (cash, securities or real property as warranty), but without actual disbursement. Money remains on the account of the investor and is given as security for the purchase of performance buildings.

**BESTIMMO SUISSE SA**

Indeed, Bestimmo finds and selects the corresponding buildings to the CITE PARFAITE system (this system is presented below). Once the building corresponding to the request is identified, Bestimmo finds the best source of funding and takes care of the stewardship.

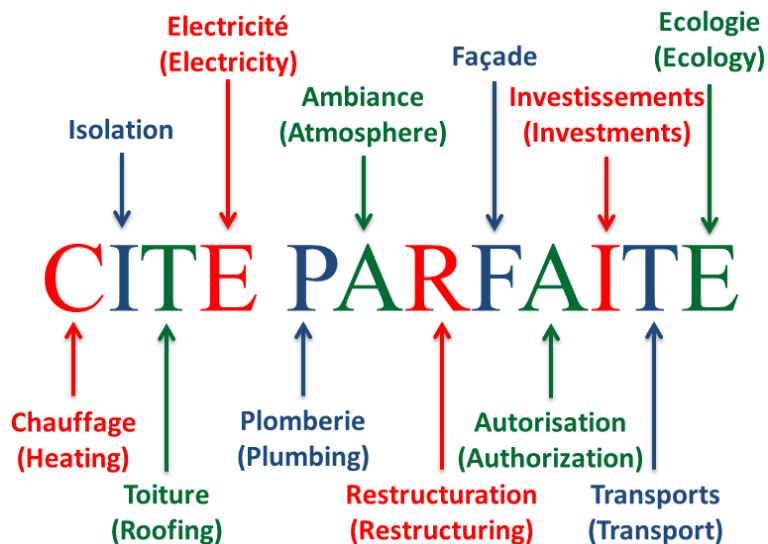
The result for the investor is a return on equity of 18% maximum, having completely delegated administrative function but keeping the buildings in his name. There is no payment of money to Bestimmo because we are a real estate corporation. Money from the own funds of the investor property remains on a bank account and gives interests through the performance of the securities fixed performance on behalf of the investor. The Bank will provide 100% of the purchase price to the investor. Taking money from the investor which represents 20% of the purchase price of the building, guarantee by deposit titles blocked in a bank account

This system guarantees the investor who remains owner of his money and becomes the owner of the building.

CITE PARFAITE system:

In a comparative analysis, it is sometimes difficult to decide between two buildings, our system makes it easier. The meanings of the letters correspond to the French language.

Indeed, under the initials of CITE PARFAITE there are the main parameters of a building assessment:



On each building this analysis is carried out by agents of Bestimmo, this allows an analysis over 10 years, in order to anticipate big interventions and estimate. The result will be a 10-year average financial performance, allowing the comparison of different buildings for investors. Bestimmo services are free; the society perceives only a "success fee" upon

successful completion of the operation. The net return is between 15% and 20%. The 15% commission received by Bestimmo is deducted on the earnings.

#### h. Social issues

Social issues mainly concern young people and pensioners. The goal is to give to young people an economic independence and flexibility to be able to carry out their projects; very often it is the financial sector that represents a problem.

Some pensioners encounter financial problems despite the fact that they are owners. Thanks to the Bestimmo's system pensioners who live in their houses, whose value is higher than the bank debt, can now obtain a bank loan for the purchase of another real estate for rent, to receive the rents every month and make profitable their property. This system guarantees to retirees a pension by about 10% on the free value of pledge of their house or apartment.

#### i. Environmental issues

At the level of the environment Bestimmo has for objective the realization of passive houses in lining with the requirements of the [Minergie](#) standard. The requirements relate to the following five areas:

- Specific needs of heat;
- Heat for heating requirements;
- Weighted index of energy expenditure;
- Airtightness of the building envelope;
- Consumption of household appliances.

#### j. Economic situation

The market of real estate in Switzerland is slowed. There is a stop-sale of existing buildings. This is due to the undervaluation of banks, banks underestimating property to reduce the risk resulting from a lower offer than the expectations of owners. Thus the owner refuses to sell because of the low price. Therefore the only possible sales are the sales on plans that are provided to 80% without undervaluing.

However Bestimmo has not felt drop in clientele, quite to the contrary. Every property finds an owner and this very quickly. Despite the fact that the company is launched in an ethical approach the economy is doing very well. We can speak of a marketing utopia.

Actually everything is in the approach. The Bestimmo's system is to sell lands in proportion to the square meters of apartments and then make a general business contract for the construction. This allows a savings on the cost of land registry in the order of approximately CHF 300,000 per apartment. Moreover prices on plans are always lower than the prices of already manufactured buildings.

## II. External actors

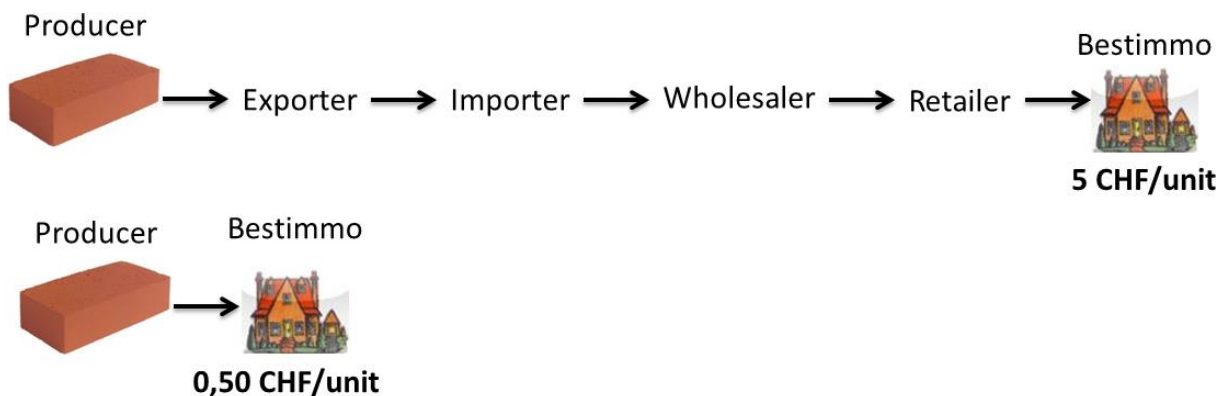
### a. Customer

The Bestimmo's approach targets a young and dynamic customer who cares about the environment. Bestimmo wishes to help these young people in their projects by proposing them to become owners of a respectful environment habitat.

Furthermore financial systems put in place by Bestimmo are particularly adapted to youth. The purpose is to allow the purchase of real estate to a young or a young couple who earns a regular salary by helping them get 100% funding.

### b. Suppliers / Partners

In order to offer affordable prices Bestimmo has implemented many tricks to reduce costs on many levels. The objective is to instore a vertical integration system. It means the development of adjacent activities of the sector either upstream or downstream. For example, Bestimmo uses bricks for the construction of its homes; on the Swiss market these bricks cost 5 CHF per unit. Then Bestimmo directly joined the producer of bricks in Eastern Europe and after some negotiations the price of bricks was down to CHF 0,50 per unit for a purchase in large quantities. There is still the shipping cost but the operation remains profitable.



This is a transformation from a long circuit to a short circuit. Thus selected partners also have to follow an ethical approach.

Each step of the construction is optimized in order to minimize costs and this from the beginning i.e. from raw materials. The optimization operation ends with the end of the work.

### c. Investor

Bestimmo's investors are private investors. Thanks to the Sirens system these investors can expect earning up to 18% of their own funds. Performance is guaranteed by an occupation insurance at 80% of the rental. Balance sheet analyses have demonstrated that these returns are confirmed on all buildings taking into account the amounts paid to banks for depreciation.

### d. Consultants

The consultants are the most part of the building trades. I.e. mainly architects, engineers, automation experts, surveyors, landscapers, tilers, carpenters, electricians, masons, roofers, painters, plasterers, stonemasons, cleaning companies and diggers.

### e. Competitors

The other real estate companies represent competition. Bestimmo uses a very simple strategy. For the sale of a building competition is analyzed to determine the best prices in the market, and then Bestimmo sets a price ranging from 10% to 20% cheaper than the market price. This ensures that all assets will be sold. And this is what is observed in practice.

### f. Regulators / Local authorities

A very important conversation is established with local authorities. It is one of the bases to make the all project as smoothly as possible. It all starts with obtaining the building permit, a discussion with local authorities is necessary from a logistical point of view. Some issues need to be addressed such as accessibility to housing, the problem of public transit systems, the commons services...

### III. External factors

#### a. Ethical standards, views and expectations

Bestimmo follows the requirements of the ISO 26000 standard. This standard provides guidelines for all types of organizations concerning social responsibility. It targets a common and international understanding of the corporate social responsibility (CSR) and it completes existing instruments and initiatives. The approach is first a state of mind that aims at respecting laws, nature, environment, market, customer, internal and external collaborators. The company has to agree to be controlled by auditors in each area of application and has to follow all of the recommendations proposed by the auditors.

The standard is based on 7 key principles:



From these 7 areas of investigation result 42 issues, 210 good practices, about 400 management objectives, deliverables, performance indicators and business objectives. Here are the 42 issues:

Core subjects and issues	
Core subject: Organizational governance	Core subject: Fair operating practices
Core subject: Human rights	Issue 1: Anti-corruption
Issue 1: Due diligence	Issue 2: Responsible political involvement
Issue 2: Human rights risk situations	Issue 3: Fair competition
Issue 3: Avoidance of complicity	Issue 4: Promoting social responsibility in the value chain
Issue 4: Resolving grievances	Issue 5: Respect for property rights
Issue 5: Discrimination and vulnerable groups	Core subject: Consumer issues
Issue 6: Civil and political rights	Issue 1: Fair marketing, factual and unbiased information and fair contractual practices
Issue 7: Economic, social and cultural rights	Issue 2: Protecting consumers' health and safety
Issue 8: Fundamental principles and rights at work	Issue 3: Sustainable consumption
Core subject: Labour practices	Issue 4: Consumer service, support, and complaint and dispute resolution
Issue 1: Employment and employment relationships	Issue 5: Consumer data protection and privacy
Issue 2: Conditions of work and social protection	Issue 6: Access to essential services
Issue 3: Social dialogue	Issue 7: Education and awareness
Issue 4: Health and safety at work	Core subject: Community involvement and development
Issue 5: Human development and training in the workplace	Issue 1: Community involvement
Core subject: The environment	Issue 2: Education and culture
Issue 1: Prevention of pollution	Issue 3: Employment creation and skills development
Issue 2: Sustainable resource use	Issue 4: Technology development and access
Issue 3: Climate change mitigation and adaptation	Issue 5: Wealth and income creation
Issue 4: Protection of the environment, biodiversity and restoration of natural habitats	Issue 6: Health
	Issue 7: Social investment

Bestimmo was visited by many stakeholders to follow this standard.

### b. Laws / Regulations

At the level of regulations Bestimmo considers all the laws in force and the principles of ISO 26000.

### c. Economy – Market

Bestimmo is constantly informed by market research which is very important to choose the location of the future construction to achieve. Furthermore an analysis of the application is required. This analysis is done through the study of regions, on the basis of the number of inhabitants, on the rental application, on the application for purchase of real estate...

All this work is necessary to be able to find in the best place. The location of a building is a key question, Bestimmo proceeds to find areas that are in continuous economic growth. . The question of the importance of this location is illustrated in part IV.

## IV. Survey of a full case of real estate carried out by Bestimmo

We are going to study the case of a current project in progress. It is 3 buildings located around Bulle and the sale will take place on plan according to the situation of the market today. Each building is composed of 3 floors with 9 apartments in an amount of 3 apartments per level. The apartments are all medium to large size.

The different parts that follow are mandatory phases to ensure the construction of a building. The study shows the reflections to have and also how the Bestimmo's ethical approach is carried out.

### a. Field research

The field is being searched in a catchment area corresponding to a localization subject to a significant demand. The canton of Fribourg is the one having known the greatest development last year. Researches have been conducted in the canton precisely to determine the best place. It is finally around the town of Bulle that Bestimmo has started looking for a field. Why Bulle and not any another town of the canton of Fribourg? Simply because after the data analysis we realized that this town had experienced a huge development in recent years.

Thanks to the policy of the canton of Fribourg many multinational corporations have settled on the spot. The region attracts workers and the town of Bulle starts to become expensive from a real estate point of view. In the concept of the ethics, Bestimmo tried to take away the man of the often characteristic stress of the very dynamic cities. This is why Bestimmo chose a plot located in 10-15 minutes of the city of Bulle.

Finally the chosen field is located in Vuisternens-en-Ogoz, this is a small village located in the district of Sarine. This town is situated at a strategic crossroads where people can quickly reach Fribourg, Bulle, Romont and Yverdon.



The buildings will be located in the catchment area, where there are many requests for rental at present. The location is close to all amenities, schools, restaurants and public transport.

b. Obtaining information concerning the possibilities of construction and the building volume

This step represents the point on which all the other steps will rely.

These data include the occupancy rates and use index. In this case the occupancy rates are 25% and the use index is 0.80. It is from these restrictions that are calculated the specificities of dwellings. These calculations are presented in annex 1.

c. Realization of the pre-project and definition of points to develop

This phase is rather short, it consists in studying the specific characteristics of the project.

- d. Sending of the LOI for the purchase of the field

LOI means Letter Of Intent. This letter indicates the intention to buy the field.

- e. The acceptance of the LOI gives 15 days of time to do studies on the feasibility of the project

It consists on checking everything to make sure that the project is feasible. This is an important thing to do if people do not want to have a nasty surprise.

- f. If the result of the previous step is positive, there is signature with the notary and payment of 10% of the field's price

It is at this step that the final plans are made, these plans are presented in annex 2 and 3.

- g. The project is put on-line according to the Eco-Domus concepts

Through the real estate portal Justimmo the offer was published on more than 15 websites. The announcement is presented in annex 4 (but it is in French).

- h. Submission of building application

- i. Sale on map

At this step there is not a lot of work to be realized. Sale on plan begins with the sending of 3D plans to the clients. The phases that follow are administrative phases.

- j. Getting the building application

- k. Purchase of field

- l. Confirmation of the sale of the apartments

- m. Starting the construction

## V. Results

Bestimmo has recorded more than 300 requests on the 27 apartments available, so the strategy is great. Bestimmo should sell around one hundred apartments in the year 2013 representing approximately CHF 100 million. The Swiss market is estimated at CHF 70 billion, so people can say that Bestimmo represents a drop in the ocean.

Selling prices of apartments located at Bulle are presented in annex 5.

Our margins are lower than we could have but it allows everybody to live in an ecological apartment. It is too easy to unload the price of ecology on the tenant, our strategic decision was to give up margins to take a step towards sustainable real estate. In 20 years, our apartments will always be on the order agenda. Impossible to imagine an apartment heated with oil in 20 years. The value will be stable over time and will allow residents to live without exorbitant heating costs. The new owners will only have rent charges to pay and saving from 2 to CHF 3000 per year in heating.

The margin of many Bestimmo's competitors is between 25 and 30%, Bestimmo's margin is 18%. It is because of our ethical approach that our margin is lower than the margin of our competitors. Even if the margin is lower it is still very correct and we have no problems to sell our properties.

One of the principles of Bestimmo is to offer packages to customers so that they don't have to make all the steps. An example can illustrate this principle, a customer with her 3 children lived in rental. His rent was around CHF 2,400. Bestimmo then looked for a cost-effective way for this customer. Finally Bestimmo found a villa that cost CHF 1 million without own funds with 100% funding, the full cost of financing and depreciation amounts to CHF 2,500. It is obvious that the client was ready to buy and become owner for the same price as her rent and this without paying money. Here lies the interest of Bestimmo: the company does everything for the client. The customer just has to come and sign.

## VI. Conclusion

Bestimmo's approach on real estate is different from its competitors. Bestimmo uses a most marketing approach in that the company leads analysis, studied at the level of construction materials, customers. And combined to this marketing approach ethics pays.

Ecology is not for others. Bestimmo offers its customers to take a step towards sustainable real estate and without additional charge. The Eco-Domus concept is the most advanced concept on the market, but without the added price. Our price includes most of eco-innovations, our secret is the ethical decision not to monetize the ecology.

At the moment Bestimmo is experiencing technical difficulties to expand. Indeed, Bestimmo would find new builders, hired more staff... And it also depends on the quality of fields and on the ethical approach. Maybe that it will be the case but the important thing is not there.

The fact that Bestimmo is a small company facilitates the contact with customers. A huge company would probably have a different approach depending of the contract to the detriment of simple private individuals. This is not an ethical attitude.

The company continues to look for new ways to implement, new construction materials more ecological and sustainable, new systems to facilitate the process with customer... This approach leads to revolutionary systems for the customer. For example: recently Bestimmo managed to obtain bank financing at 90% and the remaining 10% may be financial by customers using their second pillar.

Despite the fact that Bestimmo is only a drop in the estate ocean we hope to inspire people. These considerations are applicable to all types of companies, people simply have to understand these principles.

## Annex

## Annex 1: Calculation on the specifics of the dwellings.

VUISTERNENS-EN-OGOZ \_ CONSTRUCTION DE TROIS IMMEUBLES

19.04.2013

SURFACE DE LA PARCELLE		A	B	C
N°18	5'418.0	1'806	1'806	1'806
	<b>5'418.0</b>	<b>1'806</b>	<b>1'806</b>	<b>1'806</b>

SURFACE AU SOL				A	B	C
IMMEUBLE_A	BATIMENT		311.6	436		
	SOUS-SOL		94.2			
	BALCONS		30.6			
IMMEUBLE_B	BATIMENT		311.6		436	
	SOUS-SOL		94.2			
	BALCONS		30.6			
IMMEUBLE_C	BATIMENT		311.6			436
	SOUS-SOL		94.2			
	BALCONS		30.6			
			<b>1'309.2</b>	<b>436</b>	<b>436</b>	<b>436</b>

TAUX D'OCCUPATION	PROJET	24.2%
	REGLEMENT	25.0%

SURFACE DE PLANCHER				A	B	C
IMMEUBLE_A	SOUS-SOL		414.5	1'349		
	REZ-DE-CHAUSSEE		311.6			
	ETAGE_I		311.6			
	ETAGE_II		311.6			
IMMEUBLE_B	SOUS-SOL		414.5		1'349	
	REZ-DE-CHAUSSEE		311.6			
	ETAGE_I		311.6			
	ETAGE_II		311.6			
IMMEUBLE_C	SOUS-SOL		414.5			1'349
	REZ-DE-CHAUSSEE		311.6			
	ETAGE_I		311.6			
	ETAGE_II		311.6			
			<b>4'047.3</b>	<b>1'349</b>	<b>1'349</b>	<b>1'349</b>

INDICE D'UTILISATION	PROJET	0.75
	REGLEMENT	0.80

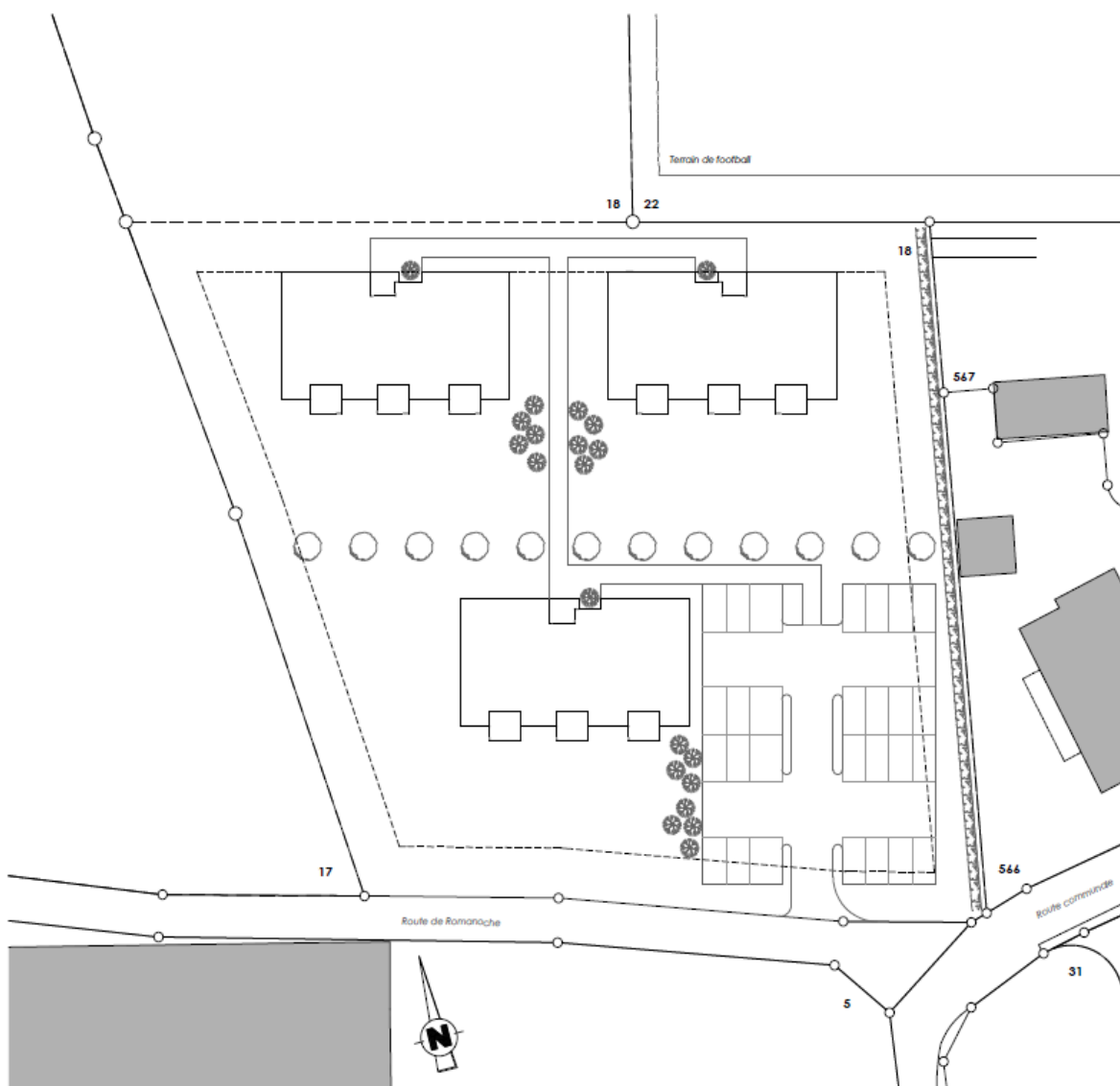
PARKING				A	B	C
APPARTEMENT_4.5	9	2	18	6	6	6
APPARTEMENT_3.5	9	2	18	6	6	6
APPARTEMENT_2.5	9	1	9	3	3	3
VISITEURS	27	9	9	3	3	3
			<b>54</b>	<b>18</b>	<b>18</b>	<b>18</b>

PARKING VEHICULES	SOUTERAIN	27
	PLEIN AIR	27

PLACES D'ABRIS PC				A	B	C
IMMEUBLE_A	27	18	18	18		
IMMEUBLE_A	27	18	18		18	
IMMEUBLE_B	27	18	18			18
			<b>54</b>	<b>18</b>	<b>18</b>	<b>18</b>

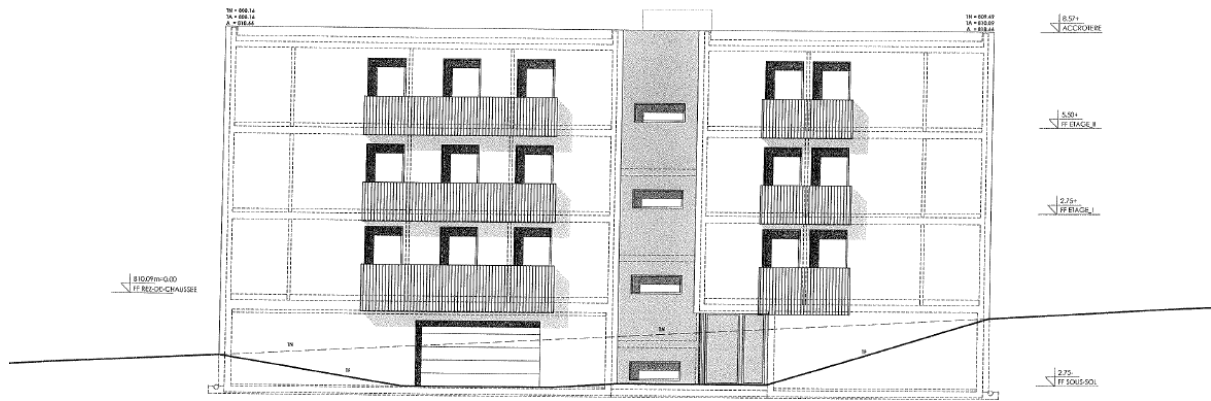
CUBE_SIA POUR LES TROIS IMMEUBLES				A	B	C
SOUS-SOL	1'243.4	3.18	3'953.9	1'318	1'318	1'318
MAJORATION_SOL	1'243.4	1	1'243.4	414	414	414
MAJORATION_TOITURE	312.9	1	312.9	104	104	104
REZ-DE-CHAUSSEE	934.7	2.75	2'570.3	857	857	857
BALCONS	91.9	2	183.8	61	61	61
ETAGE_I	934.7	2.75	2'570.3	857	857	857
BALCONS	91.9	2	183.8	61	61	61
ETAGE_II	934.7	3.06	2'860.0	953	953	953
MAJORATION_TOITURE	934.7	1	934.7	312	312	312
BALCONS	91.9	2	183.8	61	61	61
			<b>14'996.7</b>	<b>4'999</b>	<b>4'999</b>	<b>4'999</b>


Annex 2: Final implementation according to the surveyor.



Annex 3: Buildings plan.

IMMEUBLE\_7



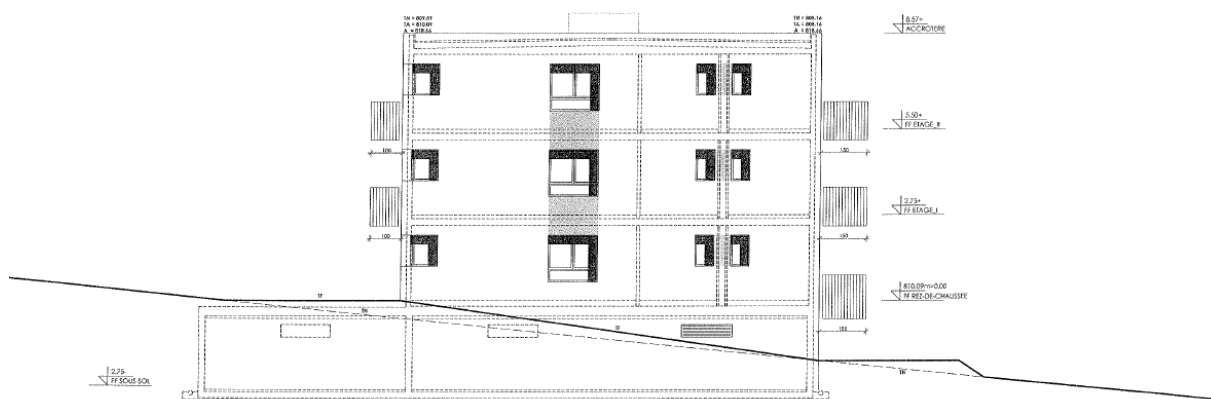
 ARCHITECTE


PROPRIETAIRES

**FACADE NORD**

HE / 16.06.2013 / A3 / 1:100

IMMEUBLE\_A

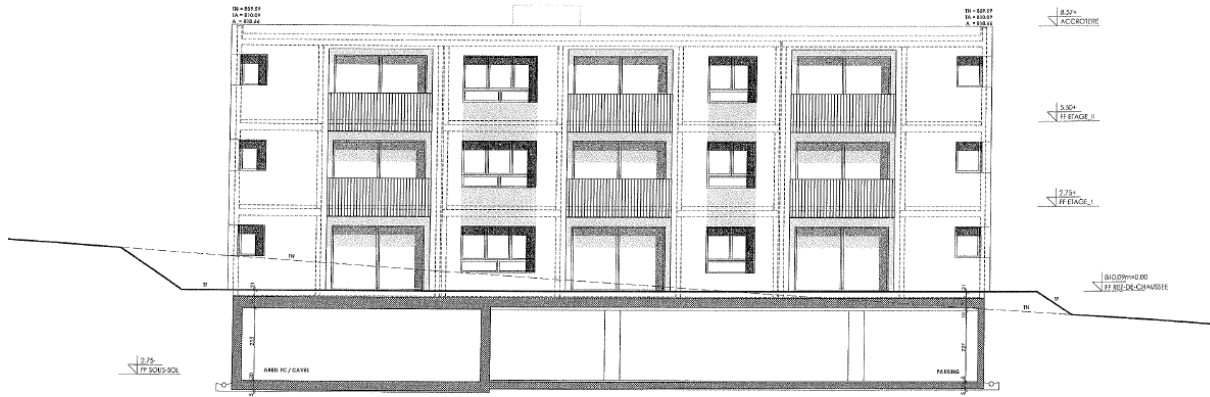


 ARCHITECTE

PROPRIETAIRES

**FACADE EST**

HE / 16.06.2013 / A3 / 1:100

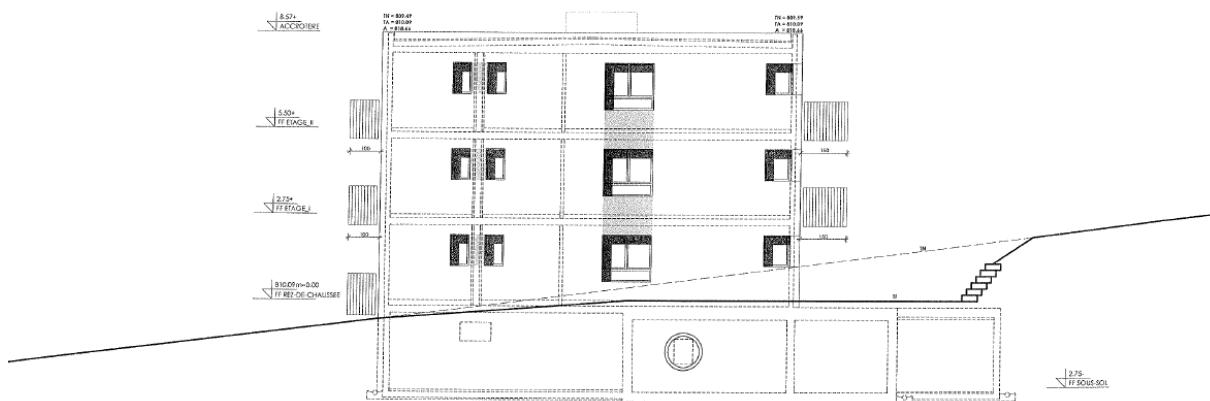


*[Signature]*  
 ARCHITECTE

PROPRIETAIRES

**FACADE SUD**

HE / 16.06.2013 / A3 / 1:100

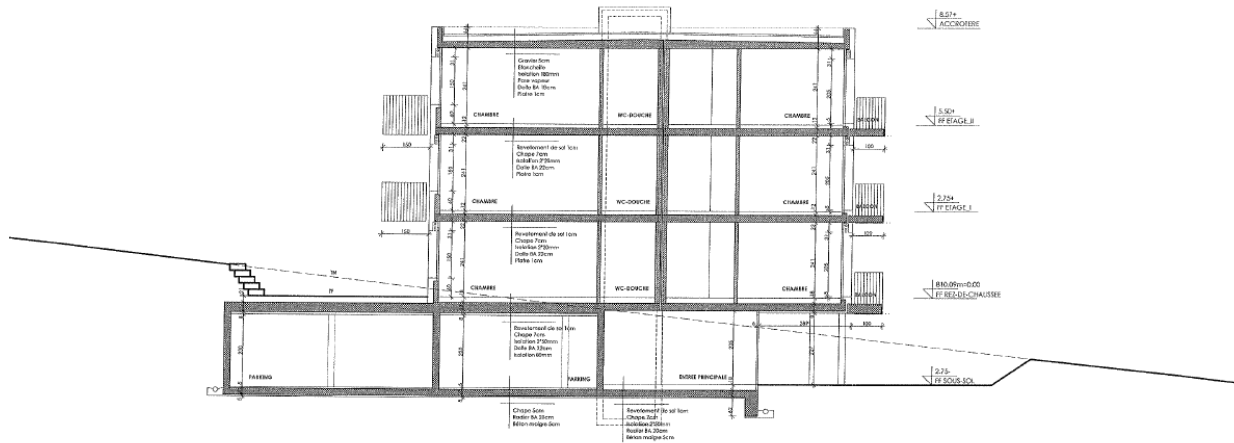


*[Signature]*  
 ARCHITECTE

PROPRIETAIRES

**FACADE OUEST**

HE / 16.06.2013 / A3 / 1:100

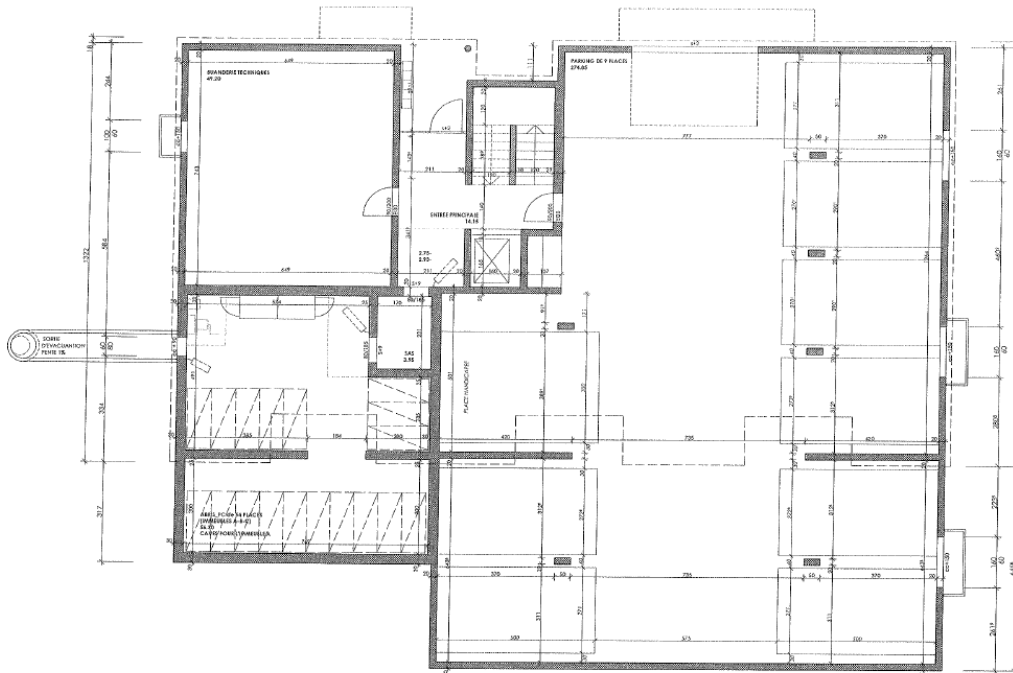
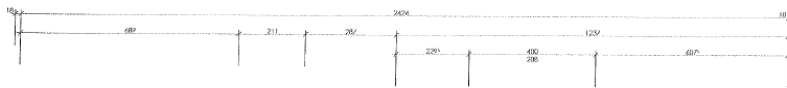


*[Signature]*  
 ARCHITECTE

PROPRIETAIRES

**COUPE**

HE / 16.06.2013 / A3 / 1:100



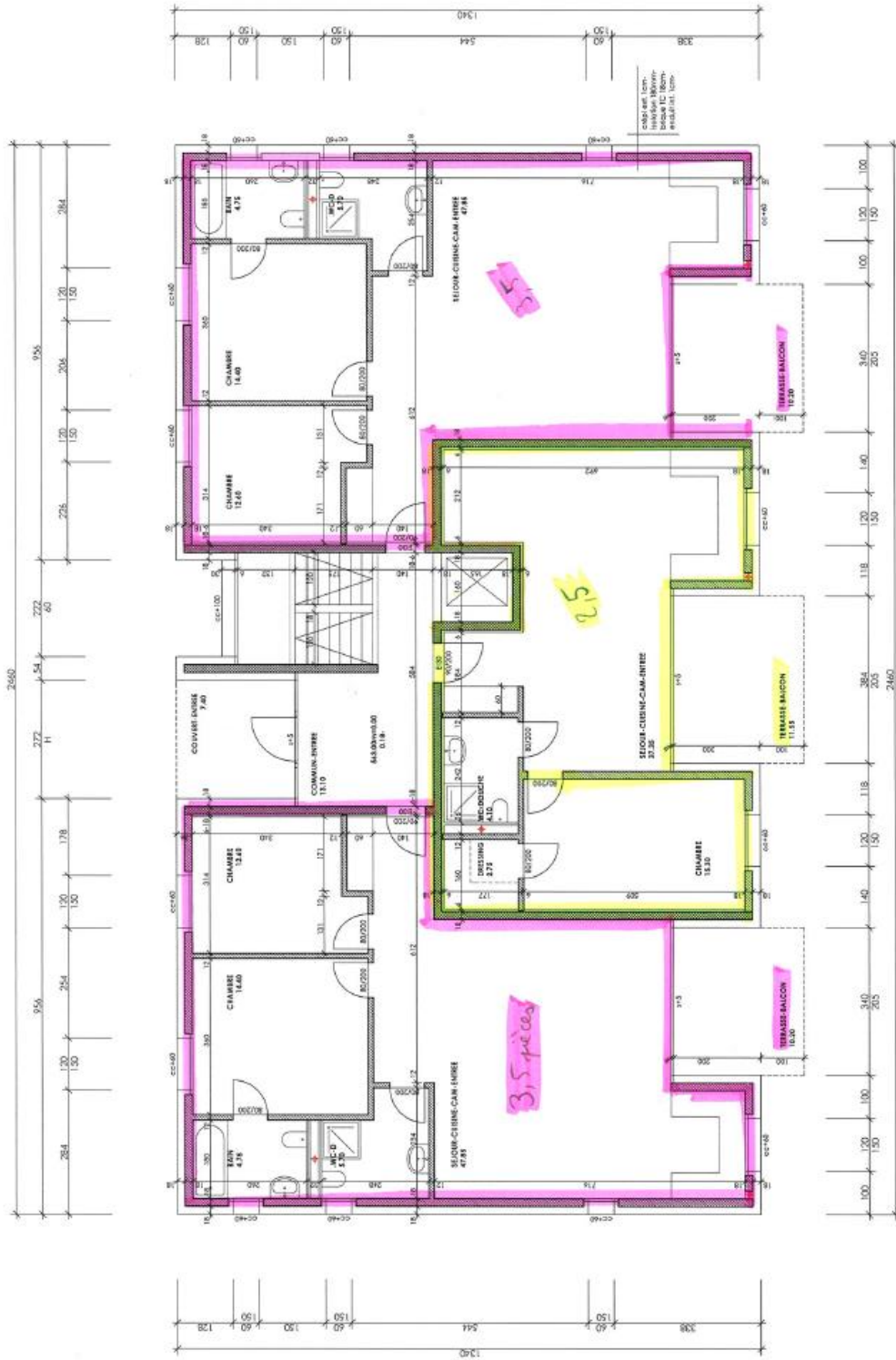
*[Signature]*  
 ARCHITECTE

PROPRIETAIRES

**SOUS-SOL**

HE / 16.06.2013 / A3 / 1:100

IMMEUBLES\_A-B-C



REZ-DE-CHAUSSEE  
HE / 11.04.2013 / A3 / 1:100



## Annex 4: Announcement made for buildings located in Bulle.

Connexion / Inscription 
JUSTIMMO.ch

Home
Recherche
Localités
Publier une annonce
Estimation
Liste des Agences
Promotion immobilière
News
3D
Contact

A saisir ! Promotion, 3 appartements de 3,5 pcs. Concept ECO DOMUS à quelques minutes de Bulle



**Prix :** CHF 441'000.-

**Localité :** Bulle

**Type :** Appartement

**Surface habitable :** 98 m<sup>2</sup>

**Pièces :** 3.5

**Réf. :** 1178

**Agent**  
Agence Bestimmo  
Mobile: 079/365 63 63

**Agence**  
Bestimmo Suisse SA  
Téléphone: 022 / 365 15 30

**PANNEAU UTILISATEUR**

- Alertes e-mail
- Favoris
- Recherches récentes
- Dernières offres consultées
- Paramètres

**RECHERCHE RAPIDE**

Introduire la localité ou le code postal

Référence

**PARTENAIRES**

**Descriptif**

Ecologie pour tous ! Faites le deuxième pas ! Nous avons fait le premier. Dans une zone calme entourée de vert et au calme, à quelques Km. de Bulle, sur la route de Fribourg à la sortie Rossens, dans un petit immeuble de 9 appartements ECO-DOMUS ([http://www.bestimmo.ch/concept\\_eco\\_domus.html](http://www.bestimmo.ch/concept_eco_domus.html)) aligné aux normes Minergie et beaucoup plus, les appartements vont de 63 à 129 m<sup>2</sup>. Les 3 attiques pourront profiter d'une terrasse sur le toit de 50 à 75m<sup>2</sup>. Les 3 rez profitent de terrasses et jardin privatif.

**Descriptif général:**  
Appartement en construction dans immeuble locatif avec ascenseur (sans bruit de nouvelle génération) avec accès pour handicapés. Appartement écologique de type Minergie selon le concept ECO-DOMUS.  
Sans mazout ni gaz avec domotique, récupération de l'eau de pluie Réalisé avec les meilleures techniques et des matériaux d'excellente qualité, cet immeuble sera équipé avec pompe à chaleur et panneaux solaires pour une réduction maximale des frais d'utilisation et des consommations d'énergie. Le bâtiment est également doté d'un ascenseur avec un accès pour les handicapés. Des rampes permettront aux personnes à mobilité réduite de circuler sans problème. Les dimensions des portes en tiennent compte et nous avons éliminé toutes les marches et avons imaginé des rampes de contournement. L'immeuble est conçu pour un confort à toute épreuve avec toutes les facilités écologiques de dernier cri.

Cette réalisation fait partie du projet ECO-DOMUS ([http://www.bestimmo.ch/concept\\_eco\\_domus.html](http://www.bestimmo.ch/concept_eco_domus.html)) qui prévoit plein de solutions écologiques. L'utilisation des éoliennes sur le toit est en étude et sera probablement appliquée. Le système twin-bust semble être le meilleur.

Les 3 appartements situés au rez bénéficieront de jardin / terrasses de 50 m<sup>2</sup>. Les attiques de 3,5 et 4,5 pièces bénéficieront de spacieuses terrasses de 75 m<sup>2</sup>. L'appartement de 2,5 pièces en attique est équipé d'une terrasse de 50 m<sup>2</sup>.

**Descriptif des appartements :**  
Les appartements auront tous beaucoup de lumière grâce aux grandes baies vitrées qui apporteront une belle lumière et la vue sur la campagne. Egalement, les lanterneaux dans les attiques sont comme des grandes fenêtres sur le toit qui ajoutent encore beaucoup plus de lumière aux salons. Les cuisines seront de dernière génération avec des appareils ménagers de qualité. Les tiroirs sont tous avec frein à ressort, les couleurs sont au choix.  
Chaque appartement bénéficiera de deux salles de bain qui auront des douches à l'italienne en pierre (1,50 m de longueur et de 1 m de largeur), douche à pluie, et douche manuelle à basse consommation, avec vitres de séparation et accès facilité. Les lavabos seront habillés avec des tiroirs en bois laqué. Le reste des meubles de bain encastrés seront coordonnés. Les faïences de qualité seront coordonnées aux sols et aux frises, selon le choix de l'acheteur. Les dimensions des chambres sont étudiées pour les rendre fonctionnelles avec des armoires sur mesure encastrées qui permettent des rangements en hauteur sur 2,40 m.  
Les couleurs sont au choix ; les faïences et les bois des parquets sont disponibles en divers couleurs afin de permettre aux acheteurs d'obtenir l'ambiance désirée.  
Chaque appartement aura une colonne de lavage avec séchoir à pompe à chaleur air/air afin de baisser la consommation électrique. Il est possible d'avoir des lave-linge à air pulsée microbulles Samsung qui permettent des lavages à froid classe A+++ avec système de désinfection argentique, possibilité de lavages sans produit chimique. Fonctionnement programmable aux heures creuses sur ressort pour absorber les vibrations et parois isolées pour le bruit.  
Il y a un accès aux terrasses par escalier intérieur avec lanterneaux électriques. Le lanterneau est une surface vitrée importante posée à plat sur le toit, elle s'ouvre en cas d'accès à la terrasse. Le reste du temps, il est fermé et parfaitement étanche. Ce système donne une grande lumière à l'appartement.

L'écologie ce n'est pas pour les autres !! Faites un pas vers l'immobilier durable, sans frais. En effet les plus-values sont à la charge du promoteur qui respecte son choix éthique en prends sur lui le coût de l'écologie de façon à l'affirmer dans toutes ses constructions. Le concept ECO-DOMUS est ce qu'il y a de plus avancé sur le marché, mais sans prix ajouté. Notre prix comprend la plupart des innovations écologiques, notre secret c'est la décision éthique de ne pas monnayer l'écologie. Nos marges sont inférieures à ce qu'on pourrait avoir mais permettent à tout le monde d'habiter dans un appartement écologique. Trop facile de décharger le prix de l'écologie sur le locataire, notre décision stratégique a été de renoncer à des marges pour faire un pas vers l'immobilier durable. Dans 20 ans, nos appartements seront toujours à l'ordre du jour. Impossible d'imaginer dans 20 ans un appartement chauffé au mazout. La valeur sera stable dans le temps et permettra aux habitants de vivre sans frais exorbitantes de chauffage. Les nouveaux locataires n'auront que les frais de loyer à payer et l'épargne de 2 à 3000 chf par an en chauffage leur permettront de louer plus grand.

**➤ Vue**

✓ Vue

**➤ Exposition**

✓ Est

✓ Ouest

**➤ Divers**

✓ Cuisine agencée

✓ Ascenseur

✓ Minergie

**➤ Environnement**

✓ Campagne

✓ Calme

**➤ Proximité**

✓ Ecoles

✓ Transports publics

✓ Autoroute

## Annex 5: Selling prices of apartments.

N.	Etage	Art. PPE	Brute habitable m <sup>2</sup>	Jardin privatif m <sup>2</sup>	Terrasse / balcon / balcon m <sup>2</sup>	Terrasse sur toit m <sup>2</sup>	Cave m <sup>2</sup>	Surface totale m <sup>2</sup>	Millième ‰	Prix de vente base		Parking souterrain CHF	Parking extérieur CHF	Prix Terrasses CHF	Prix Total CHF
										CHF	CHF				
R1	REZ_4.5	18-01	105.30	50.0	20.0	-	7.0	123.35	135.03	555'075.00	25'000.00	5'000.00	-	-	585'075.00
R2	REZ_2.5	18-02	62.80	50.0	20.0	-	7.0	80.90	88.56	364'050.00	25'000.00	-	-	-	389'050.00
R3	REZ_3.5	18-03	88.90	50.0	20.0	-	7.0	106.95	117.07	481'275.00	25'000.00	5'000.00	-	-	511'275.00
E1	ETAGE-I_4.5	18-04	105.30	-	19.5	-	7.0	116.80	127.86	525'600.00	25'000.00	5'000.00	-	-	555'600.00
E2	ETAGE-I_2.5	18-05	62.80	-	10.2	-	7.0	69.70	76.30	313'650.00	25'000.00	-	-	-	338'650.00
E3	ETAGE-I_3.5	18-06	88.90	-	14.6	-	7.0	98.00	107.28	441'000.00	25'000.00	5'000.00	-	-	471'000.00
A1	ATTIQUE-II_4.5	18-07	105.30	-	19.5	75	7.0	129.30	141.54	581'850.00	25'000.00	5'000.00	56'250.00	56'250.00	668'100.00
A2	ATTIQUE-II_2.5	18-08	62.80	-	10.2	50	7.0	78.03	85.42	351'150.00	25'000.00	5'000.00	37'500.00	37'500.00	418'650.00
A3	ATTIQUE-II_3.5	18-09	88.90	-	14.6	75	7.0	110.50	120.96	497'250.00	25'000.00	5'000.00	56'250.00	56'250.00	583'500.00