

### **Students and workers are now** enjoying Bayani Hall Lecaros

caros ay nasa tabi ng Uni- elevator for easy access up Bayani Hall Tuguegarao!\*\*\* versity of Saint Louis, nasa to the roof deck, and wifi sentro, at tabi ng transport support from the generaaccess. Fully furnished with tors. It also has commercial bidet pa ang toilet bowl, may spaces for the convenience state of the art RFID securi- of the residents. Besides ty system, ensuite comfort this, it also roving guards room and bath, kitchen and and a property management dining inside the condo as- team, CURA Property Manset type class dormitory.

sa mobility access ng naka with the team's services. wheel chair, air conditioned, compliant sa fire safety reguirements ng LGU. It has 24 and travelers from all over

agement, to supervise the property and needs of those Compliant pa eto whose units are enrolled

Students, workers,

*"Find out"* where the people are going and buy the land before

- WILLIAM PENN ADAIR

### First ever condominium at the center of Dagupan is nearing its Ang Bayani Hall Le- hours standby generators, Region 2 are now enjoying **Completion**

gupan is the first prime Street. It is just beside Re- floor and top floor. Th condominium in Dagupan, gion 1 Medical Center Pangasinan with superior amenities and commercial areas.

gupan is an income earn- bath, RFID security system, they get there." ing condo dorm unit for sale commercial spaces, and a or lease located at a prime rooftop swimming pool (Dacommercial location right gupan Bayani Hall only)! within a strategic location Commercial units are also

fully furnished with individu- pletion and its expected al beds, aircon, kitchenette, turnover will be on the first Bayani Hall Da- ensuite comfort room and guarter of 2025.\*\*\*

Bayani Hall Da- in Dagupan along Arellano available in the mezzanine

Bayani Hall Da-Each of its units are gupan is nearing its com-

### The well-received Bayani Hall Lecaros now has a sequel

Towers is a sequel to the ay pwede mong gamitin, ip- The unfurnished units only well received, first in region aupa para sa kita at ipama- has ensuite comfort room 2 condominium and dorm na sa mga bata. Bayani Hall and bath, kitchen sink and Bayani Hall Tuguegarao In- Twin Towers is part of the Countertop, and kitchen uncome Generating Properties Vester Real Estate Financial der and overhead Cabinets. located at Lecaros street, Investments asset portfolio. As for the semi-furnished just beside the University of Saint Louis (USLT). Being in a prime location near Re- Twin Towers, like the Bayani overhead cabinets, ensuite gion 2's foremost university, Hall Lecaros, has the state comfort room and bath, Airit forebodes well for inves- of the art RFID security sys- con, cabinets, tables and tors as a high rental demand tem. Unlike the first property, chairs, and bed frames dearea. So they look forward to Bayani Hall Twin Towers only pending on the unit layout

The Bayani Hall Twin if not used. Ang Bayani Hall unit or a semi-furnished unit.

having their units rented out offers either an unfurnished chosen by the buyer.\*\*\*

units, it has kitchen sink and The Bayani Hall countertop plus under and



Photo: Actual photo of Bayani Hall Dagupan's Model unit with 4 bedrooms and study tables



Photo: Actual photo of Bayani Hall Twin Towers' model unit (sample of a 2 bed dressed-up units) plus the demonstration of REID locks

### **Bayani Hall Centrale Urdaneta Buildings 1 and 2: Now available** for renters.

Bayani Hall Cenmataas ang rental demand. owners nearby.

Ang Building 1 and trale Urdaneta is the first 2 ay nakatayo na at pina- bawat unit dito. It has a toidormpartment complex in pamanage na sa CURA let and bath, kitchen count-Pangasinan. Dahil located Property Management. May- er with overhead and under sa prime location ng San ron din etong commercial cabinet, provision for aircon, Schedule your tripping at St. Vicente malapit sa PUNP at units na pwedeng pwede and free 2 single bed frames iba pang universities and bilhin o rentahan ng mga on building 9 onwards. Withcommercial establishments, small to medium business in the property, meron din

Fully fitted ang etong swimming pool.



Andrews Ilagan by texting or calling us at: 09755272245



Photo: Actual photo of Bayani Hall Centrale Urdaneta Building 1 and 2 units which are now ready for occupancy.

### The new Vester neighborhood in Alibagu: Not flood prone

neighborhood in Ilagan that mong patayuan sa Ilagan, Vester is preparing called Isabela. Malapit lang eto sa Saint Andrews Ilagan is in provincial capitol at sa town a nice, elevated area that center. is not flood prone. However, to ensure the well-being of future residents, Vester is currently developing anhas now paved all roads for other new residential and the new neighborhood and commercial neighborhood is now currently installing in Brgy. Nambaran, Tabuk, a road drainage system as Kalinga. It will be a family an initiative to help the new oriented residential hub with neighborhood deal with cli- a commercial strip to serve mate change as the rainy the convenience of the comseason becomes more un- munity. Katulad ng dinedpredictable.

Kahit hindi pa ga- Tabuk. nun ka perpekto ang buhay mo ngayon, pwede ka nang magsimula ng hulugan na life for locals as top considlote na pwede mong gamit- eration in the development, ing pagbahayan mo in the Vester has programmed future. Unti-untihin mong the delivery of 6.5 meters to hulugan, at pwede mo ding 10 meter cemented roads unti-untihing tapusin para within the neighborhood, naaayon eto sa pangangail- loan processing assistance angan mo. Masusunud mo for future lot owners, green ang gusto mo na disenyo open spaces for parks and at dahil maaga kang nag- breathable outdoor fitness paplano, makakayanan ng spaces, an underground budget mo ang pagpapa- drainage system to keep tavo.

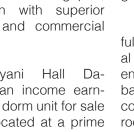
garap ng kahit simpleng cemented sidewalks, curbs bahay lang sa sarili mong and gutters, inclusion of title lote. Mas maganda pa pag expense and VAT.\*\*\* sisimulan mo na ngayon ang

The new Alibagu paghulog ng lote na pwede

Meanwhile, Vester evelop sa Isabela, pwede ring hulugan ang lote dito sa

Having quality of flooding at bay, an exclusive water source, dedicat-Maganda ang man- ed electrical power lines,

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Para Sa Ordinaryong Pilipino

Vol 1. Issue No. 1

June 2024

# License To Sell issued to **Vester's Saint Andrews Village Tabuk Investment Lots**

0001245 to Vester's Saint Andrews Village invest-Tabuk, Kalinga.

of

its mission to democratize guality of life. The Vester

The Department the access of the ordinary dream is to empower ordi-To Sell (LTS) with numbers ries to fulfill this mission.

lage llagan in Isabela . In the prime consideration is explained. \*\*\*

Human Settlements Filipino to carefully selected, nary Filipinos to design their Bayani Hall and Urban Development strategically located, value own homes in accordance (DHSUD) CAR regional appreciation potential laden with their needs with a bigoffice headed by region- lots for residential and com- ger lot, and not just settle al director EnP Antonette mercial uses, Vester opened for cookie-cutter, cramped Anaban granted a License its Saint Andrews Village se- houses widely offered in the market with almost the same price for better own-Affordable in its er-built homes "The Filipino ment lots at Nambaran, monthly amortizations and deserves better, "Vester master planned in its lot al- CEO lawyer-entrepreneur locations for various uses Alexander L. Bangsoy said. The first of its kind like pocket parks, residential "This is why Vester exists," in the province of Kalinga, and commercial clusters, he added. "Para labanan at Vester's Saint Andrews Saint Andrews Village Nam- talunin ang kahirapan, para Village Nambaran is a se- baran strives to create a liv- sa ordinaryong Pilipino, " the quel to Saint Andrews Vil- ing space in Tabuk where lawyer-entrepreneur CEO

# Dagupan

For more details about Bayani Hall Dagupan, kindly send us a message at: 0956 241 9731 or through our VREFI 1 Facebook Page



PM us at: 0949 753 5844 or 0928 996 6808



Photo: OFW Nurses can have another source of income through Bayani Hall Dagupan.

### uuwian May na akong kumikita pa

bagong salta ako sa Isteyts. baho. Mahal at kahit ano pa Hindi ako second or third generation ng mga naunang na second class citizen pa pumunta dito kaya nag-ump- din ako dito. Kaya nga sabi isa akong mag-isa sa trabaho ko bilang nars. Hindi rin ako nakitira sa kanino man. Fifteen years na din ako dito sa Isteyts. Mahirap nga pala pamilya. May ibang source ang mabuhay dito, lalo pag ako dapat ng pagkakitaan.

Sabihin mo nang wala kang siguradong trasabihin natin. na -feel ko din ko, kelangan meron akong ibang pagkakitaan back home, para hindi lang aasa sa suweldo ko ang aking

Continued to page 7

# Para daw hindi siya "hanap patay" sa Canada

aborers na naglilinis ng bubong at naglilinis ng mga buildings ay dahil daw sa ny, nag decide daw siya para daw may mapuntahan tindi ng overtimes at trabaho na tumingin sa Pilipinas ng ang kanyang kayod at hindi , eh parang hanap-patay na ibang pwedeng maging daw siya forever hanap-padaw ang tradano nila, nindi source ng kita niya at naki- tay sa Canada kung saa hanapbuhay. Minsan daw ta nga niya ang kita-gener- sa basement ng isang ba-

Ang biruan nilang kahit maysakit basta kaya ating imbesment property magkakaibigan na naka- pang tumayo, tuloy pa din na Bayani Hall Twin Towers punta sa Canada bilang ang pagpasok sa trabaho. Co-Living condo na tabi

Kava sabi ni Man-

ng Saint Paul university na alma mater niya. Eto ay

Continued to page 8

# UNCHING

Photo: Vester launched Saint Andrews Tabuk on May 31, 2024, after DHSUD issued its I TS.

## **OFW Israel caregiver may Bayani** Hall Dagupan paupahan na

kanyang kayod.

Dahil sa kanyang

gupan Co-Living condo unit kanyang Bayani Hall Da- Kaya pm na! sa Arellano Street, sentro ng gupan kita-generating im-Dagupan City, at least may besment property na pwede

Ngayon, gusto din Pm us today! \*\*\* desisyon na umpisahan ang daw ni Melinda, friend niya

Araw-araw daw ku- kanyang Bayani Hall Da- na caregiver din sa Israel na makayod bilang caregiver si gupan na hulugan, parang tiga La Union na magsimula Marie sa Israel ng ilang taon nagkaroon na daw siya ng din ng kanyang kita-generna dahil siya ang inaasahan forced savings . Dahil dito, ating Bayani Hall Dagupan ng kanyang pamilya. Noong sabi ni Marie, kahit matapos Co-Living condo unit para una, wala daw siyang sav- na kontrata niya bilang care- daw maging rental business ings. Pero noong nag de- giver sa abroad, hindi daw din niya kahit caregiver pa cide daw siyang magsimu- siya magsisimula from zero siya sa abroad. May iba sila ng kanyang hulugan na pag umuwi na siya sa Pilipi- yang source ng kita galing kita generating imbesment nas. Meron siyang pwedeng sa upa, bukod pa sa suwelproperty na Bayani Hall Da- source of income galing sa do niya bilang caregiver.

> You may call or text our VREFI 1 Facebook Page.



napupuntahan na daw ang niyang gamitin, ipaupa at 0956 241 9731 or you may Photo: OFW's can have another source of income in the Philippines while working abroad, ipamana habang kumikita. send us a message through through Bayani Hall Income Generating Properties

### What are Vester Real Estate **Financial Investments?**

awareness at consciousness na intentional na kumuha ng kumikitang imbesment na pwedeng kumita bilang additional source ng income ng ating pamilya.

While Vester respects it is the personal choice and decision of ev- ang Vester Real Estate Fi- ing spaces. Bayani Hall Inery individual on what to do nancial Investments, pwede come Generating Properwith their finances, the unso- mo etong gamitin na tirahan, ties are Vester Real Estate licited advice of Vester to its pagkakitaan, ipaupa at ip- Financial Investments becustomers is for them to set amana. aside at least 30% of their monthly income for income generating investments like Estate Financial Investments ship is transferable, its title Vester Real Estate Financial are presently centrally locat- is honored by banks as col-Investments in the Philip- ed in Tuguegarao, Cagay- lateral, the property apprepines.

puntahan ang pinaghirapan. Financial Investments are rental increases.\*\*\* Para hindi mawala. Para may called Bayani Hall Income pagbubunutan ang pami- Generating Properties.

Madami sa atin ang Iya mo buwan buwan. Para ganito ang nagiging pamal- may maiwan ka sa pamilya tin, ipaupa at ipamana. Pwe- ing land but He did not stop ing space sa mga workers

akad sa buhay, sa finances mo. Para sa mga bata. Since deng pa airbnb, ipa renta natin kasi wala sa atin ang tangible asset investment bilang hotel, dorm at co-liv- an proverb says. This truth

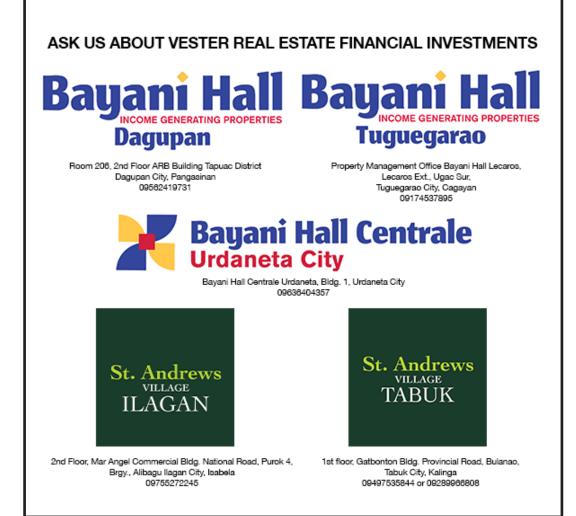
"Para pinaghirapan. Para hindi mawala. increasing the world's pop- Those who get a Vester Real Para may pagbubunutan ang pami-Iya mo buwan buwan."

an, Dagupan, Pangasinan, ciates in value from the time and at Urdaneta Pangasin- you buy it and if rented out, Bakit? Para may ma- an. These Vester Real Estate it benefits from incremental

cause these are tangible assets that grow and increase These Vester Real its value over time, owner-

Pwede etong gami-

Photo: My Bayani Hall: Pwede kong gamitin para sa mga nag-aaral kong mga anak, ipaupa para sa dagdag kita, at ipamana sa aking mga anak.



### Why Vester Real Estate Financial **Investments?**

Vester 🛆 News

making people, so an Indi- and starter families. teaches us that real estate is **2. It gives you pre-selling** come generating property may mapuntahan ang a diminishing resource—humans are being born daily, ulation but land does not in- Estate Financial Investment The title of the property is crease nor multiply. So there early will eventually sell their honored by banks as a leis no other way but for real Vester Real Estate Financial gitimate proof of valuable

God stopped mak- bilang dorm or kaya co-liv- 5. Source of Capital

estate demand to be con- Investments higher because real estate asset.

Your Vester Real Estate Financial Investment in**income that increases** can be used as collateral to generate cash.



Photo: OFWs around the globe can have their own investment in the Philippines as another source of income.

through rentals: Gami-

tin mo, Ipaupa mo, Ip-

amana mo

Vester Real Estate Financial

sonal use, whether that be a

commercial or residential unit,

rent it out as a hotel like through

could also be utilized as clin-

ics, stores, offices, business

stant and increasing while of the price increases in real 6. Nothing beats an supply is getting scarce. So estate where does this leave us? An increasing value of real 3. Return on investment estate over time because of the simple to understand law of supply and demand. In fact, pandemic or not, peoole still need real estate.

Yes, space exolorations have become commonplace in today's space-faring generation but earth is still where humans

1. A Vester Real Estate Financial Investment is easy to understand. You don't have to be a finance whiz or a seasoned investor in or- Investment portfolio for perder to enjoy its generational benefits.

So this is how it works: You airbnb or any digital platform, invest in or buy a Vester Real rent it out as a dorm or co-liv-Estate Financial Investment ing space for rental income. which is an income-gener- An incremental increase in inating property called Bayani come will also yield profits for Hall Income Generating the investor. Commercial units units. There are several could be owned and used as types centrally and strate- rental spaces as well for the gically located in Regions 1 owner's rental income. These and 2:

Pwede mong gamitin, ipau-spaces pa at ipamana. Pwedeng gamitin muna ng anak mo 4. Capital Appreciation pag nag-aral ng college tsaka mo paupa para hindi say- Your Vester Real Estate Finanang upa ng anak mo. Pwede cial Investment income genmo din ipaupa sa airbnb bil- erating property increases in ang hotel o kaya ipaupa mo value over time.

income-generating Vester Real Estate Financial Investments inheritance you could pass on to the next generation.

An investor can use his 7. A Vester Real Estate

	\$		\$		<b>*</b>	₿
BAYANI HALL	sтоскs	BONDS	BANK DEPOSITS	SMALL BUSINESS	SCAMS	BITCOIN
EASY	HIGH	MID	EASY	Mid High	EASY	HIGH
<	8	<	<	×	$\bigotimes$	×
<	<ul> <li>✓</li> </ul>	•	•	<	<b>~</b>	~
	BAYANI HALL	BAYANI HALL STOCKS	BAYANI HALL STOCKS BONDS	BAYANI HALL STOCKS BONDS BANK DEPOSITS EASY HIGH MID EASY	BAYANI HALL STOCKS BONDS BANK SMALL DEPOSITS BUSINESS EASY HIGH MID EASY MID	BAYANI HALL STOCKS BONDS BANK SMALL DEPOSITS BUSINESS SCAMS EASY HIGH MID EASY MID HIGH EASY

Photo: This is an illustration for investment comparison and shows the benefits in investing in Bavani Hall

> **Financial Investment** is a tangible asset you could physically feel, see, smell unlike paper investments that are volatile and easily wiped out during an unforeseen crisis like the pandemic.\*\*\*

### "Landlords grow rich in their sleep without working, risking or economizing."

JOHN STUART MILL English Philosopher and Economist

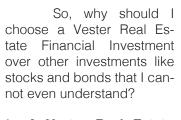
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representatives to grace the gupan and Urdaneta. grand launch of Saint Andrews Village. Nelda Bulawit of the Philippine Islands , utilities and a commercial mo,"Bangsoy added. (BPI) and BDO alos graced strip to create a semblance the event, alongside Pag- of quality of life for the or-

May uuwian na akong... (continued from Page 1)

pubmat nitong post. Pwede aking bata pang mga anak, time, pero hulugan. kong gamitin pag umu- para may gamitin din sila wi ako, lalo na pag gusto o di kaya pagkakitaan din pasalubong. Pwede ko din na sa kanilang mga anak. na tumulong din sa akin na ipaupa para sa kita kahit Ang best part pa is hulugan makapag-umpisa ng ganiwala ako sa Pilipinas dahil etong imbesment na na- tong magandang kita-gen-



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June 2024 Vol 1. Issue No. 1

# Vester 🛆 News

### **Vester holds Saint Andrews Tabuk's Grand Launch**



Photo: OFWs from Canada can now have another source of income in the Philippines through Bayani Hall TwinTowers Tuguegarao.

a local developer founded es representatives. and headed by lawyer entrepreneur Alexander Bangsoy agents.

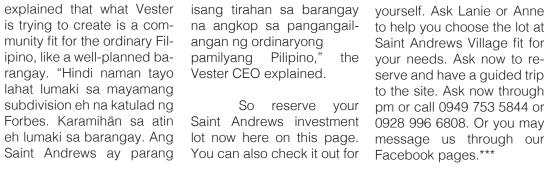
Vester Corporation, ibig and First Standard offic- dinary Filipino. It is paid

grand launching ceremo- 0001245 by the Department said. nies were banks, prospec- of Human Settlements and tive customers, local officials Urban Development Cordil-

in monthly amortizations. "Hindi mo kelangan ng ka-Saint Andrews Vil- ban kaban na pera para launched its Saint Andrews lage Tabuk by Vester is the maka-afford ka ng Saint Village Tabuk today on site first of its kind in Kalinga giv- Andrews Village investment in Tabuk city. Attending the en by a License To Sell (LTS) lot," Vester CEO Bangsoy

The Saint Andrews , real estate brokers and lera Administrative Region Village investment lots asset (DHSUD-CAR). Vester is portfolio by Vester also realso the developer of Bayani moved restrictions normally Kalinga vice gover- Hall Income Generating present in usual subdivinor Jocel Baac and gover- Properties ,loved by local sions, as seen in the lownor James Edduba sent their investors in Tuguegara, Da- lands. "Pwede kang magnegosyo sa ilalim ng bahay mo. Pwede mong gawan Saint Andrews Vil- ng store, talipapa, parlor, and Atty. Rommel Tommon- lage Tabuk is an investment bakery at iba pa, hindi ipggao represented Baac and lot asset portfolio offered agbabawal basta hindi il-Edduba respectively. Rep- by Vester which is master legal na negosyo at hindi resentatives from the Bank planned with pocket parks agrabyado ang kapitbahay

In effect, Bangsoy



to help you choose the lot at Saint Andrews Village fit for serve and have a guided trip to the site. Ask now through So reserve your pm or call 0949 753 5844 or



In photo: Atty. Rommel Tommonggao (left), Governor James Edduba's Representative, and Ms. Nelda Bulawit, PhD (right), Vice Governor J ocel Baac's Representative, joins the cultural performance during the Grand Launch of St. Andrews Tabuk



In photo: From left to front: Ms. Shandelle Sabado, Vester Regional Project Director of Region II, 3 representatives of First Standard office, Ms. Harriet Sagorsor, Vester's Vice President for Sales, 2 representatives of BPI, and 2 representatives of Pag-ibig.

### Para daw hindi siya... (continued from Page 1)

nag-umpisa ng hulugan na ko sa aking account. Tapos dahil umaakyat pa mismo kalamig daw sa basement sa Tuguegarao na pwede niimbesment na makikita sa napakagandang pamana sa ang upa at presyo neto over pero tiniis daw nila eto ng yang pagbunutan ng ibang very small scale, kanyang pamilya dahil nag- pang suportang pinansiyal sisimula pa lang sila pagdat- sa pamilya na. Pwede daw Kaya nga mga ka- ing nila 7 years ago dito sa niya etong gamitin pag umukong magpahinga at umi- sila in the future at pwede bayan, check nivo din. Ask Canada. Kaya sabi niva at wi sila, ipaupa at ipamana was sa mga demanding sa din nila eventually ipama- niyo dito sila Lanie at Anne least hulugan ang kita -gen- habang kumikita. Ask Vester erating imbesment property now! na Bayani Hall Twin Towers para daw kahit hindi na daw Pm us at: 0917 453 7895 siya malakas magtrabaho, (Bayani Hall Twin Towers)\*\*\* meron pa din siyang Bayani Hall Twin Towers kita-gen-

Kaya ako ako pa upa at deposit nila kita magandang decision eto hay sila unang tumira. Napa- erating imbesment property

"Real estate investing, even on a remains a tried and true means of building an individual's cash flow and wealth."

- Robert Kiyosaki Founder of Rich Global LLC and the Rich Dad Company

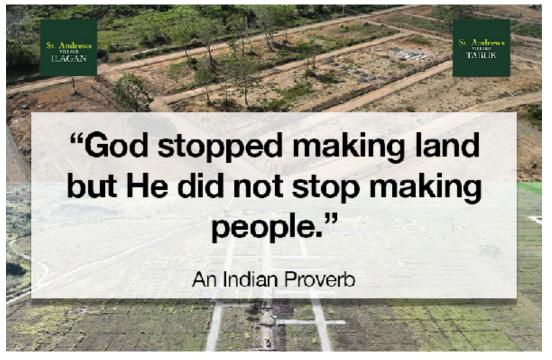


pwede kong ma enroll eto kuha ko at nakatayo na din erating imbesment. Pm now!

sa Property Management ang building. Ongoing na Call or text us at: 0956 241

Team para sila na ang mag- ang finishing. Kava for me. 9731\*\*\*

Photo: OFWs from Canada can now have another source of income in the Philippines through Bayani Hall TwinTowers Tuguegarao.



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### **Bayani Hall Dagupan now structurally** complete, investors excited



Photo: Bayani Hall Dagupan on-going exterior finishing and interior construction.

100% as investors, mostly lo- investment cals are excited over the prospects of utilizing their Bayani

Bayani Hall Dagupan investment for ordinary Filipinos engineering team said they are is now structurally complete at as it is an easy to understand working on the finishing details

Hall Income Generating Proper- ue over time and could earn ty. The different floors are now ties. As a Vester Real Estate Fi- income for you in rentals even receiving finishing touches with nancial Investment (VREFI) as- while you sleep. Since Bayani the installation of elevators. set portfolio that almost pays for Hall Dagupan is strategical- More detailed development itself, Bayani Hall Dagupan is ly and centrally located in the updates are sent personally to the first income generating, hu- commercial center of Dagupan, local investors of Bayani Hall lugan investment property, fully its commercial real estate val- Dagupan through appropriate furnished condo dorm in region ue is high. With its message of channels.\*\* 1. This makes it a very practical Gamitin mo, Ipaupa mo, Ipamapotential passive income asset namo, the Bayani Hall Dagupan

of the project so their customers could enjoy the benefits of It appreciates in val- this income generating proper-

### **Bayani Hall Centrale Urdaneta turns** over first two buildings to investors



Photo inset: Bayani Hall Centrale Urdaneta Bldgs 1 and 2 (in photo) and the on-going construction of Bldgs. 3-7

planned apartment complex structures targeted to be com- minutes drive to the center of investment property in Urda- pleted before the third quarter the city makes it an ideal home neta, Bayani Hall Urdaneta's of this year. Investors are en- base for students, workers and first and second buildings were couraged to reserve their units even starter families. More denow turned over to its mostly now before the opportunity runs tailed development updates local investors last year. They out for them to have an income are sent personally to local inare now enjoying returns of generating hulugan investment vestors of Bayani Hall Centrale rentals from their units. The property . Bayani Hall Centrale Urdaneta.\*\*\* other buildings in the complex Urdaneta's proximity to Urda-

Being the first master are also now being built, with its neta's universities and its five

### Saint Andrews Village Tabuk: **Investment lots to enhance Tabuk's** residential potential

city in the Cordillera after char- called Vester Real Estate Fitered city Baguio is now the lo- nancial Investments (VREFI). It

cation of Vester's Saint Andrews is comprised of Saint Andrews at Saint Andrews Tabuk is con-Village Tabuk Investment Lots. Village Investment Lots and tinuously moving several drain-A good change in the residen- Bayani Hall Income Generat- age works, water works and tial development of Tabuk is a ing Properties in region 1 and road developments in the area. good sign, as it shows Tabuk is region 2. It is the first time too More detailed construction upno longer the region's dreaded that a lot development in Tabuk dates are sent personally to area known for skirmishes be- sought a License To Sell per- investors through appropriate tween armed groups in the 70s mit from the Department of channels. A commercial strip during the Martial Law days. Housing Settlement and Urban will also rise on the frontage of Development (DHSUD). Vester Saint Andrews Village Tabuk to Saint Andrews Tabuk was then granted a License to serve its future residents and Investment Lots is part of the Sell 000245 for Saint Andrews the community's needs.\*\*\*

Tabuk city, the second asset portfolio offered by Vester Village investment lots this year.

The engineering team

### Saint Andrews Village Ilagan: **Premium investment lots but** affordable for ordinary Filipinos



Photo: Saint Andrews Village Ilagan Blue Chip Lots-Lote muna, bahay later, on-going development.

ployee or even a private sec- drews and Bayani Hall Income tor employee but you are able Generating Properties has loto afford a nice investment lot cals excited as those who had

democratize the access of or- the area by Vester. Road works

Imagine this: You are dinary Filipinos to well-curated are being intensified with the an ordinary government em- investment lots like Saint An- pouring of concrete as drainprovided with drainage, roads, first hand information about the struction reports are sent reguutilities a few meters away from project reserved lots for them- larly to investors through appro-Ilagan's government center on selves. Over time, like next priate channels. A commercial a non-flooded hill. Best of all, year, the ones who bought lots strip is also being developed in it's hulugan. Imagine just shell- at Saint Andrews Ilagan would the area to serve the needs of ing out Php 5k a month for this? have their property's appreci-Saint Andrews Ilagan's future ation value go up as develop- residents.\*\*' Vester's mission to ment continues to be done in

age works are being finished.

More detailed con

### Vester gives more chances to region 2 local investors to own Bayani Hall **Income Generating Properties through Bayani Hall near SPUP**



Photo: BHTT is one of the centrally and strategically located kita-generating properties under Vester Corporation's Vester Real Estate Financial Investments (VREFI) portfolio.



Photo: Saint Andrews Tabuk ongoing drainage works and road developments on site.

provide easy to understand investments in the form of income generating properties specially construction of the building's time-consuming and more ex- nity.\*\*\*

for ordinary Fllipinos. In region sub-structure phase 1 is on full-, Vester moves forward to de- blast as rebars are also now velop its Bayani Hall Tuguega- being installed for the elevator rao sequel, called Bayani Hall shaft. More detailed construc-Twin Towers Income Gener- tion updates are sent personalating Properties. It comprises ly to investors through appropritwo towers and utilizes state ate channels. Bayani Hall Twin of the art engineering designs Towers has a rooftop swimming to make sure itssub-struc- pool and commercial units to ture is more than at par with serve the needs of its future safety standards as it utilized residents and the local commu-

Vester continues to pensive piling foundations.

For more details or inquiries, you may visit our Facebook Pages and our Digital Sales Representatives will be there to assist you!

Facebook Pages: Vester Corporation, VREFI 1, VREFI 2, and Tabuk Kailyan



As of press time, the

# Vester A News

### Why Vester Real Estate... (continued from Page 2) Why does it matter to me?

1. God stopped making land but He did not stop making people.

Vester adopted this indigenous proverb from American Indians emphasizing the truth that land is a diminishing resource while earth's population is rising. Therefore, it is wise for people to invest in real estate as its scarcity means an increasing population will need more of it and therefore its increasing value over time is a natural occurrence. It is as simple as the law of supply and demand.

2. If you rent out your Vester Real Estate Financial Investments, it could create wealth for you while you are sleeping...and snoring.

Vester's kita-generating, hulugan na imbesment properties na dorms ay strategically located in demand is strong for workers and students.

### "It earns income for you while you are focused on your regular career in government, private sector, or even in the **OFW industry.**"

They are not located remotely where rental interest is nil. Now, if you rent out your Vester Real Estate Financial Investments rental property like Bayani Hall, the rentals from this is called passive income.

Meaning, it earns income for you while you are focused on your regular career in government, private sector, or even in the OFW induscity centers where rental try. It also meant additional source of income that goes The Vester Real Estate Fi- dorm, a hotel or as a co-livers, starter families, travel- to your bank account even

You could earn this passive income from your Vester real Estate Financial Investments even if you are not reporting for work from home or office, clinic or even if you are not opening the doors of your store daily. This is the reason why the rich just invest in real estate and let it work for them, even in their sleep. Dadating lang kasi rental income nila. Now, if they don't use the money, they just put it back into their pot of real estate investments, acquire more rentals and enjoy the benefits of compounding returns while still alive.

### plus.

Who would not want an ad- it rented out through airbnb, your regular salary, regular manage your Vester Bayani your personal business ven- property for you and deposit ture without you huffing and your monthly passive rental puffing everyday?

nancial Investments in- ing space. On top of these, pera para makakuha ng kanilang Vester Real Estate



Photo: Anyone can now have their own income generating properties through Bayani Hall Income Generating Properties

come Generating properties In fact, you can even create lugan, at pwedeng bayaran 3. Monthly income, plus, ay pwedeng gamitin mo, ip- cash from it when you use it pa in 30 years habang eto aupa mo, pagkakitaan mo at as a collateral for bank loans ay kumikita. In fact, yung ipamana mo. You can have since Vester Bayani Hall's renta mo, hulog mo na din at ditional monthly income that or through the Vester prop- Title (CCT) is honored by buwan buwan. Pwede mo comes to you aside from erty management that will banks as a collateral. fees at work, or sales from Hall income generating 4. Pwedeng kumita

income to your account. You when you are sleeping...or come-generating properties since it is a tangible asset, it Vester Real Estate Financial Financial Investments.\*\*\*

known as Bayani Hall In- increases in value over time. Investments dahil eto ay hu-

### monthly pero hulugan, pwedeng 30 years.

can have it rented out as a Hindi mo kelangan magkaroon ng kaban kaban na Pag-ibig financing para sa

Condominium Certificate of may positive cashflow ka pa pang gamitin ang Pag-ibig membership mo para sa financing mo kung gusto. Ang ginagawa ng iba na walang Pag-ibig, binabayaran na lang nila two years membership para maka-avail sila ng

### Vester's property management team Cura: Core partner for Vester's investors, end users

partner of Vester to make end users are happy, prioritizes care for clients check up. as its main foundation Cura ensures their needs

In the busy world ly students who have to be the moment you step into of real estate manage- secured because they are a Cura-managed property,

ment, a property manage- staying far from their par- you sense the difference. ment that not only meets ents. Or when a student Walk into any of their propbut exceeds expectations tenant staying in a Cura erties, and you're met with is one that is hard to find. managed dorm gets sick, more than just efficiency Cura Property Manage- the Cura team helps the kid you're greeted with genuine ment Corporation, a core with his predicament, like warmth, a smile and focus administering paracetamol on the customer's needs. But sure their investors and for the kid's fever before he what truly sets Cura apart is is brought to the hospital for their commitment to community engagement and sus- practices that benefit both and owners. tainability. Recognizing that people and the planet. Plus, This kind of going thriving communities are built it has an ongoing drive for are met with diligence, -the -extra mile- commitment on strong foundations of con- continuous improvement real estate can sometimes ence for yourself. Welcome empathy, and proactive that creates stress free living nection and care, they go through proactive practic- feel apathetic and transac- home to where living well is solutions. This means a environments for both end above and beyond to foster a es. Recognizing the latest tional, Cura stands out for a standard. After all, in the 24/7 commitment to serve users, investors or proper- sense of belonging among trends in the modern world their commitment to putting world, everyone's a neighclients, especially during ty owners. Cura, meaning residents, organizing events, and incorporating digital in- people first. Whether you're bor.\*\*\* typhoon seasons when care, is garnering attention supporting local initiatives, novations for a fast paced a property owner looking to Cura's residents are most- for this commitment. From and embracing eco-friendly process aiding both tenants maximize your investment or



Photo: The CURA Property Management team conducted an orientation for tenants before moveing in.

a tenant searching for your dream home, Cura invites In a world where you to experience the differ-

Photo: CURA Property Management orientation for exchange students before move-in.

Photo: Bayani Hall Lecaros actual unit, now ready for occupancy for long-term, short-term, and for hotel use. Unit owners are now enjoying their passive income.

**EDITORIAL** 

## We are not an investing nation but we can start at Vester

pares the news head- for income generating salary para sa savings lines of the Philippines investments, or multiple mo .This way, naka with that of its Asian sources of income." neighbors, a stark contrast hits the observer. The Philippines'news Vester's founder, law- ment bago mo pa eto headlines are either yer Alexander Bangsoy gastusin sa iba't ibang filled with scandals and created Vester Real bagay. Para may matipop culture whereas our Estate Financial Invest- rang kapalit ang sahod more prosperous ASE- ments (VREFI) where it mo. AN neighbors are ban- aims to democratize the nering news on invest- ownership of real estate ments, foreign direct financial investments unsolicited advice lagi investments, markets, for the common man. ng Vester sa mga gusinnovation, entrepre- Ang Vester Real Estate tong matutong magneurship. No wonder Financial Investments we have to go overseas ay mga kita-generat- nila: Kada buwan, yung to find work because ing properties portfolio naka set aside na perwe do not have a domi- ng Vester na hulugan centage ng salary mo lang ng unti at pwede at mga iba nga may You may call or text us

said that ang "kahira- folio- ang Saint Anpan ng Pilipino ay hindi drews Village Blue Chip isipan, kaya nahihira- lage Tabuk. pan tayong maka- alpoverty mindset that we ba eto? cannot elevate our families from poverty, from living from paycheck to maintindihan.

When one com- do not have a mentality 30% of your monthly

nant investment culture. katulad ng Bayani Hall CEO, lawyer Alexander May lote pa ngayon sa bago ka pa gumastos di ba? Bangsoy had always VREFI investment port- para sa iba. kahirapan ng kakayah- Lots sa Ilagan, Isabela Bayani Hall Income start planting your other an kundi kahirapan ng ay Saint Andrews Vil- Generating Properties source of pagkakitaan

### pas." In other words, he **So ano ang Vester** gupan, Tuguegarao at come Generating Prop- makapagsimula ka explained that "majority **Real Estate Financial** Urdaneta, in high rent- erties imbesment. No na. Usap na tayo here Saint Andrews Ilagan: of us, ordinary Filipi- Investments (VREFI) al demand areas Kasi need for kaban kaban at Vester. Pwede din 0975 527 2245 nos are so steeped in a sa Pilipinas? Paano ang Bayani Hall pwede na pera para magsim- naman face to face

Simple

set aside na ang disposable income mo This is why for an earning invest-

> Ikalawa, eto ang manage ng pinanses

Ang



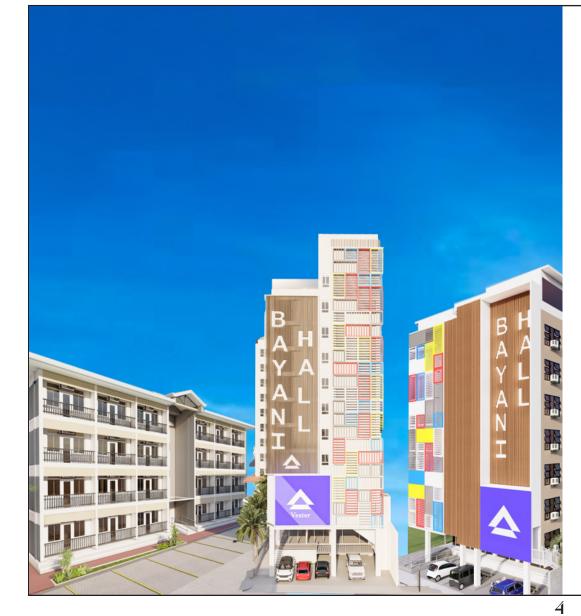
Vester 🛆 News

Malapit ay strategically and now by starting your preference, pm ka sa ers Tuguegarao: centrally located sa Da- Vester Bayani Hall In- amin sa Vester para 0917 453 7895 mo etong gamitin, ipau- ula. Hulugan naman na discussion basta kaya Saint Andrews Tabuk: pa at ipamana. Ipama- kayang kaya ng OFW, namin pumunta where 0949 753 5844 / 0928 lang na habang kumikita. In nasa gobyerno, sa pri- you are. Pero para DI 996 6808 Una, fact, pwede din na ang vate sector, small and NA MAGTAGAL pa, pm paycheck because we maglaan ka ng at least upa nito, dagdagan mo medium entrepreneurs us now.

, allot it for investments mona etong panghulug retirees din na kumuha at these numbers: Tuguegarao, Bayani like Vester's hulugan sa Bayani Hall Income din ng VREFI para daw Vester's entre- Hall Dagupan at Bayani na Bayani Hall Income Generating Properties yung upa nito, gamitin Bayani Hall Dagupan: preneur founder and Hall Centrale Urdaneta. Generating Properties imbesment mo. Win-win nila sa buwan buwan 0956 241 9731 na pambili ng maintenance medicines nila Bayani Hall Centrale na para di sila pabigat daw Urdaneta: Vester naman ang December, sa kanilang mga anak. 0963 640 4357

Tell us now your Bayani Hall Twin Tow-

Pm us now!\*\*\*



### What investment gurus say about real estate investments:

"Now, one thing I tell everyone is learn about real estate. Repeat after me: real estate provides the highest returns, the greatest values, and the least risk."

- ARMSTRONG WILLIAMS American political commentator, entrepreneur, author

"Real estate is an imperishable asset, ever increasing in value. It is the most solid security that human ingenuity has devised. It is the basis of all security and about the only indestructible security."

Russell Sage Financier, railroad executive and Whig politician from New York, United States.

"Landlords grow rich in their sleep without working, risking or economizing."

JOHN STUART MILL English Philosopher and Economist 5

Editor's Note Mitchell is a Vester Real Estate Investments (VREFI) investor who chose the Bayani Hall Dagupan Income Generating Properties investment portfolio.\*\*\*









# Vester 🛆 News

### **Testimonials: Bakit sila kumuha ng Vester Real Estate Financial** Investments

### Leonie Mitchell: "Clever decision"

Owner of Villa Leonida Resort Bugallon & Gal Scentworld Pangasinan

"Alam ko na we're going through pandemic, nandiyan ang Covid, nandyan ang mga economic crisis... so 'yong mga tao instead of looking at circumstances, na they they feel a bit down, kung meron silang konting money is I think it's best to invest in real estate talaga.

"I liked the price. For a condo unit, like I'm on the 10th floor, two units, I've got them for a very good price. Noong nalaman ko na meron na dito, "Wow!" sabi ko sa sarili ko. I thought I had to put my hands on this Vester Real Estate Financial Investment. I think it's a very clever decision for people to invest in real estate kasi it's just a matter of time, tataas na 'yong value niyan so that's how I really look at it.'

Photo: Bavani Hall Lecaros investor Ramil Balurin's family (standing in front of Bayani Hall Lecaros' entrance) accepted his unit investment and Posthumous Awardin behalf of him.

### Jayson Limon: "Magiging passive income ko ito pag-dating ng aking retirement age"

Real Estate Salesperson - Investor from Rosales, Pangasinan

"Ang reason bakit ako nag-invest sa bayani hall centrale urdaneta kasi bilang isang real estate specialist sa sales, kailangan mo munang bentahan ang sarili mo, so that's what I did bumili ako ng unit sa Bayani Hall Centrale Urdaneta kasi nakikita yung potential na magiging passive income ko ito pag-dating ng aking retirement age kasi hindi habang buhay may benta tayo sa real estate, kumikita tayo, hindi habang buhay malakas tayo, at least for the future meron tayong investment at meron parin tayong income na tuloy tuloy na pumapasok satin.

Nagustuhan ko dito sa Bayani Hall Centrale Urdaneta is yung malapit siya sa lahat, which is isa yun sa kino-consider sa pagbili ng property, yung location talaga so the best sya kasi malapit sya sa school, university, public market, and malls. Yung feeling na malapit nang naturn-over yung unit ko syempre excited ayan kasi andyan na r nakikita ko na yung bu ng pinag-hirapan ko sa pagbebenta ng property sa real estate.

I encourage everyone mga future buyer, future investor, younger generation of course na mag-invest sa ating Bayani Hall Centrale Urdaneta dahil napakaling potential nito na maging income generating, lalo't malapit sya sa mga university kaya pasok for rental business.

Photo inset: Bayani Hall Lecaors investor Arolyn Madrid. Bayani Hall Lecaros is now operating and is currently being managed by CURA Property Management.



Photo inset: Bayani Hall Dagupan investor Leonie Mitchell. Bayani Hall Dagupan is centrally located in the center of Dagupan City at Arellano Street and is now in its full blown completion.

### Ramil Balurin: Income generating inheritance.

Police Chief Master Sergeant - Investor Tuguegarao

Through Bayani Hall Lecaros, Balurin wanted his kids to have an income generating inheritance for their future.

Vester honored him as the first ever investor with a Posthumous Award accepted by his family on Bayani Hall Tuguegarao Inauguration on December 20, 2022.

### Editor's Note.

Balurin is a Vester Real Estate Investments (VREFI) investor who chose the Bayani Hall Tuguegarao Income Generating Properties investment portfolio.\*\*\*



Photo inset: Bayani Hall Centrale Urdaneta Investor Jayson Limon. Bayani Hall Centrale Building 1 & 2 (in picture) is now ready for occupancy and is currently being managed by CURA Property Management.

### Arolyn Madrid: "Real estate investment provides better return on income in the long run" OFW in Canada

"I strongly believe that real estate investment provides better return on income in the long run as its value increases over time. I would also like to encourage everyone to consider nvesting your money in this type of investment - the earlier, the better!"

### Editor's Note

Madrid is a Vester Real Estate Investments (VREFI) investor who chose the Bayani Tuguegarao Income Generating Properties investment portfolio.\*\*\*