C.A.B PATRIMOINE

Advising.
Building.
Preserving.

Real estate, corporate participations and precious physical assets. Three complementary perspectives, united by a considered approach to ownership.

THE CENTRAL IDEA

Ownership begins with understanding.

C.A.B Patrimoine / Editorial principle

A principle for considering an asset, its purpose and the responsibilities that follow.

THE JOURNEY

Three activities.
One ownership perspective.

Different assets call for different questions. The connection is the attention given to ownership.

Real estate

Read the place, the building and its possibilities.

Finance & participations

Understand the enterprise, its rights and its funding.

Precious metals

Examine physical identity, provenance and custody.

I / C.A.B PATRIMOINE

A vision, taking shape

The founder’s conviction and the principles connecting the company’s activities.

2021 — 2026

Five years of perspective. A continuing ambition.

Registered in 2021, C.A.B Patrimoine looks to the next chapter with the same attention to purpose, ownership and responsibility.

OUR STORY

A foundation for what comes next.

Real estate, corporate participations and physical assets: distinct disciplines, connected by a long-term view.



FOUNDER / PERSPECTIVE

Connect the asset to the bigger picture.

Founded by Claude Beulens-Burke, C.A.B Patrimoine brings the holding, financing and governance of assets into one corporate perspective.

The guiding question

What does owning this asset require, beyond acquiring it?



THE FOUNDER

Claude Beulens-Burke

Founder of C.A.B Patrimoine.
claude@cab-patrimoine.com

A direct introduction

Begin with the asset, your role and the purpose of the exchange.



A GUIDING PRINCIPLE

Substance before appearance.

C.A.B Patrimoine / Editorial principle

Look past the presentation. Ask what is owned, why it is held and what it entails.

II / REAL ESTATE

Read the place.
Understand the possibility.

From acquisition to holding, development participation and an eventual transfer.

REAL ESTATE / 01 / ACQUISITION

Begin with the property itself.

An acquisition starts with a clear view of what is being acquired: title, boundaries, physical condition, occupancy and attached obligations.

Questions to resolve

What documents establish the rights being transferred? What requires independent examination?



REAL ESTATE / 02 / LOCATION

A building belongs to a wider setting.

Access, neighbourhood, land use and the surrounding environment shape how a property can be occupied and held.

REAL ESTATE / 03 / HOLDING

The holding period is part of the decision.

Maintenance, occupancy, recurring costs and future works continue long after completion of an acquisition.

Ownership in practice

Identify responsibilities, review needs and the resources required to hold the property.



REAL ESTATE / 04 / DEVELOPMENT

Potential needs a credible framework.

Participation in a development calls for a clear understanding of feasibility before a commitment is made.

Permissions

Examine permitted use and the approvals the project would require.

Delivery

Identify technical dependencies, counterparties and responsibilities.

Economics

Consider costs, funding needs and uncertainty without assuming an outcome.

REAL ESTATE / 05 / PROJECT SEQUENCE

A sequence of decisions. Not a promised timetable.

An illustrative development pathway; actual stages and duration depend on the property and the project.

01

Read

Establish the property context and available documentation.

02

Test

Examine feasibility and unresolved assumptions.

03

Decide

Document scope, funding and responsibilities.

04

Review

Revisit milestones as the project develops.

REAL ESTATE / 06 / SALE

A transfer begins with preparation.

A sale requires clarity about the asset, the documentation, the rights transferred and the conditions of completion.

REAL ESTATE / 07 / RISK

Make uncertainty visible.

A property's appeal does not remove the need to examine its obligations and downside.

Physical

Condition, defects, maintenance and future works.

Contractual

Title, occupancy, commitments and counterparties.

Financial

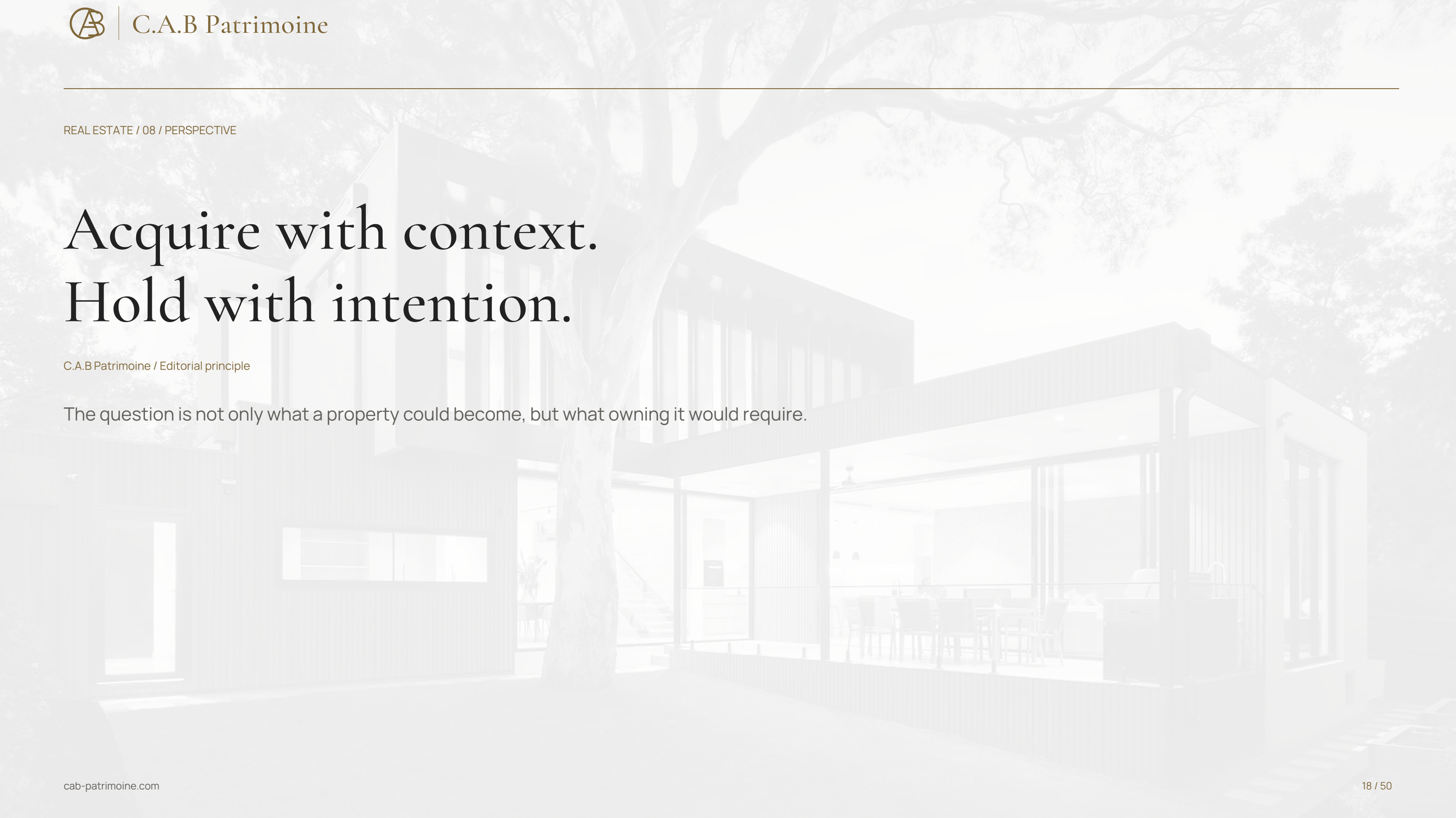
Funding costs, changing values and the time needed to sell.

REAL ESTATE / 08 / PERSPECTIVE

Acquire with context. Hold with intention.

C.A.B Patrimoine / Editorial principle

The question is not only what a property could become, but what owning it would require.



III / FINANCE & PARTICIPATIONS

Beyond the share.
The enterprise underneath.

Corporate holdings, purposeful structures and financing related to the company's own activities.

FINANCE / 01 / THE UNDERLYING BUSINESS

Understand what the company does.

A participation connects its holder to an enterprise. Its activities, dependencies and commitments give the ownership interest its context.

Start with substance

Read the operating model before the ownership diagram.



A percentage alone does not describe a position.

The rights and obligations attached to an interest deserve their own examination.

Decision rights

Voting arrangements and matters requiring consent.

Information

Access to records and the basis for reporting.

Transfer

Restrictions, contractual rights and exit conditions.

A structure should serve a purpose.

Holding companies and subsidiaries can organise ownership and separate activities. Their rationale, costs and responsibilities must remain intelligible.

Connect funding to the underlying need.

The statutory purpose allows loans and guarantees to shareholders or third parties where in the company’s interest.

A corporate decision

Consider purpose, terms, exposure and repayment assumptions in the context of each proposed commitment.



From use of funds to obligations over time.

A financing decision is a chain of connected questions, not an isolated amount.

01

Purpose

What activity or commitment requires funding?

02

Resources

What sources and timing are contemplated?

03

Terms

What rights, security or guarantees are proposed?

04

Obligations

What follows if assumptions change?

Read the relationship as carefully as the terms.

Corporate commitments also depend on the parties involved and their capacity to fulfil their obligations.

Identity

Establish the parties and their authority to act.

Alignment

Understand interests, incentives and dependencies.

Documentation

Record commitments and unresolved conditions.

FINANCE / 07 / REVIEW

Ownership continues after the signature.

Reporting, material decisions and changes in the underlying business are part of the continuing context of a participation.

FINANCE / 08 / PERSPECTIVE

Clarity in the structure.
Responsibility in the commitment.

C.A.B Patrimoine / Editorial principle

Corporate participations and financing carry risks, costs and obligations. Their outcomes are not assured.

IV / PRECIOUS METALS & PHYSICAL ASSETS

Tangible assets. Concrete questions.

Gold and diamonds considered as physical investment and holding assets.

PHYSICAL ASSETS / 01 / GOLD

Identify the metal. Document the holding.

Weight, fineness, identifiers and supporting records are fundamental to understanding a physical gold asset.

The object and the record

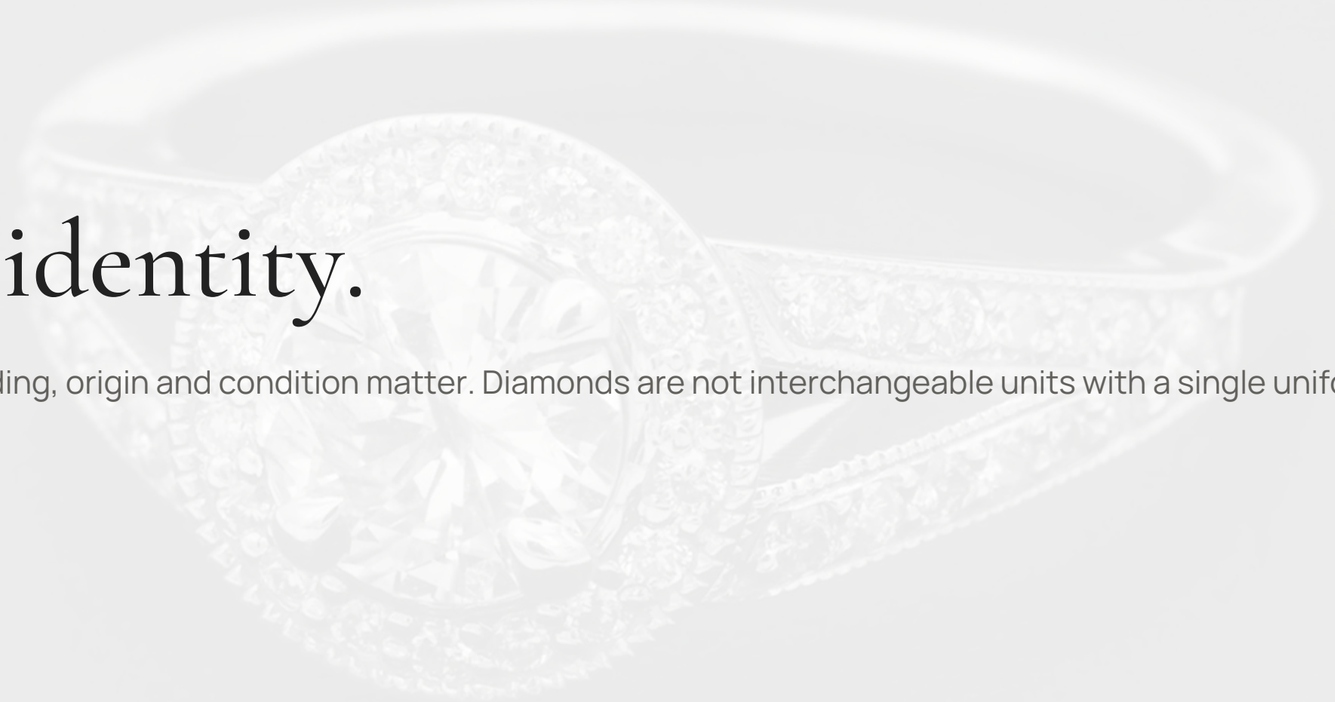
The physical item and its documentation should be considered together.



PHYSICAL ASSETS / 02 / DIAMONDS

Each stone has its own identity.

Characteristics, independent grading, origin and condition matter. Diamonds are not interchangeable units with a single uniform value.



PHYSICAL ASSETS / 03 / PROVENANCE

Trace the story behind the object.

Provenance is a documentation question. Unsupported descriptions are not a substitute for evidence.

Source

What is known about the origin and the seller?

Records

Which invoices, reports and identifiers are available?

Gaps

What remains uncertain or requires specialist review?

PHYSICAL ASSETS / 04 / AUTHENTICITY

Verification is not assumption.

Testing, independent reports and specialist examination can address different questions. Their scope and limitations should be understood.

A precise question

Does the evidence relate to this specific item and to the characteristic being assessed?



PHYSICAL ASSETS / 05 / CUSTODY

Holding is also a practical arrangement.

Location, access, security, insurance and the allocation of responsibilities belong in the ownership discussion.

Before committing

Understand proposed custody terms, access conditions and insurance exclusions.



Keep the record connected to the asset.

An illustrative documentation cycle, adapted to the form and custody of each holding.

01

Identify

Record the item and its distinguishing details.

02

Document

Connect ownership records and supporting evidence.

03

Reconcile

Compare the inventory with custody records.

04

Update

Record movements and material changes.

Physical does not mean frictionless.

A tangible asset can involve price changes, selling costs and delays before a transaction can complete.

Pricing

Consider the basis of valuation and transaction spreads.

Holding

Account for custody, insurance and verification costs.

Resale

Examine potential buyers, documentation needs and timing.

PHYSICAL ASSETS / 08 / PERSPECTIVE

The asset is tangible.
The discipline must be too.

C.A.B Patrimoine / Editorial principle

Identity, provenance, title and custody remain concrete questions throughout the holding period.

V / WORKING TOGETHER

Clear intentions. Considered commitments.

A proposed framework for dialogue, decisions and potential collaboration.

THE WORKING FRAMEWORK

Clarity at every stage.

A process to adapt to each asset and discussion, rather than a claim about completed mandates.

01

Listen & frame

Establish parties, purpose and intended horizon.

02

Examine

Gather records and identify uncertainty.

03

Decide

Connect rights, funding and responsibilities.

04

Follow through

Document next steps and review points.

DUE DILIGENCE

Ask the question before choosing the answer.

Identify missing evidence and the matters requiring independent legal, tax, technical or valuation expertise before a commitment.

A documented decision

Connect specialist findings, outstanding questions and decision criteria in a clear record.



GOVERNANCE

Make responsibilities explicit.

A governance discussion should establish who may decide, what must be documented and when a matter needs further review.

Authority

Clarify ownership, representation and decision rights.

Alignment

Identify differing interests and proposed safeguards.

Traceability

Keep the rationale and commitments intelligible.

DISCRETION

Share with purpose. Not by default.

C.A.B Patrimoine / Editorial principle

Limit sensitive information to what is needed, with appropriate recipients, channels and arrangements.

PARTNERSHIP MODEL

Start with alignment. Define the relationship.

A potential collaboration should clarify each party's role, contribution, expectations and decision rights before commitments are made.

Case by case

Acquisition, sale, participation or related financing: the form depends on the actual opportunity and agreed terms.



PARTNERSHIP / FROM DIALOGUE TO TERMS

Progress by agreement. Not by assumption.

An illustrative sequence for a potential collaboration; no stage implies an obligation to proceed.

01

Introduce

Share a concise, non-sensitive overview.

02

Explore

Clarify relevance, roles and information needs.

03

Frame

Discuss scope, conditions and responsibilities.

04

Formalise

Proceed only on an agreed documentary basis.

PEOPLE & ROLES

People.
Complementary perspectives.

Claude Beulens-Burke, founder. An introduction to the people and functions presented by C.A.B Patrimoine.

CB
Claude Beulens-Burke
Founder

RS
Raphael Stein
Investor

TK
Thomas Keller
CFO

AW
Andreas Widmer
COO

LM
Lukas Meier
Consultant

AB
Anna Baumann
Consultant

SH
Sophie Hartmann
Executive assistant

VALUES IN PRACTICE

Principles matter when they guide a choice.

Discernment, responsibility and discretion are the editorial principles of this corporate introduction.

Discernment

Separate evidence from assumption.

Responsibility

Consider obligations beyond the initial decision.

Discretion

Share only what the discussion requires.

THE LONG VIEW

Continuity is a way of thinking.

Consider the intended horizon, the resources required and the possibility that circumstances may change.

VI / THE NEXT CONVERSATION

The next chapter starts with context.

A property, a participation or a physical asset: begin with what you are considering.

PREPARING AN INTRODUCTION

A useful first message can be simple.

Please avoid sending identity documents, banking details or confidential transaction files in an initial message.

01

Your role

Who you are and how you relate to the asset.

02

The subject

The asset class and nature of the discussion.

03

The context

Location, stage and intended horizon, where relevant.

04

The next step

Your preferred language and what you would like to clarify.

A CONSIDERED PERSPECTIVE

Clarity first.
Continuity always.

Understand the asset. Define the responsibilities. Build the next conversation on a clear foundation.

Discernment

Ask the questions that reveal the underlying asset.

Responsibility

Connect each decision to the obligations that follow.

Continuity

Consider the full horizon, not only the first step.

C.A.B PATRIMOINE

Let’s begin with a conversation.

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cab-patrimoine.com/contact/