



Comunidad Creativa

A community is the sum of initiative and responsibility

Note:

In the following document an analysis is given of a document only available in German, called "Condominium-Vereinbarung" (Condominium-Agreement). The quotations given here are translations of the German text into English.

Determination of the unilateral termination of the condominium agreement in the 2021 version by Reljuv S.A." *

The purpose of this document is to analyze why Reljuv S.A., through its actions, has de facto annulled the condominium agreement presented to all investors already resident at that time since 2020 and from then on to all new investors as the basis of community life for mandatory signing. Irrespective of the questionable legal validity of this agreement, it formed the contractual basis for the coexistence of Reljuv S.A. and its investors in the settlement area in the years 2021-2023. A Reglamento Interno deposited with the Registro Publico of the State of Paraguay should have applied to the newly created Barrio Cerrado from January 2024 at the latest. However, the company deliberately concealed this fact because the condominium agreement analyzed here granted it financial rights and other rights that the Reglamento Interno did not grant it. Therefore, if the condominium agreement was already de facto not complied with by Reljuv S.A. before 2024 due to the reasons given in the further course of this analysis and was therefore null and void, it was also de jure at least from the beginning of 2024. Whether this is only a breach of contract relevant under civil law or an act already punishable under criminal law will still have to be investigated and will not be dealt with in this document anyway.

With the official registration of the Barrio Cerrados "Paraiso Verde" in the Catastro Publico and Registro Publico of the country of Paraguay in the summer of 2023, the prerequisite was created to turn the real estate development project of Reljuv S.A. into a Barrio Cerrado under Paraguayan law. A Reglamento Interno, which is mandatory under Paraguayan law, was filed with the registration in the Catastro Publico and updated at the beginning of 2024 due to the change of personnel on the Reljuv S.A. board.

This new Reglamento was deliberately withheld from the investors by Reljuv during the process of transferring ownership (title), although its recognition was part of the contract signed for the transfer of ownership.

The now planned rewriting / reorganization of this reglamento of the Barrio Cerrado registered with the Catastro, including the old condominium agreement of 2021, seems like an attempt to maintain the influence of the Reljuv company and the Annau family to the old extent, although the ownership structure has



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changed decisively with a Barrio Cerrado. One could assume that the ignorance of the property owners is deliberately accepted or even deliberately orchestrated?

For this reason, it is relevant to relate the content of the old condominium agreement to its compliance by Reljuv S.A.. It should be noted at the outset that the company complied least with the stipulations made there, fulfilled almost every exclusion criterion and, moreover, did not even sign this agreement. Instead, the investors' trust in the honesty of the other party to the agreement was exploited in order to gain one-sided advantages.

The statements made in the following analysis are the result of countless conversations with affected investors who either still live there, have left the settlement area themselves or were illegally expelled from the settlement area by Firmal Reljuv, sometimes accompanied by armed guards in a martial manner.

Note:

Even though the old Condominiums-Agreement already uses the company name Reljuv S.A.E.C.A., this analysis continues to use the name Reljuv S.A. because the incorporation process of Reljuv S.A.E.C.A. has not been completed by the time of writing this analysis.



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Citation Condominium-Agreement Note

Page 2

"The EPV comprises all contiguous properties belonging to RELJUV with land with insert number 1185, Caazapa-Tajy cadastre. " According to the Condominium Agreement (version 1/2021 page 2), "El Paraiso Verde" includes all contiguous plots of land belonging to Reljuv with deposit number 1185 Caazapá Tajy cadastre."

Comment

At the time the Condominium Agreement (version 1/2021) came into force, the area known as "El Paraiso Verde" comprised the current Sector A, the current Sector B, the Constructora's land within the sector B and all the surrounding pastureland owned by Reljuv.

Simultaneously with the registration of Sector B as Barrio Cerrado "Paraiso Verde" and the subsequent transfer of ownership of the plots to the investors, the following de facto acts took place to cancel this scope:

1. each investor who completed the process of transfer of ownership (title) became a member of a community of owners to be inaugurated by the first General Assembly.
2. the Board of Directors of Reljuv S.A. (presumably) unlawfully transferred Sector A and the surrounding pastures from Reljuv S.A., which was insolvent vis-à-vis its creditors, to the Annau private individuals (thereby further reducing their capital).
3. the management board of Reljuv S.A. (presumably) unlawfully transferred the most valuable plots of land in the settlement area owned by Reljuv S.A., which is insolvent, to the company "Paraiso Verde Constructora S.A.", thereby reducing its capital. This company "Paraiso Verde Constructora S.A." was founded in 2022 as a precautionary measure. It has no legal relationship with the creditors of Reljuv S.A. and is wholly owned by the Annau family.

As a result, the transfer of sector A to the private ownership of the Annau family and the transfer of parts of the settlement area to the company "Paraiso Verde Constructora S.A." has substantially changed the scope and thus the common basis of the condominium "El Paraiso Verde". Reljuv has therefore unilaterally revoked the territorial scope of the condominium agreement and thus rendered the entire agreement invalid.



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Citation Condominium-Agreement Note

Page 23

"Other provisions

a. Amendments:

Amendments to this agreement may be by RELJUV at any time in urgent cases, otherwise once a year be published. Amendments will be compiled separately for owners who have already contract will be compiled separately and presented for signature."

Comment

The "Miscellaneous Provisions to the Condominium Agreement" describes how amendments to the Condominium Agreement, which is now void, are to be made. Reljuv must prepare amendments separately in writing for owners who have already signed the agreement and submit them for signature. This part of the agreement was not honored by Reljuv. At no time was consent obtained to make a spatial change to the scope of the advertised and existing infrastructure and the change in ownership. Such a procedure is not a forgivable formal error, but the hallmark of a completely misplaced high-handedness on the part of the debtor Reljuv S.A. to the detriment of the creditors and the entire project.



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In the following segments, examples will be used to illustrate that Reljuv itself repeatedly violates large parts of the so-called life principles that are part of the condominium agreement.

Citation Condominium-Agreement Note

"1- Mutual goodwill

Basic prerequisite for living together:

Each resident should be able to assume that the other "is good to him or her". We assume that the actions of fellow residents have been taken in a spirit of mutual goodwill, even if we do not understand them at first. In this case, we question these actions without preconceived mistrust and without a negative attitude. Trust in this basic attitude of mutual goodwill is the basis of our coexistence."

Comment

Mutual goodwill implies honest dealings with one another without deliberate disinformation or untruths. For example, in the course of generating sales revenue through funds from new settlers, the well-being of the new settlers is not kept in mind, but it starts with the fact that things are described on the website in the most dazzling colors that do not exist at all:

- Artesian wells and constantly tested drinking water
- Reljuv health center with accredited doctors and alternative practitioners and alternative healing methods
- A guaranteed return of 8% at a time when it had long been clear that the company was insolvent.
- And countless other false claims

This continues in personal conversations, where every potential property buyer is offered all kinds of fields of activity such as

- e.g. management of the university hospital with 700 patients, for which there is not even a buildable plot of land.



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- Salaries as a teacher of 1000-1500 euros, which were then reduced to 400 euros after the person in question decided to buy (with a minimum rent of 700 euros already payable as a family with 5 children)
- The existence of a Montessori school if the investor expresses such a wish
- Cost of living set far too low, deliberately concealing the exorbitant rents in this development

In general, the question of available money is one of the first questions in the interviews that every interested party has to conduct with Dr. Erwin Annau. If they are not forthcoming with information or show any other reluctance to invest, Mr. Annau quickly loses interest.

Furthermore, the self-proclaimed financial expert advises people to invest all their assets in the settlement area because it is safe there and the financial system in Europe will collapse in the foreseeable future. This is not a rookie mistake by an "advisor" who has now turned out to be a financial failure, but a deliberate strategy to get the maximum out of every investor. Because if you really had the other person's goodwill in mind, you would advise them never to put all their eggs in one basket. Unfortunately, this simplest of all investment principles has apparently been ignored by a number of people inexperienced in such matters, and this is precisely the favorite target group of Reljuv S.A.

Misdirected Telegram messages from Mr. Annau to the former managing director Juan Buker, which did not end up with Mr. Buker but with other investors, clearly show the close agreement between the two players with regard to their core interests.

The sometimes hair-raising claims on the website, in the videos and in the individual sales talks are the original lies of the current crisis situation and therefore the main cause. These untruths and the disappointment they inevitably caused among investors, who were misled into making investments that they would not have made had they been fully aware of the real situation, are what brought in the money in the first place, which Reljuv S.A. as an entity and not just Mr. Buker and other employees then embezzled, wasted and used for disciplinary measures against investors. The obviously deliberately calculated disappointments, which were then communicated by the people concerned in their private circles of friends and acquaintances or publicly on the Internet, depending on their temperament, have of course also understandably destroyed the reputation of the project and the company. The short-sightedness of this strategy, which produces 95% dissatisfied customers, is supposed to be the hallmark of "mutual goodwill"?



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Citation Condominium-Agreement Note

"2- Mutual respect"

We respect each fellow resident, their opinions, their philosophy of life and their beliefs, even if these do not coincide with our own opinions, outlook on life and beliefs. We value and respect dissent - the "other view of things" - as the basis of science and progress and as a guarantee for the freedom of our own views. We meet each other without pre-judgments. We do not devalue, evaluate or pass judgment on the opinions, philosophies of life and beliefs of our fellow residents."

Comment

Reljuv respects every conceivable view, as long as it does not challenge the above-mentioned falsehoods and half-truths. If there is even the slightest doubt about the deceptive image that has been attempted to be maintained by ever more absurd means solely to achieve maximum land prices, you will only get to know the dissent skills of Reljuv S.A.. Then you are a stinker, a divider, a slob, a kamikaze investor with half a brain or whatever else Mr. Annau's ingenuity can come up with. Now, for a calm person, the insults would just be an embarrassing noise nuisance that you simply avoid. But the company has unlawfully evicted legitimate property owners from their land for years, is currently using armed guards to prevent owners from receiving their desired visitors, is simply removing the electricity and water meters belonging to the investor at 40 degrees outside on flimsy grounds in order to cut them off from the supply of these vital things, simply because it does not appreciate dissent when it affects the company's only real interest: MONEY

The infantile Sector A bans of what the company considers "chaotic" serve the purpose of cutting off people who could communicate their individual view of the truth to new investors from those very investors who have been painstakingly lured to Paraguay. These newcomers are to be kept busy all week so that no scratches appear in the illusion and they finally sign the land purchase contract. The disappointment that this may later cause, which is then of course communicated by the disappointed parties in their circles, does not seem to trigger any scruples in the people acting in this way with regard to its disastrous effect on the reputation of the project and therefore the company.



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The misdirected Telegram messages mentioned above are not even necessary to learn more about the less than respectful tone in internal meetings at Reljuv S.A.. Because from time to time, people also leave the internal circle. The fact that the true interests of the Board of Directors eventually reach all the settlers in this way does not prevent them from speaking their minds in the internal meetings.

But these indiscretions are not necessary in order to get an idea of what the Reljuv Board of Directors understands by respectful interaction over the years. The so-called settlers' meetings, which had not been held for a long time and were in fact "board communication meetings", were in almost all cases spiced up with disparagement of other people. Not in every case were they so shameless, disrespectful and damaging to the reputation of the project and the person Dr. Erwin Annau ruining verbal derailments such as the one evening when a young family who had just lost their newborn child was accused of being responsible for this through their alleged drug use. That evening, countless investors turned away in disgust and decided to advise everyone they know not to invest in this project. Several made the decision to leave the project.

In addition to the human damage that was caused, it should also be noted, to address the main area of interest of Reljuv S.A., that this evening alone is likely to have prevented several million euros in investments.

But even private conversations rarely get by without side-swipes at third parties who are not present, some of which contain tasteless descriptions of the private lives of these people that are really nobody's business.

Many settlers who have had such experiences are always astonished as to why the board members' confidants, who are present at such "respectful" assessments of other people, do not come up with the idea of being subjected to an equally disrespectful assessment in their absence.

A further highlight of the violation of the most diverse principles of life are the charges of trespassing against numerous people who were not even present at the event in question. Acts committed out of passion make a fundamental attitude, which is otherwise only suppressed, transparent. To date, there has been no public apology for this event to match the public accusation.



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Citation Condominium-Agreement Note

"3- Open and direct communication about differences between our housemates

In the event of differences or questions, we speak DIRECTLY with the person who can answer the questions, settle the disagreement or solve the problem in question. We don't talk about each other, we talk to each other. We try not to spread our own grievances among roommates who have neither caused the grievance nor can contribute to its resolution."

Comment

An honorable principle, but one that very few people adhere to. Reljuv and its management board are no exception. In this respect, non-compliance with this principle of life is not a unique selling point of Reljuv S.A., but it is also one of the principles of life that the company does not adhere to.

However, there is a power imbalance between Reljuv S.A. and the individual investors, which is why it makes a difference whether a company acts in this way or an individual investor.

According to former confidants, Reljuv keeps dossiers on many, if not every investor, which assess and document their behavior and are based on information from their compliant informants (we will come back to the informants in the section on rumors).

If there is a danger that their narrative, which is in fact a delusion, is in danger of losing the desired effect, a so-called settlers' council is set up. This is not, as the word "council" might suggest, a council elected by the settlers to mediate in conflicts, but a group of loyalists put together by the Reljuv company, whose selection criterion is not competence in conflict management, but only absolute obedience to the Reljuv S.A. company, which only implements this institution with the euphonious name in order to allow others to assert their interests. The composition of this group of people, affectionately known by many settlers as "The 7 Dwarves", changes over time, as even those familiar with the internal circle eventually grow tired of having to witness Reljuv's disrespectful treatment of its investors.

Internal meetings in which the exact opposite of what is so boldly proclaimed as a principle is done are almost systemic.



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If a person has come into the crosshairs of Reljuv S.A., a meeting is organized by employees, a few settlers and the Management Board, but this person is not present and cannot comment on the matter himself. According to a pre-arranged scenario, a particularly loyal employee then begins to speak out in the agreed manner about this absent person, who naturally represents a danger that must be eliminated. Solutions are then discussed with a worried expression in order to avert the danger from our "community of hearts".

Reljuv S.A. understands "we don't talk about each other, but with each other" to mean that such elementary civilizational achievements from ancient Rome as "Audiatur et altera pars (Let the other part be heard). " or "In dubio pro reo (in case of doubt for the accused)" are simply ignored by a trained lawyer if their verdict has already been reached.

Citation Condominium-Agreement Note

"4- Prevention and clarification of rumors

We are aware that the quickest way to destroy any community is to spread rumors. Therefore, we will trace any statement made by a fellow citizen about the community, individual members, the Settlers' Council, the founders and the supporting societies that is likely to sow doubt about their integrity or intentions, does not make sense or does not appear to be reasonable, back to the originator and restructure the statements made in direct communication with the persons concerned"

Comment

True words indeed, and the failure to adhere to this principle is not a unique selling point of Reljuv S.A. Every self-reflective person should realize from time to time how easy it is to accept unchecked assertions that fit their own world view.

However, when such drastic measures as Sector A bans or other disciplinary measures that are completely out of place for a debtor towards his creditors, to whom he owes millions of euros, are taken on the basis of rumors without dealing directly with the people concerned, this has a different quality than the



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weakness of character that most people have to struggle with. The conclusions that the Reljuv company draws from observations made by people who, for some inexplicable reason, describe themselves as "light-filled Stasi", without consulting those affected, contribute to the further deterioration of the reputation of the company, its board members and thus of the project due to their detachment from reality.

The quickest way to destroy a community is probably not the rumors, but the lack of transparency of Reljuv S.A.. It is this lack of transparency that leads to rumors, because everyone tries to get a picture of what is really going on behind the unexplained surface, which is what invites rumors in the first place.

Citation Condominium-Agreement Note

"5- Reliability - handshake quality

We strive to be truthful in our promises and statements. We will do everything in our power to keep our promises and commitments. If this is not possible, we will work out alternative solutions with the party or parties concerned in direct communication and in a spirit of mutual goodwill. We recognize verbal agreements, but use the written form for important agreements in order to avoid misunderstandings."

Comment

Doesn't that sound good? Doesn't it make you feel safe? Don't you transfer your assets with confidence because you know they are in good hands? - Was that the reason for looking for investors with such principles? Does this magically attract precisely the target group - do-gooders inexperienced in financial matters who have been put under pressure by the circumstances in their home country? Does an OT8 who has been Scientology-trained for decades perhaps know something about the effect of such words?

We don't want to speculate.

- The fact is that the Reljuv company knowingly (through false promises on the website in the videos and in individual sales talks) sold properties at prices that it would not have achieved if it had presented them realistically. A confidant of the Annau family who was made aware of this at the beginning of 2022 responded pragmatically: "If you don't do it this way, nobody will come."



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- The fact is that it knowingly sold investment products whose promises could not be kept.

o Preference shares were sold at a time when the company was not yet able to issue any and they therefore did not exist. In 2024, the promise made in 2023 that the outstanding share certificates would still be handed over was then withdrawn without further ado. The dividend of "at least 8%" "guaranteed" on the website has not been paid since August 2023 and will no longer be credited to the customer account from 2024

o So-called precautionary properties, consisting of a Contrato Privado valid in Paraguay for a property and a repurchase obligation, which was only written in the buyer's national language (why actually?) and is therefore of dubious legal validity in Paraguay, and which are now not being repurchased as promised.

o CashCow packages, which were based on completely unrealistic assumptions regarding the capacity of the land for cattle breeding, which an alleged financial expert could have found out with a 10-minute internet search, were sold with the promise at a time when the company was already financially up to its neck.

But there were also many promises that seemed to have been plucked out of thin air, such as deadlines for the completion of houses, leisure facilities at Lake Ypy, school buildings, a university, a health center and countless other things, which had the quality of a short-lived sound wave. Remarkable here is the spotty memory of the board of Reljuv S.A., who must somehow assume that the settlers forget just as quickly what was recently loudly claimed.

The so-called handshake quality was just as readily invoked by Mr. Buker when cautious investors finally learned their lesson from the many unkept promises and asked for a written commitment. The deeply offended CEO showed little willingness to comply with this request.

Citation Condominium-Agreement Note

"6- Solidarity - community spirit

We are a community and we will demonstrate in our words and actions that we belong to the other residents of El Paraiso Verde. We will avoid statements and actions that harm, disparage or discredit the community, individual members or staff. We will resolve our differences within the community whenever possible."



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Comment

This is indeed an important principle for any community, albeit a difficult one to adhere to. Let's look at the facts.

It has already been noted above that neither the so-called settlers' meetings nor private conversations with Dr. Erwin Annau were without disparagement of other people with changing attributes.

But this point is suitable for demonstrating a deliberate misuse of the idea of solidarity.

An abuse already consists in the fact that the proclaimed community does not exist in this form and is not even wanted. What is wanted is a following. With a total investment of 90 million euros, of which probably at least a third is debt, but which Mr. Annau nevertheless likes to attribute to his sales skills, precisely NOT a single euro has gone into a community building in Barrio Cerrado. Potential investors who recently (May 2025) took part in investor trips, which are euphemistically declared to be information trips as if they were about providing useful information, reported that not a single item on the week's program dealt with the topic of community, but that everything had the character of a sales event. Many people have also had this experience in previous years, and it only serves to document the fact that the intention behind these trips has remained the same under the so-called new administration, two thirds of which is the old one.

As the idea of solidarity is indeed very much alive among many settlers here, a few further examples are intended to document the misuse of this idea of solidarity by the Reljuv company:

1. a settler had the idea of planting fruit trees on a previously unused verge. A teacher took up this initiative and, together with other teachers from the parents' initiative, which had been set up here to supplement the education offered by the Paraguayan schools, organized a spring festival at which the children delighted the settlers with all kinds of artistic performances and asked for donations for the purchase of the trees. The surprisingly large sum was used to buy 50 trees from Reljuv's own tree nursery, which were then planted by the teacher and a number of volunteers. The trees had not even been planted when the Reljuv board said that Reljuv was entitled to 10% of the harvest. However, the people were not impressed by this farce, but laughed and imagined how, if all went well, the 10th mango would be left hanging on the tree after a few years and the board could then be proudly told that they could now go and pick their 10%. The teacher in question and another man who was very active in the settlers' garden watered these trees for weeks and months so that this initiative, which was born out of solidarity and a sense of community, would bear fruit in the truest sense of the word. But then the board of Reljuv S.A. simply declared the so-called Sector A, which included the aforementioned, now planted border strip, to be the private property of the Annau family. Quite apart from the



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illegality of this action by the debtor Reljuv S.A. towards its creditors, the aforementioned settler naturally wondered whether he had now been watering the now private trees, which were financed by donations, for months free of charge.

2) Another example of Reljuv S.A.'s strange relationship to donations for educational purposes was the donation of 30,000 euros from a settler for the (then rudimentary) EPV school. With this money, Reljuv S.A. managed to erect an unadorned building of 46 square meters with the simplest tiles, windows, bathroom and kitchen, i.e. 700 euros per square meter. After the roof, which was built without drainage, caused the walls to become completely soaked and moldy, a gutter was subsequently added. Reljuv thought that it would be able to whitewash and thus eliminate the extensive mold by painting over it with standard wall paint (we remember the carefully cultivated illusion mentioned above). However, the mold was not impressed by this, so a teacher went to work one weekend to completely remove the moldy plaster and re-plaster the wall with alkaline plaster. Since then, the children in this room have been able to breathe air without mold spores again.

3) A more subtle, but in fact almost greater abuse of the idea of solidarity and community by Reljuv is the deliberately manipulative but inadmissible use of generalizations. In its communications, it often speaks of "we settlers" when it is only representing its private opinions, using metaphors such as the one boat in which we are all sitting, but in which it alone, without the settlers, has drilled the holes, to continue the unproving but extremely convincing metaphor. The management of Reljuv S.A. is largely isolated, is shunned by the majority of the settlers, isolates itself and its prospective buyers from an ever-increasing proportion of the people living here by keeping them away from the communal facilities made possible by the settlers' money with a Sector A ban, all of which have now suddenly become the private property of the Annau family as a result of the transfer of company ownership to them and are therefore no longer available to settle Reljuv's debts to its creditors. She presumes to speak on behalf of people who for the most part (95%) do not share the sometimes embarrassing statements in newsletters, interviews, etc.

4. an abuse that is difficult to assess, but in any case not insignificant, is to advertise with a community at all, to describe it as existing in a certain form, although this simply does not correspond to the facts. Even the followership that the board of Reljuv S.A. is actually striving for only exists to a small extent, because only a few people feel called to this followership. However, the people who decided to invest in land at EL Paraiso Verde were originally prepared to pay above-average land prices for this community concept, and were naively hopeful that community decision-making processes would be practiced in matters that affect all the people who invested here. But that was not the aim of Reljuv S.A.. Rather, every action of the investors was to be commercialized even after the purchase of the land, either by offering and providing the services necessary for life itself (restaurant, laundry, supermarket, tree nursery, dealing with the authorities for the settlers, gardening, livestock farming, etc.) or, and here we come to the most audacious and megalomaniacal form of revenue generation, the so-called infrastructure contribution: This is levied in two forms. If a settler does not have his house or any other building constructed by Reljuv S.A., but by another



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company, he must pay 15% of the construction sum to Reljuv S.A.. This also applies to construction projects that a settler carries out himself for all building materials used. If it is a commercial activity that is not a construction activity, this infrastructure contribution amounts to 5% of the SALES generated by a settler through this commercial activity, not net profit, not gross profit, SALES. The condominium agreement already explicitly includes an activity in Europe via the Internet, since the oh-so-expensive Internet infrastructure of the settlement area is used for this purpose. Now, with land prices of between 25 and 90 euros per square meter and in rare cases far higher, properties have been purchased that were sold as already connected to a high-quality infrastructure. But far from it. According to the condominium agreement analyzed here, the connection to the undersized water network required a further 12,000,000 guarani, the connection to the undersized electricity network 16,000,000 guarani ([see also the note here](#)). The connection to the data network is also paid for by the settlers themselves, in the case of direction finders this is around 2,000. 000 GS and 4,000,000 Gs in the case of fiber optic cables. In addition, there are of course monthly fees for all media, in the case of the Internet depending on the bandwidth of e.g. 250,000 Guarani at 15 Mbit/s. This means that the network connection is fully paid for and its operating costs are also paid monthly. There is absolutely no reason to use the network connection as a justification for any further cost sharing, even more so through a percentage share of any amount in principle. But even if one does not use the Internet for commercial activities at all but, for example, owns an apartment building in Germany that generates rent, Reljuv initially attempted to claim 5% of the revenue generated in this way. When asked what should be taken as the basis for this infrastructure, Ms. Annau did not miss the opportunity to give the following answer: "Well, the global income!"

Fortunately, many people have ignored this grotesque presumption, which cannot be enforced anyway, looking pityingly at this level of greed. No, the plan was not to form a community and show solidarity. It should also be remembered at this point that in the actual settlement area, the so-called Sector B, there is not a single square meter of covered communal area, let alone a communal building, access to which cannot be restricted at will by the arbitrary actions of Reljuv S.A.

Reljuv S.A. has shown its community spirit and solidarity in a particularly tricky way with the following type of cost. According to this condominium agreement, this type of cost is called "Land registration: 12,000,000 PGY". Many people thought that this meant the land registration. Far from it. The costs associated with the land register entry, such as land transfer tax, notary fees and other costs, had to be paid by those who went through the title procedure themselves, of course. This is because what Reljuv S.A. refers to as the land register entry was not the land register entry at all, but was intended to cover its expenses for surveyors, notaries, lawyers, etc., which were incurred in preparing the land register entry.

Well, that could have been written in the condominium agreement to avoid misunderstandings. With around 1700 plots of land that the settlement area had registered with the Catastro, the 12,000,000 guarani per plot add up to 20,400,000,000 guarani. That's a lot of land to measure in Paraguay. The understandable desire of the settlers to acquire a title was even abused in a spirit of solidarity and community by forcing them to buy fancy boundary stones as a prerequisite



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for participating in the title procedure, in addition to other good conduct criteria. This required a new survey, which had actually already been paid for, and of course the production and setting of the boundary stones.

Reljuv and its few supporters mainly resort to the terms community and solidarity when people who draw attention to grievances are accused of harming the community and behaving without solidarity.

For many investors, the idea of community is the last thing that plays a role at Reljuv S.A.. It is only used as a marketing ploy to exploit the longing of many people for such a community for profane profit-making purposes.

Citation Condominium-Agreement Note

"7- Freedom

For us, freedom is the responsible treatment of our fellow human beings. Total freedom is total responsibility for our own actions. We bear responsibility for ourselves, our community and our environment."

Comment

For Reljuv S.A., the freedom of the settlers ends when they want to receive people who do not suit the company. The fact that it is the private problem of the board members with the respective people and not the problem of the person inviting them is pathologically ignored. Here, too, there is an abusive recourse to the community, for whose protection this person is not allowed in. However, the investors have just avoided this "care" of a self-empowering, guardian-like state and find themselves coming out of the rain and into the fire.

The gate to the settlement area is locked and the settlers can only get in and out if the private individuals give Annau the order to open it. This is the understanding of freedom of a mindset that believes itself to be above all others. Only the prudence of the investors, who for their part have refrained from using weapons to assert their interests, has so far prevented an escalation.



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Citation Condominium-Agreement Note

"8- Reason

We will include all aspects of life in all our actions - people, animals and nature. We will exercise the highest possible degree of reason and prudence in dealing with our environment. We will not do anything that we would not want done to us."

Comment

The short-sightedness with which long-term negative consequences are ignored for the sake of a quick buck can hardly be associated with the virtue of "reason". It is impossible to judge whether the Annau family's need to be treated in the same way as investors or creditors is actually so pronounced. However, this principle is of such a general nature that it could be omitted anyway, without reducing the degree of common sense that everyone has within them and that they allow to take effect in their daily actions by omitting this principle from the list.

Citation Condominium-Agreement Note

"9- Independence

We work - each for ourselves - to maintain our independence as far as possible and to earn our daily living independently of the community. This also includes self-sufficiency through our own garden, but in any case the self-sufficiency of the community."



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Comment

Here the Frima Reljuv S.A. has indeed tried a lot to achieve the goal of independence by planting gardens whose vegetables were then to be sold, a tree nursery, beekeeping, chicken breeding, cattle breeding, sheep and goats can also be seen. It is not possible to say how successful this was and why it was or was not successful. These areas are not remotely sufficient for the entire settlement area, i.e. it is not possible to speak of independence at all. It is highly probable that Mr. Buker and his minions used all these economic activities to either simulate or actually pursue dividend-earning intentions without foregoing a princely allowance. The majority of the settlers still have a lot of catching up to do if they want to turn at least some of their land into vegetable gardens, despite the difficult conditions, especially with regard to the soil. In this respect, this principle is a shining exception to all the others that Reljuv S.A. did not adhere to. Since all of these self-sufficiency investments were financed with settlers' money, it is all the more problematic that they were removed from Reljuv S.A.'s portfolio when the cultivated land in question was transferred to the private ownership of the Annau family.

Citation Condominium-Agreement Note

"10- Consideration and tolerance

We show consideration for our fellow residents, our Paraguayan neighbors and the environment. In our actions, we consider the consequences for our fellow human beings and our environment.

We accept that others are "different" and that they have the right to be the way they want to be, as long as they do not restrict the freedom of others."

Comment

The topic of consideration and tolerance has already been sufficiently covered in the section on respectful behavior.

In the opinion of many settlers, however, Reljuv S.A. does not consider the consequences of its actions. On the contrary, it seems as if a lack of impulse control and objective and subjective excessive demands are provoking actions that have very negative consequences not only for people but also for the entire project. Creditors' money continues to be misappropriated, for example, by keeping the Paraguayan judicial authorities busy with completely nonsensical charges of



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"domestic violence" against people who have never entered the Annau family home. These authorities are trying to defend themselves against this harassment by asking the person making the complaint to have their own psychological report drawn up. So far, however, this has not led to the management board of Reljuv S.A. filing numerous complaints for purely private reasons that cannot be justified by the company's business operations and which are so ridiculous that they cast doubt on the complainant's sanity. Does the board of directors of this company have no other problems than to sacrifice further creditors' money to its infantile insult?

With regard to the restriction of other people's freedom, we may once again recall the Kafkaesque security theater at the border of the settlement area. Anyone who, as a debtor, thinks he has to deploy his guards with long guns and bulletproof vests to protect his creditors from their kamikaze harakiri, repeatedly preventing them from receiving their desired visit despite repeated warnings from the Paraguayan judicial authorities, has somehow had an illiterate phase, at least in this principle of life, because the content has not been received in any way.

The misuse of the guards to discipline and ultimately punish disagreeable creditors is a vivid example of the beam in one's own eye when one only wants to perceive the thorn in the other's eye.

Citation Condominium-Agreement Note

"11- Compassion

We have compassion for those in need. We help from a position of economic strength, voluntarily and self-determinedly, because we see it as our human duty to assume social responsibility. At the same time, as a community, we make sure that we do not compromise our own strength by taking an irresponsible share of social cases. This is the only way we can provide effective help in times of need."



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Comment

If a company has left a trail of devastation in the assets of many people through its own fault, many people would be ashamed of themselves as owners of this company. This is completely alien to the Annau family in the perception of many creditors.

A scene illustrates this. A settler of retirement age has invested his entire fortune, several hundred thousand euros, in this company because he fell for the above-mentioned promises of asset protection with "guaranteed" returns. The fact that this settler did not see through the untruths and did not thoroughly examine the circumstances before making his substantial investment is solely his responsibility. However, the untruths that led him to make this decision are the responsibility of the sellers of Reljuv S.A.

Nevertheless, this settler now turns to the board of Reljuv, who made all these promises, with the question: "What should I do now?"

The board's answer is: "Well, go to work! I also have to!"

Some take such an answer as refreshing objectivity, pointing out the "new normal, the new thing that should be seen as normal now", to borrow a term collectively used by many governments during the coronavirus crisis. But after reading the many good-sounding principles of life and the long overused concept of the community of the heart still in the ear, one is still amazed at such a feat of empathy.

Citation Condominium-Agreement Note

"12- Trust

We trust our roommates to be honest, sincere and truthful. Everyone sets an example of honesty, sincerity and truthfulness."

Comment

Yes, Reljuv has set one example of honesty, sincerity and truthfulness after another on its website, in its videos and in its private and public sales events, and has worked hard to earn the trust of hundreds of investors. Unfortunately, 95% of these investors simply don't understand the situation in their kamikaze-obsession.



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It could be so simple. Just tell the same fairy tales about the situation at EPV! Just tell everyone that you can paddle from one lake to the next by boat, that there is a health center here, that there are artesian wells, that the university hospital only needs one more pipe, that you can earn 1000 euros at the school, or, quite trivially, that the conventional Argentinian apples in the Minimercado are of course organic. Mr. Buker claimed this during an information trip, but he was not corrected by the other board members who were also present. After all, they are just investors who are supposed to buy a plot of land. The fact that the majority of people here take the trust placed in them a little more seriously than Reljuv S.A. and therefore give honest answers to questions from interested parties should not happen. The deception of other people, which is also always self-deception, is justified as optimism, as a look into the future, as a vision, and the great asset of a human community - trust - is exploited and abused without restraint. The traumas caused by this in recent years are still having an effect and are partially paralyzing the necessary attempts to lift ourselves out of the crisis. However, those who manage to draw strength from this abuse of trust and do not lose the ability to have trust in themselves and other people again where it is deserved can provide a helpful impetus for building a real community, which can only be based on trust and not fear and control. In principle, Reljuv S.A. and its board members still have this opportunity. Whether they seize it is entirely their responsibility. Perhaps someone who is capable of reading will explain the content of these principles in more detail and come to different conclusions than has been the case so far.

Citation Condominium-Agreement Note

"13- Our employees

We treat our employees with respect, regardless of their nationality. The quality of the encounter and support is the basis of our cooperation. We resolve conflicts in direct communication with those affected, taking into account the specified management structure. The motto is: "Everyone at one table." We will always remunerate our employees fairly, correctly and punctually in accordance with the laws of the land."

Comment

This is where the employees should actually have their say, because when you talk to them, they have had different experiences in many cases. However, it is to be expected that the lack of restraint (genuine, feigned?) displayed by the board of Reljuv S.A. towards its creditors will also be shown towards its employees. In



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any case, the new administration accuses the old administration of abusing employees, so that at least the company as a whole, for years, in whatever degree of knowledge of it, definitely did not fulfill this principle as the full-bodied wording would lead an investor to expect.

The condominium agreement analyzed here also contains exclusion criteria that contradict Paraguayan law, because a property owner cannot simply be denied access to their property, but which Reljuv S.A. nevertheless applied arbitrarily in the past, until an investor came up with the idea of asking the justice of the peace in Caazapa whether this was even legal. The proof that Reljuv fulfills three of the six exclusion criteria beyond doubt is quickly provided.

Citation Condominium-Agreement Note

Appendix B

"Reasons that can lead to exclusion after a written warning:"

1. *"General clause: negligent or intentional acts that are likely to harm the community, its reputation, its existence or the value of the investments made by the settlers."*

Comment

Reljuv has not only harmed and continues to harm the value of the investment made by settlers, it has destroyed it to the tune of several million euros. The grandiose announcements that all this is only temporary and that all settlers will get their investments back are completely unrealistic under the given circumstances. In the best time that this company had due to the corona crisis, the debt level was increased from around 5 million euros to 30 million euros. The external conditions do not suggest a large influx.

Reljuv S.A. is at least honest with its creditors in one respect. In order to persuade creditors to convert their claims in the form of funds or shares into properties, they were made to fear insolvency in the form that their properties would then only be worth 5-10% of the assumed value. The company is thus making a realistic statement and revealing that the land prices listed in the books and balance sheets and demanded by investors are part of the



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aforementioned illusion that must be maintained for better or worse. Nevertheless, some investors have made use of this offer and have even given the power of attorney to Erwin Annau and not to Reljuv S.A., so that the brokerage fee goes to Erwin Annau and not to Reljuv S.A. in order to settle their debts.

Whether the destruction of capital is to be classified as intentional or negligent is irrelevant. The consequences are the same.

Citation Condominium-Agreement Note

Appendix B

"Reasons that can lead to exclusion after a written warning:"

2. *"Repeated, grossly negligent or willful violations of the principles of El Paraiso Verde."*

Comment

The comparison of the principles of life and the behavior of the company Reljuv, which was made above, should have sufficiently proven that this exclusion criterion is more than just fulfilled.

Citation Condominium-Agreement Note

Appendix B

"Reasons that can lead to exclusion after a written warning:"

6. *"Property offenses such as theft, embezzlement, fraud, embezzlement. Depending on the severity of the offense, direct exclusion is also possible. In any case, restitution of the damage is a basic prerequisite for remaining at El Paraiso Verde."*



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Comment

Is it fraud to advertise artesian wells on the website if they do not exist? There is no doubt that Reljuv S.A. has embezzled investors' assets, as it has itself filed corresponding charges against the former CEO and other former employees, which have so far had no consequences. In this respect, the company also fulfills this criterion. The transfer of land to Paraiso Verde Constructora S.A. or to the private assets of the Annau family is seen as embezzlement by many investors and in particular by some of the preferred shareholders significantly affected by this.

The company Reljuv S.A. would therefore have to be excluded from the condominium, but this is just as contrary to Paraguayan law as all other exclusions before. For this reason, the community of owners consisting of Reljuv S.A. The condominium agreement anticipates the Barrio Cerrado, which is not registered at the time of publication, in order to ostensibly organize cohabitation, but in reality to exempt the developer from the maintenance services of the project.

The condominium agreement anticipates the Barrio Cerrado, not yet registered at the time of publication, in order to ostensibly organize cohabitation, but in reality to relieve the developer of the maintenance services of the project that has begun. The main purpose of the provisions contained in this Condominium Agreement is to organize new revenues for Reljuv S.A. and to discipline the paying investors. The names of the types of revenue - perimeter contribution, maintenance contribution, infrastructure contribution - are reminiscent of common charges known from other condominium associations. However, the basis of the condominium agreement was not a community of owners, but a company that owned the entire area and private owners who only owned small islands in the area. Therefore, there was no legal basis at all for levying such contributions. Nevertheless, the investors, unaware of this situation, voluntarily agreed to this agreement and complied with it to varying degrees, generating an unknown amount of revenue for Reljuv S.A.. Unfortunately, Reljuv S.A. has failed to ensure transparency at this sensitive point, i.e. to provide a precise comparison of the income generated and its use for infrastructure maintenance. In view of the other business practices, this has given rise to the suspicion that this income was also not used properly for the purposes associated with the contribution designations. In a Barrio Cerrado, as it is now being established, the ownership situation is different. The communal areas and the infrastructure installed on them are owned by the community of owners, who are jointly responsible for maintaining these communal facilities. However, this means that the community of owners not only jointly finances but also jointly decides. Here too, Reljuv S.A. would have had the opportunity to refute the repeated accusation of a lack of transparency to its own advantage by treating this form of income, which has the character of community contributions, with a transparency that creates trust and thus also positions itself as a potential service provider in the provision of maintenance measures for the future Barrios Cerrados.

Despite statements to the contrary, Reljuv S.A. failed to regain the lost trust through transparency after the takeover by the new administration. For example, it is completely opaque how the considerable connection costs of Gs 12,000,000 for water, Gs 16,000,000 for electricity and Gs 12,000,000 for land registration,



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which do not include notary fees and purchase taxes, are made up. After all, the investors have bought developed land. Why should they pay for the development again? It is not so much the costs that cause mistrust, but the lack of transparency involved. This approach is also perceived by many people as contrary to the full-bodied principles of life.

Through its own fault, Reljuv S.A. does not complete the construction projects it has started. This results in structural damage to the buildings and financial disadvantages for the investors due to the ongoing rental costs and other restrictions. In order to prevent further structural damage, to finally be able to move into a house and because they believe in this place of residence in principle, quite a few settlers invest new money to complete their building projects. By what right does Firmal Reljuv S.A. presume to demand a 15% infrastructure contribution from this new money, which is not its fault and not planned, and which arises on the basis of a condominium agreement that it itself has broken in all essential parts and thus made obsolete? This alone shows what the aim of this condominium agreement actually was. A reputable project developer bears the maintenance costs of its project itself through the sale of the residential properties and is therefore interested in completing these residential properties as quickly as possible. A dubious project developer, who profits from construction delays because they generate additional rental income, has no motivation to complete the construction on time due to the 100% advance payment of the construction price by the investor. Making all maintenance and infrastructure levies as transparent as their use would have been a confidence-building measure for a phase of project development where there is not yet a stable community of owners.

The board of Reljuv S.A. has publicly stated that it has also exerted financial influence on the election campaign in Paraguay. No investor has given their consent to this. If Reljuv S.A. believes that it can better implement its project in this way, it is welcome to use its own funds for this purpose. The use of investors' money without their consent is a clear case of embezzlement committed by both the old and new administrations, not to mention the criminal nature of such an act in Paraguay.

The justification that this exertion of influence made the rapid awarding of the title possible in the first place does not justify the misuse of investor funds if the company is already unable to pay them.

At the end of the analysis, one paragraph should be discussed, the topic of which is currently very much in the spotlight and highlights the reputation-damaging attitude of the Management Board of Reljuv S.A. like no other.



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Citation Condominium-Agreement Note

Page 6, Chapter 3, Point 3

"Every owner and his fellow residents have the right at any time to guests on their property (the property of the respective owner) at any time and to visit all public areas of El Paraiso Verde with these guests."

Comment

People have made their investment decision in the belief that the statements made here regarding the right to visit will also be found in reality. In reality, not only do you have to announce your visit two days in advance, but in some cases the Reljuv company even uses armed force to prevent an investor from receiving the visit he has announced punctually at the entrance to the settlement so that he can accompany him to his property. If a person does not suit the Reljuv company, they are simply not allowed in. Only the prudence of the investors, who for their part have refrained from using weapons, has so far prevented an escalation here.

Although the justice of the peace in Caazapa has informed Reljuv via its lawyer, Ariel Riveros, that the investors may receive their visit unannounced at any time, Reljuv continues to trample not only on Paraguayan law, but also on the right of self-determination of its creditors. This is not an adequate procedure for a debtor and blatantly contradicts the self-defined principles of life and explicitly this paragraph in the old condominium agreement.

Note on this:

In real terms, other values were then used in the house price calculations, which should not be concealed here. These costs are incurred for a property that is considered to be fully connected to an excellent infrastructure.

For drinking water:

1. right to water resources: PYG 10,909,220



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2. water connection pipe to the house from the street: PYG 1,075,704

3. water meter and installation: PYG 662,424

Total: PYG 12,647,348

For electricity:

1. connection to electricity grid: PYG 14,546,000

2. power line from the street to the house: PYG 2,252,520

3. electricity meter and installation: PYG 978,768

4. temporary power supply during construction: PYG 5,050,000

Total: PYG 22,817,288

Conclusion:

This analysis is not intended to be a public indictment of Reljuv S.A. or the people who run it. Let he who is without sin cast the first stone. However, this is about many people and their economic, but also mental and therefore health existence. The analysis should make it clear that theory and practice can be very far apart in terms of self-perception and the perception of others.

It should have been clearly worked out why the thesis put forward at the beginning, that Reljuv S.A. has made the condominium agreement of 2020/2021 obsolete through its actions by disregarding and violating the principles of life contained therein, has been proven. It should not be concealed that a number of settlers, after realizing how non-transparent Reljuv S.A. was handling the funds collected, also attempted to no longer meet the financial obligations entered into by signing this condominium agreement.



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The situation can only be remedied if the biggest flaw in the whole process is finally rectified: the lack of transparency.

As long as the company Reljuv S.A. continues to be intransparent

- be it through the incantations that we must look ahead,
- be it through deliberately vague and therefore useless statements in the so-called transparency channel and similar clumsiness, which tend to generate new mistrust
- be it through secrecy in the drafting of regulations affecting the entire Community, such as the Reglamento Interno
- etc.

the project will not emerge from the crisis.

Just as the individual investors have to recognize that they have invested in a poorly managed company and lost their assets in the process, Reljuv S.A. has to recognize that (not for the first time in the biography of the Annau family) they have once again failed to use and secure the life savings of other people in the way promised and at the same time deprived themselves of the fruits of many years of hard work.

It has become apparent that the founders were not able to truly form a community because the focus was and is, for whatever reason, far too much on the purely material pursuit of profit. This is not only true today, where the debt situation could still provide a comprehensible explanation for this, but was already true in 2020 and even in the most economically successful years 2021/22 to date due to purely external circumstances not caused by Reljuv S.A. (Corona crisis). The purely externally recognizable achievements such as lakes, roads, houses, dams, etc. must not obscure the relentless view of this fact.

In the spiritual sphere, the founders have violated almost all the principles of life that they themselves established and thus significantly caused the current crisis. It has therefore become clear that the previous structure of an all-dictating company is completely unsuitable for achieving the self-imposed goal of founding a community without violating not only the principles of life, but even more elementary human rights, such as the right to visitation. The increasingly irrational actions of the board of Reljuv S.A. only exacerbate the conflict situation and must immediately give way to a reflection on the really important things that recognizes reality. This also applies analogously to the investors, who are naturally also exposed to the risk of reacting reflexively due to the existing emergency situation and the sometimes traumatic situations.



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The settlers must realize that they are facing a major task: to organize and finance the self-administration of a large settlement project by a community of owners. The company Reljuv S.A. as a member of the community of owners and as a debtor of a part of the community of owners are in a complex interdependence, which forces both sides to cooperate despite all past and current conflicts and violations.

For investors and settlers, this primarily means leaving behind the phase of shock paralysis, not stopping at a subsequent phase of critical analysis of the situation and those perceived to be responsible for it, but facing up to the difficult task of looking for solutions. It is well known that it is much easier to find the fly in someone else's ointment than to cook your own soup. However, as the skills for most technical disciplines are available among investors, this task should at least be solvable from this perspective. It is simply a matter of mastering the social challenges that collective responsibility entails. But this is precisely why most investors say they came here in the first place.

Reljuv S.A. is more than fully occupied with its task of paying off as many debts as possible and at the same time paying its share of the community contributions in accordance with its share of the common areas. It should refrain from any attempts to make the already difficult task of self-administration even more difficult by exerting unruly influence. It is imperative that the costs of maintaining the infrastructure are broken down in a completely transparent manner. It is not possible to reduce the local authority's debt by offering it services from Reljuv S.A. in this context and then commissioning them. This must be perfectly clear to everyone. Reljuv S.A. can only contribute the community contributions of its creditors to the self-administration through services and thus fulfill its obligation to make amends.

Debt relief to the required extent and above all within an acceptable period of time is only possible by selling the properties that have not yet been sold. The creditors must decide whether the property prices, which are far removed from any reality and which only arise as a result of the deceptive image and the associated self-deception that has already been discussed several times, are suitable for resolving the debt issue in the foreseeable future and, if necessary, suggest to Reljuv S.A. that a correction be made here. However, this is not a task that the community of owners as a whole must and can solve.

The reparation to be made by the party responsible for the damage, as demanded by the condominium agreement just analyzed, should be that Reljuv S.A. finally really distinguishes itself as a service provider for the investors, whereby the service is in the foreground and the earnings are a natural consequence of this and the main focus is not on profit maximization. This is because the company has gained valuable experience and the project is so large and complex that it needs all available knowledge in order to be maintained and further developed. With a constructive resignation in cases of conflict that is geared towards this common goal, it should be possible to overcome the deep rifts that only cost energy. Perpetuating egotism on both sides of the various rifts will inevitably destroy the project.



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It is up to the creditors of Reljuv S.A. as co-owners to decide whether and in what form to influence the business conduct, i.e. the economic decisions of the Reljuv S.A. Management Board, in order to avert further damage to the company.

The properties taken from Reljuv S.A. for the benefit of the Annau family (private assets and Constructora) to reduce its capital must be immediately transferred back to Reljuv S.A. or made available for debt repayment in another form by means of notarized contracts. The Annau family's assertion that it doesn't matter whether the properties belong to Reljuv S.A. or to them personally, because they also own the company, is one of the exhausting embarrassments that halfway educated people have to deal with here. No, dear Annau family, it's just not the same. Because if it were the same, there would have been no reason to carry out these actions and there would have been no need to misappropriate creditors' money for the notary, lawyer and other costs incurred.

All restrictions on visiting and access rights that contravene Paraguayan law must be discontinued with immediate effect, especially as the ostensibly intended effect of calming the situation and improving the sales climate is not only not being achieved, but the measures taken are having exactly the opposite effect. In the meantime, word of the infantile Sector A bans is also getting around among new investors who, as in at least one documented case, withdraw their investment commitment for this very reason. In addition, the ban on settlers from this sector leads to a loss of sales for the café, restaurant, minimercado and bakery, because not only are the banned people no longer consumers, but also people who show solidarity with them.

If you refrain from perpetuating an already unsaleable illusion for better or worse and simply tell the truth, then there is no need to impose bans. Life can be that simple and then you don't feel permanently frightened and overburdened.

As a final remark, I would like to refer to far more far-reaching strokes of fate, which impose a much more far-reaching shift in priorities on individuals or entire peoples in disasters and wars than the loss of assets.

There is a group here in the settlement area that has dedicated itself to the topic of gratitude and is working on it with exemplary perseverance. This can also give you the courage and strength to face a situation in a creative, solution-oriented and productive way that you have consciously or unconsciously maneuvered yourself into.