

HABI Philosophy

Transforming lives by creating
spaces for development.

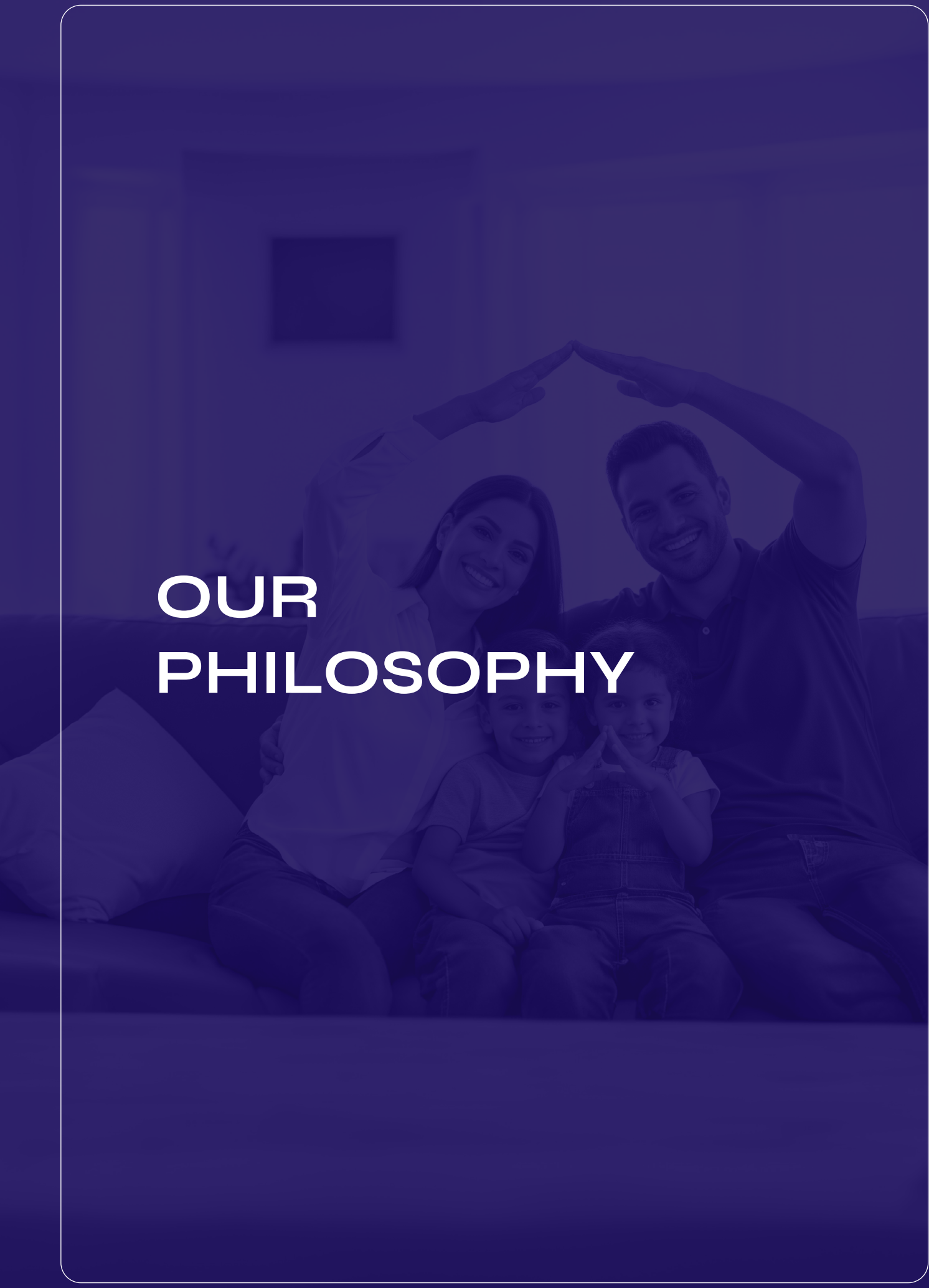




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OUR PHILOSOPHY

Introducción

The purpose of this manual is to help you join HABI and to understand our philosophy and the reasoning behind it. HABI is a little different from most companies: here, you come first. We aim to be deeply human and highly profitable. We care about people as much as we care about creating monetary value, so we focus on development and transformation. Because we spend a large part of life at work, a company should give something meaningful back in return.

Our primary aim is to serve—teammates, clients, suppliers, shareholders, investors, the community, and the environment. With each of them we seek a win-win relationship that creates added value.

Profit isn't our highest priority, but it's essential. Just as people can't live without food—though we don't live to eat—HABI can't live without profits, yet we don't exist just to make money. No company can fulfill its mission unless it is profitable.





Believe-Be

- Believe in yourself; never betray your conscience.
- Always be grateful, from the heart.
- Focus daily on what you're doing and enjoy every moment.
- Listen, expand your map, and learn from experience.
- Find physical, emotional, mental, and spiritual balance.
- Seize every opportunity to serve.



Conscious Integrity

- Honor your word with actions—be fully reliable.
- Tell the truth—focus on facts.
- Take only what's legitimately yours.
- Don't corrupt—and don't be corrupted.
- Don't judge or speak ill of anyone.
- Speak and act according to our values.



AccountHABILITY

- Take responsibility—always.
- Think through the 1st, 2nd, and 3rd outcome.
- Focus daily on what creates the most value.
- Always find the way to achievement.
- Act with passion and enthusiasm—make things happen.



Transcendent Creation

- Know exactly why you do each thing—and how it creates value.
- Study, learn, and grow continuously.
- Give your best—in everything.
- Believe, create, and innovate—find new solutions.
- Pursue excellence by optimizing resources.
- Create value and ensure lasting benefit for everyone involved.



Serve with Love

- Be a collaborator—build high-performing teams.
- In any decision, put people first.
- Treat everyone with love, in the way they like to be treated.
- Speak freely, always from love.
- Make sure your message is perfectly understood.
- Have fun, be joyful, and enjoy your work.

OUR VALUES

In HABI:

We generate added value for all stakeholders:

Shareholders

Investors

Community

Environment

Environment

Collaborators

Clients

Suppliers

All under one principle: **SERVE.**

Our Purpose

“We transform lives by creating spaces for development.”

Our purpose is people—their transformation and growth. We believe each person is a spirit having a human experience: unique, unrepeatable, limitless, and the source of creation; the heart of society and the world.

We talk about transforming lives because we believe our philosophy can expand awareness of love in everyone involved. Living HABI’s culture means creating development spaces where our collaborators grow through responsibility and empowerment. Beyond daily work, growth includes training—courses, books, films, meetings, and participation in committees.

We believe development flows from Being > Doing > Having. Many people try to live it backwards. Start by developing who you truly are; then do what you enjoy; and you’ll have what you desire.

Externally, our real-estate developments should help our clients and their families live better. At every step—location, design, construction, and commercialization—we ask how we can contribute to a fuller, growth-oriented life. In construction we pursue the highest quality to create the greatest added value for everyone involved.

Our Dream

HABI’s dream is to be a world-class leader focused on the transformation and growth of all stakeholders through outstanding real-estate developments.



What We Do

“We transform lives by creating spaces for development.” That’s what we do. Focusing on people, we ask how our actions affect them and express that in our real-estate projects.

We study the markets where we invest to serve communities as well as possible; acquire land; design and obtain approvals from the relevant authorities; commercialize, build, and deliver our developments. In construction, we seek the highest quality, creating the greatest added value for everyone involved.

Our Values and Principles

We have five core values that contain 29 principles. Use them as your compass when you make decisions. Below is a brief explanation of each value and its principles, in full.

- Believe – Be


- Conscious Integrity


- AccountHABility


- Transcendent Creation


- Serve with Love



Believe – Be

This first value is about faith and self-trust. It’s about developing the self and understanding that change and improvement start on the inside—“as within, so without.” Said aloud, “Believe-Be” also hints at “growth”: to grow. The world changes constantly, and we want you to grow with it as a person.

1. Believe in yourself; never betray your conscience.

Self-esteem is the base for personal development. It’s the foundation for feeling secure in who you are and for setting and achieving bold goals. Love and accept yourself as you are. Each of us is unique and unrepeatable, you’ll be stronger than others in some things and weaker in others. Never compare yourself. Aim high and pursue your biggest dreams with focus every day; your confidence will grow. When you look back, you’ll see how far you’ve come and how valuable you are. You are a creator. Your conscience tells you what’s right and wrong; listening to it brings inner peace, the greatest treasure to protect.

2. Always be grateful, from the heart.

Gratitude forces us to focus on abundance—on everything we already have. It’s choosing to see the glass half full. That positive stance aligns life in your favor and helps you reach your goals. At HABI we start and end meetings giving thanks. Be grateful for what came before, for what you have now, and for what’s on the way. Thanking for what you want as if you already had it helps it arrive. Even in tough situations, gratitude lets you find something to appreciate—and that changes the whole picture. Gratitude from the heart is a multiplier. It improves relationships and work. Thanking others creates goodwill and a virtuous circle of love.

3. Focus on what you’re doing and enjoy every moment.

We only have the present moment. The past is gone; the future hasn’t arrived.

So now is when you can give your best. We seek freedom from suffering and fear: many people live anxious about the past or worried about the future. Through personal growth, give yourself fully to your activity, standing in your greatness and in love. When you focus and act from that place, you enjoy the work and deliver your best—that's success. Don't get distracted. Don't multitask; it breeds errors and keeps you from becoming passionate about what you do.

4. Listen, expand your map, and learn from experience.

Listening is essential for real communication. Aim first to understand what you're being told. Keep your attention there—don't let your mind wander. We each hold a different map of reality. We meet people who think differently, give their view a chance; stay open to seeing their map and, from there, show them yours. This widens your horizon. Our experiences make us unique and fuels human growth. Listening lets us learn from the experiences and ways of others. Remember: mistakes aren't bad—in fact, they're good when you learn from each one and don't repeat it.

5. Find physical, emotional, mental, and spiritual balance.

Balance matters. Aim for a healthy body—at least 30 minutes of exercise daily and a couple of liters of water. Emotions aren't good or bad—they just are. Let yourself feel all of them—fear, sadness, joy, anger—and express them at the right time and place so they don't harm you. The mind lets us think; it separates us from animals and helps us succeed. But there's something beyond thought: spiritual experience. That's why spiritual development is essential; it confirms the validity of your goals. We believe we're spirits living a human experience. Learn to connect with your true self and let it guide your life—meditate.

6. Seize every chance to serve.

If you don't live to serve, you don't serve to live. Service starts with self-love. Serving isn't being a slave, it's being helpful, supportive, and loving; everyone is responsible for their actions.



When you love yourself deeply, you'll want to share that love through service. Service gives life meaning, it's the basis of society. Companies serve through their products and by providing jobs. The better a company serves, the more successful it becomes. Service is part of the law of receiving: to receive, you must first give. Expecting warmth from a campfire before adding wood doesn't work. Serving is also a path to happiness; when you serve, your body releases oxytocin and dopamine—chemicals linked to feeling good.

Conscious Integrity

This value covers basic principles of human behavior that help you live in an environment of trust and faith.

7. Honor your word with action—be fully reliable.

Our word sets us apart; it's power. Think before you speak and make sure you can back what you say with facts and action. Aim for full congruence between what you think, say, and do. At HABI, the strength of your word depends on you. We want to work with people who are totally reliable; that's how we support your growth and responsibility. We trust you'll give your best to achieve what you set out to do.

8. Tell the truth—focus on facts.

Truth gives us a real picture of what's happening so we can make better decisions. Don't fear telling the truth when you make mistakes—growth happens through errors. Here we see mistakes as the path to progress: identify them, analyze them, and learn. Be radically transparent and create an environment where truth is spoken. A leader's job is to aim for truth and excellence, not to keep people momentarily comfortable. Always verify what you're told. Don't tolerate lies or believe 'it was only this one time.'

9. Take only what's legitimately yours.

Honesty is a universal value that creates value for all. Dishonesty destroys the person who practices it and harms their surroundings. If it isn't yours, it belongs to someone else—find the owner and return it. Resources from the company, vendors or stakeholders belong to them; our duty is to care for and protect those resources as far as possible. HABI has zero tolerance for dishonesty.

10. Don't corrupt—and don't be corrupted.

Corruption kills creativity, ends healthy competition, erodes productivity, destroys value creation, concentrates wealth, denies opportunity, breeds poverty, and destroys inner peace. It's one of society's biggest problems—and it has no place at HABI. The more responsibility you carry, the more conscious you must be of this principle.



Those who don't live it don't belong here. We work on trust—and the truth always comes out.

11. Don't judge or speak ill of anyone.

Each person is unique and unrepeatable—a life story formed by beliefs and behaviors. Everyone is on their own path of growth and progress. Accept people as they are; that doesn't mean you must agree with them or agree with their limitations. Support their growth—from love.

12. Speak and act according to our values.

At HABI we ask you to learn, understand, internalize, commit, and live these values. Our purpose is embodied in them: living them helps you become a better person and helps HABI fulfill its mission. Remember—our interest is your personal development. We believe success is attracted through inner growth. Success comes from the inside out.

AccountHABlity

This value means each of us is fully responsible for achieving the intended outcome in the best way possible, using the right resources within the due date. It comes from the word "accountability," which implies total responsibility for management, results, responsibility, and resource use.

13. Take responsibility—always.

We are 100% responsible for everything that happens to us. We create situations that affect us—without being 'guilty.' When you assume responsibility for what happens, you gain the opportunity to create the best solution and take control of the situation, your work, your family, and your life. We believe there are no victims and no victimizers. HABI is built by creators—people who understand we're fully responsible for what happens to us. Reality isn't good or bad in itself, it simply is, and we label it. Choose to see reality and use it in your favor. See the good and the advantages in every circumstance. Say yes to life. You can't change life's circumstances, but you can change your attitude towards it.

A person's maturity is measured by how responsible they feel for everything that affects them. Someone who believes they're a product of circumstances is less mature than someone who believes they create their circumstances.

14. Think through the consequences of the 1st, 2nd, and 3rd outcome.

A decision based only on the first consequence can be the opposite of what you'd choose if you considered the second and third. Decide with the final consequences in mind.

15. Focus daily on what creates the most value.

Before doing anything, be crystal clear on the objective—don't confuse it with tasks. It's not about doing more things; it's about doing the right things. Apply the 80/20 rule: concentrate on the vital 20% that moves the objective forward. Don't confuse 'small' with 'unimportant'—some details matter a lot.

16. Always find the way to achievement.

Because we're responsible for our actions, we own the outcome. Persistence and flexibility deliver results, so we constantly look for ways to make things happen. Persistence is grounded in faith—one doesn't exist without the other. If you truly gave your all and explored every option, but the goal still isn't reached, let it go and trust that what happened was your best creation.

17. Act with passion and enthusiasm—make things happen.

Action is powerful. We act with passion when we give our best from the bottom of our heart; passion keeps us present and makes effort feel lighter. Enthusiasm—comes from the ancient Greek (enthousiasmos) and it literally means 'having God within'—it's a creative force of the spirit. Acting with enthusiasm means acting from the heart, giving your best in sync with something greater. When we act with passion and enthusiasm, things happen: our energy, attention, and intention align with the universe. Work feels lighter because we enjoy doing it.



Transcendent Creation

We want to influence people deeply—people are limitless. Our philosophy is built around the person and their transformation. The more we develop and grow, the better we become and the more value we create.

18. Know exactly why you do each thing—and how it creates value.

Be clear on your work: for every action, know the why. Dare to question it. Make sure your effort creates more value—and actively seek ways to create more value at lower cost and/or effort. Spot opportunities with little to lose and lots to gain and completely avoid those with lots to lose and little to gain.

19. Study, learn, and grow continuously.

To create better things and serve better, we must become better. Set personal-growth goals. At HABI we have programs for human growth, job growth, and cultural growth. Ask yourself what you need to learn to become better—and go learn it.



20. Give your best—in everything.

Giving your best leads to satisfaction and peace. Some tasks won't be your favorites, but the result still matters, so bring full commitment.

21. Believe, create, and innovate—find new solutions.

There are always better ways to do things. Ask how to create more value. Progress comes from asking, 'How can we improve this?' Make a habit of taking a few minutes daily to reflect and write down at least one idea to innovate or improve a process at work. After a week you'll have several—choose which to test and which to discard.

22. Pursue excellence by optimizing resources.

Striving for excellence helps you grow and brings peace. Not every activity demands perfection: sometimes 'good enough' at a lower cost of resources is what's needed. Always clarify with your leader what resources are available to reach the intended outcome—and understand the cost of not being excellent.

23. Create value and ensure lasting benefit for everyone involved.

We believe we're all one. Everything we do at HABI should create value, and everyone who touches HABI should benefit collaborators, suppliers, financial institutions, shareholders, the community, and the environment.

See each party as yourself and be clear about how you're generating value in every process. Also ensure your counterpart understands how they create value when working with HABI.

Serve with Love

Few things are as fulfilling as serving others with love and expecting nothing in return—giving simply for the joy of giving. To get there, first you have to love yourself deeply; then, full of that love, you can share it freely. No one can give what they don't have.

24. Be a collaborator—build high-performing teams.

At HABI we call everyone 'collaborators' because we want each person to contribute to our cause and join the team. We don't 'use' people; we transform lives by creating spaces for development. People are our focus. High-performing teams, as we define them, tend to:

- Deliver results that meet or exceed expectations.
- Consistently hit or surpass their goals.
- Achieve results while living HABI's philosophy.
- Build a strong team spirit they're proud of—almost like a fraternity.
- Make sure every person knows what's expected of them and of the team.
- Commit deeply to those expectations.
- Put people in the roles where they perform best.
- Work in perfect sync and serve one another.
- Communicate fully and effectively.
- Complement each other and can cover multiple functions.
- Adjust fast when someone stumbles—step in and solve.
- Keep a positive stance toward reality and find solutions quickly.
- Support, teach, and motivate one another.
- Operate with great flexibility.
- Evolve—they don't stay static.
- Stay creative and keep improving processes.
- Build an environment they truly enjoy.
- Resolve differences simply, guided by commitment.
- Celebrate wins in meaningful ways.

25. In any decision, put people first.

HABI is a vehicle for people to transform, grow, develop, achieve dreams, and be happy. Never put money ahead of people, nor treat people as tools. People are the most valuable thing. Not every collaborator will have the right attitude; sometimes you'll need to let people go who aren't willing to work the way we do. Usually that's best for everyone. Don't be paternalistic. By demanding high responsibility and performance, people grow and develop. Those unwilling to give their best and live our culture are better off not working with us.

26. Treat everyone with love, in the way they like to be treated.

We've each lived different lives and hold different beliefs, so we value different kinds of treatment. Surprise people by doing things well and celebrate them. When something goes wrong, don't scold—talk and investigate why things didn't go as planned, then find the solution. At HABI there are no 'classes' that separate collaborators; we're all equal and essential. We avoid academic titles and prefer ones that reflect growth—'leader' and 'responsible.' We all hold different responsibilities, but no one is 'more' than another. We recognize and appreciate each person's individuality and capabilities.

27. Speak freely, always from love.

We speak directly and without detours. When you speak from love, you know it: you're empathetic and say things based on facts—without judgment, without excuses—and you take full responsibility for your words. Speak from your greatness as a creator, never as a victim. Keep it light and aim for everyone's growth.

28. Make sure your message is perfectly understood.

Communicate in the way each collaborator understands best. In communication, the sender is responsible for the meaning the receiver takes away. Be clear and precise. When needed, ask the receiver to repeat the message back—or even write it—to ensure understanding.

You'll be part of a team that is part of a larger team; together they form the company. Be clear about who needs to know about your actions and results. Better to over-communicate than under-communicate. When information is confidential, we'll let you know.

29. Have fun, be joyful and enjoy your work.

You choose joy. Reality is what it is; you decide whether to face it with cheer or with anger. Joy and good humor aren't at odds with high performance and responsibility—they're simply ways of being. We want you to be happy and to have fun at work within a culture of love and respect. We don't support mockery or bullying beyond what collaborators gladly accept. We love celebrations, so enjoy them. Celebrate your wins and those of others.

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