



Investment Strategy

Bulgaria has suddenly appeared on the European horizon which to those who know Bulgaria well is not surprising, benefiting from ever increasing numbers of tourists who are discovering a Bulgaria which is affordable, and has beautiful scenery from the magnificent coastal areas to the rugged beauty of the mountains. A trend has started which will continue for many years to come and increasingly so with the introduction of low cost flights.

Bulgaria offers considerable potential with many positive qualities. It has shown itself to be a liberally minded democracy which has demonstrated several years of continuous economic growth, low inflation and a stable currency. Already a member of NATO, membership of EU is planned to take place in Jan 2007. Bulgaria is a similar size to England but with a population of only 8 million, blessed with an abundance of natural beauty and a Capital City with a highly qualified workforce.

Sofia stands out above all other areas within Bulgaria and presents the best opportunity for Investors. Sofia is starting along the well-trodden path that has been seen in Prague, Warsaw and many other recently joined EU capitals.

Sofia is a huge magnet for the domestic market. It is the powerhouse of the country and a crossroads for other aspiring Balkan countries. It is also the Gateway to the EU's southernmost member Greece. Underpinned by the domestic market the potential for future gains in the Sofia area associated with the tourist market should not be ignored.

In the next few years' considerable foreign investment will be attracted directly into the Sofia Basin area and this will progressively raise the standard of living in the city over the coming years. This natural wage inflation raises the available funds for property investment particularly the modern well-built homes, which will be most sought after.

Forthcoming projects include the continuation of the metro to the airport, the possibility of an Olympic village to the south of Sofia, plus many leisure and retail developments currently in the pipeline, the outlook looks very good. The future investment within the country will be huge thanks to membership of the EU with for example EUR 12 B being invested starting from the country's anticipated accession to the EU in 2007 to 2013.

Investment over the medium to long term involves considerable care and thought, with the potential of excellent growth for a sound investment.

This is of interest to anyone willing to accept a degree of exposure, to receive greater returns than would normally be available on the UK equity markets, or indeed the UK property market for the next few years.



With the accession process continuing, Bulgaria is due to join the EU in Jan 2007. Investing in Bulgaria, an emerging economy has the potential of producing outstanding results over a 5 to 7 year timeframe.

We believe that a combination investment in "Off Plan" City Apartments and Village Land plots (for future development) all within commuting distance from the city, offers the potential of a rewarding return, as well as capital appreciation as the Bulgarian economy moves in the direction of the EU average.

The rental voids experienced on the Coast and in the mountains are mitigated within the city environment with the year round dining, shopping, nightlife and sightseeing.

With an entry level investment of around Eu 30K to Eu 40K you will have the opportunity to begin to develop your own property portfolio consisting of a mixture of Land and Apartments

An investment of around Eu 30K would allow the purchase of sufficient land for building 5 villas. City apartments are currently available for around Eu 50K to Eu 60K upwards depending on size and can be purchased "Off Plan" with an initial deposit of 10%.

The major advantage of buying Landplots is that the land is protected at current prices allowing you to develop in a few years time when both demand and prices have risen.

City apartments can be mortgaged when completed and will provide a steady income which could even be used to develop the village Landplots. (alternative funding arrangements available)