



Investment opportunity

Investment secured by real estate

Return

10 % p.a.

Min. Investment period

12 months

LTV (loan to value)**

18 %



Maturity

84 months



Interest payout

Monthly



Price estimate

485 185 €



Effective interest rate *

10.47 %

The loan is now available on the Bondster platform

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* The effective interest rate expresses what the interest rate will be if all paid returns are immediately reinvested at the same yield.

** Percentage share of the loan value to the collateral value. The lower the figure, the higher the loan security. Information about the investment offer is processed according to information that the loan applicant provided to ACEMA Credit Czech, a.s., ID 26158761

About the project

— **Loan facility**
64 815 €

The collateral consists of a detached family house with a garage for two vehicles. The house was built in approximately 2007, has two storeys, no basement, and a 5+1 layout with a usable floor area of approximately 170 m². The structure is built of YTONG and HEBEL blocks and features a pitched roof with a habitable attic.

— **Loan purpose**
Business development

The ground floor comprises living areas, a kitchen with a dining area, a bathroom with a toilet, a utility room, and a room used as an office. The upper floor contains three additional rooms, a bathroom, and a separate toilet. Both heating and hot water are provided by a gas boiler, with underfloor heating throughout the house. The property is connected to the public water supply, sewerage system, and gas network.

— **Loan security**
Real estate

According to the valuation, the property is well maintained, with no significant defects, and has only required routine maintenance. The façade is insulated and the plot is fenced. The property also includes a terrace and a well-maintained garden with ornamental greenery. The photographs also show a paved parking area, a separate garage, and a spacious lawned garden with mature trees and shrubs. The property is situated in a quiet residential area predominantly consisting of newer family houses.

— **Risk class**
A3

The loan is secured by this property as a second-ranking lien and will be used to finance the client's business activities.

Additional photos of investment offer collateral



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What is ACEMA?

ACEMA is among the leading secured loan providers in the Czech Republic. With a 26-year history, since 2000 we have focused exclusively on non-bank loans for sole traders, companies, and individuals combining employment with business activity under an ID number (IČO). Over our time in business, we have financed 8.5 billion CZK (approx. 314.8 million EUR) and gained the trust of thousands of clients. We are fully regulated by the Czech National Bank and hold all required licenses.

- **Thanks to speed, experience and individual approach, we can process and pay out loans within 48 hours** from approval. We assess clients comprehensively, not just by numbers, allowing us to better evaluate their ability and willingness to repay.
- **We use our own predictive model and extensive case database**, enabling us to work efficiently with clients having various income types. We understand Czech entrepreneurs' needs and serve segments often inaccessible to traditional banks.
- **We help where the banking sector fails.** Our flexibility and ability to lend to a broader client spectrum creates an attractive investment opportunity with further growth potential.



How is ACEMA performing on the Bondster platform?



EUR 70 million

ACEMA portfolio size on the Bondster platform



8,9 % p.a.

Average return for investors on Bondster



EUR 59 million

Volume of invested funds on Bondster

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