



Investment opportunity

Investment secured by real estate

Return

7 % p.a.

Min. Investment period

12 months

LTV (loan to value)**

59 %



Maturity

120 months



Interest payout

Monthly



Price estimate

118 519 €



Effective interest rate *

7.23 %

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**
70 370 €

The collateral consists of a detached family house in the Kroměříž District, situated on a group of land plots with a total area of approximately 1,936 m². The house dates from 1987–1988, has two above-ground floors, is fully basemented, and comprises two residential units with layouts of 3+1 and 3+kk. The property also includes a garage, utility and storage areas, and a terrace.

— **Loan purpose**
Business development

The property has undergone gradual renovation and modernization, including improvements to the building envelope with thermal insulation, replacement of some windows and doors, and renovation of the bathrooms, flooring, and kitchen. The property also features a well-maintained garden with paved areas, a pergola, a terrace, and an in-ground swimming pool.

— **Loan security**
Real estate

The house and the adjoining land are well maintained and situated in a quiet location on the outskirts of the built-up area, surrounded by abundant greenery and nearby woodland.

— **Risk class**
A3

The loan is secured by this property 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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