

Investment opportunity

Investment secured by real estate

Return	Min. Investment period	LTV (loan to value)**
7 % p.a.	**12 months**	**16 %**



Maturity	Interest payout	Price estimate	Effective interest rate *
180 months	**Monthly**	**296 296 €**	**7.23 %**

The loan is now available on the Bondster platform

BONDSTER

* 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
47 407 €

Loan purpose
Business development

Loan security
Real estate

Risk class
A3

The collateral consists of a detached family house in the Prague-East District, situated on plots of land with a total area of approximately 1,031 m². The house was built in 2007, has two above-ground floors, no basement, and a 4+1 layout with a usable floor area of approximately 137 m². The building is of panel/concrete construction with a pitched roof and habitable attic space.

The house is heated by a heat pump with heat distributed through radiators and is equipped with a photovoltaic system. The property is connected to the public water supply and sewerage system. According to the valuation, the building remains in its original but well-maintained condition, with no repairs currently planned.

The property includes a spacious, level, and carefully maintained garden with ornamental landscaping and a garden pond. Parking is provided under a covered carport. The photographs show a mature garden with extensive landscaping, and the house appears to be very well maintained overall. The property is situated in a quiet residential area.

The loan is secured by this property and will be used to finance the client's business activities.

Additional photos of investment offer collateral






The loan is now available on the Bondster platform

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

The loan is now available on the Bondster platform

BONDSTER

ACEMA Credit Czech, a.s., U Libeňského pivovaru 63/2, 180 00 Prague 8, ID 26158761, company registered in the Commercial Register at the Municipal Court in Prague, Section B, Insert 6408, tel.: 800 900 910, e-mail: info@acema.cz, web: www.acema.cz