

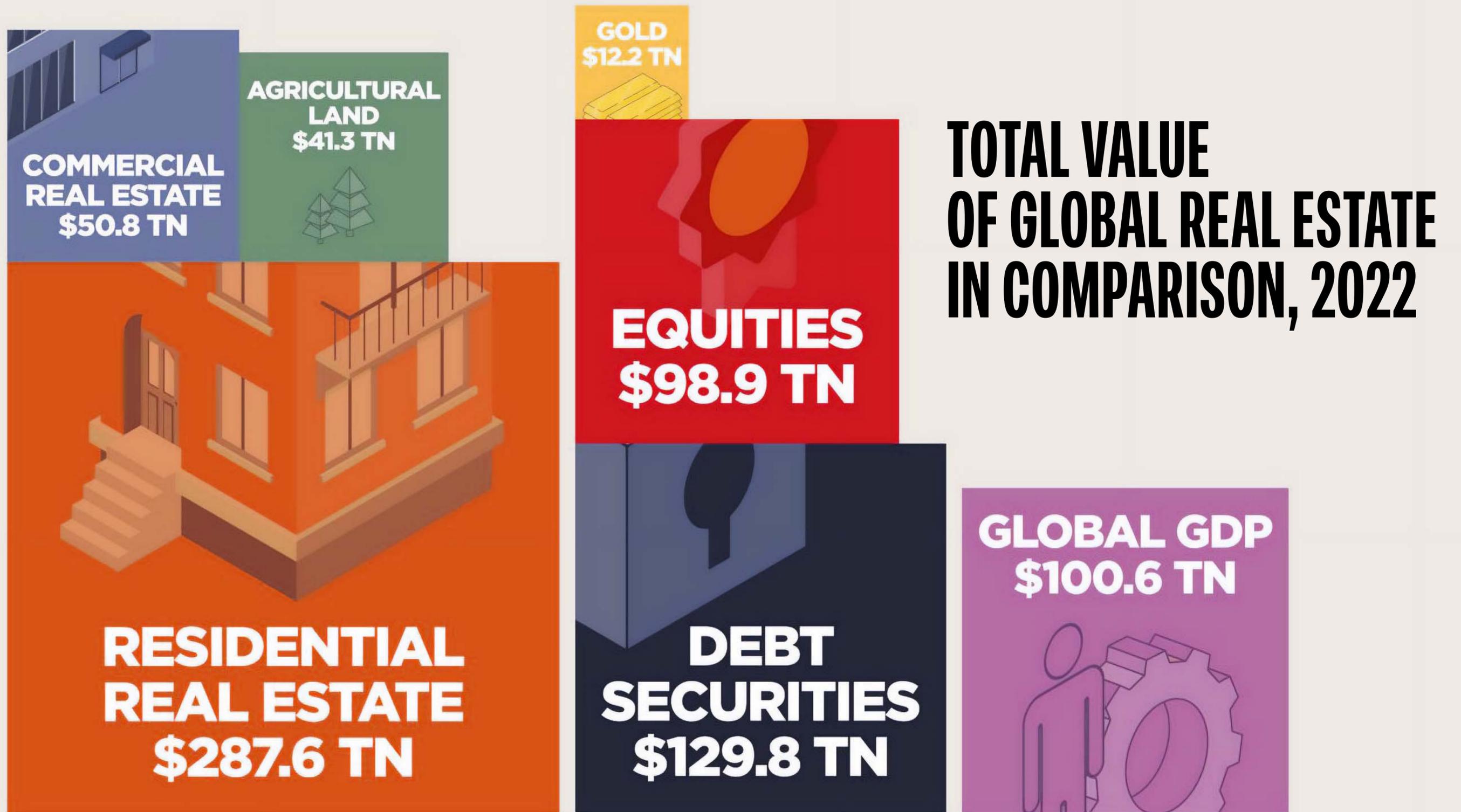
FROM BRICKS TO BONDS: TURNING REAL ESTATE INVESTMENTS INTO FIXED INCOME



SERGEY SANDER

Strategic Business Development for Real Estate,
Relocation, Business & Investments





Source: Savills Research, and Savills Research using World Bank, Bank for International Settlements, World Federation of Exchanges, World Gold Council

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REAL ESTATE IS LUMPY AND ILLIQUID.

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PRIVATE DEBT



UNITED STATES

LARGEST PRIVATE CREDIT MARKET GLOBALLY

EUROPE

\$505 BILLION

UP FROM \$93 BILLION IN 2013

LEADING COUNTRIES BY MARKET SIZE

UK, FRANCE, GERMANY

FROM BRICKS TO BONDS: TURNING REAL ESTATE INVESTMENTS INTO FIXED INCOME

✘ INVEST IN PROPERTY?

✘ BUY A PROPERTY?

✘ RENT A PROPERTY?

✔ LEND MONEY TO A DEVELOPER TO BUY LAND

**✔ LEND MONEY TO A PROPERTY DEVELOPER
FOR CONSTRUCTION**

**✔ LEND MONEY TO INVESTORS TO BUY
RENTAL PROPERTY**

BUSINESS CASES



**ARE YOU ALREADY
LENDING MONEY
AGAINST A PROPERTY?**

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AT WHAT INTEREST RATE WOULD YOU LEND AGAINST A PREMIUM PROPERTY IN LONDON?



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AT WHAT INTEREST RATE WOULD YOU LEND AGAINST A PROPERTY IN CYPRUS?



Downsides



**A SMALL
DEVELOPER**



**A LARGE
DEVELOPER**



**MARKET
GROWTH**

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CÔTIER HOUSE BY IMTIAZ

Dubai Islands



52%

Expected ROI
of the investor

24—36 MONTHS

Investment
period

2470 USD / SQ. M

Purchase price
of a pool of areas
(entry into the project)

4360 USD / SQ. M

The price of sale
of the pool of areas
(profit fixation)

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**WOULD YOU LEND
AGAINST A PROPERTY?**

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