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**HOW TO MAKE  
MONEY WORK  
FOR YOU**

The goal of all investments is to increase the amount of your savings by properly depositing them.

You can invest in securities, real estate, or industry. It is up to you to choose the best investment option.

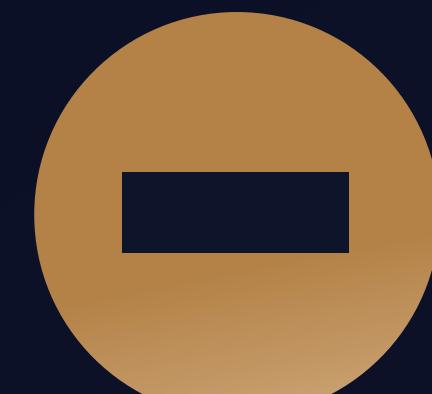
There are two ways of investing - on your own or using expert mediators who will manage your capital. There are a lot of options for how to dispose of your savings.

# BANK DEPOSIT



Your money will  
be insured

- Profitable bank  
bonuses
- Passive income
- No minimum  
investment  
amount



Low earning  
rate

In case you need  
to take the money  
before the due  
date, your income  
will drop to zero

# STOCKS

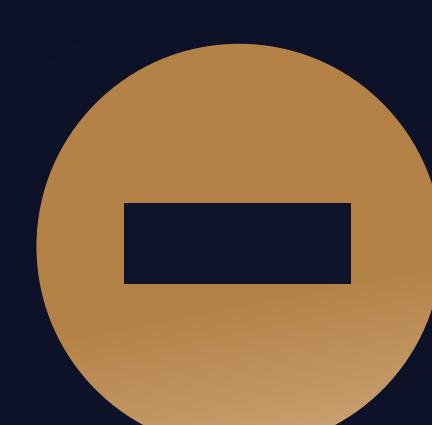


Minimum start-up capital

- Simplicity (you can invest right from your smartphone)

- If things go well for you, you can make high profits

- Convenient investment terms



High risk

The economy and politics affect your income

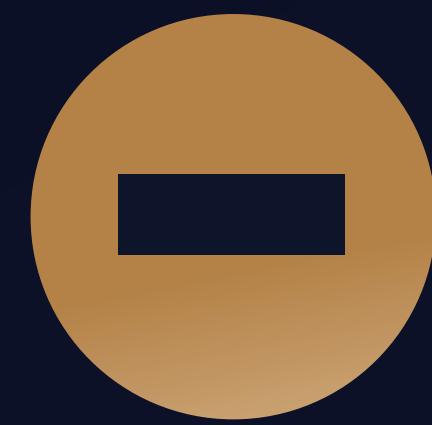
# REAL ESTATE



Passive income

- Stability - real estate prices are not subject to sharp changes

- Different investment strategies for real estate



You need a large startup capital

Additional maintenance costs

Some stocks have high profitability



**MY CHOICE IS  
REAL ESTATE**



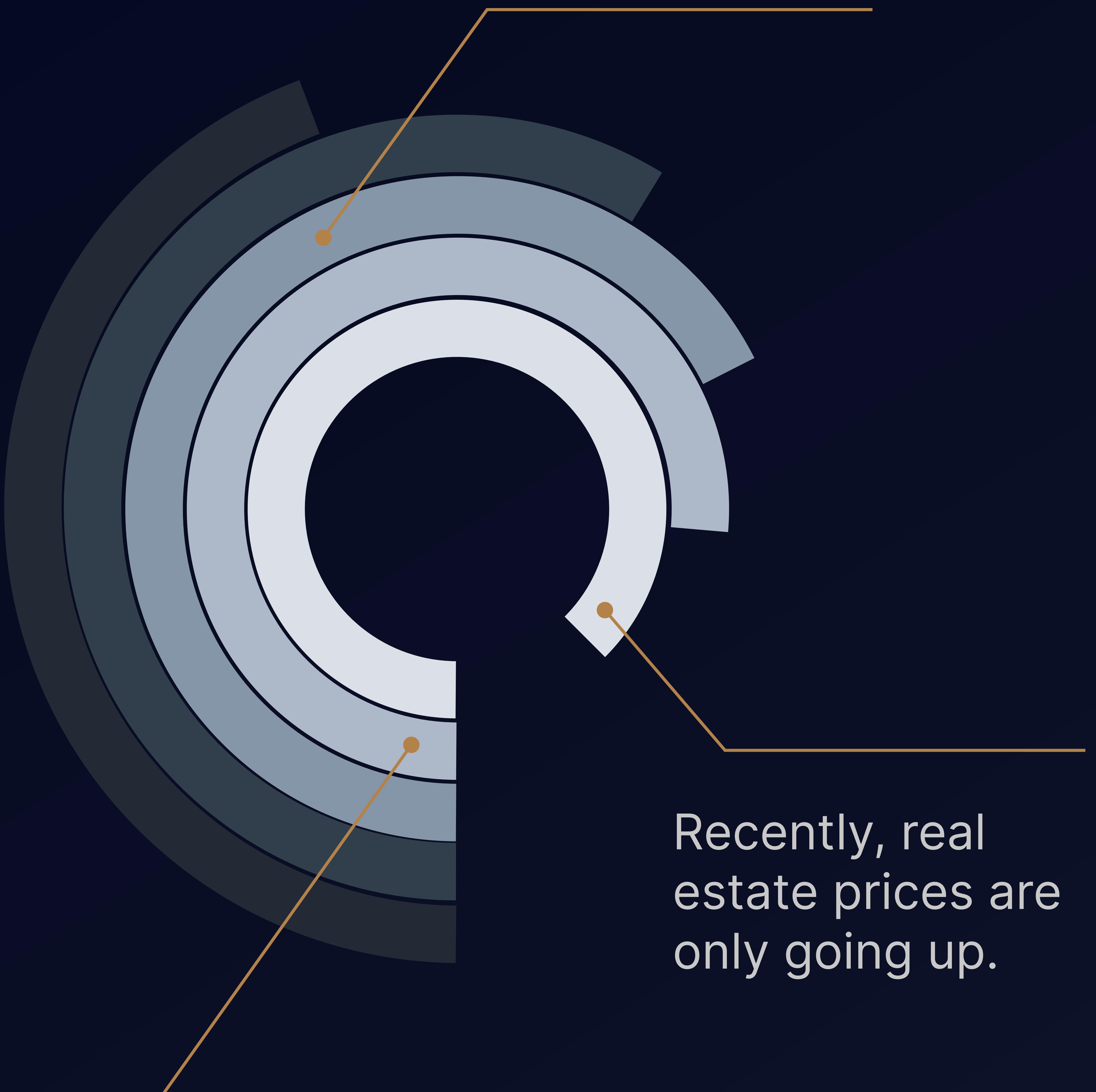
# I decided to invest in real estate. Why?

The presence of the property owner is not required. All deals can be done directly with a realtor.



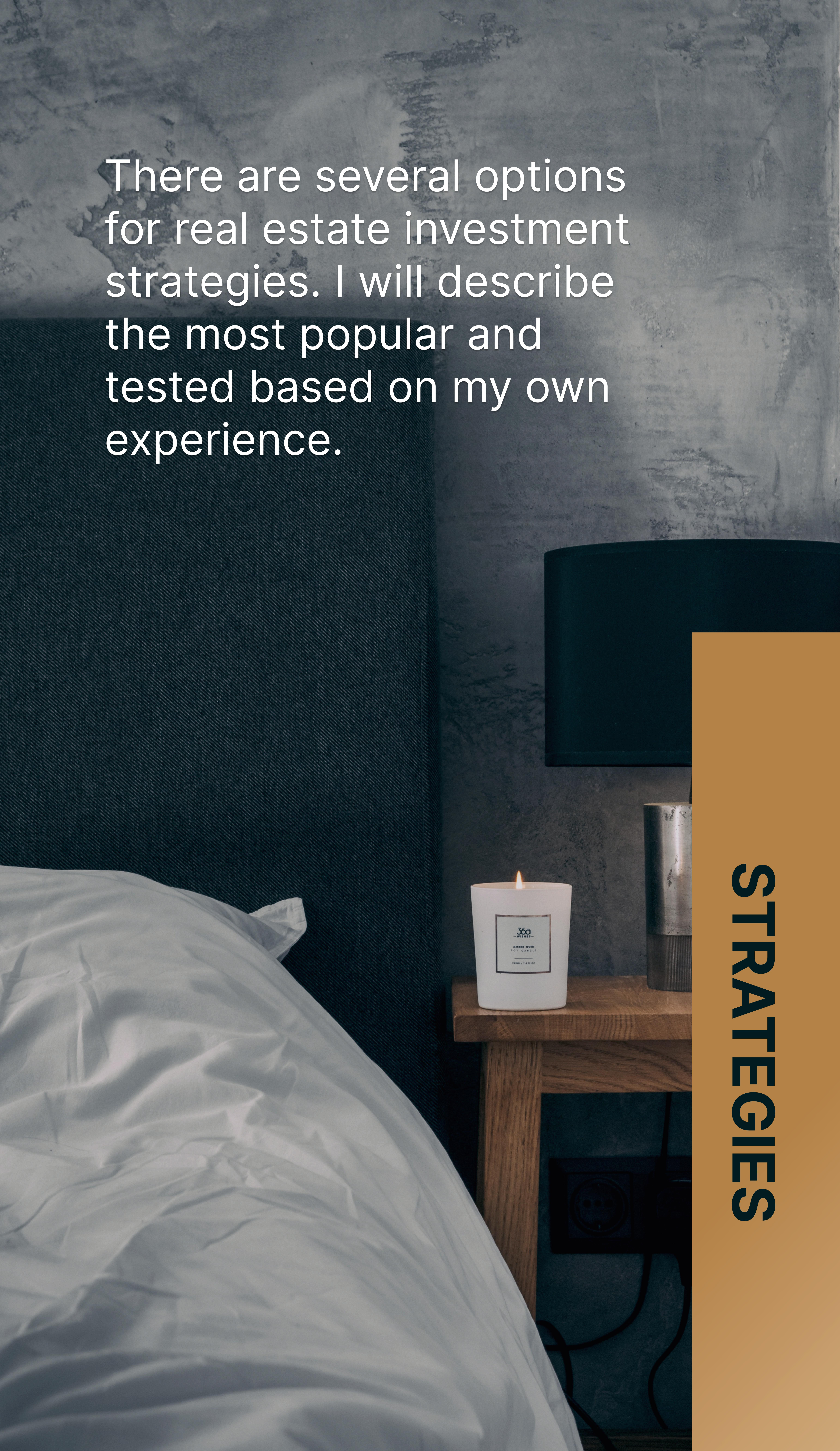
The risk of losing savings is minimal. The value of stocks changes every day, deposits are subject to inflation, and real estate is stable. It can be sold at any time and you can get back your initial investment.

You can buy a property according to your financial possibilities and even get an installment plan.



Possibility to use several investment strategies.

I suggest choosing real estate in countries with a stable economy and solvent population.



There are several options for real estate investment strategies. I will describe the most popular and tested based on my own experience.

STRATEGIES

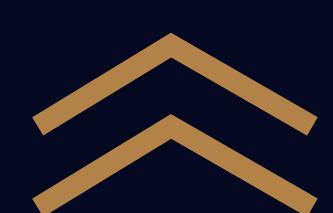


## BUYING RENTAL PROPERTY

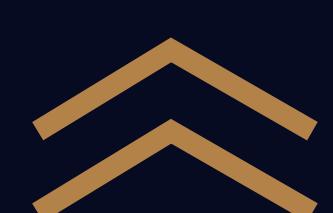
The advantages of buying a ready-to-move apartments:

Start recouping your  
investment immediately after purchase.

Choose an apartment based on real features, neighborhood infrastructure and photos.



It is easy to estimate the profit from renting an apartment.



You can become a holder of a golden visa UAE, if the property is worth more than \$205,000. This visa grants you almost equal rights with the locals. The validity of the golden visa applies to all family members of the investor.

There are some **drawbacks**, too:

You may fail to find a ready-to-move apartment in the desired area.



You cannot purchase real estate in installments.



Ready-to-move properties are sold on full prepayment.

High cost. At the construction stage, apartments are much cheaper.

When purchasing an apartment abroad, individuals may find it difficult to make payments and process paperwork.

Purchasing ready-to-move apartments brings an ROI\* of **more than 5.5%** per annum. It all depends on the location and the rental cost.

\* ROI means return on investment.



# PURCHASING MID-CYCLE REAL ESTATE

## Advantages:

- ⇒ The increase in the apartment price, once the building is commissioned.
- ⇒ Interest-free installments from the real estate developer or post-payment.

Possibility to follow the dynamics of construction and evaluate the advantages and disadvantages of the location of the residential area, the view from the apartment and the surrounding infrastructure.

### Drawbacks:

Few offers on the market. ≈

Short-term installment plan. ≈

This strategy brings an ROI of **8-15%** per annum. The better developed infrastructure where the property is located, the higher will be the annual interest rate.



## PURCHASING PROPERTY AT THE LAUNCH OF SALES

It is the most popular investment method and the most profitable in many aspects. How does it work?

On a pre-determined day, the developer announces the start of sales in the new residential complex. At the moment of the launch of sales the complex does not yet exist.

## Advantages of the strategy:

- A long-term interest-free installment plan. You must contribute at least 10% of the
- ⌘ property's value for reservation. The rest is paid in equal installments while the building is under construction.
  
- Favorable offers from the real estate developer. As a bonus
- ⌘ from the real estate developer, you can get repair works or a furnished apartment.
  
- It is possible to choose the
- ⌘ desired area of the apartment, layout, neighborhood, location.
  
- ⌘ Great number of offers available on the market.

## Drawbacks of buying property at the start of sales:

There is no way to see the final result at the time of purchase. There are only advertising mock-ups and booklets.

The investment strategy for real estate at the beginning of sales brings an ROI of **10-25%**. This is the highest payback rate out of the three strategies considered. As in the previous cases, the payback rate highly depends on location and rental cost.

I think that each of the above strategies is relevant and good, since everyone has different financial possibilities and needs real estate for different tasks.

Some people want to rent it out, others want to resell it profitably.

My advisory services include:

Determining your goals.

- What exactly you need the property for.

Defining the planned

- capital size for the investment.

Finding a property for you

- from a trusted real estate developer.

# ALEXEI GORBACHEV



*I will help you make the purchase  
that will meet your expectations  
and bring you a higher income  
than expected!*

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# MY CONTACTS



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