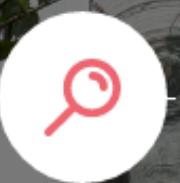


FIND, CLOSE, DECORATE. ALL IN ONE PLACE.

Social platform for home-improvement and independent real-estate transactions.



REAL ESTATE
SEARCH



FIND A
PROFESSIONAL



MORTGAGE
AND INSURANCE



EXECUTION OF
DOCUMENTS



IMPROVEMENT
AND DESIGN

I would like to

RENT

OFFICE/STUDIO



TYPE PLACE OR STREET (WITHOUT NR.)

SEARCH



BALU will help people make real-estate deals independently, quickly and free of charge; it will also assist with receiving a loan and doing home improvement.

Visit www.Balu.lv and see how it works in Latvia!

It is impossible to wade through false advertising information ...

The screenshot shows a search results page for "2-комнатные квартиры в Москве". It displays five different apartment listings, each with a thumbnail, address, price, and some basic details like area and朝向 (Orientation). The listings are:

- Домо**: 11.65 млн. руб. 220.950 руб. за м² 1-комнатная 26 м² 2 этаж из 7 Микрорайон Белый, Останкинский район, 10328
- Домо**: 12.99 млн. руб. 293.265 руб. за м² 2-комнатная 44 м² 2 этаж из 7 Микрорайон Белый, Останкинский район, 10328
- Домо**: 12.61 млн. руб. 291.862 руб. за м² 1-комнатная 27 м² 2 этаж из 7 Микрорайон Белый, Останкинский район, 10328
- Домо**: 4.3 млн. руб. 231.030 руб. за м² 1-комнатная 20 м² 2 этаж из 5 Микрорайон Савинский, Петровско-Разумовский район, 10328
- Домо**: 5.5 млн. руб. 101.150 руб. за м² 1-комнатная 22 м² 2 этаж из 13 Микрорайон Черемушки, Хорошевский район, 10328
- Бульвар Дмитрия Донского**: Сданы на сутки/ночи Тел: (495) 994-47-21
- Домо**: 12.55 млн. руб. 239.270 руб. за м² 1-комнатная 22 м² 2 этаж из 54 Микрорайон Белый, Останкинский район, 10328
- Домо**: 5.52 млн. руб. 181.420 руб. за м² 1-комнатная 29 м² 2 этаж из 54 Микрорайон Черемушки, Хорошевский район, 10328

Today's reality looks like this:



When processing documents
there is always a risk of fine print

It is impossible to
determine whether the
price is fair



Uninformed Buyers and Sellers -
easy targets for profit



It's hard to compare bank offers and
save time on banking procedures



It's impossible to find competent
professionals for repairs, design and
home improvement



With **Balu** the process of moving to your **dream-house** looks like this:



BALU

QUICK GUIDE TO GETTING NEW HOME SMART WAY



YEAH,
IT'S THE
RIGHT
ONE!



PAPERWORK,
CHECK!



FINANCES,
CHECK!



WE WILL
MAKE IT
FANTASTIC!

REAL ESTATE SEARCH:

BETA BALU

КУПИТЬ КВАРТИРА

Сортировать по: дате публикации

1 — 24 из 607 объектов по запросу покупки квартир в Riga

280 000 € (862 €/m²)
Vidzavas iela 15 k-1, Purviņiem, Riga
m² 324.80

255 000 € (3 228 €/m²)
Elizabetes iela 9, Centrs, Riga
m² 79

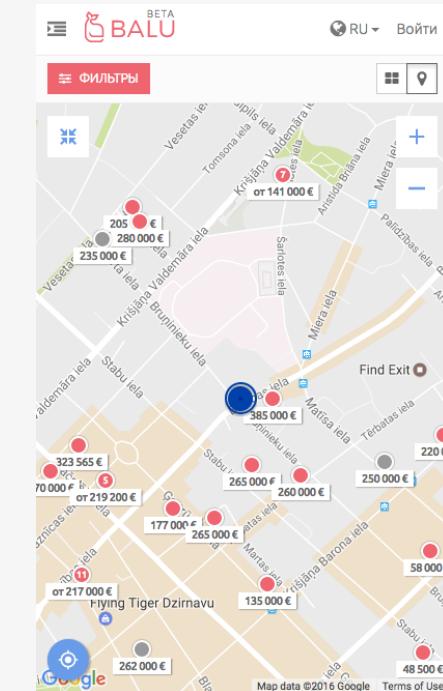
57 000 € (1 227 €/m²)
Visvalža iela 3B, Avotu ielas apkaimē, Riga
m² 46.47

260 000 € (2 008 €/m²)
Brūniņieku iela 22, Centrs, Riga
m² 129.50

159 000 € (2 446 €/m²)
Grēcinieku iela 30, Vecrīga, Riga
m² 65

53 500 € (750 €/m²)
Aleksandra Čaka iela 114, Grīziņkalns, Riga
m² 71.30

https://balu.io/ru/offers/flats/for-sale/adve_17aad469d14790bf5e7f97bb28e8ad?location_id=1

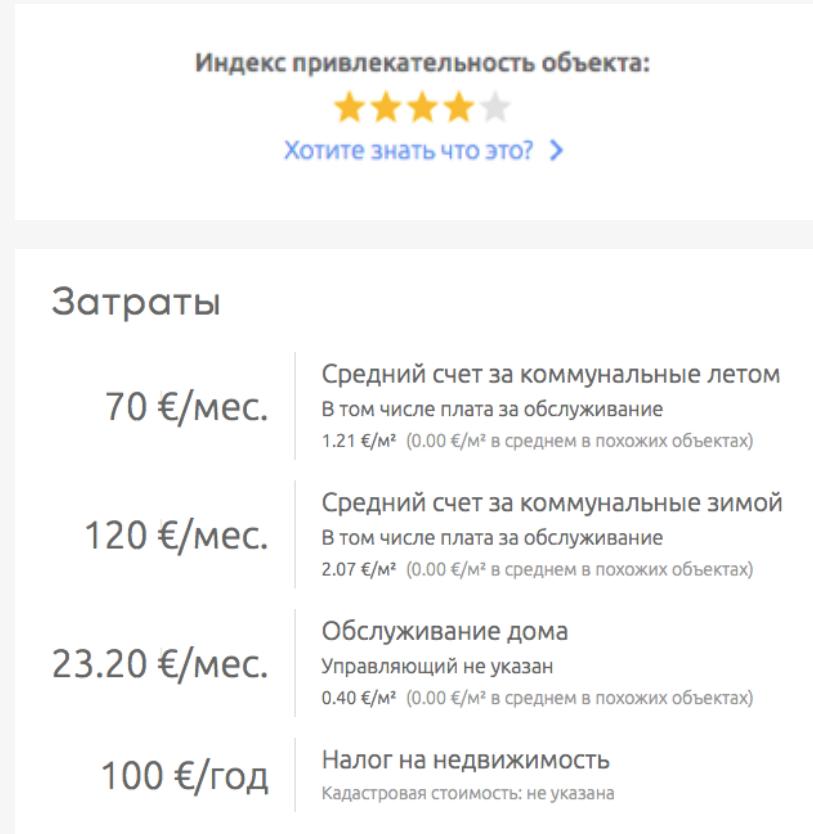
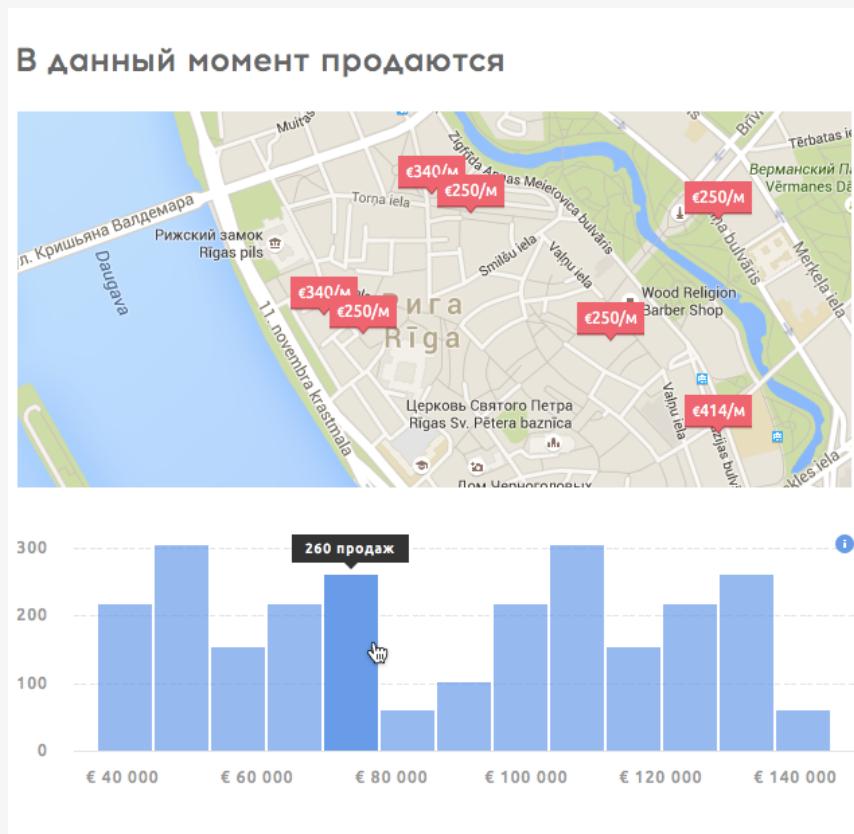


Balu Policy:

- no duplicate ads
- no sponsored ads, constantly at the top of the list
- not possible to post an anonymous ad, it's always clear who is who
- pre-moderation of every ad, to see if it's real
- removal of ads reported by users

Instant search from any device as you go!
Go to the area that you are interested in, search for ads and compare them with reality!

REAL ESTATE SEARCH:



Balu will let everyone see the full picture:

- statistical information on similar offers next to each ad
- attractiveness index for each property (shows the price/quality balance)
- all the real costs necessary to maintain each offered property

PLACING THE AD:

[+ ДОБАВИТЬ ОБЪЯВЛЕНИЕ](#) 140 1 Jevgenija Dmitrichenko

Параметры [ФОТО/ВИДЕО](#) Описание/расходы Цена Контакты Публикация

Покажите свою недвижимость
Если вы хотите наилучшим образом показать свою недвижимость, закажите профессиональную фотосъемку!

[ЗАКАЗАТЬ ФОТОСЪЕМКУ](#)

[+ ДОБАВИТЬ ФОТО](#)
Вид снаружи

[+ ДОБАВИТЬ ФОТО](#)
Вид территории

[+ ДОБАВИТЬ ФОТО](#)
Прихожая

[+ ДОБАВИТЬ ФОТО](#)

[+ ДОБАВИТЬ ФОТО](#)

[+ ДОБАВИТЬ ФОТО](#)

With **Balu** every seller can figure out how to sell faster and get a better price:

- hints at every stage of posting the ad, on how to make it as attractive as possible, and how to sell/rent it at a higher price as quickly as possible.
- estimated selling time of the property
- when posting the ad, you can choose to automatically add it to all other largest online listings

Определите оптимальную цену

Установите свою цену

€ 78 000

Ориентировочный срок продажи:
2 месяца

Стоимость размещения на BALU:
1-е объявление бесплатно

Срок размещения: 1 месяц

Закрытая публикация [i](#)

500 подписчиков ждут ваше сообщение

Автоматически добавить на другие ресурсы: [i](#)

- ss.lv - 1,50 €
 city24 - 0,50 €
 varianti.lv - 0,50 €

ДОБАВИТЬ

FINANCING SECTION

Кредитование ①



300 €/месяц

Срок: 25 лет
Ставка: 3.3%
П. взнос: 10%

300 €/месяц

Срок: 25 лет
Ставка: 3.3%
П. взнос: 10%

300 €/месяц

Срок: 25 лет
Ставка: 3.3%
П. взнос: 10%

300 €/месяц

Срок: 25 лет
Ставка: 3.3%
П. взнос: 10%[Заказать оценку объекта >](#)[Смотреть все предложения \(10\) >](#)

Страхование ①



50 €/месяц



60 €/месяц



70 €/месяц



50 €/месяц

[Смотреть все предложения \(10\) >](#)

-organizes the rental of bank deposit-boxes and draws up documents **online**

-will display credit-offers from multiple bank next to each advertised property.

-will calculate not only the monthly payment, but also the **amount of credit** available to the buyer.

- will allow you to send **one loan application to all banks at once**, in order to get credit-offers from different banks and choose **the best one**

ПАРАМЕТРЫ ПОИСКА Сортировать: по первому взносу ▾

1 - 18 из 100 объектов

Swedbank	SEB
Мин.: € 30 000	Мин.: € 30 000
Объём: до 85% от оценки	Объём: до 85% от оценки
Первый взнос: от 15%	Первый взнос: от 15%
Срок: до 30 лет	Срок: до 30 лет
Валюта: EUR	Валюта: EUR
Процентная ставка: от 3%	Процентная ставка: от 3%

Citadele	Nordea
Мин.: € 30 000	Мин.: € 30 000
Объём: до 85% от оценки	Объём: до 85% от оценки
Первый взнос: от 15%	Первый взнос: от 15%
Срок: до 30 лет	Срок: до 30 лет
Валюта: EUR	Валюта: EUR
Процентная ставка: от 3%	Процентная ставка: от 3%

GE Money	DNB
Мин.: € 30 000	Мин.: € 30 000
Объём: до 85% от оценки	Объём: до 85% от оценки
Первый взнос: от 15%	Первый взнос: от 15%
Срок: до 30 лет	Срок: до 30 лет
Валюта: EUR	Валюта: EUR
Процентная ставка: от 3%	Процентная ставка: от 3%

ПОДАТЬ ЗАЯВКУ ВСЕМ БАНКАМ Поделиться ▾

Расчитать

Ежемесячный платеж

Доступность кредита

Параметры

Сумма:

Срок:

Первый взнос: Годовая ставка:

Ежемесячный платеж:
350 €/месяц

Первый платеж:
€ 9 000

DOCUMENT REGISTRATION SECTION

PURCHASE FLAT BY MYSELF

Without mortgage Property without existing mortgage Legally separated estate in the building

With mortgage Property with existing mortgage Ideal share of the building with land

① Verification of documents

Before making the decision to conclude a deal and sign any documents, both parties are advised to verify the following documents:

- Current transcript of a section of the Land register (in the electronic database) in order to verify the ownership and any liabilities: www.zemesgramata.lv.

Risk:

It is specifically advised to verify the electronic database of the Land register, also at the time of closing the deal, since any changes will be displayed in the print-out of the electronic format.

- Cadastral survey file (prior – inventory file). If there are changes in the planning and none have been reflected in the layout, refer to www.vzd.gov.lv.
- A reference from the house manager issued by the owner regarding existent or non-existent debts.
- Real estate tax estimate. The owner may view this in www.eriga.lv or www.epakalpojumi.lv.
- An agreement with the house manager (if there is one; if not – it is preferred to demand one).
- A land lease agreement, if the land under a building is owned by a third party (if there is one; if not – it is preferred to demand one).



② The execution of the transaction

Balu will give you a free, detailed explanation on how each transaction works, and point to the possible risks for both the buyer and the seller, and provide you with all the necessary contract drafts!

DESIGN SECTION:

BALU + ДОБАВИТЬ ДИЗАЙН

Я хочу НАЙТИ ДИЗАЙН-РЕШЕНИЕ Сортировать по: дата публикации

Поиск по имени
имени дизайнера
имени производителя

Поиск по категории
имя категории

Помещения/Наружные площади
 Ванные/Санузлы
 Внутренние помещения
 Библиотеки
 Винные погреба
 Гардеробные комнаты
 Домашние бары
 Домашние кинозалы
 Домашние тренажерные залы
 Кабинеты
 Кладовые
 Коридоры
 Лестницы
 Очень большие комнаты

Jevgenija Dmitrenko -

BALU

Divāns
Proceed to the sellers web page
Interiora un mēbelju salons SEDES
Report a problem

Add Ask Hide ? Hide

BALU + ADD SERVICE 0 0 EN Sign-in

FIND A SERVICE PROVIDER SERVICE TYPE

TYPE PLACE OR STREET (WITHOUT N) Search by moving the map

<input type="checkbox"/> Architectural projects	<input type="checkbox"/> Internet provider	<input type="checkbox"/> Realtor
<input type="checkbox"/> Bank	<input type="checkbox"/> Inventory	<input type="checkbox"/> Repairer
<input type="checkbox"/> Cleaning	<input type="checkbox"/> Landscape design	<input type="checkbox"/> Roof cleaning
<input type="checkbox"/> Construction services	<input type="checkbox"/> Legal services	<input type="checkbox"/> Security
<input type="checkbox"/> Electrician services	<input type="checkbox"/> Mountaineering works	<input type="checkbox"/> Signs and banners
<input type="checkbox"/> Facade cleaning	<input type="checkbox"/> Nanny services	<input type="checkbox"/> Surveying services
<input type="checkbox"/> Furniture cleaning	<input type="checkbox"/> Notary services	<input type="checkbox"/> Tax advisers
<input type="checkbox"/> Furniture manufacturing	<input type="checkbox"/> Plumbing services	<input type="checkbox"/> Technical supervisor
KOMANDA 24 SIA WASTE DISPOSAL from 18 € per hour Dzelzavas iela 74, Purvciems, Riga	SASHA LUCE INTERIOR DESIGN 35 € per hour ✉ aleksandritrofimovs@gmail.com	SERGEJS SAMULENKOV'S REAL ESTATE PHOTOGRAPHER from 40 € ✉ samulenkov@gmail.com
HOME ANGELS SIA NANNY SERVICES ORIENTS AUDIT & FINANCE SIA TAX ADVISERS from 70 € ✉ orientsaudit@inbox.ru		ANDRIS BĀLIŅŠ REPAIRER from 70 € ✉ andrisbalins@inbox.ru

Balu will help you find the inspiration for home improvement and decoration, by showing you what to buy, where and for how much; it will also help you find the best specialists for all types of real estate related jobs, renovation and decoration!

Creators of Balu:



Evgenia Dmitrichenko
CEO

Realtor with 15 years of experience, director of one of Latvia's first real estate agencies.



Dmitry Dulshchikov
Strategic Director/Advisor

Former residential housing developer; owner of a materials and furniture parts chain.



Leonid Dmitrichenko
CTO

Programmer, Business Intelligence specialist, with 15 years of experience.

We met a few years ago while working, and at one point we decided that the Balu project will become the growth continuation of the real estate and decoration sectors.

Balu's development:

- we began the programming process only **15 months ago**
- already **in November** we launched the Beta version of Balu in Latvia
- With no marketing our number of users has grown **10 times** since November
- We launched the project in Latvia in **the end of March 2017**
- We will need **3-4 months** to be ready to launch **Balu** in St.Petersburg/Moscow or any other city.

Russian market size:

- around **20 million** different real estate transactions take place annually:
 - of those **1,8** million take place in Moscow
 - around **650** thousand in St.Petersburg
- The **rental market** exceeds the number of transactions many times.

Turnover in retail trade:

- Furniture and household goods - 10 billion (**14 thousand** companies)
- DIY goods - 23 billion (**> 1000** retail chains)
- home appliances - 17 billion (**10 thousand** companies)

Monetisation:

- paid real estate ads
- paid accounts for banks and insurance companies
- paid professional accounts for real estate sector specialists (lawyers, notaries, realtors)
- paid professional accounts for design, home improvement (decorators, architects, babysitters, housekeepers)
- Paid clicks (for advertisers) on home-products and decorative materials in the Design and Decorating section.

Attracting investments to launch Balu in Russia:

We plan to finish the investment round for launching Balu in Russia by June 2017.

Balu can be launched in Russia's largest cities simultaneously or in sequence. The Launch order depends on the number of investors and their capabilities.

According to our estimates the necessary investment amount to launch Balu in Moscow, is **2.500.000 euro**.

To launch the product in Sankt-Petersburg - **415.000 euro**.

Planned income in a year after the launch (target):

Moscow/Sankt-Petersburg: **15.000.000 Eur/annually**

GO ON, LEONARDO!



FIND, CLOSE, DECORATE.
ALL IN ONE PLACE.



BALU.LV

REPAIR & ROLL!



A SENSE OF BEING
AT HOME.

FIND, CLOSE, DECORATE. ALL IN ONE PLACE.



BALU.LV

A PLACE TO
LOAD UP YOUR
BATTERIES.



A SENSE OF BEING
AT HOME.

FIND, CLOSE, DECORATE. ALL IN ONE PLACE.



BALU.LV

OH, YES, THIS
IS A SQUEAL
OF DELIGHT!



A SENSE OF BEING
AT HOME.

FIND, CLOSE, DECORATE. ALL IN ONE PLACE.



BALU.LV



OUR SOCIAL NETWORK.

A SENSE OF BEING
AT HOME.

FIND, CLOSE, DECORATE. ALL IN ONE PLACE.



BALU.LV

MOM.
4 MICHELIN
STARS.



A SENSE OF BEING
AT HOME.

FIND, CLOSE, DECORATE. ALL IN ONE PLACE.



BALU.LV

HELL, YEAH! FINALLY!



FIND, CLOSE, DECORATE.
ALL IN ONE PLACE.





MAYBE
SOUNDS A BIT
BANAL, BUT
STUFF REALLY
HAPPENS BY
DREAMING
BIG.

FIND, CLOSE, DECORATE.
ALL IN ONE PLACE.



Visit www.Balu.lv and see how it works in Latvia now :)



BALU

If you see yourself as part of Balu - we would love to meet in person and tell you all the details.

Thank you!

jd@balu.io; +371 26455333