



Maritza Estates

Another Great Investment from HGS Group Investment House





The Business Opportunity

Distribution of earnings: 60% to investors - 40% to entrepreneurs.

The company purchased 25 decares of residential land on the beautiful banks of the Maritza River. We are in the process of obtaining building permits to start the construction next year. After we start selling the project, our first priority is to return the investment to our investors. After all investors receive back their investment, the company will distribute profits as dividends: 60% profit to our investors and 40% profit to the entrepreneurs.

You are full partners in the company profits.

The structure of our relationship gives you an exceptional opportunity to join as shareholders of a development company which owns the land and manages the project from start to finish.

Expected profits: about 177% within 3 years.

At the end of the project you will receive approximately 177% profit, mainly due to the extremely low purchase price of the land and low construction costs, as compared to relatively high real estate prices in Plovdiv's most beautiful area.

Very low taxation.

Bulgaria is a tax haven; lowest in Europe: 10% corporate tax and 5% dividend tax (compared to Israel's 25% dividend tax). Furthermore, Bulgaria and Israel have signed a double taxation treaty which guarantees no overlapping taxation on profits brought to Israel.

**A low risk opportunity to invest €100,000
and Get €277,000 in 3 years from now**



Solid Investment & Low Risk

HGS offers a low risk investment in a great location with high demand:

- ❑ The residential project is centrally located next to prestigious universities, interior design shops, luxury cars agencies and Super Stores.
- ❑ The project is only 5 minutes from the busy city center and is 3 minutes from The Mall of Plovdiv.
- ❑ Development around the project includes: an artificial lake, water sports, parks, a new promenade, as well as modern underground infrastructure, all significantly increasing the value of the property.
- ❑ New high quality building projects are planned for the area.
- ❑ The middle class and high socio-economic population seeks high quality apartments.
- ❑ MOST IMPORTANT: Zero bank loans = low risk. This enables us to build the project at an optimal time, maximizing profits.
- ❑ HGS maintains a very low overhead.
- ❑ Entrepreneurs are personally responsible for all expenses and budget framework. Investors cannot be diluted at anytime. 100% financial transparency.



Nati Beat, investor: "HGS is not an investment house but a home for investors".



Why Invest with HGS?

Domestic connections

- ❑ Our personal contacts with government officials give us a significant advantage in advancing our projects.
- ❑ Through key connections, the land was purchased at a very low price. This contributes to exceptionally high profits when the apartments are sold.
- ❑ The local team managed by Attorney, Daniela Ilcheva is successful in finding top professionals while keeping expenses low.

Full transparency and reliability

- ❑ We maintain direct contact with our investors through quarterly financial reports and project updates. We guarantee 100% transparency of all financial documents.

Securities

- ❑ Investors are issued shares in the Bulgarian company. They become full partners and are part of all major decisions. All investors have full voting rights in the company.
- ❑ Investors are guaranteed a full refund of their investment before allocation of profits.
- ❑ Land is protected by law and cannot be sold without 100% consent of all shareholders (investors).



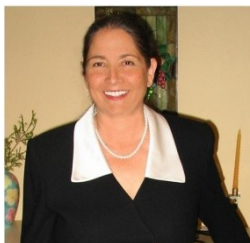
Solid and Profitable Investment



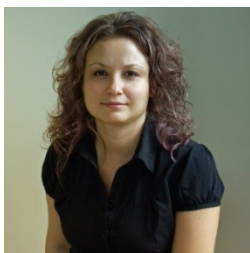
HGS Team



Naftali (Tool) Halevy: Bulgarian in origin, the founder and owner of HGS GROUP, brings extensive experience in real estate in Israel and in Bulgaria. Naftali specializes in developing projects in the Bulgarian market, enjoying his diverse contacts in all levels of the professional and public sectors.



Barbara Paz: Founder and co-owner of HGS Group and “Window of Opportunity, a Home for Investors”, a real estate marketing and business development company. In the past 15 years Barbara has worked in Israeli commercial real estate in addition to the foreign real estate markets including Cyprus, England, U.S.A., and Georgia. Barbara manages a [Real Estate Forum](#) at Asimon women's portal.



Daniela Ilcheva, Attorney: Joined the company four years ago. She was a chief legal advisor and director of Directorate in the Plovdiv District Municipality. Daniela manages the Bulgarian team. Her experience at the Plovdiv Municipality brings vast knowledge and expertise in procedures of the Bulgarian Planning and Building Law.

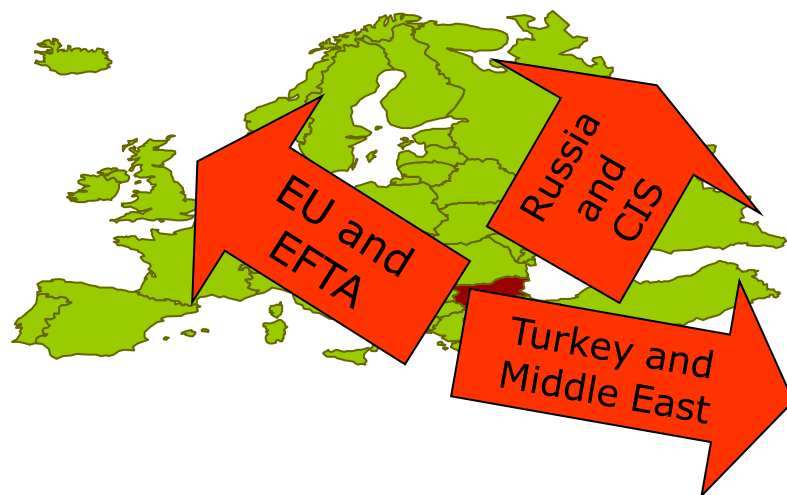


Kiril Georgiev, Accountant: Kiril Georgiev is a senior partner at the prestigious accounting company Capital Garant. Kiril is HGS' personal accountant and financial advisor on an ongoing basis in the areas of accounting, financial planning and optimization in foreign investment structuring. www.capitalgarant.com



Why Bulgaria?

- Bulgaria is currently enjoying economic growth and stability.
- Bulgaria receives extensive grants from the EU, billions of Euros for economic and infrastructure development.
- Economic and political stability help Bulgaria integrate within western Europe.
- The lowest income tax in Europe - only 10%. Hundreds of international corporations are moving their offices and factories to Bulgaria.
- To encourage foreign investments, Bulgaria has fast procedures for companies' registration and real estate transactions.
- Costs and wages are 30% lower than in Europe. Cheap but skilled labor force.
- Large flow of foreign investments in real estate, energy, infrastructures, industry, and agriculture.
- Cultural and geographical affinity with the center of Europe. Bulgaria is Europe's cheapest and best ski destination.
- The IT industry is flourishing, Bulgaria is called "the New Silicon Valley of Europe".

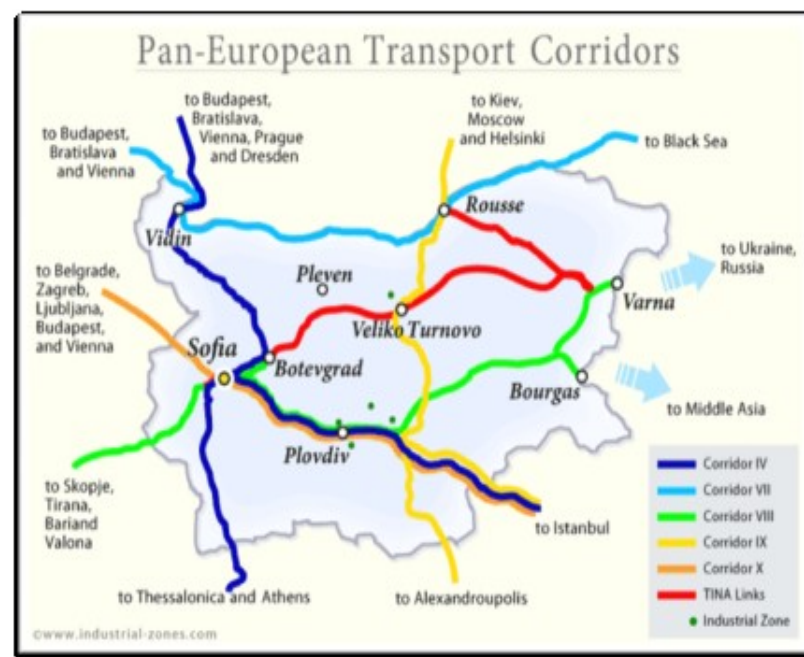


China is investing billions in the economic development of Bulgaria in order to use it as an entrance to European countries. Examples: Industrial and R&D park of 2000 decares, express train line to Western Europe, massive agricultural projects, car manufacturing, energy projects.

About Plovdiv

- Plovdiv is Bulgaria's second largest city, with about 800,000 inhabitants in its district, and is expected to double in the next decade creating a need for good quality residential projects.
- Cultural capital and commercial center of Bulgaria.
- Economic Corridor and tax exemption zone for industry, logistics and many international companies.
- Major commercial center and crossroads connecting Turkey, Russia, China and many European countries.
- Modern commercial, transportation and industrial infrastructure.
- Rich in tourist attractions, high quality restaurants, city parks, great shopping, museums, theaters, scenic views, monuments, architecture, archeology, cultural events, wineries, and casinos.

All this brings to the Plovdiv area international companies who establish commercial centers, logistics centers and Hi-Tech parks which attract quality population and people with high socio-economic status.





Vibrant Commercial City



Touristic City with History and Heritage

Green and Picturesque City



A City with a Prosperous Population





Investors Recommend...



Nati Beat, January 2010

“HGS is a special group in its business structure. Not a large alienated investment company but a group of quality people, each with extensive experience in his position in the company...”

Nadav Kaplan, May 2010

“I went to Plovdiv a year after I made the investment. I understood what my intuition told me, the people who run the company and the project are real professionals...”



Eyal Elbaz, April 2011

“In my visit I saw the development of Plovdiv and the beauty of the area. I realized it's a beautiful place where anyone would like to live ...”



Esti Noah, February 2010

“My visit at the property reinforced my confidence. It is close to an old part of the city but has a lot of new projects that are being built...”

Elad Shahr, December 2009

“Exceptional people, honest and professional. They encouraged me to check and didn't try to convince me to buy ...”

Professionalism and Integrity

Investors' Visit in Plovdiv



HGS - a Home for Investors



GOLDEN VIEW

RESIDENCE

LUXURY HOMES & SPA

We are pleased to present our new success story, the first luxury project of its kind in the city of Plovdiv.

Selling will begin soon and building will commence in May 2012.

60 luxury apartments of exceptional design by award-winning Bulgarian firm, RT Consult Architects.

The project is breathtaking. Large balconies overlooking the stunning view of the Rhodopi Mountains. Surrounded by large lawns and walking paths, owners will enjoy a luxury spa complex with a sports club and cafe.





The Profit

The yield is derived from current real estate market price per square meter. Below you can see different price scenarios. Currently the selling price near our project is 700€/m². "Exit" timing is very important in order to maximize profits.

Market Price in € per M2	500	600	700	750	800	900	1000
Income from Sales (5000 M2)	2,500,000	3,000,000	3,500,000	3,750,000	4,000,000	4,500,000	5,000,000
Building Cost	1,725,000	1,725,000	1,725,000	1,725,000	1,725,000	1,725,000	1,725,000
Project Profit	775,000	1,275,000	1,775,000	2,025,000	2,275,000	2,775,000	3,275,000
Investment fund return	450,000	450,000	450,000	450,000	450,000	450,000	450,000
Net Profit (before tax)	325,000	825,000	1,325,000	1,575,000	1,825,000	2,325,000	2,825,000
60% Profit for the investors	195,000	495,000	795,000	945,000	1,095,000	1,395,000	1,695,000
Profit on the investment	43%	110%	177%	210%	243%	310%	377%
Total investor Profit: 60% of the project's profits + €450,000 return of investment							
	645,000	945,000	1,245,000	1395000	1545000	1845000	2145000

Sample calculation

Minimum investment: €29,700 (Including 10% marketing fee).

Yield by a reasonable gain of 177%:

€47,700 profit, excluding investment return

Total investor return (including investment return) within approximately 3 years: €74,700



Want to Know More?

Contact me for a personal meeting
and presentation

Contact Now



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[Real Estate Forum in Asimon Website](#)

LinkedIn Group **[Israel - Bulgaria](#)**