

The background of the slide features a detailed, light-colored illustration of several mint leaves. The leaves are depicted with fine, parallel lines representing veins, giving them a textured appearance. They are arranged in a way that suggests they are growing upwards from the bottom left towards the top right. The overall color palette is soft and muted, with shades of beige, cream, and light green.

MINTHIS

—— Lofos ——
Villa Investment Analysis

INVESTMENT OFFER

UNLOCK A WORLD OF OPPORTUNITY WITH A SMART INVESTMENT

Earn steady, passive income while owning a piece of a thriving resort with our investment scheme. Enjoy all the benefits of real estate ownership without the hassle of day-to-day management.

How It Works

- Ownership Made Simple: You enter your property into the short-term rental investment scheme and Minthis will manage the property, with a commitment up to 10 years, that qualifies for full VAT refund.
- Revenue Sharing: Earn 60% of the rental income generated by your property, while resort operator retains 40% to cover the hospitality management, maintenance and utility expenses.
- Hands-Off Management: The resort operator takes care of everything, from guest services to housekeeping and upkeep, leaving you free to enjoy your returns.

INVESTMENT BENEFITS

- **ATTRACTIVE ROI**

Sit back and let your investment work for you. With a share of rental income, you'll enjoy regular returns with a minimum of **6% net per annum over 5 years**.

- **19% VAT FULLY REFUNDED**

Under the current VAT legislation property purchases for investment offering rental services, through a hospitality company, qualify for a full V.A.T. refund after delivery.

- **WORLD-CLASS AMENITIES AND RESORT PRIVILEGES**

Includes **3 years golf membership, access to award-winning Spa** (during property ownership) and the sports ground facilities.



HOMEOWNER BENEFITS

- PROFESSIONAL MANAGEMENT

Your property is managed by an experienced team that ensures high occupancy rates and a seamless guest experience, to maximizing your revenue.

- HASSLE-FREE OWNERSHIP

Skip the complexities of traditional real estate. We handle the operations, so you don't have to worry about maintenance, bookings, or tenant concerns.

- EXCLUSIVE PERKS

As an investor, you may enjoy personal benefits like 2-weeks free stay, making your investment both rewarding and enjoyable.

- POTENTIAL FOR APPRECIATION

Beyond rental income, your investment will grow in value over time, offering long-term financial gains.



VILLA EXAMPLE

Villa size (m ²)	144.21
No of bedrooms	3
Price	€ 1,130,000
Furniture and Rental Scheme Costs*	€ 60,000
Total Investment	€ 1,190,000

* These costs are essential to participate in the short-term rental program. They ensure the property is fully furnished to a luxurious and consistent hotel standard. Additionally, the rental program fees include smart home automation and comprehensive hotel setup services to create a seamless guest experience.



FINANCIAL DETAILS

	2028	2029	2030	2031	2032	Average
Rental income (Net of VAT)	700	735	772	810	851	774
Avg Daily Rate	700	735	772	810	851	774
Avg Occupancy %	50%	55%	60%	60%	60%	57%
Villa Rental Income	127,750	147,551	169,013	177,464	186,337	161,623
Villa Gross Rental Income return	10.7%	12.4%	14.2%	14.9%	15.7%	13.6%
Homeowner's Property Related Expenses:						
Resort Management Expenses	1,731	1,731	1,731	1,731	1,731	1,731
Communal Expenses	2,596	2,596	2,596	2,596	2,596	2,596
Electro-mechanical Maintenance	1,870	1,964	2,062	2,165	2,273	2,067
Villa Insurance	700	707	714	721	728	714
Total Expenses for Investor	6,896	6,997	7,102	7,212	7,327	7,107

	2028	2029	2030	2031	2032	Average Return
Investor's Gross Income	76,650	88,531	101,408	106,478	111,802	96,974
Investor's Gross Return on Investment	6.4%	7.4%	8.5%	8.9%	9.4%	8.1%
Investor's Net Income	69,754	81,534	94,306	99,266	104,475	89,867
Investor's Net Return on Investment	5.86%	6.85%	7.92%	8.34%	8.78%	7.55%

OWNERS PROPERTY RELATED EXPENSES

- **Resort Management Expenses:** Set at €12.00 per sqm per year.
- **Communal Expenses:** Set at €18.00 per sqm per year.
- **Electro-Mechanical Expenses:** Includes maintenance of electrical and mechanical equipment such as lighting and power, servicing of VRV, hot and cold-water systems.
- **Insurance:** Coverage includes private buildings and contents to protect against fire, flood, storm damage, and public liability insurance.





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—— Pafilia ——

This offer is subject to the following terms and conditions.

Valid for a period of 14 (fourteen) days from the present date. After the expiration of the Term, Pafilia retains the right to amend the prices included in the offer at any point without notice. This offer is subject to availability and payment of a reservation deposit to be agreed with the Vendors. Pafilia retains the right at all times, to withdraw the offer in the event where a third party reserves the relevant property with a down payment. Pafilia Group shall not be held responsible for any loss, damage or inconvenience caused as a result of the withdrawal of the offer as herein above provided.