



Last call to invest, but where? On the bank deposit, stock market or in real estate market?

Not from today is known that investing in real estates is the safest form of investing capital but as in agriculture to gather a rich harvest you must sow in the good ground.

With investing in the real estates is similarly. Contrary to appearances, it is not easy task to invest capital in a good way, to earn money and not to lose. Only deeply thought decisions about direction and right place of investment our money will bring in the future decent profit.

Advantages of crisis

Events from last some years shows that the crisis which affected the global real estate markets caused a significant fall in the properties prices in the primary and secondary market. However, according to well known saying: "...Every cloud has a silver lining" sudden drops of the properties prices have also a good side, because it also caused a growing interest in investing the capital in the real estate sector, especially in rising and safe, much cheaper than our, foreign markets.

We observe that investor with less affluent wallet who made loan for purchasing a dreaming property in Poland or invest few sources in the stock market or bank deposit looks now at the foreign real estate markets with more attention and invest more boldly his capital. A stimulus of such investment is fact that prices of flats in other countries like Bulgaria starts from few thousand EUR. So it is only teens of thousand PLN.

An experience of recent years shows that polish investors comes very fast in the foreign markets. Regardless of the wallet, everyone, whether wealthy investor with large capital or tiny investor with a capital even several thousand according to the rule: "price makes miracles" looks only at occasion and thus the lowest prices in economically stable and safe place with a potential. For us, Europeans, one of the best directions became Bulgaria.

Seaside sun brings money

Today Bulgaria is the best place to invest, just like few years ago poor countries acceding to the member ranks of the European Union. Today Bulgaria became a investment leader in Europe with newly built and constantly builded apartment complexes, housing estates, one and multi-family houses and all tourist, recreation and relaxation facilities

including yacht marinas, golf courses and sandy beaches which are one of the longest and the most beautiful in Europe.

It is worth to mention that in the last time has been noticed the record sale of new properties there. Apartment prices on the Bulgarian Black Sea and in mountain resorts has dropped in the last year but it start to grow on average of ten percent per year and as the biggest investors seems to say: *"Place on earth does not come, therefore even the properties prices comes cheaper for a short time, it grows constantly and systematically in fact"* and thus we are expecting further increases to 2015 what in turn shows that we have a last call to take advantage of available opportunity.

Bulgarian tourism sector is extremely strong and it became recently one of the fastest growing and most popular travel directions in Europe. Number of tourists visiting Bulgaria was about 4,5 milion in 2005 and 4,7 milion in 2006, about 5 milion in 2007 and 2008, about 6 milion in 2009 and 6,5 milion in 2010 what only confirms that it becomes a pearl of Eastern Europe.

Reasons to invest in Bulgaria is a lot but it is worth to remind a few most important:

- BULGARIA is a European Union member from 1st January 2007 and enter to the country is getting by ID card presentation.
- The relative distance from Poland: about 1500 km from Warsaw to the Black Sea Coast.
- Permanent air connections from the various polish cities to SOFIA (capital of Bulgaria), to BURGAS – 30 km from the famous Sunny Beach resort, to VARNNA – 15 km from the famous Golden Sands resort etc.
- Dynamically growing properties market including the steadily growing investments value.
- Stability of the local currency (Lewa) strongly connected with Euro (fixed rate from a few years).
- BULGARIA is a full member of NATO.
- Increasing number of tourists every year.
- Rapid economic country development in connection with membership in the European Union.
- The lowest properties prices level in connection with crises and still functioning dynamic growth of properties prices up to 2015.
- Cheap airlines are offering their flights to the Black Sea since 2007 constantly and continuously and connection rates in both directions Poland-Bulgaria-Poland starts from 400 PLN, the road communication availability makes that from the south Poland you can go to Bulgaria for around 50 EUR by bus.
- The climate is comparable to the countries such as Spain, Italy, Greece etc.
- Black Sea Coast has more than 1700 hours of sun from may to october, in the season the temperature reaches up to 47 degrees. When in Poland in november reigned freezing temperatures in Bulgaria was still about 20 degrees of heat.
- Costs of living compared with polish are often much lower (eg. property tax is calculated in PLN from 170 PLN/year, water 290 PLN/year, cable TV from 290 PLN/year).
- Low costs of business activities – income tax is linear at 10 percent.

The most graphic confirmation of Bulgarian attractiveness as the cheapest real estate market in European Union can be the fact that often promote Bulgarian properties among potential investors from Poland can be meet the question "these prices are true or joke?" Well, the above mentioned rule is the best ground in Bulgaria, the country for everyone, not only for selected.

With all this in mind, should be stressed the fact that in 2010 only with our company participation to Bulgaria for their newly purchased homes have moved permanently several families in retirement and tens of other investors from whole Poland. By taking an occasion were purchased first apartments and houses abroad by connecting safe investment with pleasure which comes even from the year-round holidays with their families in a warm country.



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