

SP-KOTI LAPPEENRANTA

THE REAL ESTATE AGENTS

* WE SELL

* WE FIND

* WE ASSIST



SP-KOTI LAPPEENRANTA - The Team

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OUR SERVICES:

- **Sell properties as Licensed Real Estate Agents**
 - we have long and successful experience of this as persons and Team members
- **Take care of all administration related to the purchase including the Attesting Notary service**
- **To act as Real Estate Hunters to find a suitable object for the client**
- **We are brokers of rental apartments and houses**

VALUE ADDING SERVICE:

- **Creating business plans**
- **Making finance applications if needed**
- **Arranging bookkeeping and administration**
- **Establishing Finnish / EU companies**



WHY DO WE BELIEVE IN RUSSIAN INVESTMENT TO FINNISH REAL ESTATE?

Finnish export to Russia
In Millions of Euro

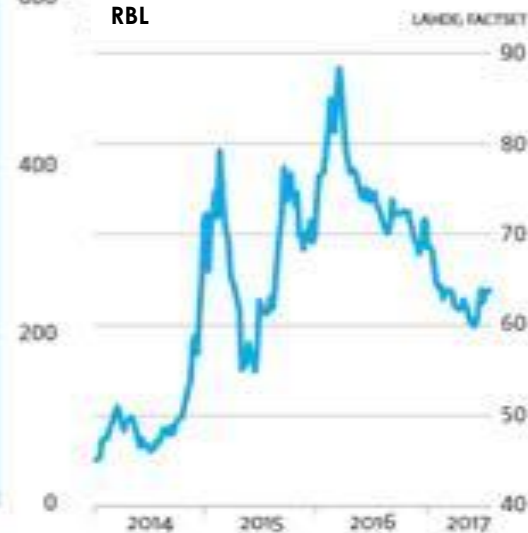
source: Finnish Customs



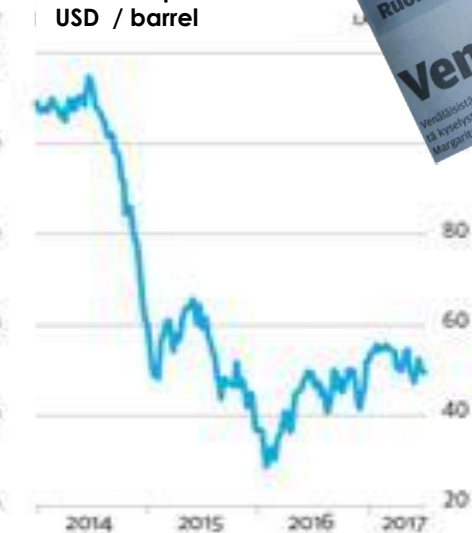
The Growth of
Russian GDP



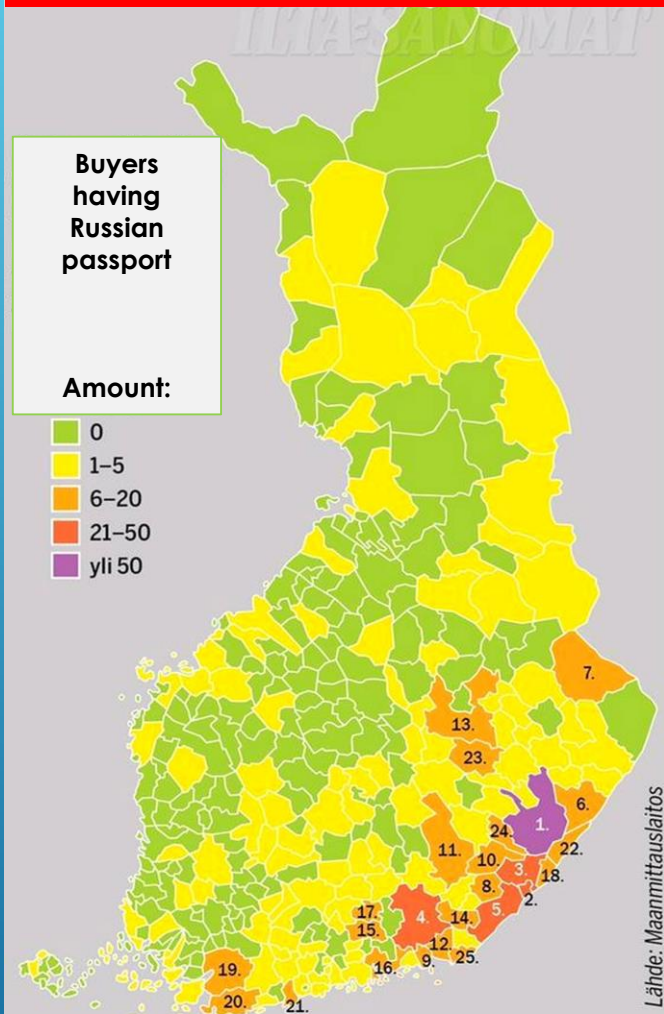
EURO in
RBL



BRENT oil price
USD / barrel



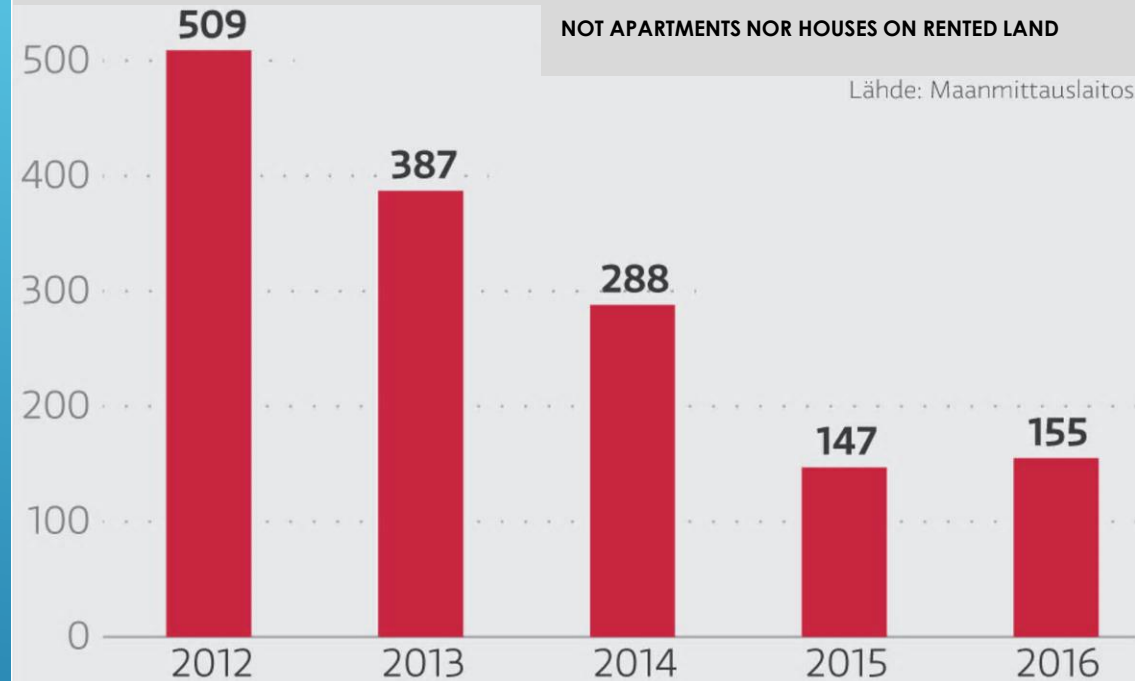
Real Estate Purchase 2014 – 6/2016 By Russians



The most of Russian purchase:

1. Savonlinna	55	10. Puumala	13	19. Salo	7
2. Imatra	49	11. Mikkeli	11	20. Raasepori	7
3. Ruokolahti	33	12. Hamina	11	21. Kirkkonummi	6
4. Kouvola	24	13. Kuopio	10	22. Parikkala	6
5. Lappeenranta	21	14. Luumäki	9	23. Leppävirta	6
6. Kitee	15	15. Orimattila	8	24. Sulkava	6
7. Lieksa	14	16. Loviisa	8	25. Virolahti	6
8. Taipalsaari	14	17. Lahti	8		
9. Kotka	13	18. Rautjärvi	8		

THE AMOUNT OF REAL ESTATE PURCHASED BY RUSSIANS IN FINLAND:



Sp-Koti

WHY TO BUY FROM FINLAND ? Olga Hannonen – Ph.D. Thesis – University of East Finland 2016

“The respect for privacy and private property is very high in Finland – This is not the case in Russia”

- In 15 years of time 2000 – 2015 Russian bought 4424 real estates in Finland
- Record year was 2008 with 780 real estates
- The lowest 2015 with 147 real estates (127)

Seven reasons to buy:

1. The slow tempo of life at Finnish countryside balances the hectic life of Russian cities
2. Safety is a key factor when buying a cottage from Finland
3. The Finnish people are peaceful, friendly and polite
4. The untouched Finnish nature
5. Hobbies – boating, fishing and mushroom picking
6. The Finnish way of life
7. Easy access – short distance. Especially from St. Petersburg and Petrozavodsk



WHY LAPPEENRANTA?

- University town – potential clients for rental
- Developing regional center – long term price development
- Good tradition in Russian relations – Russian is commonly spoken
- Very short distance to the border
- Good opportunities in Russia related business
- Good service infra
- Shops
- Schools also in English and Russian
- Medical services
- Forerunner in Green technology
- Lake Saimaa
- The best of Finnish people
- Lappeenranta has been voted many times as the friendliest town of Finland



SOME EXAMPLES:

For rental investment ?:



56,5 m2 2 rooms + kitchen
price € 75000
Lappeenranta Kivisalmi
Piiluvankatu 40
Built 1973
7th floor corner apartment (top floor)



45,0 m2 / 2 rooms, kitchen and sauna
Price €155.000
Savonkatu 28
53100 Lappeenranta
Built 2002

Very close to the center of Lappeenranta
and all the services of the center

For holiday use ?:



61,0 m2 3 rooms + kitchen
Price € 39500
Torikatu 8
54800 Savitaipale
Built 1971
In the very center of Savitaipale
village close to Lake Kuolimo

Shops, School, Restaurants,
Doctor – all very close

To rent or to buy:



115,0 m2 / 5 rooms + kitchen + sauna
Marina place for a boat
Price € 495000,
Kahilanniementie 12
53130 Lappeenranta
Built 1999

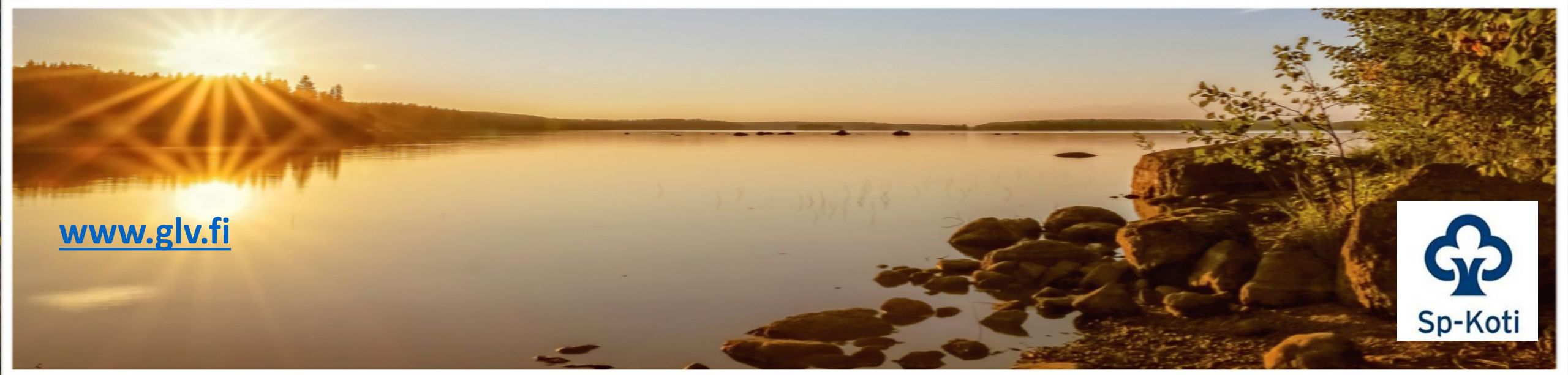
Russian Real Estate investments in Tourism in Finland





GOLDEN LAKE VILLAS www.glv.fi

- 50 ha of land
- 1,7 kilometers of shoreline
- 42.500 m2 of construction right (houses, holiday houses, hotel, spa)
- All permits for construction ready
- 25 minutes from Lappeenranta Airport / center



www.glv.fi



TRANSFER TAX

Transfer tax on the transfer of ownership of real estate property 4 %

Examples of 'real estate' include any specific lot with a house or other building – such as a detached house – or a piece of land with a summer house.

Transfer tax on the shares in a housing company and the shares in a real estate company 2 %

These shares may be for an apartment in a residential building, an office, a parking space, a storage space, a golf course membership, or a timeshare ownership.

Transfer tax on the shares in a housing company and the shares in a real estate company 1,6 %

These shares may be for an apartment in a residential building, an office, a parking space, a storage space, a golf course membership, or a timeshare ownership.



BROKERAGE FEES

- Sales commission 4 % + VAT
- Purchase commission 4 % + VAT
- Acting as an Attesting Notary for a Reals Estate 120 € + VAT / transaction
- Normally paid half and half by the seller and buyer
- Value Adding Services per agreement



THANK YOU FOR YOU ATTENTION !

For further information

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