



## WELCOME TO NIG INVEST LTD

Welcome to **NIG Invest Ltd.** –the only Bulgarian real estate agency offering THE CHEAPEST Properties for sale in all regions of Bulgaria including Bourgas, Varna, Veliko Tarnovo, Pamporovo, Bansko, Sofia and all the coastal resorts- Sunny beach, Sozopol, Golden Sands, Kiten, Primorsko, Nessebar, Ravda.

We offer all types of properties, from Bulgarian holiday homes and apartments by the Black Sea Coast offering new developments, off plan properties to houses, cottages, villas and chalets in the ski resorts and mountains.

Whether you are after Bulgarian investment properties or Bulgarian holiday homes **NIG Invest Ltd.** has an extensive property directory and one of the largest selections of Bulgarian properties you will find.

We are one of the most respected property service and estate agencies in Bulgaria. Built around a friendly, reliable and professional foundation we are also one of the fastest growing real estate and property management companies in the Bulgarian property market.

And now with an office in the United Kingdom as well as Bulgaria, we are also one of the few real estate agents that are approachable wherever you are. Our professional and experienced representative- Mr. Gary Kettel, will meet all your questions and enquiries.



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## ABOUT US

### **How it started....**

Summer 2007, August, Bulgaria

In a dynamic property market with a lot of real estate agencies, A NEW AGENCY was born. The founders are all professionals with many years of experience in the property market, people determined to offer the best quality service and the **CHEAPEST prices**, people determined to complete deals on time, to support their clients and to guarantee the quickest, easiest way to have your new home in Bulgaria

Two men- Ivan Georgiev and Nikolay Georgiev had a dream- to provide the best quality service ever seen in Bulgaria.

They knew things could be and should be done differently, better, more efficient and more secure. So NIG Invest Ltd. was formed based on the ethics of excelling in customer service and satisfaction, professionalism and accuracy of information and the purchasing process. A gap in the market had been spotted and they, with an extensive background in the service industry and a thorough understanding of the real estate market, took full advantage by providing assurances to foreign buyers by employing the best people available in their fields.

As a company that could find and sell you the best property for you, the rental and lettings were a natural progression, as well as the addition of Property Management, Architectural and Building Services, Visa and Accountancy and other general help.

The **NIG Invest** Operation is run from the head office in Bourgas, Bulgaria where a dedicated administrative team ensure the smooth running of all areas of the business and a place for customers to come down, see us, meet us, have their questions answered and receive a level of service others just cannot reach.

**NIG Invest Ltd.** genuinely strives to offer the best quality and professional service to differentiate us from our competitors. It's a hard and complicated industry and we don't always get it right, it would be naive to say so, but in an industry where the public perception is not good before you start, it is essential that we have the knowledge, skills, workforce, and most importantly, the desire and ethics to put things right. This can only be achieved if we maintain the highest possible standards, own up to our mistakes and never stop learning. NIG Invest Ltd. reputation has become synonymous with PROFESSIONAL, QUICK, SAFE!!!

## REGIONS



The Republic of Bulgaria is a state in South-Eastern Europe situated in the eastern part of the Balkan Peninsula. To the north, Bulgaria borders on Romania, to the east, on the Black Sea, to the south, on Turkey and Greece, to the west, on Federal Republic of Yugoslavia and the Republic of Macedonia. Bulgaria has become a country of international tourism. Already, in ancient times,

the Romans were attracted by the healing qualities of the Bulgarian mineral springs and its beautiful nature. The rise of tourism started at the end of the 19th century with the first tourist clubs. At the beginning of the 20th century the first mountain hostel was opened. At that time the first spas also started functioning. Foreign tourists began visiting Bulgaria because in spite of its small territory, the country has such a diversity of attractions and a harmonic combination of geographic and climatic conditions - beautiful coastline with golden sands, luscious vegetation, picturesque river valleys and gorges, many caves, and mineral springs various in their temperature and composition. The protected natural reservations are rich in rare plants, animals and rock formations. The traces of the past can be seen everywhere - archaeological, architectural, historical and ethnographic remains.

After 1950 Bulgaria undertook an extensive tourist-resort building program. The number of beds in the mountain resorts was enlarged. New sea resorts and holiday camps were constructed. New modern spa treatment centers were built in the towns with mineral springs. The international hunting tourism is continually increasing. Tourism has become one of the most important trends of the Bulgarian economy.

### **RENOWNED SEA RESORTS:**

Albena, Dyuni, Eleni, Nessebur, Rousalka, Slunchev Bryag (Sunny Beach), Varna, Zlatni Pyasatsi (Golden Sands).

### **RENOWNED MOUNTAIN RESORTS:**

Bansko, Borovets, Pamporovo

Bulgaria's climate is moderately continental with four distinct seasons, the southernmost parts are affected by the Mediterranean. The mountainous type of climate is characteristic of altitudes over 1000 m with relatively low temperatures, abundant rainfall and a permanent snow cover. The average annual air temperature is 10,5°C. Winds vary, the north-westerly and the westerly winds are constant, these cause warm spells in spring and rainfall in summer. Often a north-easterly wind also blows, - cold in winter and warm in summer. The average annual rainfall is between 450 and 1300 mm (most frequently in May and June, in the high mountains - in winter). The snow cover remains from 10 days (on the Black Sea coast) to over 200 days (in the high mountains).

## VIEWING TRIP



We know it's important for you to see the property before you buy it and to experience first hand the beautiful surroundings, great hospitality and splendour of all areas the Bulgaria has to offer. We at NIG Invest Ltd DO NOT CHARGE a viewing fee, but only 0.20euros per km to cover our costs, and this is fully refundable if you buy with us!

Our highly recommend viewing trip packages usually last 4-7 days, and other than your flight, we will arrange every last detail for you, based on your requirements and your schedule. We leave up to you to choose your preferred airline and the most suitable flight.

From the moment you land in Bulgaria you will receive the best quality service - our professional property advisors will show you properties, guide through the spectacular landscapes of Bulgaria, then advise and help you make the best choice of property for your needs.

You will be accommodated in a high quality hotel where professional staff will take good care of you All our hotels are inspected by a professional member of staff and are never lower than 3 star quality.

The next 2 or 3 days will be spent showing you properties that suit your requirements and some of the best properties on the Bulgarian market.

In the evenings you can relax and enjoy traditional Bulgarian hospitality. The rest of the time is available for you to prepare your legal papers and meet our friendly staff, our solicitors, accountants and builders.

You will be chauffeured back to the airport in a comfortable air-conditioned vehicle.

### **The prices for our viewing trips are:**

- 3 Days Viewing Trip - £150 per person. (1 full days viewing)
- 4 Days Viewing Trip - £190 per person. (2 full days viewing)
- 5 Days Viewing Trip - £230 per person. (3 full days viewing)
- 6 Days Viewing Trip - £260 per person. (4 full days viewing)
- 7 Days Viewing Trip - £300 per person. (5 full days viewing)
- 8 Days Viewing Trip - £360 per person. (6 full days viewing)



## PROCESS OF BUYING

Until 2012, after Bulgaria joined the EU in 2007, as a foreign national in order to be able to buy a house with land you need to set up a Bulgarian limited company. This is because foreign nationals are not permitted to own land in Bulgaria prior to EU membership.

This may seem a lot of hassle but there is no need for concern. The process is straight-forward and we have helped over one hundred of our clients set up Bulgarian limited companies and we will talk you through the process now.

The company will buy the property and will own the land. You will be the owner of the company and, respectively, of the land. Our lawyers will help you set up the company and will do all the necessary paperwork to purchase the property on your behalf.

**NB: Not required when purchasing apartments – as you are not purchasing the land, just the apartment.**

### The process is set out below:

1. With our help and support you will set-up your Bulgarian company. You may do this in person or by authorising us to do this through signing a Power Of Attorney. (This would need to be signed and stamped and the Bulgarian Embassy in London or while you are viewing properties with us in Bulgaria)
2. 5000 BG Lev needs to be deposited into a company bank account - this is the starting capital of your company. It stays there until registration – for about 4-5 weeks. After that the 5000 BG Lev can be withdrawn and used as part of the payment for the property.
3. 500 Euros are fees for the setting up of the limited company, these fees include lawyers' fees who prepare all the documents for the company, go to different services to register it and arrange all procedures and documents, plus all papers officially translated and stamped into English and posted back to you. And that's it- your company is prepared. Now you are ready to buy your dream property. We will then proceed and acquire the property ownership rights for you, checking all the legal documentations and ownership papers and then you become the new owner.

Once you have registered a Bulgarian company you can use it in the future for different activities or for other property purchases.



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### **Additional Expenses**

Please note that you must pay all other conveyance fees related to buying a home in Bulgaria and only the solicitor can state the exact amount for your chosen property.

### **This will include:**

- Land/Property tax
- All lawyer fees
- All notary fees
- All court taxes

Land tax, Notary fee is dependant on the declared value of property, which by mutual agreement between buyer and seller can sometimes be different from the price entered on document of sale. If both buyer and seller agree, it's quite common for a lower declared price to be entered on the Contract of Sale. This can lessen the Capital Gains Tax liability for the seller and save the buyer a considerable amount in Land Tax, especially on the more expensive properties. Unless customer advice different the government valuation tax will be written on the deeds.

If you wish us to give you an estimate of what these may cost e-mail us with the reference number of the property and we will give you an example.

NB: these figures do vary from region to region and are dependant different variables including solicitors and house prices.

### **Our Commission and Our Commitment to You**

**We at NIG Invest Ltd are very glad to inform our customers that since 01 Jan 2009 we charge ONLY 2% COMMISSION on purchase of a property, which includes the following:**

### **Check the legality of ALL documentation**

We take pride in knowing that our clients trust us and we have earned that trust because we check absolutely everything on your behalf. This includes a full check on property ownership documents, land sketch, securing proper title deeds. Securing the property & organising the preliminary agreement - If you are personally in Bulgaria to secure the property then a 10% deposit and preliminary contract must be signed. If you wish to reserve a property from the UK we will place your 10% deposit for you and sign the preliminary contract on your behalf.

NB: Once a reservation deposit is paid you will normally have 30 days in which to complete the deal (with agreement of the seller this can be extended). The deposit is non-refundable unless the seller breaks the contract.

### **Signing for your new property**

This is done at the government Notary office. The final payment will then be made and the Notary fee.

NB: The Solicitor and Notary state these fees, they depend on the value of the property entered into the final deed.

Declaration of the purchased property in the Tax office

### **Translating Notary deed into English**

Our translators are fully trained in their translation skills, we will get all documents stamped by the government department that puts a legal requirement on us to make sure the translations are absolutely correct. Giving you total confidence that you understand and are fully aware of what you are buying.

We are with you all the way along this process and we will be here after if you need us.



## **AFTERSALES SERVICES**

Using a reliable and caring Property Management company is probably the most cost-effective way of safeguarding your home in Bulgaria. We, at NIG Invest Ltd., have designed a number of services to help from full property management to simple shopping trips providing excellent service giving you complete peace of mind. In response to our clients requirements and our understanding that a foreign country and a foreign

language take time to get used to we now offer a number of services that our clients have felt are invaluable to them and we are sure you will find the professional service and attention to you the client just as invaluable as our clients before you.

**FOR MORE INFORMATION PLEASE CONTACT OUR REPRESENTATIVE!!!**



**Just remember- we can find and do anything for you!!!**



**Yours sincerely:**

Ivan Georgiev  
Manager of NIG Invest Ltd