



## **How We Secure Your Investment**

At Vera Vento d.o.o., protecting your investment is our utmost priority. We implement a comprehensive, multi-layered risk management and security strategy designed specifically for real estate investments in Croatia. Here is a detailed breakdown of how we secure and safeguard your capital:

### **1. Thorough Due Diligence and Legal Security**

#### **Comprehensive Property Checks**

We meticulously perform legal, financial, technical, and environmental due diligence for each property or project. Our verification process includes:

- Ownership validation
- Zoning and permit compliance
- Environmental assessments
- Structural integrity inspections

#### **Legal Transparency**

All transactions are conducted in strict accordance with Croatian and EU legal standards. Contracts are clear, detailed, transparent, and prepared by seasoned legal professionals specialized in real estate and international investment law. All documentation is regularly reviewed and audited to ensure compliance and accuracy.

### **2. Structured Investment Vehicles**

#### **Dedicated Project Companies (SPVs)**

Each project is structured through individual legal entities—Special Purpose Vehicles (SPVs)—ensuring the segregation of assets and liabilities, thus protecting investors' capital against potential risks in other projects.

#### **Investor Priority and Protection**

Investment agreements are designed to prioritize investor interests, including clear terms outlining profit distribution, decision-making rights, and asset liquidation preferences, ensuring investors receive secure returns even in fluctuating market conditions.

### **3. Financial Safeguards**

### **Secure Escrow Accounts**

Investor funds are securely held in designated escrow accounts managed by reputable financial institutions, releasing capital only upon successful completion of predetermined project milestones.

### **Transparent Financial Reporting**

Our financial operations are characterized by transparency, rigor, and accountability. Regular, detailed financial statements, independent audits, and progress reports are provided, ensuring continuous oversight and clarity for investors.

## **4. Comprehensive Insurance Coverage**

### **Extensive Insurance Policies**

Projects are comprehensively insured against construction risks, liability claims, natural disasters, and property damage, providing an additional layer of security.

### **Performance Bonds**

All contractors engaged by Vera Vento must supply performance bonds, guaranteeing adherence to timelines and quality standards, significantly reducing both financial and operational risks.

## **5. Market Risk Mitigation**

### **Strategic Location Selection**

Our properties are strategically selected in prime, high-demand locations with robust economic and tourism growth, minimizing market volatility and maximizing property value appreciation.

### **Sectoral Diversification**

We diversify investments across various sectors—residential, commercial, hospitality—to balance and mitigate sector-specific risks, ensuring stable and consistent returns.

## **6. Expert Management Team**

### **Industry Expertise**

Our seasoned management team boasts extensive international experience in real estate development, financial management, and risk mitigation, ensuring every aspect of your investment is professionally handled.

### **Local Market Insights**

With deep local market knowledge and established relationships with regulatory bodies, financial institutions, and key industry partners, our team proactively navigates regulatory and market changes, effectively safeguarding your investment.

## **7. Proactive Regulatory Compliance**

### **Continuous Monitoring**

We proactively monitor and promptly adapt to changes in local, national, and EU regulations, ensuring ongoing compliance and reducing legal and regulatory risks for our investors.

## **8. Advanced Security Measures**

### **Property Security Systems**

Our properties are equipped with advanced security systems, including surveillance cameras, alarm systems, access controls, and security personnel where appropriate, ensuring safety and protecting asset value.

## **9. Regular Investor Communication**

### **Direct Investor Relations**

Our dedicated investor relations team maintains open, transparent communication. Investors have direct, ongoing access to our management team for updates, queries, or additional insights.

### **Comprehensive Reporting and Meetings**

We provide detailed quarterly reports, host regular webinars, and organize annual investor meetings, facilitating active investor participation and ensuring full transparency at every stage.

### **Invest Confidently with Vera Vento**

At Vera Vento d.o.o., our structured, comprehensive approach and rigorous security measures are designed explicitly to provide maximum protection and peace of mind. Your trust and satisfaction are foundational to our success. Invest with clarity, invest with confidence, invest with Vera Vento.

Sincerely,

**Demir Hadziomerovic**

**Director, Vera Vento d.o.o.**

*Demir Hadžomerović*