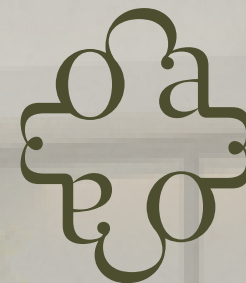


RETURN
ON INVESTMENT



Onia Hills

RESORT & RESIDENCES

FACT SHEET

www.oniahills.me



Your Getaway *To Profitable Living* in Montenegro

Our Return on Investment Fact Sheet presents a clear analysis of the financial returns from owning a residential unit in Onia Hills Resort & Residences. It combines capital appreciation and rental income opportunities, grounded in verified market data and realistic projections.

Montenegro remains one of the most attractive Mediterranean destinations for both lifestyle and investment. Demand is rising from local and international buyers, supported by a favourable tax environment and the rollout of major coastal developments, creating strong potential for long-term value growth.

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Real Estate Price Evolution

Since gaining independence in 2006, Montenegro has rapidly emerged as a prime destination for second homes and lifestyle investments. Over the past decade, the real estate market has experienced accelerated growth, driven primarily by increasing foreign demand, particularly along the Adriatic coast.

This surge in interest has positioned Montenegro as a high-potential investment hotspot within the Mediterranean.

Onia Hills Resort & Residences stands at the forefront of this transformation, offering premium residential units that blend modern design with the serenity of the Montenegrin landscape. Beyond lifestyle appeal, Onia Hills represents a smart investment opportunity, enabling owners to generate rental income through the growing tourism and long-term stay markets, while also benefiting from the steady appreciation of coastal real estate values.

Budva: Prime Real-Estate Location

Budva has been recognized as the most attractive destination in Montenegro, and today it ranks among the most active real estate markets.

Data from leading property portals show that one-bedroom apartment prices in Budva have grown significantly in recent years, with an average annual growth rate of 9%, reflecting the city's strong investment potential.

Onia Hills is ideally positioned within this dynamic market, offering residents the best of Budva's coastal charm combined with elevated comfort and privacy. Its strategic location provides panoramic sea views, quick access to the historic old town and beaches, and proximity to premium lifestyle amenities.

For investors, Onia Hills represents a rare opportunity to enter Budva's high-performing real estate sector, combining capital appreciation potential with strong rental yields fueled by year-round tourism demand.

Resale Income
Scenario

With the real estate market on the rise and record-high investments from both locals and international buyers, short- to medium-term growth prospects remain strong.

Example Investment: €350,000 apartment purchased in 2025

Cumulative 5-year appreciation: +22% to +54%

Annualized return: 4% to 9% (depending on market performance)

This means that a €350,000 apartment could potentially be worth €490,000 to €540,000 within five years.

Thanks to Onia Hills' premium location and high-quality concept, price appreciation is expected to outperform the national average.

Year	Conservative approach: 4% annually	Realistic approach: 7% annually	Opportunistic approach: 9% annually
2025	€350,000	€350,000	€350,000
2028 (completion)	€393.702	€428.765	€453.260
Return after three years	€43.702	€78.765	€103.260
2030 (five years)	€425,829	€490,893	€538,518
Return after five years	€75,829	€140,893	€188,518

Rental Income Scenario

RENTAL MODELS

Owners can choose between two rental models:

1. Onia Hills Rental Programme

Professionally managed by the Onia Hills management team.
Guaranteed quality control, bookings, guest relations, cleaning and maintenance.

The owner receives a fixed share of revenues.
Hassle-free option.

2. Self-Rent Option

Owner manages rentals independently via online platforms.

Higher potential return but with more personal involvement and operational effort.

RENTAL SIMULATION

Based on market data and nearby developments comparable to Onia Hills, buyers can expect the following short-term rental performance:

Average Daily Rate (ADR): €250

(Based on nearby hotels and resorts, daily rates currently range from €150 to €300. Considering its premium quality, amenities and location, Onia Hills is positioned at the upper end of this range.

Occupancy Rate: average 45% - the coastal resorts typically record higher occupancy rate.

These figures highlight the strong income-generating potential of investing in Onia Hills, combining premium location with proven rental demand.

Expected annual ROI (rental pool): 8-9%

Cumulative net income after five years: ca. €145,000

Cumulative ROI after five years: ca. 43% of the initial investment

Onia Hills Rental Simulation	Assumptions	2029	2030	2031	2032	2033
Estimated investment	€ 350,000					
Net area	65 m2					
Average daily rate (ADR)	€ 250	€ 280	€ 280	€ 300	€ 300	€ 300
Occupancy rate	45%	50%	51%	52%	52%	52%
Annual increase	3%					
Annual revenue		€ 51,100	€ 52,122	€ 56,940	€ 56,940	€ 56,940
Owners' share	65%	€ 33,215	€ 33,879	€ 37,011	€ 37,011	€ 37,011
Expenses:						
Maintenance fee	€ 3 per m2	€ 2,340	€ 2,340	€ 2,340	€ 2,340	€ 2,340
Utilities	€ 120 per month	€ 1,621	€ 1,669	€ 1,719	€ 1,771	€ 1,824
Taxes	0,60% annually	€ 2,364	€ 2,434	€ 2,508	€ 2,583	€ 2,660
Annual expenses		€ 6,324	€ 6,444	€ 6,567	€ 6,694	€ 6,824
Net revenue		€ 26,891	€ 27,435	€ 30,444	€ 30,317	€ 30,187
Return on investment		8%	8%	9%	9%	9%
Cumulative ROI		8%	16%	25%	34%	43%

SELF RENTAL MODEL

If the owner chooses to manage rentals directly, the expected annual ROI can exceed 10% annually, depending on marketing efficiency and operational performance.

This approach, however, requires active management and guest servicing to maximize returns.

Dual Income
Potential

DUAL INCOME POTENTIAL

By combining capital appreciation (estimated at 7% annually) with rental yield (8–9% annually), Onia Hills offers investors an estimated total potential return of 15–16% per year, assuming moderate market growth and a selected rental scenario.

This positions Onia Hills as one of the most attractive coastal investment opportunities in Montenegro's growing luxury residential market.



