

Raghav Babbar, Azad Mandi - Delhi, 2021

- **Return Potential** : An investment of 500 EUR is projected to be worth approximately 1,049 EUR in 4 years.
- **Cost-to-Return Ratio** : With just 2.7% annual total costs (including exit fees), your net profit could be an impressive 20.3% per year.
- **Auction Prices** : The average auction price in 2023 for paintings by Raghav Babbar is 311,347 EUR, and the highest auction result is over 371,079 EUR.

 **Splint Invest**



Factsheet - General

Name	Azad Mandi - Delhi
Artist	Raghav Babbar
Year	2021
Size	101.6 x 72.2 cm
Number of editions	Unique
Signature	Yes, on the back
Material	Oil on canvas
Painting price (excl. external costs and platform fees)	85,600 €
Investment Horizon	2 to 4 years
Asset ID	df57976b-ddod-47ca-8e5f-54acea65c877

Cost Analysis

	Value in €
Asset Value	85,600 €
Platform Fee Splint Invest	5,150 €
External Maintenance Cost	250 €
Price	91,000 €
Number of Splints	1,820
Price per Splint	50 €

- The price of 91,000 € includes the Splint Invest platform fee and external maintenance costs of 5,400 €. 85,600 € can be allocated to the artwork.
- Splint Invest will charge an exit fee of 2 % applied to the proceeds from the sale of the asset.
- Each Splint holder bears a proportional part of the costs.

Rating



Return

According to "The Global Art Market & COVID-19 Report by Citi Private Bank, 2021", **contemporary art turned a profit of 6,7 %, compared to the 5,5 % return of all the other art sectors.**

Babbar's works consistently exceed their estimates by a **factor of ten** or more.



Stability

As an investment opportunity, art has consistently **outperformed other asset classes, such as the S&P 500 and FTSE 100, over the past 20 years.**

Art's lack of liquidity functions favorably for assets with **value stability and low correlation with the stock market.**



Track Record

As a young artist, Raghav's style is constantly evolving. He continues to patiently apply layers of oil paint, a process that can take up to **15 days** before the next layer is applied.

The first paintings have already been auctioned at **Sotheby's**. The demand was so great that the proceeds **exceeded** the estimated value by a **factor of 10**.

Investment Horizon of 2 to 4 Years

Forecast per Splint in €	2 years	3 years	4 years
Ambitious	95	135	192
Balanced	71	87	107
Defensiv	52	53	54

- Investment horizon has been set to 2 to 4 years.
- Raghav Babbar is an emerging artist and is already achieving excellent auction results, which significantly exceed the purchase price. Therefore, our painting is perfectly suited as a short- to medium-term investment opportunity.
- If one of the following two conditions is met, the sale of the asset is considered:
 - End of the defined investment horizon has been reached.
 - Ambitious case already occurs before the end investment horizon.

Your Return Potential

	Value in € defensive	Value in € balanced	Value in € ambitious
Expected gross sales proceeds at maximum maturity	98,280 €	194,740 €	349,440 €
- Splint selling fees of 2%	-1,966 €	-3,895 €	-6,989 €
- External maintenance cost over investment horizon	-250 €	-250 €	-250 €
- Splint Invest platform fee	-5,150 €	-5,150 €	-5,150 €
- Asset value at acquisition	-85,600 €	-85,600 €	-85,600 €
Expected return at maximum maturity	5,314 €	99,845 €	251,451 €
Average annual rate of return	1.4%	20.3%	39.3%
Details to weighted calculation of the average annual rate of return:	Defensive Scenario	Balanced Scenario	Ambitious Scenario
Base value 1 with a 50% weighting	12 month inflation rate Switzerland (1.4%)	Annual performance of art piece "Memory is a permanent luxury" since release (+54%)	Annual performance of art piece "The Bath in Holy River" since release (+93%)
Base value 2 with a 50% weighting		Change in highest sale price and average auction price 2022 to 2023 (-9.1%)	Change in highest sale price and average auction price 2022 to 2023 (-9.1%)

Why you should invest

- This 2023 painting comes directly from the studio of the artist.
- Auction results 2023 for larger paintings: average 311,347 EUR, highest >370,000 EUR.
- Yearly potential of +20.3% and approximately 2.7% annual costs.



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