

Raghav Babbar, Flowers for Ceremony, 2023

- **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	Flowers for Ceremony
Artist	Raghav Babbar
Year	2023
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)	92,950 €
Investment Horizon	2 to 4 years
Asset ID	ef1bee48-c50b-4bc1-b24b-1b4505524276

Cost Analysis

	Value in €
Asset Value	92,950 €
Platform Fee Splint Invest	5,600 €
External Maintenance Cost	250 €
Price	98,800 €
Number of Splints	1,976
Price per Splint	50 €

- The price of 98,800 € includes the Splint Invest platform fee and external maintenance costs of 5,850 €. 92,950 € 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	106,704 €	211,432 €	379,392 €
- Splint selling fees of 2%	-2,134 €	-4,229 €	-7,588 €
- External maintenance cost over investment horizon	-250 €	-250 €	-250 €
- Splint Invest platform fee	-5,600 €	-5,600 €	-5,600 €
- Asset value at acquisition	-92,950 €	-92,950 €	-92,950 €
Expected return at maximum maturity	5,770 €	108,403 €	273,004 €
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.



Contact Information:

www.splintinvest.com info@splintinvest.com

All information is provided to assist in decision-making and does not constitute investment advice. The projected estimates are based on past performance data. Please note that past performance is not necessarily indicative of future results. Different types of investments involve different risks and there can be no guarantee that the future performance of any particular investment or product referred to directly or indirectly in this investment opportunity will be profitable, achieve the relevant stated level of performance or be suitable for your portfolio. Due to various factors, including changing market conditions, the content may no longer reflect current opinions or positions.