

Scotch Whisky Casks

Staoisha Bunnahabhain, 2023

Return Potential

An investment of 500 EUR is projected to be worth approximately 1,235 EUR in 9 years.

Cost-to-Return Ratio

With just 1.9% annual total costs (including exit fees), your net profit could be an impressive 10.7% per year.

Highest Quality

The brand achieved double gold in 2019 for two consecutive years at the prestigious San Francisco Awards and won gold for its 18 and 25-year-old whiskies at the same event in 2019. In 2021, their 25-year-old whisky earned the coveted title of Scotch Whisky Taste Master, and their 12 years and under category also secured gold. These accolades underscore the exceptional quality and market recognition of Bunnahabhain's Staoisha whisky, enhancing its investment potential.



Fun facts:

With an annual growth rate of 17.74% Bunnahabhain's Staoisha whisky has been the second-best cask investment in recent years.

General Info

Distillery	Bunnahabhain Staoisha
Type	Scotch Whisky
Location	Highlands
Cask type	Bourbon Refill Barrels
Number of casks	6
Date of distillation	15/10/2023
ABV	68%
Size	138.61 RLA, corresponds to 204 bottles / 135.17 RLA, corresponds to 199 bottles / 135.98 RLA, corresponds to 200 bottles / 135.47 RLA, corresponds to 199 bottles / 138.61 RLA, corresponds to 204 bottles / 137.50 RLA, corresponds to 202 bottles
Investment horizon	7 to 9 years
Asset ID	462118a1-b18c-49a6-89f6-784bd2c5c939

Cost Analysis

	Value in €
Asset Value	33,800 €
Platform Fee Splint Invest	3,250 €
External Maintenance Cost	650 €
Price	37,700 €
Number of Splints	754
Price per Splint	50 €

- The price of 37,700 € includes the Splint Invest platform fee and external maintenance costs of 3,900 €. 33,800 € can be allocated to the asset.
- 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

A donut chart with a white center containing the text '8/10'. The chart is divided into two segments: a dark blue segment representing 2/10 and a light green segment representing 8/10.

8/10

Return

Bunnahabhain whiskies have been the second strongest brand in terms of value increase over the past few years, with an annual growth rate of 17.7%.

The whisky industry has recorded an average annual growth rate of 12.8% across all distilleries, cask types, and aging methods over the last ten years.

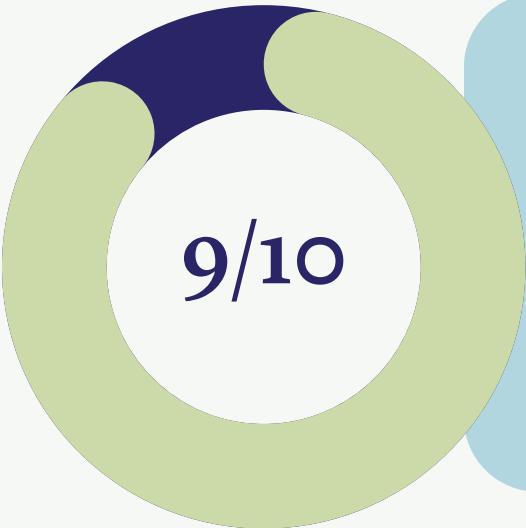
A donut chart with a white center containing the text '8/10'. The chart is divided into two segments: a dark blue segment representing 2/10 and a light green segment representing 8/10.

8/10

Stability

Over the past two years, the typical annual value increase for Scotch whisky has remained relatively stable, with fluctuations of less than one percentage point. This underscores the consistent nature of investments in Scotch whisky casks.

In contrast, Bunnahabhain has shown a 5% stronger annual return compared to the Scottish whisky industry in recent years.

A donut chart with a white center containing the text '9/10'. The chart is divided into two segments: a dark blue segment representing 1/10 and a light green segment representing 9/10.

9/10

Track Record

Investing in mature Scotch whisky has been a common practice for over a century. Bunnahabhain is considered one of the best Scotch Islay whiskies, with a large following and high demand. The distillery's history dates back to 1881.

Investment Horizon of 7–9 years

Forecast per Splint in €	7 years	8 years	9 years
Ambitious	120	140	164
Balanced	98	111	126
Defensive	57	58	59

The investment horizon has been set to 7 to 9 years.

- Young cask bottling like this one from 2023 have a much higher upside potential. But they also have to be kept longer, to maximize the benefits of this maturation potential, the aging period has been set at 7 to 9 years.
- 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	44,486 €	95,004 €	123,656 €
- Splint selling fees of 2%	-890 €	-1,900 €	-2,473 €
- External maintenance cost over investment horizon	-650 €	-650 €	-650 €
- Splint Invest platform fee	-3,250 €	-3,250 €	-3,250 €
- Asset value at acquisition	-33,800 €	-33,800 €	-33,800 €
Expected return at maximum maturity	5,896 €	55,404 €	83,483 €
Average annual rate of return	1.6%	10.6%	13.9%

Details to weighted calculation of the average annual rate of return:	Defensive Scenario	Balanced Scenario	Ambitious Scenario
Base value 1 with a 95% weighting	12 month inflation rate UK (4.0%)	80% Annualised return of Bunnahabhain whisky casks over the last 10 years (+14.2%)	Annualised return of Bunnahabhain whisky casks over the last 10 years (+17.7%)
Base value 2 with a 5% weighting	12 month inflation rate UK (4.0%)	1-month performance of Rare Whisky Apex 100 index (-0.9%)	1-month performance of Rare Whisky Apex 100 index (-0.9%)

Why you should invest

1. The whisky industry has seen an average yearly increase of 12.8% over the 10 years.
2. The low price fluctuation promises stability.
3. Bunnahabhain whiskey casks have achieved an annualized return of 17.7% over the past 10 years.

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