



ROI & Financial Analysis – Opalia Ammoudara Villas

Property Overview

Villa of 80 sq.m. located 350 meters from the beach in Amoudara area near Agios Nikolaos, Crete. It includes 2 bedrooms, 2.5 bathrooms, a private swimming pool, and is able to host 4 to 6 guests (with convertible sofa to bed).

Estimated Daily Rental Rates

Based on comparable properties in the area and the features of the villa:

- Low season (Oct – Apr): 200€ – 250€/night
- Mid season (May – June, September): 260€ – 310€/night
- High season (July – August): 320€ – 350€/night

Capacity-based pricing may apply (10€ – 15€/person above 4 guests).

Occupancy & Annual Revenue Estimate

Estimated occupancy: 130 – 170 nights per year.

Expected gross annual income:

- 130 nights x 280€ = 36,400€ (worst)
- 150 nights x 300€ = 45,000€ (average)
- 170 nights x 320 € = 54,400€ (best)

Operating Expenses (Annual)

- Cleaning & Linen: 4,000€ – 6,000€
- Utilities (Electricity, Water): 2,000€ – 2,800€
- Pool Maintenance: 1,000€ – 1,500€
- Garden/Outdoor: 200€ – 400€
- Insurance: 250€ – 400€
- Internet: 300€ – 350€
- Accounting/Corporate Fees: 1,000€ – 1.500€

AVERAGE: 9,850€

Platform Fees (based on average annual revenue of 45.000€)

- Airbnb 3%: 1,525€ with 13% VAT included (if using a corporation)
- Booking 15%: 7.627€ with 13% VAT included (if using a corporation)

AVERAGE: 4,576€

Net Profit & ROI Estimate

Average case scenario:

- Annual income: 45,000€
- Estimated total expenses: 14,426€
- Net profit (before tax): 30,574€

Investment amount: 349,000€ & Net profit: 30,574€:

- ROI = $(30,574€ / 349,000€) \times 100 = 8.76\%$

Taxation Considerations

- Corporate tax: 22% on net profits (if using IKE or similar legal entity)
- Individual (freelancer) structures may have lower admin costs but offer less flexibility