

LE SAINT-LAURENT
CHARLEVOIX

Invest... in the original!

A rare investment opportunity in Charlevoix

Rather than copying it, buy the original. Designed by architect Pierre Bourdages, Le Saint-Laurent is the most beautiful chalet in Charlevoix, with striking architecture oriented entirely towards the river.

This is more than a luxury chalet. It is a high-performing real estate asset, designed to generate substantial income while appreciating in value.

The numbers speak for themselves: rental income covers all operating expenses and mortgage payments.

Depending on your financing structure, you could

→ **Cover all expenses**

→ **Build equity year after year**

→ **Enjoy the property half the time**

You become the owner of a property that pays for itself, appreciates over time and gives you privileged access to an exceptional setting on the river.

This is not an expense.
It is a strategic investment in a sought-after market.

→ **A distinctive architectural signature**

→ **Measurable returns**

→ **A lifestyle to enjoy as a bonus**















Chalet features

- Bedrooms: 5 (sleeps 16) — 4 queen beds + a room sleeping 8
- Bathrooms: 4
- Private hot tub: With a river view
- Fireplaces: Indoor and outdoor
- Entertainment: Home theatre, pool table and play area
- Outdoor amenities: Outdoor kitchen and BBQ
- Le Massif de Charlevoix: 15 minutes away
- Address: 9, chemin des Caps, Petite-Rivière-Saint-François

Project costs

Residence	$1,975,000
Welcome Tax (transfer tax)	$35,154
Notary fees	$5,000
Inspection and miscellaneous expenses	$2,700
Total project costs	**$2,017,854**

Revenue

Period	# Weeks	Rate ($/week)	Occupancy	Actual Revenue
Holiday Season	2	$11,500	85.0%	**$19,550**
High Season	16	$7,400	70.0%	**$82,880**
Mid Seasons	22	$6,500	50.0%	**$71,500**
Low Seasons	12	$4,400	35.0%	**$18,480**
Total	**52**		**54.0%**	**$192,410**

Budgeted revenue	**$192,410**
Annual expenses	**$114,808**
Operating profit	**$77,602**
Annual principal and interest	**$77,198**
Net cash flow	**$404**

Required investment

Total investment	**$2,017,854**
Down payment	**$670,354**
Total financing*	**$1,347,500**
Estimated market value	**$1,925,000**
Mortgage rate	4,00%
Amortization period	30
Annual principal and interest payments	$77,198

Based on a financing scenario of 70% of market value.

Annual expenses

Commission fees	$25,013
Municipal and school taxes	$16,086
Insurance	$10,818
Electricity, cable, telephone and internet	$12,058
Maintenance (cleaning, building, exterior, spa)	$45,180
Furniture renewal, supplies, miscellaneous	$5,653
Total (excluding principal & interest)	**$114,808**

At the end of the year...

→ **An average occupancy rate of 54%**

→ **All operating expenses are paid**

→ **Mortgage payments are fully covered**

Over a **five-year period**, the projected annual return on the initial down payment is **12.3%**:
your **$670,354** would grow to **$1,199,706**, while you also enjoy **an exceptional second home overlooking the river**.

Tony Constantineau
Fondateur – Résidences Boutique





Le Saint-Laurent's numbers are no accident.

The 50% occupancy rate and the actual revenue it generates are consistent across the entire Résidences Boutique portfolio.

This is not an optimistic projection. It is our actual performance, year after year.

This performance is built on a rigorous methodology, developed and refined over the years.

- → **Selecting locations** with strong tourism potential
- → **Architectural design** focused on maximizing the guest experience
- → **Construction delivered** to exacting standards with costs kept under control
- → **Interior design** that positions each property in the high-end market
- → **A marketing strategy** that optimizes revenue in every season

Acquiring a chalet from Résidences Boutique means more than buying a property. It means investing in unique expertise developed over approximately 15 years: expertise that turns a real estate asset into a source of income that allows you to invest in your own enjoyment.



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