Elementum

Peter Slapšak

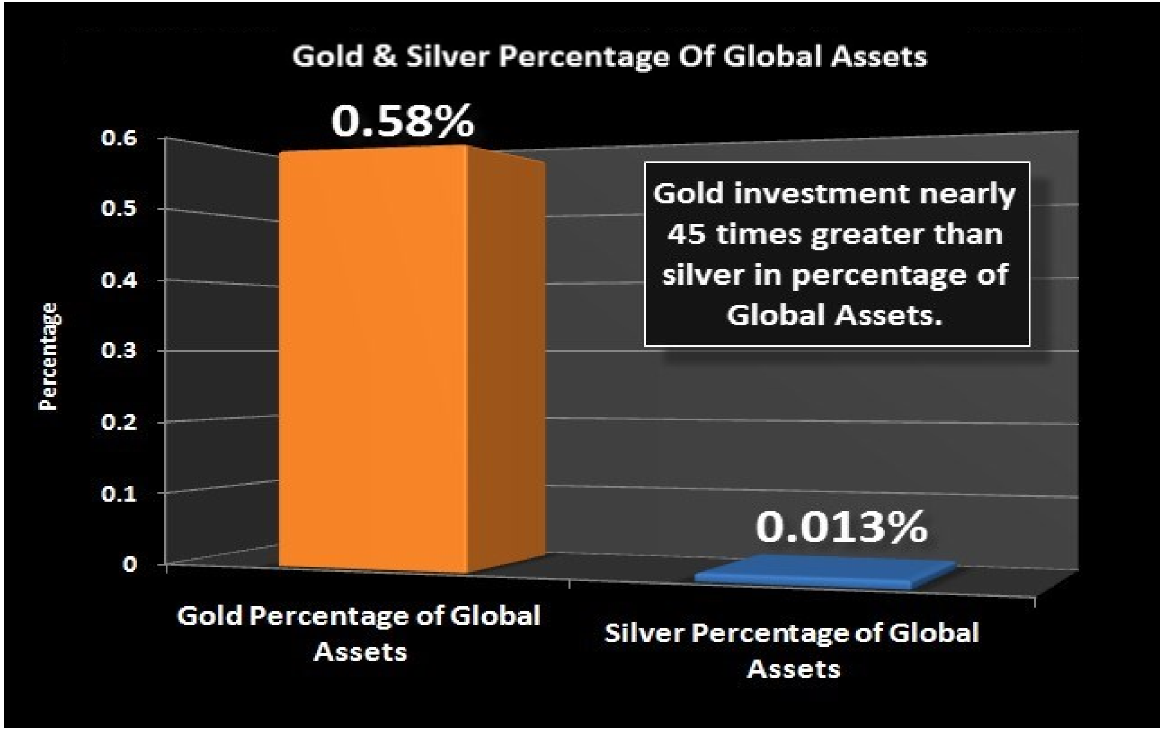
Priložnosti na trgu plemenitih kovin in nepremičnin

Vse, kar ne znamo, se lahko naučimo!

Investicija v znanje prinaša najboljše donose

Razpršitev prinaša največjo varnost

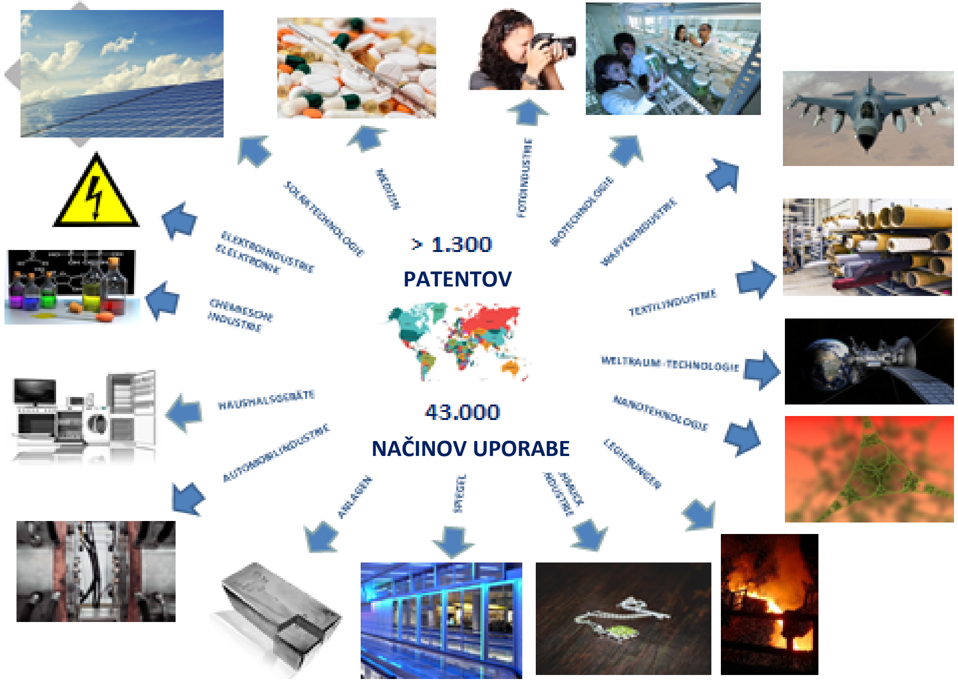
Investicija v zlato in srebro merjeno v deležu svetovnega premoženja!



Razlika med zlatom in srebrom

90% zlata se KOPIČI!

80% srebra se PORABI !



Srebro je industrijska in strateška kovina

Letna proizvodnja zlata

- Vsi rudniki na svetu so leta 2023 izkopali **3.611 ton zlata**
- Vrednost vsega nakopanega zlata v letu 2023 je znašala okvirno **210 mrd €**

- Stroški za obrambo v ZDA 2023 **876 mrd $**
- Proračunski primanjkljaj v ZDA leta 2023 zanaša **1.400 mrd $**
- **Višina depozitov v 100 največjih bankah v ZDA znaša 14.100 mrd $**

Letna proizvodnja srebra

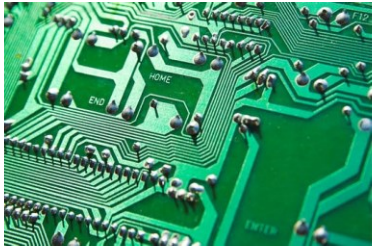
- Vsi rudniki na svetu so leta 2023 izkopali **25.482 ton** srebra
- Vrednost vsega nakopanega srebra v letu 2023 je znašala okvirno **17,7 mrd €**.

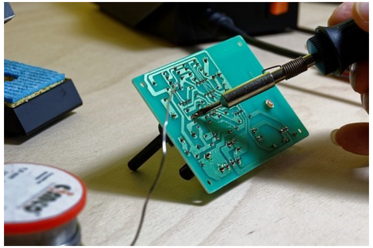
- **28 mrd €** je višina depozitov v SLO
- **2.638 mrd €** je višina depozitov v NEM
- **14.100 mrd $** je višina depozitov v ZDA v 100 največjih bankah

Lastnosti in uporaba srebra

- ✓ Najboljši električni prevodnik
- ✓ Najboljši prevodnik topote
- ✓ Nizko kotalno trenje
- ✓ Katalizator
- ✓ Visoka omočljivost
- ✓ Foto aktivnost
- ✓ Najboljši odboj svetlobe
- ✓ Naravni antibiotik





Samsung razvija novo baterijo, s srebrom kot ključno komponento

KITCO NEWS

Commodities | Cryptocurrencies | Mining | Economy | Conferences | Opinion

COMMODITIES / SILVER

Silver set to soar on Samsung's solid-state battery breakthrough – analysts

By Jordan Finneseth

Published:
Aug 19, 2024 - 6:52 PM

Updated:
Aug 19, 2024 - 7:00 PM

Kitco News
The Leading News Source in Precious Metals

Kitco NEWS has a diverse team of journalists reporting on the economy, stock

(Kitco News) – Gold has had a breakout year as the yellow metal surged to new heights above $2,500 while its grey counterpart, silver, has struggled to keep pace, but that could soon change, according to one analyst, as silver demand is expected to increase

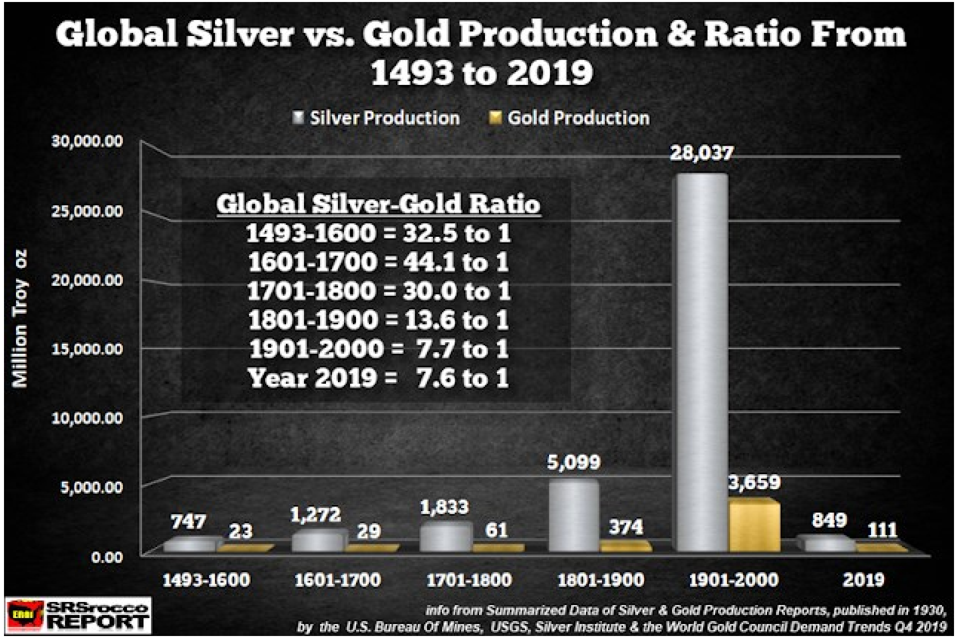
According to retired investment professional Kevin Bambrough, Samsung has developed a new solid-state (SS) battery. The inclusion of silver as a key component, combined with the increasing demand for electric vehicles, means that demand for the grey metal will soon increase.

"The key drivers that will ramp up demand for EVs are range, charge time, battery life and safety," Bambrough said. "Samsung's new solid-state battery technology, incorporating a silver-carbon (Ag-C) composite layer for the anode, exemplifies this advancement. Silver's exceptional electrical conductivity and stability are leveraged to enhance battery performance and durability, achieving amazing benchmarks like a 600-mile range and a 20-year lifespan and 9-minute charge."

He noted that while official numbers are currently unavailable, estimates show that there could be as much as five grams of silver per cell in Samsung's solid-state batteries, meaning "a typical EV battery pack containing around 200 cells for a 100 kWh capacity could require about 1 kg of silver per vehicle."

"With global car production standing at about 80 million vehicles per year, if 20% of these vehicles (16 million EVs) were to adopt Samsung's solid-state batteries, the annual demand for silver would be around 16,000 metric tons (16 million vehicles * 1 kg of silver per vehicle)," Bambrough said. "This would represent a significant portion of the current global silver production, which is approximately 25,000 metric tons annually, highlighting the substantial impact on the silver market."

Razmerje v proizvodnji zlata in srebra od 1493



V 2023 znaša sorazmerje 7.3 : 1

Z upoštevanjem reciklaže pa samo 6.9 : 1

Trenutne cene

Cena zlata (g)	ZSR = Zlato / srebro razmerje	Cena srebra (g)
76 €	1 : 85,56	0,888 €

Donosnost zlata

Gold Price Performance: % Annual Change

	USD	AUD	CAD	CHF	CNY	EUR	GBP	INR	JPY
2009	+23.4%	-3.0%	+5.9%	+20.1%	+23.6%	+20.7%	+12.7%	+19.3%	+26.8%
2010	+29.5%	+13.5%	+22.3%	+16.7%	+24.9%	+38.8%	+34.3%	+23.7%	+13.0%
2011	+10.1%	+10.2%	+13.5%	+11.2%	+5.9%	+14.2%	+10.5%	+31.1%	+4.5%
2012	+7.0%	+5.4%	+4.3%	+4.2%	+6.2%	+4.9%	+2.2%	+10.3%	+20.7%
2013	-28.3%	-16.2%	-23.0%	-30.1%	-30.2%	-31.2%	-29.4%	-18.7%	-12.8%
2014	-1.5%	+7.7%	+7.9%	+9.9%	+1.2%	+12.1%	+5.0%	+0.8%	+12.3%
2015	-10.4%	+0.4%	+7.5%	-9.9%	-6.2%	-0.3%	-5.2%	-5.9%	-10.1%
2016	+9.1%	+10.5%	+5.9%	+10.8%	+16.8%	+12.4%	+30.2%	+11.9%	+5.8%
2017	+13.6%	+4.6%	+6.0%	+8.1%	+6.4%	-1.0%	+3.2%	+6.4%	+8.9%
2018	-2.1%	+8.5%	+6.3%	-1.2%	+3.5%	+2.7%	+3.8%	+6.6%	-4.7%
2019	+18.9%	+19.3%	+13.0%	+17.1%	+20.3%	+22.7%	+14.2%	+21.6%	+17.7%
2020	+24.6%	+13.6%	+22.2%	+14.0%	+16.9%	+14.4%	+20.9%	+27.9%	+18.5%
2021	-3.5%	+2.2%	-4.1%	-2.0%	-6.1%	+2.9%	-2.5%	-1.6%	+7.5%
2022	-0.3%	+6.5%	+6.9%	+1.0%	+8.3%	+6.0%	+11.8%	+10.7%	+13.4%
2023	+12.8%	+12.6%	+9.9%	+2.4%	+15.7%	+8.7%	+6.6%	+13.4%	+21.6%
2024	+27.1%	+27.2%	+30.2%	+28.5%	+26.6%	+25.6%	+21.5%	+27.5%	+30.0%
Average	8.1%	7.7%	8.4%	6.3%	8.4%	9.6%	8.7%	11.6%	10.8%

goldprice.org **Monday, September 23, 2024**

Donosnost srebra

Silver Price Performance: % Annual Change

	USD	AUD	CAD	CHF	CNY	EUR	GBP	INR	JPY
2009	+47.6%	+16.0%	+26.6%	+43.5%	+47.8%	+44.3%	+34.8%	+42.6%	+51.6%
2010	+83.0%	+60.4%	+72.8%	+64.9%	+76.5%	+96.2%	+89.8%	+74.8%	+59.7%
2011	-10.2%	-10.2%	-7.5%	-9.4%	-13.7%	-6.9%	-10.0%	+6.9%	-14.8%
2012	+8.3%	+6.7%	+5.6%	+5.5%	+7.5%	+6.2%	+3.5%	+11.6%	+22.2%
2013	-35.9%	-25.2%	-31.3%	-37.6%	-37.6%	-38.5%	-37.0%	-27.4%	-22.1%
2014	-19.6%	-12.1%	-11.9%	-10.3%	-17.4%	-8.5%	-14.3%	-17.8%	-8.3%
2015	-11.5%	-0.7%	+6.2%	-11.0%	-7.3%	-1.5%	-6.4%	-7.0%	-11.1%
2016	+17.3%	+18.8%	+13.9%	+19.2%	+25.6%	+20.9%	+40.1%	+20.4%	+13.9%
2017	+7.1%	-1.5%	-0.1%	+1.8%	+0.3%	-6.7%	-2.7%	+0.3%	+2.7%
2018	-9.5%	+0.3%	-1.8%	-8.7%	-4.3%	-5.1%	-4.1%	-1.5%	-11.9%
2019	+15.5%	+16.0%	+9.8%	+13.8%	+16.9%	+19.2%	+11.0%	+18.1%	+14.4%
2020	+47.5%	+34.4%	+44.7%	+35.0%	+38.4%	+35.4%	+43.2%	+51.5%	+40.2%
2021	-11.5%	-6.2%	-12.1%	-10.0%	-13.9%	-5.6%	-10.5%	-9.8%	-1.3%
2022	+2.9%	+9.9%	+10.2%	+4.1%	+11.6%	+9.3%	+15.3%	+14.2%	+17.0%
2023	-1.2%	-1.4%	-3.8%	-10.3%	+1.3%	-4.8%	-6.7%	-0.7%	+6.5%
2024	+30.9%	+31.0%	+34.0%	+32.2%	+30.4%	+29.4%	+25.2%	+31.3%	+33.9%
Average	10.0%	8.5%	9.7%	7.7%	10.1%	11.5%	10.7%	13.0%	12.0%

silverprice.org **Monday, September 23, 2024**

Obdavčitev plemenitih kovin v Sloveniji

Davek na dodano vrednost (SLO):

- ✓ Investicijsko zlato 0% (glede na 119. člen ZDDV)
- ✓ Srebro, platina, paladij: 22 %

Davek na dobiček (SLO):

Zakon o dohodnini (ZDoh-2) določa, da se od dobička iz kapitala od odsvojitve premičnin (razen za delnice, deleže in investicijske kupone) dohodnina ne plača, kar pomeni, da vam ob prodaji naložbe v kovine (velja za vse kovine) pripada celoten ustvarjeni donos brez stroškov dohodnine.

Elementum - vaš partner za naložbe v plemenite kovine že od leta 2006!

ARGOR HERAEUS SA

umicore

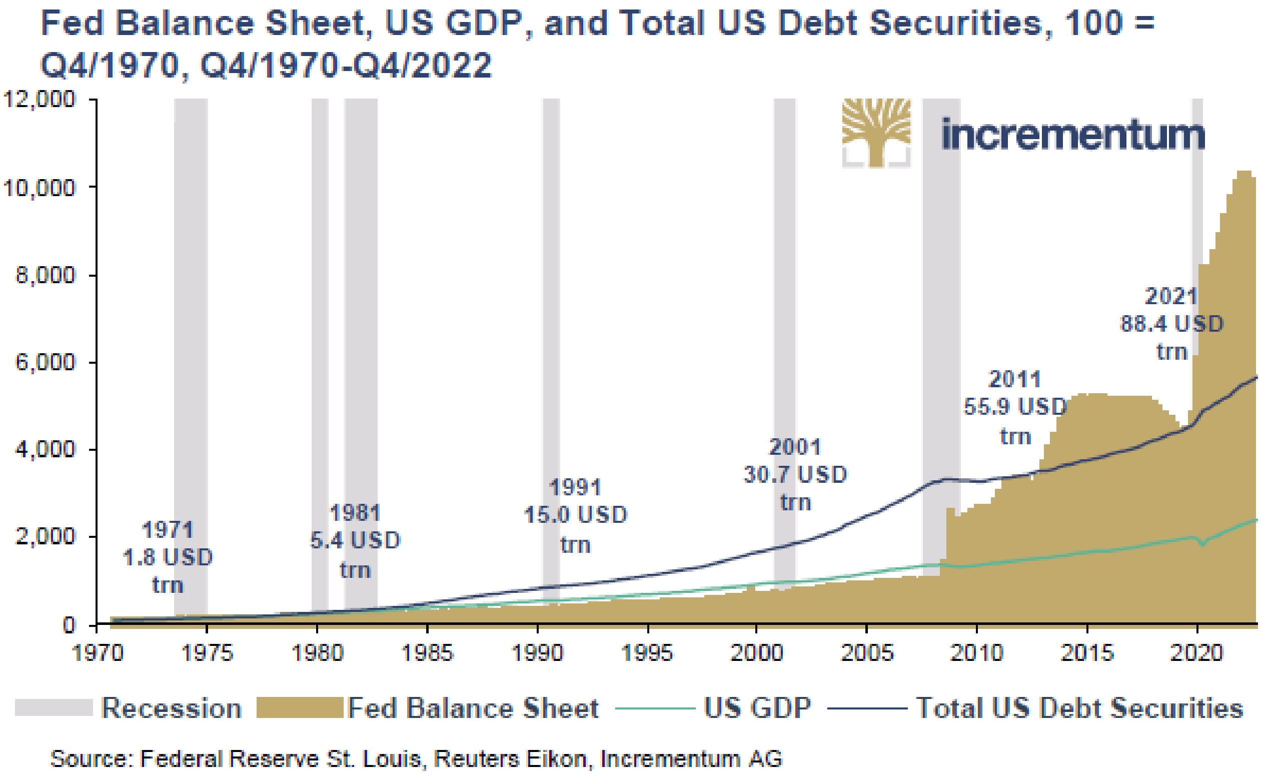
Zlato v času padajočih delniških tečajev

Performance of the S&P 500 vs. Gold during S&P 500 Bear Markets, 1929–2024

Date of Market High	Date of Market Low	S&P 500	Gold	Gold relativ to S&P 500
16.09.1929	01.06.1932	-86.19%	0.29%	86.48%
02.08.1956	22.10.1957	-21.63%	-0.11%	21.52%
12.12.1961	26.06.1962	-27.97%	-0.06%	27.91%
09.02.1966	07.10.1966	-22.18%	0.00%	22.18%
29.11.1968	26.05.1970	-36.06%	-10.50%	25.56%
11.01.1973	03.10.1974	-48.20%	137.47%	185.67%
28.11.1980	09.08.1982	-27.27%	-45.78%	-18.51%
25.08.1987	20.10.1987	-35.94%	1.38%	37.32%
16.07.1990	11.10.1990	-20.36%	6.81%	27.17%
17.07.1998	08.10.1998	-22.29%	1.71%	24.00%
24.03.2000	10.10.2002	-50.50%	11.18%	61.68%
11.10.2007	06.03.2009	-57.69%	25.61%	83.30%
21.09.2018	26.12.2018	-20.21%	5.59%	25.80%
19.02.2020	23.03.2020	-35.41%	-3.63%	31.78%
03.01.2022	10.12.2022	-10.90%	5.56%	16.46%
	Mean	**-34.85%**	**9.03%**	**43.89%**
	Median	**-27.97%**	**1.38%**	**29.35%**

Source: Reuters Eikon, Incrementum AG

Povečevanje bilance = tiskanje denarja s strani FED



10x več denarja v obtoku kot pred 2008

Kratkoročna napoved Citi Bank in UBS

Investing.com | Search the website...

This is the key driver for higher gold prices in 2025: Citi

Investing.com | Author Sam Boughedda | Commodities

Published 08/22/2024, 09:19 AM

The analysts argue that this renewed interest in gold ETFs could drive prices to $3,000 per ounce by mid-2025, supported by factors such as potential Fed rate cuts, increased U.S. recession risks, and heightened market volatility.

Historically, robust gold ETF inflows have been a hallmark of past gold bull markets, including the post-Financial Crisis rally and the 2019-2020 price surge.

Citi projects that the ETF demand share of gold mine supply will increase from 1% in 2024 to 7-7.5% by 2025. This increase, though modest compared to other demand components like jewelry or official sector purchases, marks a significant change in the market, with gold ETFs poised to absorb rather than supply physical stocks.

More upside seen for silver prices in coming months, says UBS

Investing.com | Author Navamya Acharya | Commodities

Published 08/27/2024, 07:56 AM

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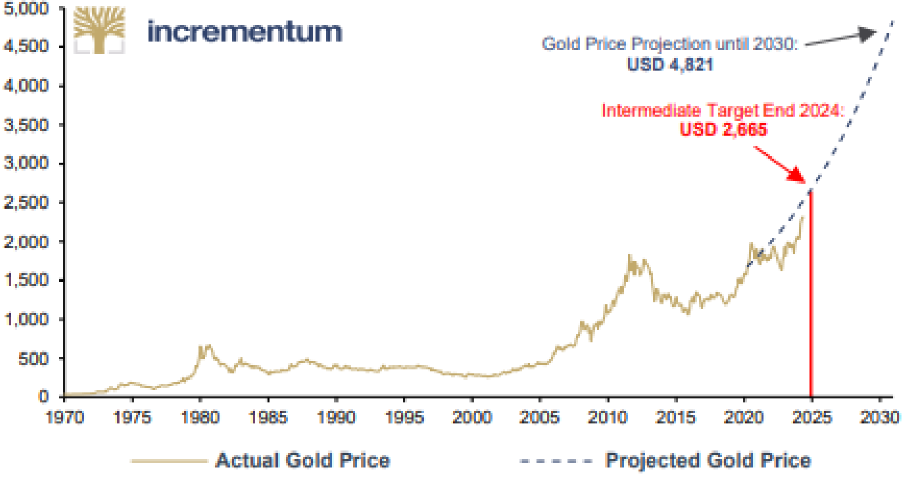
Dolgoročnejša napoved za zlato in srebro

Intermediate Status of the Gold Price Projection until 2030: Gold, and Projected Gold Price, in USD, 01/1970–12/2030



Source: Reuters Eikon, Incrementum AG

Could the Silver Price Really Hit $100 per Ounce? (Updated 2024)

Melissa Pistilli | Jul. 16, 2024 01:35PM PST

Share

What's in store for silver in the future? Keith Neumeyer of First Majestic Silver has said he sees the white metal reaching US$100 per ounce.

Vedno težje je najti nove zaloge zlata

MARKETS NEWS REGIONS CNBC TV INSIGHTS WATCH LIVE

Gold is getting harder to find as miners struggle to excavate more, World Gold Council says

PUBLISHED: MON, 10 JUN 2024 07:18:08 GMT

Lee Ying Shan
CNBC

SHARE

KEY POINTS

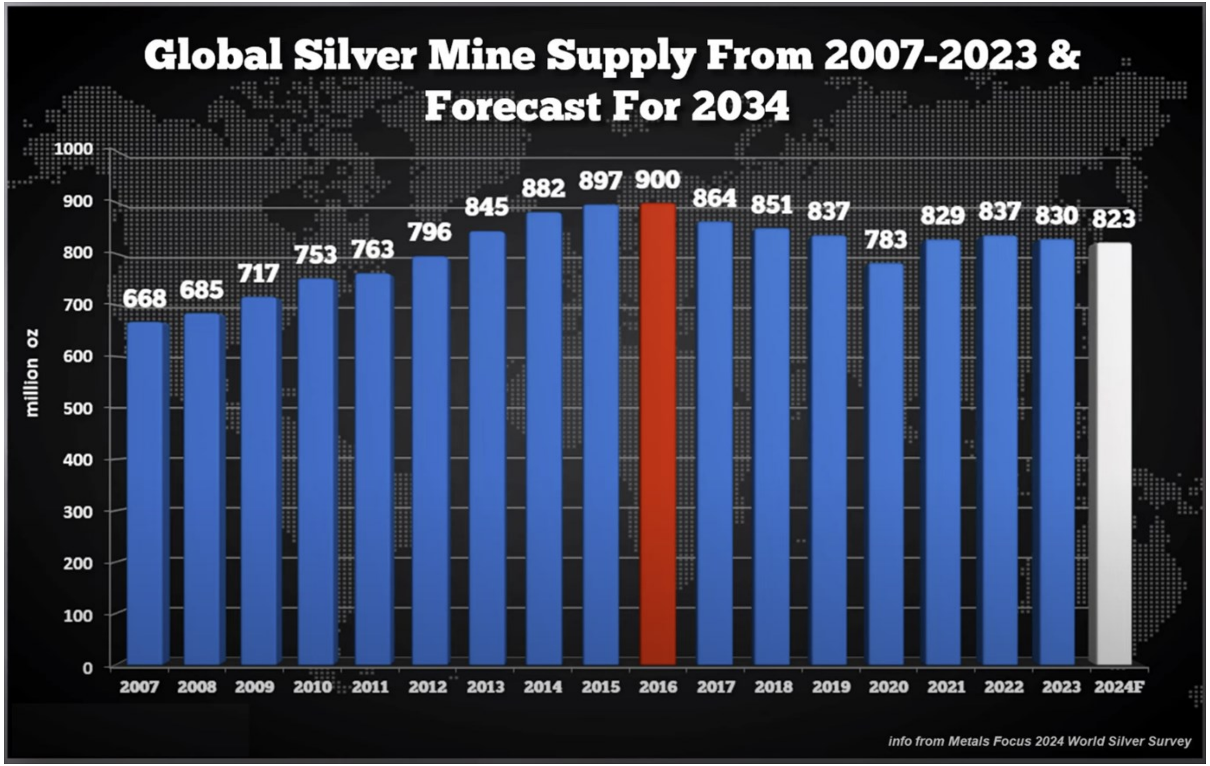
- The gold mining industry is struggling to sustain production growth as deposits of the yellow metal become harder to find, said the World Gold Council.
- According to data from the international trade association, mine production inched up only 0.5% in 2023 compared to a year ago.
- "It's getting harder to find gold, permit it, finance it, and operate it," said WGC's John Reade.

TRENDING

AfCFTA Secretary General Laments S. Africa's Absence from Flagship African payments system

Kenyan shilling strengthens slightly on tea exporter FX inflows

Proizvodnja srebra upada, deficit na trgu že 4 leto



Zlato ali srebro, katera investicija je boljša?

Kdaj je bolje kupiti zlato?

-

Kdaj je bolje kupiti srebro?

„Elementum 7* strategija“

Skupne priložnosti na trgu plemenitih kovin in nepremičnin

Priložnosti na trgu plemenitih kovin in nepremičnin

- Če **lastno nepremičnino kupujete s kreditom**, potem za odobritev nepremičninskega kredita potrebujete privarčevati vsaj 20% vrednosti želene nepremičnine.
  - Glede na to, da je EUR izgubil od svoje vzpostavitve že več kot 85% svoje vrednosti glede na zlato, je varčevanje v zlatu in srebru prava rešitev za ta namen. Varčevanje je fleksibilno, likvidno, kjer lahko pomagajo pri varčevanju tudi drugi deležniki.
  - Srednje do dolgoročno varčevanje

POMEMBNO DEJSTVO

Precenjujemo kaj lahko naredimo v 1 letu...

Podcenjujemo kaj lahko naredimo v 7 letih...

Varčevanje 100€, donos 2%, 10, 20 in 30 let

Ciljni znesek varčevanja:
13.259,68 €

Kdaj želite doseči ta cilj:
10 Let

Privarčevani znesek:
0,00 €

Letna obrestna mera:
2,000 %

Obrok:
100,00 €

Frekvenca plačevanja:
Mesečno

Ciljni znesek varčevanja:
29.423,16 €

Kdaj želite doseči ta cilj:
20 Let

Privarčevani znesek:
0,00 €

Letna obrestna mera:
2,000 %

Obrok:
100,00 €

Frekvenca plačevanja:
Mesečno

Ciljni znesek varčevanja:
49.126,35 €

Kdaj želite doseči ta cilj:
30 Let

Privarčevani znesek:
0,00 €

Letna obrestna mera:
2,000 %

Obrok:
100,00 €

Frekvenca plačevanja:
Mesečno

Varčevanje 100€, donos 8%, 10, 20 in 30 let

Ciljni znesek varčevanja:	Ciljni znesek varčevanja:	Ciljni znesek varčevanja:
18.012,43 €	56.899,91 €	140.855,06 €
Kdaj želite doseči ta cilj:	Kdaj želite doseči ta cilj:	Kdaj želite doseči ta cilj:
10 Let	20 Let	30 Let
Privarčevani znesek:	Privarčevani znesek:	Privarčevani znesek:
0,00 €	0,00 €	0,00 €
Letna obrestna mera:	Letna obrestna mera:	Letna obrestna mera:
8,000 %	8,000 %	8,000 %
Obrok:	Obrok:	Obrok:
100,00 €	100,00 €	100,00 €
Frekvenca plačevanja:	Frekvenca plačevanja:	Frekvenca plačevanja:
Mesečno	Mesečno	Mesečno

Priložnosti na trgu plemenitih kovin in nepremičnin

- Ob odprodaji večje nepremičnine in nakupu manjše nepremičnine, lahko **za razliko** kupite **vedno likvidne in podcenjene** plemenite kovine.
  - Nepremičninski agent je lahko ambasador / priporočitelj ali pa kot pogodbeni partner podjetja Elementum
- Ko stranka proda nepremičnino in denarja nima namen investirati naprej, ga lahko del investira v vedno likvidne plemenite kovine in tako zaščiti svoje premoženje proti inflaciji.
  - Povprečni donos 8% na leto v zadnjih 15 letih.

Priložnosti na trgu plemenitih kovin in nepremičnin

- Ob **najemu nepremičnine**, se lahko garancija za plačilo v višini npr. treh mesečnih najemnin namesto v denarju obračuna v zlatu in srebru.
    - Skozi čas se vrednost zlata in srebra povečuje in tako se najemnik izogne razvrednotenju denarja. Npr. če je potrebna višina garancije pred 7 leti znašala 1.800€ je to predstavljalo ravno vrednost 50g zlate palice. Danes je okvirna vrednost 50g zlate palice dobrih 3.900€.

2016
1.800€

2024
1.800€

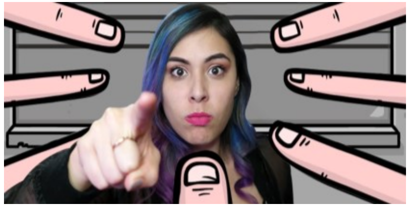
2016
1.800€

2024
3.900€

Vsak ima pravico...

Ignorirati vse nevarnosti...

Kriviti druge osebno
pa ne narediti nič ...



Misliti, da je še dovolj časa ...

TAKOJ PREVZETI ODGOVORNOST!

Pametno in dobro je biti pripravljen na najslabše

vendar verjeti v najboljše!!!

Kako začeti? Predlog… Darilo + darilni bon

+

Elementum

Peter Slapšak

Kdor hoče, najde pot, kdor noče, najde izgovor.