



# Estateguru Investor Presentation

The leading cross-border platform for property backed SME loans in Europe

# Estateguru in essence

Established in 2013, Estateguru ("EG") is the leading European FinTech investment platform for short term property backed loans which operates in eight countries. The company focuses on delivering sustainable investment returns with strong downside protection.

- Comprehensive offering (bridge financing, financing capex, acquisitions, buyouts etc.) for SMEs combined with a swift underwriting process and fast access to capital
- Local knowledge with a deep understanding of property market dynamics
- Experience across the region (front office, legal frameworks, risk management)

## Mission

To offer property financing and investing solutions through a single marketplace for both individuals and businesses globally

## Vision

To make property financing and investing attainable for anyone, anywhere in the world.

## Values

The cornerstones of Estateguru's ethos and value system are honesty and integrity. We are open about all the risks that accompany our business model. We consider it our duty to also minimize and mitigate environmental, social and governance risks.

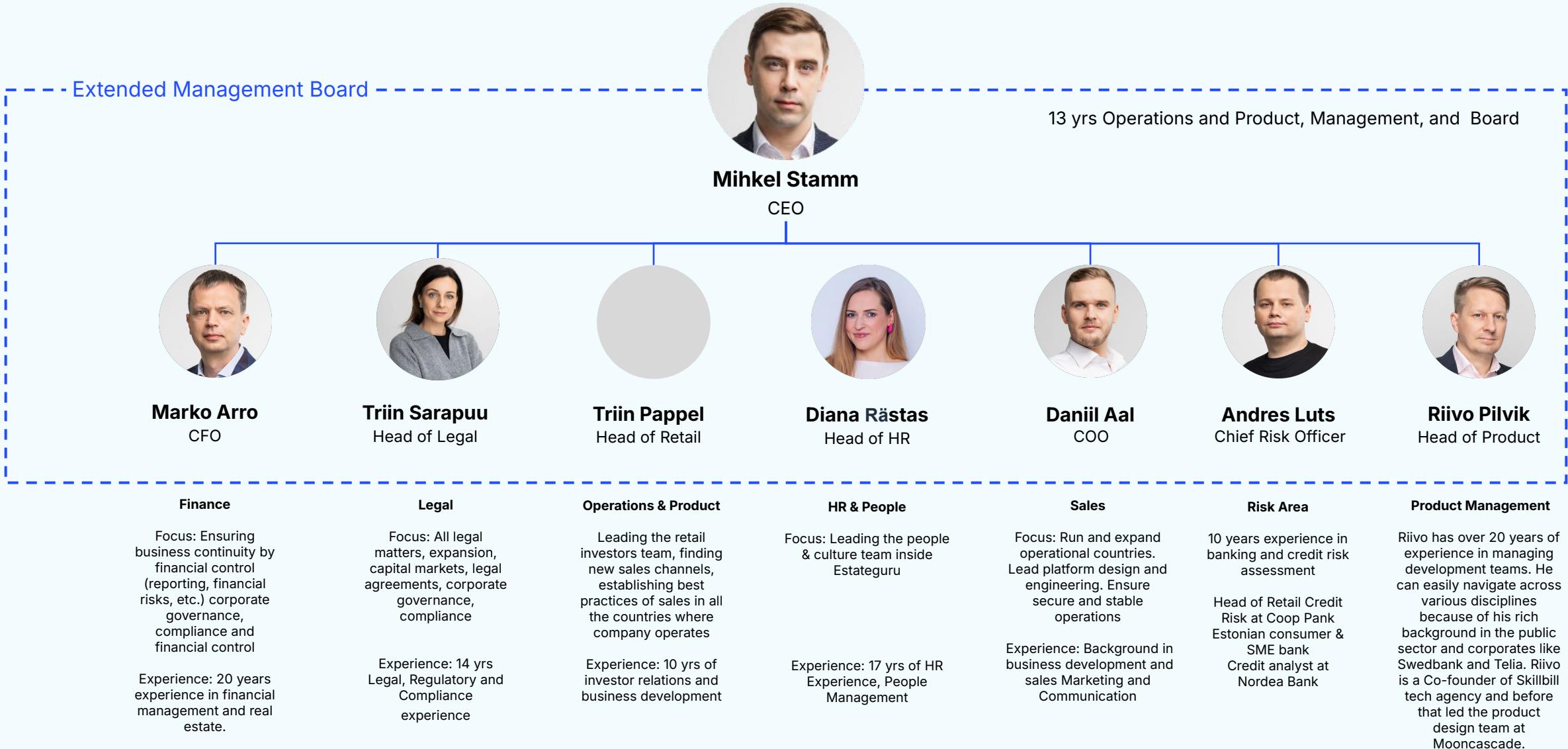
# A glorious past & exciting future

## Corporate timeline



## Financial timeline

# Diverse and experienced leadership team



# Supervisory Board



## Marek Pärtel

Chairman

Co-founder of EstateGuru and chairman of the supervisory board. Over 20 years experience in real estate development, investment and management in 7 different countries.



## Joao Monteiro

Angel investor

Over 20 years experience in strategy consulting, senior management, angel investing with Roland Berger, Kuehne + Nagel, and investments in numerous start-ups.



## Kristjan-Thor Vähi

Board Member

Managing partner since 2010 at INVEGO, an Estonian real estate developer known for its innovative and sustainable approach to creating modern residential and commercial properties.



## Mati Otsmaa

Board Member

Track record in big data, financial services, fintechs and subscription-based businesses. Experienced in driving revenue growth ground-up from partnerships, direct sales and existing sources.



## Paul de Francisci

Board Member

Specialist in capital markets, investment management, structured and real estate finance, business strategy and private equity.

# Estateguru in numbers

	2022	2023	2024
Total number of investors	117 737	126 139	129 787
Loan volume	€183 million	€99 million	€80 million
Team members	96	74	45
Revenue	€8 million	€8.4 million	€8 million
Expenses	€14.6 million	€8.8 million	€8 million
Profit / loss	-€6.6 million	-€0.8 million	-

# Corporate Update

€837M

Money lent

45

Employees

4

Loan originating countries

160 000+

Investors

€84M

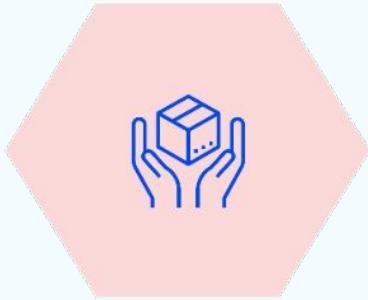
Investors earnings

13

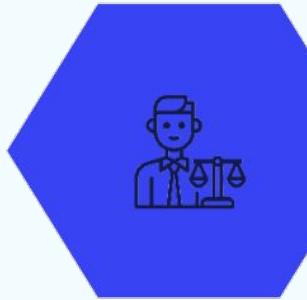
Nationalities



# Corporate Strategy



New product verticals



Stronger operational  
processes



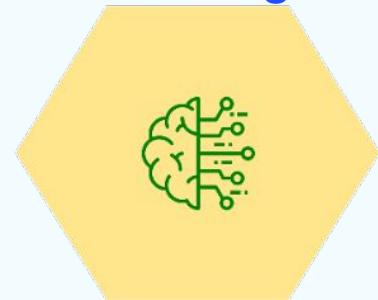
Robust credit and risk  
policies



European Crowdfunding  
licence in 2023



Scaling technology & machine  
learning



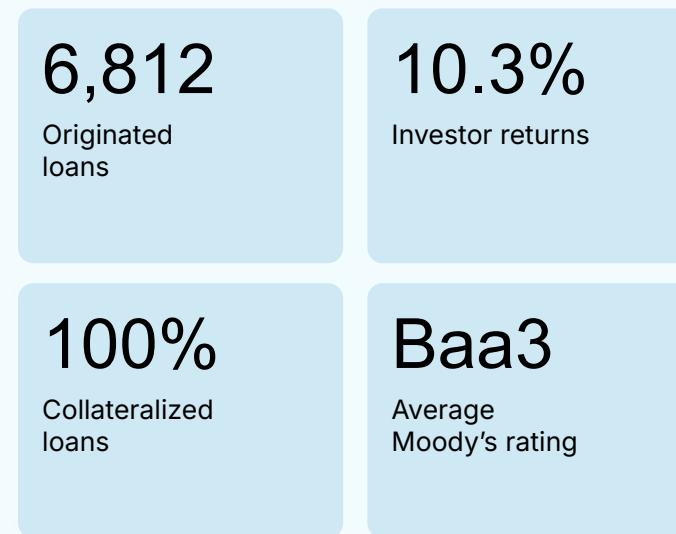
Optimising headcount and business  
efficiency



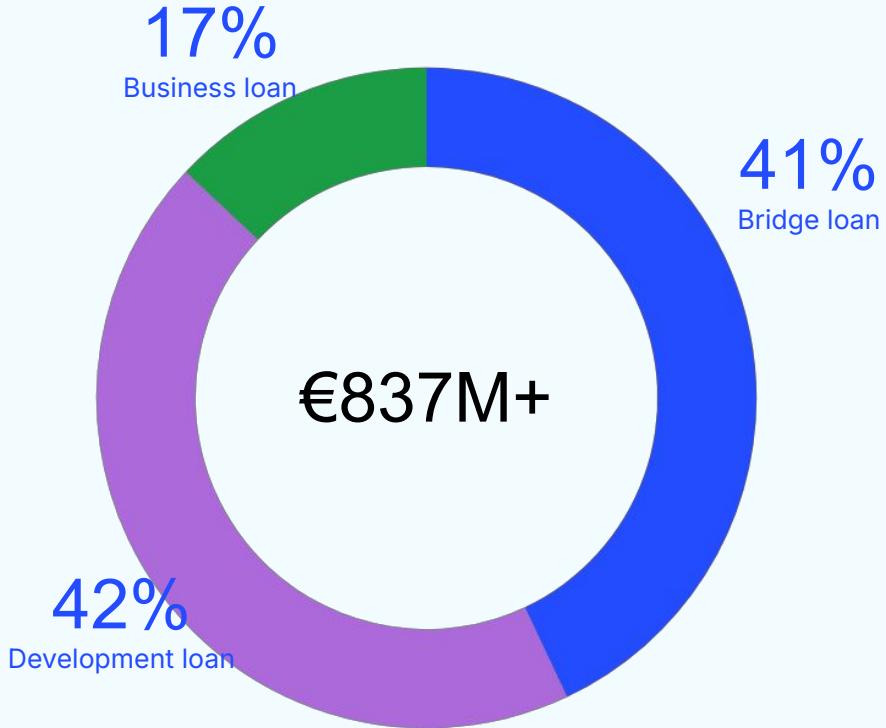
# Thriving Investor Community



A community of more than 160,000 investors & growing pan Europe

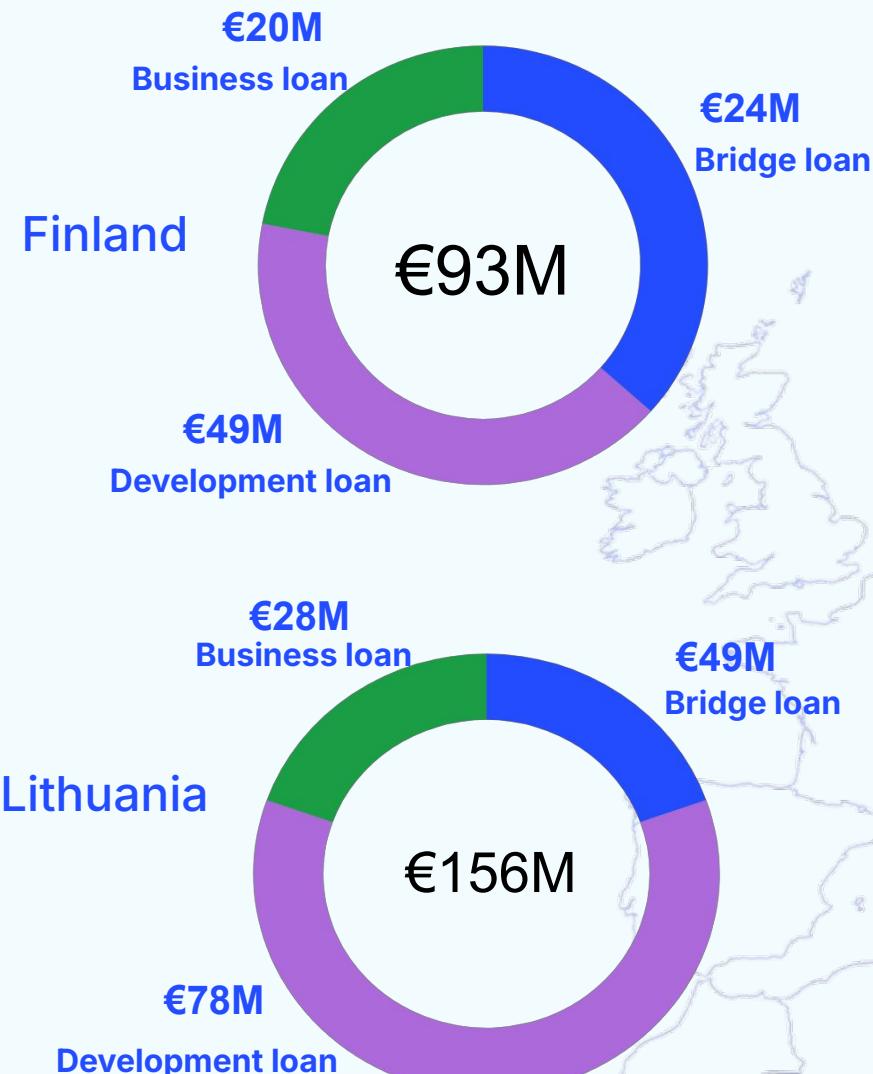


Returns of 10.4% backed by first ranked mortgages

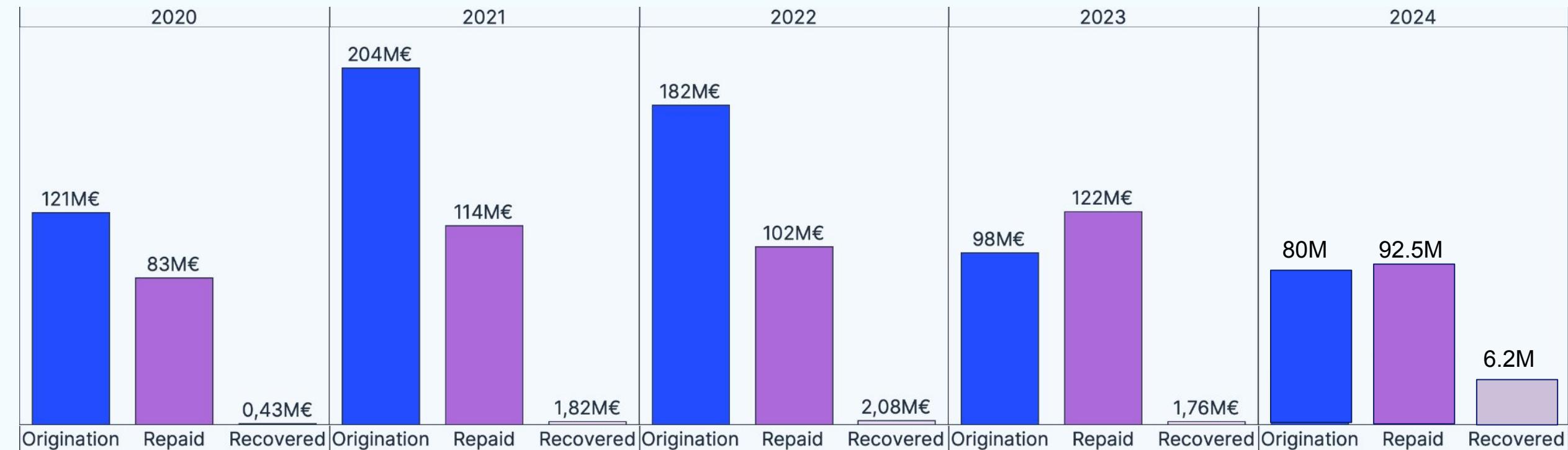


Real estate **loan types**

# Baltics & Finland - Loan origination



# Estateguru - Repayment and Recoveries





# Market Research & Strategy

# Market Opportunity

## Geography



## Demographics

- 25-60 yrs.
- Average technical acumen
- Mobile and internet savvy
- Beginner to intermediate investors
- Average financial literacy



## User Personas



### Conservative Investor

- Risk-Averse and Security-Focused
- Diversification
- Time-Constrained
- Trust and Transparency
- Tech-savvy

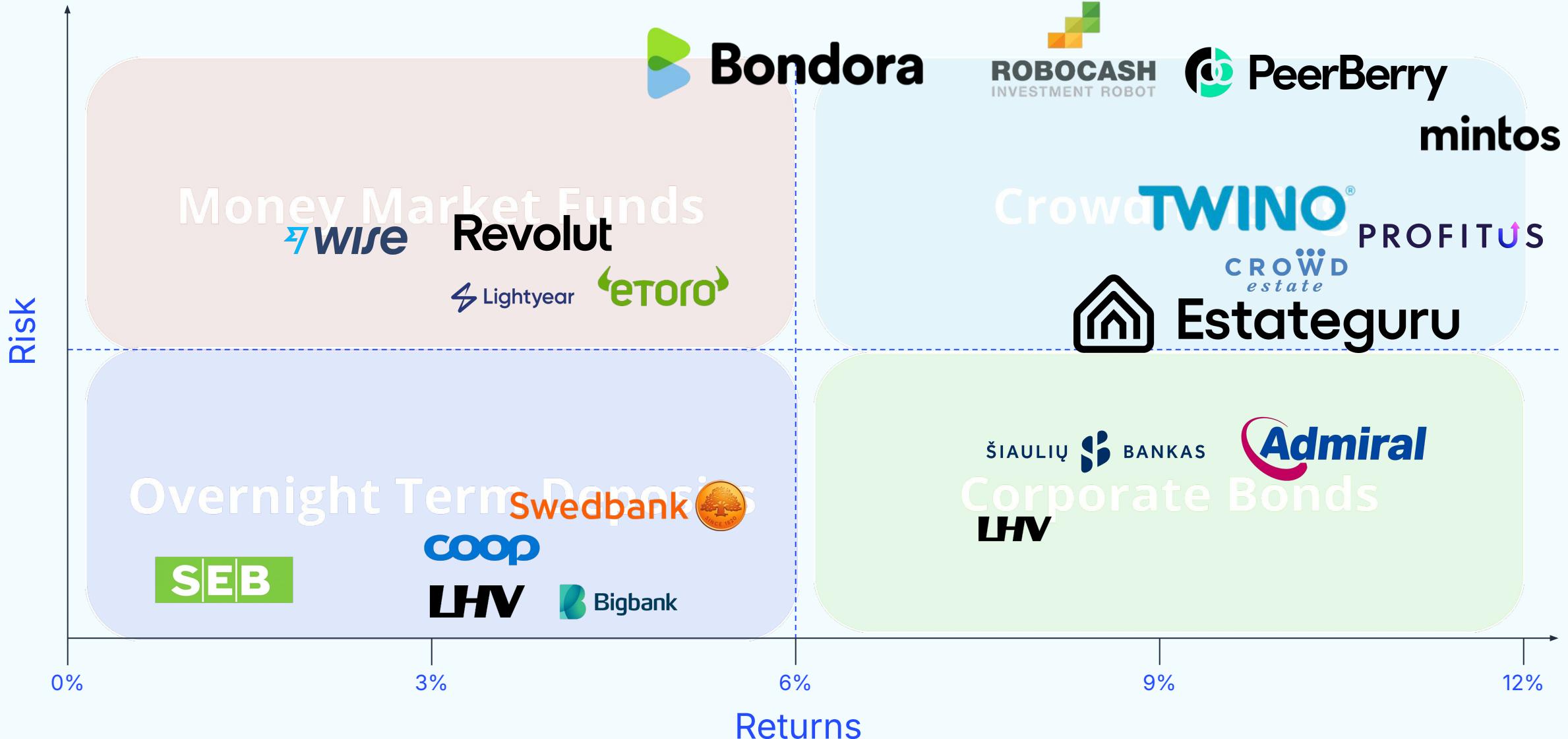
### The young professional

- Growth-Oriented with Stability
- Long-Term goals
- Moderately risk-averse
- Tech-driven
- Simplicity and reliability

## User research & problem statements

- Desire for stable and predictable income streams
- General risk-aversion and hesitation to invest in volatile markets
- Market volatility & impact on returns from traditional investments, causing uncertainty
- Lack of transparency and trust in most financial products causing deterrence
- Inflation, Inflation ..... Inflation!!!!
- Complicated investment processes causing more confusion

# Competitive Positioning

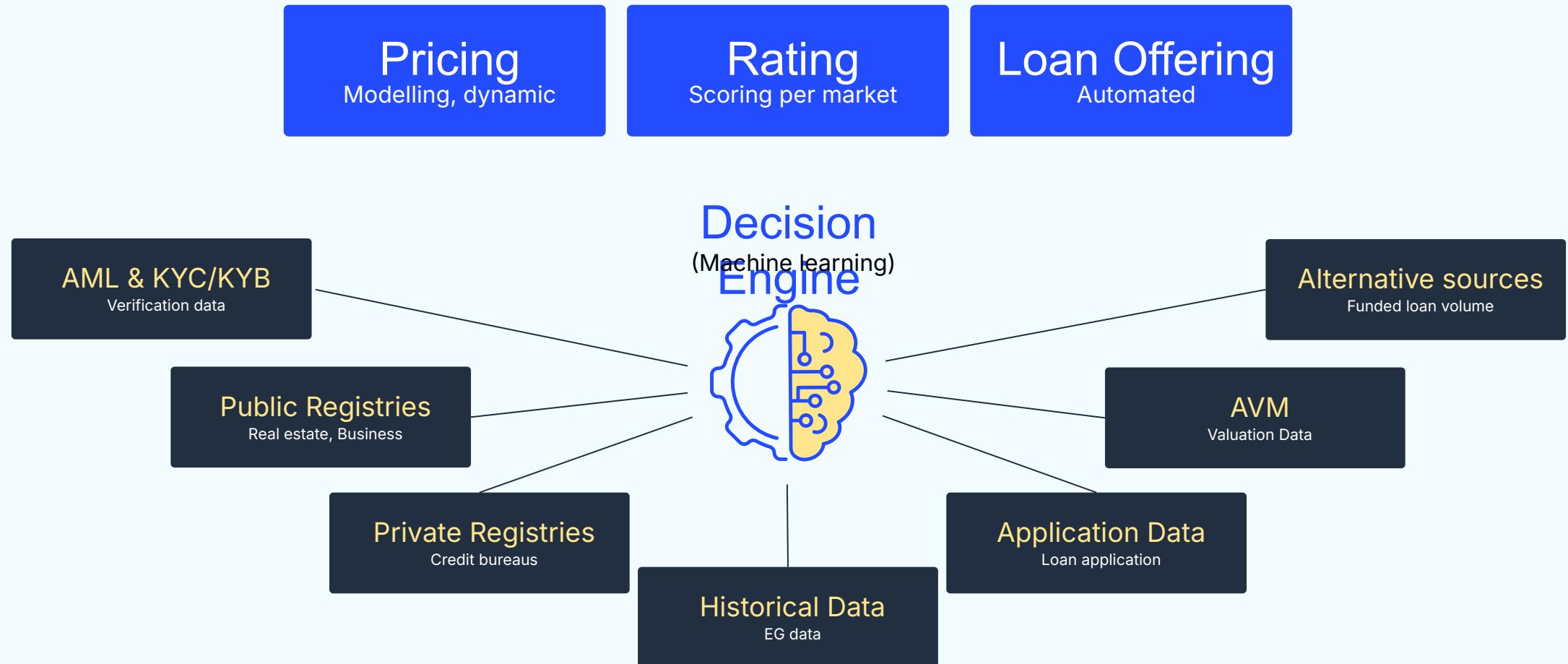


# Technology: automation and scalability at our core

Proprietary platform improves deal sourcing, increases underwriting quality and reduces operational cost of lending.

Sourcing	→ Loan application	→ Scoring	→ Funding	→ Collections	
Today	<ul style="list-style-type: none"><li>• Multi channel customer sourcing</li><li>• CRM management system</li></ul>	<ul style="list-style-type: none"><li>• Digital borrower application and contract journey</li><li>• Third-party data for due diligence</li></ul>	<ul style="list-style-type: none"><li>• Calibrated customer selection for repeat loans</li><li>• SME credit assessment &amp; multi dimensional risk scoring</li></ul>	<ul style="list-style-type: none"><li>• Automated project matching</li><li>• Compliant investor reporting</li><li>• Built-in KYC/AML layer through third-party API</li></ul>	<ul style="list-style-type: none"><li>• Built in risk management system</li><li>• Secure / collateral conversion</li><li>• Automatic loan monitoring process</li></ul>
Under development	<ul style="list-style-type: none"><li>• Sourcing partnerships</li><li>• Micro targeted digital marketing</li></ul>	<ul style="list-style-type: none"><li>• Verification and cross-check with public databases</li><li>• Data harmonization</li></ul>	<ul style="list-style-type: none"><li>• Automated real estate valuation assessment</li><li>• Enriching algorithms with third-party data impairment checks, geo and satellite data</li></ul>	<ul style="list-style-type: none"><li>• Direct API to bank deposits, integration of marketplaces and deposit solutions</li></ul>	<ul style="list-style-type: none"><li>• Synthesized learnings from loan data</li></ul>

# Technology - Digital Decision Making: From data-based decision making to 90% Automated underwriting by 2025





# New Product Verticals

# Senior/Junior Product

## Background

- Created to meet demand for lower-risk and higher-yielding real estate-backed loans.

### Product Structure

- Loans split into Senior and Junior loans.

## Senior Loans

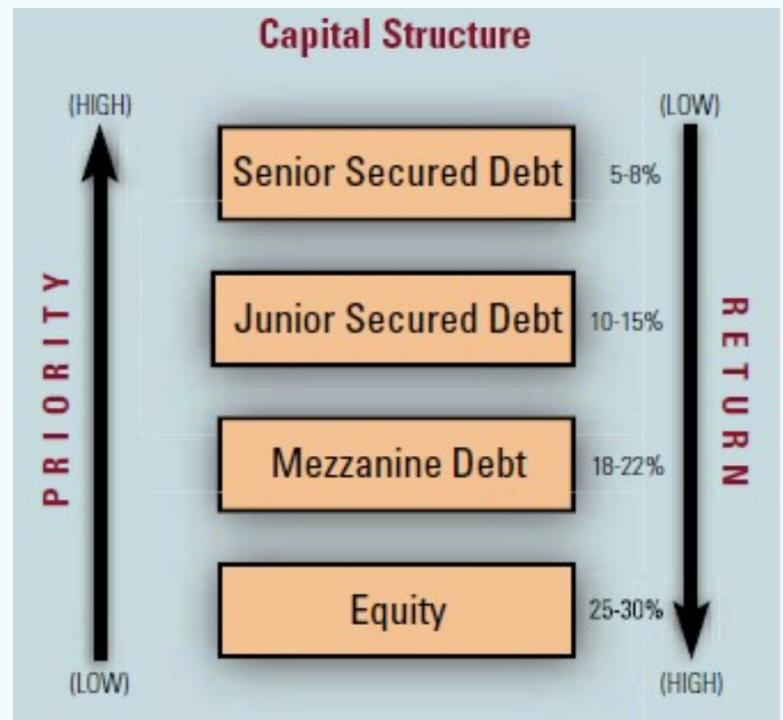
- Lower interest ( $8\% \pm 0.5\%$  p.a.), higher priority in the event of a default (lower risk).

## Junior Loans

- Higher interest ( $>14\%$  p.a.), lower priority in the event of a default (higher risk).
- Loan-to-Value (LTV): 60% - 70% (net).

## Collateral Requirements

- Interest Rates: Borrowers pay  $>11.5\%$ , with monthly payments.
- LTV Ratios: Only projects with suitable LTV are eligible. (Min 60%, Max 70%)
- Strict Borrower requirements and collateral specifications
- Security Package: Includes a mortgage for both loan tiers, mandatory CEO/UBO surety, and pledge of shares if required.



12.33%

19.4%

63.9%

14.57%

77.14%

20.92%

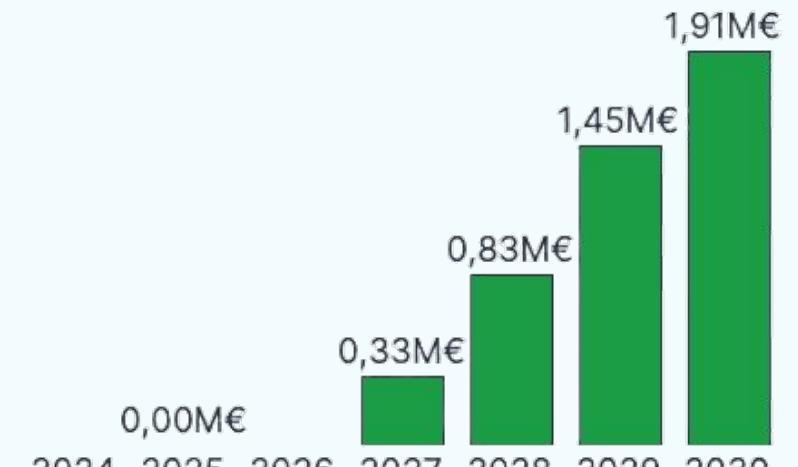
69.67%

# EG Grow

**Description:** A fund-backed corporate bond like alternative investment product generating incremental returns through collective investment opportunities.

## Value Proposition

-  Guaranteed fixed **NET** returns subject to market conditions\*\*\*
-  Tiered reinvestment **rewards** program
-  Strong diversification
-  **Extremely** low risk
-  Monthly passive income
-  Premium projects originating only in Estonia, Lithuania & Latvia



\*\*\* *Guaranteed fixed interest of 7% to 7.5% will be returned to investors monthly*

\*\* *EG Grow is assumed to launch by the end of 2024*

\* *What you see is what you get, NO FEES, NO BS!*

# Flexible and Mobile friendly



Seamless investment execution and portfolio visibility



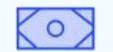
Multiple investment options



Real time portfolio performance tracking



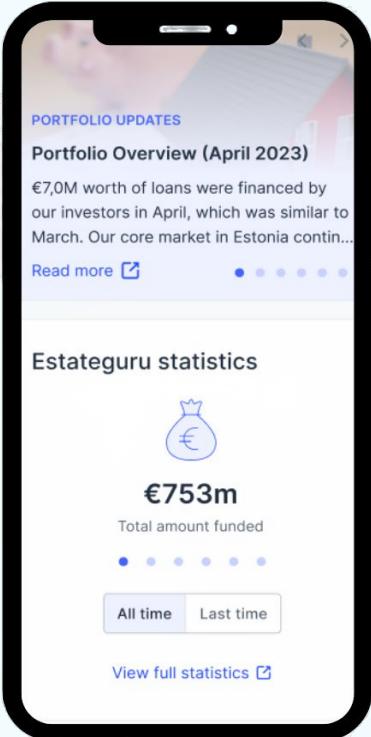
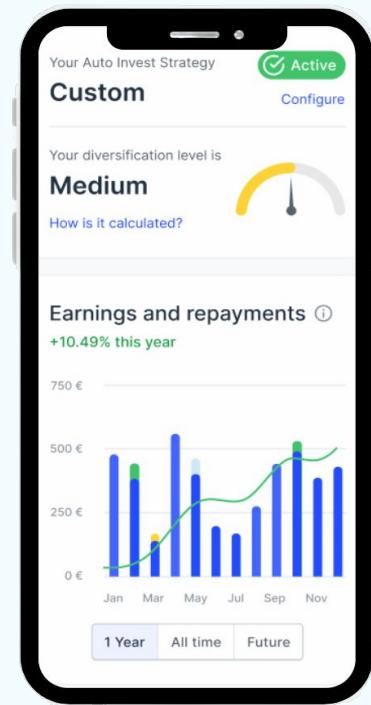
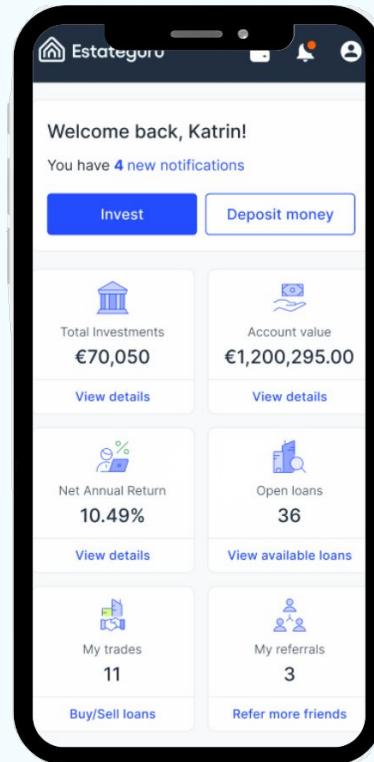
Automated investment opportunities



Flexible withdrawal options



User friendly dashboard and real time notifications



# Future in numbers

Show projections (1 year to start and include a slide that has year 2 , year 3, year 4, year 5 Revenue amount - breaking down EG Grow Contribution , Senior , Junior Contribution, Recovery Income ) - Same on Costs side but annual figure.



# Thank you!

Investing involves the risk of losing some or all of the money you invest. The information provided cannot be considered an investment recommendation. For more information on investment risks, see the Investor Risk Report.