



### Max Property Group Series A Equity Round

## **ABOUT US**

### The past 6 years



**Founded in 2016 w**ith the set up of property funds in the Netherlands, UK and Germany



**AFM** exemption in the Netherlands and EU licence application



Almost €50,000,000 funded in real estate projects and capital rounds worldwide



Max Crowdfund live in Netherlands, Germany, UK and New Zealand



9.500+ users and investors on Maxcrowdfund.com



Maximise financial automation software under development



### **BOARD OF DIRECTORS**



Felix Berkhout
Chief Executive Office

20+ years of experience in the financial world

Felix started his career at Alex Beleggersbank. He then held the role of general manager at various companies on an interim basis. Since January 2018, Felix was the general manager of EasyBroker BV. From these roles, Felix has extensive experience in business operations in general, and financial regulation in particular.



Patrick Visser
Business Development Officer
25+ years of real estate experience

Patrick is one of the founders of Max Property Group B.V. and its underlying entities, and has been advising the group since its inception. He has over 30 years of entrepreneurial experience and has founded and led several organizations, most of which have been sold for profit to grow under different management.



### **MAXIMISE MISSION**

# Providing software solutions to problems faced by financial service providers

#### Why?

The financial services market is one of the largest and oldest in the world. Our experience has shown that there is room for improvement through technological innovation.

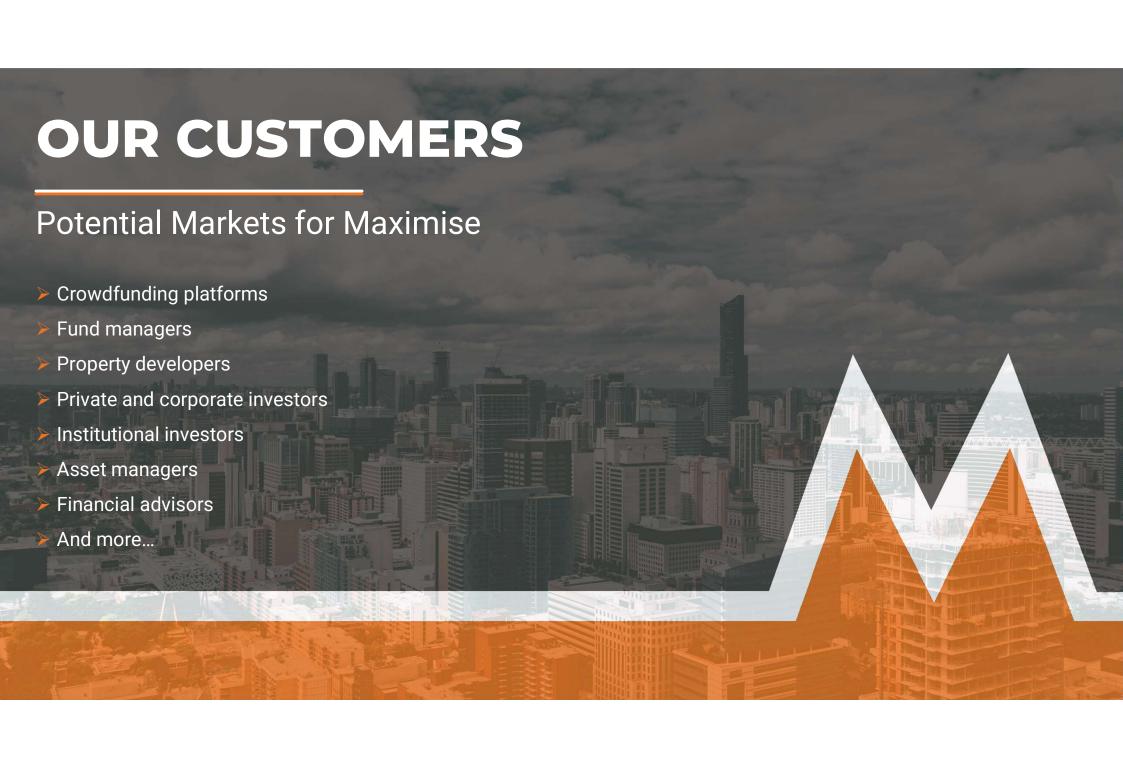
#### How?

With Maximise software, Max Property Group is able to offer tailor-made solutions for its users.

#### What?

Financial automation software for all possible financial service providers. The software is being developed as a multilingual, multi-currency and multi-jurisdictional system.





### WHAT IS MAXCROWDFUND.COM?

Max Crowdfund™ is a cross-border real estate crowdfunding platform

The platform operates under the exemption of the Dutch Authority for the Financial Markets (AFM)



Close to €50M raised since launch in 2020

Published projects from the Netherlands, Germany, Belgium, United

Kingdom and New Zealand

Over 4.000 active investors

ECSP licence application submitted and AFM confirmed it is complete

## PROBLEMS FOR INVESTORS

### Historical and current barriers for investors



#### **Limited access**

- Larger more experienced investors dominate the best deals
- The market is not concentrated on one platform



#### Ticket size too high

- Getting started in most funds has high entry level
- Owning your own real estate often requires just as much investment



#### **High costs**

 Legal, banking, transactional and administrative costs run high due to a lack of automation



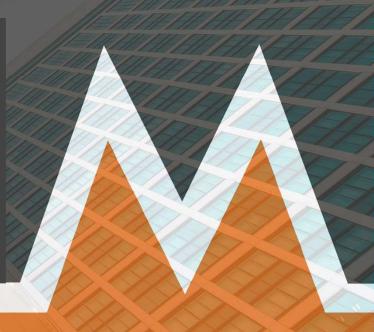
### Lack of transparancy

- Difficult to access historical information on deals
- Funds often report non-transparently and irregularly



#### Complexity

 New investors have to deal with complex materials and difficult transactions and have to prepare their own reports for tax returns



### PROBLEMS FOR DEVELOPERS

Current and historical challenges for project developers



#### **Financing**

- Institutional financing e.g. from banks is increasingly unavailable
- Obtaining and retaining private investors is difficult



#### **Paperwork**

- Private investors require regular and transparent reporting
- Payments to investors create an administrative burden



#### **Time**

- Finding your own investors requires valuable time
- Applying for financing from banks is a lengthy and timely process



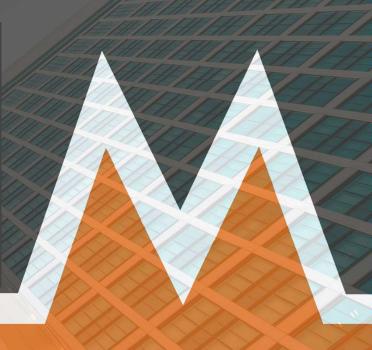
#### Compliance

- Know Your Client (KYC) and Anti-Money Laundering (AML) are required by law
- Unusual transactions must be identified and reported



#### **Country specific**

 Financing projects abroad combines all of the previous problems



### THE SOLUTION

### Max Crowdfund



Accessible Investment level from €100

(or local equivalent)



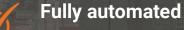
**User-friendly** 

User-friendly platform with a digitalised and automated structure

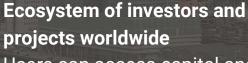


Flexible and modular

Adaptable to a variety of circumstances



User onboarding (KYC, KYB & AML), payment distribution, reporting, etc.



Users can access capital and projects from every corner of the globe



Operates on blockchain technology for full transparency and future trading of



## REVENUE MODEL MAX CROWDFUND

Application and publication fees, charged in advance for due diligence and marketing purposes, plus a 2.5% success fee deducted from principal disbursement

Payment of amount collected minus costs

8

Establishment of security on behalf of investors

Borrowers pay a monthly administration fee of 0.06% of principal, plus 0.5% on incidental payments such as a dividend or profit distribution\*

Financed projects



**Max Crowdfund** 

International Real Estate Crowdfunding Platform

Periodic interest & repayment

Investors pay a monthly administration fee of 0.1% on the outstanding amount, deducted from periodic payments and 0.5% deducted from incidental payments

Transaction fee of 0.5%\* charged to both buyer and seller. (if allowed in the country)\*

\*This only applies when a bulletin board is present





### **EXPLOSIVE GROWTH**

The value of the real estate market has grown to €326.5T in 2022

rorrest: "Real-Estate crowdfunding continues to be a dynamic and ever-evolving industry, growing to an estimated \$3.5 billion in 2016. By 2025, the crowdfunding industry is anticipated to be valued at more than \$300 billion and online real estate marketplaces are primed to capitalize on that explosive growth."

50		19 100m	1 069m	313m
EUR P2P Platforms		Total Funding (€)	Last 90 Days (€)	Last Month (€)
9 GBP P2P Platform	ms	1 018m Total Funding (£)	114m Last 90 Days (£)	33m Last Month (£)
2	ms	262m	32m	11m
USD P2P Platforn		Total Funding (\$)	Last 90 Days (\$)	Last Month (\$)
Platforms: 975	Data Partners: 71	Total Funding: €22,170.05m	Last 90 Days: €1,302.97m	Last Month: €380.74m

sources: https://p2pmarketdata.com/p2p-lending-equity-worldwide-statistics/ (Sep-2022) + The total value of global real estate | Savills Impacts / (Sep-2022)

## COMPETITION

Specialised real estate crowdfunding platforms are relatively new and small. Non-specialised platforms currently have the largest share of the market. Most are only active in their local market and the platforms are often only available in one or few languages. Below is an overview of the leading competitors:

Regio	Nederland VK		Duitsland	Rest van Europa	USA	
Niet- gespecialiseerd	Collin Crowdfund comfortabel investeren  geldvoorelkaar.ni	Funding Circle  Z O P A	Funding Circle  Circle	mintos Yellow  october	ElendingClub  PROSPER	
Gespecialiseerd	crowd real estate CROWDBRICKS VASTGOEDINVESTEREN.NL	Property Moose  The Induser of the Smarter way to invest	BERGFÜRST  RENDITY  SULKESTATE  EXPORE	HOUSERS SMART INVESTMENT  CROWD estate	PeerStreet  CS CROWDSTREET  FUNDTHATFLIP	



### **SERIES B - 2023**

€4,250,000 raised, representing 14.16% of the total shares. A new equity round is expected to be held in 2023.

Dividend: First dividend of €0.08 (3.07%) expected in 2022 and €1.61 (702.43%) in 2025\*.

Exit: Acquisition or listing in 2026 with forecast value increase of 64.39% at the end of 2025\*.

Potential: Real estate crowdfunding is growing very fast, and it is still relatively in its infancy. A total of 22 Trillion transactions have taken place in Europe alone2. The expected volume for online platforms is \$300B in 2025 (Forbes).

Strong foundation: Group operational in 2 of the top 4 crowdfunding markets in Europe (UK & DE)1. Raised over €33M for own real estate funds, of which 0.00% defaults.

Extremely scalable: Max Crowdfund is expanding internationally through exclusive partners and has already signed agreements with several countries, such as New Zealand, Canada, the UK and Sweden.

## FINANCIAL MODEL / PROJECTIONS

Financial Mo	odel									
Summary										
In € 000's				2020	2021	2022	2023	2024	2025	2026
Assets				725	5.024	5.112	5.919	7.443	9.989	14.01
Cumulative funds r	aised			1.649	11.649	46.649	95.560	374.668	1.307.343	4.031.85
Total funds under r	management			1.649	11.649	46.649	92.093	352.467	1.142.896	3.387.24
Total revenues				253	198	2.683	3.684	20.555	59.146	83.98
Expenditure				-529	-739	-2.244	-3.929	-6.222	-12.083	-28.29
EBITDA				-276	-541	439	-245	14.333	47.063	55.68
Interest & deprecia	ition			289	28	832	930	1.132	1.481	2.04
Corporate taxes				0	0	-98	-294	3.300	11.395	13.41
EBIT				13	-513	-295	-882	9.900	34.185	40.23
Closing cash balance	<b>e</b>			40	1.986	6.059	5.810	15.964	48.745	79.83
Projected dividend	payment	Actually paid in	year+1				0	1.026	4.122	13.08
Project # shares (x	1.000.000)			10	12	12	14	14	14	1
Projected dividend payment EUR per Share (Certificate) - paid in year + 1			0,00	-0,01	0,00	0,07	0,29	0,9		
Projected EOY share valuation Bas		Based on 8 X EB	ITDA, in EUR per Share (Certificate)	-0,21	-0,36	0,29	-0,14	8,19	26,89	31,8
Projected return		Based on emissi	on price of 2.50 EUR per Share (Certificate)		-0,11%	-0,39%	0,00%	2,93%	11,78%	37,39
Net result in differe	ent scenario's	revenues	expenditures	2020	2021	2022	2023	2024	2025	2026
	Low	70%	75%		-416	195	-368	9.722	32.340	37.56
Projected EBITDA	Likely	100%	100%	-276	-541	439	-245	14.333	47.063	55.68
	High	150%	125%		-627	1,220	615	23.054	73.615	90.60

## **QUESTIONS?**

### Get in contact



Head office Rotterdam Brielselaan 85 3081 AB, Rotterdam



+31 10 307 0948 info@maxpropertygroup.com www.maxpropertygroup.com









#### **DISCLAIMER**

This brochure is not a prospectus. Any example or performance development in this brochure is only for further explanation of the product and is in no way an indication of the price and/or return development in the future.

No rights can be derived from information in this brochure. Nothing in this brochure should be considered as legal, tax or any other advice or (solicitation to make) an offer to enter into any transaction.

Information contained in this brochure is not an explicit or implicit investment recommendation and is subject to change at any time without notice. You should also base your decision to invest on the Information Document that you can download from our website (http://www.maxpropertygroup.com/aandelenuitgifte-max-propertygroup).

This brochure may not be distributed in the US, UK, Canada or to residents of the US, UK and Canada. Restrictions may also apply in other jurisdictions. You are requested to adhere to these restrictions. **RISICO'S** 

Beleggen in MPG aandeel certificaten is alleen geschikt voor beleggers die zich bewust zijn van de risico's die zijn verbonden aan beleggen in nog-niet-beursgenoteerde ondernemingen - en die zich deze risico's kunnen veroorloven.

#### **NO PROSPECTUS**

Max Property Group B.V. (MPG) is not an investment or financial institution. We are therefore not supervised by the AFM. MPG meets all the conditions set by the AFM.

There is no statutory prospectus requirement for this issue, but the Information Document has been submitted to the AFM as determined by the AFM. The AFM has not assessed the Information Document.

There is no prospectus requirement, because this concerns an issue of less than € 5,000,000 per year. Article 52, paragraph 2 of the Exemption Regulation from the Financial Supervision Act stipulates that no prospectus requirement applies to such relatively small issues.

#### WHO CAN INVEST?

The share certificates of Max Property Group B.V. are exclusively intended for investors residing in the Netherlands, for legal entities with their registered office in the Netherlands and for "accredited" investors. By purchasing the depositary receipts you represent that you are qualified to purchase them.

This brochure provides a summary of elements from the Information Document and a general insight. You should also base your decision to invest on the content of the Information Document and other investment documentation that you can download from our website (www.maxpropertygroup.com).