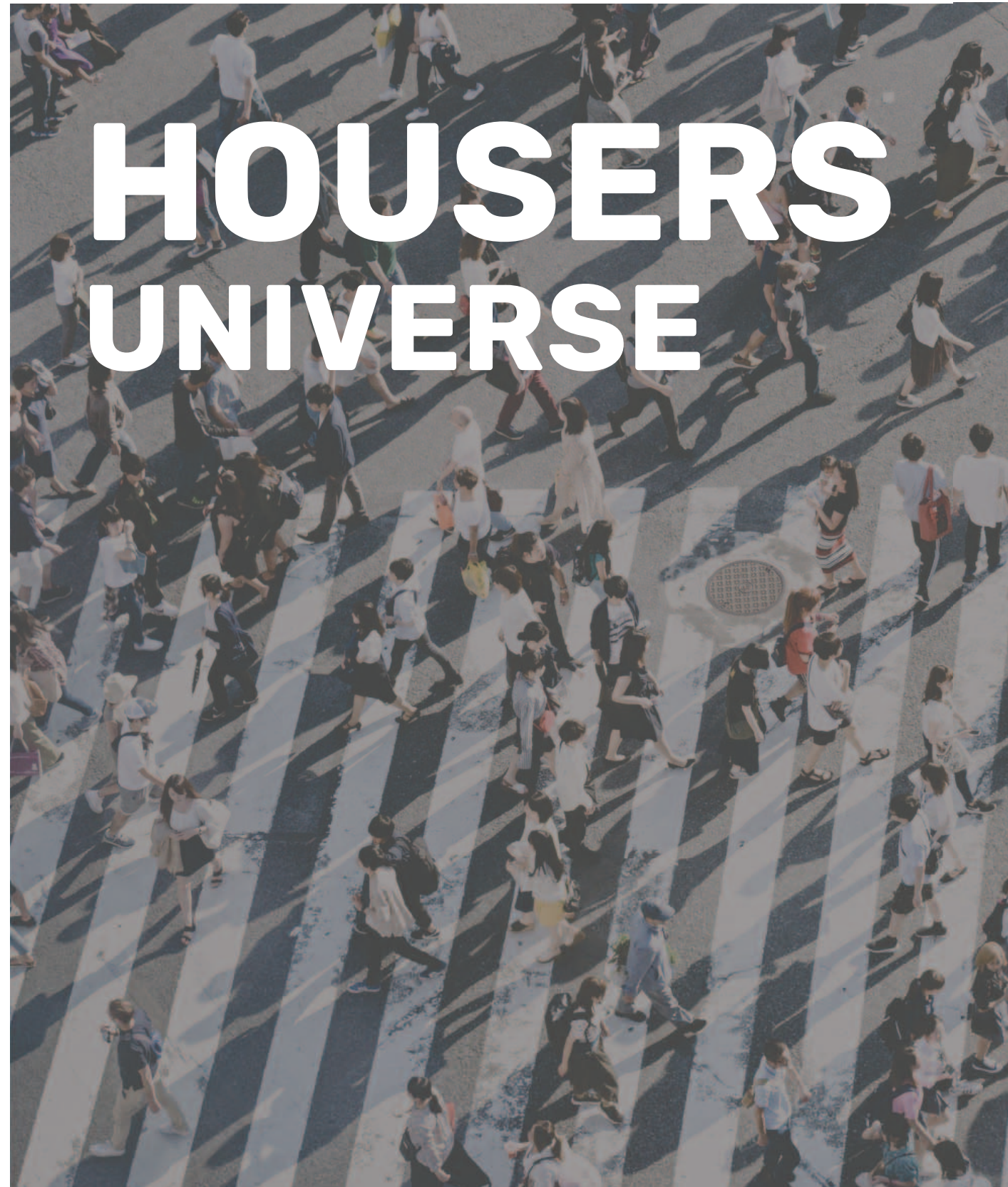


# MEDIA KIT

2021



#WeAreHousers



- 01. WHAT IS HOUSERS?
- 02. A CONSOLIDATED BRAND
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# WHAT IS HOUSERS?

Housers was born in Spain in 2015, based on a disruptive and innovative idea that has revolutionized the way of investing, democratizing investment and enabling the general public to support companies in need of financing.

Housers is authorized by the National Securities Market Commission (CMNV) to operate as a Participatory Financing platform with License n°20 and by the Portuguese Securities Market Commission (CMVM).

# A CONSOLIDATED BRAND

In 2017, Housers initiated a strategy of internationalization in Italy and Portugal, becoming the leading pan-European platform in real estate investment. Today, Housers has more than 127,000 users from over 155 nationalities.

With the consolidation of its success in the marketplaces where it operates, the company has embarked on its latest challenge with the launch of Housers Corporate, a new business line for financing business projects, jointly with Housers Green, for renewable energy investments.

In 2020, Housers launches projects with a first rank mortgage.





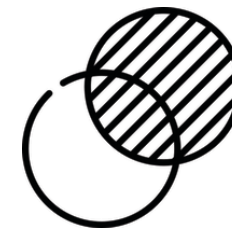
# OUR CORE VALUES

Housers is a sophisticated digital collective investment platform.

Our core values are security, transparency, justice, quality and accessibility.



SECURITY



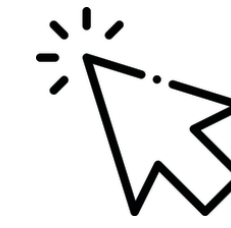
TRANSPARENCY



JUSTICE



QUALITY



ACCESIBILITY





# THREE BUSINESS LINES



Real estate projects

Its purpose is to democratize investment in the real estate sector, offering assets to investors which are tangible and visible, your investments are always linked to real estate.



Renewable energy projects

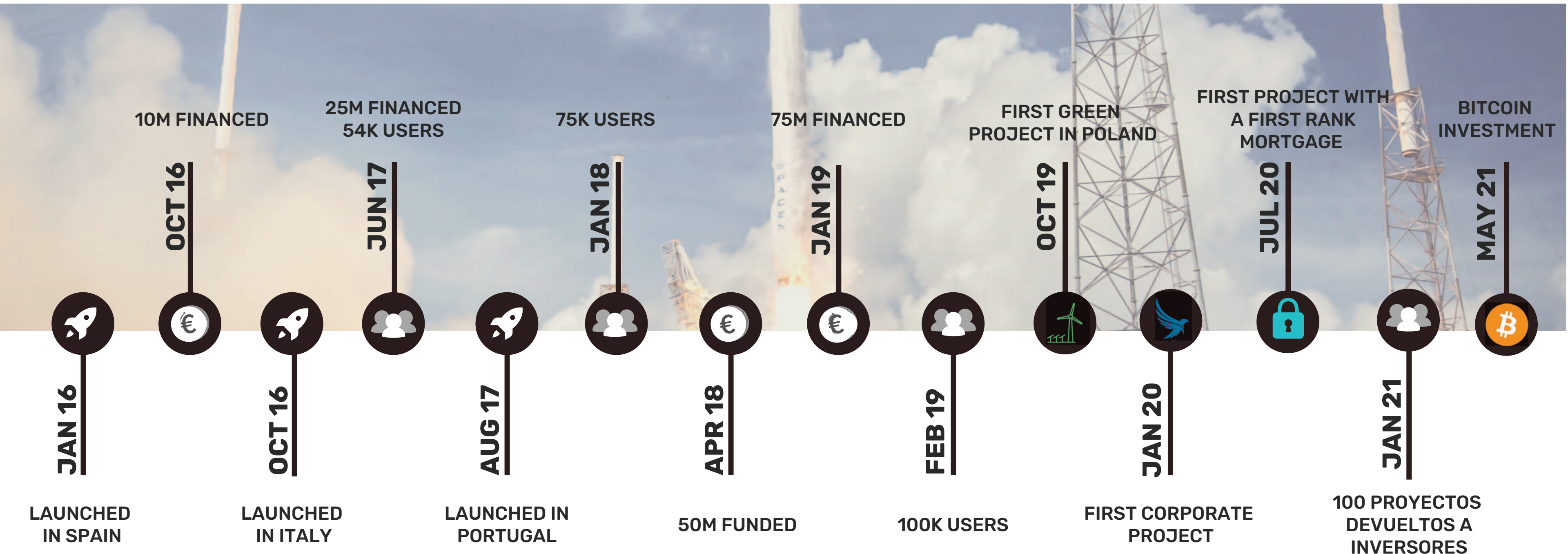
It was launched to allow investors enter the world of renewable energy. These projects include the construction of solar parks, photovoltaic plants and wind turbine farms.



Business projects

Its objective is offering new investment alternatives to investors and providing companies the access to credit for the development of business projects of all kinds.

# OUR JOURNEY





# FIRST RANK MORTGAGE

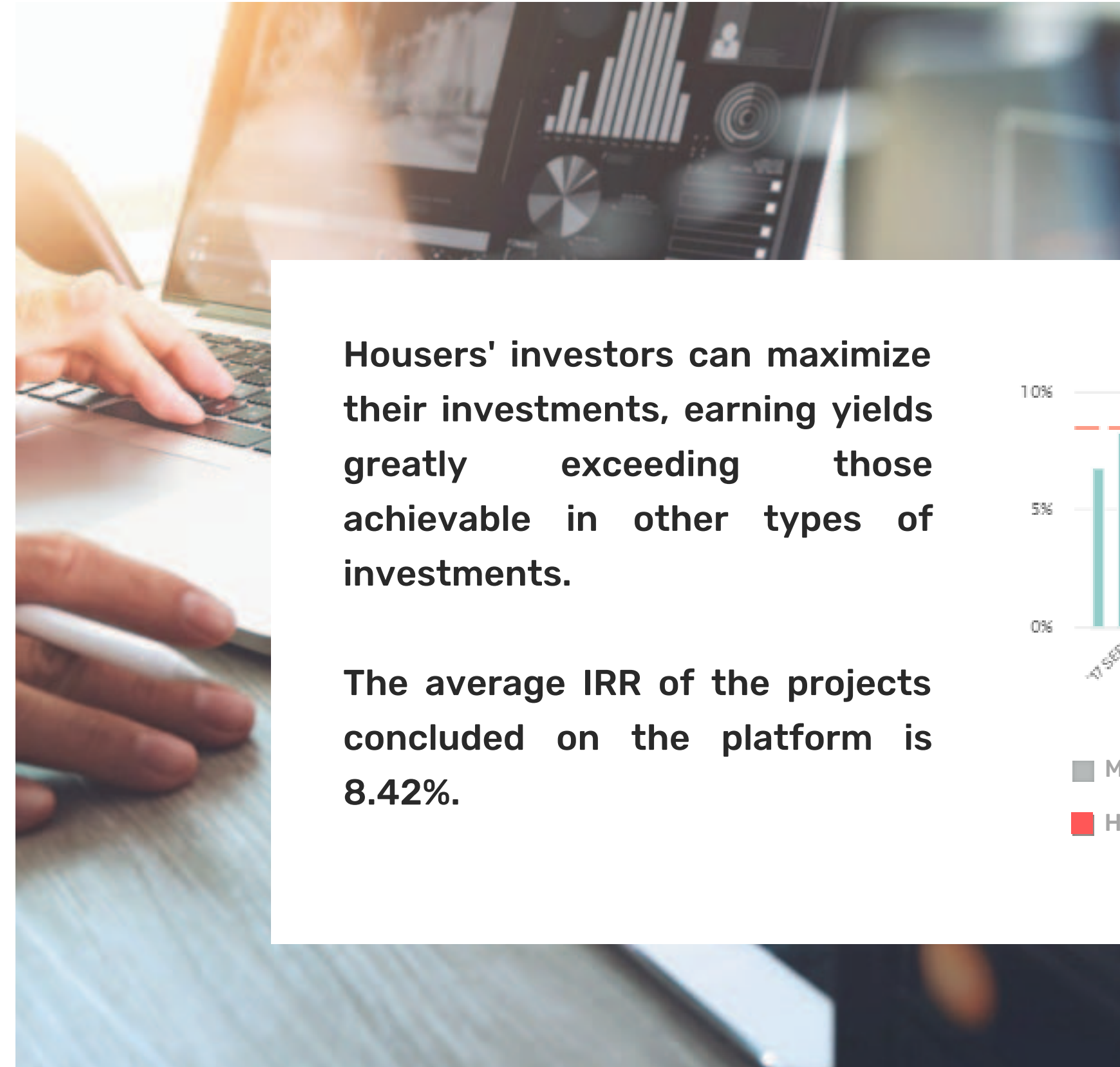
For the first time in Spain, in a Participatory Financing Platform, you can invest like the large funds and institutional investors knowing that your investment is supported by a first rank mortgage.

## Advantages:

- **HAVE A REAL GUARANTEE:** in case of non-payment by the promoter, you can execute the guarantee.
- **NO EXTRA COST:** the developer assumes all registration and possible enforcement costs.
- **LTV (Loan To Value):** the loan amount is up to 60% of the collateral valuation.
- **THE PROPERTY IS LOCKED:** it cannot be transferred during the life of the loan.



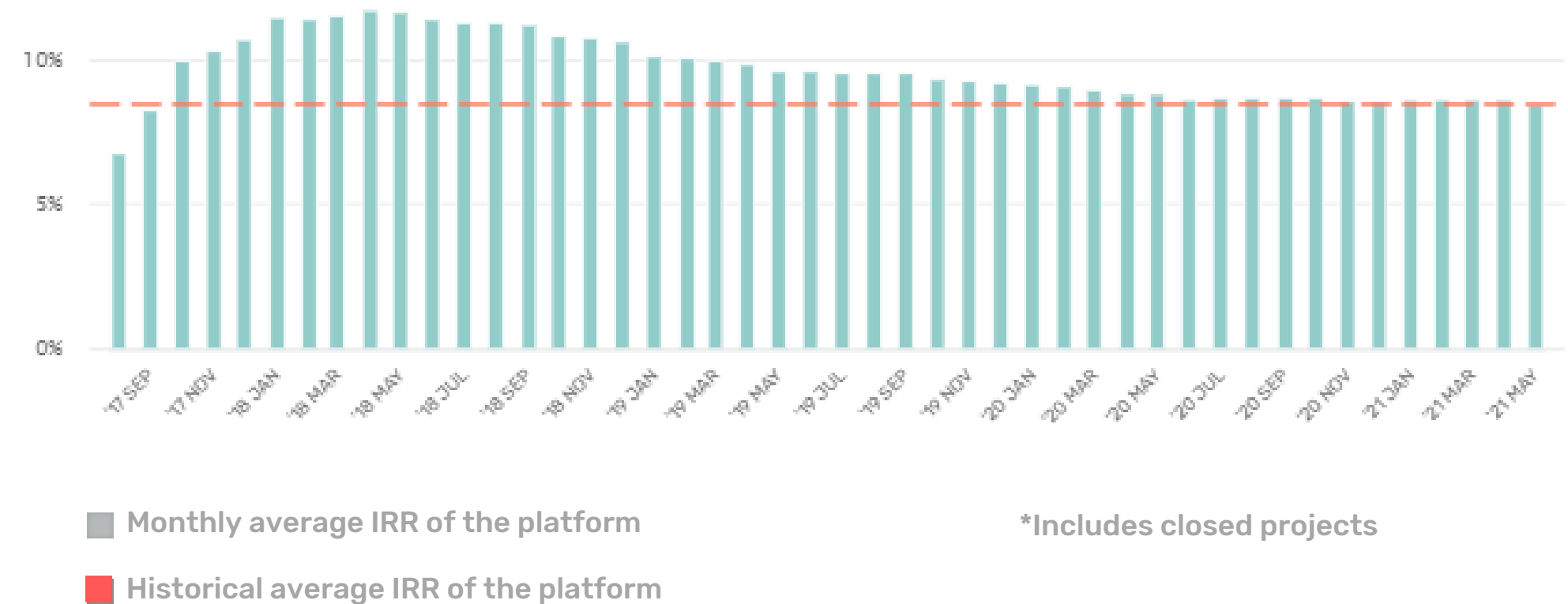




Housers' investors can maximize their investments, earning yields greatly exceeding those achievable in other types of investments.

The average IRR of the projects concluded on the platform is 8.42%.

# PROFITABILITY



# LOAN TYPES



## DEBT OR NON-CONVERTIBLE EQUITY

Financial loan with a fixed and a variable interest tranche, this last one depending on the evolution of the activity of the borrowing company, which will be considered as equity for the purposes of capital reduction and company settlement.

### MAXIMAL AMOUNT

**5MM€**

### INTEREST TO INVESTORS

**5% - 10%**

### AMORTIZATION RATE

**Bullet**

### FEE HOUSERS DEVELOPER

**5% - 10%**

### INTEREST PAYMENTS

**Monthly**

### AMORTIZATION

**From 12 months**





**NUMBERS ARE  
NON-JUST NUMBERS**

ACCUMULATED INVESTMENT

**+ 123 M €**

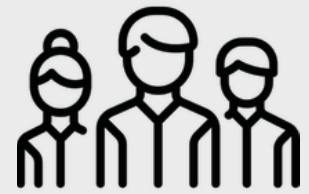
INCOME AND CAPITAL  
RETURNED TO INVESTORS

**+ 55 M €**

\*Data from May 2021.



# MORE STATISTICS



ACCUMULATED  
INVESTMENT AVERAGE  
PER INVESTOR

**4,895€**



AVERAGE TICKET

**566€**



INVESTMENT AVERAGE  
PER INVESTOR

**8.6**



RETURNED  
PROJECTS

**+104**



FINANCED  
PROJECTS

**+311**



AVERAGE  
FINANCING TIME

**21 DAYS**

\*Data from May 2021.





# PRESS COVERAGE & AWARDS

**LA VANGUARDIA**

"Housers, the real estate microfinance platform, has returned more than 35 million euros to its investors"

**EL PAÍS**

"The investment platform Housers launches its first solar energy project"

**Expansión**

"Housers, first Spanish startup to get the Capgemini ScaleUp label"

AND MOREOVER...  
**WE'RE AWARDED!**



#WeAreHousers

# WHO WE ARE?

We are a multi-disciplined and committed team. Housers currently has 38 employees representing several nationalities in its headquarters in Madrid, Valencia, Milan and Lisbon.



**ÁLVARO LUNA** FUNDADOR Y DIRECTOR REAL ESTATE

Graduated in law, his professional career has been always focused on the real estate world through investment plans definition, property management, strategy definition and real estate marketing. Founder and CREO of Housers, he is responsible for the entire management of the Real Estate department in Spain, Italy and Portugal.



**JUAN A. BALCÁZAR** CEO

With a degree in Computer Science from the Universidad Politécnica de Madrid, he has accrued 15 years of experience in businesses management and departments related to the digital sector, the mass media and advertising area, holding positions as CEO of Grupo 20minutos or CDO of Forbes. He currently occupies the position of CEO of Housers.





# JOIN US

Social media in spanish, italy, portuguese and english



# CONTACT US

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