

## Equality for future homeowners

We introduce **mezzanine capital for private homebuyers** (= capital that can be used as down payment for a property loan). This way, **we provide up to half of the required down payment** for a property loan upfront.



✓ Wants to own a home

Potential homeowner

✓ Qualifies for a bank loan

x Lacks down-payment



Without family support, **no remedy** is available

Saving 20% downpayment takes years, while rent is burned and prices keep rising



10% Savings

**80%**Standard loan
from bank

- We provide **half of the down payment** (normally 10% of the property as an **equity loan**
- The equity loan can be repaid any time over 35 years.
- Interest and repayment amounts are tied to the property value.

## **Business model:**

We set up a fund that invests into real estate and gets a return in exchange. Our business model is based on both a management fee for the fund and a small share of the profits. This way, we do not have to charge the potential homeowner.

## Regulatory support:

We are experiencing a lot of **tailwind through new down payment regulation from the EU** that requires a 20% down payment from for potential homeowners. 29% of all current property loans would not comply with this rule today, which means we help banks with their new business.

# **Split Invest**

Projektbranche: Immobilien

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