



# Residential Simplified

## **IMMO** - Next Generation Residential Platform

# IMMO is Reinventing the Residential Value Chain for Home Sellers, Renters and Investors



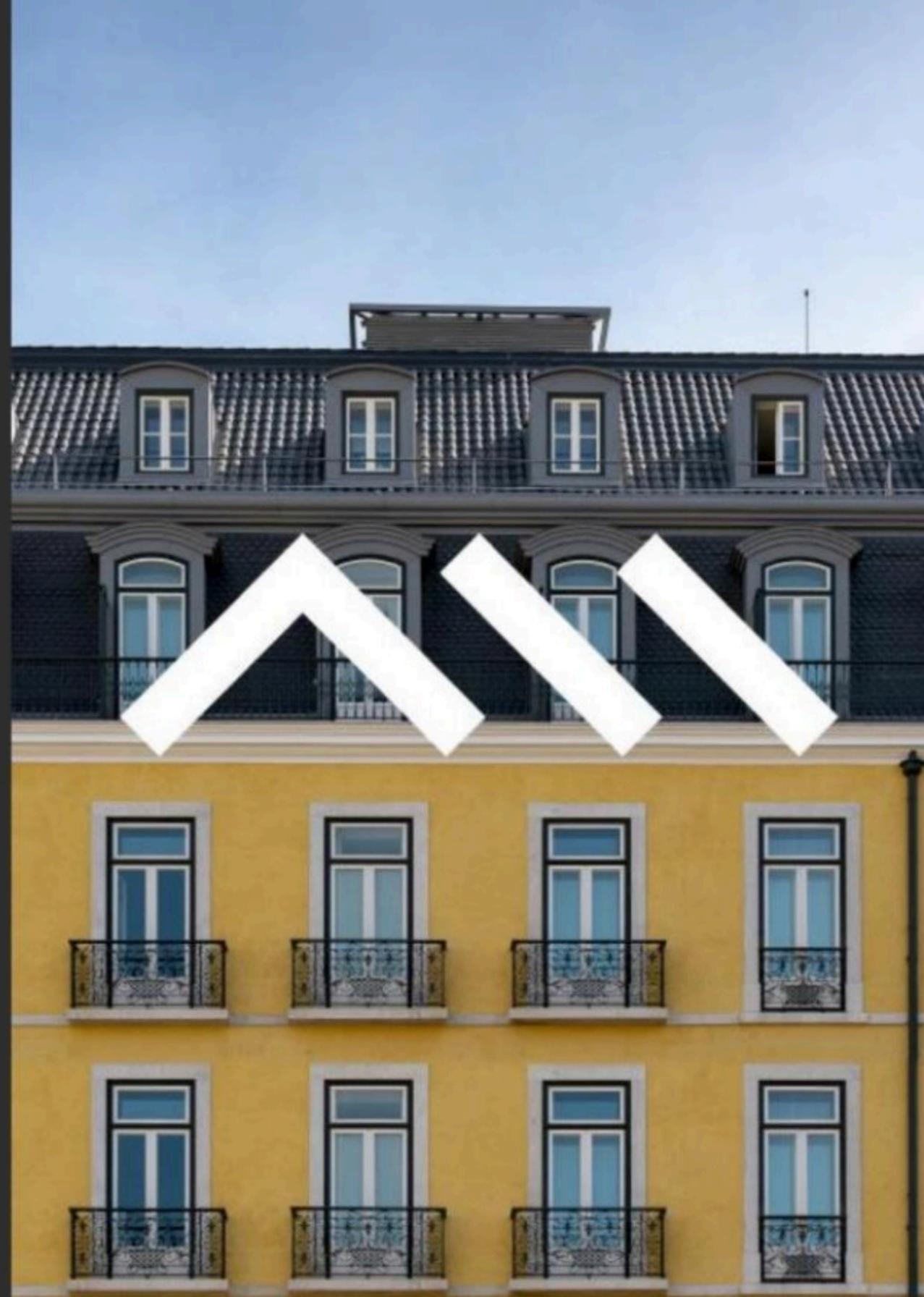
We iBuy consumer resi at scale directly from home sellers using proprietary technology and data



We upcycle our assets into beautiful, sustainable homes and rent them to residents that want a 21st century trusted housing experience



We open single unit real estate as an asset for institutional investors, creating a sustainable residential ownership model



# A Team Like No Other for A Company Like No Other



A highly diverse team with a passion for resi, data, growth, capital markets and customer centric products



Hans-Christian Zappel  
CEO



Samantha Kempe  
CIO



Avinav Nigam  
COO



Thomas Führich  
Legal



Lasse Christensen  
Strategy



Moritz Heck  
Country Operations,  
Germany



Dawid Baranowski  
Resident Management  
& Consumer Revenue



Carthage Murphy  
Head of Asset Services



Charlie Pushman  
Group & Portfolio  
Finance



Mariyam Dahodwala  
Capital



Ksenia Belova  
Sustainability &  
Compliance



Ben Griffith  
Engineering



Ali Hararwala  
Product



Abhishek Satapathy  
Growth



Ángel Araujo  
Country Operations,  
Spain



Max Rodman  
Head of Acquisitions



Konstantin Andrejev  
Capital Product &  
Innovation



Ian Platt  
Portfolio  
Management



Daniela Sevelius  
Acquisitions (ES)



Julian Derber  
Data Science & BI



Björn Donner  
Asset Services  
(Construction)



Julia Bechert  
Asset Services  
(Furnishing)



Tyson Teubner  
Asset Management

# Bringing Together Talent from the World's Leading Companies



Diverse Team with Diverse Backgrounds

43% Women

16 different nationalities speaking

11 different languages



Morgan Stanley



clikolia



Davidson Kempner

amazon

BlackRock

pwc



Google



Uber

Booking.com



AEW

## Our Investors & Advisors



FINTECH COLLECTIVE



**Andrew Baum**  
Leading Real Estate Strategist,  
former Professor on Future of  
Real Estate Oxford Said  
Business School



**Todd Rupert**  
Former President & CEO,  
T. Rowe Price Investments

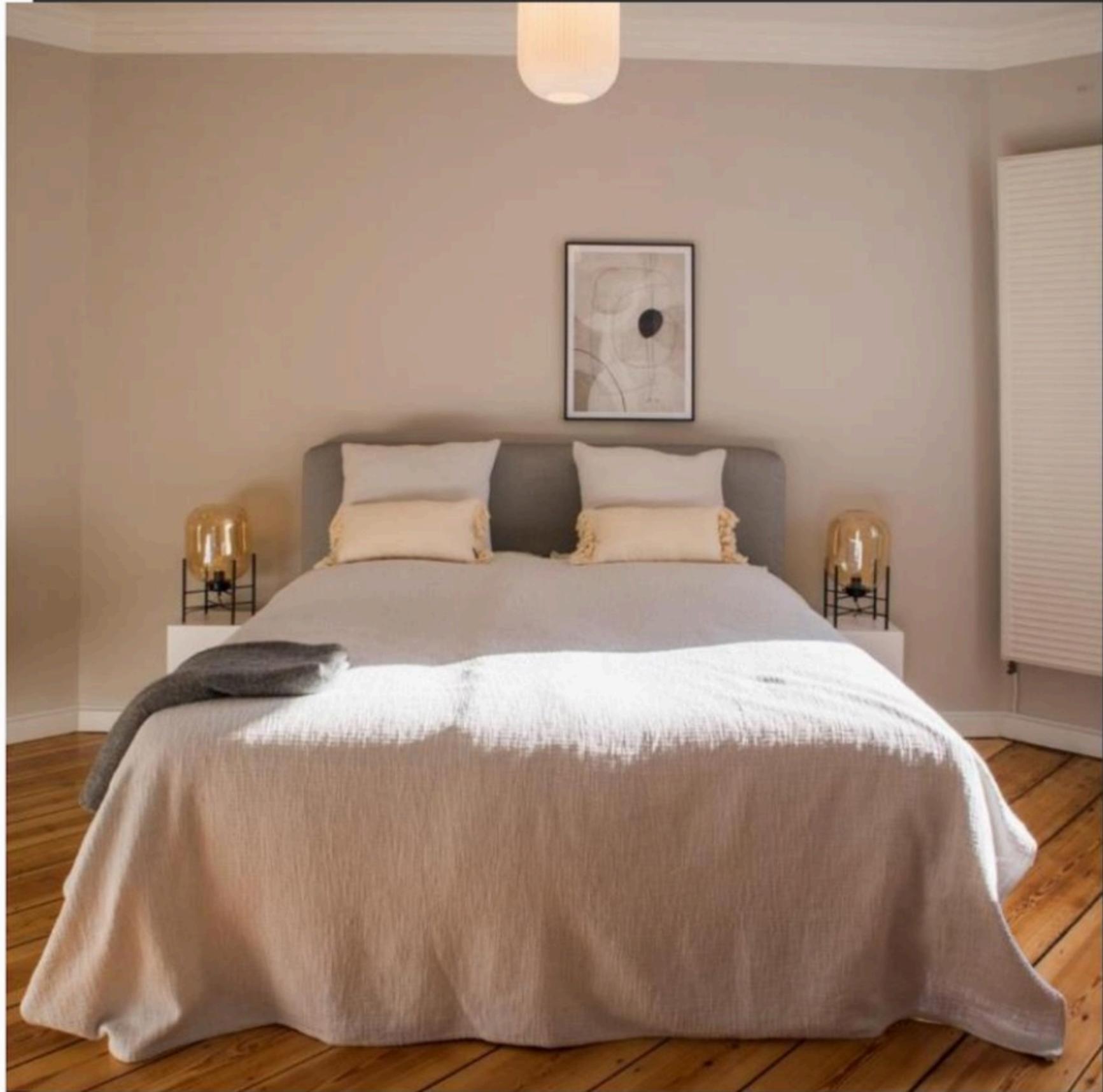


**Tom Stafford**  
Partner  
DST Global



# IMMO Thesis

## The Problem



# Institutional Investors Face a Yield Dilemma



Residential assets are the perfect alternative to bonds, but investable universe is minimal

- **\$18 trillion**  
of capital is invested in negative yield
- **Residential > AAA bonds**  
resilient, stable and inflation protected
- **Only 0.1% of €175 trillion**  
global residential assets are being  
invested in annually



**Investor focus on <2% of transactions**  
MFH blocks with >25m Eur transaction size



**98% of transactions are ignored**  
SUR/SFR transactions in the consumer market

# Consumer Transaction Market is Huge, but Selling is a Pain



The market for residential transactions is enormous...

**+7 million**

Annual resi transactions in Europe

**+€1.8 trillion**

Annual resi transaction volume in Europe

Source: ECB Europe, covers total transactions in EU27 countries including UK.  
Assumes average transaction size of EUR250,000

...still selling is uncertain...

**69%** of home sales fall through due to buyer related reasons

**39%** due to changing personal preferences of consumer buyers

**28%** due to buyer financing falling through

...and extremely expensive

**6-7%** Huge broker commission due to opaque and broken process

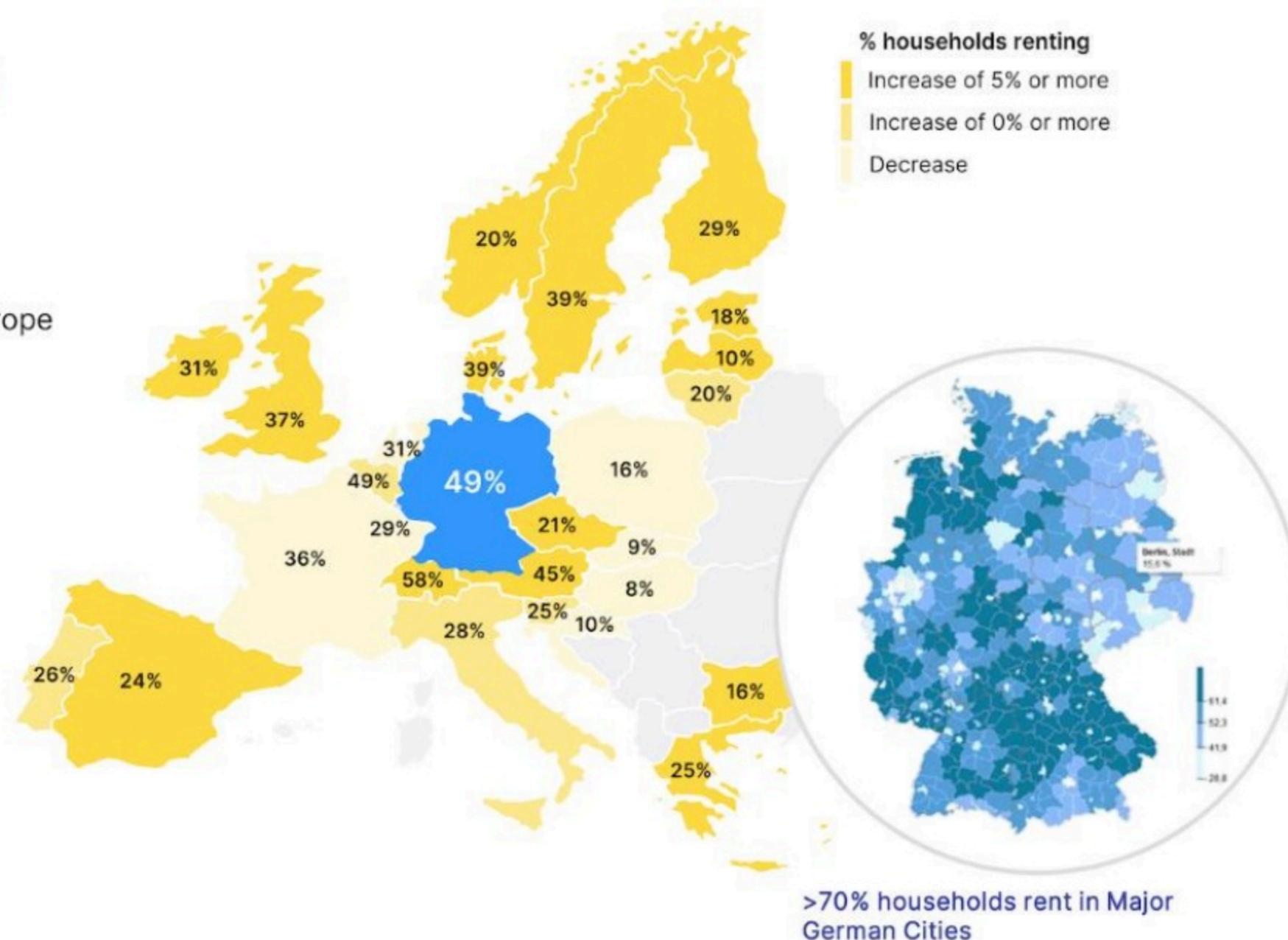


# “Generation Rent” Drives Demand Across Europe



**175m** people renting properties in Europe

- Renting is a **50 year megatrend**
  - **30%** of the household are renting across Europe
  - In urban centres up to **85%** of people rent
- Demand keeps rising as urban populations grow
- Despite increasing prices rental supply remains stagnant
- Only private landlords invest in SUR/SFR
  - Lack of a structured, professional facilitator that accesses consumer transaction supply in order to feed into consumer rental demand



# Unprofessional Landlords Offer an Unprofessional Rental Product



## Renters today are faced with:

- Largest monthly expense paid for an unreliable, unbranded and archaic product
- Limited choice & poor-quality assets
- Lack of energy efficient fittings
- Landlords often reluctant to do basic repairs and maintenance
- Broker-controlled, indirect relationship with landlord





# IMMO Offering



# IMMO is Bridging the Gap in the Residential Value Chain



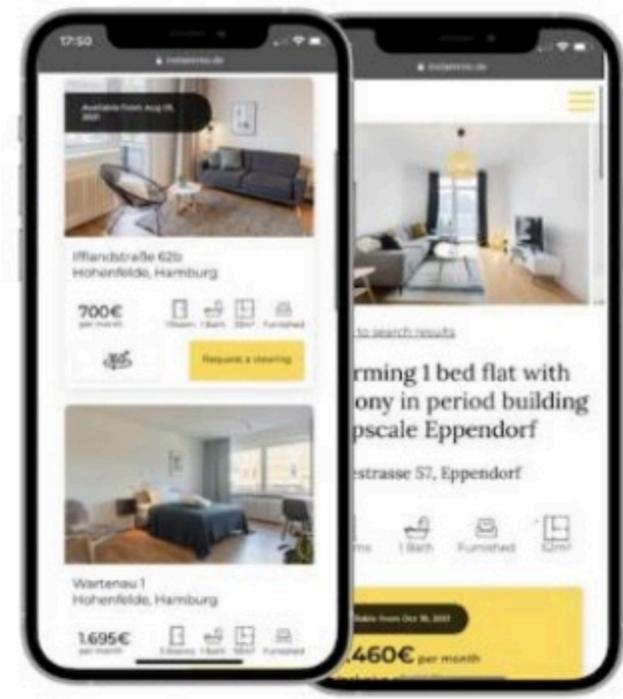
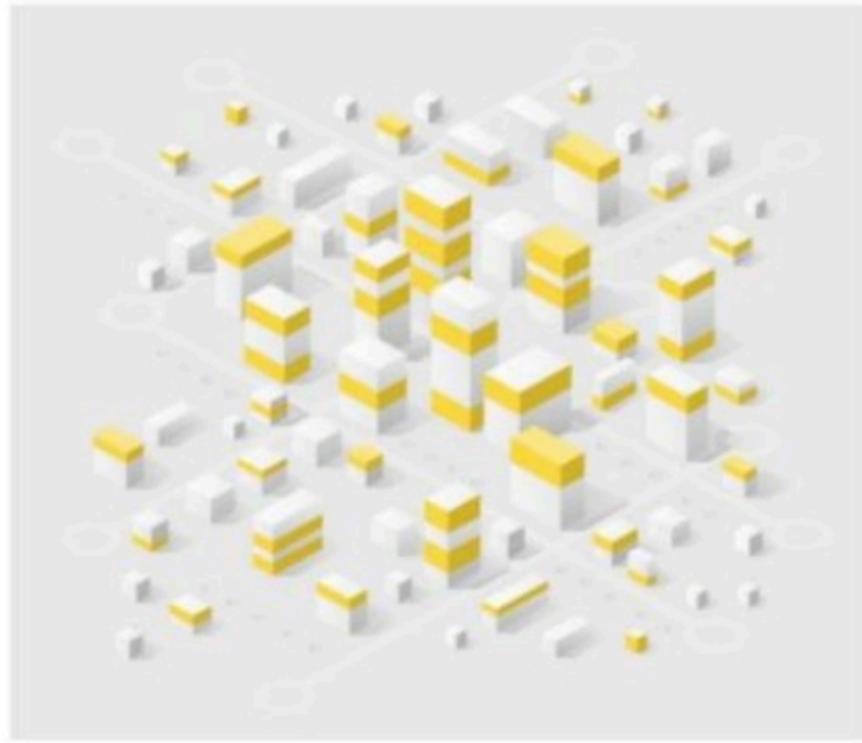
We iBuy consumer resi at scale directly from home sellers



We transform the assets into beautiful, sustainable homes



We rent them to residents that want a 21<sup>st</sup> century responsible housing provider



## Rent with Confidence

You won't have to worry about a single thing while moving into one of our beautifully done apartments! Just pack your bags and move right in and we've got the rest covered for you!

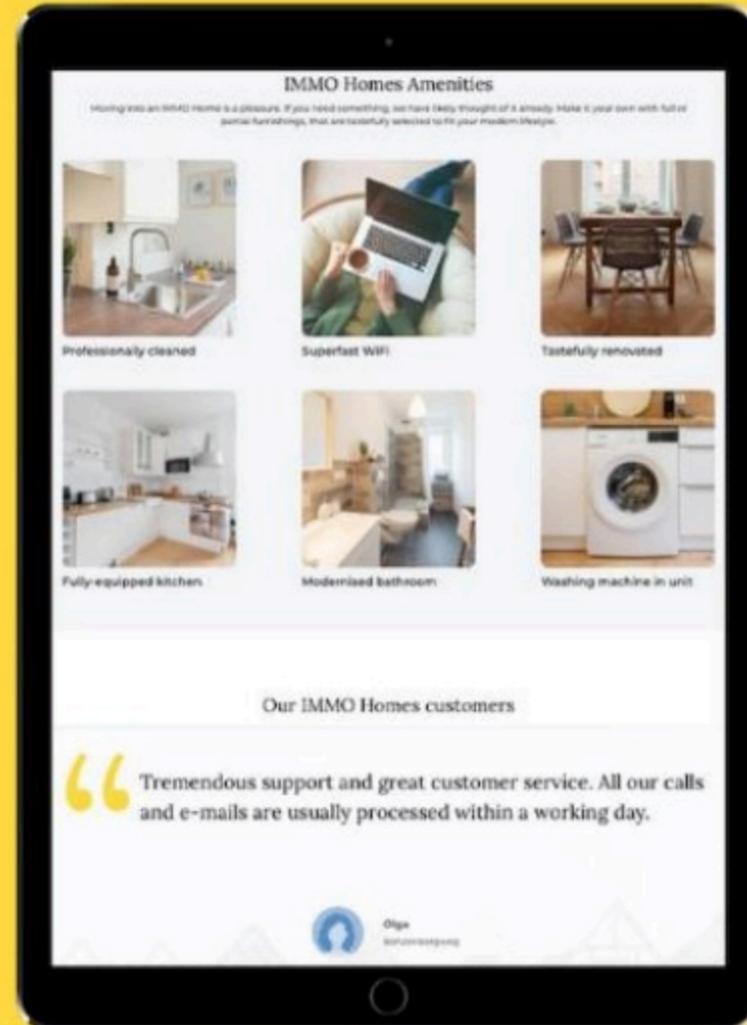


We UNLOCK residential exposure at scale for institutional investors seeking long-term, diversified and stable yield

# IMMO Makes Selling Reliable, Easy and Hassle-Free



- Certainty
- Convenience
- Fair price
- Reliable
- No agent or legal fees
- Enables life planning



### How it works

IMMO buys your property on behalf of large, professional investors if it fits their criteria. This gives you the certainty of an immediate sale and the assurance of timely payment of the purchase price. IMMO's standard process takes care of the conveyancing costs and guides you through a hassle-free selling process.

- 1 ONLINE OFFER**  
Enter your property details and get an initial offer in fewer than 2 minutes.
- 2 PHYSICAL INSPECTION**  
If your property fits one of our investors' criteria, schedule a free inspection to receive a final offer for your property.
- 3 COMPLETION**  
Choose your completion date with the option to lease the property back from us if you want to stay longer.

[Get your valuation](#)

### Our offer has no hidden fees

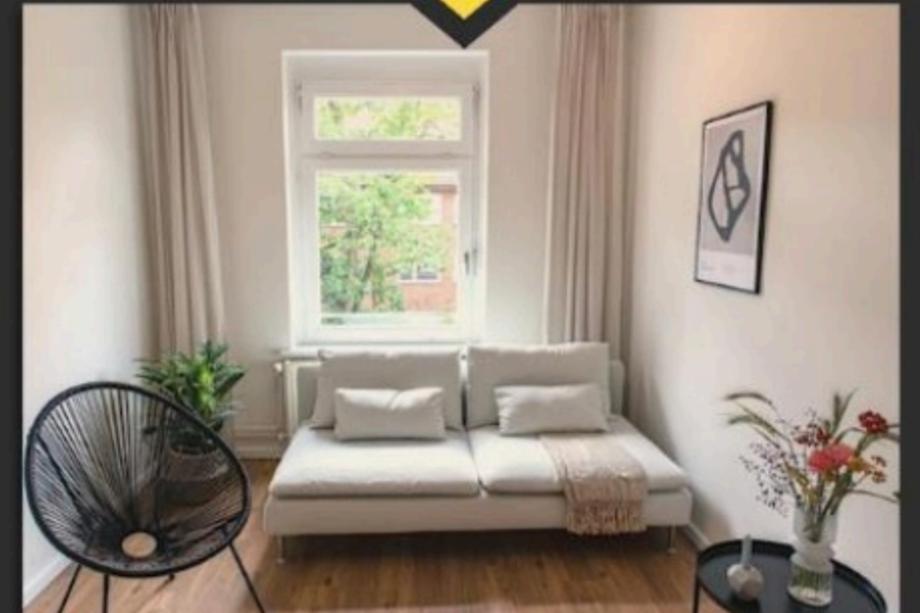
Selling your property is a costly process. The price at which you initially list your property is rarely what is paid into your bank account. With IMMO, the value we offer after our inspection is what you get, only subject to technical and legal due diligence.

Selling to IMMO	Traditional sale process
<b>Your final offer is what you receive</b>	<b>On average 92% <sup>1</sup></b> of your asking price is what you receive
<ul style="list-style-type: none"><li>• Get a fair and accurate offer on your property</li><li>• No listings, no viewings, no chain risks</li><li>• Sell on the exact date of your choosing</li><li>• Professional service. No hidden costs</li></ul>	<ul style="list-style-type: none"><li>• Uncertainty around completion date and price</li><li>• Time consuming and complicated selling process</li><li>• 30% of home sales fall through</li><li>• Additional costs for estate agent and legal fees</li></ul>

# IMMO Transforms Assets into Beautiful Living Spaces

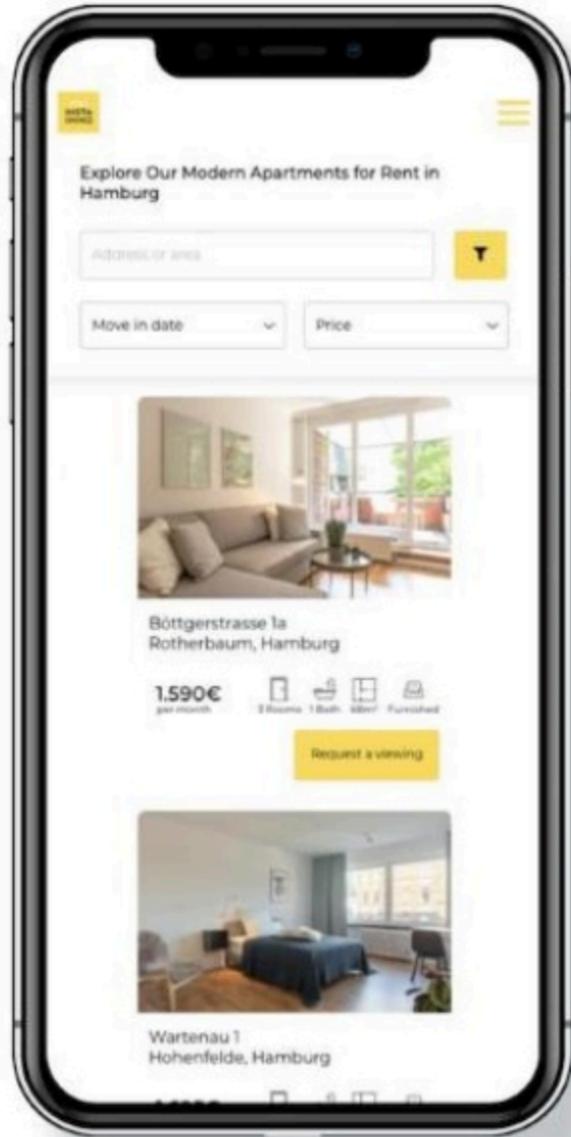


- Design-led IMMO home experience
- Highly standardised, high quality living product
- Standardised refurb and furnishing process
- Stringent quality controls and digitised progress tracking
- Certified and sustainable materials and energy fittings
- Quick turnaround times
- Zero risk value uplift

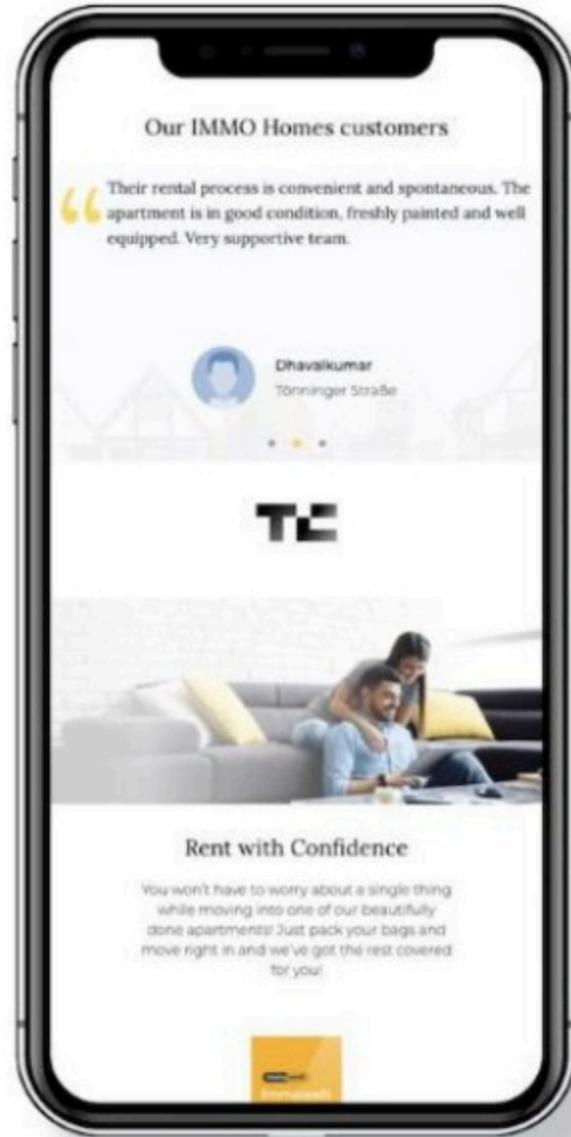




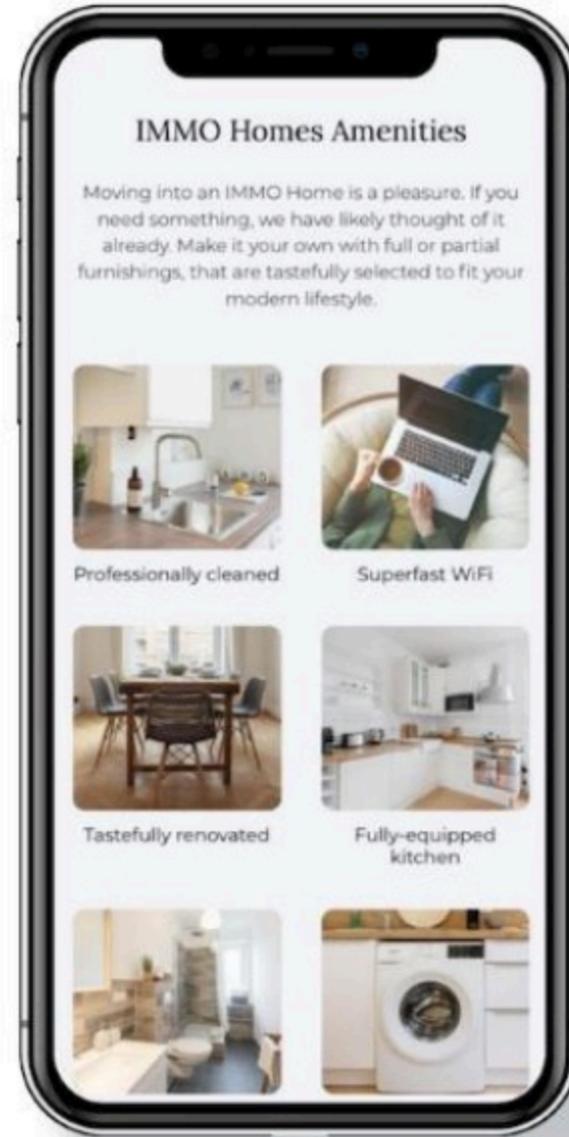
# Digital 21<sup>st</sup> Century Resident Experience



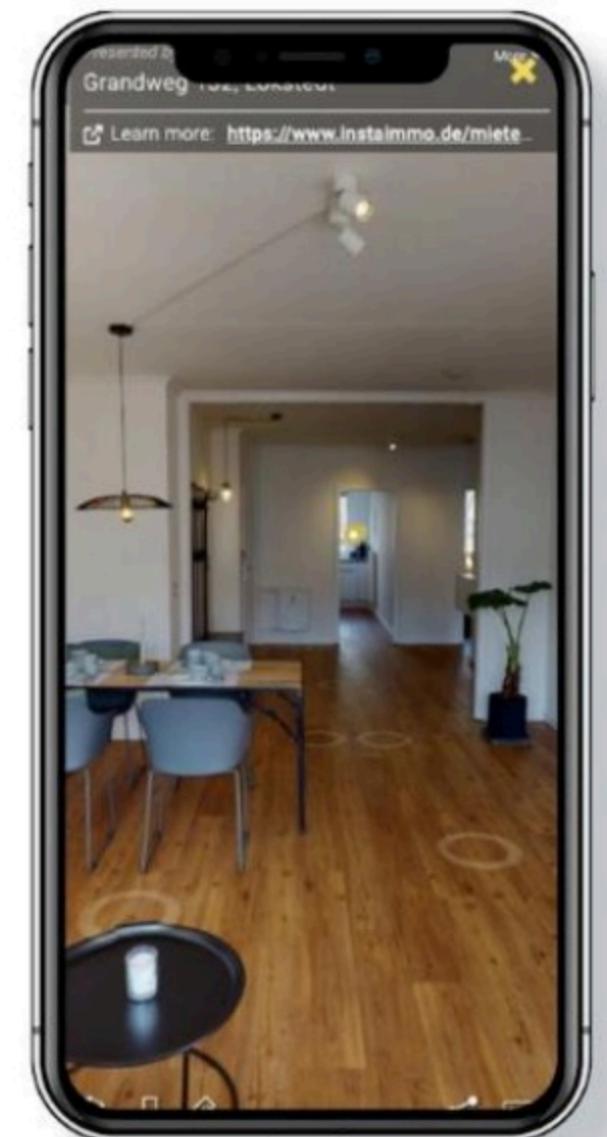
Beautiful design



Branded high quality



Compelling value



Tech-enabled service



# IMMO Unlocks the Largest Asset Class on the Planet



- IMMO provides investors with access to single unit residential asset exposure at scale
- Stable yield, low risk, asset diversification and inflation protection
- Environmentally and socially sustainable investment offering
- IMMO is building a socially sustainable ownership model for residential assets across Europe
- Transforming residential into a liquid fixed income investment experience

