

Investor Profile

Who should consider investing in Crowdfol.io?

Investor-facing overview | For discussion purposes only | Subject to Swiss legal, tax and regulatory validation

Core proposition

Crowdfol.io is designed for sophisticated long-term investors seeking structured exposure to newly developed Swiss owner-occupied housing. The launch mandate is deliberately narrow: lower-to-mid-market first-occupancy apartments and houses only. Luxury properties, holiday homes, serviced apartments, speculative high-end developments and existing-stock acquisitions are excluded.

1. Investors seeking structured Swiss residential exposure

Swiss law restricts the acquisition of certain residential real estate by persons abroad. Crowdfol.io is designed as a financing model rather than a foreign property-ownership structure. Foreign-investor participation must nevertheless remain subject to transaction-specific Lex Koller review by Swiss counsel and, where appropriate, the competent cantonal authority.

- No transfer of residential-property ownership to international investors.
- Homeowner retains legal title and the primary mortgage relationship with the bank.
- Transaction-investor capital is documented separately from platform-company equity.
- Security package, ranking, notarial documentation and land-registry mechanics are validated for each transaction.

2. Long-term investors focused on disciplined wealth growth

The strategy targets a broad owner-occupier market rather than luxury assets. The underwriting thesis is based on affordability, resale liquidity and long-term residential demand. Property appreciation is expected but not guaranteed.

- Long-duration capital with a 10-year base-case holding period
- Preference for tangible, transaction-level underwriting
- Acceptance that returns depend on property performance, exit timing and enforceability
- Interest in Swiss-franc exposure and Swiss institutional standards

3. Family offices and strategic international capital

The initial investor dialogue is intended for family offices, strategic investors and professional counterparties capable of understanding illiquidity, subordination and the regulatory perimeter. Public retail crowdfunding is not an initial launch assumption.

4. Two distinct capital layers

Layer	Purpose	Investor economics	Important safeguard
Property-level transaction funding	Downpayment-support loans for eligible homeowner purchases	83% of realised property value gains allocated to the transaction investors; Crowdfol.io receives 17% commission	Funding does not create property ownership and does not automatically convert into platform shares
Platform-company participation	Capitalisation and strategic alignment of Crowdfol.io	Angel shareholders may receive up to 49% of lawfully declared company dividends, according to issued share rights	At least 51% of shares and voting rights remain in Swiss hands; additional funding does not dilute this safeguard

Swiss ownership safeguard

Any investor-share participation is conditional and tied to agreed funding obligations, milestones and formal corporate approvals. Additional investor loans or other Fremdkapital do not automatically create extra shares, voting rights or conversion rights. The intended Swiss retention rule is a structural design principle, not an automatic Lex Koller safe harbour. Swiss counsel must review the full control analysis, including substantial foreign loans and governance rights.

5. Exclusive property mandate: new, affordable owner-occupied housing

- Newly developed or qualifying first-occupancy residential units only.
- Apartments and houses intended for owner occupation.
- Lower-to-mid-market price segment with broad resale demand.
- No luxury, holiday-home or speculative high-end strategy.
- Developer quality, warranty documentation, location, affordability and resale liquidity reviewed before approval.

6. Early-life protection layers

New developments can offer a risk-compressed early-life ownership profile, but they are not risk-free. Construction-defect rights, project-specific warranties, cantonal building insurance and transaction security are distinct protection layers. Each development must be reviewed individually.

7. Initial deployment profile

The base-case planning scenario starts with approximately 50 financed homes per year. At CHF 210,000 of transaction-investor capital per representative unit, this corresponds to approximately CHF 10.5 million of investor downpayment funding annually. The associated total downpayment layer is approximately CHF 21 million. Regional market-capacity assumptions require confirmation during pilot preparation.

8. Investor suitability and regulatory perimeter

Launch investors should be sophisticated counterparties able to evaluate subordination, illiquidity, property-specific risk and the legal structure. Investor onboarding, communications and money flows must be designed with Swiss counsel. Accepting deposits from the public on a professional basis, or publicly advertising such activity, can trigger FINMA licensing requirements; the launch structure should therefore avoid casual pooling of investor funds at operating-company level.

9. Key risks

- Property prices may decline or underperform the internal appreciation assumption.
- Homeowner affordability, refinancing and exit timing can change.
- Security ranking and enforcement outcomes depend on the final bankable structure.
- Foreign-control, Lex Koller, tax and FINMA perimeter questions require transaction-specific advice.
- Project warranties and insurance do not cover every loss scenario.

Investor discipline

Crowdfol.io should be presented as a structured, counsel-led investment strategy with tangible assets and aligned incentives - not as guaranteed capital protection, a risk-free product or a substitute for transaction-specific due diligence.

Source notes

- Federal Office of Justice: Acquisition of real estate by persons abroad - official Lex Koller guidelines.
- FINMA: Banks and securities firms - public-deposit and licensing perimeter.
- Federal Council: Construction defects - new rules effective from 1 January 2026.
- Gebäudeversicherung Zug: compulsory building insurance and construction-period insurance in Canton Zug.