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Kameo reaches goal of facilitating real estate loans for more than 2,1 billion DKK via crowdfunding

The real estate investment platform Kameo just reached its 2,1 bn DKK mark in lending volume and can therefore call itself Scandinavia's largest crowdfunding platform for property loans. Loans that have contributed to building thousands of homes in Sweden, Norway and Denmark. Given the fact that, crowdfunding is becoming far more known by the general public and as a result of the stable and strong return provided by Kameo, the company continues its mission in democratizing investment across Scandinavia.

What drives Kameo's growth and success?

Despite the current uncertainties in the market and its effect on interest rates and inflation, Kameo has managed to facilitate real estate loans to businesses for more than 2,1 bn DKK. This has resulted in the completion of thousands of homes, making Kameo the leading real estate investment platform in Scandinavia.

The general growth of crowdfunding has increased exponentially since 2019 with multiple new companies entering the market (Vækstfonden, 2020). Moreover, an increasing amount of project developers has discovered the potential of alternative financing. The growing interest amongst investors, among others, lie in the fact that there are record low interest rates on savings accounts in Scandinavia, as such, keeping the money in the bank seems like a lost cause. Moreover, crowdfunded loans have a fixed interest rate and thus no fluctuations, in comparison to shares and funds. At the same time, the risk of not getting the money back from the borrower, is reduced by taking out a mortgage on the estate. Finally, property is commonly known as something most people have relation to or understand, as such, the investor has good prerequisites for understanding what the underlying risk is.

Democratizing investment opportunities

Kameo is on a mission to offer every individual in Scandinavia, rich or poor, an opportunity to invest in meaningful projects. As such, the aim is to democratize the access to attractive investment opportunities, which according to Kameo, should be equal to all and not only reserved to people with existing large capital. Up until recently, investment in real estate projects has been reserved for individuals with greater financial powers. Therefore, Kameo insists on providing investors with the opportunity to invest in projects from only 500 DKK, and as a result, has given opportunities of financial growth to both companies in the need of finance and individuals wishing to gain a return on their hard-earned money. Thus, Kameo is servicing a new and diverse customer pool from private retail investors all the way to professional investors, removing traditionally high barriers to invest, dramatically reducing capital requirements and creating a community of investors and ambassadors of all ages and backgrounds. All while building transparency into a traditional opaque part of the industry and challenging the existing

market with an open approach to investing.

The investment platform Kameo facilitate financing of property projects with the help of over 40.000 investors all over Scandinavia. Through the platform, individuals and companies can easily invest in the insured property loans, while providing property developers with financing. Kameo was founded in 2014, received permission from the Danish Financial Supervisory Authority in 2016 and currently operates in Sweden, Denmark and Norway with about 40 employees. In 2019, ABG Sundal Collier became the largest part owner of the company and Ilija Batljan Invest AB joined into 2021 as strategic owner. Since the beginning, Kameo has, via its more than 40,000 small investors facilitated 693 loans for more than 2,1 billion DKK. Historically, the net return to small investors has been in excess of 8,5% per year.

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