



Invest. Earn. Repeat.



Europe's modern crowdlanding platform
for real estate financing – where technology,
capital and expertise converge.

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Simply connecting real estate developers with investors

Crowdster is Europe’s modern crowdlending platform for real estate financing – where technology, capital and expertise converge.

We connect professional real estate developers with private and semi-professional investors across Europe through a user-friendly digital platform. Here, developers can raise capital quickly and efficiently, while investors gain access to attractive, real estate investments, without the bureaucracy of traditional banks.

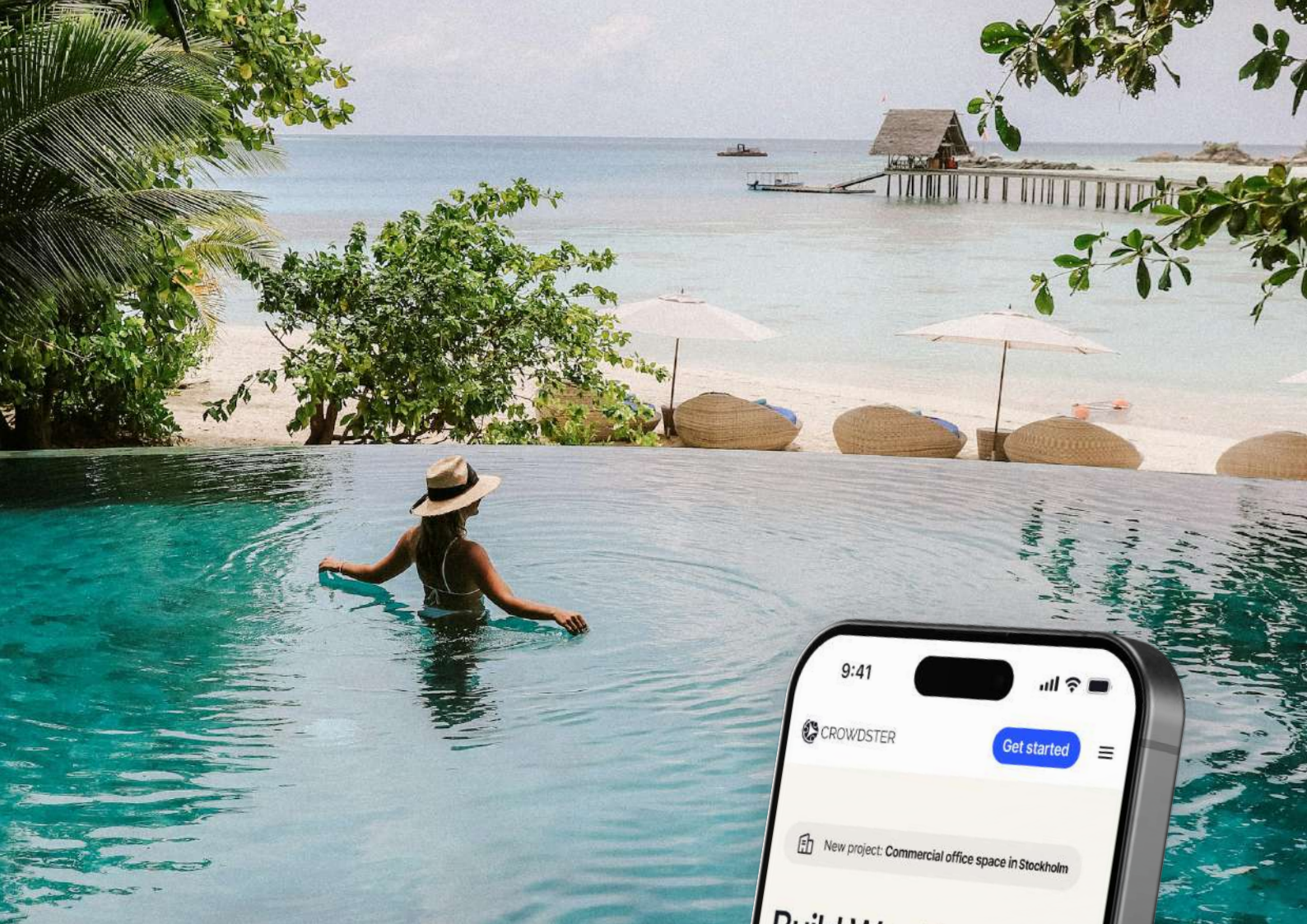
For investors, Crowdster opens the door to an exclusive asset class previously reserved for banks and institutional players. All loans are secured with a mortgage on the underlying property and typically have a short duration of 9–18 months.

Returns vary based on the risk profile of each project – typically between 8–14% annually. The higher the risk, the higher the return – always with full transparency, allowing investors to make well-informed decisions.

Crowdster combines local market knowledge and project due diligence through our network of agents across Europe with a strong central structure for risk management, compliance, and investor communication. Headquartered in Sweden, our robust tech infrastructure is designed to make investing easy, efficient, and fast – no matter where you are, through our app.

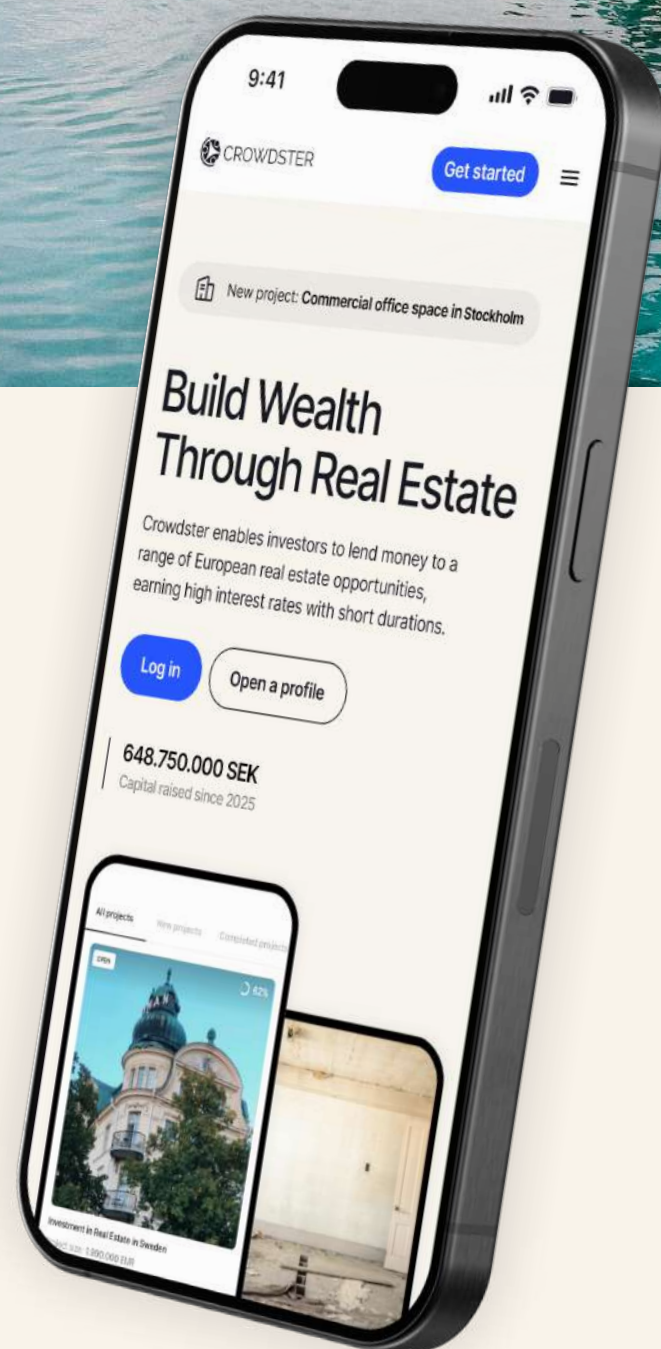
We are also proud to have been granted the **European Crowdfunding Service Provider (ECSP) license**, allowing us to operate under a harmonized legal framework across the EU and under the supervision of the Swedish Financial Supervisory Authority. This provides our investors with an extra layer of security and demonstrates our commitment to the highest standards of investor protection, transparency, and risk control.





Watch your investment's every move

Download the Crowdster app and get 24/7 access, to monitor performance and receive updates.



Invest in real estate with full control and stable returns, without micromanagement

As an investor at Crowdster, you gain access to a high-yield asset class offering shorter durations and greater transparency than traditional investments. You lend capital directly to vetted real estate projects – secured by first mortgage loan.

Why invest through Crowdster?

- Attractive annual returns of 8–14%, depending on the project and risk level.
- Secured with real estate collateral – typically first priority.
- Short loan terms of 9–18 months – your capital isn't tied up for years.
- Full control and transparency – you select the projects you wish to support.
- Diversification options across countries, property types, and risk profiles.
- 24/7 access via our platform and app, to monitor performance and receive updates.

Each project undergoes comprehensive due diligence by Crowdster's internal risk team and local agents.

We assess not only financials and security structures but also project feasibility, local market demand, developer track record, and exit strategy. You receive all relevant documentation, risk assessments, and progress reports throughout the investment term.

At Crowdster, we prioritize transparency, responsibility, and investor protection – and with our ECSP license and oversight by Financial supervisory authority, you can invest with confidence under a regulated European framework.

Flexible, professional funding – exactly when you need it

Crowdster offers a fast and efficient way to raise capital for your real estate projects. Whether you're acquiring land, renovating, converting, or developing, we can help finance your project without the delays and rigidity often found in traditional banking.

As a developer at Crowdster you can get:

- Financing from €1 to €5+ million, depending on the project.
- Fast capital raising – typically within 4–16 weeks.
- Interest-only loans with flexible terms and structures.
- Funding for acquisition, development, or completion.
- Co-financing options alongside banks or equity.
- Close collaboration with a local agent and our central team.

We are more than just a platform, we are your financing partner

You can submit your project through our developer portal, and Crowdster will engage a local agent in your area. From there, we handle everything from due diligence and loan structuring to investor presentation and follow-up.

We help shape your case into a professional, investment-ready opportunity that can be funded efficiently through our network.

We are your partner and understand the realities of development, and the challenges that arise along the way. That's why we value flexibility and open communication – especially when circumstances change.

You gain access to capital, insight, and a committed team that works with you – not against you.



Vision doesn't
build properties,
capital does

With Crowdster, you get both.



Crowdlending is the modern form of financing

Private or professional investors lend their money directly to businesses or projects, bypassing banks and traditional institutions.

In the real estate sector, this enables developers to raise capital directly from investors through a digital platform, while providing investors with access to interest-bearing investment opportunities backed by property assets.

Crowdlending brings together the best of both worlds:

For developers

Fast, flexible and project-oriented financing.

For investors

Stable returns and lower risk through secured loans and short durations.

Invest. Earn. Repeat.

With the Crowdster app, property investing is always at your fingertips



Scan to enter Crowdster





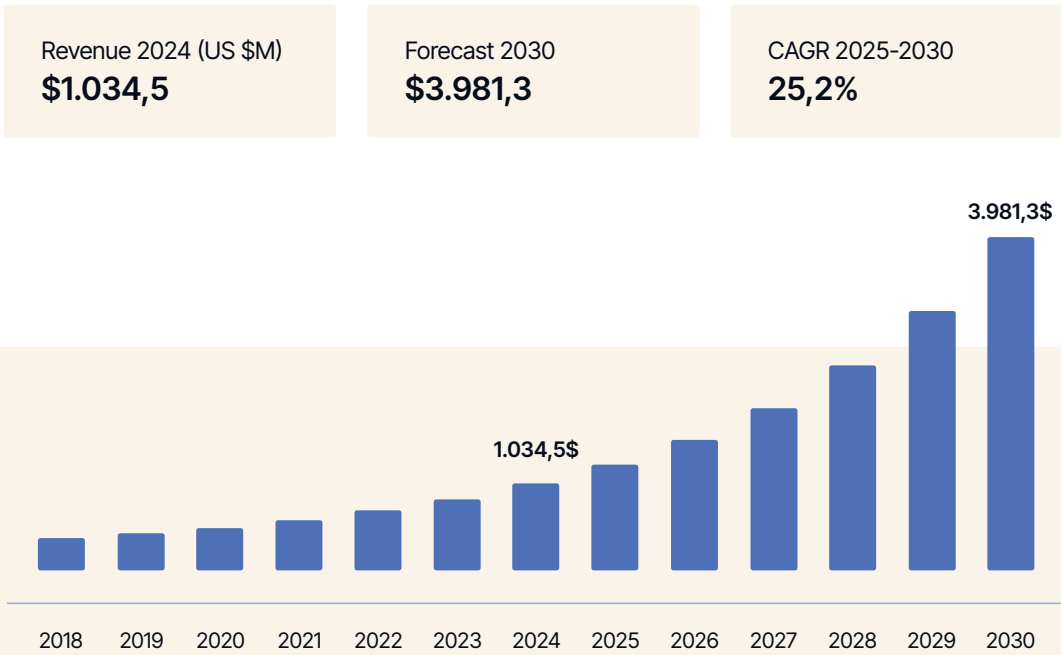
A growing market in Europe

Crowdlending is one of the fastest-growing financing models in Europe, especially in the real estate segment.

As banks tighten their credit policies and investors seek alternatives to low interest rates and volatile markets, crowdlending has emerged as a natural and professional way to connect capital with opportunity. The European crowdlending market continues to see double-digit growth annually – especially in the real estate segment, where demand is rapidly increasing. Thousands of real estate projects are already being financed through

crowdlending each year, supported by new regulations, growing trust, and digital innovation. Crowdster is part of this movement. As one of the few platforms with an ECSP license, we are authorized to operate across the EU under a unified legal framework and with supervision from the Swedish Financial Supervisory Authority – offering developers and investors a trusted and fully compliant environment.

Europe alternative lending platform market 2018-2030 (US \$M)



Europe Alternative Lending Platform Market Size & Outlook, 2030

The alternative lending platform market in Europe is expected to reach a projected revenue of US\$ 3,981.3 million by 2030. A compound annual growth rate of 25.2% is expected of Europe alternative lending platform market from 2025 to 2030.

Source: [grandviewresearch.com](https://www.grandviewresearch.com)

4 reasons why Crowdster is the platform you didn't know you needed



01 Professional structure

Crowdster is backed by an experienced leadership team and a highly qualified board of directors. Our CEO has over 20 years of experience in the banking sector. We operate with strong governance, full transparency, and responsible risk management.



02 Smart technology

Our intuitive platform and dedicated mobile app let investors easily track and manage their investments anytime, anywhere. All project data, communication, and status updates are just a click away.



03 Pan-European reach

We operate across Europe via local agents with deep market knowledge. They ensure quality project selection, on-the-ground control, and strong relationships with both developers and investors – all supported by our central team in Sweden.



04 Balance of return & security

Investors access carefully vetted real estate projects secured by property, with short terms (9–18 months) and returns between 8–14% p.a. All investments are carried out under European regulation and full compliance.

A team of seasoned specialists

Our core team is composed of professionals and industry veterans with decades of combined experience. Together, we work to build a reliable, transparent, and high-performing crowdlending platform where both investors and developers can thrive.

Board of Directors

Thomas Liljeton

Chairman of the board

Thomas has extensive experience in corporate strategy, business development, corporate finance, acquisitions, and operational improvement coupled with entrepreneurial experience. Thomas is a board member of several companies, including Katalysen Ventures AB, LGH Invest AB and currently works as director of Escalade Capital AB, which is an independent corporate finance advisory firm that focuses on small and medium-sized private and public enterprises.

Milad Gholami

Board member

With over ten years of experience in banking, crowdlending, corporate finance, management, real estate investments and investment advisory primarily in Sweden, Milad specialises in project finance, corporate governance and advisory. Milad has successfully contributed to transactions of over €500 million and has held various positions as an investor, board member and advisor to entrepreneurial driven companies. Most recently, Milad spent 8 years at Tessin.com, which is the leading crowdlending platform in Sweden and has raised close to 6 billion SEK.

Per Engsø Larsen

Board member

Strong profile in real estate and construction with extensive management experience. Per is a carpenter, reserve officer, engineer, E-MBA, and mediator. 12 years at Skanska, ending as technical director and division director. Subsequently, the director and chairman of Trelleborg / Phønix Tag. Per has been self-employed for the past 20 years as a contractor, project developer, and board chairman, except for 4½ years as country director for Construction at Züblin A/S.

Management

Gorm Ejmfors-Bjørkmann

CEO

Master of Science in Finance and Financial Services Management (cand.merc.fir) from Copenhagen Business School. Firm financial profile with employment in several of the largest banks in Denmark and Sweden, including: Over 8 years at Nordea Bank Denmark A/S as Relationship Manager, Senior Director, and Senior Project Manager. Approximately 12 years at Svenska Handelsbanken as Corporate Customer Manager/Head of Corporate Banking and Director/Head of Copenhagen City.

Approximately 2 years at Jyske Bank as Director/Head of Copenhagen City branch and Market Director for specialized financing, management, and daily banking for public housing and administration companies and cooperative housing associations.

Joakim Hemgren

Senior Project Director & Partner

Energetic entrepreneur with a passion for driving growth in property development, both in Sweden and internationally. With many years of experience in business development and real estate projects, I have a strong understanding of market dynamics. I bring a hands-on approach and drive to all types of business initiatives and am passionate about delivering results with focus on quality, longevity, and profitability. Wherever there is a business opportunity - I am eager to listen and roll up my sleeves to contribute.

Wictor Hammar

Certified Building Surveyor & Property Project Specialist

Wictor holds a degree in civil engineering and works as a certified building surveyor, with clients including the City of Stockholm. He has extensive experience in the technical review of construction projects, assessment of construction budgets, and preparation of project progress reports. Within our organization, Wictor is responsible for reviewing our Swedish property projects, playing a key role in the due diligence process.

External collaborations



Our promise:
We take this seriously
– every day

The highest professional standard in real estate

Trust is built over time – and real estate financing demands both precision and experience. At Crowdster, we work every day to bring together people, knowledge, and capital – ensuring that every single project we offer has been vetted by professionals who know what they're doing.

To maintain the highest professional standards, Crowdster collaborates with some of the most respected external experts in their fields. We work with Wistrand Law Firm in Stockholm for legal and regulatory advice and PwC Stockholm as our external auditor, ensuring independent and professional financial oversight.

This approach reflects our commitment to operating a platform built on transparency, solid compliance, and long-term trust.

Because in the end, it's not just the technology that builds confidence – it's the people behind it. And at Crowdster, we have a team ready to deliver – with experience, responsibility, and ambition.

Any questions?

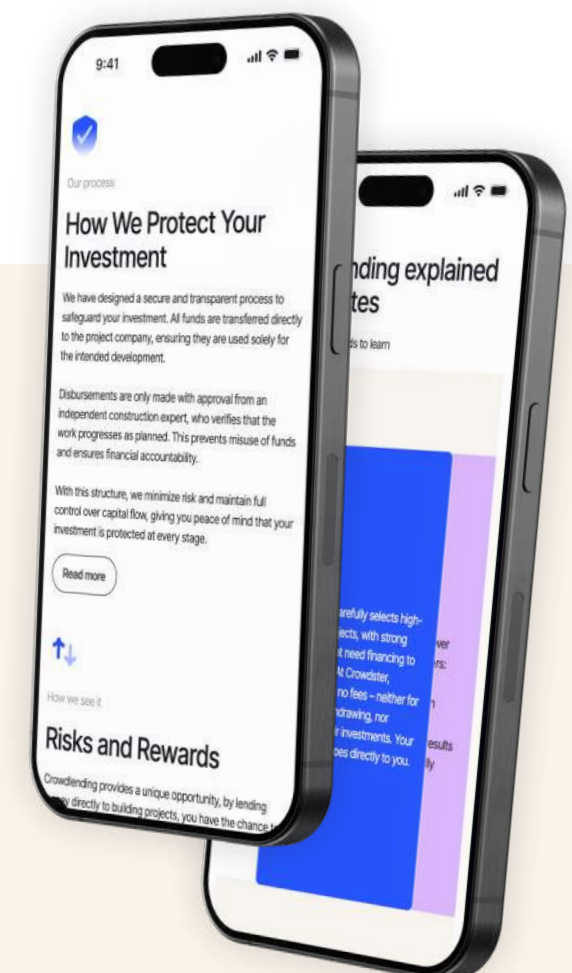
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Risk warning

Investing in crowdfunding involves the risk that you may lose part or all of your invested capital. The investment is not covered by any guarantee schemes under EU regulations. Consider your financial situation carefully and seek independent advice before investing.



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crowdster.eu