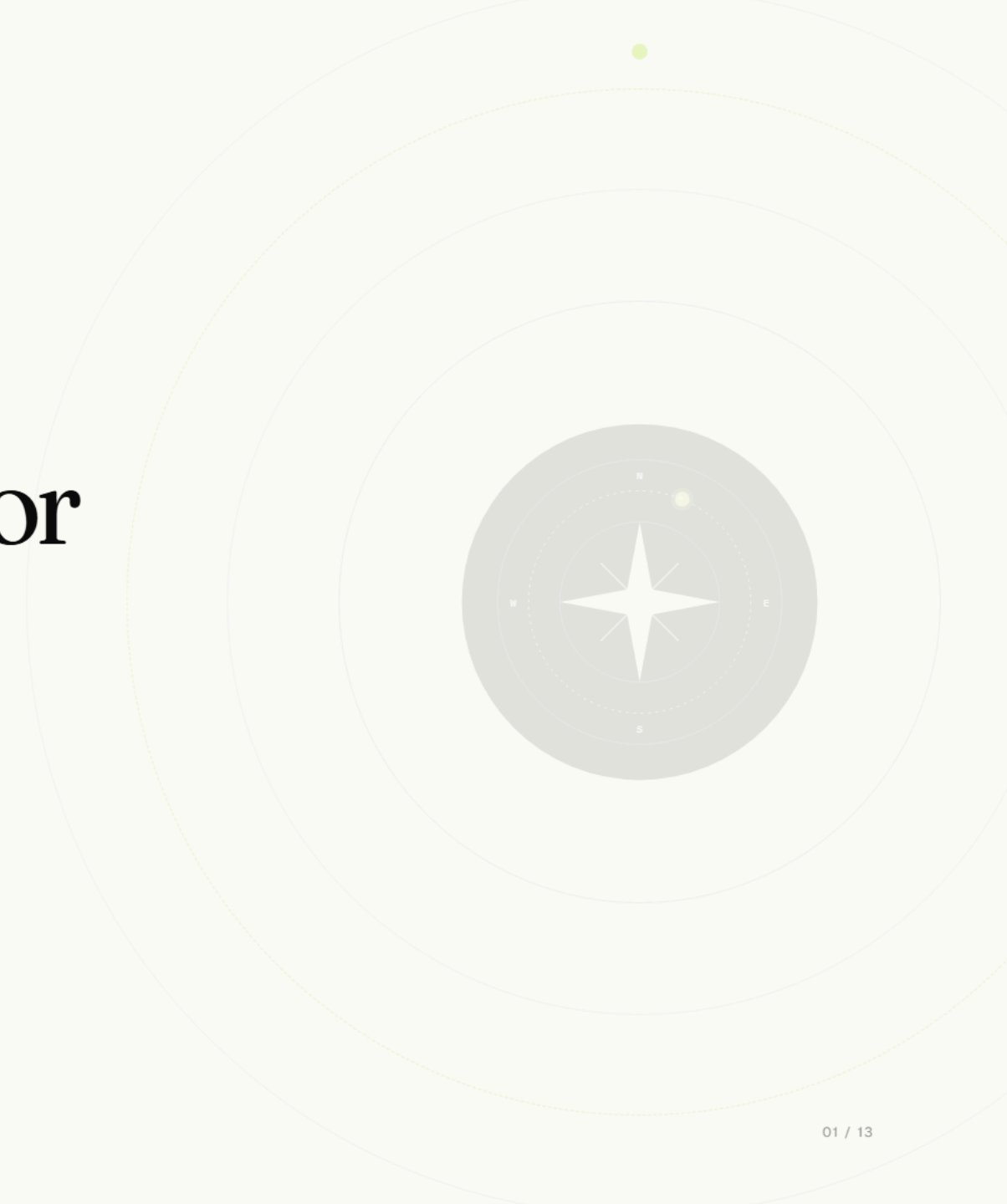


◆ PRE-SEED · €500K · VERMIETER AUTOPILOT

The *buyer-side* copilot for German **real estate**.

Helping digitally fluent first-time investors buy and operate their first rental property in Germany with confidence.



◆ THESIS

Trade Republic made *ETFs* accessible. We do the same for **buy-to-let**.

A tangible, leveraged, tax-advantaged retirement asset made simple enough for ordinary professionals.

ETFS

Simple, digital, *mainstream*.

Retail investing became accessible through modern fintech interfaces.

BUY-TO-LET

Tangible, leveraged, *tax-advantaged*.

German rental property fits retirement needs better for many households, but remains too complex and trust-intensive.

◆ PROBLEM

Buying property is not one decision. *It is a 15-stage journey.*

STAGE 1

Discover & *analyse*.

The early journey feels research-heavy, but every step is still reversible.

- 01 Education
- 02 Affordability
- 03 Location
- 04 Search
- 05 Yield model

STAGE 2 · WHERE CONFIDENCE BREAKS

Negotiate & *acquire*.

Diligence, negotiation, financing, and notary are hard to reverse. Real money and counterparties enter the room.

- 06 Inspection
- 07 Documents
- 08 Negotiation
- 09 Financing
- 10 Notary

STAGE 3

Property *management*.

The workload continues after purchase through operations, admin, and annual compliance.

- 11 Insurance
- 12 Tenants
- 13 Nebenkosten
- 14 Repairs
- 15 Annual tax

Stage 2 onwards. Buyers fear making irreversible mistakes once contracts, banks, and post-purchase responsibilities enter the process. That is exactly where Alpha Minoris becomes irreplaceable.

◆ CORE INSIGHT

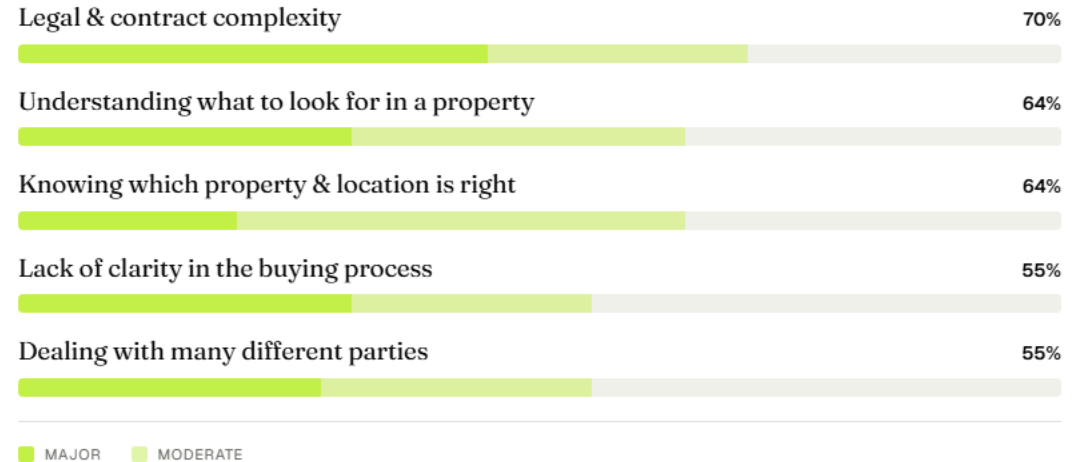
Demand is not the bottleneck. *Execution is.*

Users don't ask for AI.
*They ask for someone
on their side.*

N = 319 · GERMANY · AI is the delivery mechanism. Trust is the product.

SURVEY · WHAT'S DELAYING YOU?

Share rating each as a *major* or *moderate* factor.



Vermieter Autopilot: *the buyer-side copilot.*

Alpha Minoris works for the buyer across acquisition, negotiation, financing readiness, due diligence, and ownership operations.

- 01 **Buyer-side advocacy.** *Deal assessment, negotiation support, and guidance in the buyer's interest.*
- 02 **Workflow automation.** *Document review, red flags, modelling, checklists, plain-language explanations.*
- 03 **Regulated sign-off.** *Licensed partners handle regulated decisions and certifications where required.*

OPERATING PRINCIPLE

AI does the work. *Licensed partners sign off.* **The buyer stays in control.**

TRUST

Buyer-side advocacy across regulated workflows.

AI

Document review and modelling at software margins.

PARTNERS

Licensed sign-off for regulated decisions.

From intent *to revenue automation.*



◆ MONETISATION

Lower buyer friction upfront. *Recurring revenue over time.*

REDUCED COMMISSION FOR THE BUYER

1%

Buyer-side transaction commission designed to *undercut the current buyer burden.*

TESTING: MAKLER REVENUE SHARE · BANK PARTNER SHARE · DIRECT BUYER COMMISSION

RECURRING OWNERSHIP REVENUE

0% rent

Of rent under management for post-acquisition ownership support, *rental operations, and landlord administration.*

LONG-TERM OPERATING SYSTEM FOR LANDLORDS

A narrow wedge. *A clear first audience.*

WHO · INITIAL COHORTS

Digitally fluent professionals. *Already comfortable with brokerage apps and ETF plans.*

AGE

28–42

INCOME

€70K – €150K

SAVINGS

€25K – €60K+

FIRST WAVE

Expat & high-income professionals

WHY THIS WEDGE

Large market. *Focused entry point.*

TAM

€42.5B

2024 residential transaction volume in Germany.

INVESTOR BASE

14.1M

People in Germany invest in shares, funds, or ETFs.

LANDLORD BASE

5.5M

German households earn income from renting and leasing.

INITIAL SAM

500K

Digitally fluent, high-income households ready for a first rental.

◆ COMPETITION & POSITIONING

Every step has point solutions. *Nobody owns the full buyer journey.*

01

Discover & analyse

Search, listings, market data, first-pass screening, and investment comparison.

PLAYERS

ImmoScout24 · Immowelt ·
Kleinanzeigen · Exporo

02

Finance

Mortgage comparison, affordability, financing readiness, and bank-facing preparation.

PLAYERS

Interhyp · Hypofriend · Dr. Klein · Baufi24
· Check24

03

Acquire & transact

Viewing, negotiation, local intermediation, transaction handling, and offer support.

PLAYERS

Engel & Völkers · Von Poll · McMakler ·
Homeday

04

Set up & comply

Legal, tax, due diligence, documentation, contracts, and pre-closing checks.

PLAYERS

EVANA · Architrave · Drooms

05

Manage & grow

Rent collection, repairs, tenant workflows, landlord admin, and long-term operations.

PLAYERS

Aareon · Buena · Casavi · SCALARA

ALPHA MINORIS

One buyer-side operating layer across discovery, financing readiness, acquisition, compliance, and ownership.

CROSS-JOURNEY ORCHESTRATION

◆ TRACTION & MILESTONES

Where we stand. *Where we are going.*

SURVEY RESPONSES

300+

German first-time investor research cohort.

PROSPECT BUYERS

80%

Identified as financially capable and actively searching.

PILOT CUSTOMERS

5

pilot customers onboarded.

PROTOTYPE

Live

Working prototype on the website.

PARTNERSHIP TALKS IN PROGRESS

Financing and acquisition rails *under discussion.*

Hypofriend

McMakler

PROTOTYPE SCREENSHOT

alpha-minoris.ai/product

The screenshot shows a user interface for 'Vermieter-Autopilot'. The top navigation bar includes the URL 'vermieter-autopilot.de / app' and a note 'click anywhere, everything is interactive'. The main content area is titled 'Good morning, Mira.' and provides a status update: 'Your apartment in Leipzig-Plagwitz paid rent this morning. Nothing needs you today.' Below this, there are four key metrics: 'NET CASH FLOW - APR' at €412 (+€38 vs. Mar), 'EQUITY BUILT' at €42,180 (+€1,284 this month), 'PROPERTY VALUE' at €319,000 (+2.8% YoY), and 'PROJECTED @ 65' at €1.21M (covers 118% of pension gap). An 'AUTOPILOT LOG' section shows recent events: 'Rent received, €780 from L. Weber' (AUTO), 'Nebenkostenabrechnung 2025 drafted' (AUTO), 'Boiler service booked, Klempner Meyer, €180' (AUTO), and 'Interest rate alert' (ADVISORY). A '30-YEAR PROJECTION' chart shows property equity reaching €1.21M and an ETF-Sparplan reaching €520K. The left sidebar contains navigation options: 'BUY' (Discover, Co-pilot, Deal room), 'OWN' (Autopilot, Portfolio, Property chat, Tax & docs), and a 'Find property #2' button.

◆ WHY NOW

Four tailwinds *create the market window.*

01 · DEMAND

2027

Retirement pressure is creating demand.

The pension gap is mainstream, and the 2027 Altersvorsorgedepot will intensify national awareness around private retirement provision.

02 · CUSTOMER

14.1M

ETF adoption trained the customer.

Millions now understand app-based investing, creating a natural audience for the next retirement asset: tangible, leveraged real estate.

03 · TECHNOLOGY

10×

AI & market timing both improved.

AI compresses the cost of guidance just as the post-rate-shock market thaw makes buyers, banks, and sellers more active again.

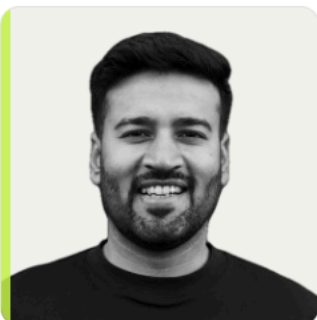
04 · MOAT

DE

Local rails are modernizing into a moat.

Supply-side software is improving, while German regulation, contracts, and partner complexity create a defensible window for a local entrant.

Investor & builder. *Both seats filled.*



Udey Singh Thakur

CO-FOUNDER & CEO · REAL ESTATE & GTM

ex-Cisco

2× founder

Serial property investor

- 01 Five-plus years of direct German real estate investing across Berlin, Leipzig, and the Ruhrgebiet.
- 02 Customer empathy for expats and first-time investors navigating German paperwork and partner networks.
- 03 Owns the customer side end-to-end. Founder calls, partner network, buyer operating cadence.

✉ udey@alpha-minoris.ai

🌐 LinkedIn



Dr. Farbod Nosrat Nezami

CO-FOUNDER & CAIO · PRODUCT & AI

ex-AI researcher

ex-academic

Human-AI interaction expert

- 01 Builds Vermier Autopilot's AI workflows in-house instead of outsourcing them.
- 02 Owns onboarding, document review, and yield modelling end-to-end, with deep research grounding.
- 03 PhD-trained on human-AI interaction. Ships agent systems buyers actually trust at high-stakes moments.

✉ farbod@alpha-minoris.ai

🌐 LinkedIn

🐙 GitHub

◆ THE ASK

Raising €500K pre-seed *to launch* *the buyer-side OS.*

ROUND

€500K *pre-seed*

EXTENSION

€750K

LEAD TICKET

€150–250K

TIMELINE

12 mo

USE OF FUNDS · 12 MONTHS

45%

Product & engineering

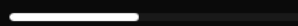
MVP · AI document workflows · property scoring · secure infra



20%

Customer acquisition & pilots

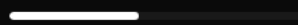
Content · waitlist · paid experiments · webinars · education



20%

Operations & partner network

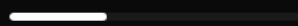
Financing · legal · tax · notary · sourcing · customer success



15%

Legal, compliance & infrastructure

GDPR · EU AI Act · professional insurance · hosting



12-MONTH MILESTONES

- M1 Public MVP launched for qualified buyers across Germany.
- M2 1,000+ qualified waitlist or registered users.
- M3 50–100 buyers moved through acquisition readiness.
- M4 First paid pilots and first closed transactions.
- M5 First repeatable rent-linked or AUM-linked monetisation experiments.