

**"I WANT
SOMETHING
NOT JUST
TO INVEST IN.
I WANT
SOMETHING TO
BELIEVE IN."**

ANITA RODDICK

REAM: REAL ESTATE INVESTMENT FUND

REAM EU Balanced Real Estate Fund is an alternative investment fund operating in the Grand Duchy of Luxembourg and in Belgium. The fund specialises in real estate development as well as in the management of diversified rental portfolios.

BRANDS MANAGED BY REAM INVESTMENT FUND

DEVELOP A leading real estate developer, operating in Belgium and in the Grand duchy of Luxembourg.



A well-established provider of a premium coliving offer in the cities of Luxembourg, Brussels and Namur.



INVEST A high return diversified leasing portfolio.



NET TARGET RETURN

7%/year



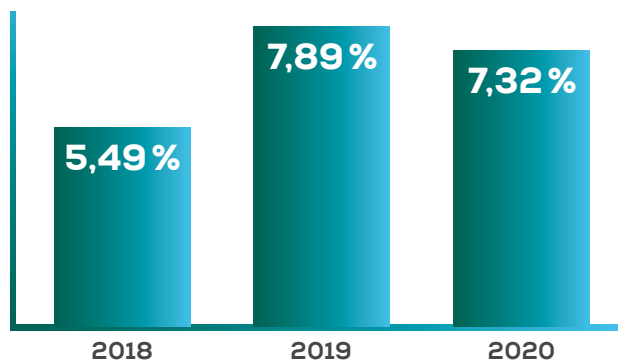
RECOMMENDED MATURITY

7 to 10 years

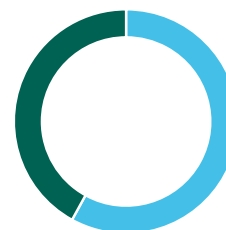


CUMULATIVE GROWTH

+ 22,14 %



GEOGRAPHICAL SPLIT



Luxembourg 58%
Belgium 42%

PORTFOLIO DISTRIBUTION



Development 45%
Leasing 55%

RISK CATEGORY

Lower risk

Higher risk



Lower return

Higher return



OCCUPANCY RATE

98%



ANNUAL RENTAL income

1.000.000 €



PROJECTS

currently in development

8

WE MAKE IT EASIER TO ACCESS HIGH-YIELD PROPERTY

REAM is a diverse investment strategy that offers investors simplified access to several categories of high-yield immovable asset categories.

REAM EU Balanced Real Estate Fund is a real estate investment fund governed by Luxembourg law, that allows clients to make diverse investments in residential, commercial and office real estate in Greater Luxembourg.

An minimum investment of €125,000 provides access to rare, high quality real estate operations that are difficult for non-professionals in the sector to access and generally consume a large amount of cash.

Investing in REAM also means enjoying an investment strategy that creates added value and offers attractive returns.

3 COMPLEMENTARY BRANDS

The REAM Fund owns three trademarks specialising in immovable asset segments with high potential and high yield.



REAL ESTATE DEVELOPMENT

DEVLOP, the development of new projects intended for sale in Wallonia and the Grand Duchy of Luxembourg.



PREMIUM CO-LIVING

FLEXIROOM shakes up co-rental practices by offering furnished, fully fitted and serviced luxury housing in Belgium and Luxembourg.



RENTAL INVESTMENT WITH HIGH YIELD

INVEST, whose strategy of high-yield opportunistic investments and a tactical approach guarantee a portfolio with a very high quality and diverse yield.

THE MANAGERS



Jean-Marc Dame has more than 20 years' experience in the financial sector in Luxembourg, in particular the investment fund sector.

As well as his consultancy work in this area, in 2008 he founded Trimmo, a Belgian company that develops residential renovation projects and manages a diverse rental portfolio - local retail, residential and semi-industrial. Convinced of the need to adapt the

offer to rapidly changing living and working contexts, he also co-founded Silversquare, a pioneer in co-working (bought by Befimmo in 2018).

He founded REAM in 2017 with the aim of putting his knowledge of the Luxembourg financial market and his passion for real estate to use in the investment sector.



After 10 years supporting major transformation projects in the banking sector, in consultancy and management positions, **Mandela Gaye Verdeau** launched the REAM fund with Jean-Marc Dame.

She is currently responsible for the Luxembourg and border growth of DEVLOP and for leading FLEXIROOM and its premium co-living service.

Mandela is a graduate of the EDHEC Business School, with an MSc in Strategy and a Masters in Management.

We have built an experienced, **multi-disciplinary team around the Management Board**. Our employees have an average of **ten years' experience** in their field of expertise. **Internally, we cover financial management and risk management activities, the technical management and monitoring of projects, business development for chasing new opportunities and the sale of our dossiers, and property management.** We have selected our partners with the utmost care and they share our vision and values.

THE TEAM

At **REAM**, we value creativity, enthusiasm and a love of work well done. Our projects are designed and developed in accordance with standard practices and with great attention to detail.



Vincent Ferbus
Technical Director

Civil engineer,
Ecole Polytechnique
de Louvain-La-Neuve



Samuel Hanay
Financial Director

Civil engineer,
Masters in Management
Science and Masters
in audits, inspections
and reviews,
Université de Liège



Amélie Thomas
Accountant

Haute Ecole
of Namur - Liège-
Luxembourg



Denis Ruyssen
Business Manager

Double Masters in
Management Sciences
and Innovation
Management,
Maastricht University
and HEC-UIg



Valère Dropsy
Business Manager

Real estate certification,
Luxembourg
House of Training

PROPERTY DEVELOPER IN WALLONIA AND LUXEMBOURG

Specialised in the development of complete, functional and environmentally friendly real estate projects, DEVLOP develops residential blocks of between 30 and 50 apartments, generally with shops and offices at the foot of the building.



- We design residences in the heart of the main cities of Wallonia and the Grand Duchy of Luxembourg. Our apartments stand out due to their **functionality** and the **impeccable quality** of the delivered buildings.

- The focus is on the **efficiency of the commercial process**, as our projects sell on average within six months of marketing, with an IRR of over 25%.



DEVLOP

THE PREMIUM CO-LIVING EXPERIENCE IN LUXEMBOURG AND BRUSSELS

The leading provider of co-living residences in Luxembourg, also present in Brussels and Namur, Flexiroom has created a housing offer that is both premium and adapted to the new trends in living and working.



- Our luxury, furnished, fully fitted and fully serviced co-living housing in Brussels, Namur and Luxembourg is now even **more attractive** thanks to additional services and an offer dedicated to business stays.
- With premium locations, digitised processes, à la carte services, an abundance of fittings in our housing and luxury designer interiors, the Flexiroom offer exceeds the expectations of expatriates, business travellers and young executives looking for a new living experience.
- The occupancy rate of over 98% throughout the portfolio and the gross yield of at least 7% generate a **rental return that is stable, predictable and attractive.**



TACTICAL INVESTMENTS

The opportunistic and diversified investment strategy of our **INVEST** brand is focused on a tactical approach that makes it possible to seize investment opportunities with a high potential for value creation.

- The rental yield of the properties owned by **Invest**, currently mainly long-term leases for shops and offices, also makes it possible to generate predictable cash flows.
- We also remain attentive to opportunities in the logistics and warehousing sector, due to their

high growth potential in the next 5 to 10 years.



INVESTING IN GREATER LUXEMBOURG

📍 A FUND WITH LOCAL ROOTS

Having local roots, proximity and a knowledge of the market give us maximum control of the growth and risks of the socio-economic environment.

📍 THE ATTRACTIVENESS OF LUXEMBOURG

With its dynamic economy and stable, accessible political authorities, Luxembourg offers a climate conducive to investments. Its real estate market is constantly growing, boosted by economic growth higher than the European average and annual demographic growth of 2.2%.

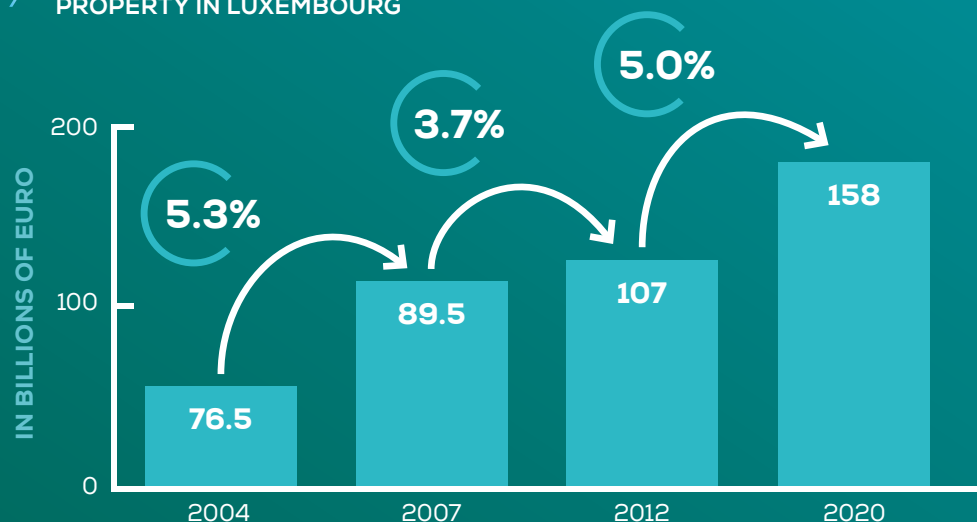
📍 THE DYNAMISM OF WALLONIA

Border cities, such as Arlon and Bastogne, enjoy the same economic pillars as the grand Duchy of Luxembourg. The 50,000 Belgian cross-border workers, who make up 25% of the cross-border workers of the Grand Duchy of Luxembourg, generate significant housing requirements and an increase in prices higher than the Belgian average.

A desire for geographical diversification led us to invest in dynamic cities such as Namur and Brussels, that play a key economic role and are independent of the economic factors of the Grand Duchy of Luxembourg.

It should also be noted that Belgian land capture practices, in the form of surface duties and linked to suspensive permit granting conditions, are major assets in our promotional activities. They allow us to limit the immobilisation of equity and reduce the financial risks involved in the granting of permits.

📈 VALUE OF RESIDENTIAL PROPERTY IN LUXEMBOURG



Source: STATEC, FMI, Observatoire de l'habitat, Analyse PwC

📈 Compound annual growth rate

WHY INVEST?

"Paper investment", i.e. investment in a fund dedicated to real estate, has a number of advantages compared with "real estate", managed directly:

- **cash flow** due to the ease of withdrawing your investments, without relying on the sale of a property.
- **no technical** constraints involving rental management or day-to-day maintenance.
- **private real estate**: the value of the fund represents the real value of the properties and not a speculative value from a stock market.
- REAM EU Balanced Real Estate Fund is a way of **making a diverse investment of a limited amount** of €125,000, allowing investments throughout Greater Luxembourg, with a rental yield and the development of new projects, in shops, offices and residential properties.

FACT SHEET

Structure	SCA
Strategy	Value Added
Types of assets	Real Estate
Geographical area	BeLux
Date of creation	April 2018
Minimum subscription	€125,000
Recommended period of investment	7 to 10 years
Maximum management costs	1.5%
Investor aftercare	Quarterly letter to investors and full annual report
Reviser/Auditor	Akene
Assessor	Altus Group
Account Keeper	Ecofi

Exit period	Exit fee
< 2 years	10%
3 years	8%
4 years	6%
5 years	5%
6 years	2%
> 6 years	0%

As the average maturity of this type of investment is seven years, no exit fee applies after a period of six years

Legal notice:

REAM EU Balanced Real Estate Fund is an investment fund governed by Luxembourg law, for which REAM General Partner Sàrl has been appointed manager. It is the responsibility of all potential interested parties to ensure that their investments are appropriate for the specific situation and that they understand all the risks involved in their investments.



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