



FiONTEX

THE INVESTMENT CATALYST

WHITE PAPER

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FiONTEX AG

THE INVESTMENT CATALYST FOR
INSTITUTIONAL AND PROFESSIONAL INVESTORS

Fiontex AG is an investment company and fund initiator based in Hamburg. Its core business is the opportunistic purchase and sale of real estate/projects in various asset classes as well as company investments. The geographical focus is initially on investments in Germany, Austria, Switzerland and the Netherlands.

As an investment platform, FiONTEX AG is structuring a regulated Luxembourg umbrella AIF (SCS SICAV-RAIF), which has outstanding expertise and reliable track records in management. The launch of the fund with all authorizations for the EU and Switzerland will take place in Q1 / 2024.



THE MARKET

Global geopolitical tensions have reached a new high due to the war in the Middle East. But even before that, various factors had a massive impact on the (real estate) markets:

- The war in Ukraine and the associated supply bottlenecks
- Inflation in the EU of over 10%
- in some cases in 2022 The ECB's key interest rate hike from 0% - 4.5% in 14 months
- The increase in loan interest rates by more than 400% in one year

These factors, partly exacerbated by national aspects such as the funding chaos at KfW in Germany and the associated loss of confidence in the government, have led to numerous insolvencies of property developers, some worth billions, and various other market distortions. The transaction volume in some asset classes is now only a fraction of the previous volume.



The market opportunity

Falling real estate prices coupled with rising rents are offering increasingly interesting investment opportunities on the market. FiONTEX AG is structuring its fund at exactly the right time. It has no legacy assets on its books that were purchased at too high a price or that now have to be refinanced at significantly worse conditions. It is foreseeable that prices will bottom out. A key question will be whether a major crash with further insolvencies and genuine distress sales will be needed to stimulate transaction activity, or whether the situation will stabilize in the near future.

It cannot be ruled out that the market will recover more quickly than some players currently want to believe. The development of inflation and, in particular, the easing of energy prices could significantly reduce interest rate pressure in the coming months, even if interest rates stabilize in the medium term.



The FiONTEX AG

offers institutional and professional investors holistic, innovative and sustainable solutions in the currently challenging real estate market. Our investors benefit from a broad portfolio of interesting and sustainable investment opportunities in various risk and asset classes - coupled with the expertise of the finance & construction industry.

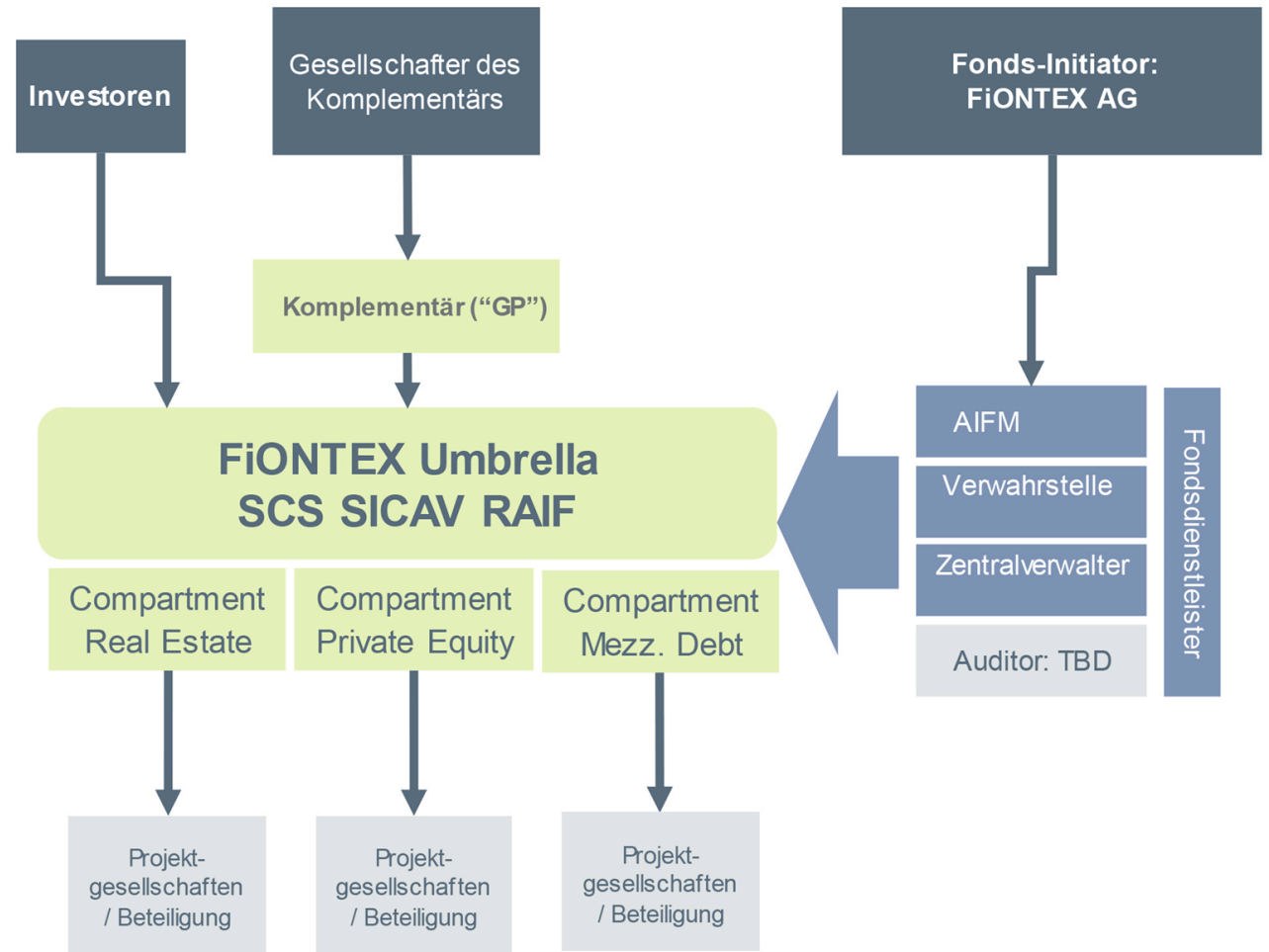
With a goal-oriented ESG and sustainability strategy, FiONTEX AG generates profitable and sustainable growth that sustainably combines attractive returns with social values. FiONTEX AG's focus is on long-term, strategic and operational partnerships.

We are open to further investors and do not rule out an initial public offering (IPO) at a later date.

ONE STRUCTURE FOR MANY OPPORTUNITIES

FiONTEX AG is structuring a regulated Luxembourg umbrella AIF, which will be established in the corporate form of an SCS SICAV-RAIF and has outstanding expertise and track records in management.

The launch of the fund with all authorizations for the EU and Switzerland is planned for Q1 / 2024. Approval for the UK and Asia is also planned for the future.





THE INVESTMENT STRATEGY OF THE FUND

With its various compartments, the fund will invest opportunistically in real estate/projects in various asset classes as well as corporate investments with a focus on the DACH countries, with a consistent focus on the Social Development Goals (SDG) & ESG guidelines (Article 8 or 9 OV-compliant).

The target size for each compartment is EUR 500 million over three years.



What sets us apart

Our team stands for Hanseatic merchant tradition with a handshake mentality and a sense of reality. Our investors benefit from:

- in-depth market knowledge and the many years of experience of our investment managers
- transparent processes
- Highly specialized and active fund and asset management in all asset classes
- Interesting compartments with attractive risk and return profiles
- Structured due diligence processes
- short decision-making processes thanks to a lean corporate structure
- Prompt reviews and fast closings, even for large-volume transactions

CURRENT INVESTMENT TARGETS

KfW 40NH "Community Campus", Bochum

The "Community Campus" building complex in the Bochum's Universitätsstraße is the largest modular building in the EU. The "Community Campus" consists of two buildings. One has ten floors the other has twelve. The total of 737 rental apartments are exclusively for students. The building complex is a modular construction. The two houses are not built brick by brick, but entire rooms arrive at the construction site prefabricated and are assembled there. The building complex includes: The apartments are furnished, high-speed WLAN, an in-house concierge, a fitness studio, an underground parking garage, rental bikes and a library.



CURRENT INVESTMENT TARGETS

Climate Hotel Veritaskai, Hamburg

The new Klimahotel to be built in Hamburg-Harburg has 270 rooms, a "Sky Bar" on the 18th floor with a view over Hamburg, a 1000 square meter conference and banquet area for around 200 people, a restaurant with terrace and its own jetty. The hotel will be built using one of the most contemporary construction methods: Positive energy balance thanks to the use Of wind turbines, a PV glass façade and storage heat pumps, modular construction with 90 % of prefabrication, 50 % less CO₂, up to 90 % material reuse etc ...

Experienced operator with excellent credit rating.



OPERATIONAL MANAGEMENT



Andreas Berneike Co-Founder, CEO

The business engineer set up investment funds for Global Partners AG over 25 years ago, accompanied M&A transactions together with Ernst & Young (EY) and has been advising investors on their real estate transactions and structuring the liabilities side of the balance sheet with mezzanine and debt capital for over two decades. As a member of the Management Board, he is responsible for the commercial management of FIONTEX AG.



Thomas Henke, Co-Founder, CIO

The business economist has been active in the international healthcare, hotel and residential real estate industry for more than 25 years. He has outstanding expertise as a project developer for real estate in the care & healthcare industry, hotel industry, renewable energies as well as in the areas of fin-tech, prop-tech, M&A, finance (OpCo & PropCo) and PR & public relations.



CONTACT

Please feel free to contact us!

FiONTEX AG

Ballindamm 39

20095 Hamburg | Germany

+49 40 99999 3374

hello@fiontex.com

<https://fiontex.com>