

(Short) Memo



Positioning

ePat.me is a **compliance-by-design, cross-border property-finance infrastructure**. It is designed as a **structured middle layer** between traditional banks, direct property investments, and public markets.

Rather than offering a yield-only product, ePat.me structures property operations so that yield, risk discipline, liquidity, and exit pathways are addressed together from inception.

Projected EBITDA losses during the execution phase primarily reflect discretionary growth investments, rather than structural operating imbalances.

The structural problem

Property finance is facing a structural issue :

- **Traditional banks** are becoming **increasingly conservative**, excluding many viable but non-standard or cross-border property operations ;
- **First-generation property crowdfunding platforms** were largely built around yield optimisation, with **limited anticipation of downturns, liquidity stress, or enforceability issues**.

At the same time, investors still seek attractive returns, but now expect better risk structuring and clearer exit mechanisms. This gap is structural, not cyclical.

The solution : ePat.me

ePat.me connects property operations and capital through asset-backed Ltd-like companies (called "SPVs"), structuring Debt, Equity, and Hybrid operations with:

- **risk and enforceability engineered upfront** ;
- **progressive liquidity mechanisms where applicable** ;
- **predefined exit and distressed-situation frameworks**.

If liquidity cannot be guaranteed, exit paths are anticipated, structured, and disclosed from the start.

A three-party platform

ePat.me is not a simple buyer-seller marketplace. It operates as a three-party platform:

- **Investors** allocate capital ;
- **Property Operators** act either as borrowers (Debt Model), SPV partners, and/or SPV managers (Equity Model) ;
- **Token Representatives** (ex : *Property Agents*) facilitate token buying, selling, and SPV legal representation roles.

This model increases activity and liquidity per user and reduces dormant capital. As a result, platform growth is driven primarily by network activity, not paid marketing intensity.

Conclusion

ePat.me is a **second-generation property crowdfunding infrastructure**. It does not replace yield. It re-embeds yield within disciplined structuring, where risk and liquidity are anticipated upfront rather than discovered during periods of stress.