NUMAI
2024 Q2 Overview



Aurimas Čiagus
Cofounder & CEO

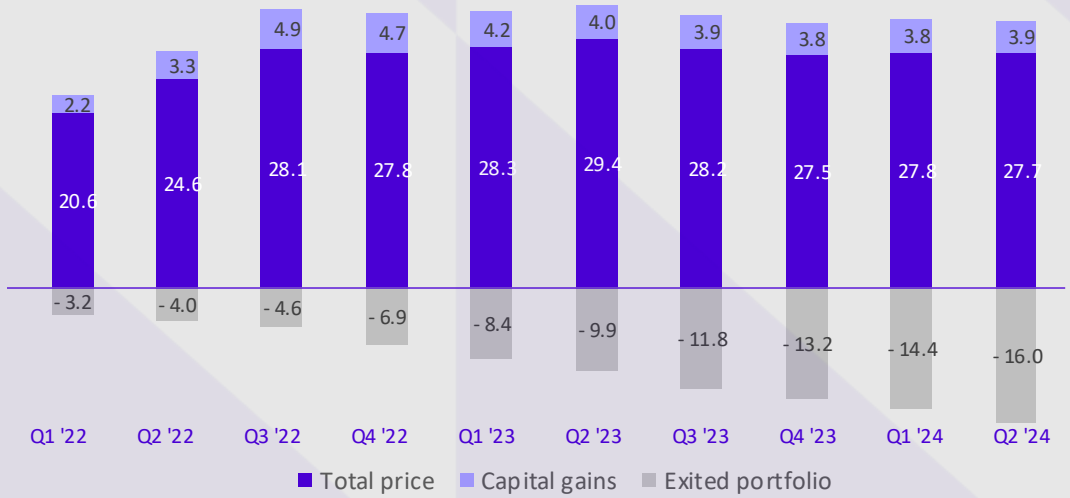
First quarter of the year I have expected sunshine… but nope, in Q2 we saw clouds again. Weather is like our customers—still hesitating, still unsure. Meanwhile, the banks? Confidence levels and appetite warming up and we have some success negotiating prices. That actually gives us hope—better days are definitely on the way. Maybe just not *tomorrow*… but hey, patience is a virtue, right?
In the meantime, we got curious, did some due diligence, and explored a few new markets. And you know what? Our home market still feels pretty great. So, for now, we're staying put, waiting for the sun (and customers) to shine.

Rent Revenue Growth Q2 '23 vs Q2 '24*

+9,6%

* Rent revenue increase is directly related to pricing adjustments in order to compensate for increased Euribor expenses and the onboarding of new clients with higher yields.

Portfolio Dynamics, Mln. Eur.



Client Wealth Growth*

13% or €4M

*Appreciation of value of the properties according to HPI (house price index). Not included in the value of portfolio. This number has slightly fallen due to increased number of client exits.

Key Milestones

Debt refinancing

In Q2, we successfully refinanced two existing creditors, securing new credit agreements with improved conditions and lower interest margins. This will enhance our financial efficiency, leading to better profit margins.

Client Onboarding Process Audit

In Q2, we started an audit of our client onboarding and risk assessment processes with a Big Four firm. This will help us strengthen risk management and improve client qualification for greater efficiency and portfolio quality.

Assets Under Management

176

We have in total 176 assets that we are currently managing including preliminary contracts with sellers.

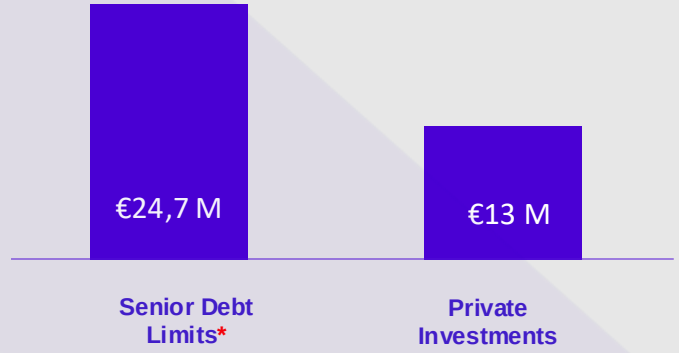
Helping people to become homeowners

70+

We are delighted that 85% of our clients successfully purchase their properties, which prooves that both client and property analysis is working and allows us to make quality contracts. More than 70 clients have already become official homeowners with help of NUMAI!

Capital Raised

In Q2 there were no significant changes in the amount of capital raised, however we refinanced some debts for better conditions.



* Stands for the unamortized portion of the senior loans.