

Recap for 2023

As we step into the new year, we are excited to share with you a recap of 2023 on the Estateguru platform. In the CEO's 2024 letter, our CEO Mihkel Stamm reviews key facts, milestones, and provides an extensive summary of 2023.

This overview will highlight investment statistics, including a separate look at manual and automated investments in both the primary and secondary markets.



Investment volumes

In 2023, the total invested amount via the Estateguru platform was **€101.9M**, €92.7M was invested by retail investors and €9.2M by institutional investors. The average return on investment was 9.7%

The top 5 countries in terms of total investment volume were:

1. Germany **€31M**
2. Estonia **€16.7M**
3. Czech Republic **€7.2M**
4. Lithuania **€7.1M**
5. Switzerland **€4.2M**

Notably, the largest total loan on the platform, encompassing all 9 stages, amounted to €4.2M and was located in Estonia, as was the single largest loan (stage) funded on the platform, which was €0.9M.

Key Statistics	2023 Data
Total Investment in Primary and Secondary Markets	€101,973,783
Unique Investors Participating	29,890
First-Time Investors	3,168
Total Investments in Primary Market	€97,915,166
Unique Investment Transactions	1,442,390
Investments Between €50 - €100	531,258 (36.8% of total)
Record Investment in a Single Day (21.12.2023)	€1,061,625
Unique Loans Issued	1,313
Total Amount for New Loans Issued	€99,357,269
Unique Projects Financed	430
Average Issued Loan Amount per Project	€231,063
Average Time to Finance Each Loan	3764 minutes (2.61 days)
Average Investment per Minute	€3,165
Total Amount Repaid to Investors	€140,693,334



Manual investments

The data shows our investors' interest in personally choosing their investments. Average investment per investor is larger than made with automated investments.

Manual Investment Statistics	2023 Data
Total Manual Investment Amount	€42,643,538
Number of Unique Investors	14,210
Average Investment per Investor	€3,001
Largest Single Manual Investment	€402,750



Auto-Invest

In 2023, we saw a 20% increase in the use of Auto Invest. Now, a greater proportion of retail investors (59.4%) prefer to invest automatically rather than manually (40.6%). This compares favourably to 2022, when 50.4% of investors used automated investments.

The largest total investment amount made by a single individual retail investor was €1.9 million, with the entire amount being invested using the Auto Invest feature.

Furthermore, one of the most exciting milestones achieved by our investor community in terms of investments was financing more than €1 million on two consecutive days in December.

Auto-Investment Statistics	2023 Data
Total Auto-Invest Amount	€55,271,628
Number of Investors (Auto-Invest)	19,858
Average Investment per Investor (Auto-Invest)	€2,783
Largest Single Auto-Invest Transaction	€50,000
Largest Total Investment by a Single Investor	€1,932,463 (100% Auto-Invest)
Contribution of Auto-Invest in Primary Market Investments	Over 56%



Secondary market

The average annual return for buyers reached 37.93% in 2023.

Secondary Market Statistics	2023 Data
Total Value of Claims Purchased	€4,058,617
Number of Claims Sold	34,210
Sellers Participating	2,942
Unique Buyers	1,418
Largest Single Claim Purchase	€91,226
Average Time to Sell Claims (Discount 30%)	23.8 hours
Average Time to Sell Claims (Discount 5%)	29.9 hours
Average Time to Sell Claims (Discount 35%)	35 hours
Longest Average Time to Sell (Discount 20%)	88 hours
Average Annualised Return on Investment (AROI) for Buyers	37.93%