

Attention! This investment falls outside AFM supervision. No license and no prospectus required for this activity.



# EASYBROKER

BROKERAGE – ASSET MANAGEMENT – FINTECH

# UNIQUE EARLY BIRD INVESTMENT OPPORTUNITY

EASYBROKER



## WHAT?

### ROUGH DIAMOND

- AFM & DNB licensed company
- Profitable and fast growing
- Digital organization
- Hugely scalable FinTech opportunity
- Stellar team and vision
- Exchange Floor Amsterdam, Beursplein 5

Flying below the radar  
Punching below its weight

## WHY?

### FUNDS TO ACCELERATE

- Building Best User Experience
- Further develop digital platform
- User growth through smart marketing
- Hire and retain top talent

### TARGETS

**2025: 120k+ users & EBIT € 19M+**

**2000%+ ROI potential**

Capital injection – funds used to  
accelerate growth

## WHY NOW?

### BEST TIMING

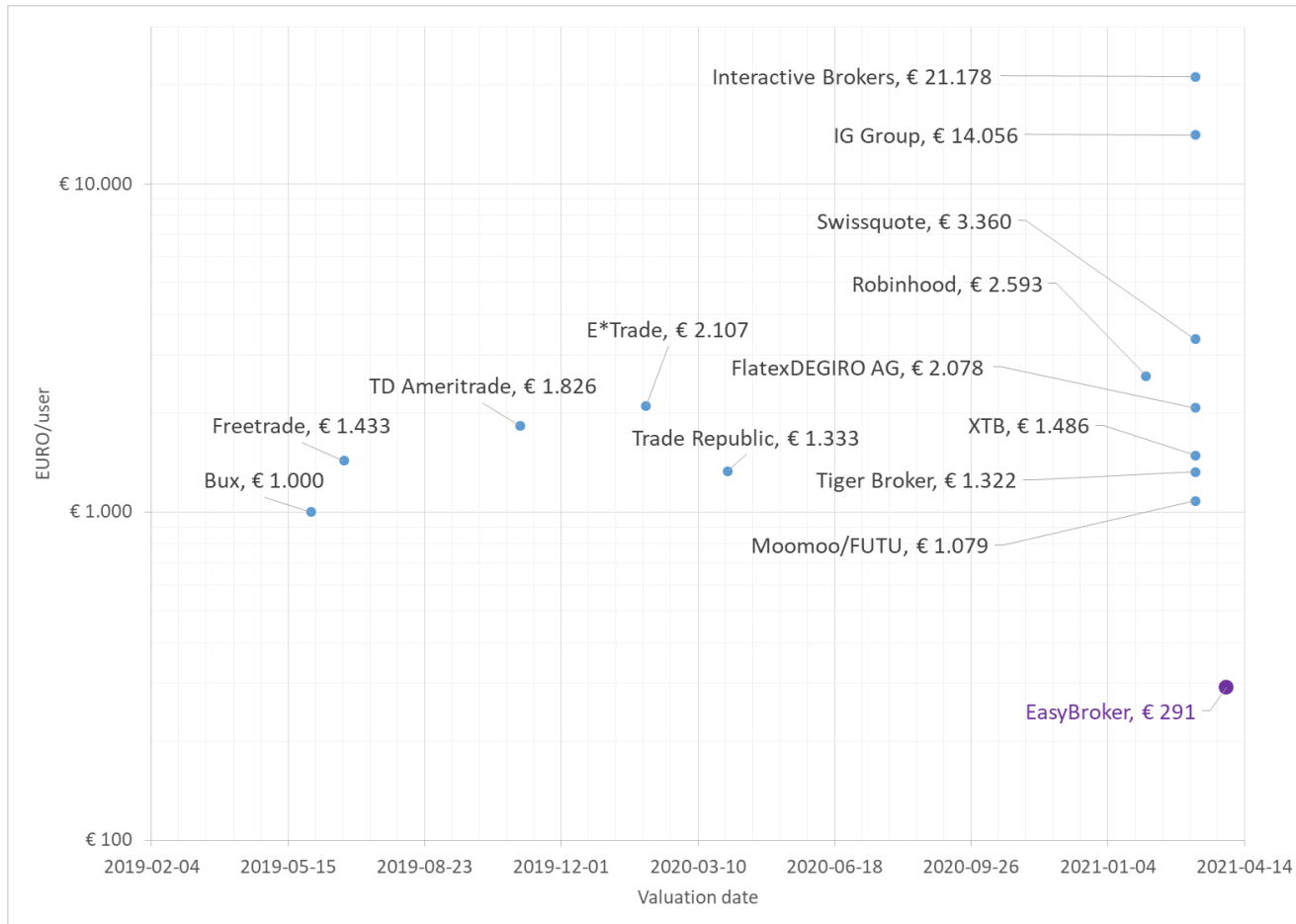
- Proof of business
- The market is bigger than ever
- Many drivers nursing investment appetite
- EB community of ~300k (retail) investors
- Technology availability
- Lagging competition

Industry leader  
User experience standard

# UNIQUE EARLY BIRD INVESTMENT OPPORTUNITY

Cash Flow positive – Increasing Turnover - Net profitable - Debt Free

2025 target: 120,000 users



## Per-User-Valuation

Market capitalization per user valuation is a methodology to price and compare online brokers.

Non-listed brokers have been valued at recent capital rounds. Listed and more diversified brokers, serving both retail and professional clients, have a significant higher per-user-valuation. Price-to-earning ratios above 50 (e.g. FlatexDeGiro) are common within the peer group.

## EasyBroker Valuation

At the 120,000 user target, EasyBroker will be significantly undervalued at €291 per-user and a PE of 97 (2020).

This represents a huge discount in comparison to the approximately €1,000 per-user floor which seems to be the market consensus for the studied peer group.

With the right fundamentals in place and well-positioned, EasyBroker could be regarded as a potential 10-Bagger.

# EASYBROKER MILESTONES

Exponential growth



## H1-2021

### CAPITAL RAISE

- €5.000.000 share issue will enable an accelerated exponential growth and offers investors a huge potential ROI.

## 2020

### PROFESSIONALISATION

- Market demand and turnover grow (€1.3M). Debt Free and net profitable.

## 2018

### DIFFERENTIATION

- Exclusive strategic alliances with content providers, digital investor platforms and communities enable an exponential growth.

## 2017

### ACQUISITION

- Current shareholders acquire EasyBroker and define new future strategy.

## 2014

### INCEPTION

- Dutch Authority for the Financial Markets (AFM) regulated Broker and Asset Management company (licences with EU-passport obtained in 2015).

## 2025

### GOALS

- 120,000 users
- €120+M valuation
- Most trusted broker Netherlands and Belgium
- User Experience industry leader
- Scale business in Europe

## 2022-23

### GOALS

- 50,000 users
- Fast growing EBIT and AUM
- Introduce new platform and app
- Extend diversification and partnerships

## 2021

### GOALS

- Omni-Platform UI and UX excellence
- Development new mobile app
- Asset management products
- +30% EBIT, AUM and users

# SUMMARY (INTERNAL FACTORS)

Unique opportunity to early invest in an innovative AFM & DNB regulated FinTech Broker.



## PROVEN AND SIGNIFICANT TRACTION

Profitable 2019-2020, debt-free, AUM € 25+ Mio, 1250+ active customers, growing.

## ASSETS

AFM licensed Broker and Asset Management business and infrastructure, exclusive partnerships with 300k investor community.

## STRONG TEAM

Experienced, eager, committed, globally connected, strong values and integrity, an unstoppable vision.

## DIVERSE BUSINESS

Offering retail and professional brokerage services, digital retail asset management and FinTech development.

## UNIQUE OPPORTUNITY

EasyBroker is currently the sole company in its class open to investors.

## RAISING € 5.000.000

Exponential user and AUM growth through offering Best User Experience, rapid omni-platform development, innovative product expansion and talent acquisition.





# SUMMARY (EXTERNAL FACTORS)

Unique opportunity to early invest in an innovative AFM & DNB regulated FinTech Broker



## BIGGEST EVER MARKET

Each adult with disposable income and savings is a potential client, many trillions of investable funds.

## HUGE DRIVERS RETAIL AND PRO

Including EU initiatives and policies for increased household participation in capital markets, long term bottom interest rates, consumer Fear-Of-Missing-Out, skewed taxation systems, vital pension provision – declining social benefits, increasing consumer financial literacy, available technological innovation.

## ENTRY-BARRIERS FOR COMPETITION

License applications for regulated activities are increasingly scrutinized and hard to obtain.

## EXCLUSIVE PARTNERSHIPS

EasyBroker has a large and unique network of respected partners and strategic partnerships leading to direct access to more than 300.000 retail and (semi)professional investors.

## SCALABILITY FINTECH

Present and future technological innovation allows for ever increasing scalability.



# THE MARKET IS MASSIVE

Household financial asset ownership is bigger than ever and expanding



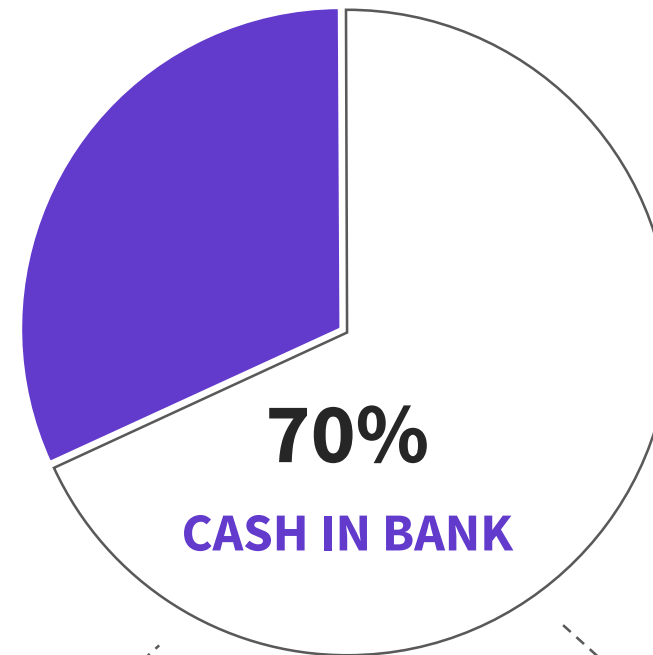
## THE NETHERLANDS & BELGIUM



**€1,500+**  
**BILLION**

**Liquid Capital The Netherlands & Belgium**  
12.5M households

Sources: EFAMA  
ECB Euro Area Statistics



30% is invested in markets  
70% represents cash bank deposits

# THE MARKET IS MASSIVE

Household financial asset ownership is bigger than ever and expanding



## EUROPE



**€17,000+**  
**BILLION**

**Liquid Capital EU**  
(2019)

Sources: EFAMA  
ECB Euro Area Statistics



**90%**  
**NOT INVESTED**

Less than 10% of Europeans  
currently invests



## TRADITIONAL MODEL

Competitors offer sub-optimal services



### PROCESSES ARE CONFUSING

Customers are confused and shy away from account opening and trading due to discomfort with processes.



### OPAQUE OR EXCESSIVE PRICING

Fees are hidden or expensive, there is no such thing as a free product. Many services solely accessible for restrictive minimum deposits.



### LIMITED SCOPE OF INVESTMENT PRODUCTS

Products are not what they seem (e.g. CFD versus stock) or the offering of genuine products is very limited.



### LACK OF A GREAT OMNI-PLATFORM

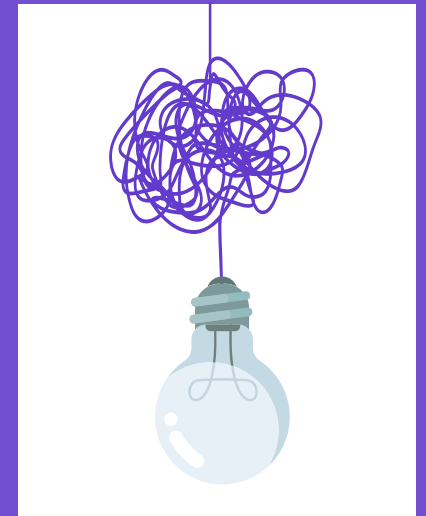
Execution platforms are overly complicated and/or only few channels are offered (e.g. solely via a phone app).



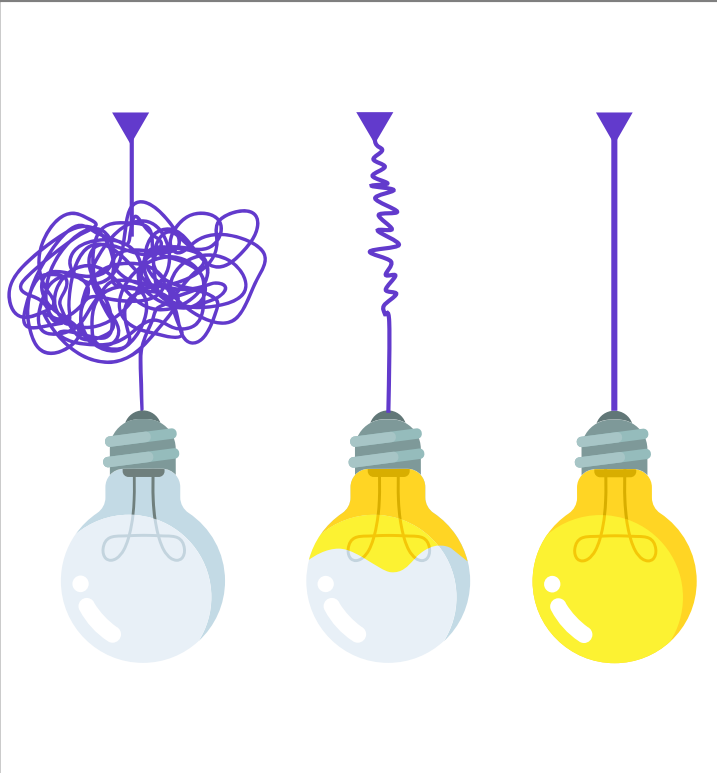
### REGULATIONS AND WANING INDEPENDENCY

Competition seeks regulatory short cuts off-shore. Very few providers remain independent. 'Free trading' is paid for in the spread and with client data. Many such practices will be scrutinized further.

## BAD USER EXPERIENCE



## BEST USER EXPERIENCE



## OUR SOLUTION

Authentic investment solutions at fair value, offering user experience excellence.



### BEST USER EXPERIENCE

EasyBroker redefines retail investing services and revolutionizes Interaction Technology.



### PRICES: REASONABLE – TRANSPARENT – FAIR

EasyBroker commissions are low-in-class, but not free. Transparency is the key driver.



### PRODUCTS: SCOPE – DIVERSIFICATION – GENUINE

EasyBroker offers a full suite of securities for those in need, and specific products for others. Attention to both trading and long-term diversified investments.



### OMNI-PLATFORM: EASY – INNOVATIVE – ACCESSIBLE

EasyBroker offers easy access, with a focus on simple and clear User Interfaces (UI) and best User Experience (UX). Zero concessions regarding risk and safety.



### STRAIGHTFORWARD

No short-cuts, independent and always compliant.

# EASYBROKER VISION

Simplicity: organizing, positioning, reducing, creating context, adding meaning and saving time.



- Create and maintain Best User Experience
- Simplicity in Interaction Technology
- Transparency and clarity
- Fair Pricing
- Regulatory compliance and customer safety
- Advancing financial literacy for all
  - Long Term development of wealth and opportunity costs
  - Security and Safety
  - All generations



Brokerage & Asset Management modelled to User Experiences like:



Takeaway.com



# EASYBROKER BUSINESS MODEL

We have four distinctive revenue streams that represent cashflow



## RETAIL BROKERAGE

Authentic and easy investing for consumers with a central focus on User Experience



## ASSET MANAGEMENT

Truly accessible and approachable Asset Management for all levels



## PROFESSIONAL BROKERAGE

Offering specialists access



## FINTECH

Academic development and monetizing “Trading-as-a-Service” with possible white-labelling.



# A DIVERSIFIED ORGANISATION

Dutch online broker and asset management company



## INTRINSIC VALUE

## TOP TALENT AND EXCLUSIVE PARTNERS

## CASH FLOW

AFM regulated entity and infrastructure



Growing customer base



Digital Intellectual Property



Authentic brokerage



Asset Management



FinTech

## UNSTOPPABLE VISION



# VALUE VISUALISATION

Significant growth of the intrinsic value + Future Cash Flows = our value and your unique investment opportunity



# HUGE MARKET DRIVERS

Household participation in capital markets is still relatively low.

Many drivers act as incentives for households to invest billions in the near future.



## EU POLICY

The EU and its member states actively pursue an increase of household (HH) investment in Capital Markets Instruments (CMI). This was defined in the EC's 'Action Plan on Building a Capital Markets Union' (2015). In 2020 the EC proposed new targeted actions to further advance the CMU and EU HH participation in CMI.

## EU MOTIVATION

**1.** To sustain the recovery (Covid) and long-term growth and to finance the green and digital transitions of the economy. **2.** Contribute to a more inclusive and resilient society, and to help meet the challenges of an ageing population. **3.** Integrated capital markets are crucial for the EU's global competitiveness and its autonomy.

## MANY ADDITIONAL DRIVERS

Including: long term bottom interest rates, local skewed taxation systems, consumer Fear-Of-Missing-Out, declining social benefits, increasing consumer trust and financial literacy, economic need, available technological innovation.

## EASYBROKER ALIGNS OBJECTIVES

Omni-Platform access for all based on simplicity and trust, best user experience, advancing basic consumer financial literacy, (long term) wealth development, transparency and fair pricing.

Source: Sep-2020 European Commission  
[https://ec.europa.eu/info/business-economy-euro/growth-and-investment/capital-markets-union/capital-markets-union-2020-action-plan\\_en](https://ec.europa.eu/info/business-economy-euro/growth-and-investment/capital-markets-union/capital-markets-union-2020-action-plan_en)

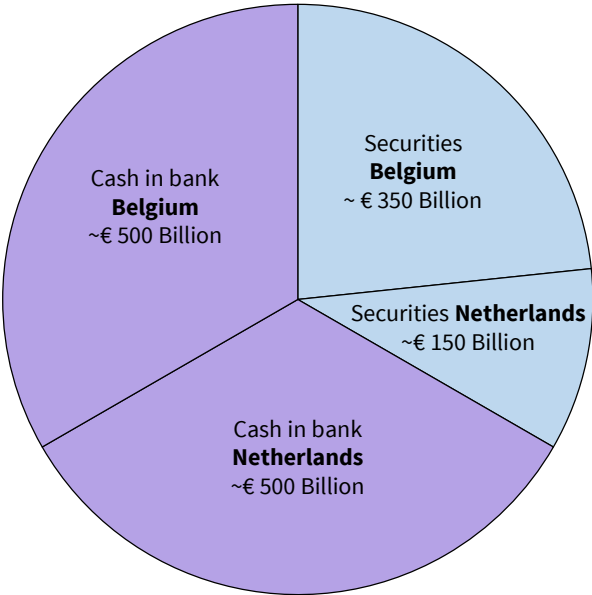
Source: Sep-2020 EFAMA (European Fund and Asset Management Association) Household Participation in Capital Markets

# THE MARKET IS MASSIVE



## THE NETHERLANDS AND BELGIUM : 1,500 BILLION

### NL & BE households



### Invested in securities

In accounts at banks, asset managers and brokers – characterized by high costs, high barriers and a sub-par user experience.

When EB reaches 0.1%:

**€ 500M AUM**

### Cash deposits in bank accounts

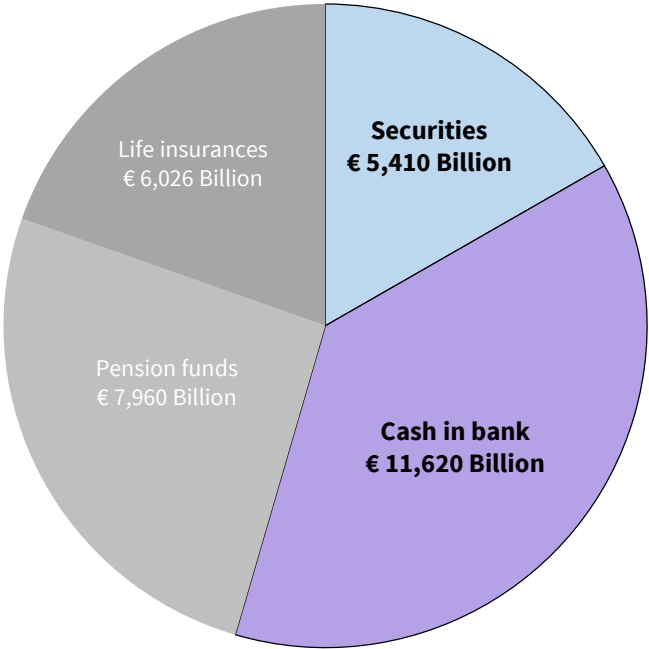
Huge opportunity costs for the long term saver. A shift of only 10% from household cash to securities, as pursued by the EU, represents €100B in NL+BE.

When EB reaches 1% of only 10% shift:

**€1,000M AUM**

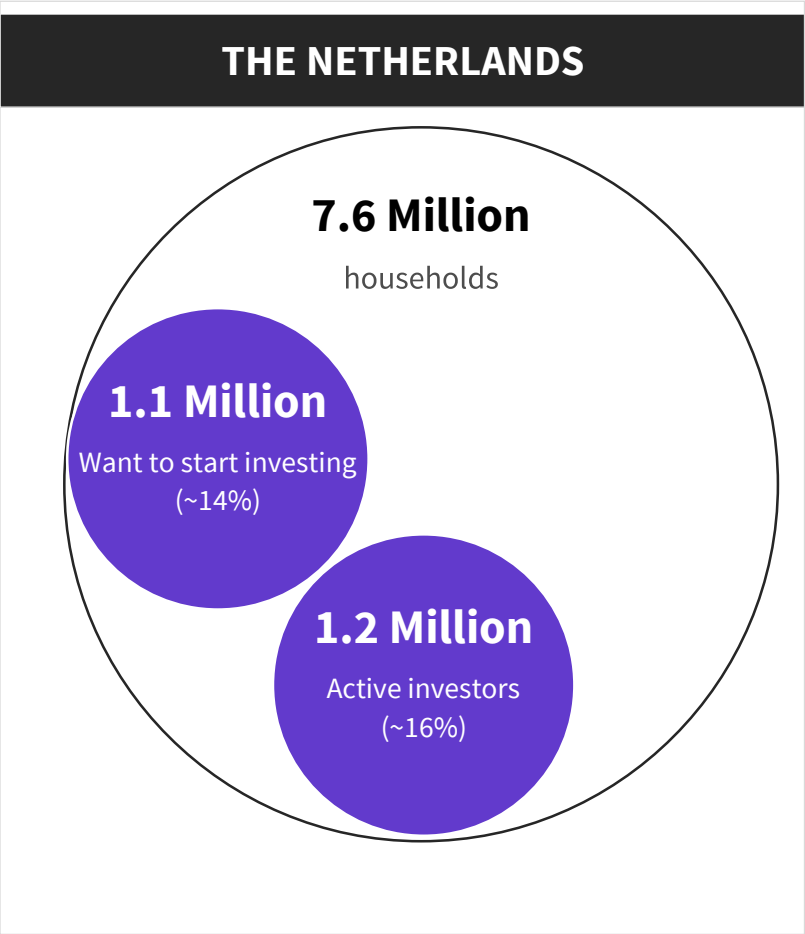
## NEXT STOP: 17,000 BILLION

### EU households

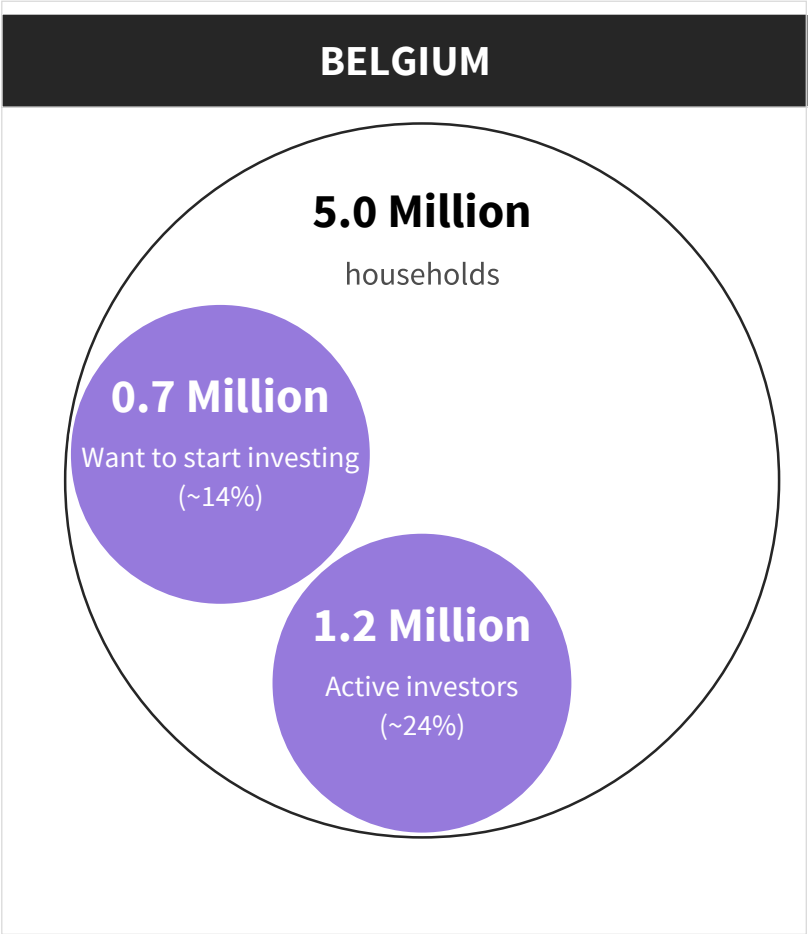


Sources: EFAMA, ECB Euro Area Statistics (NL total liquid assets is smaller compared to Belgium, predominantly due to a very large percentage of Dutch household financial wealth being held in Pension Funds.)

# THE MARKET IS MASSIVE



Sources:  
<https://opendata.cbs.nl/> Jan-2021  
AFM consumentenmonitor 2019Q3



Source:  
<https://statbel.fgov.be/> Jan-2019

## 12.6 MILLION CUSTOMERS

Long-term investment is encouraged and many drivers incentivize households to invest in securities.

50% of households that currently do not invest state this is due to a lack in knowledge. Not being able to find suitable digital portals and distrust add to this.

**Investors:**  
46% have multiple accounts  
37% would change provider for better rates  
24% would change provider for better scope  
22% would change provider for better services

Source:  
AFM consumentenmonitor 2019Q3

# EASYBROKER CUSTOMER ACQUISITION

Unique and exclusive partner community and academic approach



## PULL MARKETING

- Best User Experience – human interaction technology
- Portal and product scope – academic basis including Behavioural Finance
- Excellent client support - timely and accurate
- Fair and transparent pricing
- Advancing financial literacy - a source of knowledge
- Instill trust – minimize barriers
- Localization – clear language
- Rigorously compliant

## PROFESSIONAL

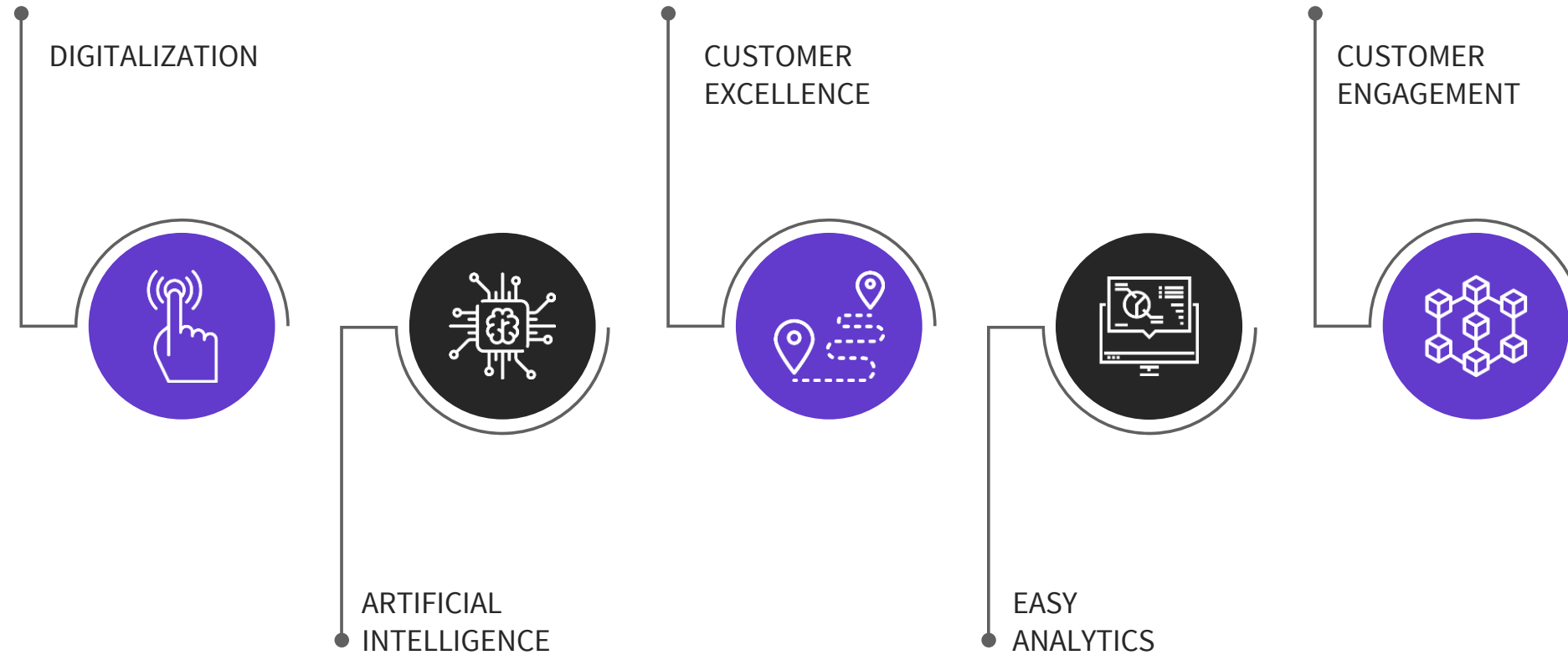
- Best User Experience
- Best-in-class pricing and transparency
- State-of-the-art brokering
- Partnering (Pro-Serve)





# THE LEADING PLATFORM TRENDS

EasyBroker addresses the long term needs

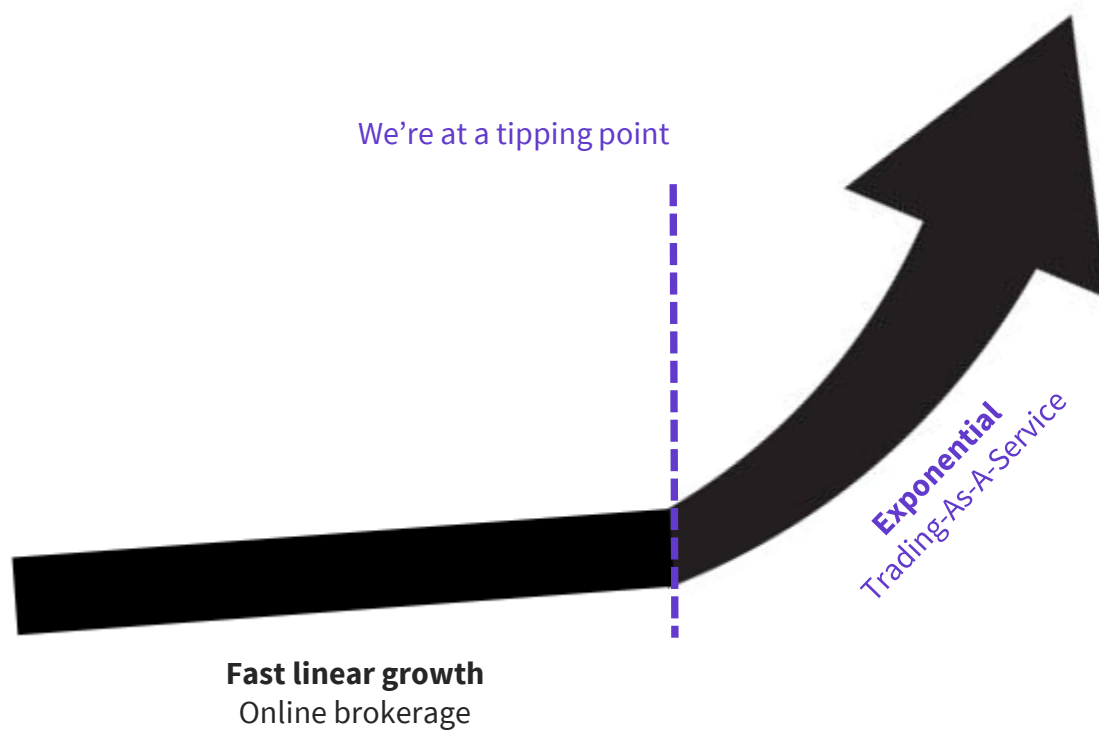


# THE MARKET DYNAMICS

The world has never changed as fast as today



The multitude of socials and content require a simpler offering



# FINTECH CONCEPT

Trading-as-a-Service: platform, people, knowledge and content in one place

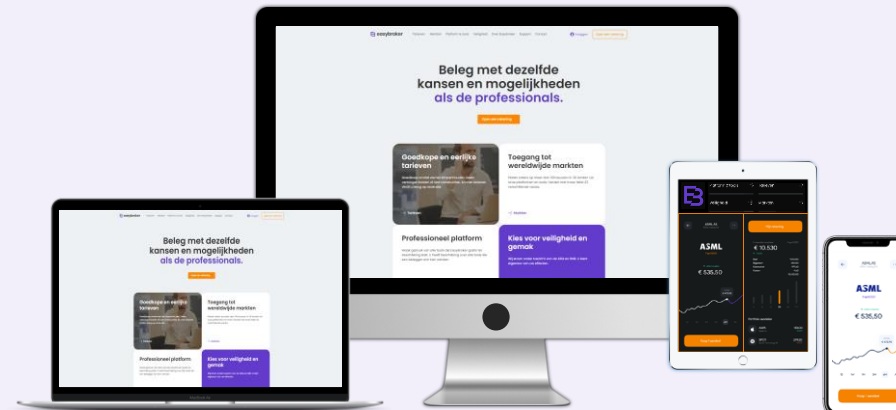


INVESTORS

INVESTOR APPLICATION



OMNI-PLATFORM



COMMUNITY

SOCIAL TRADING



CONTENT

EXTERNAL API'S



# FINTECH CONCEPTUAL APP

LOOK & FEEL



BEST  
USER EXPERIENCE



LEVERAGE  
COLLECTIVE WISDOM



CREATE A  
VIBRANT COMMUNITY



TRADE AND INVEST  
SIMPLICITY



# OPERATIONAL TEAM

A proven collective with strong values and integrity - harbouring unstoppable vision



## DIRECTORS



FELIX BERKHOUT

- Brokerage & Asset Management executive
- 20+ years Business Management and Sales
  - Today's Group
  - Alex Beleggersbank



ERIC STEVENS

- Financial Trading veteran
- 30+ years Fund Management
  - Barclays Bank
  - Deutsche Bank



NORBERT BOON

- Data Solution executive
- 30+ years Financial Software
  - BCC Group
  - Morningstar

## OPERATIONS



WES SCHELTIEWS

Business  
Development



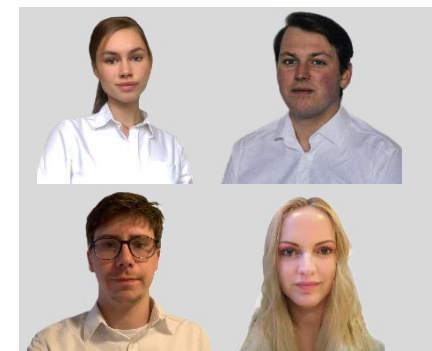
TWAN KOGELS

Platform  
Development



SIMEON HOEFNAGELS

Team leader  
Account Management



4 RISING STARS

Customer  
Success Team



# STAKEHOLDERS AND PARTNERSHIPS

A proven collective with strong values and integrity - harbouring unstoppable vision



NICO PANTELIS

## STAKEHOLDER

- International investment authority
- Founder of various investment analysis portals



MICHIEL RIETVELD

## STAKEHOLDER

- Experienced marketer and researcher
- Founder of various investment analysis portals



PAUL MORRES

## STAKEHOLDER

- Seasoned entrepreneur and investor
- Client Services and Sales expert



MICHIEL LEROU

## STAKEHOLDER

- Previous C-level at various international brokerage and proprietary trading companies.
- Compliance expert and FinTech ambassador

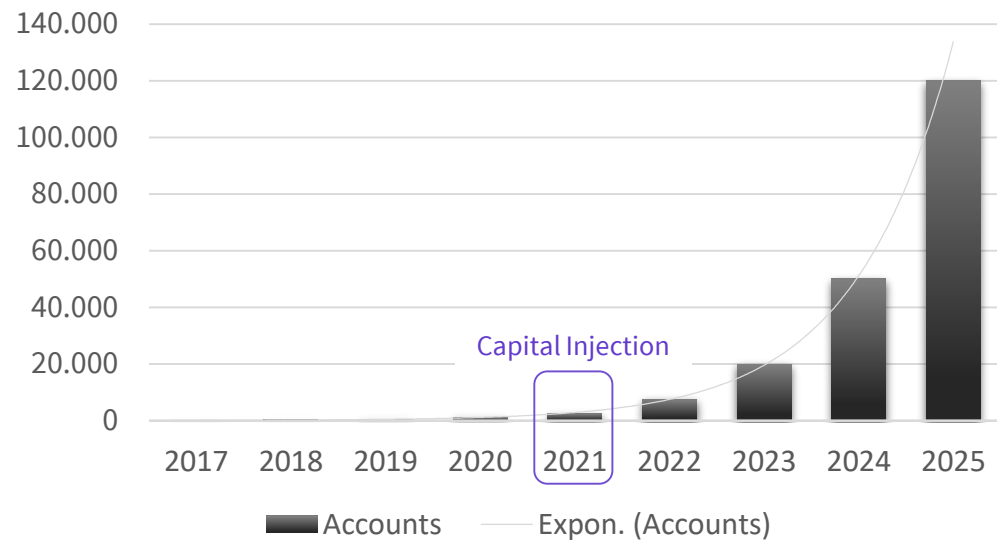
# EASYBROKER IS NOT A START-UP

The company is profitable and growing

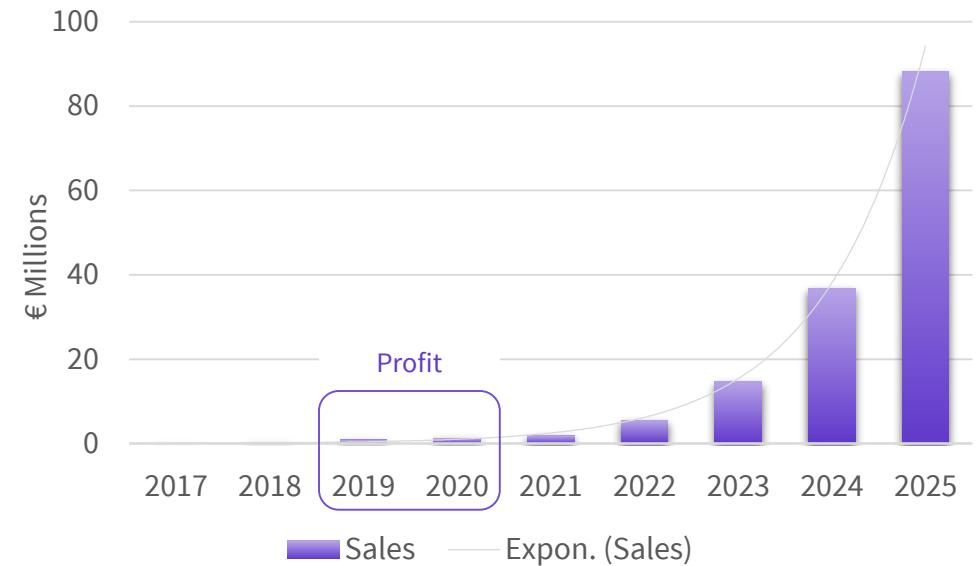
The capital raise will enable us to target 120k users and € 88M turnover by 2025



## ACCOUNTS / USERS (FORECAST)

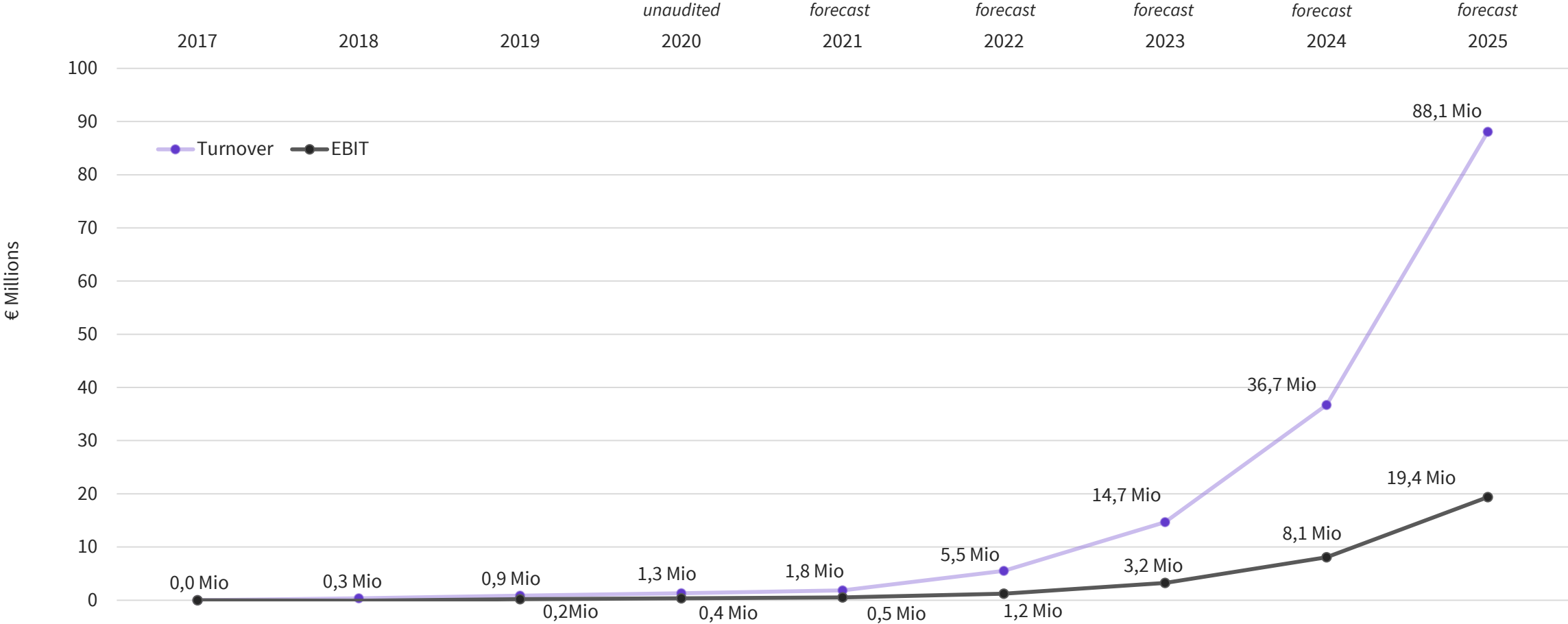


## TURNOVER (FORECAST)



# EASYBROKER FINANCIALS (FORECAST)

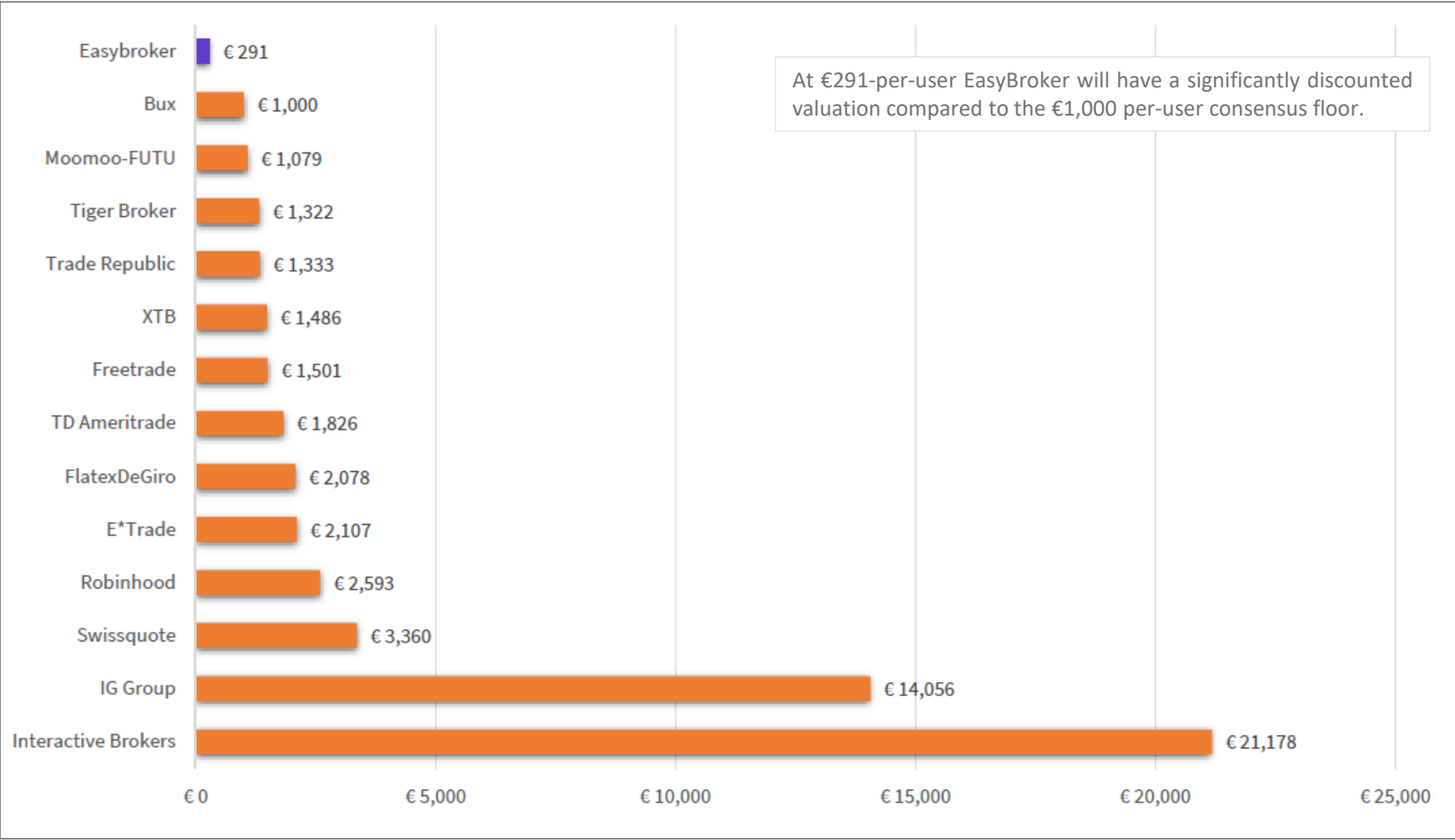
Cash flow positive - Net Profitable - Debt Free



2021-2025 turnover and EBIT numbers are forecast. Please refer to forward-looking statements disclosure.

# INVESTMENT OPPORTUNITY AT HUGE DISCOUNT

Potential Ten Bagger



# WHY INVEST NOW?



## PROVEN BUSINESS MODEL

EasyBroker is not a start-up and has been profitable for some years with an expanding client base. An adequate capital injection will enable EasyBroker to grow and scale exponentially.



## THE MARKET IS BIGGER THAN EVER AND EXPANDING

Household liquid capital ownership is massive and retail is forced to better manage money. The market is transforming, but many brokers and asset managers are lagging and not playing into new investors needs.



## INTERNAL AND EXTERNAL DRIVERS

Many market drivers incentivize retail to invest. EasyBroker meets the needs and offers Best User Experience.



## STRATEGIC PARTNERSHIPS

EasyBroker enjoys unique and strong partnerships with technology developers, media partners and content providers – a community of 300,000.





# THE OPPORTUNITY



€ 4.999.950

EasyBroker offers new investors to participate for a maximum total of <€5M.



## PRODUCT DEV.

~€ 2.1 Mio

- Omni-platform development (desktop website, mobile, apps)
- Simplicity and Best User Experience
- Financial Literacy for all
- Optimize product offering



## NEW HIRES

~€ 550k

- Hire Key Talent in: Customer Support, UX/UI, ICT, Marketing & Sales and Business Development.
- A universal goal to share the vision and enable maximum scaling of the business.



## MARKETING & SALES

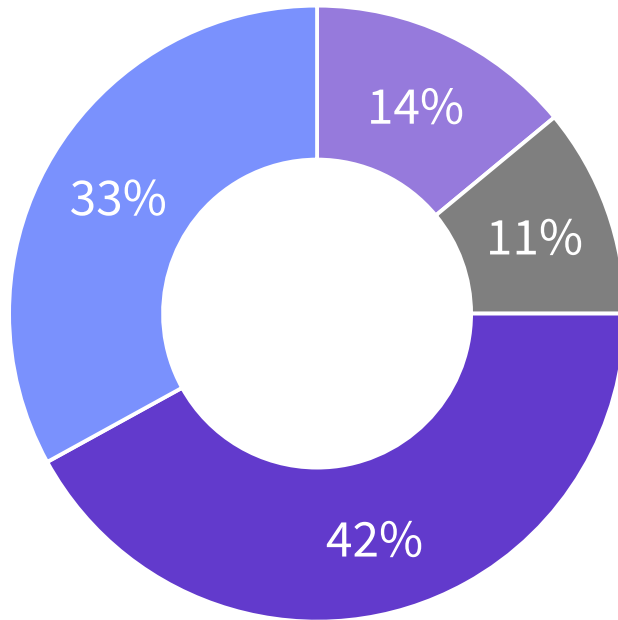
~€ 1.65k

- Rapid growth of the user base through smart marketing.
- Expand AUM through trust.
- We seek each customer to become an ambassador.

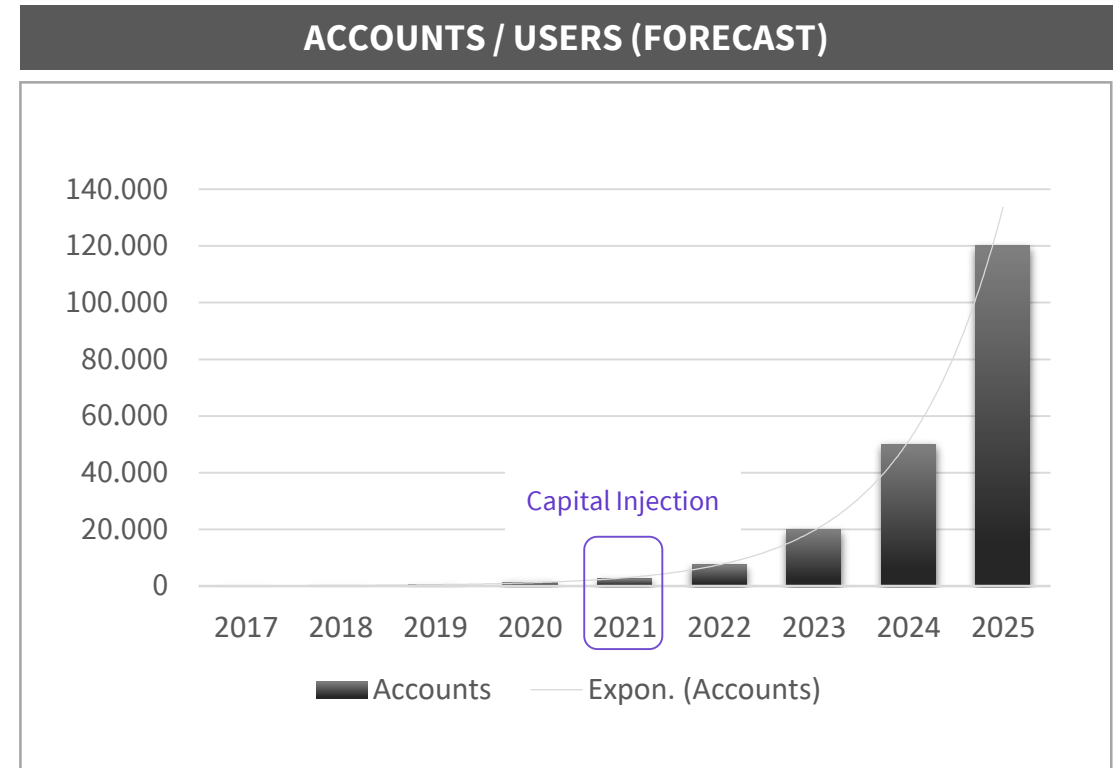
All current investors remain vested - All raised capital will be used solely to accelerate growth and to scale the business.

# USE OF FUNDS

All raised capital will be used solely to accelerate growth and to scale the business.



- 14% Operational Expenses
- 11% Human Resources
- 42% Product Development
- 33% Marketing and Sales



# EXIT AND RETURN STRATEGY

Multiple scenarios lead to a high potential ROI



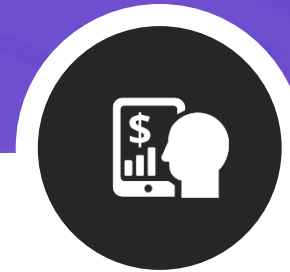
## SHAREHOLDER VALUE

Allowing investors to generate return from stock value appreciation



## DIVIDEND PLAY

Given forecasted 2025 EBIT a possible 22% dividend is prognosticated

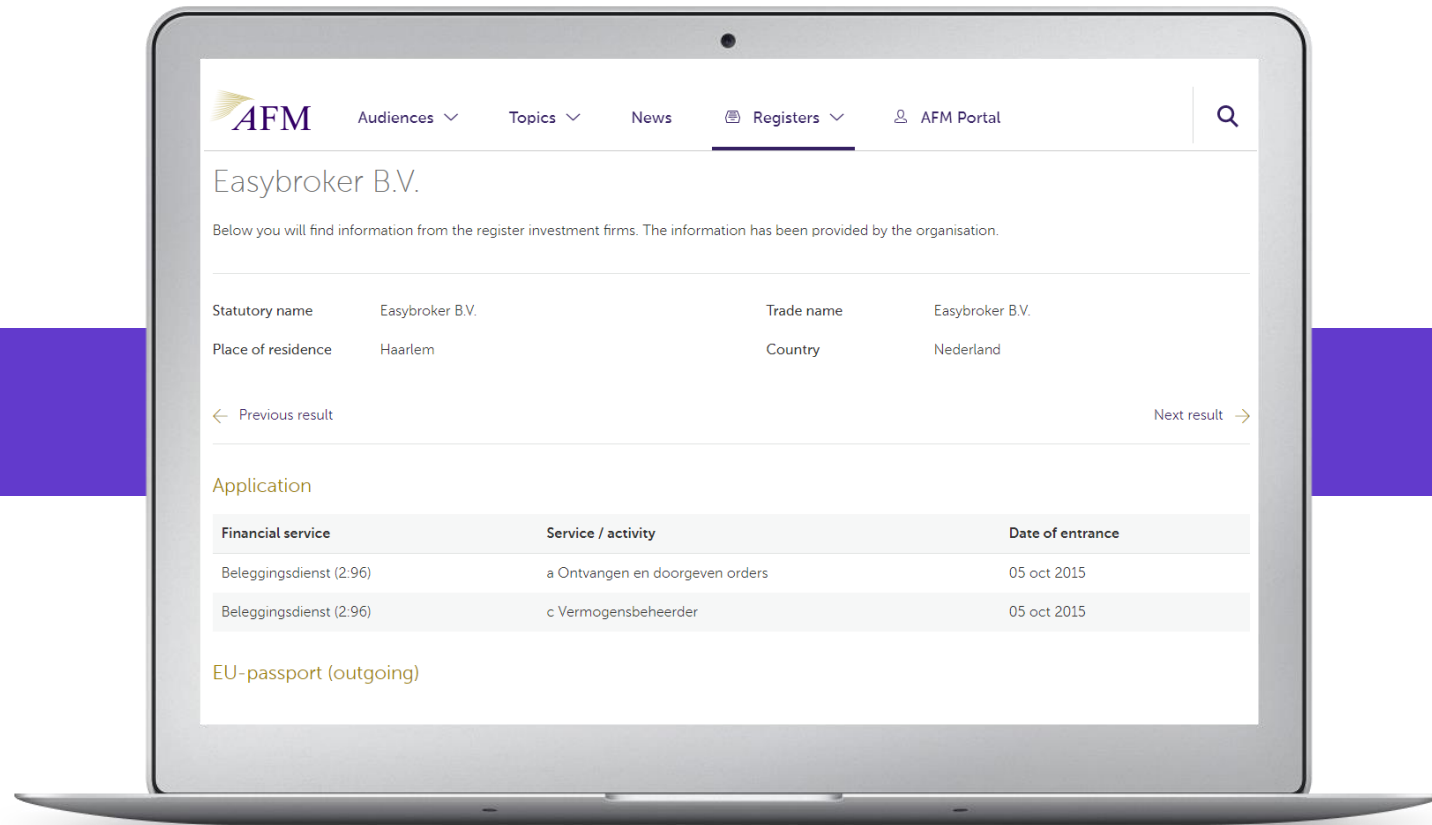


## IPO

Potential public listing post 2025

# EASYBROKER IS AFM REGULATED

The Dutch Authority for the Financial Markets (AFM) is responsible for supervising the operation of the financial markets



# REGULATORY DUTY TO INFORM AND DUTY TO NOTIFY

This is an offering of securities for a total consideration of less than €5 million



EasyBroker is very serious about its duties to inform and notify.

An offering of securities for a total consideration of less than €5 million is exempt from the obligation to publish a prospectus according to the AFM Prospectus Regulation.

EasyBroker created an AFM format Information Document which is available on the EasyBroker website. The information document assists investors in making a better assessment of the costs, risks and return of the investment.

EasyBroker has pre-notified this offering to the AFM and filed the Information Document and all other materials and mandatory documents with the Authority.

**Attention!**



**No AFM supervision.  
No license required.  
No prospectus required.**

# EASYBROKER FORWARD-LOOKING STATEMENTS

EasyBroker



This Memorandum includes forward-looking statements that are, by their nature, subject to significant rules and uncertainties. All statements other than statements of historical facts contained in this Memorandum including, without limitation, those regarding and any statements preceded by, followed by, or that include the words “believe”, “expect”, “aim”, “intend”, “project”, “will”, “may”, “plan”, “consider”, “anticipate”, “seek”, “should”, “would” or similar expressions or the negative thereof, are forward-looking statements. These forward-looking statements involve known and unknown risks, uncertainties and other factors, some of which are beyond our control, which may cause our actual results, performance and/or achievements, to be materially different from any future results, performance or achievements expressed and/or implied by the forward-looking statements.

These forward-looking statements are based on numerous assumptions regarding our present and future business strategies and the environment in which we will operate in the future. We believe that the sources of information and assumptions contained in such forward-looking statements are appropriate sources for such statements and have taken reasonable care in extracting and reproducing such information and assumptions. We have no reason to believe that information and assumptions contained in such forward-looking statements are inaccurate or misleading or that any fact has been omitted that would render such forward-looking statements inaccurate or misleading in any material respect.

These forward-looking statements are based on current plans and estimates, and apply only as of the date they are made. We undertake no obligation to update or revise any forward-looking statements in light of new information, future events or otherwise. Forward-looking statements involve inherent risks and uncertainties and are subject to assumptions, some of which are beyond our control. As a result of these and other risks, uncertainties and assumptions, the forward-looking events and circumstances discussed in this prospectus might not occur in the way our Company expects, or at all.

We caution you that a number of important factors could cause actual outcomes to differ, or to differ materially, from those expressed in any forward-looking statement. Accordingly, you should not place undue reliance on any forward-looking information. All forward-looking statements contained in this prospectus are qualified with reference to cautionary statements set out in this section.

In this Memorandum , statement of or references to our Group’s intentions or those of any of the Directors are made as at the date of this Memorandum. Any such intentions may change in light of future developments.

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# EASYBROKER

BROKERAGE – ASSET MANAGEMENT – FINTECH



[easybroker.nl](https://easybroker.nl)



[@EasyBrokerEU](https://twitter.com/EasyBrokerEU)



[investor@easybroker.nl](mailto:investor@easybroker.nl)