



Assinado por: António Pereira da Silva
Identificação: BI07035631
Data: 2026-01-26 às 17:48:06



Assinado por: António José da Silva Pinto Fontes Alves
Identificação: BI08429824
Data: 2026-01-23 às 09:08:32

Assinado por: Nuno André Veiga Oliveira
Num. de Identificação: 11238701
Data: 2026.01.21 16:26:10 +0000



FORM OF THE KEY INVESTMENT INFORMATION DOCUMENT

This crowdfunding proposal has neither been verified nor approved by the Bank of Lithuania or the European Securities and Markets Authority (ESMA).
The suitability of your experience and knowledge has not necessarily been assessed before granting you access to this investment opportunity.
By investing, you assume all the risk for that investment, including the risk of partial or total loss of the money invested.

Risk alert

Investing in this crowdfunding project involves risks, including the risk of partial or total loss of the money invested. Your investments are not covered by the deposit guarantee schemes set out in Directive 2014/49/EU of the European Parliament and of the Council (*). Your investments are also exempt from investor compensation schemes established under Directive 97/9/EC of the European Parliament and of the Council (**).

You may not get any return on your investment.

It is not a savings product and we advise you to invest no more than 10% of your net income in crowdfunding projects.

* Directive 2014/49/EU of the European Parliament and of the Council of 16 April 2014 on deposit guarantee schemes (OJ L 173, 12/06/2014, p. 149).

** Directive 97/9/EC of the European Parliament and of the Council of 3 March 1997 on investor compensation schemes (OJ L 84, 26/03/1997, p. 22).

Pre-contractual reflection period for inexperienced investors

Inexperienced investors are given a reflection period during which they may withdraw their proposal to invest or their interest in a crowdfunding proposal at any time, without stating a reason and without suffering any negative consequences.

The reflection period starts at the time the prospective inexperienced investor submits a proposal to invest or notifies his/her interest and ends after four calendar days.

Overview of the crowdfunding proposal

Proposal identifier	UAB Crowdpear LEI code 894500RQ7D6FLLSIGK48 Proposal no. 00000396
Project owner and project title	Cruzada Auspiciosa Projetos e Construções Lda Project: Eco Village Enxomil
Type of proposal and type of financial instrument	Staged business loan for real estate development
Amount sought	EUR 150 000
Term	28 days

Part A: Information about the project owner and the project

(a)	Project owner and crowdfunding project¹	
	Personal identity: <i>Name of the project owner, country of incorporation/registration and registration number.</i>	Cruzada Auspiciosa Projetos e Construções Lda, Portugal, 518280756
	Personal identity:	Limited liability company
	Contact details: <i>Website, registered office address, e-mail address and telephone number.</i>	Registered office address: Praça D. Filipa de Lencastre, Número 22, 4.º 74, 4050-259 Porto, Portugal E-mail address: gerencia@cruzadaauspiciosa.pt Telephone number: (+351) 935 941 199
	Ownership: <i>Date of last change of ownership and a brief description of (i) the project owner and (ii) if applicable, the ownership structure of the project. This information can be presented in the form of a diagram².</i>	António José Da Silva Pinto Fontes Alves (47,5%) António Pereira Da Silva (47,5%) Demanda Prateada Unipessoal Lda (5%)
(b)	Management: <i>Brief description of the governing bodies of the project owner. Where possible and deemed appropriate, reference to the curricula vitae of the members of the management bodies may be included.</i>	Manager - António José Da Silva Pinto Fontes Alves
	Responsibility for the information contained in this Key Investment Information Sheet The project owner hereby declares that, to the best of his/her knowledge, no information has been omitted or is materially misleading or inaccurate. The project owner is responsible for the preparation of this Key Investment Information Sheet.	

¹ Without prejudice to the obligation to provide the information set out in this section, the project owner may also include its logo in this section

² For example, if the project owner is part of a group, the diagram may show the structure of the group and the position of the project owner in the group.

	António José Da Silva Pinto Fontes Alves "A declaration by each of the above persons pursuant to Article 23(9) of Regulation (EU) 2020/1503³ of the European Parliament and of the Council as to their liability for the information contained in this Key Investment Information Sheet is set out as [Annex [A] to this document"]".																				
(c)	Core activities of the project owner: Construction of residential and non-residential buildings.																				
(d)	Reference to the latest financial statements of the project owner Placed on the page of the funded project, in the section "Documents"																				
(e)	Key annual financial figures and indicators of the project owner for the last three years <table border="1"> <thead> <tr> <th></th><th>2025</th><th>2024</th><th>2023</th></tr> </thead> <tbody> <tr> <td>Turnover</td><td>53.885,84</td><td>697,23</td><td>-</td></tr> <tr> <td>The annual net profit</td><td>44.243,53</td><td>-837,38</td><td>-</td></tr> <tr> <td>All assets</td><td>302.322,65</td><td>30.937,07</td><td>-</td></tr> <tr> <td>Equity</td><td>1 000,00</td><td>1 000,00</td><td>-</td></tr> </tbody> </table>		2025	2024	2023	Turnover	53.885,84	697,23	-	The annual net profit	44.243,53	-837,38	-	All assets	302.322,65	30.937,07	-	Equity	1 000,00	1 000,00	-
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(f)	Description of the crowdfunding project, including its purpose and main features Purpose of the project: development of an urban land plot for a residential project ("Eco Village Enxomil"), located at Rua da Fonte Velha and Travessa de Enxomil, Enxomil (Arozelo), Vila Nova de Gaia, Porto, Portugal, with a total land area of 3,052 m². The land is subdivided into 4 plots, and the project is the construction of 3 single-family houses. An independent appraiser determined the market value of the land at EUR 365,000 on 18.11.2025. The first stage finances the preparation of the land plot, the foundation, and the preparation of construction of the 3 single-family houses. Total project construction budget EUR 691,875.00. Target sales price: EUR 1,240,000.00. Expected completion/sale: second quarter of 2027. The maximum possible LTV is 70%. <table border="1"> <tbody> <tr> <td>Own funds</td><td>EUR 144 450</td></tr> <tr> <td>Area for sale sq.m</td><td>750 m2</td></tr> <tr> <td>Selling price, EUR/ sq.m (including VAT)</td><td>EUR 1 653</td></tr> <tr> <td>Cost of construction, EUR (including VAT)</td><td>EUR 691 875</td></tr> <tr> <td>All project expenses (construction + loan costs), EUR (including VAT)</td><td>EUR 964 525</td></tr> <tr> <td>All income, EUR (including VAT)</td><td>EUR 1 240 000</td></tr> <tr> <td>Project profit, EUR (including VAT)</td><td>EUR 275 475</td></tr> </tbody> </table>	Own funds	EUR 144 450	Area for sale sq.m	750 m2	Selling price, EUR/ sq.m (including VAT)	EUR 1 653	Cost of construction, EUR (including VAT)	EUR 691 875	All project expenses (construction + loan costs), EUR (including VAT)	EUR 964 525	All income, EUR (including VAT)	EUR 1 240 000	Project profit, EUR (including VAT)	EUR 275 475						
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Part B: Key features of the crowdfunding process and conditions for the funds borrowing

(a)	Minimum target funds to be borrowed per crowdfunding proposal <u>150,000.00 EUR</u> Number of proposals (public or non-public) already implemented by the project owner or the crowdfunding service provider for this crowdfunding project <table border="1"> <thead> <tr> <th>Type of proposal and instruments proposed</th><th>Completion date</th><th>Amount [collected/borrowed] and target amount (including euro equivalent and exchange rate date if currency is not euro)</th><th>Other relevant information, if any</th></tr> </thead> <tbody> <tr> <td>None</td><td></td><td></td><td></td></tr> </tbody> </table>	Type of proposal and instruments proposed	Completion date	Amount [collected/borrowed] and target amount (including euro equivalent and exchange rate date if currency is not euro)	Other relevant information, if any	None			
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None									
(b)	Deadline for reaching target funds to be borrowed: <i>28 days from the launch of project on the platform</i>								
(c)	Information about the consequences if, by the set deadline: According to the Crowdfunding platform "CROWDPEAR" usage agreement: The loan amount and financing period for each Project are determined separately and indicated in the Project application published on the Platform. If the expected Loan amount is not collected during the Financing period (except when it is financed in stages), the following actions are possible: • The project is canceled from the Platform and funds are returned to the Financiers;								

³ Regulation (EU) 2020/1503 of the European Parliament and of the Council of 7 October 2020 on European crowdfunding service providers for business, and amending Regulation (EU) 2017/1129 and Directive (EU) 2019/1937, OJ L 347, 20/10/2020, p. 1

⁴ The declaration by each responsible person must comply with Article 23(9) of Regulation (EU) 2020/1503

	• Upon separate agreement between the project owner and the Operator, the Financing Period may be extended by a term no longer than the initial Financing Period; • The amount of Crowdfunding funds collected is reduced upon separate agreement between the project owner and the Operator. In such a case, only the collected amount of Crowdfunding funds can be changed, but other funding conditions specified in the Project application remain unchanged.
(d)	Maximum amount of the proposal where it differs from the target funds referred to in Clause (a) <u>150 000 EUR</u>
(e)	Amount of the project owner's own funds committed to the project through crowdfunding <u>144 450,00 EUR</u>
(f)	Change in the composition of the project owner's capital or loans related to the crowdfunding proposal <i>Description of the changes that will alter the capital composition and indebtedness of the project owner as a result of the crowdfunding proposal.</i> After successfully funding and disbursing the loan funds, the project owner's loan obligations will increase by equal to the amount of borrowed funds and payable interest.

Dalis C: Main types of risk

Description of the main risks

Complete this section by describing the main risks associated with the crowdfunding project, taking into account the main risks listed below.

The following is not an exhaustive list of the main risks. Any other material risks associated with the crowdfunding project, the crowdfunding proposal, the project owner, the transferable securities and the instruments or loans accepted for crowdfunding purposes shall also be described in this Part C.

Type 1 – project risk

Risks inherent in the project that could lead to its failure. These risks may relate to, inter alia: (i) project dependencies such as funding, legal affiliation, licensing, copyrights; (ii) the occurrence of adverse scenarios with negative impacts; (iii) the (technological) development of competitors or competing products; or (iv) the risk arising from the project owner.

Type 2 – sector risk

Sector-specific risks. Such risks may be caused, for example, by changes in macroeconomic circumstances, reduced demand in the sector in which the crowdfunding project operates, and dependence on other sectors.

The project sector is described using the taxonomy described in Article 2(1)(a) of Regulation (EC) No. 1893/2006⁵ of the European Parliament and of the Council (i.e. the first level of classification).

Type 3 – default risk

The risk of bankruptcy or other insolvency proceedings against the project or the project owner, and other events related to the project or the project owner that could result in a loss of investment by investors.

Such risks may be caused by a variety of factors, including but not limited to: a (significant) change in macroeconomic circumstances, mismanagement, inexperience, fraud, funding that is not aligned with the business objective, failure to bring the product to the market, and cash shortages.

Type 4 – risk of lower returns, delayed returns or no returns

The risk that returns will be lower than expected, delayed or that the project will not provide capital or interest.

Type 5 – risk of platform failure

The risk that the crowdfunding platform may be temporarily or permanently unable to provide its services.

Type 6 – illiquidity risk of the investment

The risk that investors will not be able to sell their investments.

Type 7 – other risks

Risks that are, inter alia, beyond the control of the project owner, e.g. political and regulatory risks.

Additional risks related to project funding:

- **Risk of competition.** The repayment of the loan depends on the project owner's ability to compete with other property developers.
- **Risk of changes in real property values.** The success of the project and the repayment of the loan are linked to the demand for real estate and the market conditions for residential properties.
- **Risk of construction costs.** At any point in time, construction costs in the market could rise.
- **Lack of working capital.** If the asset sale process takes longer than planned / if the borrower has insufficient working capital, the construction of the project may take longer than planned.

⁵ Regulation (EC) No. 1893/2006 of the European Parliament and of the Council of 20 December 2006 establishing the statistical classification of economic activities NACE Revision 2 and amending Council Regulation (EEC) No. 3037/90 as well as certain EC Regulations on specific statistical domains, OJ L 393, 30/12/2006, p. 1.

- **Risk of sale of assets.** If the sale proceeds more slowly than planned, the project owner may not be able to repay the loan in due time.
- **Risk of damage, destruction or loss of property as a result of any event.** The risk that property is damaged, destroyed or lost as a result of natural or man-made disasters, which may be intentional or unintentional.
- **Risk of project mismanagement.** The project owner is developing several different projects at the same time.
- **Geopolitical risk.** In February 2022, the geopolitical crisis in Europe caused by Russia's military invasion of Ukraine has greatly increased economic uncertainty and the instability of the external environment. As a result of hostilities, the prices of energy and other raw materials are rising, which may affect the successful development of the project.
- **Risk of transfer of the object.** The project owner may encounter difficulties in registering the property with the Centre of Registers, which may delay the sale of the property.

Part D: Information relating to the proposal of acceptable collateral for crowdfunding purposes

In the case of crowdfunding with a pledge of real estate, this part is irrelevant and must not be filled out

(a)	Total amount and type of acceptable collateral offered for crowdfunding purposes
(b)	Signature price
(c)	Is it possible to subscribe to more financial instruments and how are they allocated
(d)	Signing and payment procedures
(e)	The safekeeping and transfer to investors of [transferable securities] or [eligible instruments for crowdfunding purposes]
(f)	Information relating to the guarantee or security securing the investment (if applicable)
(g)	Information relating to the obligation to redeem [transferable securities] or [eligible instruments for crowdfunding purposes] (if applicable) Description of the buyback agreement Buyback period
(h)	Information on interest rates and maturity Nominal interest rate: Date from which interest starts to be paid: Interest payment terms: Buyback date (including interim payments, if applicable): Applied profitability:

Part E: Information on special purpose vehicles (SPVs)

(a)	Is the SPV concluded between the project owner and the investor? No
(b)	SPV contact details -

Part F: Investor rights

(a)	Fundamental rights relating to eligible instruments for crowdfunding purposes -
(b) or (c)	Restrictions on acceptable instruments for crowdfunding purposes and restrictions on the transfer of instruments. -
(d)	Investor's options to withdraw from the investment A period of 4 (four) days has passed from the moment the Project is fully funded, which is given to inexperienced investors (Financiers/Lenders) as a pre-contractual reflection period, during which inexperienced investors (Financiers/Lenders) have the right to withdraw their offer to finance the Project .
(e)	In the case of equity instruments, the allocation of capital and voting rights before and after the capital increase resulting from the proposal (assuming the subscription of all eligible instruments for crowdfunding purposes) -

Part G: Loan-related disclosures

(a)	Nature, duration and other material terms of the loan
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(b)	Applicable interest rates or, where applicable, other remuneration for the investor 10% - 11.5% per year (calculated for each calendar day according to the actual balance of the Loan amount, assuming that there are 360 days in a year and twelve 30-day months)																
(c)	Risk mitigation measures, including the existence of collateral providers or guarantors or other types of guarantees 1. Pledged property: <table> <tr> <td>Addresses</td><td>Rua da Fonte Velha e Travessa de Enxomil s/n, Enxomil, Vila Nova de Gaia, Portugal</td></tr> <tr> <td>Property type</td><td>Land plot</td></tr> <tr> <td>Unique no.</td><td>6355/20160607</td></tr> <tr> <td>Areas</td><td>3052 sq.m</td></tr> <tr> <td>Property appraiser</td><td>STRUCTURE VALUE - Sociedade de Consultoria e Avaliação de Activos, Lda</td></tr> <tr> <td>Value determination date</td><td>28.10.2025</td></tr> <tr> <td>Official value (including VAT)</td><td>EUR 365 000</td></tr> </table> 2. The loan is guaranteed by the company's CEO and one of the shareholders, António José Da Silva Pinto Fontes Alves.	Addresses	Rua da Fonte Velha e Travessa de Enxomil s/n, Enxomil, Vila Nova de Gaia, Portugal	Property type	Land plot	Unique no.	6355/20160607	Areas	3052 sq.m	Property appraiser	STRUCTURE VALUE - Sociedade de Consultoria e Avaliação de Activos, Lda	Value determination date	28.10.2025	Official value (including VAT)	EUR 365 000		
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(d)	Schedule of principal repayments and interest payments <i>Interest shall be paid on a quarterly basis and the schedule shall be set up and made available to investors after the project is funded on the platform.</i> <i>In the event that the Loan Amount or any part thereof is repaid prior to the due date for repayment of the Loan Amount or any part thereof as set out in this Loan Agreement, the Borrower shall be required to pay to the Platform an additional amount of 0,5 percent early repayment administration fee, calculated on the portion of the Loan Amount being repaid following the sale of the residential units or from company's activity, 1 percent early repayment administration fee if it will be refinanced through a bank or non-bank credit institution. Refinancing of the Loan shall also be considered to be an early repayment. The fee shall be waived when the Loan is less than 14 days from maturity.</i> <i>In the event of early repayment of the Loan Amount or part thereof, interest shall be payable in aggregate in respect of that part of the Loan Amount for a period of not less than 3 (three) months, but not more than the full period of the relevant part of the Loan Amount (i.e., not longer than the due date of the repayment instalment(s) of the Loan Amount or a part thereof).</i> <i>Upon repayment of the full Loan Amount, the accrued Interest, as well as the Early Repayment Administration Fee, the unpaid Platform fees, the Compensatory Interest, the Interest on Arrears, and any other sums that the Borrower is obliged to pay shall be paid.</i>																
(e)	Any default on the project owner's credit agreements in the last five years																
(f)	Loan administration (including situations where the project owner defaults) The loan shall be serviced by the platform operator UAB Crowdpear. In the event of a default, the Default Management Procedure of UAB Crowdpear Crowdfunding Platform shall be followed.																

Part H: Tax, information and complaints

(a)	Investment-related fees and expenses incurred by the investor (including administrative costs arising from the sale of eligible instruments for crowdfunding purposes) <i>This section includes all direct and indirect fees, commission fees, costs incurred by the investor as a result of his/her investment and withdrawals from the investment.</i> Crowdfunding platform UAB Crowdpear shall not impose taxes on investors' investments, except in the case of a transfer of a claim. The assignment of the right of claim shall be defined in the Agreement on the Assignment of Right of Claim of Crowdfunding Platform UAB Crowdpear, as well as in the Fee Schedule, which sets out the terms and conditions of the assignment of the Right of Claim and the one-off fee of 2% to be paid to the Operator. The fees in euros applicable to the investor in the table below shall be based on a hypothetical investment of EUR 10,000 in accordance with the requirements of the applicable legislation. <table><tr><th colspan="2">Taxes, fees and other costs</th><th>Hypothetical investment of EUR 10,000</th><th>% of total investment</th><th>Description</th></tr><tr><td>Permanent</td><td>-</td><td>-</td><td>-</td><td>-</td></tr><tr><td>Additional</td><td>Secondary market transaction fee</td><td>200 EUR</td><td>2%</td><td>The Platform's 2% fee for the transfer of the Right of Claim shall be automatically deducted from the sale amount at the time of sale.</td></tr></table>	Taxes, fees and other costs		Hypothetical investment of EUR 10,000	% of total investment	Description	Permanent	-	-	-	-	Additional	Secondary market transaction fee	200 EUR	2%	The Platform's 2% fee for the transfer of the Right of Claim shall be automatically deducted from the sale amount at the time of sale.
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(b)	Where and how to get free additional information about the crowdfunding project, the project owner Additional information about the project and the project owner can be found on the platform under the project description															
(c)	How and to whom an investor may complain about an investment or about the behaviour of a project owner or crowdfunding service provider To complain about an investment or about the behaviour of a project owner or crowdfunding provider, you may submit a complaint to info@crowdpear.com. Complaints are dealt with in accordance with the Crowdpear Complaint Handling Procedure.															