



leasemint

Leasemint

Unlock Your Real Estate Liquidity Through Rent Financing

AI + Fintech Platform: Your future rents converted into immediate liquidity.

The Problem



Owners

- Monthly rents: cash flow blocked for 3 years.
- Reinvestment or sale: loss of future income.
- French market (€486 billion residential real estate): zero liquidity on rental flows.



Tenants

- High upfront costs (deposit, 1st month, agency fees): 3-4 months' rent.
- Barrier to entry: exclusion of solvent profiles without immediate cash.
- Opaque verifications, slow processes.



Investors

- No access to rental income as an asset class.
- €486 billion market: alternative returns non-existent.

A fragmented market where liquidity is lacking for all.



Rent today to build for tomorrow

How Leasemint Transforms Rental Real Estate



Owners: Receive Rent Immediately

- Access to several months or years of rent in advance.
- Instant improvement of cash flow for renovations or new investments.
- Simplification of long-term rentals, moving away from short-term platforms.

Owners no longer wait for rent; they receive it immediately and have free access to their capital.

Tenants: Access to Otherwise Inaccessible Housing

- Access to properties outside traditional rental markets (e.g., former Airbnbs).
- Rent paid via bank credit, often more affordable than traditional rent.
- Ideal for international students, expatriates, and digital native millennials.

Tenants secure housing via credit, and not solely based on existing assets.

Leasemint Platform: Secures and Orchestrates Flows

- Verifies and certifies properties and users (AI, KYC, automated controls).
- Connects banks and insurers directly with owners and tenants.
- Secures a global financial flow, reducing isolated risks.

Leasemint transforms rent into a reliable, traceable, and secure credit product.

 **Thanks to bank credit, Leasemint facilitates access to housing for tenants and secures owners.**

The Leasemint Solution

Your Rental Liquidity, Instantly.



1. The Owner Lists Their Property

- AI verification of the property and lease within 48 hours.
- Automatic scoring of rental quality.



2. Instant Tenant Qualification

- KYC and solvency scoring by AI.
- Real-time validation, no more delays.



3. Financing Activated

- The owner receives 12 to 36 months of rent in advance.
- The tenant pays monthly via the platform.
- Investors finance the cash flows and generate a return.

Result: The owner gets their liquidity, the tenant their housing, and the investor their return. A win-win solution.

Why AI and Blockchain?

Two Technologies, Two Critical Problems

AI for Trust

- Automated scoring: Tenant & property evaluation in 48h (vs 3 manual weeks)
- Fraud detection: Document & identity authentication
- Smart matching: Optimized tenant and property (50+ criteria)
- Risk prediction: Anticipation of unpaid rents



Blockchain for Traceability

- Lease tokenization: Exchangeable digital contracts
- Smart contracts: Automated payments, without intermediaries or errors
- Transparency: Traceable and auditable flows in real-time
- Distributed trust: Immutable clauses

Without AI: manual, slow, costly process. Without blockchain: opacity, fraud, lack of liquidity.

Traction & Maturity

Our Current Progress



Product

- ✓ Platform in development
- ✓ AI scoring algorithms validated on real data
- ✓ Blockchain architecture finalized
- 🕒 MVP: Q2 2026



Strategic Partners

In discussion with:

- KYC/Identity Verification (Modulai, Klarna)
- Financing (Crédit Mutuel, BNP)
- Insurers (rental risks)

Status: No partnerships signed to date



Pilot

- Objective: 100 contracts (Year 1)
- Area: Île-de-France + major metropolitan areas
- Average rent: €1,000/month
- Total volume: €2.4M in financed rents

Pre-seed phase: we are actively seeking strategic partners to launch our pilot.

Go-to-Market: Our Priorities

Acquisition Strategy: Balancing Supply and Demand



Supply: Property Owners (Months 1-3)

- **Target:** Multi-property owners, family real estate companies, active investors.
- **Channels:** Real estate agencies, wealth managers, targeted ads (LinkedIn/Facebook).
- **Objective:** 50 qualified property owners with available properties.



Demand: Tenants (Months 2-4)

- **Target:** Young professionals (permanent contracts), expatriates, international students.
- **Channels:** Real estate platforms (SeLoger, Leboncoin), viral campaign "Rent without cash advance".
- **Objective:** 200 qualified tenants for 50 properties.



Financing: Investors (Months 3-6)

- **Target:** Banks, Family offices, private debt funds, individual investors.
- **Channels:** Banking partnerships, fund presentations, crowdfunding platforms.
- **Objective:** €2.4M financing capacity (target return 4-6%).

Key to success: Prioritize supply (property owners), then demand (tenants), and finally financing (investors).

The Team

Tech × Capital Markets × Execution

Emmanuel Marquez

Co-Founder – Technology & Product

- 30+ years in complex platforms (AI, fintech, real-time)
- Ex-AMD, StarVR, Starbreeze, Bongfish
- Expertise: AI scoring, tokenization, platform architecture

Christelle Ricard

Co-Founder – Operations & Governance

- International real estate investments (Canada, Belgium, France, Spain)
- Management of transformation programs >€3M (Canada & EU)
- Expertise: Execution, regulatory compliance, scaling up

Patrick Le Juste

Co-Founder – Capital Markets & Structuring

- 37+ years in investment banking (SG, DB, UBS)
- Founder MIM3 (Geneva)
- Expertise: Capital structure, investor products, risk architecture

A rare team combining tier-1 financial market expertise, in-depth tech execution, and operational rigor.

Vision 2027

From France to Europe



Year 1 (2026) - France Pilot

- 100 contracts
- €2.4M in financed rents
- Île-de-France + major metropolitan areas
- Model and partnerships validated



Year 2 (2027) - France Scale

- 500-800 contracts
- €18-29M in financed rents
- National coverage
- Operational break-even



Year 3 (2028) - Europe Expansion

- 2,000+ contracts
- €72+M in financed rents
- Germany, Spain, Belgium
- Operational secondary token market

Become the liquidity infrastructure for the European rental market (€486 billion in France alone).

Let's Talk Strategic Partners for Our Pilot

KYC/Identity Verification Partners

Financial Institutions (rent financing)

Insurers (rental risk coverage)

Seed Investors (€300-500K)

Contact Us

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