



# leasemint

## The combination of AI + Fintech for long-term rental

Transforming rental into an instant, bankable, and tokenized transaction.

### AI

Artificial Intelligence for fast and accurate evaluations.

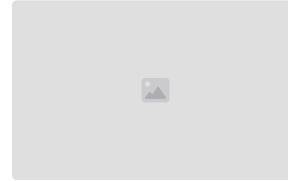
### Fintech

Innovative financial solutions for secure transactions.

### Rental

Simplifying the long-term rental process.

# Executive Summary



## The Challenge

The rental market remains fragmented and inefficient – landlords facing cash flow deficits, tenants blocked by high upfront costs, investors without access to alternative returns.

## Our Solution

Leasemint combines AI, fintech, and tokenization to transform renting into an instant, bankable transaction. A single platform with three main engines: AI verification, financial innovation, and a trusted ecosystem.

## Impact

- Immediate liquidity for landlords
- Easier access to housing for tenants
- New returns for investors
- Insurable and transparent model

## Go-to-Market

Progressive approach from pilot project to international scaling, with strategic partnerships at each step.

# The Challenge

The rental market remains fragmented and inefficient, creating friction for all stakeholders. Each participant faces unique challenges that limit growth and accessibility.



## Property Owners

Face cash flow deficits between rent payments and unpredictable revenue streams, hindering growth and investment in property improvements.



## Tenants

Face high upfront costs, including first and last month's rent as well as security deposits. This creates barriers to accessing quality housing, especially for young professionals and growing families.



## Investors

Lack access to alternative real estate returns without the complexity and capital requirements associated with direct ownership.



Rent today to build tomorrow

# How Leasemint Transforms Property Rental



## Landlords: Receive Rent Immediately

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

Landlords 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 foreign students, expatriates, and digital native millennials.

Tenants secure housing via credit, 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 landlords and tenants.
- Secures a global financial flow, reducing isolated risks.

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



Through bank credit, Leasemint facilitates access to housing for tenants and provides security for landlords.

# Plateforme & Architecture financière



1

PLATEFORME LEASEMINT

2

API / workflow sécurisé

3

PARTENAIRES

# A platform for aggregation of rental supply and demand and for financing rental income

The rental market is **fragmented, unreliable, and inefficient.**

Tenants face unverified listings and complex processes, landlords struggle to quickly qualify applicants, and financial players lack **structured and actionable data** to make effective decisions.

Leasemint addresses this inefficiency with an **AI-powered fintech platform** that centralizes, qualifies, and orchestrates the entire long-term rental journey.



## AI Aggregation

Intelligent platform that aggregates verified listings from multiple sources, eliminating duplicates and fraud.

## KYC Verification

Comprehensive identity verification ensuring trust and security for all platform participants.

## Smart Financing

Integrated financing options that simplify the rental process for both landlords and tenants.

Verified. Transparent. Intelligent.

# One Platform, Three Main Engines

Leasemint combines AI technology, trust verification, and financial innovation to create an ecosystem where every participant wins.



## AI Search Engine

Aggregates and cleanses listings from SeLoger, PAP, Leboncoin, Idealista, and many others. Our AI removes scams, duplicates, and outdated data to offer unparalleled reliability and user trust.



## Verified Users and Listings

Tenants and landlords complete Leasemint's KYC verification. This ensures trust, prevents fraud, and powers smart credit scoring features that benefit the entire ecosystem.



## Financing and Monetization

Leasemint is a fintech orchestration platform that connects tenants and financial partners, without bearing the risk. Tenants access partner financing solutions to secure their rental. Landlords benefit from qualified applications and fast decisions.

AI + KYC = Layer of trust for the rental economy

# Go-to-market Strategy

Our progressive approach ensures sustainable growth over 12 months, by developing the platform with reputable KYC partners, then rapidly integrating financial and insurance partners.



## Phase 1: Platform Development & Aggregation (Months 1–4)

- Full development of the Leasemint platform
- Partnership with reputable KYC players for verification
- Launch of the AI search engine to aggregate users
- Acquisition of first tenants and landlords
- Validation of the aggregation model and KPIs



## Phase 2: Financial Integration (Months 5–8)

- Addition of financial partners for financing solutions
- Launch of the Leasemint mobile application
- Integration of payment gateways
- Expansion of the user base via the search engine
- Development of use cases and market studies
- Optimization of the user journey



## Phase 3: Complete Ecosystem (Months 9–12)

- Integration of insurance partners
- Deployment of the complete ecosystem (KYC + Finance + Insurance)
- Geographical expansion and scaling
- Opening to new market segments
- Preparation for international development

# Partners Sought

Leasemint is seeking strategic partners to build a complete financial ecosystem around long-term rental.



## Banks (Leasing)

Financing security deposits and first rents

- Credit solutions for tenants
- Access to qualified and verified clientele
- Risk reduction through AI scoring



## Credit Insurers (Default Guarantee)

Coverage for rental payment defaults

- Structured data for risk assessment
- Pooling across a diversified portfolio
- Real-time reporting



## Institutional Investors (Credit Funds)

Access to a new rental credit market

- Attractive and predictable returns
- Granular and diversified portfolio
- Full transparency on assets

# Social Impact

Our mission goes beyond financial returns to create a more equitable and efficient housing ecosystem for all participants.



## Housing Accessibility

By creating more efficient capital flows in the rental market, Leasemint aims to reduce upfront costs for tenants, making quality housing more accessible to all income levels.



## Democratization of Ownership

Lowering investment barriers allows for broader participation in real estate and real estate returns, especially for groups historically excluded from real estate investment opportunities.



## Financial Stability

Helping small landlords and property owners improve their cash flow and financial planning, supporting the sustainability of private rental housing.

# Potential Market – France & Europe

A large, structured, and strained rental market

## French Market:

- Residential real estate market: ~€486 billion in 2025, CAGR ~5.9% growth projected (2025-2030)
- Strong rental tensions: scarcity of supply, rising rents in major cities
- National average rent: ~€723/month (2025)
- Millions of private rental units available

Source: Mordor Intelligence, SeLoger, INSEE

## European Market:

- Residential real estate market: ~€2,660 billion in 2025 → ~€3,515 billion in 2030 (CAGR ~5.7%)
- 32% of EU households live in rental housing
- Similar pressures on supply and rents in European capitals
- Rental market undergoing structural transformation

Source: Mordor Intelligence, Eurostat

A structured market offering a rapid adoption opportunity for Leasemint, first in France, then at a European scale.

# Target Market

## Owner Profiles

- Seeking financing for various projects (renovation, personal expenses, vehicle acquisition, children's studies, etc.).
- Owners whose tourist rental license has expired or who wish to free themselves from the constraints of seasonal rental platforms (e.g., Airbnb).
- Desiring simplified rental management, especially for rent collection.
- Seniors.

## Tenant Profiles

- Expatriates.
- Young professionals (thirties) preferring fully digitized procedures.
- International students.

# Targeted Volumes – Year 1 (Pilot Phase)

Year 1 constitutes a phased pilot, intended to validate Leasemint's operational and economic model before scaling up.

 **100 contracts**

Sufficient volumes to validate multi-sided acquisition, observe user behavior, and consolidate scoring data

 **€12,000 to €30,000**

Corresponding to the security deposit, initial rent pre-financing, and French residential lease standards

 **€20M to €45M**

Portfolio size deliberately controlled, allowing for detailed performance analysis and robust risk assessment

## **Pilot Scope:**

- Controlled deployment in the intermediate residential market
- Targeting tenants with verified income and professional stability
- Progressive ramp-up to test model flows, performance, and resilience

# Portfolio Characteristics – Year 1



## Geographic Diversification

Multi-regional deployment in France to reduce risks



## Granular Exposure

A large number of small contracts minimizes the impact of a single default



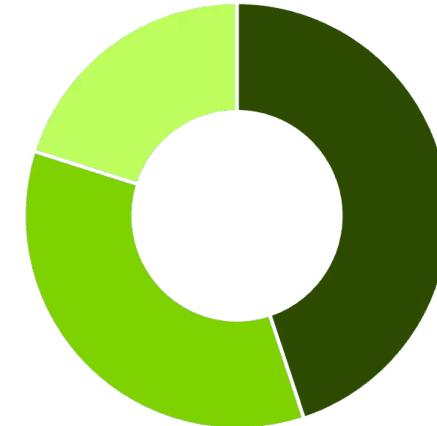
## Standardized Conditions

Uniform credit structures to simplify underwriting



## Data-Rich Environment

Digital platform for performance monitoring and risk analysis



Expected portfolio composition for Year 1 by credit quality level.

## NEXT STEPS

# Launch a Pilot with Selected Partners



## Define Scope

Selection of an initial batch of representative contracts.



## Validate Criteria

Formalization of default events and trigger conditions.



## Test Model

Validation on real data and parameter adjustment.

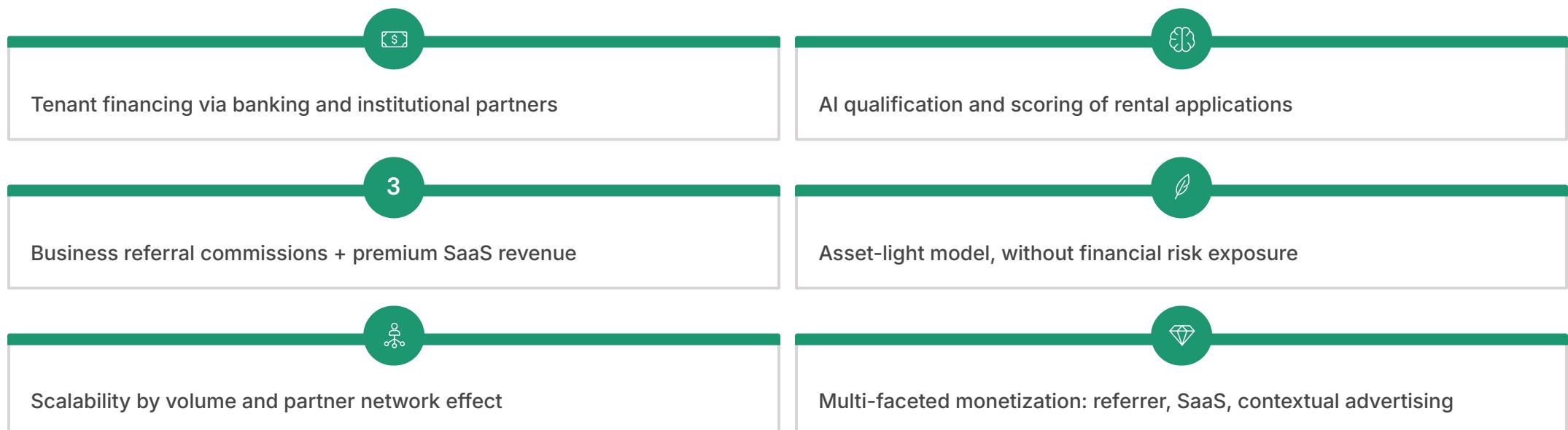


**Leasemint** — When leasing becomes an insurable, structured, and compliant credit.



# Business Model – Leasemint

AI fintech platform for lease orchestration, without risk exposure



# Projected P&L – Leasemint

Path to profitability in 3 years

## 1 Revenue

Year 1: €350K (100 cases) → Year 3: €8.5M+ (7000 cases)

## 2 Revenue Model

Referral commissions + recurring SaaS revenue

## 3 Cost Structure

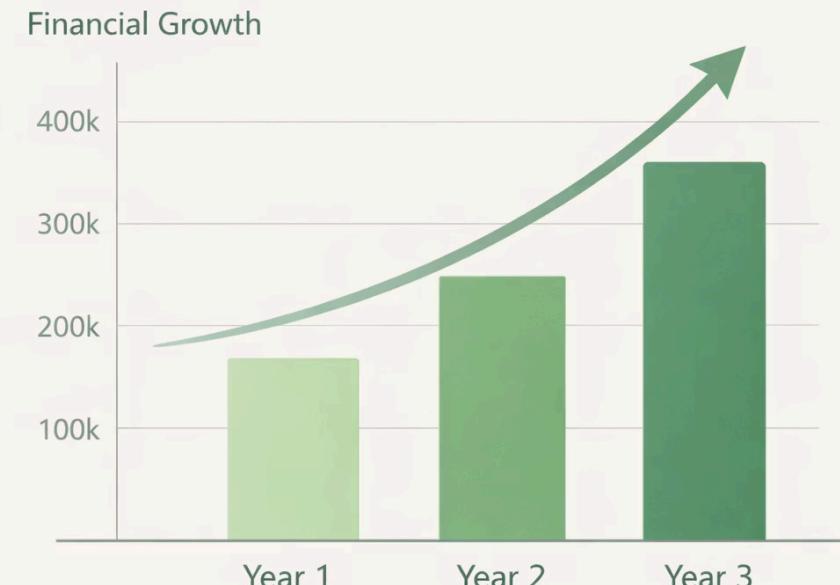
Primarily fixed: tech, team, compliance, marketing strategy

## 4 Margin

Progressive margin improvement with volume effect and automation

## 5 Break-even Point

Achieved in Year 3 due to model scalability



# Unit Economics – Leasemint

## Value creation per transaction



Average revenue per file: €1150 (Year 1) → €1190 (Year 3)



Model: business referral commissions + recurring SaaS revenue per file



Low marginal costs: AI automation and scalable cloud infrastructure



Volume effect: main lever for improving unit margin



Natural scalability: each additional file improves profitability

# Cash Consumption and Financial Autonomy – Leasemint

## Financial Control and Execution Discipline



### Concentrated Investments

tech/product, core team, compliance, partnerships



### Asset-light Model

no balance sheet mobilization, no risk-taking



### Fixed Cost Structure

controlled monthly burn and predictability



### Aligned Runway

with commercial ramp-up and revenue milestones



### Financial Discipline

adapted to Seed/Series A with a focus on execution

# Founders

Tech × Capital Markets × Execution



## Emmanuel Marquez

Co-Founder – Technology & Product

- 30+ years building complex, high-performance platforms (AI, fintech, real-time systems)
- Former leadership roles at AMD, StarVR, Starbreeze, Bongfish; partnerships with Epic, Unity, Blackshark.ai
- Leads Leasemint's AI underwriting, tokenized leasing engine, and end-to-end platform execution
- Video game background enables mass-market UX design targeting next-generation users



## Christelle Ricard

Co-Founder – Operations & Governance

- International Real Estate investments (Canada, Belgium, France, Spain)
- Led €3M+ transformation and investment programs across Canada & EU
- Owns execution discipline, governance, regulatory readiness, and scale-up operations



## Patrick Le Juste

Co-Founder – Capital Markets & Structuring

- 37+ years in investment banking & capital markets at Société Générale (Paris), Deutsche Bank (NY), UBS (London)
- Founder of MIM3 (Geneva); deep expertise in trading, financial engineering, structured products, and asset management
- Designs Leasemint's capital structure, investor products, and risk architecture

A rare founder team combining tier-1 capital markets expertise, deep tech execution, and operational rigor — built for VC-scale fintech in regulated real-asset markets.

# Advisors



## Jean-François Ricard

Strategic Advisor – Operations & Scale

- 30+ years scaling industrial and technology businesses (Bombardier, Valeo, UCB, Dawn Foods, Amazon, The Pure Food Co)
- Led €30M+ transformation programs across EU, US, and MENA
- Advises on execution discipline, governance frameworks, and regulatory readiness for fintech scale-up



## Romain Poirot-Lellig

Advisor – Fundraising & Marketing Strategies

- 10 years of experience as fundraising consultant
- Founder of Kwik Delivery SaaS platform - raised \$6m
- Advises on investor relations, pitch strategy, and growth marketing



# leasemint

Rent today to build tomorrow



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# **Appendix**

## **Technical Documentation and Supplements**

Additional technical information and detailed documentation



# Leasemint's Technology Infrastructure

Pillars, Technologies, and Partner APIs

A Scalable, Secure, and Compliant Approach for the Housing Ecosystem



**Artificial Intelligence Engine**

(AI Matching & Scoring)



**Fintech & Smart Contracts Architecture**



**Compliance & Identity Hub**

(Digital Trust Layer)

**Cutting-edge Technologies + Robust API Integrations = Connected and Interoperable Ecosystem**

# Pillar 1 – Artificial Intelligence Engine

## AI Matching and Scoring Engine



### Central Role of AI

- Predictive Scoring: Solvency analysis and real-time risk assessment
- Intelligent Matching: Optimization of tenant/landlord matching (B2B)
- Decision Automation: 70% reduction in processing time



### Key Technologies

- Machine Learning: Python, TensorFlow, PyTorch for predictive models
- Big Data Analytics: Apache Spark for processing massive volumes
- Cloud AI Services: AWS SageMaker, Google AI Platform for scalability



### Potential Partner APIs

- Credit Bureaus: FICO, Equifax for solvency data
- Real Estate Databases: Multi-source aggregation
- Market Analysis Solutions: Pricing data and trends

# Pillar 2 – Fintech Architecture and Smart Contracts

Transformation of leases into dynamic and self-executing financial assets



## Smart Contracts: Tokenization and Automation

- Digital Escrow: Automated management of security deposits and rents
- Programmed Payments: Automatic debits, commissions, and transfers
- Indexing via Oracles: Real-time legal revision of rents
- Guarantee Activation: Automatic triggering in case of default



## Key Technologies

- Blockchain/DLT: Ethereum, Hyperledger Fabric (private networks)
- Smart Contracts: Solidity for contract programming
- Oracles: Chainlink for reliable external data
- Secure Payments: PSD2 compliant frameworks



## Potential Partner APIs

- Payment Platforms: Stripe, Adyen for transactions
- Securitization Funds: Refinancing of rent flows
- Investment Platforms: Access for institutional investors

# Pillar 3 – Compliance & Identity Hub

## Digital Trust Layer - Legal Security and Participant Validity



### Automated KYC/KYB Integration

- Real-time dematerialized identity verification
- Integrated regulatory compliance (RGPD, AML, KYC)
- Validation of official documents via OCR and AI
- Secure and encrypted database



### Key Technologies

- Digital Identity: OpenID Connect, OAuth2 for authentication
- Identity Verification: Onfido, SumSub for KYC/KYB
- RegTech: Compliance registers and automated audit trail
- Encryption: Banking standards (AES-256, TLS 1.3)



### Potential Partner APIs

- Digital identity providers: eIDAS-compliant solutions
- Document verification services: OCR and automatic validation
- Anti-money laundering (AML) databases: Real-time filtering
- Official registers: Connection to government databases

# Leasemint: A Connected Ecosystem

## Banking & Insurance APIs for a Fluid Financial Flow

Interoperability via robust APIs is fundamental for a fluid and secure financial ecosystem.

### For Banks

- Secure access to account information via PSD2 API (Open Banking)
- User consent and regulatory compliance
- Automation of payment flows (direct debits, transfers)
- Facilitation of refinancing and securitization of rent flows
- Integration with existing banking systems (SEPA, SWIFT)

### For Insurers

- Policy subscription and management directly from the platform
- Automatic triggering of compensation in case of claim
- Immediate activation of guarantees in case of payment default
- Real-time data exchange for dynamic risk assessment
- Automated reporting for portfolio monitoring

 **Key Benefits:** Speed • Reliability • Regulatory Compliance • Reduction of Operational Costs

# Vision: The Rental Ecosystem of Tomorrow

Scalable • Secure • Compliant • Efficient • Interoperable

## Scalability

- Cloud-native architecture for exponential growth
- Decreasing marginal costs with volume

## Security

- Private blockchain and end-to-end encryption
- RGPD, PSD2, AML/KYC compliance

## Interoperability

- Open APIs and industry standards (PSD2, SEPA, eIDAS)
- Extensible ecosystem for new partners



**Leasemint: The Technology Leader in Tomorrow's Rental Market**

# Leasemint – Viral Acquisition Campaign (Tenants)

## Campaign Concept

"Rent with your credit, not with your cash."

## Target Audience

- International students
- Expats / professional mobility
- Millennials 22–35 years old
- Solvent profiles without a local guarantor

## Value Proposition

- Access to off-market housing (ex-Airbnb)
- Rent financed via bank credit
- 100% digital, fast, and secure process

## Channels & Budget (Paid Viral Only)



### TikTok (Primary Viral Driver)

Short videos (POV, rental rejections, storytelling)

Budget: €10k



### Instagram Reels (Amplification)

Reuse of best TikTok creations

Budget: €7k



### Google Search (Strong Intent)

"rental without guarantor" • "pay rent with credit"

Budget: €8k

Total Campaign Budget: €25k

## Funnel & Expected Impact



### Top of Funnel

~3M impressions

~24k clicks



### Middle of Funnel

~4.8k eligibility tests

~1.2k completed applications



### Bottom of Funnel

~100+ rental contracts generated

## Strategic Insight

Viral tenant demand acts as a pull effect on the market, accelerating landlord onboarding and validating product-market fit.

# Leasemint – 5-Year P&L Overview (€)

	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Net Revenue</b>	€345,000	€2,530,000	€5,050,000	€7,500,000	€11,000,000
<b>Cost of Revenue</b>	€95,000	€420,000	€850,000	€1,250,000	€1,800,000
<b>Gross Margin</b>	€250,000 (72%)	€2,110,000 (83%)	€4,200,000 (83%)	€6,250,000 (83%)	€9,200,000 (84%)
<b>Total OPEX</b>	€2,050,000	€2,680,000	€4,090,000	€4,980,000	€6,250,000
<b>EBITDA</b>	– €1,800,000	–€570,000	€110,000	€1,270,000	€2,950,000
<b>D&amp;A</b>	€35,000	€45,000	€60,000	€75,000	€85,000
<b>EBIT</b>	– €1,835,000	–€615,000	€50,000	€1,195,000	€2,865,000



EBITDA Breakeven in Year 3



EBITDA Margin reaches ~27% in Year 5



Revenue CAGR ≈ 130% (Y1–Y5)



Strong operating leverage after absorbing platform fixed costs

Source: Leasemint Internal Financial Model – Base Scenario (Jan 2026). Figures rounded.

# Leasemint – Investment Effort & ROI (100 Contracts – France)

## Investment Effort Year 1



### Go-to-Market & Closing

Trade shows, marketing, prospecting, travel

👉 €167k



### Variable Costs (contract-related)

KYC, financing services

👉 €41k



### Structure & Compliance

Legal, IT, office, accounting, insurance

👉 €110k



Total Investment Year 1: ~€318k

## Economic Outcome (100 contracts)



Contracts signed: 100



Average value / contract: €24,000 (3 years)



Total GMV: €2.4M



Leasemint Monetization (~10%)

👉 Revenue generated: €240k



Coverage Rate Year 1: 75% (€240k / €318k)



Profitability achieved from Year 2 with the same structure and increased volume

Costs are intentionally front-loaded (trust, compliance, distribution). From Year 2, the same structure supports a significantly higher volume with decreasing CAC.

### Average Contract Value Assumption

The assumed average contract value of €24,000 per contract is based on the analysis of rents practiced in France and a prudent adjustment of the mix of contract durations.

The theoretical value of a standard residential lease, based on an average rent of approximately €1,000 per month and a legal duration of 36 months, stands at about €36,000. However, given the operational reality of the market addressed by Leasemint — including 12, 24, and 36-month contracts (professional mobility, expatriation, international students) — the observed average duration is less than 36 months.

Consequently, the financial model adopts a deliberately conservative assumption of €24,000 per contract, reflecting a realistic contract mix and securing the economic projections presented.