



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.

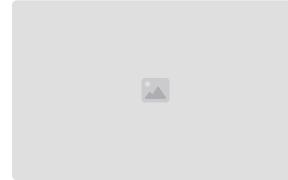
Fintech

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



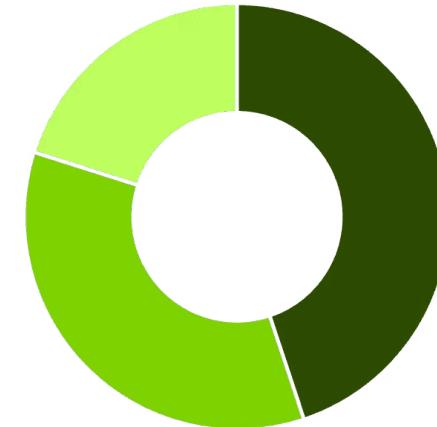
Standardized Conditions

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.

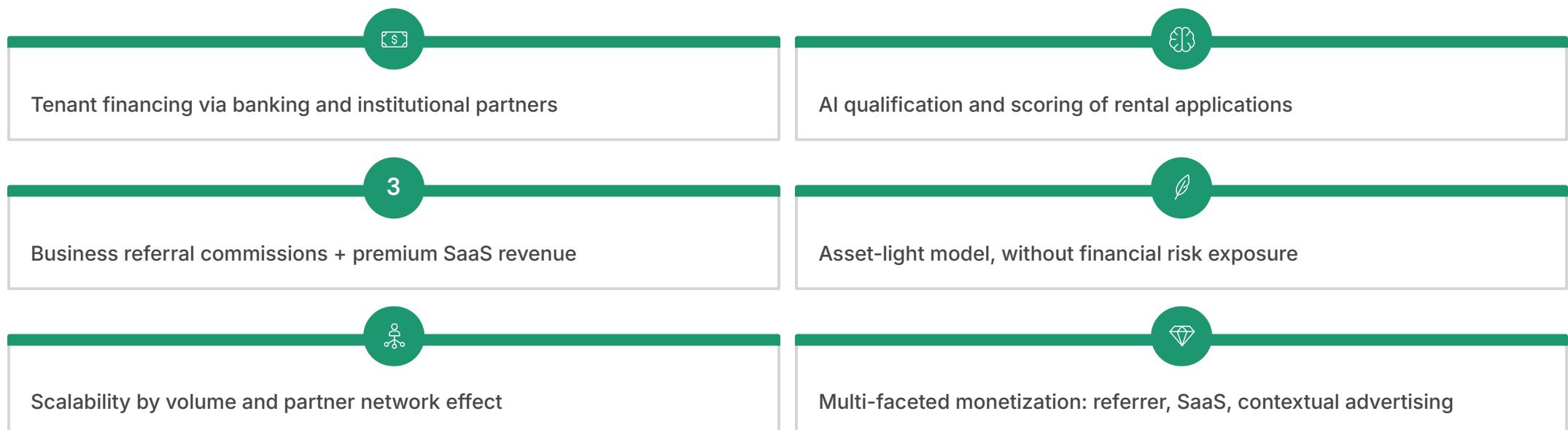


Leasemint — When leasing becomes an insurable, structured, and compliant credit.



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

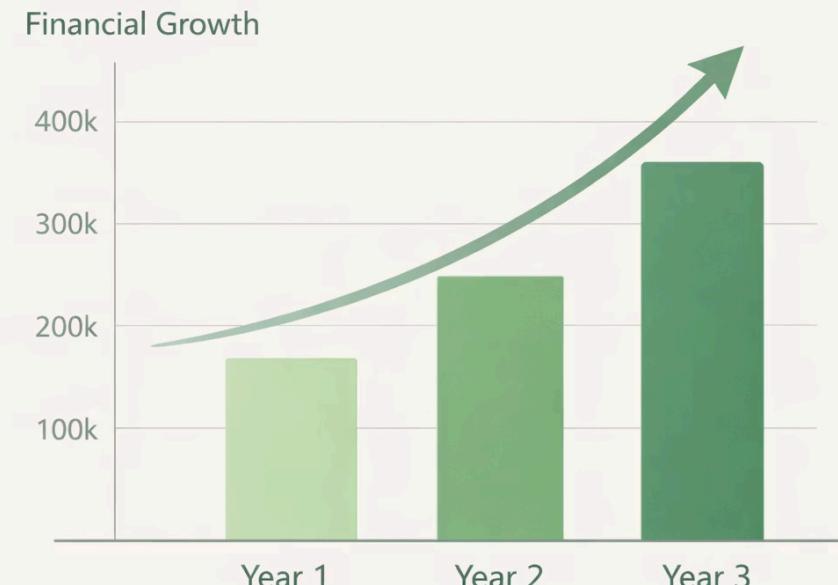
Primarily fixed: tech, team, compliance, marketing strategy

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



Christelle Ricard

Christelle@Leasemint.ai

+33 6 17 34 44 95



Emmanuel Marquez

Manu@Leasemint.ai

+33 7 67 28 98 64

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

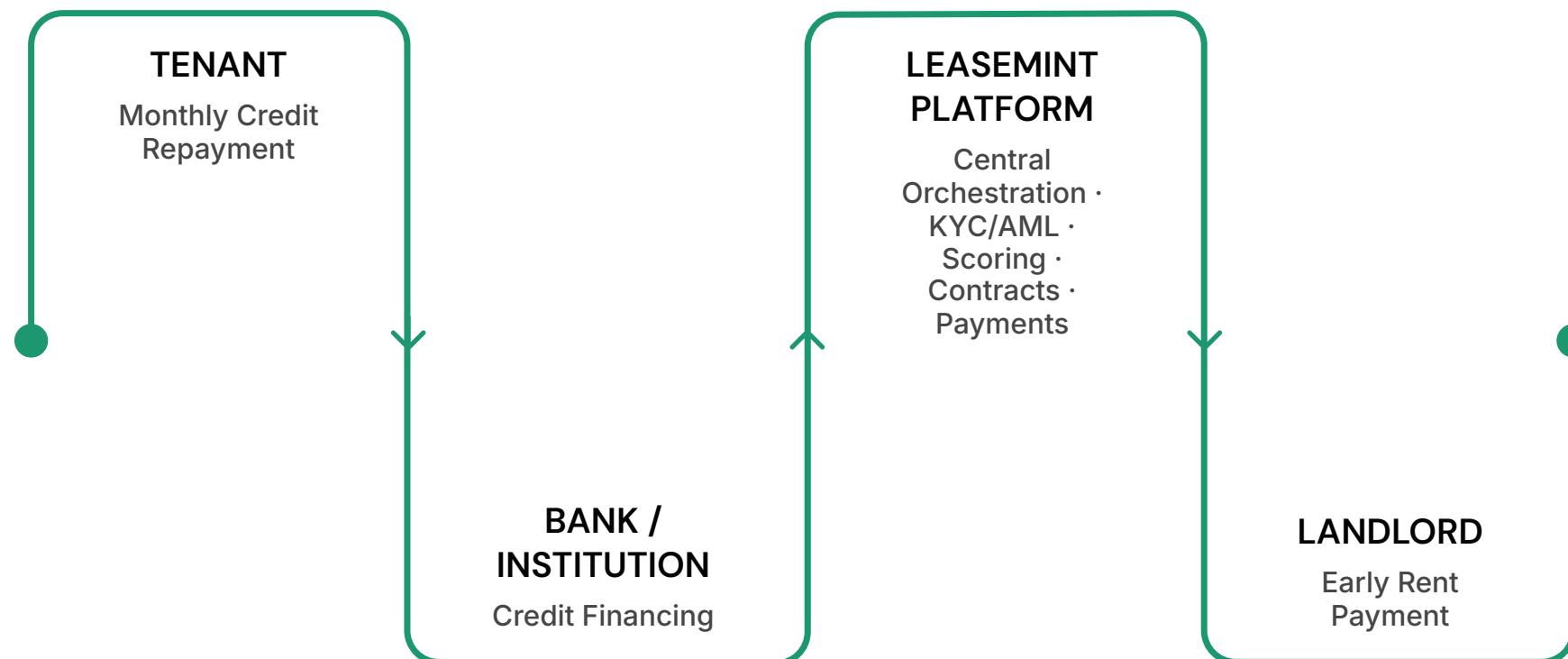
The assumed average contract value of €24,000 per contract is based on the analysis of rents practiced in France and a prudent adjustment of the mix of contract durations.

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.

Leasemint Payment Flow

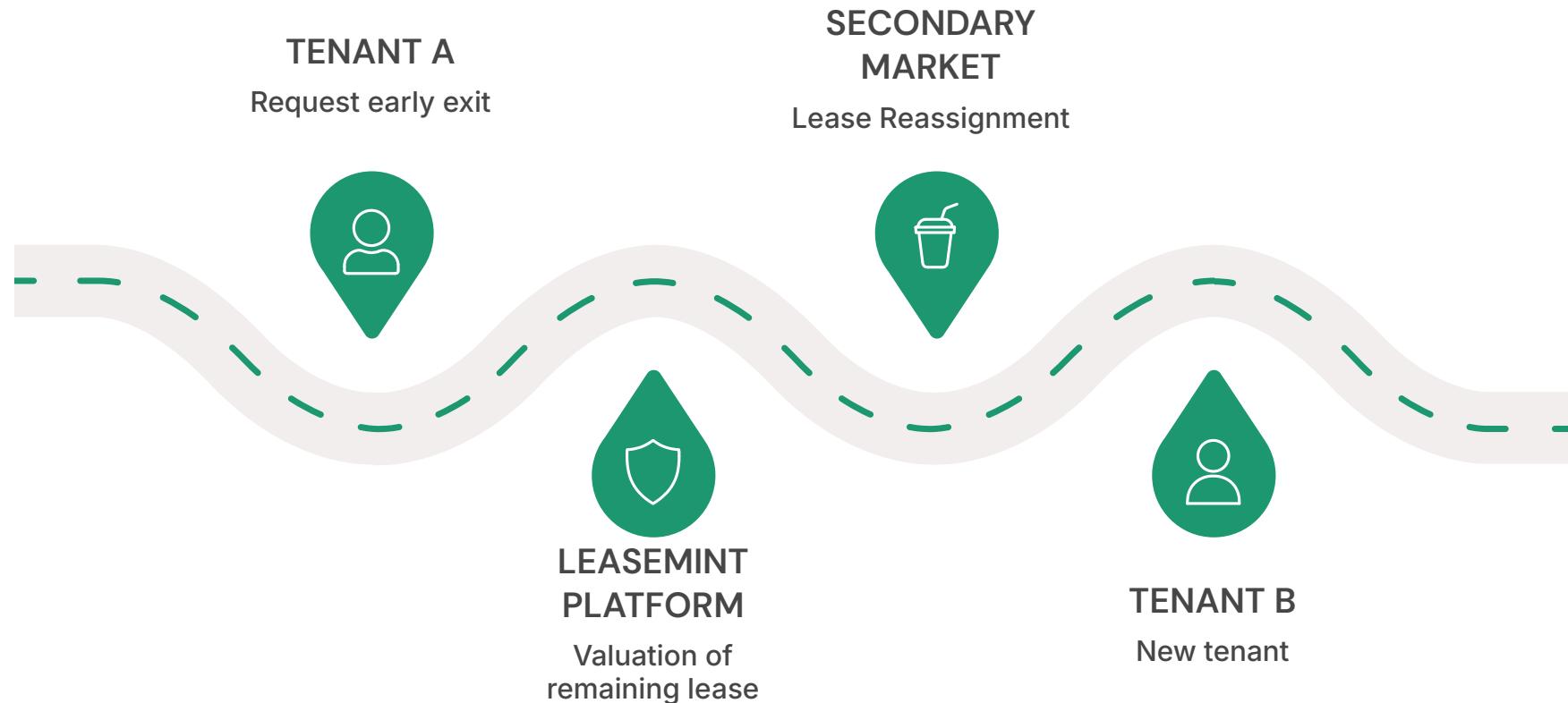
Converting rent into a bankable and secured financial flow



Leasemint converts rent into a bankable and secured financial flow.

Secondary Market – Early Exit & Reassignment

Exit ≠ Default • Reassignment ≠ Termination



Leasemint enables early exit without breaking the rental or credit chain.

Leasemint – AI & Data Infrastructure (Deep Tech Overview)

AI-native fintech architecture for long-term rentals, credit structuring, and compliance.

System Architecture

- ❑ • Cloud-native, API-first, AI-centric platform
- Frontend: Web (Next.js) + iOS (Swift / React Native)
- Backend: Microservices (Node.js / Python)
- AI Layer: Azure AI Foundry + custom ML pipelines
- Data Layer: PostgreSQL + Vector DB (Pinecone / Azure AI Search)
- Security: OAuth2, JWT, encryption at rest & in transit

AI Pillars – Search & Anti-Fraud

Intelligence engines for tenant-property matching and asset validation

① Natural Language Search & Matching Engine

Objective: Enable tenants to search for housing using natural language.

Tech Stack:

- LLM-based intent parsing (GPT-class models)
- Query decomposition via prompt engineering: location, budget, duration, constraints
- Embedding generation (semantic vectors)
- Hybrid retrieval: vector similarity search + structured filters (SQL)
- Re-ranking of relevance (ML scoring layer)

Output:

- Ranked property matches
- Explainable AI ("why this property")
- Cross-market compatibility (FR → EU)

② Property Anti-Fraud & Asset Validation Engine

Objective: Prevent false, illegal, or risky listings from entering the system.

Tech Stack:

- Multi-source ingestion (portals, APIs, crawlers)
- Image hashing & similarity detection
- Duplicate listing detection (cross-platform)
- Anomaly detection models: price vs. area vs. location, listing lifetime anomalies
- Legal constraints by rules (per country)
- Continuous re-validation over time

Output:

- Property Trust Score (0–100)
- Fraud rejection before contract
- Banking-level asset qualification

AI Pillars – KYC & Lifecycle

Converting tenant risk into financial signals and managing the contractual lifecycle

③ KYC Engine, Risk Scoring & Credit Eligibility

Objective: Convert tenant profiles into financeable credit signals.

Tech Stack:

- Automated KYC / AML providers (API)
- Document verification + liveness checks
- Income & stability scoring models
- Behavioral risk indicators
- Eligibility rules engine: lease duration, financing structure, regulatory constraints
- Full audit logs (BPI / banking loan)

Output:

- Tenant Risk Profile
- Loan-credit contract decision
- Accept / revise / reject flow

④ Contract Lifecycle & Secondary Market Intelligence

Objective: Manage early exits without breaking legal or financial compliance.

Tech Stack:

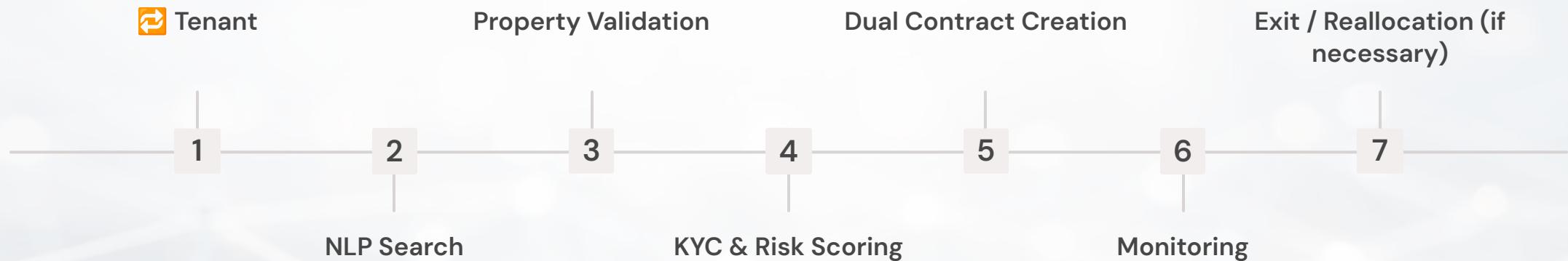
- Contract state machine (active / exit / transfer)
- Residual cash flow recalculation engine
- AI-driven re-matching logic
- Regulatory rules engine (French long-term rental law)
- Secondary allocation logic (roadmap)

Output:

- Controlled early exit workflows
- Reallocation to new tenants
- Investor & owner protection

Deep Tech – Flow & Defensibility

End-to-end architecture and structural competitive advantages



🔑 Defensibility (VC Perspective)

AI integrated at the infrastructure level, not UI

Multi-model system (LLM + ML + rules)

Regulatory + data + execution moat

Bank-compatible by design

Difficult to replicate without capital, legal expertise, and AI

- Leasemint's AI infrastructure isn't an added layer — it's the system itself. Every transaction depends on the orchestration of multiple AI models coupled with regulatory and financial constraints.

Why Leasemint's AI is Hard to Copy

Defensibility through infrastructure, regulation, and execution — not features.

1. AI at the Infrastructure Level (Not a Feature Layer)

- AI integrated into core transactional flows
- Search, scoring, compliance, contracts all depend on AI outputs
- Not "AI on top" — the system doesn't function without it
- Replicating Leasemint requires rebuilding the entire stack, not adding a model

2. Regulatory & Legal Coupling

- AI logic tightly coupled with: long-term lease law, credit regulation, KYC/AML constraints, country-specific rule engines, continuous compliance monitoring
- Legal + AI co-design creates a moat most startups avoid

3. Multi-Model System (Not Just One LLM)

- Combination of: LLMs (NLP search, intent parsing), classic ML (scoring, anomaly detection), deterministic rules (legal & financial constraints)
- Models orchestrated, not isolated
- Difficult to copy without deep ML + fintech + legal expertise

4. Data Flywheel Effect

- Proprietary datasets over time: tenant behavior, contract lifecycle outcomes, early exits & reallocations
- Models improve with volume and duration
- Feedback loops across search → risk → contracts
- Data advantage compounds over time

5. Bank & Institution Compatibility

- Outputs designed for: underwriting, auditability, explainability
- Traceable and reviewable AI decisions
- Ready for BPI, banks, insurers
- Many AI startups fail here — Leasemint is built for this

6. High Execution Barrier

- To replicate Leasemint, a competitor must simultaneously master: AI engineering, fintech infrastructure, real estate operations, legal structuring, regulatory compliance, institutional sales
- Few teams can execute on all dimensions

VC Summary

Leasemint's moat is not a model — it's an AI-native, regulated infrastructure that compounds over time.