



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.

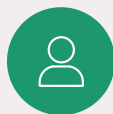
The Leasemint Solution

Your Rental Liquidity, Instantly.



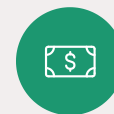
1. The Owner Lists Their Property

- 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



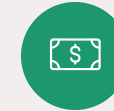
Supply: Property Owners (Months 1-3)

- **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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