

# HOMNES INVEST

MAKING REAL ESTATE ACCESSIBLE TO ALL

# Meet the team



Antoine Loubaud



Côme de Germa



EDMOND  
DE ROTHSCHILD



BNP PARIBAS

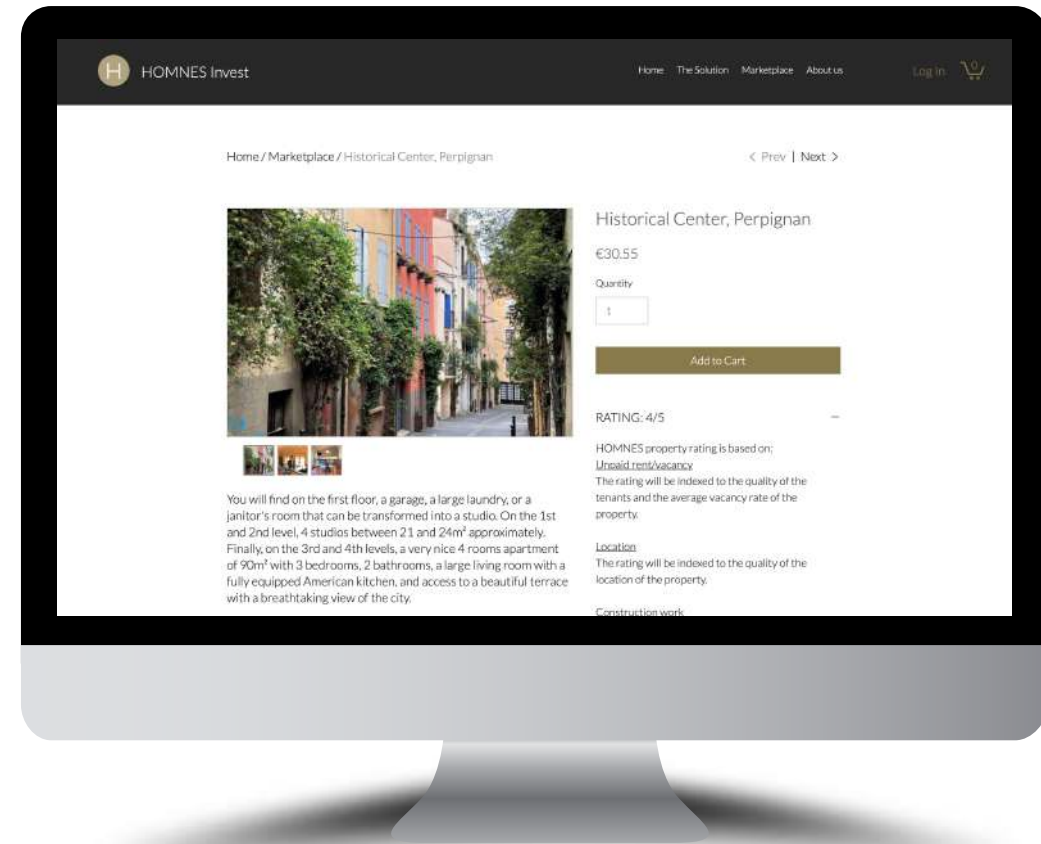
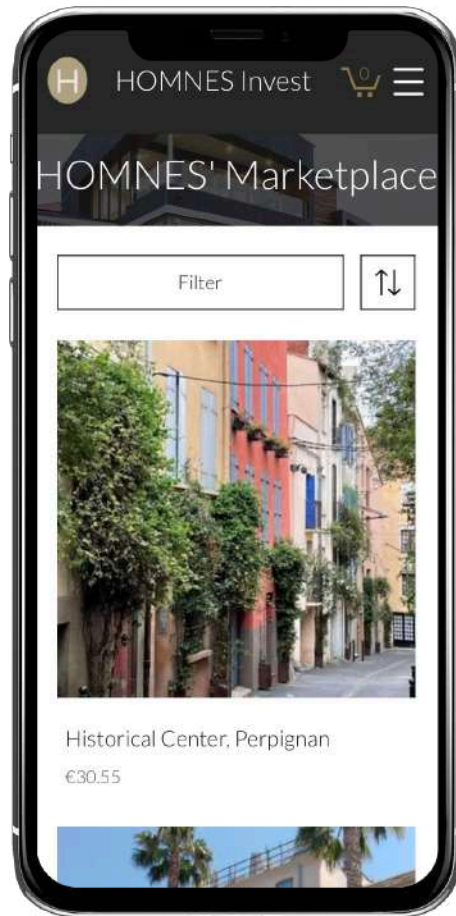


ARDIAN

Imperial College  
London

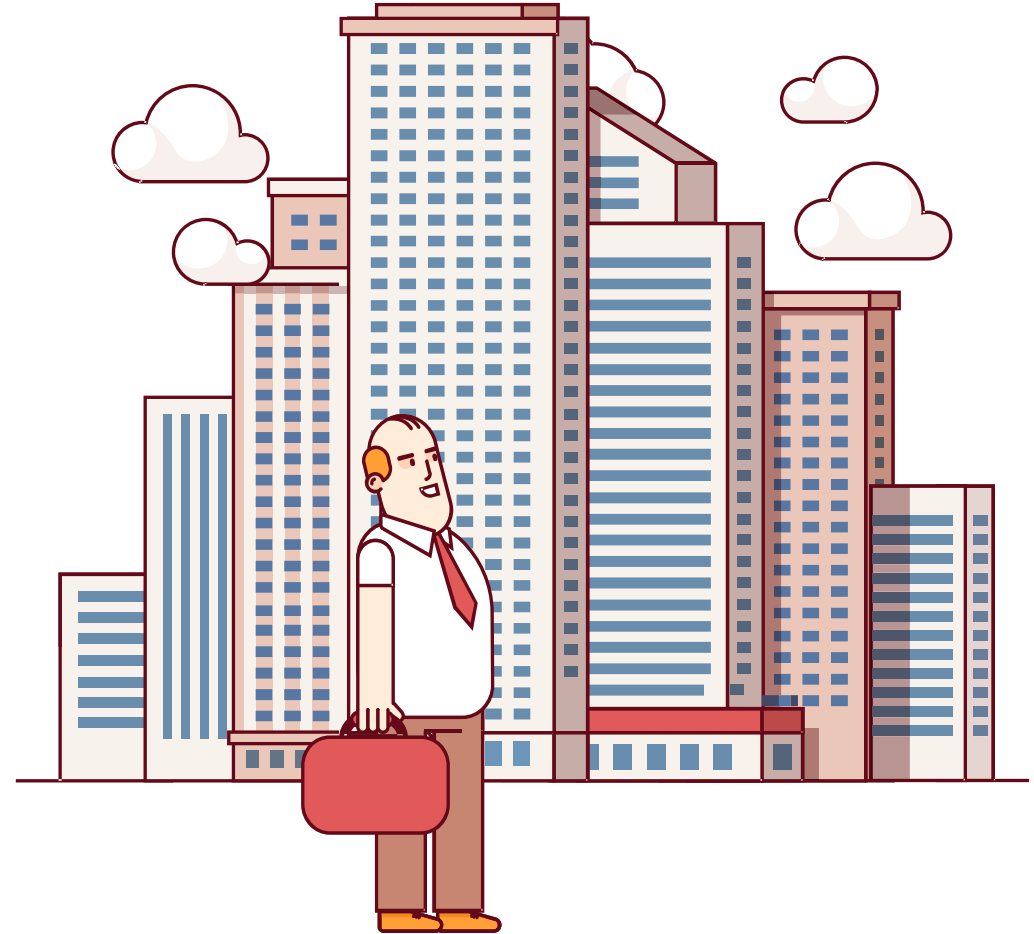


# HOMNES, a multi-platform marketplace to make real estate investment as simple as 1-2-3

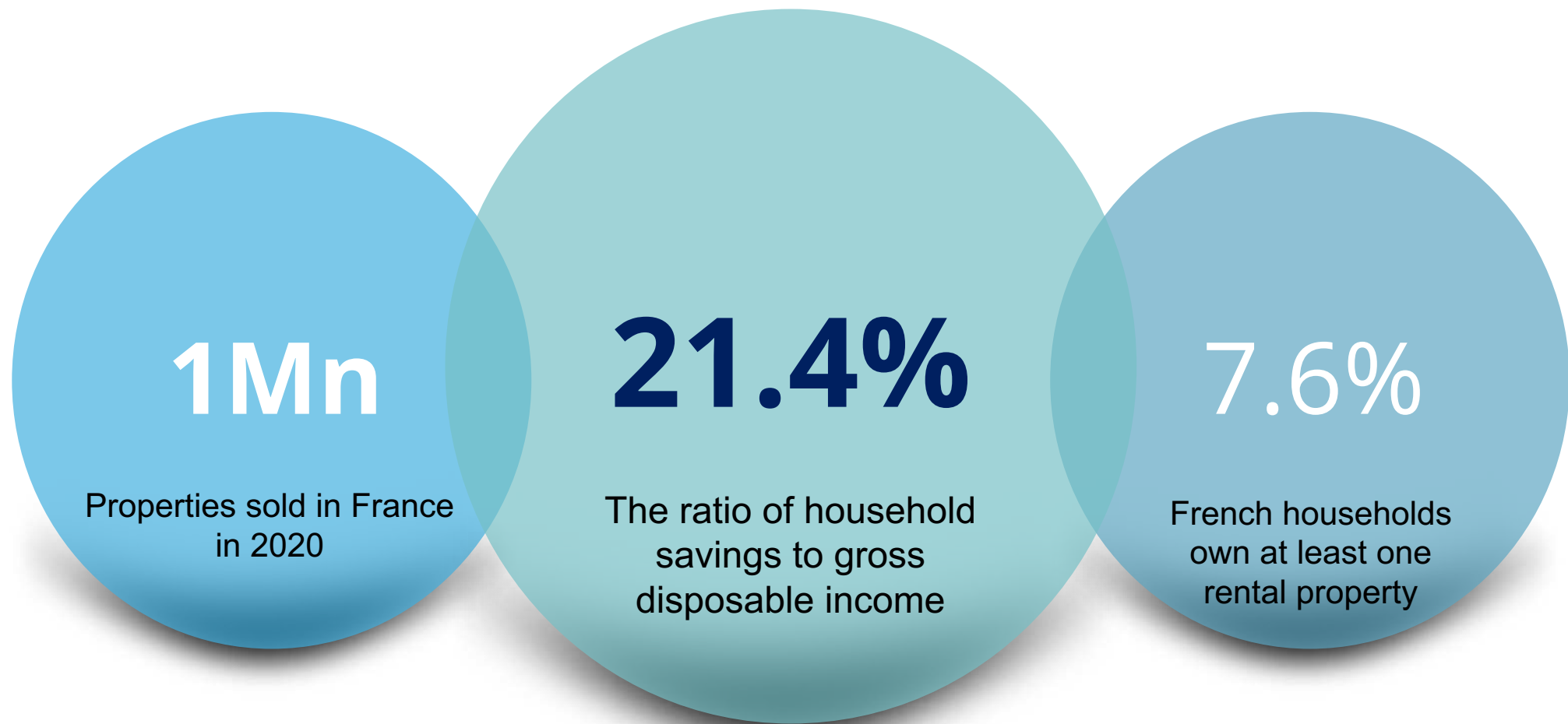


# Meet the typical real estate investor

A 45 years old person  
who has a yearly  
income of 70,000€.



# Real estate market rose to +120Bn in previous year



# Meet Charles, our ideal client

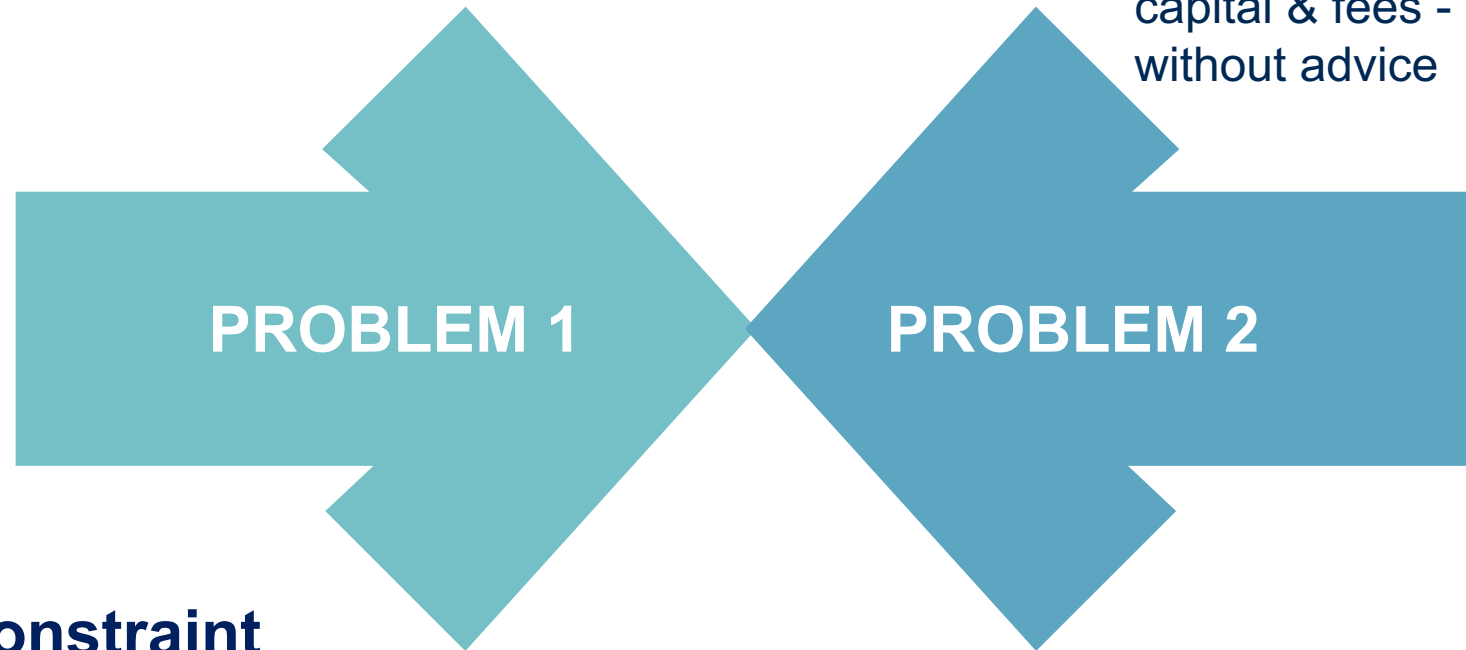


Aims at investing his savings in real estate to gain more than the standard 0.5% yearly.

# However real estate investment comes with multiple problems

## **Administrative constraint**

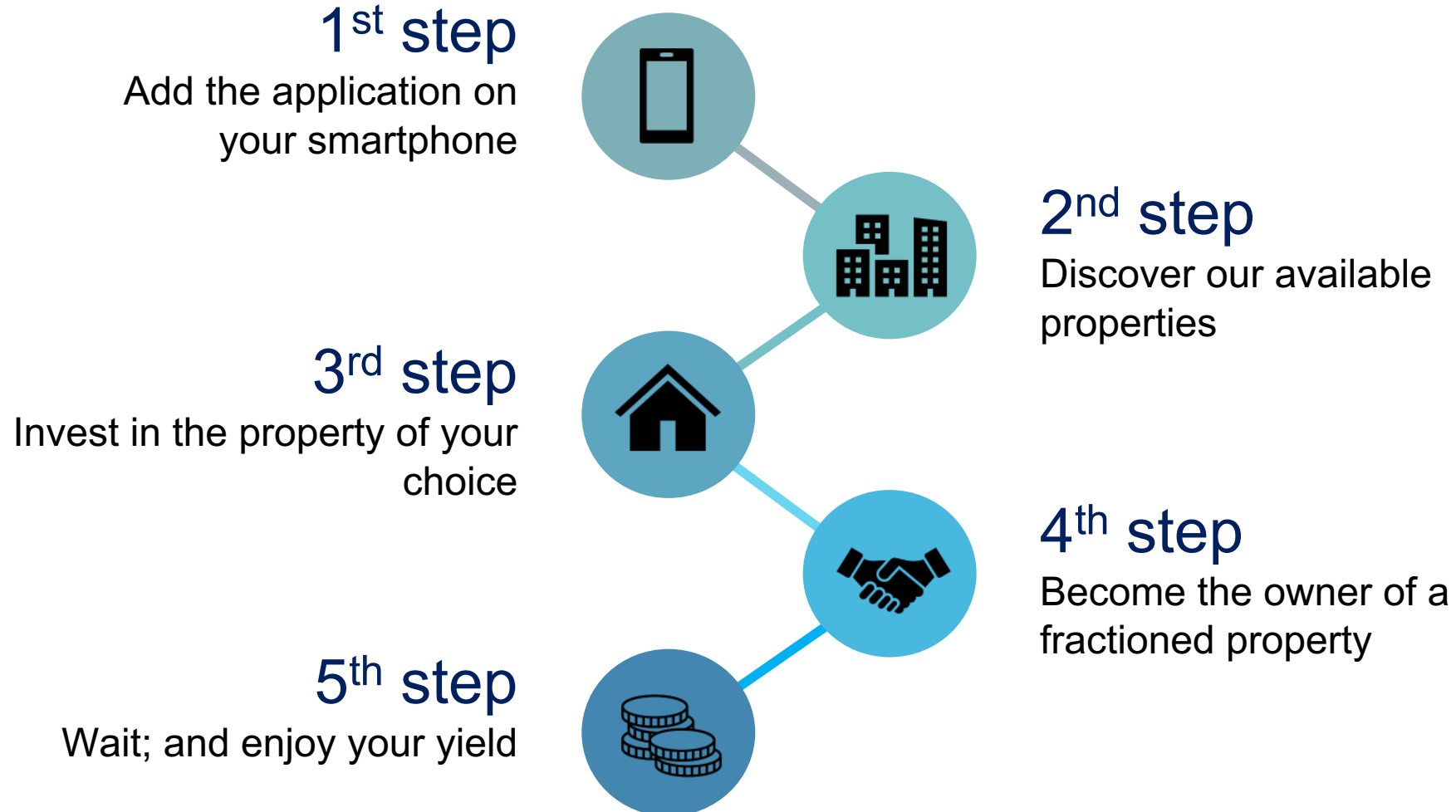
SCPI/OPCI requires significant capital & fees - difficult access without advice



## **Budget constraint**

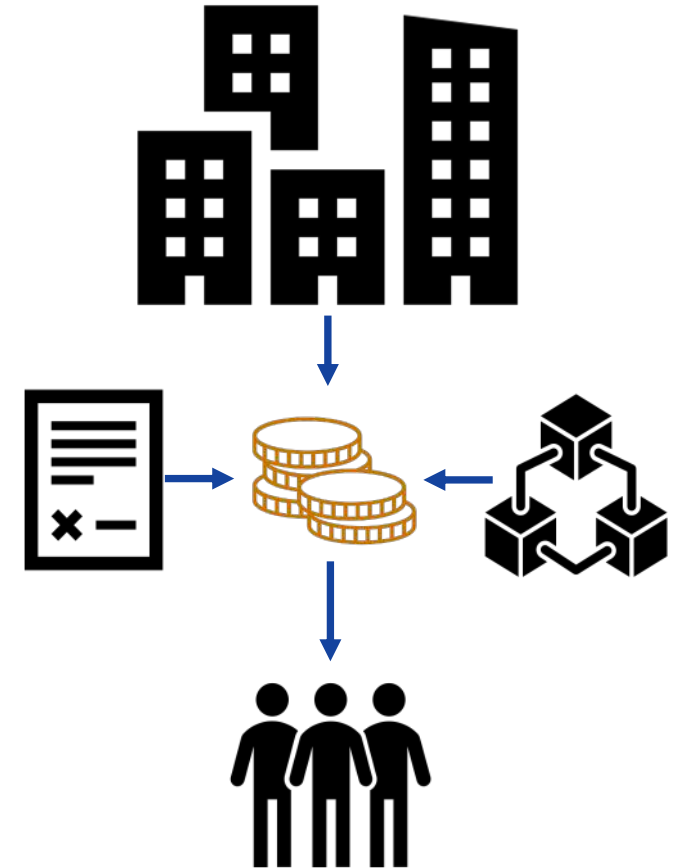
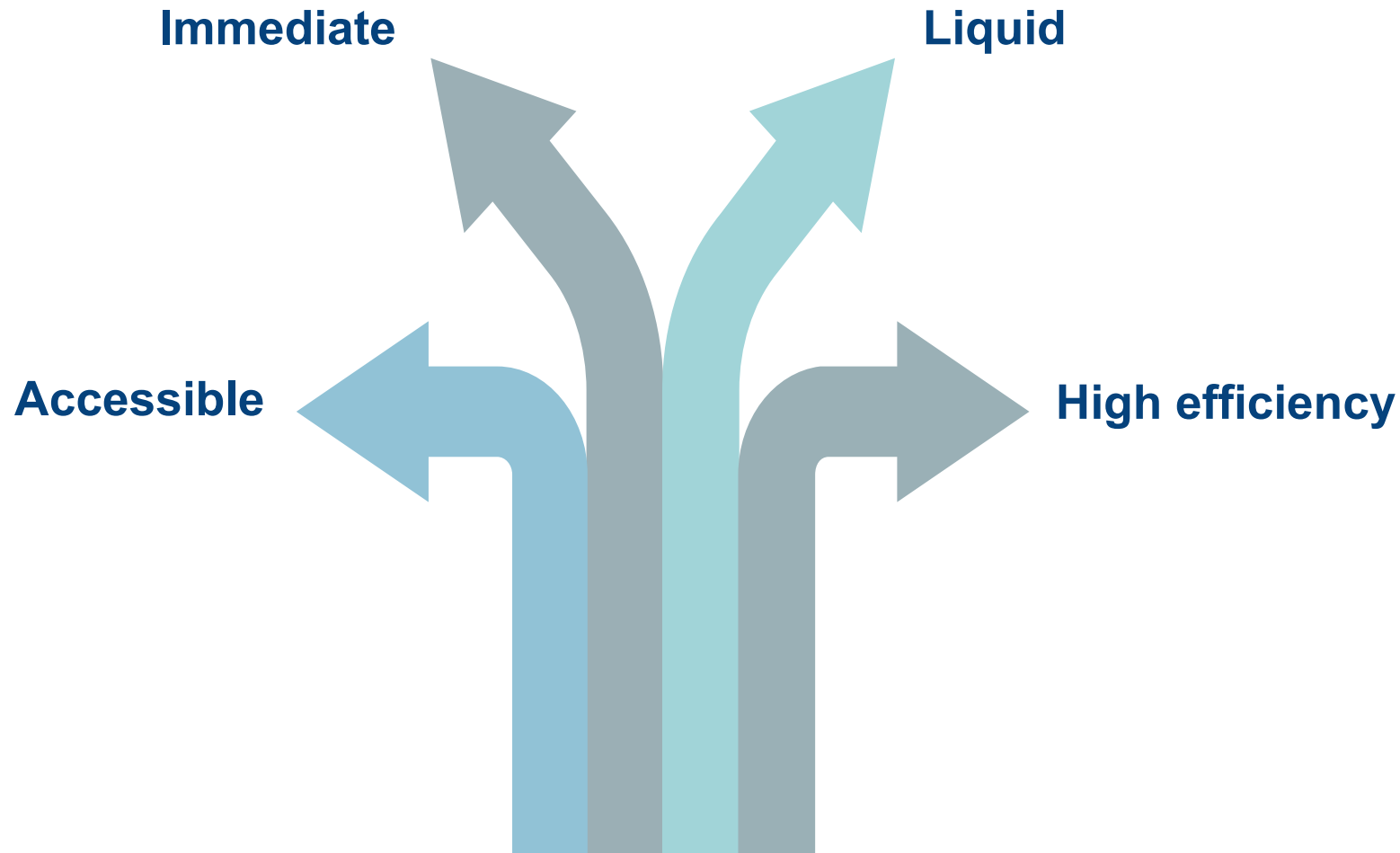
Capital intensive due to high fees - time consuming - involving risks

# Customer journey from a smartphone to enjoy strong yield

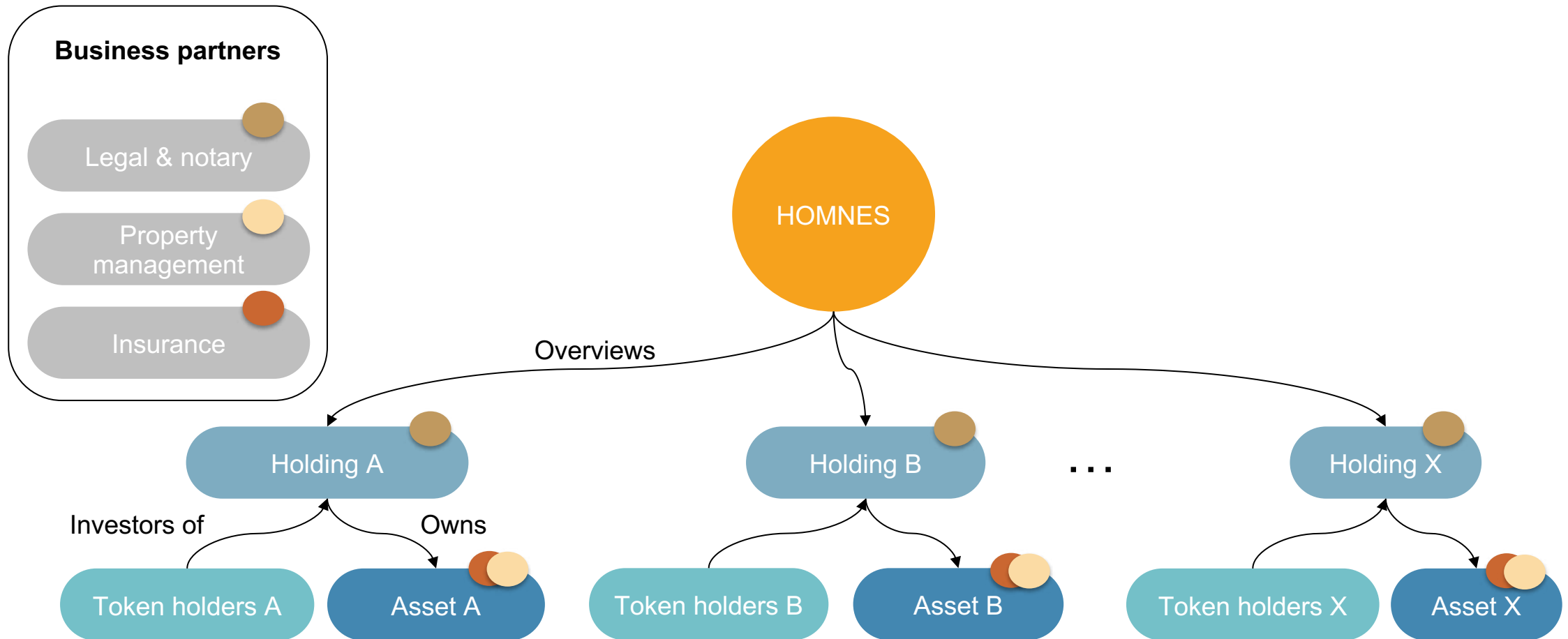




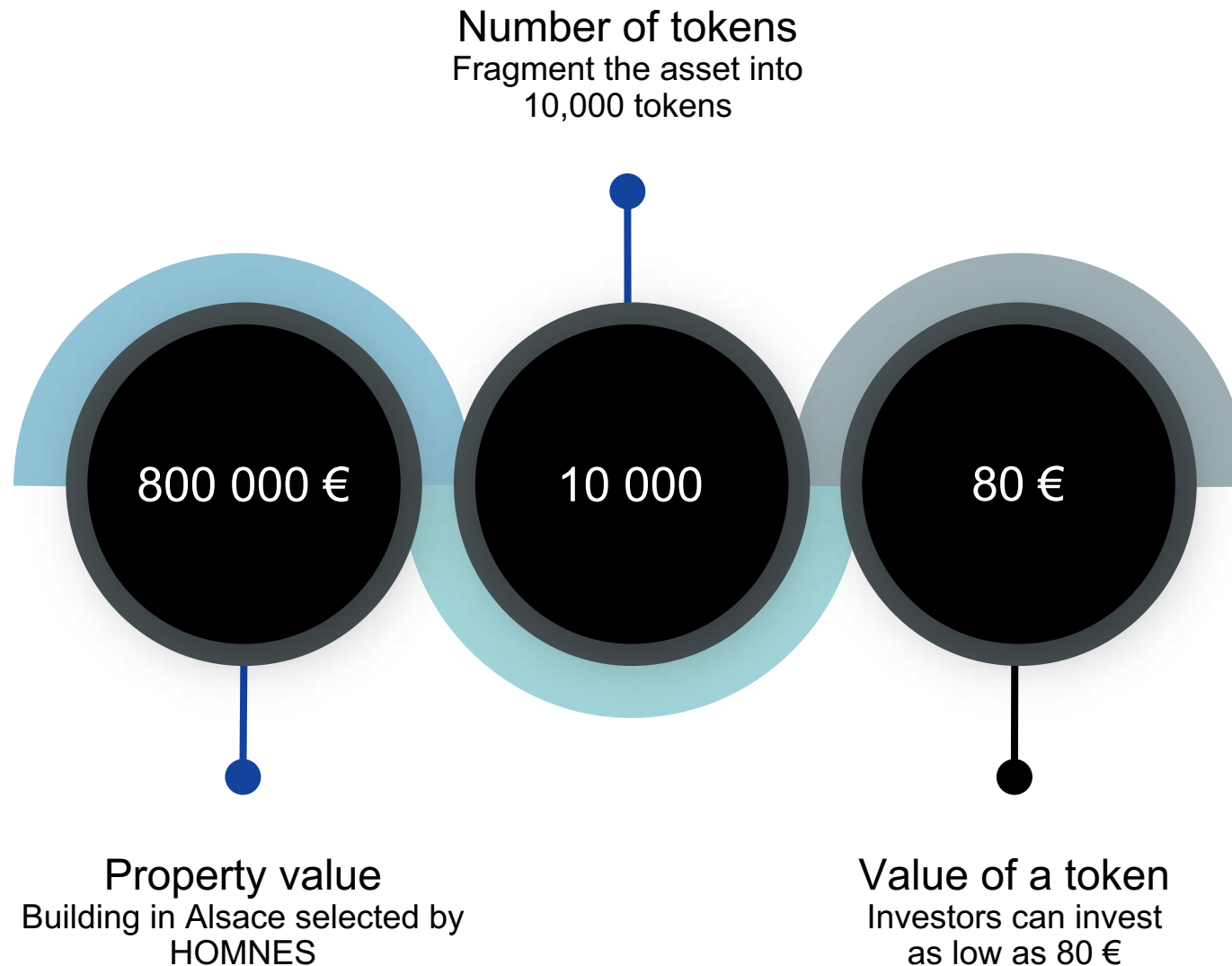
# HOMNES uses fractional investment to generate & optimize yield in key locations



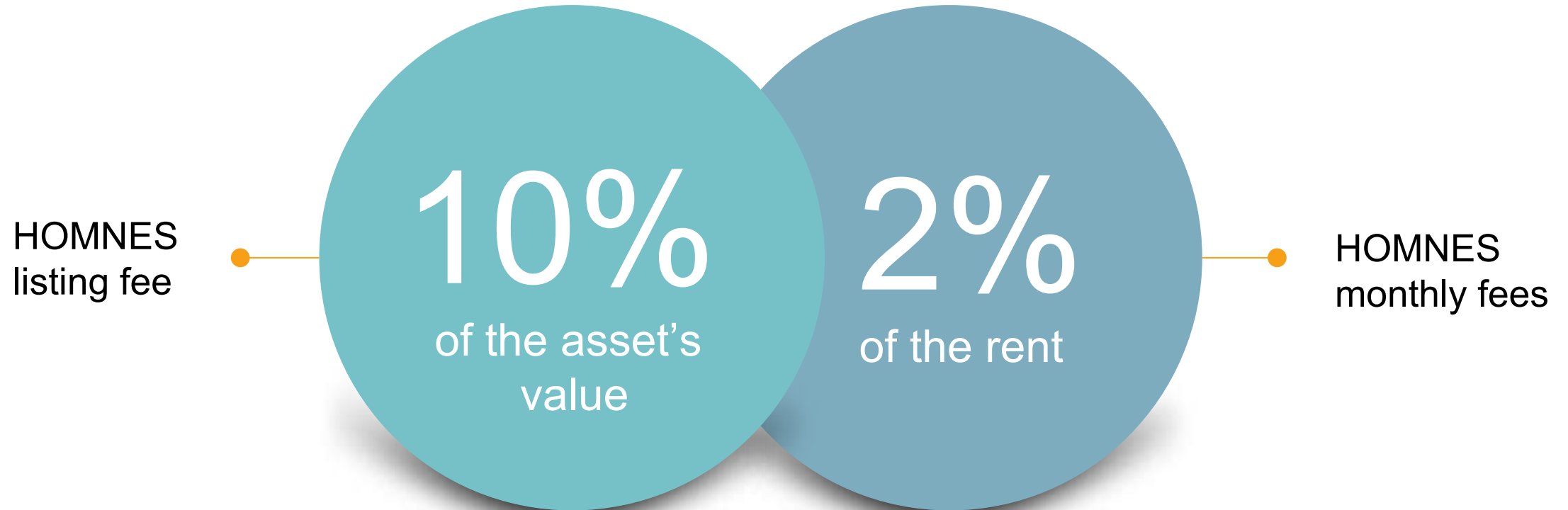
# HOMNES organization



# Tokenizing an asset to make it affordable to all



# HOMNES key sources of income



# Key financials of HOMNES

Rent: 9%

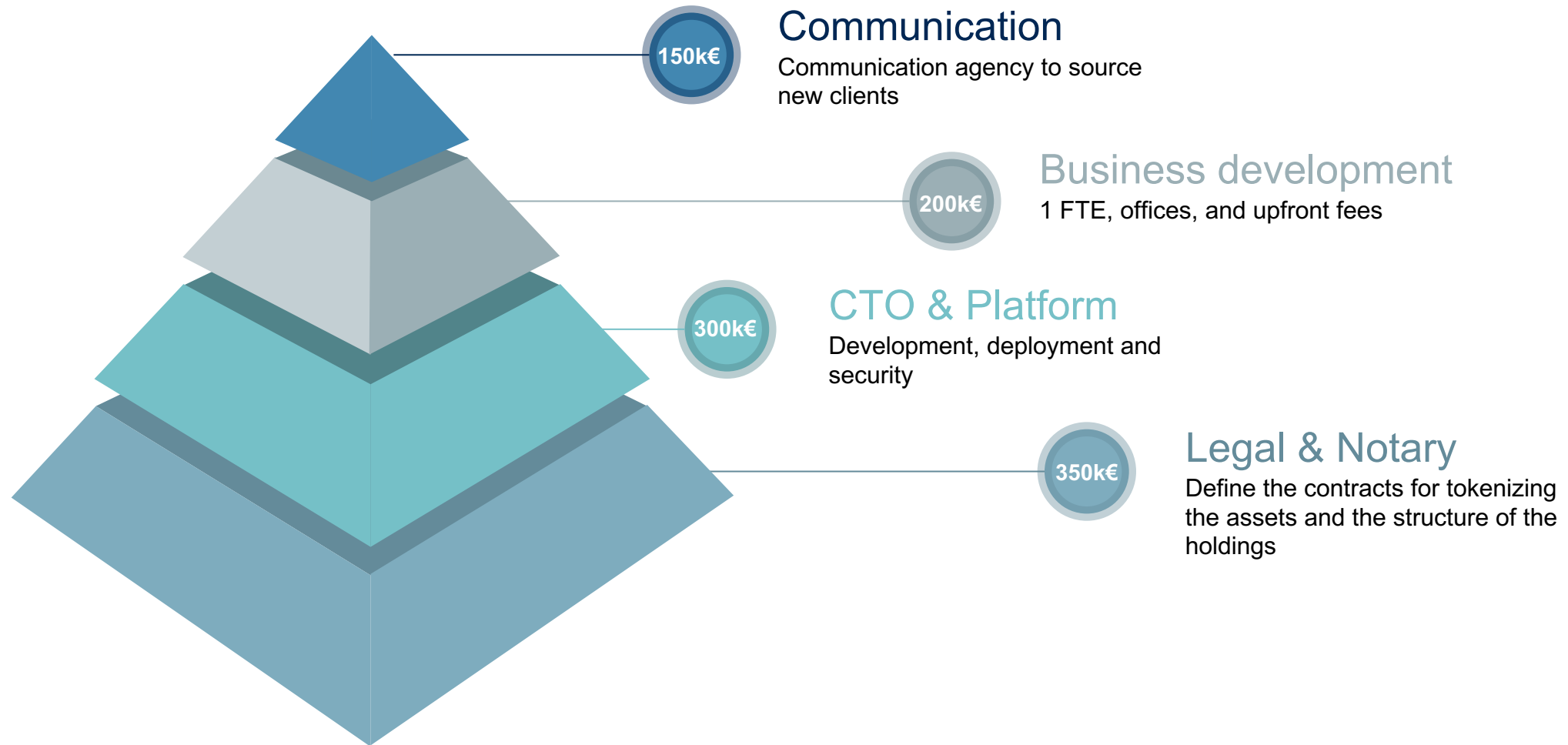
Occupation: 90%

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
# of properties	24	60	150	375	937
Yearly recurrent inc. (2% of rents)	27 216 €	95 256 €	265 356 €	690 606 €	1 753 164 €
Yearly listing inc. (10% of asset)	1 920 744 €	4 801 860 €	12 004 650 €	30 011 625 €	74 989 047 €
Yearly total revenues	1 947 960 €	4 897 116 €	12 270 006 €	30 702 231 €	76 742 211 €

Token holders yield: 5,7%

# Fundraising breakdown

**Total First Year: 1M€**



# Advisors

**Laurent Bourlard**  
**Asset Manager**

**Ex-CEO France of Axa**  
**Life Europe**

**Ex-Head of European**  
**Equity Derivatives**  
**Trading at LCL**

External Advisor

**Mr HERR**  
**Tax lawyer**

**CMS Francis Lefebvre**

External Advisor

**Mrs RIEUX**  
**Investment fund legal**  
**advisor**

**CIC Market solutions**

External Advisor

**XXXXXX XXXX**  
**CEO XXXXX**

External Advisor

**XXXXXX XXXX**  
**CEO XXXXX**

External Advisor

**XXXXXX XXXX**  
**CEO XXXXX**

External Advisor

**XXXXXX XXXX**  
**CEO XXXXX**

External Advisor

# HOMNES INVEST

Contact us

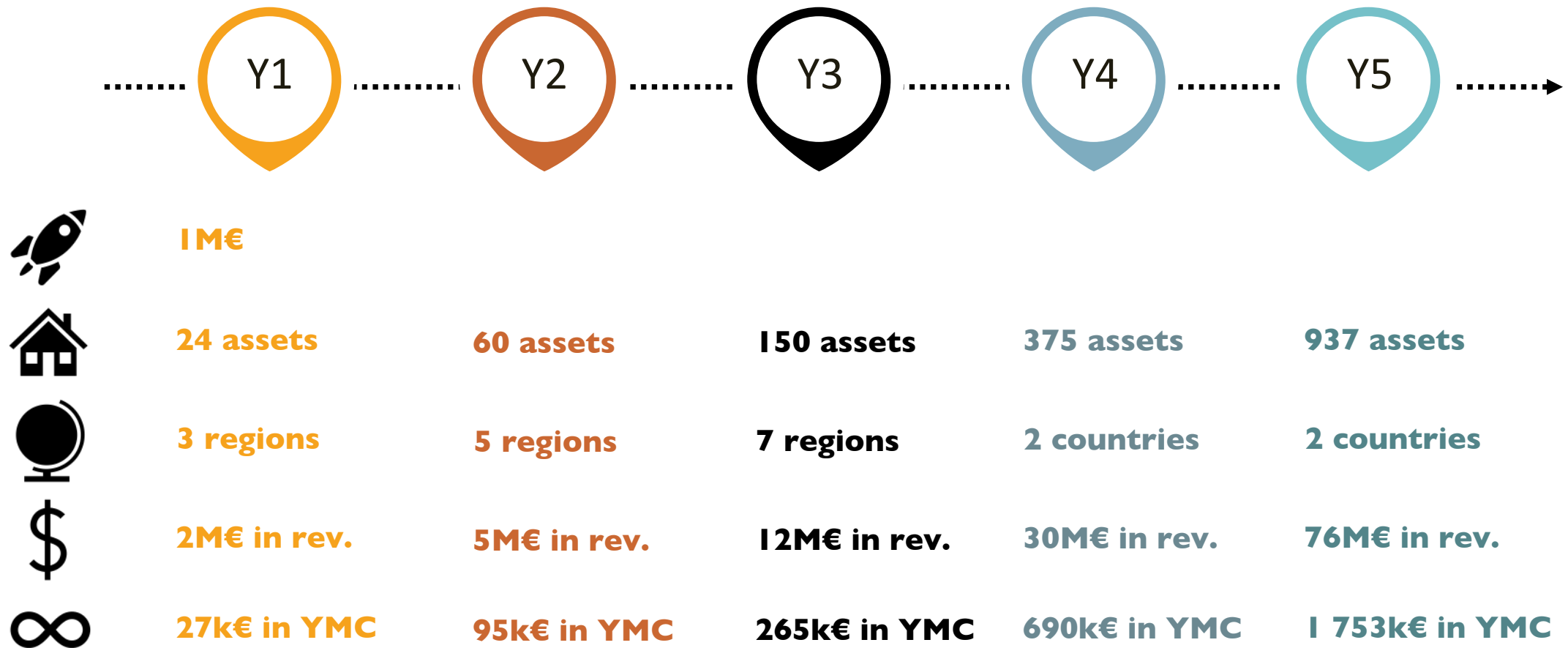
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[www.homnesinvest.com](http://www.homnesinvest.com)

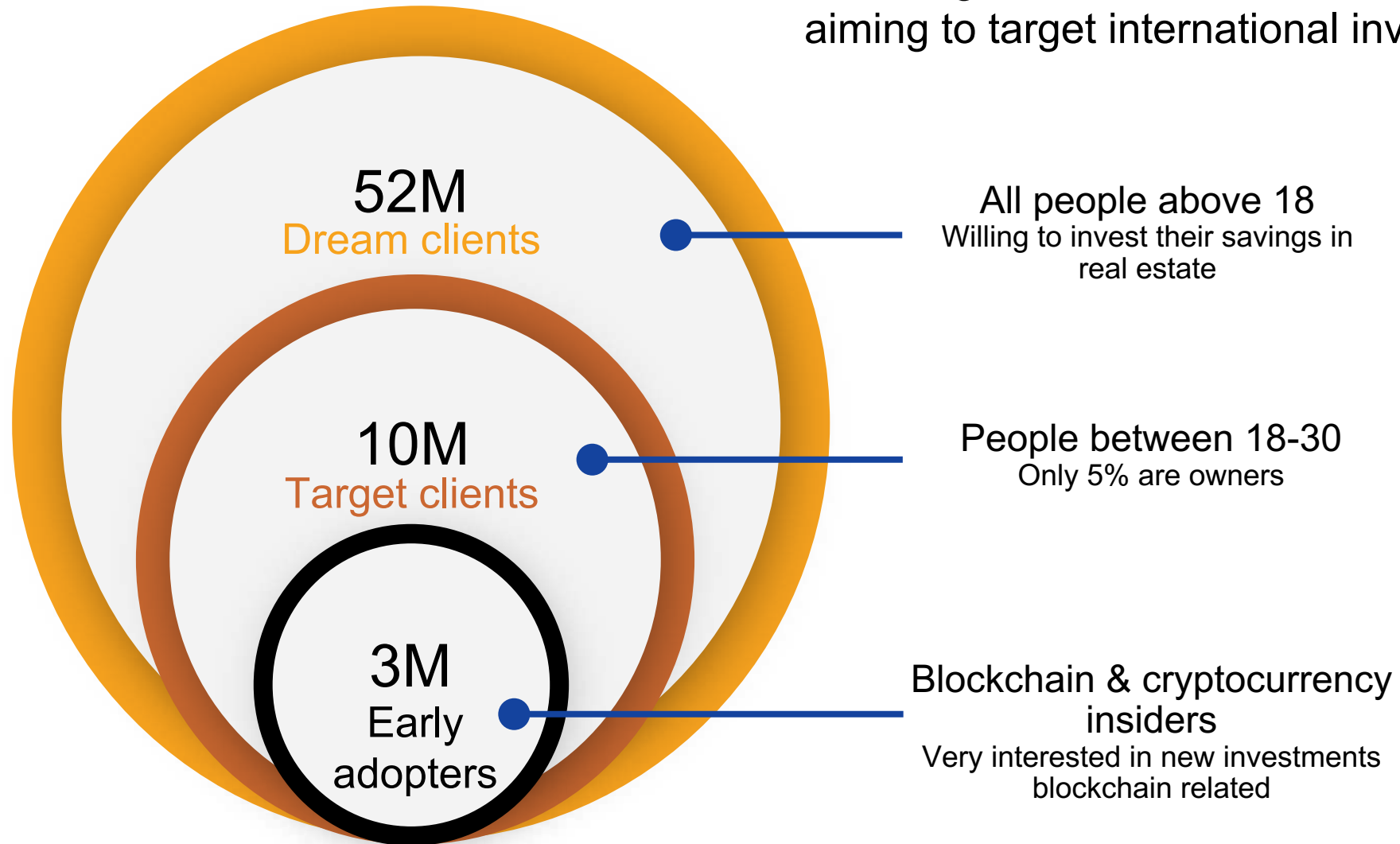


# Road map towards extreme growth

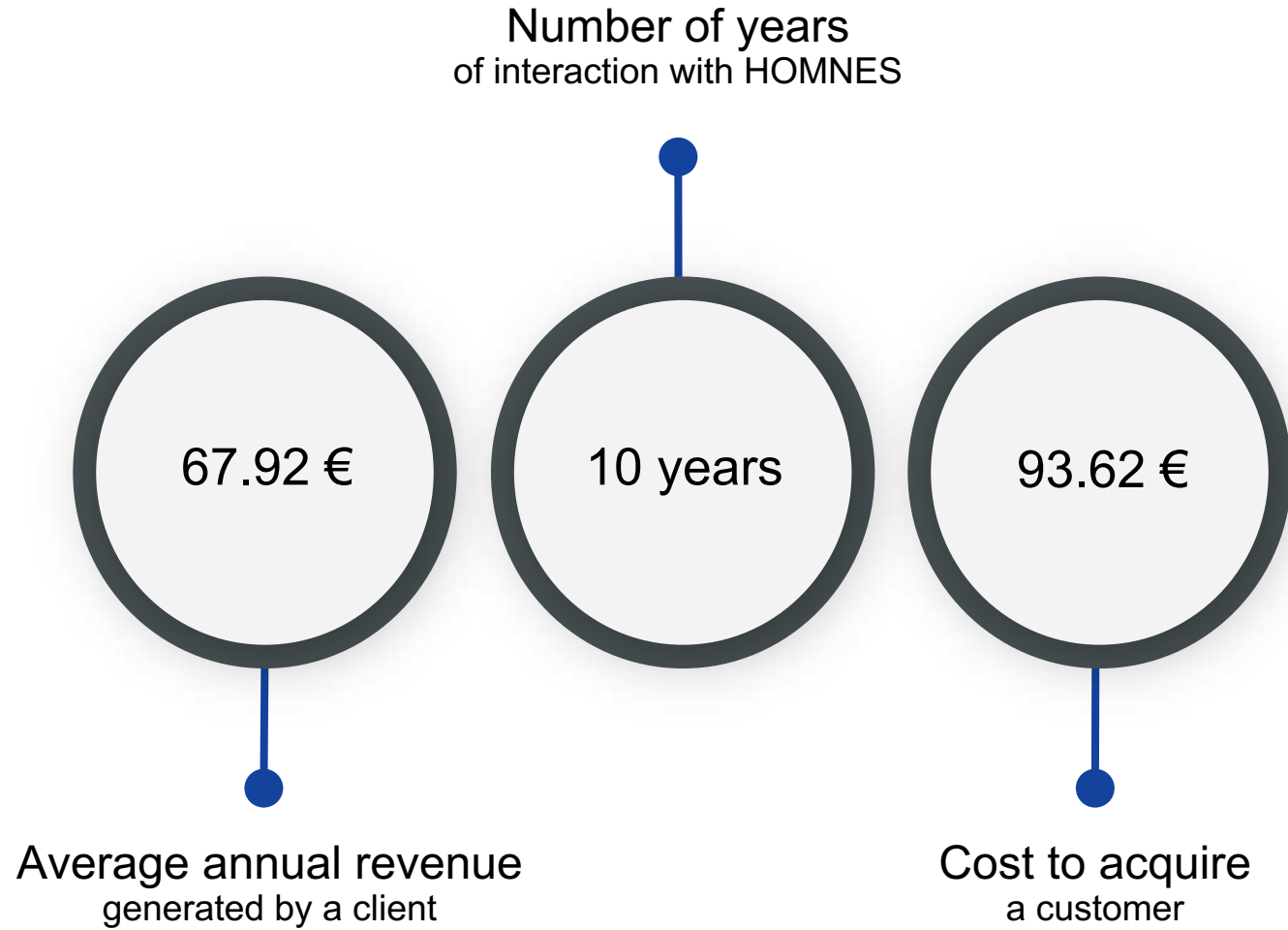


# Market sizing

Focusing on the French market but aiming to target international investors



# Business Model key metrics

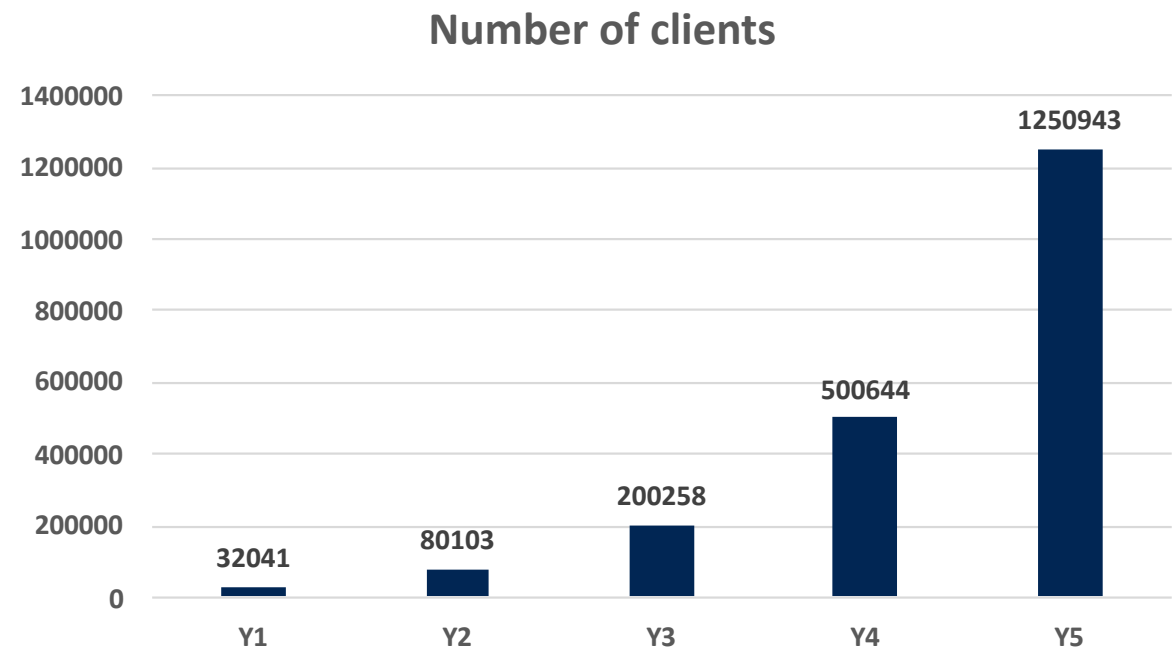
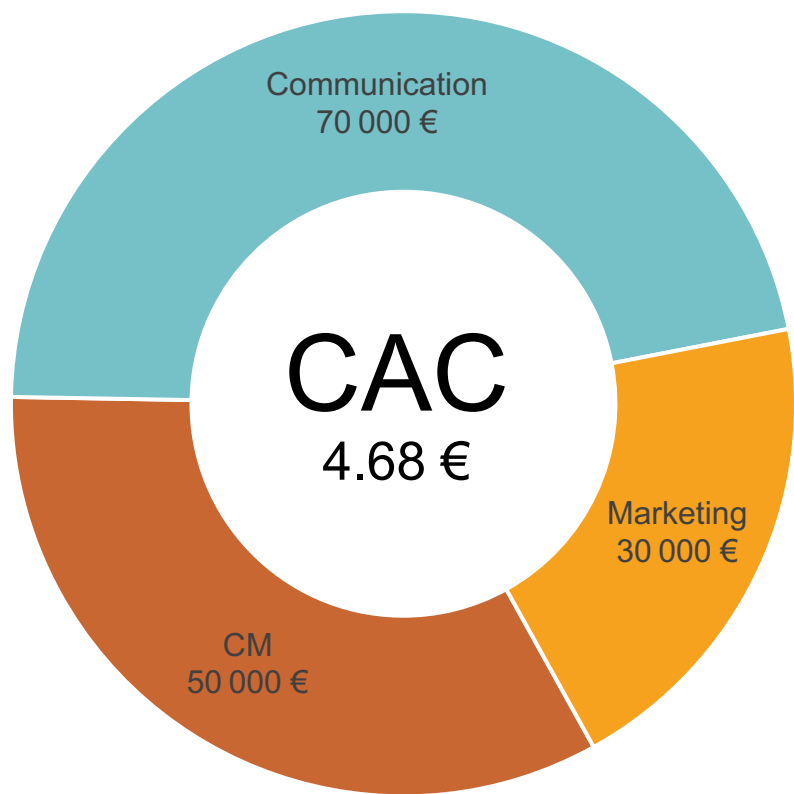


Each client invests an average of 600 euros annually

Number of investors Y1: 32,041

Lifetime value: 585.58 €

# Business Model key metrics details



# Fundamental analysis of an investment property

1

Location study

2

Building study

3

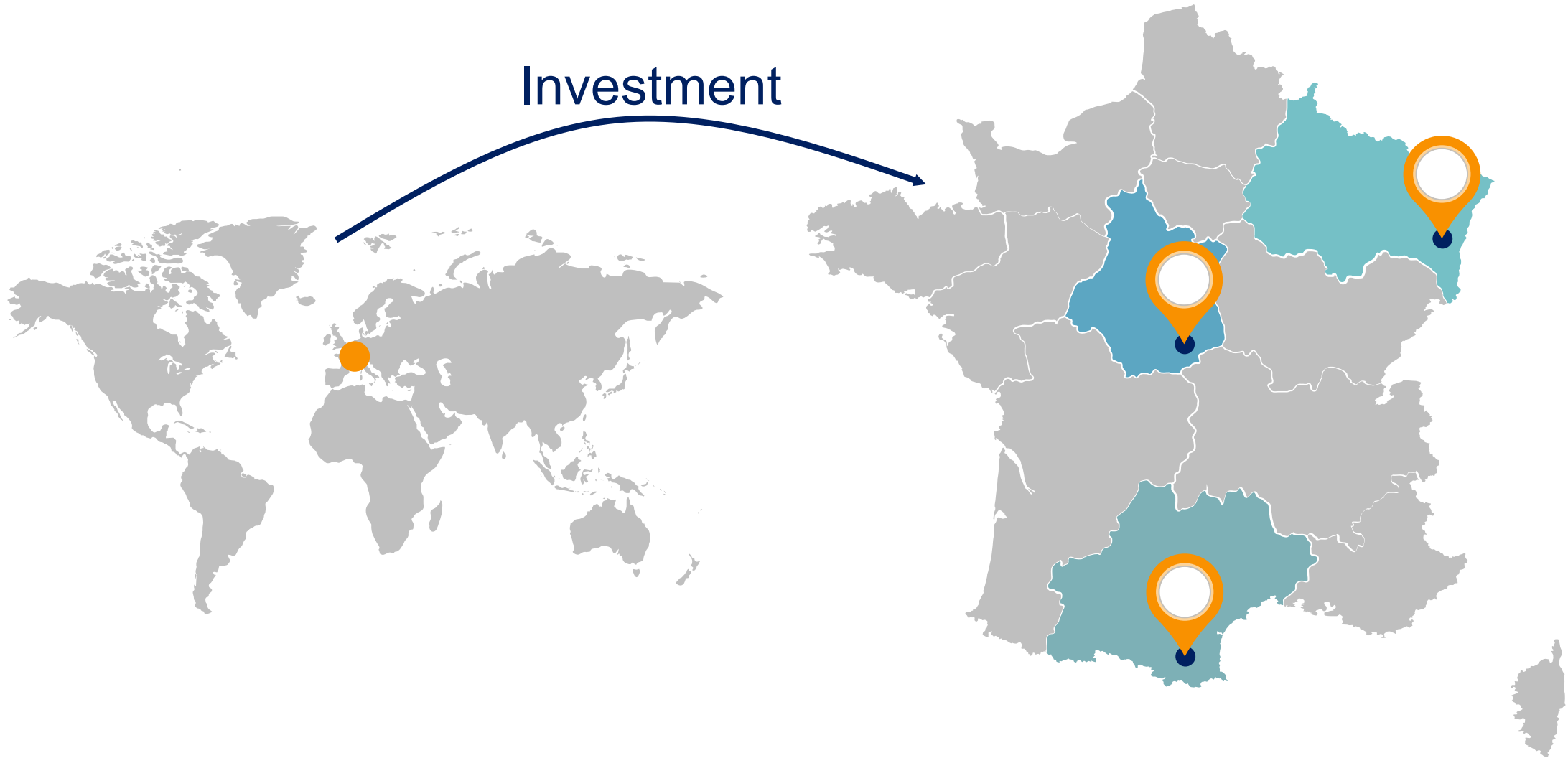
Study of the interior condition

4

Opportunity analysis



# International investment in high-yield French properties



Average return:

Perpignan: 10.22%

Mulhouse: 9.70%

Bourges: 9.68%

# HOMNES' target properties

**1** **Investment properties**



**2** **Coliving**



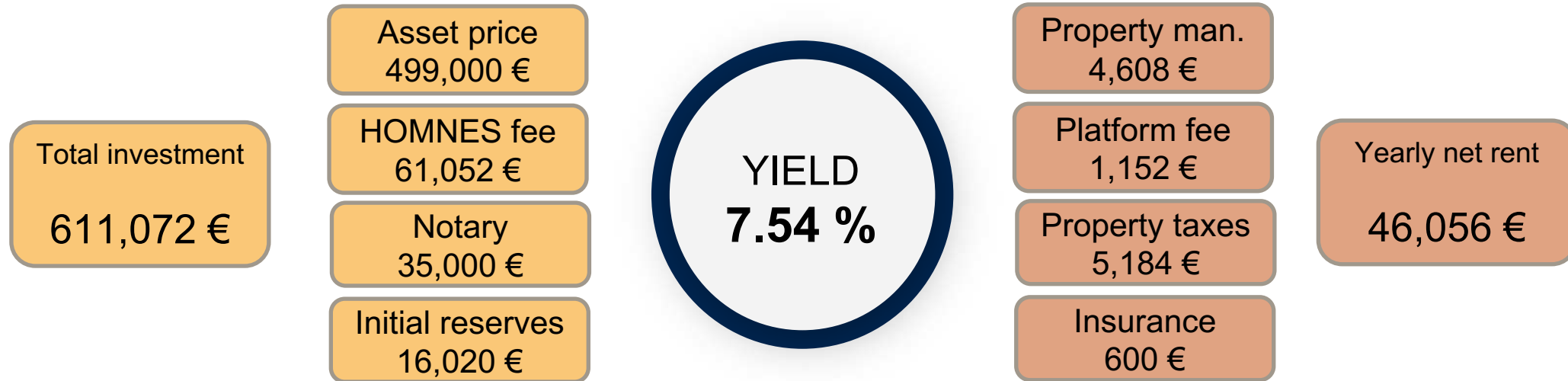
**3** **Healthcare real estate**





# Investment properties example (1/3)

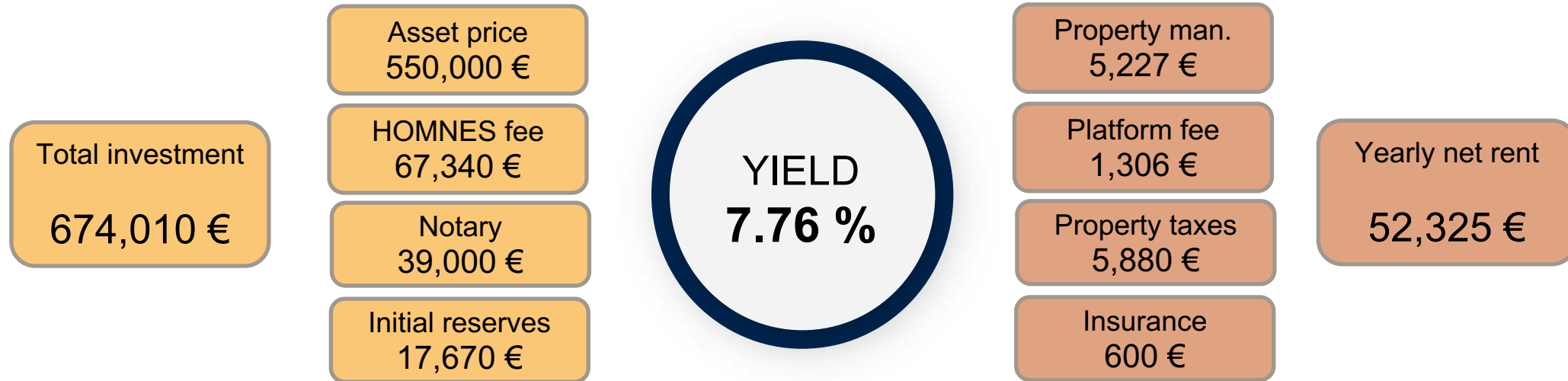
Historical center  
Perpignan





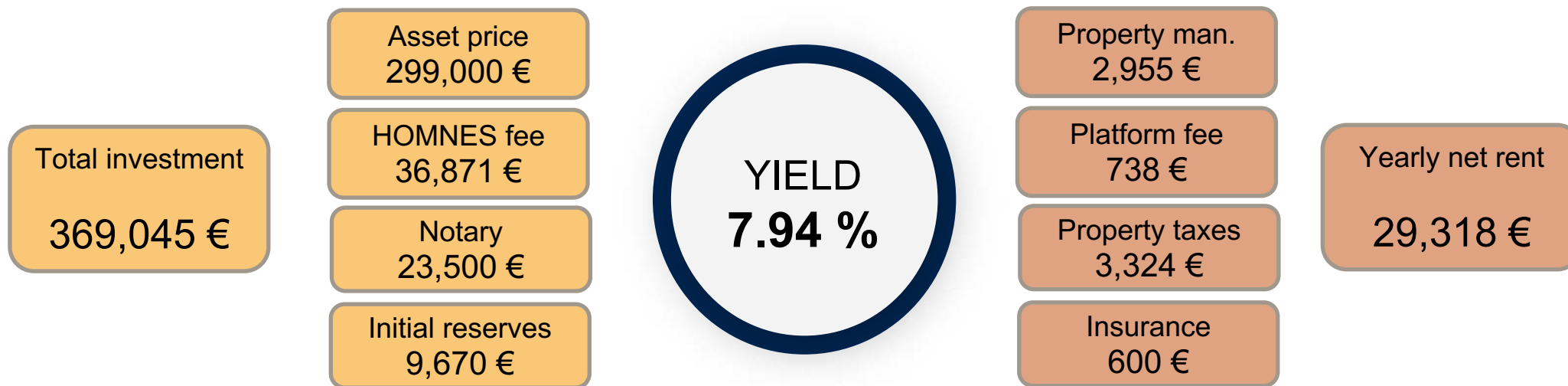
# Investment properties example (2/3)

🚩 Avenue du Général de Gaulle in Perpignan

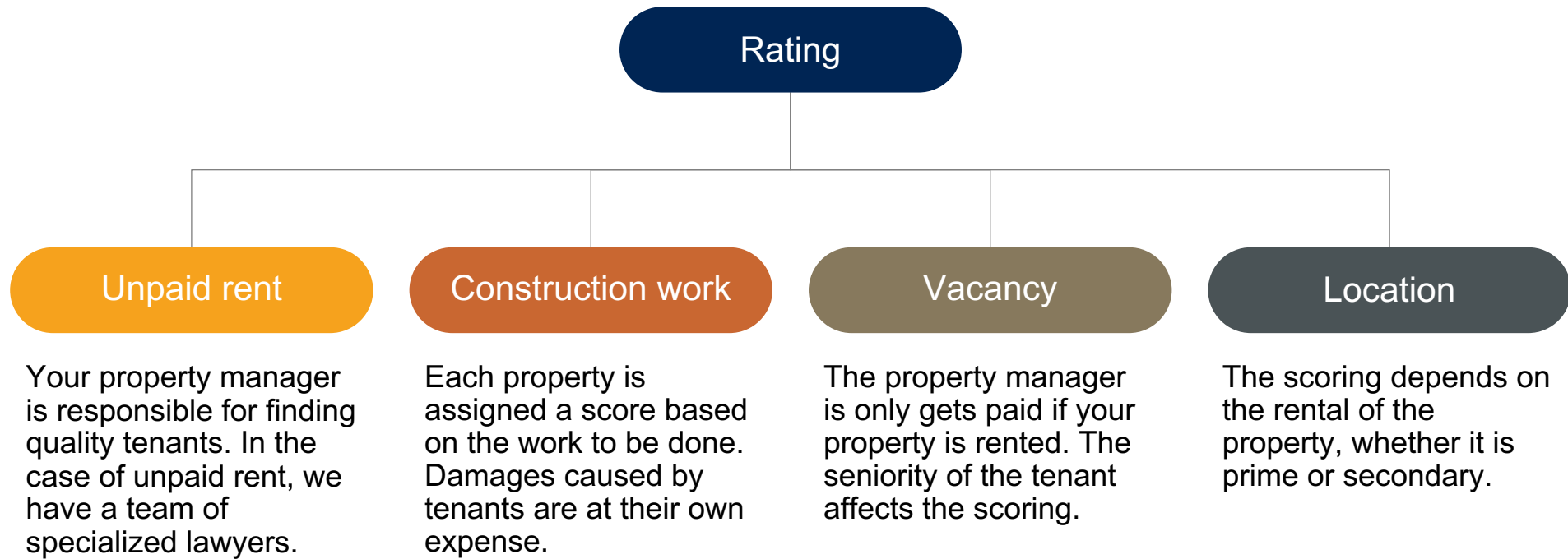


# Investment properties example (3/3)

 Saint Jacques  
Perpignan

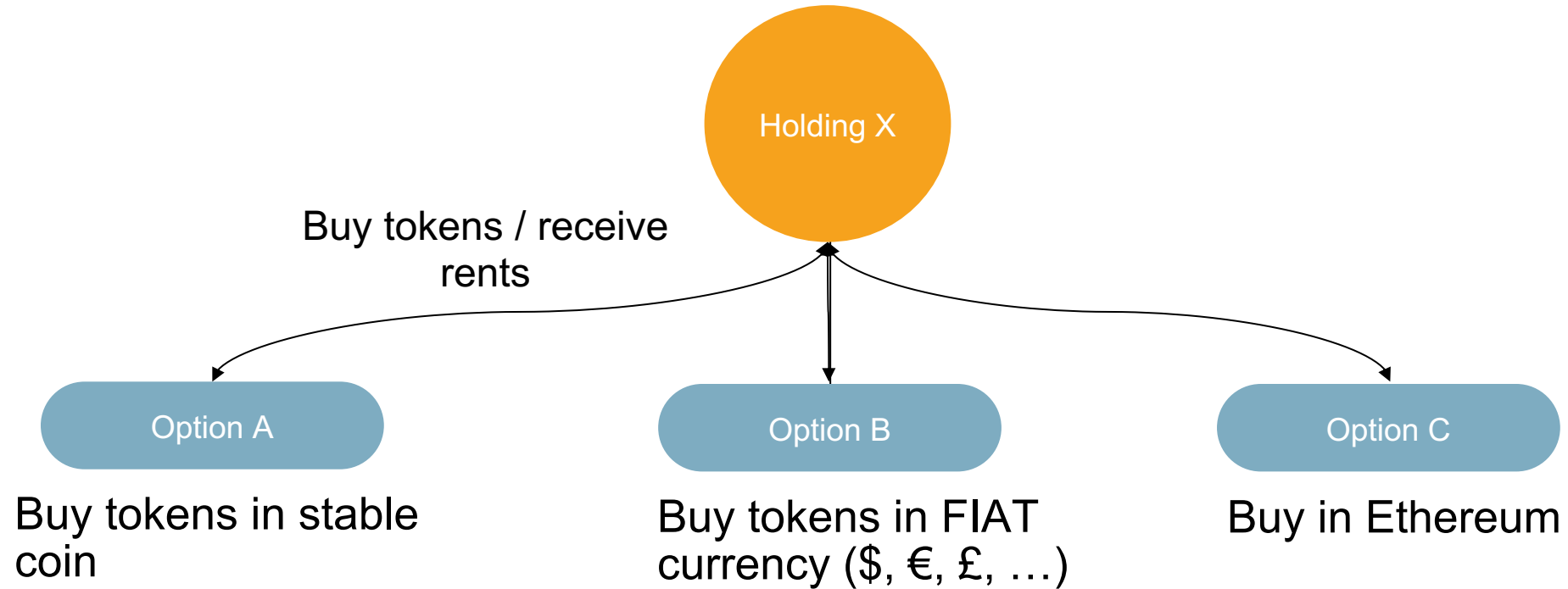


# A rating to fit every risk profiles



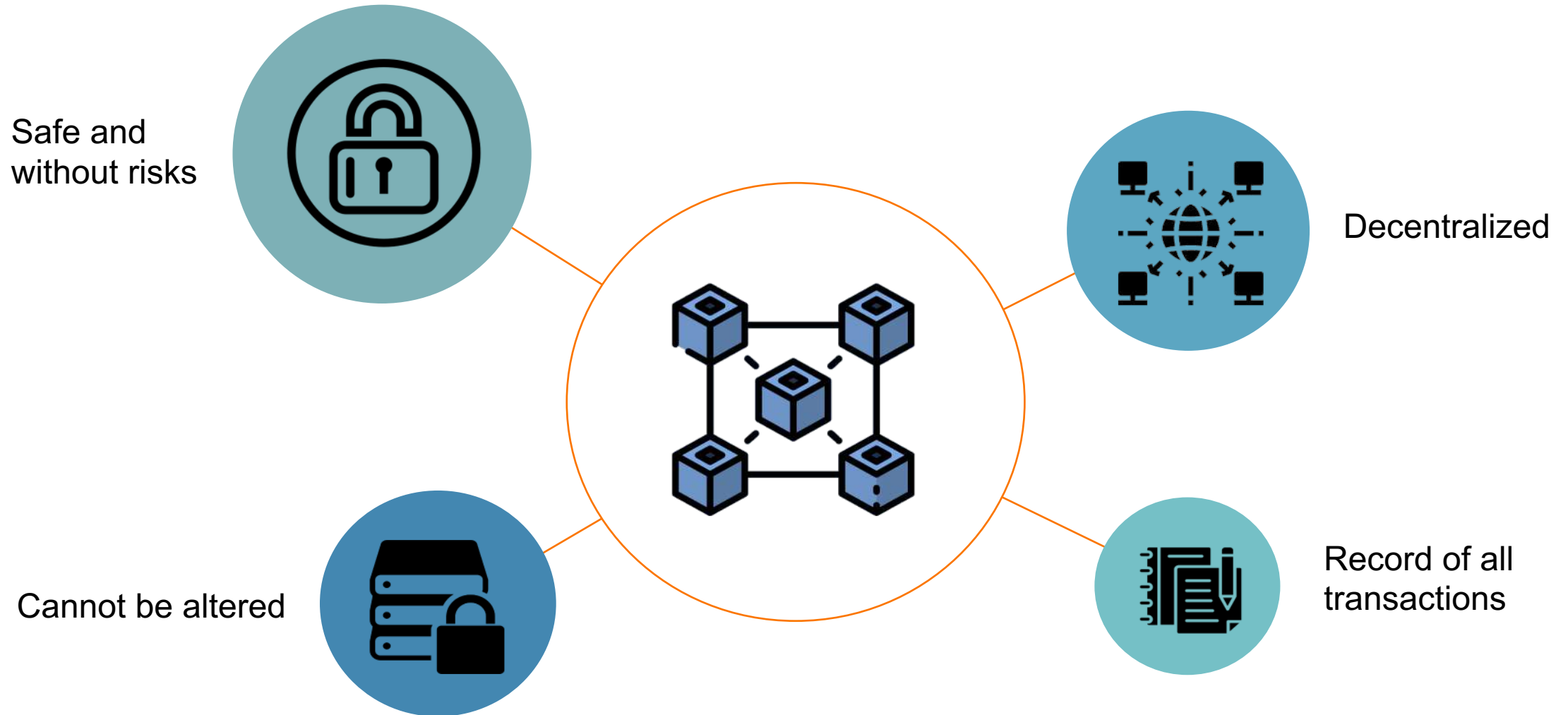
**Our rating is public and is there to guide the token holder.  
The higher the risk, the higher the return.**

# How to buy tokens and receive rents with HOMNES

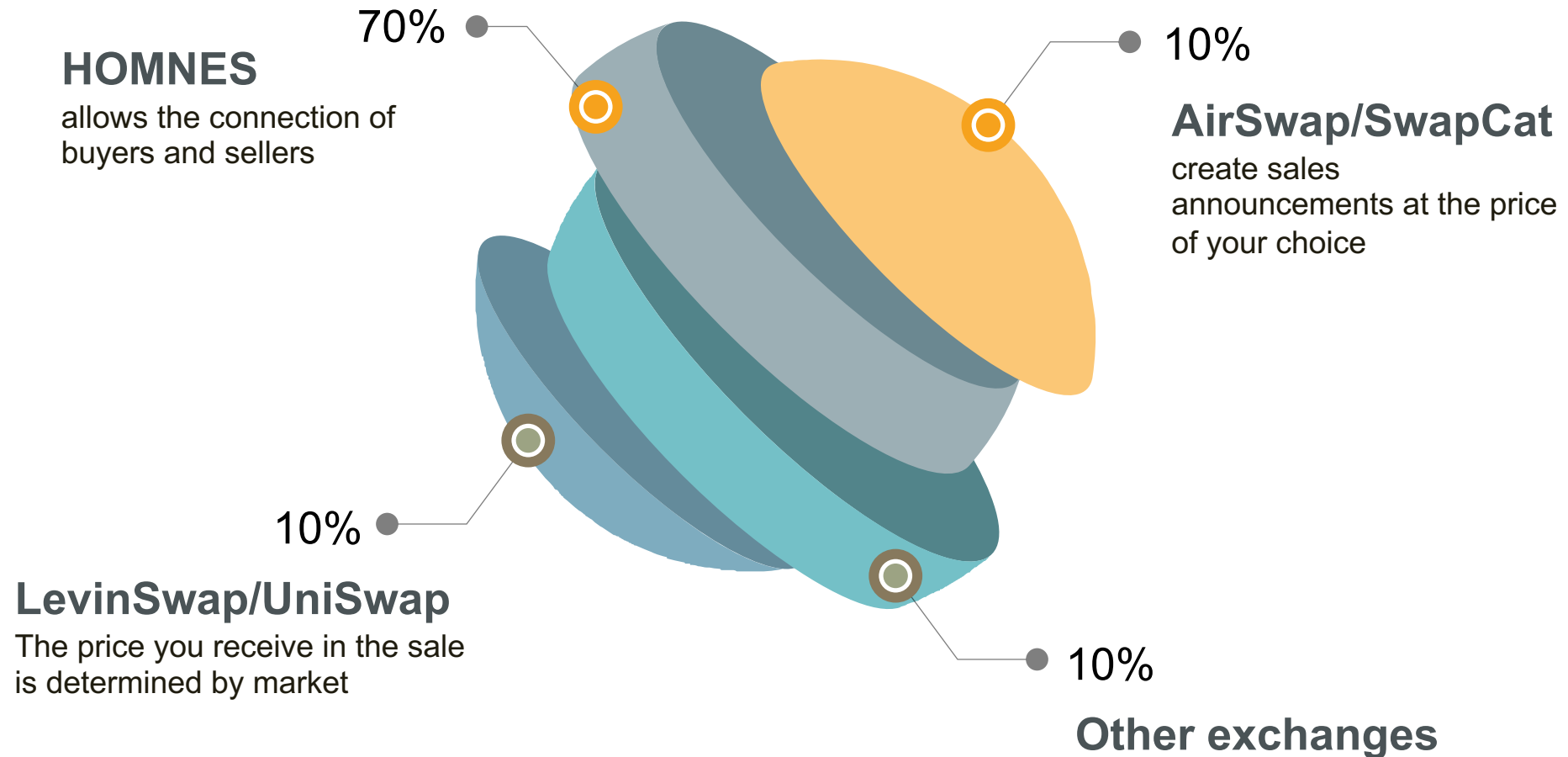


Buying tokens is very simple. HOMNES adapts to your habits.

# HOMNES uses token & smart contracts, integrated in blockchain



# Secondary market to enhance liquidity



Lowered risk

High liquidity

Instant exchange

Diversification



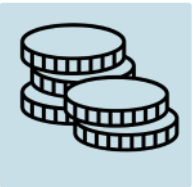
# REALT, HOMNES' only competitor



\$50,000 - \$1,000,000



1 hour



\$50



10 % yield of token



- ✓ 100 US properties
- ✓ 5,000 people community
- ✗ Limited secondary market

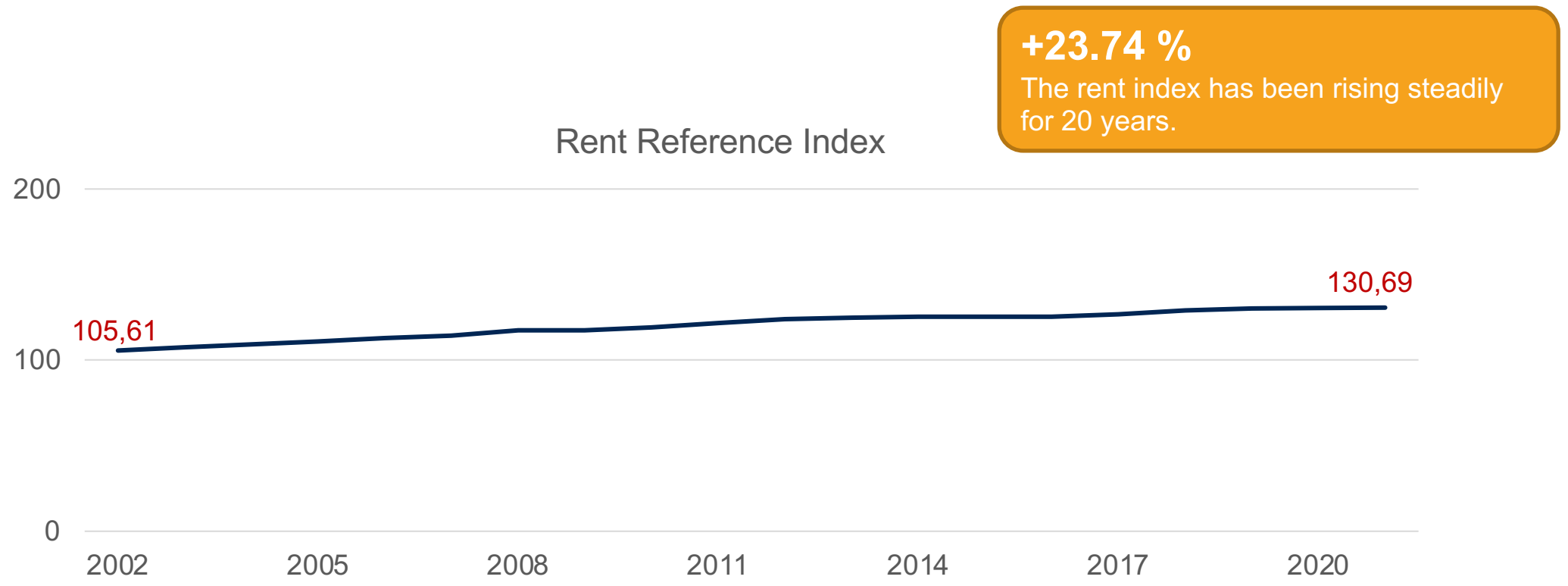
# Key financials of HOMNES

**Occupation: 90%**  
**Rent: 9%**

	Year 1	Year 2	Year 3	Year 4	Year 5
<b># of properties</b>	24	60	150	375	937
Underlying asset price	16 800 000,00 €	42 000 000,00 €	105 000 000,00 €	262 500 000,00 €	655 900 000,00 €
Homnes listing fee (10%)	1 920 744,00 €	4 801 860,00 €	12 004 650,00 €	30 011 625,00 €	74 989 047,00 €
Initial Maintenance Reserve	504 000,00 €	1 260 000,00 €	3 150 000,00 €	7 875 000,00 €	19 677 000,00 €
Total invest	19 224 744,00 €	48 061 860,00 €	120 154 650,00 €	300 386 625,00 €	750 566 047,00 €
Homnes yearly cum. platform (2%)	27 216,00 €	95 256,00 €	265 356,00 €	690 606,00 €	1 753 164,00 €
<b>Homnes yearly revenues</b>	<b>1 947 960,00 €</b>	<b>4 897 116,00 €</b>	<b>12 270 006,00 €</b>	<b>30 702 231,00 €</b>	<b>76 742 211,00 €</b>
<b>Yearly Rent</b>	<b>1 360 800,00 €</b>	<b>3 402 000,00 €</b>	<b>8 505 000,00 €</b>	<b>21 262 500,00 €</b>	<b>53 127 900,00 €</b>
Property management (8%)	108 864,00 €	272 160,00 €	680 400,00 €	1 701 000,00 €	4 250 232,00 €
Homnes platform (2%)	27 216,00 €	68 040,00 €	170 100,00 €	425 250,00 €	1 062 558,00 €
Property taxes	122 472,00 €	306 180,00 €	765 450,00 €	1 913 625,00 €	4 781 511,00 €
Insurance	14 400,00 €	36 000,00 €	90 000,00 €	225 000,00 €	562 200,00 €
Utilities	Tenant-paid	Tenant-paid	Tenant-paid	Tenant-paid	Tenant-paid
<b>Yearly net rent</b>	<b>1 087 848,00 €</b>	<b>2 719 620,00 €</b>	<b>6 799 050,00 €</b>	<b>16 997 625,00 €</b>	<b>42 471 399,00 €</b>
<b>Yield</b>	<b>5,66%</b>	<b>5,66%</b>	<b>5,66%</b>	<b>5,66%</b>	<b>5,66%</b>



# Why renting in the current economic setting?



Allows landlords to **fight inflation**.

**39.9 %**

The percentage of renters in France.

# Key legal measures impacting HOMNES

1

Rules applicable to collective investments, including **alternative investment funds** (AIF)

2

**Tokenization of property income**

Derivative (value indexed on the rental income & sale price) or meets the regime applicable to miscellaneous property

3

**Very favourable regulatory environment**

Exemption from a prospectus for public offerings inf. to €8m & newly added "Blockchain" decree

# HOMNES, a solution also adapted to fit sellers



**Standard sales involve an important part of paper-work that will be reduced with HOMNES' personalized assistance**



**In France agency fees vary from 3% to 11%, instead HOMNES has a simple fee mechanism that is transparent to the seller**



**In France a transaction lasts for c. 87 days, with HOMNES sellers can expect to sell their property much faster**

# HOMNES upcoming recruitment



- **Full Stack dev.**
- **Solidity/Ethereum dev.**
- **Security & Blockchain experience**



- **MT & LT development**
- **Property search/DD**
- **Business model enhancement**



- **Communication strategy**
- **Proactive media relations**
- **Community management**