





➤ **ENTRY BARRIERS**

Agency fee, security deposit, moving expense and furniture the expenses required to rent a property become highly prohibitive

➤ **FAKE RENT SCAM**

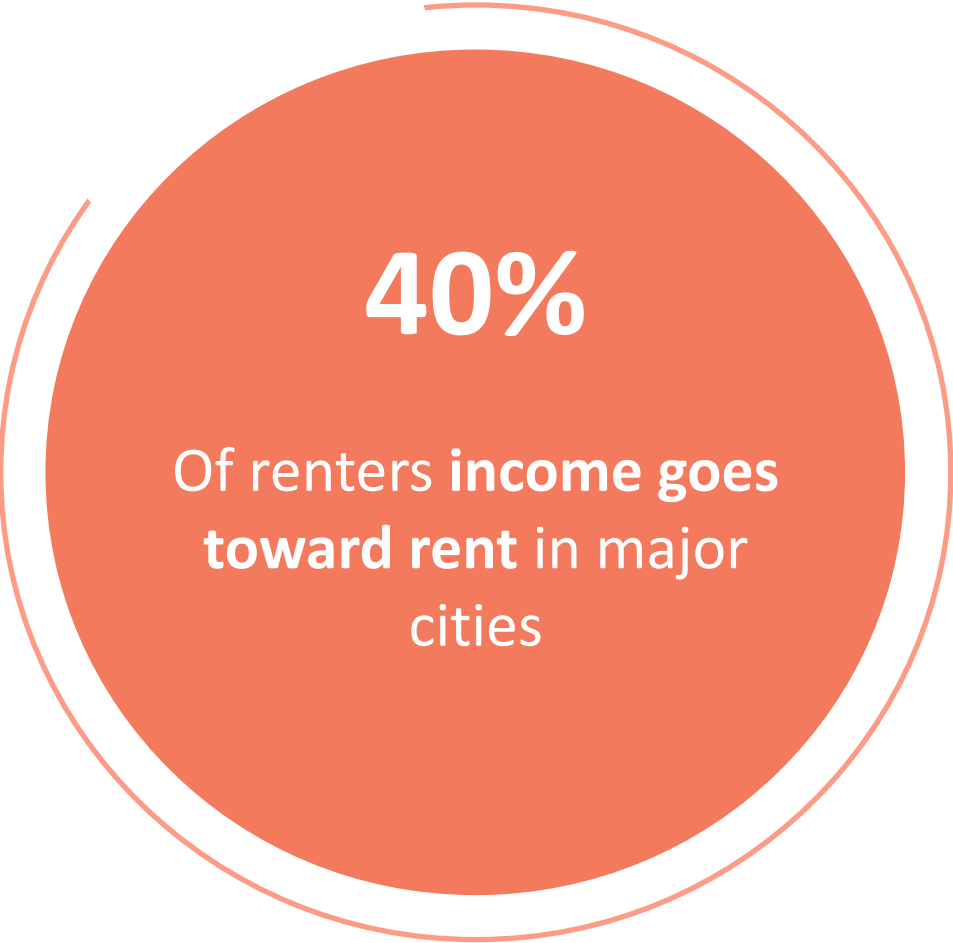
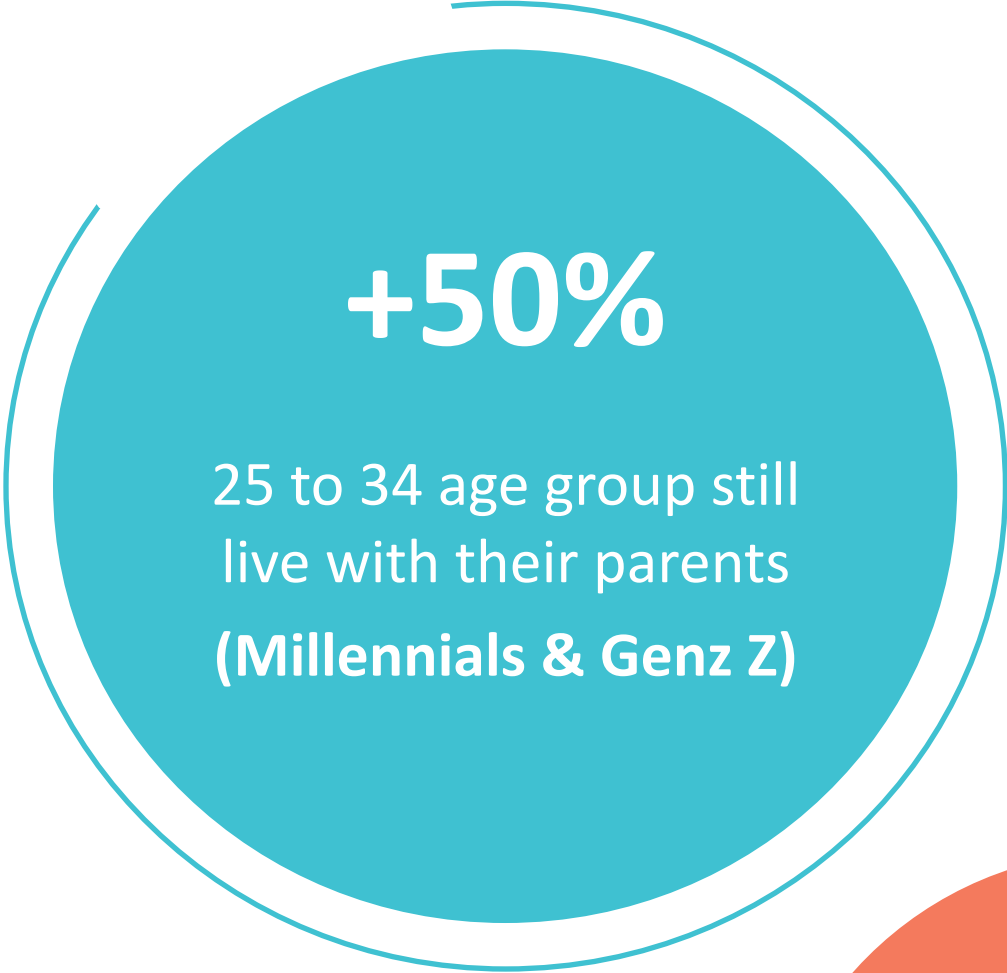
The fake rent scam is becoming increasingly common, scammers are demanding rental fees and deposits in advance for properties that do not exist

➤ **OUTDATED FINANCING OPTIONS**

Processes to obtain a personal loan take too long compared to the speed in which properties are rented. Heavy administrative burden and outdated assessment of credit worthiness

PROBLEMS

In number



SOLUTION

Flexible deposit payment thought smart contract!



STRESS FREE DEPOSIT

Tenants can pay for the security deposit in 3/6/12 monthly instalments

RENTAL SCAM FREE

Friendshome certifies the user and retains the deposit until the tenant enters the apartment (24h after) and deposits it in the owner's account.

E2E PROCESS

Possibility to sign the contract digitally and request credit approval, through an integration with the banking provider, directly in the app in just 2 hours

WHY NOW

The timing is just right!



Rental price increase

Increase in rent demand pushed the price of rentals even higher



Consumer habits

With the BNPL expansion, users expect to pay with flexible terms



Underserved consumers

Traditional credit industry is inaccessible and sometimes not transparent

MARKET

TAM

€11 bn

Number of contracts signed in Europe in one year without real estate agencies, multiplied by the sales price of the smart contract (one-off) plus the monthly fee from the the deposit instalment

SAM

€600 mln

Number of contracts signed by under 30s in Europe in one year without real estate agencies, multiplied by the sales price of the smart contract (one-off) plus the monthly fee from the the deposit instalment

SOM

€300 mln

Number of contracts signed by under 30s in principal cities of Europe in one year without real estate agencies, multiplied by the sales price of the smart contract (one-off) plus the monthly fee from the the deposit instalment



Rental market

 EUROPE

€430 bn

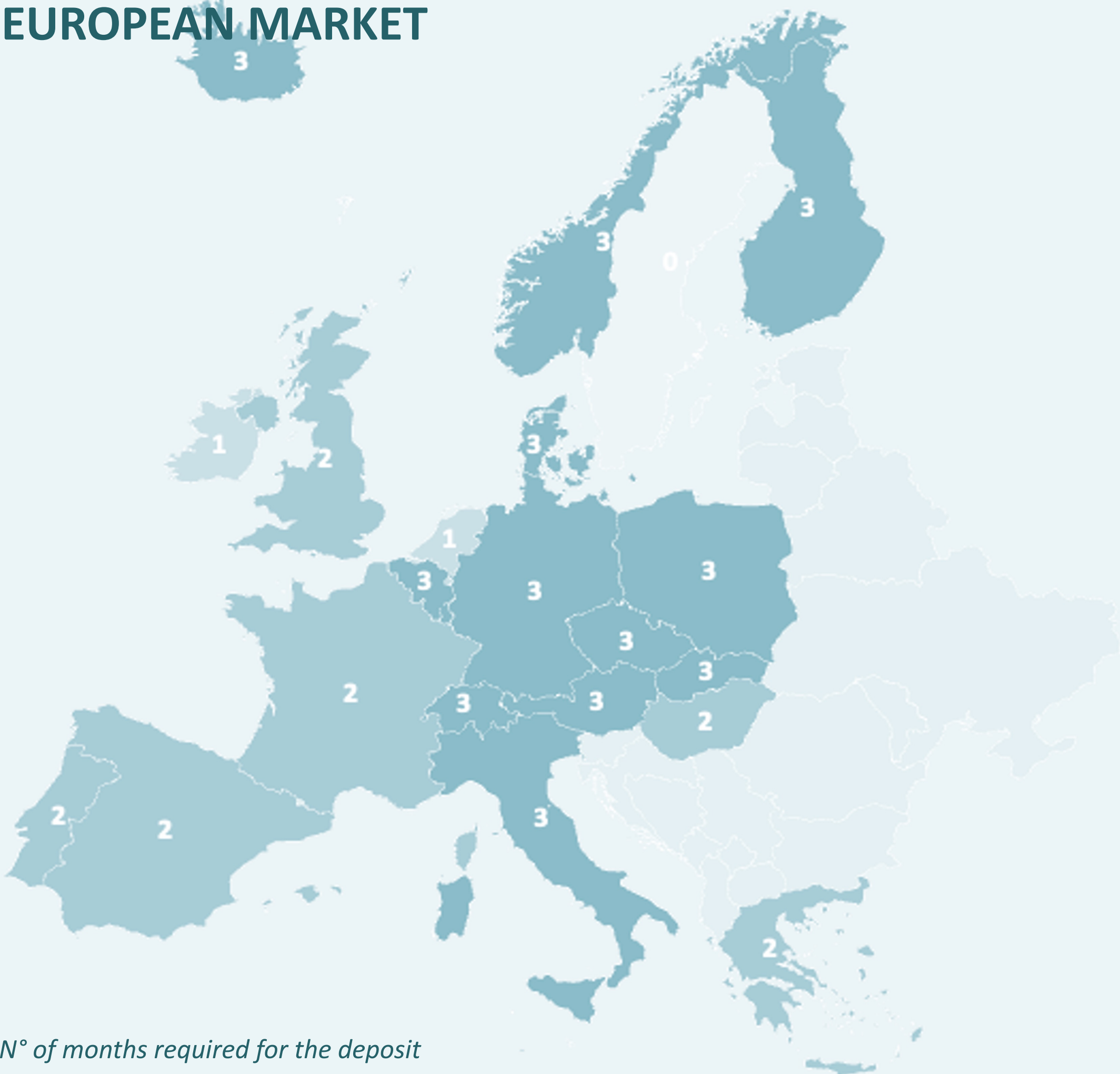
Total rent paid annually

 ITALY

€26 bn

Total rent paid annually

EUROPEAN MARKET



Italy



- Room: 520€
- One-room apartment: 830€
- Small flat: 1460€

Germany



- Room: 680€
- One-room apartment: 1.145€
- Small flat: 1460€

Spain



- Room: 470€
- One-room apartment: 810€
- Small flat: 1350€

GROWTH OF LEASES



 ITALY

1,6 mln

*contracts for residential
use in Italy in 2022*

 ITALY

+36 %

*number of properties
rented in portions in the
period 2016 - 2022*

 EUROPE

+45 %

*number of properties
rented in portions in the
period 2016 - 2022*



COMPETITORS

Similar models



Similar value proposition. Upfront of rent deposit. **Raised 20M as seed round** between debt and equity



Liquidity provider on landlord side (factoring of rental). Raised **26.5 as a pre – seed** round between debt and equity



Provide a flexible solution for rent payment (weekly rather than monthly). Raised **2M as a pre – seed** round (equity)





**SMART CONTRACT +
INSTALLMENTS**

300€



-
- Deposit up to 3000 €
 - Pay in 3/6/12 installments
 - Sign the contract on platform

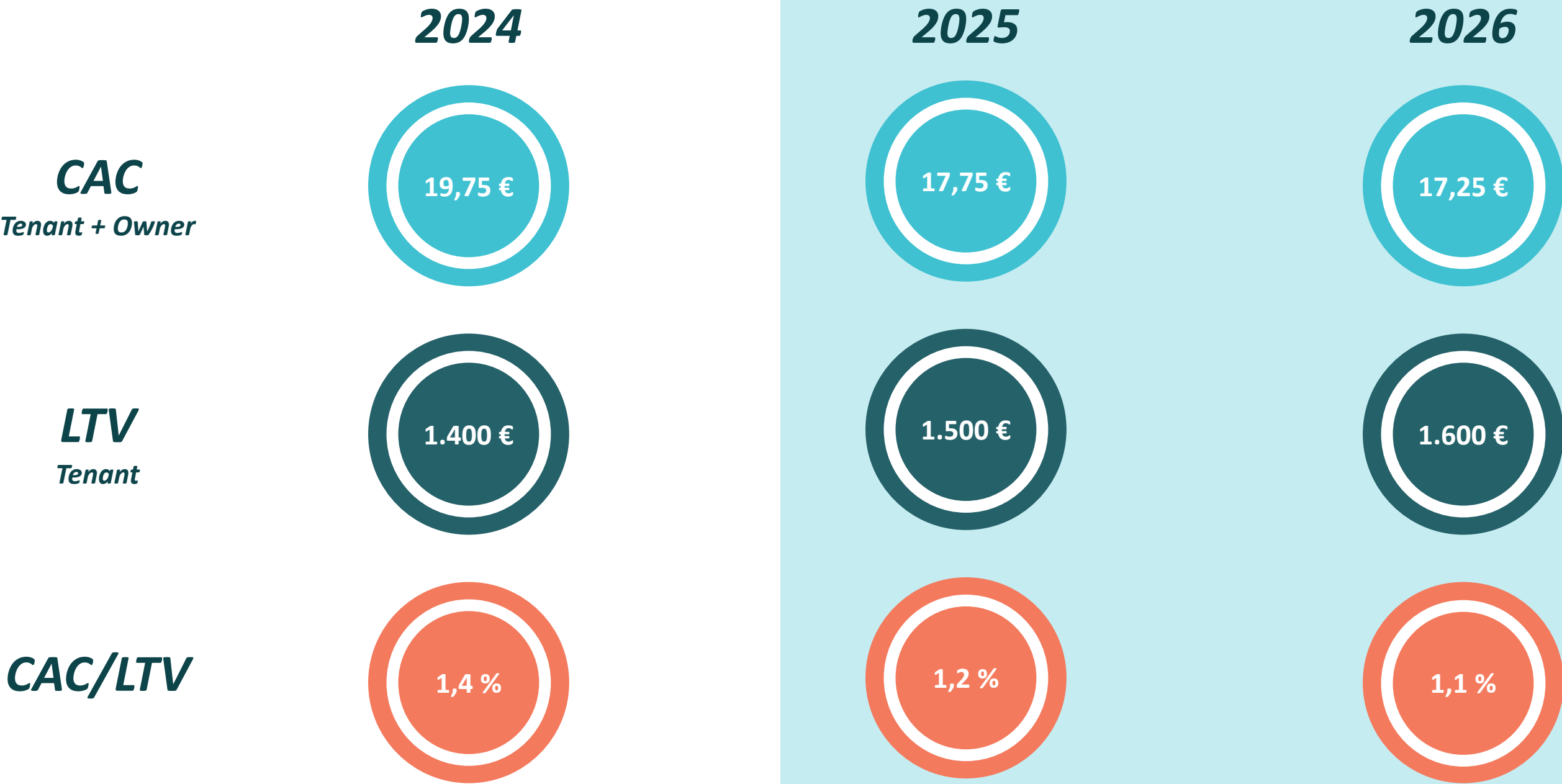
**SMART CONTRACT +
INSTALLMENTS + REGISTRATION**

350€



-
- Deposit up to 3000 €
 - Pay in 3/6/12 installments
 - Sign the contract on platform
 - Registration of contract on platform

CAC & LFT analysis



FINANCIAL

Business plan



2024

TOTAL REVENUES:
140.000 €

TOTAL COSTS:
135.000 €

EBIT:
5.000 €

EBIT MARGIN:
3,5%

2025

TOTAL REVENUES:
850.000 €

TOTAL COSTS:
750.000 €

EBIT:
100.000 €

EBIT MARGIN:
11,7%

2026

TOTAL REVENUES:
2.500.000 €

TOTAL COSTS:
1.700.000 €

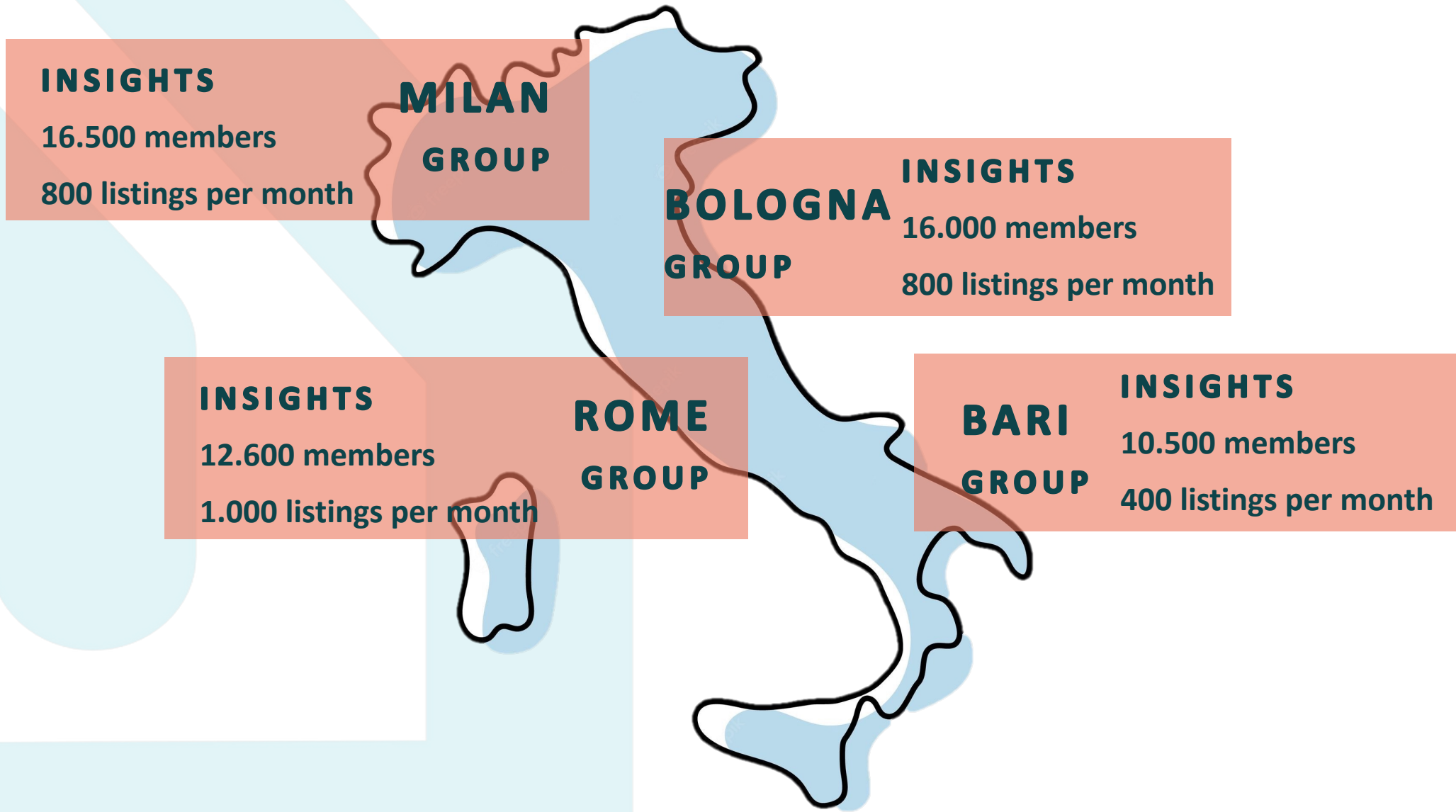
EBIT:
800.000 €

EBIT MARGIN:
32,0%

DISTRIBUTION CHANNELS



FACEBOOK GROUPS



- +55k USERS
- +2600 LISTING
- 0€ SPENT IN MARKETING

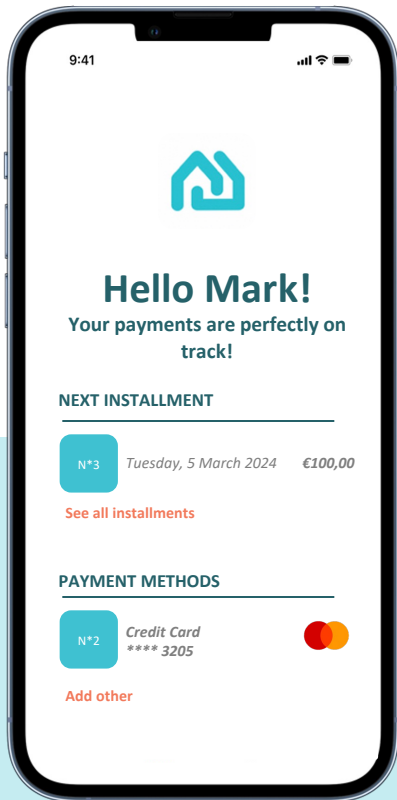
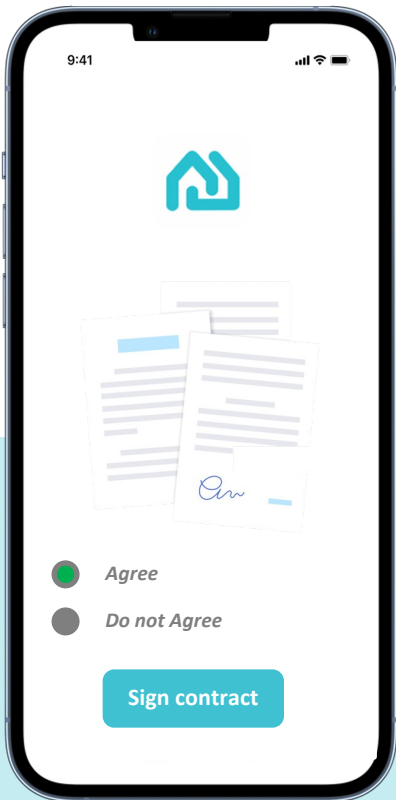
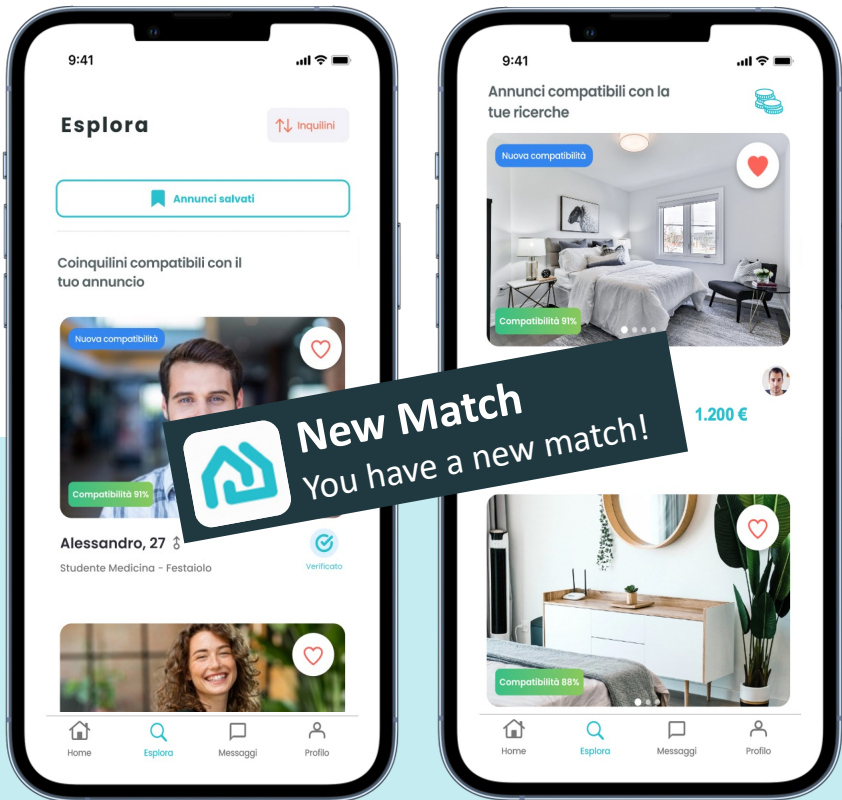
MVP READY



- MATCHING BY ACTIVE TWO-SIDED SEARCH
- PERCENTAGE OF COMPATIBILITY
- POTENTIAL CERTIFIED TENANTS

HOW IT WORKS

Fast, easy, safe



Make the perfect match!

Sign the contract on platform

Relax paying deposit in convenient installment

Register the contract in few clicks!

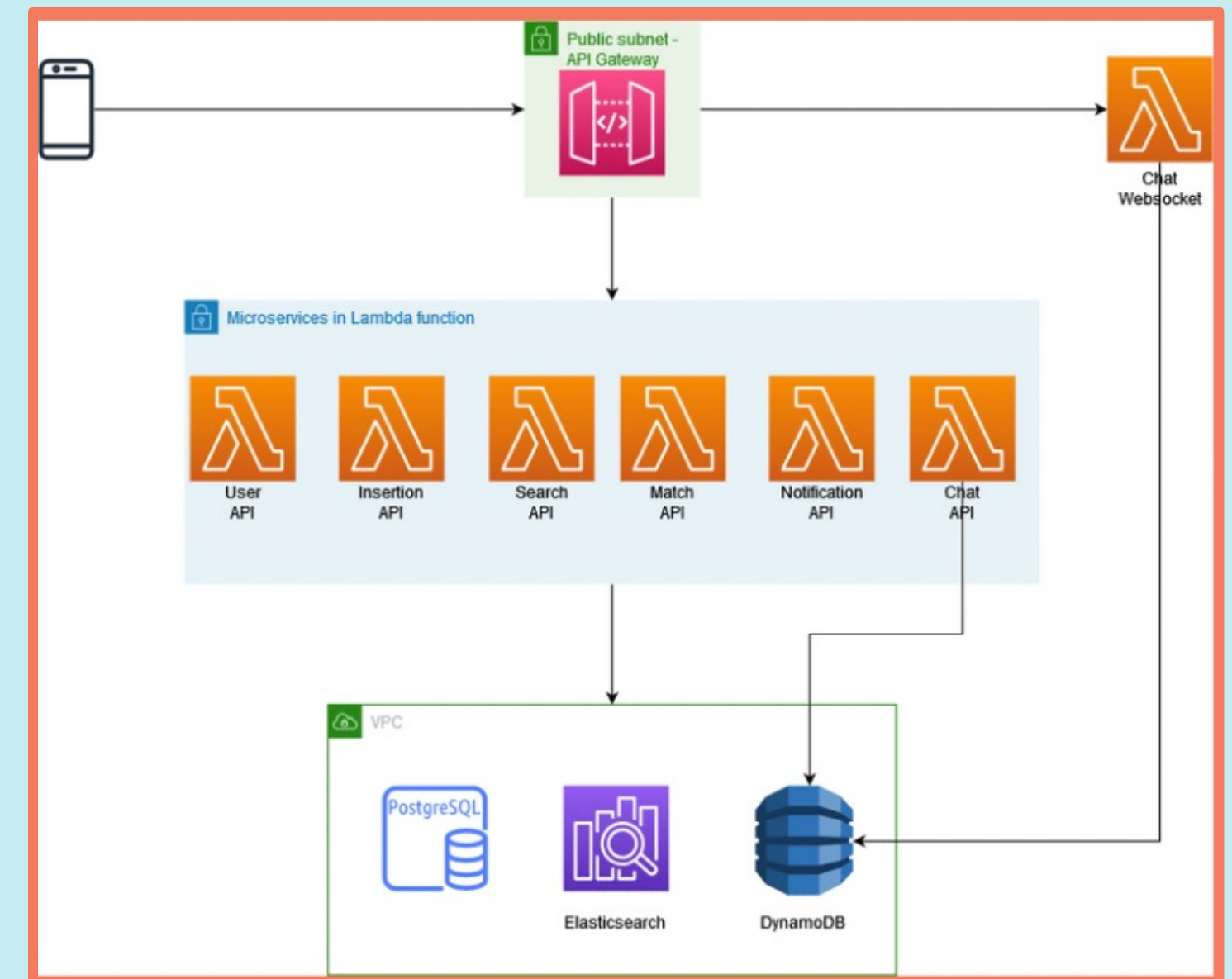


BACK-END

- Microservices architecture (Java17 + Quarkus)
- Full serverless approach (AWS)
- Elasticsearch
- Postgres
- DynamoDB

FRONT-END

- Hybrid approach (Ionic Framework + Angular + Capacitor)
- Single codebase for multiple platform (Android, iOS, Web)





FABIO ROSSINI

CEO

Head of Product Design Blockchain Scale –Up
“Defines the overall vision and strategy of the company”



OSCAR LOVERI

CFO

+ 5 Years Experience as Consultant (Banking; Cost program)
“Ideal for consulting activities in financial goals and plans”



GIUSEPPE SPADONE

CCO

Founder Startup of electronic devices recharge
“Commercial approach, strong sense of achieving goals”



JORIS GADALETA

CLO

Lawyer & Founder Startup of electronic devices recharge
“Sense of responsibility and expert on legal and regulatory issues”



GIANLUCA COLAIANNI

CTO

Solution Architect & MBA Alumni
“Technology specialist with excellent back-end developer skills”



GAETANO ZIRI

SENIOR SOFTWARE ENGINEER

Full Stack Developer & Data Science Expert
“Innovation-oriented, excellent front-end developer skills”

OUR PARTNER



DELOITTE LEGAL

*Contract services and
privacy policy*



BANCA SELLA

*Banking provider for
BNPL service in Italy*



BCC

*Banking provider for BNPL
service in the pilot case in
Puglia*



REGIONE PUGLIA

*Establishment of a
guarantee fund of 600k€
exclusively for Friendshome
to cover unpaid deposits*



KHUB

*Acceleration path
completed in September
2023*



Friendshome S.r.l.- P.I. 08594860721
Fabio Rossini +39 3402833369
info@friendshome.it

