



ZoWY HOMES

The Pinnacle of Luxury Rent-to-Own

Corporate Presentation

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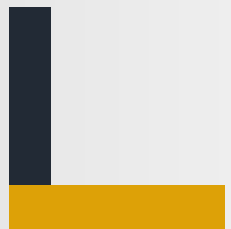


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COMPANY OVERVIEW



ZoWY Homes at a Glance

At ZoWY Homes, our mission is to revolutionize the home buying experience by providing innovative software that connects buyers and sellers through the rent-to-own model. The Company operates as a tech marketplace connecting Future Homeowners (FHOs) with Future Home Sellers (FHS).



Bridging The Gap

ZoWY Homes serves as a bridge, making living accessible through rent-to-own properties valued over \$1M



Tailored Rent-to-Own Pathways

ZoWY Homes tailors a streamlined path, encompassing complementary and rapid prequalification, personalized budgeting, property selection, and all-inclusive cash payment, facilitating move-in with integrated savings for prospective homeownership



Curated Lifestyle

ZoWY Homes is committed to elevating lifestyles through meticulously crafted residences, featuring new roofs, hurricane-impact windows, smart home installations, and green technologies for signature quality in every home



Future Homeowners

ZoWY Homes invites pre-approved customers known as Future Homeowners (FHOs) through a selective onboarding process, providing an innovative path for renters to transition into homeownership through a luxury rent-to-own concept

The ZoWy Family

ZoWy Homes effectively manage real estate market risks by strategically transferring ownership and debt responsibilities to ZoWy Capital, an independent Real Estate Fund, rather than managing these directly. This approach emphasizes ZoWy Homes' commitment to robust risk management as a PropTech platform, ensuring minimal exposure to price fluctuations and financial liabilities in the real estate sector.

Real Estate Fund



ZoWy Capital

ZoWy Capital functions as an independent specialized real estate investment fund. Which works exclusively with ZoWy Homes to purchase properties to lower external risks such as price and market changes.

ZoWy Homes Umbrella



ZoWy Homes

ZoWy Homes is a software company that serves as a marketplace that connects Future Homeowners (FHOs) with Future Home Sellers (FHS) through its proprietary app. Within the ZoWy Homes ecosystem there are several services that are offered to FHO.



ZoWy Realty

ZoWy Realty simplifies the buying process for all FHOs by providing all-in-one service. Additionally, it functions as a finance and insurance broker for FHOs, providing comprehensive control over the real estate transaction process.



ZoWy Services

Provides construction and maintenance on the homes including services like new roofs, hurricane impact windows, smart home installations, and green technologies to ensure high quality homes.

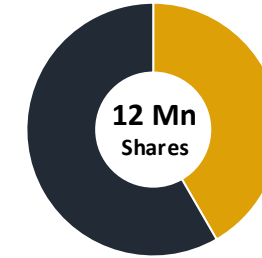
Corporate Structure

ZoWY Homes boasts a team of management, featuring accomplished professionals with extensive expertise in finance, real estate, technology, and business management steering the Company to success.

Management Biography

Capital Structure

Shareholders	No. of Shares
Management & Board	5,000,000
Founding Investors	7,000,000
Total Shares	12,000,000



41.7%
Management & Board

58.3%
Founding Investors



Paul Lajszczak
CEO & Co-Founder

- Served on the boards of various companies in the financial services, real estate, and technology sectors for more than 20 years
- Global media speaker on BBC, Al-Jazeera, and The Times
- As the Head of the Trustees Board, he transformed a charity into one of the largest in the UK



Graham Scott
COO & Co-Founder

- Strategic leader in business management for over 6 years
- VP of Administration and Finance at Pasithea Therapeutics Corp, a NASDAQ listed biotech company based in Miami, FL
- Expertise in business management, operations and marketing



Mike Lamonakis
CFO

- Accomplished real estate professional with 11 years of experience specializing in capital markets
- Founder & Managing Partner of Msol, where he helps clients with fundraising & strategic advice in the Commercial Real Estate (CRE) sector
- He has successfully facilitated more than \$2 billion in transactions



Alessandro Gandini
VP-International Business Development

- Global strategic leader in business management for over 20 years
- A seasoned owner & manager of companies operating in the luxury market
- Owner & manager of Monaco based AG Marketing & Advisory Sarl,



Andreas Heeschen
Strategic Advisor

- Former MD, Chairman and majority shareholder in Heckler & Koch, a German firearms manufacturer
- A veteran investment banker and founder at Pall Mall Capital which oversees transaction worth \$700+ million
- Served on Supervisory Board of LyondellBasell Industries during financial crisis recovery



Rich Bos
Strategic Advisor

- Founding Partner and former Chairman of the Supervisory Board at Ulta Beauty Inc., an American chain of cosmetic stores
- Rich led Ulta beauty's expansion to 1,300+ stores with \$10 billion+ in annual revenue
- Owner/Managing Partner of a real estate fund which has done over \$500 million in transactions

Customer-Centric Solutions

ZoWY Homes' Unique Offerings for Renters/FHOs:



Dream Home

You can choose your dream home & we will buy it for you. After completion of the contract term with us, you have an option to either buy, resell or extend the contract



Competitive Rentals

ZoWY Homes offers fixed and competitive rental payments that are aligned with market rates



Foreign Nationals

ZoWY Homes welcomes both US & Non-US residents and we are flexible with US as well as International sources of income



Benefits

House remodeling package as per ZoWY Homes standard is included in the offer when you decide to move in with us along with homeownership coaching and a dedicated agent



Flexibility

ZoWY Homes proposes flexible commitment fee options as per the requirements of the FHOs



All-In-One Platform

ZoWY Homes offers an all-in-one app/portal for transaction management and documentation



Target Audience

ZoWY Homes caters to affluent professionals, high-net-worth individuals, and foreign nationals seeking luxury living with flexible, rent-to-own options.

Tenant Buyers

Tenant Buyers Profile:

- Individuals or families valuing luxury and opulence
- Newly established high earning professionals
- Appreciate flexibility, discretion, and intelligent financial stewardship
- People with a desire for upscale living

High-Net-Worth Individuals

High-Net-Worth Individuals Profile:

- Elite professionals, top-tier executives, lawyers, doctors, and specialists
- Innovative entrepreneurs and successful business leaders
- Investors seasoned in diversifying assets across real estate, stocks, and bonds
- Inheritors of generational wealth with a blend of tradition and modern wealth management

Foreign Nationals

Foreign Nationals Profile:

- Individuals or families relocating to the U.S., seeking luxury homes that match their stature
- Navigating real estate, addressing credit gaps, managing legal complexities
- Limited loan eligibility in the U.S. without traditional W2 employment despite substantial foreign income

Reasons for Opting Rent-to-Own

ZoWY Homes cater to tenant buyers seeking not just luxurious properties but also unique financial flexibility, privacy, and a strategic approach to smart financial planning, making rent-to-own an attractive choice for their multifaceted needs.

ZoWY Homes provides Individuals who seek luxury properties with the unique advantage of the rent-to-own financial model.

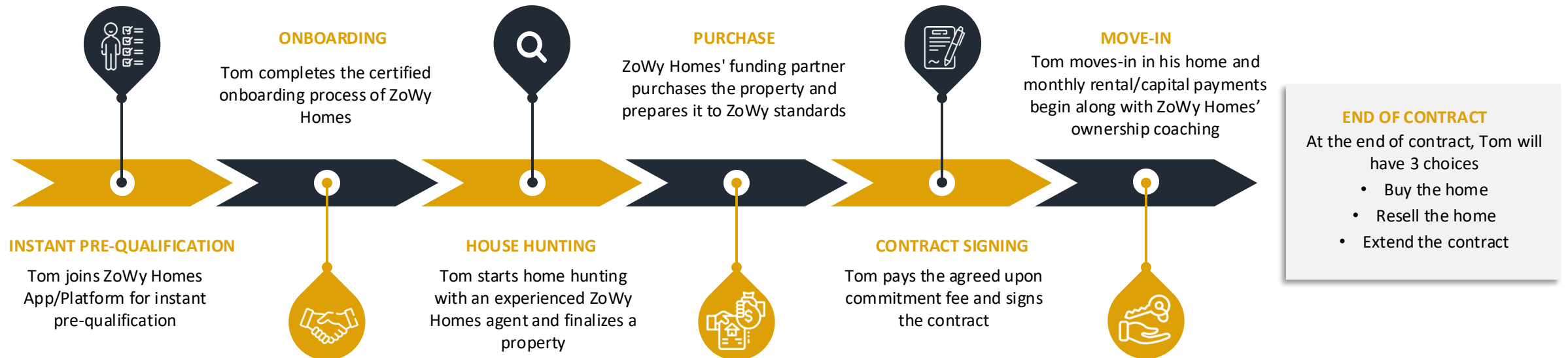
ZoWY Homes not only offers luxurious living but also an international friendly platform addressing the intricate needs of foreign nationals in their quest for an opulent home in a new country.

Operational Workflow – Renter’s Journey

Let’s explore the renter’s journey through the experience of Tom. Recently entering his high-income years, Tom is eager to purchase a home. He believes his earnings are sufficient to cover mortgage payments for a desirable home. After finalizing a selection in the suburbs, he approaches a bank to submit his mortgage application. Unfortunately, his application is rejected for the following reasons:

- Tom does not have a great credit score and has limited credit history
- He lacks sufficient savings for the required down payment
- His employment is in a volatile industry, making the outlook for his future earnings uncertain

THIS IS WHERE ZOWY HOMES STEPS IN

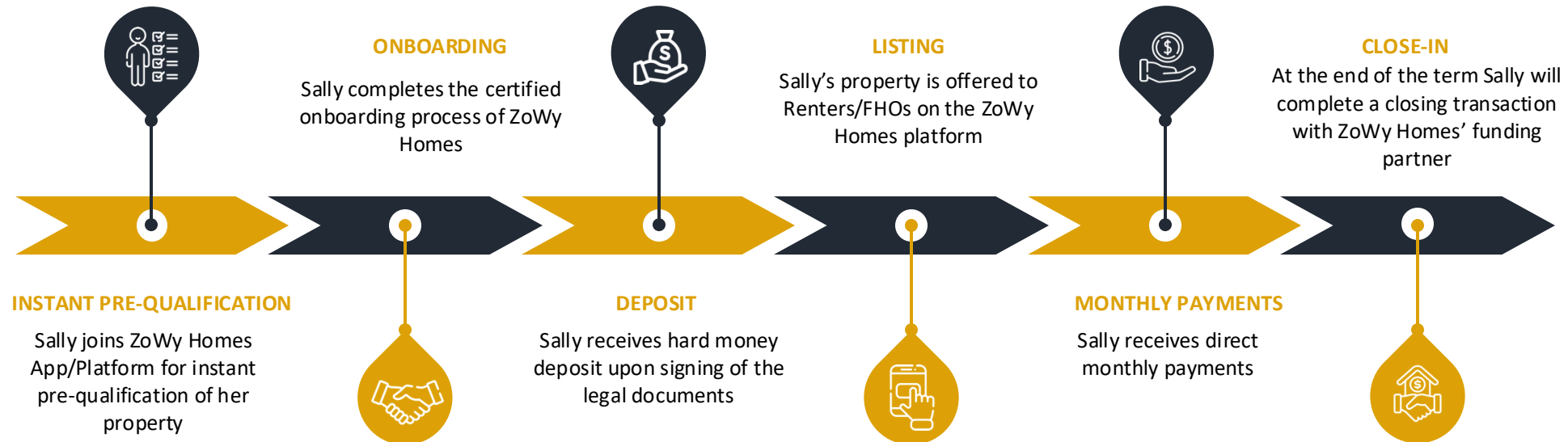


Operational Workflow – Seller’s Journey

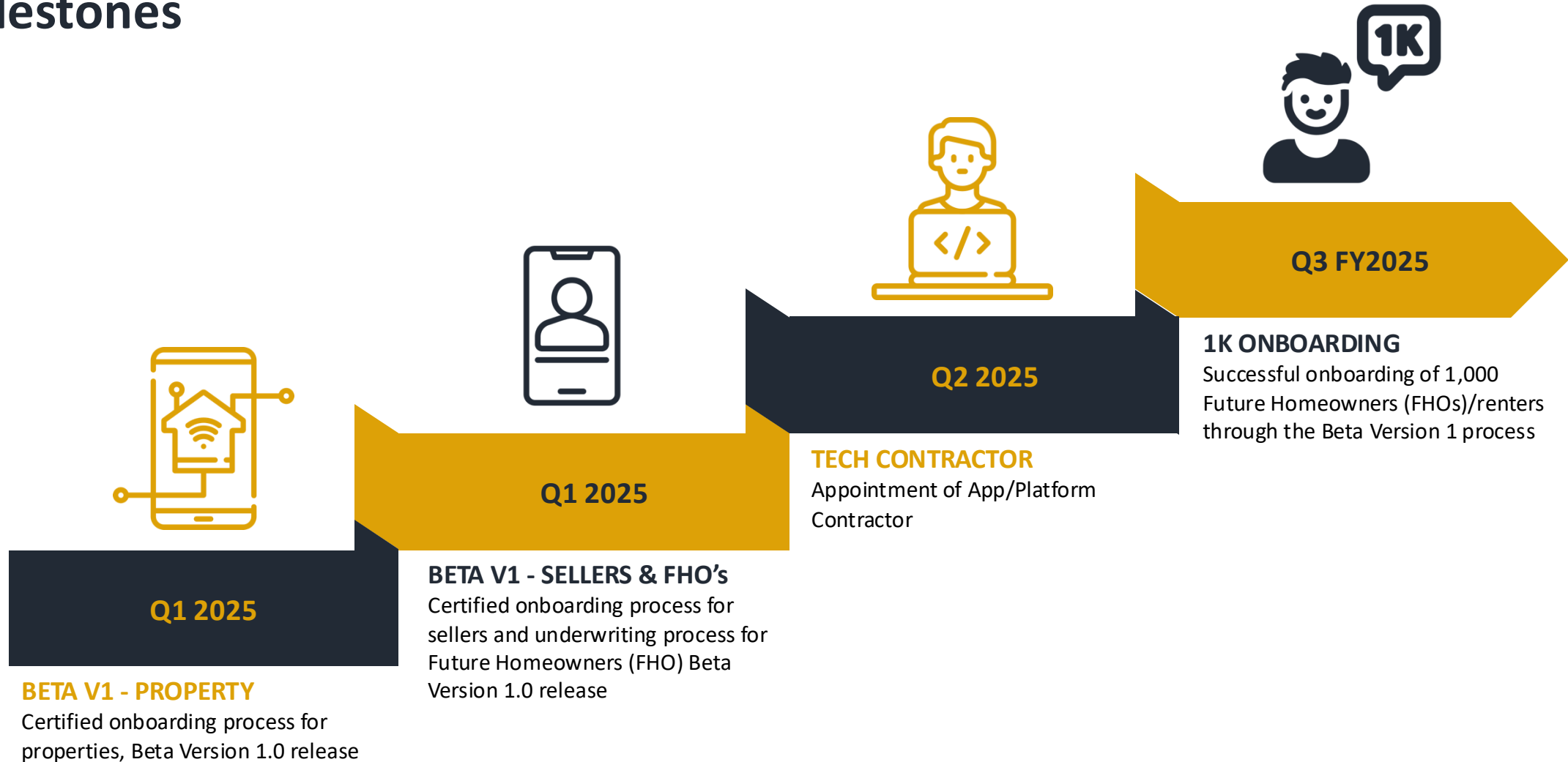
Let’s delve into the seller’s journey through the experience of Sally. Sally owns a home that she doesn’t live in and wants to sell it at a fair price. However, she feels hesitant for several reasons:

- She is reluctant to invest the time and effort needed to engage with multiple real estate agents
- Sally is unwilling to spend money on renovations to prepare the home for sale
- She is also apprehensive about paying the commission fees associated with hiring a real estate agent

THIS IS WHERE ZOWY HOMES STEPS IN



Milestones



International Expansion

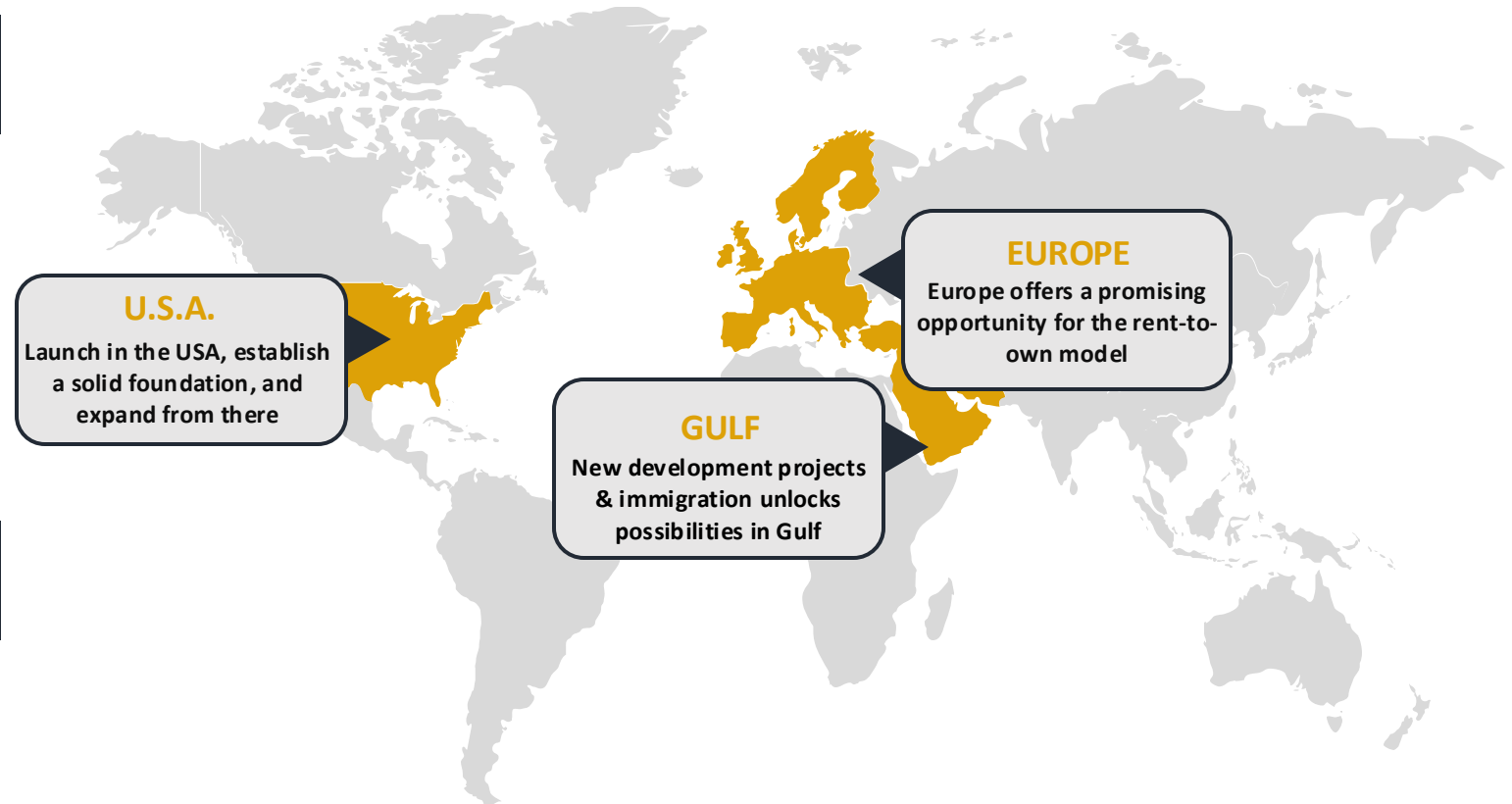
After launching ZoWy Homes in the U.S., the company plans to expand the project globally, either directly or through a franchise model. In U.S. the company plans to start operations in Florida and gradually expand to Texas, Tennessee, and Arizona. Its next targets are Europe and the Gulf region, where ZoWy Homes sees significant potential for growth and innovation in the housing market. By leveraging unique opportunities in these areas, the company aims to establish a strong foothold and meet the diverse needs of future homeowners.

Europe Expansion

- The rent-to-buy model is largely underutilized
- Many countries do not rely on credit scores for housing
- Rising property prices have led many Europeans to prefer renting, as rental rates have not increased as rapidly
- Foreigners seeking tax residency in countries with favorable tax rules often face challenges securing mortgages while establishing residency and a permanent address

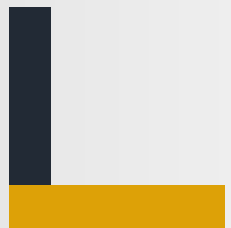
Gulf Opportunity

- The influx of immigrants is on the rise, creating a growing demand for housing solutions
- There is a significant surge in new development projects and areas, further enhancing the real estate landscape





INDUSTRY OVERVIEW



Market Overview

The global rent-to-own market size was valued at **\$93.0 Bn** in 2024 and is expected to expand at a **CAGR of 5.0%** during the forecast period, reaching **\$119.0 Bn** by 2029. The rent-to-own market is expected to exhibit a favorable outlook in the coming years as major and subprime lenders tighten lending standards. The US rent-to-own is sized at about **\$11.0 Bn** in 2024 and is projected to grow with a **CAGR of 7.3%** from 2022-2029 reaching **\$18.2 Bn** by 2029.



Market Drivers



Economic

- Rising property prices pose challenges for traditional mortgages, especially for first-time buyers
- Tightened lending criteria have made it challenging for those with lower credit scores or income to qualify for mortgages
- Uncertain economic conditions can make people hesitant to commit to large financial obligations like traditional mortgages



Social

- There is a shift towards flexibility and affordability over the traditional ownership model
- Increased urbanization has led to limited housing options and rising rents
- The rise of single-income households and changing family structures have made traditional homeownership more challenging



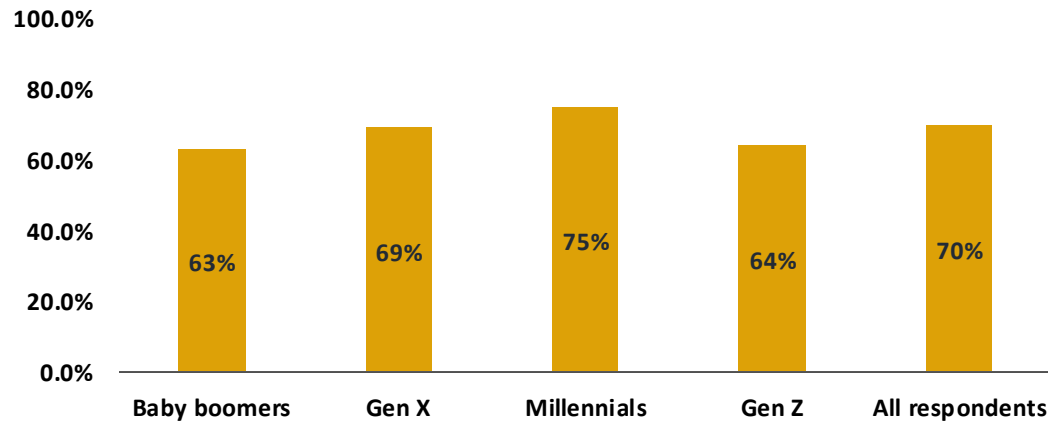
Demographic and Tech

- The number of renters has been increasing in recent years, creating a larger pool of potential customers
- Increase in the diversity of renter population with more awareness and education
- Online platforms and digital tools are making it easier to connect buyers and sellers in the rent-to-own market, increasing its reach and accessibility

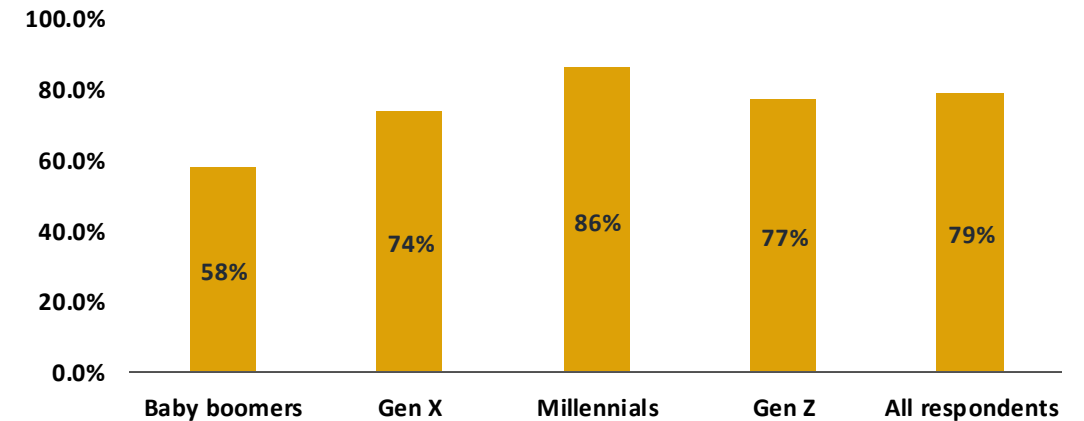
US Demographic Analysis

With an estimated **15%** of mortgages denied, resulting in nearly **\$300 billion** in transactions not proceeding, rent-to-own offers an alternative pathway to homeownership. Moreover, the average American pays around **\$330,000** in rent and rent related expenses before buying their own house, making this model an attractive option. Urban areas typically offer more opportunities, and diverse communities benefit from increased access to housing through these arrangements.

Percentage of Americans familiar with rent-to-own agreements in the context of home buying



Percentage of Americans willing to consider the option of a rent-to-own arrangement




What makes the rent-to-own process something Americans wouldn't consider?

Reason	Percentage of American respondents uninterested in rent-to-own
Being locked into a home valuation for one or more years while renting before purchasing the home	33.0%
Need to pay for home maintenance and other expenses while renting	30.0%
Additional rent-to-own option fee	24.0%
Other	13.0%

Source: The Motley Fool Ascent survey distributed by Pollfish on Jan. 26, 2023

Competitor Analysis

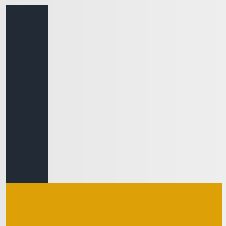
In the U.S., numerous real estate companies operate on the rent-to-own model, focusing on affordable housing with a low initial fee and higher monthly payments. Unlike competitors, ZoWy Homes targets clients capable of substantial commitment fees, easing financial strain. Notably, there are no direct competitors in the luxury rent-to-own sector in the U.S.

Company Name	 ZoWy Homes	 Divvy Homes	 Landis	 Home Partners of America
Description	The company introduces a luxury rent-to-own concept, offering renters an innovative path to accessible and attainable homeownership.	The company selects and purchases a home for the renter, who builds monthly savings. The renter can buy the home when ready or walk away, cashing out their savings.	The platform allows clients to select, rent, and later purchase their dream home, providing tools to enhance credit scores and build-down payments for a smooth transition to ownership.	The company partners with real estate for a pre-approved list of homes, allowing renters to choose and potentially purchase within five years, easing the path to homeownership.
Year Founded	2024	2017	2017	2012
HQ Location	Florida, FL	San Francisco, CA	New York, NY	Chicago, IL
Valuation	\$12.0 Mn (Pre-money Valuation)	\$1.7 Bn (Post Valuation)	\$220.0 Mn (Post Valuation)	\$6.0 Bn (Post Valuation)
Total Raised	-	\$504.7 Mn	\$55.0 Mn	\$3.4 Mn
Financing Status	Seed Round	Later Stage VC (Series D)	Later Stage VC (Series B)	Debt Financing
Commitment Fee from FHO	5.0%	1.0%	3.0%	0.0%
Average Property Price	\$1.5 Mn	\$0.2 Mn	\$0.3 Mn	\$0.3 Mn
Monthly Rental Payments	0.0% over avg	30.0% over avg	20.0% over avg	10.0% over avg

Source: PitchBook



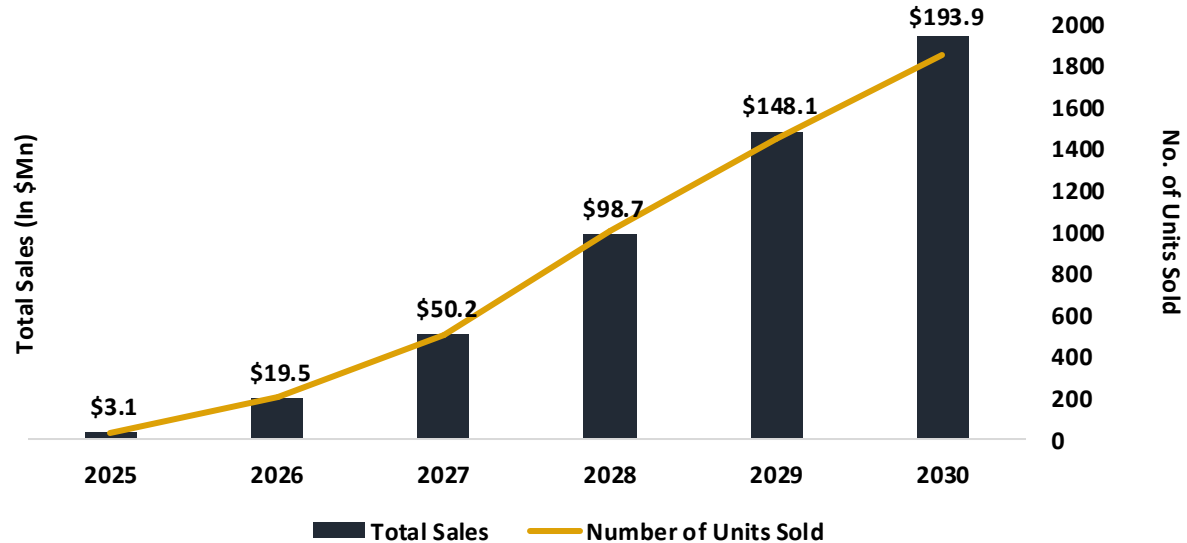
PROJECTED FINANCIALS



Projected Financials

ZoWY Homes aims for a strategic trajectory, anticipating an average sale price of **\$1.5 Mn** over the next six years. With a **6.0%** fee structure on sales and closing, the vision includes integrating 30 luxury homes in the first year, progressing to over 1,850 by the end of the sixth year.

Revenue Projection, Fees on Sale, and No. of Sales for the Next Six Years



Revenue Projection Summary for the Next Six Years

Years	2025	2026	2027	2028	2029	2030
Unit Sales	30	200	500	1,000	1,450	1,850
Price Per Unit	\$1.5	\$1.5	\$1.5	\$1.5	\$1.5	\$1.5
Set Up Fee	\$0.2	\$1.0	\$2.5	\$5.0	\$7.3	\$9.3
ZH Fees (6%+6%)	\$3.0	\$18.0	\$45.0	\$91.3	\$137.3	\$180.0
Total Sales	\$3.1	\$19.0	\$47.5	\$96.3	\$144.5	\$189.3

*Figures in \$Mn except unit sales



Revenue Streams

ZoWY Homes Fee on Signing

ZoWY Homes gets 6% of the purchase price as marketing fee from ZoWY Capital upon signing of the contract

ZoWY Homes Fee on Closing

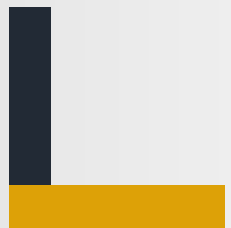
ZoWY Homes gets additional 6% of the purchase price as marketing fee from ZoWY Capital upon signing of the contract when the FHO closes on the property

One Time Set Up Fee

One Time Set Up Fee of \$7,500 will be charged to the FHO upon signing of the contract



TRANSACTION OVERVIEW



Transaction Overview

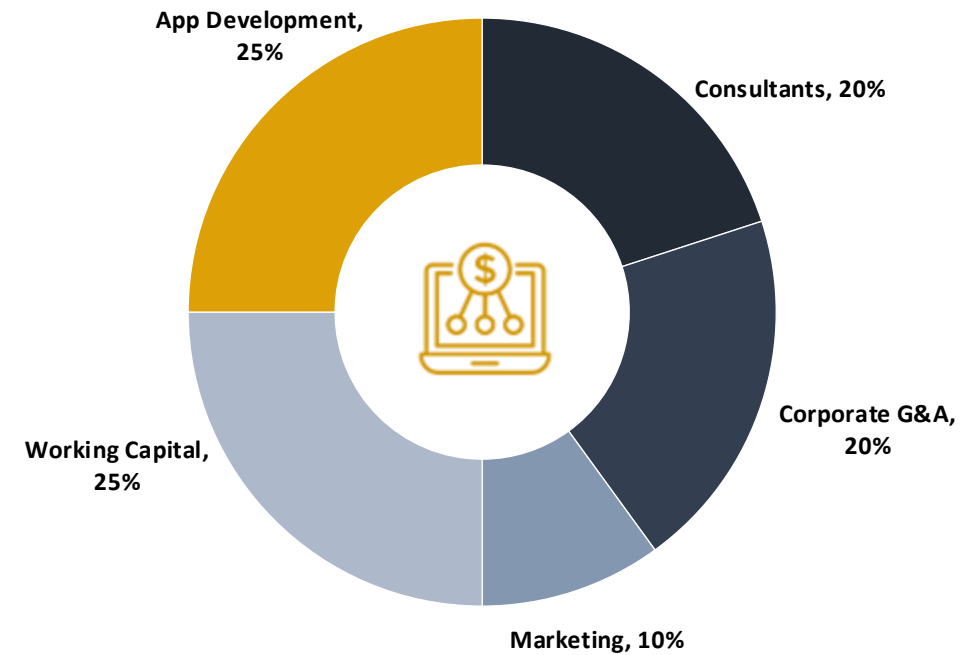
ZoWY Homes is seeking to raise \$1M at a price per share of \$1.00* with a pre-money valuation of \$12M. The proceeds from the raise will be used for the following:

Category	Amount (In US \$)
Consultants	200,000
Corporate G&A	200,000
Marketing	100,000
Working Capital	250,000
App Development	250,000
Total	1,000,000

*United States Dollars

The concept of a luxury rent-to-own represents a shift in the way that individuals can acquire high-end luxury real estate. By intertwining the allure of luxury with the practicality of a rent-to-own model, this business not only bridges the gap between aspiration and accessibility but also fosters the relationship between consumers and the lifestyle they desire.

By providing access to premium products through a rent-to-own model, this business breaks free from conventional ownership constraints, allowing clients to enjoy their homes without an immediate financial burden.



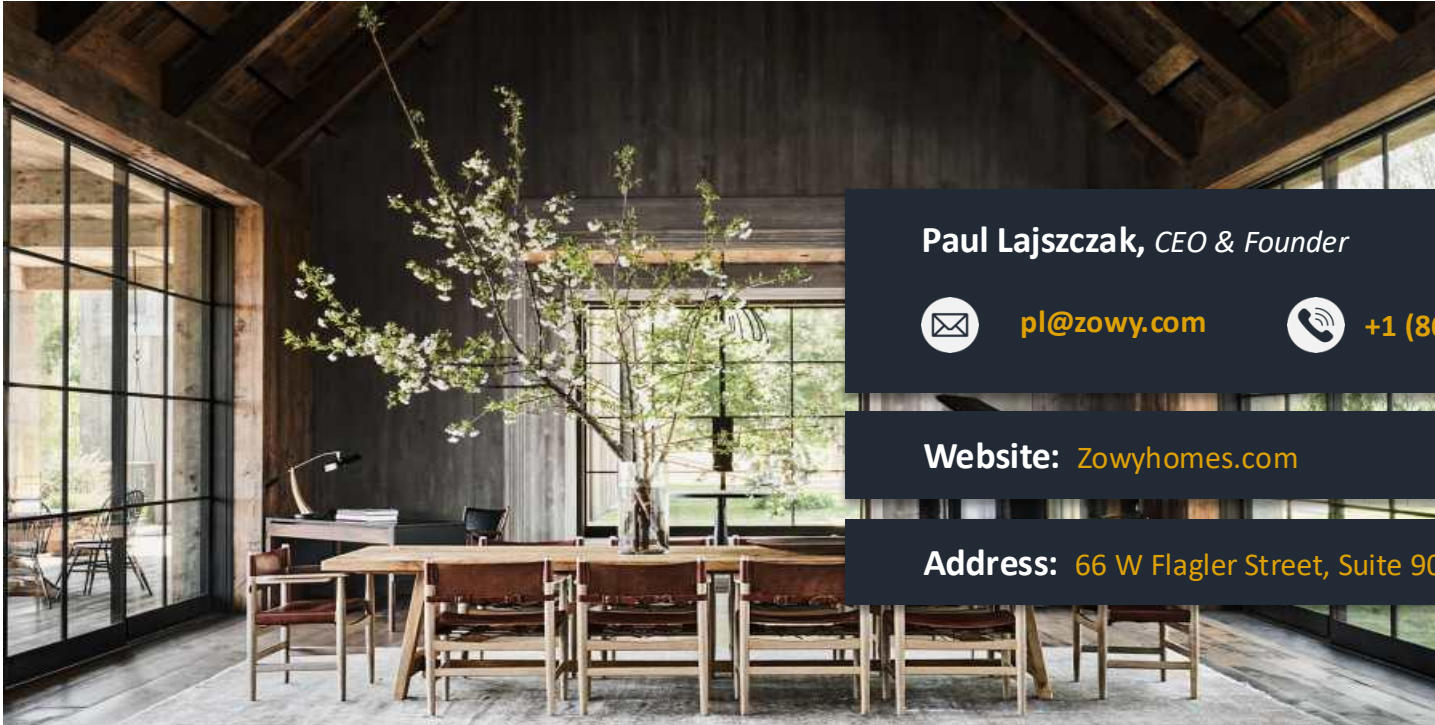
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