Rent$back

WHITE PAPER

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INTRODUCTION

Tenants financials' situations are similar around the world.

Real estate is the 1st expense budget item of households, it is also a mandatory expense.

Two choices are offered to people to get a roof under their head: rent or own.

The fact is, tenant or owner, people have to pay. Another fact is, mortgage gives access to property , and mortgage access is very different according to countries, for example in the US 20% down payment is necessary with a good credit score, while in France a work contract will be sufficient (credit score do not exists). Meaning it's a matter of systemic choice.

The capitalistic system of private property is binary, enslaving by the impoverishment of the ones to the wealth being on the others. Indeed tenants pay landlords, it's a value transfer without choice. People can choose to buy or not the last iPhone, but they don't have the choice when it comes to accommodation.

Rents paid by tenants is wasted money compare to money paid by property owners for their investment. The system is quite unfair for tenants, whom after years of accommodation rental, are left without nothing, get no financial advantages.

In the 21st century the capitalism system can do better with the help of technology, tenants can get better, property can be more liquid.

Rentsback aims to make the rental eco-system fairer for tenants, to give an opportunity to turn their rental lease into an investment, get progressive access to a new kind of property.

A GLOBAL PAIN

a. The Rental financial pressure

Across the globe, especially in the Americas, Europe and Asia, a significant portion of the population resides in rental properties. The cumulated statistics provided by governmental local agencies from 21 countries show that rental properties account for around 307 Million real estate units, considering the average rental price per country, more than 3000 billions of dollars are spent for rent each year. Contributing to a collective challenge: the loss of financial opportunity for tenants. Countless individuals pay rent each month, often without the chance to build equity or assets. As an example, the rentback's founder was a student then young professional, renting his accommodation for almost 20 years, he has paid almost 200 000€ in rents... While for the same spendings he could have acquired an apartment.

Country	% of real estate households dedicated to rent	In millions units	Rental market size
CHINA	22%	72	$B838
INDIA	36%	64	$B691
USA	36%	44	$B530
GERMANY	47%	21	$B252
JAPAN	35%	16,5	$119
INDONESIA	14%	14,4	$B57
BRAZIL	20%	11	$54
FRANCE	33%	10,5	$B56
MEXICO	22%	6,6	$B24
POLAND	46%	5,8	$B20
CANADA	32%	4,7	$B64
UK	19%	4,5	$B83
SPAIN	21%	4,5	$B38
RUSSIA	6%	4,2	$B8
ITALY	18%	3,9	$B33
AUSTRALIA	30%	3,9	$B37
COLOMBIA	24%	3,8	$B11
TURKEY	20%	3,6	$21B
NETHERLAND	36%	2,9	$34
SWITZERLAND	56%	2,6	$B53
BELGIUM	33%	2,6	$B22
TOTAL		307	$B3 000

Sources : local statistical governmental agencies

Being a tenant is due to various reasons, such as necessity (you have to move for work, for studying, to get closer to your family, friends...) flexibility (it's not the time to settle yet based on your personal or professional life), convenience (owning a place is responsibilities, risks), access to mortgage (each country has its own system to provide financing, you need upfront money, etc...) and high entry barriers for real estate. The soaring prices for rental properties often consume a significant portion of tenants' income, making it challenging to save or invest for the future. This issue is further exacerbated in regions with a high cost of living, where affordable housing options are increasingly scarce, placing an additional strain on individuals and families.

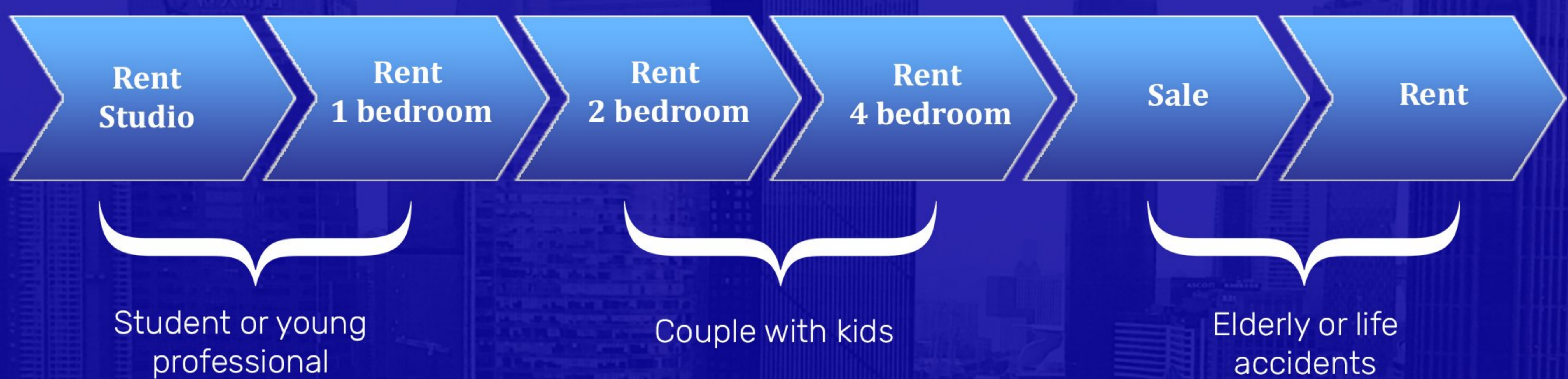Fatherly, tenants often face challenges such as:

- ⏩ Lack of Financial Security - The transient nature of renting can lead to financial instability, with renters often facing uncertainties like rising rents and eviction.

- ⏩ Limited Investment Opportunities - Traditional financial investments like real estate are often out of reach for most tenants due to high barriers to entry.

- ⏩ Income-to-Rent Ratio - High rent relative to income can strain household budgets, limiting opportunities for savings and investment. In liberal countries, the rent/income ratio is about 40% to 50% while in social countries acceptable rent/income ratio is about 30% to 35%.

- ⏩ Limited Access to Financial Services - Some tenants may not have access to banking and financial services, making it difficult for them to participate in the broader financial ecosystem.

- ⏩ Impoverishment - Property is the best life insurance when getting older

B. THE LIFETIME RESIDENTIAL PATH : ANOTHER FINANCIAL PRESSURE

Access to rental accommodation mostly comes with fees, a tenant has to pay for agency fees and deposit, which is most of times about 2 months of rent. On the other hand, landlords also pay agency fees for the rental management of their property, mostly a % of rents and some fees when a new tenant is coming.

The average stayed for a one bedroom or studio accommodation is around one year.During a life time, especially at young ages, people will move and change places often. This exacerbates the financial pressure, as agencies fees have to be paid for each move.

The typical residential path :

| Rent Studio | Rent 1 bedroom | Rent 2 bedroom | Rent 4 bedroom | Sale | Rent |

Student or young professional | Couple with kids | Elderly or life accidents

The residential path is dynamic, young people often rent their place because of no recurrent income and flexibility needs. Therefore, between 18 and 25, this population will look for a studio or one bedroom appartement. Between 25 and 30, young professional will make money and meet someone, getting married. At this step, some buy their first place, other keep renting to buy later. Around 30, women get their first kid , with enlargement of the family, most of the time people will look for a bigger place and will get an accommodation with more rooms, leading to buy a bigger apartment or a house. With kids, the need to settle kicks, family will look for stability and they will stop moving or will move much less. Families need access to schools, to medical facilities, they will stay in the same area for a long period, if not a lifetime. When kids become adults and leave the household to make their own (and therefore restart the real-estate cycle), the family house gets too big. At elderly age people are not able to take care of their place anymore, they will then sale their accommodation, and buy or rent a smaller one, or even go to a retirement house, medical institution.

People will change accommodation 3 to 5 times at least during their lifetime, sometimes even more, if we consider life accident (divorce, job lost, incapacity, death,...) resulting in paying agency fees, moving fees, transfer fees, transaction fees, notary fees, taxes...

As an example, the Rentsback's founder moved 11 times at age of 40.

4. RENTSBACK OFFER

Rentsback will provide a solution that will reduce the financial stress on tenants with the help of the blockchain technology and DEFI.

Rentsback's offer is to tokenize the rental lease, in the hands of tenants.
Tenants will be able to connect to the rentsback platform, key in their rental information and purchase a smart contract that will give them rewards, in token. The token is the native token of Rentsback : the Rcoin, and will be the foundation of a broader new real estate ecosystem.

A. General Conditions

» The applier needs to possess a rental lease agreement

» The Rentsback smart contract is valid as long as the lease is valid

» Payment of rent is not linked to reward reception.

» One tenant can possess only one smart contract

» The smart contract is non-transferable when active

» The smart contract is non tradable when active and outside of the Rentsback platform.

» Tokens earnt are locked for 90 days (nontransferable from Rentsback user's dashboard)

B. Duration

» Maximum length of the smart contract is 12 months or 365 days, depending of the lease expiration date and according to the formula:

» IF (Rentsback enrollment date – expiration date)

> Is more than 365 days, then the maximum contract length is 365 days. Smart contract expiration date is (enrollment date +365 days)

> Is less than 365 days, the expiration smart contract date is equal to the rental lease expiration date

» After lease expiration, the existing smart contract can be renewed with current data

» If earlier lease expiration, the tenant has to submit it to Rentsback and rewards will stop. There is no refund.

C. Reward calculation

» Formula : Rcoins = (DR x P) / T
DR: Dailly rent
P: Plan, in %. The tenant would be able to chose between 3 plans : 5%, 10% or 20%
T : Token's day rate

» The formula is applied every day as long as the smart contract is valid
» Local currencies will be converted in EUR. The Token's rate will be against EUR.
» The calculation will take place each day at night
» The calculation and distribution are cycling (every day)
» Example:

Length (days)	1	2	3	4	5	6	7	8	9	10	...
DR (in EUR)	20	20	20	20	20	20	20	20	20	20	...
P	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	...
T (vs EUR)	0,5	0,6	0,7	1	1,2	1,3	1,5	1,6	1,7	1,8	...
REWARD	4	3,3	2,8	2	1.66	1,5	1,33	1,25	1,17	1,11	...

D. Pricing

» Smart contract sale price is based on monthly rent

» Smart contract sale price is calculated for a 12 months or 365 days basis, if the contract length is less than 12 months then a prorata is applied on the sale price

» On special periods discounts can be applied

5. LONG TERM VISION

A. Lead tenants to financial security and property

Rentsback wants to improve the tenant's journey from the beginning.

To get an accommodation, most of the time, the future tenant has to go through a real estate agency, pay agency fees and a deposit to sign a lease.
Rentsback wants to make the lease signing part of its technology, offering to tenant maximization of the reward period (since the smart contract will be taken from day one) and maximization of costs, replacing the agency fees by the acquisition of the smart contract. Therefore, in the Rentsback eco-system, a tenant won't pay more than usual, but will get serious advantage instead.

To implement this strategy, Rentsback has two options : Create his own real estate agencies dedicated to rent or partner with existing real estate agencies.
As part of the two options, the Rentsback tokenomic integrates partners and landlord in the ecosystem.
However, it's still important that any tenant in the world can get access to the Rentsback proposal, the main offer won't disappear.

To follow people in their residential path, Rentsback will propose access to a new form of liquid property.

During a lifetime, people will change several times of apartments, renting or buying, selling; rebuying again, in the same city or district or in different states, regions, even countries. Those moves result in multitude of transactions fees and costs.
Mobility is also a critical point when buying a property, owning its place becomes an important brake to moving, regarding the inertia for selling-buying and associated high costs.
Rentsback has a solution based on the rental value property.

Illustration:

Property value

500 000 €

City 1

1 700€ /
month 1 bed

City 2

1 900€ /
month 3 beds

City 3

1 500€ /
month 4 beds

For the same investment amount, households get different accommodation according to the local real estate market, depending of offer and demand in streets, districts, city, region, states, countries.

When entering into the Rentsback program, future owners will be offered a place to live according to their investment ticket and the chosen location. Future owners will be allow to move anywhere (in available Rentsback location), any time and change accommodation without traditional high real estate fees. The Only criteria will be the local rental value according to the initial investment ticket.

Future owners will get the benefits of both being a landlord and a tenants : being assured of having a roof for life, keep mobility and avoid high real estate fees.

Other possibles Rentsback services & business:

>> Dedicated search website for rental accommodation, integrated to Rentsback.
>> Real estate insurance broker
>> Financing broker
>> Real estate investments management
>> Centralized exchange for Crypto trading
>> Investments broker
>> NFT market place

RentsBack aims to transform the rental experience into a potent wealth building opportunity, empowering all tenants to thrive in the digital economy and attain financial freedom along side us.

B. Strategy Steps

01 Offer a product that is easily accessible and understandable for every tenant worldwide, independently of the multitude of legislations, and in tenant's hands, with a simple internet connection.

02 Creation of a worldwide valuable asset that will become the foundation of a new real estate eco-system order : the Rcoin.

03 Offer the benefits to tenants at rental's signing, and for no more than it costs to get a rental through a real estate agency.

04 Enlarge the utility of the token to real-estate services generally, and to a new kind of progressive property based on rental value, seamless.

05 Offering other finance services and advantages to improve people's wealth

RentsBack, with its inventive approach, provides an effective solution to the challenges faced by tenants globally. By implementing blockchain and cryptocurrency technology, RentsBack allows tenants to mint their rental agreements as NFTs to give them financial opportunities.

Through RentsBack, tenants can earn tokens by converting their rental agreements into NFTs. This simple yet transformative process offers valuable tokens to the tenants. By accumulating cryptocurrency, tenants not only gain financial security but also enter the world of digital investments.

Rentsback wants their native token to be the foundation of a new rental real estate ecosystem, enlarging the token's utility, such as property access and real estate services.

The benefits are manifold:

Wealth Accumulation - RentsBack enables tenants to build wealth over time after they mint their rental agreements as NFTs. This wealth accumulation stands in stark contrast to the traditional renting model, where payments do not contribute to long-term financial growth.

Investment Opportunities - With cryptocurrency earnings, tenants can explore a diverse range of investment options within the digital economy. From crypto portfolios to decentralized finance (DeFi) investments, the possibilities for financial growth expand significantly.

Financial Inclusion - RentsBack bridges the gap between tenants and the broader financial ecosystem. It provides access to cryptocurrencies and digital financial services that may have been previously out of reach for most tenants.

Reduced Financial Stress - Collecting the RCoin tokens by minting rental agreements as NFTs will significantly assist tenants in attaining financial stability and reduce the stress associated with high income-to-rent ratios.

6. ENROLMENT PROCESS

Tenant Flow

Sign up

Email verification

Submit basic lease information and choose a plan

Name , Surname
Adress, Monthly rent
Chosse among 3 plans

Payment gateway

Get an invoice, Pay in USDT or FIAT money during the frozen period (refer to roadmap) Pay in Rcoin after the frozen period

KYC and avance information

ID verification
Rental lease verification
Providing accomodation information

Minting NFT

Claim NFT
Receive daily rewards in Rcoin

The Rentsback enrolment is done in 3 major steps for tenants :
1. Tenants will provide basic information and chose a plan.
2. Payment of the invoice in USDT. At this step, the smart contract is reserved.
3. KYC and lease verification to ensure respect of legislations.

After completing the above steps, the smart contract is minted and can be sent to the tenant, who will receive his tokens daily.

For renewals, tenants can submit a single form with their existing contract ID and renewal details, which will incur a slight charge.

In cases of agreement termination, another form with the existing contract ID and termination date must be submitted.

7. UTILITY OF RCOIN – NATIVE TOKEN

RCoin, denoted by the symbol REC, represents a digital asset poised to redefine rental agreements. During its initial launch and the frozen period (cf Roadmap), each token will have a valuation of €0.50 or its equivalent in EUR. REC tokens serve as the driving force behind RentsBack, enabling the platform to function seamlessly.

After the frozen period, all smart contracts sales will be done in Rcoin, therefore the primary purpose of the token is payment for the platform services.

On a long term basis, other services will be available (as mentioned in 6. Long term vision) and payable in Rcoin. Rents could be paid in Rcoin upon landlords acceptance.
Finally, the RCoin will give access to the liquid property program, giving priority order.

8. TECHNOLOGICAL STACK

A. Polygon

Polygon, formerly known as Matic Network, is a versatile blockchain network designed to address key challenges in the cryptocurrency space. It works as a Layer-2 scaling solution for Ethereum, aiming to enhance its scalability and usability. Polygon employs several technologies, such as Proof-of-Stake (PoS) and sidechains, to boost network performance. It processes the transactions faster and reduces fees, making it an attractive choice for developers and users.

One of its significant advantages is its seamless integration with Ethereum, which ensures interoperability and allows assets to move between the two networks effortlessly. This has driven the adoption of Polygon in various domains, including decentralized finance (DeFi) and non-fungible tokens (NFTs). As a result, Polygon has emerged as a valuable addition to the blockchain landscape, offering scalability, reduced costs, and an enhanced user experience for a wide range of applications and users.

B. Cryptocurrency

Cryptocurrency is a digital form of money that relies on encryption techniques for secure transactions and the creation of additional units. Cryptocurrencies are decentralized in nature and operate on a technology called blockchain.

A blockchain is a distributed ledger that registers all cryptocurrency transactions across a web of computers. When someone initiates a cryptocurrency transaction, it is verified by the network's participants through complex mathematical algorithms. Once verified, the transaction is added to a block, and the block is linked to the previous ones, creating a chain of transactions, hence the term "blockchain."

Cryptocurrencies use cryptography to safeguard transactions and control the creation of new units. This cryptographic process ensures the integrity and security of the currency. The most well-known cryptocurrency, Bitcoin, was created in 2009 by an unknown entity known as Satoshi Nakamoto, and it served as the blueprint for thousands of cryptocurrencies that followed.

Cryptocurrencies enable peer-to-peer transactions, reducing the need for intermediaries like banks. They have gained popularity for their potential to offer financial inclusivity, security, and transparency. However, they are also subject to price volatility and regulatory considerations that impact their use and adoption.

C. Non-Fungible Tokens (NFTs)

Non-fungible tokens (NFTs) are unique digital assets that represent ownership of specific items or pieces of content, like art, music, or virtual real estate. What sets NFTs apart is their indivisibility and scarcity, making each one distinct from the other.

NFTs operate on blockchain technology that provides secure and transparent ownership. When an NFT is created, it is assigned a distinct code that ensures its uniqueness. These tokens are bought and sold in online marketplaces using cryptocurrencies like Ether.

NFTs are utilized in a range of creative and gaming fields, providing creators with a fresh means to generate revenue from their endeavors. When someone purchases an NFT, they gain ownership of that digital item, with the transaction recorded on the blockchain, proving authenticity and provenance. This has made NFTs highly sought after by collectors and enthusiasts, shaping the future of digital ownership and the creative economy.

9. TOKENOMICS

TOTAL SUPPLY	Max Rcoins = cumulated sum of minted tokens according to emission
EMISSION	Minting will be based on rental information and will appear daily (end of the day) untill the smart contract expiration, such as: (monthly rent x 12 / 365) / Token's end of the day rate
DISTRIBUTION	5% to 20% to tenants 5% to private equity (real estate investors or owners) (in a second step) 15% to team and strategic partners 60% to 75% to Rentsback reserves
BURN	When a smart contract expires, the totality of minted tokens are burnt from Rentsback reserves, with the limt of the reserves.

» A portion of the token distribution, ranging from 5% to 20%, is allocated to the tenants for their active participation and according to the chosen plans

» In a subsequent phase, 5% of the tokens are designated for private equity stakeholders, including investors and owners, demonstrating their long-term commitment to RentsBack's success. This aims to convince investments into the Rentsback model real estate. The tokens allocation will come on the top of traditional real estate profitability, therefore enhancing projects profitability.

» A 15% share is assigned to the team and strategic partners, including the founders, to support continuous project development and collaborative efforts. 1 year vesting period is expected.

» The largest portion, ranging from 60% to 75%, is reserved for the RentsBack reserves. This reserve pool acts as a protective measure against market volatility and serves as a vital resource to ensure the project's stability over time. The tokenomics framework of RentsBack is meticulously designed to promote a resilient and secure ecosystem

10. ROADMAP

01 Frozen period

Sales target :
500 000 sales
smart contracts

+12 months

+12 months

Platform
launch

Rcoin listing
End special discount
Mobile app

03

Rentsback
real estate

Progressive
property
offer

02

04

01 During the frozen period all smart contract sales get a special discount. The earnt tokens remain locked, even after 90 days, Rcoins exchanges from wallet to wallet or on decentralized or centralized exchanges aren't possible. The Rcoin rate is fixed at 1 Rcoin = 0,5€.

02 When the platform reach 500 000 smart contract sales, the frozen period comes to an end. The Rcoin is listed on decentralized exchanges and/or centralized exchanges. All Rcoins older than 90 days are exchangeable. The special discount is no longer applicable. The Rcoin's rate is determined by the market.

03 The Rentsback smart contract is directly available at rental lease signing. In real estate agencies or in Rentsback agencies. Deployment will be done by countries, in priority in : China, India, Germany, Japan, Indonesia, Brazil, France, Mexico, Poland, Canada, UK, Spain, Russia, Italy, Australia, Colombia, Turkey, Netherland, Switzerland, Belgium. This list is not limitative and will evolve according to countries that get the biggest amounts of RENTSBACK customers.

04 Offering of the Rentsback progressive and liquid property, enlargement of the Rcoin's utility to other real estate services. Deployment will be done according to the customer demand and Rcoin possession, as a tailored service.

Platform upgrade, service improvement will be done continually.

11. TEAM BEHIND RENTSBACK

For Professional & personal reasons the team's identity cannot be display at this time, but will be in a near future.

Behind RENTSBACK there is a robust team of experienced professionals in finance and real estate; mainly over 40 years old each.

The RENTSBACK founder is a French visionary entrepreneur, he holds an Executive MBA ranked 1st worldwide and boasts over 15 years as a Chief Financial Officer for mid-sized international companies. He also has experience in the social real estate and as private investor in real estate. His extensive experience in finance and real estate investment culminates in his role as the Founder and Investor at RENTSBACK. His dual expertise ensures a strategic approach to the platform's growth, combining financial proficiency with a passion for real estate innovation.

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