



The **Future** *of* **Rent Payments**

PITCH DECK

Automate Payments | Empower Landlords | Reduce Risk

The Problem

Rent payments are structurally broken in Ghana and some parts of Africa.



Tenants

Tenants earn monthly, but rent is demanded in bulk.



Landlords

Landlords in turn deal with informal collections and inconsistent rent income.

This is a clear structural problem, not a housing problem.

The Opportunity

Rent is one of the largest cash flows in Africa.



Payments

Millions of rent payment transactions.

Standardization

No standardized control infrastructure.

The Solution

Rent restructured into controlled monthly payments.

We restructure rent into a controlled monthly expense and income through automation, tenant qualification and source-linked deductions.



Tenants

Tenants pay rent monthly through Ezirent.



Landlords

Landlords earn predictable monthly rent income that helps financial planning.

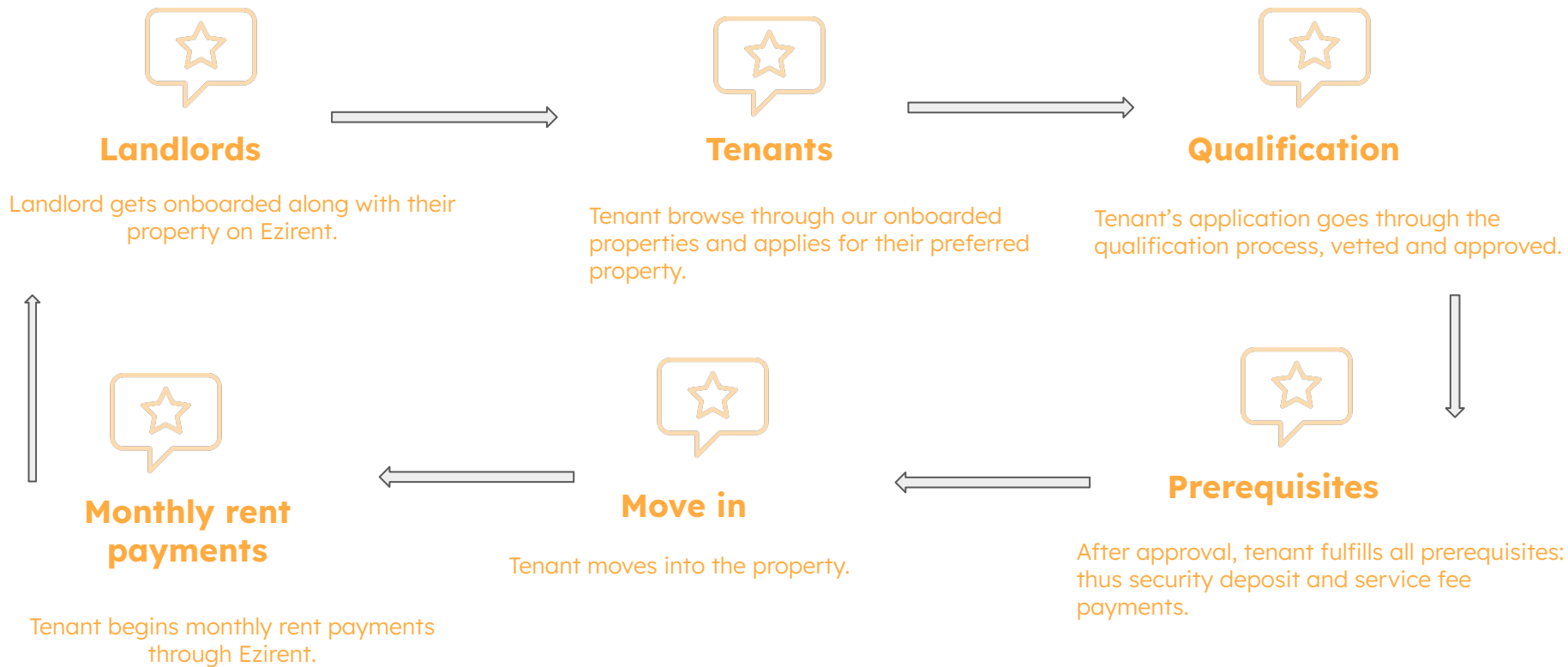


Convenience

Convenient for both tenants and landlords.

No lending, no advance, no pre-financing.

How it works.



Why this works.

We improve payment certainty without lending.



Monthly Payments

Monthly rent payments reduce tenants financial burden.



Automation

Automatic, source-linked deductions improve reliability.



Tenant Qualification

Tenant qualification filters risk of default upfront.

Default risk is proactively handled.

The Market

Urban cities are our target market starting from Greater Accra. Accra has an estimated population of over 2 million people with about 60% renters.



Size of Market

Our initial market is the over 2 million people in Accra with about 1,200,000 renters. Estimated 35% of renters in Accra are young professionals with an average monthly rent rate of GHS 550 resulting in annual rent flow of 231,000,000. Market research estimates the entire rental housing market size at GHS 44+ billion. Our initial revenue targets are set to grow when we expand to other urban cities and hostel rent payments.



Growth Potential

Ghana's rental housing sector is experiencing significant growth, with estimated growth rate of 8.2% annually. Drivers of the growth include population growth rate of 1.93% annually, housing deficit estimated at 1.8 million units, a growing youth population at 3.8% annually, and labour mobility of professionals to and from different stations..



Segmentation

We segment our renters based on income and property preference. We will initially focus on young professional renters renting decent properties, with proof of income. Before expanding into commercial renting and hostels.

The Business Model

Asset-light, recurring revenue.

Ezirent earns recurring percentage fee on rent flows. Also, application and service fees.



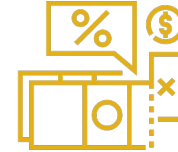
Cost Structure

We estimate our initial technology perfecting, maintenance, and robust risk assessment system integrations cost at GHS 120,000 over 12 months. GHS 80,000 for marketing over 12 months. GHS 150,000 for landlords onboarding and distribution partnerships over 12 months. Operating cost is estimated at GHS 264,000 for 12 months, covering salaries and utilities.



Pricing Strategy

Our percentage fee model ensures strategic pricing. As tenants' rent increase, our fees grow proportionately, potentially leading to higher overall revenue without having to adjust our pricing model frequently.



Revenue Streams

7% recurring percentage fee on rent.
GHS 50 Application fee.
49% of a month's rent for service fee.
2-5% of rent as delayed payment penalty charges.

Our revenue scales with rent flows not assets.

Traction

Early signals of adoption.



60 tenants have registered on Ezirent, waiting for properties to apply for.

Shows high adoption at tenants side.

The Go-To-Market Strategy



Direct Landlord Onboarding



**Partnerships With
Property Managers**



**Employer-employee
Rent Programs**

The Competition

Ezirent's main competitors are; rent advance, rent financing institutions and landlord self-management. However, we have a competitive landscape.



Rent advance



Rent financing institutions



Landlord self-management

Our Advantage



Infrastructure, Not Lending.

- No balance sheet risk.
- No credit book.
- No regulatory drag
- High capital efficiency



Lower fees and charges.



Asset-light high operating model.



Easy and quicker process.



Convenience for all.



24/7 customer support



Aligned incentives across the ecosystem.

The Team



Dennis Boakye Yiadom
Founder/CEO

(Education, experience and skills in startups, economics, financial markets, entrepreneurship and business administration)



Felix Pelice Asiedu
Software Engineer,

(Education, experience and skills in software engineering, Data Science, AI Essentials, Virtual Technologies)



Ransford Boakye
Co-founder/CTO

(Education, experience and skills in software engineering, cybersecurity and Fintech)

The Financials

Ezirent is seeking GHS 614,000 in angel round to cover beta launch, product perfection, robust risk assessment system integrations, landlord onboarding, distribution partnerships, , marketing and operations for 12 months.

We are projecting 15,000 user registrations. 10,000 monthly active rent flows and 85% on-time monthly rent payments at the end of year 1.

Our focus is set on platform-rent growth and on-time rent payments.

Unit Economics

Average monthly rent rate = GHS 500

Application fee = GHS 50

Service fee 49% (once off payment)

Percentage fee on rent = 7%

New rent rate = GHS 535

Tenants pay GHS 535

Landlord earns GHS 500

Ezirent earns GHS 35

Revenue Projections By Year 1

Average monthly rent rate = GHS 500

Projected active rent flows 10,000

Percentage fee on rent = 7%

End of year 1: GHS 500 x 10,000

= GHS 5,000,000

Revenue for Ezirent = GHS 5,000,000 x 7%

= GHS 350,000

Our Vision

To become a global infrastructure for rent payments.



Financial Identity

To make rent payment history a part of financial identity, which other financial services will be built on.



Rent-linked Services

Introduce rent-linked services to the market after acquiring large market share.



Institutional Integrations

Integrate our technology into other institutions to give them operational efficiency at a fee.