


Looking Back on 2021: A Year in Review



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THE FIRST YEAR OF INRENTO

Onwards and upwards

“ **The results of the first year show that InRento is something that the real estate crowdfunding market was lacking for a while - a possibility to invest in lower-risk real estate projects.**

InRento became the first platform in continental Europe to exclusively introduce rental property crowdfunding with the opportunity to earn income from interest and capital growth.

Rental income (interest) from most of InRento's projects is linked to inflation. This means that even with the country's inflation rate rising sharply, your real return on investment is not declining.

We pay great attention to security and for this reason, all investments found on InRento are secured by 1st rank mortgage. In fact, there is always an independent appraisal report attached to the project description, which shows the value of the assets.

Taking all these advantages into account shaped 2021 as a year of continuous growth for us. Just in the first year, we have attracted institutional investors and raised the most capital among all prop-tech companies in Lithuania (data: “Crunchbase”). Additionally, we have also

acquired a competitor and funded 17 real estate projects in Lithuania and abroad.

I am glad that the dedication and expertise of our team have fostered investor trust, which I believe is the most significant achievement in 2021.

Gustas Germanavičius,
Founder and CEO of InRento

A YEAR OF CONTINUOUS GROWTH

1

Raised capital

InRento raised institutional capital in the amount of € 660,000 for expansion abroad and raised the most Venture Capital in Lithuania among proptech companies based on Crunchbase data.

2

Expansion abroad

With the raised capital, InRento presented the first project in Spain the same year.

3

Acquisition of competitor's platform

In 2021 we acquired a similar profile Estonian financial technology company called BitOfProperty, which we integrated into our own.

THE FIRST YEAR IN NUMBERS

4,700+

The InRentto community

€ 57,120

Interest paid

€ 7,349

Average investment portfolio

€ 2.55 M

Amount funded

100 %

All projects secured
with 1st rank mortgage

€ 0

Capital loss

0

Projects were late

VARIETY OF RENTAL PROJECTS

Quality vs. quantity

We have already listed and fully funded 17 rental projects in total, which amounts to € 2.55 million worth of investments. The 2021 portfolio consists of well diversified properties: **12% Medical, 41% Commercial and 47% Residential.**



CAPITAL GROWTH

Quality vs. quantity

“ **Capital growth is what makes us unique.**

Capital growth is distributed to investors when the property is sold at a higher price (if the real estate is sold cheaper, the project owner undertakes to bear the potential loss and must settle in full with the investors at the end of the project).



INTEREST INDEXATION

Quality vs. quantity

“ **Interest indexation is protection against inflation. Rental income (interest) from most of InRento's projects is linked to inflation.**

What does this mean? Even with the country's extremely high inflation rate, your actual return on investment may not be declining. The interest for many InRento projects is recalculated and indexed to inflation each year.



TIMESHARE

Quality vs. quantity

“ **Timeshare is another innovation offered by InRento in Europe.**

What is timeshare? It is the possibility to stay in the property you have invested in. This innovation is primarily presented for rental projects in Spain now. In 2022, the first investors will experience the advantage of timesharing themselves.



INVESTORS

Countries per investors

We started the year with 10 registered users and ended with more than 4,700! The Q4 and the expansion abroad resulted in the rapid growth of the InRento community worldwide.

1 Lithuania

2 Estonia

3 Romania

4 Germany

5 Great Britain

6 Spain

7 Singapore

8 Denmark

9 Finland

10 Latvia



INVESTORS

83 & 18

The oldest InRento investor is 83 years old
and the youngest is 18.

39

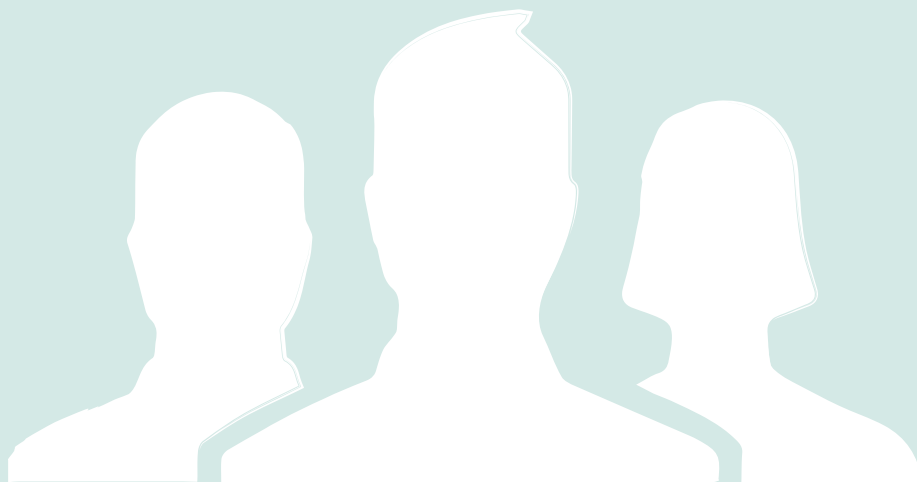
Average age of the investor

€ 2,927

Average investment per project

0

Investors experienced
late payments



BIGGER PLANS FOR 2022

Our goal is to continue grow continuously and act in the best interest of our investors. Therefore, for 2022 we are planning:

- to offer larger rental projects;
- to introduce more investment opportunities with a fixed rental return rate;
- to distribute the first capital growth to our investors;
- to expand our investors' clientele worldwide;
- to enter another foreign market.

