

2024 review

2024 has been a milestone year for InRento, marked by strong performance and expansion. Innovations like the Secondary Market and Grand Sale have enhanced investor flexibility, while international awards highlight our industry excellence. A significant progress was made in Poland and are exploring new opportunities in Ireland. Our premium investors continue to play a key role, enjoying exclusive benefits. Looking ahead to 2025, we remain committed to growth and innovation in buy-to-let investments.

Numbers speak louder than words

	2023	2024
Average return p.a.	11.61%	12.74%
Late Projects	0	0
Number of New Projects	77	88
Total Earnings of Investors	EUR 1,279,842	EUR 3,156,492
Total amount Funded	EUR 20,007,897	EUR 37,003,699

Stability shouldn't be the price of the liquidity

At InRento, we believe that liquidity should never come at the cost of stability. From the very beginning, we've prioritized investor flexibility by developing an innovative **Secondary Market**, empowering investors to "exit" their investments before maturity. This feature allows investors to buy and sell shares in ongoing buy-to-let deals, offering the freedom to exit early, set prices, and welcome new buyers seamlessly.

Recognizing that larger investors have unique liquidity needs, we introduced the **Grand Sale** – a tailored solution designed to meet their expectations. This feature enables large investors to sell portions of their investments starting from EUR 50,000 on the Secondary Market. It not only enhances liquidity for significant holdings but also presents opportunities for others to diversify their portfolios and potentially benefit from accrued capital gains. [Read more on Grand Sale here.](#)

With these innovative solutions, InRento ensures that investors of all sizes can confidently invest in buy-to-let properties without compromising on liquidity.



Number of Secondary market transactions

1,858



Volume of Secondary market transactions

EUR 1,632,204

InRento #1

InvestmentTech

of 2024 at Europe

FinTech Awards

In 2024, InRento was honored as the #1 InvestmentTech at the Europe FinTech Awards,. This recognition reflects the company's dedication to enhancing user experience through major technical updates, notably the introduction of the Grand Sale feature.

"I would like to personally thank all of you for trusting us and using our services, because without you we wouldn't have achieved this" - CEO and founder Gustas Germanavičius expressed gratitude to investors for their trust and support, acknowledging their role in this accomplishment.



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CEO and founder Gustas Germanavičius

Expand your horizons, diversify beyond borders

At InRento, our risk management approach is built on cashflow-based principles, ensuring we offer investors the best possible risk-reward ratio. With this strategy, we've focused on Europe's top-performing real estate markets over the past decade – Poland, Lithuania, and Ireland – chosen for their robust fundamentals and promising growth potential.

In 2024, InRento expanded into Ireland, leveraging the country's strong economy, rising immigration, and critical housing shortage. Our first project in Galway provided investors with fixed annual interest rates starting from 9.5%, supported by a conservative 51% loan-to-value (LTV) ratio, reinforcing our commitment to responsible financing and long-term stability.

In Poland, we financed an EUR 8.74 million project in Kalisz, converting a residential building into 160 apartments and six commercial premises over a period of 2.5 years. With a total financing of EUR 3.5 million, InRento capitalized on Poland's favorable real estate market, driven by government incentives and high demand for affordable housing, delivering compelling investment opportunities.

Our unwavering focus on high-potential markets and disciplined financial strategies has resulted in exceptional investment performance, with zero late projects and consistently strong returns – clear proof of InRento's commitment to secure and rewarding buy-to-let investments.



Amount funded for projects in Lithuania **EUR 12,400,171**



Amount funded for projects abroad **EUR 4,596,000**

Turning inflation into opportunity

Inflation is often portrayed as the enemy of financial stability, but when approached strategically, it can work in your favor – especially in investments. At InRento, we tackle the challenges of inflation by offering **variable capital gains** and **interest indexation**, ensuring that your investments remain resilient against rising costs.

In January 2024, InRento indexed the interest rates of **51 investment opportunities**, safeguarding a total of **€6,325,788** in investment principal against inflation. This proactive approach helps investors preserve their purchasing power by ensuring returns grow in line with living expenses. By aligning interest rates with inflation, InRento not only protects investor capital but also enhances income potential in a fluctuating economy.



Beyond inflation protection, InRento offers **profit-sharing opportunities**, allowing investors to benefit from capital gains when properties are sold at a higher value. This powerful combination of inflation-indexed interest rates and profit-sharing underscores our commitment to delivering **rewarding** investment opportunities in the buy-to-let market.

Premium Investors

With a growing number of professional and institutional investors joining our platform, InRento introduced an exciting new feature in 2024 – the **Premium Investors Program**. This exclusive program is designed for individuals whose total investments exceed **EUR 50,000**, offering them a range of valuable benefits.

Premium Investors enjoy **early access** to new investment opportunities before they become available to the general public, providing a competitive edge in securing high-potential deals. Additionally, they benefit from a **reduced Secondary Market fee** of just **1.5%**, compared to the standard 2% fee, enhancing their overall investment efficiency.

This initiative reflects InRento's commitment to rewarding its most dedicated investors with exclusive perks and enhanced opportunities. Interested individuals are encouraged to reach out to InRento directly to explore the benefits of becoming a Premium Investor.



Gustas Germanavičius

CEO

✉ gustas@inrento.com

☎ +370 675 93335

[Schedule a call](#)

Keep growing, keep learning

Here are some of the best articles from InRento's 2024 publications:



Ensuring Safety and Transparency on the InRento Platform

This article details InRento's comprehensive risk management framework, highlighting measures such as first-charge mortgages, proper fund management, thorough project and borrower vetting, and mandatory property insurance to protect investors and ensure transparency.

[→ Read article](#)



InRento Expands to Ireland: What's Behind This Market's Appeal?

This piece discusses InRento's entry into the Irish market, citing factors like a growing economy, increasing immigration, and a significant housing shortage as reasons for the expansion.

[→ Read article](#)



Emotional factors: do they prevent the achievement of the desired investment result?

More than half of Lithuanians are now investing, but successful investing requires emotional resilience, financial literacy, and discipline to overcome psychological challenges such as fear, impulsiveness, and the allure of quick profits

[→ Read article](#)



Crowdfunding vs. Independent Property Management: Which is More Efficient?

The article compares traditional property management with real estate crowdfunding, emphasizing the benefits of crowdfunding, including lower initial investments, reduced time commitments, stable returns, and enhanced liquidity through secondary markets.

[→ Read article](#)



Vilnius Among the Top 10 Most Profitable Cities for Rentals in Europe

Vilnius ranks among the top 10 European capitals with high rental yields, driven by growing demand and limited supply, leading to rising rents and affordability challenges, while platforms like InRento offer investment opportunities offering investors attractive risk-reward ratio.

[→ Read article](#)



Compounded interest can increase the value of investments by up to 50%

Reinvesting interest can significantly increase returns over time, while diversification and disciplined investing help mitigate risks, according to InRento founder Gustas Germanavičius.

[→ Read article](#)

A Look Ahead: **2025**



At InRento, we've always prioritized **quality over quantity**, and this commitment remains at the core of our vision for **2025**. Our focus for the year ahead is to introduce **larger investment opportunities**, with a particular emphasis on the **hotel sector** – a historically resilient industry that continues to show strong potential, now that the disruptions of COVID-19 are behind us.

We see a wealth of attractive financing opportunities to support the **development, conversion, and operations** of hotel businesses, capitalizing on the sector's long-term stability and growing demand. As part of our strategic expansion, we will **strengthen our presence in Poland**, leveraging its dynamic real estate market, while also exploring **new markets** that align with our core principles – offering investors high-quality, **cash-flow-positive properties**, with a strong focus on the hospitality sector.

In 2025, InRento remains dedicated to delivering **rewarding investment opportunities**, ensuring our investors benefit from well-structured, high-potential projects in thriving markets.

Gustas Germanavičius,
Founder & CEO of InRento