

 usukey.

reinventing real estate.



Pierre inherited the house where he grew up, but he does not have the means to pay the inheritance taxes.

Sarah and Mathieu are expecting their third child and need to move to a larger home. They would like to keep their first apartment to give it to their children later, but they are forced to sell it in order to finance the down payment for their new house.



Sylvie and Jean-Paul are nearing retirement. They are faced with a dilemma: to sell their vacation home and be able to travel or to keep it for their grandchildren.

Leia is heading to New York to pursue her dream. She is considering selling her studio in Paris because managing it from a distance is too complex. Additionally, she needs the funds for her fresh start.



usukey. offers a universal and fast solution that will allow them to achieve their projects while retaining their real estate assets.

/usukey.



usukey. offers an innovative approach consisting of purchasing the right to use real estate properties for a determined period, also known as "usufruct temporis." This legal framework has allowed us to develop a fast and entirely online solution, providing our clients with immediate access to significant liquidity. The speed of our operations (an average of 10 days) sets us apart from the traditional real estate market. Additionally, our process does not affect the real estate assets of our clients, who regain full ownership of their properties at the end of the contract.

The power of our artificial intelligence enables a fresh and evolving analysis of the real estate market. Our algorithm and database allow for precise calculation of our purchase offers while anticipating the exploitation scenarios for each real estate project from the early stages of property work.

Our offer adapts perfectly to current societal and rental market trends, addressing new needs and the challenges of an aging and stagnant real estate environment facing economic and legal changes. **usukey.** addresses various issues ranging from ensuring housing compliance, whether regarding energy consumption or simply hygiene requirements, to any financing needs. Thus, our clients are as varied as those wishing to acquire a property, those with succession rights to settle, or those simply wishing to delegate and optimize their rental portfolio.

Our philosophy and our ecological and socio-responsible commitments are the pillars of our models combining sustainability and profitability. Our collaboration with numerous local actors and the renovation work undertaken on properties will position us as a key player in the ecological transition.

Our business model is based on calculating our profit margin based on rental profitability, after deducting all direct or indirect costs associated with the property. We then apply our base margin calculated on an average of 20% return on investment per year. This amount is determined before the transaction. Thus, optimizing properties, reducing our operating costs, and the growth of the rental market will contribute to increasing our profit margin over time and the expansion of our real estate portfolio to achieve very high profitability with a projected ROI of 80% over 5 years of activity. Our offer thus operates analogously to a financial vehicle offering a secure performance base with exponential profit growth.

Confronted with a sluggish real estate market, usukey. presents a dynamic innovative solution. Our core focus involves procuring the rights to utilize properties for a specified duration, termed Usufruit Temporis, leveraging cutting-edge technology to expedite the access to the funds for our clients while establishing unique control over our acquisitions.

Our financial model guarantees a 20% annual return on investment derived directly from the utilization of our capital, complemented by consistent growth to ensure remarkable returns.

Our fully digital solution pledges expeditious transactions and heightened transparency. This contemporary approach distinguishes us from the conventional real estate landscape, providing our investors with a secure investment and exceptional profitability.

fonctionnement



profit model

Our buying offer is basically calculated by adding up all the rent values over a set period. We subtract all the costs—direct and indirect—plus our initial margin, aiming for a solid 20% annual return on the invested money. This step-by-step process, which we can repeat and keep in check, ensures a steady return on investment.

We employ strategic measures to enhance our profitability, anticipating an average annual growth exceeding 80% over the next 5 to 10 years! The cumulative impact of rental proceeds facilitates continuous reinvestment, fostering exponential expansion in our portfolio and overall revenue.

profit sources



our clients and their challenges



CLIMAT LAW

Individuals whose property no longer meets energy standards (and, by consequence cannot be legally rented) and who either do not want to or cannot renovate it.



RENTAL MANAGEMENT OCCUPATION

Owners who cannot or do not want to manage their property and reduce the tax impact



REAL ESTATE BUYERS

Individuals who want to buy a property and require a down payment or aim to lessen the impact of bank interest rates.



PROJECT FUNDING

Individuals who require fast funds to support their personal or professional projects



HEIRS

Individuals who have difficulties paying inheritance taxes or in cases of disagreement in co-ownership



ASSET MANAGEMENT

In general, anyone wishing to preserve their real estate assets

operational model

L'organisation d'usukey. repose sur une structure centrale chargée de la gestion technique, de la communication nationale, et de la repartition des investissements.

Pour chaque grande zone géographique, nous établirons une agence locale dédiée à la prospection et à la gestion de notre parc immobilier. Ce modèle vise à faciliter la gestion au quotidien et à établir des liens de confiance et de proximité avec nos clients, tout en renforçant le contrôle des risques.



LYON AGENCY

PARIS AGENCY

STRASBOURG AGENCY

our team



BENJAMIN ROSENBACH
C.E.O & C.F.O

Graduated as a dentist from the University of Strasbourg, Boston (Tufts), and Santiago du Chili, Benjamin has launched two medical-dental practices in the Lyon region, bringing together more than 50 collaborators. His passion for real estate has led him to lead large-scale projects, including properties exceeding 1500 square meters. With an impressive track record of independently managing over 4000 square meters of properties, Benjamin possesses in-depth knowledge of the real estate market.

His leadership and career have been catalysts for the creation of **usukey...** Benjamin holds a key position within the company as CEO (Chief Executive Officer) and CFO (Chief Financial Officer). As CEO, he assumes primary responsibility for defining the company's strategic vision, developing master plans, and making crucial decisions to ensure the growth and ongoing success of the organization. His ability to inspire and mobilize teams towards common goals is a fundamental pillar of his approach. In parallel, as CFO,

Benjamin oversees the financial aspects of the company, managing budgets, assessing financial risks, and ensuring prudent resource management. His versatile expertise enables him to skillfully balance operational and financial requirements, thus contributing to the strength and sustainability of **usukey...** in the competitive market.



TJARK TILBERIS
C.T.O

Founder and CEO of the web agency "Who is Maurice?" established in Strasbourg since 2009, Tjark Tilberis stands out with nearly 20 years of expertise in the digital sector. Holding dual Swiss and British nationality, he graduated in languages, marketing, and communication from the University of Strasbourg and the University of Poitiers. His method, combining analytical rigor and creative innovation, is recognized for developing robust web solutions focused on conversion, with particular attention to user experience and marketing strategy.

Tjark assumes the role of Chief Technology Officer (CTO) at **usukey...**, playing an essential role in defining and implementing our technological strategy. He is responsible for overseeing the development and management of the company's computer systems and information technologies. Tjark is the technological visionary who guides the team of engineers in designing and implementing innovative solutions such as the development of an AI tailored to **usukey...**'s internal architecture. Tjark collaborates closely with other departments to ensure seamless integration of technological solutions throughout operations, thereby contributing to **usukey...**'s constant evolution and technical success. Tjark has accompanied and propelled several startups. Today, he applies his expertise to the **usukey...** platform.



MASHA (MARIYA) KALINA
C.O.O

Masha Kalina, our Director of Sales and Marketing, combines a background in art history with 9 years of expertise in the contemporary art market. Her company, Kalina Art Advisory, specializes in investment consulting for post-war art objects and contemporary design. In addition to her professional career, Masha has led numerous charitable projects.

Masha holds the key role of Chief Operating Officer (COO) **usukey...**, where she orchestrates several crucial operational aspects. As COO, she is responsible for managing field teams, ensuring that operations are aligned with the company's strategic objectives. Her role also encompasses client recruitment and strengthening existing relationships with our partners. Masha plays a decisive role in executing sales operations and supervises activities related to property leasing, ensuring proactive and efficient management of the goods and services offered by usukey... . Her dynamic leadership significantly contributes to the operational excellence of the company and its ongoing success in the market.

 usukey.

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