ZoWy Capital

Business Strategy for Investors

The United States mortgage industry has been hard hit over the past 15 years, and the resulting legislation and risk management can make it more difficult for people to buy homes. Prospective homeowners in the United States can face substantial hurdles and timelines when pursuing homeownership, in spite of their personal buying power. These challenges are even tougher for people who have recently moved to the country because their credit history, which is heavily relied upon during the traditional mortgage process, is short or non-existent.

For a variety of reasons, people might find themselves in a position where they need or want a home quickly. While they do not mind spending money on a more luxurious residence, they want to minimize hassles and complications that come with a traditional buying process and mortgage products.

ZoWy Capital is part of ZoWy Family group of companies, which the mission of ZoWy Family is to provide individuals with an opportunity to enter the luxury real estate market without the requirement of outright purchase or adherence to often unrealistic lender criteria. By offering alternative pathways and innovative solutions, ZoWy Family aims to create a more accessible and inclusive environment for aspiring investors in the realm of luxury real estate.

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Executive Summary

ZoWy Capital is revolutionizing the real estate landscape with its innovative luxury rent-to-own business model. Luxury rent-to-own properties attract financially stable and professionally driven future homeowners who are committed to homeownership. Future Homeowners (FHOs) commit to fixed rental leases with specific terms and conditions for properties acquired by ZoWy Capital.

This minimizes risks associated with tenant turnover, ensures a high-caliber tenant base, and simultaneously guarantees a steady monthly cash flow for ZoWy Capital and our investors.

Designed for high-net-worth (HNW) individuals and sophisticated investors across the United States and around the world, ZoWy operates as a specialized real estate investment fund. Strategic focus is on accumulating assets under management (AUM) in the luxury real estate sector in the United States, with properties valued over $1,000,000.

Minimize the hassles and complications that come with a traditional buying process

ZoWy

ZoWy Capital is part of the ZoWy family of companies. The business structure is built on four main pillars, each represented by an individual company within our group.

ZoWy Capital	ZoWy Homes	ZoWy Realty	ZoWy Services
Capital & Legal Security	**Marketing & Sales**	**Properties Match & Brokerage**	**Property Remodeling & Maintenance**
A specialized real estate investment fund operating under the CAFE model, ensuring a strong foundation of capital and legal security.	A marketplace designed for Future Homeowners (FHOs), showcasing rent-to-own properties meticulously curated and prepared by the ZoWy family group of businesses.	An exclusive rent-to-own real estate agency dedicated to luxury property acquisition and management. Finance and insurance brokerage for FHOs, provides comprehensive coverage for the real estate transaction process.	A construction and maintenance partner committed to meeting the highest standards of luxury rent-to-own properties. Services include roofs, windows, smart home updates, and incorporation of green technologies.

With these four pillars working cohesively within the ZoWy family, we aim to provide a robust and seamless experience for all stakeholders, from investors to future homeowners. Our commitment to excellence, security, and innovation sets us apart in the industry.

Structured for optimal client experience, delivery and cashflow, ZoWy has focused on core elements to drive the business forward.

Future Homeowners (FHOs) commit to fixed rental leases with specific terms and conditions for properties acquired by ZoWy Capital. This guarantees a steady monthly cash flow for our investors.

FHOs agree to predefined terms and conditions outlined in a legally binding contract, including a fixed selling price for the property. This ensures that investors receive a guaranteed increase in the property's value.

Our luxury rent-to-own properties attract financially stable and professionally driven FHOs who are committed to becoming homeowners. This minimizes risks associated with tenant turnover and ensures a high-caliber tenant base.

As part of the rent-to-own agreement, FHOs make an upfront, non-refundable commitment payment equal to 5-8% of the purchase price. This payment serves as a strong indicator of their commitment to the property and provides additional security to our investors.

Market Position

ZoWy Capital stands out as a unique and prestigious investment firm, exclusively representing the distinguished ZoWy family. Our primary focus lies in the realm of luxury high-end properties offering an unparalleled opportunity for approved individuals through our selective onboarding process, known as Future Homeowners (FHOs).

In the United States, there are currently numerous companies that operate within the realm of real estate through the rent-to-own concept. These companies predominantly center their model on affordable housing, featuring a low initial commitment fee and subsequently higher monthly rental and capital payments.

Differing from the prevailing approach of most similar companies, we actively seek out clients who have the capacity to make substantial commitment fee payments. By doing so, we effectively reduce the overall financial strain experienced during the Rent-to-Own period. This strategic choice allows our clients to savor the benefits of residing in a luxurious property while progressing toward full ownership, all without being burdened by excessively high monthly payments.

Furthermore, it's important to note that there are currently no direct competitors in the luxury Rent-to-Own sector in the US, further solidifying ZoWy Family' future dominant position within the industry.

Team

The executive leadership team brings a wealth of experience.

Paul T Lajszczak CEO & Founder	Demonstrated expertise and a proven track record of success with roles on the boards of numerous companies operating within regulated financial services, real estate, and technology sectors for over two decades, spanning the United Kingdom (UK) and Europe.
Adam Mitula CFO & Founder	An impressive professional journey includes serving on multiple company boards across the UK and Europe, with a focus on the meticulous management of companies' finances. Responsibilities encompassed a comprehensive array of financial tasks, including budgeting, planning, fundraising, and reporting.
Dorothy Siebert COO	Core expertise in optimizing company operations to ensure the smoothest processes and efficient allocation of resources. Deep experience in the highly regulated financial services sector, operating both in the United Kingdom and across Europe. Extensive management and operational business qualifications.
Fadie Areny CMO	Specialized real estate industry knowledge enabled innovative marketing strategies that stand out and deliver exceptional results. At the forefront of cutting-edge developments in the marketing, including a keen working knowledge of AI tools.

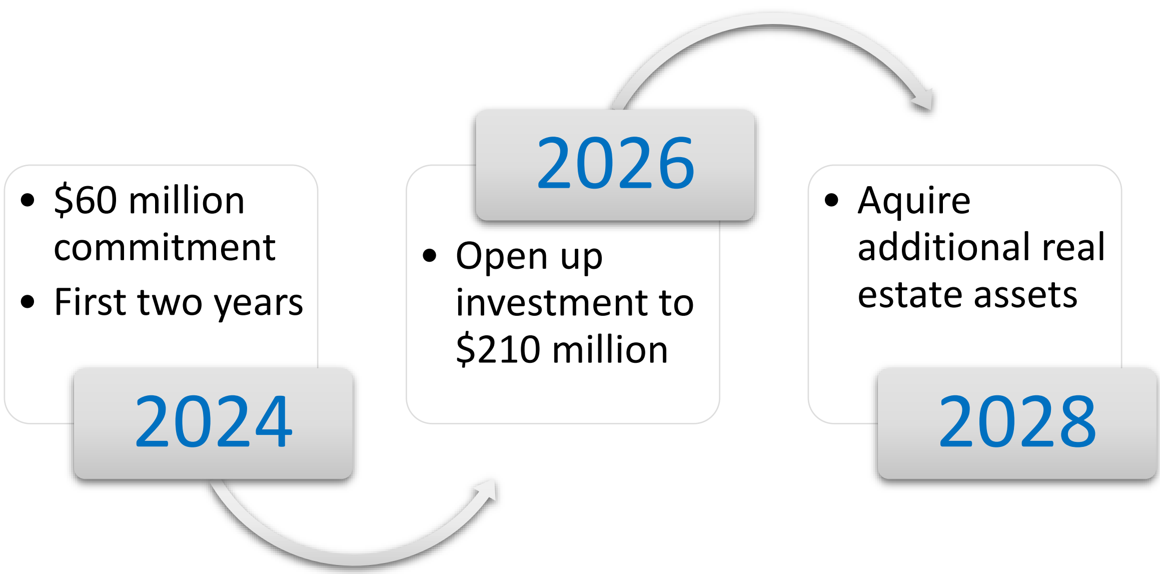
Supplementing the executive team are subject matter experts.

Louis Bevilacqua Corporate/Public Lawyer	Experience in representing issuers in a wide range of financial transactions, including both public offerings and private placements of securities. Expertise extends to navigating the complex landscape of compliance with the Exchange Act, a vital component of financial markets regulation.
Reagan Rodriguez Fund Advisor	Remarkable achievements spanning over 15 years. Vast experience collaborating with principals involved in construction projects, startups, inventions, and alternative energy initiatives.
Shawn Dawid Remodeling & Maintenance Manager	An impressive track record over three decades in the remodeling and roofing industry. Significant success across 21 U.S. states, leaving a lasting legacy in the field.

Core leadership capabilities are complemented with non-executive advisors to the board.

Andreas Heeschen	Held various leadership positions and has been involved in diverse industries, including aerospace, firearms manufacturing, chemical, consumer goods, and finance, with a focus on mergers and acquisitions, corporate restructuring, and advisory roles.
Rich Bos	Impressive career spanning over 50 years, wearing multiple hats as an investor, board member, and leader in various companies based in the United States.
Marek Niedzwiedz	More than two decades of seasoned leadership experience in the UK & Europe. Professional journey encompassed a wide spectrum of roles and challenges guiding startups, managing periods of growth, executing successful turnarounds, and navigating fundraising efforts.

Milestones



5 Year Projections

ZoWy Capital is actively seeking funding to support its real estate acquisitions. The acquisition strategy primarily involves utilizing a 70% loan-to-value commercial lending approach to procure properties. Concurrently, the costs associated with property renovations will be financed internally by ZoWy Services part of ZoWy Family, with these expenditures being deducted from the overall profits at the end of the term.

Operating Statements	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue					
# of New Properties	**80**	**90**	**225**	**260**	**750**
Revenue	13,760,000	21,240,000	149,180,000	177,920,000	440,220,000
Cost of Goods Sold	-38,160,000	-49,090,000	-119,455,000	-147,195,000	-392,395,000
Net Income	-24,400,000	-27,850,000	29,725,000	30,725,000	47,825,000
Operating Expenses					
Administrative Costs					
Bank (fees, services)	5,000	5,500	6,050	6,655	7,321
Software	5,000	5,500	6,050	6,655	7,321
Office Expenses (incl rent)	15,000	16,500	18,150	19,965	21,962
Legal/Professional	25,000	27,500	30,250	33,275	36,603
Phone/Internet	2,000	2,200	2,420	2,662	2,928
Misc.	10,000	11,000	12,100	13,310	14,641
Sales and Marketing	25,000	27,500	30,250	33,275	36,603
Team					
Salaries	200,000	220,000	500,000	550,000	605,000
Salary Tax & Benefits	4,000	4,400	10,000	11,000	12,100
Total Operating Expenses	291,000	320,100	615,270	676,797	744,477
Pre-Tax Income	-24,691,000	-28,170,100	29,109,730	30,048,203	47,080,523

Source and Use of Funds					
Source of Funds					
Investment	30,000,000	30,000,000			
Use of Funds					
Initial Property Purchases (see COGS)	0	0	0	0	0
Shareholder distribution (20% Pre-Tax Inc)	0	0	-5,821,946	-6,009,641	-9,416,105
Remainder of Income is reinvested					
	0	0	-5,821,946	-6,009,641	-9,416,105
Operating Income/ (Losses)	-24,691,000	-28,170,100	29,109,730	30,048,203	47,080,523
Total Operating Expenses	-24,691,000	-28,170,100	23,287,784	24,038,562	37,664,419
Net Change	**5,309,000**	**1,829,900**	**23,287,784**	**24,038,562**	**37,664,419**
Cash at Beginning of Period	0	5,309,000	7,138,900	30,426,684	54,465,246
Net Change	5,309,000	1,829,900	23,287,784	24,038,562	37,664,419
Cash at End of Period	**5,309,000**	**7,138,900**	**30,426,684**	**54,465,246**	**92,129,665**

Additional financial details are available in Appendix A.

Investment Mode: CAFE

ZoWy is offering this investment opportunity using a new investment model called the Continuous Agreement for Future Equity (CAFE). Minimum investment is 50,000 tokens at $10 per token; the investor must hold these tokens for a minimum of 24 months before reselling.

For the initial phase of ZoWy Capital's investment venture, the team are committing $60,000,000 during the first two years. It's important to note that the investment strategy is based on a Rent-to-Own model with a term spanning over two years or less. Consequently, the financial figures provided in this context are calculated with this specific time frame in mind.

In the subsequent years, the strategy will pivot towards reinvesting the profits generated every two years to facilitate the acquisition of additional real estate assets. Our long-term vision for the year 2026 is to open up an investment capacity of $210,000,000.00 within the ZoWy Capital fund.

This strategic approach allows us to navigate the dynamic real estate market, maximize returns, and steadily expand our investment portfolio, all while adhering to sound financial practices.

12 Reasons a CAFE is a Better Fundraising Option

For Entrepreneurs

- [ ] Perpetual Offering
- [ ] Fixed Dilution
- [ ] Seamlessly integrated with company website
- [ ] Operates standalone or in tandem with other fundraising activities
- [ ] Diverse investor community
- [ ] Unlimited, unrestricted solicitation

For Investors

- [ ] Invest frequently
- [ ] Digital tokens registered on the Blockchain
- [ ] Automated market system:
  - *Fast-track verification*
  - *Liquidity*
  - *24/7/365 Reporting*

Conclusions

Explore the remarkable luxury Rent-to-Own Real Estate investment opportunity that ZoWy Capital has to offer. We're here to redefine the market, introducing a fresh and exciting option for investors in search of secure and lucrative returns.

Our unwavering commitment to security is at the heart of everything we do. We've implemented stringent measures to safeguard your investments, providing you with the peace of mind you deserve as you embark on this journey with us.

ZoWy Capital doesn't just talk the talk - we walk the walk. Our proven track record of success in the real estate investment arena speaks volumes. We have consistently delivered outstanding results, and our seasoned team of professionals, with their wealth of experience and expertise, is poised to lead you towards financial prosperity.

With ZoWy Capital, you're investing in a visionary future. We thrive on innovative strategies and an unwavering commitment to excellence, propelling our success and that of our valued investors.

This is your chance to be at the forefront of the real estate investment revolution. Embrace the future with ZoWy Capital and unlock the potential for remarkable growth and substantial financial rewards. Don't let this opportunity pass you by.

Appendix A: 10 Year Projections

Financial projections over the next ten years demonstrate the pattern of acquisitions, the operating expenses, and the resulting cash flow.

Operating Statements	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Revenue										
# of New Properties	**80**	**90**	**225**	**260**	**750**	**875**	**2,800**	**3,000**	**5,000**	**7,500**
Revenue	13,760,000	21,240,000	149,180,000	177,920,000	440,220,000	542,500,000	1,519,600,000	1,855,100,000	4,716,000,000	5,550,000,000
Cost of Goods Sold	-38,160,000	-49,090,000	-119,455,000	-147,195,000	-392,395,000	-492,025,000	-1,451,725,000	-1,703,475,000	-2,798,000,000	-4,157,500,000
Net Income	-24,400,000	-27,850,000	29,725,000	30,725,000	47,825,000	50,475,000	67,875,000	151,625,000	1,918,000,000	1,392,500,000
Operating Expenses										
Administrative Costs										
Bank (fees, services)	5,000	5,500	6,050	6,655	7,321	8,053	8,858	9,744	10,718	11,790
Software	5,000	5,500	6,050	6,655	7,321	8,053	8,858	9,744	10,718	11,790
Office Expenses (incl rent)	15,000	16,500	18,150	19,965	21,962	24,158	26,573	29,231	32,154	35,369
Legal/Professional	25,000	27,500	30,250	33,275	36,603	40,263	44,289	48,718	53,590	58,949
Phone/Internet	2,000	2,200	2,420	2,662	2,928	3,221	3,543	3,897	4,287	4,716
Misc.	10,000	11,000	12,100	13,310	14,641	16,105	17,716	19,487	21,436	23,579
Sales and Marketing	25,000	27,500	30,250	33,275	36,603	40,263	44,289	48,718	53,590	58,949
Team										
Salaries	200,000	220,000	500,000	550,000	605,000	665,500	732,050	805,255	885,781	974,359
Salary Tax & Benefits	4,000	4,400	10,000	11,000	12,100	13,310	14,641	16,105	17,716	19,487
Total Operating Expenses	291,000	320,100	615,270	676,797	744,477	818,924	900,817	990,898	1,089,988	1,198,987
Pre-Tax Income	-24,691,000	-28,170,100	29,109,730	30,048,203	47,080,523	49,656,076	66,974,183	150,634,102	1,916,910,012	1,391,301,013

Source and Use of Funds										
Source of Funds										
Investment	30,000,000	30,000,000								
Use of Funds										
Initial Property Purchases (see COGS)	0	0	0	0	0	0	0	0	0	0
Shareholder distribution (20% Pre-Tax Inc)	0	0	-5,821,946	-6,009,641	-9,416,105	-9,931,215	-13,394,837	-30,126,820	-383,382,002	-278,260,203
Remainder of Income is reinvested										
	0	0	-5,821,946	-6,009,641	-9,416,105	-9,931,215	-13,394,837	-30,126,820	-383,382,002	-278,260,203
Operating Income/ (Losses)	-24,691,000	-28,170,100	29,109,730	30,048,203	47,080,523	49,656,076	66,974,183	150,634,102	1,916,910,012	1,391,301,013
Total Operating Expenses	-24,691,000	-28,170,100	23,287,784	24,038,562	37,664,419	39,724,861	53,579,347	120,507,281	1,533,528,009	1,113,040,810
Net Change	**5,309,000**	**1,829,900**	**23,287,784**	**24,038,562**	**37,664,419**	**39,724,861**	**53,579,347**	**120,507,281**	**1,533,528,009**	**1,113,040,810**
Cash at Beginning of Period	0	5,309,000	7,138,900	30,426,684	54,465,246	92,129,665	131,854,526	185,433,872	305,941,153	1,839,469,163
Net Change	5,309,000	1,829,900	23,287,784	24,038,562	37,664,419	39,724,861	53,579,347	120,507,281	1,533,528,009	1,113,040,810
Cash at End of Period	**5,309,000**	**7,138,900**	**30,426,684**	**54,465,246**	**92,129,665**	**131,854,526**	**185,433,872**	**305,941,153**	**1,839,469,163**	**2,952,509,973**

Appendix B: Sales and Rental Cycle

Each property will be acquired, renovated, rented for two years, and sold with the target sales price at a 40% increase over the initial purchase price. The sales price below deducts the initial downpayment from the renter / future owner.

Average Purchase Price	**$**	**1,000,000.00**
Average Downpayment	**$**	**300,000.00**
Average Cost of Property Improvements	$	100,000.00
Average Property Taxes Per Year	$	15,000.00
Avg Monthly Maint & Ins Expenses Per Year	$	20,000.00

Mortgage payments (6% interest, ARM)	$	3,500.00
Monthly Maint & Ins	$	1,666.67
Monthly property taxes	$	1,250.00
Monthly expenses	**$**	**6,416.67**

Average Rental Income Per Month	**$**	**6,000.00**
Average Sales Price Per Property	**$**	**1,300,000.00**
Average Up-Front Commitment Fee	**$**	**100,000.00**
Average Agent Fee on Sale	$	65,000.00

Operating Statements	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
# of New Properties	**80**	**90**	**225**	**260**	**750**	**875**	**2,800**	**3,000**	**5,000**	**7,500**
Revenue										
Revenue - Property - Year 1	13,760,000	5,760,000	104,000,000							
Revenue - Property - Year 2		15,480,000	6,480,000	117,000,000						
Revenue - Property - Year 3			38,700,000	16,200,000	292,500,000					
Revenue - Property - Year 4				44,720,000	18,720,000	338,000,000				
Revenue - Property - Year 5					129,000,000	54,000,000	975,000,000			
Revenue - Property - Year 6						150,500,000	63,000,000	1,137,500,000		
Revenue - Property - Year 7							481,600,000	201,600,000	3,640,000,000	
Revenue - Property - Year 8								516,000,000	216,000,000	3,900,000,000
Revenue - Property - Year 9									860,000,000	360,000,000
Revenue - Property - Year 10										1,290,000,000
Cost of Goods Sold										
Cost - Property - Year 1	(38,160,000)	(6,160,000)	(5,200,000)							
Cost - Property - Year 2		(42,930,000)	(6,930,000)	(5,850,000)						
Cost - Property - Year 3			(107,325,000)	(17,325,000)	(14,625,000)					
Cost - Property - Year 4				(124,020,000)	(20,020,000)	(16,900,000)				
Cost - Property - Year 5					(357,750,000)	(57,750,000)	(48,750,000)			
Cost - Property - Year 6						(417,375,000)	(67,375,000)	(56,875,000)		
Cost - Property - Year 7							(1,335,600,000)	(215,600,000)	(182,000,000)	
Cost - Property - Year 8								(1,431,000,000)	(231,000,000)	(195,000,000)
Cost - Property - Year 9									(2,385,000,000)	(385,000,000)
Cost - Property - Year 10										(3,577,500,000)
Net Income (loss)	**(24,400,000)**	**(27,850,000)**	**29,725,000**	**30,725,000**	**47,825,000**	**50,475,000**	**67,875,000**	**151,625,000**	**1,918,000,000**	**1,392,500,000**