



ZoWy Capital

Vision

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.

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
<p>Capital & Legal Security</p> <p>A specialized real estate investment fund operating under the CAFE model, ensuring a strong foundation of capital and legal security.</p>	<p>Marketing & Sales</p> <p>A marketplace designed for Future Homeowners (FHOs), showcasing rent-to-own properties meticulously curated and prepared by the ZoWy family group of businesses.</p>	<p>Properties Match & Brokerage</p> <p>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.</p>	<p>Property Remodeling & Maintenance</p> <p>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.</p>

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.

Challenge

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.



Solution

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.

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



Competition

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.

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

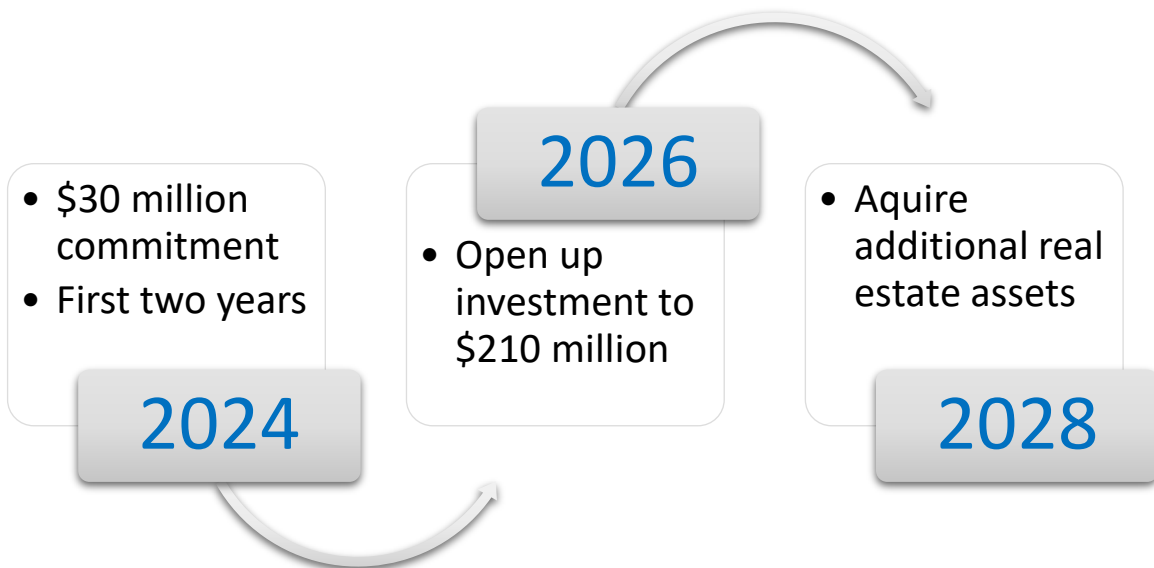


Team

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.

Milestones



Financials

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.

[Placeholder for financials]



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.

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5th Avenue Capital
Private Funding from \$10M to \$2B

