

# lend Tokenization platform for real estate projects

<https://lend.xyz> [hello@lend.xyz](mailto:hello@lend.xyz)



## Invest your crypto in fractional real estate.

Invest your crypto from just 10 USDC in tokenized fractional real estate and seize the best market opportunities.

Invest now Ongoing funding projects

10,000+ Lenders    10 – 15 % APY    10 USDC Minimum investment    4,9 / 5 Trustpilot



Tokenization

## We're tokenizing Real Estate Projects

Here are some examples >



**Opéra Haussmann – Paris IX**  
Boulevard Haussmann, Paris 75009

Fixed APR		
Total funding	Remaining	Lenders
€3 236 000	722 409 €	1902

Coming soon



**Belgravia Residences – London W1J**  
Belgravia, London

Fixed APR		
Total funding	Remaining	Lenders
£4,800,000	£950,000	2,860

Coming soon



**Avenue Montaigne – Paris VIII**  
Avenue Montaigne, Paris 75008

Fixed APR		
Total funding	Remaining	Lenders
€5,100,000	€1,120,000	3,120

Coming soon



## 📄 Problems

**1**

Stablecoin yield remains cyclical and dependent on favorable market conditions, making it unreliable as a long-term source of return.

**2**

Institutional appetite for real-world assets is growing, and compliant infrastructure aligned with crypto-native capital remains limited.

**3**

AI is compressing margins across digital and software businesses and is quickly making digital value easier to replicate.



**1**

The market needs a yield source that is structurally decoupled from crypto market cycles.

**2**

There is a structural gap between institutional deal flow and crypto-native liquidity.

**3**

Institutional real estate offers structural scarcity and durable yield.



## Our solution

Invest from 10 USDC into premium, vetted real estate projects earning 8–15% APY, all on-chain, fully regulated.

### Step 1: Idle Capital → Yield Opportunity

Users have stablecoins sitting idle and are looking for reliable returns.



### Step 2: Discover Lend

They find a real estate deal on Lend - transparent, secure, and promising.



### Step 3: Invest in One Click

With just one click, they purchase tokenized real estate using their crypto.



### Step 4: Earn & Compound Weekly Yield

They start earning weekly yield in USDC - instantly claimable.

The screenshot shows the Lend platform interface. At the top, there's a navigation bar with 'Dashboard', 'Opérations', 'Lend DEX', and 'About'. The user's balance is shown as 1,234.56 € and 45 tokens. The main dashboard is divided into two sections: 'Investments dashboard' and 'Claimable'.

**Investments dashboard:**

- Total investment: **1.8M USDC**
- Total received revenue: **- USDC**
- Average return: **12 %**
- Ongoing projects: **8**
- Est. monthly revenue: **18,344.76 USDC**

**Claimable:**

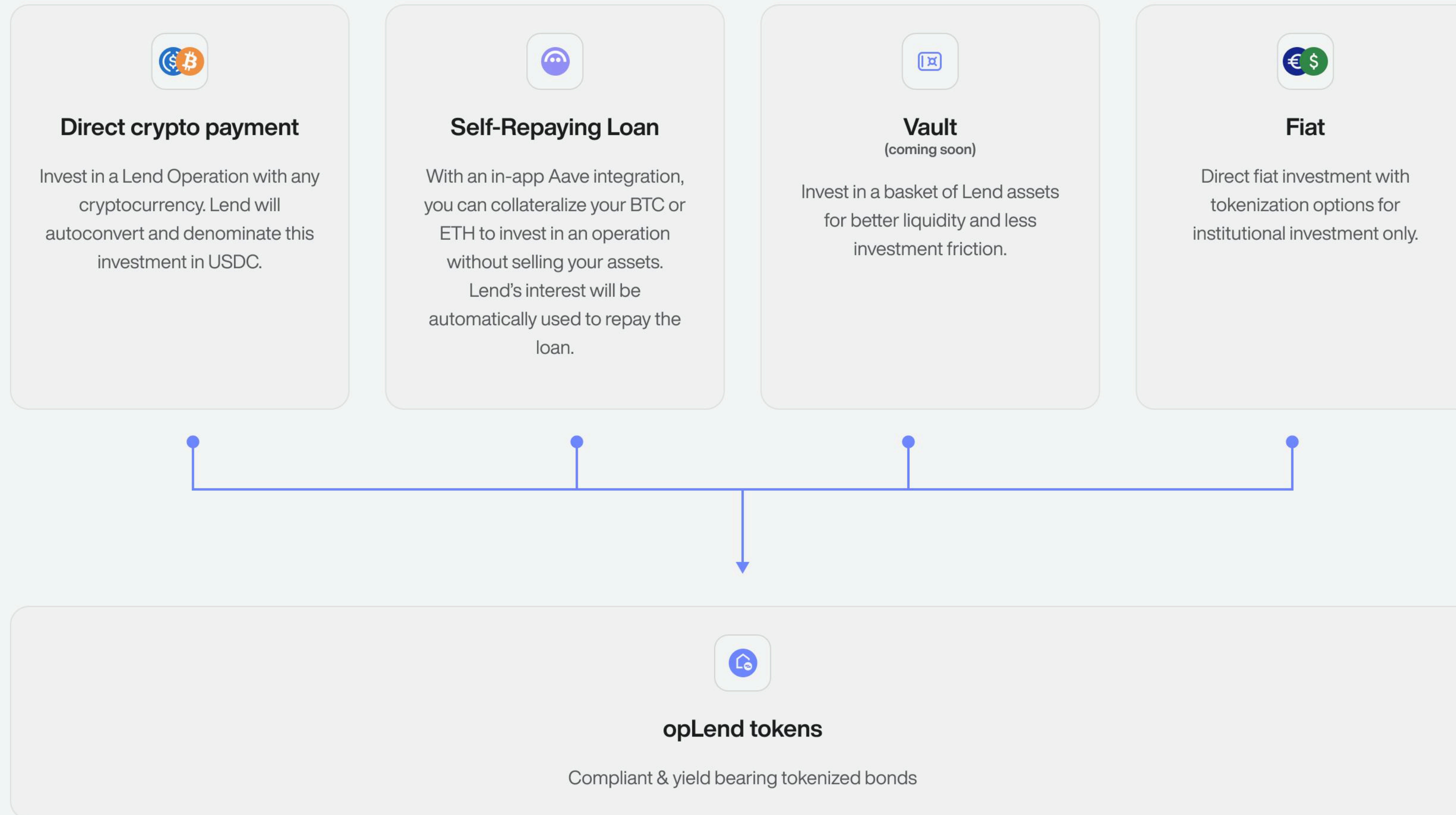
- Total: **320,121 USDC**
- Ethereum: **112,329.12 USDC** (with a 'Claim all' button)
- Projects listed:
  - Apartment Kensington – London, England: **123,210 USDC**
  - Apartment Le Triangle - Paris, France: **70,211 USDC**
  - Villa al Arima - Marrakech, Morocco: **126,700 USDC**

**Live operations:**

- Apartment Kensington – London, England:** Funding in progress. €2,954,039 Invested. 12.4% APR. Short-term rental.
- Apartment Le Triangle - Paris, France:** Funding completed. €2,264,024 Invested. 12.26% APR. Short-term rental.
- Apartment Courcelles – Paris, France:** Funding completed. €2,727,082 Invested. 12.8% APR. Short-term rental.
- Building Monceau - Paris, France:** Funding completed. €2,191,015 Invested. 8.2% APR. Short-term rental.



## Investment flow





## How we tokenize Real Estate

Backed by regulated SPVs and tokenized bonds



### Two types of tokenized assets, backed by regulated structures.

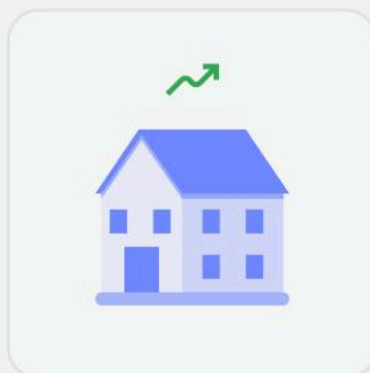


#### Rental assets (income-focused)

Apartments / Villas

Yield generated from rent

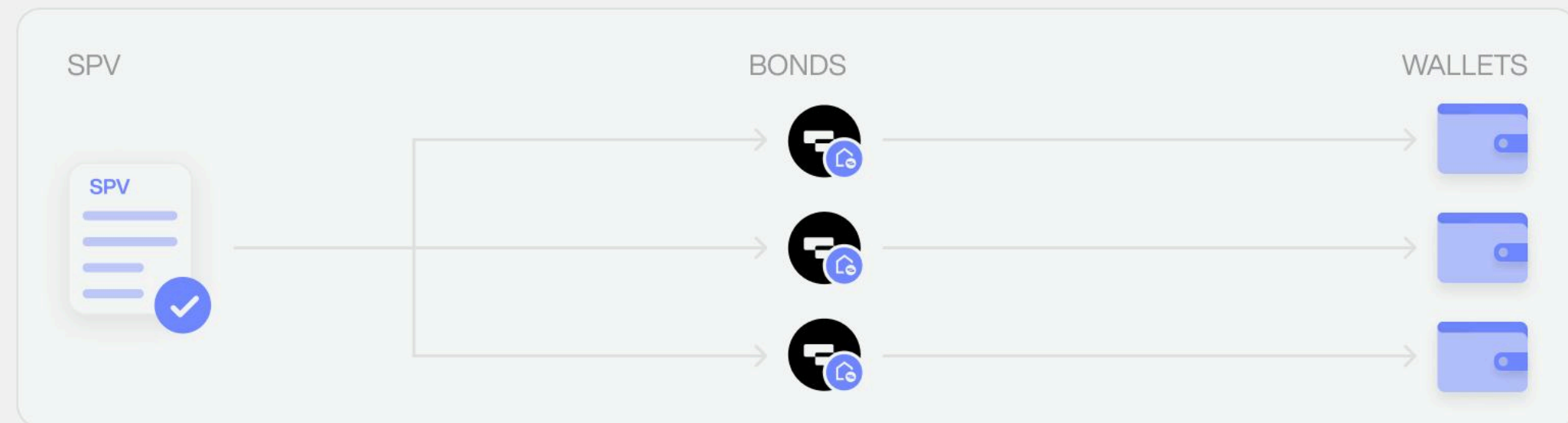
Investors receive weekly payouts



#### Value-add operations (value-focused)

Renovation & resale operations

Return generated on resale (capital gain)



### How it works (SPV & bonds)

Each project is held by a dedicated SPV (special purpose vehicle)

Investors receive tokenized bonds representing their share of the SPV

Fully on-chain subscriptions, payouts, and reporting.

### Our business model

- We charge 5–10% on the funds raised in the primary market
  - 1% annual management fee on property value
  - 30% share of capital gains on resale



## Our Real Estate partners



### Sate Investment Partners x Lend

Lend has partnered with Sate Investment Partners to bring investors exclusive access to premium real estate opportunities. With a proven track record of backing 100+ projects across Europe, Sate offers deep market expertise, particularly in Spain, Belgium, and Portugal. Through this partnership, Lend benefits from Sate's rigorous deal selection and professional asset management, ensuring investors access secure, high-performing real estate investments.



Equity Participation in Lend

**5%**

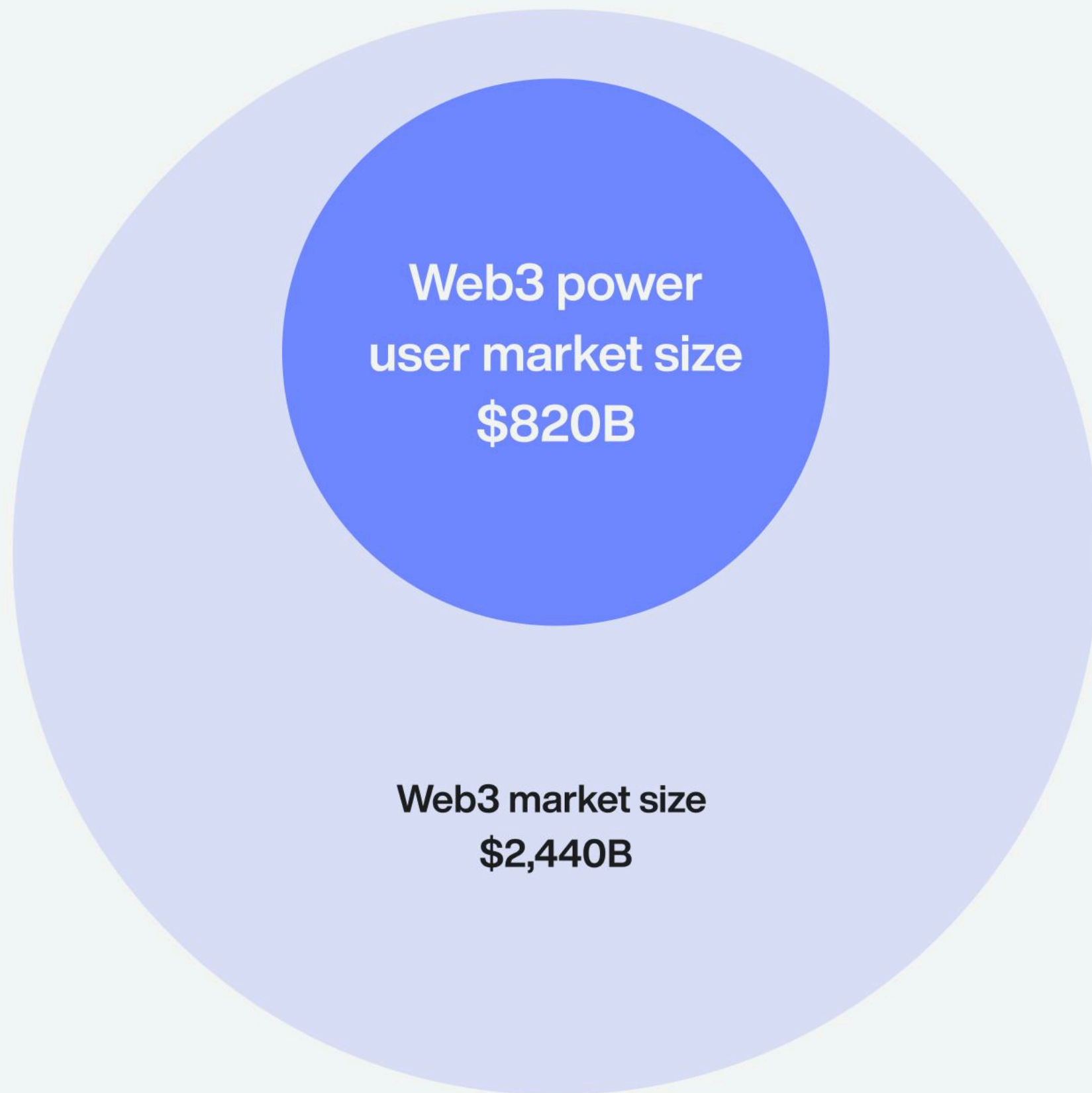


Sourced Real Estate Deals

**€400M**



## Market



Lend is aimed at both experienced web3 users & crypto-natives LP companies wishing to diversify their assets in an investment offering a stable return.

### 1. Explosive Growth

The RWA tokenization market has expanded nearly 380% in three years, reaching \$24 billion as of mid-2025. [\(Source\)](#)

### 2. Longer-Term Forecasts

Boston Consulting Group expects asset tokenization to reach \$16 trillion by 2030, equivalent to nearly 10% of global GDP. [\(Source\)](#)

## Example of operation: Datacenter, Saint-Herblain

Fixed APR <b>9%</b>	Unique investors <b>60+</b>	Amount raised <b>592,000 USDC</b>	Payout interval <b>Weekly</b>	Warranty <b>Bond agreement</b>	Target holding period <b>12 months minimum</b>	Location <b>Saint-Herblain, Nantes Metropolitan Area</b>	Instrument <b>Tokenized bonds (security tokens)</b>
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### Project Overview

The financed asset will be a commercial data center, in operation since 2008. It has been occupied by the same tenant for over fifteen years. A new lease signed in 2024 secures occupancy for an additional nine years, with indexed rent and long-term visibility. This will be a bond issuance carried out as part of a public offering of financial securities, subscribed and repaid in USDC. The underlying currency is the € (euros)

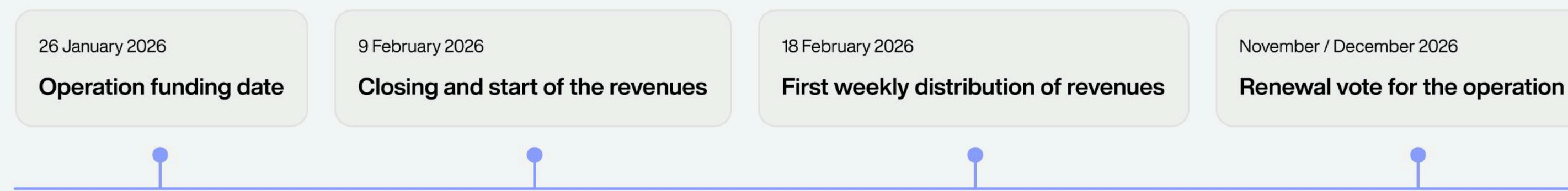
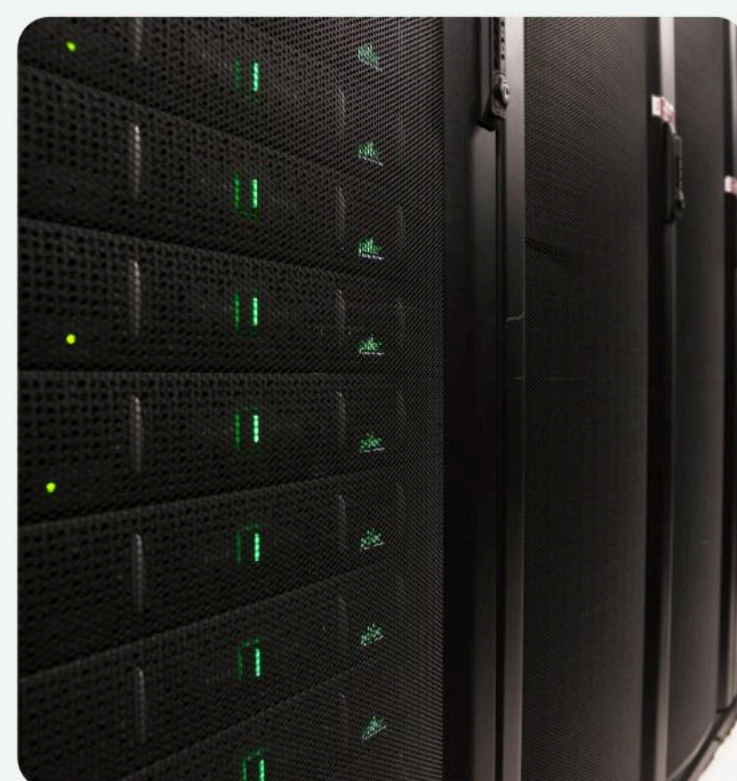
### Asset Summary

The bond agreement between Lend and SAS Isabelle, bearing a 9% interest rate, is backed by an asset owned by SAS Isabelle, namely a data center. The property is a modern, fully operational data center designed for cloud and digital services. It benefits from:

- A long-term commercial tenant with a strong operational track record, currently leased at €600,000 per year
- Data center active since 2008 with continuous occupancy
- The same tenant has been operating for more than 15 years, demonstrating strong resilience
- A new commercial lease was signed in 2024, locking in the tenant for 9 additional years (tenant in place since 2009)
- A strategic position in a highly active economic zone
- 3,124 m<sup>2</sup> of operational space + 47 parking spots

The building is located in Saint-Herblain, a highly dynamic business district near Nantes, one of the largest and fastest-growing cities in France.

Nantes benefits from a strong tech ecosystem, growing demand for server infrastructure, and a highly resilient commercial property market. This combination strengthens both the operational reliability and the long-term value of the asset.




## DeFi & secondary market

### Lend's DeFi Product Suite

Lend is building a suite of DeFi products to bring liquidity and composability to tokenized real estate. Our flagship product will be an orderbook DEX, enabling users to seamlessly buy and sell any Lend asset with an experience comparable to leading centralized exchanges. Liquidity remains the biggest pain point in tokenized real estate - and we are solving it head-on, where most competitors fall short.

- Lending markets that allow users to borrow against tokenized assets
- The Lend Index, offering diversified exposure across our real estate portfolio

Together, this ecosystem will unlock efficient, secure, and accessible liquidity for real-world assets at scale.



**Apartment Courcelles**  
Paris, France,

Trading price **\$0,452**

Primary sale price **\$0.395**

Primary sale APR **8.9%**


24h Volume **\$235,327.91**

Total Volume **\$1,421,235.31**

Date of primary sale **05/12/2023**

Orderbook
Trade history

Price USDC	Size opLend	Cumulative opLend
0.472	139	273
0.468	51	133
0.467	51	133
0.462	51	133
0.461	51	133
0.459	51	133
0.453	150,000	133
193.462 ↑		
0.450	122	0.193
0.449	122	0.193
0.446	122	0.193
0.445	122	0.193
0.441	123	367
0.433	122	244



Buy
Sell

Market
Limit

**Place an order** ⓘ

122,555.38

Available 122,555.38 Max

100%

**Price** ⓘ

\$ 0.232

Total amount 28,187.92 USDC  
Collateral 1500.90 USDC

Buy 122,555.38 opLend

My open orders
My history

Date	opLend price (unit)	Amount (USDC)	Amount (opLend)
06/08/2025 22:10:22	\$0.45	233	10.9
06/08/2025	\$0.45	233	10.9
06/08/2025	\$0.45	233	10.9
06/08/2025	\$0.45	233	10.9

< 1 2 3 4 ... 12 >



## Competition

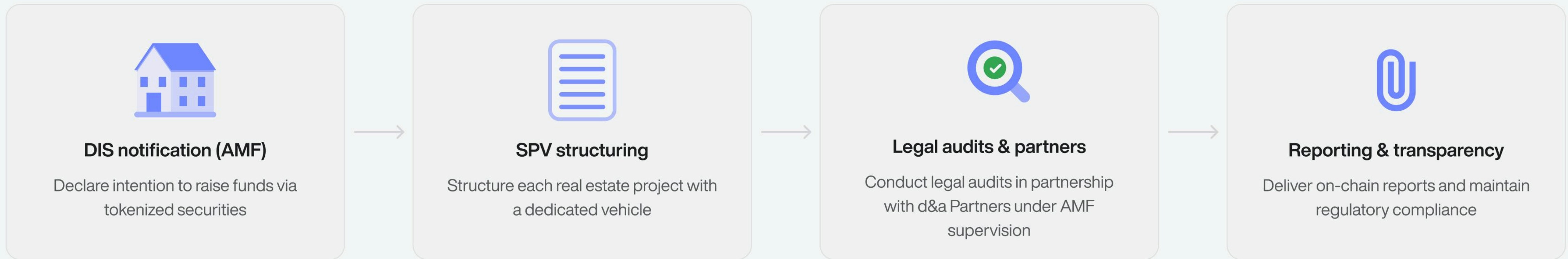
Strengths	Lend	RealT	Nest Credit	Maple Finance	Gauntlet RWA
Direct Real Estate Exposure	Yes	Yes	No	No	No
Institutional-Grade Assets	Yes	No	Yes	Yes	No
Direct Origination Control	Yes	Partial	No	Partial	No
Native Tokenization Layer	Yes	Yes	Yes	Yes	No
Built for Web3-Native Users	Yes	Yes	Yes	Yes	Yes
Institutional Capital target	Yes*	No	Yes	Yes	Yes
Secondary Liquidity Design	Yes	Partial	Yes	Yes	Yes
DeFi Collateral Composability	Yes*	No	Partial	Yes	Yes
Multi-Jurisdiction Scalable Model	Yes	No	Yes	Yes	Yes

\* Coming soon (features funded by the seed round)



## ☑ Compliance & Regulatory Process

Steps to operate a regulated platform

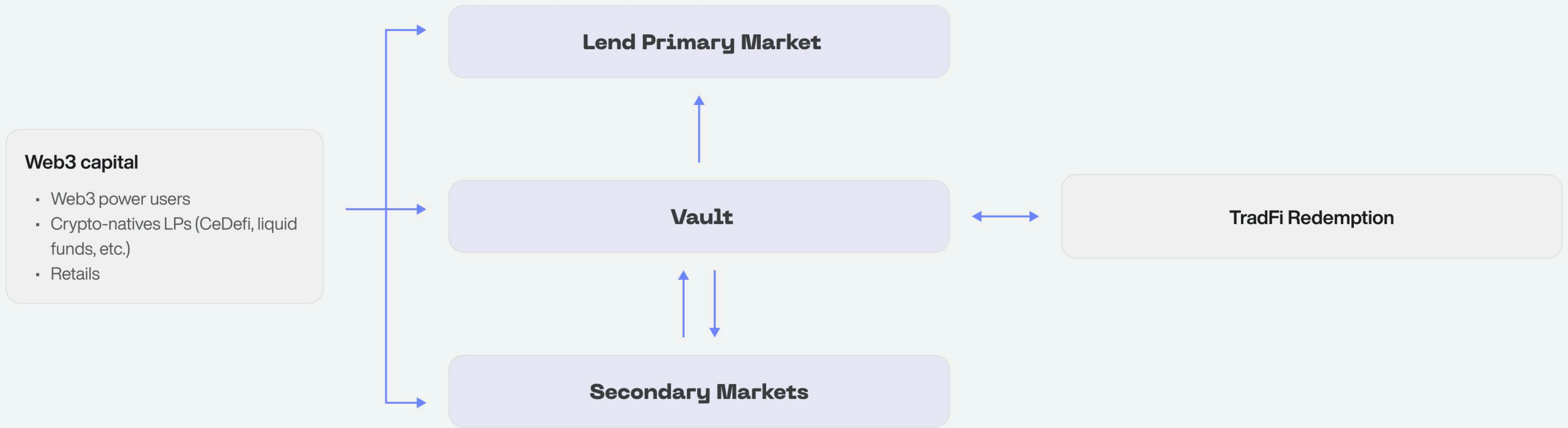


AUTORITÉ DES MARCHÉS FINANCIERS  
**AMF** {d&a} partners

Lend operates its platform fully in line with AMF & EU regulation, ensuring compliance at every step. Each raise begins with an AMF DIS notification, followed by structuring the project through a dedicated SPV for investor protection. Legal audits are conducted in partnership with d&a Partners under AMF supervision, while ongoing on-chain reporting and transparency maintain strict regulatory standards. This end-to-end process ensures security, accountability, and trust for investors.



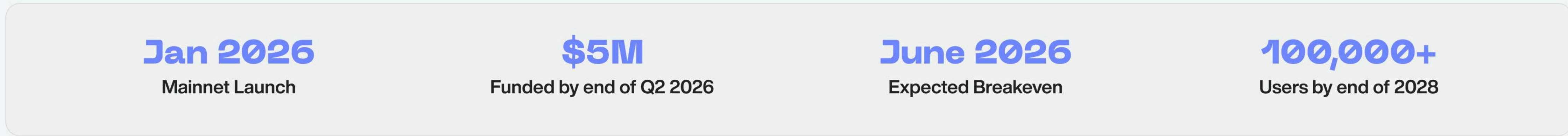
## Go To Market



Over the past few months, we established Lend's regulatory and operational framework. We are now scaling yield distribution through the Vault. The Vault will allow permissionless capital formation, strengthen liquidity on both primary and secondary markets, and improve user liquidity.



## 📅 Forecasts & roadmap



**2025 - Foundation & Validation**

**Regulatory & Legal Framework**  
Structured compliant origination model for tokenized real-world assets.

**Testnet Launched**  
Core infrastructure deployed and battle-tested.

**Technical Audits**  
Smart contracts externally reviewed and secured.

**Early Community Building**  
Onboarded first users and bootstrap core Web3 audience.

**Pre-Seed Round**  
Secured initial capital to fund product and operational launch.

**Q1 2026 - Market Entry**

**First Operation Launched**  
Deployment of first real-world asset financing.

**Secondary Market Live**  
Strategic DEX launch enabling liquidity.

**Initial Revenue Generation**  
First capital deployed and revenue cycle initiated.

**Point campaign start**  
Start the Lend points incentives program

**Q2 2026**

**Seed round**  
Acceleration round to scale origination and liquidity.

**LP Onboarding**  
First institutional investors and strategic LP onboarded.

**Secondary Market Liquidity Scaling**  
Structured liquidity provisioning with aligned LPs.

**Q3-Q4 2026**

**Vault Product Launch**  
Structured yield vault aggregating multiple operations.

**Partial Corporate Relocation**  
Strategic restructuring to optimize regulatory and growth environment.

**Aggressive Operation Onboarding**  
Scale the amount and size of Lend operations

**Lending for opLend tokens**  
Enable collateralization of Lend assets

**2027+**

**Lending for opLend tokens**  
Enable collateralization of Lend assets

**Expansion to other asset classes**  
Expansion across multiple asset categories.

**Token generation event**  
Launch of Lend token



## Financials

A dynamic version of the financial model is available in the data room.

	Year 1	Year 2	Year 3
<b>REVENUE</b>			
<b>Total Revenue</b>	€717,589	€1,491,061	€2,223,941
Revenue from operations	€695,520	€1,424,947	€2,147,040
Vault revenue	€22,069	€66,114	€76,901
<b>Revenue growth vs prior year</b>	—	107.79%	49.15%
<b>DIRECT COSTS</b>			
<b>Variable costs per operation (marketing, sourcing &amp; structure)</b>	€433,464	€557,964	€607,464
<b>GROSS PROFIT</b>			
<b>Gross profit (Revenue - Variable costs)</b>	€284,125	€933,097	€1,616,477
<b>% of revenue</b>	39.59%	62.58%	72.69%
<b>OPERATING COSTS</b>			
<b>Total operating costs</b>	€372,964	€484,464	€538,464
<b>HR</b>	€291,000	€366,000	€420,000
<b>Marketing</b>	€15,824	€37,824	€37,824
<b>Tech</b>	€27,720	€20,220	€20,220
<b>Structure</b>	€38,420	€60,420	€60,420
<b>EBITDA</b>			
<b>EBITDA</b>	€284,125	€828,470	€1,616,477
<b>% of revenue</b>	39.59%	55.56%	72.69%



## The team



**Nathan**  
Co-CEO & COO  
*Ex-Staky*



**Lucas**  
Co-CEO & Product Lead  
*Ex-Staky*



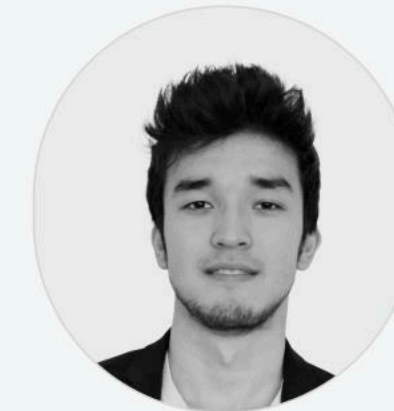
**Aymeric MOEHN**  
Smart-contract developer  
*Ex-Staky*



**Ambroise FILATRIAU**  
Product designer  
*Ex-Staky*



**Alain CAO VAN TRUONG**  
Fullstack developer  
*Ex-Staky*



**Tristan LANOYE**  
Fullstack developer  
*Ex-Staky*



Active in the world of Web3  
since 2017



We have created a “Staking as a service” in  
2019, Staky



We reached \$800M SAUM  
20,000+ users  
Creation of 10+ DApps



## Our needs in 2026–2027

**\$1M75k\*** (€1M5)

For a post-money valuation of \$8.2M (€7M)

(24 months)

**Total needs: 2 401 228€**

Marketing Budget: **35%** (847 448€)

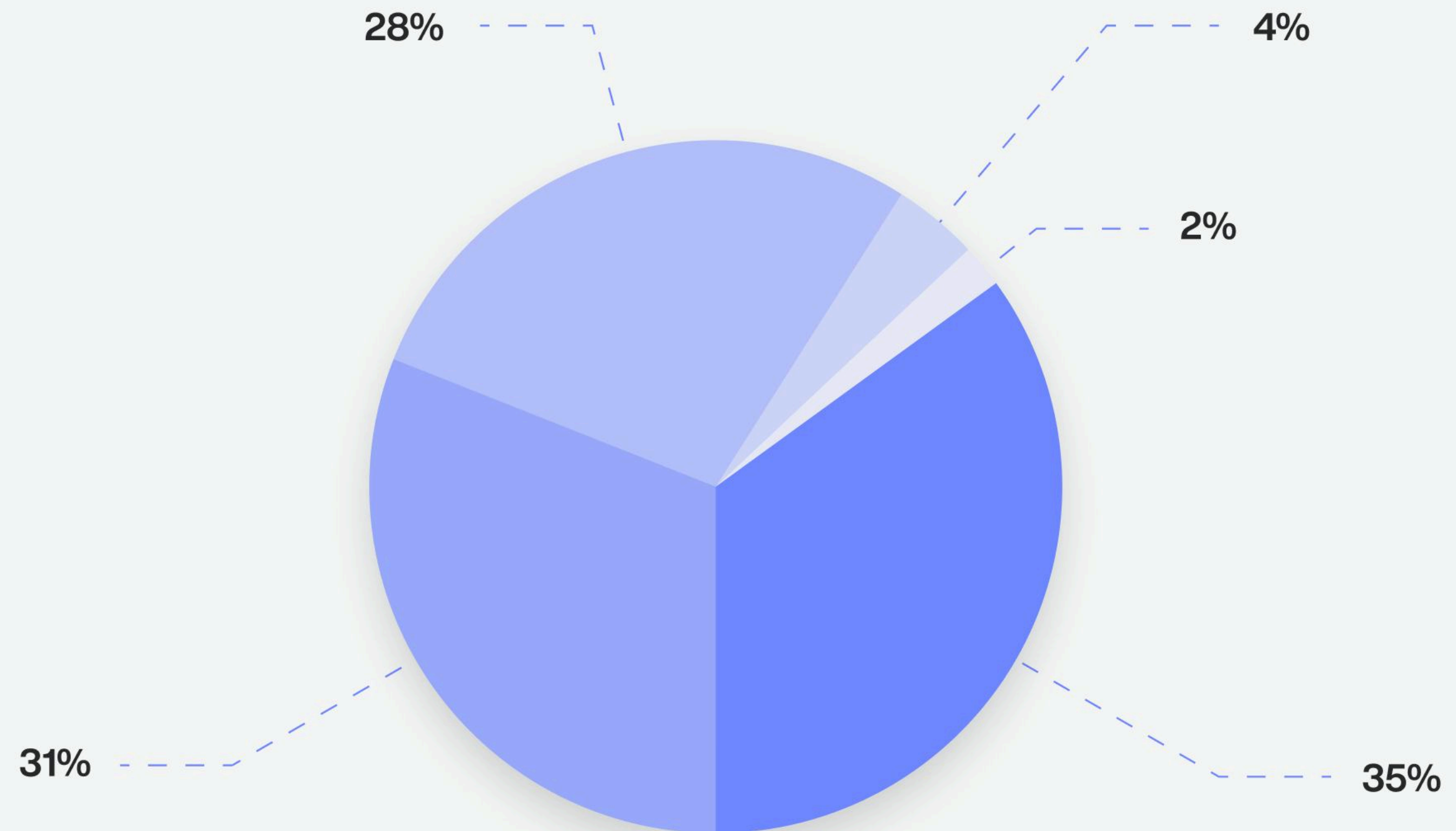
Go-to-market budget: **31%** (750 000€)

HR budget: **28%** (657 000€)

Structure Budget: **4%** (98 840€)

Tech Budget: **2%** (47 940€)

Revenues: 2 208 000€



\*Will be supplemented by non-dilutive financing (BPI, bank loans) up to a minimum of 30%.



# Lend is live

TRY IT NOW

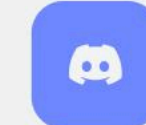
<https://app.lend.xyz>



X account



LinkedIn



Discord



Calendly



Gitbook

# Thank you!

You can find a complete dataroom of Lend here: <https://lend.xyz/dataroom>

You can find more informations on <https://lend.xyz> and contact us on [hello@lend.xyz](mailto:hello@lend.xyz)

