**Rebuy Capital is a platform for foreign investors to receive financial solutions in different countries across the EU. Rebuy Capital offers smart refinancing solutions for foreign investors using deep knowledge and market experience to underwrite real estate assets and match the right financing model to the borrower.**

**The vision:**

REBUY will offer foreign investors a financing alternative against the lien on the local property. Borrowers will be able to mortgage a property in one country and get a loan to buy a property in another country, thus increasing their capital and not being exposed to one market **- *Cross Country Investments*.**

**The problem/The need:**

The cost of living worldwide is rising and buying a property has become the reach of only the affluent. In addition, the priority of Generation Y and Z shows that purchasing a property can be a profitable investment channel and not necessarily buying a property to live on, thus opening up possibilities not only to areas where they will want to live their lives. Overseas investing is an investment alternative for young couples and beginning investors with low initial capital. These investors will often invest most, if not all of their wealth, in the property and enjoy a return and increase in value over the years. These investors cannot use the property they have purchased to improve their capital. Today, the alternative to obtaining financing against a foreign asset is reserved only for high net individuals or companies. REBUY offer refinancing solutions for private individuals against their property as collateral and securing funding in the destination country to buy another property and increase personal capital.

**TAM – Total Addressable market**

Today, many countries in Europe like Greece and Portugal have provided stable ground for investors to buy a property and get a better return from their country of origin. At the beginning of their journey, small investors (under 1 million USD) and young couples began their investment life by investing up to **250K-300K euros** to buy an apartment directly or join a real estate fund that builds properties. The estimated number of investors who invest abroad are tens of thousands of large and small investors who have bought a property in Europe and the US and have the potential to increase their investment portfolio and buy another property in the same country or another country and thus increase their capital.

**The product:**

We will offer the platform to the public and real estate companies that provide their services to foreign investors. Before receiving the financing, the system will perform a background check on the borrower and the property to get an initial confirmation of whether the property and the borrower are suitable for receiving the financing. At the end of the underwriting and data entry process, the system will inspect the borrower's property and offer the best financing option. At the end of the process, if the borrower decides to take the financing, the property will be mortgaged in the destination country, and the borrower will receive the funding.

**Competitors/Alternatives:**

1. Real estate companies - Many companies that offer properties to foreign investors create a more extended payment plan and thus "finance" the purchase process. This process is mainly relevant to buying a first apartment and does not constitute a financing channel in the usual way.

2. Foreign financial institutions - Receiving financing from foreign financial institutions is possible only when there is an incorporated body (company, fund) in which the fund raises money from foreign investors and receives the balance from the local bank. Obtaining such financing is made possible mainly by buying the first property and in construction projects.