

9th March 2024

Next level property investing

The benefits of real estate investing in 2024

Shojin

Strictly private and confidential

Imagine the future



TODAY

Wealth is concentrated in the hands of the few. 1% of the global population control 46% of wealth

¹.

The wealthy have access to opportunities that regular people do not.

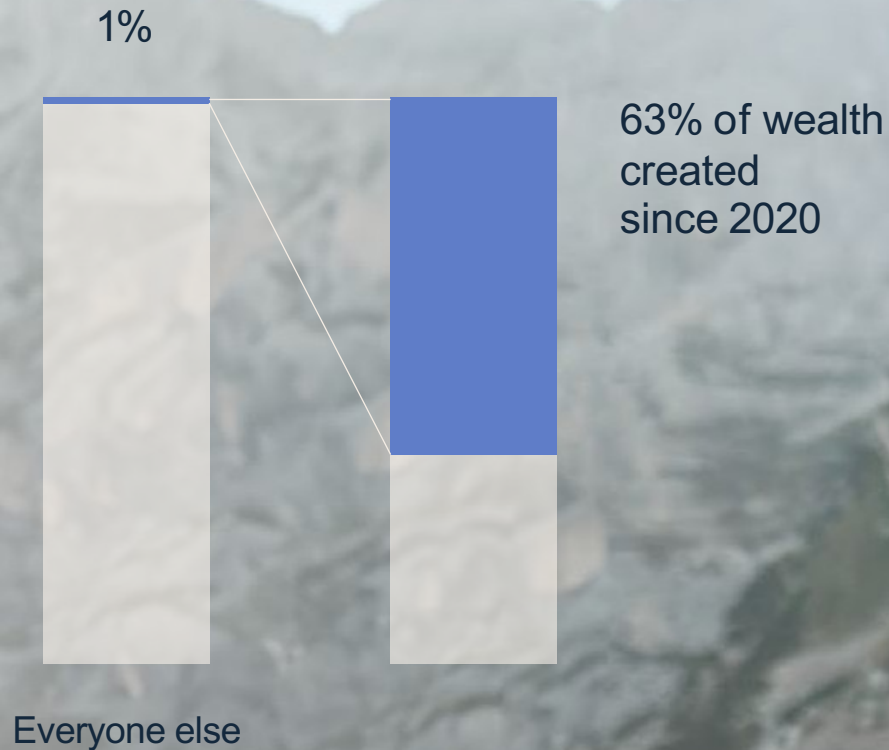


THE FUTURE

Sources: ¹Credit Suisse

The richest 1% have captured 63% of all new wealth since 2020

Access to investment opportunities drives wealth accumulation



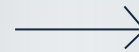
Imagine the future



TODAY

Wealth is concentrated in the hands of the few. 1% of the global population control 46% of wealth¹.

The wealthy have access to opportunities that regular people do not.



THE FUTURE

Wealth will be more widely distributed with the use of technology and the growth in financial education and literacy. The people will engage with borrowers directly, disintermediating institutions and keeping more of the returns for themselves.

Sources: ¹Credit Suisse

Property has been used throughout history to grow and preserve wealth

Imagine the future



TODAY

We are not building enough homes to accommodate the growth in population. A large reason is the lack of funding for small and mid-size real estate developers. Institutions do not cater to this market. This is a crisis.



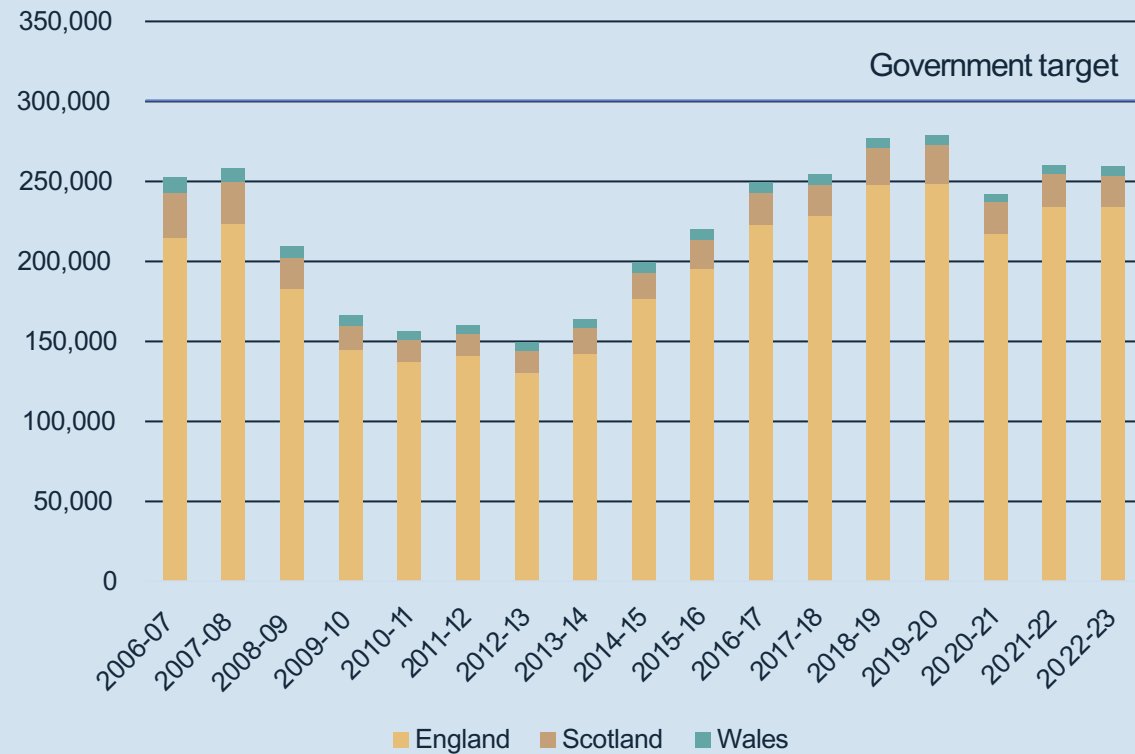
THE FUTURE

Sources: ¹Credit Suisse

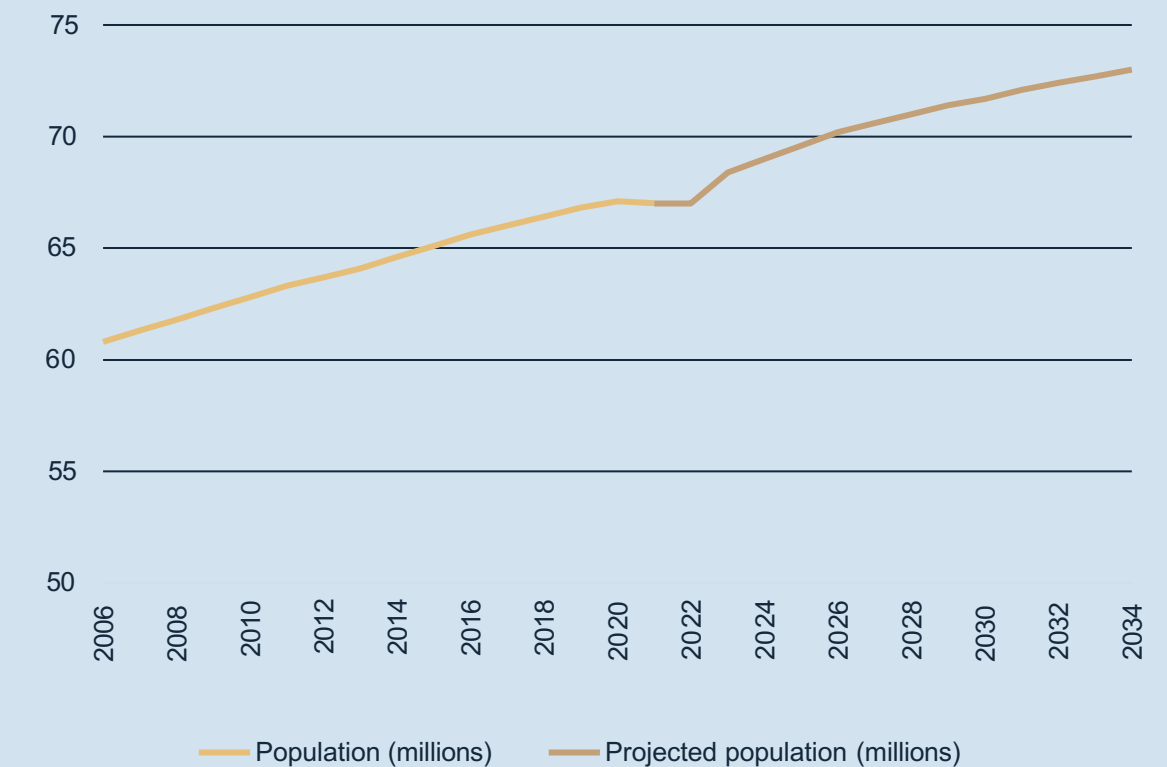
The supply-demand imbalance in UK housing persists



New housing supply



UK population growth



Imagine the future



TODAY

We are not building enough homes to accommodate the growth in population. A large reason is the lack of funding for small and mid-size real estate developers. Institutions do not cater to this market. This is a crisis.



THE FUTURE

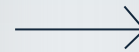
Sources: ¹Credit Suisse

Imagine the future



TODAY

We are not building enough homes to accommodate the growth in population. A large reason is the lack of funding for small and mid-size real estate developers. Institutions do not cater to this market. This is a crisis.



THE FUTURE

Rather than rely on institutions, real estate developers will use technology to raise capital from the people directly, sharing the lucrative profits.

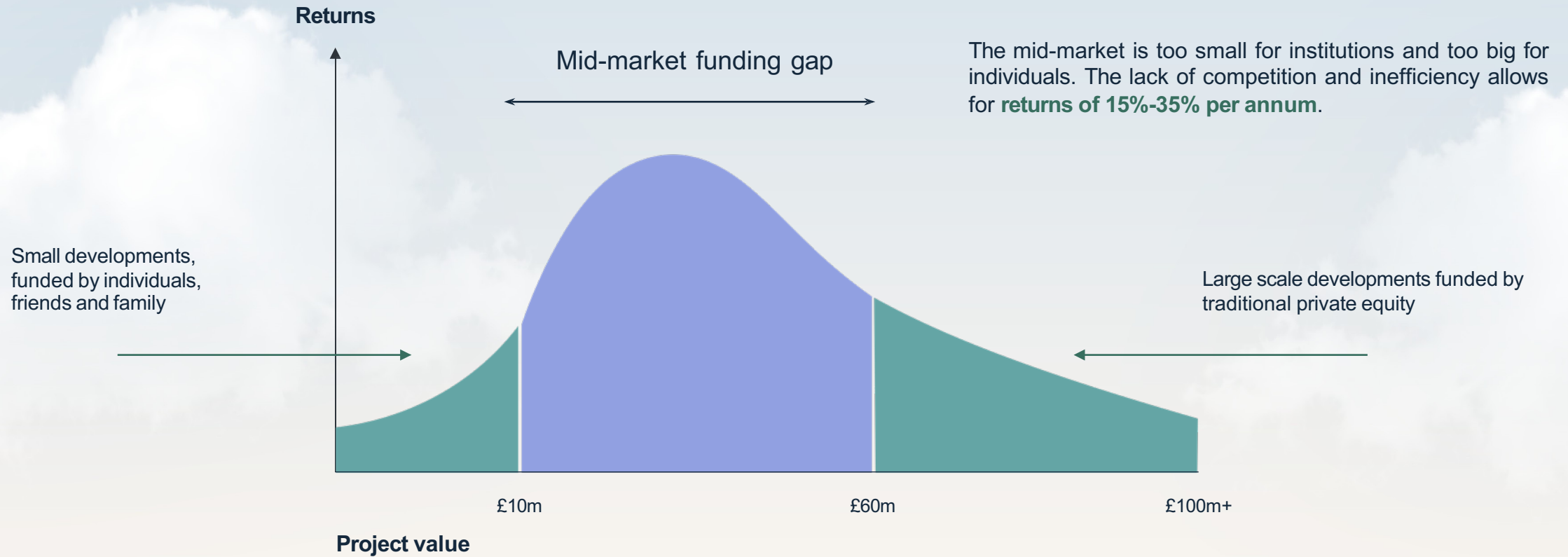
Sources: ¹Credit Suisse

Since f1009, Shojin have created a market that never existed

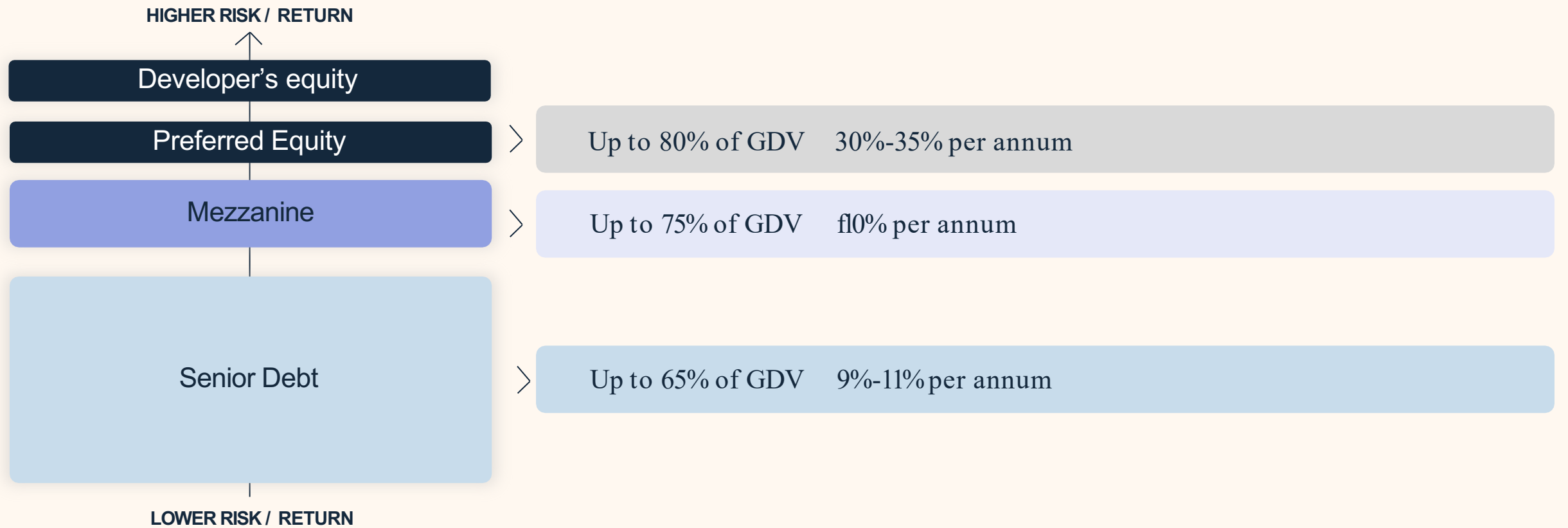


Addressing the funding gap in real estate development

Projects with a value of **£10m - £60m** suffer from lack of investment capital.

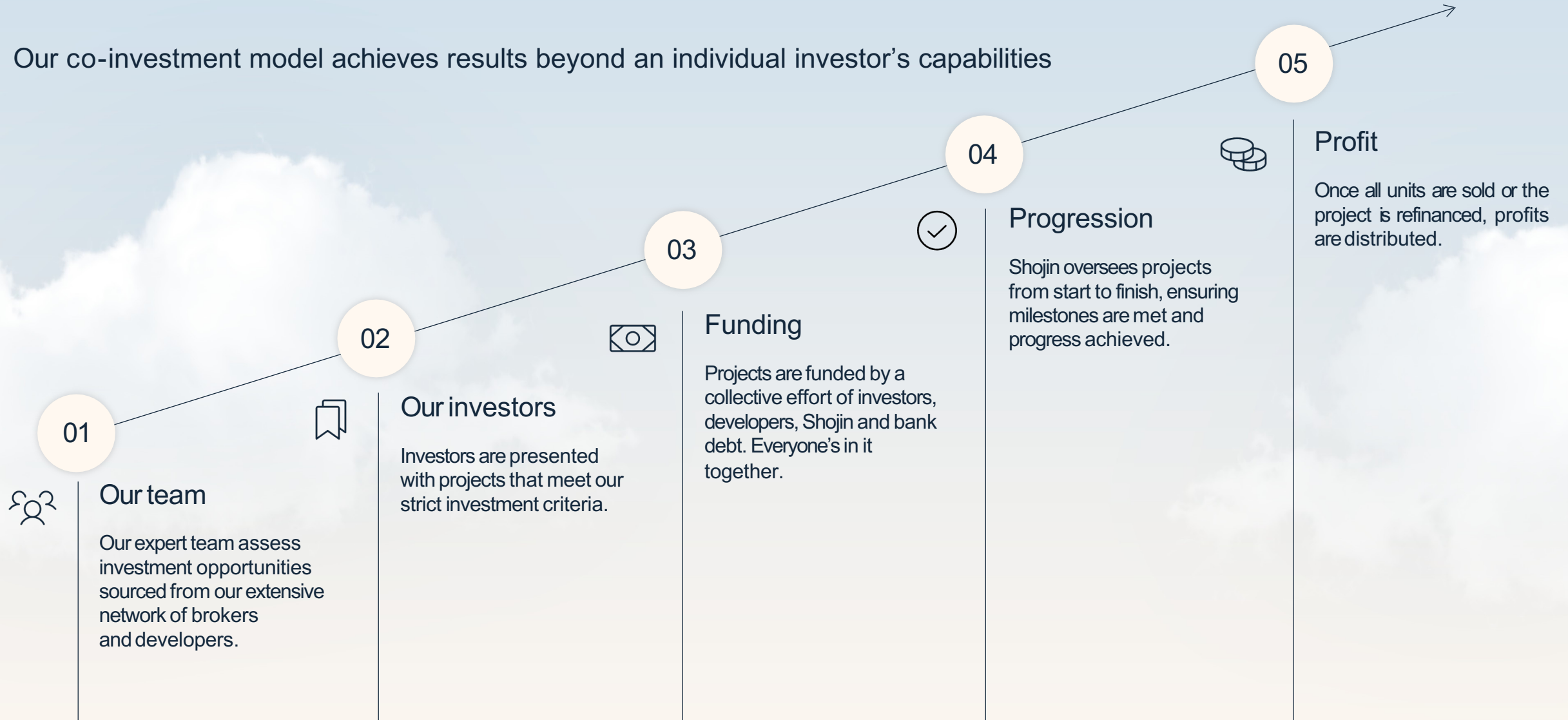


Lending rates in property development



Private investors benefit from our model

Our co-investment model achieves results beyond an individual investor's capabilities



Example projects funded



Abbey Road, St John's Wood, London
Loan £0.5m GDV £1.3m
Investor return 38% per annum



Lansdowne Hill, West Norwood, London
Loan £3.0m GDV £23.5m
Investor return 26% per annum



Chadwell Heath, Barking, London
Loan £1.3m GDV £16.4m
Investor return 19% per annum



North Street, Romford, London
Loan £1.7m GDV £16.6m
Investor return 24% per annum



Westbrook Mills, Godalming, Surrey
Loan £4.5m GDV £56.8m
Investor return 16% per annum



Narrowcliff, Newquay, Cornwall
Loan £2.42m GDV £23.1m
Investor return 18% per annum

The squeeze on buy-to-let

Higher mortgage rates



Energy efficiency standards



Renters Reform Bill



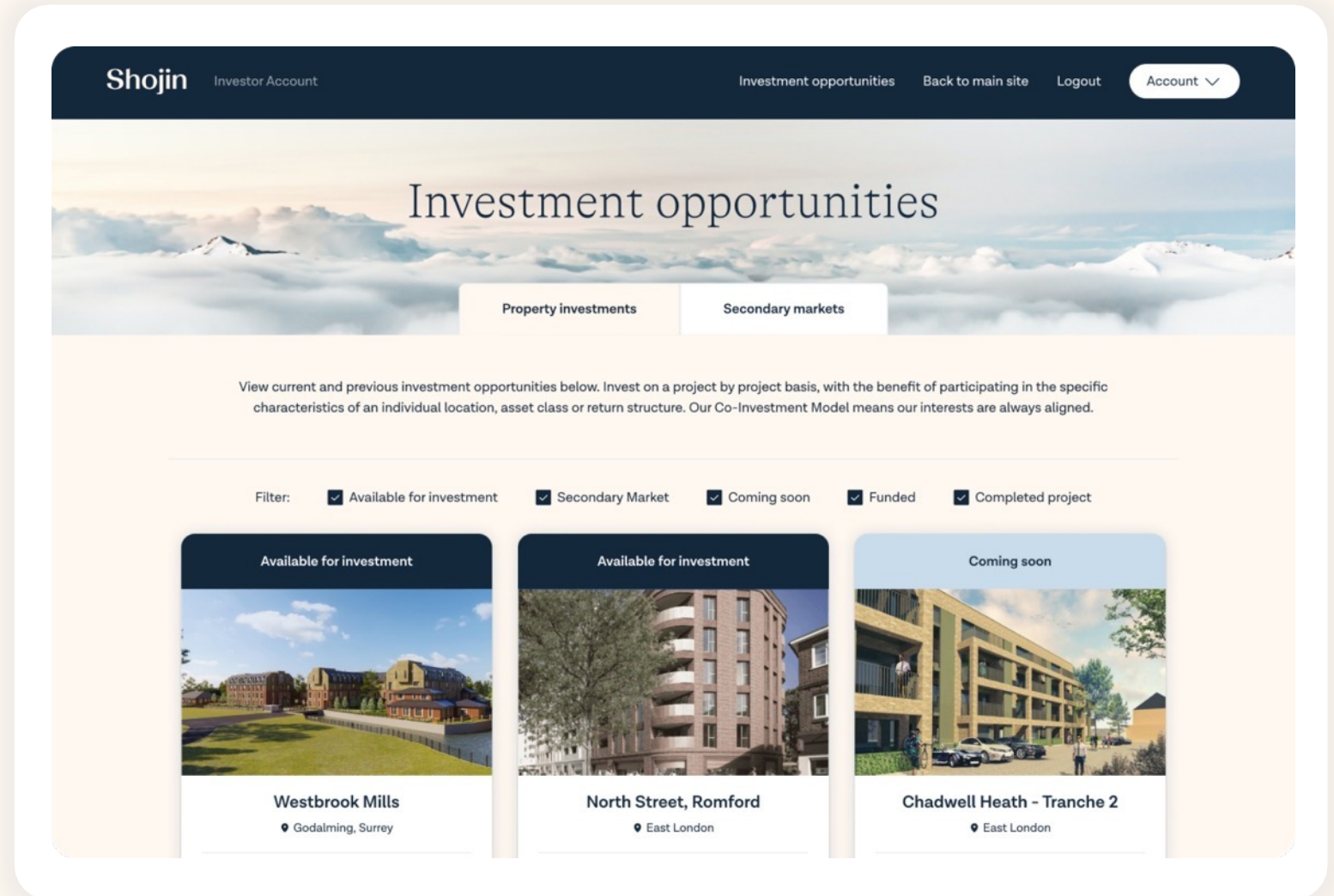
The investor portal



www.shojin.co.uk

Start investing in minutes

1. Register
2. Appropriateness and suitability test
3. Certification
4. Browse opportunities by risk appetite and preferences
5. Build and monitor your portfolio from anywhere





Next level investing

Shojin

shojin.co.uk • 99 Bishopsgate, London EC2M 3XD

Strictly private and confidential

Strong returns on larger assets & development funding

9

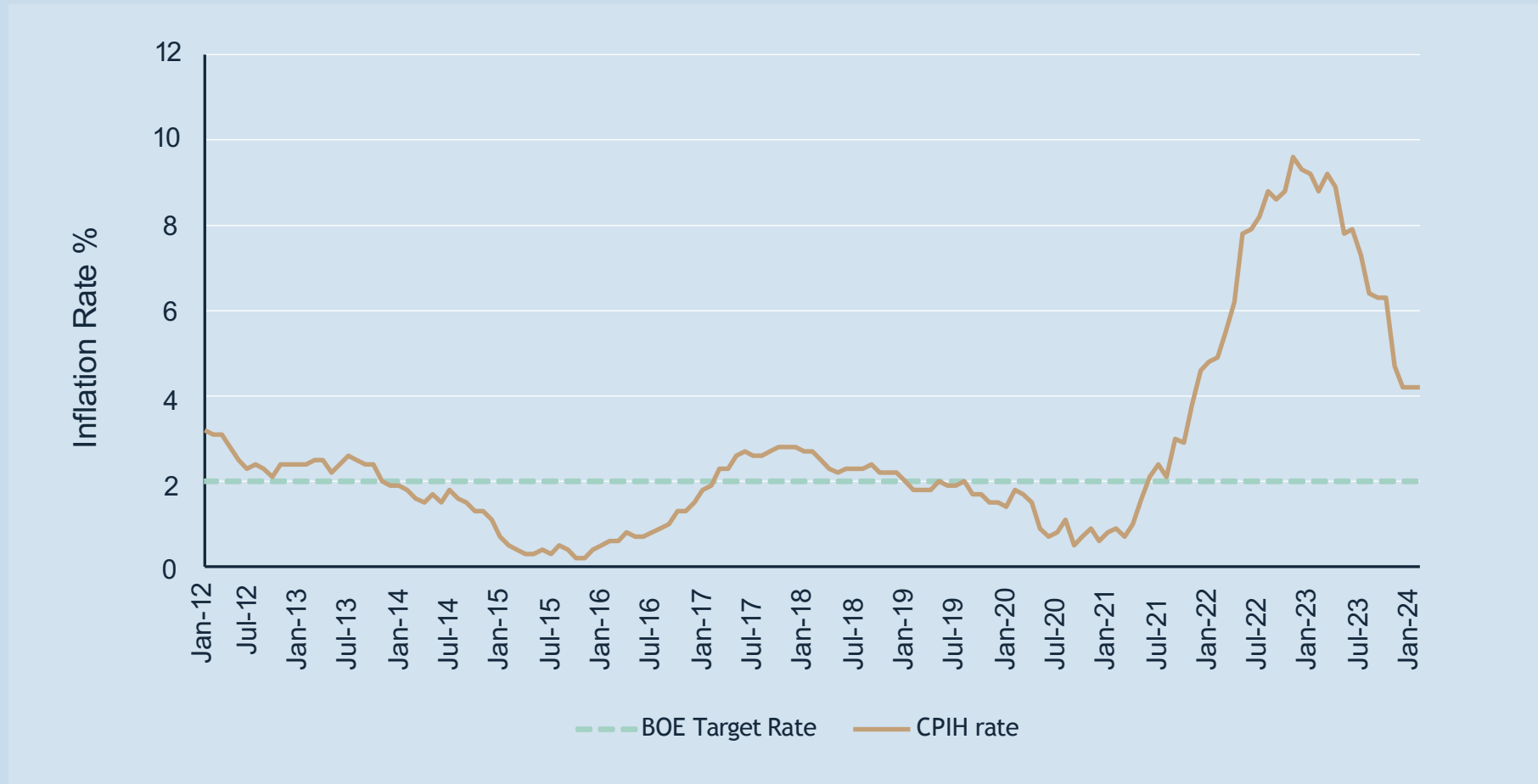


Real estate vs other asset classes



	Real estate (residential)	Real estate (commercial)	Stocks	Bonds	Commodities	Precious metals	Cash / Money market	Cryptocurrency
Volatility	Low to moderate	Moderate	High	Moderate	High	Moderate to high	Very low	Extremely high
Liquidity	Moderate to low	Low	High	High	High	High	Very high	High
Potential returns	Moderate to high	Moderate to high	High	Low to moderate	Moderate to high	Moderate	Low	Highly speculative
Diversification	High	High	Moderate	Moderate	Low	Low	Low	Low
Inflation hedge	Good	Good	Poor	Poor	Good	Good	Poor	Potential

Inflation rate has peaked and is stabilising



Market expect interest rates to have peaked

