PropXshares

— TOKENIZED PROPERTY INVESTMENT —

PROSPECTUS

THE INVESTMENT OPPORTUNITY

WELCOME TO THE WORLD OF TOKENIZED REAL ESTATE INVESTMENT.

Are you looking for a smarter way to access real estate-backed investments?

PropXshares does exactly that.

Through tokenization, real-world real estate-backed opportunities can be divided into digital units, known as tokens.

This means investors can participate in professionally structured real esate investments without needing to purchase an entire asset themselves.

The model is built around specialist supported housing, a sector providing much-needed accommodation for vulnerable adults across the UK.

The underlying real estate is located in key UK locations and leased to established housing associations on long-term contracts.

These contracts are designed to deliver stable, predictable income, with annual, upward only rent reviews linked to CPI ensuring your income grows year on year.

And because the leases are fully repairing and insuring, the operational responsibility sits with the housing association, not the investor.

- ✓ No void periods.
- ✓ No ground rent.
- ✓ No service charges.
- ✓ No maintenance charges.
- ✓ No buildings insurance payable.
- ✓ No utility costs.

Just a long-term, real estate-backed income, completely hands off.

With PropXshares, this investment model is brought into the digital age.

Each opportunity is structured through a legal ownership vehicle, known as an SPV which is divided into digital tokens.

Investors can view the opportunity online, complete onboarding, purchase tokens and monitor their position through our digital platform.

Blockchain technology records token ownership securely and transparently, while smart contract automation can support investor records, distributions and ongoing administration.

In simple terms, PropXshares takes a large-scale real estate-backed investment and makes it more accessible, more efficient and easier to manage digitally.

It brings together real estate, long-term income, social impact and modern investment technology.

For investors, this creates access to a property-backed opportunity with lower entry points, digital ownership records, income distributions and exposure to a demanding UK sector, which is income generating from day one.

PropXshares. Real estate-backed investment reimagined through tokenization.

THE DILEMMA

Specialist Supported Housing plays a critical role in the UK's vulnerable housing sector, providing suitable accommodation for individuals who require additional support to live safely and independently within the community.

Ready-built and compliant properties are selected to house qualifying vulnerable adults, including people experiencing homelessness, neurodiverse individuals, victims of domestic violence, single mothers, families and young people leaving care. These homes provide an essential pathway for residents to transition into a more stable, supported and independent stage of life.

Since the 1980s, the UK Government has actively supported the move towards community-based living as part of the wider deinstitutionalisation movement. This was designed to reduce reliance on long-stay hospitals and institutional care settings, allowing vulnerable individuals to live in more appropriate residential environments within local communities.

However, despite decades of progress, a significant shortage of suitable accommodation remains.

Today, the gap between demand and supply in the Specialist Supported Housing sector is considerable. There are over 1.5 million people in the UK with a learning disability, yet only a small proportion live in SSH-accredited properties.

This shortage has real consequences. Without access to suitable Specialist Supported Housing, vulnerable individuals may face increased social isolation, unsuitable living environments, delayed transitions into independence and reduced quality of life.

The lack of appropriate accommodation also places additional pressure on local authorities, the NHS and wider public services, as alternative housing and care arrangements must be sourced, often at higher cost and with less suitable outcomes.

From an investment perspective, this imbalance between demand and supply creates both a social imperative and a clear real estate opportunity.

PropXshares has been created to help address this dilemma by opening up access to professionally structured Real Estate Investments that support the delivery of much-needed accommodation across the UK. Through tokenization, investors can participate in property-backed opportunities connected to a sector with long-term demand, inflation-linked income and meaningful social impact.

Investment into this sector not only supports long-term income generation, but also contributes to reducing pressure on public services and improving the lives for some of the UK's most vulnerable people.

THE DEMAND

KEY STATISTICS ON UK SPECIALIST SUPPORTED HOUSING

£30-£50+ BILLION
Potential SSH Market Value by 2040

1.7 MILLION
Vulnerable people in England by 2040 are projected to be in need of supported housing

35.5%
Increase in SSH units in England by 2030

NATIONAL PRESSURES & SYSTEMIC STRAIN

- The National Housing Federation reports a loss of 3,000 supported housing units over the past three years, contributing to a shortfall of 325,000 supported homes across the UK.

  (National Housing Federation, 2025)

- A shortage of SSH is causing delayed hospital discharges, particularly for mental health patients, costing the NHS £71 million in 2023–24 due to 109,029 days of delayed discharge.

  (National Housing Federation, 2025)

- In 2023–24, £2.1 billion was spent on temporary housing by local councils — six times more than a decade ago — with £1 billion coming directly from council budgets due to limited central government reimbursements.

  (UK Parliament, 2025)

- Over 126,000 households were in temporary accommodation in 2024, a 16% increase since 2023.

  (Gov.UK, 2025)

REGIONAL HOTSPOTS OF DEMAND AND PRESSURE

- **North East:**
  The region has seen a sharp increase in demand for supported housing due to growing numbers of people with complex or long term needs.. Over 5,000 people are currently in long-term supported living.

- **Yorkshire and the Humber:**
  Forecasted 25% increase in long-term supported housing demand by 2030, particularly affecting cities like Leeds and Sheffield.

- **Midlands:**
  Nottingham and Birmingham are seeing rising needs for SSH, especially for those with disabilities or certain health needs.

- **North West:**
  Greater Manchester is experiencing the highest rise in SSH demand, with around 3,000 residents relying on SSH.

  (Gov.UK, 2025)

OUR SOLUTION

STRATEGIC OPPORTUNITY

- No nationwide solution currently exists — we've identified a scalable, under-addressed market gap.
- Our approach offers regionally targeted, high-demand housing aligned with local authority needs.
- The model provides predictable, long-term revenue streams through income facilitated by the UK Government DWP.

WHAT WE PROVIDE

- High-quality, stable accommodation for the UK's vulnerable individuals (e.g., those with learning disabilities, and at risk of homelessness).
- A clear alternative to overcrowded bedsits, B&Bs, or temporary housing, often used by councils as stopgaps.
- Properties designed or refurbished to meet specialist housing standards — with an emphasis on dignity, safety, and long-term tenancy.

ETHICAL SOLUTION

- Reduces homelessness by addressing the structural shortfall in supported housing units.
- Improves outcomes for tenants by providing stability.
- Alleviates pressure on the NHS and local services, helping reduce delayed hospital discharges.
- Meets rising demand in high need regions.
- Delivers social impact alongside returns, aligning with ESG (Environmental, Social, Governance) investment criteria.
- Works in partnership with local authorities, creating an integrated support network.

MEET THE FOUNDERS

CO FOUNDER
DR LEE JONES

Founder of The Investment Room which is an independent privately owned boutique property investment developer managed by highly experienced and energetic people.

Lee has a genuine passion for property and is privately educated which allowed him to graduate with a 1st class degree in Chemistry from the University of Leeds, going on to complete a PhD with a sponsored scholarship through the U.S firm, Dupont.

Whilst studying in Leeds, Lee could not escape the, then buoyant, property market, where he witnessed an exponential growth in the student sector. This led him to purchase his first property in 2004, converting this into a “house in multiple occupation” (HMO). Lee went on to develop a number of blocks of apartments and to date has built over 6,000 properties in the north of England.

Lee’s role within the business is to use his keen eye for a property opportunity and attention to detail to deliver, with integrity, high quality properties for clients and investment funds.

CO FOUNDER
BENJAMIN HUNTER

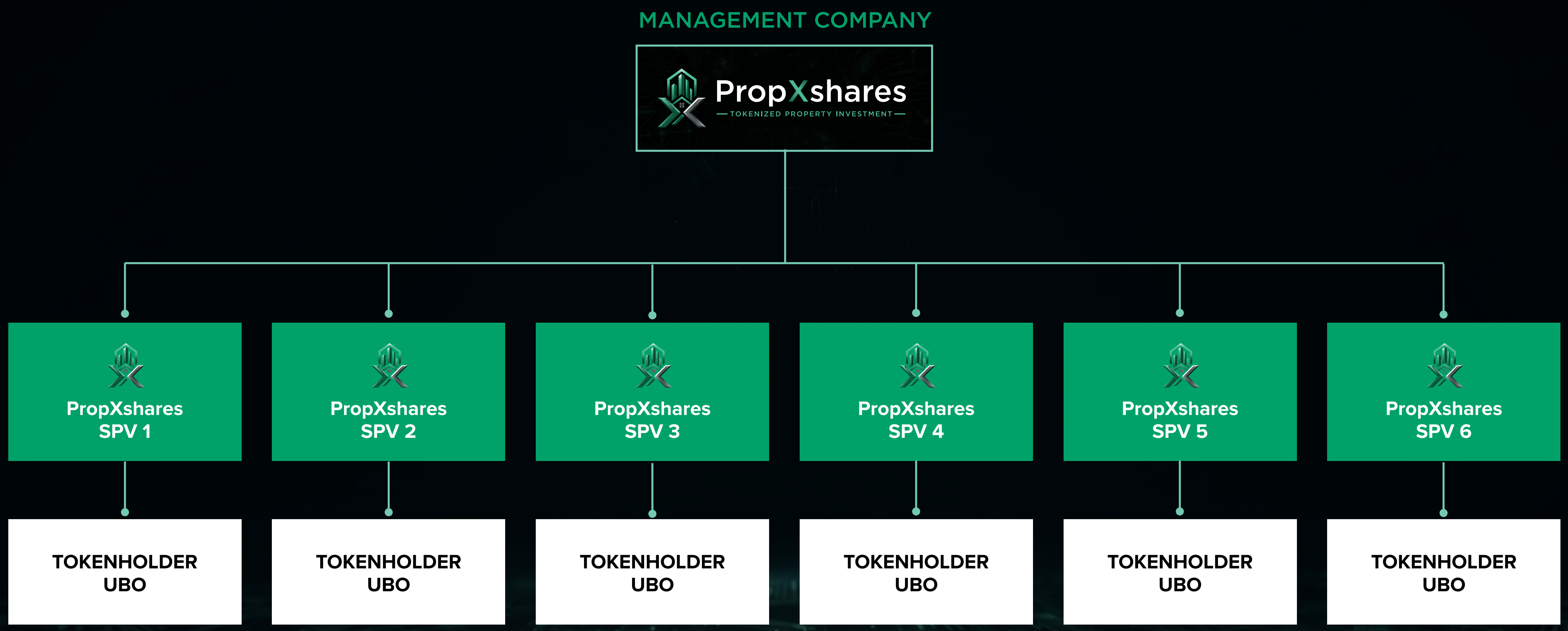
Founder of LH1 Global, a leading international property consultancy.

With over 30 years of experience in the real estate industry, Benjamin has built a reputation for delivering high-performing residential developments through strategic partnerships, tailored investment solutions, and global distribution networks.

A graduate of London’s Kensington College of Business, Benjamin launched his career in property with a strong focus on investment led acquisition and large-scale portfolio delivery. Benjamin has structured multi-million-pound property deals throughout the Globe consistently adding value through detailed project oversight and financial modelling.

Benjamin’s role within the Business is to expand the organisation’s Global footprint. He is responsible for presenting the initiative to an international audience, including Family Offices, IFAs, Sovereign Wealth Funds, and Institutional Investors.

CORPORATE STRUCTURE



THE MODEL

Limited Company Special Purpose Vehicles, known as SPVs.

One SPV will be created per property.

These Real Estate Investments will be leased to an RP, CBS or CIC, facilitated by the UK Government Department for Work and Pensions.

Leases will be on a 40-year term on a Fully Repairing and Insuring basis, known as FRI.

The lease is renewable.

Leases are inflation-linked to CPI + 1%.

KEY FEATURES

- Fully Repairing: The Housing Association must keep the property in good condition, including structural and non-structural elements.
- Insuring: The Housing Association is responsible for insuring the property.
- Fully hands-off managed investment.
- Assured Government facilitated income.
- Robust rental return with no landlord responsibilities.
- Attractive to institutional and hands-off investors seeking low-risk property exposure

BENEFITS OF AN FRI LEASE FOR INVESTORS

- ✓ No void periods.
- ✓ No ground rent.
- ✓ No service charges.
- ✓ No maintenance charges.
- ✓ No buildings insurance payable.
- ✓ No utility costs.

1. PURCHASE EXISTING UK PROPERTIES VIA SPVS

2. ATTACH A 40-YEAR FRI LEASE, CPI + 1%, RECEIVING AN INITIAL 16.8% GROSS AND 11.0% NET RETURN

3. BUILD A PORTFOLIO WITH RENTAL INCOME FACILITATED BY THE UK GOVERNMENT DEPARTMENT FOR WORK AND PENSIONS

4. TOKEN HOLDERS ENJOY LONG-TERM COMPOUNDED RETURNS

UK GOVERNMENT FACILITATED INCOME

THE UK GOVERNMENT DEPARTMENT FOR WORK AND PENSIONS (DWP)

The Department for Work and Pensions (DWP) is the UK government's largest public service department, responsible for welfare, pensions, and child maintenance policy. It manages a significant portion of the UK's social safety net, including Housing Benefit, which supports vulnerable individuals in accessing secure accommodation.

A STABLE AND ETHICAL INVESTMENT

By aligning with DWP funding mechanisms, PropXshares offers investors exposure to low-risk, inflation-proof income while helping address a major social need. The combination of secure cash flows, strong underlying demand, and defined exit strategies makes this a unique, ethically impactful investment opportunity available in the UK real estate market.

HOW THE DWP FACILITATES SPECIALIST SUPPORTED HOUSING (SSH)

The DWP plays a central role in facilitating SSH. This type of housing is designed for individuals who require support to live independently.

Through the PropXshares model, SSH units are leased to an RP, CBS or CIC, who act as the housing providers. The rental payments under these leases are facilitated by Housing Benefit through the DWP, meaning the income stream is assured.

FLOW OF FUNDS

UK GOVERNMENT › DWP (DEPARTMENT FOR WORK AND PENSIONS) › SPECIALIST SUPPORTED HOUSING ASSOCIATION › PROPXSHARES › TOKENHOLDERS

THE OFFER

An SPV will be incorporated to purchase each predetermined Real Estate Investment.

Tokens will be issued in each SPV reflective of the sum invested, i.e. 1 Token = £1,000.

The properties owned by the SPV will be leased to an RP, CBS or CIC on 40 year FRI leases, inflation linked to CPI + 1%, generating a 16.8% gross, 11.0% net return annual income, passed to investors through dividends.

Tokens are available to Investment Funds, Sovereign Wealth, Family Offices, High Net Worth and Sophisticated Investors, with a minimum investment of £1,000 per transaction.

Tokens are reflective of the purchase price i.e. £100,000 purchase price = 100 total tokens available.

Tokenholders will benefit from the long-term rental income through annual dividends, paid monthly in arrears.

PROPXSHARES 40 YEAR INVESTMENT MODEL

CUMULATIVE GROSS REVENUE VS NET INCOME

- Based on £10,000 Investment
- Rental Example shows compounding increase linked to CPI + 1%*
- Corporation Tax of 25% is withheld and paid on your behalf**
- PropXshares charge an annual 1.6% Management Fee on original sum invested***

Disclaimer:
* Income example is based on average CPI increase taken over last 40 year period of 2.8% +1% = 3.8% PA compounded

** UK Corporation Tax is currently 25%, however, this may be subject to change

*** PropXshares Management Fee of 1.6% of initial sum invested increases annually in line with CPI + 1%

PROPXSHARES 40 YEAR INVESTMENT MODEL

Based on £10,000 Investment

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	YEAR 8	YEAR 9	YEAR 10
GROSS RETURN	£1,680.00	£1,743.84	£1,810.11	£1,878.89	£1,950.29	£2,024.40	£2,101.33	£2,181.18	£2,264.06	£2,350.10
CORP TAX REDUCTION	£420.00	£435.96	£452.53	£469.72	£487.57	£506.10	£525.33	£545.29	£566.02	£587.52
MANAGEMENT FEE	£160.00	£166.08	£172.39	£178.94	£185.74	£192.80	£200.13	£207.73	£215.62	£223.82
NET RETURN	£1,100.00	£1,141.80	£1,185.19	£1,230.23	£1,276.98	£1,325.50	£1,375.87	£1,428.16	£1,482.42	£1,538.76
	YEAR 11	YEAR 12	YEAR 13	YEAR 14	YEAR 15	YEAR 16	YEAR 17	YEAR 18	YEAR 19	YEAR 20
GROSS RETURN	£2,439.40	£2,532.10	£2,628.32	£2,728.19	£2,831.86	£2,939.47	£3,051.17	£3,167.12	£3,287.47	£3,412.39
CORP TAX REDUCTION	£609.85	£633.02	£657.08	£682.05	£707.97	£734.87	£762.79	£791.78	£821.87	£853.10
MANAGEMENT FEE	£232.32	£241.15	£250.32	£259.83	£269.70	£279.95	£290.59	£301.63	£313.09	£324.99
NET RETURN	£1,597.23	£1,657.93	£1,720.92	£1,786.31	£1,854.19	£1,924.65	£1,997.79	£2,073.71	£2,152.51	£2,234.30
	YEAR 21	YEAR 22	YEAR 23	YEAR 24	YEAR 25	YEAR 26	YEAR 27	YEAR 28	YEAR 29	YEAR 30
GROSS RETURN	£3,542.06	£3,676.66	£3,816.38	£3,961.40	£4,111.93	£4,268.18	£4,430.37	£4,598.73	£4,773.48	£4,954.87
CORP TAX REDUCTION	£885.52	£919.16	£954.10	£990.35	£1,027.98	£1,067.05	£1,107.59	£1,149.68	£1,193.37	£1,238.72
MANAGEMENT FEE	£337.34	£350.16	£363.46	£377.28	£391.61	£406.49	£421.94	£437.97	£454.62	£471.89
NET RETURN	£2,319.20	£2,407.34	£2,498.82	£2,593.77	£2,692.34	£2,794.64	£2,900.84	£3,011.08	£3,125.49	£3,244.26
	YEAR 31	YEAR 32	YEAR 33	YEAR 34	YEAR 35	YEAR 36	YEAR 37	YEAR 38	YEAR 39	YEAR 40
GROSS RETURN	£5,143.16	£5,338.60	£5,541.46	£5,752.04	£5,970.62	£6,197.50	£6,433.01	£6,677.46	£6,931.20	£7,194.59
CORP TAX REDUCTION	£1,285.79	£1,334.65	£1,385.37	£1,438.01	£1,492.65	£1,549.38	£1,608.25	£1,669.37	£1,732.80	£1,798.65
MANAGEMENT FEE	£489.82	£508.44	£527.76	£547.81	£568.63	£590.23	£612.67	£635.95	£660.11	£682.20
NET RETURN	£3,367.55	£3,495.51	£3,628.33	£3,766.22	£3,909.34	£4,057.89	£4,212.09	£4,372.14	£4,538.29	£4,713.74

Example based on initial investment	£10,000.00
40 Year Gross Rental Income	£152,315.39
40 Year Net Rental Income	£99,996.33
40 Year Gross Return	1,523%
40 Year Net Return	1,000%

Disclaimer:
* Income example is based on average CPI increase taken over last 40 year period of 2.8% +1% = 3.8% PA compounded

** UK Corporation Tax is currently 25%, however, this may be subject to change

*** PropXshares Management Fee of 1.6% of initial sum invested increases annually in line with CPI + 1%

SOCIALLY RESPONSIBLE AMBITIONS

CREATING SAFE, DIGNIFIED HOMES

You help provide secure, high-quality housing for individuals who might otherwise face homelessness, or unsuitable living conditions.

BUILDING STRONGER, MORE INCLUSIVE COMMUNITIES

You contribute to vibrant, diverse neighbourhoods by integrating supported housing into mainstream settings, fostering connection and inclusion.

REDUCING PRESSURE ON PUBLIC SERVICES

By investing in solutions that work, you directly ease the burden on overstretched systems like the NHS and local councils, helping support those who need it most.

EMPOWERING VULNERABLE PEOPLE TO LIVE INDEPENDENTLY

Your investment provides people with support to live with autonomy and dignity in their own communities.

LEAVING A LEGACY THAT MATTERS

Your capital doesn't just generate returns, it leaves a lasting impact, helping reshape the housing landscape for future generations.

SUMMARY

PropXshares brings together UK real estate, tokenization and long-term income into one clear investment model.

Designed for investors seeking passive property exposure, the model provides access to fractional participation in professionally structured Real Estate Investments, underpinned by existing UK property and long-term lease agreements.

With income facilitated by the UK Government Department for Work & Pensions, annual CPI-linked uplift and a fully hands-off structure, PropXshares offers a modern route into property-backed investment which is income generating from day one.

The result is a scalable, income-focused proposition that also supports the delivery of much-needed accommodation for qualifying vulnerable adults across the UK.

www.PropXshares.Net
Hello@PropXshares.Net