Structured investment in essential housing

A SHARE-BASED INVESTMENT OPPORTUNITY PROVIDING EXPOSURE TO THE UK HOUSING SECTOR

A professionally managed investment in essential housing, delivering returns with lasting social impact.

Everything you need to understand the opportunity starts here.

This guide explains how the investment is structured, how returns are generated, the governance and safeguards in place, and why essential housing continues to offer long-term demand—helping you invest with confidence.

Introduction

The UK continues to face a significant shortage of affordable and supported housing, creating sustained demand for high-quality residential accommodation across many regions.

Aurus Impact Capital has been established to provide eligible investors with structured access to this sector through a professionally managed, share-based investment.

Rather than acquiring and managing individual properties, investors subscribe for preference shares in Aurus Impact Capital. Through this structure, investors gain exposure to a diversified portfolio of residential property assets operating within the UK's essential and supported housing market.

The underlying portfolio comprises residential properties leased under long-term arrangements to local authorities and registered housing providers, supporting the delivery of stable accommodation for those who need it most.

Key advantages of this approach:

- Income is **contractual** and underpinned by long-term lease agreements.
- Exposure is spread across a **diverse portfolio of properties**, minimising risk.
- Investors are free **from property management**, **mortgages**, and **void risks**.

The investment has been designed for High Net Worth Individuals and Sophisticated Investors seeking exposure to a professionally managed residential property strategy without the day-to-day responsibilities associated with direct property ownership.

Demand for Essential & Supported Housing

Demand for affordable, essential and supported housing continues to exceed available supply across the United Kingdom.

Local authorities and registered housing providers face increasing pressure to provide suitable accommodation while managing constrained budgets and rising demand. As a result, they increasingly rely on specialist operators and long-term leasing arrangements to deliver high-quality housing across multiple regions.

These long-term structural factors continue to support demand for residential accommodation operating within the essential and supported housing sector.

By focusing on this supported housing market, Aurus Impact Capital provides investors with:

- Consistent, contractual income streams
- Minimal exposure to traditional rental market volatility
- Access to a **portfolio of highly secure property assets**, leased to regulated housing providers

1.3 MILLION HOUSEHOLDS
currently on social housing waiting lists

150,000+ CHILDREN
living in temporary accommodation

£2BN PER YEAR
spent by councils on temporary housing

2M+ HOMES
estimated shortfall in social and affordable housing

General-Needs Housing

A significant proportion of the underlying portfolio focuses on general needs housing with light-touch support.

This sector provides accommodation for individuals who are able to live independently while benefiting from occasional support services where required.

Characteristics of this market include:

- Sustained long-term housing demand
- Established need across multiple regions
- Historically strong occupancy levels
- Long-term leasing arrangements
- Exposure to a resilient area of the UK residential housing market

About Aurus Impact Capital

Aurus Impact Capital (registered as Aurus Impact Capital 1 Limited) is a Jersey-incorporated investment vehicle established to provide investors with structured access to the UK essential and supported housing sector.

Investors acquire preference shares in the Company rather than direct ownership of residential property. Through this structure, investors gain exposure to a diversified portfolio of residential property assets operating within the essential housing market.

Part of a Wider Operational Platform

Aurus Impact Capital forms part of a wider group with experience across residential property, supported housing and asset management.

Aurus Social
A specialist in residential real estate investment and acquisition with a focus on essential housing.

Arelsco
An institutional housing provider operating across the UK Build-to-Rent sector.

Aurus Corporate
An experienced asset management platform supporting residential property portfolios.

The wider operational platform also works alongside registered housing providers, including Arpeggio Properties, helping support the delivery and management of residential accommodation across the UK.

Arpeggio Properties

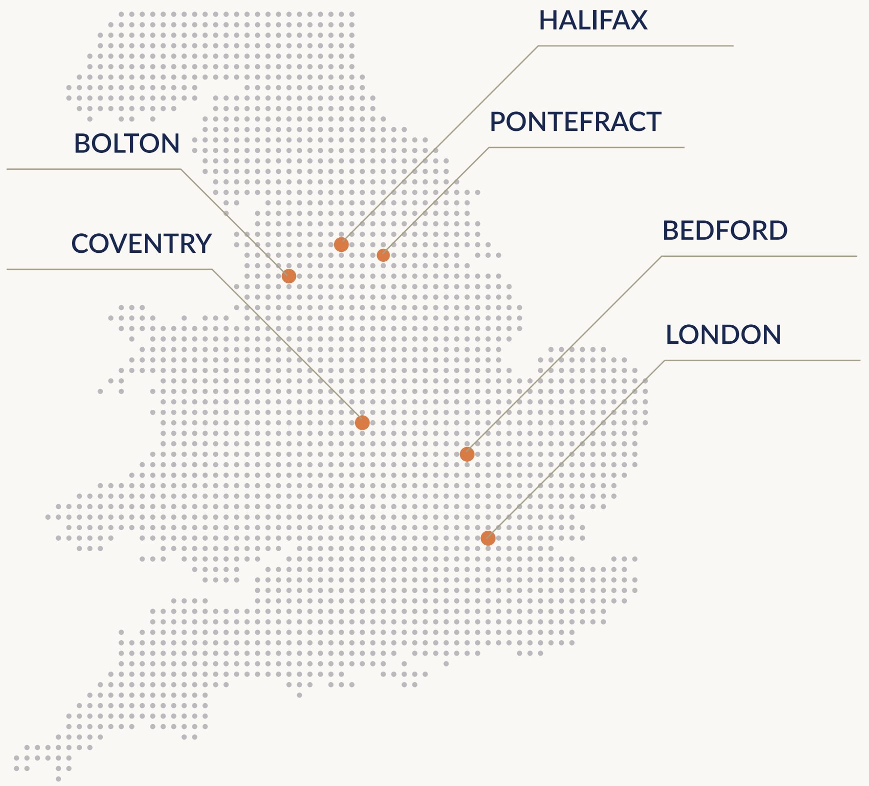
Arpeggio Properties, established in 2012, is a **registered UK housing provider** responsible for managing Aurus' residential portfolio. With over a decade of experience, Arpeggio ensures all properties meet recognised standards and that tenant services are professionally delivered. Its operations underpin the **stability and predictability of returns for investors**.

A Diversified housing portfolio

The Company provides exposure to a diversified portfolio of residential property assets located across England.

The underlying portfolio includes residential developments operating under long-term leasing arrangements within the essential and supported housing sector and spans multiple regional markets, reducing reliance on any single property or location.

The portfolio spans a number of regional markets. Among others, it includes developments in Bedford, Bolton, Coventry, Halifax, London and Pontefract.



The portfolio's regional and project diversification **reduces reliance on any single property or location**, spreading risk while maintaining high standards of housing

PROJECT HAT

Valuer	Allsop LLC
Units	138
Valuation	£33,754.000

PROJECT DAIMLER

Valuer	Allsop LLC
Units	227
Valuation	£63,508.000

PROJECT PRIMROSE

Valuer	Allsop LLC
Units	102
Valuation	£43,983.000

PROJECT NORTHERN

Valuer	VAS Panel
Units	220
Valuation	£16,990.000

How the investment model works

Aurus Impact Capital provides investors with access to the UK essential and supported housing sector through a professionally managed, share-based investment structure.

Rather than acquiring individual properties, investors subscribe for preference shares in Aurus Impact Capital. Through this structure, investors gain exposure to a diversified portfolio of residential property assets operating within the essential and supported housing market.

The underlying portfolio comprises residential properties leased under long-term arrangements to local authorities and registered housing providers, supporting the delivery of quality accommodation within a sector characterised by sustained demand.

A Defined Investment Structure

The Property Share Scheme has been designed as a **fixed four-year investment**, providing investors with a clearly defined investment term from the outset.

During the investment period, the Company actively manages the underlying residential portfolio through its wider operational platform, with experienced partners responsible for property management, asset oversight and operational delivery.

At the end of the four-year term, investors may become entitled to redemption of their Preference Shares in accordance with the terms of the investment documentation and subject to applicable legal and solvency requirements.

The Investment Strategy

The wider operational platform supports the investment strategy by:

- Identifying residential property opportunities in areas of sustained housing demand.
- Supporting the development and refurbishment of residential accommodation intended for essential housing use.
- Establishing long-term leasing arrangements with local authorities and registered housing providers.
- Providing ongoing asset management and operational oversight throughout the investment lifecycle.

Why investors choose this model

Aurus Impact Capital has been designed for investors seeking exposure to the UK residential property market through a professionally managed structure rather than direct property ownership.

By investing through preference shares, investors participate in the performance of a diversified residential portfolio without the responsibilities typically associated with owning and managing individual properties.

Key Features

- Exposure to the essential and supported housing sector
- Diversified portfolio across multiple residential assets and locations
- Lower entry point than acquiring a portfolio of residential properties directly
- Professionally managed investment structure
- Defined four-year investment term
- Long-term leasing arrangements supporting the underlying portfolio
- No requirement for mortgage finance
- No landlord or day-to-day property management responsibilities

Hands-Free Investing

These operational functions are undertaken by experienced property managers and specialist providers operating within the wider housing platform.

- MAINTENANCE AND REPAIRS
- COMPLIANCE AND SAFETY OBLIGATIONS
- TENANT MANAGEMENT
- RENT COLLECTION
- INSURANCE ARRANGEMENTS
- SELLING THE PROPERTY AT EXIT

Governance and oversight

A disciplined approach to governance, oversight and risk management sits at the heart of Aurus Impact Capital's investment framework.

The investment structure is supported by established processes covering administration, reporting, compliance and operational monitoring, together with experienced professional advisers and specialist service providers.

Our objective is to provide investors with transparency throughout the investment lifecycle while maintaining robust operational oversight.

- Independent administration and reporting
- Professional property and asset management
- Regular investor communications and updates
- Comprehensive legal documentation

The underlying residential properties are managed by experienced organisations operating within the essential housing sector.

Operational responsibilities, including maintenance, compliance and tenancy management, are undertaken by specialist providers at property level, allowing investors to benefit from a professionally managed investment structure.

Transparency & Reporting

Investors receive regular communications throughout the investment term, including updates on portfolio performance, governance matters and material developments relating to the investment.

Relevant investment documentation and reporting remain available throughout the investment lifecycle, helping investors remain informed.

Supporting positive social outcomes

This model not only provides predictable, contractual returns, but also delivers meaningful social impact by increasing the supply of quality housing across the UK.

For residents: Safe, stable, and high-standard accommodation.

For investors: the opportunity to **combine reliable returns** with **positive social outcomes.**

Environmental

- Energy-efficient residential stock
- Refurbished over new build

Social

- Stable homes
- Independence outcomes
- Reduced reliance on emergency services

Governance

- Simple structures
- Clear accountability
- Transparent support delivery

Investment overview

A Structured Investment Opportunity

The Aurus Impact Capital Property Share Scheme has been designed for **High Net Worth Individuals and Sophisticated Investors** seeking medium-term exposure to the UK essential and supported housing sector through a professionally managed, share-based investment.

Investors acquire **Preference Shares** in Aurus Impact Capital rather than direct ownership of residential property, providing exposure to a diversified portfolio of residential assets operating within the essential and supported housing market.

Minimum investment from:
£100,000

Contracted returns of:
40%

Dividend payments:
Every 6 months

Investment term:
4 years

Costs and returns

The total capital raise for this offering is capped at £10 million, with individual allocations available subject to availability.

Costs for investors

Expected Investment:	£100,000
Legal fees:	£600 per investment

Example: £100,000 investment	
Investment amount:	£100,000
Legal fees:	£600
Total initial outlay:	£100,600

Expected returns

This share-based scheme is designed to produce reliable returns over a fixed 4-year period, as follows:

Contractual annual dividend:	2.5% per 6 months paid to investors
Contractual accrued payments:	5% per year, accumulated and paid in full at exit after 4 years

Example: £100,000 investment	
Dividend – Every 6 Months:	£2,500
Rolled-up growth : after 4 years	£100,000 ×5% × 4 years = £20,000
Total distributions over 4 years:	£2,500 × 8 + £20,000 = £40,000
Total capital + returns at exit:	£100,000 + £40,000 = £140,000

This illustration demonstrates the combined benefit of **regular income and accumulated growth.**

Early Exit

The investment is intended to be held for the full four-year term. Early redemption is available at management discretion in certain circumstances.

Redemption is not guaranteed, and there is no established secondary market for the Preference Shares.

Although Preference Shares are not redeemable at the option of investors, the Company recognises that exceptional personal circumstances can arise. In such cases, the directors may, in their absolute discretion, consider whether to exercise the Company's right to redeem Preference Shares prior to the Final Redemption Date. Any decision will be made on a case-by-case basis and no investor has any right to require or expect an early redemption.

A straightforward investment process

1

Initial Discussion
Review alignment with investment goals

2

Onboarding
Complete registration and AML/KYC checks

3

Legal Documentation
Review and sign investment documents

4

Investment Completion
Transfer of funds

5

Ongoing Reports
Quarterly updates and annual dividend statements

Investors remain **fully informed** through regular communications and reporting.

Summary

The Aurus Impact Capital Property Share Scheme provides eligible investors with access to the UK essential and supported housing sector through a professionally managed, share-based investment.

Rather than purchasing and managing individual properties, investors gain exposure to a diversified portfolio of residential assets operating under long-term leasing arrangements with local authorities and registered housing providers.

Key Features

- Exposure to the UK essential and supported housing sector
- Diversified residential property portfolio
- Fixed four-year investment term
- Preferred investment from £100,000
- Professionally managed investment structure
- No landlord responsibilities
- Contracted returns of 40%

This investment is intended for High Net Worth Individuals and Sophisticated Investors who understand the risks associated with investing in unlisted Preference Shares and who are comfortable committing capital for the duration of the investment term.

Next Steps

To find out more about the Aurus Impact Capital Property Share Scheme, or to discuss whether this investment may be appropriate for your objectives, please speak with your investment representative. A dedicated adviser will guide you through the investment process, provide access to the relevant documentation and answer any questions before you make an investment decision.

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- A high net worth company, unincorporated association etc includes: (a) any body corporate which has issued share capital or net assets of: (1) in the case of body corporate which has more than 20 members or which is a subsidiary undertaking of a parent undertaking which has more than 20 members, not less than £500,000; or (2) in the case of any other body corporate not less than £5,000,000; (b) any unincorporated association or partnership which has net assets of not less than £5,000,000; and (c) the trustee of a high value trust, being a trust with gross assets of £10,000,000 or more.

- A self-certified sophisticated investor is a person who has completed and signed, within the period of 12 months ending on the date on which this communication is made, a statement complying with Part II of Schedule 5 of the FPO to the effect that they recognise that they can lose all of their property or other assets from making investment decisions based on financial promotions and who have (i) been a member of a network or syndicate of business angels and have been so for at least 6 months; or (ii) that they have made more than one investment in an unlisted company in the 2 years prior to the date of the certificate; or (iii) are working or have worked in the 2 years prior to the date of the certificate in a professional capacity in the private equity sector or in the provision of finance for small or medium enterprises; or (iv) are currently or have been in the 2 years prior to the date of the certificate a director of a company with an annual turnover of at least £1 million.

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The investment involves subscribing for shares in the Company and not acquiring or holding property directly. Returns (including dividends and redemption amounts) are subject to applicable statutory solvency requirements in Jersey and so are not guaranteed. Investors may lose some or all of their capital.

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For enquiries please contact: Aurus Impact Capital 1 Limited (a company registered in Jersey with registration number 164500 and having its registered office at: 1st Floor, Osprey House, Old Street, St. Helier, JE2 3RG, Jersey).