

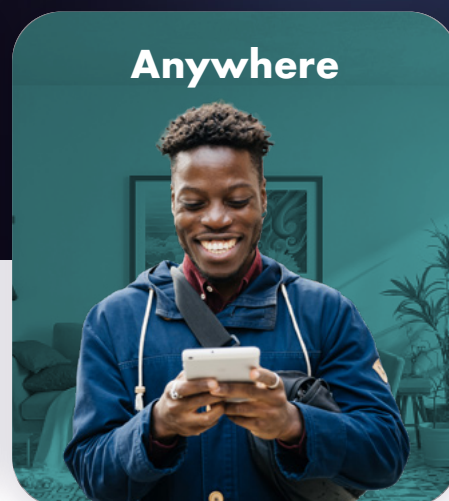
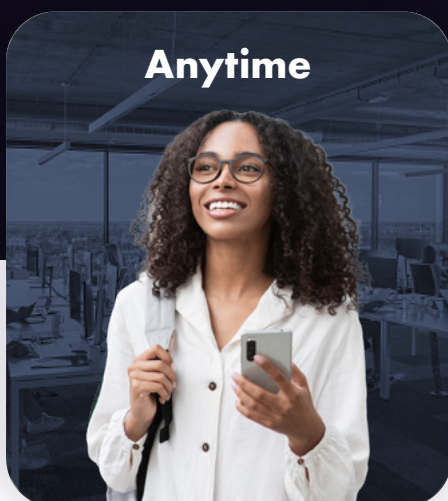


**INVEST IN PROPERTY,  
*EFFORTLESSLY.***



# Revolutionising Property Investment

Brix is revolutionising the world of property investment with its innovative platform for asset tokenization. Gain exposure to world class properties according to your investment appetite and budget. Invest in the 5yr 'income fund' to enjoy monthly rental income and long term capital appreciation or join the 'flip fund' to realise quick returns on your investment within 12 months. Powered by the Binance Smart Chain (BSC) and the Ethereum Virtual Machine (EVM), this cutting-edge platform leverages the power of blockchain technology to simplify the creation and management of tokenized property investments. As a leader in Tokenization as a Service (TaaS), this innovation ensures rapid, secure transactions, enabling investors globally to venture into diverse real estate opportunities, irrespective of their budget, all while guaranteeing utmost confidence, security and integrity in each transaction.



## Property tokenization

In the ever-evolving landscape of investment opportunities, property tokenization stands as a game-changing innovation. It offers a transformative approach to unlocking the inherent value of property and other tangible assets while simultaneously optimising operational efficiency and enhancing capital flexibility. By tokenizing property and other tangible assets, investors can seamlessly digitise and fractionalize ownership, thus democratising access to traditionally illiquid markets. This innovative paradigm empowers investors to harness the vast potential of blockchain technology, streamlining management costs and capital allocation. As we journey into the blockchain economy, the era of property tokenization heralds a profound shift in the way we interact with and invest in tangible assets, ultimately paving the way for a more accessible and efficient investment landscape.



# The advantages of asset tokenization and investing with Brix.

As an investor there are critical questions with regards to the investment of property, including the security measures, how accessible it is and the returns you would enjoy.

Our service allows investors to buy and sell real estate tokens with ease, enabling them to invest in properties of all sizes and locations, regardless of their budget. The basis of a token economy offers the potential for a more efficient and fairer financial world by largely reducing the friction involved in the creation, buying, and selling of securities. Features like integrity, toughness, accessibility, and immutability, make blockchain a powerful accounting tool and the process of asset tokenization creates a host of advantages, including greater transparency and traceability, liquidity, accessibility as well as faster and cheaper transactions.



## Transparency:

The tokens encapsulate rights, responsibilities, and an unalterable record of ownership, ensuring unequivocal asset tracking throughout ownership transitions.



## Liquidity Boost:

Tokenizing assets, particularly illiquid ones like real estate, simplifies their trade and broadens investor access, enhancing liquidity.



## Accessibility:

By decreasing minimum investment thresholds, tokenization democratizes asset investment, allowing for fractional ownership via easily divisible tokens.



## Global Reach:

Tokenization facilitates effortless global trade of assets, ushering in new markets and empowering global fractional ownership of diverse assets.



## Diversification:

With assets fractionalized into smaller units, investors can spread their capital across varied investments, balancing risk and return.



## Enhanced Returns:

Fractional ownership in real estate, a historically high-yielding asset, amplifies potential returns through both income generation and value appreciation.



**Total Target Raise:** R982500

**Property:** Aviva in Emberton Estate, located in Hillcrest in KwaZulu - Natal ("Aviva Property")

**Investment Type:** Unit in limited partnership

**Minimum Buy In:** R100 | ONLY 9825 tickets available

**Integrity Officer:** Maurice Crespi

**Legal and Regulatory Considerations** Schindlers



## Unit 3007 | Ground floor



1-Bedroom



1-bathroom



Hill views



Emberton Estate

Total size 40m<sup>2</sup> | Total Levy per month | R1746,75 Rates per month | R923,78 | Expected rental per month R9000 – R9500

### Investment Rating Score

Criteria	Score out of 10
Rent Demand	9
Capital Growth	8
Quality	8
Location	7
Access to Amenities	9
Value for Money	9
<b>Total out of 60</b>	<b>50</b>
<b>Score out of 100%</b>	<b>82</b>

# Deal Overview

This investment opportunity offers token holders a unique proposition where each token holder becomes a limited partner in a limited partnership. An “en commandite” partnership, also known as a limited partnership, is a type of business structure where there are two types of partners: a general partner and limited partners. This structure will be used to manage and invest in the Aviva Property. Below is a simple summary of how it works:

## **General partner (Brix):**

Handles daily decisions, property management, tenant acquisition, and strategic choices, including potential sale post a five-year tenure. Brix, while being the primary decision-maker with unlimited liability, can delegate its role to a management company.

## **Limited partners:**

These partners are passive investors who contribute to the purchase of the Aviva Property but have limited involvement in its management. Limited partners' liability is restricted to the amount of their investment. Brix is offering you the opportunity to be a limited partner.

## **Investment:**

The limited partners contribute to the raise, which will be utilised to purchase the Aviva Property. Limited partners share in the profits generated from the rentals of the Aviva Property and the subsequent sale of the Aviva Property after 5 years based on their pro rata percentage, but they are not directly responsible for the partnership's obligations. These benefits are airdropped to the limited partners wallets directly by way of smart contracts.

## **Lock in Period:**

The capital investment made by any Investor shall be locked in for a period of 2 months from the offering open date (“Lock In Period”). If the Total Target Raise is not reached by the expiry of the Lock in Period, the Investors shall be entitled to an automatic reimbursement of their capital investment.

To the extent that the Total Target Raise is achieved during the Lock In Period, the tokens shall be locked again from such date for a further period in which to develop the Aviva Property (which period is anticipated to be 12 -18 months from such date that the Total Target Raise is achieved or such longer date as the developer may require).





# The Investment Offering

## Brix's Investment Strategy

In this section prospective investors are provided with a detailed analysis of the investment strategy used providing investors with a clear insight into the investment process, and the returns Brix hopes to achieve if they buy in:

1. Brix identifies various immovable properties which they believe have potential to provide investors with the desired returns.
2. Once Brix has identified a suitable property, it will conduct a comprehensive due diligence investigation, which includes inter alia, an analysis using the general investment criteria in the table below.

General Investment Criteria	
Investment Criteria used	Considerations when evaluating the investment criteria
<b>Rent Demand</b>	<ul style="list-style-type: none"> <li>• What the anticipated rentals are and whether these are below or above rentals for competing units in the area.</li> <li>• Niche target market versus a broad category of renters</li> <li>• Whether the proposed property is in favourable location, the price point to acquire the proposed property and at the expected rental amount that can be charged</li> <li>• The expectation regarding a growth in demand from tenants over time</li> <li>• The defensiveness of the proposed property from general economic pressure</li> </ul>
<b>Capital Growth</b>	<ul style="list-style-type: none"> <li>• The quantum of comparable stock available in the market or anticipated to become available in the market</li> <li>• The quantum of land in close proximity to the proposed property where a comparable product could be brought to market.</li> <li>• The ease or difficulty for someone else to bring a comparable property to market.</li> </ul>
<b>Quality</b>	<ul style="list-style-type: none"> <li>• An inspection of the proposed property during construction will be conducted</li> <li>• The condition of the building assessed</li> <li>• Whether there are any visible issues or structural faults</li> <li>• The quality of the finishes</li> <li>• The quality and finishes selected in the proposed property compared to similar properties within the competitor set</li> </ul>
<b>Location</b>	<ul style="list-style-type: none"> <li>• The general neighbourhood</li> <li>• The desirability to live in the neighbourhood where the proposed property is situated as compared to the neighbourhood where other similar properties are situated.</li> <li>• The crime rates and security available in the area in which the proposed property is located.</li> <li>• Whether the area in which the proposed property is improving or regressing, namely is the location becoming more or less desirable over time.</li> <li>• Is the location of the proposed property anchored with any major landmarks which should ensure desirability.</li> </ul>
<b>Access to Amenities</b>	<ul style="list-style-type: none"> <li>• The amenities and facilities available at the proposed property</li> <li>• The amenities and facilities which are available in walking distance from the proposed property. For example, Schools, shops, places of worship etc</li> <li>• The amenities offered by similar properties within the proposed property competitor set</li> </ul>
<b>Value for Money</b>	<ul style="list-style-type: none"> <li>• The price per square meter of the proposed property relative to similar properties in the competitor set</li> <li>• The absolute price of a unit of the proposed property</li> <li>• The quality of the proposed property compared with that is available on the market</li> <li>• The purchase price of the proposed property compared to the cost of building it from scratch</li> <li>• The availability of any discount to the purchase price of the proposed property</li> </ul>

# Forecasted Returns



Forecasted Returns	Percentage
Rental Yield	8,50%
Gross Rental Multiplier (GRM)	8,6
Gross Return	49,70%
Internal Rate of Return (IRR)	8,99%

## Assumptions - Aviva Sectional Title

Total Investment into Brix	R 970 200
Discount Achieved	1,00%
Brix Brokerage fee	1,50%
Brix royalties and sales fee	1,00%
Anticipated Annual escalation achieved	5,00%
Anticipated Annual capital growth of Property	5,00%
Vacancy %	5,00%
Brix gearing utilized	0%
Capital deployed	R 982 427



# Forecasted Income Statement

PRO FORMA INCOME STATEMENT	YR1	YR2	YR3	YR4	YR5
<b>Rental Income</b>	R114 000,00	R119 700,00	R125 685,00	R131 969,25	R138 567,71
<b>Property Management Fee</b>	-R4 560,00	-R4 788,00	-R5 027,40	-R5 278,77	-R5 542,71
<b>Property Rates and Levies</b>	-R32 046,36	-R32 366,82	-R32 690,49	-R33 017,40	-R33 347,57
<b>Repairs and Maintainance</b>	(R1 000,00)	(R1 500,00)	(R1 500,00)	(R2 500,00)	(R2 500,00)
<b>Account, audit and admin fees</b>	-R15 000,00	-R12 000,00	-R12 840,00	-R13 225,20	-R28 137,72
<b>Profit before taxation</b>	R61 393,64	R69 045,18	R73 627,11	R77 947,88	-R13 621,96
<b>Taxation</b>	-R16 576,28	-R18 642,20	-R19 879,32	-R21 045,93	-R22 559,98
<b>Net profit after taxation</b>	R44 817,36	R50 402,98	R53 747,79	R56 901,95	R60 995,50





# Forecasted Cash Flow Statement

	YR 0	YR 1	YR 2	YR 3	YR 4	YR 5
<b>Investment</b>	(R972 700,00)					
<b>Rental Income</b>		R114 000,00	R119 700,00	R125 685,00	R131 969,25	R138 567,71
<b>Property management fee</b>		(R4 560,00)	(R4 788,00)	(R5 027,40)	(R5 278,77)	(R5 542,71)
<b>Property Rates + Levies</b>		(R32 046,36)	(R32 366,82)	(R32 690,49)	(R33 017,40)	(R33 347,57)
<b>Accounting and Audit</b>		(R15 000,00)	(R12 000,00)	(R12 840,00)	(R13 225,20)	(R13 621,96)
<b>Maintainance</b>		(R1 000,00)	(R1 500,00)	(R1 500,00)	(R2 500,00)	(R2 500,00)
<b>Taxation</b>		(R16 576,28)	(R18 642,20)	(R19 879,32)	(R21 045,93)	(R22 559,98)
<b>Tax deduction Section 13Sex</b>						
<b>Net proceeds after tax</b>		R44 817,36	R50 402,98	R53 747,79	R56 901,95	R60 995,50
<b>Maintenance withheld</b>		(R4 481,74)	(R5 040,30)	(R5 374,78)	(R5 690,20)	(R6 099,55)
<b>Dividends paid annually</b>		R40 335,62	R45 362,68	R48 373,01	R51 211,76	R54 895,95
<b>Maintenance reserve release</b>						R26 686,56
<b>Gross proceeds on disposal at year 5</b>						R1 200 000,00
<b>Brix brokerage fee</b>						(R12 000,00)
<b>Capital gains tax</b>						(R46 504,80)
						R1 141 495,20
<b>Dividends paid to shareholders at year 5</b>						(R1 284 073,20)
<b>SPV cash balance</b>		R4 481,74	R9 522,03	R14 896,81	R20 587,01	R0,00
<b>Investor IRR calculation</b>						
<b>Investment into Brix</b>	(R9 727,00)					
<b>IPO fee</b>	(R97,27)					
<b>Custody fee</b>		(R97,27)	(R102,13)	(R107,24)	(R112,60)	(R118,23)
<b>Dividends received from Income</b>		R403,36	R453,63	R483,73	R512,12	R548,96
<b>Dividends received from Disposal</b>						R12 840,73
	(R9 824,27)	R306,09	R351,49	R376,49	R399,52	R13 271,46

# Road Map and Timeline

## Project Aviva Roadmap

July 24 – Begin fundraising

August 24 – Close Fundraising

August 24 – Distribute tokens

February 25 – Occupancy

March 25 – Begin Monthly rental distribution

February 30 – Sale of property

## Brix Roadmap

July 24 – First Project launch (Private Launch)

- Creation of the “Flow Fund”

July 24 – Second Project Launch

- Creation of the “Flip Fund”

July 24 – Launch investor reward and loyalty programs.

September 24 – Third Project Launch (Public Launch)

November 24 - Forth Project launch

January 25 – Fifth project launch (Projects launched every 2 months or according to market demand)

May 25 – First International project launch

August 25 – Launch of The Brix Property Exchange Platform

February 26 – First Commercial real estate project launch



# Risk analysis and mitigation



## Market volatility

**Risk:** Fluctuating property values might impact the value of fractional or tokenized assets.

**Mitigation:** Diversify investments across various properties. Focus on long-term income properties and conduct market research.



## Regulatory changes

**Risk:** Emerging regulations for fractional ownership and tokenisation might change.

**Mitigation:** Continuous update on regulations, ensuring compliance and seeking guidance from legal experts.



## Liquidity constraints

**Risk:** Challenges in timely trading of fractional tokens.

**Mitigation:** Boost liquidity through secondary markets and encourage a transparent, active investor community.



## Operational

**Risk:** Concerns related to platform security, smart contracts, asset custody, and communication.

**Mitigation:** Enhance security with encryption and audits. Ensure thorough smart contract testing and maintain transparent communication.



## Legal uncertainties

**Risk:** Enforceability issues or conflicts with existing laws.

**Mitigation:** Engage with legal experts in the field and craft clear legal agreements that outline rights and dispute mechanisms.



## Cyber security

**Risk:** Potential cybersecurity threats and breaches.

**Mitigation:** Prioritise cybersecurity with encryption, two-factor authentication, and security checks. Collaborate with trusted tech providers.



## Investor education and protection

**Risk:** Potential investor misunderstanding and misjudgement.

**Mitigation:** Educate investors on risks and benefits, emphasising transparency and clarity regarding the investment structure.

# Token sale and Distribution

## (Schindlers Digital Assets and SchindlersX)

In a landscape defined by rapid technological progress, Brix is leading the way in revolutionising property investment through the implementation of the RWA NFT 1155 standard. This cutting-edge approach underscores our commitment to transparency, efficiency, and innovation.

The RWA NFT 1155 standard represents a monumental stride in property tokenization. Powered by the Binance Smart Chain (BSC) and the Ethereum Virtual Machine (EVM), the Brix RWA NFT 1155 tokens encapsulate properties as unique, indivisible digital assets.

A key advantage of the RWA NFT 1155 standard is its ability to represent fractional ownership. Investors can now own fractions of high-value properties, breaking down traditional investment barriers. Through the seamless divisibility of NFTs, Brix opens property ownership to a broader spectrum of investors, democratising the landscape.

At the heart of the RWA NFT 1155 standard lies the principles of blockchain technology. Each property NFT is immutably recorded on the blockchain, ensuring transparent and tamper-proof ownership records. Smart contracts, expertly coded, govern the issuance and distribution of these tokens, simplifying the process and removing intermediaries.

The Brix RWA NFT 1155 standard operates seamlessly within the Binance Smart Chain ecosystem, enabling instant and cost-effective transactions. Our innovative approach extends to advanced security protocols, safeguarding your investments and personal data.

With the introduction of the Brix RWA NFT 1155 standard, we invite you to join the future of property investment. Embrace the power of technology, transparency, and accessibility as we redefine property ownership for a new generation of investors. Embark on this remarkable journey where innovation meets real estate, and together, we shape a brighter tomorrow

# Backed by reputable professionals

A team of dedicated professionals with deep industry knowledge. We've taken every measure to ensure that our platform is transparent, credible, and regulated.

## Executive Team

### Stefan Botha

#### Strategic Advisor

CEO Rainmaker Marketing

### Maurice Crespi

#### Strategic Advisor

CEO Schindlers Digital Assets  
and Managing Partner at  
Schindlers Attorneys

### Matthew Low

#### Strategic Advisor

Head of Special Projects  
– Fasanara Capital / Co-  
Founder & CEO Invenium X

### Tyran Faber

#### Co-founder

### Matthew Smith

#### Co-founder



## Strategic Partners

**SCHINDLERS**  
attorneys - conveyancers - notaries

 **GUARDIAN**  
PROFESSIONAL ACCOUNTING SOLUTIONS

 **LESTER HALL,  
FLETCHER INC.**  
ATTORNEYS

 **rainmaker**  
MARKETING

# Legal Disclaimers



## Legal Disclaimers

This investor document is provided by Brix for informational purposes only and does not constitute an offer or solicitation to sell, buy, or trade any securities or financial instruments. Brix is engaged in the tokenization of the Aviva Property and the creation of tokens.

## No Investment Advice

The information provided in this Investor document is not intended to be, and should not be construed as, investment advice, financial advice, legal advice, or any other form of advice. Brix is not a licensed financial advisor or investment professional, and the information provided herein should not be relied upon for making investment decisions. All decisions related to investment should be made after considering personal circumstances, conducting appropriate due diligence, and seeking advice from qualified financial advisors.

## Risk Factors

Investing in tokens involves significant risks, including but not limited to the following:

### 1. Regulatory and Legal Risks

The regulatory environment surrounding tokens and blockchain technology is evolving and may vary across jurisdictions. Changes in laws, regulations, or government policies could impact the legality, issuance, use, and transfer of tokens. The lack of regulatory clarity may lead to uncertainties and potential legal challenges.

### 2. Market Risks

The value of tokens can be volatile and subject to price fluctuations. Market sentiment, macroeconomic factors, technological advancements, and regulatory developments can all impact market prices. Prospective investors should be prepared for the possibility of price volatility.

### 3. Technological Risks

Tokens are built on blockchain technology, which is subject to technical vulnerabilities, hacking, and cyberattacks. Blockchain networks can experience issues such as network congestion, software bugs, and hard forks, which may impact the usability and security of tokens.

### 4. Liquidity Risks

It may be challenging to find buyers or sellers for tokens at desired prices, especially during periods of market stress.

### 5. Economic and Market Factors

External economic factors, including inflation, interest rates, geopolitical events, and global economic instability, can impact the value of the tokens and the overall market sentiment.

### 6. Technology Adoption

The success of tokens depends on broader adoption of blockchain technology and digital assets. Lack of mainstream adoption or shifts in technological preferences could impact the long-term viability and value of tokens.

### 7. Tax Considerations

The ownership, transfer, and sale of tokens may have tax implications that vary by jurisdiction. Prospective investors should seek advice from qualified legal and tax professionals to understand these implications.

### 8. Projections

The ownership, transfer, and sale of tokens may have tax implications that vary by jurisdiction. Prospective investors should seek advice from qualified legal and tax professionals to understand these implications.

### 9. Regulatory Considerations

The ownership, transfer, and sale of tokens may have tax implications that vary by jurisdiction. Prospective investors should seek advice from qualified legal and tax professionals to understand these implications.



# Legal Disclaimers



## 10. No Warranty

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## 13. Independent Advice

Prospective investors should carefully review the risk factors outlined in this Investor document and any additional information provided by Brix. The decision to invest in tokens should be made after thorough consideration of these risks and consultation with appropriate financial and legal advisors.

## 14. General Disclaimer

Brix disclaims any responsibility for losses or damages arising from investment decisions made based on the information presented in this Investor document.



# BRIX FAQ's

## What is property tokenization?

Property tokenization is the process of dividing real estate into digital shares, or 'tokens'. Each token represents a part of the property, making it easier and more affordable for people to invest in real estate.

## What is a property exchange?

A property exchange is a platform where you can buy, sell, or trade tokens representing parts of a property, much like trading stocks in the stock market.

## What do you mean by liquidity?

Liquidity refers to how quickly and easily you can convert your investment into cash. In the context of Brix, it means you can sell your property tokens swiftly without a lengthy waiting period.

## How do I buy tokens on Brix?

To buy tokens, you first need to create an account on the Brix portal on SchindlersX. Once registered, you can browse through listed properties and buy tokens that fit your budget and investment goals.

## Can I sell my tokens anytime?

Yes, one of the advantages of Brix is that you can buy, sell or exchange your tokens whenever you want. Our platform is designed for ease of trading.

## Can I purchase tokens with both cash and cryptocurrency?

Initially, when you start with Brix, you'll need to buy your property tokens using cash. It's just like making any regular purchase online. Once you have these tokens, you'll be able to trade them within our platform. As we grow and evolve, we're planning to expand our services. Soon, you'll not only be able to trade your tokens for different cryptocurrencies but also use these cryptocurrencies to invest in more property with Brix. It's all about giving you more flexibility and options in how you manage and grow your investments.

## What can I expect from the Brix Rewards Program?

The Brix Rewards Program is designed to enrich your investment experience. As you invest and engage with our platform, you'll earn rewards that can range from additional tokens to exclusive access to new property launches. It's our way of saying thank you and adding extra value to your investment journey with Brix.

## Is investing in property tokens safe?

We prioritise security and use blockchain technology to ensure that all transactions are secure, transparent, and tamper-proof.

## What are the benefits of investing in property tokens?

Benefits include lower entry costs, the ability to diversify your investment portfolio, higher liquidity compared to traditional real estate, and the convenience of online transactions.

## Are there any additional fees when buying tokens?

Brix operates with a transparent fee structure. There are no hidden charges; any applicable fees will be clearly outlined during your investment process.

## How can I track my investment?

You can easily track your investment through your Brix account dashboard, which provides real-time information on your token values and transactions.

## Who can invest with Brix?

Brix is accessible to anyone interested in property investment. Whether you are a seasoned investor or new to real estate, our platform is user-friendly and designed to cater to a wide range of investors.



**Property investment**  
*from R100.*

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