

# PropelPartners: Co- Investment Real Estate Platform



# Product Vision & Value Proposition

**Vision:** To establish PropelPartners as the default, frictionless pathway to meaningful real estate ownership, transforming aspirational buyers into asset-holding partners. We envision a future where illiquidity and high capital requirements no longer exclude diligent investors from the lucrative multi-family sector.

**Core Value:** PropelPartners is the essential equity multiplier, turning modest savings into significant passive income streams. Our integrated technology simplifies the Byzantine process of co-ownership, offering institutional-grade asset management to fractional investors.

**Unique Selling Points (USPs):**

**Algorithmic Buyer Matching:** Sophisticated vetting ensures aligned investment goals and risk tolerance among partners.

**Fractionalized Legal & Financing Infrastructure:** Seamless structuring of ownership stakes and fractional mortgage servicing.

**Active Value-Add Management:** Unlike passive funds, we actively enhance property value and maximize rental yield, making the investment 'smart design'.



# Consumer & Market Impact

Persona 1: The Aspiring First-Time Investor (Millennials/Gen Z):

Pain Point: Cannot afford a down payment on a single investment property; locked out of stable asset classes due to student debt and rising costs.

Quote: "I thought I'd never afford an investment property. PropelPartners made it happen with capital I already had. This is freedom."

Persona 2: The Portfolio Diversifier (Established Professional):

Pain Point: Needs to diversify away from volatile stock markets but lacks the time or expertise for hands-on property management.

Quote: "It offers exposure to real estate without the headaches of partnership disputes or landlord duties. It feels secure and hands-off."

Persona 3 (Non-Obvious): The Aging Property Owner Seeking Liquidity:

Pain Point: Needs to pull equity out of an existing multi-family property for retirement or other investments without selling the entire asset.

Solution: PropelPartners can facilitate the sale of fractional stakes to new investor groups, providing immediate liquidity while potentially retaining a minority share for continued income.

Target Sector: High-yield, stable multi-family residences are the early focus. We are targeting tech-savvy, financially literate consumers who are comfortable with platform-based financial tools.



# Feasibility Assessment

Technological Readiness Level (TRL): 6 - System Subsystem Model or Prototype Demonstration in a Relevant Environment.

Explanation: The core components (buyer matching algorithms, basic accounting/management software, legal template generation) are established and demonstrable. However, the complex integration of fractional legal documentation with bank mortgage processes and large-scale asset management requires further testing in a real operational environment.

Next Stage (TRL 7): Prototype operation in an operational environment (e.g., executing the first five full co-investment cycles with live financing and assets).

Business Readiness Level (BRL): 4 - Proof of Business Model.

Explanation: The core value proposition (democratization of RE investment) is validated, and initial interest from potential users and potentially fractional mortgage providers has been gauged. However, the precise financial modeling for scale, unit economics across different jurisdictions, and formalized partnership agreements are still in the planning/early negotiation phase.

Next Stage (BRL 5): Business model refinement based on early engagement, securing pilot financing commitments, and establishing a detailed operational plan for scalability.



# Prototyping & Testing Roadmap

Phase 1 (0-6 Months): Minimum Viable Platform (MVP) Development & Legal Structuring.

Focus on building the core matching logic and establishing standard operating procedures (SOPs) for legal fractionalization templates.

Develop a closed beta MVP for user interface testing and basic asset tracking functions.

Parallel Business Model Validation: Determine optimal fee structure (e.g., flat initiation fee + percentage of rental income vs. equity share).

Phase 2 (6-12 Months): Targeted Field Trials & Early Adopter Launch.

Launch three pilot co-investment groups (6-10 total investors) targeting small multi-family properties in a single, friendly jurisdiction.

Conduct iterative refinements based on partnership dynamics and actual usage feedback regarding the asset management tools (e.g., rent collection, expense tracking).

Phase 3 (12-18 Months): Full Feature Integration & Scalability Review.

Integrate AI-driven property enhancement recommendations (value-add strategies) into the platform.

Audit legal and financial processes for interstate/cross-jurisdictional scaling.

Finalize partnerships with primary fractional lending institutions based on successful pilot performance metrics.



# Strategic Launch & Market Integration

## Strategic Partnerships:

Partner with regional credit unions and specialized fractional mortgage providers to offer competitive financing products specifically tailored to PropelPartners structures.

Integrate with leading Real Estate listing platforms (e.g., Zillow, LoopNet APIs) to streamline property sourcing and due diligence for co-investment groups.

## Pilot Programs & Incentives:

Offer the first 50 matched groups reduced initiation fees and a dedicated 'Concierge Team' to ensure smooth initial transactions, creating high-value early testimonials.

Utilize referral programs targeting financial advisors and wealth managers who serve younger clientele.

Distribution Channels: Primarily D2C via the proprietary platform, supported by strong digital marketing focused on wealth creation and financial independence (FinTech integration).

Macrotrend Alignment: PropelPartners perfectly aligns with the macrotrends of Financial Democratization (making complex investments accessible), Shared Economy Models (co-ownership of large assets), and the escalating demand for Passive Income generation among younger demographics facing stagnant wage growth and rising inflation.



# Next Step

Secure initial seed funding (\$X million) to hire core legal/FinTech engineers and establish formalized MOUs with three pilot lending institutions necessary to move from BRL 4 to BRL 5.