



# OASIS

INVESTMENT GROUP

INVESTMENT OPPORTUNITY

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## **ABOUT US**

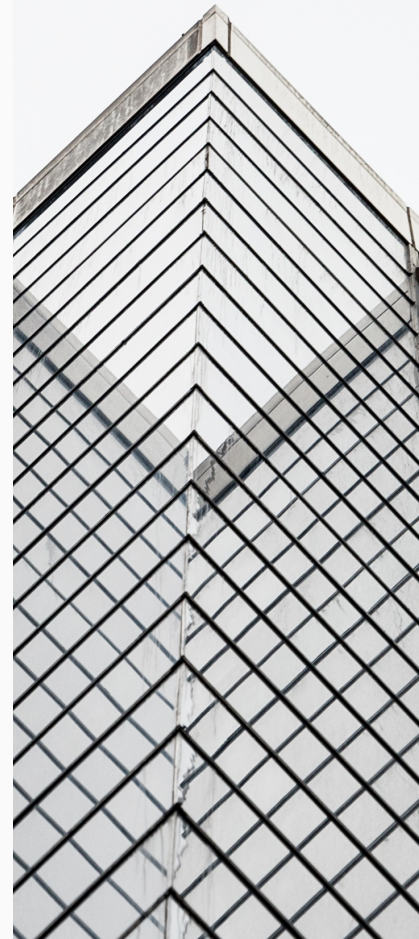
A brief synopsis of Oasis Corporation including our Vision, Mission, and the market problem we answer.

## **BUSINESS MODEL**

A thorough review of current market conditions, analysis of our competitive advantage, and a preview of current growth opportunities.

## **FINANCIAL PROJECTIONS**


A clear identification of expected investments and return on investments.







# PURPOSE



The purpose of this plan is to provide potential investors with the information necessary to evaluate the merits of the value proposition, growths strategy, aims and purposes of OASIS Corporation. Additionally, this plan serves as a general guide for management and direction of the corporation through the establishment of clear goals, benchmarks, and targets.

**WE BELIEVE THAT THROUGH  
COOPERATION,  
COLLABORATION, AND  
PLANNING, WE CAN  
TRANSFORM OUR  
COMMUNITIES**

# WHO ARE WE?

OASIS Corporation is a Capital Management Group focused on investing in, with, and for communities often ignored by more traditional financiers. OASIS intends to focus first on real estate investments with an emphasis on purchasing single-family housing facilities below current Fair Market Value (FMV), refurbishing them above geographic quality, and renting units at market rate. To stabilize revenue, the majority of properties will be rented to tenants using Housing Choice Vouchers, wherein tenants contribute 30% of rental fees and government subsidized the remaining 70%. The initial base of operations will be Chicago, IL; however, OASIS plans to expand to metropolitan markets in Atlanta, Los Angeles, and New York among others. OASIS' business model is simple yet effective, profitable, and transformative. The Four-fold purpose is to:

- Purchase Single-Family and Multi-family living facilities below FMV, which will allow OASIS to purchase properties using at cost that minimize debt holdings.
- Repair and/or remodel properties aiming to increase rental revenue per property AND to provide quality living to our communities.
- Establish strong partnership with expert contractors to reduce cost and inefficiencies in the renovations process.
- Maintain a minimum of 85% occupancy across properties
- Achieve an internal rate of return of 14-18%, annually, for investors.
- Build a portfolio of single-family, multi-family, and commercial real estate holdings in the South Chicago area
- Gain long-term appreciation in the property values that will result in substantial equity increase when properties are sold in the future.
- Prepare long-term tenants to be future home buyers of OASIS corporations' holdings.



# THE PROBLEM

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The personal home mortgage market has been decreasing in accessibility as property values continue to grow, national mortgage rates show signs of shifting, and the pandemic inspired federal forbearance program concludes. All-in-all, nationally the US has a housing deficit of 3.8 million units needed to maintain a housing vacancy rate of 13%. In other words, between 2018 and 2020, the housing stock deficit increased by 52%. There is not enough housing available for potential home-buyers. This deficit and the aforementioned causes indicate an increasing number of renters - and thus, a strong business opportunity for investors seeking to generate rental revenue.

In Chicago, our target market, 53% of the population rents, meaning that rental incomes for properties is better than if invested elsewhere. At the same time, although median home values in Chicago have increased in the last decade, demand to purchase homes has not risen accordingly - therefore, home prices remain below comparable metropolitan areas.

Finally, although the Chicago area is driven significantly by renters, low-income renters frequently get the short end of the stick. That is, Chicago, like the country, is heavily segregated by income. Many Chicagoans could access better quality housing if provided meaningful, creative opportunities.

# THE SOLUTION



There is an increasing demand for quality apartment rentals by individuals and families in Chicago. OASIS will be able to purchase single, multi-family, and commercial properties, at below market rates, refurbish them below market cost, and subsequently offer them at market pricing. Meanwhile, OASIS' holdings will be a new, vibrant, and meaningful addition to communities. OASIS' ethical business practices and desire to improve community conditions will allow for low-income Chicagoans to access quality residence at affordable prices. To maintain a low cost threshold, OASIS has partnerships with local construction schools, which allows us to hire and train local apprentices while also creating cost-savings for property renovations.

OASIS is committed to making sure this goal is achieved through strategic acquisitions, sound management approaches, and collaborating with reliable firms.

# MARKET OPPORTUNITY



## FUNDAMENTAL CHANGE IN US HOUSING MARKET

The dollar for dollar return on investments in real estate has been far more stable and generative than many other economic sectors. The US property market continues to grow, yet remains unable to keep pace with growing demand for housing. As home prices continue to increase, a similar increase in the populace cannot compete for a home and thus select to rent instead. This creates a market opportunity for OASIS to gradually shift from a primary focus on low-income subsidized housing to a larger variety of tenants.

The US rental market is characterized by high shortages and high demand, inspired by the large number of apartments that went vacant during the COVID-19 pandemic. Although rents have increased in 92% of cities, demand has pushed investment into high-end apartment property management, but also increasing neglect of affordable apartments. Even more, supply/demand levers have created a greater push for single family apartment units as they are increasingly inaccessible as a home purchase.

**IN BRIEF, HOUSING CONDITIONS HAVE MADE APARTMENT RENTAL MORE ATTRACTIVE IN MANY RENTAL MARKETS.**

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## COMPETITIVE ADVANTAGE

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Our competitive advantage centers on Low acquisition cost, in-house ability to refurbish/rehabilitate at low cost, and approach to guaranteed income via housing vouchers. By purchasing below FMV, we can rent at or below FMV to maintain high occupancy rates and thus strong profitability. We understand profitability in real estate rental market is heavily dictated by volume. Therefore, we intend to scale rapidly.

To secure rental income, we plan to initially target tenants whose housing is subsidized by federal housing authority vouchers (Section 8 housing). Why? There are more vouchers in the Chicago areas of South Shore, South Side, and Austin than in most of Chicagoland combined. Consequently, we have experienced first-hand, the value-driven behavior of low-income tenants who are housed with dignity and respect. We have found that providing quality housing creates quality returns.



Often, inflated construction cost cut into the profitability of properties. Although most renovation efforts may increase the After Repair Value (ARV) of a property, reducing construction cost is one of few methods to widening profit margins in real-estate. Due to our experience in Chicago's real estate market and unique partnerships with local construction companies, and well suited to keep refurbishment cost below average.





# BUSINESS MODEL

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The founders of OASIS Corporations have successfully entered, purchased, renovated, and rented multiple properties in the Chicago area. Our team has been involved in real estate investments for 10 years and continues to employ a growing body of experience as insight for high-level decisions. In three years, 2018-2021, our Chicago value-add strategy has led to the purchase, renovation, and renting of more than a dozen properties with an estimated portfolio value of near \$6M in assets. Our private venture in these three years has provided significant experience in understanding the acquisition, renovation, sale, and renting of single-family, multi-family, and commercial property in the Chicago area. Moreover, we have witnessed first-hand the immense appreciation that new tenants have for our offerings. Our business model is quite simple.

- Purchase residential and commercial properties below FMV.
  - Refurbish/rehab properties with in-house construction partnerships
  - Add new amenities to beautify the community
- Focus on renting to qualified individuals with guaranteed income, including, but not limited subsidized housing cost.
- Rent at or slightly below market rates
- Ensure renter satisfaction through an efficiently run internal property management system
- Strive for occupancy rates of 85%-95% at all times



# Growth Opportunity



## Summary

Although low-income areas tend to have a greater probability of renter instability, this typical instability will be offset by securing subsidized housing agreements. To date, our founders current success has been localized to zip codes 60649 and 60617. In the greater Chicago area, as property values slowly increase, renting becomes more preferred at-large.

Most recently, OASIS has been offered a major real estate portfolio through a single transaction. Specifically, by the end of 2022, we are in position to close on a portfolio including:

- **19 Single Family Homes**
- **33 Apartment Buildings (110 total units)**
- **14 Retail Fronts**
- **8 Industrial Facilities**
- **9 Garages**
- **10 Open Land Properties**

**Negotiated Price: \$10,000,000.00**

## Significance

The significance of this portfolio purchase cannot be overestimated. Strategically, the entire portfolio is located in Chicago's South Shore area - our target market for investment expansion. Through this acquisition, OASIS corporation will effectively launch our foray into property ownership, expansion, revenue generation and renovation of Chicago's South Side. Currently, the above holdings generates 7 figures annually, which will be used to reinvest in other neighborhood projects. We are currently engaged in forensic analysis to verify capitalization rate and tenant occupancy levels of the aforementioned properties, which have an estimated value of **\$14 Million**