

# INVEST IN UK ASSISTED LIVING PROPERTIES

Secure Income | Stable Growth | Government-Backed

## Assisted Living UK

A recession-proof investment offering **9-12%** annual fixed income for **25 years** backed by UK social infrastructure and managed by trusted operators.

**13%** | **25** | **0**  
Annual ROI | Lease | Zero Cost



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## WHAT IS ASSISTED LIVING?

- ASSISTED LIVING OFFERS STRUCTURED CARE AND SUPPORT TO INDIVIDUALS WHO REQUIRE HELP WITH DAILY ACTIVITIES WHILE PROMOTING INDEPENDENCE WITHIN THEIR OWN RESIDENCES. THIS MODEL BRIDGES THE GAP BETWEEN FULL INSTITUTIONAL CARE AND UNAIDED LIVING, PROVIDING A SAFE AND SUPPORTIVE ENVIRONMENT TAILORED TO EACH PERSON'S UNIQUE NEEDS.
- ASSISTED LIVING OFFERS TAILORED ACCOMMODATION FOR THE ELDERLY, INDIVIDUALS WITH PHYSICAL OR DEVELOPMENTAL DISABILITIES INCLUDING THOSE ON THE AUTISM SPECTRUM .AS WELL AS PEOPLE FACING MENTAL HEALTH CHALLENGES AND VULNERABLE YOUNG ADULTS AT RISK. INDIVIDUALS RECEIVE PERSONALISED SUPPORT TO SUSTAIN THEIR HOUSING WHILE DEVELOPING ESSENTIAL LIFE SKILLS THAT PROMOTE INDEPENDENCE, CONFIDENCE, AND LONG-TERM PERSONAL GROWTH.

## THE UK ASSISTED LIVING OPPORTUNITY

BY 2030, OVER 15 MILLION PEOPLE IN THE UK WILL BE AGED 65 FROM 2020 TO 2040 (FROM 12M TO 17M+). THE DEMAND FOR HIGH-QUALITY CARE HOMES IS INCREASING RAPIDLY, WHILE THE SUPPLY OF SUITABLE PROPERTIES REMAINS INSUFFICIENT. WITH STRONG GOVERNMENT INCENTIVES AND A STABLE RENTAL FRAMEWORK, THE ASSISTED LIVING SECTOR PRESENTS AN UNMATCHED INVESTMENT OPPORTUNITY.



## WHAT ARE THE BENEFITS?

- ASSURED INCOME - STABLE AND SECURE SOURCE OF INCOME BY GOVERNMENT FUNDED PROGRAMMES.
- LONG TERM LEASE - RELIABLE INDEX LINKED RENTAL INCOME.
- SOCIAL IMPACT - ETHICAL INVESTMENT.
- INCREASING DEMAND - FACILITATING THE RISING DEMAND OF COST-EFFECTIVE ACCOMMODATION AND ASSISTANCE TO
- INDIVIDUALS WITH DISABILITIES AND/OR MENTAL HEALTH CONCERNS  
SUITABLE FOR WORKING PROFESSIONALS AND DIASPORA EARNERS



## INVESTMENT CASE & COMPARISONS

FEATURE	ASSISTED LIVING	BUY-TO-LET
Annual ROI	9%–12% (fixed)	3%-6% (variable)
Voids & Maintenance	Covered by operator	Investor bears cost
Compliance & Regulation	Government aligned	Independent Management
Management	Hands-free	Landlord-driven
Entry Price	£130K–£312K	£200K+
Liquidity / Exit	Buyback or resale market	Resale market only

# AVAILABLE PROPERTIES



£312,000

- 2 • Goole Yorkshire
- Freehold
- 4 • 25 years Lease

**12%**  
Annual ROI



£182,000

- 1 • Bradford Exchange
- Leasehold
- 1 • 25 years Lease

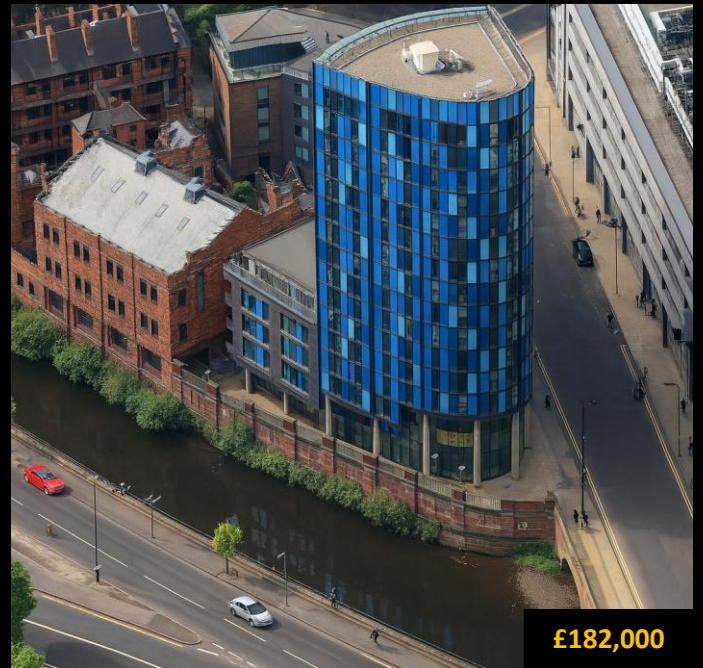
**10%**  
Annual ROI



£182,000

- 1 • Bradford
- Leasehold
- 1 • 25 years Lease

**10%**  
Annual ROI



£182,000

- 1 • 1Quarter Sheffield
- Leasehold
- 1 • 25 years Lease

**10%**  
Annual ROI



£182,000

- 1 • Chaucer Walk
- Leasehold
- 1 • 25 years Lease

**10%**  
Annual ROI



£312,000

- 2 • Goole Yorkshire
- Freehold
- 3 • 25 years Lease

**12%**  
Annual ROI



£312,000

- 2 • Doncaster
- Freehold
- 3 • 25 years Lease

**12%**  
Annual ROI



£182,000

- 1 • Bradford
- Leasehold
- 1 • 25 years Lease

**10%**

# EXAMPLE INCOME FORCAST

ILLUSTRATION SHOWS PROJECTED ANNUAL INCOME OVER A 25-YEAR PERIOD, STARTING AT £15,600 IN YEAR 1. BASED ON CPI PLUS 1% AVERAGE GROWTH ACROSS 25 YEARS.

## EXAMPLE:

### INITIAL INVESTMENT:

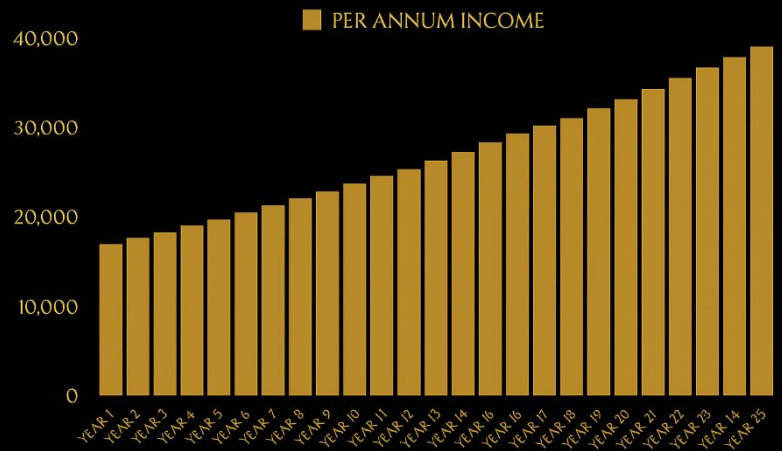
£156,000

### TOTAL RENTAL INCOME OVER 25 YEARS:

£632,360.05

### TOTAL RETURN ON INVESTMENT:

405.36%



# EXIT STRATEGY FINANCIAL

## PURCHASE

YIELD: 10%

PRICE: £156,000

## SELLING:

YIELD: 8%

PRICE: £156,000

## PROFIT:

PRICE: £39,000

INVESTORS HAVE THE OPTION TO SELL THE PROPERTY DURING THE LEASE TERM, WHICH MAY INCLUDE:

OFFERING AN INVESTMENT BASED ON YIELD RETURNS.

FINDING A READY CASH BUYER TO TAKE OVER THE REMAINING TENANCY.

POTENTIAL TO EARN A PROFIT BY SELLING AT A LOWER YIELD THAN THE ORIGINAL ENTRY.

# BUY BACK OPTION

## BUY BACK – ASSISTED LIVING

THE *BUY BACK* OPTION ALLOWS THE DEVELOPER TO REPURCHASE THE UNIT WITHIN A 3-YEAR PERIOD AT A **MINIMUM UPLIFT OF 30%** ON THE ORIGINAL PURCHASE PRICE.

IF THE PROPERTY'S VALUE EXCEEDS THE 30% UPLIFT, ANY ADDITIONAL GAIN WILL BE SPLIT **50/50 BETWEEN THE DEVELOPER AND THE INVESTOR**, FORMING A STRUCTURED *PROFIT SHARE*.

## EXAMPLE EXIT WITH 30% UPLIFT

### INVESTMENT:

ASSISTED LIVING UNIT WITH 3-YEAR BUY BACK EXERCISED.

### INITIAL INVESTMENT:

£182,000

### RENTAL INCOME OVER 3 YEARS:

£54,600 (EXCLUDING ANY INDEX-LINKED INCREASES)

### 30% GUARANTEED UPLIFT ON BUY BACK:

£54,600 (NOT INCLUDING POTENTIAL PROFIT SHARE)

### TOTAL RETURN (BUY BACK + RENTAL): £291,200

*NOTE: THIS EXCLUDES ANY ADDITIONAL SHARE OF PROFIT, WHICH MAY SIGNIFICANTLY INCREASE THE RETURN.*

## EXAMPLE EXIT WITH 50% PROFIT SHARE

### INVESTMENT SCENARIO:

BUY BACK EXERCISED IN YEAR 3, AT A 5% YIELD EXIT.

### INITIAL INVESTMENT:

£182,000

### ASSUMED EXIT MARKET VALUE (5% YIELD):

£364,000

### 3-YEAR RENTAL INCOME:

£54,600 (EXCLUDING UPWARD-ONLY RENT INCREASES)

### 30% MINIMUM UPLIFT VALUE:

£54,600 (BASE UPLIFT FIGURE)

### 50% SHARE OF PROFIT BEYOND 30% UPLIFT:

£63,700 (INVESTOR SHARE)

### TOTAL EXIT VALUE:

£354,900

*THIS SCENARIO ASSUMES A 5% YIELD MARKET EXIT. FINAL SALE VALUE WILL DEPEND ON PREVAILING MARKET RATES AT THE TIME THE BUY BACK IS EXERCISED.*

## THE OFFER AT A GLANCE

### Property Price Range:

From **£144,040 to £312,000**

### Service Charge:

**£0 – Fully Covered** by the Assisted Living Provider

### Reservation Fee:

**£5,000** secures your unit

### Deposit Required:

**10% of the property value**

### Completion Payment:

**90% due on completion**

### Tenancy Term:

**25 Years Fixed**

(No break clause – full stability for long-term income)

# ABOUT BHENITO

YOUR TRUSTED PARTNER WEALTH CREATION

## Our Mission

At **Bhenito Limited**, our mission is to empower global investors particularly African and diaspora professionals to **build secure, long-term wealth through structured, government-backed property investments**. We bridge the gap between premium UK real estate opportunities and underserved investment markets with transparency, trust, and results.

## Our Leadership Team



**Oriyomi Bernard**  
Group Managing  
Director

A visionary leader and investment strategist with over 24 years' experience spanning banking, Telecom, consulting (CGI), and cross-border wealth advisory.



**David Stonedge**  
Head of Investment & Client  
Services

Based in the UK, Phil oversees regulatory compliance, project sourcing, and asset acquisition, working closely with our partners to ensure full alignment with FCA and HMRC standards.



**Omosefe Ogbobo**  
Business Development  
Lead

David brings deep experience in property advisory and high-net-worth relationship management. She leads our client onboarding, due diligence, and portfolio support, ensuring seamless

## Our Track record

Since inception, Bhenito has:

- Facilitated **over £13 million** in UK assisted living property sales
- Delivered consistent **9–12% annual ROI** to global investors
- Maintained **100% pay-out history** on contracted lease agreements
- Successfully connected dozens of diaspora professionals to passive UK income streams
- We're proud to deliver a **hands-free, government-supported investment experience** designed for wealth preservation and legacy growth.

## Strategic Partnership

We are proudly aligned with industry leaders to ensure credibility, access, and investor protection:

- **Knight Knox (UK)** – Tier-1 property Aggregator specializing in assisted living and student housing.
- **Invest365 UK** – Infrastructure finance and property sourcing experts
- **Legal & Tax Advisory Partners** – HMRC-registered solicitors, chartered accountants, and cross-border tax advisors

Together, we offer **turnkey solutions** from reservation to returns while delivering unmatched market insight and operational control.

# FAQs

## WHAT IS AN 'ASSISTED LIVING PROPERTY INVESTMENT'?

It involves purchasing or developing purpose-built real estate units designed for elderly or vulnerable individuals who require support with daily living. These units are professionally leased and operated by accredited care providers or housing associations.

## WHY IS THIS SECTOR ATTRACTING ATTENTION NOW?

The UK is experiencing a rapid demographic shift, with over 17 million people projected to be aged 65+ by 2040. This, combined with healthcare system pressures and a growing reliance on private care models, is driving unprecedented demand for supported housing.

## WHAT RETURNS CAN I EXPECT AS AN INVESTOR?

Investors typically earn **net annual returns of 9% to 13%**, supported by long-term lease agreements with local authorities or healthcare operators. These fixed-income investments are structured to deliver consistency and predictability.

## IS THIS A MANAGED INVESTMENT?

Yes. Every property is fully managed — from tenant care to facilities maintenance — by experienced operators. It's a **completely hands-off investment** model tailored for passive income seekers.

## CAN I SELL OR EXIT MY INVESTMENT?

Yes. Properties can be resold after the required holding period. Some developers offer dedicated secondary market options through secondary markets tailored specifically to this asset class.

## IS THIS A SECURE FORM OF INVESTMENT?

Assisted Living investments are typically backed by **long-term, inflation-linked leases** with institutional or Government support. This significantly reduces volatility compared to traditional Buy-to-Let.

## WHAT TAXES SHOULD I BE AWARE OF?

Stamp Duty Land Tax (SDLT) applies, as with any UK property transaction. For overseas buyers, a **2% surcharge** may apply depending on residency status.

## CAN NON-UK RESIDENTS INVEST?

Absolutely. The UK welcomes foreign investors. Non-resident buyers must complete **HMRC's NRL1 form** to prevent tax withholding on rental income.

## WHAT LEGAL DOCUMENTS WILL I RECEIVE?

You'll be issued a complete legal pack that includes the **lease agreement, title deed, and operator guarantees**. All documents are thoroughly reviewed by UK-regulated solicitors for full compliance and investor protection.

## HOW IS THIS DIFFERENT FROM BUY-TO-LET OR HMO INVESTMENTS?

Assisted Living provides **fixed, passive income** with long-term government or institutional backing. In contrast, Buy-to-Let often suffers from rental voids, and HMOs require intense, hands-on management.

## WHAT IS THE TYPICAL LEASE TERM?

Leases range from **10 to 25 years**, often with **optional renewals**. Many leases are also **linked to the Consumer Price Index (CPI)**, ensuring your income grows with inflation.





**Bhenito**

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