

Property Awards 2026	
Financier of the Year	
ENTRANT`S DETAILS	
Full Name	James Mumberson
Job Title	Marketing Manager
Business Name	Shojin
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Date of Birth	
PLEASE ANSWER ALL THE FOLLOWING QUESTIONS	
Please outline why the nominated individual/organisation should be considered for the award?	<p>Shojin rethink UK real estate financing and investment by making it fair, transparent and accessible. We work with medium sized developers (SMEs) to create bespoke funding packages that help solve the UK's housing supply deficit; forty years ago, SME builders delivered 40% of homes in the UK, today this is only 12%. By providing junior funding to this segment, we enable them to work on more projects and larger-scale projects. The funds we invest come largely through the Shojini investment platform, enabling retail investors to enjoy the high returns that lending to this sector often deliver. We're sharing opportunities and helping both sides grow. Our Lending Team work closely with the developer to raise standards across project management and monitoring while our Distribution Team package the deals to make them accessible to as many global investors as possible. This is enabled through a focus on digitalisation and high-quality data at every stage.</p>
Provide relevant information on the nominee?	<p>Since Shojin was founded in 2009, we have evolved our proposition; from initially developing real estate projects to raising investment through our digital platform. In 2017, we launched our online investor platform and were granted an FCA licence for structuring and promoting real investment projects. We target global mass affluent investors, offering them the unique opportunity to invest in mid-market development projects in the UK (typical GDV between £10-£60m). This is aligned with our goal of sharing real estate investment opportunities, allowing a larger pool of individuals to invest from a minimum of just £1,000. Since 2017, our platform has grown an international investor base of more than 15,500 people from over 55 countries. Not only does our platform benefit investors, but our model allows real estate developers to be less reliant on institutions for loans, supporting them to grow, to take on larger projects and ultimately contribute to increasing the UK housing supply. With over 40 projects completed, with a total</p>

GDV of £650m, there have been 1,500 homes built and 25,000 jobs created thanks to the help of the Shojin platform. As Shojin looks to the future, continuous updates are being made to refine our platform, such as the addition of live investor feeds providing them with project updates and industry knowledge. Alongside our growing platform, we are making strides to standardise the fractional real estate industry. We co-founded AREIP (Association of Real Estate Investment Platforms), unifying terms in the industry and uniting fractional real estate companies to achieve greater economies of scale and share knowledge to make real estate a truly mainstream asset class. This has resulted in successful cross-border collaborations with Linus Finance (Germany) and Reinvest24 (Estonia), where we have presented our products to their investor bases or offered their products on the Shojin platform.

List, all qualifications and institutions where the nominee studied	N/A
Provide a brief biography of the nominated individual/organisation	See point 2
Photos and Files	
Image 1:	<a href="#">Download</a>