



LUXURY DUBAI

CAPITAL

IMPORTANT NOTICE - RESTRICTED INVESTOR CATEGORIES

This document is provided solely for informational purposes and is intended exclusively for individuals who qualify as High Net Worth Individuals, Sophisticated Investors, or Professional Clients, as defined by the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 (the FPO).

It is not meant for retail clients and should not be relied upon by anyone who does not meet the relevant investor classification criteria.

This document does not serve as investment advice, a personal recommendation, or an offer or invitation to participate in investment activities.

Any investment opportunity mentioned herein may only be made available after appropriate investor classification, provision of complete legal documentation, and, where necessary, approval by an FCA-authorized individual.

Furthermore, this document may not be copied, reproduced, distributed, or shared, in whole or in part, with any person who does not meet the investor classification criteria outlined above.



LUXURY DUBAI
CAPITAL

OUR CEO

Luxury Dubai Capital was established to provide a disciplined and refined gateway into high-quality investment opportunities rooted in Dubai and select international markets.

Dubai stands as a global centre for capital, innovation, and ambition. It is a city defined by execution, vision, and connectivity. Luxury Dubai Capital was founded to operate within this ecosystem with precision, discretion, and a long-term investment mindset.

Our focus is on structuring and managing opportunities where strong fundamentals align with strategic timing. We prioritise assets that demonstrate resilience, scalability, and clear value creation potential, supported by robust governance and risk-managed frameworks. Capital preservation is treated with the same importance as growth.

Luxury Dubai Capital is intentionally selective. We favour quality over volume and alignment over speed. Each project is assessed through a rigorous lens of transparency, accountability, and commercial discipline, ensuring confidence for our partners and stakeholders.

From origination through execution and lifecycle management, we apply institutional-grade processes while retaining the agility required to operate effectively in dynamic markets. This balance allows us to deliver opportunities that reflect both the prestige of Dubai and the expectations of global investors.

Luxury Dubai Capital is built for those who value clarity, trust, and long-term thinking. As the platform evolves, our commitment remains constant: to deliver structured, premium investment opportunities underpinned by integrity, governance, and excellence in execution.

Thank you for your interest in

Luxury Dubai Capital.

IMRAN SHAH





LUXURY DUBAI
CAPITAL



EXECUTIVE SUMMARY

Overview of Residential Property Investment Strategy

We present a client-centric strategy for investing in residential properties, focusing on acquiring secondary-market properties in prime locations across Dubai, United Arab Emirates. Our objective is to enhance investment potential while aligning with individual financial goals.

- **Strategic Acquisition:** We prioritise acquiring residential properties below current market value, providing a competitive advantage.
- **Value Enhancement:** By implementing targeted refurbishments and improvements, we elevate the property's value, boosting its attractiveness and rental potential.
- **Income Generation:** Our aim is to produce consistent rental income during a defined holding period, ensuring a steady revenue stream for the business and offering clients the opportunity to receive their interest as income.

Refinancing Opportunities: We will investigate potential refinancing options after the property stabilises, tailored to favourable market conditions and lender requirements, to maximize investment returns.



LUXURY DUBAI
CAPITAL

DUBAI REAL ESTATE MARKET OVERVIEW 2025

Dubai's real estate market wrapped up 2025 as one of the top-performing property markets in the world, fueled by population growth, ongoing end-user demand, and careful supply management. This year signified a shift from cyclical growth to a structurally supported expansion, with both capital values and transaction volumes hitting unprecedented heights.



Total Sales Value:

681 Billion



Average Sale Price:

AED 3.2M



Total Transactions:

213,700



Average Price per Sq Ft:

AED 1,600



Increase in Sales Volume (2024 to 2025):

6.9% YoY



Increase in Price (2024 to 2025):

7.6% YoY



LUXURY DUBAI
CAPITAL

DUBAI POPULATION EXPANSION

Dubai's population surpassed 4.03 million residents in 2025, marking a defining milestone that continues to reshape housing demand across the Emirate. Growth during the year remained broad-based and structurally supported.



Annual Population Growth:
+5.43%



Residents Welcomed in 2025:

Over **208,000** new residents chose Dubai for work, lifestyle, and long-term settlement



Total Residents Added Since 2014:

More than **1.35 million** people have moved to Dubai, reinforcing sustained housing demand



Core Buyer Age Band:
31–45 years



Largest Buyer Segment:

36–40 years, representing the highest share of transactions



High Engagement:

Buyers in the age groups of **31–35** and **41–45** demonstrate significant demand from economically active professionals.

Population expansion remains the primary engine of real estate demand, directly supporting rental absorption, resale activity, and off-plan market depth.



SECONDARY MARKET

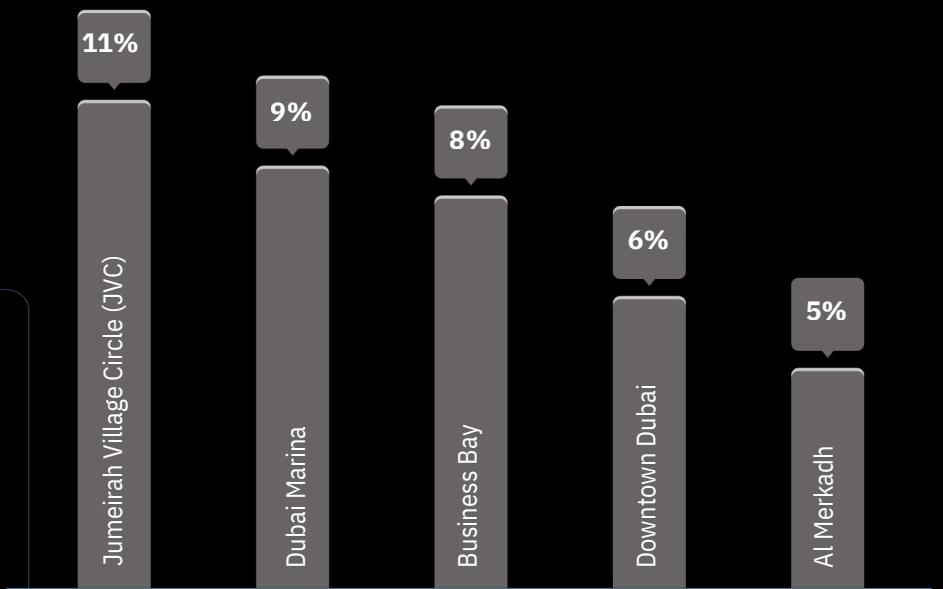
APARTMENTS

Dubai's ready apartment market has demonstrated consistent demand, particularly for affordable to mid-range units.

One-bedroom apartments remained the most sought after, while Jumeirah Village Circle (JVC) continued to be the top community in this segment.



- Total Sold: **43,960**
- Average Price: **AED 1.95M**
- Most Popular Unit: **1-Bedroom**



Top Areas by Market Share (%)

SECONDARY MARKET

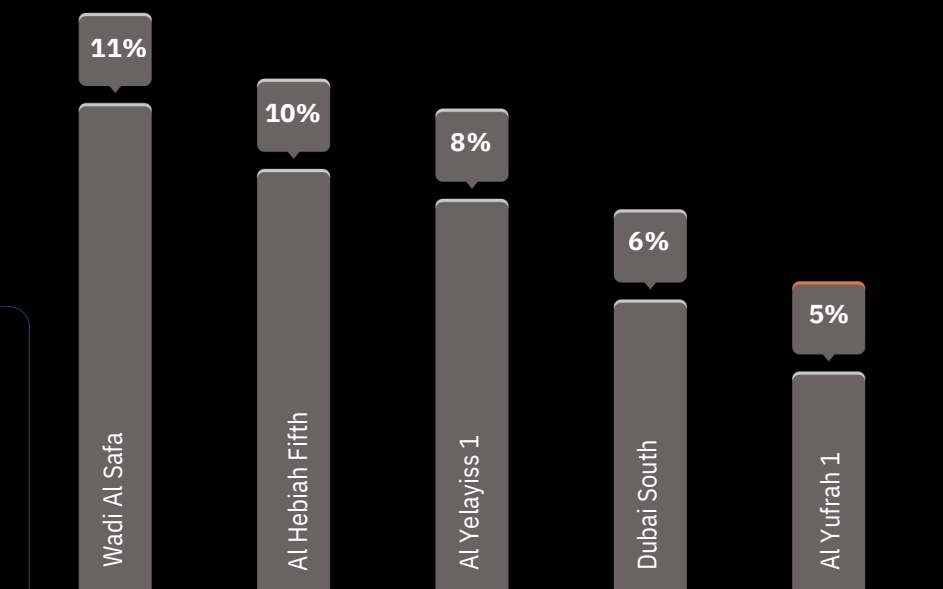
VILLAS

The secondary villa market in 2025 continued to be driven by end-users, with a steady demand for family-friendly homes.

Four-bedroom villas became the most frequently transacted configuration, highlighting the preference for spacious layouts within well-established villa communities.



- Total Transactions: **11,314**
- Average Price: **AED 6.21M** Most
- Popular Units: **4-Bedroom**



Top Areas by Market Share (%)



OVERVIEW OF INVESTMENT STRATEGY

Our proposed strategy aims to invest capital into residential real estate assets where we can generate value through targeted acquisition, refurbishment, and proactive asset management.

Core elements include:

- Acquiring completed residential units in well-established districts
- Targeting assets with pricing inefficiencies or potential for refurbishment
- Focusing on long-term residential leasing
- Managing our capital through possible refinancing

The structure, execution, and implementation of this strategy are subject to change and may adapt in response to market conditions, regulatory considerations, and asset-specific factors.

INVESTMENT OBJECTIVES

Objectives of Our Strategy

Objectives include:

- Limiting downside risk through disciplined acquisitions and conservative assumptions
- Generating rental income during the holding period
- Pursuing potential capital value appreciation via refurbishment and market dynamics enabling potential repayment of investor capital through refinancing or liquidating some or all of the assets



LUXURY DUBAI
CAPITAL



ACQUISITION, REFURBISHMENT & VALUE CREATION

When we select properties, we consider the following criteria:

- Location in well-established and active residential areas
- Demonstrable tenant demand, supported by comparable rental evidence
- Pricing in relation to similar market transactions
- Potential for enhancement through refurbishment or repositioning

*We should note that there is no guarantee we will identify or acquire suitable assets, nor secure them under expected terms.

REFURBISHMENT AND ASSET ENHANCEMENT

When applicable, we as a company may refurbish our properties with the aim to:

- Increase tenant appeal and marketability
- Boost rental efficiency
- Facilitate valuation uplift

*However, we recognize that refurbishment activities come with risks related to costs, timelines, contractors, and execution. It's important for us to note that these improvements may not always lead to higher rental income or increased valuations and can potentially exceed budget expectations.





LUXURY DUBAI
CAPITAL

OPERATING PARTNER AND LOCAL EXECUTION

As a Dubai-based real estate operating partner at LDC, we bolster our strategy through our expertise in:

- Asset sourcing and negotiation
- Transaction coordination
- Refurbishment oversight
- Tenant placement and property management liaison

*It's important to note that our role as a local operating partner does not eliminate operational, market, regulatory, or execution risks.



Governance, Oversight, and Conflicts of Interest

Asset management and operational decisions are intended to be taken within defined internal parameters; however, outcomes remain subject to third-party performance and external conditions.

*Certain parties involved in sourcing, managing, operating, or advising on assets may receive fees or other economic benefits in connection with the strategy. Such arrangements may give rise to potential conflicts of interest.



LUXURY DUBAI
CAPITAL



RENTAL MARKET AND INCOME CONSIDERATIONS

Our Rental Demand Fundamentals

Our residential rental market in Dubai is supported by:

- Employment-driven population growth
- Corporate and professional tenancies
- Demand for modern, well-situated accommodation

Rental income depends on occupancy levels, lease terms, tenant demand, market conditions, and operating costs.

YIELD CONTEXT

We at the company have observed that prime residential properties in Dubai have historically demonstrated gross rental yields that may surpass those found in certain other international markets. However, we acknowledge that actual rental performance can vary significantly depending on the asset, location, and over time. We understand that rental income is variable and not guaranteed.



LUXURY DUBAI
CAPITAL



CAPITAL STRUCTURE, REFINANCING AND INSURANCE

USE OF CAPITAL

We plan to deploy capital towards:

- Property acquisition
- Transaction and professional costs
- Refurbishment expenditure (where applicable)
- Operating and contingency reserves

*Our actual deployment may differ from initial expectations, and we may reallocate capital as required by operational or market considerations.

REFINANCING CONSIDERATIONS

Our strategy includes the possibility of refinancing after achieving rental stabilisation, contingent upon:

- Independent valuation outcomes
- Current lender interest
- Market and credit conditions at that time

*Any mention of loan-to-value ratios is for indication purposes only. Refinancing might not be available or could be offered on terms significantly less favorable than expected.

INSURANCE INDEMNITY ARRANGEMENTS

We maintain an insurance indemnity policy designed to provide coverage up to an amount equivalent to the total capital raised, in accordance with the terms, conditions, exclusions, and limits specified in the relevant policy.

*It's important to note that while this policy is in place, it does not eliminate investment risk or protect against all potential losses. It should not be seen as a guarantee of capital or returns. The coverage and recoverability are contingent upon the policy terms and the financial standing of the insurer.



LUXURY DUBAI
CAPITAL

MATERIAL RISKS

KEY RISK FACTORS

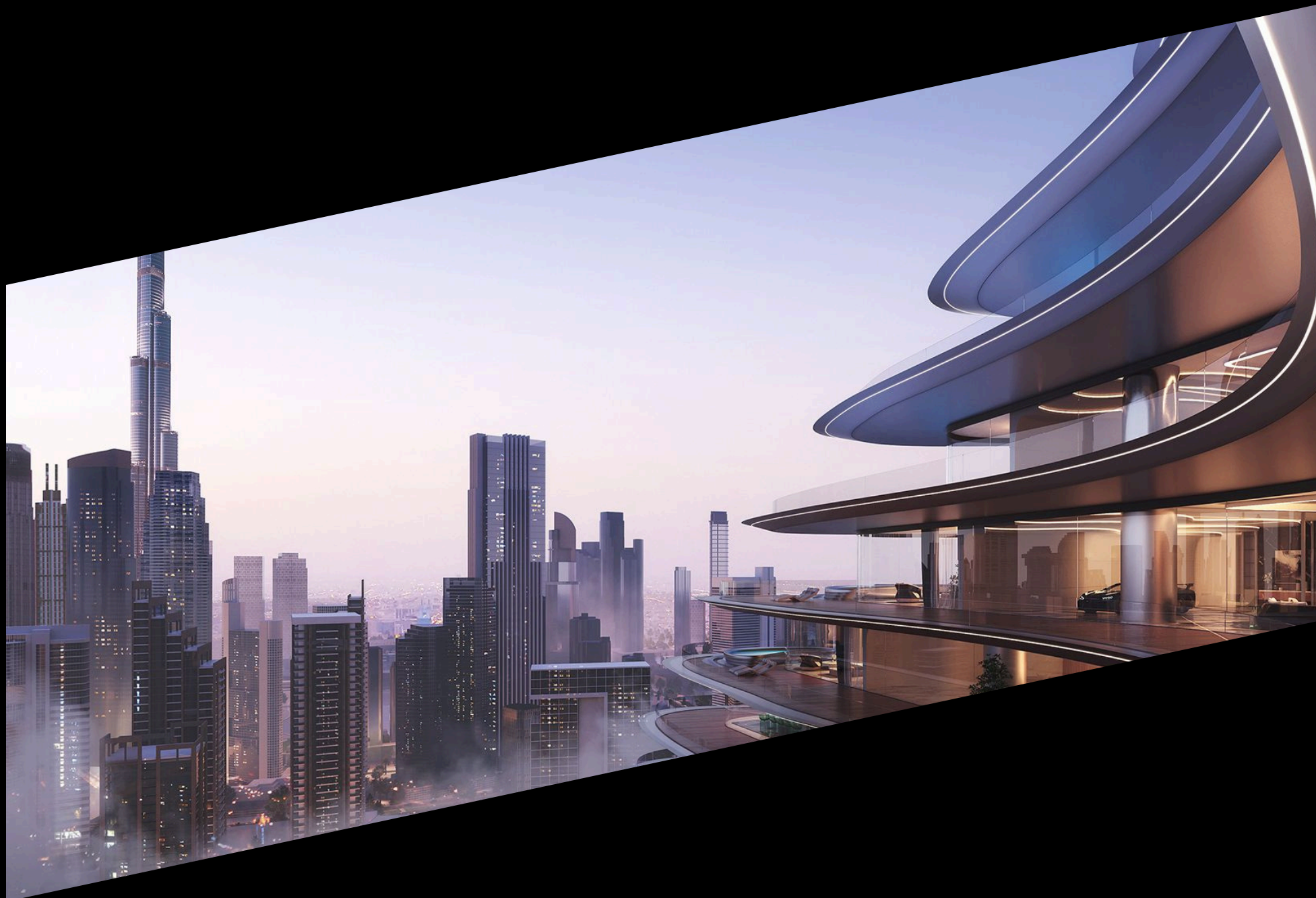
We understand that investing in real estate involves significant risks, including but not limited to:

- Market and valuation risk
- Rental income volatility
- Refurbishment and execution risk
- Financing and refinance risk
- Currency exchange risk
- Liquidity risk
- Regulatory and legal risk

*This list is not exhaustive, and investors should be prepared for the possibility of sustaining a partial or total loss of capital.

RISK MANAGEMENT

While we strive to mitigate risk through conservative assumptions, professional oversight, and disciplined asset selection, it's important to acknowledge that risks cannot be entirely eliminated.





REGULATORY STATUS, FX & INVESTOR RESPONSIBILITY

REGULATORY STATUS

This document:

- Is directed only at exempt investor categories
- Has not been approved by the Financial Conduct Authority
- Does not constitute a prospectus
- Is not covered by the Financial Services Compensation Scheme (FSCS)

*Participation may be subject to additional legal, regulatory, tax, and eligibility requirements.

FOREIGN EXCHANGE AND PAYMENT SERVICES

As a company, we intend to facilitate international payments related to the investment through a regulated foreign exchange and money services provider.

*Utilising such a provider does not eliminate currency risk, settlement risk, or counterparty risk. Exchange rate fluctuations may significantly impact the sterling-equivalent value of investments, income, or repayments.

INVESTOR RESPONSIBILITY

Investors are responsible for:

- Confirming and documenting their investor classification
- Reviewing all full legal documentation
- Obtaining independent financial, tax, and legal advice
- Making their own assessment of risks and suitability

*We make no representation or warranty regarding the accuracy or completeness of this overview, and it should not be relied upon as a basis for any investment decision.



LUXURY DUBAI
CAPITAL

INVESTMENT OVERVIEW

Luxury Dubai Capital offers a structured fixed-income Investment opportunity designed to provide predictable income through clearly defined investment terms and return profiles. The program has been developed for investors seeking income-generating opportunities with transparency, discipline, and defined capital commitments.

Each Investment band is issued with a fixed duration, a predetermined annual return, and a scheduled income distribution frequency. The structure allows investors to select band aligned with their preferred investment size and income cadence, ranging from annual to monthly distributions. This investment program is suited to investors who value:

- Predictable and scheduled income
- Defined investment horizons
- Clear visibility on returns
- Diversification through fixed-income instruments

Full supporting documentation is provided prior to any investment commitment.

Series	Term	Annual Return	Minimum Investment	Income Frequency
Band A	2 Years	14%	£10,000	Annually
Band B	2 Years	14%	£25,000	Monthly
Band C	3 Years	15%	£10,000	Annually
Band D	3 Years	15%	£50,000	Monthly
Band E	4 Years	16%	£10,000	Annually
Band F	4 Years	16%	£75,000	Monthly

AVAILABILITY & NEXT STEPS

These Investment bands are available based on current stock and investor qualifications. Comprehensive terms, conditions, and risk disclosures will be included in the formal investment documentation before any subscription is made.



LUXURY DUBAI
CAPITAL

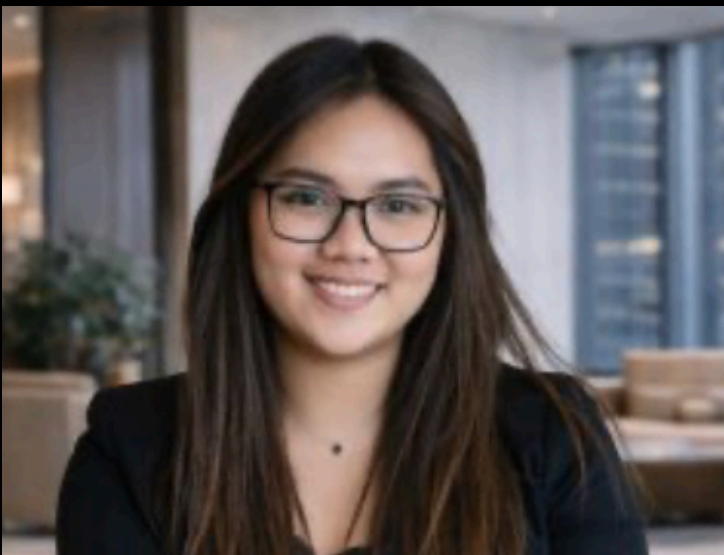
MEET OUR TEAM



IMRAN SHAH

CEO AND FOUNDER

Imran Shah is the CEO and Founder of Luxury Dubai, a prestigious real estate firm celebrated for its innovative strategies and customer-centered services. With a wealth of experience in the industry, he has established a solid reputation for excellence and integrity, adeptly maneuvering through the intricacies of luxury real estate to deliver outstanding service and customized solutions to clients.



LOUISE GREGORIO

PERSONAL ASSISTANT TO THE CEO

Louise has over 7 years of experience in real estate and hospitality, providing exceptional administrative support that ensures seamless operations. Her expertise in customer service and property management allows her to manage critical documents, coordinate schedules, and facilitate communication, enabling the team to focus on client relationships and business growth. Her dedication to efficiency and excellence makes her a vital asset to the company's success.



DAVID MANN

INVESTOR RELATIONS DIRECTOR

David, as Investor Relations Director, has extensive experience in investor engagement, capital formation, and strategic relationship management in private investment and real asset markets. He communicates with capital partners to ensure transparency and alignment, focusing on trust and clear reporting. His efforts enhance relationships with institutional and private investors, supporting sustainable capital growth and reinforcing the firm's commitment to governance and long-term value creation.



LIAM O'CONNOR

MARKETING DIRECTOR

Liam has extensive experience in strategic marketing, publishing, and brand development, particularly in media and live events. His roles at Trinity Mirror and the Daily Mail Group provided insights into audience engagement and revenue strategies. As Marketing Director, he oversees brand architecture, campaign execution, and market positioning for consistent messaging and visibility. His background in events and commercial media enables him to combine storytelling with performance-driven marketing, enhancing brand authority and supporting long-term growth.



LUXURY DUBAI

CAPITAL

CONTACT



+971 585 867 121



www.luxurydubaicapital.com



info@luxurydubaicapital.com



Jumeirah Golf Estates, Dubai, UAE