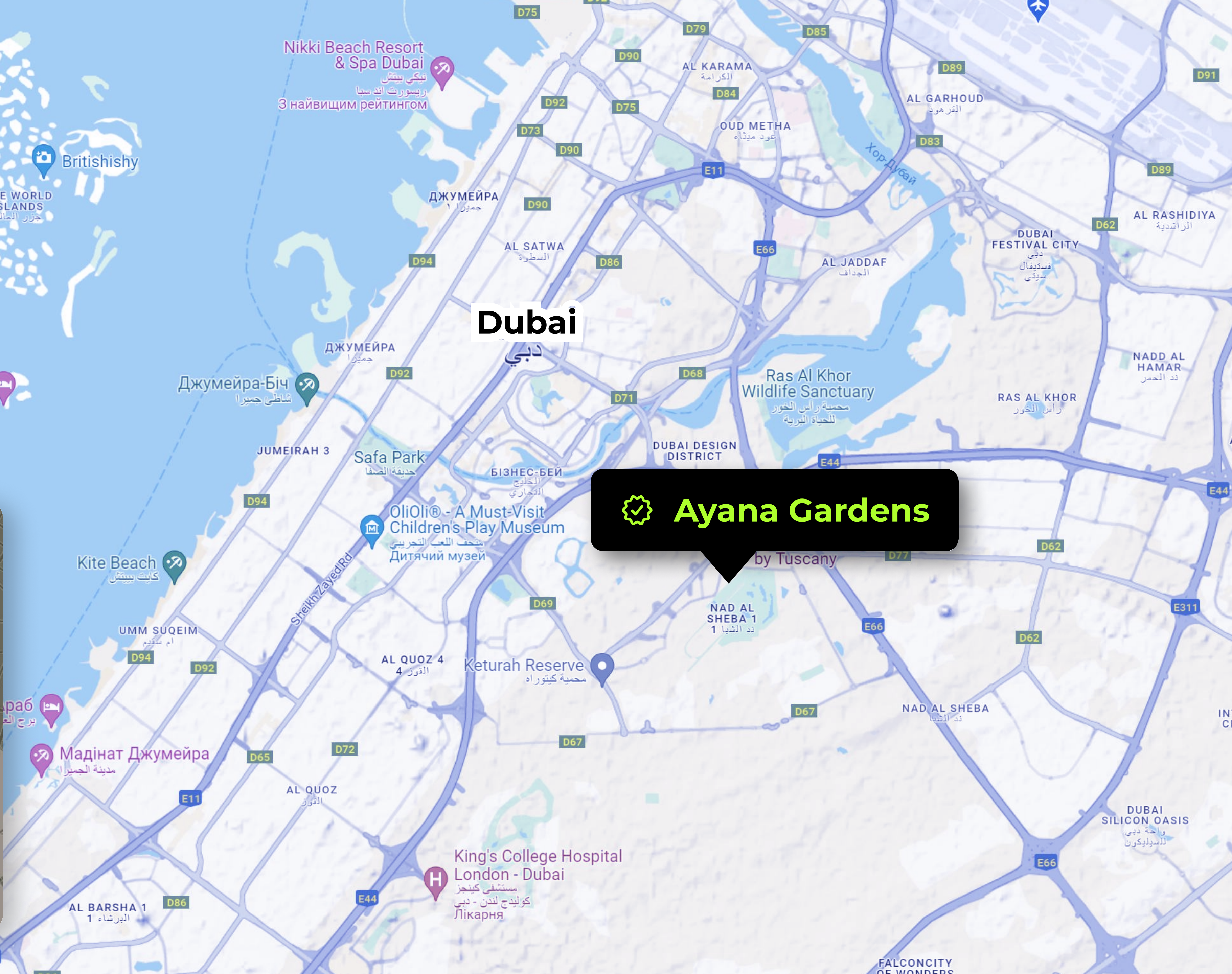
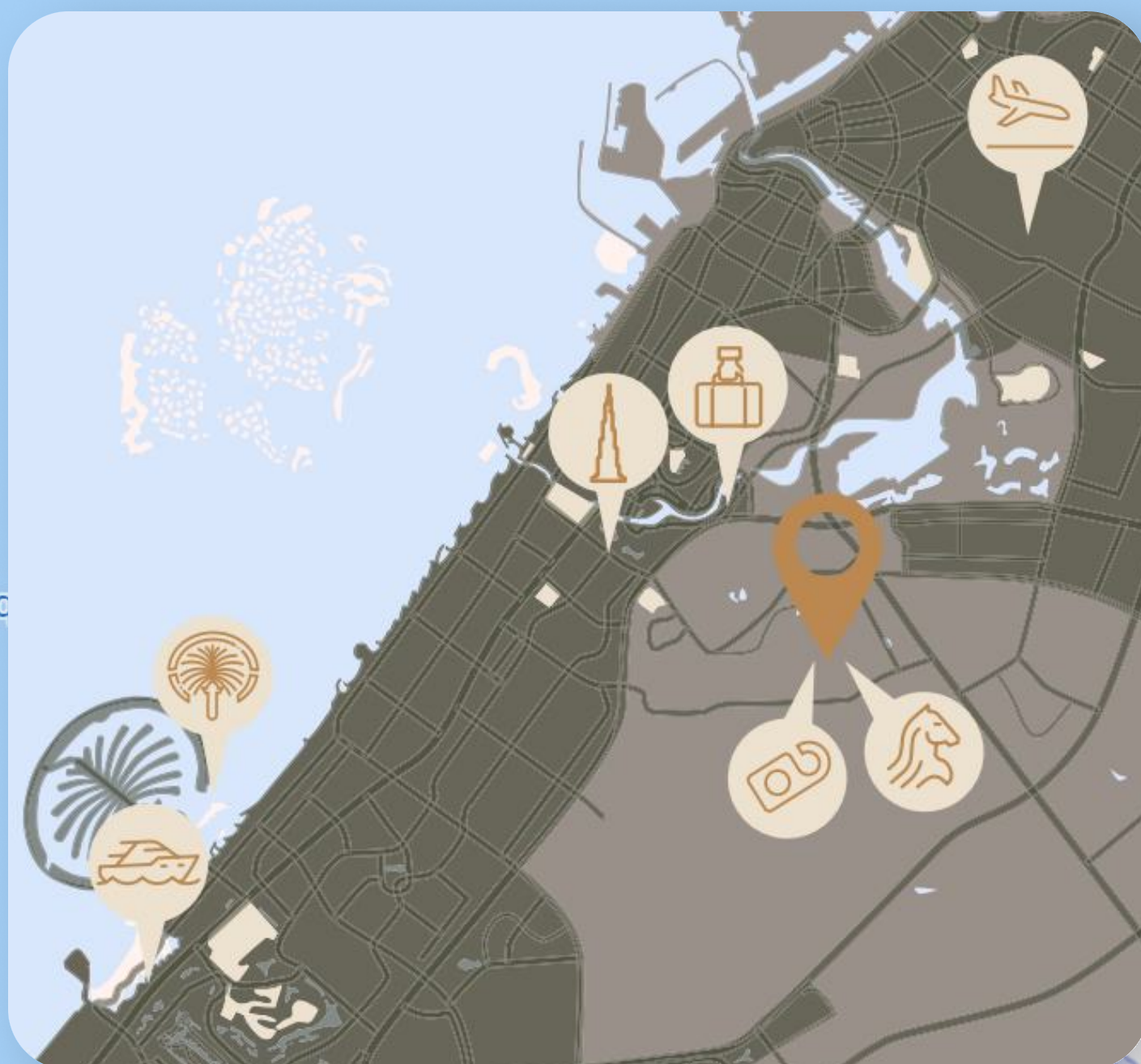


A modern, multi-story residential building with a curved facade, featuring large glass windows and balconies. The building is surrounded by lush greenery, including palm trees and flowering plants. Several cars are parked in front of the building, and a few people are visible walking on the sidewalk. The sky is clear and blue.

Ayana Gardens

INVESTMENT OVERVIEW

Location

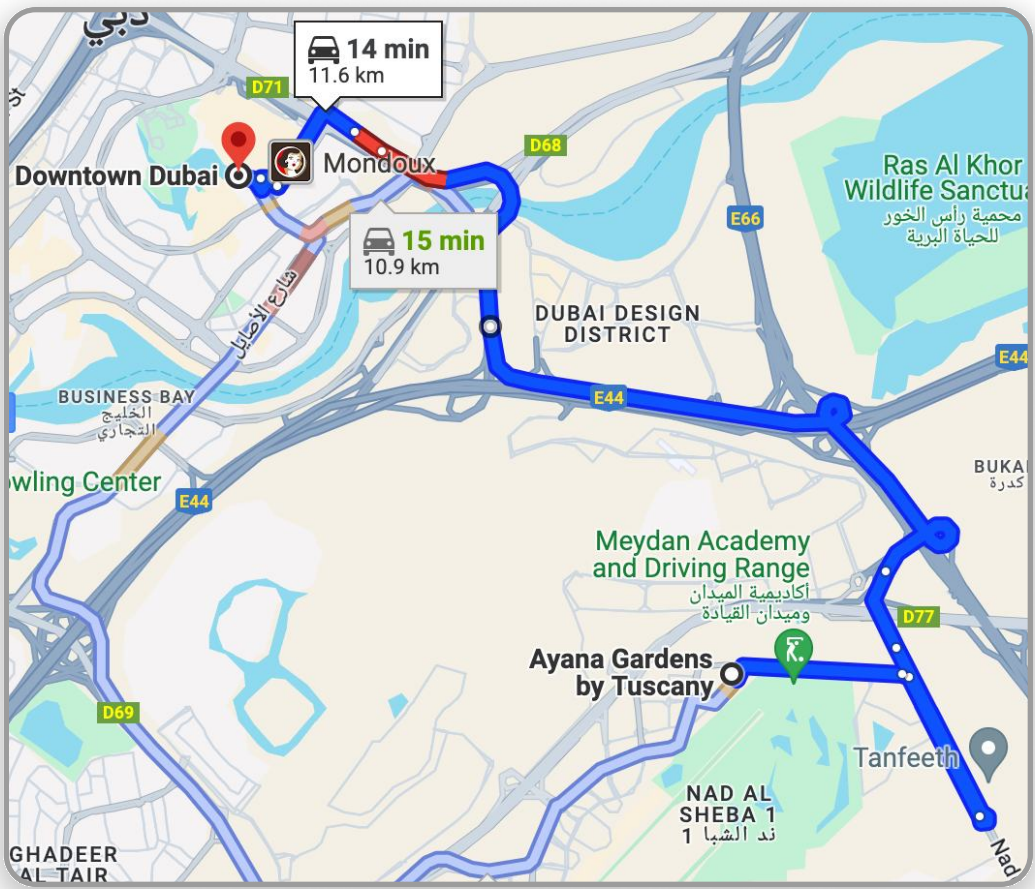


Routes and timings



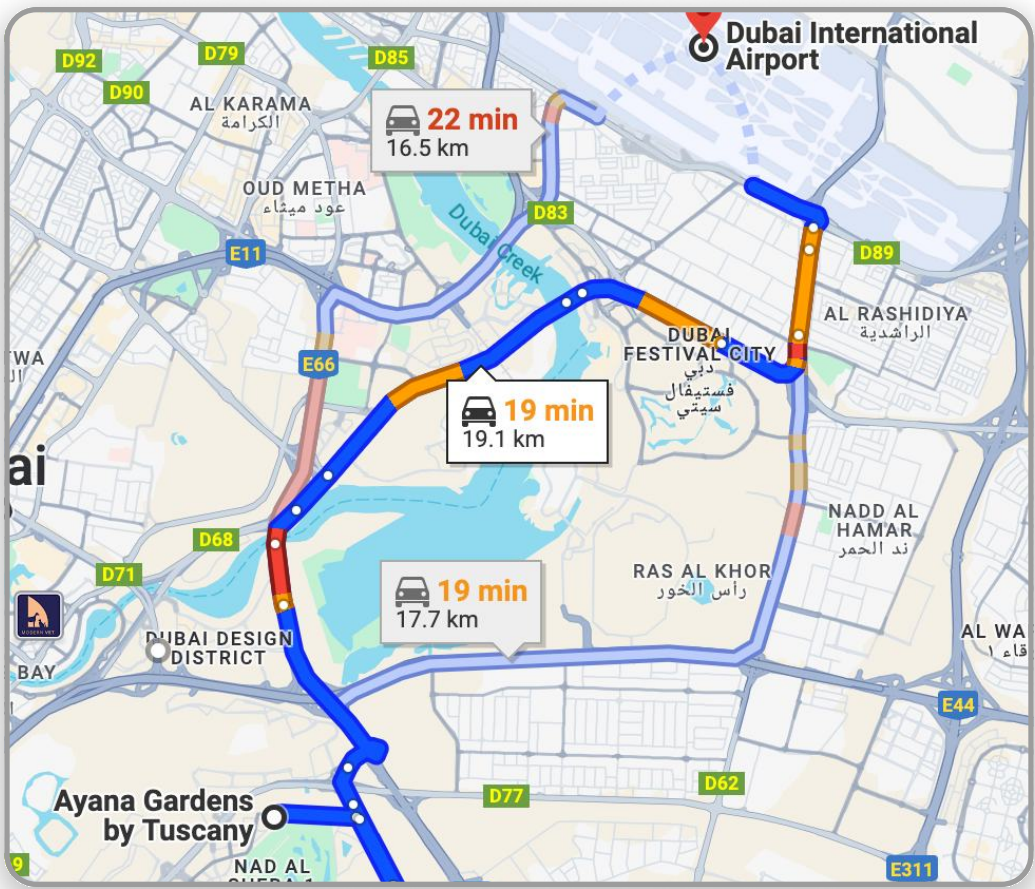
Downtown Dubai

~ 15 min (11 km)



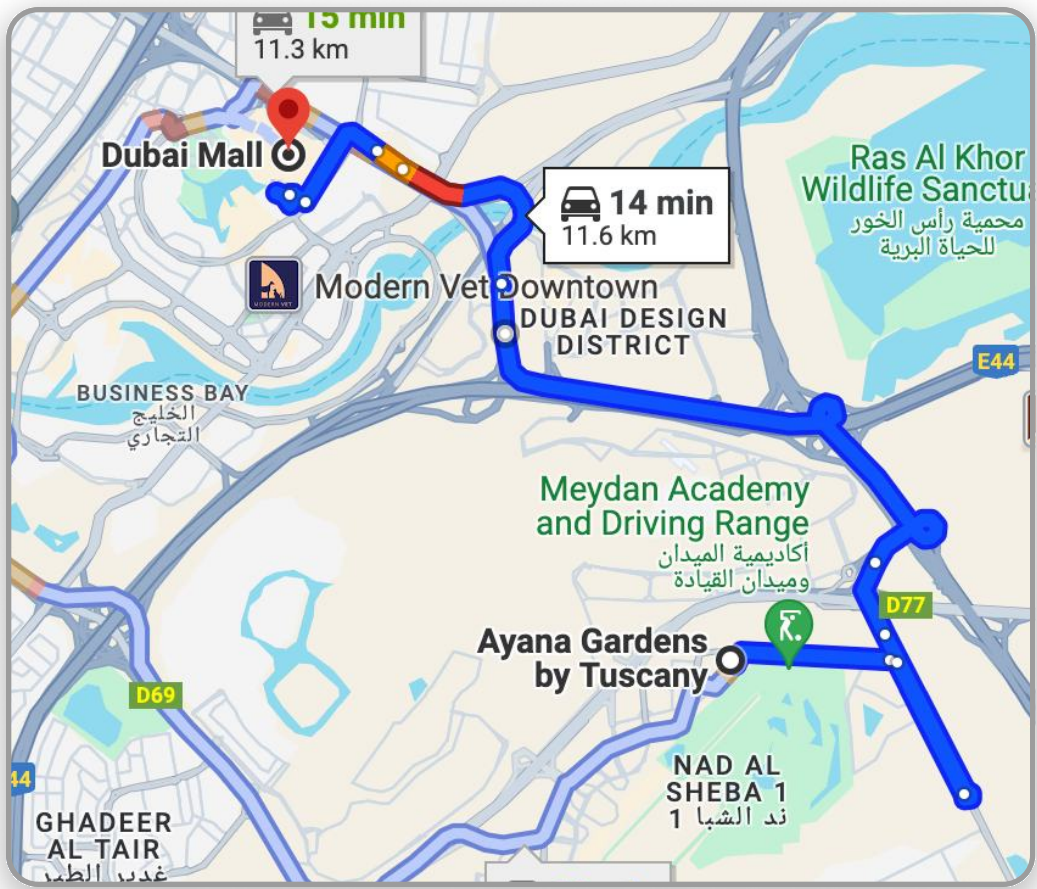
Dubai Airport

~ 20 min (19 km)



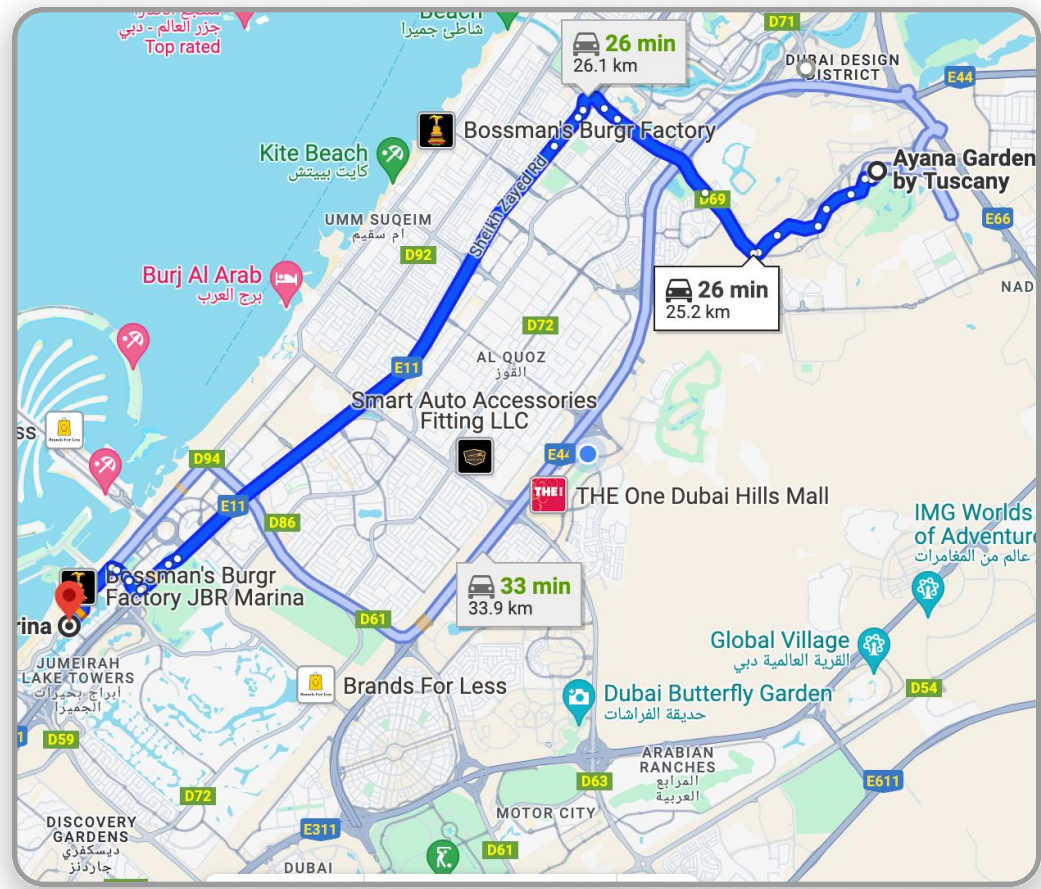
Burj Khalifa & Dubai Mall

~ 15 min (11 km)



Dubai Marina

~ 25 min (25 km)



Actual off-plan projects near



Belgrove Residences
2212 AED/Sq.ft



The Water Way
2210 AED/Sq.ft



Ayana Gardens
1600-1700 AED/Sq.ft



**Tonino
Lamborghini
Residences**
2200 AED/Sq.ft

Rental income overview Jan 2024 to Jun 2024 new contracts only



EXAMPLE OF CALCULATING EARNINGS FOR 10 YEARS (BASED ON 1BR)

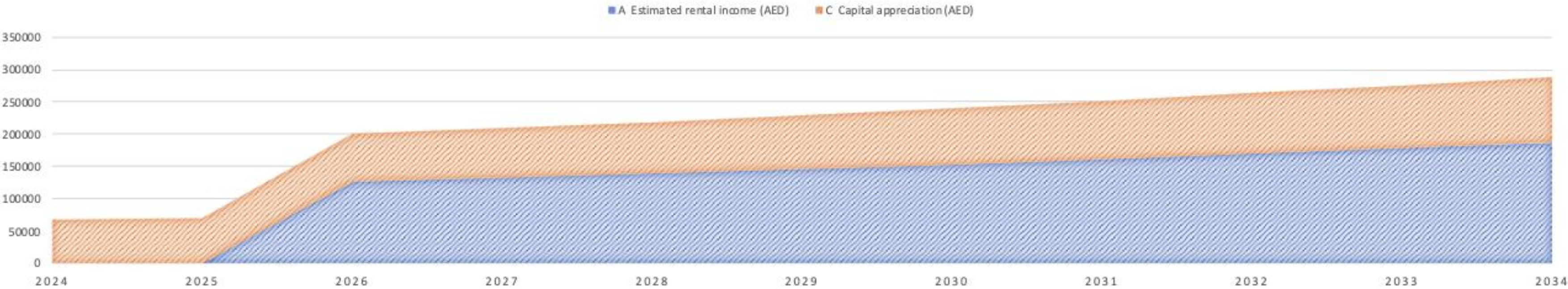
Project	AYANA Gardens	
Unit number	212	
Price (AED)	1,606,777 AED	
Size (SqFt)	934	
Current fair rental income (AED / SqFt)	112 AED	
Estimated rental ratio on handover (AED/SqFt)	129 AED	
Estimated service charges (AED / SqFt)	18 AED	
Yearly rental increase ratio (% per year)	5.0%	
Estimated capital appreciation (% per year)	4.2%	Dubai's performance over last 10 years
Inflation rate (% per year)	1.59%	Based on FRED data for the last 10 years

	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034
A Estimated rental income (AED)			126,314 AED	132,630 AED	139,261 AED	146,224 AED	153,536 AED	161,212 AED	169,273 AED	177,737 AED	186,624 AED
B Annual service charges (AED)			16,812 AED	16,812 AED	16,812 AED	16,812 AED	16,812 AED	16,812 AED	16,812 AED	16,812 AED	16,812 AED
C Capital appreciation (AED)	67,485 AED	70,319 AED	73,272 AED	76,350 AED	79,557 AED	82,898 AED	86,380 AED	90,008 AED	93,788 AED	97,727 AED	101,831 AED
D Estimated property valuation (AED)	1,674,262 AED	1,744,581 AED	1,817,853 AED	1,894,203 AED	1,973,759 AED	2,056,657 AED	2,143,037 AED	2,233,044 AED	2,326,832 AED	2,424,559 AED	2,526,391 AED
E Estimated profit (A-B+C)	67,485 AED	70,319 AED	182,775 AED	192,168 AED	202,006 AED	212,310 AED	223,103 AED	234,408 AED	246,249 AED	258,652 AED	271,643 AED
F Inflation ((E + D) x inflation rate)	27,694 AED	28,857 AED	31,810 AED	33,173 AED	34,595 AED	36,077 AED	37,622 AED	39,232 AED	40,912 AED	42,663 AED	44,489 AED
ROI from rental ((A-B) / Price)			6.8%	7.2%	7.6%	8.1%	8.5%	9.0%	9.5%	10.0%	10.6%
Capital gain ((E-F) / Price)	2.5%	2.6%	9.4%	9.9%	10.4%	11.0%	11.5%	12.1%	12.8%	13.4%	14.1%

Estimated rental income till 2034	1,392,811 AED
Estimated capital appreciation till 2034	919,614 AED
Estimated Inflation on assets till 2034	397,123 AED

Conclusion	
Generated in 10 years ~	1,915,302 AED
ROI NET ~	119%
IRR NET ~	11.9%

CAPITAL GAIN TILL 2034



RESALE STRATEGY BASED ON POST HANDOVER PAYMENT PLAN

AYANA Gardens - 212

ESTIMATED REVENUE DUE TO PAYMENT PLAN AND CAPITAL APPRECIATION

DATE		BOOKING	DEC 24	MAY 25	OCT 25	Q1 2026 - HANDOVER	Q2 2026	Q3 2026	Q4 2026	Q1 2027	Q2 2027	Q3 2027	Q4 2027	Q1 2028
Payment plan (developer)		20,00%	10,00%	10,00%	10,00%	10,00%	5,00%	5,00%	5,00%	5,00%	5,00%	5,00%	5,00%	5,00%
Investment by fact		dh420 906,48	dh596 284,18	dh771 661,88	dh947 039,58	dh1 122 417,28	dh1 210 106,13	dh1 297 794,98	dh1 385 483,83	dh1 473 172,68	dh1 560 861,53	dh1 648 550,38	dh1 736 239,23	dh1 823 928,08
		\$115 316,84	\$163 365,53	\$211 414,21	\$259 462,90	\$307 511,58	\$331 535,93	\$355 560,27	\$379 584,61	\$403 608,95	\$427 633,30	\$451 657,64	\$475 681,98	\$499 706,32
Capital appreciation		NET INCOME MATRIX												
Price per ft2	Price	BOOKING	DEC 24	MAY 25	OCT 25	Q1 2026 - HANDOVER	Q2 2026	Q3 2026	Q4 2026	Q1 2027	Q2 2027	Q3 2027	Q4 2027	Q1 2028
dh1 875,70	dh1 753 777,00	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	1,19%	1,12%	1,06%	1,01%	0,96%
dh1 969,48	dh1 841 465,85	20,83%	14,71%	11,36%	9,26%	7,81%	7,25%	6,76%	6,33%	5,95%	5,62%	5,32%	5,05%	4,81%
dh2 063,27	dh1 929 154,70	41,67%	29,41%	22,73%	18,52%	15,63%	14,49%	13,51%	12,66%	11,90%	11,24%	10,64%	10,10%	9,62%
dh2 157,05	dh2 016 843,55	62,50%	44,12%	34,09%	27,78%	23,44%	21,74%	20,27%	18,99%	17,86%	16,85%	15,96%	15,15%	14,42%
dh2 250,84	dh2 104 532,40	83,33%	58,82%	45,45%	37,04%	31,25%	28,99%	27,03%	25,32%	23,81%	22,47%	21,28%	20,20%	19,23%
dh2 344,62	dh2 192 221,25	104,17%	73,53%	56,82%	46,30%	39,06%	36,23%	33,78%	31,65%	29,76%	28,09%	26,60%	25,25%	24,04%
dh2 438,41	dh2 279 910,10	125,00%	88,24%	68,18%	55,56%	46,88%	43,48%	40,54%	37,97%	35,71%	33,71%	31,91%	30,30%	28,85%

Payment plan, which is tied to specific terms for this developer in% and the actual investment in AED

The profitability under different resale scenarios, depending on the timing and percentage of growth in the value of the object during construction

DLD fees: dh70 151,08 \$19 219,47
Booking: dh350 755 \$96 097,37
First installment: dh426 156 \$116 755,20

RESALE STRATEGY BASED ON PAYMENT PLAN WITHOUT POST HANDOVER

WITHOUT PHPP

AYANA Gardens - 212						
ESTIMATED REVENUE DUE TO PAYMENT PLAN AND CAPITAL APPRECIATION						
DATE		BOOKING	DEC 24	MAY 25	OCT 25	Q1 2026 - HANDOVER
Payment plan (developer)		20,00%	10,00%	10,00%	10,00%	50,00%
Investment by fact		dh385 626,48	dh546 304,18	dh706 981,88	dh867 659,58	dh1 671 048,08
		\$105 651,09	\$149 672,38	\$193 693,67	\$237 714,95	\$457 821,39
NET INCOME MATRIX						
Capital appreciation		BOOKING	DEC 24	MAY 25	OCT 25	Q1 2026 - HANDOVER
Price per ft2	Price					
dh1 718,48	dh1 606 777,00	0,00%	0,00%	0,00%	0,00%	0,00%
dh1 804,40	dh1 687 115,85	20,83%	14,71%	11,36%	9,26%	4,81%
dh1 890,33	dh1 767 454,70	41,67%	29,41%	22,73%	18,52%	9,62%
dh1 976,25	dh1 847 793,55	62,50%	44,12%	34,09%	27,78%	14,42%
dh2 062,17	dh1 928 132,40	83,33%	58,82%	45,45%	37,04%	19,23%
dh2 148,10	dh2 008 471,25	104,17%	73,53%	56,82%	46,30%	24,04%
dh2 234,02	dh2 088 810,10	125,00%	88,24%	68,18%	55,56%	28,85%
dh2 319,95	dh2 169 148,95	145,83%	102,94%	79,55%	64,81%	33,65%
dh2 405,87	dh2 249 487,80	166,67%	117,65%	90,91%	74,07%	38,46%
DLD fees: dh64 271,08		\$17 608,52				
Booking: dh321 355		\$88 042,58				
First installment: dh390 876		\$107 089,45				

Payment plan, which is tied to specific terms for this developer in% and the actual investment in AED

The profitability under different resale scenarios, depending on the timing and percentage of growth in the value of the object during construction

The valuation of real estate **for a resale strategy and a strategy for generating passive income** from rentals is different because, in the case of resale, we rely on a positive market **scenario in line with its current trends and tendencies.**

In this strategy, you can see approximate calculations of potential returns. **In the long-term ownership strategy**, where rental income is considered, **we do not focus on short-term market** indicators since we rely on average figures for the growth and capitalization of the Dubai real estate market **over the past 10 years.**