# NORVEL CAPITAL AT A GLANCE

Eligible listed shares, precious metals and energy exposure are reviewed instrument by instrument.




## ~US$4.5M

### Cumulative realized transaction volume

Reported over approximately 2.5 years of joint operations

MANAGEMENT-REPORTED

## 35% / 65%

### Actual net profit split

35% investor / 65% manager




## 4

### Investment product areas

Eligible shares, gold, silver and energy exposure

## AAOIFI-guided

### Shariah-conscious approach

An approach, not independent product certification

PRINCIPLED INVESTING

FOUR PRODUCT AREAS

| GLOBAL MARKETS | GOODS & EQUIPMENT | AUTOMOBILES | PROPERTY |
|---|---|---|---|

**Draft Mudarabah investor agreement available for confidential review.**

DRAFT — NOT A SIGNED AGREEMENT

Management-reported data; metric definition requires confirmation. Legal structuring is in progress. No guaranteed returns or capital preservation.

# HOW THE MODEL WORKS

Real-economy transactions, disciplined screening and profit sharing based on actual net results.




**1** **Investor completes onboarding**

**2** **Screen permissible issuers and assets**

**3** **Allocate under signed terms**

**4** **Monitor prices and custody**

**5** **Realize actual transaction result**

## PROFIT SPLIT

**35%** Investor




**65%** Manager

## FOUR PRODUCT AREAS

| GLOBAL MARKETS | GOODS & EQUIPMENT | AUTOMOBILES | PROPERTY |
|---|---|---|---|

## TRANSACTION PRINCIPLES

- Real goods or productive activity
- Documented costs and terms
- No guaranteed return or capital

## What investors receive

- Access to screened opportunities
- Proportional participation
- Documents and periodic reporting
- Participation in actual profit

## What NORVEL manages

- Partner sourcing and deal analysis
- Execution support and coordination
- Documentation and calculation control

## Control framework

- Due diligence and KYC/AML
- Contract-based allocation
- AAOIFI-guided principles

Draft-contract / proposed control framework; implementation evidence remains to be confirmed. Actual results only. Capital is at risk.




# ILLUSTRATIVE DEAL ECONOMICS

US$ scenarios only — not verified historical performance or promised returns.

PARTICIPATION $10,000 — 5%

## Listed shares

HYPOTHETICAL NET PROFIT

**$500**

| INVESTOR 35% | MANAGER 65% |
|---|---|
| $175 | $325 |

PARTICIPATION $10,000 — 10%

## Precious metals

HYPOTHETICAL NET PROFIT

**$1,000**

| INVESTOR 35% | MANAGER 65% |
|---|---|
| $350 | $650 |

PARTICIPATION $10,000 — 15%

## Energy exposure

HYPOTHETICAL NET PROFIT

**$1,500**

| INVESTOR 35% | MANAGER 65% |
|---|---|
| $525 | $975 |

## SCREENED GLOBAL MARKETS

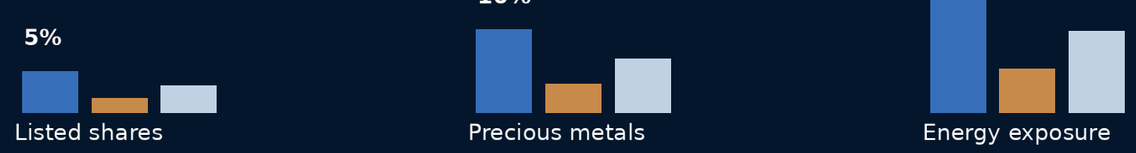
**$10,000 PARTICIPATION**

ILLUSTRATIVE RESULT

**$1,000**

| INVESTOR 35% | MANAGER 65% |
|---|---|
| $350 | $650 |

### ILLUSTRATIVE NET PROFIT → INVESTOR 35%




## IMPORTANT ASSUMPTIONS

The 5%, 10% and 15% scenarios are mathematical examples, not forecasts or product history. Market prices can fall. A position is not a promise of a return.

Illustrative only; not historical performance, an offer or a promise. Timing, costs, counterparties and contractual terms affect outcomes. Capital is at risk.

# MARKET CONTEXT
# A GROWING OPPORTUNITY

Sustained demand for Islamic finance. A focused regional entry strategy.

**US$4.4tn**

**Global Islamic financial assets**

Q3 2025 • IFSB 2026 report

**+13.4%**

**Year-on-year industry growth**

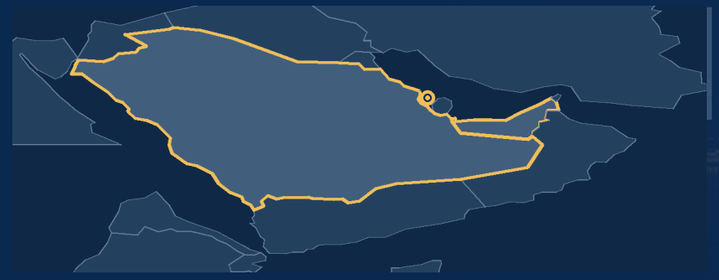
Not NORVEL performance

**53.8%**

**GCC share of global IFSI assets**

Regional context, not addressable market

**PRIORITY MARKETS • STRATEGIC TARGET**



Saudi Arabia • UAE • Bahrain
Then selective GCC, MENA, European and Asian expansion.

NORVEL thesis: real-economy activity, transparent actual-profit sharing and cross-border partnerships — subject to legal market access.

**MANAGEMENT ESTIMATE**

**UP TO US$10B**

Real-economy opportunities: commodity assets, trading operations and halal installment finance.

Management estimate of long-term opportunity potential in target halal investment segments.

Sources: IFSB, Islamic Financial Stability Report 2026, 26 May 2026, pp. 12–13 (Q3 2025 data). US$10B: management's long-term opportunity estimate. Growth does not guarantee returns.

# OUR INVESTMENT PHILOSOPHY

Five principles. One disciplined operating approach.

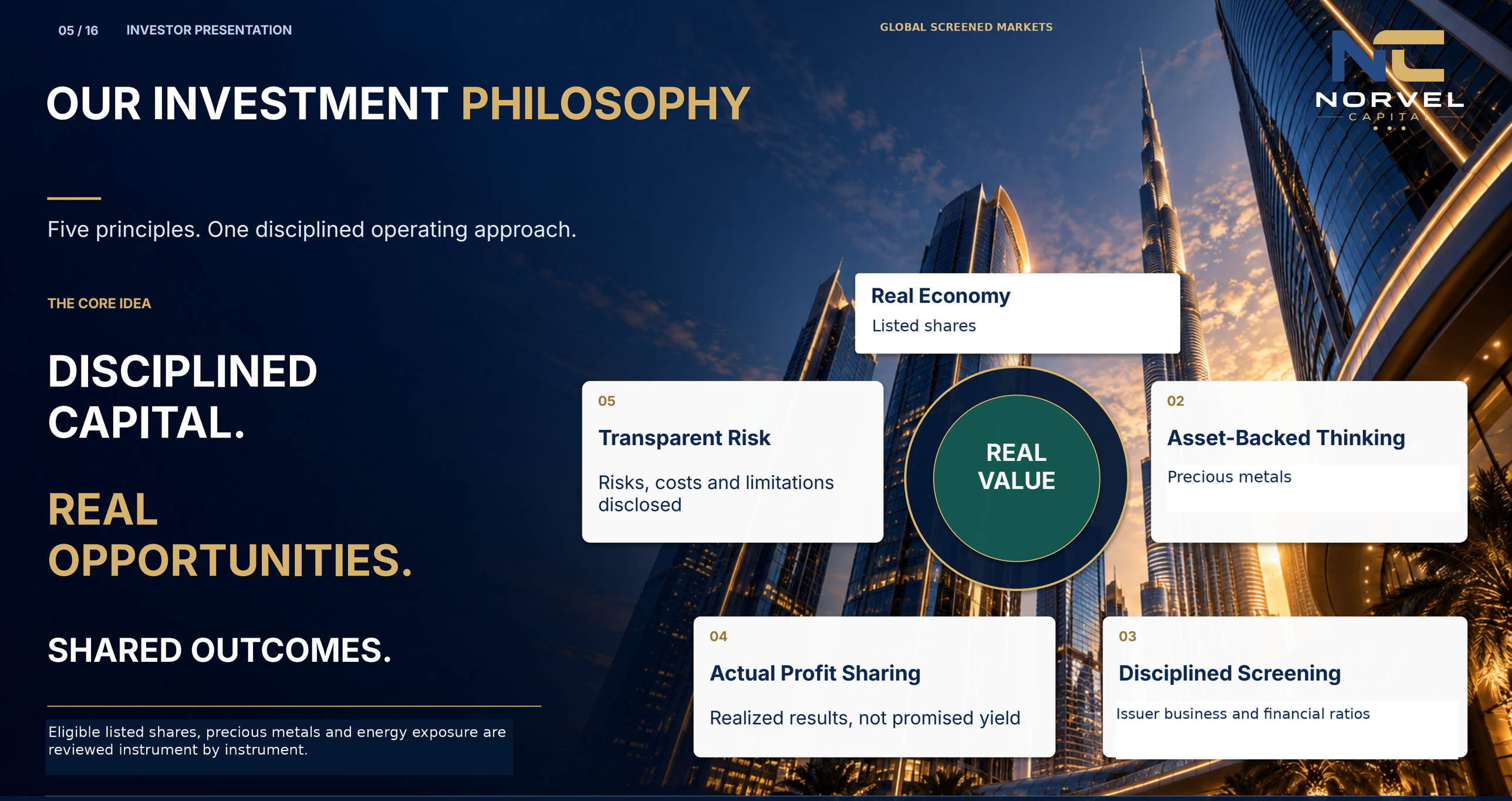
THE CORE IDEA

## DISCIPLINED CAPITAL.

## REAL OPPORTUNITIES.

## SHARED OUTCOMES.

Eligible listed shares, precious metals and energy exposure are reviewed instrument by instrument.



# OPPORTUNITY LANDSCAPE

Current focus is separated from themes under review.

**CURRENT FOCUS • MANAGEMENT-REPORTED**

## Listed shares

Screened issuer activity

Liquidity and custody review

Market price risk

## Precious metals

Actual eligible asset exposure

Ownership and custody review

Price and counterparty risk

## Energy assets

Permissible transaction structure

Title and settlement review

Market and delivery risk

**UNDER REVIEW / DEVELOPMENT • NOT A VERIFIED TRACK RECORD**

## Listed shares

Asset eligibility

## Gold & silver

Documented ownership

## Energy assets

Contract and risk review

## Screened issuers

Actual result reporting

Illustrative holding periods are not commitments. Each transaction requires documentary review, signed terms and risk assessment.

# Global markets

Illustrative areas: shares, gold, silver and energy



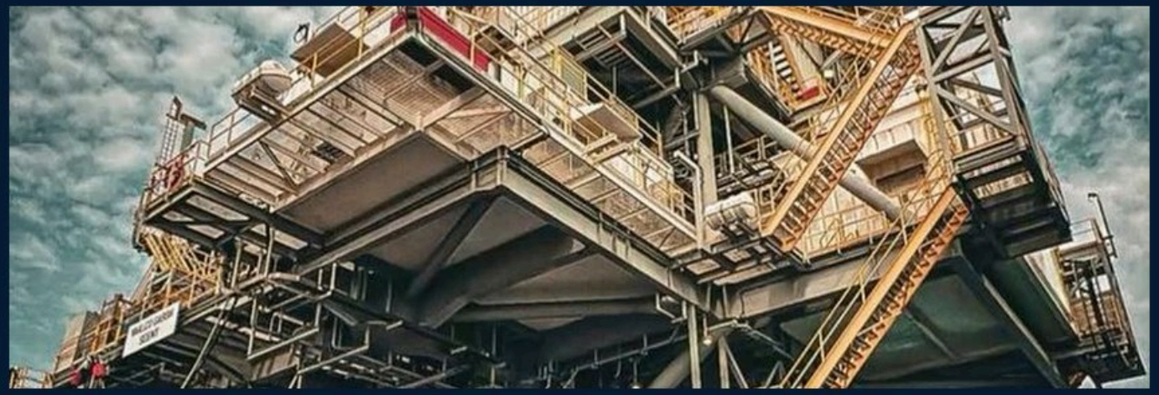

**Market illustration**



**Gold**



**Silver**



**Energy**

# GLOBAL SCREENED MARKETS

A real purchase and resale, not an interest-bearing loan.

1. **Screen eligible assets**
2. **Place documented purchase**
3. **Confirm custody and title**
4. **Monitor and realize sale**
5. **Record all expenses**
6. **Calculate and share net profit**

## TRANSACTION CONDITIONS

Eligibility, custody and settlement are checked. Market results are realized only on an actual exit.

## ILLUSTRATIVE TRANSACTION

| | |
|---|---|
| Purchase / allocation | **US$10,000** |
| Sale / realized proceeds | **US$11,000** |
| Gross transaction result | **US$1,000** |
| Illustrative expenses | **US$100** |
| Illustrative net profit | **US$900** |

| INVESTOR 35% | MANAGER 65% |
|---|---|
| **$315.00** | **$585.00** |

Illustrative transaction. Proposed 35/65 split requires agreement alignment. Capital is at risk.

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# DEAL SOURCING & DUE DILIGENCE

A documented decision trail — not a guarantee of counterparty safety.

## 01 SOURCING & IDENTITY

01 Opportunity sourcing
02 Initial commercial review
03 Registration check
04 Owners and management

## 02 FINANCIAL & LEGAL REVIEW

05 Financials and cash flows
06 Contracts and primary records
07 Tax, disputes and sanctions
08 KYC/AML and source of funds

## 03 DECISION & OVERSIGHT

09 Shariah-conscious screening
10 Risk review
11 Investment decision
12 Monitoring and reporting

## EVIDENCE TO REVIEW

- Issuer business and financial ratios
- Custody, title and settlement records
- Market pricing and liquidity
- Permissible activity and screening status

Documented review, not a guarantee.

Screened counterparties based on available documentation. Written review conclusions should be retained and made available under the agreement.

# SHARIAH-CONSCIOUS FRAMEWORK

AAOIFI-guided principles with transaction-specific review.




## PRODUCT TRANSACTION PRINCIPLES

- Issuer business and financial ratios
- Custody, title and settlement records
- Market prices can fall. A position is not a promise of a return.

## Governance and review

- Review new structures against AAOIFI standards
- Purify impermissible incidental income, if applicable
- Independent Shariah review when formally appointed
- Written opinions and scope require confirmation

This approach does not mean that every NORVEL product has an independent Shariah certification, or that AAOIFI approves or partners with NORVEL.

Source: company brief and draft agreement. No independent product opinion or appointed Shariah adviser's mandate was provided.

# PROFIT-SHARING FRAMEWORK

From transaction revenue to actual distributable net profit.

**Transaction Revenue**
Actually received

**All Expenses**
Actual recorded expenses

**Expense Review**
Under agreed calculation

**Actual Net Profit**
Only the realized result

**35%** **INVESTOR**
Share of actual net profit

**65%** **MANAGING SIDE**
Share for management and coordination

## NOT FIXED

- No guaranteed return
- No guaranteed capital preservation
- No automatic monthly yield
- No promise of a specific yield percentage

Principal is not profit. Reports explain the calculation.
Timing and loss treatment follow the applicable agreement.

Proposed 35/65 split after all expenses. Align the signed agreement before use; illustrative, no guarantee.

# RISK MANAGEMENT

Risk-to-control matrix. Controls reduce exposure; they do not remove it.

DRAFT / PROPOSED CONTROLS — IMPLEMENTATION TO BE CONFIRMED

## Market value decline

Issuer and instrument screening

## Currency and settlement

Currency and settlement review

## Custody and counterparty

Custody records and provider checks

## Screening eligibility

Repeat eligibility review

**Investing can result in the loss of part or all of the invested capital. Previous repayments do not guarantee future performance.**

Controls are proposed, not proven. Market prices can fall. A position is not a promise of a return.

Source: draft agreement §§4–8 and risk review in the brief. Risk levels have not been quantified; no unsupported probability / severity ratings are shown.

# INVESTOR PARTICIPATION & DOCUMENTATION

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Review the opportunity, understand the risks and agree the terms before any transfer.

1. Initial conversation
2. Identification & onboarding
3. Opportunity review
4. Economics & risks
5. Agreement review & signing
6. Transfer & allocation
7. Transaction monitoring
8. Periodic reporting
9. Actual-result distribution

## Indicative participation terms

| | |
|---|---|
| **Minimum** | $50 — indicative, subject to contract |
| **Currencies** | Provider availability; conversion may apply |
| **Fee** | As stated in the final signed agreement |
| **Distributions** | Monthly if actual profit is realized and distributable |
| **Reporting** | As agreed; draft proposes at least quarterly reporting |
| **Exit** | Request possible after 1 month; timing per contract |

## Documents to request

- Current opportunity summary
- Illustrative economics and participation terms
- Draft Mudarabah agreement
- Risk disclosure
- Due diligence summary, where available
- Reporting and supporting materials under confidentiality

Preliminary terms are not a public offer. Recipient entity, payment provider, final agreement and legal admissibility must be confirmed before accepting funds.

# OPERATING HISTORY & TRANSPARENCY

Separate what the team reports from what the evidence demonstrates.

MANAGEMENT-REPORTED

## ~US$4.5M

### Cumulative realized transaction volume

## ~2.5 years

Joint operating experience reported by the team

Four product areas: markets, goods, automobiles and property. Figures require documentary reconciliation.

### THREE-YEAR CALCULATION · $10,000

| | | |
|---|---|---|
| 2024 | 14.90% | $1,490 |
| 2025 | 15.00% | $1,500 |
| 2026* | 13.45% | $1,345 |

**TOTAL $4,335 · no reinvestment**

Company figures; 2026 incomplete. No guarantee.

## Confidential document review

AVAILABLE IN THE SUPPLIED FILES

Draft Mudarabah agreement and its risk / participation clauses

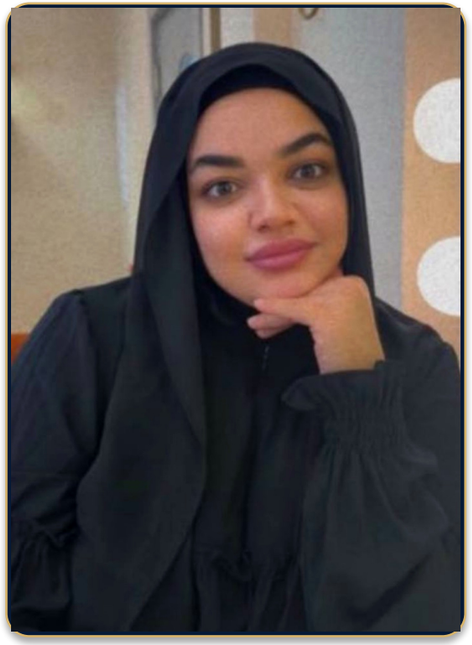
REQUEST FROM THE TEAM

Selected transaction materials and supporting evidence, where available

Not AUM, audited performance or verified fund history. Company formation, investor register and supporting transaction evidence remain publication checks.

# LEADERSHIP & COORDINATION

International coordination across opportunities, partners and investor communication.



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## Huda Mohamed

Investor Relations &
Capital Raising Manager

- Investor communication
- Information request coordination
- Current opportunity presentation
- Onboarding and capital partnerships

**+44 7700 184344**



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## Bers Elsi

Director & Coordinator

- Team and partner coordination
- Opportunity sourcing
- Transaction coordination
- Operating process oversight
- Settlement and communication

**+44 7343 111699**

Names, roles and photo assignment supplied by the client. No unverified education, professional qualifications, awards or team-size claims are added.

# GROWTH ROADMAP

Build the foundations before expanding the platform.

01

## Define eligible instruments

Issuer business and financial ratios

02

## Document custody and execution

Custody, title and settlement records

03

## Report realized results

Market pricing and liquidity

04

## Expand reviewed markets

Permissible activity and screening status

**PRODUCT ROADMAP · NOT A FINANCIAL FORECAST**

Market prices can fall. A position is not a promise of a return.

Targets and sequence are strategic plans only. Progress depends on legal approvals, documentation, counterparties, technology and capital availability.

# REQUEST CURRENT OPPORTUNITIES & DOCUMENTATION

Start with a review of the opportunity, its economics, documentation and risks.

### The opportunity

Current deal description
Participation terms

### The economics

Illustrative calculations
Actual-profit distribution model

### The evidence

Applicable agreement and risk disclosure
Available supporting documents


## Huda Mohamed

Investor Relations & Capital Raising Manager

**+44 7700 184344**

## Bers Elsi

Director & Coordinator

**+44 7343 111699**

WEBSITE
**norvelcapital.com**

EMAIL
**info@norvelcapital.com**

TELEGRAM
**@norvel_capital**


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