NORVEL CAPITAL AT A GLANCE

Residential and commercial property transactions require title, valuation and documented installment-sale terms.



~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

Residential and commercial property sold on agreed installment terms

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. **Review title, use and valuation**
3. **Acquire the property interest**
4. **Agree sale price and schedule**
5. **Collect installments**

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%

Residential property

HYPOTHETICAL NET PROFIT

$500

INVESTOR 35%	MANAGER 65%
$175	$325

PARTICIPATION $10,000 — 10%

Commercial property

HYPOTHETICAL NET PROFIT

$1,000

INVESTOR 35%	MANAGER 65%
$350	$650

PARTICIPATION $10,000 — 15%

Installment contracts

HYPOTHETICAL NET PROFIT

$1,500

INVESTOR 35%	MANAGER 65%
$525	$975

PROPERTY INSTALLMENTS

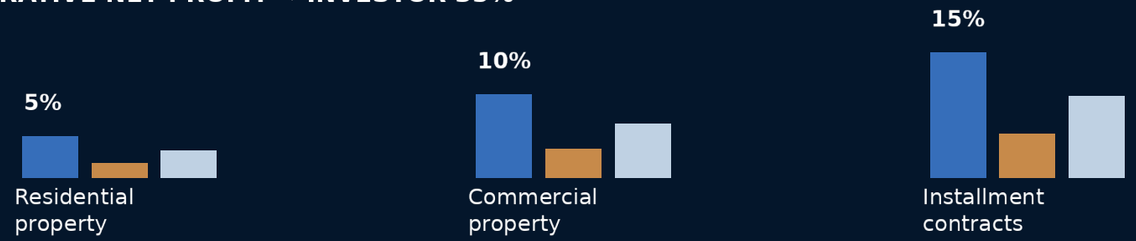
$10,000 PARTICIPATION

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. Property is less liquid; a redemption request depends on the agreement and realized cash.

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

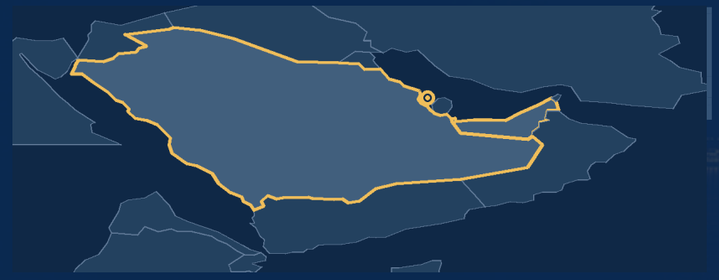
Not NORVEL performance

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.

Residential and commercial property transactions require title, valuation and documented installment-sale terms.



OPPORTUNITY LANDSCAPE

Current focus is separated from themes under review.

CURRENT FOCUS • MANAGEMENT-REPORTED

Residential

Eligible housing transactions

Title and valuation review

Liquidity and buyer risk

Commercial

Permissible commercial use

Property and contract review

Tenant and market risk

Installment sale

Known sale price and schedule

Legal title before resale

Customer delay risk

UNDER REVIEW / DEVELOPMENT • NOT A VERIFIED TRACK RECORD

Residential

Asset eligibility

Commercial

Documented ownership

Title review

Contract and risk review

Installment sale

Actual result reporting

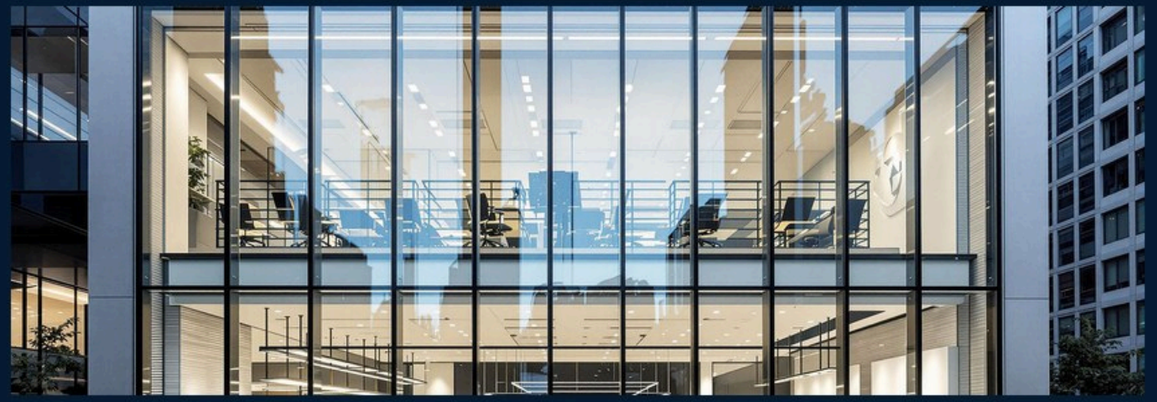
Illustrative holding periods are not commitments. Each transaction requires documentary review, signed terms and risk assessment.

Property installments

Illustrative residential and commercial property



Residential



Commercial



Apartments

PROPERTY INSTALLMENTS

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

1. **Identify eligible property**
2. **Review title and valuation**
3. **Acquire property interest**
4. **Agree sale and schedule**
5. **Collect installments**
6. **Calculate and share net profit**

TRANSACTION CONDITIONS

Title and permitted use are checked. Sale price, registration and payment schedule are documented.

ILLUSTRATIVE TRANSACTION

Purchase / allocation	**US$100,000**
Sale / realized proceeds	**US$115,000**
Gross transaction result	**US$15,000**
Illustrative expenses	**US$5,000**
Illustrative net profit	**US$10,000**

INVESTOR 35%	MANAGER 65%
$3,500.00	**$6,500.00**

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

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

- Title and permitted use
- Independent valuation
- Buyer capacity and security
- Registration and payment records

Documented review, not a guarantee.

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

Draft-contract / proposed framework. Evidence that every procedure is operational has not been supplied. Due diligence does not eliminate risk.

SHARIAH-CONSCIOUS FRAMEWORK

AAOIFI-guided principles with transaction-specific review.



PRODUCT TRANSACTION PRINCIPLES

- Title and permitted use
- Independent valuation
- Property is less liquid; a redemption request depends on the agreement and realized cash.

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

Buyer non-payment

Buyer affordability and collections

Limited liquidity

Liquidity and exit review

Title and registration

Title and registration check

Valuation and market change

Independent valuation 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. Property is less liquid; a redemption request depends on the agreement and realized cash.

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

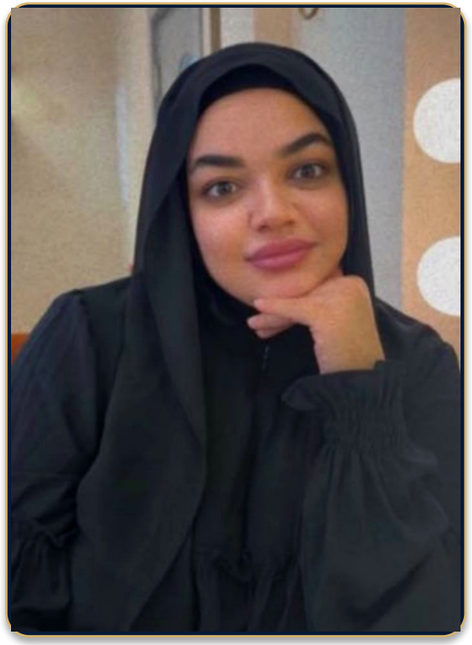
REQUEST FROM THE TEAM

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.



NORVEL CAPITAL

Huda Mohamed

Investor Relations &
Capital Raising Manager

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

+44 7700 184344



NORVEL CAPITAL

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

Set property eligibility

Title and permitted use

02

Review title and valuation

Independent valuation

03

Document sale and registration

Registration and payment records

04

Monitor payments and exit

Buyer capacity and security

PRODUCT ROADMAP · NOT A FINANCIAL FORECAST

Property is less liquid; a redemption request depends on the agreement and realized cash.

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

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