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InvestSure

CapitalSure

Corporate Profile | 2026



OUR STANDARD

Where Capital Meets Certainity

We begin with the asset, the people responsible for it and the risks that could change its outcome. The structure follows only when the investment case is clear.



EXECUTIVE INVESTMENT PROPOSITION

CapitalSure is building a multi-strategy capital platform focused on selected UAE property development equity and structured commodities opportunities. It combines investment analysis, capital structuring and partner relationships with the development and trade insight available across InvestSure Group.

The proposed regulated model has two distinct jurisdictional routes: a mainland UAE investment fund licensed by the Capital Market Authority (CMA, formerly the SCA), and a separate fund management platform and fund in either ADGM or DIFC. The financial free zone manager would seek the permissions appropriate to its activities; property and commodities strategies would be established only through vehicles whose permissions and documents support the relevant activity.

Each vehicle would have its own approved mandate, governance, investor eligibility, service providers and offering documents. The jurisdiction, fund type, eligible assets and investment terms remain subject to professional advice, board approval and regulatory permissions.

KEY INVESTOR HIGHLIGHTS

01	Two proposed routes	A CMA-licensed mainland fund alongside an ADGM or DIFC regulated manager and fund, each established and governed on its own terms.
02	Two proposed flagship strategies	Property development equity and structured commodities opportunities assessed under distinct mandates and risk controls.
03	Capital matched to opportunity	Fund duration, deployment and liquidity designed around the development cycle or transaction tenor rather than a standardised formula.
04	Independent challenge	Investment, valuation, risk and conflicts reviewed through the governance required by each authorised structure.
05	Clear investor reporting	Mandate, portfolio exposure, material changes and performance measured and reported under the fund documents.



His Highness Shaikh Saqer Bin Abdulla Bin Faisal AlQasimi

Group Executive Chairman

His Highness Shaikh Saqer Bin Abdulla Bin Faisal AlQasimi guides InvestSure Group's strategic direction with an emphasis on responsible capital stewardship, sound governance and enduring investment relationships.

For CapitalSure, he supports a disciplined approach to capital formation, strategic partnerships and long-term value creation, underpinned by clear accountability and institutional standards.

> Lasting success is built through integrity, patience and disciplined execution.



Ronnie Khalil
Group Chief Executive Officer

Ronnie Khalil leads InvestSure Group's strategy and the alignment of its commercial opportunities with appropriate capital structures. His experience across investment assessment, feasibility, funding partnerships and execution enables him to evaluate opportunities from both a commercial and capital perspective.

For CapitalSure, he contributes Group-level insight into opportunity selection and strategic capital relationships, while investment decisions remain with the relevant authorised manager and governing bodies.

> Outcomes are determined long before delivery.



Stefan Küng
Executive Partner

Stefan Küng brings international experience in commercial investment, project development and strategic management. He has held senior operational roles across the Middle East, West Africa and Europe, with expertise in project execution, commercial brokerage and complex stakeholder negotiations. His background in strategic financial management and mechanical engineering supports a practical approach to assessing opportunities and building lasting partnerships.



Manfred Ender
Executive

Manfred Ender provides strategic insight and long-term vision, helping to shape CapitalSure's direction and the Group's wider mandate. Drawing on extensive experience in large-scale projects across multiple continents, he brings an international perspective to strategic planning, opportunity assessment and the development of key commercial relationships.



Gary Dugan
Chief Executive Officer

Gary Dugan is Chief Executive Officer of CapitalSure. A CIO and business advisor with a 44-year career at the top of the wealth and asset management industry, he has worked across CIO leadership, portfolio structuring and institutional capital markets, holding senior roles at JPMorgan, Barclays Wealth, Merrill Lynch, Coutts, Emirates NBD and FAB.

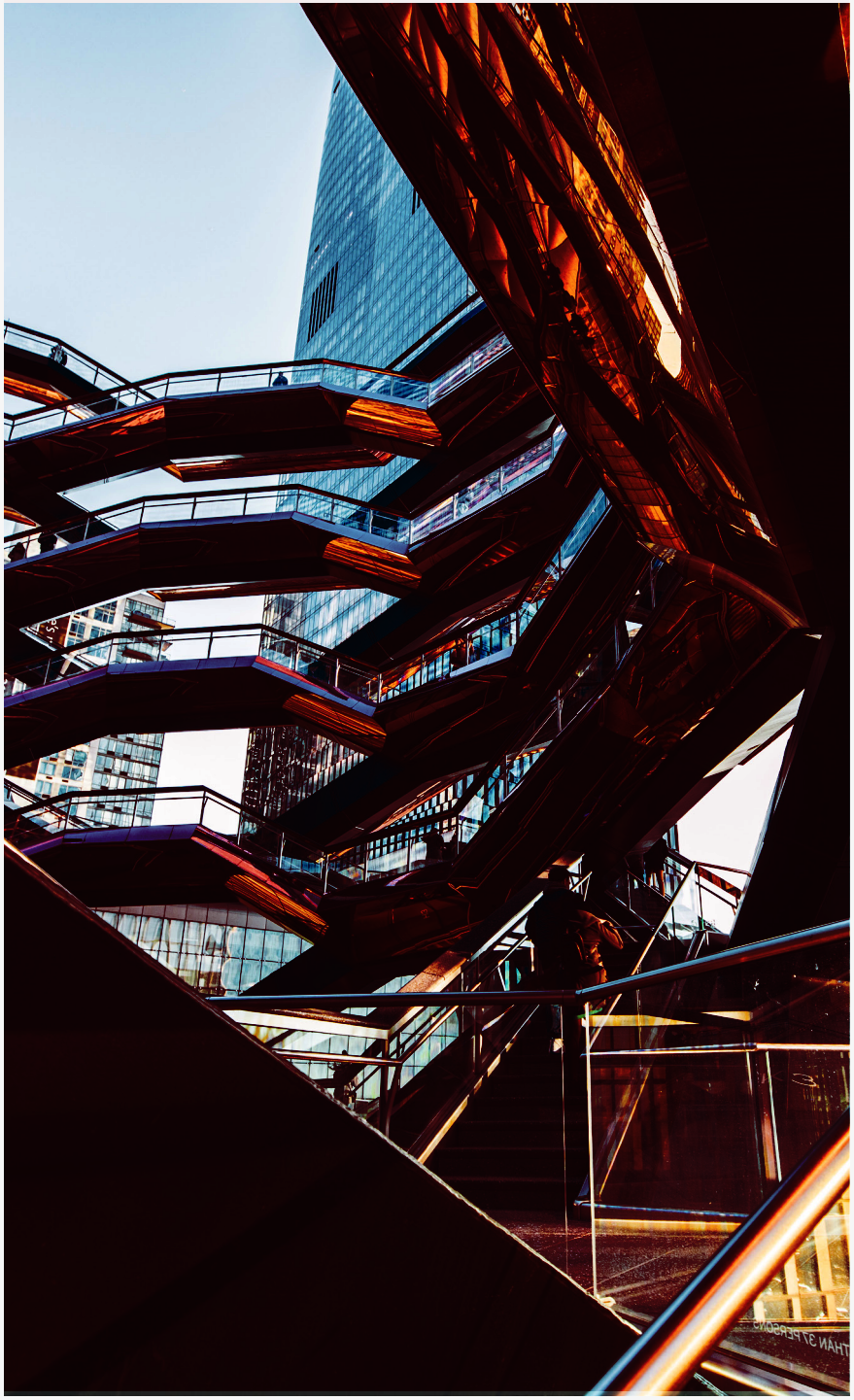
He leads CapitalSure's capital strategy, bringing a disciplined approach to investment advisory, fund platform development, capital partnerships and structured financing delivery.



Good investment decisions require room for challenge.

LEADERSHIP AND CULTURE

CapitalSure is being designed around documented analysis, clear authority and independent risk and compliance functions. Potential conflicts would be identified, disclosed and managed under the applicable rules and fund documents. Commercial priorities cannot displace duties owed to a fund and its investors.



THE CAPITALSURE STORY

From Concept to Investable Opportunity

A promising development concept or commodity trade does not, on its own, make a sound investment. Capital should be committed only when the asset or transaction, counterparties, controls, timing and route to cash conversion can be understood.

CapitalSure was formed to bring that assessment forward. It tests the commercial case, structures participation around the investment period and creates a decision framework that stays relevant from origination through deployment, active management, cash conversion and exit. The proposed fund platform is the next expression of that approach.

OUR PRINCIPLES

Evidence first	Use verified asset, market and financial information as the basis for each proposal.
Mandate discipline	Invest only within the strategy, limits and approvals of the relevant vehicle.
Aligned interests	Make fees, related-party roles, governance and economic participation clear.
Independent challenge	Give investment, risk, valuation and compliance functions the authority required for their work.
Transparent stewardship	Report candidly on deployment, performance, risks and material changes.

FUTURE DIRECTION

Building the Right Fund Architecture for Each Strategy

CapitalSure's establishment programme is intended to create two complementary but separate jurisdictional routes for capital: a local CMA fund and a fund managed from ADGM or DIFC. Within that architecture, CapitalSure proposes distinct property development equity and structured commodities strategies. The final vehicle and launch sequence for each strategy will follow its approved mandate, target investors and regulatory assessment.

The immediate priorities are:

- Settle each mandate
- Determine the appropriate fund types and legal vehicles
- Appoint qualified leadership and service providers
- Complete authorisation
- Prepare the governance, offering and reporting framework.

Fundraising and fund management would begin only when the relevant permissions and documents are in place.

MARKET CONTEXT

A Transaction-Led Approach to UAE Property and Commodities

The UAE's growth as a base for people, capital, enterprise and trade is increasing demand for professionally managed access to real-economy opportunities. Property development and commodity trade remain distinct asset classes, with different sources of return, liquidity and operational risk. CapitalSure therefore begins with the specific asset or transaction rather than a broad market narrative.

The proposed property strategy will focus on selected UAE residential and mixed-use development opportunities supported by credible ownership, demand, planning, cost, programme and exit evidence. The proposed commodities strategy will focus on defined, transaction-specific opportunities where source, buyer, logistics, documentation, insurance, settlement and compliance can be verified. Final geographic and asset limits will be set by each approved fund mandate.

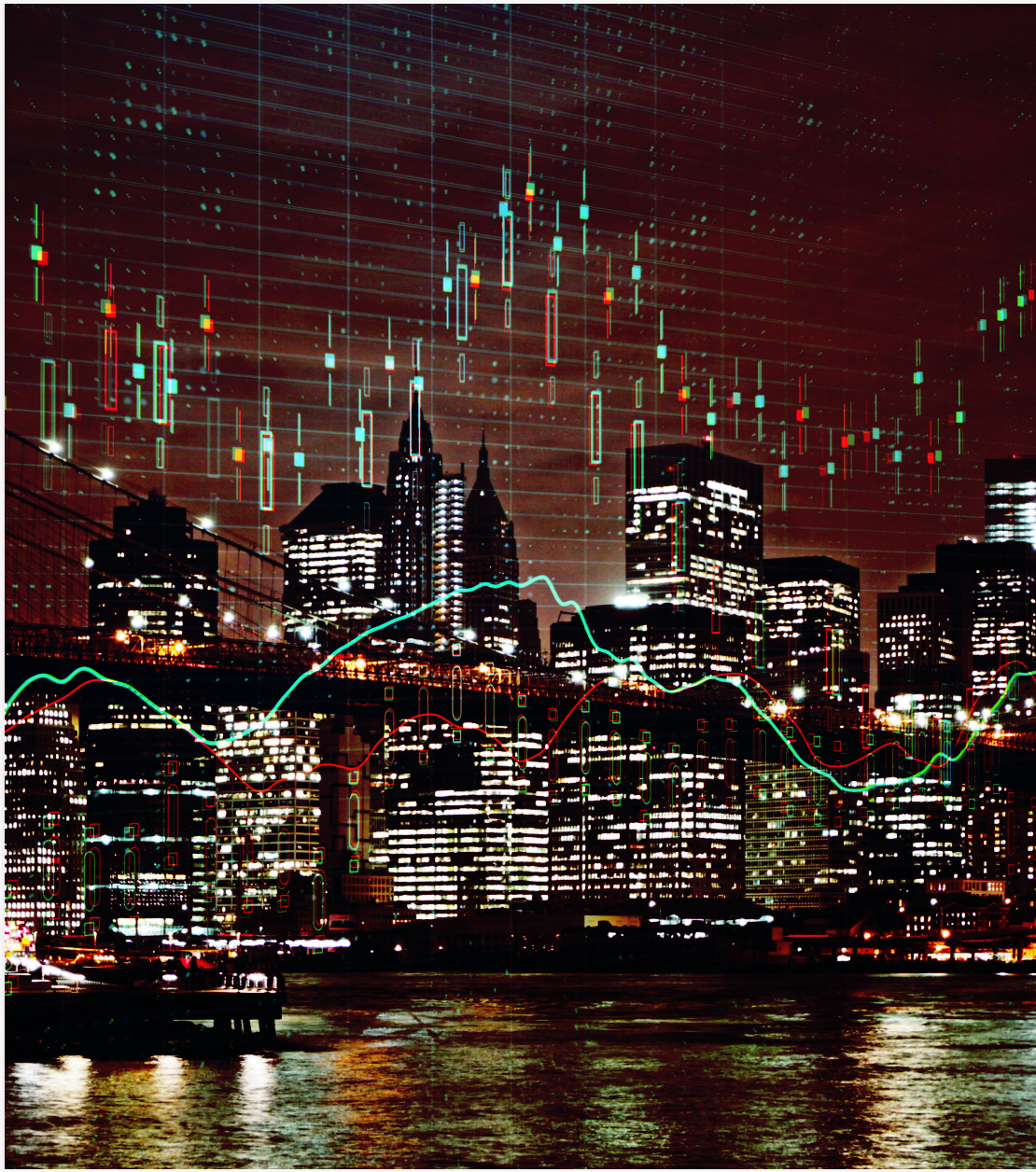
OUR PRINCIPLES

01	Property fundamentals	Location, end-user demand, development rights and a credible product strategy.
02	Development control	A clear route through acquisition, approvals, delivery, sales or operation and exit.
03	Transaction integrity	Verified commodity source, buyer, contracts, logistics, insurance and settlement mechanics.
04	Counterparty quality	Legal capacity, performance capability, compliance standing and enforceable obligations.
05	Capital and cash conversion	Funding duration, payment controls and realisation routes aligned to the opportunity.

A CONNECTED DEVELOPMENT AND CAPITAL PLATFORM

InvestSure Group brings sector and capital expertise into contact early. DevelopSure may identify and assess property opportunities, shape a development brief and oversee approved delivery work. TradeSure and GoldSure may contribute market and transaction insight for relevant commodity opportunities. CapitalSure would independently assess whether any proposal fits a fund's mandate and risk limits. Group services would operate under documented arrangements.

Where a Group company or partner originates an opportunity, sells an asset, acts as counterparty, delivers services or shares in transaction economics, the relationship would be reviewed as a potential conflict. Independent valuation or verification, approval, disclosure and arm's-length terms would be applied where required. No Group opportunity is automatically a fund investment.





UAE-based, Global Reach



THE INVESTMENT LIFECYCLE

01 **Originate**
Receive opportunities from Group and external channels against defined selection criteria.

02 **Screen**
Confirm asset rights, counterparties, mandate fit and reasons to proceed or decline.

03 **Diligence**
Test market, technical, legal, tax, environmental, construction and financial assumptions for property; and counterparty, contract, inspection, logistics, insurance, compliance and settlement arrangements for commodities.

04 **Approve**
Submit a documented recommendation through the authorised investment and risk process.

05 **Deploy**
Commit capital under definitive documentation and monitor approved uses, milestones and covenants.

06 **Realise**
Evaluate sales, refinancing, operation or transfer against the fund's approved strategy and market conditions.

USE OF FUND CAPITAL

Structured Capital Deployment Within Defined Investment Mandates

Depending on the mandate and investment structure, capital could support land or development rights, project-company equity, design, approvals and construction, or fund defined commodity transactions with documented purchase, logistics and settlement arrangements. Eligible uses, concentration limits, leverage and permitted instruments will be defined in each fund's constitutional and offering documents.

Capital calls or subscriptions would be made only through an authorised vehicle and approved process. Funds would be held, deployed and reported in accordance with the applicable custody, administration and investor-protection requirements. No project or allocation is committed by this profile.

INVESTMENT PHILOSOPHY

Disciplined Selection, Strong Controls and Credible Cash Conversion

The aim is to earn returns through disciplined selection, transaction control and active oversight rather than optimistic market assumptions. CapitalSure prioritises income and cash conversion before speculation, asset and counterparty quality before headline return, conservative leverage and independent professional input.

Our review asks five questions:

1. Is the underlying asset or transaction sound?
2. Are the counterparties and delivery plan credible?
3. Is the entry price or margin justified?
4. Do the controls withstand delay, cost movement or non-performance?
5. Is cash recovery or exit credible without relying on a single favourable outcome?



PROPOSED FUND MECHANICS

Two Jurisdictional Routes, Distinct Funds and Controlled Deployment

Mainland route

One or more separately constituted local investment funds could be established and licensed by the CMA. The manager, public or private classification, investment policy, offering documents and service providers would be approved for each vehicle and strategy.

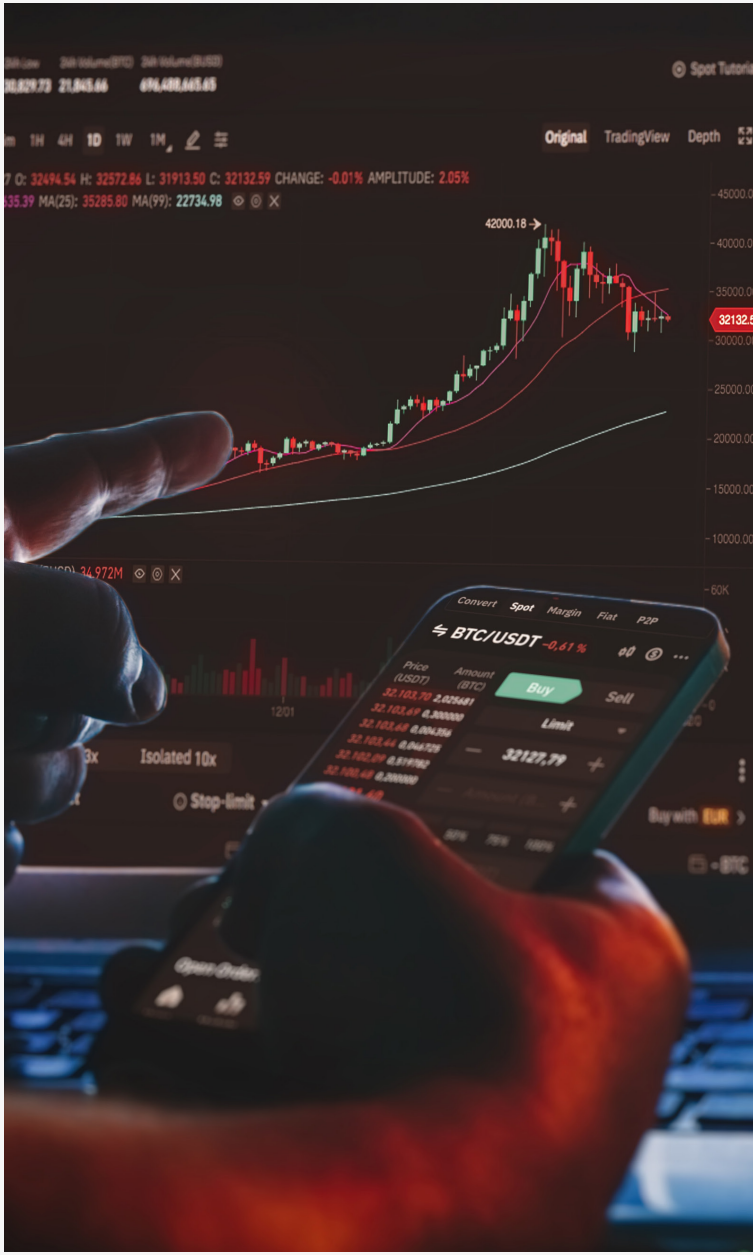
Financial free zone route

CapitalSure would establish or use an appropriately authorised manager in either ADGM or DIFC and establish one or more funds under that jurisdiction's rules. Category 3C relates to the manager's prudential category; each fund's classification, eligible assets and investor rules are separate decisions.

Both routes

Investors would participate in a specific fund under its documents. The manager would assess and approve property assets, project companies or defined commodities transactions; control deployment; oversee performance, risks and conflicts; and report to investors.

Any promotion outside the fund's home jurisdiction, including use of the UAE passporting regime, would require its own review and process. The routes and strategies are not interchangeable and would not share capital or assets without an approved transaction.





VALUE REALISATION PATHWAYS

Clear Routes to Cash Conversion and Controlled Realisation

The route to cash conversion depends on the approved mandate. For property, it may include phased unit sales, sale of a completed project, operation and later disposal, a portfolio transaction or refinancing. For commodities, it would arise from the documented purchase, movement, delivery and settlement of the underlying trade rather than unhedged price speculation.

A fund's term and liquidity arrangements must fit the realistic development cycle or transaction tenor. Realisation is an investment decision supported by current evidence and controlled execution, not a promised date or return.

OPPORTUNITY PIPELINE

From Opportunity Sourcing to Investment Approval

CapitalSure will review selected opportunities from InvestSure Group relationships and independent market channels. A property proposal enters the pipeline only when the asset, rights, parties, commercial purpose and preliminary capital requirement can be identified. A commodities proposal must also identify the goods, source, buyer, logistics, contractual chain and proposed settlement mechanics.

Pipeline status is not an investment commitment. Each candidate must pass the applicable mandate, conflicts, diligence and investment approval process before fund capital can be allocated.





THE DEVELOPMENT CASE

Testing Development Fundamentals, Costs and Execution Assumptions

For a development opportunity, the investment case begins with demand and the product that can meet it. Planning capacity, infrastructure, design, construction methodology, programme and sales or operating assumptions are then tested against cost and funding needs.

The review records what is confirmed, what remains conditional and which events would require a change in strategy. DevelopSure or another qualified development manager may contribute technical analysis under a documented scope, subject to any related-party controls.

THE COMMODITIES INVESTMENT CASE

Transaction-Based Commodity Finance with Defined Risk Controls

A commodities investment case must identify the product, source, buyer, contractual chain, inspection, logistics, insurance, payment and settlement controls. It tests transaction margin against tenor, counterparty quality, execution risk and the consequences of delay or non-performance.

CapitalSure's proposed approach is transaction finance rather than simple price speculation. Capital would be deployed only under definitive documentation that allocates responsibility between supplier, buyer, logistics provider, insurer, fund and manager. The final structure follows the approved mandate, compliance review and legal advice.



CAPABILITIES BEHIND THE PLATFORM

Integrated Investment Leadership and Independent Oversight



Investment leadership
Define and apply an approved mandate; review portfolio construction and performance.

Sector expertise
Examine property feasibility, design, approvals and delivery risk; and commodity sourcing, contracts, logistics, insurance and settlement risk.

Financial control
Model cash flows, funding needs, sensitivities and reporting obligations.

Independent functions
Establish risk, compliance, valuation, administration and audit arrangements appropriate to each vehicle.

Partner relationships
Work with capital providers, landowners, developers and specialist advisers on clearly documented terms.

RISK STRATEGY

Comprehensive Risk Assessment and Governance Controls

Asset and market risk

Test property entry price, demand, concentration and exit assumptions; and commodity pricing, tenor and cash-conversion assumptions.

Development risk

Review approvals, infrastructure, contractor capacity, programme and cost contingencies.

Funding and liquidity risk

Match commitments and reserves to the asset cycle and stress-test delays.

Counterparty and legal risk

Verify ownership or source, authority, capability, contracts, compliance standing and enforceable terms.

Conflicts and governance risk

Identify related-party interests, require independent review where applicable and record decisions.





GOVERNANCE PRINCIPLES

Clear Governance, Independent Oversight and Investment Discipline

The Group may set strategy and provide support, but each regulated manager and fund would operate within its own legal responsibilities. The governing body would oversee the business; the authorised investment process would decide on assets; independent control functions would review risk, compliance and conflicts; and external providers would perform their appointed duties.

Investment papers would identify the proposed transaction, mandate fit, valuation basis, related parties, downside case and decision sought. Material departures from the approved case would return to the appropriate authority rather than being absorbed informally into delivery.

FROM REVIEW TO DEPLOYMENT

A Controlled Investment Process

Review
Identify asset, rights, counterparties and mandate fit.

Qualify
Confirm investor eligibility and counterparty information through the applicable onboarding controls.

Diligence
Obtain property-specific technical, legal, financial and valuation evidence or commodity-specific counterparty, inspection, logistics, insurance and settlement evidence, proportionate to the risk.

Approve
Record the investment decision, conditions and any conflict-management steps.

Execute
Commit through definitive documents and controlled payment processes.

Monitor
Report deployment, performance, exceptions and material changes under the fund documents.

INVESTOR PARTICIPATION

Investor Access Aligned with Fund Mandates and Eligibility

CapitalSure expects to engage institutions, family offices and other eligible investors whose objectives match the relevant property or commodities mandate and investment horizon. Eligibility, minimum subscription, offering method, fees, liquidity and risk disclosures will be specific to each authorised fund.

The mainland CMA fund and the ADGM or DIFC fund may serve different investor needs, but participation in one would not confer participation in the other.

Aligned Expertise

CapitalSure's model depends on defined roles across capital, property development, commodity trade and professional services. We seek counterparties able to contribute relevant assets, expertise, capital or execution capability, with decision rights and economics documented before commitment.

Other relationships may include landowners, development managers, commodity suppliers and buyers, logistics providers, insurers, banks, legal and tax advisers, valuers, custodians, administrators, auditors and specialist consultants.

InvestSure

InvestSure Group provides CapitalSure with access to multidisciplinary expertise across property development, construction, real estate investment, commodities, international trade and strategic project delivery. Its commercial network and operational insight support the identification, assessment and development of relevant opportunities. Any opportunity introduced through the Group remains subject to CapitalSure's independent investment review, governance requirements and the approved mandate of the applicable fund.

SWISS WEALTH SOLUTIONS LIMITED

Swiss Wealth Solutions Limited brings international commercial investment and project development experience to its partnership with CapitalSure. Led by Stefan Küng, the Dubai-based business identifies and structures opportunities, coordinates project delivery, and connects investors and commercial counterparties across markets. Its experience in real estate, infrastructure, resources and energy supports the assessment and development of opportunities for CapitalSure's proposed fund platform. Any role in a specific fund investment will be defined through that fund's mandate and approval process.

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Hadef & Partners

CapitalSure

For strategic capital, fund-platform, property development or structured commodities partnership enquiries, contact CapitalSure.

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