
LUX
ESTATE
The Intelligent Choice for
Real Estate
Investing

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LuxEstate Company

About LuxEstate



Owning real estate is one of the most effective ways to build long-term wealth, but it's often inaccessible, illiquid, and complicated. The process involves extensive paperwork, large down payments, and an illiquid market. Additionally, securing great deals requires significant time and connections.

With LuxEstate, you can quickly build a global real estate portfolio, and generate lifetime passive income to support the life you deserve. Our platform simplifies the investment process, allowing you to own property or even just a part of it without the hassle of extensive paperwork.

LUX ESTATE

LuxEstate is a digital real estate investment platform created to overcome these challenges.



We source top properties and reduce the entry barrier for investors to just AED 75 (about $20). We take care of everything—from acquisition to exit—and distribute monthly rental payments and sales income directly to your LuxEstate wallet.

With over 30 years of experience in leading major real estate companies in Dubai

LuxEstate offers attractive referral commissions to users

Additionally, we offer attractive referral commissions to our users. By referring others to our platform, you can earn 6% on the first level, 4% on the second level, and 2% on the third level of investments made by your referrals. This incentivizes our community to grow and prosper together.

Join LuxEstate today and take advantage of our streamlined, accessible approach to real estate investment, allowing you to own property seamlessly and build your wealth effortlessly.

Our Investment Plans

LuxElite Fund

7% – 3 Days

- 3-Days Progress Plan
- $30 Minimum
- $3,499 Maximum
- Total profit: 7.5%
- Capital Return
- Immediate payments
- 100% Return on Investment

Join us ↗

LuxWealth Fund

31% – 2 Days

- 2-Days Progress Plan
- $3,500 Minimum
- $200M Maximum
- Total profit: 31%
- Capital Return
- Immediate Payments
- 100% Return on Investment

Join us ↗

At LuxEstate, our investment plans are meticulously crafted based on comprehensive market research and analysis. We identify trends and opportunities to design plans that meet diverse investor needs and adapt to market changes. Our goal is to provide sustainable, high-yield options that deliver consistent returns for years to come.

Our Team

The LuxEstate team comprises seasoned real estate professionals with over *30 years* of experience leading major companies in Dubai.





Our experts are dedicated to sourcing top properties and ensuring a seamless investment process for our users.

We leverage our extensive network and industry knowledge to provide unparalleled opportunities in the real estate market.

LUX ESTATE



Jawad Maktoum

Co-Founder & Co-CEO



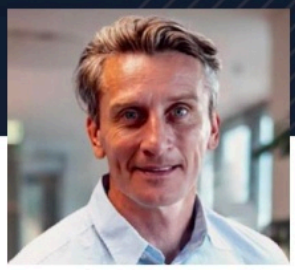
Eisa El Kutby

Co-Founder & Co-CEO



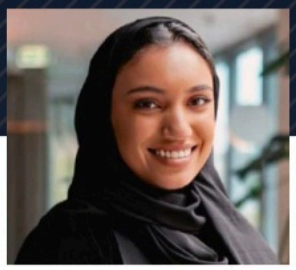
Bogdan Catargiu

CPTO



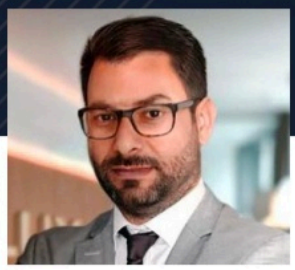
Frederick Birdwhistle

Director of Product and Design



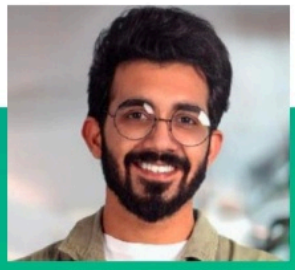
Aisha Salama

Director of Client Relations



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Head of Marketing & Partnerships



Joseph Ghanem

Head of Real Estate Operations



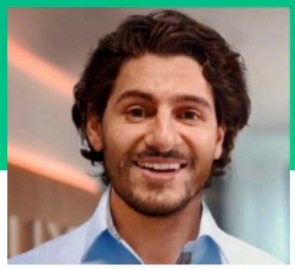
Jeoffroi Galarneau

Head of Company Operations



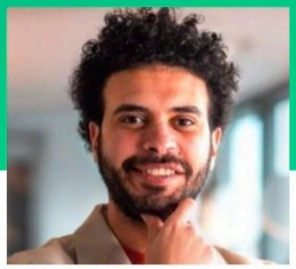
Myra Yusupova

Head of People & Culture



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Compliance Specialist



Amaro Pereira

Real estate consultant

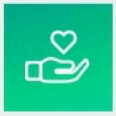


Madison Parkes

Support Agent

Real Estate Market

Real estate has long been recognized as a powerful avenue for building wealth and achieving financial independence. Its potential for generating significant returns stems from several key factors:



Appreciation

Over time, property values tend to increase, providing substantial capital gains. This appreciation can be particularly pronounced in growing markets or areas undergoing revitalization.



Cash Flow

Rental properties generate consistent income, often exceeding expenses like mortgages, maintenance, and taxes. This positive cash flow can supplement income or be reinvested to acquire more properties.



Leverage

Real estate allows inv… to use borrowed c… increase potential… relatively small do… payment can control a large asset, amplifying the effects of appreciation and cash flow.



Tax Benefits

Real estate investments offer various tax advantages, including deductions for mortgage interest, property taxes, and depreciation. These benefits can significantly reduce taxable income.



Diversification

Adding real estate to an investment portfolio can reduce overall risk. Real estate often behaves differently from stocks and bonds, providing a hedge against market volatility.



Tangible Asset

Unlike stocks or bonds, real estate is a physical asset that provides intrinsic value and utility. It can be improved, repurposed, and used, offering a sense of stability and control.

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Evolution of Real Estate Investment

The real estate market has evolved significantly over the years:

1 Early Days

Initially, real estate investments were largely accessible only to wealthy individuals and institutional investors. High barriers to entry included significant capital requirements and complex legal processes.

2 Modern Era

The rise of real estate investment trusts (REITs) and crowdfunding platforms has democratized access, allowing individuals to invest with smaller amounts of capital. Digital platforms have simplified the process, making it easier to manage and track investments.

3 Technological Advances

Technology has revolutionized the real estate industry. Online platforms provide detailed market analyses, property management tools, and investment opportunities across the globe. Virtual tours and AI-driven property valuations enhance decision-making.

4 Globalization

Investors now have the ability to diversify internationally, accessing lucrative markets beyond their local regions. This global perspective helps mitigate risks and capitalize on growth opportunities worldwide.



In summary, real estate remains a robust and versatile asset class with the potential to build substantial wealth. Its evolution continues to open new avenues for investors, making it more accessible and manageable than ever before.

Why LuxEstate?

Choosing LuxEstate for your real estate investments offers several compelling advantages that make it a standout option:

Enhanced Security

LuxEstate prioritizes the security of your investments. Our platform employs cutting-edge technology and robust encryption methods to ensure that your personal and financial information is protected against any potential threats. We conduct regular security audits and follow best practices to maintain a safe investment environment.

Flexible Investment Plans

We offer a range of investment plans tailored to different needs and goals. Whether you're looking for high-yield opportunities or stable, long-term returns, LuxEstate provides options that suit various risk appetites and investment strategies. This flexibility allows you to choose the plan that best aligns with your financial objectives.

Instant and Regular Payments

LuxEstate ensures that your earnings are processed efficiently. We provide instant payments for rental income and sales proceeds, minimizing delays and allowing you to access your funds quickly. Additionally, we distribute payments daily, giving you regular cash flow and greater financial control.



Experienced and Professional Team

Our team consists of seasoned real estate professionals with over 30 years of experience leading major real estate companies in Dubai. Their expertise and industry knowledge enable us to source and manage high-quality properties effectively. Our team is dedicated to identifying the best opportunities and ensuring a smooth investment process.



Exceptional Support

At LuxEstate, we value our investors and offer comprehensive support to assist you at every stage of your investment journey. Our dedicated customer service team is available to answer questions, resolve issues, and provide guidance, ensuring that you have a seamless and positive experience with our platform.

Optimal Return on Investment (ROI)

We are committed to delivering competitive returns by identifying and investing in prime real estate properties. Our thorough market analysis and strategic property selection process ensure that you benefit from high ROI opportunities that outperform many other market options.

Prime Properties

LuxEstate carefully selects properties based on rigorous criteria, including location, potential for appreciation, and rental yield. We focus on acquiring high-quality assets in desirable locations to maximize your investment returns and provide you with a portfolio of prime real estate.

In summary, LuxEstate offers a secure, flexible, and supportive investment platform with instant payments, expert management, and high-quality properties. By choosing LuxEstate, you're opting for a trusted partner dedicated to helping you achieve your financial goals with a superior ROI.

Our Roadmap

LuxEstate has received an Islamic Window license from the DFSA. With this approval, we are now authorized to offer Shariah-compliant Islamic Financial Services through the Islamic Window.

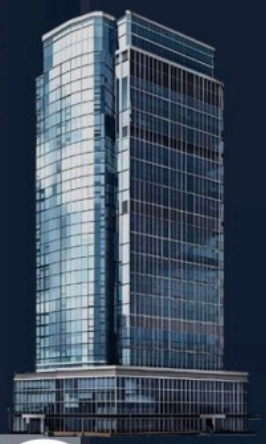
Additionally, we have been certified by the Supervisory Board of Guidance Financial Group, a prominent financial services firm specializing in Shariah-compliant investments, financing, and advisory services.

2025

Q4

1. Market Research and Analysis

- Analyze Dubai's real estate market trends.
- Identify high-growth areas and investment opportunities.
- Employ platforms like Property Finder, Bayut, and Dubizzle for current market listings and trends.
- Access reports from Dubai Land Department and other real estate agencies.
- Study successful real estate investment companies in Dubai.
- Identify competitive advantages and unique selling propositions



2026

Q1

2. Preparation and Setup Phase

- Register the company and obtain necessary licenses from Dubai authorities.
- Recruit experienced professionals with expertise in real estate, finance, technology, and marketing.

- Build a cohesive team dedicated to executing the company's vision.
- Identify properties with high ROI potential for purchase and rental income.
- Renovate and optimize acquired properties to enhance their value and appeal.
- Present the company's investment opportunities and growth potential to large-scale investors.
- Secure funding to accelerate expansion and operational capabilities.

Q2–Q3

3. Expansion and Global Outreach

- Develop a comprehensive online platform with intuitive UX/UI design.
- Register the company in the UK to facilitate international operations and access European markets.

Q4

4. Innovation and Global Leadership

- Launch the platform with a strategic marketing campaign targeting global investors.
- Utilize digital marketing, SEO, and partnerships to drive traffic and user acquisition.
- Collect our investors feedback's and try to improve.
- New Features
- Initiation of Regional Representative Program.
- Expand investment portfolios to include properties in Saudi Arabia and other promising markets.
- Enhance investor engagement through personalized services and educational resources.
- Reach 10.000 Investors.
- Company Reports.



2027

Q1

5. Innovation and Digital Currency Integration

- Initiate the development of a proprietary digital currency to facilitate transactions and enhance liquidity.
- Outline a comprehensive roadmap with six key steps for digital currency implementation.
- Launch loan services to provide financing options for investors and property acquisitions.
- Establish partnerships with banks and financial institutions to streamline financial services.
- Debit Card Release.

Q2

6. Listing on Global Exchanges

- List the company's digital currency on major global exchanges to increase liquidity and accessibility.
- Enhance visibility
cryptocurrency marke

Q3

LUX ESTATE

7. Leadership Events

- LuxEstate One Year of success
- Host leadership events and conferences to showcase industry leadership and innovation.
- Strengthen community engagement through philanthropic initiatives and corporate social responsibility.

Q4

8. Strategic Expansion and Future Vision

- Expand investor base to 200,000 by leveraging global marketing campaigns and referral programs.
- Start World Tours
- Implement loyalty programs and incentives to reward long-term investors.
- Conduct real-world meetings and investor forums in Dubai, Saudi Arabia, and other strategic locations.
- Company Reports



Q1–Q2

9. Consolidation and Market Leadership

- Continuously upgrade the online platform with advanced features based on user feedback and technological advancements.
- Implement AI-driven analytics for predictive modeling and personalized investment recommendations.
- Explore opportunities in emerging markets beyond the GCC region, such as Southeast Asia, Europe, and North America.
- Integrate sustainability into investment criteria and promote green building initiatives.
- Launch impact investment funds focused on environmental, social, and governance (ESG) criteria.

Q3

10. Further Digital Innovation

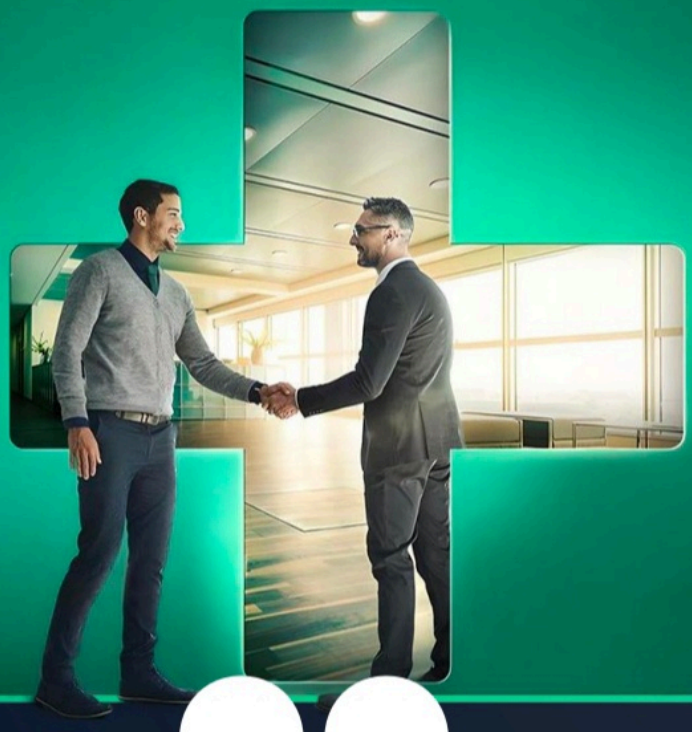
- Expand digital currency offerings and explore decentralized finance (DeFi) solutions.
- Partner with fintech companies to enhance blockchain capabilities and transaction security.
- Strengthen global brand presence through strategic partnerships, sponsorships, and international events.
- Collaborate with renowned influencers and industry leaders to amplify brand visibility and credibility.
- Update the RoadMap

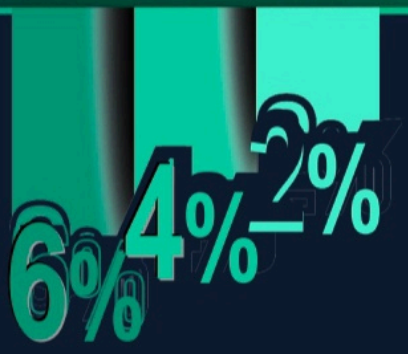


Invite And Earn

LuxEstate's referral commission program offers a lucrative opportunity to earn significant rewards by simply inviting others to join our platform.

By leveraging your connections and growing your referral network, you can create a profitable revenue source and build a considerable fortune through our program.





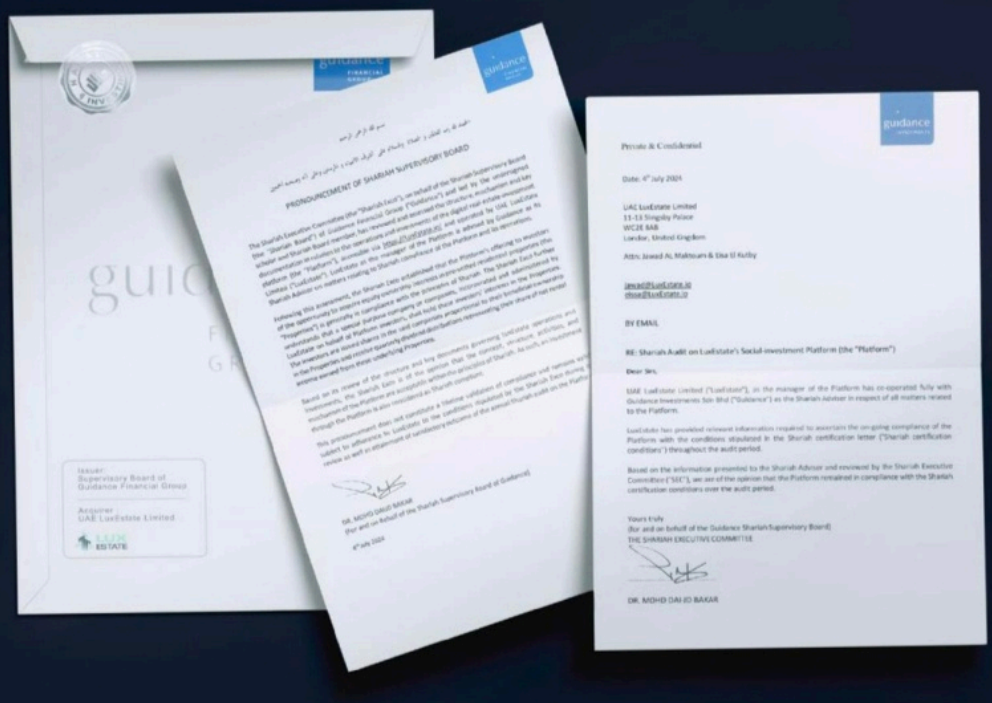
You can earn a 6% commission on investments made by those you directly refer, a 4% commission from the second level of referrals, and a 2% commission from the third level.

This multi-tiered structure allows you to build a network and generate a substantial income stream without needing to invest your own capital.

Shariah Compliant

LuxEstate has received an Islamic Window license from the DFSA. With this approval, we are now authorized to offer Shariah-compliant Islamic Financial Services through the Islamic Window.

Additionally, we have been certified by the Supervisory Board of Guidance Financial Group, a prominent financial services firm specializing in Shariah-compliant investments, financing, and advisory services.



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Dubai, United Arab Emirates.

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بسم الله الرحمن الرحيم

الحمد لله رب العالمين و الصلاة والسلام على أشرف الأنبياء و المرسلين وعلى أله وصحبه أجمعين

PRONOUNCEMENT OF SHARIAH SUPERVISORY BOARD

The Shariah Executive Committee (the "Shariah Exco"), on behalf of the Shariah Supervisory Board (the "Shariah Board") of Guidance Financial Group ("Guidance") and led by the undersigned scholar and Shariah Board member, has reviewed and assessed the structure, mechanism and key documentation in relation to the operations and investments of the digital real-estate-investment platform (the "Platform"), accessible via https://Lux-EstateLtd.com/ and operated by UAE LuxEstate Limited ("LuxEstate"). LuxEstate as the manager of the Platform is advised by Guidance as its Shariah Advisor on matters relating to Shariah compliance of the Platform and its operations.

Following this assessment, the Shariah Exco established that the Platform's offering to investors of the opportunity to acquire equity ownership interests in pre-vetted residential properties (the "Properties") is generally in compliance with the principles of Shariah. The Shariah Exco further understands that a special purpose company or companies, incorporated and administered by LuxEstate on behalf of Platform investors, shall hold these investors' interests in the Properties. The investors are issued shares in the said companies proportional to their beneficial ownership in the Properties and receive quarterly dividend distributions representing their share of net rental income earned from these underlying Properties.

Based on its review of the structure and key documents governing LuxEstate operations and investments, the Shariah Exco is of the opinion that the concept, structure, activities, and mechanism of the Platform are acceptable within the principles of Shariah. As such, an investment through the Platform is also considered as Shariah compliant.

This pronouncement does not constitute a lifetime validation of compliance and remains valid subject to adherence by LuxEstate to the conditions stipulated by the Shariah Exco during its review as well as attainment of satisfactory outcome of the annual Shariah audit on the Platform.

DR. MOHD DAUD BAKAR
(For and on Behalf of the Shariah Supervisory Board of Guidance)