Corporate Profile

ESTATE CAPITAL

A Message from the CEO

With a track record spanning over nearly two decades, Estate Capital company has earned the trust of investors by delivering innovative, Sharia-compliant investment solutions that align with their strategic objectives.

Our team of distinguished experts, with a blend of international and local market expertise, leverages cutting-edge technology for swift and accurate identification of real estate investment opportunities.

As a trusted partner, we focus on building sustainable relationships through innovative real estate solutions and unwavering integrity. Our goal is to deliver exceptional returns that secure a bright financial future for investors.

Hadi Oussama Salame
CEO

About the Company

Founded in 2007, Estate Capital is a Shariah-compliant real estate investment company specializing in global opportunities. Guided by Islamic finance principles, Estate Capital has built a successful track record in Kuwait and continues to identify and capitalize on attractive real estate investments worldwide.

Estate Capital provides discerning investors with access to a curated selection of high-yield real estate ventures, drawn from a diverse portfolio of international investment opportunities.

Estate Capital adheres to the highest standards of regulatory compliance, ensuring full cooperation with and oversight by the Capital Markets Authority (CMA), the Central Bank of Kuwait (CBK), and all relevant regulatory bodies.

Our Values

Integrity

Estate Capital practices the highest ethical standards of integrity. It is dedicated to upholding ethical behavior and doing what is right, even when faced with difficult or unpopular decisions. The company firmly believes that trust is the foundation of its success and is committed to building and maintaining. strong relationships with investors, partners, and stakeholders based on this principle.

Excellence

The company is committed to delivering results that exceed investors' expectations by setting high standards and holding itself accountable for achieving them. Estate invests in its human capital, processes, and technology to ensure that they are always striving for excellence in everything they do.

Transparency

The company strongly values openness and transparency in all dealings, providing clients with full visibility into all investments and investment processes. They are committed to regular and clear communication, keeping investors informed every step of the way.

Accountability

Estate Capital takes ownership of its actions and accepts responsibility for its decisions and outcomes. The company is transparent about its performance and communicates openly and honestly with its clients and stakeholders. It holds itself to high standards and is committed to delivering results that either meet or exceed clients' expectations.

Corporate Strategy

Estate Capital prioritizes building strong, long-term relationships with investors as the foundation of its strategic plans. This involves a dedicated search for the most attractive investment opportunities worldwide. The Dimah team actively monitors global events and trends to anticipate market shifts. This proactive approach allows them to effectively navigate market risks and capitalize on promising returns.

Vision

Becoming the most trusted and respected Sharia-compliant investment company in the industry, recognized for unwavering commitment to excellence, ethics, and social responsibility. By offering world-class investment solutions that exceed all investors' expectations and help them achieve their financial goals.

Mission

To provide Sharia-compliant real estate investment opportunities that align with the client's values and generate attractive returns, while building long-lasting relationships through personalized service, trust, and integrity.

Established in

2007

Capital of

37m KD

Exposure across

3

Continents

Currently Managing

$1.09bn

AUM

as of 2026

Milestones

2007
Establishment of the company

2019
Merger with Al Bilad Real Estate Company

2019
Establishment of Apex Capital Investments Corporation US, Dimah's first Subsidiary in the US.

2020
Investment in four Class A office properties in the US and one Industrial Property in the UK.

2023
A capital reduction and distribution of the reduced amount to shareholders (without incurring a loss).

2023
Hosting the first Real Estate Forum: Global Economic Outlook.

2024
Acquisition of a mid-rise luxury residential building in the United States.

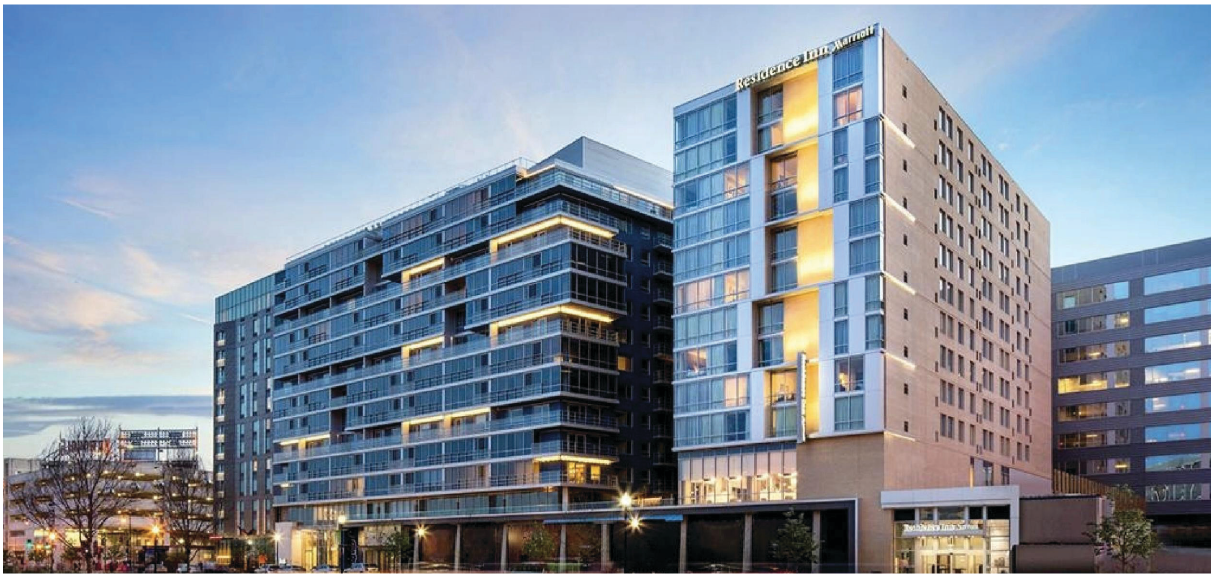
2025
Profitable exit of the Vantage Multifamily Investment Fund

2026
Transition to new ownership and brand transformation

Our services

INTERNATIONAL REAL ESTATE

Estate Capital delivers customized investment solutions for investors seeking income or long-term growth. Our experienced team collaborates closely with you to understand your risk profile, investment timeframe, and financial goals. We then develop tailored strategies that align with your unique requirements. Our international team provides ongoing support throughout the investment journey, guiding you through the complexities of international real estate transactions.



SERVICES:

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Fund Management

Estate Capital Group manages Sharia-compliant real estate investment funds for institutions and individuals, focusing on generating consistent income and returns. We achieve this through a proactive approach to fund management, including prudent acquisition, management, and disposal strategies for properties in select international markets.

Property Management

Dimah's Property Management division specializes in enhancing the value and optimizing the performance of our real estate assets. Our experienced team expertly manages developments and acquired properties, focusing on cost-efficiency and property improvement. We deliver tailored management solutions to maximize your investment returns.

Property Valuation:

Estate Capital provides expert property valuation services. Our team leverages in-depth market knowledge and advanced methodologies to deliver accurate and reliable property valuations for informed decision-making in investment, financing, and asset management.

Real Estate Acquisition:

Estate Capital specializes in acquiring strategic and profitable real estate investments for its investors. We focus on identifying high-quality income-generating properties in prime locations across various sectors. Our expertise and in-depth market analysis ensure each acquisition aligns with client investment goals, driving long-term growth and stability.

Our services

REAL ESTATE INVESTMENT MANAGEMENT

Leveraging its extensive experience in Sharia-compliant real estate investments, Estate Capital's Investment Department is well-equipped to identify, structure, and manage income-generating real estate investments. The department offers comprehensive support throughout the investment cycle, encompassing research, due diligence, and successful deal closure.

SERVICES:

1. Strategic Advisory

Providing strategic advisory services to clients, enabling them to develop and implement tailored multinational portfolio strategies. This includes.

- Short-term and long-term business plan development
- Risk analysis and management
- Portfolio modeling and forecasting
- Portfolio monitoring

2. Portfolio Advisory

The company provides comprehensive portfolio advisory services, encompassing fund and manager selection, structuring, and performance analysis. We also assist clients with manager monitoring, due diligence, voting, exit strategies, and restructuring analysis to optimize investment outcomes.

3. Single Asset Advisory

We provide comprehensive real estate advisory services, including:

- Single-asset value maximization: Guiding clients to achieve the highest possible value for individual properties.
- Strategic portfolio management: Assisting clients with refinancing, restructuring, and optimizing their real estate holdings.
- Complex transaction support: Offering due diligence, acquisition, disposition, and restructuring services for intricate deals.

15

Real estate funds are currently under the management of the group companies

10

Total number of funds exited

3-5

Years Average Tenure

8%

Average expected ROI

Our services

REAL ESTATE INVESTMENT DEPARTMENT

With expertise in Sharia-compliant real estate, Estate Capital's Investment Department excels in identifying, structuring, and managing profitable real estate investments. They provide comprehensive support throughout the investment lifecycle, from sourcing and due diligence to successful transaction completion.

CORE FOCUS

Private real estate investments, asset management, and high-yield strategies in the United States, United Kingdom, and Europe.

PREFERRED SECTORS

Income-producing properties across diverse sectors, including multi-family, industrial, healthcare, and net lease, characterized by long-term leases and high-credit tenants.

KEY RESPONSIBILITIES

Deal Sourcing
Proactively identifying and assessing potential real estate investments across targeted sectors globally.

Due Diligence
Conducting thorough investigations to ensure Shariah compliance, financial stability, and strategic fit of potential acquisitions.

Investment and Market Analysis
Project returns, assess market conditions, and support data-driven investment decisions.

Investment Structuring
Ensuring each deal is structured to comply with Sharia principles, while optimizing the financial framework to maximize returns for our investors.

Closing
Coordinating final steps to complete the transaction, including legal documentation, fund transfers, title searches, and compliance with regulatory and Sharia requirements, ensuring a smooth handover of the property.and restructuring services for intricate deals.

35+

Transactions

$1 B

Total Value

Our services

CLIENT RELATIONSHIP DEPARTMENT

The Client Relationship Department at Estate Capital is integral to our mission of delivering client-focused solutions. With a professional team from investment and banking backgrounds, the department is dedicated to achieving client success through the following key roles.

CLIENT MANAGEMENT

Our priority is understanding each client's individual needs and aspirations. We then craft and manage investment portfolios designed to help them achieve their financial goals.

The Client Relationship Department oversees client portfolios with a focus on precision and achieving client goals. We are proactive in managing our clients' portfolios. Our team consistently reviews each client's situation and adjusts investment strategies to capitalize on market opportunities and mitigate potential risks while always keeping individual goals in mind.

By maintaining a proactive approach, we enable our clients to navigate market conditions confidently and optimize their investments for long-term success.

FUNDRAISING & CAPITAL ACQUISITION

Our department leads fundraising initiatives to secure capital, foster growth, and expand opportunities for our clients and stakeholders. Collaborating with HNWIs, UHNWIs, financial institutions, and family offices, the Client Relationship Department plays a pivotal role in raising capital for various investment ventures.

CLIENT RELATIONSHIP MANAGEMENT & SUPPORT

Transparency and consistent communication are fundamental to our approach. We strive to build trust with our clients by providing them with open and honest information about their investments. Our team is dedicated to supporting each client individually, ensuring they have access to accurate and timely updates. This fosters strong client relationships and empowers them to make informed decisions about their financial future.

EXCLUSIVE STRATEGY DESIGN & TAILORING

Our team tailors and designs exclusive strategies based on individual client segmentation, assessing their wealth and investment abilities to create targeted solutions.

Our Client Relationship Department leverages our wealth management expertise to craft and implement tailored investment strategies for each client. We meticulously assess individual financial profiles, including goals and risk tolerance, to develop bespoke investment plans that maximize returns and minimize risks. Beyond independent investments, we collaborate with clients through joint ventures and club deals, fostering mutual growth and aligned investment objectives. This client-centric approach ensures that all wealth segments receive personalized solutions.

STRATEGIC CLIENT ALIGNMENT & GROWTH

We are dedicated to helping our clients achieve sustainable growth and create lasting value. We accomplish this by carefully aligning investment strategies with each client's broader financial objectives. Our department prioritizes long-term goals and develops customized strategies that address each client's unique financial situation. This approach ensures value creation, strengthens client relationships, and reinforces Estate Capital's commitment to high-impact, client-focused solutions.

Our Investment Strategy

CORE PLUS

The core plus model focuses on high-quality, well-leased, and well-maintained properties in prime locations that are operationally stable. These properties include office, industrial, and retail spaces. Dimah can source, close, and manage investments that can provide a fast turnaround on acquiring and selling property with attractive total returns.

VALUE ADD

Dimah's value-add investment model involves non-core assets that have possible operational risks, which presents an opportunity to add value through a directional shift in management, leasing, and renovation. These assets are in non-prime locations such as recovering primary markets or secondary or tertiary markets.

OPPORTUNISTIC

An opportunistic investment model involves greenfield lands that require capital to be developed into income-generating properties. Where the company identifies emerging market investment opportunities and capitalizes on them through greenfield properties before they become attractive to the broader market.

CSR

By engaging in initiatives that promote education, health, and social welfare, Estate Capital actively seeks to make a positive difference in the lives of its community members. The company has partnered with numerous local organizations and charities to support programs that assist underserved members of society, as well as provide support to individuals with disabilities and their families.

SUSTAINABILITY

Estate Capital envisions a future where profit and purpose are intertwined. Guided by our commitment to CSR, ethical governance, and responsible investing, we strive to create value for all stakeholders – our investors, our communities, and the planet.

Investments Across Continents

Texas
Washington
Chicago
Wisconsin
Alaska
Illinois

Florida
California
Arizona
Minnesota
Philadelphia

Amsterdam

Telford
Morecambe
Manchester
Carlisle
New Castle

Lancaster
Basildon
Hayes
Canterbury

Ventures

Assets Under Management

Parham Student Village
Student Housing

GBP 45,049,980

Acquisition - 2012

USV I – Embassy Suites
Hospitality

USD 52,803,000

Acquisition - 2015

UKV I - Telford
Retail Park

GBP 44,716,876

Acquisition - 2016

USV IV – St. Augustine
Senior Housing

USD 33,700,000

Acquisition - 2016

USV VI
Industrial Lease Fund

USD 153,200,000

Acquisition - 2017

UKV II - Morecambe
Retail Park

GBP 13,700,000

Acquisition - 2017

USV VII – RI Seattle
Hospitality

USD 111,625,000

Acquisition - 2018

USV VIII - Genpact
Office Building

USD 43,500,000

Acquisition - 2019

EUV I – Vodafone
Office Building

EUR 45,488,738

Acquisition - 2019

UKV V – Pirelli
Industrial

GBP 15,350,000

Acquisition - 2020

HPE – Roseville
Class "A" Office

USD 101,300,000

Acquisition - 2020

USV IX CHR
Class "A" Office

USD 110,250,000

Acquisition - 2020

Ventures

Assets Under Management Cont...

Axalta Corporation Class "A" Office

USD 61,200,000

Acquisition - 2020

Vantage Multifamily

USD 44,125,777

Acquisition - 2021

Avistar Multifamily

USD 59,800,000

Acquisition - 2023

Alta Federal Hill Multifamily

USD 68,500,000

Acquisition - 2024

Ventures

Exited Investments

Argos
Distribution Centre

GBP 29,498,000

Exited Investment

Prime Life Ltd.
Senior Housing

GBP 43,955,000

Exited Investment

Aztec
Office Building

GBP 20,977,000

Exited Investment

GSA – FBI Office
Office Building

USD 69,972,996

Exited Investment

Utility wise
Class "A" Office

GBP 17,250,000

Exited Investment

USV I – Hamilton Ridge
Multifamily

USD 19,602,598

Exited Investment

USV II
Multifamily, Hospitality

USD 54,263,042

Exited Investment

USV III
Multifamily

USD 39,078,526

Exited Investment

USV III
Hospitality

USD 40,900,000

Exited Investment

USV IV – RI Boston
Hospitality

USD 47,000,000

Exited Investment

USV V – Residence Inn
Hospitality

USD 59,808,296

Exited Investment

UK Venture III
Retail Park

GBP 32,500,000

Exited Investment

Subsidiaries

APEX CAPITAL US:

APEX Capital Investments Corporation US was established in 2019 to provide clients with the opportunity to participate in a broad range of real estate investments in the United States. The company is headquartered in Philadelphia, PA, and offers clients and potential investors an alternative financial solution to stock and bonds, as it offers diversification as well as a different return profile.

Apex's investments generate superior, low-volatility, absolute returns, while simultaneously maintaining strategic diversity. The company's investments include an array of different real estate property types, including office buildings, hotels, warehouses, and retail and office space.

Leadership

Hadi Salame
Chief Executive Officer

Abdullah A. Al Wehaib
Executive Vice President
Investment & Business
Development

Jamal Al Samad
Senior Vice President
Compliance

Ahmed Amin
Vice President
Risk Management

John Gaghan
Chief Executive Officer
APEX US

Serge Fanning
Chief Operating Officer
APEX US

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