AMINAH CAPITAL

Shaping the Future of Halal Investing

INVEST WITH CONVICTION

Building wealth in line with your values.

RIBA-FREE APPROACH

REAL ASSETS & BUSINESSES

CLEAR TERMS AND RISKS

Attention! This investment falls outside AFM supervision.
No prospectus required for this activity.



Why Aminah Capital

Investing in line with your values

Across Europe, more Muslim investors are looking to build wealth in a way that reflects their faith and financial ambitions. They want to invest with confidence, knowing their capital supports genuine economic activity and follows Islamic financial principles.

At Aminah Capital, we believe financial ambition and Islamic principles can go hand in hand. We bring investors together with carefully selected opportunities built around tangible assets, transparent investment structures and returns generated through real economic activity rather than interest or speculation.



Three principles behind every opportunity

01

Real assets, real value

Investments linked to tangible assets, productive businesses and genuine economic activity.

02

Transparent structures

Clear agreements and understandable terms, with insight into how capital is used, how returns are generated and which risks are involved.

03

Returns from economic activity

Performance based on the actual results of the underlying assets and businesses. No fixed interest, no guaranteed returns.

Our strategy

More than real estate

One platform, different ways to invest

Residential real estate is central to our investment strategy. Alongside this core focus, we are developing opportunities that connect investors with established businesses and promising enterprises.

Our ambition is to build a platform that brings together capital and opportunity, offering different ways to invest in tangible assets and businesses through structures designed around Islamic financial principles.



INITIAL FOCUS

Real estate investments

Carefully selected residential and other suitable real estate, starting in the Netherlands and open to opportunities across the wider Benelux region.



BUILDING

Connecting investors and entrepreneurs

Bringing investors together with entrepreneurs and businesses seeking growth capital, through transparent structures designed around Islamic financial principles.



IN DEVELOPMENT

Sukuk-based SME investment fund

A diversified fund for small and medium-sized enterprises, connecting investor capital with eligible business assets and genuine economic activity.

For investors

Access to a growing range of carefully selected opportunities, with clear information about the underlying assets, business activities, financial structures and risks.

For entrepreneurs and businesses

Access to investors looking for Sharia-compliant opportunities, plus support in developing suitable investment and financing structures.

Beyond real estate

Capital looks for opportunity. Good businesses look for capital.

Aminah brings them together.



Many established businesses struggle to access financing that aligns with Islamic financial principles. Alongside our residential real estate investments, we are developing opportunities that connect investors with established businesses and entrepreneurs seeking Sharia-compliant capital.

By linking investor capital to real business assets and activity, returns come from the results of genuine work, such as production, trade and services, rather than from interest or speculation.





IN DEVELOPMENT

Sukuk-based SME investment fund

As part of our long-term strategy, we are developing a diversified fund that provides capital to selected small and medium-sized enterprises through Sukuk structures.
Sukuk are Islamic investment certificates linked to eligible assets or economic activities. Depending on their structure, investors receive rights to specified assets, benefits or cash flows, rather than interest payments on a conventional loan.

The aim is to support the growth of promising businesses through Sharia-compliant financing, while giving investors exposure to a broader spread of real economic activity.

The fund is not yet available for investment. Its structure, terms and risks will be set out in full before any offer is made.

Real estate investments

Investing in tangible value

Our residential real estate proposition

Residential real estate is a cornerstone of Aminah Capital's investment strategy. A home is an identifiable asset with a clear economic function: providing housing. Its value can be independently assessed, and rental income comes from the actual use of the property.

Our investment model focuses on acquiring carefully selected residential properties through dedicated investment structures and renting them to tenants under long-term tenancy agreements. Returns are linked to net rental income and any capital gains realised when a property is sold.



Why residential real estate?

- Identifiable properties with independently assessable market values
- Recurring rental income from long-term residential leases
- Potential long-term growth in property value
- A clear link between performance and the actual property market
- Transparency on selection, management, costs and risks

How we select properties

- Locations with good demographics and lasting demand for housing
- Independent valuation and a commercially justifiable purchase price
- Condition, expected maintenance and scope for sustainability improvements
- Rental potential, tenancy arrangements and applicable housing rules
- Exposure to environmental and physical risks, including flood risk
- A realistic long-term management and exit strategy

For investors

Participation in a defined residential property, with performance linked to rental income, expenses and eventual sale proceeds.

For tenants

Professionally managed rental housing, with attention to maintenance, property quality and applicable tenant protections.

Your investment

No interest. Returns linked to real property.

Our intended model does not rely on investors earning interest from a loan. Instead, performance is linked to the economic results of acquiring, renting, managing and eventually selling residential property.



Two possible sources of return

01

Rental income

Tenants pay rent for the use of the property. After operating expenses, maintenance, taxes, reserves and other applicable costs, distributable income may remain for investors.

02

Property value

Residential properties offer the potential for long-term capital appreciation. When a property is sold, the increase in value can contribute to the overall investment return. Property values can also fluctuate, affecting the final result.

Illustrative property example

Indicative purchase price	€450,000
Minimum participation	From €3,000, subject to final terms
Property use	Long-term residential rental
Underlying asset	An identifiable residential property
Possible sources of return	Net rental income and realised sale proceeds
Return	Based on net rental income and realised property gains, after applicable costs

Illustration only. This is not an investment offer or a forecast. Investor rights, profit-sharing arrangements and applicable fees will be defined in the documentation for each investment opportunity. See "How Islamic Investing Works" for further explanation.

How it works

Your investment journey

From registration to participation

GETTING STARTED

01

Register your interest

Join the interest list, without obligation, and receive updates when a property investment opportunity becomes available.

02

Review the property

Receive the property details, valuation, acquisition assumptions, rental projections, costs, risk information and proposed Sharia documentation.

03

Choose your participation

Select an investment amount, provisionally from €3,000, subject to the terms and eligibility criteria of the specific offer.

MAKING YOUR INVESTMENT

04

Complete verification

Complete the required identification, investor onboarding and compliance checks.

05

Confirm and fund your investment

Sign the participation documents and transfer your investment through the designated payment arrangements. The offer documentation will explain how funds are safeguarded and managed before the property is acquired, including the treatment of any interest.

06

Acquisition of the property

Once the funding and other acquisition conditions have been met, the investment vehicle acquires the property under the agreed legal structure.

How it works

Your investment journey

From participation to exit

MANAGING YOUR INVESTMENT

07

Letting and management

The property is let and professionally managed. Costs, maintenance and reserves are recorded for investor reporting.

08

Updates and distributions

You receive reporting and, where permitted and available, distributions under the investment terms. The timing and amount of distributions are not guaranteed.

09

Exit and settlement

At the end of the investment period, the property may be sold or otherwise settled in line with the agreed exit provisions.

Property-specific funding

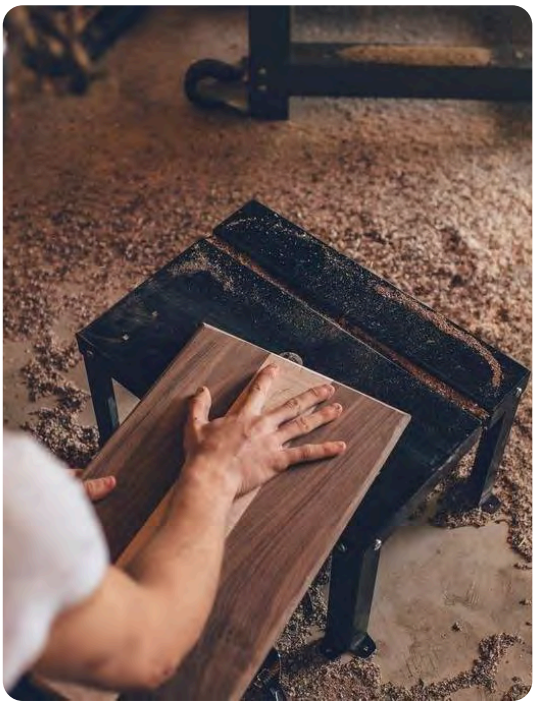
Where an offer is structured on an all-or-nothing basis, the acquisition only goes ahead once the required funding and other conditions have been met. Any refund arrangements are described in the offer documents.



Sharia principles

Sharia principles from the ground up

We consider Islamic financial principles from the very start of developing an investment opportunity. The aim is to link investor outcomes to genuine ownership and economic activity, while avoiding Riba and excessive uncertainty.



Avoidance of Riba

The proposed structure is designed without interest-based returns to investors. Instead, returns are linked to the actual performance of underlying assets and economic activities.

Real economic activity

Capital is invested in identifiable residential properties that provide housing and generate income through rental agreements. Investment returns are therefore connected to tangible assets and their economic use.

Transparency

Investor rights, obligations, fees, cash flows and risks are documented.

Avoidance of excessive Gharar

Each investment agreement must clearly define the underlying asset, investor rights, profit-sharing arrangements, fees, investment period and exit conditions.

Avoidance of Maysir

The investment is based on actual property activity, not on gambling or purely speculative contracts. Investment decisions are supported by property valuations, financial assessments and a long-term investment strategy.

Risk and reward

Profits and losses are allocated according to the agreed Islamic investment contract. The applicable arrangements must reflect the actual ownership, responsibilities and risks of the parties involved.

Independent Sharia review

Each investment structure requires independent review by qualified Sharia specialists before formal approval or certification can be claimed. Our approach to Sharia governance is explained in the following chapter.

Sharia investment structures

How Islamic investing works

Understanding ownership, profit and risk

Islamic investing is about more than avoiding interest. It also considers how an investment is structured, what investors are entitled to and how financial risks and rewards are shared.

For investors, understanding the legal and financial structure is just as important as understanding the underlying property. The investment agreement determines what rights investors receive, how profits are shared and how financial risks are allocated.



01 What do investors own?

Investors participate through a defined legal investment structure.
Their economic and legal rights depend on the specific agreement and do not necessarily mean direct ownership of an individual property.

02 How are profits generated?

Returns are linked to the actual performance of the investment, including net rental income and any gains realised when a property is sold, after applicable costs.

03 How are profits shared?

The applicable Islamic investment contract determines how profits are allocated between investors and the parties managing the investment.
The agreed distribution arrangements are documented before participation.

04 Who bears the risk?

Investing involves financial risk. Losses are allocated according to the approved contractual structure, the parties' rights and responsibilities, and the applicable Islamic financial principles.

Islamic investment structures

Islamic finance uses different contractual arrangements, including Mudarabah (profit-sharing) and Musharakah (partnership). Sukuk are Islamic investment certificates that can be structured around eligible assets and economic activities, using suitable underlying contracts.

Each approach has its own rules regarding investor rights, ownership, profit distribution and risk. The structure applicable to each Aminah investment will be explained in the relevant investment documentation.

Governance & transparency

Sharia governance & investor transparency

Clear principles. Clear responsibilities.

Sharia compliance requires more than selecting suitable assets. The investment agreements, financing arrangements, management activities and distribution mechanisms must also be consistent with Islamic financial principles.

Our objective is to establish a clear governance framework that supports this throughout the investment lifecycle.

Independent Sharia review

Qualified Sharia specialists review the relevant investment structures, contractual arrangements and financial mechanisms. Formal approval or certification is only communicated once confirmed for the specific structure or offer.

Investor funds and cash management

Each investment offer will explain how investor funds are received, held and managed before acquisition, including the safeguards in place and the treatment of any interest or other non-compliant income.

Transparent fees and remuneration

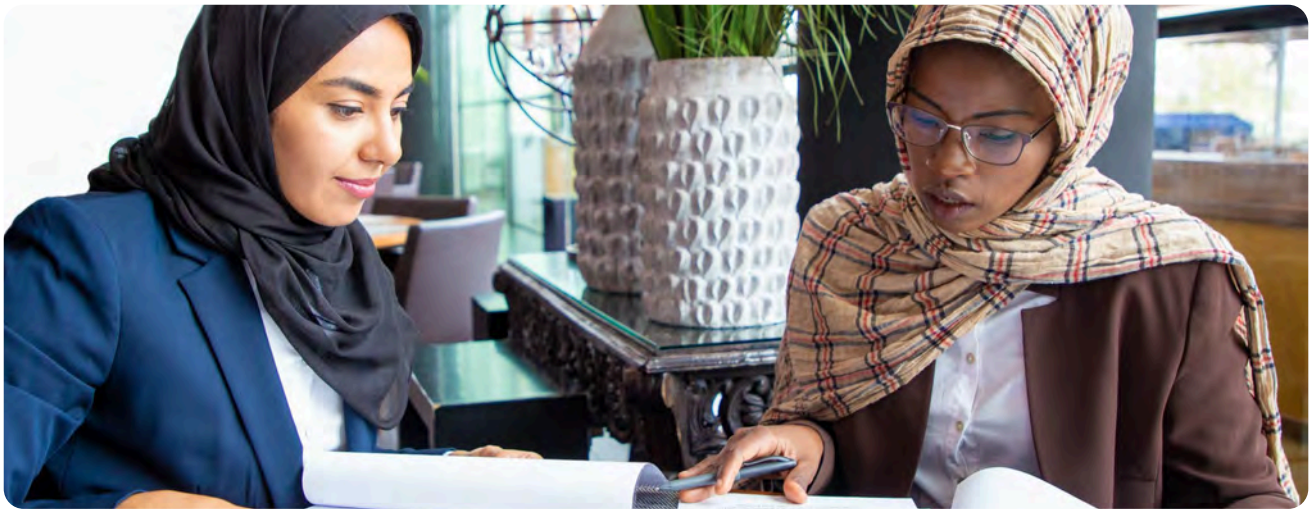
Investors will receive information about applicable costs and how Aminah and its service providers are remunerated. This may include acquisition, management, administration and exit-related fees, depending on the investment.

Ongoing compliance

The governance framework will address ongoing Sharia monitoring, the handling of identified non-compliance and any required purification of non-compliant income, in accordance with the applicable Sharia guidance.

Accountability and oversight

Clear responsibilities are essential to effective governance. The relevant investment documentation will identify the parties responsible for managing the investment, overseeing compliance and reporting to investors.



Transparency

Know what you are investing in

We intend to present each property opportunity with enough information for you to understand the asset and the terms of participation. The precise ownership vehicle and legal rights may differ per offer.



What you can expect to review

The property

Location, type, valuation and condition.

Acquisition

Purchase price, transaction costs and funding conditions.

Rental position

Tenancy arrangements, expected rent, vacancy assumptions and legal restrictions.

Investment structure

Legal ownership, investor rights, the applicable Islamic investment contract, profit-sharing arrangements and distribution rules.

Management and fees

Property management, maintenance, reserves, insurance, administration, applicable fees and how service providers are remunerated.

Risks and exit

Property market risks, liquidity limitations and sale assumptions.

Reporting

Relevant operational and financial updates.

Economic participation does not necessarily make an investor an individually registered legal co-owner of the property. The actual position is determined by the signed investment documentation.

Risks

Halal investing is not risk-free

Investing in residential property carries financial, legal and operational risks. The value of a participation can rise or fall, and you may lose some or all of your capital.

Market
Property prices may fall, affecting eventual sale proceeds.

Rental
Vacancies, non-payment, arrears or rental restrictions can reduce income.

Tenant and regulatory
Tenant protection, rent controls and housing rules may limit flexibility.

Maintenance and sustainability
Repairs and energy improvements may cost more than expected.

Concentration
A property-specific investment depends heavily on one asset and one location.

Liquidity
Participations may be difficult or impossible to sell before exit.

Timing
Acquisitions, letting and the eventual sale may take longer than expected.

Operational and legal
Service providers, contracts, ownership arrangements or disputes may affect outcomes.

Structure and counterparty
The insolvency of an operator or investment entity may affect investor rights and recoveries.

Sharia Compliance
An investment structure or source of income may be found to be non-compliant with Islamic financial principles. This could require corrective action, changes to the investment arrangements or the purification of non-compliant income.

Avoiding interest does not remove investment risk

Even where a property is acquired without an interest-bearing mortgage, rental, valuation, liquidity, operational and legal risks remain. The final financing arrangements must be disclosed and reviewed for each offer.

Frequently asked questions

Clarity before you invest

What does Aminah invest in?

Our initial focus is residential property in the Netherlands intended for long-term rental, with openness to opportunities across the wider Benelux region. Aminah may consider other suitable asset-backed and business opportunities in the future, including the Sukuk-based SME fund now in development.

Where do returns come from?

Potential net rental income and any gain realised when a property is eventually sold, after the applicable costs and obligations.

Are returns fixed or guaranteed?

No. Income, costs, property values and sale proceeds can all differ from expectations.

Do investors legally own a share of the home?

Not necessarily. You participate through the legal investment structure described in each offer. Investors' rights and the registered ownership of the property must be clearly documented.

What is the minimum investment?

The current proposed starting amount is €3,000, subject to final product and offer terms.

Who reviews Sharia compliance?

Investment structures require review by qualified Sharia specialists. The approval or certification status of each opportunity will be disclosed in its investment documentation.

Can I withdraw early?

Investments generally have a minimum term of three or five years. Early withdrawal may be possible, subject to the agreed conditions, valuation arrangements and applicable fees. These will be specified in the investment documentation.

What happens if a tenant does not pay?

Rental arrears may temporarily reduce rental income. Aminah works with experienced property management and rental partners to ensure professional tenant management, minimise vacancy periods and maintain stable occupancy. Late payments are dealt with in accordance with applicable tenancy law and Sharia principles.

Is the investment already Sharia-certified?

The intention is to obtain appropriate review and, where applicable, certification. No approval should be assumed until it is confirmed in the documentation for the relevant investment.

What if the funding target is not reached?

This depends on the offer. Where an all-or-nothing funding condition applies, the acquisition does not go ahead and the stated refund provisions apply.

How does Aminah earn its fees?

The applicable investment documentation will explain how Aminah and its service providers are remunerated, including relevant management, administration and other fees.



Your next step

Explore upcoming investment opportunities

Interested in investing through Aminah Capital? Discover upcoming residential real estate opportunities and learn how each investment is structured.
Before participating, you will have access to the relevant property information, financial assumptions, investment terms, risks and Sharia approval status.



Interested in investing through Aminah?

Register your interest to receive information about upcoming residential real estate investments. Each opportunity will have a defined funding target and subscription period.

Proposed participation from €3,000.

JOIN THE INVESTMENT INTEREST LIST

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This brochure is for general information only and is not an offer to invest. Investing involves risk, and you may lose some or all of your capital. The terms, risks and Sharia status of each opportunity are set out in its own documentation.