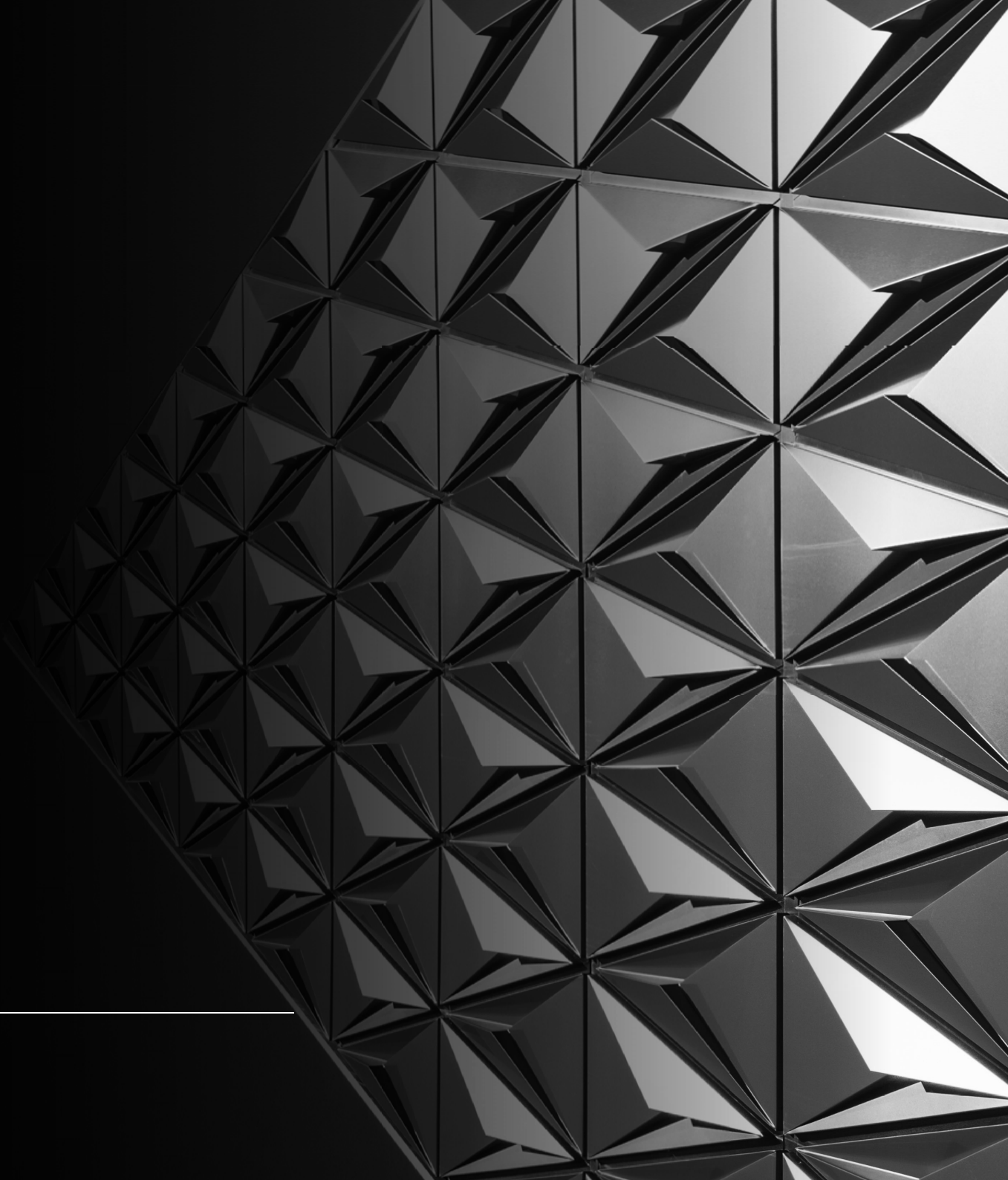



refine

Empowering Development



A black and white photograph showing the silhouettes of several business professionals in a modern office. They are standing and sitting at long tables, holding papers and laptops, engaged in work. Large windows in the background let in bright light, creating a high-contrast scene. The floor is highly reflective, mirroring the people and the light from the windows.

We are **refine**,
A consortium of highly accomplished
developers and experts.

ALLIANCE

Within the city of 3 millions population, the Dubai real estate development landscape is highly scattered. Thousands of developers actively competing with each other, one of the densest in the world.

The competition has intensified over the past decade and it is only going to intensify as the market continues to mature.

Foreseeing the inevitable market consolidation, to be changed or to be part of change, the founders of Refine, each possesses unique exposure, experience, and expertise, gathered and formed a strong alliance – Refine. Sitting on vast resources and the real experience gained from investment and management of billions of dirhams project, Refine represents the best of all founding members, providing refined products for its customers with optimal operation efficiency and economy; Simultaneously Refine pioneered the first-ever DaaS (Development-as-a-Service) solution and empowers other developers and investors who share the similar vision to achieve better results with simpler process.



RECORDS

\$800
Million

total gross development value by
Refine founders

\$ 10
Billion

total transaction value by
Refine founders

5,000
Units

total number of delivered units by
Refine founders

BUSINESS

Real Estate Development:

Refine is led by a team of highly accomplished developers and experts that are talented, skillful and gifted. With a passion in engineering and obsession in quality, Refine works with its partners to deliver seamless and superior products. We believe that quality is not simply an act, but a habit that should be consistently maintained.

Boasting of a team of second-generation leaders with international exposure and locally rooted, enables Refine to adopt the best practice around the globe, creating products for the people in the United Arab Emirates, where 200 nationalities gather and collaborate. In every project, Refine invests in thoughtful planning and impeccable finishes, strives to create products that meet the demand of today. While driven by intensive Research and Development, Refine continuously aims to introduce new features and solutions for the future.



Real Estate Development Management

Leveraging on the expertise of the team, Refine creates its value proposition and delivers products that are in demand, while maintaining minimum overheads during and post construction by utilizing its centralized management system for its clients, according to the stage and requirement of the project, Refine operates on two principle business models, the subscription and success fee, this ensures the maximum flexibility for clients and accountability for Refine, aligning interests strategically.

The subscription model provides clients with maximum flexibility, as clients can choose one of our service sectors, or the full journey on a subscription basis, pay as the project progresses, and cancel at any time without negative implications.

The success fee model ensures Refine's accountability and integrates the client's interest with ours. We are accountable for our inputs, as we manage the entry, and more importantly, the exit of the investment. That is where our success fee comes from, driving the team to go the extra mile and excel for mutual benefits.

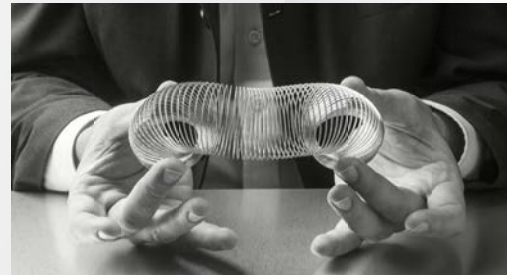
OPERATION **EFFICIENCY**



ALIGNED **INTEREST**



FLEXIBILITY



EXPERIENCE AND **INSIGHTS**



TURNKEY SOLUTION

PROJECT MANAGEMENT



FINANCE MANAGEMENT



SALES & MARKETING MANAGEMENT



OFFICE MANAGEMENT



FOUNDERS



THOMAS WAN

Managing Partner
2nd Generation Entrepreneur

Thomas is a progressive leader with an impeccable track record, he has managed and delivered projects totaling over 2.5 billion Dirhams. The 2nd generation of property development business in the family, Thomas combines innovative solutions with inherited business acumen. Relentlessly challenging the status quo, Thomas is known for going the extra mile and reinventing value for projects.



BADAR RASHID AL BALUSHI

Partner
35 Companies Powerhouse

Badar is the chairman of Bellucci Investments Holding LLC, a 40-year existing family-owned business. Under his leadership, the company witnessed growth in size, activities and geographical presence and it holds currently more than 35 companies under its umbrella actively operating in manufacturing, trading, investment, real estate development, oil & gas, logistics, ship management, IT & IOT, construction, F&B sector as well as health sector.



FAHAD ALRAFI

Partner
Hands-on Leader

Fahad is a 2nd generation businessman and revered entrepreneur. His business acumen and versatility drive his success as Chairman, CEO and Co-Founder of numerous companies operating in diverse economic sectors predominantly Real Estate, Investment, Hospitality and Health & Fitness. Fahad holds a graduate degree in Applied Science in Financial Service & IT. He is known for his inherent ability to identify opportunities and turn businesses around – Fahad is particularly ardent about Design & Architecture, he is trusted for his aptitude in optimising value & efficiency from concept design, through construction to delivery.

FOUNDERS



ABDULLAH ALAJAJI

Partner

Real Estate Disruptor

An experienced leader with a Finance, Private Equity, and VC background. Reinventing the real estate landscape through cutting edge technology and innovation. Passionate about Design, Architecture, and Property Development. Empowering entrepreneurs and future leaders. Abdullah is the founder of Driven Group, which consists of Driven Properties, Lamar Development, Driven Holiday Homes, Unbox Community, ROC Citizenship and a series of subsidiary companies.



YANI WANG

Partner

Female Leader

With over 20 years of experience within the GCC market, specializing in foreign investment, business development and consultancy, and real estate developments. Yani has successfully advised and implemented an inward flow of investment into the region, built a strong network with top Chinese investment firms and family offices, attracted and advised foreign investors with investment opportunities. Yani has also set up one of the first Chinese real estate teams in Dubai, which occupies a large market share to date.

PROJECTS



J One Tower



AG Tower



Millennium Binghatti Residences



Quartz Residence – City Walk



Marquise Square



Hera Tower



Lycée français Jean Mermoz



OFFICE LOCATION

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