



INVESTMENT ROAD MAP IN PROPERTY DEVELOPMENT





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Dear Valued Investors,

If you are interested in investing in property development in the UAE, you will find this article highly useful before making any investment decisions.

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The investor's Goal

The purpose of investing generally revolves around the following five key factors:

1. SECURITY OF YOUR INVESTMENT (TOP PRIORITY)

2. ADEQUATE PROFITABILITY FROM INVESTMENT (SECOND PRIORITY)

3. INVOLVEMENT AND INTERACTION IN THE PROJECT INVESTMENT (THIRD PRIORITY)

4. OPPORTUNITY TO BE PART OF THE DEVELOPER'S VISION FOR FUTURE PROJECTS AND INVESTMENTS (FOURTH PRIORITY)

5. PRESTIGE AND RECOGNITION AS A PARTNER WITH A WELL-KNOWN DEVELOPER AND A REMARKABLE PROJECT (FIFTH PRIORITY)



Investment Availability in the Market for the Investors

What is Available in the Property Market for Investors to Invest In:

Generally, Investors in the UAE property market have several options to consider, including:

1. Off-Plan Properties

Investing in projects that are under construction or at the ground level

Advantages

- ✓ Minimum Investment Required.
- ✓ Flexible Payment Plans Available.
- ✓ Money Transferred to Escrow Account:
Funds are held in an escrow account for project development, but investor funds are not fully guaranteed, as all parties share the risk in case of project failure.

Disadvantages

- None of the investor's goals mentioned in Investor's Goal are achievable.
- Required to sign an unfair agreement with the developer.
- The investor relies on the developer's performance and market inflation for security and profitability.
- An escrow account does not secure your money. It primarily ensures that funds are paid towards the project. In case of project failure, financial risks may be shared among all parties.

2. Ready-to-Move-In Properties – Ready Property

Advantages

- ✓ Minimum Investment Required.
- ✓ Secured investment
- ✓ Rental income and mortgage facility

Disadvantages

- Only the security of investment is valid for the investor's goals.
- Used property with potential depreciation.
- No payment plan available.

3. Joint Venture Partnerships with Developers – Collaborate directly with developers to share profits from project development.

This is the only option that enables all the Investor's Goals to be achievable if the following criteria clauses 3.1 and 3.2 are met:

3.1 Verified Developer

Dubai has over 2,000 registered developers, but selecting a qualified developer for investment requires evaluating the following factors:

- ✓ Adequate experience in the development business.
- ✓ Strong portfolio with successfully completed projects.
- ✓ Well-known brand with an established market presence
- ✓ High capability in handling design and build processes.
- ✓ Value-added services such as value engineering and luxury finishes.
- ✓ Strong network and professional marketing expertise.
- ✓ Comprehensive property management facilities, including lease management, hospitality services, and facility management.

3.2 Attractive offers

The developer is required to offer an attractive proposal that addresses the following concerns:

- ✓ The developer provides a range of offers to meet investors' needs and financial capacity.
- ✓ Provides solid security for the deposit amount to the developer.
- ✓ Provides high ROI through either sales or rental income.
- ✓ Secure buybacks guarantee with a 20% add-on as optional.
- ✓ Offering the price at development cost, treating the investor as a real partner in the project.

Finding a Property Developer who meets all the qualifications mentioned and provides attractive offers is challenging, but Zenith fulfills all these criteria with excellent proposals.

Who is Zenith Group

Zenith Group, with its 12 subsidiary companies in the property development industry, encompasses a wide range of activities including design, construction, development, and property management. The group has successfully delivered over 50 projects in Dubai, serving roles as developer, contractor, and specialty contractor. Here are the logos of the companies involved.



Figure 1: Zenith Group Activities logos

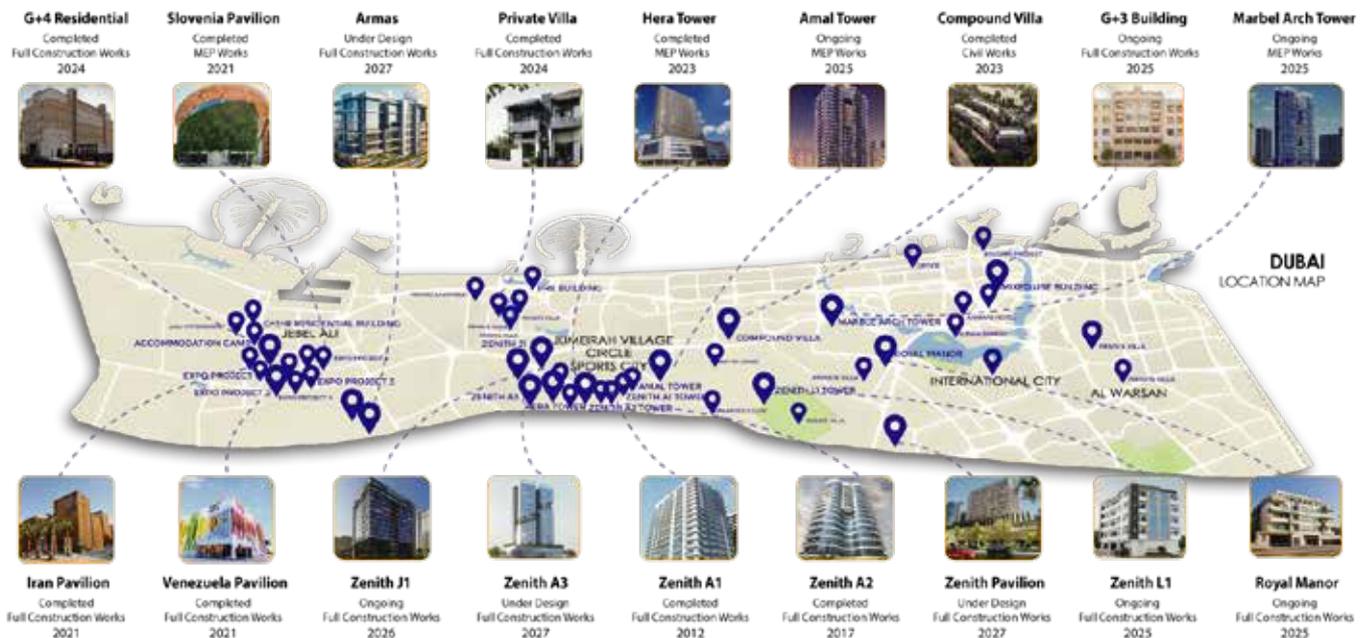


Figure 2: Zenith's constructed project in Dubai

High Experience and great Portfolio

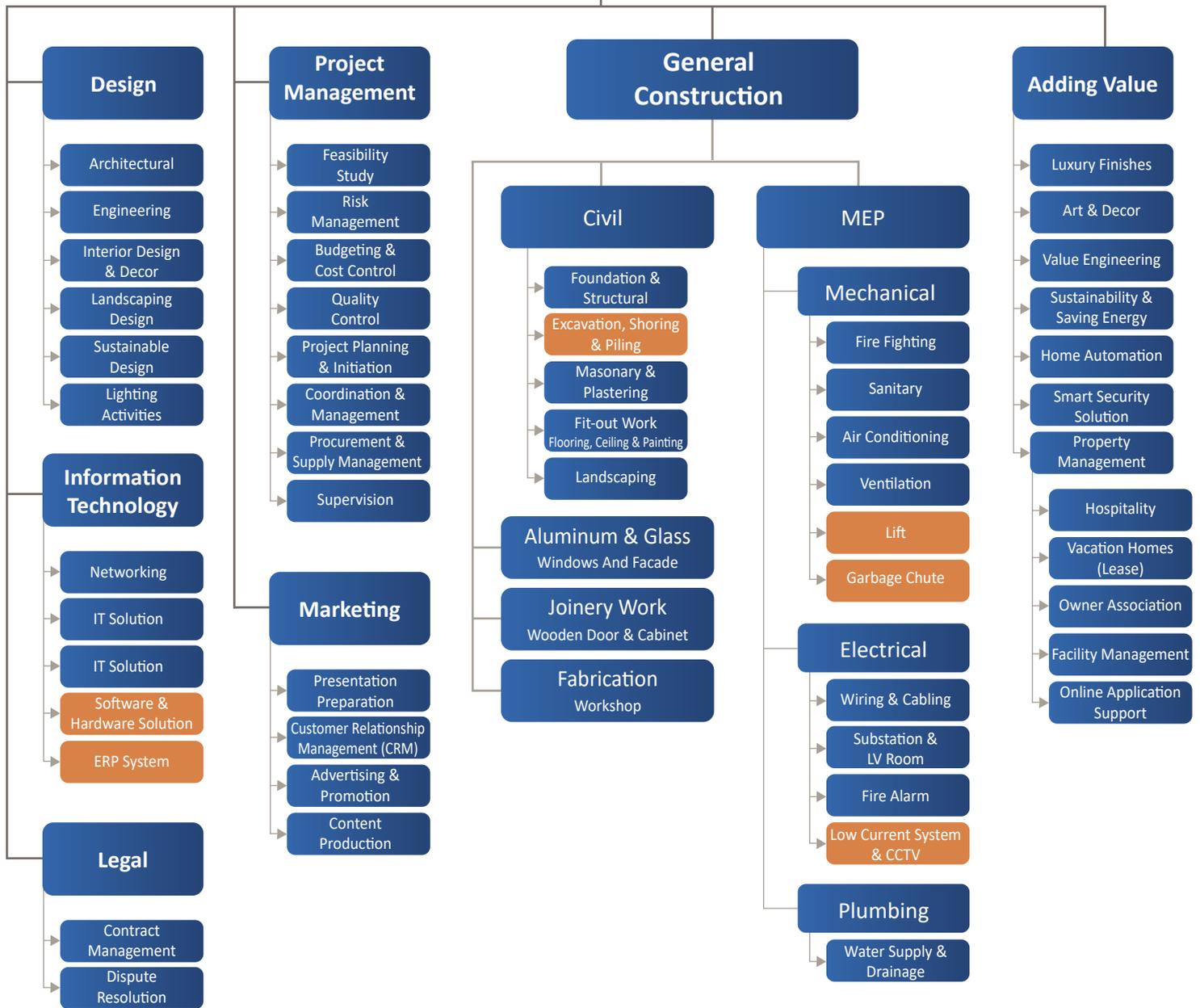
Since 2006, Zenith Group has steadily expanded its development business, adding more activities to establish a complete chain of property development and management services, even during the 2009 global financial crisis. Zenith successfully retained all its assets and fulfilled its commitments to off-plan buyers. The photos below showcase some of Zenith’s projects delivered from 2012 onward.



Full design and build Controlled by Zenith

Here is the full range of Zenith's activities, covering most aspects of design, construction, development, and management in the property industry.

Development



Zenith In-house Services Outsourced Services

Adding value

Zenith provides remarkable designs, and luxury finishes through its in-house teams. Here are some examples of zenith performances in finishes and construction:

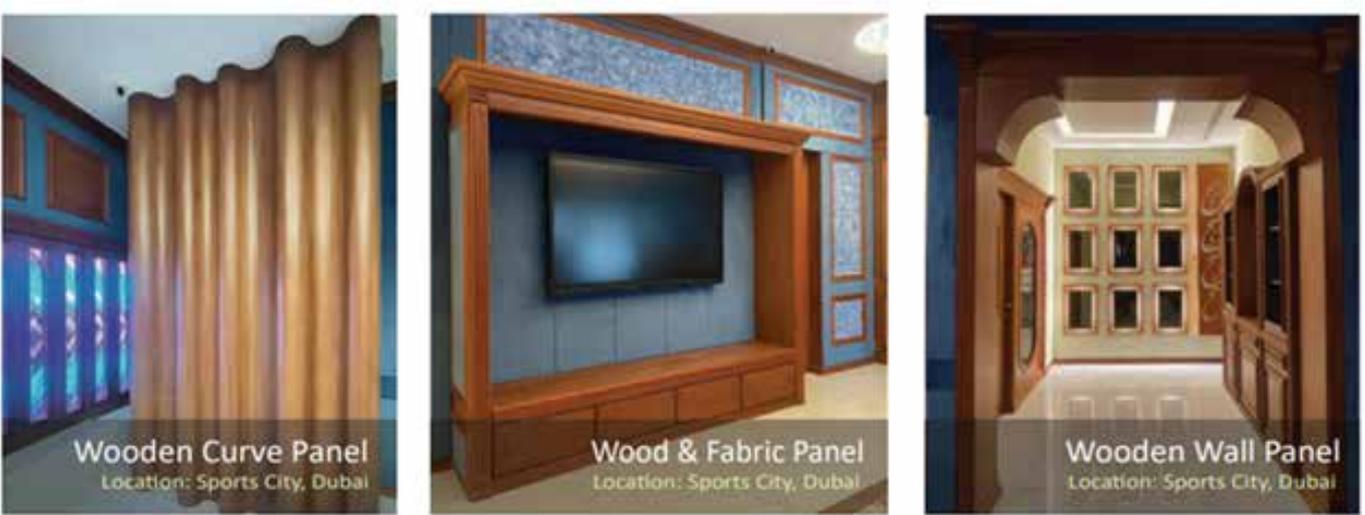


Figure 5: Zenith Head Office Finishes and decoration work made full by Zenith Team



Executed five projects, including three pavilions and two restaurants, at Dubai Expo 2020 — one of the most prestigious events. Zenith was selected as a qualified contracting company after successfully meeting stringent criteria set by both a French organization and the Dubai government.

Executed Projects for Well-Known Brands



Executed numerous projects for renowned developers and brands such as Emaar, Bulgari, Armani Hotel, Rostamani, and others, including individual owners. Zenith's scope of work varied across these projects, ranging from full contracting to specialized subcontracting, interior design, and execution.

Property management facility

Zenith manages over 1,000 properties on short-term leases with high occupancy rates and premium rental charges. All properties are fully furnished and maintained by Zenith's in-house workshop team.

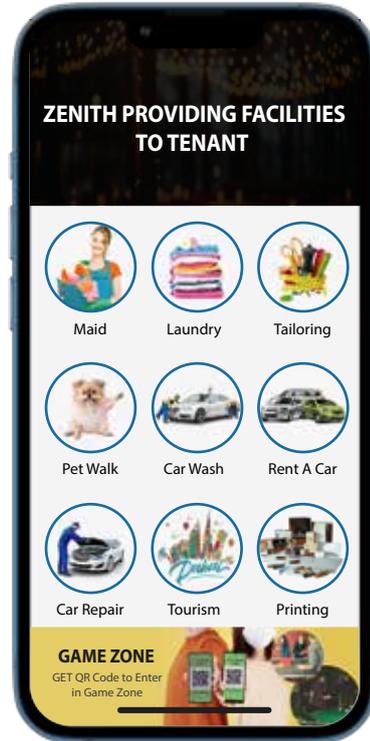
www.zenithrent.com



Hospitality Services

The Zenith team offers exceptional hospitality services to residents, ensuring a comfortable and enjoyable living experience. These services include a variety of offerings.

www.zenithsupports.com



High Networking and Marketing

Zenith has strong connections with agents and investors, with branches in different countries. We attract top-tier investors worldwide who are eager to invest in Zenith projects through our partnership-based development model. In terms of marketing, our LinkedIn engagement over the past 90 days demonstrates a significant increase in qualified connections and followers compared to 10 selected developers.

The screenshot displays the LinkedIn Analytics interface for the Zenith Group page. The left sidebar shows navigation options like Dashboard, Page posts, Analytics, and Feed. The main content area is titled 'Analytics' and is currently on the 'Competitors' tab. It shows data for the period 'Jan 8, 2025 - Apr 7, 2025'. Key metrics include 69 total posts (a 149.4% increase vs competitors) and a 0.8% engagement rate (a 76.1% decrease vs competitors). Below this, the 'New follower metrics' section lists six competitors, with Zenith Group highlighted in a red box as the third highest in terms of new followers.

Rank	Competitor	Total Followers	New Followers (Last 90 Days)	% Change
1	OMNIYAT	140,872	16,482	+89.1%
2	Danube Properties	140,237	13,109	+7.3%
3	Zenith Group (Your Page)	29,093	11,342	+10.4%
4	Intiaz Developments	40,100	8,565	+45.8%
5	Ellington Properties Development LLC	109,747	7,315	+17.6%
6	SAMANA Developers	33,017	5,401	+21.5%

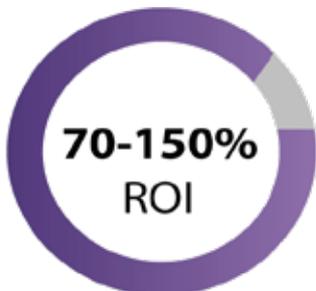
What's the Zenith Offers

Unlike other developers focused solely on off-plan sales, Zenith Group offers special, attractive proposals for investors seeking high ROI, secure investments, and the opportunity to be considered partners in project development with Zenith.

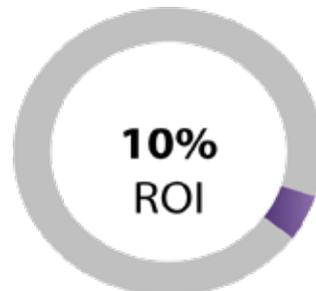


Zenith invites partnerships to invest in development

The proposal grants investors access to the developer's cost price, enabling potential returns ranging from 70% to 150% on the invested amount over a 2.5-year project development period. These returns are calculated excluding market inflation, offering further upside potential through value-adding strategies outlined in Zenith's development roadmap.



**Zenith Investment Partnership
For Specific Project**



**Purchasing Off-Plan Units Like Other
Developer With Maximum 10% Discount**

Profit Comparison: Investment Partnership vs. Off-Plan Buyer

Investment Partnership Amount

The investor will be categorized into different Zenith product packages based on the investment amount. In this regard, Zenith classifies investors into three categories and provides tailored proposals accordingly:

I) Category One: Tailored self-development setups designed for major investors.

Zenith supports investors by providing consultancy, sharing its portfolio, and leveraging its extensive experience to enable investors to establish their own development entities with 100% ownership under their own license. This structure allows investors to maintain full control over their investments and related authorities. In this model, the investor has the right to independently initiate a project, selecting project's location, design, construction team, and procurement process.

How it works

- ✓ Consultancy with Zenith Group and access to a strategic development roadmap.
- ✓ The investor purchases a plot for development.
- ✓ Set up a real estate development company in Dubai.
- ✓ The investor manages design, construction, marketing, and sales, while Zenith provides supervision and support throughout the process.
- ✓ The investor can benefit from Zenith's portfolio, co-branding opportunities, and shared facilities

Requirement

- Purchasing plot estimated (minimum 25 million DHS and above)
- Development Expenses: Minimum of 40 million AED (excluding the plot). However, sales can begin at an early stage, potentially reducing the investor's required investment to just 10 million AED.

Case Study

As per the above option, the minimum investment required from the investor is AED 35 million—comprising AED 25 million for the land and AED 20 million for development costs (covering 25% of construction and related expenses). The remaining project costs will be covered through future sales

Estimated development cost for a project with a sellable area of 75,000 sq.ft

Sellable area Cost: 866.5 AED/ft²

Sales Price: 1400 AED /Ft²

Profit: 500.3 AED/Ft²

Total cost: 65,000,000

Total sale: 121,800,000

Total profit: 56,800,000 AED/Ft²

Based on the best-case scenario, the profit is projected to reach 126%, considering the investor contributes only AED 45,000,000, with the remaining development costs covered through sales revenue.

II) Category Two: Venture Partnership (JV) For Mid-range Investors

Zenith may offer joint venture proposals tailored for mid-range investors, granting them access to similar benefits as the developer in terms of profit potential and investment security. This model can be considerably more profitable than the first option; however, it may come with reduced control and decision-making authority for the investor throughout the project

In this model, the investor contributes through Zenith Real Estate Development, gaining adequate security for their investment. As a result, the investor is not required to establish their own development company, thereby avoiding parallel expenses such as office setup, administrative costs, and operational overheads."

How it works

- ✓ If Zenith does not have plots readily available for joint ventures, it can still offer potential plots from plot owners who are interested in partnering through a joint venture arrangement with Zenith.
- ✓ The investor may be required to provide an advance payment to Zenith to facilitate the acquisition of the plot for a joint venture with the potential plot owner. The
- ✓ advance amount will depend on the plot's value and the conditions set by the plot owner, especially if the owner requires an upfront payment.
- ✓ The developer handles the design, construction, development, marketing, and sales.
- ✓ At least three parties; the plot owner, the developer, and the investor are bound as partners, contributing their shares at the developer's cost price.

Requirement

- The investor is required to sign a Joint Venture (JV) agreement with Zenith to establish the general terms and conditions between both parties. This agreement allows Zenith to proceed with the specific project and serves as the foundation for preparing a more detailed contract outlining the roles, responsibilities, and obligations of each party.
- Depending on the investor's financial capability, the plot owner's conditions, and the overall project value, Zenith will propose a suitable project structure to ensure

adequate profitability and feasibility. In some cases, the investor may be required to provide several million dirhams upfront if the plot owner requests partial payment in exchange for sharing ownership of the plot with the investor or Zenith. This upfront amount will be considered part of the investor's equity in the project. The required amount may range from AED 5 million to AED 50 million, depending on the percentage of ownership and the value of the plot.

- The investor is required to cover at least 50% of the development expenses, excluding any upfront payment related to the plot share. Zenith will cover the remaining development costs. The project's assets will then be distributed among the three parties—the investor, the developer, and the plot owner (if applicable)—based on the proportion of their respective contributions and financial commitments to the project.
- The investor is required to provide a minimum funding of AED 15–20 million for a small-scale project, while the remaining portion of the investor's financial commitment will be covered through presales, once the project reaches 25% construction progress.

Case Study

In line with the above model, the minimum payment required from the investor is AED 15 million—comprising AED 5 million for the land and AED 10 million as the investor's share to cover 25% of the development expenses. The developer will also contribute its respective share to reach a combined 25% of the development cost. Once this milestone is achieved, the project can proceed to market through presales.

For a project with a 5 to 8-floor configuration for almost a sellable area of 75,000 ft²

Development Cost: 866.5 AED/ft²

Sales Price: 1400 AED /Ft²

Profit: 500.3 AED/Ft²

Total cost: 65,000,000

Total sale: 121,800,000

Total profit: 56,800,000 AED/Ft²

The total profit is distributed among the three parties; however, the investor's estimated profit is AED 27.5 million, which includes returns from both the plot share and the development share. This results in an expected ROI of approximately 183%.

III) Category Three: Pool Investment Partnership (For limited funding investors)

Zenith's approach not only attracts large and mid-range investors through its partnership investment proposals but also provides opportunities for small investors to access substantial benefits. The specifics of this model will be defined based on the available project and its particular conditions.

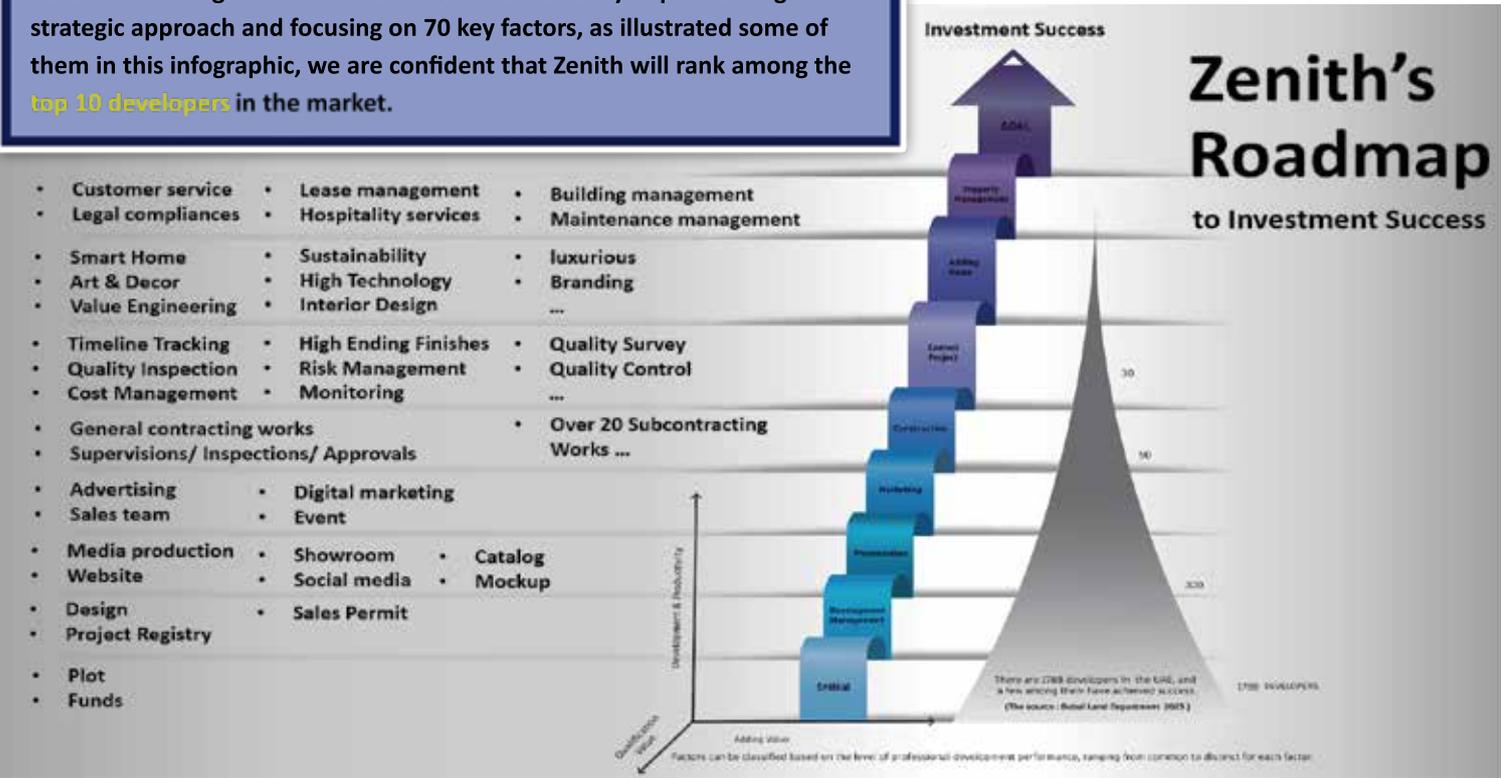
Zenith Visions

Zenith has initiated five development projects in 2025 and is currently managing the construction of nearly ten projects, mostly for other developers. Moving forward, Zenith aims to focus solely on full construction for its own developments, rather than external projects, and expand its project development portfolio to 50 projects per year, enhancing its brand presence and market dominance.

In this regard, Zenith aims to propose partnership ventures with qualified investors to achieve its target of developing 50 projects annually. The company plans to collaborate exclusively with investors who meet its investment criteria for future developments. This strategy enables Zenith to not only initiate more projects and secure a share in each development but also strengthen long-term relationships with its investors, fostering sustained growth and future development opportunities.

Furthermore, Zenith prioritizes risk management and has already mitigated design and construction risks through its experienced in-house teams. To address financial risks, particularly in the event of a market crash, Zenith offers a portion of project assets to investors at cost price, ensuring that part of the project's funding is secured upfront. This method guarantees the project's development progress, regardless of market conditions, providing stability and reducing financial uncertainty.

OUR GOAL: With nearly 2,000 developers operating in Dubai, only about 30 have achieved significant success in terms of sales. By implementing our strategic approach and focusing on 70 key factors, as illustrated some of them in this infographic, we are confident that Zenith will rank among the **top 10 developers** in the market.



Security and Guaranties

ROI Guaranty

- **SALE**

Whereas Zenith offers part of the project at a cost price to its investors, this presents a significant profit opportunity. Both the developer's and investors' asset shares are expected to be sold to off-plan buyers with at least a 50% markup, or potentially even higher.

- **RENT**

Zenith's rental management, hospitality services, and marketing ensure that 1,000 units maintain a 95% occupancy rate, even in non-prime locations. With ROI ranging from 8% to 12% annually, Zenith offers fully furnished hotel apartments and short-term leases, maximizing returns.

Investment Guaranty

- Aside from the agreement between the developer and investors, Zenith will provide solid security for the investors' received funds. The specifics of this offer will be detailed according to the investment categories and project types.

Credibility

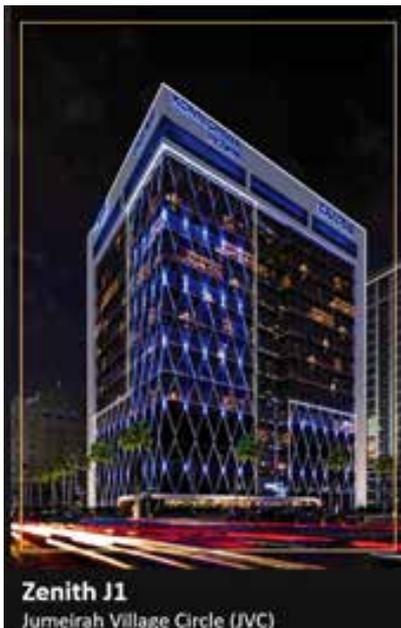
- Zenith, with 20 years of experience and a track record of delivering numerous successful projects, has successfully navigated crises such as the 2008 Global Recession. To maintain its reputation and credibility, Zenith ensured that each project was delivered or settled with investors individually, preventing any loss of trust or reputation.

Stability

- Zenith's comprehensive in-house capabilities, impressive portfolio, and extensive experience are supported by a strategic focus on risk management in both construction and finance. Simultaneously, Zenith emphasizes value creation through increased transactions and projects, delivering luxury products, exceptional customer service, and engineering value in the development and property management sectors. This integrated approach enhances investors' asset shares within each project, ensuring long-term growth and profitability.

Upcoming Project List

Here are some practical proposals in 2025 from Zenith to investors:



1. Project: Zenith J1 (Konnichiwa)

- Located: Jumeirah village circle-Dubai
- Height: 15 Stories
- Usage: Residential and Commercial
- Status: 35% constructed
- Proposal: **Off plan Only**
- Price Offer: Start from 1,800 AED/Ft2
- Market Price: 1,800 AED/ FT2
- Lunching: **15 March 2025**
- Studio, 1bed, 2Bed, 3Bed, Office



2. Project: Zenith A3 (Zeitaku)

- Located: Dubai Sports City-Dubai
- Height: 23 Stories
- Usage: Residential and Commercial
- Status: Under Design
- Proposal: **Pool Partnership**
- Price Offer: Start from 1100 AED/Ft2
- Market price: 2,000 AED/ft2
- Lunching **30 March 2025**
- Studio, 1bed, Office



3. Project: Zenith D1 (Armas)

- Located: Dubai South-Dubai
- Height: 5 Stories
- Usage: Residential
- Status: Ready for construction
- Proposal: **Venture Partnership**
- Price Offered: cost price AED/Ft2
- Market Price: 1,500 AED/ FT2
- Lunching: It closed (**Investor on board**)
- Studio, 1bed, 2Bed



4. Project: (Zenith Pavilion)

- Located: Dubai Resident Complex
- Height: 15 Stories
- Usage: Residential
- Status: Under design
- Proposal: **Venture Partnership**
- Price Offer: Cost Price
- Lunching: It closed (**Investor on board**)
- Studio, 1bed, 2Bed, 3Bed, Office



5. Project

- Located: Furjan
- Height: 15 Stories
- Usage: Residential and Commercial
- Status: Negotiation with plot owner
- Proposal: **Venture Partnership**
- Price Offer: Cost Price
- Lunching: Investor available



6. Project

- Located: Bukadra - Dubai
- Height: 14 Stories
- Usage: Residential and Commercial
- Status: plot Owner Available
- Proposal: **Venture Partnership**
- Price Offer: Cost Price
- Lunching: looking for an investor

Please review a sample feasibility study for a JV (Category # 2) by clicking the link below:

▶ [*Feasibility Study for a Development Project in Arjan Plot*](#)

Please review the Zenith Profile by clicking the below link:

▶ [*Zenith Portfolio*](#)



www.zenithdeveloper.com