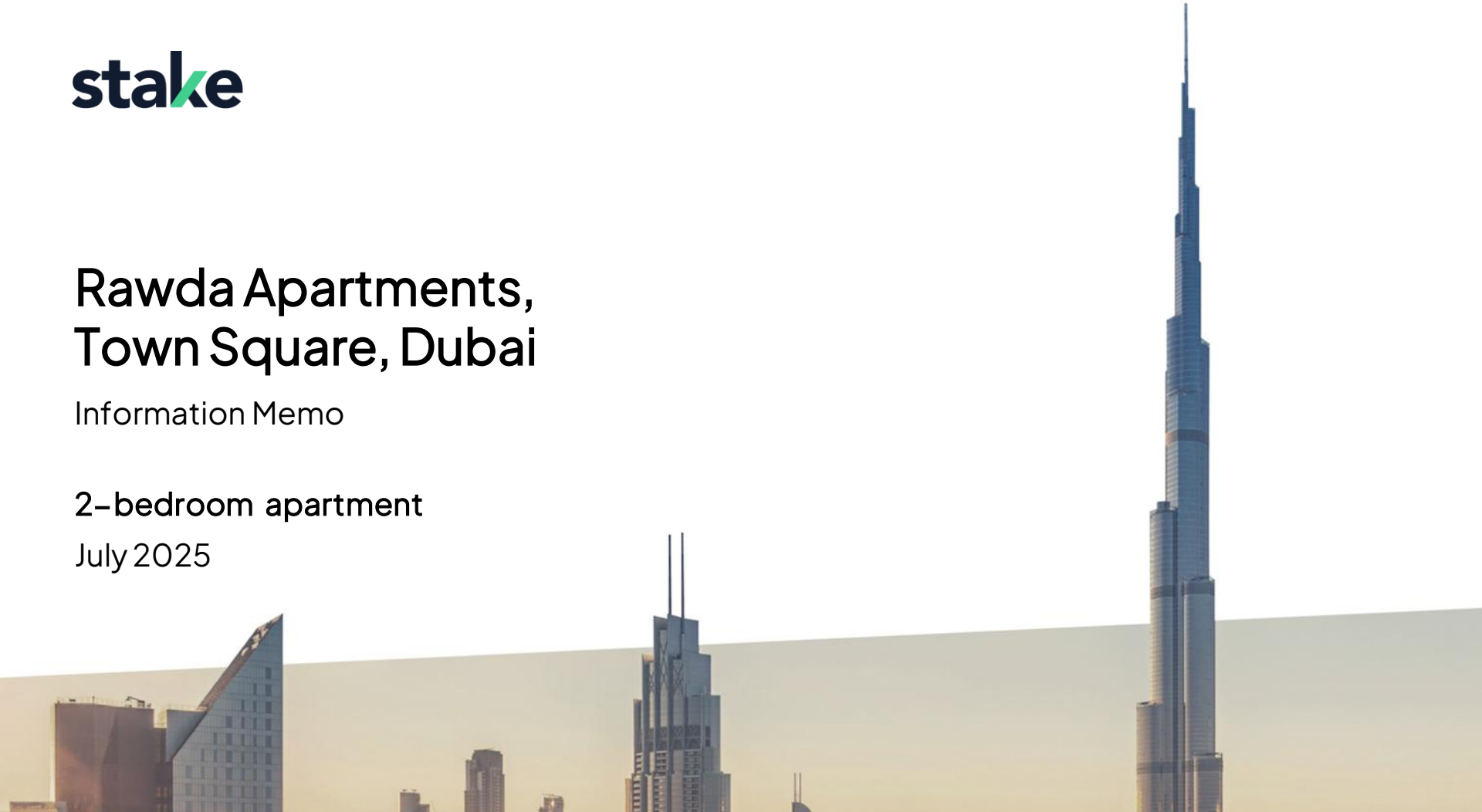
Rawda Apartments, Town Square, Dubai

Information Memo

2-bedroom apartment

July 2025



Stake is offering an opportunity to invest in a 2-bedroom apartment in **Rawda Apartments, Town Square,** Dubai.

/ The location

Town Square, handed over in 2017, is a sprawling 154-hectare master-planned community in the southern part of Dubai. Designed for families, it offers a mix of modern townhouses and apartment buildings surrounded by lush green spaces. Residents enjoy a vibrant lifestyle with access to parks, retail outlets, schools, healthcare facilities, fitness centers, and an array of leisure and entertainment options.



/ The building

Rawda Apartments is a contemporary residential development located in the heart of the Town Square community. Comprising four mid-rise buildings, the project offers a mix of 1-, 2-, and 3-bedroom apartments with spacious layouts and modern finishes. The amenities include swimming pools, a gym, landscaped gardens, children's play areas, and direct access to the Town Square Park. Developed by Nshama, these buildings enjoy a central location, with retail, dining, and leisure options just a short walk away. The development was handed over in phases between 2020 and 2022.

/ The deal

This investment is offered at a price of **AED 1,173,000** with a projected gross yield of 7.37% in the first year, and after deducting all expected running costs, offers investors a projected **net yield of 5.13%** in year 1.

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/ **Leasing Strategy**
The property is in a strategic location in Town Square and is vacant. There is a budget of AED 5,000 to carry out some fit-out upgrades to maximize rental income. Once completed, the property will be rented on a long-term basis for an annual rate of AED 91,000 before factoring in 95% occupancy.

/ Property management
The unit will be handed over to Driven Properties or Keyper or Betterhomes for management. They charge a fixed fee of AED 2,500/ year.

/ Capital appreciation
Considering a modest projected capital appreciation of 5.4% per year over the 5-year anticipated investment holding period, the deal presents a projected **annualized ROI opportunity of 9.74%.**

Unit No.	Bedrooms	Building	Developer	Location
306	2-bedroom + 2 bathroom	Rawda Apartments	Nshama	Town Square

Price	Area	Price per sqft.	Annual Rent	Leasing Strategy
AED 1,173,000	936 sqft.	AED 1,253	AED 91,000	Long-term rental

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The Neighborhood

Town Square is a thriving residential community designed for modern living. It seamlessly blends green open spaces with urban convenience, offering a well-connected and family-friendly environment.

/ A look at the community

Town Square, developed by Nshama, is a vibrant and family-friendly neighborhood offering a mix of modern apartments, townhouses, and villas. Designed for an active and convenient lifestyle, the community features lush green spaces, jogging and cycling tracks, and a central park that spans 37,000 square meters. Town Square is home to a variety of amenities, including retail outlets, supermarkets, fitness centers, schools, and healthcare facilities, ensuring residents have everything they need within reach. The area also boasts a selection of dining options, recreational parks, and leisure attractions, making it an ideal choice for families and professionals alike.



/ Onwards and upwards

With continuous development and infrastructure expansion, Town Square is rapidly growing into one of Dubai's most sought-after residential districts. The community has seen steady population growth, attracting new residents looking for affordable yet high-quality living. Several upcoming projects and enhancements are set to further elevate its appeal, reinforcing its position as a key destination for modern urban living.

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The Financials

A look into the acquisition cost, forecasted cash flows and returns

The Acquisition

The deal is made up of a purchase price of **AED 1,173,000** and **AED 128,345** in transaction costs.

Investment Breakdown	Cost (in AED)	Description	Standard Fee?
Property Purchase Price	**1,173,000**	**Final negotiated price to purchase the Property from its current owner(s)**	
Transaction Costs (detailed breakdown below)	**128,345**	**Transaction cost due to authorities and third parties to proceed with the listing due dilligence and transaction**	
Dubai Land Department Fees	*47,500*	*4% title deed transfer fee charged by the Dubai Land Department (DLD) + Title deed fee*	*Yes*
DLD Real Estate Trustee Fees	*6,000*	*Property registration services done at a Real Estate Trustee approved by the DLD*	*Yes*
Brokerage Agency & Conveyancing Fees	*23,460*	*2% fee paid to the agency who brokered and secured the deal, in addition to conveyancing fees if applicable*	*Yes*
Property Blocking Fee	*1,545*	*For mortgaged properties, fees associated with registering a 'restraint to sell' with the Dubai Land Department to block the property in favor of the SPV while the Seller clears the mortgage liability with their bank*	*No*
DIFC SPV Initial Costs	*6,616*	*Fees associated with incorporating an SPV in the DIFC to execute the transaction. These include the fee for SPV incorporation, fee for SPV Annual Licensing for Year 1, fee for DIFC NOC addressed to DLD as applicable*	*Yes*
Listing Costs	*2,940*	*Cost of property valuation carried out by RICS regulated third party ; cost of photography and virtual tour required for listing the property ; cost of condition survey inspection report carried out by a third party when feasible*	*Yes*
Furnishing Budget	*-*	*Budget to furnish the property to maximize leasing opportunity and rental income*	*No*
Refurbishment and Maintenance Budget	*5,000*	*Budget to refurbish the property and carry out any maintainenance works to improve its physical condition*	*No*
Reserve Fund	*10,000*	*Reserve funds held in the SPV account for any unforseen maintenance requirments or other costs*	*Yes*
VAT on Transaction Costs	*2,463*	*5% VAT collected on the transaction fees (Trustee Fees, Agency Commission Fee, Valuation and Listing Fees, Insurance Cost, Pro-Rata Service Charge, Furnishing and Refurbishment Budgets, and Reserve Fund)*	*Yes*
Stake Acquisition Fees	*19,178*	*Stake's 1.5% acquisition fee for sourcing the deal and executing the transaction*	*No*
Stake KYC Charges	*2,557*	*0.2% fee to carry out 'Know Your Customer' processes and ensure investors are in good legal standing*	*No*
VAT on Stake Fees & KYC Charges	*1,087*	*5% value added taxes collected on Stake Acquisition Fees and Stake KYC Charges*	*Yes*
Total	**1,301,345**	**Total amount to be collected for the property acquisition**	

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Note: Total is referred to as "Total Investment" in the Investment Agreement and it includes Property Price together with all of its Associated Costs incurred at the time of its acquisition by the PC

Overview and Returns

At **AED 1,173,000**, this investment offers an estimated **5.13% net dividend yield in year 1** and a projected **annualized ROI of 9.74%.**

Payout and projected yields for Year 1		
Item Description	Value (in AED)	Yield (% of PP)
Gross Rental Income	86,450	7.37%
Property Management	(2,500)	(0.21%)
Service Charges	(14,510)	(1.24%)
Utilities	-	-
Insurance Cost	(650)	(0.06%)
Valuation Fee	(1,000)	(0.09%)
DIFC Annual Fees	-	-
VAT as applicable (Service Charges,Property Management, Maintenance Budget, Utilities, Insurance, Valuation)	(933)	(0.08%)
Stake Fees	(6,393)	(0.54%)
KYC Charge	-	-
VAT on Stake Charges (Stake Administration Fees, Stake KYC Charges)	(320)	(0.03%)
Net Income	**60,145**	**5.13%**

Payout and projected yields for 5 Year Average		
Item Description	Value (in AED)	Yield (% of PP)
Gross Rental Income	89,978	7.67%
Property Management	(2,500)	(0.21%)
Service Charges	(14,510)	(1.24%)
Utilities	-	-
Insurance Cost	(650)	(0.06%)
Valuation Fee	(1,000)	(0.09%)
DIFC Annual Fees	(3,836)	(0.33%)
VAT as applicable (Service Charges,Property Management, Maintenance Budget, Utilities, Insurance, Valuation, Reserve)	(933)	(0.08%)
Stake Fees	(6,393)	(0.54%)
KYC Charge	(1,023)	(0.09%)
VAT on Stake Charges (Stake Administration Fees, Stake KYC Charges)	(371)	(0.03%)
Net Income	**58,763**	**5.01%**

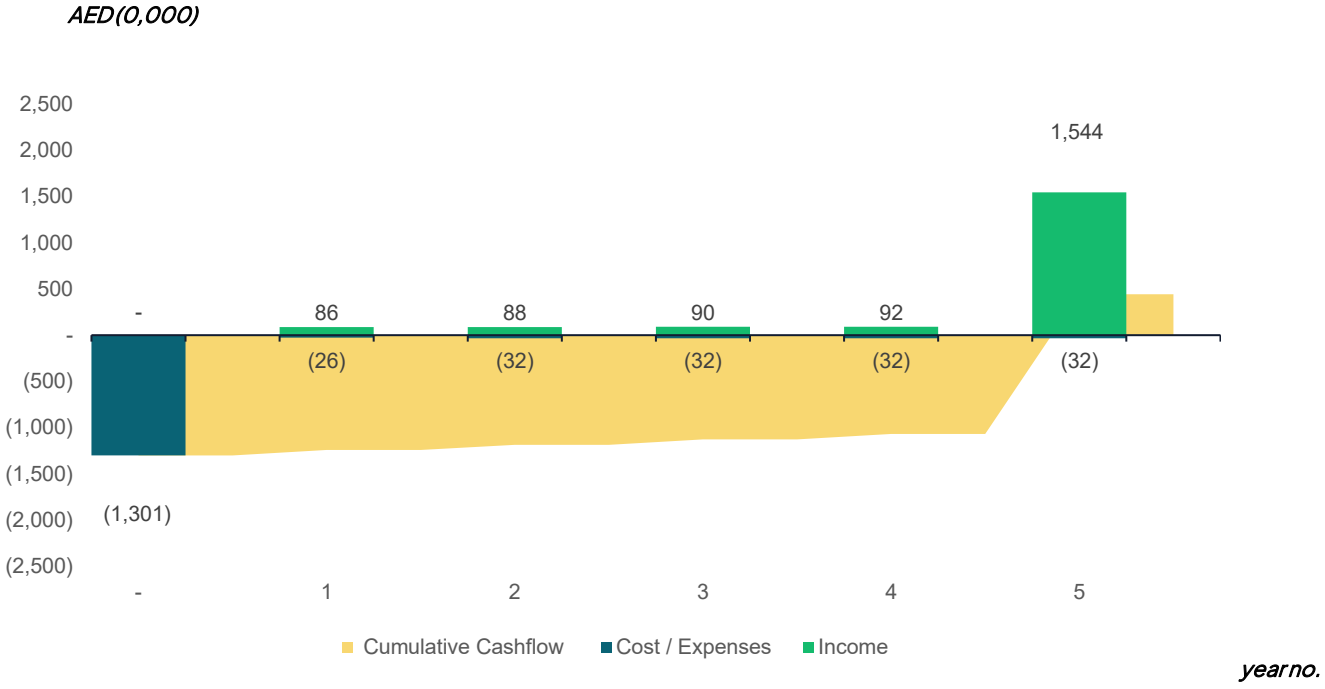
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Note 1: PP = property purchase price

Forecasted Cash Flows

The deal offers a projected ROI of 48.70% and a **projected annualized ROI of 9.74%**.



Projected Average Gross Yield
7.67%

Projected Average Dividend Yield
5.01%

Projected Total Return on Investment
48.70%

Projected Annual Return on Investment
9.74%

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Sensitivity Analysis

Average Dividend Yield

Average Occupancy \ Rental Rate AED (Yearly)	71,000	81,000	91,000	101,000	111,000
100%	3.58%	4.46%	5.34%	6.21%	7.09%
95%	3.32%	4.17%	5.01%	5.85%	6.70%
90%	3.07%	3.88%	4.68%	5.49%	6.30%
85%	2.81%	3.59%	4.36%	5.13%	5.90%

Annualized Return on Investment

Average Occupancy \ Capital Appreciation (Yearly)	4.0%	5.0%	6.0%	7.0%	8.0%
100%	8.30%	9.18%	10.07%	10.95%	11.83%
95%	7.98%	8.86%	9.74%	10.62%	11.51%
90%	7.65%	8.53%	9.41%	10.30%	11.18%
85%	7.32%	8.21%	9.09%	9.97%	10.85%

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- The source data for all the analysis is from REIDIN or the property’s official documents (e.g. title deed) unless otherwise stated
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