

LUMINARA CAPITAL PARTNERSHIP

HALAL STRATEGIC LAND INVESTMENT, SECURE, ETHICAL, ASSET-BACKED

Minimum Participation: £10,000



What We Offer

A halal, asset-backed partnership model for individuals who want their capital to grow without engaging in interest-based finance.

Your capital participates in the acquisition and advancement of land planning rights.

Once planning is secured, the land is sold to a developer at a higher value.

You receive your capital back first, followed by an agreed Murabaha profit margin.



No loans.



No interest.



No riba



LUMINARA HOLDING
—TURNING CLAY INTO CASH—

What This Partnership Is

Luminara Capital Partnership allows individuals to participate in **real land-planning uplift projects** without taking an interest, lending money, or engaging in conventional financing.

Your capital enters a project-specific SPV that acquires land with planning potential. We obtain planning permission → the land value increases → the site is sold to a developer.

You receive

- ◆ Your capital back first
- ◆ A pre-agreed Murabaha profit margin

This is trade-based, not interest-based.



Why It Is Fully Halal



You are not lending money.

There is no interest, no fixed APR, and no time-based increase on capital.

Your return comes only from a Murabaha trade transaction.

Murabaha = Cost + Disclosed Profit

You fund the land acquisition costs

Luminara sells the land (or land rights) back to you at a disclosed, pre-agreed trade profit.

This is a globally accepted Islamic financing structure used by:

- » Islamic banks
- » AAOIFI-compliant institutions
- » Sharia Supervisory Boards worldwide

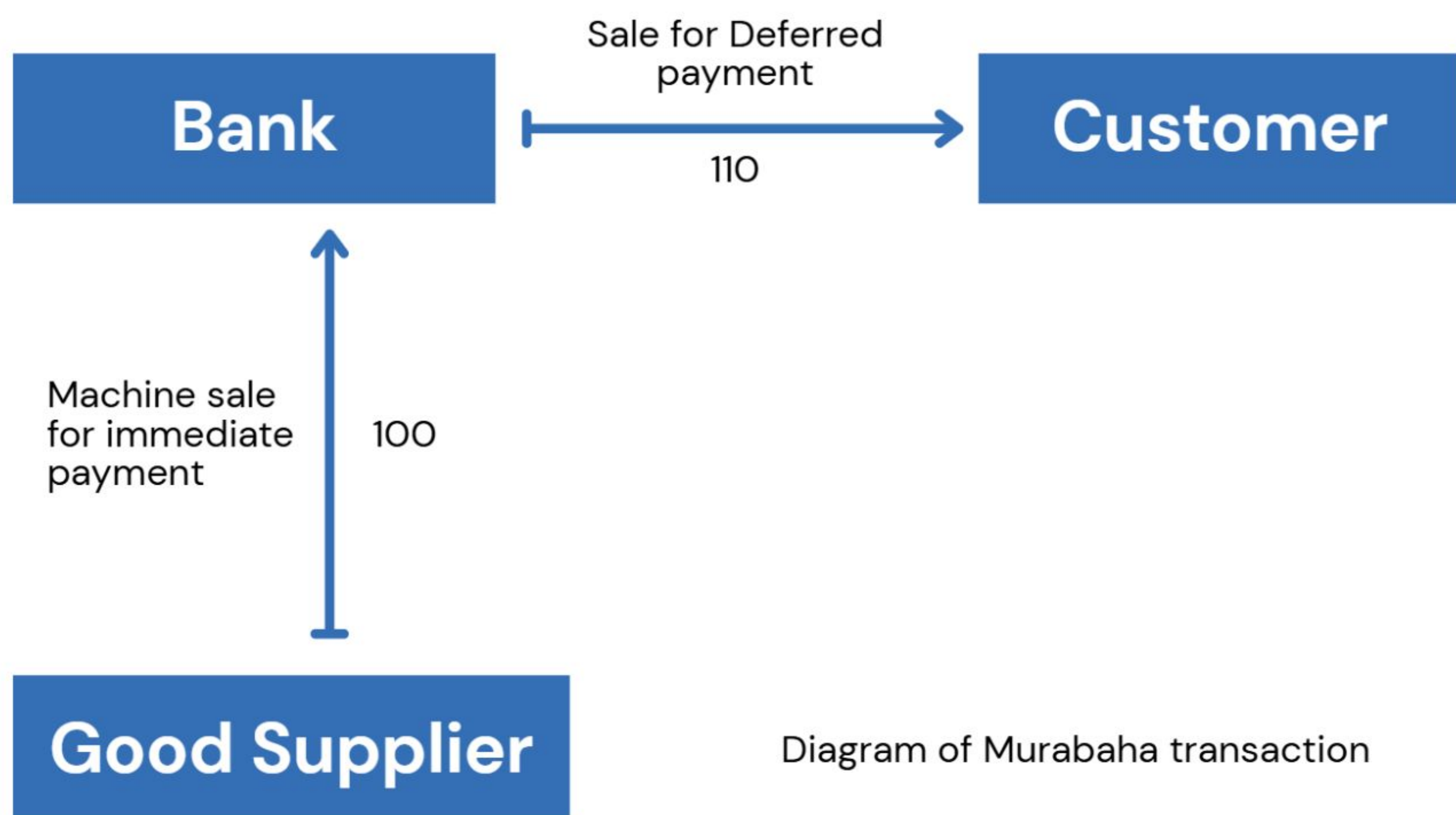
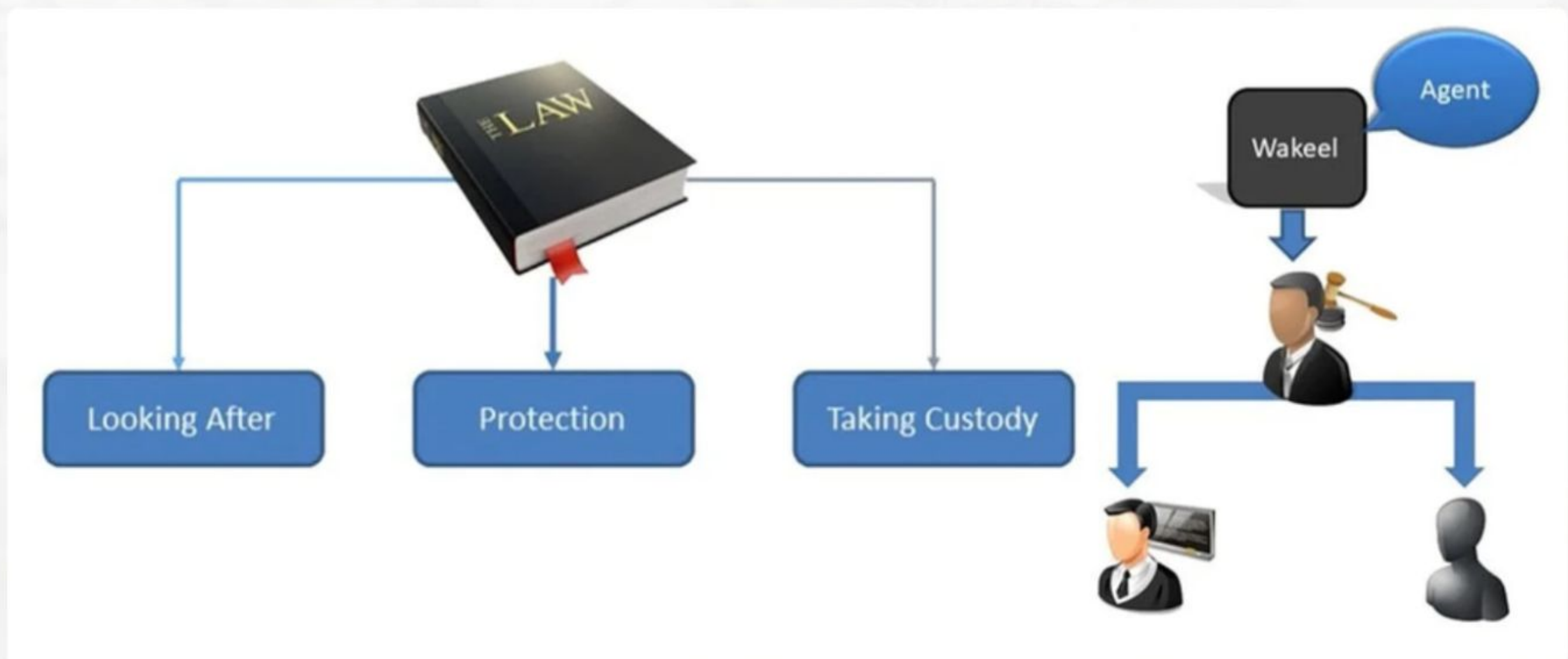


Diagram of Murabaha transaction

Wakala structure – you appoint us as your Wakeel

You are the **Rab al-Maal** (owner of capital)

Luminara acts only as your agent (Wakeel), responsible for managing the project professionally.



Fully asset backed, no speculation (no gharar)

Your capital is always linked to:

- » Land
- » Planning rights
- » A real-world sale to developers

There is no uncertainty, ambiguity, or gambling.

This is **real economic activity**, which is a requirement of halal investing.

Why Your Capital Is Secure

Ring-fenced SPV (project-specific protection)

Your funds do not mix with company accounts.

Every project has its own SPV, meaning:

- » No exposure to other Luminara projects
- » No exposure to company liabilities
- » No director or operational risk

Your risk is only tied to the project you select.

The Differences Between Saving and Investing



Involves setting money aside in save, Liquid accounts



Involves checking accounts, savings account, united states Treasury bills, and money market accounts



Provides capital for investing



Can increase capital



includes stocks, bonds, and real estate



Involves buying and asset in hopes of earning a return

Class A Preferred Shares (You are first in line)

Your share class gives you:

- Senior capital position
- First priority repayment
- Guaranteed payout of capital + Murabaha margin before Luminara takes any profit

This is **structured to protect you first**.



Secured against three real assets

Your capital is backed by:

- The SPV bank account
- The planning rights contract
- The final sale proceeds from developers

Even if delays occur, the land value always remains as the core security.

Low risk planning uplift model

You are not funding construction or speculative builds.

Your capital is only used for:

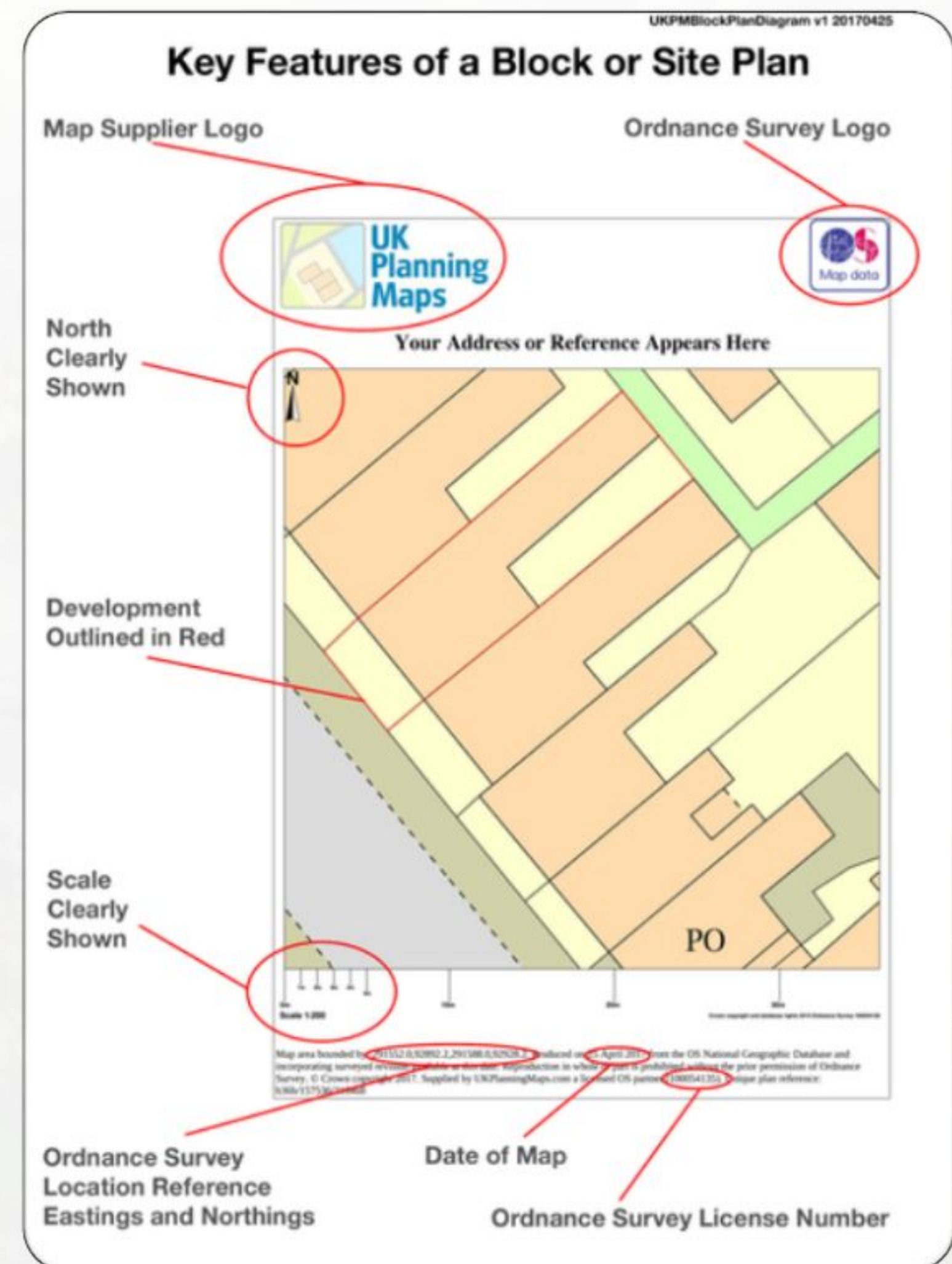
- Land due diligence
- Planning uplift
- Administrative and legal work
- Exit resale

This is **structured to protect you first**.

This eliminates:

- Contractor risk
- Build cost inflation
- Development overruns
- Bridging loan interest
- Market shocks in construction

It is the safest area in the UK property cycle.



How the Partnership Works

» You join with a minimum **£10,000**

Funds enter a ring-fenced SPV.

» **Luminara acquires land with planning potential**

We use specialist planners, architects, and land consultants.

» **Planning permission is obtained**

This is where the uplift occurs.

» **The site is sold at a higher value**

Developers purchase the improved site.

» **You are paid first**

You receive:

- ◆ Your capital
- ◆ Your Murabaha trade profit

No interest. No loans.



Indicative Murabaha Profit Margins (12- 24 Months)

(Ranges are used to maintain halal authenticity)

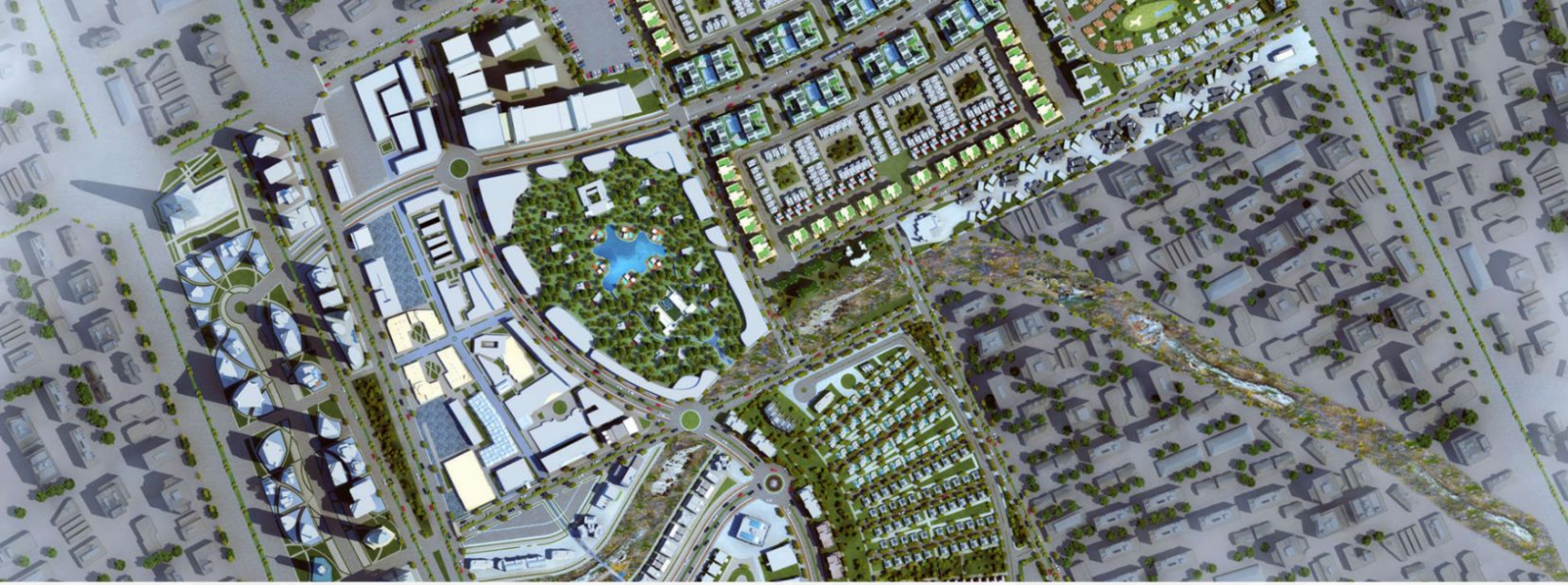
Capital	Profit	Total Returned
£10,000	£1,800 – £2,200	£11,800 – £12,200
£20,000	£3,600 – £4,400	£23,600 – £24,400
£50,000	£9,000 – £11,000	£59,000 – £61,000
£100,000	£18,000 – £22,000	£118,000 – £122,000

Your exact Murabaha margin is finalised **before** funds are placed.

Why People Choose Luminara

- » Secured, ring-fenced capital
- » Sharia-certified structure: Murabaha + Wakala
- » Low risk planning uplift, not speculative building
- » Clear documentation, full transparency
- » Calm, professional management





For the full contract pack or a private discussion:



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We turn land worth a bit into land worth a lot.