



Transforming Real Estate Investment in Saudi Arabia

Own Your Share of Tomorrow

A Regulated, Transparent, and Liquid Investment Ecosystem

Company Profile 2025

Who We Are

Hseeltech is not just another PropTech startup. We are **transforming how Saudis invest in real estate**. Founded in 2024, we believe everyone should have access to premium real estate investments.

Through **tokenization and fractional ownership**, we're democratizing access to assets previously reserved for the wealthy elite.

Backed by leading investors, trusted by regulators, and recognized as the future of real estate investment in Saudi Arabia.





Our Vision

Build a future where **anyone can invest** in high-value real estate, seamlessly and with complete confidence.



Our Mission

Make real estate investment **accessible, transparent, and liquid** for everyone through technology, starting with just 500 SAR.

The Barriers to Entry



01

High Capital Requirement

Investing in prime real estate typically requires millions of SAR, locking out most individual investors from high-yield opportunities.



02

Limited Opportunities

The best deals are often off-market or reserved for institutional players, leaving retail investors with subpar options.



03

Co-investing is Hard

Pooling money with friends or family lacks legal structure, creating trust issues and management complexities.

The Challenges Continue



Lengthy Process

Traditional real estate transactions involve endless paperwork, notary visits, and weeks of processing time.



Lack of Transparency

Hidden fees, unclear property data, and vague performance metrics make it hard to trust the investment.



Management Headache

Dealing with tenants, maintenance, and rent collection is a full-time job that most investors don't want.



Illiquidity

Real estate is notoriously hard to sell quickly. Your capital is tied up for years with no easy exit strategy.

A Regulated, Low-Barrier Investment Platform



Low Barrier to Entry

Start investing with as little as **500 SAR**. We break down expensive assets into affordable shares.



Fully Digital Experience

Browse, analyze, and invest in minutes through our user-friendly app. No paperwork, no hassle.



Professionally Managed

We handle everything from tenant acquisition to maintenance. You just collect the returns.



Regulated & Secure

Operating under the **REGA regulatory sandbox**, ensuring compliance and investor protection.

How It Works

01 Register & Verify Identity

02 Browse Vetted Properties

03 Invest & Pay Securely

04 Receive Ownership Certificate

05 Earn Rental Income & Returns

Your Investment Journey

A Seamless Path from Registration to Returns



01

Register & KYC

Create account and verify identity instantly via **Na'ath** integration.



02

Browse & Analyze

View curated properties with full financial data and valuation reports.



03

Invest Securely

Select amount (from 500 SAR) and pay via Mada or Bank Transfer.



04

Ownership

Receive your digital ownership certificate recorded on the blockchain.



05

Management

We handle tenants and maintenance. You track performance in-app.



06

Returns & Exit

Receive periodic rental income and capital gains upon property sale.

The Power of Tokenization

We use blockchain technology to convert real estate rights into digital tokens. This isn't just crypto—it's **legally binding ownership** recorded on a secure, immutable ledger.



Fractional Ownership

Break down high-value assets into affordable shares, allowing diversification across multiple properties.



Transparency

Every transaction is recorded on the blockchain, providing an immutable and auditable history of ownership.



Efficiency

Smart contracts automate dividends and compliance, reducing administrative costs and errors.



Liquidity

Tokens can be traded on a secondary market (future roadmap), offering an exit strategy unlike traditional real estate.

Comprehensive Product Suite



Fractional Ownership

Direct investment in specific, high-value properties. You own a share of the asset and receive proportional rental income and capital gains.

Core Product



REIFs

Real Estate Investment Funds. Invest in a diversified portfolio of properties managed by experts to minimize risk and stabilize returns.

Diversified



Leaseback

Sale & Leaseback solutions for businesses. Unlock capital tied up in real estate while retaining operational control of the property.

B2B Solution

Target Audience

Individual Investors

The Profile

- ✓ Saudi Nationals & Residents
- ✓ Age: 25 - 45 years old
- ✓ Tech-savvy professionals
- ✓ Seeking passive income
- ✓ Underserved by traditional real estate

Why Hseeltech?

Affordability

Access to premium real estate with just 500 SAR, removing the high capital barrier.

Convenience

A completely digital experience from onboarding to profit distribution.

Trust

Regulated environment with transparent data and secure transactions.

Target Audience

Real Estate Developers

The Profile

- ✓ SME Developers
- ✓ High-quality residential/commercial projects
- ✓ Seeking faster sales cycles
- ✓ Need liquidity for new projects

Why Hseeltech?

Accelerated Sales

Sell units faster by tapping into a large pool of retail investors instead of waiting for single buyers.

Marketing Exposure

Showcase projects to thousands of potential investors on a premium digital platform.

Liquidity

Unlock capital quickly to reinvest in new developments and grow the business.

Target Audience

Institutional Investors

The Profile

- ✓ Family Offices
- ✓ Investment Funds
- ✓ High Net Worth Individuals (HNWIs)
- ✓ Corporate Treasuries

Why Hseeltech?

Curated Deal Flow

Access pre-vetted, high-yield opportunities that meet strict investment criteria.

Data-Driven Insights

Leverage our proprietary data and analytics for informed decision-making.

Operational Efficiency

Outsource property management and administration to focus on portfolio strategy.

Proven Model, Real Results

REGA Sandbox

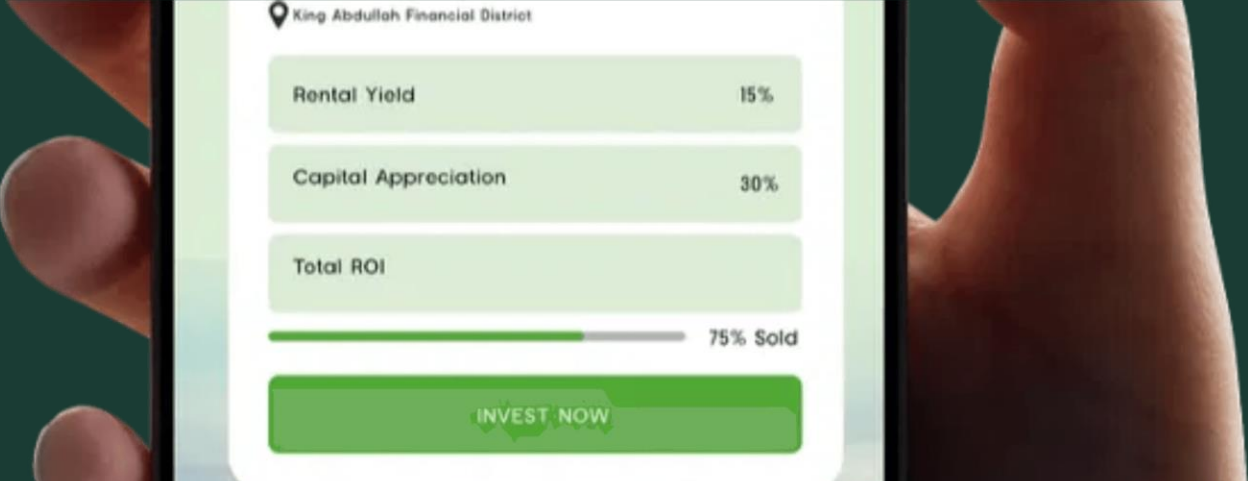
Officially accepted into the General Real Estate Authority's regulatory sandbox.

Strategic Partners

Secured key partnerships with Moyasar (Payments) and Nafath (Identity).

Market Ready

Platform fully developed and ready for launch with initial property pipeline.



Massive Market Potential

TAM

2.5T SAR

Total Real Estate Market
(Vision 2030 Goal)

SAM

100B SAR

Investable Residential & Commercial Assets

SOM

3B SAR

Target Market Share
(Next 3 Years)

Diversified Revenue Model



1.5%

Acquisition Fee

Charged on total asset value upon funding.



8%

Management Fee

Charged annually on **gross revenue** (rent).



1.5%

Trading Fee

Applied to each secondary-market transaction.



10-15%

Performance Bonus

Profit share on exit above the hurdle rate.



Custom

B2B & SaaS

Licensing for white-label & developer tools.

Strategic Growth Roadmap

Q4 2024

Compliance & Scale

- REGA Sand box Entry
- 10,000+ Registered Users
- Strategic Partnerships (Moyasar)

Q2 2025+

Expansion

- GCC Market Entry
- AI Valuation Tools
- Institutional Products

Q3 2024

Launch & Validate

- Platform Beta Launch
- First Asset Acquisition
- Seed Funding Closed

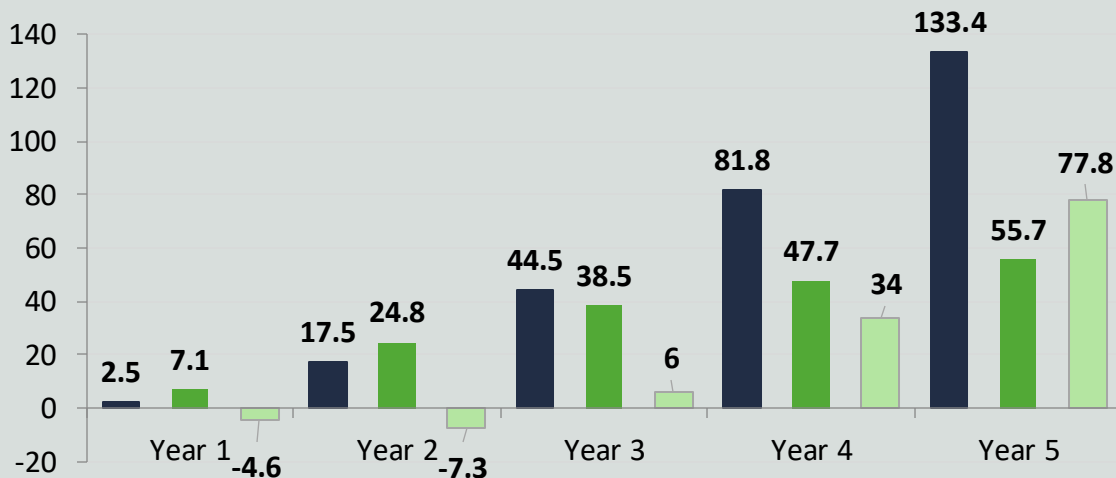
Q1 2025

Liquidity & Growth

- Secondary Market Launch
- Series A Fundraising
- Portfolio Value: 50M SAR

Clear Path to Market Leadership

Financial Overview (SAR Millions)



2026

50M SAR

Projected GMV

2027

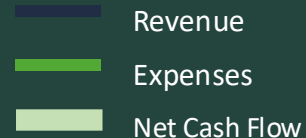
250M SAR

Projected GMV

2028

1B SAR

Projected GMV



Why Hseeltech Wins



Proprietary Technology

Our platform is built in-house, allowing for rapid iteration, seamless integration, and full control over the user experience.



Regulatory First

We don't skirt the rules. Our acceptance into the REGA sandbox proves our commitment to compliance and investor safety.



User-Centric Design

We've simplified complex real estate transactions into a few clicks, tailored specifically for the modern Saudi investor.



Local Expertise

Our team combines deep real estate market knowledge with fintech innovation, ensuring we pick the right assets.

Powerful Ecosystem

Regulation

REGA

General Real Estate Authority

Payments

Moyasar

Payment Gateway

Identity

Nafath

National IAM

Technology

Lean

Open Banking



Meet Our Industry Expert Team



Eng. Razin Alfawzan

CEO & Co-Founder

- › **Entrepreneur** building & digital transformation
- › Specialist in go-to-market execution
- › Experience in regulatory integrations for fintech & real estate



Eng. Ryan Al-Fawzan

Board Chairman & Strategic Advisor

- › **Investment** vision & growth leadership
- › Expertise in real estate portfolio oversight
- › Skilled in corporate structuring & governance



Eng. Mohammad Alhathloul

COO & Co-Founder

- › **Real estate** investment & asset strategy
- › Strong background in business development & partnerships
- › Proven expertise in project execution & stakeholder management



Vaibhav Singh

CTO

- › **IT & Blockchain** & software innovation
- › Expert in scalable fintech & real estate platforms
- › Experienced in leading cross-functional tech teams
- › Skilled in product architecture & digital transformation

Comprehensive Risk Mitigation

Market Volatility

Mitigation Strategy

Rigorous asset selection process focusing on high-demand locations and stable income-generating properties. Diversification options through REIFs.

Liquidity Risk

Mitigation Strategy

Developing a secondary market to allow investors to trade tokens. Clear exit strategies defined for each property (e.g., 5-year hold).

Operational Risk

Mitigation Strategy

Partnering with top-tier property management firms to ensure assets are well-maintained and tenants are managed professionally.

Regulatory Risk

Mitigation Strategy

Full compliance with REGA regulations. Operating within the sandbox ensures we are aligned with evolving legal frameworks.

Regulated, Transparent, Secure



Regulatory Compliance

Proud participant in the **REGA Regulatory Sandbox**, adhering to strict guidelines for real estate contributions and digital platforms.



Cybersecurity

Bank-grade encryption and security protocols. Integrated with **Nafath** for secure, verified user identity management.



Investor Protection

Assets are held in separate **SPVs (Special Purpose Vehicles)**, ensuring legal ring-fencing and protection of investor capital.

Join the Real Estate Revolution

Own Your Share of Tomorrow



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