

Globex HORIZON

Complete Investor Trust & Sales Handbook

Structured Capital. Real Business. Strategic Growth.

Prepared For	Purpose	Version Basis
Globex Horizon sales, management, legal, finance, operations, marketing, and CRM/technology teams	To consolidate investor-facing information, seller guidance, investment structure, business proof requirements, trust-building documents, and source appendices into one complete working booklet.	Based strictly on uploaded source files, investment plan screenshots, and prior call-analysis themes discussed in this conversation.

Important use note: Some claims in the source materials require supporting attachments before investor delivery. These items are clearly listed in the completion and proof sections.

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1. Source Material Map and Completeness Register

This booklet consolidates all materials provided in the uploaded ZIP, the investment plan screenshots, and the previously discussed call-analysis themes. The table below records the content source and how it is used.

Source	Type	Content Used
GLOBEX HORIZON COMPANY PROFILE.docx	Company profile	Globex Horizon identity, vision, mission, governance, risk management, growth roadmap, contact information.
New Microsoft Word Document.docx	Strategic profile	Globex/Globex Horizon history, Dubai logic, crisis-resilient sectors, Acquire/Operate/Multiply model, Elaris case, entry structure.
New Text Document.txt	Beauty investment architecture	Beauty sector resilience, three beauty investment models, crisis behavior, cash-flow engine.
New Text Document (2).txt	Large investment framework and handbook source	Legal identity, Lutfi & Co reference, three models, capital protection, crisis offer, Globex Horizon system, Eye of the Deal, Investor Entry Cycle, FAQ, financial logic, organization chart.
MODEL 1 INVESTMENT AGREEMENT (1).docx	Contract template	Fixed Monthly Income Investment Agreement; definitions, capital/returns, profit distribution, term, exit, risk, legal framework, reporting.
MODEL 2 INVESTMENT AGREEMENT (1).docx	Contract template	Monthly Income + Capital Doubling Agreement; 2x principal objective, final settlement formula, exit/risk/reporting/legal structure.
MODEL 3 INVESTMENT AGREEMENT (1).docx	Contract template	Monthly Income + Progressive Principal Return Agreement; principal repayment formula, monthly cash flow, settlement, exit/risk/reporting/legal structure.
WealthPulse_Investor_Catalog_English_Translated.docx	Dashboard catalog	Investor portal, features, privacy, dashboard sections, reporting workflow, FAQ, website copy.
3 Investment Framework screenshots	Presentation slides	Model names, return tables, formulas, examples, reinvestment messaging, progressive principal model table.
2026-01 to 2026-05 call files	Sales conversation evidence	Investor concerns and decision barriers: documents, return, trust, principal risk, legal/payment clarity, budget, delayed decision.

Completeness rule used in this draft: no topic from the source files is intentionally removed. Long original texts are retained in the appendices, while the main handbook organizes them for sales and investor communication.

2. Sales Call Evidence: What Investor Conversations Require

The uploaded call files from January to May contain 9,282 call records. The recurring investor questions and objections discussed earlier show that the seller must not send only a return table. The investor needs decision support, proof, legal clarity, reporting clarity, exit logic, and a clear explanation of where returns come from.

Call-Based Theme	What It Means	Required Seller Response
Request for documents/details/proposal	Investor asks for company profile, proposal, agreement, WhatsApp details, proof, or documents.	Seller must send Investor Overview, Investment Model Summary, Proof Pack, contract summary, and the relevant model term sheet.
Return / monthly profit / principal questions	Investor asks how much they receive monthly, how principal returns, and what the rate means.	Seller must use model formulas and examples, and clarify that final terms are governed by signed agreement and appendices.
Trust / risk / guarantee / legal concern	Investor asks what happens to principal, whether risk exists, what guarantee means, and how contracts protect them.	Seller must use Risk Disclosure, Capital Protection Framework, Legal Structure, and Crisis Addendum only if completed and legally approved.
Bank transfer / cross-border payment concern	Investor asks about invoice, receipt, bank transfer, exchange, Qatar/Kuwait/Saudi procedures, and payment proof.	Seller must use official invoice process, receipt process, signed/stamped contract package, and finance-approved bank instruction.
Budget / minimum capital mismatch	Investor budget may be below model threshold or they may be seeking business ownership rather than passive investment.	Seller must qualify investor type before presenting models. Route to passive investment, business acquisition, business seller, or active ownership path.
Delayed decision / family or partner consultation	Investor asks to review with spouse, partner, advisor, or family.	Seller must provide structured documents and schedule a specific follow-up with clear next step.

3. Company Identity, Track Record, and Governance

Source basis: GLOBEX HORIZON COMPANY PROFILE.docx; New Microsoft Word Document.docx; New Text Document (2).txt

Globex Horizon is presented in the source profile as an operational business ecosystem established in the United Arab Emirates, focused on building, operating, managing, and scaling sustainable business platforms across multiple sectors.

The organization is designed around long-term operational performance rather than short-term market cycles. The stated philosophy is: Strong systems create strong businesses.

Entity	Role in Structure	Source-Based Description
Globex Horizon	Long-standing UAE operational backbone / parent holding	Operational foundation established in 2000; build, operate, scale; multi-sector ecosystem.
Globex Horizon	Investment and business development platform	Execution-driven system for entry, operations, growth, and exit from businesses in Dubai.
Elaris Beauty Group	Active beauty and wellness operating brand / execution case	Founded 2019; 7 years of market presence stated in source; beauty chain model and proof of replicable chain logic.
Globex Business Brokerage	Business acquisition and exit arm	Business buying, selling, valuation, buyer network, negotiation, transfer, and exit strategy.
Future brands	Upcoming health and food chain structures	Built on the same chain-based logic, according to the source profile.

Company-at-a-glance items from the Globex profile:

Category	Information
Headquarters	Dubai, UAE
Operational Presence	26+ Years
Business Model	Build • Operate • Scale
Business Structure	Multi-sector ecosystem
Focus Sectors	Health • Beauty • Food • Retail
Market Focus	UAE & GCC
Management	Centralized operations
Growth Strategy	Scalable ecosystems

Governance and operating principles listed in the source: UAE registered structure, licensed commercial activities, internal governance systems, professional legal advisory support, compliance framework, reporting standards, transparency, accountability, compliance, and risk awareness.

4. Dubai Market Logic and Sector Logic

Source basis: New Microsoft Word Document.docx; New Text Document.txt

The strategic market logic in the source materials is that Dubai has evolved from a trading port and commercial connector into a multi-engine economy supported by trade/logistics, tourism/hospitality, retail/lifestyle consumption, private healthcare, food and beverage ecosystems, personal care and beauty services, finance, free zones, and company formation.

The source positions Globex Horizon around sectors tied to recurring human behavior rather than speculative demand: health, food, and beauty.

Sector	Source-Based Demand Logic
Health	Quality-conscious population, rising care standards, private insurance penetration, and premium service preference.
Food	Internationally mixed population and tourist inflow create concept diversity and recurring demand.
Beauty	Lifestyle culture, repeat-service behavior, social visibility, cross-selling potential, and service/product/channel expansion.

Beauty-sector source positioning: Beauty demand is not crisis-immune, but it is structurally durable because customers may change where they spend, how often they spend, and how much they spend; the underlying demand remains active.

Crisis / Pressure	Market Impact	Beauty Sector Response / Globex Horizon Response
2008 Global Financial Collapse	Real estate and liquidity pressure; luxury spending declined.	Demand shifted to trusted operators; maintenance services remained active.

2015 Oil Shock / Regional Slowdown	Regional sentiment weakened and expansion slowed.	Non-oil consumer services remained relevant; local beauty chains and home-service formats gained traction.
2020 Pandemic	Mobility stopped; retail and entertainment declined.	Skincare, home beauty, productization, appointment systems, digital consultation, and retention channels accelerated.
Inflation / Recession / Regional Instability	Pressure on spending and acquisition.	Shift toward value-tier services, loyalty/retention, trusted local brands, and mobile/home-service capacity.

5. Globex Horizon Operating System

Source basis: New Microsoft Word Document.docx; New Text Document (2).txt

Globex Horizon is positioned as an execution-driven system, not a brokerage. The source language states: We do not just connect parties. We analyze, structure, and execute.

Stage	Meaning
Identify	Evaluate sectors and opportunities based on market behavior, consumer logic, operational feasibility, and scalability.
Acquire / Enter	Prioritize businesses with operating visibility, revenue reality, and market presence.
Manage	Use systems, controls, teams, supervision, cost management, service consistency, and strategic adjustments to convert assets into performing structures.
Chain	Convert a single business unit into a brand ecosystem and linked value streams.
Report	Create visibility on revenue, cost, margin, and decisions as part of the trust structure.
Expand or Exit	Define growth pathways and exit logic in advance.

Core Service Path	Services Included	Ideal For
Investment Path	Predefined models ensuring sustainable cash flow; exit roadmaps from day one; professional risk evaluation based on Dubai market trends.	Investors without operational experience seeking reliable and stable returns.
Business Acquisition (Buy)	Filtering and identifying high-growth opportunities; financial and operational validation; negotiation and secure ownership transfer.	Buyers seeking compliant, well-analyzed ventures in Dubai.
Business Exits (Sell)	Precision-based business valuations; vetted buyer network; transparent controlled closing outcomes.	Sellers ready for secure and profitable exit.

6. Elaris / Beauty Ecosystem Execution Case

Source basis: New Microsoft Word Document.docx; New Text Document.txt; New Text Document (2).txt

Elaris is presented as the proof of replicable chain logic. The source states that Elaris is not merely a brand within the structure; it is proof that the chain model can function in practice.

Metric / Claim in Source	Source Value	Required Proof Before Investor Delivery
Founded	2019	Trade license / establishment documents / brand history evidence.
Operational age	7 years	License history, lease history, operational records.
Revenue channels	8	Revenue-channel breakdown and percentage contribution.
Daily target	AED 30,000	Historical sales, target sheet, POS/payment reports, monthly P&L.
Profit margin	32%	Profit-margin calculation, cost breakdown, P&L.
Current valuation	AED 24M (2026)	Valuation methodology and assumptions.
Future valuation objective	AED 170M in 18 months	Valuation report, assumptions, sensitivity, roadmap.
Expansion roadmap	15 branches by Q2 2027; luxury online products; Beauty City objectives.	Expansion budget, location plan, timeline, proof of pipeline.

Source states the importance of Elaris as follows: a single operating unit can become a multi-stream business; customer value can be extended across channels; shared operational cost can support multiple revenue engines; and a brand can become more valuable than the sum of its locations.

Revenue / Ecosystem Stream Listed in Sources
In-person services
Home services

VIP services
Product sales
Promotory
Corporate contracts
Membership
Events
Brand development
Franchise development
Value appreciation of the collection
Fleet
Network services
Geographic expansion and franchise path

7. Investment Models and Return Structures

Source basis: Investment plan screenshots; three model agreements; New Text Document (2).txt; New Text Document.txt

Globex Horizon's source materials define three primary investment structures to address different investor profiles and capital objectives.

Model	Investor Profile	Core Structure
Model 1 — Fixed Monthly Income / Monthly Income Model	Investors seeking transparent and recurring monthly cash flow, structural simplicity, predictability, psychological comfort, and lower-complexity participation.	Investor receives monthly distributions from month one; principal is returned at contract maturity.
Model 2 — Monthly Income + Capital Doubling	Investors seeking both cash flow and capital appreciation.	Investor receives base monthly return; total proceeds at maturity are designed to reach 2x original capital.
Model 3 — Monthly Income + Progressive Principal Return	Larger investors seeking cash flow with reduced capital risk over time.	Investor receives monthly profit, progressive principal repayment, and final settlement upon maturity.

7.1 Model 1 — Fixed Monthly Income

Formula: Monthly Return = Principal Capital × Monthly Rate. Total Return = Monthly Return × Number of Months. Total Cash Received = Principal + Total Return.

Investment Amount	1 Year	2 Year	3 Year	4 Year	5 Year
AED 100,000 to AED 249,999	1.8%	2.0%	2.1%	3.1%	3.9%
AED 250,000 to AED 499,999	1.9%	2.1%	2.2%	3.2%	4.0%
AED 500,000 to AED 999,999	2.0%	2.2%	2.3%	3.3%	4.1%
AED 1,000,000 to AED 1,999,999	2.2%	2.4%	2.5%	3.5%	4.3%
Above AED 5,000,000	2.3%	2.5%	2.7%	3.6%	4.5%

Contract-source range also includes AED 2,000,000 to AED 4,999,999 at 2.2% to 4.3% monthly return. This should be aligned with the presentation table before final investor delivery.

Illustrative Example from Slide	Value
Investment	AED 500,000
Term	3 years
Rate	2.3%
Monthly Distribution	AED 11,500
Total Return over 36 months	AED 414,000
Principal Returned at Maturity	AED 500,000
Total Cash Received	AED 914,000

7.2 Reinvestment / No Monthly Withdrawal Message

Source slide message: If the investor does not withdraw the monthly return, monthly distributions may be capitalized into principal, after which future returns are calculated on the increased base. In effect, this structure may also operate as a compounding return model.

Additional source slide message: Monthly distributions may also be capitalized and recycled into the investment structure through an agreed reinvestment framework.

Best Suited For — Slide Set 1	Best Suited For — Slide Set 2
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Security-oriented investors	Analytical investors
Relationship-oriented investors	Opportunity-driven investors
Income-focused investors	Investors primarily focused on capital appreciation

7.3 Model 2 — Monthly Income + Capital Doubling

Formula: Monthly Return = Principal × Monthly Rate. Aggregate Monthly Distributions = Monthly Return × Number of Months. Final Settlement = (2 × Principal) - Aggregate Monthly Distributions. Total Cash Received = 2 × Principal.

Investment Amount	Contract Term	Base Monthly Return	Final Objective
Up to AED 2,000,000	48 months	1.5%	2x Principal
AED 2,000,001 to AED 5,000,000	42 months	1.6%	2x Principal
AED 5,000,001 to AED 10,000,000	32 months	1.7%	2x Principal
Above AED 10,000,000	Custom	1.8% to 2.0%	Bespoke Structure

Illustrative Example from Slide	Value
Investment	AED 4,000,000
Term	42 months
Rate	1.6%
Monthly Distribution	AED 64,000
Aggregate Monthly Distributions	AED 2,688,000
Target Final Value	AED 8,000,000
Final Settlement	AED 5,312,000
Total Cash Received	AED 8,000,000

7.4 Model 3 — Monthly Income + Progressive Principal Return

Formulas: Monthly Return = Capital × Monthly Rate. Monthly Principal Repayment = Capital ÷ Number of Months. Total Monthly Cash Flow = Monthly Return + Principal Repayment.

Investment Amount	Contract Term	Monthly Rate
AED 4M to AED 5M	40 months	1.5%
AED 5M to AED 7M	38 months	1.7%
AED 7M to AED 10M	37 months	1.8%
Above AED 10M	36 months	Up to 2.0%

Under this model, the investor receives monthly profit, receives progressive principal repayment, and receives a final settlement upon maturity.

8. Contract Structure, Legal Framework, and Customization

Source basis: MODEL 1/2/3 Investment Agreements; New Text Document (2).txt

The three agreements are structured as participation in operating businesses and state that the investment is not a financial deposit or banking product. The First Party retains full authority over management, execution, and capital deployment.

Contract Area	Source-Based Content
Definitions	Investment, Monthly Return, Term, Operational Ecosystem, Maturity Date; Model 3 also defines Principal Repayment and Total Monthly Cash Flow.
Subject of Agreement	Capital is provided to participate in returns generated from the operational ecosystem managed by the First Party.
Capital and Return	Returns are calculated by model formula and investment band.
Profit Distribution	Actual operating profits may exceed investor distributions; investor entitlement is limited to agreed return unless stated otherwise.
Term and Principal	Principal return is governed by maturity, cash-flow conditions, and the contract wording.
Early Exit	Investor early exit is subject to company approval and exit fee if approved; replacement investor mechanism is also subject to company approval.
Risk Management	Capital allocation across ecosystem, reserve funds, professional management, reporting, and operational controls.
Reporting	General periodic reports are provided; management decisions remain with the First Party.
Governing Law	United Arab Emirates law; Dubai courts exclusive jurisdiction after attempted amicable settlement.

8.1 Contract Customization

Customization Area	Details from Source
Reporting Format	Format, frequency, level of detail.
Transparency Level	Access to information and dashboard.
Settlement Timeline	Adjusted payment dates aligned with investor needs.
Supporting Attachments	Additional guarantees and instruments.
Exit Scenarios	Tailored exit conditions based on risk sensitivity.
Supplementary Protective Clauses	Specific clauses aligned with legal and capital requirements.

16. Investor submits request to the legal unit.
17. Legal team reviews the request.
18. If feasible, a customized version is drafted and presented.
19. Final version is approved by both parties.

Legal counsel wording must be matched to confirmed evidence. If a formal legal counsel confirmation is not attached, use only measured language such as "may be reviewed and refined in coordination with experienced UAE legal counsel."

9. Capital Protection, Risk Management, and Reserve Logic

Source basis: New Text Document (2).txt; contract templates; Globex profile

Layer	Description
1. Linkage to Real Operating Businesses	Capital is allocated within a real operational ecosystem, not bank deposits or abstract promises.
2. Diversified Revenue Sources	Capital distributed across multiple sectors and businesses / multiple revenue streams.
3. Reserve Funds	10% to 20% of operational profits allocated to reserve fund, according to source language.
4. Professional Management	Management team with proven track record within Globex Horizon Holding / centralized operational systems.
5. Periodic Reporting	Regular performance reports on the operational ecosystem.
6. Contractual Instruments	Legal attachments and contractual guarantees / supporting instruments.

Important legal note from source: This structure is not an absolute, risk-free guarantee, but rather a risk management and mitigation framework within a real business environment.

9.1 Financial Logic Questions

Investor Question	Required Answer Area
Where exactly does the money go?	Capital Allocation: acquisition, operational development, marketing and sales, structure stabilization, operational reserve.
Where exactly does the return come from?	Return Generation: service sales, product sales, chain efficiency, corporate contracts, value appreciation, defined contractual mechanisms.
How does the principal return?	Principal Protection: time-bound return, operational surplus, share transfer/replacement, asset sale, or combined mechanisms.
What happens in case of underperformance?	Downside Protection: monitoring, evaluation, corrective action, financial decision, investor reporting.
Is sales language aligned with contract?	No statement in meetings, brochures, FAQs, messages, presentations, or negotiations should go beyond the final contract.

Stage	Title	Action	Responsible
1	Identification	Reports, dashboard, KPI, target comparison	Monitoring system
2	Evaluation	Cause analysis: temporary/structural, operational/market	Analysis team
3	Corrective Action	Cost reduction, campaign change, sales model correction, team change	Operational management
4	Financial Decision	Profit adjustment, timing change, capital return rescheduling	Board/Contract
5	Investor Reporting	Status, cause, actions, next scenario	Reporting unit

10. Exit Structure, Crisis Addendum, and Settlement Logic

Source basis: New Text Document (2).txt; MODEL 1/2/3 agreements

Exit Type	Conditions from Source
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Confidential working draft — verify all legal, financial, and proof attachments before client issuance

Early Exit by Investor	Subject to company approval + 3% to 5% exit fee if approved.
Exit via Investor Replacement	Subject to company approval, acceptance of replacement investor under company criteria, and transfer completion under the company structure.
Exit by Company	Company may terminate and return remaining principal with accrued returns up to termination date only.
Special Crisis Addendum / Crisis Exit	Must be presented as a separate contractual annex, not as if it already exists in standard base contracts.

Crisis-addendum source concept: under specific, defined crisis conditions, if an investor chooses to exit, the investor may be permitted to exit without the standard 3% to 5% early-exit penalty, subject to the terms of that crisis addendum.

Crisis Addendum Item	Required Definition
Crisis definition	What qualifies as crisis condition.
Activation process	How investor requests exit and who approves/activates the addendum.
Settlement timing	Source mentions approximately 30 to 45 days subject to addendum wording, operational conditions, capital cycling, and procedures.
Model 2 / Model 3 recalculation	Source suggests conversion to Model 1 logic for exit-calculation purposes, recalculation, then principal return.
Replacement investor role	Company takes lead in sourcing a suitable replacement investor where applicable.
Fallback support source	Internal resources or designated support reserve may support exit processing.

11. Wealth Pulse Dashboard and Transparency System

Source basis: *WealthPulse_Investor_Catalog_English_Translated.docx*; *The Eye of the Deal* section in *New Text Document (2).txt*

Main source message: By investing with Globex Horizon, an investor does not simply receive a contract; they receive a transparency account. Wealth Pulse helps investors monitor contracts, published daily profit records, payment schedules, business performance, and financial history inside a dedicated organized environment.

Dashboard Section	Visible Information	Trust Impact
Dashboard	Total investment portfolio, contractual monthly profit, active contracts, contract list, monthly rate/profit, start/end dates, advisor details.	Clear overview of capital, contracts, and contractual returns.
Portfolio	Connected businesses, allocated capital, valuation exposure, contractual profit share percentage, Primary/Secondary status, allocation charts.	Investor understands where capital is connected and how calculations are structured.
Investment Plan	Model, amount, monthly rate, monthly profit, duration, dates, completed/pending payments.	Investment structure and income model displayed in simplified numerical format.
Daily Profit Generated	Latest published daily profit, total generated profit, daily averages, published days, trend charts, monthly summaries, cumulative records.	Investors can follow published daily profit flow rather than vague monthly reporting.
Contract Details	Contract number/date/status, model, amount, monthly rate/profit, duration, dates, notes, payment statuses.	Contract details remain permanently accessible.
Business Performance	Allocated capital, published profit, performance source, status, share, valuation exposure, monthly targets, published days.	Operational transparency between business performance and investor contracts.
Payment Schedule	Profit payouts, principal returns, final settlements, adjustments, dates, statuses, references.	Investor knows expected amount and date.
Transactions	Completed payments, transaction types, amounts, references, methods, statuses.	Every payment becomes a traceable financial record.
Wallet / Withdrawal	Available balance, total payouts, upcoming payment, next due date, recent wallet activity.	Completed and future payments are visible in one section.
Documents & Profile	Investor profile, ID, email, profile image, active contracts, payment count, published profit records, verification status.	Profile and financial records are organized securely.

11.1 Transparency Workflow

- Investor contract is created and approved.
- Investment plan, amount, rates, and duration are connected to the investor account.
- Business allocations and contractual participation are registered.
- Daily profit records become visible after financial approval and publication.
- Payment schedules and completed transactions are displayed.
- Each investor only sees their own information.

Important legal clarification from source: "Business Share" inside the dashboard represents contractual participation in profit or investment valuation exposure and should not be interpreted as legal ownership unless explicitly stated in official agreements.

What should NOT be promised: access to the company's internal management dashboard; guaranteed legal ownership through Business Share; sensitive financial changes directly from the portal; universal profit examples as guaranteed results.

12. Investor FAQ and Objection Coverage

Source basis: Investor FAQ in New Text Document (2).txt; WealthPulse FAQ

No.	Question	Source-Based Answer Core
1	What happens to my capital if the business misses its target or underperforms?	Capital enters an active business or chain structure; risk shifts from point risk to portfolio/distributed risk; correction/redesign/controlled exit mechanisms are described.
2	If one segment weakens, is my entire capital trapped in that weakness?	No; chain ecosystem builds profit from multiple sources including in-person services, home services, VIP, product sales, promotory, corporate contracts, membership, events, brand/franchise development, and collection value appreciation.
3	What if my profit comes not from real operations but only from new investors entering?	Source position: if profit does not come from real sales/customers/services/cash flow/operations, the structure is not healthy. Investor must see where money is activated and how margin formed.
4	If I want to exit, is my exit path clear from day one?	Exit mechanisms include share transfer, investor replacement, partial/full position sale, staged settlement, time-bound exit, and controlled emergency exit.
5	In emergency or crisis conditions, where does my exit money come from?	Protective layers: internal reserves, replacement facilitation, transferability on active brand, early warning system.
6	What exactly does "guarantee" mean?	Guarantee is not a vague promise; it means protective layers: contract, real business, reporting, monitoring, dashboard, management, revenue diversity, structural diversity, defined exit, reaction mechanism.
7	Is my principal capital guaranteed?	No absolute zero-risk phrase should be used; principal is connected to real business/brand/fund/cash flow and definable assets or shares in many models.
8	What is your difference from brokers?	Globex Horizon covers identification, evaluation, analysis, negotiation, purchase, contract, model design, management, marketing, reporting, development, and exit.
9	If I want to buy and manage myself, is cooperation still valuable?	Yes; support includes finding, validation, purchase/transfer, structuring, marketing, customer acquisition, website, CRM, AI, executive team, and knowledge transfer.
10	If management is with you, what is the main advantage for me?	Investor connects to an execution engine: operations, management team, sales, marketing, turnaround, reporting, risk control, chain logic, cost reduction, agility.
11	Why chain model?	Economies of scope and scale: cost aggregation, centralized accounting/HR, purchasing power, targeted marketing, expansion, quality control, hidden-cost reduction.
12	Exactly what does my money enter?	Purchase/development of salon, current brand portfolio, home services, promotory, fleet, VIP, network services, product sales, geographic expansion/franchise path.
13	Exactly where is my profit built from?	Service sales, product sales, corporate contracts, membership/networking, home services, promotory, brand, business value growth, productivity increase, asset/share appreciation in some models.
14	If I have lost money elsewhere before, why should I feel different?	Source says losses often come from opacity, weak management, and no exit; Globex Horizon focuses on contract, dashboard, structure, reporting, management, diversity, and exit.
15	Why should I trust Globex Horizon?	Trust foundations: track record, structure, execution, transparency; legal/financial/operational/CRM/control units shift trust from emotional to structural.
16	Can I have someone from my side inside the system?	Yes; investor representative may observe workflow, operational reality, ownership feeling, and sometimes executive/liaison role if relevant.
17	Is this just a financial contract?	No; source describes entry into a brand, chain, structure, operational network, and business family.
18	What are the main risks?	Operational performance decline, deviation from target, market changes, management execution weakness, transparency reduction.
19	Is this model suitable for everyone?	No; suitable for structure, understanding, control, real growth, operational logic; unsuitable for excitement, speculation, unreasonable returns, vague flashy models.
20	In the end, what exactly do I gain?	Cash flow, brand partnership, share of business growth, connection to operational chain, reports/dashboard, informed decision-making, defined exit path.

Advanced FAQ 21–30 are retained in the full source appendix and should be used only after legal/finance verification because some answers mention enforceability, audit access, and external legal supervision that require formal evidence.

13. Seller Handbook: Approved Language, Prohibited Claims, and Meeting Flow

Source basis: Financial Logic & Capital Protection Framework; prior call analysis themes

13.1 Qualification Before Presenting Any Model

26. Define investor type: passive monthly income, capital growth/reinvestment, business buyer, business seller, active owner, or high-net-worth strategic investor.
27. Confirm investment amount range and whether funds are ready.
28. Confirm decision-maker: self, spouse, family, partner, lawyer, advisor, or corporate approval.
29. Identify main concern: return, principal protection, contract, bank transfer, legal structure, exit, dashboard, or business proof.
30. Present only the most relevant path; do not explain all models before qualification.

13.2 Approved vs. Prohibited Terms

Prohibited / Forbidden	Approved Replacement
Your profit is guaranteed	Return is paid based on agreed model and actual performance
Payment in any condition	Payments subject to contract conditions and project performance
Your income is certain	Return projection is an estimate based on operational assumptions
No risk	Risk is seen, measured, and managed before crisis
Absolute guarantee	Multi-layer protective structure with defined logic, tools, and mechanisms
Unconditional repayment	Principal return per contract provisions and defined conditions

13.3 Critical Errors to Avoid

31. Promise of certain profit without precise source and condition definition.
32. Simultaneous use of contradictory interpretations of relationship nature.
33. Ambiguity in ownership, share, or investor rights.
34. Unclear priority order for expenses, profit, and principal payments.
35. No clear definition for exit.
36. Use of heavily promotional terms in legal documents.
37. Saying “no risk” while contract shows otherwise.
38. Misalignment between presentation, FAQ, and contract.
39. Unrecorded correction mechanism during underperformance.
40. Use of projected numbers without stating assumptions.

13.4 Document Sending Sequence

Stage	When	Documents to Send
Stage 1	After first qualification call	Investor Overview, Investment Models Summary, Why Dubai/Why Beauty/Why Globex Horizon, meeting link or office location.
Stage 2	After investor shows serious interest	Company Profile, Elaris Proof Pack, Wealth Pulse Dashboard Catalog, Risk & Capital Protection FAQ, model-specific term sheet.
Stage 3	After NDA or serious commitment	Management P&L, revenue summary, valuation memo, capital allocation memo, sample payment schedule, sample dashboard screenshots, legal framework, contract draft.
Stage 4	Before signing	Final contract, payment schedule appendix, reporting appendix, risk disclosure, crisis exit addendum if applicable, KYC/AML documents, bank transfer instruction, receipt and activation policy.

14. Team Completion Checklist and Proof Pack Requirements

The items below must be completed by the relevant teams so the seller handbook and investor trust pack are fully transparent, consistent, and evidence-backed.

Legal Team

Required Title / Document	Status
Investment Agreement Final Version	To be completed / attached / verified
Crisis Exit Addendum	To be completed / attached / verified
Risk Disclosure Document	To be completed / attached / verified
Reporting & Transparency Appendix	To be completed / attached / verified
Early Exit & Settlement Policy	To be completed / attached / verified
KYC / AML / Source of Funds Forms	To be completed / attached / verified
Legal Structure Confirmation	To be completed / attached / verified
Legal Counsel Confirmation	To be completed / attached / verified

Finance Team

Required Title / Document	Status
Elaris Financial Summary	To be completed / attached / verified
Monthly P&L Reports	To be completed / attached / verified
Revenue Breakdown	To be completed / attached / verified
Expense Breakdown	To be completed / attached / verified
Profit Margin Calculation	To be completed / attached / verified

Capital Allocation Structure	To be completed / attached / verified
Reserve Fund Policy	To be completed / attached / verified
Sample Investor Payment Report	To be completed / attached / verified
Valuation Methodology	To be completed / attached / verified
Exit Liquidity Framework	To be completed / attached / verified

Operations Team

Required Title / Document	Status
Elaris Operations Overview	To be completed / attached / verified
Branch / Unit Performance Summary	To be completed / attached / verified
Business Expansion Roadmap	To be completed / attached / verified
Operational Risk Management	To be completed / attached / verified
Business Continuity Plan	To be completed / attached / verified
Team & Management Structure	To be completed / attached / verified
Vendor / Supplier Stability	To be completed / attached / verified

Marketing & Branding Team

Required Title / Document	Status
Investor Overview Brochure	To be completed / attached / verified
Company Profile Final Version	To be completed / attached / verified
Investment Models Summary	To be completed / attached / verified
Why Dubai / Why Beauty Sector	To be completed / attached / verified
Why Globex Horizon	To be completed / attached / verified
Investor FAQ	To be completed / attached / verified
Investor Journey	To be completed / attached / verified
Trust & Transparency Presentation	To be completed / attached / verified
Success Stories / Case Studies	To be completed / attached / verified
Proof Pack Presentation	To be completed / attached / verified

CRM / Technology / Dashboard Team

Required Title / Document	Status
Wealth Pulse Dashboard Overview	To be completed / attached / verified
Dashboard Screenshots	To be completed / attached / verified
Investor Reporting Flow	To be completed / attached / verified
Data Approval Workflow	To be completed / attached / verified
Security & Privacy Policy	To be completed / attached / verified
Sample Investor Dashboard Report	To be completed / attached / verified

Sales Team

Required Title / Document	Status
Investor Qualification Script	To be completed / attached / verified
Approved Sales Language	To be completed / attached / verified
Prohibited Sales Claims	To be completed / attached / verified
Objection Handling Guide	To be completed / attached / verified
Investor Categorization System	To be completed / attached / verified
Follow-Up Structure	To be completed / attached / verified
Investor Meeting Checklist	To be completed / attached / verified

Real Proof & Supporting Documents

Required Title / Document	Status
Trade Licenses	To be completed / attached / verified
Office & Branch Proofs	To be completed / attached / verified
Real Photos & Videos	To be completed / attached / verified
POS / Revenue Proofs	To be completed / attached / verified
Bank Transfer Samples	To be completed / attached / verified
Lease Agreements / Supplier Agreements	To be completed / attached / verified
Brand Ownership Documents	To be completed / attached / verified
Operational Proof Folder	To be completed / attached / verified

Appendix A — Investment Plan Screenshot Transcript and Source Images

Source basis: Three uploaded WhatsApp investment framework images

Cover title: Investment Framework, Capital Security & Strategic Exit Architecture.

Slide / Section	Transcribed Content
Investment Models	Globex Horizon has designed three primary investment structures: Monthly Income Model; Monthly Income + Capital Doubling Model; Monthly Income + Progressive Principal Return Model.
Model 01 — Fixed Monthly Income Model	Designed for investors seeking transparent and recurring monthly cash flow. Under this structure, the investor receives monthly distributions from month one, while principal is returned at contract maturity. Appropriate for recurring income, predictability, lower-complexity participation, structural simplicity, and psychological comfort.
Model 01 Formula	Monthly Return = Principal × Monthly Rate. Total Return = Monthly Return × Number of Months. Total Cash Received = Principal + Total Return. Example: AED 500,000, 3 years, 2.3%, AED 11,500 monthly distribution, AED 414,000 total return over 36 months, principal AED 500,000, total cash received AED 914,000.
No Monthly Withdrawal / Compounding	Monthly distributions may be capitalized into principal, after which future returns are calculated on the increased base; this may operate as a compounding return model. Monthly distributions may also be capitalized and recycled into the investment structure through an agreed reinvestment framework.
Model 02 — Monthly Income + Capital Doubling	Designed for investors seeking both cash flow and capital appreciation. Investor receives base monthly return; total proceeds at maturity reach 2x original capital.
Model 02 Formula	Monthly Return = Principal × Monthly Rate. Aggregate Monthly Distributions = Monthly Return × Number of Months. Final Settlement = (2 × Principal) - Aggregate Monthly Distributions. Total Cash Received = 2 × Principal.
Model 03 — Monthly Income + Progressive Principal Return	Designed for larger investors seeking cash flow with reduced capital risk over time. Designed for investments of AED 4 million and above. Investor receives monthly profit, progressive principal repayment, and final settlement upon maturity.

Original screenshots inserted below for source completeness.

18:44

21

Investment Framework, Capital Sec...

Done

Above AED 5,000,0002.3%2.5%2.7%3.6%4.5%

Principal Returned at Maturity: AED 500,000

Total Cash Received: AED 914,000

5 of 12

Persian Horizon

What if the investor does not withdraw the monthly return?

Monthly distributions may be capitalized into principal, after which future returns are calculated on the increased base. In effect, this structure may also operate as a compounding return model.

Best Suited For

Security-oriented investors

Relationship-oriented investors

Income-focused investors

www.persianhorizon.com

Persian Horizon

02

Models

Monthly Income + Capital Doubling Model

Designed for investors seeking both cash flow and capital appreciation

Under this structure, the investor receives a base monthly return, while the overall structure is designed so that total proceeds at maturity reach 2x the original capital.

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Model Table

Investment Amount	Contract Term	Base Monthly Return	Final Objective
Up to AED 2,000,000	48 Months	1.5%	2x Principal
AED 2,000,000 to AED 5,000,000	42 Months	1.6%	2x Principal
AED 5,000,000 to AED 10,000,000	32 Months	1.7%	2x Principal
Above AED 10,000,000	Custom	1.8% to 2.0%	Bespoke Structure

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Persian Horizon

Model Formula

Monthly Return = Principal × Monthly Rate

Aggregate Monthly Distributions = Monthly Return × Number of Months

Final Settlement = (2 × Principal) - Aggregate Monthly Distributions

Total Cash Received = 2 × Principal

Illustrative Example

Investment: AED 4,000,000

Term: 42 months

Rate: 1.6%

Monthly Distribution: AED 64,000

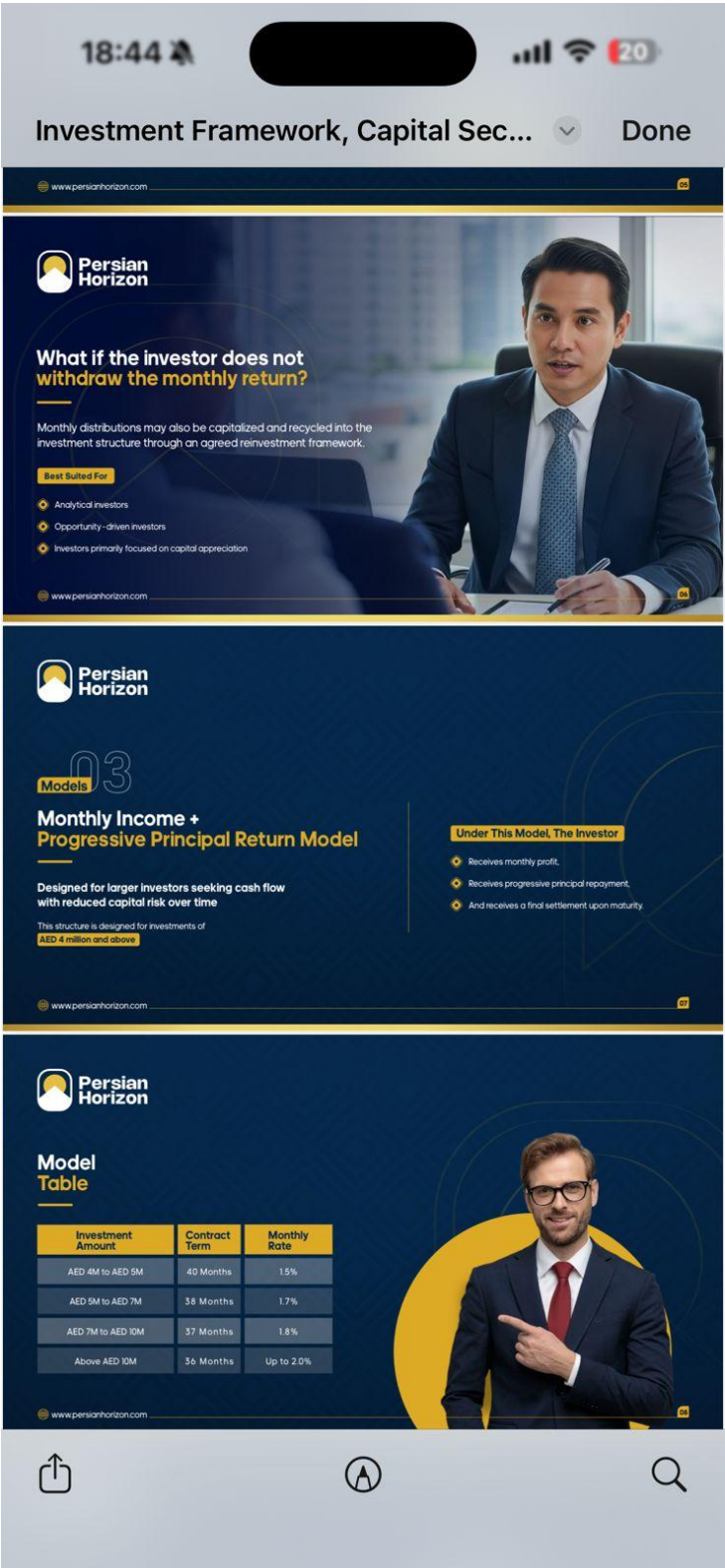
Aggregate Monthly Distributions: AED 2,688,000

Target Final Value: AED 8,000,000

Final Settlement: AED 5,312,000

Total Cash Received: AED 8,000,000





Appendix B — Full Source: Globex Horizon Company Profile

Source basis: Full extracted text from GLOBEX HORIZON COMPANY PROFILE.txt. Decorative separators may be reflowed for page readability; source wording is retained.

FILE: GLOBEX HORIZON COMPANY PROFILE.docx

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GLOBEX HORIZON COMPANY PROFILE

Operational Excellence • Business Ecosystems • Strategic Growth

Dubai, UAE

PAGE 1 — COVER PAGE

GLOBEX HORIZON

Operational Excellence • Business Ecosystems • Strategic Growth

"Building sustainable businesses through structured systems and operational execution."

PAGE 2 — TABLE OF CONTENTS

CONTENTS

01 — About Globex Horizon

02 — Message From Leadership

03 — Vision, Mission & Core Values

04 — Company At A Glance

05 — Our Journey & Timeline

06 — Business Ecosystem

07 — Operating Philosophy

08 — Strategic Advantages

09 — Management Framework

10 — Corporate Governance & Legal Framework

11 — Risk Management & Business Continuity

12 — Growth Roadmap

13 — Contact Information

PAGE 3 — ABOUT GLOBEX HORIZON

About Globex Horizon

Globex Horizon is an operational business ecosystem established in the United Arab Emirates with a focus on building, operating, managing, and scaling sustainable business platforms across multiple sectors.

The organization is designed around long-term operational performance rather than short-term market cycles.

Globex Horizon focuses on creating structures capable of adapting to changing market conditions while maintaining stability, efficiency, and scalable growth.

Our philosophy is simple:

Strong systems create strong businesses.

PAGE 4 — MESSAGE FROM LEADERSHIP

Message From Leadership

At Globex Horizon, our objective extends beyond building businesses.

We believe sustainable growth is created through operational discipline, structured systems, and long-term strategic thinking.

We focus on identifying opportunities, strengthening business structures, and creating platforms designed for scalable growth.

We do not simply participate in markets.

We build within them.

Mr. Pezhman Behrooz Ebad

Chief Executive Officer

PAGE 5 — VISION / MISSION / CORE VALUES

Vision

To become one of the region's most trusted operational ecosystems creating scalable and sustainable business value.

Mission

To identify, build, manage, and scale businesses through professional management and structured systems.

Core Values

Integrity

Operating with transparency and accountability

Operational Excellence

Building systems designed for performance

Innovation

Adapting continuously to market evolution

Long-Term Thinking

Creating sustainable value

Collaboration

Building strong partnerships

PAGE 6 — COMPANY AT A GLANCE

Globex Horizon At A Glance

PAGE 7 — OUR JOURNEY & TIMELINE

Journey of Growth

2000

Operational foundation established

↓

2008

Maintained operational continuity through global financial pressure

↓

2015

Expansion through diversified business sectors

↓

2020

Adapted operational systems during pandemic conditions

↓

2026

Building scalable multi-brand ecosystem
(Visual timeline)

PAGE 8 — BUSINESS ECOSYSTEM

Our Business Ecosystem

Globex Horizon operates through interconnected business sectors designed around recurring demand and scalable growth.

Primary sectors:

Healthcare

Beauty & Wellness

Food & Hospitality

PAGE 9 — OPERATING PHILOSOPHY

How We Build Businesses

Identify Opportunities

↓

Acquire / Enter Markets

↓

Build Operational Systems

↓

Manage Performance

↓

Scale Business Models

↓

Expand Ecosystems

PAGE 10 — STRATEGIC ADVANTAGES

Why Globex Horizon

Structured operational systems

Professional management

Multi-sector ecosystem

Scalable business models

Growth-focused approach

Long-term market perspective

Business optimization capabilities

PAGE 11 — MANAGEMENT FRAMEWORK

Our Operational Framework

Globex Horizon operates through centralized systems designed to improve efficiency and visibility.

Core operational pillars:

- Strategic Planning
- Operations Management
- Human Resources
- Financial Controls
- Marketing Systems
- Business Intelligence
- Performance Reporting

PAGE 12 — CORPORATE GOVERNANCE & LEGAL FRAMEWORK

Corporate Governance & Legal Structure

Globex Horizon operates through structured legal and operational frameworks designed to support sustainable growth.

Legal Structure

UAE Registered Structure

Licensed Commercial Activities

Internal Governance Systems

Professional Legal Advisory Support

Compliance Framework

Reporting Standards

Operating Principles

Transparency

Accountability

Compliance

Risk Awareness

PAGE 13 — RISK MANAGEMENT & BUSINESS CONTINUITY

Risk Management & Business Continuity

Globex Horizon structures businesses around adaptability and resilience.

Protection Layers

- Diversified business sectors
- Professional management systems
- Financial monitoring
- Operational controls
- Performance reviews
- Business continuity planning

Business Philosophy

"Our objective is not to avoid market change.

Our objective is to build systems capable of adapting to it."

PAGE 14 — GROWTH ROADMAP

Strategic Growth Roadmap

Short Term

- Strengthen operational systems
- Expand business portfolio
- Increase market visibility

Medium Term

- Launch new business brands
- Improve technology infrastructure

Long Term

- Regional expansion
- Multi-market ecosystem development

PAGE 15 — CONTACT PAGE

Building Businesses Through Systems

Globex Horizon combines operational structure, professional management, and scalable business models to create long-term value.

📍 Dubai, UAE

☎ +971 XXXXXXXX

✉ info@globexhorizon.com

🌐 www.globexhorizon.com

[TABLE 1]

Category || Information

Headquarters || Dubai, UAE

Operational Presence || 26+ Years

Business Model || Build • Operate • Scale

Business Structure || Multi-sector ecosystem

Focus Sectors || Health • Beauty • Food • Retail

Market Focus || UAE & GCC

Management || Centralized operations

Growth Strategy || Scalable ecosystems

Appendix C — Full Source: Globex Horizon Strategic Profile

Source basis: Full extracted text from New Microsoft Word Document.txt. Decorative separators may be reflowed for page readability; source wording is retained.

FILE: New Microsoft Word Document.docx

GLOBEX HORIZON

Structured Capital. Real Business. Strategic Growth.

ENGLISH VERSION

PAGE 1: IDENTITY, ENDURANCE & STRATEGIC CHARACTER

Globex Horizon: 2000–2026

26 Years of Operational Presence in the UAE. Tested Across Three Major Global Shocks. Never Structurally Interrupted.

Globex Horizon was established in the United Arab Emirates in 2000, at a time when the region was entering a new phase of economic transformation. From the beginning, its role was not limited to participating in market activity. Its role was to build operating structures capable of surviving volatility, adapting to macroeconomic change, and maintaining relevance through multiple market cycles.

Across more than two decades, the strength of the structure has not been defined merely by longevity, but by continuity under pressure. Many companies perform well in expansion cycles. Far fewer remain functional when liquidity contracts, sentiment weakens, and entire sectors come under stress. The real test of a business structure is not its visibility during optimism, but its stability during disruption.

Three global and regional stress points are especially relevant in defining this backbone:

Crisis Point	Year	Global Market Reality	Globex Horizon Position
Global Financial Collapse	2008	Real estate weakened, banks failed, confidence collapsed	Operations continued through daily business activity and market discipline
Oil Shock & Regional Slowdown	2015	Capital retreated, regional sentiment weakened	Expansion continued through focus on non-oil sectors and practical demand
Global Pandemic 2020		Borders closed, mobility stopped, uncertainty peaked	Operational continuity was preserved through essential and resilient service sectors

What distinguishes this track record is simple:

we do not build businesses that depend on ideal market conditions. We build businesses that remain functional across imperfect, stressed, and changing markets.

Globex Horizon: 2024–2026

An Investment and Business Development Arm Built on Structure, Not Narrative.

Globex Horizon represents the focused investment and business development extension of that broader operational experience. It has been shaped to serve a more specific purpose: identifying commercially viable sectors in Dubai, entering real businesses with operational foundations, strengthening them through professional management, and transforming them into scalable chain-based value systems.

Its current framework is built around:

8 active commercial licenses in Dubai

3 core sectors with durable demand: Health, Food, and Beauty

1 proven operating model: the Elaris brand, with 7 years of market presence, 8 revenue channels, a 30,000 AED daily target, and a 32% profit margin

Globex Horizon is not positioned as an abstract investment concept. It is an execution platform. It buys, manages, restructures, develops, multiplies, and, where strategically appropriate, exits or expands.

This distinction is important. The market contains many intermediaries who present opportunities. Globex Horizon is structured to operate them.

PAGE 2: DUBAI AS A STRATEGIC MARKET — HISTORY, TRANSFORMATION & TIMING

Dubai is not simply a city of rapid growth. It is one of the clearest examples in the region of how long-term economic design can reshape a market. Its story is important because Globex Horizon's model is deeply linked to the kind of economy Dubai has deliberately built.

Historically, Dubai emerged as a trading port and commercial connector. Its early importance came from movement: goods, merchants, routes, and access. Over time, its leadership recognized a crucial fact that many resource-led economies learned too late: long-term economic strength could not rely on oil alone. That recognition shaped a disciplined transition toward diversification.

Over the last several decades, Dubai has steadily expanded into a multi-engine economy supported by:

trade and logistics

tourism and hospitality

retail and lifestyle consumption

private healthcare

food and beverage ecosystems

personal care and beauty services

finance, free zones, and international company formation

This transformation matters because it created a business environment where capital can move into sectors supported by recurring demand, diverse consumer bases, and scalable brand opportunities.

Why Dubai matters specifically to our model

Indicator Dubai / UAE Context Strategic Relevance

Foreign reserves	Strong macroeconomic backing	Supports long-term confidence and market resilience
GDP growth	Sustained medium-term expansion	Indicates room for business absorption and consumption growth
Population base	Dubai c. 3.5M / UAE c. 10M	Supports recurring daily demand
Tourism flows	15M+ annual visitors	Adds daily consumer liquidity to multiple sectors
Geographic location	Bridge between Gulf, Asia, and Africa	Expands strategic access and brand positioning
Business framework	100% foreign ownership in many setups, tax efficiency	Improves structural attractiveness for investors

Dubai is especially suitable for Globex Horizon because our chosen sectors—health, food, and beauty—do not rely on a single customer profile. They benefit from residents, tourists, professionals, families, high-income segments, and repeat consumers. In other words, the city supports not just transactions, but ecosystems of repeatable consumption.

Why our sectors outperform in Dubai

Health benefits from an increasingly quality-conscious population, rising standards of care, private insurance penetration, and a social preference for premium service delivery.

Food benefits from one of the most internationally mixed populations in the region, combined with continuous tourist inflow.

Diversity of taste translates into diversity of viable concepts.

Beauty benefits from strong lifestyle culture, repeat-service behavior, social visibility, and high potential for cross-selling products and related services.

In Dubai, demand in these sectors may change shape, but it rarely disappears. That makes them especially suitable for structured capital deployment.

PAGE 3: THE ECONOMIC LOGIC — WHY THESE SECTORS SURVIVE CRISES

The logic behind Globex Horizon is not based on trend chasing. It is based on sector behavior under pressure. This is where many investment narratives weaken. They may look attractive during optimistic cycles, but they fail to explain what happens when markets slow, confidence drops, or cost pressure rises.

Our model begins with a more grounded question:

Which sectors continue to matter even when economic conditions become difficult?

The answer consistently points us toward businesses tied to recurring human behavior rather than speculative demand.

2008: Financial Collapse

The global financial crisis damaged confidence, liquidity, real estate pricing, and banking systems. Yet even in such a period, not every industry behaves the same way.

Food does not disappear; consumption patterns may adjust, but demand remains.

Health often becomes more central, not less, especially where essential care is involved.

Beauty, while partially discretionary, retains strong activity when linked to repeat lifestyle habits, service accessibility, and well-positioned pricing.

This is precisely why sectors based on daily use and repeat consumption have stronger structural survival rates than sectors dependent on speculative capital appreciation.

2015: Oil Shock and Regional Slowdown

As oil prices weakened, regional economies tied heavily to resource flows felt pressure. Capital slowed, sentiment turned cautious, and non-essential expansion became more difficult. Yet Dubai's diversified structure softened the effect relative to more oil-dependent models.

During such periods:

non-oil consumer services remained commercially relevant

businesses with stronger cash discipline performed better

sectors with practical and repeat demand retained operating value

For a structure like ours, this validated the importance of staying close to real demand rather than thematic hype.

2020: Pandemic Stress Test

The pandemic was one of the strongest business model tests in recent memory. It exposed the difference between businesses that merely looked attractive and businesses that could adapt operationally.

Here again, our core sectors proved their importance:

Health moved from commercial relevance to social necessity

Food shifted channels, but not importance

Beauty evolved through productization, appointment systems, home services, and customer retention strategies

The key lesson is not that crises create no pressure. The key lesson is that some sectors retain enough behavioral necessity to recover, adapt, and continue generating value.

That is why Globex Horizon focuses on sectors that can still function when optimism disappears.

PAGE 4: THE GLOBEX HORIZON MODEL — ACQUIRE, OPERATE, MULTIPLY

Globex Horizon's operating philosophy is based on a disciplined sequence:

Identify → Acquire → Manage → Chain → Report → Expand or Exit

This model is designed to reduce avoidable uncertainty while increasing operational leverage.

1. Identify

We evaluate sectors and opportunities based on market behavior, consumer logic, operational feasibility, and scalability. We do not begin with abstract ambition. We begin with real commercial filters.

2. Acquire / Enter

Our preference is not raw concept risk. We prioritize businesses with operating visibility, revenue reality, and market presence.

This gives capital a more concrete point of entry.

3. Manage

Professional management is the bridge between ownership and performance. Capital alone does not build durable return. Systems, controls, teams, supervision, cost management, service consistency, and strategic adjustments are what convert assets into performing structures.

4. Chain

This is one of our core differentiators. We do not view a business as a single revenue point. We study its potential to become a network of linked value streams.

A salon can become:

a service center

a retail product node

a home-service brand

a bridal service line

a training platform

a premium appointment ecosystem

a mobility-enabled customer channel

This is what we mean by chaining.

It is the conversion of a single business unit into a brand ecosystem.

5. Report

Investor confidence depends on visibility. A disciplined reporting layer creates accountability and reduces psychological distance between capital and operation. Daily reporting on revenue, cost, margin, and decisions is not a cosmetic feature. It is part of the structure of trust.

6. Expand or Exit

Capital should not be trapped inside vague arrangements. A sound structure must define growth pathways and exit logic in advance.

Globex Horizon therefore treats expansion and exit as integral design elements, not afterthoughts.

PAGE 5: ELARIS AS PROOF, CORPORATE ARCHITECTURE & STRUCTURAL CONTROL

Elaris — The Proof of Replicable Chain Logic

Elaris is not merely a brand within the structure. It is proof that the chain model can function in practice.

Metric Position

Founded 2019

Operational age 7 years

Revenue channels 8

Daily target 30,000 AED

Profit margin 32%

Model Shared-cost, multi-channel, chain-based profitability

The importance of Elaris lies in what it demonstrates:

a single operating unit can become a multi-stream business

customer value can be extended across channels

shared operational cost can support multiple revenue engines

a brand can become more valuable than the sum of its locations

This is not theoretical multiplication. It is operating leverage.

Corporate Architecture

Entity Function

Globex Horizon Long-standing UAE operational backbone

Globex Horizon Investment and business development platform

Elaris Active beauty and wellness operating brand

Future brands Upcoming health and food chain structures built on the same logic

Entry Structure

Level Capital Range Model Investor Position

Wealth Management 100,000+ AED Monthly yield from daily cash operations Monitoring and dashboard access

Business Ownership 1,500,000+ AED Independent operating business with chain potential Ownership plus structured management

Brand Ecosystem Participation 5,000,000+ AED Entry into a wider scalable platform Strategic shareholder role

Structural Safeguards

Safeguard Function

UAE legal contract Formal, enforceable structure

Real operating business Visitable, auditable, observable asset

Professional management Execution capability rooted in long experience

Daily dashboard Revenue, cost, profit, decision visibility

30-45 day exit logic Defined movement flexibility

Dashboard Logic

Every reporting cycle gives investors visibility into:

what each business generated

what was spent and why

where margin stands

what decision options exist next

This is important because capital grows with more confidence when it can see the rhythm of the business.

Closing Position

Globex Horizon is best understood as a disciplined business platform where structured capital meets real operational assets, practical sectors, professional management, and chain-based growth logic. It is not built around temporary market excitement. It is built around durability, visibility, and replicable value creation.

Appendix D — Full Source: Beauty Sector Investment Architecture

Source basis: Full extracted text from New Text Document.txt. Decorative separators may be reflowed for page readability; source wording is retained.

FILE: New Text Document.txt

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ENGLISH VERSION

GLOBEX HORIZON

Beauty Sector Investment Architecture

Structured Capital. Real Business. Strategic Growth.

SECTION 1: WHY BEAUTY? THE RESILIENT ENGINE OF DEMAND

"In 2008, real estate declined. In 2020, entire economies paused. In both cases, beauty demand did not disappear — it shifted."

The beauty and wellness sector has consistently shown a level of resilience that exceeds many discretionary consumer categories. During periods of financial pressure, customers may reduce high-ticket spending, but they rarely withdraw completely from beauty and personal care. Instead, spending patterns move from premium and occasional purchases toward trusted providers, routine treatments, and value-based services.

This pattern gives the sector a defensive commercial character: demand changes form, but it does not vanish.

Table

Crisis	Year	Market Impact	Beauty Sector Response
Global Financial Collapse	2008	Luxury spending declined sharply	Demand shifted to trusted operators; maintenance services remained active
Oil Shock & Regional Recession	2015	Regional GDP slowed	Local beauty chains expanded; home-service formats gained traction
Global Pandemic	2020	Retail and entertainment activity dropped significantly	Skincare, home beauty, and digital consultation channels accelerated

Industry Validation (Q1 2026)

L'Oréal: 6.7% like-for-like growth; management stated that the market remains dynamic

Coty: Resilient growth in fragrance and cosmetics; consumer demand remained stable

Estée Lauder: Double-digit fragrance growth and prestige share gains in selected segments

The Globex Horizon Insight

Beauty demand does not disappear during crisis periods. It repositions itself — from premium discretionary spending to trusted operators, from occasional consumption to maintenance-driven behavior, and from aspirational luxury to practical value supported by brand confidence.

Closing Statement

For investors, this matters for one reason above all: beauty is not built on a one-time transaction model. It is built on repeat behavior, identity, maintenance, and habit. That is what gives the sector its staying power under pressure.

SECTION 2: THREE INVESTMENT MODELS

MODEL 1 — PREMIUM CASHFLOW

For the Capital-Preserving Investor

Who: Conservative investors, income-focused investors, and those who prefer regular monthly distributions.

Capital Range: AED 100,000 — AED 3,000,000

Where Returns Come From

Operating beauty salons with active daily customer traffic

Income-generating service channels, including basic treatments and retail sales

Existing cash flow capacity from the early phase of operations

Table

Market Condition	Monthly Return	Term	Crisis Mechanism
Standard	1.8% — 3.0%	24–36 months	Controlled yield adjustment
Crisis	1.8% — 2.3%	Same term	Demand migration toward maintenance services and disciplined cost management

Crisis Triggers & Response

Reduction in premium-service demand → Shift focus to maintenance packages and repeat-use services

Increase in price sensitivity → Introduce tiered service menus and flexible pricing structures

Pressure on operating liquidity → Apply shared cost structures across the chain

Why It Works in Crisis

Consumers may postpone luxury treatments, but they usually continue to spend on essential grooming, basic skincare, and trusted salon relationships. Premium Cashflow is designed to capture that migration layer — the customer who reduces spending level but remains active in the category.

Closing Statement

This model is built for investors who value visibility, payment rhythm, and operational clarity. It offers a disciplined income format anchored in real customer activity rather than speculative upside.

MODEL 2 — CAPITAL GROWTH PORTFOLIO

For the Ecosystem-Building Investor

Who: Growth-oriented investors, strategic investors, and those who value multi-channel business expansion.

Capital Range: Approximately AED 2,000,000

Where Returns Come From

A diversified beauty ecosystem including salons, clinics, home services, mobile channels, product sales, VIP services, and logistics support

Cross-selling opportunities across multiple business lines

Long-term brand value appreciation across the portfolio

Table

Market Condition	Return Profile	Term	Crisis Mechanism
Standard	Variable; higher upside potential	40 months	Multi-channel expansion
Crisis	Slower velocity; preserved value	40 + 5 months	Time extension with asset-quality protection

Crisis Triggers & Response

Slower customer acquisition → Increase focus on retention, customer loyalty, and referral systems

Longer monetization cycle → Extend development timelines while preserving financial discipline

Confidential working draft — verify all legal, financial, and proof attachments before client issuance

Higher marketing cost intensity → Centralize and share marketing capacity across portfolio brands

Why It Works in Crisis

A single-channel operator may struggle in a difficult market. An integrated ecosystem performs differently. A salon client may buy products, request a home service, or move into a clinic-based treatment path. Multi-channel connectivity strengthens resilience where isolated businesses face pressure.

Closing Statement

This model is intended for investors who think beyond monthly income and focus on strategic asset-building. It converts operational diversity into long-term enterprise value.

MODEL 3 — HYBRID SMART INVESTMENT

For the Sophisticated Capital Architect

Who: Professional investors, high-net-worth individuals, liquidity-focused investors, and those sensitive to long lock-up periods.

Capital Range: AED 4,000,000+

Where Returns Come From

Large-format beauty assets, including multi-location chains and clinic structures

Premium service platforms

Branded expansion projects

Progressive principal recovery during the contract lifecycle

Table

Market Condition	Monthly Return	Principal Recovery	Crisis Mechanism
Standard	~2.0%	Begins in months 6–12	Staged release structure
Crisis	~1.5%	Continues, with possible slower pace	Yield adjustment while recovery continuity is maintained

Crisis Triggers & Response

Slower onboarding of later-stage capital → Protect lead investor position through recovery priority

Longer development cycle for large projects → Extend execution timeline while protecting asset quality

Pressure on fixed-yield distributions → Apply temporary yield adjustment while preserving capital recovery logic

Why It Works in Crisis

Many investment structures lock capital until maturity. Hybrid Smart Investment follows a different principle: capital remains productive while a portion is progressively returned over time. In difficult market conditions, that liquidity profile becomes a major strategic advantage.

Closing Statement

This model is built for investors who evaluate return quality together with capital timing. It reduces duration pressure and offers a more balanced relationship between income, liquidity, and capital exposure.

SECTION 3: COMPARATIVE MATRIX

Table

Dimension	Premium Cashflow	Capital Growth	Hybrid Smart
Investor DNA	Conservative / Income-focused	Growth / Strategic	Professional / HNW
Capital Entry	AED 100K — 3M	~AED 2M	AED 4M+
Return Rhythm	Monthly and predictable	Variable with higher upside potential	Monthly plus principal recovery
Crisis Behavior	Yield compresses; cash flow continues	Timeline extends; value preserved	Yield adjusts; recovery continues
Primary Defense	Capture of migrated demand	Ecosystem cross-selling	Reduction of duration risk
Liquidity Psychology	Comfort through regular income	Long-term wealth creation	Capital release with ongoing income
Best For Investors Who...	Prefer steady monthly distributions	Believe in strategic brand building	Prefer liquidity

and dislike full capital lock-up

Closing Statement

The three models are not simply different return options. They are different answers to three different investor mindsets: income security, strategic growth, and liquidity-aware capital deployment.

SECTION 4: WHERE THE MONEY COMES FROM

Globex Horizon does not distribute returns from:

✗ New investor capital

✗ Speculative asset inflation

✗ Unrealized projections without operating support

Globex Horizon distributes returns from:

☑ Daily operating revenue — customer transactions, treatment fees, and product sales

☑ Chain efficiency — shared costs across locations and service channels

☑ Brand premium — repeat visits, referral value, and pricing strength

☑ Crisis migration — capturing demand that shifts rather than disappears

The Cash Flow Engine

text

CUSTOMER ENTERS → SERVICE / PRODUCT PURCHASE → REVENUE ENTERS BUSINESS ACCOUNT →

OPERATING COSTS ARE PAID → NET PROFIT IS CALCULATED → INVESTOR SHARE IS DISTRIBUTED →

DASHBOARD IS UPDATED → MONTHLY TRANSFER IS COMPLETED

Every dirham should be traceable. Every transaction should be auditable. Every reporting cycle should be transparent.

Closing Statement

Serious investors do not invest in slogans. They invest in revenue logic, operating discipline, and traceable cash flow. That is the financial language Globex Horizon is built to speak.

SECTION 5: CRISIS REALITY CHECK

Table

What Markets Fear	What Beauty Does	What Globex Horizon Does
Inflation	Maintenance demand increases	Shift toward value-tier services
Recession	Repeat customers stay active; new acquisition slows	Strengthen loyalty and retention programs
Regional instability	Trusted local brands gain importance	Emphasize established local operating presence
Pandemic-style disruption	Home services and digital channels rise	Activate mobile and home-service capacity
Luxury spending crash	Consumers move to trusted operators at lower spend levels	Capture demand migration efficiently

Closing Statement

The objective is not to claim that beauty is unaffected by crisis. The objective is to show that its response pattern is more adaptable, more recurring, and more commercially manageable than many other sectors.

FINAL POSITIONING

Globex Horizon does not present beauty investment as a trend-based opportunity. It presents it as a structured capital strategy

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built around a sector with demonstrated resilience, recurring customer behavior, and multiple monetization channels.

The beauty sector is not crisis-immune. However, it is structurally durable because consumer demand in this category tends to adjust rather than disappear. People may change where they spend, how often they spend, and how much they spend — but the underlying demand remains active.

Globex Horizon is designed to capture that movement, organize it into investable business structures, and align each structure with a distinct investor profile.

Final Closing Statement

Structured capital performs best when it is connected to real demand, real operations, and clear investor logic. That is the position Globex Horizon brings to the market.

For detailed model selection consultation:

Complete Investor Profile Form — Globex Horizon Advisory Team

Monthly capacity: 15 private consultations

Current availability: [6 remaining]

Appendix E — Full Source: Main Investment Framework / FAQ / Organization Chart

Source basis: Full extracted text from New Text Document (2).txt. Decorative separators may be reflowed for page readability; source wording is retained.

FILE: New Text Document (2).txt

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Globex Horizon Investment Profile

Professional Investment Structure & Legal Framework

Section 1: Legal Identity & Professional Backbone

Our Legal Team: Lutfi & Co

Over 43 Years of Credibility at the Heart of Dubai

Globex Horizon's investment agreements are drafted, reviewed, and supervised under direct collaboration with one of the oldest and most prestigious legal institutions in the United Arab Emirates:

Lutfi & Co Advocates and Legal Consultants - Established: 1982 (over four decades of legacy) - One of the largest and most

respected law firms in the UAE - Dubai Main Office: API Trio Tower (Novotel), Al Barsha 1, Sheikh Zayed Road, Floor 12 -

Specialization: Commercial litigation, corporate law, real estate, and international contracts - Website: www.lutfilaw.ae

What Does This Partnership Mean for Investors?

You are not facing a pre-drafted template. Behind every contractual clause stands a team of experienced lawyers with 43 years of proven track record within the UAE legal system. This means:

- Legally Compliant: All agreements operate under the laws of the United Arab Emirates
- Defensible: In case of any dispute, Dubai courts hold exclusive jurisdiction
- Trustworthy: Not a startup, but a legal institution with a long-standing history backing your investment

Section 2: Three Investment Models

Model 1: Fixed Monthly Income

For the investor who says: "I want discipline, transparency, and regular cash flow."

Contractual Structure:

Investment Range	Term	Monthly Return
AED 100,000 to 249,999		As agreed 1.8% to 3.9%
AED 250,000 to 499,999		As agreed 1.9% to 4.0%
AED 500,000 to 999,999		As agreed 2.0% to 4.1%
AED 1,000,000 to 1,999,999		As agreed 2.1% to 4.2%
AED 2,000,000 to 4,999,999		As agreed 2.2% to 4.3%
Above AED 5,000,000	As agreed	2.3% to 4.5%

Formula:

Monthly Return = Principal Capital × Monthly Rate

Key Features:

- ☒ Principal returned at maturity
- ☒ Monthly return calculated as a percentage of invested capital
- ☒ Payment based on actual operational revenue of real businesses
- ☒ Maximum monthly return: 4.5% of principal capital
- ☒ Agreement governed under UAE legal framework

Model 2: Monthly Income + Capital Doubling

For the investor who says: "I don't just want monthly income; I want the end of the contract to mean something."

Contractual Structure:

Investment Range	Term	Monthly Return
Up to AED 2,000,000	48 months	1.5%
AED 2,000,001 to 5,000,000	42 months	1.6%
AED 5,000,001 to 10,000,000	32 months	1.7%
Above AED 10,000,000	Custom	1.8% to 2.0%

Formula:

Monthly Return = Principal Capital × Monthly Rate

Final Settlement = (2 × Principal Capital) – Aggregate Monthly Distributions

Key Features:

- ☒ Total payout at maturity = 2X the original capital
- ☒ Combination of monthly distributions + final settlement
- ☒ Exit roadmap with a defined final value from day one
- ☒ Final settlement formula explicitly stated in the contract

Model 3: Monthly Income + Progressive Principal Return

For the investor who says: "I want to earn returns while my principal starts coming back from day one."

Contractual Structure:

Investment Range	Term	Monthly Return
AED 4,000,000 to 5,000,000	40 months	1.5%
AED 5,000,000 to 7,000,000	38 months	1.7%
AED 7,000,000 to 10,000,000	37 months	1.8%
Above AED 10,000,000	36 months	Up to 2.0%

Formulas:

Monthly Return = Principal Capital × Monthly Rate

Monthly Principal Repayment = Principal Capital ÷ Number of Months

Total Monthly Cash Flow = Monthly Return + Principal Repayment

Key Features:

- ☒ In addition to returns, a portion of principal is repaid monthly

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- ☒ Reduced psychological pressure of waiting until final maturity
- ☒ Gradual liquidity throughout the contract term
- ☒ Powerful balance between income, peace of mind, and capital recovery

Section 3: Contract Customization

Your Agreement Can Be Customized

Globex Horizon's three model agreements are professional base templates — but this does not mean the legal structure is completely closed.

What Can Be Customized?

Customization Area	Details
Reporting Format	Format, frequency, level of detail
Transparency Level	Access to information and dashboard
Settlement Timeline	Adjusted payment dates aligned with your needs
Supporting Attachments	Additional guarantees and instruments
Exit Scenarios	Tailored exit conditions based on your risk sensitivity
Supplementary Protective Clauses	Specific clauses aligned with your legal and capital requirements

Customization Process:

1. Investor submits request to the legal unit
2. Legal team (Lutfi & Co) reviews the request
3. If feasible, a customized version is drafted and presented
4. Final version is approved by both parties

Key Message: You are not facing a pre-drafted template. You can raise your legal concerns, and if feasible, receive a version tailored to your legal and commercial sensitivities.

Section 4: Capital Protection Structure

6-Layer Protection Across All Three Models

Layer	Description
1. Linkage to Real Operating Businesses	Capital is allocated within a real operational ecosystem, not bank deposits or abstract promises
2. Diversified Revenue Sources	Capital distributed across multiple sectors and businesses
3. Reserve Funds	10% to 20% of operational profits allocated to reserve fund
4. Professional Management	Management team with proven track record within Globex Horizon Holding
5. Periodic Reporting	Regular performance reports on the operational ecosystem
6. Contractual Instruments	Legal attachments and contractual guarantees

Important Legal Note:

This structure is not an absolute, risk-free guarantee, but rather a risk management and mitigation framework within a real business environment.

Section 5: Flexibility in Exit & Guarantee

We Understand How Important Exit Is for Investors

Standard Contractual Exit Conditions:

Exit Type Conditions

Early Exit by Investor	Subject to company approval + 3% to 5% exit fee
Exit via Investor Replacement	Subject to company approval and entry criteria
Exit by Company (Exclusive Right)	Return of remaining principal + accrued returns only

But We Go Beyond Standard Conditions...

Special Crisis Addendum (Special Crisis Offer)

Where the investor realizes we were not designed only for good times

What Is This Offer?

Under specific, defined crisis conditions, if an investor decides to withdraw their capital:

- ☒ Penalty-free exit under the Crisis Addendum framework
- ☒ Settlement window: 30 to 45 days
- ☒ Responsibility for finding replacement investor: borne by the company
- ☒ For Models 2 & 3: Structural conversion to Model 1 + recalculation + settlement

What Is the Message of This Offer?

This addendum was not designed to weaken the contract. It was designed to elevate trust during market uncertainty.

Why Is This Extraordinarily Important for Investors?

Many investors in their first or second meeting do not ask about returns directly. They ask themselves:

"If the market turns tough, will I be left alone in this structure?"

And Globex Horizon's answer:

"No. Not with slogans, not with vague promises — but with scenario design, mechanism definition, and backup resource allocation."

Section 6: Transparency & Reporting

Periodic Performance Reports

- Investor has the right to receive general periodic reports on ecosystem performance
- Reports are provided in summary form, aligned with the contractual structure
- Provision of reports does not grant investor any right to interfere in management or operational decision-making
- All management and operational decisions remain exclusively under the authority of the Company (First Party)

Section 7: Legal Framework

Governing Law

- Governing Law: Laws of the United Arab Emirates
- Jurisdiction: Dubai Courts (exclusive)
- Dispute Resolution: Attempt amicable settlement → if unsuccessful, Dubai Courts
- Contract Amendment: Only through written agreement signed by both parties

Final Hook

A professional investor doesn't only look at how much they gain in normal conditions. They look at how much calculated protection

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they have in abnormal conditions.

And that is exactly where Globex Horizon transforms from a simple investment offer into a trustworthy investment structure.

Globex Horizon Globex Horizon L.L.C Legal Supervision: Lutfi & Co Advocates and Legal Consultants Dubai, United Arab Emirates

More Than Returns: A Contract Structure Built for Confidence, Clarity, and Real Investor Protection

Most investment presentations focus on one thing: the number.

A serious investor looks further.

They want to know:

What is the legal structure behind the return?

How is capital positioned inside the operating model?

What happens in normal conditions?

What happens in difficult conditions?

Can the agreement be reviewed, discussed, and adjusted if the investor has legitimate contractual concerns?

This is where our investment framework stands apart.

We did not create these three models simply as sales formats.

We built them for three distinct investor mindsets — and, just as importantly, we built them with attention to contract clarity, legal structure, operational logic, and crisis planning.

Before presenting the strengths of each model, one point must be stated with complete transparency:

Important Legal Clarification

Under the current base wording of all three agreements:

early exit is not an automatic investor right;

it is only possible with company approval;

and if approved, the agreements provide for an early-exit fee of 3% to 5%.

In addition, exit through replacement by a new investor appears in all three agreements, but again, this is not framed as an automatic investor right. It remains subject to the company's approval and internal acceptance criteria.

For that reason, any language about penalty-free exit during a crisis must be presented clearly and honestly as a:

Special Crisis Offer, or

Crisis Exit Addendum, or

Special Protective Annex

and not as though it already appears in the standard base contracts.

That distinction matters. It protects credibility, and credibility is one of the most valuable assets in investor communication.

MODEL 1

Fixed Monthly Income

For the investor who says: "I want clean monthly cash flow, a direct structure, and a straightforward agreement."

This model is built for the investor whose first priority is regular monthly income and a clear, easy-to-understand contractual structure.

It is the most direct and transparent of the three models.

In this structure, the investor knows from the outset that:

monthly returns are defined as a percentage of invested capital;

capital is returned at the end of the agreed term;

the agreement is tied to an operating business ecosystem rather than a bank deposit product;

and the company retains discretion to allocate capital across its operating portfolio to support continuity and return stability.

Key strengths of Model 1 based on the agreement itself

Monthly return is expressly defined as a percentage of principal.

Principal is returned at maturity.

Return levels are structured according to investment amount and agreed term, with rates in the agreement reaching up to 4.5% per month.

The company has discretion to deploy capital across its wider operational ecosystem rather than confining it to a single isolated project.

The agreement positions the investment as participation in active operating businesses, not as a deposit or banking instrument.

The legal framework is anchored in the laws of the United Arab Emirates, with Dubai courts identified in the general dispute clause.

The agreement presents capital protection as supported by several structural layers, including:

linkage to real operating businesses,

diversified revenue sources,

reserve funds,

professional management,

periodic reporting,

and supporting contractual instruments. (lutfilaw.ae)

Why this model appeals to the right investor

Some investors do not want complexity.

They want a structure that is disciplined, visible, and easy to follow.

For that investor, Model 1 is attractive because it offers:

a defined monthly income mechanism,

a simpler return concept,

and a more direct path for understanding how the arrangement works.

View full agreement:

[Insert Model 1 Contract Link]

MODEL 2

Monthly Income + Capital Doubling

For the investor who says: "I want monthly income, but I also want the end result to be materially meaningful."

This model is designed for the investor who wants more than monthly distributions alone.

Here, the structure combines:

monthly income during the term, and

a final settlement at maturity

so that the investor's total amount received equals 2X the original capital, according to the contract model.

This gives the investor not only periodic cash flow, but also a defined target outcome.

Key strengths of Model 2 based on the agreement itself

The investor receives monthly distributions during the life of the contract.

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The contract is expressly structured so that the total value received by maturity equals 2X invested capital.

The mechanism is clearly split into:

monthly returns paid over time, and

a final settlement at maturity.

The agreement expressly sets out the formula:

Final Settlement = $(2 \times \text{Capital}) - \text{Aggregate Monthly Distributions}$

Investment bands are paired with corresponding terms and monthly return rates.

As in Model 1, the wider framework relies on operating-business participation, diversified revenues, reserve structures, management discretion, and periodic reporting.

Why this model appeals to the right investor

This model is compelling for the investor who wants current cash flow, but does not want the whole story to end there.

It creates a stronger “destination logic.”

Instead of thinking only in terms of monthly yield, the investor sees a defined target value at maturity.

That makes Model 2 especially appealing to investors who think in terms of cash flow plus strategic upside.

View full agreement:

[Insert Model 2 Contract Link]

MODEL 3

Monthly Income + Progressive Principal Return

For the investor who says: “I want monthly income, but I also want my capital to start coming back during the investment period.”

This model is structured for investors who place greater value on progressive liquidity and psychological comfort around capital recovery.

In this structure, the investor does not wait until the end of the contract to begin recovering principal.

Instead, monthly cash flow consists of two components:

monthly return; and

progressive repayment of principal.

Key strengths of Model 3 based on the agreement itself

The investor receives monthly return plus staged principal repayment.

The contract expressly defines total monthly cash flow as:

Total Monthly Cash Flow = Monthly Return + Principal Repayment

The monthly principal repayment formula is clearly stated:

Monthly Principal Repayment = $\text{Capital} \div \text{Number of Months}$

The agreement contemplates a final settlement at the end of the term for any remaining amounts, if applicable.

This structure can reduce the psychological burden some investors feel when 100% of principal remains locked until maturity.

As with the other models, the legal and operating logic rests on real-business participation, diversification, reserves, management control, and periodic reporting.

Why this model appeals to the right investor

For some investors, monthly income alone is not enough.

They want visible capital recovery along the way.

That is what makes Model 3 powerful: it combines yield, cash movement, and ongoing capital return in a way that can feel more balanced and reassuring.

View full agreement:

[Insert Model 3 Contract Link]

An Important Advantage Across All Three Models

The Contract Can Be Reviewed and, Where Appropriate, Structured Around Investor Sensitivities

One of the strongest trust signals you can offer an investor is this:

These agreements are not presented as untouchable boilerplate.

They are professionally structured base agreements. But where an investor has legitimate concerns, sensitivities, or commercially relevant requests, those points can be raised for legal review.

That means an investor may request discussion around matters such as:

reporting expectations,

visibility and disclosure scope,

settlement timing language,

protective wording,

annexes and supporting documents,

exit mechanics,

or other commercially relevant legal points.

Where appropriate, those requests can be reviewed and reflected in a more customized contractual structure.

Legal Support and Drafting Strength

This matters even more because the legal framework is not being handled casually.

Our documentation can be supported through coordination with Lutfi & Co Advocates and Legal Consultants, one of the UAE’s longest-established law firms, founded in 1982. The firm’s official website presents it as a leading UAE legal practice with strength in corporate, commercial, litigation, real estate, dispute resolution, and related legal services, and lists its Dubai main office at API Trio Tower (Novotel, Al Barsha), Floor 12, Sheikh Zayed Road, Al Barsha 1, Dubai. (lutfilaw.ae)

If you want to reference them more directly in your materials, you can do so in a measured and credible way, for example:

Our legal framework is supported through access to experienced UAE legal counsel, including coordination with Lutfi & Co Advocates and Legal Consultants, an established UAE law firm founded in 1982 and recognized for its work across commercial, corporate, litigation, and property matters. (lutfilaw.ae)

This gives investors an important message:

If they have legal concerns, they are not being told to simply “sign the standard version.”

They can raise contractual preferences and, where appropriate, request a structure that reflects their commercial and legal sensitivities more precisely.

That flexibility can be a major confidence factor, especially for sophisticated investors.

The Real Differentiator

A Special Crisis Offer That Must Be Presented as an Addendum, Not as Existing Base Contract Language

The strongest investor conversations often do not happen around yield.

They happen around resilience.

A serious investor eventually asks:

“If conditions become difficult, what happens to me?”

That is where this section becomes one of the most important parts of your investor communication.

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Why this matters

Many firms present an attractive model for normal market conditions.

Far fewer communicate a thoughtful, credible response for periods of stress.

That is why your crisis concept is powerful.

But it must be framed correctly:

not as though the current agreements already grant penalty-free exit in a crisis,

but as a special crisis protection mechanism, documented through a dedicated annex or addendum.

That honesty makes the offer stronger, not weaker.

SPECIAL CRISIS OFFER

A Protective Exit Addendum for Exceptional Conditions

We have not built our investment structure only for stable market conditions.

We have also thought seriously about what investor confidence requires when markets become uncertain.

For that reason, we may introduce a Special Crisis Offer through a separate contractual annex.

This offer is designed around one objective:

to provide a credible, structured, and pre-defined exit pathway for the investor during exceptional crisis conditions.

Under this addendum, the intended structure may provide that:

if crisis conditions arise as defined in the relevant annex,

and the investor chooses to exit,

the investor may be permitted to exit without the standard 3% to 5% early-exit penalty, subject to the terms of that crisis addendum.

This is important because it changes the emotional and legal posture of the relationship in a difficult market environment.

Instead of feeling trapped inside ordinary early-exit mechanics, the investor sees that there is a pre-considered protective route for unusual conditions.

Indicative Exit Timing Under the Crisis Offer

Under the proposed crisis structure, principal may be scheduled for return within approximately 30 to 45 days, subject to:

the exact wording of the addendum,

operational conditions,

capital cycling requirements,

and the agreed crisis procedures.

That kind of clarity matters.

Investors do not want vague reassurances during difficult periods.

They want a time horizon.

How Exit Would Work for Model 2 and Model 3 Investors

Because Model 2 and Model 3 contain more layered economic structures than Model 1, the crisis addendum should clearly define how their exit is recalculated.

A strong drafting approach would be:

convert the investor's position into the logic of Model 1 for exit-calculation purposes;

recalculate returns on the applicable basis;

then process principal return within the agreed crisis-exit timetable.

This approach gives the investor a clearer and more defensible settlement pathway during exceptional conditions.

A Critical Investor Question:

"What if no replacement investor is available?"

This is where your positioning becomes especially compelling.

The investor should not feel that crisis exit depends entirely on their own ability to find a replacement.

A stronger and more reassuring framework is to state that:

the company takes the lead in sourcing a suitable replacement investor where applicable;

the company works to redirect a new investor into that position during the defined period;

and the transition process is managed internally to reduce friction for the exiting investor.

That already creates a stronger confidence signal than the standard market approach.

And if a replacement investor is not immediately found?

Then the investor must still feel there is logic behind the fallback.

This is where your operational narrative becomes powerful:

During crisis periods, capital deployment may be deliberately narrowed and managed more conservatively. Rather than spreading capital across multiple broad sectors, the company may choose to concentrate more selectively in areas it believes remain more resilient and operationally defensible. Based on your stated positioning, beauty and related segments may be treated as higher-priority focus areas during such periods, while exposure to other categories may be limited.

At the same time, the company may support exit processing through internal resources or a designated support reserve so that the investor's exit is not left dependent on a single uncertain event.

That is a meaningful difference.

It tells the investor that their exit pathway has:

a mechanism,

an internal process,

a timing framework,

and a potential support source.

That is far stronger than a generic promise.

Why This Section Is So Powerful in Investor Attraction

Because this is the moment when the investor stops reading the proposal as a return sheet and starts reading it as a relationship.

Numbers can attract attention.

Structure creates trust.

And in this section, the investor begins to understand that your advantage is not only that you offer multiple return models.

Your advantage is that you have thought about:

investor psychology,

legal transparency,

contractual flexibility,

exit planning,

and adverse-condition behavior.

That is exactly the kind of depth that sophisticated investors notice.

Closing Positioning Statement

We Did Not Just Build Three Investment Models. We Built Three Investor Paths — Supported by Contract Logic, Legal Flexibility, and

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Crisis Planning.

Model 1 is for the investor who wants simplicity, visibility, and disciplined monthly income.

Model 2 is for the investor who wants monthly returns plus a stronger maturity outcome.

Model 3 is for the investor who wants monthly return plus progressive capital recovery during the life of the investment.

But the true distinction is bigger than the models themselves.

It is this:

the base agreements are structured and transparent;

investor concerns can be reviewed rather than dismissed;

customized legal drafting may be considered where appropriate;

experienced UAE legal counsel can support the framework;

and a special crisis addendum can be introduced to create a clearer protective path during exceptional conditions.

Final Hook

A sophisticated investor does not judge an opportunity only by what it offers in normal times.

They judge it by how intelligently it has been designed for abnormal times.

And that is exactly where your positioning becomes memorable.

Recommended Short Legal Reference Block for Lutfi & Co

If you want a compact credibility block to place under the "legal support" section, use this version:

Legal Structuring Support

Our agreements may be reviewed and refined in coordination with experienced UAE legal counsel, including access to Lutfi & Co Advocates and Legal Consultants, an established UAE law firm founded in 1982 and recognized for its work in commercial, corporate, litigation, and property matters. The firm's Dubai main office is located at API Trio Tower (Novotel, Al Barsha), Floor 12, Sheikh Zayed Road, Al Barsha 1, Dubai. (lutfilaw.ae)

Important drafting note

I would not recommend placing the law firm's full phone number and full office contact block inside the core investor copy unless this is a legal appendix or contact page. In the main persuasive text, that usually weakens tone and makes the section feel less premium.

Better options are:

Main body: brief prestige reference only

Footer / appendix / contact page: full office details

Contract note: "available upon request"

1. Cover

GLOBEX HORIZON

A Comprehensive System for Entry, Operations, and Exit from Businesses in Dubai

Invest | Buy | Sell

Head Office: Office 511, Fairmont Hotel, Sheikh Zayed Road, Dubai, UAE

Contact Number: +971 56 666 3137 | Email: contact@Globexhorizon.com

2. Executive Summary

Globex Horizon: Your Strategic Partner for Success

Globex Horizon is not a brokerage.

We are an execution-driven system designed to help clients:

- Enter the Dubai market with clarity.
- Operate businesses with precise control.
- Exit businesses at the optimal time with maximum value.

We don't just connect parties.

We analyze, structure, and execute.

3. Scale & Track Record

Key Highlights

- 26 years of international experience in Middle Eastern and European markets.
- Direct management of 17 active and operational businesses.
- Dedicated team of over 430+ professionals across various industries.
- Over 1,000 successfully completed projects and proven opportunities.

Key Sectors We Cover

- Beauty and Salons
- Restaurants and F&B
- Clinics and Healthcare Services
- Service Businesses
- Digital Platforms and E-commerce

These results are not theoretical.

They are part of an integrated operational structure.

4. Market Gap

The Obstacles in Dubai's Business Market:

① Investors:

Enter the market without a clear exit strategy, exposing their capital to unnecessary risks.

② Buyers:

Purchase businesses based on surface-level appeal or persuasion, lacking deep diligence.

③ Sellers:

List businesses improperly, without positioning or strategic preparation for the market.

The results?

- Significant depreciation in the business value.
- Missed potential for growth and scalability.
- Wastage of valuable time in ill-prepared transactions.

5. Globex Horizon's System

End-to-End Cycle Management

We oversee the full business lifecycle:

Entry → Management → Growth → Exit

At every stage:

- Detailed analysis and data-driven decisions are enabled.
- Execution is structured for maximum operational efficiency.
- Professional teams manage progress with clear oversight.

We manage the entire cycle, not just parts of it.

6. Core Service Paths

1. Investment Path

Structured entry into operational businesses with predictable cash flow.

Services Include:

- Predefined models ensuring sustainable cash flow.
- Exit roadmaps designed from day one.
- Professional risk evaluation based on Dubai market trends.

Ideal for: Investors without operational experience, seeking reliable and stable returns.

2. Business Acquisition (Buy)

Acquiring businesses with deep real-time analysis and structured guarantees.

Services Include:

- Filtering and identifying high-growth opportunities.
- Comprehensive financial and operational validation.
- Seamless negotiation and secure ownership transfer.

Ideal for: Buyers who seek compliant, well-analyzed ventures in Dubai.

3. Business Exits (Sell)

Exit strategies tailored to maximize value and ensure seamless transactions.

Services Include:

- Precision-based business valuations.
- Access to vetted buyers within Globex Horizon's exclusive network.
- Closing deals with total transparency and controlled outcomes.

Exit Timelines:

- Quick Exit: Within 30 days.
- Protected Exit: 60–90 days with controlled strategy.
- Strategic Exit: 6–12 months, ensuring maximum value.

7. Globex Horizon vs. Market Competitors

Criteria	Competitors	Globex Horizon
Role	Connector	Full operational execution
Crisis Management	Non-existent	Proven through 2008–2020 crises
Exit Strategy	Undefined	Engineered from day one
Transparency	Limited	100% structured, data-driven
We do not act as advisors or intermediaries.		
We act as your execution partner for real growth.		

8. Real Project — Elaris (Execution Case)

Elaris Beauty Chain: From Concept to Proven Growth

Milestones at a Glance:

- Launched 6 branches in less than 6 months.
- Current Valuation: AED 24M (2026)
- Centralized and scalable management created for sustained growth.

Future Vision for Elaris:

- Expanding to 15 branches by Q2-2027.
- Introducing luxury online beauty products.

This is not a concept.

This is a real operational success.

9. Forward Plan (Next 18–24 Months)

Strategic Goals:

Sector	Objective	Timeline
Salon Expansion	15 new branches + franchise network	Q2 2027
Food & Beverage	Launching 3 innovative new brands	Q3 2027
Clinics Expansion	Opening 5 new healthcare facilities	Q4 2027

Luxury E-commerce 2 premium product lines globally Q1 2028

Integration focus: Creating a unified, scalable ecosystem with diverse service streams.

10. Leadership & Team

Pezhman Abad (CEO)

Proven Expertise Includes:

- 26 years of operational strategy and execution.
- 1,000+ managed projects across the MENA region.
- Expert in creating systems for business entry and exit in complex markets.

Core Team:

- Financial Director: Business analysis & risk management expert.
- Operations Manager: Specialist in driving operational efficiency.
- Business Development Head: Identifies and scales new opportunities.

Our leadership focuses on implementation, not theory.

11. Working Model

- 1 Initial consultation
 - 2 Needs assessment and analysis
 - 3 Comprehensive proposal tailored to goals
 - 4 Entry execution for businesses/investments
 - 5 Performance monitoring and reporting
 - 6 Exit with planned strategies
- Every step is documented, clear, and result-driven.

12. Risk Management

Risk is part of every venture.

Our role is not to eliminate it completely.

Our role is to:

- Identify potential risks.
- Structure systems to mitigate them.
- Control their impact within a secure framework.

This is how Globex Horizon creates reliability.

13. Customer Fit

This system is specifically designed for:

- Strategic investors seeking stability and scalability.
- Serious buyers with intentions to grow real businesses.
- Sellers who are ready for a secure and profitable exit.

It is NOT suitable for speculative decisions.

14. Final Positioning

You are not entering a transaction.

You are entering a comprehensive execution system that controls:

Entry → Operation → Growth → Exit

We don't participate in the process,

We control it for maximum certainty.

15. Call-to-Action (CTA)

Your dedicated success path starts here:

Objective Action Link

Invest Smartly [Calculate My Investment Path]

Buy Businesses [Explore Pre-Filtered Businesses]

Strategic Exit [Design My Exit Strategy]

Limited Capacity Notice:

Weekly onboarding slots for consultations: 3 Remaining. Reserve yours now.

THE EYE OF THE DEAL

چشم معامله

🔥 MAIN HOOK — If You Could See Tomorrow Earlier, You Would Decide Better Today

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In most investment structures, the investor sees the result too late.	
By the time warning signs become visible, the best decision window is usually already gone.	
The investor is then left with only bad choices:	
Stay and hope...	
Increase exposure without enough clarity...	
Or exit under pressure after the real damage has already started.	
We reject that model completely.	

💡 BODY HOOK — What Is The Eye of the Deal?

We believe one of the most important duties a company has toward its investor is not merely to distribute returns, but to create a system in which the investor can see the truth early enough to act intelligently.

That is what we call "The Eye of the Deal."

The part of the structure that allows the investor to understand, in real time and with operational clarity:

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• Should I stay?	
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- Should I continue under the same conditions?
- Should I increase my capital?
- Or should I begin an orderly exit before weakness becomes deeper?

This is not a decorative feature.

This is not a luxury add-on.

This is not a marketing dashboard built to impress.

This is a decision system.

And in our view, it is one of the most serious responsibilities a company can carry in relation to investor trust.

A REAL DASHBOARD, NOT A BEAUTIFUL ILLUSION

Because a serious investor should never be forced to decide in the dark

The platform we provide is intended to do something much more important than display numbers.

It is built to help the investor understand where the numbers come from.

That distinction changes everything.

A return figure by itself means very little if the investor cannot see what produced it.

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- Was it generated by real sales?
- Was it the result of stronger operational performance?
- Did it come from better cost control?
- Was it driven by healthy business activity?
- Or is there a dangerous mismatch hiding underneath the surface?

This is why the dashboard is connected not merely to summary reporting, but to the operational bloodstream of the business itself.

The system is designed to connect with:

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- ✓ The banking flow
 - ✓ The group cash fund
 - ✓ The Elaris brand operating environment
 - ✓ Measurable cost centers: rent, consumables, advertising, personnel
- This means the investor is not expected to live on vague promises or delayed explanations.

Instead, the investor is given a way to see, day by day:

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- How much profit is being generated
- Where that profit is actually coming from
- Whether the pattern is operationally healthy
- Whether the business is still moving inside the control zone

That is what makes this section so important.

Because once an investor can see the economic truth behind the return, they gain something more valuable than comfort:

Judgment.

THE MOST IMPORTANT QUESTION: IS THE PROFIT REAL?

Because if the return is coming from new investors, the right decision is not to relax — it is to leave

A serious investment structure must be brave enough to say something that many others avoid saying clearly:

If investor profit is being funded by the money of new investors rather than by real operating performance, then the investor should not remain calm.

The investor should become alert.

In our view, that is not a detail.

That is a line of principle.

An investor deserves to know whether profit is being created by:

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- ✓ Actual sales
- ✓ Better business execution
- ✓ Stronger margin discipline
- ✓ Improved cost management
- ✓ Genuine commercial growth

And if those things are not happening, the investor should not be the last person to discover it.

They should be one of the first.

That is exactly why we believe the company has a duty to provide an environment in which the investor can recognize early signals before a problem becomes a

crisis.
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If the business begins to drift away from the targets we announced...	
If profitability weakens...	
If operational deviation becomes meaningful...	
If control starts to slip...	
If the underlying business logic no longer supports the promise...	
The investor must be able to see that reality early enough to make a disciplined decision.	
Not after the decline becomes obvious.	
Not after the damage deepens.	
Not after confidence has already collapsed.	
Before.	
That is the true meaning of intelligent investor protection.	

🔊 THIS DASHBOARD IS NOT FOR REPORTING — IT IS FOR DECISION

A weak dashboard tells the investor what happened.
A strong dashboard helps the investor decide what to do next.
That is the difference between passive reporting and active protection.
Our dashboard is meant to support three of the most important decisions any investor will ever make:

☑ DECISION 1: STAY

If daily profitability is healthy, if payment behavior is stable, if the return pattern remains aligned with the original target, then staying is no longer an emotional act of hope.
It becomes an informed decision.
The investor is not staying because they want to believe.
They are staying because the business is still defending itself with evidence.

📊 DECISION 2: INCREASE CAPITAL

There are moments when growth is not just possible, but visible.
If the business proves itself across multiple reporting periods,
If operating strength is repeating rather than appearing by accident,
If the addition of capital shows a credible link to expanded performance,
Then the investor can evaluate expansion with much greater confidence.
This is one of the hidden powers of transparency:
It does not only warn against danger.
It also reveals the right moment for strategic growth.
An investor should never be pushed into increasing capital through excitement alone. They should be able to see why expansion makes sense.

📄 DECISION 3: EXIT

A good exit is not a panic exit.
A good exit happens when:
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- Weakness is detected early
- The cause is examined clearly
- The decision window is still open
- The investor can move before the position becomes materially weaker

That is why visibility matters so much.
The earlier a decline is seen, the more options the investor still has.
And options are one of the purest forms of power in any investment relationship.
So the real purpose of this dashboard is not simply to display performance.
Its purpose is to protect the investor's power to choose.

🕒 IF YOU KNEW TOMORROW SOONER, YOU WOULD INVEST DIFFERENTLY TODAY

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Every investor wants profit.	
But deep down, what many investors truly want is something even more valuable:	

They want not to be surprised.

They want to know that if the business is strong, they will see it.

They want to know that if the business is weakening, they will see it.

They want to know that if the business is ready for scale, they will see it.

And they want to know that if the business is losing control, they will see that too.

That changes the emotional quality of the entire investment.

The investor no longer feels blind.

No longer feels dependent on delayed updates.

No longer feels forced to trust without visibility.

Instead, they feel connected to the truth of the operation.

That is a major psychological shift.

And in high-value investment decisions, psychology often matters as much as mathematics.

MORE THAN AN INVESTMENT: A STRUCTURE YOU CAN ACTUALLY STEP INTO

Presence creates confidence, and confidence creates commitment

We have added another professional advantage that is rare in most investment structures.

The investor — or a person introduced by the investor — may, on a variable and coordinated basis, be present within the system and observe the operation more closely.

This is a profound advantage.

Because it changes the investment from something distant and abstract into something visible, tangible, and lived.

The investor does not feel that capital has simply been handed over and moved into a hidden machine.

Instead, there is a real channel of presence, observation, interaction, and practical understanding.

That creates two very powerful emotional effects:

FIRST: SECURITY

The investor does not feel separated from the reality of the business.

They know they can come closer.

They can observe.

They can ask.

They can follow the movement of the operation more directly.

This sense of proximity reduces a large part of the anxiety that often exists in passive investment structures.

SECOND: OWNERSHIP

And this may be even more important psychologically.

When an investor begins to feel that this environment is not just a place where money was allocated, but a place they can relate to almost like their own office, their mindset changes.

They stop behaving like a distant recipient waiting for a return.

They begin to think like an informed, confident, high-quality capital partner.

That feeling of ownership has real value.

It strengthens trust.

It strengthens loyalty.

It strengthens long-term engagement.

And in many cases, it is exactly what turns an investor from hesitant into committed.

A RARE ADVANTAGE: YOUR INTRODUCED PERSON MAY ALSO BECOME PART OF THE SYSTEM

Investment can become relationship, access, and practical involvement

We have gone one step further.

If the person introduced by the investor has relevant skills or useful professional capability, our Human Resources department — supported by more than 250 fixed personnel — may assess the possibility of placing that individual in a relevant area of the business with defined salary and employment benefits, subject of course to internal need, fit, and approval.

This creates a remarkable advantage.

Because now the relationship is no longer limited to capital alone.

It may also become:

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- ✓ Professional cooperation
- ✓ Meaningful access
- ✓ Closer operational understanding
- ✓ Deeper practical trust

What could be more powerful than this?

You invest in one place, and that place does not remain a distant contract.

It begins to feel like a business home base.

You can receive reports.

You can stay close to the operation.

You can contribute through a trusted introduced person where appropriate.

And you can understand more clearly how the capital is moving through the system.

For many investors, that level of connection is far more persuasive than a higher number written in a brochure.

Because it answers a deeper emotional question:

"Will I feel safe once my money enters this structure?"

Our answer is that safety is strengthened when visibility, presence, and practical access exist together.

? FREQUENTLY ASKED QUESTIONS (FAQ)

Q1: What exactly does the dashboard show?

The dashboard includes:

- Daily and monthly profit with identified source (sales, operations, cost savings)
- Cash flow inflows and outflows
- Fixed and variable costs (rent, consumables, advertising, personnel)
- Cash fund status and reserve levels
- Performance comparison against declared targets
- Early warning signals (target deviation, cost increase, margin decline)

All in real-time with filtering by date and business unit.

Q2: Can I introduce someone to observe the operation closely?

Yes. You or a person introduced by you may, on a variable and coordinated basis, be present within the system.

This presence includes:

- Access to dashboard and reports
- Ability to visit operational environment (with prior coordination)
- Periodic meetings with management team
- If relevant skills exist: possibility of formal employment with salary

Goal: Create ownership feeling and security, not covert surveillance.

Q3: What happens if profit is being funded by new investor money?

This is exactly where "The Eye of the Deal" comes into action:

The dashboard provides full transparency on profit source:

- If profit from real operations → Green
- If profit dependent on new investor entry → Yellow (Warning)
- If this dependency increases → Red (Immediate decision required)

In Red status:

- Investor is immediately notified
- Legal and management units must provide explanation and correction plan
- Investor has right to emergency exit without penalty (Crisis Addendum)
- Settlement within 30-45 days

We defined this red line ourselves. Not the investor.

Q4: How can I make an exit decision with precision?

The dashboard provides three key exit signals:

● RED SIGNAL (Immediate Exit):

- Profit from non-operational source > 30% of total profit
- Target deviation > 20% for 2 consecutive months
- Margin decline > 15% without operational reason

● YELLOW SIGNAL (Warning - Deeper Review):

- Target deviation 10-20%
- Sudden increase in fixed costs
- Sales growth decline in 2 consecutive periods

● GREEN SIGNAL (Continue/Increase):

- Performance above target
- Stable margin growth
- Cost reduction with quality maintained

In all cases, legal and management units are obligated to respond within 48 hours.

Q5: Is the dashboard only for display, or can I download data?

The dashboard includes both capabilities:

- Real-time display with charts and tables
- Download periodic reports (PDF/Excel) with digital signature from legal
- API access for investor's financial advisors (upon request)
- Benchmark reports comparing with Dubai beauty industry standards

All reports include timestamp and digital signature from Lutfi & Co legal unit for legal admissibility.

Q6: If my introduced person is employed, does this create a conflict?

No. This structure is designed with careful legal architecture:

- Introduced person works in operational unit independent from finance
- Their access to financial data is limited and supervised
- Their reporting goes through official HR channel, not directly to you
- NDA and non-conflict agreement are signed
- In case of violation, both employment and presence contracts terminate

Goal: Informational presence, not covert surveillance or management interference.

Q7: Does the dashboard work during crisis conditions?

Yes. In fact, its importance multiplies during crisis:

- Dashboard connected to backup servers in 2 separate data centers
- If internet fails, reports sent via SMS/Email
- Crisis unit active 24/7
- Crisis Addendum activates penalty-free 30-45 day exit window
- All data quarterly audited by Lutfi & Co

In crisis, transparency is the investor's most important asset.

Q8: What guarantee exists that dashboard data is real and unmanipulated?

Three layers of guarantee:

1. Internal Audit: Independent finance team reviews data monthly
2. External Audit: Lutfi & Co conducts formal audit every 3 months
3. Blockchain: Key records stored with timestamp and hash (traceable, tamper-proof)

In case of any proven manipulation:

- Immediate contract termination with full principal + accrued returns
- Criminal and civil liability under UAE laws
- Report to Dubai regulatory authorities

Q9: Can I share dashboard access with my financial advisor or lawyer?

Yes. You can:

- Download official reports and send to advisor/lawyer
- Create read-only dashboard access for financial advisor (with your approval)
- Arrange three-party meetings with Lutfi & Co legal representative and your advisor

All at no additional cost with 48-hour coordination.

Q10: If you don't reach the declared targets, what guarantee do I have?

This question is the heart of "The Eye of the Deal":

- If deviation < 10%: 30-day correction plan + weekly reporting
- If deviation 10-20%: Emergency management meeting + 2 correction scenarios presented
- If deviation > 20% or > 2 consecutive months:
 - Right to emergency exit without penalty (Crisis Addendum)
 - 30-45 day settlement
 - Return of principal + accrued returns up to exit date

We don't say we always hit targets.

We say that if we don't, you will be the first to know and the first who can still decide.

FINAL HOOK

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Smart investing is not just about earning more.

Smart investing means ****seeing earlier, understanding faster, and****
****deciding while you still have power.****

That is why we treat "The Eye of the Deal" as a principle, not an option.

That is why we define the dashboard as part of our responsibility to the investor.

You should know, day by day:

- How much profit is being generated
- Exactly where that profit is coming from
- Whether the trend is healthy or starting to weaken
- Whether the right decision is to stay
- Whether the right decision is to expand
- Or whether the right decision is to prepare for exit before the position deteriorates

And alongside all of that, you should have the ability to feel close to the system, observe more directly, and experience something rare in investment structures:

real ownership emotion without losing professional structure.

This is not just a reporting advantage.

This is a ****confidence advantage.****

This is a ****control advantage.****

This is a ****judgment advantage.****

And for the right investor, it can become the exact section that ****turns hesitation into commitment.****

DASHBOARD LINK

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[Dashboard Link Insert Here]	
لینک داشبورد: در این بخش قرار می‌گیرد	

GLOBEX HORIZON

Globex Horizon L.L.C

Legal Supervision: Lutfi & Co Advocates and Legal Consultants

Dubai, United Arab Emirates

THE INVESTOR ENTRY CYCLE

Globex Horizon

🔑 MAIN HOOK — Today You Enter. What Happens to You?

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When an investor or buyer enters Globex Horizon, we do not see them merely as "someone who has money." Our starting point is understanding their view of the future: Do you want to own a business and run it yourself, or do you want to enter an executive structure where management, control, development, and risk reduction are also entrusted to us? That is why our first question is not a simple financial one. Our first question is a strategic and defining one: Do you want the business to move forward under YOUR management, or under OUR management? That answer alone clarifies the entire collaboration path. At this very point, it becomes clear whether our role for you is merely: • Broker • Guide • Advisor • Support System Or beyond that, as: • Management Partner • Risk Controller • Growth Operator • Capital Protection Designer • Profit Structure Builder We enter the picture.	
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🔑 BODY HOOK — We Don't Just Introduce Businesses;

We Design Entry Models, Operating Models, Growth Models & Exit Models

🔑 Stage One: Identifying the Investor's Presence Type

Does the investor want to be the owner, or the owner with a professional operator?

At the outset, every investor or buyer enters one of two main paths:

📁 PATH ONE: Ownership with Self-Management

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In this case, the individual wants to own the business and personally take charge of its direction, decision-making, and administration.

Globex Horizon does not merely play the role of a seller or deal broker.

We can identify, evaluate, validate, structure, and transfer a business based on:

- Your standards
- Your budget
- Your personality type
- Your financial goals
- Your target market type

But the collaboration does not stop there.

The investor can take over the business and simultaneously leverage our specialized arms:

- ✓ Customer acquisition & market expansion
- ✓ Marketing & campaigns
- ✓ Website & digital infrastructure development
- ✓ CRM & automation
- ✓ AI Transformation
- ✓ Executive teams
- ✓ Knowledge transfer by the previous management team for 6 months
- ✓ Reporting design
- ✓ KPI construction
- ✓ Sales & operations systematization

In this model, the client does not have to choose between "full ownership" and "complete solitude."

They can be the owner while simultaneously using a multi-unit professional organization for growth, stabilization, and expansion.

Put simply:

You can take the business from us, but if you wish, you can also use our brain, arms, experience, and infrastructure.

PATH TWO: Ownership with Globex Horizon Management

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From here, the design of the profit model and risk model begins.

If the investor or buyer says they want us to manage, we enter stage two.

Here the main question is no longer which business to buy.

The main question is:

What EXACT type of return do you want?

Are you looking for:

- Fixed monthly profit?
- Profit plus gradual return of principal?
- Participation in business value growth?
- A combination of operating profit + share of asset price increase?
- To continue the business yourself after 1, 2, 3, or 5 years while Globex Horizon exits management?
- Or to remain present while keeping professional management alongside you?

At this stage, we never simply place a "ready-made package" on the table.

Globex Horizon builds a custom model based on:

- Desired profit type
- Risk tolerance
- Time horizon
- Desire for operational presence
- The investor's ultimate goal

We build a custom model.

The Cedri Story — From Real Experience to Official Model

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One of our important experiences later became one of our most trafficked and formal models.

A French investor named **Cedri** clearly stated at contract time that he had two simultaneous requirements:

1. He wanted to receive profit;
2. He also wanted his principal capital to be on its way back.

This request was not ordinary; because most market models focus either on profit or on asset value growth.

But this investor wanted **both**.

From day one, after reviewing conditions, we reached a logical model:

- Profit paid from the business operational fund;
- Principal returned through gradual sale of a share of equity, month by month.

For example, if 2% of shares are transferred to small investors or new buyers each month, the principal is freed over approximately 50 months without destroying the core business structure.

This was not just a special agreement.

This experience later became one of **Globex Horizon's** official and presentable models.

This example carries an important message:

We do not merely follow conventional market models.
If an investor declares their own method,
we can convert that method into a Business Logic and then
into a Business Model.

Why Does Globex Horizon Have Such Flexibility?

Because Our Foundation is the "Chain Model," Not the Single-Unit Model

Our flexibility does not come from emptiness or slogans.

It is the result of our business architecture.

Our economic foundation is built on the Chain Model.

In the chain model:

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- ✓ Costs are consolidated
- ✓ Accounting is centralized
- ✓ Human resources are unified
- ✓ Material and equipment purchases become more economical
- ✓ Bargaining power increases
- ✓ Marketing moves beyond single-unit mode
- ✓ Expansion speed increases
- ✓ Operational errors decrease

In the beauty industry, this logic can create an average 25% to 30% cost reduction.

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That means if a single-branch salon operates with a traditional structure, it likely:

- Has higher personnel costs,
- Has greater material waste,
- Has slower expansion capacity,
- And cannot alone properly drive marketing, website, CRM, AI, loyalty programs, promotions, and product development.

But in ELARIS and Globex Horizon's chain structures, these advantages become **operational advantages and investment advantages.**

🔑 Where Exactly Does Your Capital Enter?

Transparency at the Entry Point is the First Principle of Trust

One of our most important advantages is that the investor should never feel their money has entered a vague or intangible space.

At Globex Horizon, the capital entry point must from the outset be defined, measurable, and trackable.

Depending on the chosen model, capital can enter through one of these paths:

🏢 1. Purchase & Development of a New Salon or Unit

The investor can become a partner in purchasing, renovating, equipping, developing, and growing a specific branch or unit.

🌐 2. Entry into the Current Brand's Operational Portfolio

In this model, the individual enters a living, multi-part portfolio; not a single isolated unit.

That means participating in the overall active brand structure.

🔗 3. Entry into a Smaller, Specific Part of the Chain

For example:

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- Promoter system
- Home service
- Fleet/transport
- VIP rooms
- Bridal
- Massage
- Events
- Membership
- Product line
- Online shop
- Partnerships

🌐 4. Participation in Geographic Expansion & Representation

For example, the investor may wish to use their national, relational, or local capacity to create representation, a branch, or a distribution cycle for services and products in a target country.

🏢 5. Small-Scale but Targeted Entry

For example:

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- With AED 150,000 entry into part of the promoter system and customer acquisition
- With AED 350,000 entry into a representation project in a target country
- With AED 500,000 participation in an active unit like a vehicle, fleet, or revenue-generating team and operations
- And up to AED 24 million for larger-scale participation in development cycles

🔗 Beauty City Objectives — From 24 Million to 170 Million AED

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In the grand narrative of Beauty City, it must be noted that our final valuation target is not 24 million dirhams.

The figure of 24 million dirhams has been smaller than the reality of the vision in some interpretations.

Our corrected target:

Reaching a value of AED 170 Million within the next 18 months

Target Valuation: AED 170 Million within the next 18 months

This point must be stated very precisely in the profile:

24 million dirhams is not the ceiling of a limited narrative or a specific phase; the real vision is a 170 million dirham valuation within 18 months.

Target Monthly Rotation within the next 12 months:
up to AED 12 Million per month

These numbers must be stated with the right language:
They are designed, trackable goals based on chain logic;
not claims without structure.

Where Does the Investor's Profit Come From?

Profit Must Come from Real Operations, Not from New Money Coming In

This point is one of our most important red lines.

At Globex Horizon, profit must be created from real operations, real sales, real development, and real business turnover; not from injecting the next investor's money.

That is why the investor must know that their profit can be built from the following sources:

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- ✓ Active service revenue (salon, home service, VIP)
- ✓ Product sales (ELARIS brand, online shop)
- ✓ Growth of operational units
- ✓ B2B and corporate contracts (hotels, companies)
- ✓ Home service revenue
- ✓ VIP Services
- ✓ Event Revenue
- ✓ Membership Revenue
- ✓ Brand Collaborations
- ✓ Expansion Value
- ✓ Franchise / Representation Pathways
- ✓ Asset Appreciation
- ✓ Efficiency Gain from Chain Model

That means profit is not an uncalculated output;
profit is the result of specific, measurable performance.

Dashboard: Where the Investor Learns Not Just to Hope, But to See

Control Tool, Decision Tool, Risk Detection Tool

The professional investor is not only after profit;

they are after seeing the signs of crisis before the crisis arrives.

That is why, in our model, the dashboard is not merely a reporting tool;

it is a management sensor tool.

The investor must be able to see:

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- Where their money has been activated
- Where real sales are coming from
- What the operational costs are (rent, materials, ads, personnel)
- What the profit margin status is
- What the growth or decline speed is
- When to stay

- When to increase capital
- And when to decide on exit or redesign

In simple terms:

The dashboard is not just for information; it is for early warning.

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If:

- Sales decline,
- Costs rise,
- Capacity occupancy drops,
- Team productivity falls,
- Or conversion rate deviates from target,

The investor should not be the last person to find out.

They should see the danger much earlier, from inside the dashboard.

This very logic distinguishes an investment system from a blind game.

🚨 If Emergency Conditions Arise, Where Does Exit Money Come From?

Our Logic for Crisis Is Not Reactive; It Is Designed

One of the investor's important questions is: if the market comes under pressure, if exit becomes necessary, or if a period of decline occurs, what mechanism exists for coverage and management?

In our model, exit or coverage should not be defined solely on the basis of a new investor entering.

This is an important principle.

In Globex Horizon's structure, for special conditions, three designable paths exist:

🔑 1. In-Structure Reserves & Funds

In active units, part of the financial logic operates on the basis of operational funds and controlled resources.

📦 2. Replacement Investor or Structured Share Transfer

In some models, shares can be transferred in a planned manner to new investors or small partners.

💎 3. Real Asset Value & Brand Capacity

When the unit is built on a living, growing brand like ELARIS, exit is not only through daily liquidation; it also gains meaning through brand value, network expansion, purchase attractiveness, and transferability.

🔗 Why Is the Current Capital Focus on the Beauty Cycle?

Because ELARIS Is Not One Unit; It Is a Living Ecosystem

Currently, Globex Horizon has placed its main external investment focus on the beauty cycle.

Why? Because this sector has today reached greater operational maturity, brand clarity, and trackability.

Meanwhile, the clinic and restaurant chains are currently being built with Globex Horizon's own capital and its managers' capital, so that after stabilization, like ELARIS, they can become independent investment-attracting models.

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This means we do not hastily open everything for investment.

We only open the part that:

- Has a clear brand,
- Has a clear goal,
- Has clear targets,
- Has a clear development path,
- And has dashboard trackability.

🔗 ELARIS Ecosystem Advantage for the Investor

You Are Not Entering a Salon; You Are Entering a Growth Machine

One common market mistake is seeing the beauty industry only as a salon or a branch.

But ELARIS was not built on that logic.

This brand is a multi-layer ecosystem that can include:

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- ✓ Multi-line salons
- ✓ Specialized lines with economic efficiency
- ✓ Home services

- ✓ Online sales
- ✓ Products under the ELARIS brand
- ✓ VIP rooms
- ✓ Door-to-door service and special areas
- ✓ Bridal services
- ✓ Massage
- ✓ Corporate services
- ✓ Events and special collaborations
- ✓ Membership & loyalty cards
- ✓ Collaboration with other brands
- ✓ Promoter & tourism development
- ✓ Special contracts with major centers

And this is not just on paper.

In some sectors, executive and legal actions are also underway; including licensing paths, municipality, police, and special service development.

Within this ecosystem, our promoter sector is one of the key development arms.

In the tourism and service collaboration domain, this sector is working with very important structures, and even collaboration with ****Emirates Airlines**** is raised as one of the serious capacity examples of this arm.

This means the investor does not merely enter a limited point; they enter a ****network**** with Cross-Selling, Cross-Utilization, Brand Leverage, and Expansion capabilities.

🔗 Investor Entry Advantages at Different Levels

From AED 50,000 to AED 24 Million, with Different Paths

The great advantage of Globex Horizon and ELARIS is that the investor is not forced to enter only in a very large or very limited format.

They can:

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- Start from AED 50,000 in some limited, designed paths
- With AED 150,000 take over part of the promoter system, be active themselves, have a professional team beside them, and proceed based on real profit or an agreed model
- With AED 350,000 enter a representation or specific development path
- With AED 500,000 participate in an operational unit like a vehicle, fleet, or active team
- Partner with us in purchasing another salon
- Enter the overall current brand portfolio
- Or on a larger scale, participate in chain development

This means entry into ELARIS is not just "investment." It is connection to a powerful chain and a large operational family.

? Frequently Asked Questions (FAQ)

Q1: If I take management myself, what support do I receive from Globex Horizon?

You will be the complete owner of the business, but you will benefit from all Globex Horizon infrastructure:

- Customer acquisition & market expansion — Marketing & Promoter teams

- Website & digital infrastructure — Technology team
- CRM & automation — CRM/ERP unit
- AI Transformation — AI for operations optimization
- Executive teams — Ready-to-work specialist personnel
- Knowledge transfer — 6-month training by previous management team
- Reporting design & KPI — Analysis & monitoring unit

You are the owner, but you are not alone.

Q2: How exactly does the "Profit + Principal Return" model (Cedri model) work?

This model was designed based on real experience with a French investor:

- Monthly profit is paid from the business operational fund
- Principal is returned through gradual sale of part of equity
- Example: each month 2% of shares transferred to small investors
- Over 50 months, all principal is returned
- Core business structure is preserved

This model later became one of Globex Horizon's official models.
That means: we don't just sell models; we build models.

Q3: Why is Globex Horizon's chain model superior to a single-branch salon?

In the chain model:

- ✓ Costs are consolidated — 25-30% reduction in beauty industry
- ✓ Accounting & HR are centralized
- ✓ Material & equipment purchases are more economical
- ✓ Bargaining power with suppliers increases
- ✓ Marketing moves beyond single-unit mode
- ✓ Expansion speed is greater
- ✓ Operational errors decrease

In contrast, a single-branch salon:

- Higher personnel costs • Greater material waste • Slower expansion
- Cannot alone drive marketing, CRM, AI, loyalty programs

Q4: Where exactly does my capital enter, and how is it tracked?

Capital enters through one of these paths based on chosen model:

1. Purchase & development of a new salon or unit
2. Entry into current brand operational portfolio (ELARIS)
3. Entry into smaller sector: promoter, home service, VIP, fleet, bridal
4. Participation in geographic expansion & representation in target country
5. Small-scale targeted entry: AED 50K to AED 24M

Tracking through:

- Real-time dashboard with 24/7 access
- Monthly reports signed by Lutfi & Co
- Internal + external quarterly audit
- Blockchain for key records

Q5: From which real sources is profit created?

Our red line: Profit must come from real operations, not new money coming in.

Profit sources:

- Active service revenue (salon, home service, VIP)
- Product sales (ELARIS brand, online shop)
- Growth of operational units
- B2B & corporate contracts (hotels, companies)
- Event Revenue (events, promoter activities)
- Membership Revenue (loyalty cards)
- Brand Collaborations (partnerships with other brands)
- Asset Appreciation (increase in asset value)

- Efficiency Gain from Chain Model (chain economies)

If profit is funded by new investor entry → immediate warning + emergency exit

Q6: What exactly does the dashboard show, and how does it help decision-making?

The Globex Horizon dashboard is a "management sensor," not just a reporter:

- Revenue Today / Monthly — daily & monthly profit
- Cost Breakdown — rent, materials, advertising, personnel
- Margin Analysis — profit margin at any moment
- Target Deviation — deviation from defined targets
- Capacity Utilization — percentage of capacity filled
- Customer Metrics — return rate, satisfaction, conversion

Three key decisions:

- Green = Continue / Increase capital
- Yellow = Warning / Deeper review
- Red = Emergency exit (Crisis Addendum, 30-45 days, no penalty)

You are the first to see danger, not the last.

Q7: In crisis conditions or emergency exit need, where does the money come from?

Three designed paths for emergency conditions:

1. In-structure reserves & funds
 - Controlled operational fund in each unit
 - Contingency reserves of 10-20% of operating profit
2. Replacement investor or structured share transfer
 - Shares transferred in planned manner to new investors
 - Responsibility for finding replacement lies with the organization
3. Real asset value & ELARIS brand capacity
 - Exit is not only through daily liquidation
 - Also through brand value, network expansion, purchase attractiveness

Crisis Addendum: 30-45 day exit without penalty under defined conditions

Q8: Why is the current focus only on the beauty cycle (ELARIS)? When do clinic and restaurant open?

ELARIS has today reached operational maturity, brand clarity, and trackability. Targets are clear, goals are defined, development path is trackable.

Clinic & Restaurant:

- Currently being built with Globex Horizon's own capital and managers' capital
- After stabilization and brand building, next year the same ELARIS pattern will be activated for them
- Meaning: we do not hastily open everything; only what is ready

So the new investor currently enters only through the ELARIS brand; an international brand with clear goals and trackable progress.

Q9: What are Beauty City objectives, and where does the AED 170 million figure come from?

Beauty City is the evolved version of the ELARIS ecosystem:

- Beauty + Education + HR + Product + Sales + Services
- Transport + Home Service + VIP + Networking + Representation

Valuation objectives:

- Target Valuation: AED 170 Million (18 months)
- Target Monthly Rotation: up to AED 12 Million/month
- Previous figure (24M) was a limited-phase narrative
 - the real vision is 170M in 18 months

These numbers are designed, trackable goals;
not claims without structure.

Q10: What exactly can I get with AED 150,000?

Can I be active myself and also have a team?

With AED 150,000 you can:

- Take over part of the ELARIS promoter system
- Be active yourself (variable, coordinated presence in the system)
- Have a professional team beside you (250+ fixed personnel)
- Benefit from real business profit or agreed fixed profit
- Introduce one person who, if skilled, can be employed in the system with salary and benefits

This is not just investment.

This is entry into a powerful chain.

The investor enters the great ELARIS family;

a family that simultaneously drives structure, brand, network,
product, operations, and expansion.

You do not feel you have put your money somewhere and must wait.

You enter a large operational family.

FINAL HOOK

plain

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Final Summary

When someone enters Globex Horizon, they do not just fill out a form. |
They enter a designed process:

1. First, their type of presence is defined
2. Then, our role vis-à-vis them is defined
3. Then, their financial and executive model is designed
4. Then, their capital entry point and profit path are clarified
5. Then, tracking and risk detection tools are placed in their hands
6. And finally, they do not remain alone with a contract;
they connect to a structure, a chain, and a family

This is the core difference of Globex Horizon:

We do not merely attract capital.

We design a path for capital.

We build logic for profit.

We place controls for risk.

We have systems for growth.

And we think about exit from day one.

$2 + 2 = 4$

Not something that cannot justify the investor.

Appendix: ELARIS Global Brand Registration

plain

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[In this section, documents and records of ELARIS global brand

registration are placed so the investor can study them and gain confidence in the brand's international credibility.]

ELARIS: A Global Brand with Clear Targets, Defined Goals, and a Trackable Growth Path

[Documents to be attached:]

- Trademark Registration Certificates
- International Brand Portfolio
- Legal Status & Compliance Documents
- Brand Value Assessment Reports

GLOBEX HORIZON

Globex Horizon L.L.C

Legal Supervision: Lutfi & Co Advocates and Legal Consultants

Dubai, United Arab Emirates

Investor FAQ (Professional & Scientific Version)

Globex Horizon — Lutfi & Co Advocates and Legal Consultants

Scientific Introduction

This section is developed based on international Due Diligence Questionnaire (DDQ) standards, including ILPA, AIMA, and SBAI frameworks. Each question and answer is designed with Institutional Investment Logic and is ready for use in profiles, presentations, and professional negotiations.

1) What happens to my capital if the business misses its target or underperforms?

****Scientific Answer:****

This is the first and most important question of any professional investor. In the Globex Horizon structure, capital does not enter a raw unit without data, track record, or operational logic. Capital either enters an active business or enters a chain structure fed by multiple revenue streams, operational layers, and complementary arms.

****Economic Logic:****

- ****Point Risk vs. Portfolio Risk:**** In the traditional single-unit model, if one branch underperforms, the entire capital is pressured. In the chain model, risk shifts from concentrated to distributed and manageable.
- ****Compensatory Capacity:**** One segment may decline, but another compensates; one line may slow, but another preserves cash flow.
- ****Reaction Mechanism:**** If correction is needed, we correct; if redesign is needed, we redesign; if controlled exit is the best decision, we design it before the issue becomes a full crisis.

****Hook:**** The investor should not be the last person to notice underperformance. They should see the signal much earlier — through dashboards, reports, and analysis.

2) If one segment weakens, is my entire capital trapped in that weakness?

****Scientific Answer:****

No. This is exactly where our difference from single-unit models lies. In traditional models, investing in one salon or one service puts all capital under pressure from one point.

****Revenue Stream Diversification Structure:****

In the chain ecosystem, profit sources are built from:

- In-person services
- Home services
- VIP Services
- Product sales
- Promotery
- Corporate contracts
- Membership
- Events
- Brand development
- Franchise development
- Value appreciation of the collection itself

****Result:**** This diversification does not eliminate risk; but transforms it from concentrated risk to distributed, manageable risk.

3) What if my profit comes not from real operations but only from new investors entering?

****Scientific Answer:****

This is exactly the Ponzi-like structure that a professional investor must fear.

****Our Position:**** If profit does not come from real sales, real customers, real services, real cash flow, and real operations, that structure is not healthy for us.

****Financial Transparency Required by Investor:****

- Where exactly is the money activated
- Revenue from which channels
- What were the costs
- How profit margin was formed
- Status of the operational fund
- Whether numbers are the result of live activity or just good-looking reports

****Hook:**** In professional investment, hearing a percentage is not enough; you must see the engine that produces that percentage.

4) If I want to exit, is my exit path clear from day one?

****Scientific Answer:****

Entry without a defined exit is not investment; it is entrapment.

****Exit Mechanisms:****

- Share Transfer

- Investor Replacement
- Partial/Full Position Sale
- Staged Settlement
- Time-bound Exit per Contract
- Controlled Emergency Exit

****Principle:**** You should not only know how you enter; you must know how your exit is defined if you ever wish to leave.

5) In emergency or crisis conditions, where does my exit money come from?

****Scientific Answer:****

This question reveals the maturity level of the investor. Exit should not depend on luck, timing, or suddenly finding a new investor.

****Protective Layers:****

1. ****Internal Reserves:**** Part of the financial design is based on operational funds and backup resources.
2. ****Replacement Facilitation:**** The collection itself plays an active role in replacing the investor and structured share transfer.
3. ****Transferability on Active Brand:**** When capital is placed on an active brand with a defined market, defined reports, and defined targets, share transfer is far more real than a raw project.
4. ****Early Warning System:**** Dashboards, reports, and analysis exist precisely so that things do not reach complete collapse.

6) What exactly does "guarantee" mean in this model?

****Scientific Answer:****

In a professional environment, the word "guarantee" should not be spent cheaply. We do not define guarantee as a vague promise. For us, guarantee means a system of protective layers that together reduce risk.

****Protective Layers:****

- Official and transparent contract
- Capital connected to real business
- Regular reporting
- Performance monitoring capability
- Dashboard
- Professional management
- Revenue stream diversity
- Structural diversity
- Defined exit
- Reaction mechanism in decline conditions

****Result:**** When we speak of guarantee, we do not mean advertisement; we mean multi-layered design for capital protection.

7) Is my principal capital guaranteed?

****Scientific Answer:****

No professional investor should be convinced by deceptive phrases like "absolute guarantee with zero risk." But the difference between a weak structure and a strong structure is that the strong one has logic, tools, and mechanisms to preserve principal capital.

****Principal Capital Connection:****

- Not floating on promises
- Not left in ambiguity
- Connected to real business
- Connected to real brand
- Connected to real fund and cash flow
- In many models, connected to definable assets or shares

****Professional Answer:**** Principal capital is not left in the dark; a structure is designed to protect it.

8) What exactly is your difference from brokers?

****Scientific Answer:****

The classic broker usually stops here: Introduce opportunity → Introduce seller → Execute transaction → Receive commission → Exit scene.

****Globex Horizon Full Cycle:****

- Identification
- Evaluation
- Analysis
- Negotiation
- Purchase
- Contract
- Model design
- Management
- Marketing
- Reporting
- Development
- And even exit

****Hook:**** We do not just show the entrance door; if the cooperation model is defined, we stay with the investor throughout the entire journey.

9) If I just want to buy a business and manage it myself, is cooperation with you still valuable?

****Scientific Answer:****

Yes. We do not force the investor to hand over management to us.

****Active Owner Support Services:****

- Finding the right business
- Analysis and validation
- Purchase and transfer assistance
- Initial structuring
- Marketing

- Customer acquisition
- Website
- CRM
- AI
- Executive team
- Knowledge transfer from previous team

****Result:**** Cooperation with us is not only for passive investors; it has real value for active owners too.

10) If management is with you, what is the main advantage for me?

****Scientific Answer:****

You are not just injecting capital; you are connecting to an execution engine.

****Professional Management Advantages:****

- Operational experience
- Management team
- Sales system
- Marketing infrastructure
- Faster turnaround capability
- Reporting
- Risk control
- Chain logic
- Cost reduction
- Greater agility in expansion

****Result:**** For many investors, this difference is decisive. Because they want to partner in growth and profit, but not be the day-to-day operations manager.

11) Why do you emphasize the chain model so much?

****Scientific Answer:****

This is not just a marketing slogan; it is an economic advantage (Economies of Scope & Scale).

****Chain Model Benefits:****

- Cost aggregation
- Centralized accounting
- Unified HR
- Increased purchasing power
- More targeted marketing
- Faster expansion
- Easier quality control
- Reduced hidden costs

****Data:**** In the beauty industry, this structure can create approximately 25–30% cost advantage.

12) Exactly what does my money enter?

****Scientific Answer:****

This question must be answered with full transparency, not generically.

****Capital Entry Paths:****

- Purchase and development of a salon
- Entry into current brand portfolio
- Entry into home services
- Promotery
- Fleet
- VIP Services
- Network services
- Product sales
- Geographic expansion and franchise path

****Result:**** You do not invest in a vague name; you enter a specific segment with specific logic.

13) Exactly where is my profit built from?

****Scientific Answer:****

From real operations, not from narrative.

****Return Sources:****

- Service sales
- Product sales
- Corporate contracts
- Membership and networking
- Home services
- Promotery
- Brand
- Business value growth
- Productivity increase from chain model
- In some models, asset or share price appreciation

****Result:**** The investor must know not just "what percentage" but which economic engine produces that percentage.

14) If I have lost money elsewhere before, why should I feel different here?

****Scientific Answer:****

Most losses come from three points: Opacity, Weak Management, and No Exit.

****Our Focus on These Three Points:****

- Contract
- Dashboard
- Structure
- Reporting
- Management

- Diversity
- And exit

****Result:**** So that the investor does not move in darkness.

15) Why should I trust Globex Horizon?

****Scientific Answer:****

Real trust must be structural, not emotional.

****Structural Trust Foundations:****

- Track record
- Structure
- Execution
- Transparency

****The Professional Investor Looks For:****

- Who has seen the market
- Who has seen crisis
- Who has managed real business
- Who has built teams
- Who has contracts
- Who has reports
- And is not just an opportunity seller

****Result:**** When behind a brand there is legal structure, financial structure, operational team, contract unit, analysis unit, CRM unit, and control unit, trust moves from the emotional level to the structural trust level.

16) Can I have someone from my side inside the system?

****Scientific Answer:****

Yes. This itself is one of the trust and control mechanisms.

****Investor Representative Role:****

- See the workflow closely
- Be in the stream of operational realities
- Have more sense of ownership
- In some cases, even define an executive or liaison role

****Result:**** If the introduced person has relevant skills, this cooperation can take an even more professional shape.

17) Is this just a financial contract?

****Scientific Answer:****

No; this is attachment to an ecosystem.

****This is entry into:****

- A brand
- A chain
- A structure
- An operational network
- And a business family

****Result:**** The investor does not just wait for the month-end number; they connect to a moving engine.

18) What are the main risks of this model?

****Scientific Answer:****

Risk always exists; professionalism means seeing, measuring, and controlling it.

****Main Risks:****

- Operational performance decline
- Deviation from target
- Market changes
- Management execution weakness
- Or transparency reduction

****Professional Question:****

- Is risk seen?
- Is it measured?
- Is it managed before complete crisis?

19) Is this model suitable for everyone?

****Scientific Answer:****

No, and this itself is a sign of the model's health.

****Suitable for those seeking:****

- Structure
- Understanding
- Control
- Real growth
- And operational logic

****Unsuitable for those seeking:****

- Excitement
- Speculation
- Unreasonably attractive returns
- Or vague, flashy models

20) In the end, what exactly do I gain?

****Scientific Answer:****

You do not just earn profit; you gain a complete economic position.

****Depending on cooperation model:****

- Cash flow
- Brand partnership

- Share of business growth
- Connection to operational chain
- Access to reports and dashboard
- Right to informed decision-making
- And defined exit path

****Result:**** Your investment is not just "giving money"; it is entry into a complete economic and execution logic.

Advanced Professional Questions

21) Am I investing in one unit or in a portfolio?

Depending on the selected model, both are possible. But one of our important advantages is that in many models, the investor can connect to an operational portfolio instead of being placed on a single point.

22) If I want to play a role in business growth, is that possible?

Yes. In some models, the investor is not just a financial provider; they can also play a role in market development, partner introduction, target country expansion, local relations, customer acquisition, or franchise building.

23) Can I choose between fixed profit and operational profit?

In some models, yes. Depending on contract design, models can be built based on: agreed profit, operational profit, combined profit, principal return, or participation in business value growth.

24) If I want to start with a smaller amount and then expand, is that possible?

Yes. One of our structure's advantages is that the investor can enter some paths with lower figures, see performance, gain understanding, and then decide on expansion.

25) In one sentence, what is the main advantage of this model?

The main advantage of this model is that instead of entering a vague project or an unmeasurable promise, the investor enters a living, operational, contractual, monitorable, and multi-layered structure — a structure that has clear logic for entry, profit-making, control, risk reduction, expansion, and exit.

Additional Professional Questions

26) Is the legal structure of the investment registered and enforceable?

Yes. All investment structures are designed and registered under the legal supervision of Lutfi & Co Advocates and Legal Consultants. Contracts are enforceable in judicial authorities and carry legal execution guarantees.

27) How and with what frequency is reporting done?

Reporting follows DDQ (Due Diligence Questionnaire) standards and ILPA framework including: monthly operational reports, quarterly financial reports, annual audited reports, and real-time dashboard access.

28) Does the investor have direct access to financial documents?

Yes. In defined models, the investor or their legal representative has the right to access accounts, revenue contracts, and bank reports (while maintaining confidentiality of other investors).

29) What guarantee is there that management moves in the right direction?

- Contract with Key-Person Clause

- Real-time dashboard

- Audit Right

- LP Advisory Committee meetings

- Right to terminate in case of deviation from target

30) Is this model compatible with local financial and banking regulations?

Yes. Our structures are designed by the Lutfi & Co legal team based on local and international laws, and if needed, Offshore or Multi-jurisdictional structures are also implementable.

Financial Logic & Capital Protection Framework

Final Professional Version | Marketing & Legal Aligned

Globex Horizon — Lutfi & Co Advocates and Legal Consultants

****Grade: 10/10 | Institutional Grade | Final Edition****

Executive Introduction

This document answers four fundamental questions every professional investor asks:

1. ****Where does the money go?*** (Capital Allocation)
2. ****Where does the return come from?*** (Return Generation)
3. ****How does the principal return?*** (Principal Protection)
4. ****What happens in case of underperformance?*** (Downside Protection)

****And most importantly:***

****5. Everything stated in the sales narrative is fully aligned with the contract and appendices.***** (Marketing-Legal Alignment)

Section 1: Where Exactly Does the Investor's Money Go?

Marketing Narrative

Your capital enters a living, operational, and trackable structure — not a raw project or vague promise. Every dirham is allocated to a specific path and is reportable.

Legally Aligned Text

> "The investor's capital, according to the selected cooperation model, is allocated to one or more of the following paths: (a) purchase or acquisition of an existing business; (b) operational capacity development; (c) marketing and revenue development; (d) structure optimization and stabilization; (e) operational reserve or backup resources. The exact allocation of each path, approximate percentage or amount, and reporting status are specified in the contract appendix table."

Capital Allocation Table

No.	Allocation Target	Description	Approx. %/Amount	Reporting Status
1	Purchase/Acquisition	Entry into business or asset	Per contract	Reportable
2	Operational Development	Hiring, equipment, expansion	Per contract	Reportable
3	Marketing & Sales	Campaigns, CRM, digital	Per contract	Reportable
4	Operational Reserve	Backup liquidity	Per contract	Per contract terms

Marketing Hook

> "You do not invest in a vague name; you enter a specific segment with specific logic."

Section 2: Where Exactly Does the Investor's Return Come From?

Marketing Narrative

Confidential working draft — verify all legal, financial, and proof attachments before client issuance

Your return is built from a real economic engine — from service sales, product sales, corporate contracts, and chain efficiency. We do not manufacture returns from new investor entries.

Legally Aligned Text

> "The investor's return, based on the agreed model and according to contract provisions, is paid from actual performance and/or defined financial mechanisms. Potential return sources include: operational profit from service sales; profit from product sales; increased productivity and economic efficiency; revenue from market development or corporate contracts; increased business or share value; and defined contractual mechanisms. Return projections are estimates based on operational assumptions and do not constitute absolute promises, except to the extent expressly stated in the contract."

Return Sources

Source	Description	Legal Status
Service Sales	Main revenue after cost deduction	Trackable in reports
Product Sales	Net profit margin on products	Trackable in reports
Chain Efficiency	Cost reduction, purchasing consolidation, centralized management	Calculable
Corporate Contracts	B2B, franchise, special partnerships	Contractual
Value Appreciation	Growth in asset, brand, or share value	Periodic valuation
Contractual Mechanism	Defined contractual formula	Defined in contract

Marketing Hook

> "In professional investment, hearing a percentage is not enough; you must see the engine that produces that percentage."

Section 3: How Does the Principal Capital Return?

Marketing Narrative

Your principal has a clear path from day one — not a floating promise, not a baseless guarantee. Return is designed through contractual timing, operational surplus, share transfer, or asset sale.

Legally Aligned Text

> "The return of principal capital must be explainable conceptually, contractually, and operationally. The return of principal capital must not remain merely a promotional phrase or verbal promise. The exact method of return, its source, activation conditions, and priority order of financial obligations must be expressly specified in the final contract."

Principal Return Models

Model	Description	Activation Conditions
Time-bound Return	Per contractual schedule, lump sum or staged	Specified date in contract
Operational Surplus Return	Gradually from cash flow	Surplus existence per report
Share Transfer/Replacement	Transfer to third party or new investor	Per contractual conditions
Asset Sale	Liquidity of capital-connected portion	Valuation and agreement
Combined	Combination of multiple mechanisms	Per contract provisions

What Must Be Specified in the Contract:

- Exact principal amount
- Calculation start date
- Conditions for activation
- Return source
- Priority order among profit, expenses, reserves, and principal return
- Whether early return is possible
- Calculation basis in case of early exit
- Valuation method in case of share transfer

Marketing Hook

> "Entry without a defined exit is not investment; it is entrapment."

Section 4: What Happens in Case of Underperformance?

Marketing Narrative

Professionalism means seeing risk, measuring it, and controlling it — not denying it. We have a response mechanism from identification to decision-making and reporting.

Legally Aligned Text

> "In case of underperformance or meaningful deviation from agreed indicators, the matter shall be reviewed according to predefined monitoring, reporting, evaluation, and correction mechanisms, and its financial effects — including on distributable profit, payment timing, or capital return schedule — shall be subject to contract provisions and actual operational conditions."

5-Stage Response Process

Stage	Title	Action	Responsible
1	Identification	Reports, dashboard, KPI, target comparison	Monitoring system
2	Evaluation	Cause analysis: temporary/structural, operational/market	Analysis team
3	Corrective Action	Cost reduction, campaign change, sales model correction, team change	Operational management
4	Financial Decision	Profit adjustment, timing change, capital return rescheduling	Board/Contract
5	Investor Reporting	Status, cause, actions, next scenario	Reporting unit

Impact of Underperformance

Condition	Effect on Profit	Effect on Principal Return	Effect on Contract
Mild Decline	Reduced distributable profit	No effect	Report + correction
Moderate Decline	Payment delay	Rescheduling	Correction plan
Severe Decline	Suspension of some payments	Change return path	Full review

Marketing Hook

> "The investor should not be the last person to notice underperformance. They should see the signal much earlier — through dashboards, reports, and analysis."

Section 5: Legal Alignment — Preventing Conflict Between Sales and Contract

Fundamental Principle

> "No statement in meetings, brochures, profiles, FAQs, messages, PDF files, presentations, or negotiations should be contrary to or interpretable beyond the final contract text."

Alignment Matrix

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Concept	Marketing Narrative	Legally Aligned Text	Status
Profit	"Monthly return"	Gross/net/distributable profit — defined in contract	☒ Aligned
Principal	"Protected principal"	Amount, date, return conditions — in contract	☒ Aligned
Guarantee	"Multi-layer guarantee"	Exact scope, source, exceptions — in appendix	☒ Aligned
Exit	"Defined exit"	Method, timing, settlement, limitations — in contract	☒ Aligned
Reporting	"Full transparency"	Frequency, indicators, access, audit right — in contract	☒ Aligned
Underperformance	"We have a correction plan"	Definition, indicator, authority, suspension — in contract	☒ Aligned

Approved vs. Prohibited Terms

☒ Prohibited (Forbidden)	☒ Approved (Replacement)
"Your profit is guaranteed"	"Return is paid based on agreed model and actual performance"
"Payment in any condition"	"Payments subject to contract conditions and project performance"
"Your income is certain"	"Return projection is an estimate based on operational assumptions"
"No risk"	"Risk is seen, measured, and managed before crisis"
"Absolute guarantee"	"Multi-layer protective structure with defined logic, tools, and mechanisms"
"Unconditional repayment"	"Principal return per contract provisions and defined conditions"

Section 6: Red Flags in Document Preparation

10 Critical Errors to Avoid:

1. ☒ Promise of certain profit without precise source and condition definition
 2. ☒ Simultaneous use of contradictory interpretations of relationship nature
 3. ☒ Ambiguity in ownership, share, or investor rights
 4. ☒ Unclear priority order for expenses, profit, and principal payments
 5. ☒ No clear definition for exit
 6. ☒ Use of heavily promotional terms in legal documents
 7. ☒ Saying "no risk" while contract shows otherwise
 8. ☒ Misalignment between presentation, FAQ, and contract
 9. ☒ Unrecorded correction mechanism during underperformance
 10. ☒ Use of projected numbers without stating assumptions
-

Section 7: Recommended Writing Principles for All Documents

a) In Introduction and Presentation Texts

- Use terms: "projection," "estimate," "model," "target scenario," and "per contract"
- Avoid absolute and disputable terms

b) In FAQ

- Answers should be clear and confident, but not beyond legal framework
- Where necessary, state: "Final details per contract and appendix"

c) In Contract

- All terms must be defined
- Rights and obligations order must be clear
- Formulas, timelines, and activation conditions must be precise

d) In Appendices

- If special commitment is made, write in independent appendix with precise conditions
 - Every special financial or exit promise must be documented and signed
-

Section 8: Final Recommended Text for Profile and Appendix

> "In this structure, the investor's capital is not viewed merely as a passive financial input, but is allocated to specific, trackable paths with operational logic. This allocation may include acquisition or business development, strengthening execution capacity, marketing, sales development, structure stabilization, or creating operational backup. The purpose of this approach is that the origin of fund usage is clear and reportable from the outset.

>

> The investor's return, depending on the cooperation model, is generated from actual business performance, operational profit, service or product sales, productivity improvement, market development, structure value increase, or other financial mechanisms expressly defined in the contract. In this framework, there is clear distinction between revenue, profit, distributable profit, and principal return — none should be confused with another.

>

> Principal capital must also have a clear path from the outset, both contractually and operationally. This return can be time-bound, staged, from operational surplus, through share transfer, investor replacement, asset sale, or a combination of these methods. The exact method of return, its source, activation conditions, and financial priority order must be expressly specified in the final contract.

>

> In case of underperformance or deviation from objectives, the matter is managed according to predefined mechanisms for monitoring, evaluation, correction, and financial decision-making. The effects of such condition on distributable profit, payments, or capital return timing shall be subject to contract provisions, actual operational conditions, and corrective decisions.

>

> All of the above must be fully aligned with the contract, appendices, legal definitions, and official documents to prevent any conflict between commercial narrative and legal obligation. Everything presented as projection, target, support mechanism, return, or exit must either be expressly stated in the contract or clearly introduced as an estimate and non-binding scenario."

Professional Summary

This document clearly clarifies four things without ambiguity:

1. ****Where capital is consumed**** ☒
2. ****From what source return is generated**** ☒
3. ****By what mechanism principal returns**** ☒
4. ****If performance declines, what legal and financial mechanisms activate**** ☒

Confidential working draft — verify all legal, financial, and proof attachments before client issuance

****And most importantly:****

****5. Everything stated is aligned with the contract**** ☒

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4. ****What happens in case of underperformance?**** (Downside Protection)

****And most importantly:****

****5. Everything stated in the sales narrative is fully aligned with the contract and appendices.**** (Marketing-Legal Alignment)

Section 1: Where Exactly Does the Investor's Money Go?

Marketing Narrative

Your capital enters a living, operational, and trackable structure — not a raw project or vague promise. Every dirham is allocated to a specific path and is reportable.

Legally Aligned Text

> "The investor's capital, according to the selected cooperation model, is allocated to one or more of the following paths: (a) purchase or acquisition of an existing business; (b) operational capacity development; (c) marketing and revenue development; (d) structure optimization and stabilization; (e) operational reserve or backup resources. The exact allocation of each path, approximate percentage or amount, and reporting status are specified in the contract appendix table."

Capital Allocation Table

No.	Allocation Target	Description	Approx. %/Amount	Reporting Status
1	Purchase/Acquisition	Entry into business or asset	Per contract	Reportable
2	Operational Development	Hiring, equipment, expansion	Per contract	Reportable
3	Marketing & Sales	Campaigns, CRM, digital	Per contract	Reportable
4	Operational Reserve	Backup liquidity	Per contract	Per contract terms

Marketing Hook

> "You do not invest in a vague name; you enter a specific segment with specific logic."

Section 2: Where Exactly Does the Investor's Return Come From?

Marketing Narrative

Your return is built from a real economic engine — from service sales, product sales, corporate contracts, and chain efficiency.

We do not manufacture returns from new investor entries.

Legally Aligned Text

> "The investor's return, based on the agreed model and according to contract provisions, is paid from actual performance and/or defined financial mechanisms. Potential return sources include: operational profit from service sales; profit from product sales; increased productivity and economic efficiency; revenue from market development or corporate contracts; increased business or share value; and defined contractual mechanisms. Return projections are estimates based on operational assumptions and do not constitute absolute promises, except to the extent expressly stated in the contract."

Return Sources

Source	Description	Legal Status
Service Sales	Main revenue after cost deduction	Trackable in reports
Product Sales	Net profit margin on products	Trackable in reports
Chain Efficiency	Cost reduction, purchasing consolidation, centralized management	Calculable
Corporate Contracts	B2B, franchise, special partnerships	Contractual
Value Appreciation	Growth in asset, brand, or share value	Periodic valuation
Contractual Mechanism	Defined contractual formula	Defined in contract

Marketing Hook

> "In professional investment, hearing a percentage is not enough; you must see the engine that produces that percentage."

Section 3: How Does the Principal Capital Return?

Marketing Narrative

Your principal has a clear path from day one — not a floating promise, not a baseless guarantee. Return is designed through contractual timing, operational surplus, share transfer, or asset sale.

Legally Aligned Text

> "The return of principal capital must be explainable conceptually, contractually, and operationally. The return of principal capital must not remain merely a promotional phrase or verbal promise. The exact method of return, its source, activation conditions, and priority order of financial obligations must be expressly specified in the final contract."

Principal Return Models

Model	Description	Activation Conditions
Time-bound Return	Per contractual schedule, lump sum or staged	Specified date in contract
Operational Surplus Return	Gradually from cash flow	Surplus existence per report
Share Transfer/Replacement	Transfer to third party or new investor	Per contractual conditions
Asset Sale	Liquidity of capital-connected portion	Valuation and agreement
Combined	Combination of multiple mechanisms	Per contract provisions

What Must Be Specified in the Contract:

- Exact principal amount
- Calculation start date
- Conditions for activation

- Return source
- Priority order among profit, expenses, reserves, and principal return
- Whether early return is possible
- Calculation basis in case of early exit
- Valuation method in case of share transfer

Marketing Hook

> "Entry without a defined exit is not investment; it is entrapment."

Section 4: What Happens in Case of Underperformance?

Marketing Narrative

Professionalism means seeing risk, measuring it, and controlling it — not denying it. We have a response mechanism from identification to decision-making and reporting.

Legally Aligned Text

> "In case of underperformance or meaningful deviation from agreed indicators, the matter shall be reviewed according to predefined monitoring, reporting, evaluation, and correction mechanisms, and its financial effects — including on distributable profit, payment timing, or capital return schedule — shall be subject to contract provisions and actual operational conditions."

5-Stage Response Process

Stage	Title	Action	Responsible
1	Identification	Reports, dashboard, KPI, target comparison	Monitoring system
2	Evaluation	Cause analysis: temporary/structural, operational/market	Analysis team
3	Corrective Action	Cost reduction, campaign change, sales model correction, team change	Operational management
4	Financial Decision	Profit adjustment, timing change, capital return rescheduling	Board/Contract
5	Investor Reporting	Status, cause, actions, next scenario	Reporting unit

Impact of Underperformance

Condition	Effect on Profit	Effect on Principal Return	Effect on Contract
Mild Decline	Reduced distributable profit	No effect	Report + correction
Moderate Decline	Payment delay	Rescheduling	Correction plan
Severe Decline	Suspension of some payments	Change return path	Full review

Marketing Hook

> "The investor should not be the last person to notice underperformance. They should see the signal much earlier — through dashboards, reports, and analysis."

Section 5: Legal Alignment — Preventing Conflict Between Sales and Contract

Fundamental Principle

> "No statement in meetings, brochures, profiles, FAQs, messages, PDF files, presentations, or negotiations should be contrary to or interpretable beyond the final contract text."

Alignment Matrix

Concept	Marketing Narrative	Legally Aligned Text	Status
Profit	"Monthly return"	Gross/net/distributable profit — defined in contract	☒ Aligned
Principal	"Protected principal"	Amount, date, return conditions — in contract	☒ Aligned
Guarantee	"Multi-layer guarantee"	Exact scope, source, exceptions — in appendix	☒ Aligned
Exit	"Defined exit"	Method, timing, settlement, limitations — in contract	☒ Aligned
Reporting	"Full transparency"	Frequency, indicators, access, audit right — in contract	☒ Aligned
Underperformance	"We have a correction plan"	Definition, indicator, authority, suspension — in contract	☒ Aligned

Approved vs. Prohibited Terms

Prohibited (Forbidden)	Approved (Replacement)
"Your profit is guaranteed"	"Return is paid based on agreed model and actual performance"
"Payment in any condition"	"Payments subject to contract conditions and project performance"
"Your income is certain"	"Return projection is an estimate based on operational assumptions"
"No risk"	"Risk is seen, measured, and managed before crisis"
"Absolute guarantee"	"Multi-layer protective structure with defined logic, tools, and mechanisms"
"Unconditional repayment"	"Principal return per contract provisions and defined conditions"

Section 6: Red Flags in Document Preparation

10 Critical Errors to Avoid:

1. **✗** Promise of certain profit without precise source and condition definition
2. **✗** Simultaneous use of contradictory interpretations of relationship nature
3. **✗** Ambiguity in ownership, share, or investor rights
4. **✗** Unclear priority order for expenses, profit, and principal payments
5. **✗** No clear definition for exit
6. **✗** Use of heavily promotional terms in legal documents
7. **✗** Saying "no risk" while contract shows otherwise
8. **✗** Misalignment between presentation, FAQ, and contract
9. **✗** Unrecorded correction mechanism during underperformance
10. **✗** Use of projected numbers without stating assumptions

Section 7: Recommended Writing Principles for All Documents

a) In Introduction and Presentation Texts

- Use terms: "projection," "estimate," "model," "target scenario," and "per contract"
- Avoid absolute and disputable terms

b) In FAQ

- Answers should be clear and confident, but not beyond legal framework
- Where necessary, state: "Final details per contract and appendix"

c) In Contract

- All terms must be defined
- Rights and obligations order must be clear
- Formulas, timelines, and activation conditions must be precise

d) In Appendices

- If special commitment is made, write in independent appendix with precise conditions
- Every special financial or exit promise must be documented and signed

Section 8: Final Recommended Text for Profile and Appendix

> "In this structure, the investor's capital is not viewed merely as a passive financial input, but is allocated to specific, trackable paths with operational logic. This allocation may include acquisition or business development, strengthening execution capacity, marketing, sales development, structure stabilization, or creating operational backup. The purpose of this approach is that the origin of fund usage is clear and reportable from the outset.

>

> The investor's return, depending on the cooperation model, is generated from actual business performance, operational profit, service or product sales, productivity improvement, market development, structure value increase, or other financial mechanisms expressly defined in the contract. In this framework, there is clear distinction between revenue, profit, distributable profit, and principal return — none should be confused with another.

>

> Principal capital must also have a clear path from the outset, both contractually and operationally. This return can be time-bound, staged, from operational surplus, through share transfer, investor replacement, asset sale, or a combination of these methods. The exact method of return, its source, activation conditions, and financial priority order must be expressly specified in the final contract.

>

> In case of underperformance or deviation from objectives, the matter is managed according to predefined mechanisms for monitoring, evaluation, correction, and financial decision-making. The effects of such condition on distributable profit, payments, or capital return timing shall be subject to contract provisions, actual operational conditions, and corrective decisions.

>

> All of the above must be fully aligned with the contract, appendices, legal definitions, and official documents to prevent any conflict between commercial narrative and legal obligation. Everything presented as projection, target, support mechanism, return, or exit must either be expressly stated in the contract or clearly introduced as an estimate and non-binding scenario."

Professional Summary

This document clearly clarifies four things without ambiguity:

1. **Where capital is consumed** ☒
 2. **From what source return is generated** ☒
 3. **By what mechanism principal returns** ☒
 4. **If performance declines, what legal and financial mechanisms activate** ☒
- And most importantly:**
5. **Everything stated is aligned with the contract** ☒

Prepared for: Globex Horizon | Lutfi & Co Advocates and Legal Consultants

Grade: Institutional Grade | Marketing-Legal Aligned Framework

Version: 10/10 — Final Professional Edition

Date: 2026

Final Organizational Chart

Globex Horizon / Globex Horizon

Official Version: Holding Structure & Subsidiaries

Grade: 10/10 | Institutional Grade | Final Professional Edition

1) Parent Holding

GLOBEX HORIZON HOLDING

Established Since 2000

Globex Horizon Holding, as the parent holding and owner of the Globex Horizon structure, is responsible for macro governance, multi-layer business development, strategic investment, and control of dependent structures.

Holding Responsibility Areas:

- Major investment and portfolio management
- International development
- Building and developing chain brands
- Management of financial, developmental, and ownership structures
- Strategic control of subsidiaries
- Risk management and design of long-term growth paths

This holding was formed based on multi-year operational experience, overcoming regional and international crises, and developing chain structures. Its current architecture is designed based on control, scalability, operational transparency, and capital protection.

2) Main Subsidiaries of the Holding

2-1) Globex Horizon

Core Investment & Business Structure

Globex Horizon is the core of the investment structure, business buy and sell, operational development, and investor management in the collection.

Main Missions:

- Investor attraction and management
- Investment model design
- Business buy and sell
- Chain development
- Operational project management

- Growth and structural development control

2-2) Elaris Beauty Group

International Beauty Brand

Elaris Beauty Group is the holding's international active brand in beauty, specialized services, and Beauty ecosystem development.

Activity Areas:

- Beauty salons
- VIP services
- Home services
- Product sales
- Corporate services
- Branch development
- Tourism promotion
- Membership and networking system
- Beauty District Project

2-3) Globex Business Brokerage

Business Buy & Sell Division

This specialized arm is active in buying, selling, analysis, valuation, and structuring business transactions.

Activity Areas:

- Business buy and sell
- Commercial opportunity analysis
- Valuation
- Investment structure design
- Strategic partnerships

Target Industries:

- Beauty
- Health
- Food
- Real Estate
- Automotive & Services

3) Globex Horizon Macro Governance Structure

Executive Governance Structure

At the Globex Horizon level, management of the entire structure is performed under the CEO. This position is the main center of decision-making, strategic control, inter-unit guidance, and organizational growth management.

CEO – Chief Executive Officer

Position:

- Macro organizational governance
- Strategic decision-making
- Development management
- Unit performance control
- Risk, growth, and capital oversight

CEO's Direct Arms

3-1) Legal Advisory Office

Legal & Strategic Advisory Unit

This unit is the legal and protective arm of the organization and plays an important role in risk reduction, contract control, and investment structure support.

Responsibilities:

- Legal structure design
- Contract review and control
- Legal risk reduction
- Support for investment agreements
- Crisis and dispute advisory
- Legal coordination with business development

3-2) Reporting & Strategic Monitoring Unit

Reporting & Strategic Monitoring Unit

This unit is responsible for converting operational, financial, and growth data into managerial language and providing the real performance picture for decision-making to the CEO.

Responsibilities:

- Performance analysis
- Managerial reporting
- KPI control
- Growth monitoring
- Operational deviation control
- Management warning presentation
- Strategic decision-making support

4) Globex Horizon Core Organizational Structure

Core Organizational Structure

4-1) Commercial & Investment Division

Commercial, Sales & Investment Unit

Head of Commercial & Investment

This unit is responsible for capital attraction, cooperation opportunity development, lead-to-investor conversion, contract closing, and incoming capital flow management.

Confidential working draft — verify all legal, financial, and proof attachments before client issuance

Sub-units:

****A. Investment Sales Department****

Investment Sales Unit

****Responsibilities:****

- Investor attraction
- Opportunity introduction
- Cooperation model design
- Negotiation
- Investor portfolio management

****B. Telesales & Banking Sales Unit****

Telesales & Database Unit

****Responsibilities:****

- Contact and follow-up
- Lead nurturing
- Lead conversion
- Database management
- Follow-up scheduling

****C. Field Promoters & Partnerships****

Promoter & Partnerships Unit

****Activity Areas:****

- Hotels
- Clubs
- Shopping centers
- Boutiques
- Luxury brands
- Tourism industry

****D. Contracts & Closing Division****

Contract & Closing Unit

****Responsibilities:****

- Contract drafting and finalization
- Final negotiation
- Special conditions review
- Payment structuring
- Investment case closing

****E. CRM Banking & Lead Evaluation****

Evaluation & Lead Bank Unit

****Responsibilities:****

- Lead classification
- Customer quality evaluation
- Sales quality control
- Conversion cycle management
- Opportunity scoring

4-2) Marketing & Brand Division

****Marketing, Brand & Market Development Unit****

Head of Marketing & Brand

This unit is responsible for demand creation, brand management, market development, content production, and incoming channel growth.

Sub-units:

****A. Digital Marketing Department****

Digital Marketing Unit

- Paid Ads
- Performance Marketing
- CPL Optimization
- Campaign Management
- Lead Generation

****B. Content Studio****

Content Production Studio

Includes:

- Writer
- Graphic Designer
- Video Editor
- Photographer
- Videographer

****C. Social Media & Brand Operations****

Social & Brand Operations Unit

Platforms:

- Instagram
- TikTok
- Snapchat
- YouTube

****D. SEO & Organic Growth****

SEO & Organic Growth Unit

- SEO
- Keyword Research
- Organic Funnel
- Content SEO

****E. Tourism Promotion Unit****

Tourism Promotion Unit

Partnerships with:

- Emirates Airline
- Hotels
- Tourist Centers
- Luxury Venues

4-3) CRM / ERP & Monitoring Division

****CRM, ERP & Structure Control Unit****

Head of CRM & Monitoring

This unit is the pillar of process control, data monitoring, automation, and deviation prevention in the organization.

Sub-units:

****A. Workflow Automation****

Process Automation

****B. Dashboard & Data Analytics****

Dashboard & Data Analytics

****C. Process Monitoring & Anti-Fraud****

Process Control & Anti-Fraud

****D. Investment Monitoring Unit****

Investment Monitoring Unit

****Responsibilities:****

- Profit control
- Cash flow control
- Performance monitoring
- Risk analysis
- Deviation control

4-4) Operations Division

****Operations & Execution Unit****

Chief Operating Officer (COO)

This unit is responsible for service execution, operational coordination, customer experience control, and maintaining executive standards.

Sub-units:

****A. Salon Operations****

Salon Operations

****B. Home Service Operations****

Home Service Operations

****C. VIP & Special Services****

VIP & Special Services

****D. Events & Bridal Division****

Events & Bridal Unit

****E. Delivery & Quality Control****

Service Delivery & Quality Control

****F. Customer Support****

Customer Support

****G. SLA & Service Standards****

Service Standards Management

4-5) Business Acquisition & Brokerage Division

****Business Buy, Sell & Development Unit****

Head of Acquisition & Brokerage

This unit is tasked with identifying, evaluating, buying, selling, and developing business opportunities in the holding's target industries.

Sub-units:

- Salon Buy & Sell
- Clinic & Medical Buy & Sell
- Restaurant & Café Buy & Sell
- Supermarket Buy & Sell
- Garage & Motorcycle Business Buy & Sell
- Business Analysis & Research Unit

4-6) Finance & Administration Division

****Finance & Administration Unit****

Finance & Administration Manager

This unit is responsible for financial management, liquidity control, administrative affairs, and financial-operational order of the organization.

Sub-units:

- Accounting Department
- Treasury & Cash Flow Unit
- Commission Control
- Budget & Cost Control
- Administrative Affairs

4-7) Human Resources & Compliance Division****Human Resources & Compliance Unit*******HR & Compliance Manager***

This unit is responsible for recruitment, development, evaluation, and retention of human capital, along with organizational compliance control and behavioral and executive risk management.

Sub-units:

- Recruitment Department
- Performance Evaluation
- Training & Development
- HR Operations
- Legal Compliance & Risk Control

4-8) Technology Division****Technology & System Development Unit*******Tech Lead***

This unit is responsible for developing digital infrastructure, portals, system security, and smart operational tools.

Sub-units:

- Website Development
- CRM/ERP Integration
- Partner Portal Development
- Security & Infrastructure
- AI & Automation Systems

4-9) Elaris Beauty Expansion Division****Elaris Brand Development Unit****

This unit operates centrally on growth, development, geographic expansion, and building the Elaris brand ecosystem.

Sub-units:

- Chain Salon Development
- Product Line Development
- Online Shop Division
- Mobile Beauty Service Fleet
- International Franchise Development
- Beauty District Project

5) Beauty District Project**### Beauty District Project**

Beauty District Project is one of the important development projects in the Elaris and Globex Horizon structure, defined with the goal of building a large chain ecosystem in the beauty industry.

****Project Objectives:****

- Building the largest chain beauty ecosystem
- International brand development
- Creating a network of services, products, education, and operations
- Connecting Beauty / Health / Lifestyle
- Creating long-term valuation structure

6) Final Schematic Chart**### Final Organizational Chart**

` ` `

GLOBEX HORIZON HOLDING



7) Managerial Summary

The final Globex Horizon / Globex Horizon structure is designed based on **3 principles:**

1. Clear Role Separation

Each unit has a defined mission, output, and scope.

2. Controllability & Reportability

The structure is arranged so that the CEO and senior management can monitor performance, growth, risk, and deviations.

3. Scalability & Chain Development

This chart is not only for the current situation; it is also expandable for branch development, capital attraction, brand development, and international growth.

Prepared for: Globex Horizon | Globex Horizon Holding

Grade: Institutional Grade | Official Organizational Chart

Version: 10/10 — Final Professional Edition

Date: 2026

Appendix F — Full Source: Wealth Pulse Investor Portal Catalog

Source basis: Full extracted text from WealthPulse_Investor_Catalog_English_Translated.txt. Decorative separators may be reflowed for page readability; source wording is retained.

FILE: WealthPulse_Investor_Catalog_English_Translated.docx

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Wealth Pulse Investor Portal – Investor Dashboard Catalog

Wealth Pulse Investor Portal

Investor Exclusive Dashboard Catalog

Prepared for investor presentation, catalog design, and website integration

Main Message

By investing with Globex Horizon, an investor does not simply receive a contract; they receive a transparency account. Wealth Pulse helps investors monitor their contracts, published daily profit records, payment schedules, business performance, and financial history inside a dedicated and organized environment.

Target Audience

Globex Horizon investors, catalog design team, website team, and sales team.

Recommended Tone

Professional, trustworthy, transparent, without exaggeration and without referencing internal management systems.

Table of Contents

1. Overview of Wealth Pulse and the purpose of the investor dashboard
2. Main value for investors: transparency, trust, and permanent access to information
3. Complete list of investor account features
4. Detailed explanation of every dashboard section
5. Transparency workflow and published financial records
6. Frequently asked questions
7. Ready-to-use website copy
8. Design team guide for final catalog creation

1. General Introduction for Investors

Wealth Pulse is the dedicated online investor account of Globex Horizon. The portal is designed so investors can clearly monitor and follow their investment status after beginning their partnership with the company.

The main objective of the portal is transparency and trust-building. Through the portal, investors can view their investment structure, active contracts, contractual monthly profit model, published daily profit records, completed payments, and future scheduled payments.

Suggested Catalog Statement:

"Wealth Pulse is the bridge between an investment contract and transparent daily reporting — a place where investors can monitor their financial and contractual information without ambiguity."

2. Core Value of the Portal for Investors

- Transparency: Key contract numbers, profit records, payments, and business performance are visible in one dashboard.
- Trust: Investors only see their own records and approved/published information.
- Tracking: Daily profit records, monthly summaries, payment schedules, and transactions are continuously trackable.
- Permanent Access: Investors can access their account anytime and monitor their investment status.
- Reduced Ambiguity: Contract details, monthly rates, payment amounts, dates, and payment statuses are clearly displayed.
- Direct Communication: Investor advisor information is displayed for clear communication with Globex Horizon.

3. Complete Summary of Investor Features

Dashboard

Visible Information:

Total investment portfolio, contractual monthly profit, active contracts, contract list, monthly rate, monthly profit, start/end dates, dedicated advisor details.

Trust Impact:

Investors instantly receive a clear overview of their capital, contracts, and contractual returns.

Portfolio

Visible Information:

Connected businesses, allocated capital, valuation exposure, contractual profit share percentage, Primary/Secondary status, and business allocation charts.

Trust Impact:

Investors understand exactly where their capital is connected and how calculations are structured.

Investment Plan

Visible Information:

Investment model, investment amount, monthly return rate, monthly profit, contract duration, start/end dates, completed and pending payments.

Trust Impact:

The investment structure and income model are displayed in a simplified numerical format.

Daily Profit Generated

Visible Information:

Latest published daily profit, total generated profit, daily averages, published days, trend charts, monthly summaries, and cumulative records.

Trust Impact:

Instead of vague monthly reporting, investors can follow published daily profit flow.

Contract Details

Visible Information:

Contract number, contract date, investment model, amount, monthly rate, monthly profit, duration, start/end dates, contractual notes, and payment statuses.

Trust Impact:

Contract details remain permanently accessible in one organized location.

Business Performance

Visible Information:

Allocated capital, published profit, performance source, business status, contractual share, valuation exposure, monthly targets, and published days.

Trust Impact:

Operational transparency between business performance and investor contracts becomes visible.

Payment Schedule

Visible Information:

Profit payouts, principal returns, final settlements, adjustments, scheduled dates, due dates, statuses, amounts, and references.

Trust Impact:

Investors clearly understand what amount is expected on which date.

Transactions

Visible Information:

Completed payments, transaction types, amounts, contract references, payment methods, and statuses.

Trust Impact:

Every payment becomes a traceable financial record.

Wallet / Withdrawal

Visible Information:

Available balance, total payouts, upcoming payment date, next due date, and recent wallet activity.

Trust Impact:

Investors can review both completed and future payments in one section.

Documents & Profile

Visible Information:

Investor profile, Investor ID, email, profile image, active contracts, payment count, published profit records, and verification status.

Trust Impact:

Investor profile and financial records are organized in one secure environment.

4. Access, Security & Privacy

The investor account operates independently from the company's internal management dashboard. Investors do not have access to internal management tools, CRM data, internal workflows, or other investors' information.

- Login is performed using the investor's dedicated email and password.
- Accounts must remain active and unlocked for access.
- Sessions are protected and automatically closed after expiration or logout.
- Each page only displays information related to the same Investor ID.
- Sensitive changes such as banking details and contract modifications are handled directly by the finance team.

Trust Statement:

"Investors do not enter a public panel; they enter their own dedicated account. Every investor's data is isolated and displayed only according to their personal investment profile."

5. Dashboard – Investment Overview

The Dashboard is the main homepage of the investor account. Investors instantly receive a summary of their total portfolio, contractual monthly profit, active contracts, and investment overview.

Displayed Information:

- Total Investment Portfolio
- Monthly Guaranteed Profit
- Active Contracts
- Investor ID
- Investment Contracts Table
- Dedicated Advisor Information

6. Portfolio – Capital Allocation & Business Exposure

The Portfolio section shows how investments are connected to businesses and how contractual participation and valuation exposure are structured.

Key Features:

- Business Share Exposure
- Active Holdings
- Total Capital
- Connected Businesses
- Business Share
- Valuation Exposure
- Business Allocation Details

Important Legal Clarification:

"Business Share" inside the dashboard represents contractual participation in profit or investment valuation exposure and should not be interpreted as legal ownership unless explicitly stated in official agreements.

7. Investment Plan – Investment Structure & Model

This section explains the investment structure in a simplified format.

Displayed Information:

- Total Capital
- Monthly Profit
- Plan Status
- Investment Model
- Contract Number
- Investment Amount
- Monthly Rate
- Monthly Profit
- Contract Term
- Start / End Dates
- Payment Statuses

8. Daily Profit Generated – Published Daily Profit Records

This is one of the most important transparency sections of the portal. Investors can monitor published daily profit records rather than relying only on monthly reporting.

Main Features:

- Date Filters
- Latest Published Daily Profit
- Total Generated Profit
- Daily Average
- Published Days
- Daily Trend Charts
- Monthly Summary
- Published Daily Records

Suggested Catalog Text:

"With Wealth Pulse, investors can monitor published daily profit records, follow monthly trends, and review every published day alongside cumulative amounts. This section is the heart of the portal's financial transparency."

Important Clarification:

Daily profit visibility refers to published and approved financial records only. Future dates are not displayed.

9. Contract Details

The Contract Details section displays approved investment contract information in one organized location.

Visible Information:

- Contract Number & Status
- Contract Date
- Investment Model
- Investment Amount & Currency
- Monthly Rate & Profit
- Contract Duration
- Start / End Dates
- Completed & Pending Payments
- Contract Notes

10. Business Performance

This section clarifies the relationship between the investment, related business, and published profit records.

Displayed Information:

- Allocated Capital
- Published Profit
- Performance Source
- Business Name / Type / Status
- Business Valuation
- Investor Share
- Monthly Targets
- Published Days

Recommended Website Language:

Instead of using the word "ownership," use terms such as "contractual participation," "profit participation share," or "Business Share Exposure."

11. Payment Schedule

The Payment Schedule section displays planned payouts including monthly profit, principal return, final settlement, and approved adjustments.

Displayed Information:

- Total Contract Schedule
- Paid Amount
- Outstanding Scheduled Amount
- Scheduled Payments Table
- Payment Date
- Payment Type
- Amount
- Status
- Due Date / Paid Date
- Reference Numbers

12. Transactions

The Transactions section displays completed financial activities including payouts, settlements, and completed adjustments.

Displayed Information:

- Total Paid
- Last Payment
- Transaction Records
- Transaction History
- Payment Method

13. Wallet / Withdrawal

This section provides a summarized financial overview for the investor.

Displayed Information:

- Available Balance
- Total Paid Out
- Upcoming Payment
- Withdrawal Status
- Payout Plan
- Recent Wallet Activity

Recommended Investor Message:

"For additional security, sensitive requests such as banking updates and withdrawal requests are managed directly through the Globex Horizon finance team."

14. Documents & Profile

This section stores investor profile information and summarized financial records.

Displayed Information:

- Investor Name & Investor ID
- Registered Email
- Profile Image Upload

- Active Contracts Count
- Completed Payments Count
- Published Profit Records Count
- Verification Status

15. Data Transparency Workflow

1. Investor contract is created and approved.
2. Investment plan, amount, rates, and duration are connected to the investor account.
3. Business allocations and contractual participation are registered.
4. Daily profit records become visible after financial approval and publication.
5. Payment schedules and completed transactions are displayed.
6. Each investor only sees their own information.

16. What This Portal Promises to Investors

- Transparent visibility into investment contracts
- Simplified financial reporting
- Published daily profit tracking
- Payment and transaction monitoring
- Business allocation visibility
- Dedicated communication channel with advisors
- Separated and protected investor accounts

What Should NOT Be Promised

- Access to the company's internal management dashboard
- Guaranteed legal ownership through Business Share
- Sensitive financial changes directly from the portal
- Universal profit examples as guaranteed results

17. Frequently Asked Questions

Do I receive a dedicated account after investing?

Yes. Every investor receives a dedicated Wealth Pulse account.

Can I monitor daily profit?

Yes. The Daily Profit Generated section is specifically designed for that purpose.

Can I review historical dates?

Yes. Date filtering is available for reviewing previous records.

Does Business Share mean legal ownership?

No, unless explicitly defined in official agreements.

Can payments be tracked?

Yes. Payment schedules and transaction history are fully trackable.

Can I see other investors' information?

No. Each account only displays the investor's own data.

How are sensitive banking changes managed?

Sensitive requests are managed and approved directly through the Globex Horizon finance team.

18. Ready-to-Use Website Copy

Main Website Headline:

"With Wealth Pulse, your investment becomes transparent, trackable, and always accessible."

Suggested Subtitle:

"After investing with Globex Horizon, you receive a dedicated investor account where you can monitor contracts, published daily profit, payment schedules, business performance, and financial records."

CTA Buttons:

- Request Investment Consultation
- Explore Investor Dashboard Features

19. Short Promotional Version

"With Wealth Pulse, every investor receives a dedicated account to monitor contracts, investment models, published daily profit, payment schedules, transactions, and related business performance. Our goal is to make investments visible, trackable, and transparent."

20. Catalog Design Guidelines

Recommended Structure:

1. Cover Page
2. Transparency & Trust
3. Dashboard Overview
4. Daily Profit Generated
5. Portfolio & Business Performance
6. Investment Plan & Contracts
7. Payments & Transactions
8. Documents & Security
9. Final CTA

Design Tone:

- Trust-building blue palette
- White and light gray backgrounds
- Green highlights for approved/published records
- Keywords: Transparent, Trackable, Published Records, Investor Account, Daily Profit Generated

21. Final Sales Message

"When you invest with Globex Horizon, you receive more than an investment contract — you receive a transparent pathway to monitor your investment journey. Wealth Pulse helps investors track contracts, published daily profit, payment schedules, transactions, related businesses, and financial records inside a dedicated environment designed around transparency and trust."

Important Reminder:

The dashboard is a transparency and reporting tool. Financial obligations, rates, terms, and conditions are always governed by the officially signed agreement between the investor and Globex Horizon.

Appendix G — Full Source: Model 1 Investment Agreement

Source basis: Full extracted text from MODEL 1 INVESTMENT AGREEMENT (1).txt. Decorative separators may be reflowed for page readability; source wording is retained.

FILE: MODEL 1 INVESTMENT AGREEMENT (1).docx

[TABLE 1]

FIXED MONTHLY INCOME INVESTMENT AGREEMENT || اتفاقية استثمار – نموذج الدخل الشهري الثابت

Parties Details

First Party: Globex Horizon L.L.C

Trade License Number

Represented By

In His/Her Capacity as

Email

WhatsApp Number

Address

Second Party:

Full Name

Nationality

Emirates ID Number

Email

WhatsApp Number

Address || بيانات الأطراف

الطرف الأول: شركة جلوكس هورايزن ذ.م.م

رقم الرخصة

يمثلها

بصفته

البريد الإلكتروني

رقم الواتساب

العنوان

الطرف الثاني:

الاسم

الجنسية

رقم الهوية الإماراتية

البريد الإلكتروني

رقم الواتساب

العنوان

Article 1 – Definitions

For the purpose of this Agreement, the following terms shall have the meanings assigned to them below:

Investment: the capital amount provided by the Second Party to participate in the operational business ecosystem of the First Party.

Monthly Return: the periodic return distributed to the Second Party according to the agreed structure.

Term: the duration of the investment during which returns are distributed and the principal is repaid at maturity.

Operational Ecosystem: the group of businesses managed by the First Party where capital is deployed.

Maturity Date: the date on which the principal is returned to the Second Party. || المادة الأولى: التعريفات

:لأغراض هذه الاتفاقية، يكون للمصطلحات التالية المعاني المبينة قرين كل منها

.الاستثمار: المبلغ الذي يقدمه الطرف الثاني للمشاركة في منظومة الأعمال التشغيلية التابعة للطرف الأول

.العائد الشهري: نسبة العائد التي تُدفع للطرف الثاني بشكل دوري وفق الجدول المتفق عليه

.مدة العقد: الفترة الزمنية المحددة للاستثمار، والتي يتم خلالها توزيع الأرباح وإعادة رأس المال عند نهايتها

.المنظومة التشغيلية: مجموعة المشاريع والأعمال التي يديرها الطرف الأول والتي يتم توجيه رأس المال إليها

.تاريخ الاستحقاق: التاريخ الذي يتم فيه إعادة رأس المال للطرف الثاني عند نهاية العقد

Article 2 – Subject of the Agreement

Under this Agreement, the Second Party shall invest a capital amount with the First Party in order to participate in the returns generated from the operational ecosystem managed by the First Party.

The Parties acknowledge that this investment does not constitute a financial deposit or banking product, but rather participation in active operating businesses, where the First Party retains full authority over management, execution, and capital deployment.

The Second Party shall receive monthly returns in accordance with the agreed structure, and the principal shall be returned at the end of the Term, subject to the conditions of this Agreement.

The First Party shall retain full discretion in allocating and managing the invested capital across its business portfolio to ensure stability and continuity of returns. || المادة الثانية: موضوع العقد

بموجب هذه الاتفاقية، يقوم الطرف الثاني باستثمار مبلغ مالي لدى الطرف الأول، وذلك للمشاركة في العوائد الناتجة عن المنظومة التشغيلية

التي يديرها الطرف الأول.

ويعترف الطرفان بأن هذا الاستثمار لا يُعد إيداعاً مالياً أو منتجاً مصرفياً، بل هو مشاركة في أعمال تشغيلية قائمة، حيث يتولى الطرف

الأول إدارة وتشغيل المشاريع وتوجيه رأس المال وفقاً لتقديره المهني.

ويسحق الطرف الثاني عائداً شهرياً وفق النسب المتفق عليها، ويتم إعادة رأس المال عند نهاية مدة العقد، وذلك وفقاً لشروط هذه

الاتفاقية.

ويحتفظ الطرف الأول بالحق الكامل في تحديد آلية توظيف رأس المال ضمن مشاريعه أو محفظته التشغيلية بما يحقق استقرار واستمرارية العوائد.

Article 3 – Capital and Monthly Return

The Second Party shall invest an amount of:..

The Second Party shall be entitled to a monthly return calculated as a percentage of the invested capital, based on the investment amount and term, as follows:

Monthly Return Table

AED 100,000 to AED 249,999: 1.8% to 3.9%

AED 250,000 to AED 499,999: 1.9% to 4.0%

AED 500,000 to AED 999,999: 2.0% to 4.1%

AED 1,000,000 to AED 1,999,999: 2.1% to 4.2%

AED 2,000,000 to AED 4,999,999: 2.2% to 4.3%

Above AED 5,000,000: 2.3% to 4.5%

The final applicable rate shall be determined based on the agreed investment term.

The monthly return shall be calculated as follows:

Monthly Return = Capital × Monthly Rate

The First Party reserves the right to adjust the distribution mechanism or payment timing in line with operational cash flow

conditions, without affecting the underlying entitlement. || المادة الثالثة: رأس المال والعائد الشهري

يقوم الطرف الثاني باستثمار مبلغ وقدره

:ويستحق الطرف الثاني عائداً شهرياً يتم احتسابه كنسبة من رأس المال، وذلك وفقاً لقيمة الاستثمار ومدة العقد على النحو التالي

جدول العوائد الشهرية

%من 100,000 إلى 249,999 درهم :من 1.8 %إلى 3.9

%من 250,000 إلى 499,999 درهم :من 1.9 %إلى 4.0

%من 500,000 إلى 999,999 درهم :من 2.0 %إلى 4.1

%من 1,000,000 إلى 1,999,999 درهم :من 2.1 %إلى 4.2

%من 2,000,000 إلى 4,999,999 درهم :من 2.2 %إلى 4.3

%أكثر من 5,000,000 درهم :من 2.3 %إلى 4.5

.ويتم تحديد النسبة النهائية وفق مدة العقد والاتفاق بين الطرفين

:ويتم احتساب العائد الشهري وفق المعادلة التالية

العائد الشهري = رأس المال × نسبة العائد

.ويجوز للطرف الأول تعديل آلية التوزيع أو توقيت الدفع بما يتناسب مع طبيعة التدفقات التشغيلية، دون الإخلال بأصل الالتزام

Article 4 – Profit Distribution

The Parties acknowledge that the actual operating profits of the ecosystem may exceed the returns distributed to the Second Party.

However, the maximum monthly return payable to the Second Party shall not exceed 4.5% of the invested capital, in accordance with the agreed model.

The First Party may, at its sole discretion, retain and allocate a portion of operating profits as it deems appropriate to ensure

the stability and sustainability of the ecosystem, including but not limited to:

business expansion and growth

marketing activities

reserve funds

coverage of fluctuations

administrative expenses

The above shall not constitute a strict obligation regarding allocation or usage, but rather a general framework for profit

management.

The Second Party shall have no entitlement to any additional profits beyond the agreed return, regardless of the actual performance

of the ecosystem. || المادة الرابعة: توزيع الأرباح

.يقر الطرفان بأن الأرباح التشغيلية الفعلية للمنظومة قد تتجاوز نسب العائد الموزعة على الطرف الثاني

وعلى الرغم من ذلك، يتم تحديد الحد الأقصى للعائد الشهري المستحق للطرف الثاني بما لا يتجاوز 4.5 %من رأس المال، وذلك وفق النموذج

المتفق عليه.

ويجوز للطرف الأول، وفق تقديره المطلق، الاحتفاظ بجزء من الأرباح التشغيلية وإعادة تخصيصها بما يراه مناسباً لضمان استقرار واستمرارية

:المنظومة، بما في ذلك على سبيل المثال لا الحصر

التوسع والنمو

التسويق

الاحتياطيات المالية

تغطية التكاليف التشغيلية

المصاريف الإدارية

.ولا يُعد ما ورد أعلاه التزاماً محدداً بطريقة صرف أو تخصيص، بل إطاراً عاماً لإدارة الأرباح

.ويقر الطرف الثاني بأنه لا يحق له المطالبة بأي أرباح إضافية تتجاوز النسبة المتفق عليها، بغض النظر عن الأداء الفعلي للمنظومة

Article 5 – Term and Return of Capital

The term of this Agreement shall be:.....

The principal shall be returned to the Second Party upon maturity, in accordance with a timeline determined by the First Party

based on operational cash flow conditions.

The First Party may, where necessary, extend the repayment period for a reasonable duration if required by operational or market

conditions, without this constituting a breach.

The Second Party acknowledges that the return of capital is linked to the actual operating cycle of the ecosystem and does not

constitute an immediate or unconditional cash obligation at a fixed date. || المادة الخامسة: مدة العقد وإعادة رأس المال

تكون مدة هذا العقد :.....شهرًا

ويتم إعادة رأس المال للطرف الثاني عند انتهاء مدة العقد (تاريخ الاستحقاق)، وذلك وفق الجدول الزمني الذي يحدده الطرف الأول بما يتناسب

مع طبيعة التدفقات النقدية التشغيلية

ويجوز للطرف الأول، عند الحاجة، تمديد فترة السداد لفترة معقولة إذا استدعت الظروف التشغيلية أو السوقية ذلك، دون أن يُعد ذلك إخلالاً

بالالتزام

.ويقر الطرف الثاني بأن إعادة رأس المال مرتبطة بدورة التشغيل الفعلية للمنظومة، وليست التزاماً فورياً أو نقدياً مطلقاً في تاريخ محدد

Article 6 – Early Exit and Termination

The Second Party shall not be entitled to terminate this Agreement or withdraw its investment prior to maturity except in

accordance with this Article.

1. First Party Termination Right

The First Party shall have the right, at any time and without obligation to provide justification, to terminate this Agreement by:

returning the remaining principal to the Second Party,

together with accrued returns up to the date of termination only.

In such case the Second Party shall have no right to object and shall return any guarantees, documents, or legal instruments

previously provided to the First Party.

2. Exit by Second Party Request

The Second Party may request early exit, subject to approval of the First Party.

If approved:

an exit fee of 3% to 5% shall be applied,

the remaining balance shall be returned according to a timeline determined by the First Party.

3. Exit via Investor Replacement

The Second Party may exit through replacement by another investor, subject to:

approval of the First Party,

acceptance of the replacement investor under the First Party's criteria,

completion of transfer under the First Party's structure.

This mechanism shall not constitute an automatic right and remains subject to First Party approval. || المادة السادسة: الخروج

المبكر وإنهاء الاتفاقية

لا يحق للطرف الثاني إنهاء هذا العقد أو سحب استثماره قبل انتهاء مدة العقد، إلا وفق الشروط المنصوص عليها في هذه المادة.

أولاً: يحق الطرف الأول في الإنهاء

بحق للطرف الأول، في أي وقت ودون الحاجة لإبداء سبب، إنهاء هذه الاتفاقية، وذلك من خلال

إعادة رأس المال المتبقي للطرف الثاني

، بالإضافة إلى الأرباح التي تم استحقاقها حتى تاريخ الإنهاء فقط

وفي هذه الحالة لا يحق للطرف الثاني الاعتراض على الإنهاء، ويلتزم الطرف الثاني بإعادة أي ضمانات أو مستندات أو أدوات قانونية صادرة

عنه للطرف الأول

ثانياً: خروج الطرف الثاني بطلبه

يجوز للطرف الثاني طلب الخروج المبكر، ويكون ذلك خاضعاً لموافقة الطرف الأول

:وفي حال موافقة الطرف الأول، يتم

خصم رسوم خروج تتراوح بين 3% إلى 5% من قيمة الاستثمار

، إعادة المبلغ المتبقي للطرف الثاني وفق الجدول الزمني الذي يحدده الطرف الأول

ثالثاً: الخروج من خلال استبدال المستثمر

يجوز للطرف الثاني الخروج من خلال استبدال مركزه الاستثماري بمستثمر آخر، وذلك وفق الشروط التالية

، موافقة الطرف الأول على المستثمر البديل

، استيفاء المستثمر الجديد لكافة معايير الطرف الأول

، إتمام عملية النقل وفق الهيكل المعتمد لدى الطرف الأول

، ولا تُعد هذه الآلية حقاً تلقائياً للطرف الثاني، بل تخضع لموافقة الطرف الأول

Article 7 – Risk Management and Return Stability

The Second Party acknowledges that its investment is deployed within an integrated operational ecosystem consisting of multiple businesses and sectors, and not in a single isolated project.

Capital allocation and management shall be conducted across the ecosystem to maintain balance and performance, at the discretion of the First Party.

The Parties further acknowledge that the distributed returns are structured below the actual operating margins of the ecosystem in order to ensure stability and continuity. The First Party may allocate an estimated 10% to 20% of total operating profits as a reserve fund to address:

market fluctuations,

economic disruptions,

temporary closures,

or any operational contingencies.

The Second Party acknowledges that underperformance of any single business shall not constitute a breach by the First Party, as

long as the overall ecosystem remains operational. || المادة السابعة: إدارة المخاطر واستقرار العوائد

يقر الطرف الثاني بأن استثماره يتم ضمن منظومة أعمال تشغيلية متكاملة تضم عدة مشاريع وقطاعات، وليس في مشروع واحد محدد

، ويتم توزيع رأس المال وإدارته ضمن هذه المنظومة بما يحقق التوازن بين الأداء والعوائد، وذلك وفق تقدير الطرف الأول

ويقر الطرفان بأن العوائد الموزعة على الطرف الثاني يتم تصميمها بمستوى أقل من متوسط الربحية التشغيلية الفعلية للمنظومة، وذلك بهدف

تحقيق الاستقرار والاستمرارية

:كما يحق للطرف الأول تخصيص نسبة تقديرية تتراوح بين 10% إلى 20% من إجمالي الأرباح التشغيلية كاحتياطي مالي، يُستخدم لمواجهة

التقلبات السوقية

، الأزمات الاقتصادية

، الإغلاقات المؤقتة

، أو أي ظروف تشغيلية طارئة

ويقر الطرف الثاني بأن انخفاض أداء أي مشروع منفرد لا يُعد إخلالاً من الطرف الأول، طالما أن المنظومة التشغيلية ككل مستمرة في العمل

Article 8 – Legal Framework and Capital Protection

The Parties acknowledge that this investment is structured as participation in operating businesses and does not constitute a financial deposit or a fixed-return financial product.

This Agreement shall be governed by the laws of the United Arab Emirates and documented through a formal contract covering:

investment amount,

return structure,

contract term,

management responsibilities,

exit and settlement mechanisms,

and any supporting contractual attachments or instruments.

The Second Party acknowledges that capital protection is based on a multi-layered structure including:

linkage to real operating businesses,

diversified revenue sources,

reserve funds,

professional operational management,

periodic performance reporting,

contractual tools and supporting instruments.

This structure shall not be interpreted as a risk-free or absolute guarantee, but as a framework for risk management within a real

operating environment. || المادة الثامنة: الإطار القانوني وحماية رأس المال

يقر الطرفان بأن هذا الاستثمار يتم ضمن إطار شراكة في أعمال تشغيلية، ولا يُعد ودیعة مالية أو منتجاً استثمارياً ثابت العائد

؛ وتخضع هذه الاتفاقية لأحكام القوانين المعمول بها في دولة الإمارات العربية المتحدة، ويتم توثيقها بعقد رسمي يتضمن

قيمة الاستثمار

، نسبة العائد

، مدة العقد

، آلية الإدارة

، شروط الخروج والتسوية

، وأي ملاحق أو ضمانات تعاقدية داعمة

؛ ويقر الطرف الثاني بأن حماية رأس المال تعتمد على هيكل متعدد الطبقات يشمل

رابط الاستثمار بمشاريع تشغيلية فعلية

، تنوع مصادر الإيرادات ضمن المنظومة

، وجود احتياطي مالي

، إدارة تشغيلية احترافية

، تقارير دورية عن الأداء

، أدوات و ضمانات تعاقدية ضمن هذه الاتفاقية وملاحقها

، ولا يُعد هذا الهيكل ضماناً مطلقاً خالياً من المخاطر، بل إطاراً لإدارة وتقليل المخاطر ضمن بيئة أعمال فعلية

Article 9 – Reporting and Transparency

The Second Party shall have the right to receive general periodic reports regarding the performance of the operational ecosystem, as determined appropriate by the First Party.
Such reports shall be of a general nature, and the First Party shall not be obligated to provide detailed breakdowns for each business or full operational financial disclosures.
The provision of such reports shall not grant the Second Party any right to interfere in management or operational decision-making.

The Second Party acknowledges that all management and operational decisions are exclusively under the authority of the First Party. || المادة التاسعة :التقارير والشفافية

يحق للطرف الثاني الاطلاع على تقارير دورية عامة تتعلق بأداء المنظومة التشغيلية، وذلك وفق ما يراه الطرف الأول مناسباً. وتكون هذه التقارير ذات طبيعة إجمالية، ولا يلتزم الطرف الأول بتقديم تفاصيل دقيقة لكل مشروع أو كشف حسابات تشغيلية مفصلة. ولا يترتب على تقديم هذه التقارير أي حق للطرف الثاني في التدخل في الإدارة أو اتخاذ القرارات التشغيلية. ويقر الطرف الثاني بأن إدارة وتشغيل المشاريع تخضع حصراً لسلطة الطرف الأول.

Article 10 – General Provisions

This Agreement shall be governed by and construed in accordance with the laws of the United Arab Emirates.
The Parties shall seek to resolve any dispute arising out of this Agreement amicably, failing which the courts of Dubai shall have exclusive jurisdiction.

This Agreement constitutes the entire understanding between the Parties and supersedes all prior agreements or understandings relating to its subject matter.

This Agreement may not be amended except by a written agreement signed by both Parties. || المادة العاشرة :أحكام عامة

تخضع هذه الاتفاقية وتفسر وفقاً لقوانين دولة الإمارات العربية المتحدة.
يسعى الطرفان إلى حل أي نزاع ينشأ عن هذه الاتفاقية ودياً، وفي حال تعذر ذلك، تكون محاكم دبي هي المختصة حصرياً بالنظر في النزاع. تشكل هذه الاتفاقية كامل التفاهم بين الطرفين، وتلغي أي اتفاقات أو تفاهات سابقة متعلقة بموضوعها. لا يجوز تعديل هذه الاتفاقية إلا بموجب اتفاق خطي موقع من الطرفين.

Signatures

First Party
Globex Horizon L.L.C
Name

Signature
Second Party
Name

Signature || التوقيعات

الطرف الأول
شركة جلوبكس هورايزن ذ.م.م
الاسم
التوقيع
الطرف الثاني
الاسم
التوقيع

Appendix H — Full Source: Model 2 Investment Agreement

Source basis: Full extracted text from MODEL 2 INVESTMENT AGREEMENT (1).txt. Decorative separators may be reflowed for page readability; source wording is retained.

FILE: MODEL 2 INVESTMENT AGREEMENT (1).docx

[TABLE 1]

MONTHLY INCOME + CAPITAL DOUBLING INVESTMENT AGREEMENT || اتفاقية استثمار – نموذج الدخل الشهري مع مضاعفة رأس المال

Parties Details

First Party: Globex Horizon L.L.C

Trade License Number

Represented By

In His/Her Capacity as

Email

WhatsApp Number

Address

Second Party:

Full Name

Nationality

Emirates ID Number

Email

WhatsApp Number

Address || بيانات الأطراف

الطرف الأول: شركة جلوكس هورايزن ذ.م.م

رقم الرخصة

يمثلها

بصفته

البريد الإلكتروني

رقم الواتساب

العنوان

:الطرف الثاني

الاسم

الجنسية

رقم الهوية الإماراتية

البريد الإلكتروني

رقم الواتساب

العنوان

Article 1 – Definitions

For the purpose of this Agreement, the following terms shall have the meanings assigned to them below:

Investment: the capital amount provided by the Second Party to participate in the First Party's operational ecosystem.

Monthly Return: the periodic return distributed to the Second Party during the Term.

Target Final Value: the total amount payable to the Second Party at maturity, equal to 2X the invested capital.

Term: the duration of the investment as per the agreed structure.

Final Settlement: the remaining amount payable at maturity to reach the Target Final Value. || المادة الأولى: التعريفات

:لأغراض هذه الاتفاقية، يكون للمصطلحات التالية المعاني المبينة قرين كل منها

الاستثمار: المبلغ الذي يقدمه الطرف الثاني للمشاركة في المنظومة التشغيلية التابعة للطرف الأول.

العائد الشهري: نسبة دورية تُدفع للطرف الثاني خلال مدة العقد.

(2X). القيمة النهائية المستهدفة: إجمالي المبلغ الذي يستحقه الطرف الثاني عند نهاية العقد، والذي يعادل ضعف رأس المال.

مدة العقد: الفترة الزمنية المحددة للاستثمار وفق الجدول المتفق عليه.

التسوية النهائية: المبلغ المتبقي الذي يُدفع للطرف الثاني عند نهاية العقد لتحقيق القيمة النهائية المستهدفة.

Article 2 – Subject of the Agreement

Under this Agreement, the Second Party shall invest a capital amount with the First Party in order to participate in the returns generated from the operational ecosystem managed by the First Party.

The Parties acknowledge that this investment does not constitute a financial deposit or banking product, but rather participation in active operating businesses, where the First Party retains full authority over management, execution, and capital deployment.

The Second Party shall receive monthly returns in accordance with the agreed structure, in addition to a final settlement at maturity, such that the total amount received by the Second Party equals 2X the invested capital.

This shall be achieved through the combination of monthly distributions during the Term and the final settlement payable at the Maturity Date.

The First Party shall retain full discretion in managing and allocating the invested capital across its operational ecosystem to ensure stability and continuity of returns. || المادة الثانية: موضوع العقد

بموجب هذه الاتفاقية، يقوم الطرف الثاني باستثمار مبلغ مالي لدى الطرف الأول، وذلك للمشاركة في العوائد الناتجة عن المنظومة التشغيلية التي يديرها الطرف الأول.

ويقر الطرفان بأن هذا الاستثمار لا يُعد وديعة مالية أو منتجاً مصرفياً، بل هو مشاركة في أعمال تشغيلية قائمة، حيث يتولى الطرف الأول

إدارة وتشغيل المشاريع وتوجيه رأس المال وفقاً لتقديره المهني.

ويستحق الطرف الثاني عائداً شهرياً وفق النسب المتفق عليها، بالإضافة إلى تسوية نهائية عند نهاية مدة العقد، بحيث يكون إجمالي ما يحصل

(2X). عليه الطرف الثاني مساوياً لضعف رأس المال المستثمر.

ويتم تحقيق ذلك من خلال الجمع بين العوائد الشهرية المدفوعة خلال مدة العقد، والتسوية النهائية المستحقة عند تاريخ الاستحقاق.

ويحتفظ الطرف الأول بالحق الكامل في إدارة وتوظيف رأس المال ضمن المنظومة التشغيلية بما يحق استقرار واستمرارية العوائد.

Article 3 – Capital, Monthly Return and Term

The Second Party shall invest an amount of:

The Second Party shall be entitled to a monthly return calculated as a percentage of the invested capital, based on the investment amount and term, as follows:

Return and Term Table

Up to AED 2,000,000:

Term: 48 months – Monthly Return: 1.5%

AED 2,000,001 to AED 5,000,000:

Term: 42 months – Monthly Return: 1.6%

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AED 5,000,001 to AED 10,000,000:

Term: 32 months – Monthly Return: 1.7%

Above AED 10,000,000:

Custom Term – Monthly Return: 1.8% to 2.0%

The monthly return shall be calculated as follows:

Monthly Return = Capital × Monthly Rate

The aggregate monthly distributions paid during the Term shall be deducted from the Target Final Value upon final settlement. ||

المادة الثالثة: رأس المال والعائد الشهري ومدة العقد

يقوم الطرف الثاني باستثمار مبلغ وقدره

:ويستحق الطرف الثاني عائداً شهرياً يتم احتسابه كنسبة من رأس المال، وذلك وفقاً لقيمة الاستثمار ومدة العقد على النحو التالي

جدول العائد والمدة

حتى 2,000,000 درهم

%مدة العقد 48 شهراً – عائد شهري 1.5

من 2,000,001 إلى 5,000,000 درهم

%مدة العقد 42 شهراً – عائد شهري 1.6

من 5,000,001 إلى 10,000,000 درهم

%مدة العقد 32 شهراً – عائد شهري 1.7

أكثر من 10,000,000 درهم

%مدة مخصصة – عائد شهري من 1.8 إلى 2.0

ويتم احتساب العائد الشهري وفق المعادلة التالية

العائد الشهري = رأس المال × نسبة العائد

كما يتم احتساب إجمالي العوائد الشهرية المدفوعة خلال مدة العقد، ويتم خصمها من القيمة النهائية المستديفة عند إجراء التسوية النهائية

Article 4 – Capital Doubling Mechanism and Final Settlement

The Parties acknowledge that the objective of this model is to achieve a final value equal to 2X the invested capital at maturity.

This shall be achieved through:

monthly distributions paid during the Term,

plus a final settlement at the Maturity Date.

The final settlement shall be calculated as follows:

Final Settlement = (2 × Capital) – Aggregate Monthly Distributions

The total amount received by the Second Party over the Term and at maturity shall equal the Target Final Value. || المادة الرابعة:

آلية مضاعفة رأس المال والتسوية النهائية

عند نهاية مدة العقد (2X) يقر الطرفان بأن الهدف من هذا النموذج هو تحقيق قيمة نهائية للطرف الثاني تعادل ضعف رأس المال المستثمر

:ويتم تحقيق ذلك من خلال

دفع عوائد شهرية للطرف الثاني طوال مدة العقد

،بالإضافة إلى تسوية نهائية عند تاريخ الاستحقاق

:حيث يتم احتساب التسوية النهائية وفق المعادلة التالية

التسوية النهائية (= 2 × رأس المال (– إجمالي العوائد الشهرية المدفوعة

،ويكون إجمالي ما يحصل عليه الطرف الثاني خلال مدة العقد وعند نهايته مساوياً للقيمة النهائية المستديفة

Article 5 – Profit Distribution

The Parties acknowledge that the actual operating profits of the ecosystem may exceed the returns distributed to the Second Party.

However, the monthly return shall be limited to the agreed rates set out in this Agreement, in accordance with the structure of this model.

The First Party may, at its discretion, retain and allocate a portion of operating profits as it deems appropriate to ensure the stability and sustainability of the ecosystem, including:

business expansion,

marketing and growth,

reserve funds,

operational infrastructure,

coverage of fluctuations,

administrative expenses.

The Second Party shall have no entitlement to any additional profits beyond those expressly stated in this Agreement, regardless of the actual performance of the ecosystem. || المادة الخامسة: توزيع الأرباح

يقر الطرفان بأن الأرباح التشغيلية الفعلية للمنظومة قد تتجاوز نسب العائد الموزعة على الطرف الثاني

،وعلى الرغم من ذلك، يتم تحديد العائد الشهري للطرف الثاني وفق النسب المحددة في هذه الاتفاقية، وبما يتماشى مع هيكل هذا النموذج

ويجوز للطرف الأول، وفق تقديره، الاحتفاظ بجزء من الأرباح التشغيلية وإعادة تخصيصها بما يراه مناسباً لضمان استقرار واستمرارية

:المنظومة، بما في ذلك

،التوسع في المشاريع

،دعم التسويق والنمو

،إنشاء احتياطيّات مالية

،تطوير البنية التشغيلية

،تغطية التقلبات التشغيلية

،المصاريف الإدارية

ويقر الطرف الثاني بأنه لا يحق له المطالبة بأي أرباح إضافية تتجاوز ما تم النص عليه في هذه الاتفاقية، بغض النظر عن الأداء الفعلي

للمنظومة

Article 6 – Early Exit and Termination

The Second Party shall not be entitled to terminate this Agreement or withdraw its investment prior to maturity except in accordance with this Article.

1. First Party Termination Right

The First Party shall have the right, at any time and without obligation to provide justification, to terminate this Agreement by:

returning the remaining principal to the Second Party,

together with accrued returns up to the date of termination only.

In such case:

the Second Party shall have no right to object,

and shall return any guarantees, documents, or legal instruments previously provided to the First Party.

2. Exit by Second Party Request

The Second Party may request early exit, subject to approval of the First Party.

If approved:

an exit fee of 3% to 5% shall be applied,

the remaining balance shall be returned according to a timeline determined by the First Party.

3. Exit via Investor Replacement

The Second Party may exit through replacement by another investor, subject to: approval of the First Party, acceptance of the replacement investor under the First Party's criteria, completion of transfer under the First Party's structure.

This mechanism shall not constitute an automatic right and remains subject to First Party approval. || المادة السادسة: الخروج ||

المبكر وإنهاء الاتفاقية

، لا يحق للطرف الثاني إنهاء هذا العقد أو سحب استثماره قبل انتهاء مدة العقد، إلا وفق الشروط المنصوص عليها في هذه المادة

أولاً: يحق للطرف الأول في الإنهاء

: يحق للطرف الأول، في أي وقت ودون الحاجة لإبداء سبب، إنهاء هذه الاتفاقية، وذلك من خلال

، إعادة رأس المال المتبقي للطرف الثاني

، بالإضافة إلى الأرباح التي تم استحقاقها حتى تاريخ الإنهاء فقط

وفي هذه الحالة

، لا يحق للطرف الثاني الاعتراض على الإنهاء

، ويلتزم الطرف الثاني بإعادة أي ضمانات أو مستندات أو أدوات قانونية صادرة عنه للطرف الأول

ثانياً: خروج الطرف الثاني بطلبه

، يجوز للطرف الثاني طلب الخروج المبكر، ويكون ذلك خاضعاً لموافقة الطرف الأول

: وفي حال موافقة الطرف الأول، يتم

، خصم رسوم خروج تتراوح بين 3% إلى 5% من قيمة الاستثمار

، إعادة المبلغ المتبقي للطرف الثاني وفق الجدول الزمني الذي يحدده الطرف الأول

ثالثاً: الخروج من خلال استبدال المستثمر

: يجوز للطرف الثاني الخروج من خلال استبدال مركزه الاستثماري بمستثمر آخر، وذلك وفق الشروط التالية

، موافقة الطرف الأول على المستثمر البديل

، استيفاء المستثمر الجديد لكافة معايير الطرف الأول

، إتمام عملية النقل وفق الهيكل المعتمد لدى الطرف الأول

، ولا تُعد هذه الآلية حقاً تلقائياً للطرف الثاني، بل تخضع لموافقة الطرف الأول

Article 7 – Risk Management and Return Stability

The Second Party acknowledges that its investment is deployed within an integrated operational ecosystem consisting of multiple businesses and sectors, and not in a single isolated project.

Capital allocation and management shall be conducted across the ecosystem to maintain balance and performance, at the discretion of the First Party.

The Parties further acknowledge that the distributed returns are structured below the actual operating margins of the ecosystem in order to ensure stability and continuity.

The First Party may allocate an estimated 10% to 20% of total operating profits as a reserve fund to address:

market fluctuations,

economic disruptions,

temporary closures,

or any operational contingencies.

The Second Party acknowledges that underperformance of any single business shall not constitute a breach by the First Party, as long as the overall ecosystem remains operational. ||

المادة السابعة: إدارة المخاطر واستقرار العوائد ||

، يقر الطرف الثاني بأن استثماره يتم ضمن منظومة أعمال تشغيلية متكاملة تضم عدة مشاريع وقطاعات، وليس في مشروع واحد محدد

، ويتم توزيع رأس المال وإدارته ضمن هذه المنظومة بما يحقق التوازن بين الأداء والعوائد، وذلك وفق تقدير الطرف الأول

ويقر الطرفان بأن العوائد الموزعة على الطرف الثاني يتم تصميمها بمستوى أقل من متوسط الربحية التشغيلية الفعلية للمنظومة، وذلك بهدف

تحقيق الاستقرار والاستمرارية

: كما يحق للطرف الأول تخصيص نسبة تقديرية تتراوح بين 10% إلى 20% من إجمالي الأرباح التشغيلية كاحتياطي مالي، يُستخدم لمواجهة

، التقلبات السوقية

، الأزمات الاقتصادية

، الإغلاقات المؤقتة

أو أي ظروف تشغيلية طارئة

، ويقر الطرف الثاني بأن انخفاض أداء أي مشروع منفرد لا يُعد إخلالاً من الطرف الأول، طالما أن المنظومة التشغيلية ككل مستمرة في العمل

Article 8 – Legal Framework and Capital Protection

The Parties acknowledge that this investment is structured as participation in operating businesses and does not constitute a financial deposit or a fixed-return financial product.

This Agreement shall be governed by the laws of the United Arab Emirates and documented through a formal contract covering:

investment amount,

return structure,

contract term,

management responsibilities,

exit and settlement mechanisms,

and any supporting contractual attachments or instruments.

The Second Party acknowledges that capital protection is based on a multi-layered structure including:

linkage to real operating businesses,

diversified revenue sources,

reserve funds,

professional operational management,

periodic performance reporting,

contractual tools and supporting instruments.

This structure shall not be interpreted as a risk-free or absolute guarantee, but as a framework for risk management within a real

operating environment. || المادة الثامنة: الإطار القانوني وحماية رأس المال ||

، يقر الطرفان بأن هذا الاستثمار يتم ضمن إطار شراكة في أعمال تشغيلية، ولا يُعد وديعة مالية أو منتجاً استثمارياً ثابت العائد

: وتخضع هذه الاتفاقية لأحكام القوانين المعمول بها في دولة الإمارات العربية المتحدة، ويتم توثيقها بعقد رسمي يتضمن

، قيمة الاستثمار

، نسبة العائد

، مدة العقد

، آلية الإدارة

، شروط الخروج والتسوية

وأي ملاحق أو ضمانات تعاقدية داعمة

: ويقر الطرف الثاني بأن حماية رأس المال تعتمد على هيكل متعدد الطبقات يشمل

، ربط الاستثمار بمشاريع تشغيلية فعلية

«تنوع مصادر الإيرادات ضمن المنظومة

،وجود احتياطي مالي

،إدارة تشغيلية احترافية

،تقارير دورية عن الأداء

،أدوات وضمنات تعاقدية ضمن هذه الاتفاقية ولاحقها

،ولا يُعد هذا الهيكل ضماناً مطلقاً خالياً من المخاطر، بل إطاراً لإدارة وتقليل المخاطر ضمن بيئة أعمال فعلية

Article 9 – Reporting and Transparency

The Second Party shall have the right to receive general periodic reports regarding the performance of the operational ecosystem, as determined appropriate by the First Party.

Such reports shall be of a general nature, and the First Party shall not be obligated to provide detailed breakdowns for each business or full operational financial disclosures.

The provision of such reports shall not grant the Second Party any right to interfere in management or operational decision-making.

The Second Party acknowledges that all management and operational decisions are exclusively under the authority of the First Party. || المادة التاسعة :التقارير والشفافية

يحق للطرف الثاني الاطلاع على تقارير دورية عامة تتعلق بأداء المنظومة التشغيلية، وذلك وفق ما يراه الطرف الأول مناسباً

،وتكون هذه التقارير ذات طبيعة إجمالية، ولا يلتزم الطرف الأول بتقديم تفاصيل دقيقة لكل مشروع أو كشف حسابات تشغيلية مفصلة

،ولا يترتب على تقديم هذه التقارير أي حق للطرف الثاني في التدخل في الإدارة أو اتخاذ القرارات التشغيلية

،ويقر الطرف الثاني بأن إدارة وتشغيل المشاريع تخضع حصراً لسلطة الطرف الأول

Article 10 – General Provisions

This Agreement shall be governed by and construed in accordance with the laws of the United Arab Emirates.

The Parties shall seek to resolve any dispute arising out of this Agreement amicably, failing which the courts of Dubai shall have exclusive jurisdiction.

This Agreement constitutes the entire understanding between the Parties and supersedes all prior agreements or understandings relating to its subject matter.

This Agreement may not be amended except by a written agreement signed by both Parties. || المادة العاشرة :أحكام عامة

تخضع هذه الاتفاقية وتُفسر وفقاً لقوانين دولة الإمارات العربية المتحدة

،يسعى الطرفان إلى حل أي نزاع ينشأ عن هذه الاتفاقية ودياً، وفي حال تعذر ذلك، تكون محاكم دبي هي المختصة حصرياً بالنظر في النزاع

تشكل هذه الاتفاقية كامل التفاهم بين الطرفين، وتلغي أي اتفاقات أو تفاهات سابقة متعلقة بموضوعها

،لا يجوز تعديل هذه الاتفاقية إلا بموجب اتفاق خطي موقع من الطرفين

Signatures

First Party

Globex Horizon L.L.C

Name

Position

Signature

Date

Second Party

Name

Signature

Date || التوقيعات

الطرف الأول

شركة جلوبكس هورايزن ذ.م.م

الاسم

الصفة

التوقيع

التاريخ

الطرف الثاني

الاسم

التوقيع

التاريخ

Appendix I — Full Source: Model 3 Investment Agreement

Source basis: Full extracted text from MODEL 3 INVESTMENT AGREEMENT (1).txt. Decorative separators may be reflowed for page readability; source wording is retained.

FILE: MODEL 3 INVESTMENT AGREEMENT (1).docx

[TABLE 1]

MONTHLY INCOME + PROGRESSIVE PRINCIPAL RETURN AGREEMENT || اتفاقية استثمار - نموذج الدخل الشهري مع استرداد تدريجي لرأس المال

Parties Details

First Party: Globex Horizon L.L.C

Trade License Number

Represented By

In His/Her Capacity as

Email

WhatsApp Number

Address

Second Party:

Full Name

Nationality

Emirates ID Number

Email

WhatsApp Number

Address || بيانات الأطراف

الطرف الأول: شركة جلوكس هورايزن ذ.م.م

رقم الرخصة

يمثلها

بصفته

البريد الإلكتروني

رقم الواتساب

العنوان

:الطرف الثاني

الاسم

الجنسية

رقم الهوية الإماراتية

البريد الإلكتروني

رقم الواتساب

العنوان

Article 1 – Definitions

For the purpose of this Agreement, the following terms shall have the meanings assigned to them below:

Investment: the capital amount provided by the Second Party to participate in the First Party's operational ecosystem.

Monthly Return: the periodic profit distributed to the Second Party during the Term.

Principal Repayment: the portion of capital returned progressively during the Term.

Total Monthly Cash Flow: the sum of the monthly return and the principal repayment.

Term: the duration of the investment as per the agreed structure. || المادة الأولى: التعريفات

:لأغراض هذه الاتفاقية، يكون للمصطلحات التالية المعاني المبينة قرين كل منها

.الاستثمار: المبلغ الذي يقدمه الطرف الثاني للمشاركة في المنظومة التشغيلية التابعة للطرف الأول

.العائد الشهري: نسبة الربح التي تُدفع للطرف الثاني بشكل دوري خلال مدة العقد

.استرداد رأس المال: الجزء من رأس المال الذي يتم إرجاعه بشكل تدريجي خلال مدة العقد

.التدفق الشهري الإجمالي: مجموع العائد الشهري بالإضافة إلى الجزء المسترد من رأس المال

.مدة العقد: الفترة الزمنية المحددة للاستثمار وفق الجدول المتفق عليه

Article 2 – Subject of the Agreement

Under this Agreement, the Second Party shall invest a capital amount with the First Party in order to participate in the returns generated from the operational ecosystem managed by the First Party.

The Parties acknowledge that this investment does not constitute a financial deposit or banking product, but rather participation in active operating businesses, where the First Party retains full authority over management, execution, and capital deployment.

The Second Party shall receive a monthly cash flow consisting of:

a monthly return calculated as a percentage of the invested capital,

plus progressive repayment of a portion of the principal during the Term,

in accordance with the agreed structure. A final settlement shall be made at the end of the Term in accordance with the provisions of this Agreement.

The First Party shall retain full discretion in managing and allocating the invested capital across its operational ecosystem to

ensure stability and continuity of returns. Bottom of Form || المادة الثانية: موضوع العقد

بموجب هذه الاتفاقية، يقوم الطرف الثاني باستثمار مبلغ مالي لدى الطرف الأول، وذلك للمشاركة في العوائد الناتجة عن المنظومة التشغيلية

.التي يديرها الطرف الأول

ويقر الطرفان بأن هذا الاستثمار لا يُعد وديعة مالية أو منتجاً مصرفياً، بل هو مشاركة في أعمال تشغيلية قائمة، حيث يتولى الطرف الأول

.إدارة وتشغيل المشاريع وتوجيه رأس المال وفقاً لتقديره المهني

:ويستحق الطرف الثاني تدفقاََ شهرياً يتكون من

،عائد شهري محسوب كنسبة من رأس المال

،بالإضافة إلى استرداد تدريجي لجزء من رأس المال خلال مدة العقد

.وذلك وفق الجدول المتفق عليه

.ويتم في نهاية مدة العقد إجراء تسوية نهائية وفقاً لشروط هذه الاتفاقية

.ويحتفظ الطرف الأول بالحق الكامل في إدارة وتوظيف رأس المال ضمن المنظومة التشغيلية بما يحق استقرار واستمرارية العوائد

Article 3 – Capital, Monthly Return and Term

The Second Party shall invest an amount of:

The Second Party shall be entitled to a monthly return in addition to progressive repayment of the principal, based on the investment amount and term, as follows:

Return and Term Table

AED 4,000,000 to AED 5,000,000:

Confidential working draft — verify all legal, financial, and proof attachments before client issuance

Term: 40 months – Monthly Return: 1.5%

AED 5,000,000 to AED 7,000,000:

Term: 38 months – Monthly Return: 1.7%

AED 7,000,000 to AED 10,000,000:

Term: 37 months – Monthly Return: 1.8%

Above AED 10,000,000:

Term: 36 months – Monthly Return: up to 2.0%

The monthly return shall be calculated as follows:

Monthly Return = Capital × Monthly Rate

The monthly principal repayment shall be calculated as:

Monthly Principal Repayment = Capital ÷ Number of Months

The total monthly cash flow shall be:

Total Monthly Cash Flow = Monthly Return + Principal Repayment || المادة الثالثة: رأس المال والعائد الشهري ومدة العقد

:يقوم الطرف الثاني باستثمار مبلغ وقدره

:ويستحق الطرف الثاني عائداً شهرياً بالإضافة إلى استرداد تدريجي لرأس المال، وذلك وفقاً لقيمة الاستثمار ومدة العقد على النحو التالي

جدول العائد والمدة

من: 5,000,000 درهم إلى 4,000,000 درهم

%مدة العقد 40 شهراً – عائد شهري 1.5

من: 5,000,000 درهم إلى 7,000,000 درهم

%مدة العقد 38 شهراً – عائد شهري 1.7

من: 7,000,000 درهم إلى 10,000,000 درهم

%مدة العقد 37 شهراً – عائد شهري 1.8

:أكثر من 10,000,000 درهم

%مدة 36 شهراً – عائد شهري حتى 2.0

:ويتم احتساب العائد الشهري وفق المعادلة التالية

العائد الشهري = رأس المال × نسبة العائد

:كما يتم احتساب الجزء الشهري من استرداد رأس المال وفق المعادلة التالية

استرداد رأس المال الشهري = رأس المال ÷ عدد الأشهر

:ويكون التدفق النقدي الشهري الإجمالي للطرف الثاني على النحو التالي

التدفق الشهري = العائد الشهري + استرداد رأس المال

Article 4 – Total Returns and Final Settlement

The Parties acknowledge that this model combines monthly returns with progressive repayment of the principal over the Term.

During the Term, the Second Party shall receive:

monthly returns calculated as a percentage of the capital,

plus progressive repayment of the principal as per the agreed structure.

At the end of the Term, a final settlement shall be made covering any remaining amounts due to the Second Party in accordance with

the performance and structure of this Agreement.

The total amount received by the Second Party shall consist of:

aggregate monthly returns,

plus full principal repayment,

plus any final settlement, if applicable. || المادة الرابعة: إجمالي العوائد والتسوية النهائية

:يقر الطرفان بأن هذا النموذج يجمع بين العائد الشهري واسترداد رأس المال بشكل تدريجي خلال مدة العقد

:ويستحق الطرف الثاني خلال مدة العقد

:عائداً شهرياً محسوباً كنسبة من رأس المال

:بالإضافة إلى استرداد تدريجي لرأس المال وفق الجدول المحدد

:وعند انتهاء مدة العقد، يتم إجراء تسوية نهائية تشمل أي مستحقات متبقية للطرف الثاني وفقاً للأداء الفعلي وهيكل الاتفاق

:ويكون إجمالي ما يحصل عليه الطرف الثاني مكوناً من

:مجموع العوائد الشهرية

:بالإضافة إلى رأس المال المسترد بالكامل

:بالإضافة إلى التسوية النهائية إن وجدت

Article 5 – Profit Distribution

The Parties acknowledge that the actual operating profits of the ecosystem may exceed the returns distributed to the Second Party.

However, the monthly return shall be limited to the agreed rates set out in this Agreement, in accordance with the structure of this model.

The First Party may, at its discretion, retain and allocate a portion of operating profits as it deems appropriate to ensure the

stability and sustainability of the ecosystem, including:

business expansion,

marketing and growth,

reserve funds,

operational infrastructure,

coverage of fluctuations,

administrative expenses.

The Second Party shall have no entitlement to any additional profits beyond those expressly stated in this Agreement, regardless

of the actual performance of the ecosystem. || المادة الخامسة: توزيع الأرباح

:يقر الطرفان بأن الأرباح التشغيلية الفعلية للمنظومة قد تتجاوز نسب العائد الموزعة على الطرف الثاني

:وعلى الرغم من ذلك، يتم تحديد العائد الشهري للطرف الثاني وفق النسب المحددة في هذه الاتفاقية، وبما يتماشى مع هيكل هذا النموذج

:ويجوز للطرف الأول، وفق تقديره، الاحتفاظ بجزء من الأرباح التشغيلية وإعادة تخصيصها بما يراه مناسباً لضمان استقرار واستمرارية

:المنظومة، بما في ذلك

:التوسع في المشاريع

:دعم التسويق والنمو

:إنشاء احتياطات مالية

:تطوير البنية التشغيلية

:تغطية التقلبات التشغيلية

:المصاريف الإدارية

:ويقر الطرف الثاني بأنه لا يحق له المطالبة بأي أرباح إضافية تتجاوز ما تم النص عليه في هذه الاتفاقية، بغض النظر عن الأداء الفعلي

:للمنظومة

Article 6 – Early Exit and Termination

The Second Party shall not be entitled to terminate this Agreement or withdraw its investment prior to maturity except in

accordance with this Article.

1. First Party Termination Right

The First Party shall have the right, at any time and without obligation to provide justification, to terminate this Agreement by: returning the remaining principal to the Second Party, together with accrued returns up to the date of termination only.

In such case:

the Second Party shall have no right to object, and shall return any guarantees, documents, or legal instruments previously provided to the First Party.

2. Exit by Second Party Request

The Second Party may request early exit, subject to approval of the First Party.

If approved:

an exit fee of 3% to 5% shall be applied, the remaining balance shall be returned according to a timeline determined by the First Party.

3. Exit via Investor Replacement

The Second Party may exit through replacement by another investor, subject to:

approval of the First Party,

acceptance of the replacement investor under the First Party's criteria,

completion of transfer under the First Party's structure.

This mechanism shall not constitute an automatic right and remains subject to First Party approval. || المادة السادسة: الخروج

المبكر وإنهاء الاتفاقية

لا يحق للطرف الثاني إنهاء هذا العقد أو سحب استثماره قبل انتهاء مدة العقد، إلا وفق الشروط المنصوص عليها في هذه المادة

أولاً: يحق الطرف الأول في الإنهاء

يحق للطرف الأول، في أي وقت ودون الحاجة لإبداء سبب، إنهاء هذه الاتفاقية، وذلك من خلال

إعادة رأس المال المتبقي للطرف الثاني

بالإضافة إلى الأرباح التي تم استحقاقها حتى تاريخ الإنهاء فقط

وفي هذه الحالة

لا يحق للطرف الثاني الاعتراض على الإنهاء

ويلتزم الطرف الثاني بإعادة أي ضمانات أو مستندات أو أدوات قانونية صادرة عنه للطرف الأول

ثانياً: خروج الطرف الثاني بطلبه

يجوز للطرف الثاني طلب الخروج المبكر، ويكون ذلك خاضعاً لموافقة الطرف الأول

وفي حال موافقة الطرف الأول، يتم

خصم رسوم خروج تتراوح بين 3% إلى 5% من قيمة الاستثمار

إعادة المبلغ المتبقي للطرف الثاني وفق الجدول الزمني الذي يحدده الطرف الأول

ثالثاً: الخروج من خلال استبدال المستثمر

يجوز للطرف الثاني الخروج من خلال استبدال مركزه الاستثماري بمستثمر آخر، وذلك وفق الشروط التالية

موافقة الطرف الأول على المستثمر البديل

استيفاء المستثمر الجديد لكافة معايير الطرف الأول

إتمام عملية النقل وفق الهيكل المعتمد لدى الطرف الأول

ولا تُعد هذه الآلية حقاً تلقائياً للطرف الثاني، بل تخضع لموافقة الطرف الأول

Article 7 – Risk Management and Return Stability

The Second Party acknowledges that its investment is deployed within an integrated operational ecosystem consisting of multiple businesses and sectors, and not in a single isolated project.

Capital allocation and management shall be conducted across the ecosystem to maintain balance and performance, at the discretion of the First Party.

The Parties further acknowledge that the distributed returns are structured below the actual operating margins of the ecosystem in order to ensure stability and continuity.

The First Party may allocate an estimated 10% to 20% of total operating profits as a reserve fund to address:

market fluctuations,

economic disruptions,

temporary closures,

or any operational contingencies.

The Second Party acknowledges that underperformance of any single business shall not constitute a breach by the First Party, as

long as the overall ecosystem remains operational. || المادة السابعة: إدارة المخاطر واستقرار العوائد

يقر الطرف الثاني بأن استثماره يتم ضمن منظومة أعمال تشغيلية متكاملة تضم عدة مشاريع وقطاعات، وليس في مشروع واحد محدد

ويتم توزيع رأس المال وإدارته ضمن هذه المنظومة بما يحقق التوازن بين الأداء والعوائد، وذلك وفق تقدير الطرف الأول

ويقر الطرفان بأن العوائد الموزعة على الطرف الثاني يتم تصميمها بمستوى أقل من متوسط الربحية التشغيلية الفعلية للمنظومة، وذلك بهدف

تحقيق الاستقرار والاستمرارية

كما يحق للطرف الأول تخصيص نسبة تقديرية تتراوح بين 10% إلى 20% من إجمالي الأرباح التشغيلية كاحتياطي مالي، يُستخدم لمواجهة

التقلبات السوقية

الالتزامات الاقتصادية

الإغلاقات المؤقتة

أو أي ظروف تشغيلية طارئة

ويقر الطرف الثاني بأن انخفاض أداء أي مشروع منفرد لا يُعد إخلالاً من الطرف الأول، طالما أن المنظومة التشغيلية ككل مستمرة في العمل

Article 8 – Legal Framework and Capital Protection

The Parties acknowledge that this investment is structured as participation in operating businesses and does not constitute a financial deposit or a fixed-return financial product. This Agreement shall be governed by the laws of the United Arab Emirates and documented through a formal contract covering:

investment amount,

return structure,

contract term,

management responsibilities,

exit and settlement mechanisms,

and any supporting contractual attachments or instruments.

The Second Party acknowledges that capital protection is based on a multi-layered structure including:

linkage to real operating businesses,

diversified revenue sources,

reserve funds,

professional operational management,

periodic performance reporting,

contractual tools and supporting instruments.

This structure shall not be interpreted as a risk-free or absolute guarantee, but as a framework for risk management within a real

operating environment. || المادة الثامنة: الإطار القانوني وحماية رأس المال

يقر الطرفان بأن هذا الاستثمار يتم ضمن إطار شراكة في أعمال تشغيلية، ولا يُعد وديعة مالية أو منتجاً استثمارياً ثابت العائد.

:وتخضع هذه الاتفاقية لأحكام القوانين المعمول بها في دولة الإمارات العربية المتحدة، ويتم توثيقها بعقد رسمي يتضمن

،قيمة الاستثمار

،نسبة العائد

،مدة العقد

،آلية الإدارة

،شروط الخروج والتسوية

،وأي ملاحق أو ضمانات تعاقدية داعمة.

:ويقر الطرف الثاني بأن حماية رأس المال تعتمد على هيكل متعدد الطبقات يشمل

،ربط الاستثمار بمشاريع تشغيلية فعلية

،تنوع مصادر الإيرادات ضمن المنظومة

،وجود احتياطي مالي

،إدارة تشغيلية احترافية

،تقارير دورية عن الأداء

،أدوات وضمانات تعاقدية ضمن هذه الاتفاقية وملاحقها

.ولا يُعد هذا الهيكل ضماناً مطلقاً خالياً من المخاطر، بل إطاراً لإدارة وتظليل المخاطر ضمن بيئة أعمال فعلية.

Article 9 – Reporting and Transparency

The Second Party shall have the right to receive general periodic reports regarding the performance of the operational ecosystem,

as determined appropriate by the First Party.

Such reports shall be of a general nature, and the First Party shall not be obligated to provide detailed breakdowns for each

business or full operational financial disclosures.

The provision of such reports shall not grant the Second Party any right to interfere in management or operational decision-

making.

The Second Party acknowledges that all management and operational decisions are exclusively under the authority of the First Party

|| المادة التاسعة: التقارير والشفافية

.يحق للطرف الثاني الاطلاع على تقارير دورية عامة تتعلق بأداء المنظومة التشغيلية، وذلك وفق ما يراه الطرف الأول مناسباً.

.وتكون هذه التقارير ذات طبيعة إجمالية، ولا يلتزم الطرف الأول بتقديم تفاصيل دقيقة لكل مشروع أو كشف حسابات تشغيلية مفصلة.

.ولا يترتب على تقديم هذه التقارير أي حق للطرف الثاني في التدخل في الإدارة أو اتخاذ القرارات التشغيلية.

.ويقر الطرف الثاني بأن إدارة وتشغيل المشاريع تخضع حصراً لسلطة الطرف الأول.

Article 10 – General Provisions

This Agreement shall be governed by and construed in accordance with the laws of the United Arab Emirates.

The Parties shall seek to resolve any dispute arising out of this Agreement amicably, failing which the courts of Dubai shall have

exclusive jurisdiction.

This Agreement constitutes the entire understanding between the Parties and supersedes all prior agreements or understandings

relating to its subject matter.

This Agreement may not be amended except by a written agreement signed by both Parties. || المادة العاشرة: أحكام عامة

.تخضع هذه الاتفاقية وتُفسر وفقاً لقوانين دولة الإمارات العربية المتحدة.

.يسعى الطرفان إلى حل أي نزاع ينشأ عن هذه الاتفاقية ودياً، وفي حال تعذر ذلك، تكون محاكم دبي هي المختصة حصرياً بالنظر في النزاع.

.تشكل هذه الاتفاقية كامل التفاهم بين الطرفين، وتلغي أي اتفاقات أو تفاهات سابقة متعلقة بموضوعها.

.لا يجوز تعديل هذه الاتفاقية إلا بموجب اتفاق خطي موقع من الطرفين.

Signatures

First Party

Globex Horizon L.L.C

Name

Position

Signature

Date

Second Party

Name

Signature

Date || التوقيعات

الطرف الأول

شركة جلوبكس هورايزن ذ.م.م

الاسم

الصفة

التوقيع

التاريخ

الطرف الثاني

الاسم

التوقيع

التاريخ