

Al Abbasi Holdings Ltd

investments with a PURPOSE

Presents

AL BARAKA DEVELOPMENT PROJECT

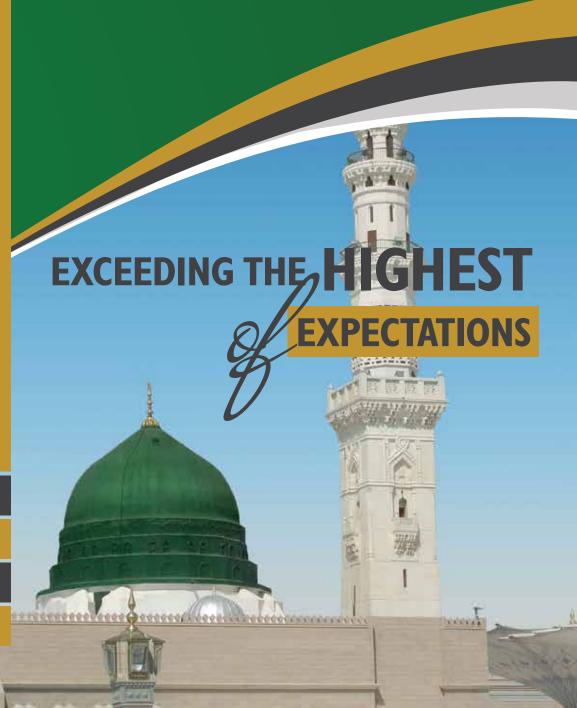


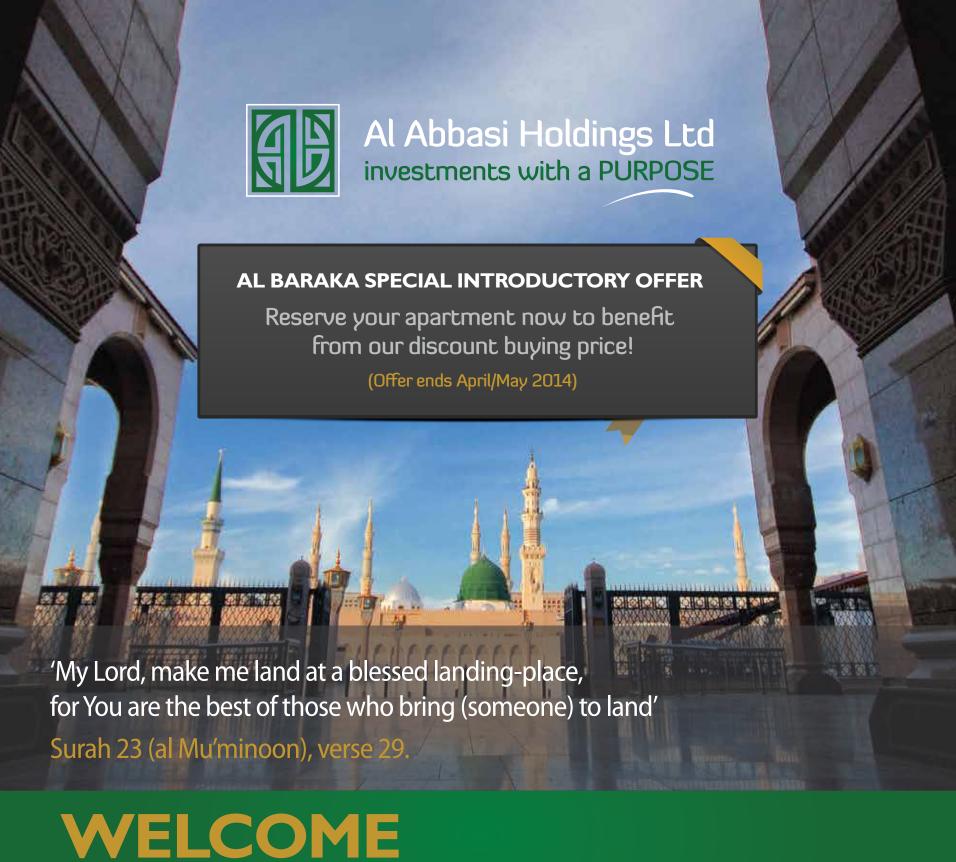
Al Baraka Development

Al Uraiz District

Madinah al Munawwarah

Saudi Arabia





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SECTION I

A Home in 'Paradise on Earth'

Everyone yearns for a little slice of paradise, whether its miles of desolate white-sand beaches or acres of rolling, untouched countryside. And why not, we can hear you saying. For having a good quality of life is essential, especially considering that we are very temporary dwellers on this vast and complicated planet earth. Well, here is our humble attempt to try and offer you an opportunity of a lifetime. Do you want to free yourself from the hustle and bustle of stressful normal city life? Are you still searching for that ideal property investment? Want to know where to go to in order to acquire true satisfaction and peace of heart & mind? InshAllah, we are about to shed some light on an investment opportunity that many people would only dream of being able to take part in. To tell you the truth, we are very grateful ourselves for being able to present this blessed project to you!

Let's begin by reminding ourselves of the countless bounties and favours that Allah has given to us by way of having a home full of blessings and comfort in this world:

رَّبِّ اَنْزِلْنِیْ مُنْزَلًا مُّبْرَكُاوَّ اَنْتَ خَیْرُ الْمُنْزِلِیْنَ (۲۹)

'My Lord, make me land at a blessed landing-place, for You are the best of those who bring (someone) to land' - Surah 23 (al Mu'minoon), verse 29.

إِنَّهُ رَبِّي أَحْسَنَ مَثْوَايَ

'…Truly, he (your husband) is my master! He made my living in a great comfort!' – Surah 12 (Yusuf), verse 23.

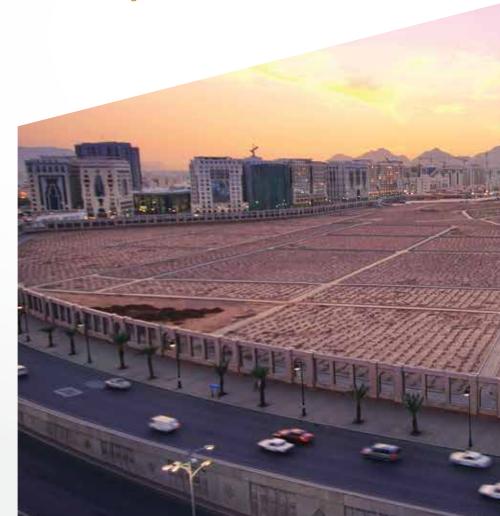
To have and live in a home containing blessings and comfort is a great bounty indeed. But let's go one step further and imagine that same home to be located within the best of neighbourhoods and cities. Our holy Prophet *sallalahu-alayhi-wassalam* stated within a Hadeeth:

وَالْمَدِيْنَةَ خَيْرُلَّهُمْ لَوْ كَانُوْ ايَعْلَمُوْنِ (الحديث)

The City (Madinah Shareef) is better for them, if (only) they knew.' – Saheeh Muslim.

Also, the holy Prophet sallalahu-alayhi-wassalam said:

'Oh Allah, put in Madinah double what you have put in Makkah in terms of blessings and increase.' – Saheeh Bukhari/Muslim.

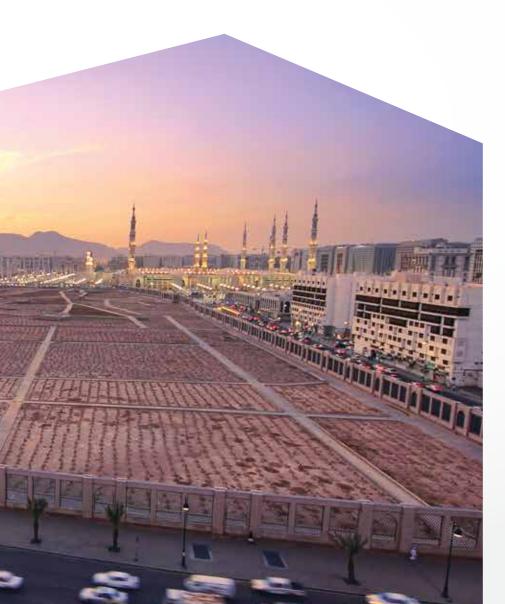


And once a person becomes a neighbour within the blessed city of Madinah al Munawwarah, he/she will no doubt have the great opportunity to perform Ziyaarah at any time, which is to present one's self in the sacred court of RasoolAllah *sallalahu-alayhi-wassalam* i.e. to visit his holy grave. This act is indeed among the greatest blessings and fortunes, and the following two Hadeeth explain this unique worship opportunity to us:

'Whoever visits me after my death is like he who had visited me during my life' - Tabaraani

'Whoever undertakes a journey specially to visit me, will be my neighbour on the Day of Judgement' - Bayhaqi

Let's not imagine that investing in a property in Madinah Shareef is the same as buying a holiday home. No! This is the blessed home city of the holy Prophet *sallalahu-alayhi-wassalam*, which Allah had chosen for his Messenger and to which he had to flee for safety.



This is the city where Allah revealed to him the obligatory duties of a Muslim, and wherein He set forth the Sunnah for his deen, and here is the place where his deen became victorious and here he strove until death overtook him. Here at every step one finds the spots where his blessed feet once trod:

How beautiful and beloved is the city of the Prophet!
Oh, how beautiful and beloved is the city of the Prophet,
In which, in every direction, is the scent of the Prophet,
And from whose fragrances Firdaus was made,
And whose aroma infuses the earth and the heavens!
Oh Allah – let us savour those fragrances...

Al Baraka Development — Front Elevation



And that is why we at Al Abbasi Holdings Ltd, have decided to execute the Al Baraka Development Project, continuing on from our many years of providing real-estate home solutions to home buyers in this blessed city of Madinah al Munawwarah. The Al Baraka Development is strategically located, and is a development of 36 apartments designed for modern day living, with an excellent standard of build and finish quality. So if you are interested in investing into a real-estate development project, that will inshAllah give you a home in the city that was favoured and chosen by Allah to be the dwelling place for his Habeeb sallalahu-alayhi-wassalam, **then please read on...**

Welcome to Madinah Shareef

The holy city of Madinah al Munawwarah in the Kingdom of Saudi Arabia is internationally renowned for its stillness and peaceful environment, a place where tranquillity prevails at all times!

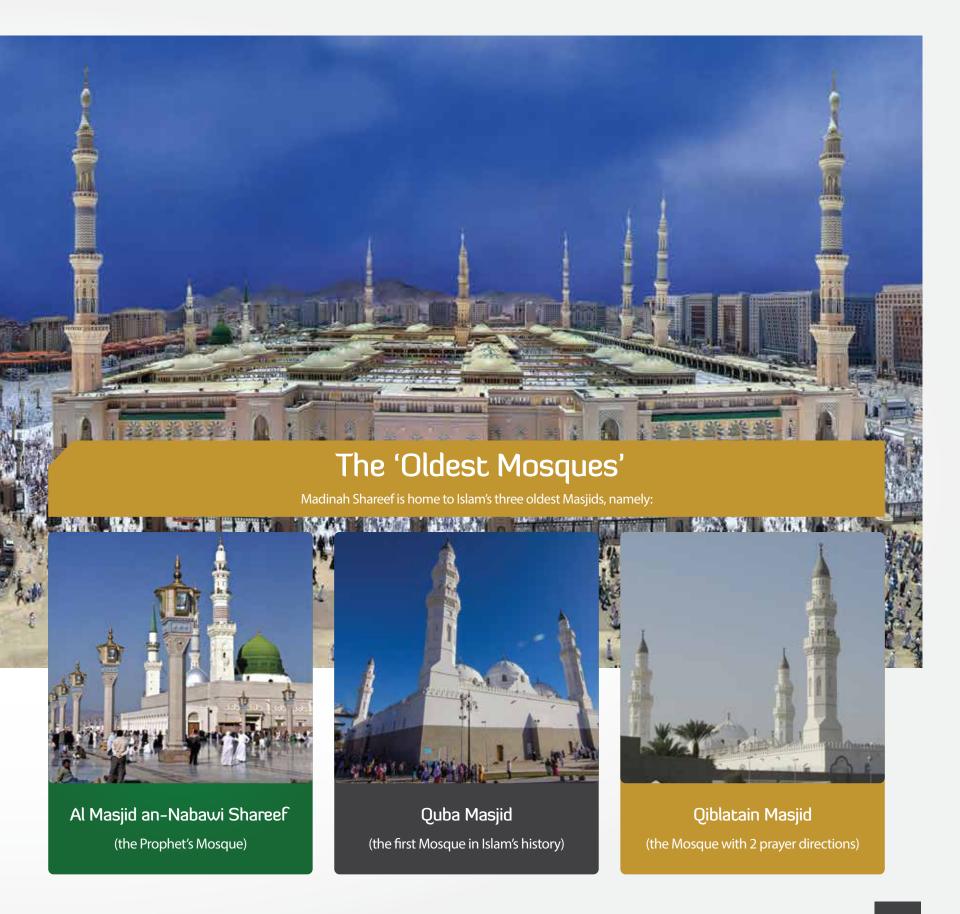




Madinah Today: The city has a population of 1.6 million (and counting), and in addition to being the second most important Islamic pilgrimage destination after Makkah Shareef, is an important regional capital of the western Saudi Arabian province of Al Madinah. In addition to the sacred core of the old city, Madinah Shareef is a diverse, multi ethnic city inhabited by Saudi nationals and an increasing number of expatriate workers from many nationalities.

Climate: Madinah Shareef has a hot desert climate. Summers are extremely hot with daytime temperatures averaging approx. 40 degrees Celsius, with nights approx. 28 degrees Celsius. Winters are milder with temperatures ranging from 12 degrees Celsius at night to 24 degrees Celsius in the day. There is very little rainfall, which falls almost entirely between November and May.

Education: Madinah Shareef is home to two of the world's famous universities; the Islamic University of Madinah which provides the full spectrum of Islamic and Arabic language courses, and Taiba University which provides standard education for the needs of undergraduates and post-graduates.



Heritage Sites:

Madinah al Munawwarah, the city wherein the holy Prophet *sallalahu-alayhi-wassalam* resided, and from where Islam rapidly spread, naturally contains many sites of Islamic history and heritage. Visiting and observing these sites increases love for Islam and our holy Prophet. The following are just some of the more commonly known Islamic heritage locations:





Madinah Shareef Infrastructure & Expansion

The population of Madinah Shareef as well as the number of pilgrim visitors is notably increasing year by year! As a result this will require major plans to not only expand the capacity of al Masjid an-Nabawi Shareef, but the entire infrastructure serving the city.

In recent years a lot of capital has already been spent by the government to deliver infrastructure expansion projects and as a result many improvements have been delivered, such as

- (1) construction of inner and outer ring roads
- (2) development of the main arterial roads and many roads serving the inner residential areas
- (3) development of major new shopping centres and family leisure parks etc.

Haramain High Speed Rail Project — Madinah Terminal

This project, also known as the "Western Railway" or "Makkah to Madinah High Speed Railway" is a 449.2 kilometres (279.1 miles), high speed, inter-city rail transport system under construction in Saudi Arabia. It will link the holy cities of Makkah and Madinah via King Abdullah Economic City, Rabigh, Jeddah, and King Abdul-Aziz International Airport.



The rail line will host electric trains in order to provide safe and comfortable transport at a speed of 320 kilometres per hour (200 mph). Construction of this major transport project started in March 2009, and when complete the network is expected to carry three million passengers a year, including many Hajj and Umrah pilgrims, thus helping to relieve traffic congestion on the roads.

Madinah International Airport Expansion:

The financing for the new Prince Muhammad bin Abdul-Aziz International Airport in Madinah was approved in July 2012. The new airport will have a capacity to accommodate eight million passengers in the first phase, which will be ready in approx. 2015. The capacity will be increased by 12 million in the second phase, which will be completed in 2020.



The Madinah airport project includes construction of new terminals covering 138,000 sq. meters. The new airport will have 18 departure gates with air-bridges linked to aircraft in addition to parking for 20 planes. The project's total area will be spread over four million sq. meters.

Al Masjid an-Nabawi Shareef Expansion

al Masjid an-Nabawi Shareef and the immediate area around it have undergone much transformation over the past fourteen centuries, as is depicted by the below images:





Expansion of Al Masjid an-Nabawi Shareef – go ahead approved in 2013, development work to resume very soon which will totally transform the landscape as it is known at present

Well, the transformation journey has not stopped there! As can be seen from the above image, the government has recently approved plans to extend the Haram Al Masjid an-Nabawi Shareef, as well as Quba Masjid. This will inevitably result in land owners closer to the haram being compensated for their loss of land. In turn the same land owners will invest in land that they can find in the closest proximity to the Haram. Low availability of free/open space land, coupled with ongoing development activity will inshAllah result in land within Madinah Shareef gaining value in the coming months and years. This is good news for the Al Baraka project, as well as future development initiatives, and Allah knows best.

Al Abbasi Holdings Ltd investments with a PURPOSE

SECTION 3

Al Abbasi Holdings — Group Overview

We are just as eager as you are to get stuck into the juicy details of what we have on offer! But please take out a few minutes to learn about who we are, and how our strong foundations will help to deliver this fascinating development project.

Al Abbasi Holdings Ltd ('the Group') is an experienced and well-established General Investments organisation, and has been delivering projects of excellence across the Kingdom of Saudi Arabia (KSA) for the past decade. The Group's core project activities have been via its main subsidiary Fazal Al Abbasi Construction Limited, which has become very well known as a contracting company specialising in construction and development of real estate in KSA. The Group has executed development projects throughout KSA and across a wide cross section of residential and commercial areas. We place great pride in our high quality of workmanship top-down through the organisation, as well as emphasising on completing projects on time, to budget, and also to rigorous standards.

Al Abbasi Holdings Ltd operates on a platform of total Shariah compliance. The Group's Founders have a very strong Islamic educational background and thus it was straightforward for them to develop the system from the grassroots upto what it is today. This principle applies not only to the projects and initiatives that are identified and executed, but extends throughout the culture of the Group, as well as to the day to day activities of the leadership team. We pray that Allah Subhana wa Ta'aala grants us the ability to remain steadfast on this.

How it All Started

Al Abbasi Holdings Ltd is headquartered in Madinah Shareef, in the very same city where the first lesson of personal & business excellence was taught. Through this blessed alliance of location, the Group aspires to take this important lesson to the world through its products and services.

The Group's Founders and their extended family are descendants of Hazrat Abbas ibn Abdul Muttalib (radhyAllahu anhu), the paternal uncle of the holy Prophet Muhammad sallalahu-alayhi-wassalam. The Abbasi Caliphate was established by the Abbasi clan, who continued to successfully implement the principles of Islam in wider society through five prosperous centuries. Aside from this they strengthened the Islamic business foundations of fair, just, ethically correct and principle based services and trading. It is these very same principles that make up the back-bone of the Group's Vision & Purpose, as well its daily operating practices, and we will continue to offer this as our first and only choice of system.



GROUP'S PURPOSE:

To facilitate its stakeholders to operate in the most meaningful way

GROUP'S VISION:

To establish principle based and excellence driven business models, adding value to all stakeholders lives

Al Abbasi Holdings – Developments Completed & Delivered

Whether its individual houses & villas, blocks of apartments, or any scale of commercial development, no project is too large or small for the Group to take on and deliver to our consistent exceptional level of standards. Over the past decade the Group has completed on a range of development projects in KSA and beyond. The following three projects are examples of typical real-estate developments that we have successfully completed in Madinah Shareef within the past year. In each instance the project was completed and delivered on time, to budget, and to a high degree of quality:

HIZAM DEVELOPMENT:



Project Location:

Hizam Road, Madinah Shareef

Land Area:

810 sq m (8,716 sq ft)

Description:

9 residential apartments

When Completed:

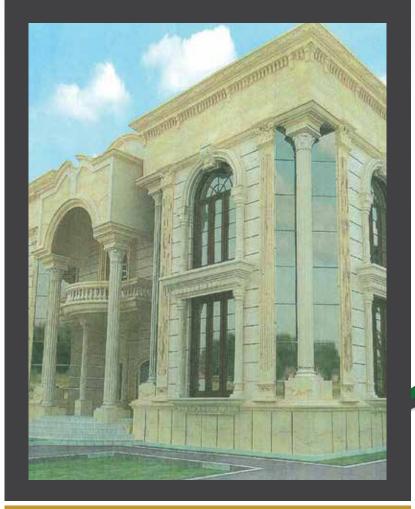
December 2012

Project Duration:

16 months



ZAHURA VILLAS:



Project Location: Quba Area, Madinah Shareef

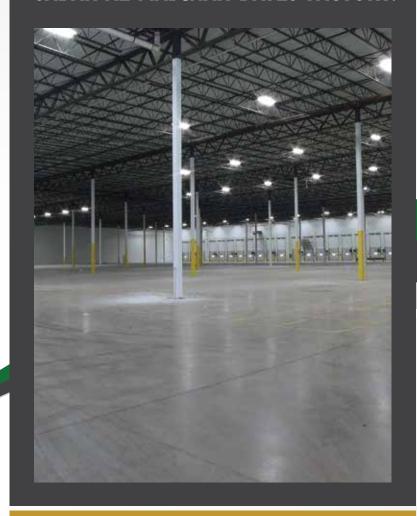
Land Area: 780 sq m (8,393 sq ft)

Description: 4 Duplex Villas

When Completed: April 2012

Project Duration: 13 months

SABAH AL MADINAH DATES FACTORY:



Project Location: Industrial Zone, Madinah Shareef

Land Area: 4000 sq m (43,040 sq ft)

Description: Commercial Building

When Completed: 2012

Project Duration: 21 months

Al Baraka Development — Project Brief & Property Location

The Al Baraka Development project is located 5 km from Al Masjid an-Nabawi Shareef, 3 km from Uhud shareef, 300 metres from the second ring road, and 1 km from Carrefour in Al Uraiz District which is one of the posh and upcoming areas of Madinah Shareef. This location is very close to the heart of the city, is only a 9 minute drive from Haram Shareef, and the ring road nearby provides quick and easy access to anywhere in Madinah Shareef. As a result this location is very much liked by the developers and residents of Madinah Shareef alike. We are designing and master planning this project especially for expatriates (on top of the normal clientele), and from experience this is one of the first projects in Madinah Shareef comprising of 36 small and medium sized flats. The planning phase has been implemented, and inshAllah the construction phase will start by end April/May 2014.





Map of Property Location:

A = AI Haram Shareef, B = AI Baraka Development, C = Mount Uhud

SECTION 6

Property Features & Specification

The Al Baraka Development has been designed by Al Abbasi Holdings Ltd, with the 36 apartments spread across four floors. The below plans show the layout on the ground floor and any one of the other floors:



Contractor for the Al Baraka Development Project:

The construction phase will be implemented by the Group's own subsidiary, Fazal Al Abbasi Construction Limited, which has many years of experience in the construction and development of residential and commercial real estate in KSA, especially within Madinah Shareef.

The property and individual apartments within will combine presence with a good standard of build quality and comfort. Modern day layouts and features will be merged with excellent craftsmanship and fine materials. The utmost consideration has gone into the individual living and entertaining areas in balance with our unique lifestyles and 21st century practicality. Each apartment will have full air conditioning connection facilities, and the overall property features two separate lifts as well as clear lighting and wide internal passageways.

CONSTRUCTION

- Unique property internal and exterior design •
- High quality marble used on external elevation •
- All internal walls of solid block work and concrete floors
- Electrical and Mechanical work by approved and experienced tradesman

SECURITY AND SAFETY

- Gated community with access control
 - 24 hour security watchmen/guards
 - 2 lifts available for 24 hours a day

APARTMENTS SALIENT & COMFORT FEATURES

- Quality flooring in lounge, bedrooms, and stairs
 - Aluminium glazed secure windows
 - Attached bathrooms to all bedrooms •
 - Cable connections for TV and telephone
- Stylish and practical kitchens with marble counters
- Good quality sanitary fittings with practical bathroom accessories
 - Split AC connections in all rooms
 - Water heater/boiler in bathroom providing instant hot water

PROPERTY SPECIFICATION

Apartment Types & Floor Plans

The following four categories and sizes of apartments are available to purchase:



Туре А

Gross Area (sq m):	132.17
Gross Area (sq ft):	1,422
Total Rooms:	4
Bedrooms 1, 2 & 3:	16.4 ft X 13.1 ft
Living Room:	21.8 ft X 12.0 ft
Attached Baths:	Yes
Price:	On Application



Туре В

Gross Area (sq m):	102.73
Gross Area (sq ft):	1,105
Total Rooms:	3
Bedrooms 1 & 2:	16.4 ft X 13.1 ft
Living Room:	21.8 ft X 12.0 ft
Attached Baths:	Yes
Price:	On Application



We recommend that you reserve an apartment now to avoid disappointment, as responses to initial enquiries are very high.



Туре С

Gross Area (sq m):	70.21
Gross Area (sq ft):	756
Total Rooms:	2
Bedroom:	14.8 ft X 14.3 ft
Living Room:	21.9 ft X 13.6 ft
Attached Bath:	Yes
Price:	On Application



Type C1

Gross Area (sq m):	65.93
Gross Area (sq ft):	709
Total Rooms:	2
Bedroom:	16.4 ft X 13.1 ft
Living Room:	18.4 ft X 13.1 ft
Attached Bath:	Yes
Price:	On Application

Payment Schedule & Investment Summary

Interested parties are invited to purchase an apartment within the Al Baraka Development property. The payment for the apartment can be made in full at the time of reservation or spread over a series of instalments. The instalments will co-incide with the distinct construction phases, thus making it easier for the purchaser to pay over a period of time in parallel with the completion of the project. Full ownership of the apartment will be transferred at the time that all of the purchase funds have been paid, and will be in the form of a long-term (99 years) rental lease.

The purchaser can buy with the long-term in mind, with the option of renting out the apartment during long periods when he/she may not be residing in Madinah Shareef. An indication of the income that can be comfortably generated via renting out of the apartments is as below:



Alternatively, this development offers the chance to make a short to medium-term investment by way of selling the apartment due to the great potential in real-estate price increases in the near future, thus allowing you to make a secure profit return on your invested funds.

To see more details on how to confirm and reserve your apartment purchase, please refer to: Section 9 - 'Apartment Purchase - Process Flow'.



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AL BARAKA SPECIAL INTRODUCTORY OFFER

Reserve your apartment now to benefit from our discount buying price!

(Offer ends April/May 2014)

Al Baraka Development Project



Points to Note:

- The buyer will have to pay extra costs, over and above the apartment purchase price, to serve as their contribution to the costs for installation of electricity, water, gas, and other utilities to the property. These costs will be payable on demand during the construction phase.
- Legal and formal costs e.g. for apartment registration, lease documents etc will be extra, over and above the apartment purchase price. These costs will be payable on demand at the time of the execution of the sub lease.
- There will be additional costs, over and above the apartment purchase price, for corner apartments, road facing view apartments and apartments on beneficial floors.

Apartment Purchase - Process Flow

The below list summarises each individual step in the apartment purchase cycle:

01

On deciding to purchase an apartment (s) at the purchase price agreed with the Group, the buyer will need to complete and execute the 'Al Baraka Apartment Reservation Form'. The reservation form includes particular details of the selected apartment, the necessary terms and conditions of purchase, payment method options, and a section into which the buyer will insert all necessary personal and contact details. Thereafter the buyer will fax/email/post the reservation form to the Group.

The Group will send an invoice detailing the first instalment amount that the buyer needs to pay, together with instructions on the agreed mode of payment transfer.

02

03

The buyer will then send the first instalment funds in full to the Group.

On receipt of the instalment funds, the Group will execute the reservation form, and then send a copy back to the buyer along with a receipt confirming that the funds have been received.





05

21 days prior to the next payment instalment date, the Group will issue a payment invoice to the buyer, upon which the buyer will send the required payment by the due date. On receiving the instalment funds, the Group will issue a payment receipt to the buyer.

The above step will be repeated for each and every instalment payment.

06

07

Once all of the instalments have been paid i.e. 100% of the apartment purchase price, the Group will issue the long-term 'Rental Lease Agreement' to the buyer. The buyer will execute the lease agreement after which the Group will get the attestations from the relevant department in the Chamber of Commerce. The buyer will pay the necessary charges for this part of the process at that specific time.

After paying the purchase price in full and executing the lease agreement, the buyer can choose to sell the apartment at any time. The Group will exercise its full efforts to secure a sale on the buyer's behalf, for which a 2.5% brokerage fee will be charged on the sale price.

08

09

If the buyer decides to rent out the apartment, a separate rental management agreement will be executed between the buyer and the Group, after which the Group will charge an agreed fee for managing the rental of the apartment.

Al Abbasi Holdings Ltd investments with a PURPOSE

The Most Blessed Neighbourhood!

By now you should have grasped a good level of detail regarding the Al Baraka Development project, and more importantly the great bounty of being able to acquire a residence in this greatest of cities. And we hope inshAllah that this knowledge has now transpired into a genuine desire for you to enquire further about the prospect of purchasing an apartment. To be perfectly honest with you, our pulses are always racing when thinking of and discussing this project with our stakeholders, for we are content with just being given the blessed opportunity to promote this initiative.

When discussing the blessings and virtues of the Prophet's City within circles of friends and family, the heart starts to fill with increased love for Madinah Shareef and also for the holy Prophet sallalahu-alayhi-wassalam. We would also like to leave you with the gift of that same feeling, by sharing some precious facts and pearls of knowledge with regards to the most blessed neighbourhood – Al Madinah Al Munawwarah:

Please tell us a Hadeeth regarding the benefits of Madinah Shareef.

The holy Prophet sallalahu-alayhi-wassalam said:

'Oh Allah, make Madinah beloved to us, like our love for Makkah, or even stronger, and make Madinah healthy, and bless us in its weights and measures (for trade and food), and transfer away its fever...' – Saheeh Bukhari/Muslim

What did the holy Prophet sallalahu-alayhi-wassalam say regarding living in Madinah Shareef?

The holy Prophet sallalahu-alayhi-wassalam said:

'Madinah was better for them, if they only knew......and no-one bears the hardships and strain (of living there), except that I would be an intercessor, or a witness, for them on the Day of Judgment.'— Saheeh Muslim

Is there a Hadeeth regarding the barkat (blessings) of Madinah Shareef?

The holy Prophet sallalahu-alayhi-wassalam said:

'Oh Allah, put in Madinah double what you have put in Makkah in terms of blessings and increase.' – Saheeh Bukhari/Muslim

AL BARAKA DEVELOPMENT PROJECT



Al Baraka Development

Al Uraiz District

Madinah al Munawwarah

Saudi Arabia



Al Abbasi Holdings Ltd investments with a PURPOSE

What is the value and importance of owning something in Madinah Shareef?

It is stated (to the nearest meaning) that:

من كان له اصل في المدينة فليمسك به فان المرءمع رحله ولو جزء النخلة

'If anyone has (owns) an asset in Madinah, then keep hold of it; because man is attached to his belongings (and shouldn't detach from them), be it even one date seed.'



What does it say in the Hadeeth with regards to dying in Madinah Shareef?

The holy Prophet sallalahu-alayhi-wassalam said:

Whosoever is able to die in Madinah, then let him die there, for indeed, I will intercede for the one who dies there.' – Musnad Ahmad/Tirmidhi.

Will Dajjal be able to enter into Madinah Shareef?

The Dajjal will not be able to enter into Makkah or Madina.

What is the importance of the sand and dates found in Madinah Shareef?

The sand is a healing source, and the dates are a medicament.

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(Offer ends April/May 2014)



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