

APRIL / MAY, 2025



Q1 2025 RAIN INVESTMENT *report*



Key Highlights

RAIN Charlie Issuance

Amount raised

165+ million

Increased number of web users 108 users



Overview

The Yahshud team kick-started 2025 on an excellent note, delivering a robust and dynamic first quarter marked by innovation, strategic progress, and notable accomplishments. The successful launch and oversubscription of the fifth issuance, RAIN Charlie, underscored strong investor confidence and demand for secure, Shariah-compliant real estate-backed investments.

Alongside this, we held an Open House event for our 1st fully completed apartments to enhance visibility and interest, while the near-completion of Centrepont which birthed the introduction of HalSpace a modern, ethically-aligned commercial hub showcasing our forward-thinking approach. Additional initiatives, such as the upcoming DSA training and RainDrops loyalty Program, showcases our continued focus on community building and enhanced investor engagement.

Altogether, the first quarter reflects Yahshud's unwavering commitment to excellence, innovation, and impact within the Islamic finance and real estate space.

2025



RAIN Charlie Issuance

As the year commenced, we had a successful launch of our fifth issuance, **RAIN Charlie**. Building on the success of our previous offerings, RAIN Charlie was structured to provide investors with secure, asset-backed returns. Operating as a Real Asset Investment Note (RAIN), the issuance offered investors the opportunity to participate in funding a premier residential real estate project.

This investment remains backed by the previously constructed RAIN apartments, a block of eight (8) three-bedroom apartments located in Surulere, Lagos. **These units are held in trust by RAIN SPV**, with revenue generated through leasing and sales. Investors benefit from quarterly returns and full capital repayment at the end of a 12-month period.

The money raised from the issuance will be used in the construction of our second ongoing flagship project centrepont, **located at Murtala Muhammed Way, Ebute Metta, Lagos**.

With an initial target of ₦150 million at a return rate of 25%, we are pleased to announce that **the issuance was oversubscribed**, closing at **₦165,800,500.00**. As leasing and rental of RAIN apartments continues, returns will be distributed to investors on a quarterly basis.





RAIN Charlie is structured to provide multiple advantages, including:



Liquidity – Quarterly payouts ensure consistent cash flow for investors.



Low Risk – The investment is backed by tangible real estate assets.



Shariah Compliance – Ethical and shariah investment principles are strictly adhered to.



Competitive Returns – Across all classes of investments, Real estate has always provided competitive and stable returns.



Transparency – Investors can monitor their investments in real-time through our user-friendly platform.

<http://app.raininvestor.com>.

As we prepare for our next Issuance, **Rain Delta**, we remain committed to maintaining a minimum investment threshold of **₦500,000**.

Through RAIN, we continue to provide both new and experienced investors with **an opportunity to diversify their portfolios** while leveraging the growth potential of real estate assets.

The projected rate of Return on RAIN Issuances are very competitive in comparison to other shariah compliant products in the market.



Usrah Friday

Usrah Friday is a biweekly virtual session hosted by Yahshud in partnership with Shariah Labs, designed to educate and engage the public on Islamic finance which was launched in April 2025. Held every other Friday evening, the sessions feature short talks, interactive polls, Q&As, and breakout discussions on practical Shariah-compliant topics and halal real estate. These gatherings offer a relaxed, spiritually grounded space for learning and community.



USRAH FINANCE FRIDAYS!



With
Dr Ibrahim Tijani
(Yahshud) &
Sheikh Ibrahim
Ahmad (Shariah
Labs)

UNDERSTANDING RIBA & ITS ALTERNATIVES

18TH APRIL, 2025

<https://lu.ma/3k41to76>

REGISTER NOW: Link is also in our bio

 @yahshud.ng







Abduljabbar Oyeke (Yahshud)

Sheikh Ibrahim Ahmad (Shariah Labs)

USRAH FINANCE FRIDAYS!

Halal Real Estate Investing 101

MONEY TALK, THE HALAL WAY

May 9

<https://lu.ma/3k41to76>

@yahshud.ng

RAIN Apartments Open House Event



Our first project, RAIN Apartments, which was fully completed in December 2024, commenced leases and yearly rent in February 2025, a testament to our commitment to delivering high-quality, income-generating assets.

To showcase the property's full potential **we hosted an open house on the 19th of April 2024** to allow prospective buyers, tenants and Direct sales agents (DSAs) experience the apartment in person.

This has helped them visualize and have a feel of the constructed apartments. Seeing it modern style has given a sense of scale and comfort that pictures alone can't convey.



Centrepoint update and Introduction of Halspace

Centrepoint, our second flagship project, is nearing completion on the Murtala Muhammed Expressway in Yaba. Built with advanced techniques for efficiency and quality, it aims to be the foundation of the iconic "Halspace" project.

INTRODUCING HALSPACE

Halspace will be constructed out of centrepoint, a 700 sqm modern office complex in Yaba, Lagos with the goal of becoming a fully shariah compliant space offering shariah compliant activities. Halspace shall consist of:

- | | |
|---------------------------|-------------------|
| ▶ Community Center | ▶ Prayer Room |
| ▶ Halal Cafe | ▶ Meeting Rooms |
| ▶ Halal Co-working Spaces | ▶ Training Rooms |
| ▶ Dedicated Office Spaces | ▶ Warehouse Space |

FEATURES OF HALSPACE

Tech Hub Growth:

- Yaba and Ebute Metta are tech startup centers, increasing demand for commercial spaces.

Market Demand:

- High influx of tech talent and venture capital fuels office space demand.

Strategic Location:

- Proximity to Lagos Island and excellent connectivity with new transport options.

Investment Benefits:

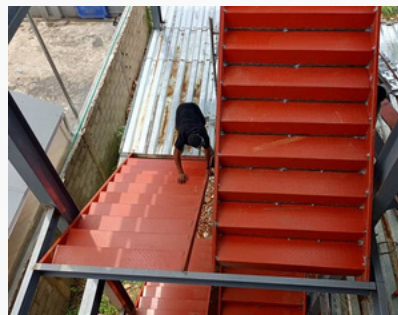
- High appreciation potential from tech growth.
- Stable rental income from the expanding tech community.
- Supports local economy and innovation sustainably and ethically.

The sale of Halspace has commenced, with 135 square meters purchased by a shariah-compliant company, reinforcing our goal to establish Halspace as a shariah-compliant hub.

Centrepoint progress as it nears completion

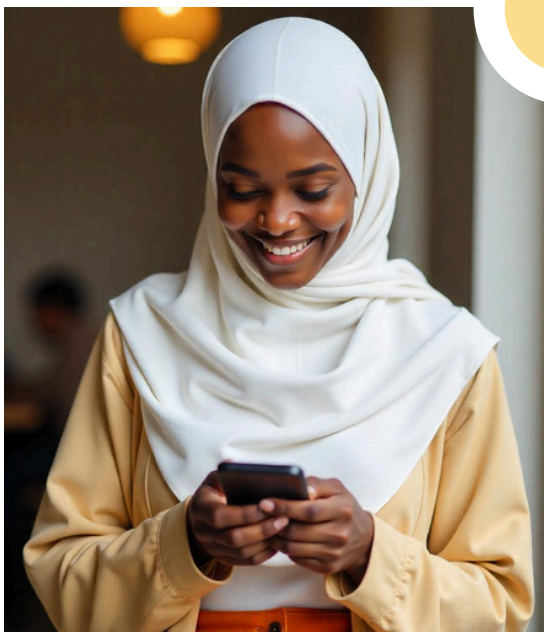
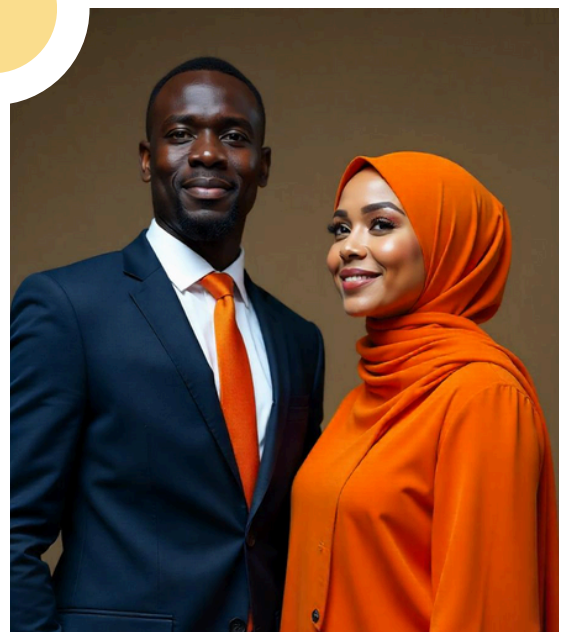


EBUTE METTA, LAGOS





Upcoming initiatives



DSA TRAINING/REFER A DSA

DSA (Direct Selling Agent) plays an important role in the real estate market, particularly in selling assets such as residential properties, commercial properties, or land. We will be hosting a training for all DSAs in our community in May 2025. More DSAs are free to join this community and undergo the proposed training. **The roles of the DSAs shall include:**



DSAs shall generate leads by identifying potential buyers or investors for our real estate assets.



The DSAs will promote our real estate assets through various channels, including print media, online listings, and real estate portals, ensuring the property is visible to potential buyers.



DSAs will arrange property viewings for prospective buyers, allowing them to tour the properties and get a firsthand look at the asset being sold.



The DSAs will assist with the paperwork involved in the transaction, ensuring all necessary legal documents are in place for a smooth transfer of ownership. These include purchase agreements, contracts, and other documentation.

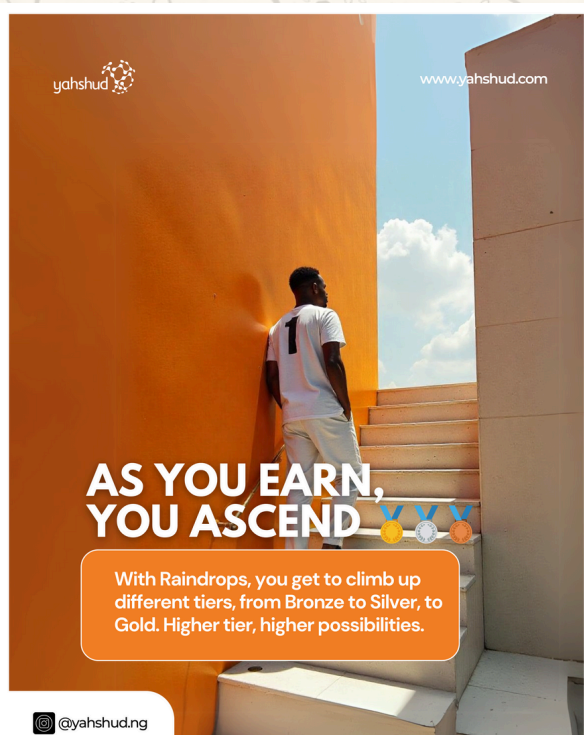
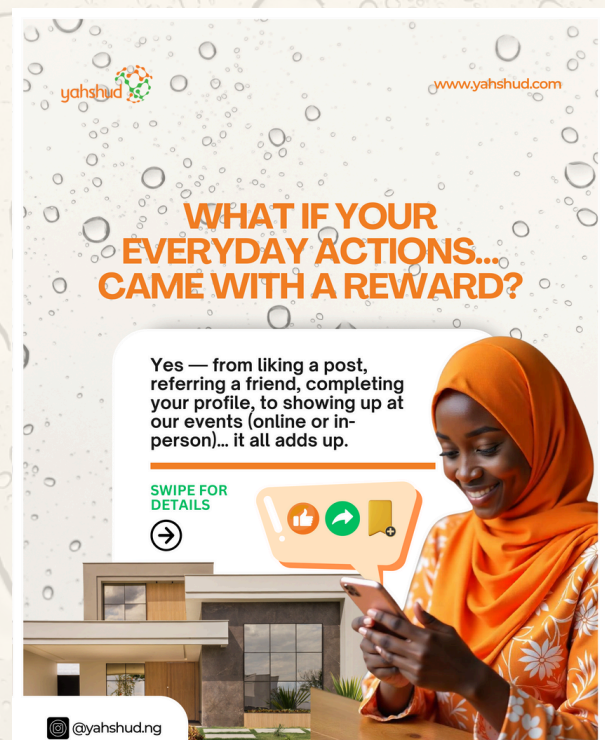


RAIN DROP (CUSTOMER LOYALTY PROGRAM)

The RainDrops Loyalty Program aims to enhance user engagement, retention, and referrals on the RAIN web app by awarding “RainDrops” for actions like email verification, profile completion, bidding, transaction settlement, referrals, webinar participation, and social media sharing.

This tangible reward system incentivizes consistent platform interaction. Organized into Bronze, Silver, and Gold membership tiers, the program offers increasing benefits such as priority support, redemption bonuses, and exclusive event access based on engagement levels.

Users can redeem RainDrops for cashback, merchandise, charitable donations, or premium features, providing varied appeal to keep users motivated.



CALL FOR POTENTIAL ASSET PARTNERS

Yahshud is actively seeking strategic partnerships with Asset Partners who share our vision for ethical, Shariah-compliant investments in the real estate sector. We welcome collaboration with asset holders, investors, and institutions looking to unlock the full potential of their property portfolios through a values-driven approach.

As your trusted partner, Yahshud offers comprehensive support including expert advisory, tailored financing solutions, and full-scope property management all delivered in strict adherence to Shariah principles and the highest ethical standards. Together, we can drive impactful, sustainable growth while upholding the integrity of Islamic finance.



RAIN DELTA ISSUANCE

We are pleased to announce that preparations are underway for our next RAIN Issuance. Building on the success of our previous offerings, this upcoming issuance will continue to provide investors with a secure, Shariah-compliant opportunity to participate in ethically structured, real estate-backed investments.

Full details, including project highlights and investment terms, will be shared soon. We look forward to welcoming both new and returning investors to be part of this impactful venture.



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**THANK YOU FOR
READING THROUGH**

