

DECEMBER 2024, ISSUE 01



A YEAR OF PROGRESS & PROMISE

2024 RAIN RECAP



- A DEEP DIVE INTO RAIN
- 2024 HIGHLIGHTS
- COMMUNITY GROWTH
- A GLIMPSE INTO THE FUTURE



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WELCOME ADDRESS

Welcome to Yahshud's inaugural RAIN Report 2024, a testament to our journey of ethical and sustainable real estate investment. This report is more than just a financial statement; it's a reflection of our commitment to transparency, community building, and delivering exceptional value to our esteemed investors.

In a world increasingly seeking ethical and impactful investment options, RAIN stands out as a pioneering initiative. By seamlessly aligning with ethical finance principles, we offer a unique investment opportunity that prioritizes both financial returns and ethical considerations.

This report provides a comprehensive overview of our 2024 achievements, including successful issuances, robust performance, and the flourishing of our investor community. You'll gain insights into our investment strategy, explore the ethical foundations of RAIN, and discover how we are building a thriving ecosystem of ethical investors.

We believe that true investment success lies not just in financial gains, but also in building lasting relationships and contributing positively to society. This report underscores our commitment to these principles and provides a glimpse into the exciting future that awaits the RAIN community. We invite you to delve deeper into this report and discover why RAIN is more than just an investment; it's a journey towards a more ethical and rewarding investment experience.

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*We believe that investing in RAIN is **more** than just making money; it's about **making a difference** while enjoying the security and stability of asset-backed investments*

Abduljabbar Oyekan,
CEO, Yahshud

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2024 IN NUMBERS

Value of Assets Created

+ 1bn Naira

Amount raised

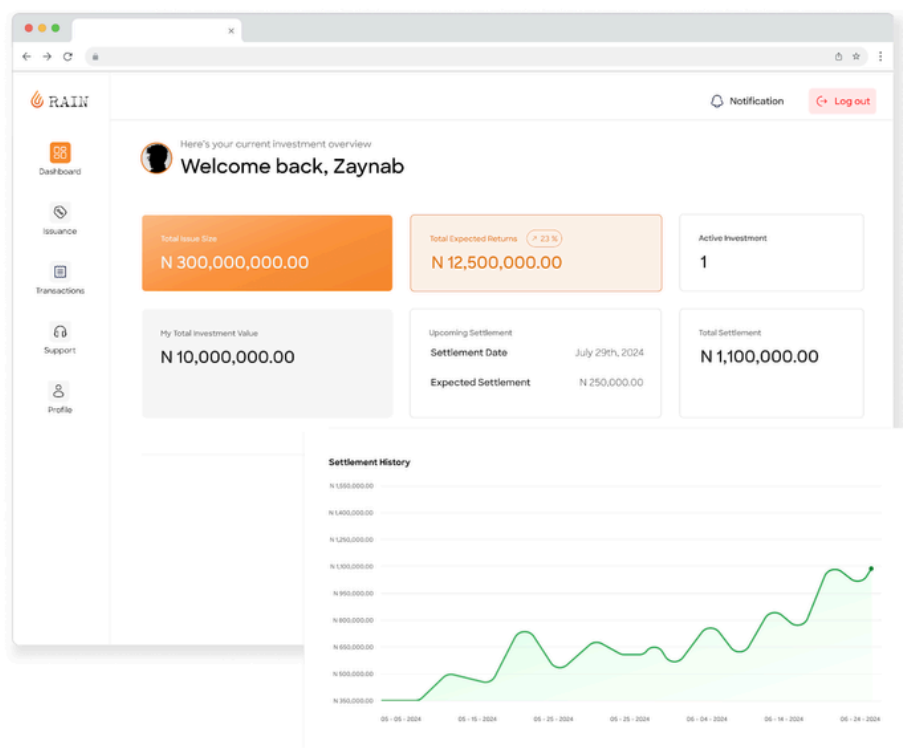
+ 300m naira

No. of RAIN app users

215 users

Number of Issuances

4



KEY HIGHLIGHTS OF THIS REPORT:



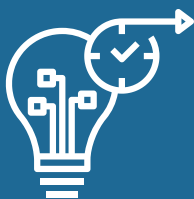
A Deep Dive into RAIN: We'll explore the core principles of RAIN, its Shariah-compliant structure, and how it empowers investors to participate in ethical and sustainable real estate ventures.



2024 Highlights: Discover the success stories of our initial issuances, the strategic allocation of funds to impactful projects like RAIN Apartments and Centrepont, and the impressive returns generated for our investors.



Community Growth: Witness the remarkable growth of our investor community, fueled by trust, transparency, and a shared commitment to ethical investing. We'll showcase the power of community engagement through webinars, newsletters, and our successful "Refer and Earn" program.



A Glimpse into the Future: Explore our exciting plans for 2025, including community engagement initiatives, new investment opportunities, and our unwavering dedication to building a sustainable and rewarding investment ecosystem.

RAIN: Your Pathway to Secure and Ethical Real Estate Investment

At Yahshud, we believe in building a better future through ethical and sustainable practices. Driven by this belief, we've created RAIN – a unique investment opportunity that allows you to participate in the growth of carefully selected real estate projects while aligning your investments with your values.

Imagine a world where your investments not only generate financial returns but also contribute to positive social and environmental impact. With RAIN, this vision becomes a reality.

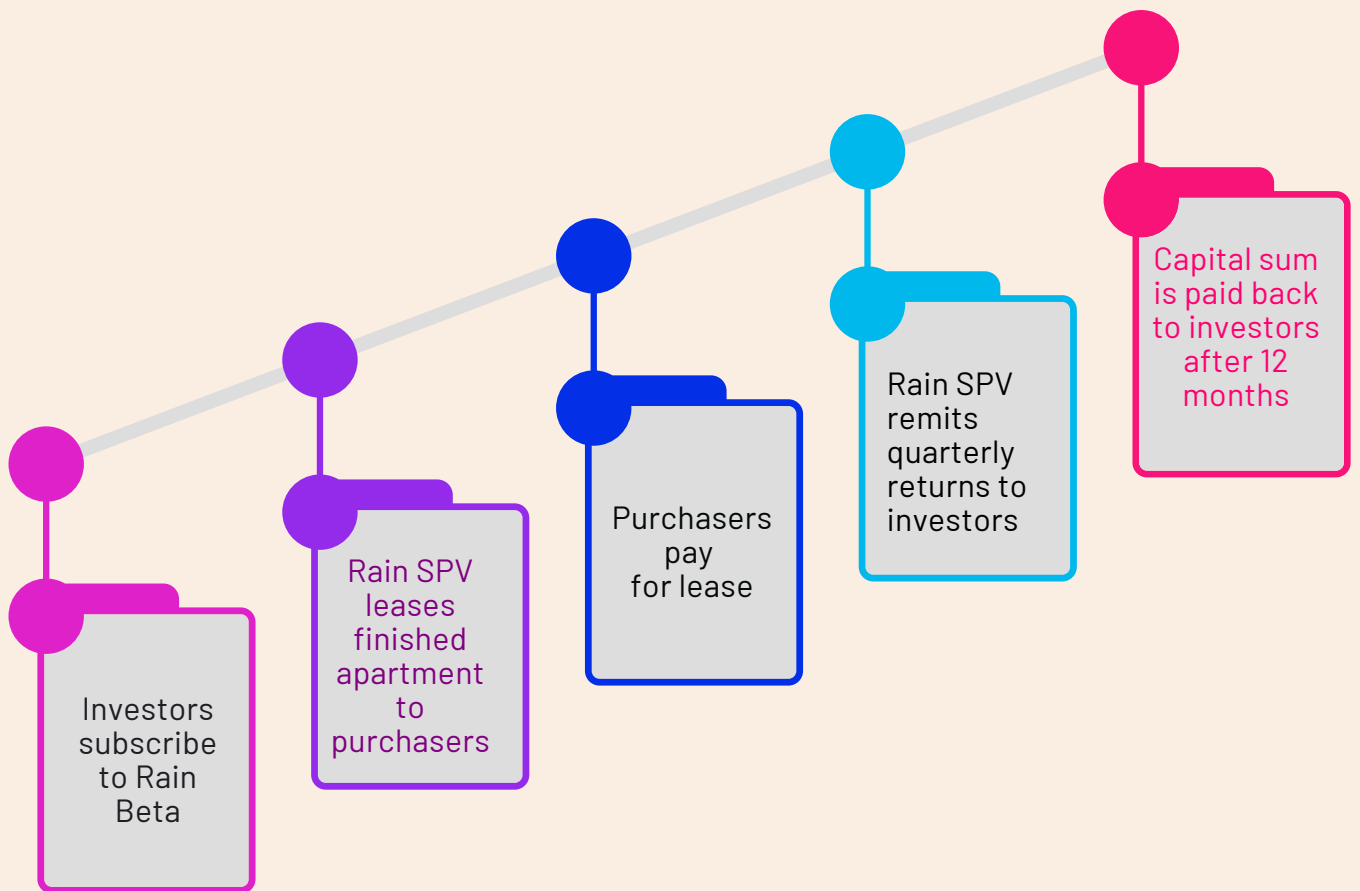
WHAT IS RAIN?

RAIN, which stands for "Real Estate Assets Investment Note," is a groundbreaking investment product inspired by the principles of Sukuk, an Islamic financial instrument. It offers a secure and transparent pathway to invest in high-quality real estate projects.

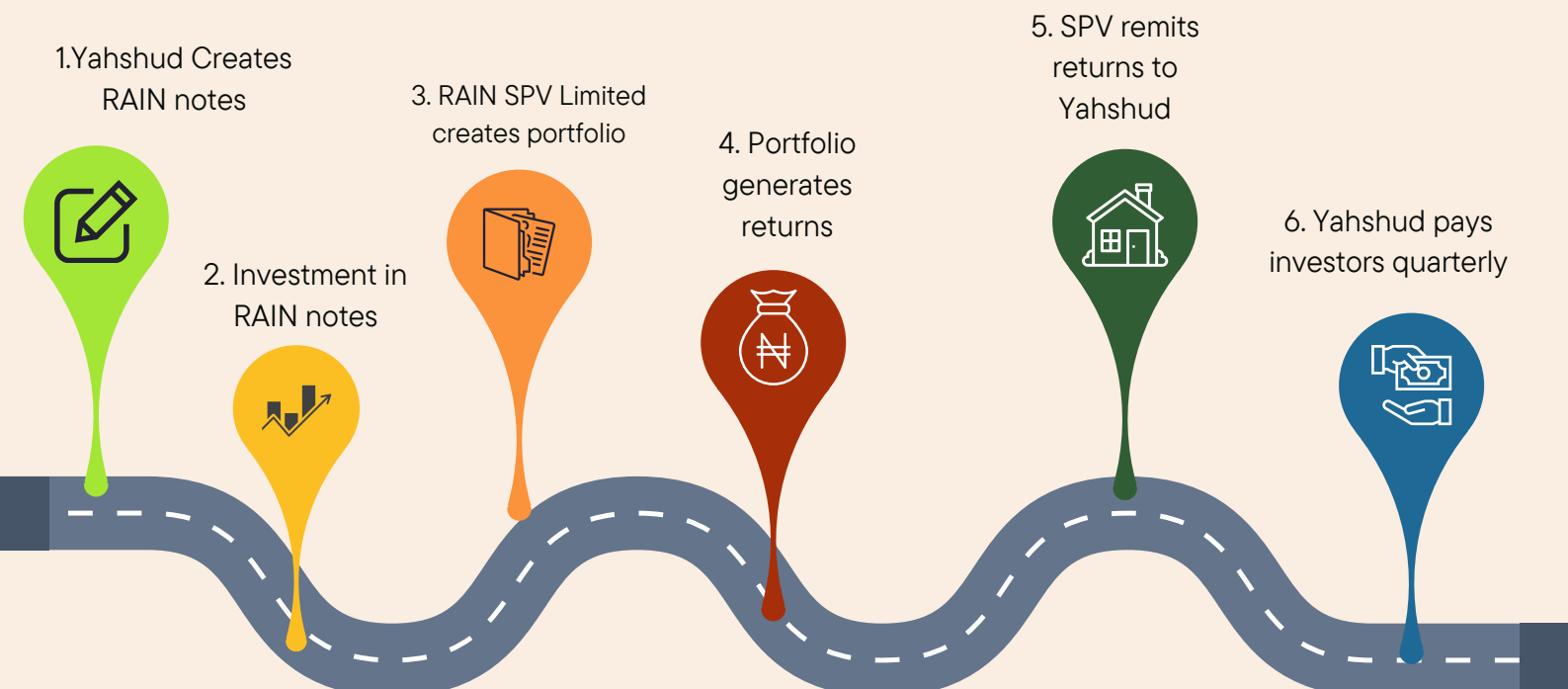
HOW DOES IT WORK?

Instead of investing in abstract financial instruments, with RAIN, your capital is directly linked to tangible, income-generating assets. In this case, your initial investment is backed by an existing asset called RAIN Apartments – a newly completed block of eight 3-bedroom flats strategically located in the heart of Ojuelegba, Surulere in Mainland Lagos.

INVESTMENT FLOW



TRANSACTION FLOW



WHY CHOOSE RAIN?



- **Asset-Backed Security:** Your investment is directly linked to real, income-generating assets. This asset-backed structure provides a strong foundation of security and transparency.



- **Liquidity:** Our unique quarterly profit payments offer a steady income stream, enhancing liquidity for community members.



- **Proven Track Record:** RAIN Apartments represents the successful completion of our first project, demonstrating the viability and effectiveness of our investment approach.



- **Experienced Team:** The team at Yahshud brings a wealth of experience and expertise to the table, carefully selecting and managing each real estate project.



- **Ethical and Sustainable:** RAIN is built on a foundation of ethical principles, ensuring your investments align with your values and contribute to positive social and environmental impact.



- **Transparent and Accessible:** We believe in complete transparency. You'll have access to regular updates and information about your investments, keeping you informed every step of the way.



- **Community-Focused:** By investing in RAIN, you're not just investing in real estate; you're investing in a better future for our communities.

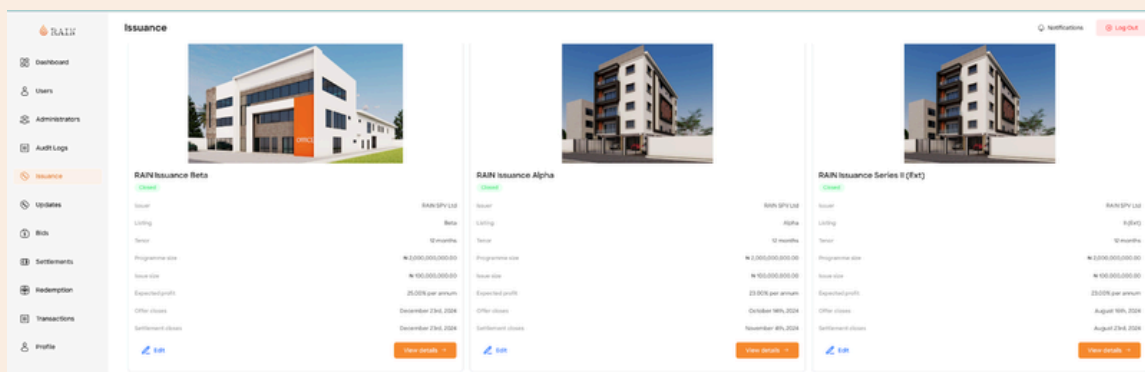
RAIN SUCCESS STORIES:

Delivering on our promise

2024 has been a year of significant milestones for RAIN, marked by consistent growth and a strong track record of success. These achievements underscore our commitment to delivering exceptional value to our investors and building a thriving real estate investment ecosystem.

1. Unprecedented Demand: Successful Issuances

Since its launch, RAIN has witnessed remarkable investor interest. We have successfully concluded four issuances within a short span, each met with enthusiastic participation from our growing community. From our inaugural issuance, which was fully subscribed, to the recent RAIN Beta issuance, we have successfully raised well over N200 million, demonstrating the strong confidence our investors have placed in the RAIN platform.



RAIN Issuance Beta	RAIN Issuance Alpha	RAIN Issuance Series B (RBT)
		
RAIN Issuance Beta Active	RAIN Issuance Alpha Active	RAIN Issuance Series B (RBT) Active
Total: N40,000,000.00 Listing: 10 months Term: 10 months Program size: N200,000,000.00 Issue size: N100,000,000.00 Expected profit: 25.00% per annum Offer closes: December 23rd, 2024 Settlement closes: December 23rd, 2024	Total: N40,000,000.00 Listing: 10 months Term: 10 months Program size: N200,000,000.00 Issue size: N100,000,000.00 Expected profit: 25.00% per annum Offer closes: October 9th, 2024 Settlement closes: November 8th, 2024	Total: N40,000,000.00 Listing: 10 months Term: 10 months Program size: N200,000,000.00 Issue size: N100,000,000.00 Expected profit: 25.00% per annum Offer closes: August 16th, 2024 Settlement closes: August 23rd, 2024
View Details	View Details	View Details

2. Delivering on Our Promise: Consistent Profit Payments

One of the key differentiators of RAIN is our commitment to providing investors with regular and consistent returns. We understand the importance of liquidity and have consistently delivered on our promise of quarterly profit payments. To date, we have successfully disbursed two quarterly profit payments to our investors, demonstrating our dedication to maximizing investor returns. We are poised to make two additional quarterly profit payments in the coming months, further solidifying our track record of delivering on our commitments.

Congratulations you have been paid! 🎉



To samiah@gmail.com on 2024-10-28 12:22

[Details](#) [Headers](#)

Hi Samiah,

Thank you once again for investing with us at RAIN by Yahshud. We'd like to inform you that your first profit installment payment was sent on Thursday, 24th October 2024. Kindly view your dashboard and confirm receipt at your earliest convenience (<https://app.raininvestor.com/auth>).



3. Transforming Vision into Reality: Successful Project Deployments

The funds raised through these successful issuances have been strategically deployed to fund two impactful real estate projects

RAIN apartments: Bringing vision to life

The first project, RAIN Apartments, is a testament to our commitment to developing high-quality, income-generating assets. Located at 2 Bishop Street, Surulere, Lagos, this project involves the redevelopment of eight 3-bedroom apartments.



Centrepoint: Shaping the Future of Yaba



*August 2024



*December 2025

The second project, Centrepoint, is a landmark development poised to transform the commercial landscape of Yaba, Lagos.

Strategically located on the Murtala Muhammed Expressway, Centrepoint is being constructed using cutting-edge techniques that not only accelerate the construction process but also ensure superior quality and environmental sustainability.

This project represents a significant milestone for Yahshud and demonstrates our commitment to developing innovative and impactful real estate projects.



4. Building Strong Foundations: Strategic Partnerships

Our success is built upon strong partnerships with leading industry professionals. A key milestone was our partnership with STL Trustees Limited, who were appointed as the official RAIN Trustee. STL Trustees brings a wealth of experience and expertise in trust services, ensuring the highest levels of transparency, governance, and investor protection. This strategic partnership reinforces our commitment to upholding the highest standards of financial integrity and provides our investors with added peace of mind.

Furthermore, we have forged valuable partnerships with other esteemed organizations, including Pacific Solicitors,

First Option, Halvest, Spleet, Aironlafin and Co., and many more. These partnerships enhance the quality of our investment offerings and provide our investors with access to a wider range of expertise and support.



Aironlafin and Co.

YAHSHUD COMMUNITY GROWTH



Date Range - 12th August, 2024 - 3rd January 2025

Community Overview

Total members (current)- 276

Demographics

Age Group:

Below 18: 0%

18-34: 63.6%

35-45: 27.3%

46+: 9.1%

Gender:

Male: 27.3%

Female: 72.7%

Location:

Lagos: 45.5%

Other locations include Abeokuta, Akure, and Ogun State, each with 9.1%.

Social media report/updates

70,000+

Accounts reached

1,011

Accounts engaged

215

No. of posts made
June- December

21%

Average monthly growth rate from
June - December

Our approach to community building is guided by the "Triple E" philosophy:

- **Earn:** We prioritize creating opportunities for our members to earn attractive and consistent returns on their investments. We believe in the power of community referrals and have implemented a rewarding "Refer and Earn" program. Our members have the opportunity to earn significant rewards by introducing friends and family to the world of RAIN. This program has not only driven community growth but also fostered a sense of shared ownership and mutual benefit.
- **Engage:** We foster a dynamic and interactive community through various channels. Our dedicated online platform provides a seamless user experience, allowing investors to easily monitor their investments, track their returns, make payments, upload KYC documents, and download investment certificates. This platform serves as a central hub for all investor interactions.
- **Enlighten:** We are committed to empowering our members with knowledge and insights. Our monthly newsletter, "Real Estate Digest" (RED), delivers a curated selection of global real estate news, market analyses, and expert opinions, keeping our community informed about the latest trends and developments. To further enhance community engagement, we organize regular webinars, such as "What is Raining," where we discuss trending topics, provide in-depth insights into our latest offerings, and answer any.



DON'T JUST TAKE OUR WORD FOR IT: **HEAR FROM OUR MEMBERS:**

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I'm thrilled to have received my referral reward from Rain. This experience is a testament to Rain's transparency and reliability.



Customer Testimonial



I am impressed by the conduct of this project. Greater heights, Rain!



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A VISION **FOR 2025** AND BEYOND

As we conclude this inaugural RAIN Report, we look ahead to an exciting future filled with continued growth and innovation. 2025 promises to be a year of significant milestones as we strive to further enhance our offerings and solidify our position as a leading force in ethical real estate investment.

KEY FOCUS AREAS FOR 2025



Project Completion & Delivery

- RAIN Apartments: We anticipate the full completion and successful occupancy of
- Centrepont Completion: We are on track to complete the construction of Centrepont, a landmark commercial development.
- Community Expansion: We are committed to doubling our community membership in 2025. By leveraging our successful community-building initiatives, including our engaging webinars, informative newsletters, and rewarding referral programs, we aim to attract a wider audience of ethical investors.

Portfolio Diversification

We will continue to expand our portfolio with the development of two new, exciting real estate assets. These carefully selected projects will offer investors diverse investment opportunities and contribute to the continued growth of the RAIN ecosystem.

Global Reach: The Diaspora Portfolio

Recognizing the growing interest from the Nigerian diaspora, we will be launching a dedicated Diaspora Portfolio, providing opportunities for global investors to participate in the growth of the Nigerian real estate market.

Team Expansion and Expertise

To support our ambitious growth plans, we will be expanding our team with the addition of talented professionals in key areas such as real estate development, finance, and investor relations.

We believe that by consistently delivering on our promises, fostering a vibrant and engaged community, and expanding our investment offerings, we can continue to achieve remarkable success in the years to come. We invite you to join us on this exciting journey as we continue to build a brighter future, one ethical investment at a time.

meet **our team**



**Abdul Jabbar
Oyekan**

CEO, YAHSHUD



Ibrahim Ajani

COFOUNDER & HEAD OF
FINANCE



**Abdulazeed
Alamutu**

COFOUNDER & HEAD OF
ASSET MANAGEMENT



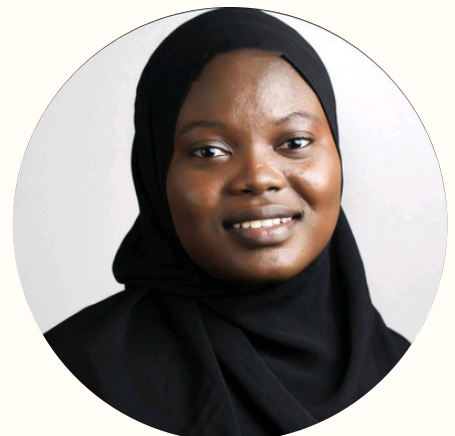
Mariam Yusuf

FINANCE AND INVESTMENT



Feyishayo Ajayi-Abu

CUSTOMER SUCCESS LEAD



Fridaus Khidri

SALES AND MARKETING LEAD