Ceraflex UAE - Smart Factory Investment Pitch

For local UAE equity / quasi-equity and strategic partner introduction discussions | June 2026

Investment sought Approx. AED 10.0m local equity / quasi-equity	Purpose: unlock an EDB-reviewed senior debt structure for a UAE-based Smart Factory applying Industry 4.0, IoT workflow and automated CNC / waterjet production cells to the luxury construction sector.

1. Project in one sentence

Ceraflex UAE will establish a fully integrated Smart Factory for large-format ceramic processing, digital tile-installer integration and modular bathroom solutions, combining patented on-site digital measurement, IoT-enabled production data, advanced robotics / automated CNC-waterjet cells and a renovation-ready modular bathroom kit that can be assembled on site into a fully watertight bathroom within approx. 8 hours.

2. Why it is attractive

- Proprietary IoT platform linking on-site digital twins (measurement) directly to production automation and logistics.
- Advanced Robotics & Automated CNC/Waterjet Cells for precision, repeatability and reduced on-site defect risk.
- Strong customer lock-in: tile installers become recurring platform users after training, because the system increases throughput and margin while reducing error-prone manual work.
- Market-share-conservative ramp-up: approx. 550 modular bathroom orders after five years equals less than 4% of an indicative 15,000-20,000 annual Dubai hotel-bathroom refurbishment opportunity.
- Renovation-ready modular bathroom kit: individual modules are max. 1.8 m wide, pass through standard doors and can be assembled on site into a fully watertight bathroom within approx. 8 hours.
- Full UAE sourcing of ceramic slabs planned, supporting local ceramic industry and expected ICV of approximately 85%, subject to formal assessment.

3. Target customers and use cases

Topic	Pitch message
Tile installers / specialist contractors	Digital measurement workflow, 48-hour custom-item delivery target, recurring platform-based ordering.
Hotels / hospitality	Fast bathroom refurbishment with limited room downtime; modular renovation kit passes through standard doors and can be assembled into a watertight bathroom within approx. 8 hours.
Luxury villas / premium fit-out	Bespoke large-format ceramic surfaces for bathrooms, kitchens, outdoor areas and wet rooms.
Industrial / ecosystem partners	Smart-factory platform with local value creation, robotics, IoT workflow and scalable GCC potential.

Ceraflex UAE - Funding Need & Bankability Support

Indicative structure for discussion only - subject to EDB, legal, tax, technical and partner due diligence

4. Indicative investment and sources

Use / Source	AED m	Indicative treatment	Comment
Total project uses	49.86	Total requirement	Excluding leases and separate cash reserve
European Bank / ECA	16.49	Expected export buyer credit	85% of CAPEX 1 Plant & Machinery
EDB senior debt	23.36	Under review with EDB	70% of local package after ECA, subject to final treatment
Local equity / quasi-equity	10.01	Investor / strategic partner sought	Can be local UAE equity, subordinated funding, convertible funding or preferred equity, subject to bankability
WC / operating liquidity facility	18.00	Included in local package	Ramp-up liquidity, inventory, receivables timing and operating payments

5. Collateral and credit support concept

- European Bank / ECA-backed structure expected to de-risk 85% of CAPEX 1 Plant & Machinery.
- Pledge over eligible locally financed movable assets, including equipment / fixtures and pledgeable fit-out assets where legally possible.
- Assignment of receivables and, where applicable, inventory pledge to support working-capital borrowing-base mechanics.
- Controlled OpCo bank accounts / lockbox framework and cashflow waterfall before distributions.
- Assignment of insurance proceeds and material contracts where possible; lease step-in / landlord consent mechanism to the extent permitted.
- DSRA / liquidity covenant structure to be aligned with EDB; no separate funded cash reserve assumed because the WC facility provides operating liquidity headroom.

6. What Ceraflex is asking for

Topic	Pitch message
Capital partner	Approx. AED 10.0m local equity / quasi-equity contribution to support the EDB senior debt structure.
Strategic value	Local UAE network, investor credibility, industrial / smart-factory ecosystem access, governance support and local partner alignment.
Next step	Introduction call with Ceraflex management to review the business model, funding structure, collateral support and partner role.