Ceraflex UAE - GCC Smart Factory Hub Investment Pitch

For UAE / GCC strategic equity, quasi-equity and investor / partner introduction discussions | June 2026

Investment sought Approx. AED 10.0m strategic equity / quasi-equity	Purpose Unlock an EDB-reviewed senior-debt structure for the Dubai flagship factory and establish Ceraflex UAE as the regional GCC Smart Factory platform.

1. Project in one sentence

Ceraflex UAE will establish the first Dubai-based Smart Factory and regional GCC expansion hub for large-format ceramic processing, proprietary digital measurement-to-production workflows and renovation-ready modular bathroom solutions, combining patented on-site digital measurement, IoT-enabled production integration and advanced robotics / automated CNC and waterjet cells.

2. Why it is attractive

- Patented digital measurement system creates project-specific site digital twins and converts them into production-ready data.
- Proprietary IoT workflow links construction site, ordering, CNC / waterjet cells, logistics and installation support.
- Advanced robotics and automated CNC / waterjet production cells deliver precision, repeatability and reduced defect risk.
- Strong customer lock-in: trained tile installers become recurring platform users because throughput and margin improve.
- GCC hub economics: Dubai is intended as the first operational base and commercial blueprint for selected Arabian Peninsula / GCC rollout.
- Renovation-ready modular bathroom kit: modules max. 1.8m wide, pass through standard doors and assemble on site into a watertight bathroom within approx. 8 hours.
- Market-share-conservative ramp-up: 550 modular bathrooms after five years equals less than 4% of an indicative 15,000-20,000 Dubai hotel-bathroom refurbishment opportunity.
- Full UAE sourcing of ceramic slabs planned, supporting local industry and expected ICV of approx. 85%, subject to formal assessment.

3. Target customers and use cases

Tile installers	Hotels / hospitality	Luxury / premium fit-out	Industrial / ecosystem partners
Digital measurement workflow, 48-hour custom-item delivery target and recurring platform-based ordering.	Fast bathroom refurbishment with limited room downtime; modular kit fits through standard doors and assembles within approx. 8 hours.	Bespoke large-format ceramic surfaces for bathrooms, kitchens, outdoor areas and wet rooms.	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	Dubai flagship / regional platform funding 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	Funding, credibility, governance and potential regional rollout support
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.
- DSRA / liquidity covenant structure to be aligned with EDB; no separate funded cash reserve assumed because WC facility provides operating liquidity headroom.

6. What Ceraflex is asking for

Capital partner	Approx. AED 10m strategic 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 regional rollout leverage.
Regional platform	Investor participates in the UAE operating / regional platform company, subject to final franchise, exclusivity and bankability framework.
Next step	Introduction call with Ceraflex management to review business model, funding structure, collateral support and partner role.