

# 5-POINT DEVELOPER DE-RISK MATRIX *by Mariam*

## A Propriety Vetting System for Guaranteed Capital Preservation

The Dubai off-plan market is a battlefield, not a playground. Every glossy brochure promises appreciation, but only a few assets deliver. This Matrix is our proprietary, mandatory filter the system that forces us to say NO to 90% of projects so we can confidently secure your position in the 10% that guarantee sustainable growth.

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### POINT 1: THE LIQUIDITY GAP TEST

#### FOCUS

Area vs. Density

#### YOUR RISK

Buying in a brand new, empty district means you have no immediate resale market (Liquidity Gap). Your capital is trapped.

#### OUR FILTER

We only recommend Anchor Projects. These are projects launched in districts that have at least 60% occupancy in the surrounding 2-kilometer radius.  
The Proof: This guarantees a tenant pool and a clear resale path within the first 12 months post-handover.

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### POINT 2: THE DEVELOPER "SNAG-FREE AUDIT" SCORE

#### FOCUS

Delivery History & Quality

#### YOUR RISK

A developer with poor handover quality means lost time, unforeseen costs, and tenant complaints that erode your net yield.

#### OUR FILTER

We use an Internal Quality Scorecard based on actual client feedback from the last 3 handovers. We vet against The 3 D's of Risk: Delay, Defects, and Documentation issues.  
The Proof: We only work with developers who have a track record of delivering within 90 days of the original date, with minimal snagging issues.

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### POINT 3: THE CASH FLOW TIMELINE TEST

#### FOCUS

Payment Plan vs. Construction Progress

#### YOUR RISK

Getting locked into a 40/60 plan when construction is moving slowly means you are over-leveraged for too long.

#### OUR FILTER

We demand the 70% Construction Trigger. We only approve projects where the payment plan aligns precisely with construction milestones, forcing the developer to perform.  
The Proof: Your capital outlay is minimized until a verified, tangible value has been created, significantly lowering your overall pre-handover risk.

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## POINT 4: THE TRUE EXIT STRATEGY VET

### FOCUS

**Undifferentiated Supply**

### YOUR RISK

Buying a generic studio in a building full of generic studios guarantees you'll be in a race to the bottom when you try to sell.

### OUR FILTER

We demand The 10% Unique Feature. We only select units with a specific, quantifiable feature that separates them from the bulk: A rare layout, a protected view corridor, or a premium service access.

The Proof: This feature becomes your bargaining power, allowing you to command a premium when you exit the investment.

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## POINT 5: THE CAPITAL APPRECIATION "FLOOR"

### FOCUS

**Over-Inflated Launch Price**

### YOUR RISK

Many brokers push projects where the launch price is already too close to the post-handover valuation, leaving you no room to profit.

### OUR FILTER

We use the Comparable Sale Floor. We rigorously check the launch price against recent, similar, completed assets in the immediate vicinity.

The Proof: We must verify that the launch price is at least 15% below the current replacement cost of a similar ready property. This is your guaranteed 'floor' of appreciation.

**BOOK YOUR 15-MINUTE 'DE-RISK AUDIT' SESSION.**

**WE WILL RUN YOUR CURRENT INVESTMENT IDEA AGAINST THIS MATRIX AND TELL YOU EXACTLY WHERE YOUR CAPITAL IS EXPOSED.**

**NO SALES PITCH, JUST A POWERFUL DIAGNOSIS.**



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