

Reinventing How Assets,
Capital, and Trust Connect

RNURWA

Nexus Universal Real World Assets

Platform Introduction

2.4

EXECUTIVE SUMMARY

Executive Summary

NURWA is a platform whose core moat is end-to-end compliance and title verification and whose distinctive edge is the free cross-class conversion of assets, dedicated to connecting premium global real-world assets with on-chain capital — a RWA financial infrastructure platform.

What problem are we solving?

Global \$300T+ real-world assets have long been trapped by insufficient liquidity, while \$150B+ on-chain capital keeps enduring a yield drought. Between the two there is no lack of demand, but the lack of a **compliant, efficient, trustworthy** channel.

Who are we & and what are we doing?

A team that combines traditional-finance compliance experience with Web3 technical capability, and—building on the Abu Dhabi Global Market (ADGM) regulatory framework—is the first to bring RWA tokenization to high-value real estate in the Middle East, and, using this as a starting point, is building a global, multi-asset-class RWA issuance and liquidity ecosystem for real-world assets.

Our vision:

To let premium asset-return opportunities that traditionally belonged only to high-net-worth individuals and institutional investors be shared by users worldwide in a more transparent, lower-barrier, and more efficient way.



“RWA (Real-World-Assets) refers to mapping real-world assets—such as real estate, gold, bonds, equity, art, and new energy—onto the blockchain, so they can be digitally registered, held in fractions, transferred with ease, and used as collateral or for trading, thereby improving the liquidity and composability of traditional assets.”

Key Facts Snapshot

Platform Full Name	Nexus Universal Real World Assets
Initial Asset Class	Premium Dubai real estate (2022–2025cumulative gain+60%)
Compliance Framework	Web3Industry-leading dual regulatory framework: ADGM's FSRAframework and + DIFC's VARAframework
Technology Base	BNB Smart Chain (BEP-20)
Ecosystem Token	RWAP, total supply 21 hundred million tokens, with a permanently fixed supply
Strategic Capital	Abu Dhabi royal family funds, several listed companies (8223.HKetc.), and top-tier Web3 institutions
Distribution Channels	Binance, Uniswap, Jupiter and other leading global liquidity platforms and aggregators
Long-term Path	Asset scaling → Platform capitalization → Nasdaq IPO
Unique Innovations	Full-stack end-to-end services, dual-layer token structure, token upgrade mechanism

MARKET BACKGROUND

Market Context

A structural mismatch is creating a historic opportunity—

Key fault line:

Asset side

\$300T+

\$3000 trillion USD of real-world assets (commercial real estate, private equity, debt, infrastructure, etc.) have long existed in a **low-liquidity, high-barrier** form, making it hard for ordinary investors and global capital to participate efficiently. The McKinsey Global Institute estimates that in commercial real estate alone, the value lost worldwide each year due to insufficient liquidity exceeds \$1000 hundred million USD.

Capital side

\$150B+

The total supply of on-chain stablecoins has surpassed \$1500 trillion USD, DeFi protocol total value locked (TVL) keeps fluctuating, and large amounts of on-chain capital face **insufficient yield** as a core pain point—lacking a real-world yield anchor, which leads to low capital efficiency.

Root causes of the fault line:

1 Compliance barriers

Most RWA projects lack support from a recognized regulatory framework, so institutional capital cannot enter at scale.

2 Trust costs

The authenticity verification and legal enforceability of on-chain and off-chain assets are hard to keep in sync, so investors' risk premium stays persistently high.

3 Liquidity fragmentation

Existing RWA platforms operate in silos, lacking a unified cross-asset liquidity network.

WHY NOW?

Why now?

The market window is opening in real time—

- **Clear regulatory window:** ADGM, MAS, MiCA and other mainstream regulatory frameworks have successively issued, for RWA, clear guidance—making the compliance path clear and feasible for the first time.
- **Surging institutional demand:** BlackRock, Franklin Templeton, and HSBC have begun positioning in tokenized assets; the entry of traditional financial institutions has sharply lowered market-education costs.
- **Mature technology:** BNB Smart Chain and other major public chains now achieve thousand-level per-second TPS, Gas costs low enough to support high-frequency asset interactions.
- **Successful precedents have emerged:** Figure Technology Solutions is already listed on Nasdaq (ticker FIGR); its IPO raised about 7.8 hundred million USD, at a valuation of about 53 hundred million USD, proving that RWA platforms can absolutely become "listing-grade financial infrastructure companies", opening up the imagination for the entire sector.

Core strategic judgment

Regulation, technology, institutional demand, and successful precedents—these four factors, in 2025-2026 converged in sync, creating for NURWA a perfect backdrop for its feasibility.

WHY START WITH DUBAI REAL ESTATE?

Why start with Dubai real estate?

This choice is not random; it is the strategically screened **optimal starting point**:

Asset quality

Property in Dubai's core districts appreciates quickly and offers high rental yields, making it one of the emerging-market assets most recognized by global institutional investors.

Regulatory sophistication

One of the world-recognized RWA financial centers with the clearest regulatory framework; compared with SEC, FCA, it takes a more open stance toward tokenized assets and offers concrete operational guidance.

Capital siphon effect

Large numbers of ultra-high-net-worth individuals and family offices have relocated to Dubai from Europe and Asia, and local capital volume and demand to connect with global capital have surged in tandem.

Low competitive density

At present, within the ADGM + DIFC framework, compliant platforms focused on real estate RWA are very few, so a first-mover-advantage window still exists.

Strategic logic

Using Dubai real estate as a "show unit"—, we validate the full business loop with the highest-quality assets and the clearest compliance framework, then replicate and expand into multiple asset classes worldwide.



Location of the launch project
Dubai Islands Prime commercial district

OUR SOLUTION

Our solution:



**an end-to-end compliant,
fully title-verified, all-category
RWA financial ecosystem.**

NURWA's users can:

- participate in large-asset investing at a lower barrier and, on-chain, complete: subscription, holding, yield distribution, secondary transfer, liquidation and exit, and more.

NURWA's compliance architecture covers the complete chain from **real-world asset ownership** to **final yield distribution**:



- not only hold a single RWA asset, but also perform multi-asset portfolio allocation and liquidity management within the ecosystem.

WHAT NURWA IS

NURWA: What is it made of?

- Triple identity

Identity one of three

As an **on-chain investment bank**, responsible for compliant structuring, standardized issuance, and management of assets;

Identity two of three

As a **cross-category RWA liquidity pool**, forming a unified liquidity network across multiple asset classes;

Identity three of three

As a **global trading marketplace**, connecting investors from around the world for efficient value exchange.

- Five-party joint architecture

NURWA 's construction comes from deep integration of resources across multiple parties—something no single technical capability or single team could replicate:

Asset party: top asset-management institutions in the Middle East, focused on sourcing premium regional assets and providing a steady pipeline of high-quality assets.

Capital party: Abu Dhabi royal family funds, several listed companies (such as 8223.HK) and top-tier Web3 institutions, providing institution-grade trust endorsement and capital support.

Technology party: drawing on talent from Binance and OKX, a professional Web3 technical team building fully in-house on BNB Smart Chain (BEP-20), which means faster iteration, lower operating costs, and stronger data-security protection.

Regulatory & compliance party: ADGM and DIFC dual framework—currently the world's most recognized digital-asset regulatory system—coordinated by top regional law firms and large multinational firms to deliver legal-structure design and documentation.

Distribution & service party: including Binance, Uniswap, PancakeSwap, 1inch, Jupiter and other leading global liquidity platforms and aggregators, ensuring the ecosystem reaches an optimal state in capital efficiency, trading depth, and cross-chain support.

OUR PRODUCT SYSTEM

NURWA Product system — AssetHub

To address the problems of compliance barriers, trust costs, and liquidity fragmentation, NURWA is designed as full-stack financial infrastructure with a three-layer product system.

LAYER 1

AssetHub

AssetHub is the hub through which NURWA interacts with the real world; under the ADGM + DIFC dual regulatory framework, it handles asset screening, due diligence, investment-structure design, SPV setup, legal-document preparation, asset standardization, valuation disclosure, yield estimation, subscription-eligibility management (KYC/AML) and exit liquidation.

- What this layer solves is the RWA sector's most fundamental trust problem: what investors hold is not a string of code, but **a premium asset-rights certificate backed by real legal relationships**.
- After this layer, real-world assets that were once high-barrier and low-liquidity are transformed into verifiable, divisible, distributable, and transferable standardized RWA asset tokens, greatly lowering the participation barrier for ordinary users.
- Example: in the demonstration project MEHO, NURWA has set up a SPV and used it to purchase ten villas in prime Dubai locations, planning to sell them in phases within four years to capture gains from rising home prices. This SPV's yield rights are mapped, within the compliance framework, into 10,000 asset tokens; holding 1 tokens equals holding this SPV's 0.01% yield-rights share, entitling proportional participation in property-appreciation gains and other incidental returns (see MEHO the project overview document for details).



Demonstration
DAMAC Islands Villas

NURWAProduct system — RWA Market & Ecosystem

LAYER 2 RWA Market This layer is NURWA's interaction layer with users. Here, users can:	01 Browse the complete information for different asset projects. For real estate, for example, this includes: location, developer, title status, current rental status, rental returns, sale returns, operating costs, valuation changes, and exit conditions.	02 Carry out primary subscription of asset tokens, position management, yield tracking, secondary-market transfer, and more.
LAYER 3 Ecosystem This layer is NURWA's ecosystem-coordination layer, embodying what most distinguishes NURWA from most RWA platforms.—	Many current RWA platforms have a fundamental problem: although assets are "on-chain," they still lack real liquidity. Users remain like traditional real-estate investors—locked in for the long term, hard to exit, hard to rebalance. This is because these platforms have only a single-layer token system (a platform token or stablecoin), and their asset tokens correspond to too narrow a range of underlying categories. NURWA 's core innovation: Ecosystem token + Sector token = Dual-layer token system Following defined rules, users can perform "token upgrading" among asset tokens, sector tokens, and the ecosystem token—advancing from a "single-asset investor" to a "cross-target allocator within a sector," and then to a "cross-sector asset allocator."	Platform ecosystem token RWAP As the platform's unified value carrier, it runs through the entire flow of on-chain asset staking, platform governance voting, liquidity incentives, and sector-token exchange, creating a two-way virtuous cycle between platform value and asset scale. Sector token Industry Tokens - drives "token upgrading" and builds a unified liquidity pool within a sector; - by synthesizing the ecosystem token, it drives "token re-upgrading" and builds a unified global real-world-asset liquidity pool.

RWAP

Platform ecosystem
token RWAP
(RWA Platform Token)

is:

platform cash flow, +
liquidity, + and the
unified carrier of pricing
power

01 Basic parameters

Based on **BNB Smart Chain (BEP-20)**, total supply **21 hundred million tokens**, with a **permanently fixed supply**.

02 RWAP is not an ordinary token; within the NURWA ecosystem it plays four roles:

- As a **value capturer**: trading fees (0.1–0.3%), asset-issuance fees, and ecosystem advertising revenue all flow here;
- As a **scarce asset**: every ecosystem action consumes RWAP, creating supply pressure as the platform grows;
- As a **traffic gateway**, DEX/CEX trading pairs, staking tokens, and sector liquidity pools all require RWAP as the medium;
- As a **governance tool**: it provides voting rights on major platform decisions and priority subscription eligibility.

03 Multiple price-support mechanisms

■ Ecosystem-access staking mechanism

To join the platform, early project sponsors must buy, from the ecosystem treasury, $10 \times 10,000$ units of RWAP, staking and locking them for the asset's life cycle. The initial price is anchored at 0.5 USDT; after exchange listing, purchases must go through the secondary market, creating continuous buying pressure, reduced circulating supply, and a price floor.

■ Transaction-consumption mechanism

Bringing assets on-chain and managing them, and SPV/ fund-structure setup, all require staking or use of RWAP, creating rigid demand that grows with the platform scale—the larger the asset scale, RWAP demand grows exponentially.

■ Token-upgrading mechanism

NURWA A unique value-leap path: premium RWA asset tokens can obtain "upgrade" eligibility and, via RET (the sector-token layer), can ultimately be exchanged and synthesized under the rules into RWAP, making RWAP the final convergence layer of ecosystem value.

RWAP TOKEN ALLOCATION

RWAP Allocation method



- All locked allocations are held in custody by smart contracts and cannot be manually altered, ensuring the token-release mechanism is fully transparent and verifiable.

INTRODUCTION TO TOKEN ELEVATION MECHANISM

Token-upgrading mechanism

Take real estate as an example: the biggest problem with traditional real-estate investment projects is the inability to flexibly rebalance holdings.

But within NURWA , once a user has subscribed to a project's RWA real-estate asset tokens, they can—at 1 : 10000 defined ratios—swap the project RWA Token tokens for:

real-estate sector tokens

RET

(Real Estate Token)

Through RET, users can achieve:

Villa assets ↔ Hotel assets

Apartments ↔ Commercial Buildings

Long-term assets ↔ High-cash-flow assets

Regional assets ↔ Global Portfolio

This means users are not merely "buying property"—they are carrying out **global allocation and management of real-estate assets.**



Demonstration
project

DAMAC Islands Villas

Sector Token Value Explained

A sector token is not just a medium of exchange. It also serves two major functions:



Ecosystem liquidity function

After a user swaps RWA asset tokens for the RET :

- They can keep participating in other in-ecosystem RWAasset allocations
- They can move them to an exchange and trade freelyRET;
- They can achieve a phased exit by selling RET .

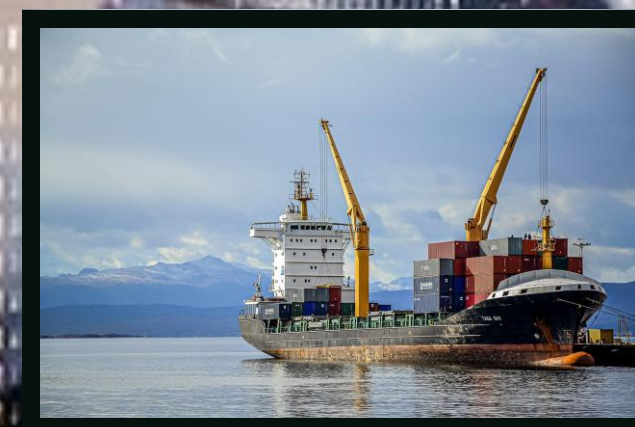
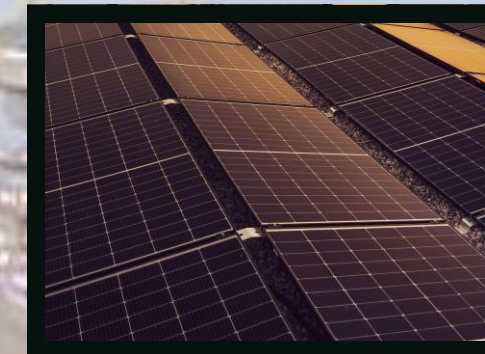
This makes RWA no longer a "locked-in-on-purchase" low-liquidity asset, but a **portfolio component** that can be dynamically rebalanced.



Dynamic asset-combination function

As the platform expands, every sector token comes to back an increasingly rich pool of assets. For example:

- RET the real-estate sector token corresponds to high-end residences, serviced apartments, hotels, commercial office property, urban complexes, and more
- EIT the energy sector token corresponds to yield rights of solar-power companies, gas-power generation quotas, carbon-emission allowances, and more.



REAL ESTATE · ENERGY · FINANCE · PRE-IPO EQUITY

What is token upgrading good for?

NURWA will gradually expand sector tokens across multiple categories, and provides two-way conversion rules between sector tokens and the platform ecosystem token RWAP .

Sector token types:

RET

Real estate

EIT

Energy

MMT

Metals & mining

PIE

Pre-IPO Corporate equity

ACT

Art & collectibles

.....

User-side benefits

Instant cross-asset rebalancing capability

Investors can, across real estate, clean-energy projects, Pre-IPO corporate equity, and other underlying assets, perform instant, low-friction portfolio rebalancing (portfolio rebalancing), thereby gaining a cross-asset ETF - like flexible allocation capability and higher capital



Platform-side benefits

A unified global multi-asset liquidity pool

This unique mechanism will, within the NURWA ecosystem, create a **borderless unified liquidity pool**, achieving **on-chain fungibility across asset classes**, so that NURWA the ecosystem's survival and growth need not depend on the success or failure of a single project or on sector trends, but instead enjoy unmatched financial robustness, risk resistance, and sustainability, thereby **achieving the platform's long-term goal: becoming a global, infrastructure-grade on-chain allocation network for real-world assets on par with Ethereum, with plans to list on Nasdaq within three years.**

Competitive Landscape

Comparison dimension	NURWA	Ondo Finance	RealT	Maple Finance
Core asset classes	All categories	US Treasuries	US residential	Corporate credit
Compliance framework	ADGM+DIFC (Middle East)	SEC (US)	Limited	MAS (Singapore)
Target user regions	Global/Middle East first, institutional + Retail	Mainly US	Mainly US	Institutions in Europe, the US, and Asia-Pacific
Premium Middle East asset channels	√ Core advantage	×	×	×
Multi-institution joint architecture	√	×	×	Limited
IPO Roadmap	√ Nasdaq target	Unknown	Unknown	Unknown
Asset-fractionalization granularity	1:10,000	Lower	Medium	Not disclosed
Token structure	Ecosystem token + multiple sector tokens	ONDO (governance-focused)	None	MPL

It is worth noting that NURWA the next major asset class in our sights is Pre-IPO corporate equity (tokenizing the equity of companies at the pre-IPO stageRWA), a blue ocean the market has not yet fully developed, and an area where our team members hold key relationships and deep industry channels—giving us a substantial first-mover advantage.

REVENUE SOURCES

Revenue Model

Four revenue streams (ordered by contribution priority):



01 40-50%	Asset-tokenization service fees Charging asset owners a percentage of total asset value 1%as an on-chain service fee (including compliance structuring, valuation, and smart-contract deployment), settled by purchasing an equivalent value of RWAP tokens and staking them. <i>*Example: a \$10M Dubai office-building project, service-fee revenue \$100,000*</i>	Core revenue
02 25-35%	Trading & liquidity fees All token trades on the platform are charged a 0.1-0.3% fee, with extra charges for liquidity-provision and staking scenarios. <i>Grows with asset scale, with significant economies of scale</i>	Recurring cash flow
03 15-20%	Institutional consulting and Trust-as-a-Service fees Delivering to traditional banks, family offices, and enterprises RWA solutions (technology, +compliance, + and architecture), charged per project. <i>Per-project consulting fee \$50,000-\$500,000, high margin</i>	High margin
04 5-10%	Ecosystem advertising & referral revenue Project sponsors use RWAP for targeted exposure and promotion, paying by performance.	Supplementary

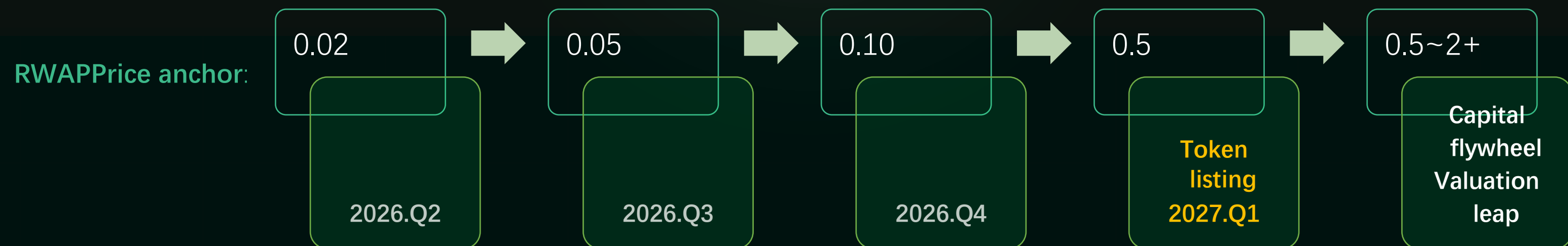
THREE-YEAR REVENUE & RWAP PRICE FORECAST

Three-year revenue forecast & RWAP Price forecast

Phase	Time	On-chain asset volume(USD)	Platform revenue	Core driver
Phase 1	2026 Q2-Q4	\$20M - \$50M	\$500K-\$1.5M	First batch of property projects+Service fees
Phase 2	2027	\$100M - \$300M	\$3M-\$8M	Multiple asset classes+Scaling of trading fees
Phase 3	2028+	\$500M+	\$15M+	Institutional entry+Trust-as-a-ServiceVolume ramp-up

Break-even estimate

At a Phase1-person team size, monthly operating cost is about \$100,000 USD; break-even is expected when on-chain asset volume reaches \$30M.



DEVELOPMENT ROADMAP

Roadmap



Phase 1 · Model validation (2026 Q2-Q3)

PHASE 1

Core goal: run through the first complete real-estate RWAloop

Milestone	Target date	Success criteria
ADGMRrelevant compliance architecture in place	2026 Q2	legal opinion+SPV registration completed
First Dubai property project on-chain	2026 Q2	asset size \$1000 ×10,000 USD+, token issuance completed
RWAPTOKEN community launch	2026 Q3	first 5,000+ token-holding addresses
Onboard institutional partners	2026 Q3	at least 2 family-office /institutions participating
First yield distribution	2026 Q4	Investors receive the first quarterly dividend

Phase 2 · Scale expansion (2026 Q4 - 2027 Q2)

PHASE 2

Core goal: multiple asset classes, total scale surpassing \$10 hundred million USD

- Expand into Pre-IPO equityRWA (first 2-3 projects)
- Integrate mainstream CEX, RWAPliquidity markedly improved
- Establish an institution-grade asset-appraisal compliance committee
- Cumulative on-chain asset volume surpassing \$10 hundred million USD

Phase 3 · Ecosystem maturity (2027 Q3+)

PHASE 3

Core goal: become a globally recognized RWA infrastructure provider and industry-standard setter

- Full-category asset coverage (real estate, debt, energy, art, Pre-IPO)
- Establish stable cash flow and a complete revenue model
- RWAP The token is fully listed on mainstream CEX, DEX ; the first cornerstone investors begin entering the exit channel per the release rules
- Export to other compliant institutions"NURWA-as-a-Service"

WHY NURWA WILL WIN?

Why NURWA will win?

Four moats—compliance, assets, technology, and network effects—build a durable leading advantage.

NURWA

01

BARRIER

Moat 1: Compliance first-mover advantage

ADGM-framework RWA compliance qualifications are scarce—regulatory relationships and legal structures that no technical team can quickly replicate. By being the first to achieve this qualification, we hold at least **12-18 months of compliance-barrier window in the Middle East market.**

02

BARRIER

Moat 2: Exclusive asset channels

Premium Middle East real-estate **asset partners** are not found online, but built through **long-term trust relationships**. The network of asset-partner relationships our local team has built across four asset classes (real estate, energy, corporate equity, and supply-chain finance) is a hidden barrier to entry.

03

BARRIER

Moat 3: Full-stack technology self-control

From ARWA/BRWA asset-standardization protocols to on-chain issuance contracts to liquidity management, full-stack in-house development means that, compared with competitors who rely on third parties, we can **iterate faster, operate at lower cost, and better protect user data security.**

04

BARRIER

Moat 4: Network flywheel effect

Flywheel logic: **More assets on-chain → more investors participating → higher liquidity → more attractive to asset partners → more premium assets brought on-chain.** Once this flywheel starts, the catch-up cost for later entrants rises exponentially.

CONCLUSION & CALL TO ACTION

Closing & Message

NURWA

NURWA does not believe that RWA 's significance is merely "putting assets on-chain." What truly matters is:

01

Using real-world assets, through a compliant architecture, to build a long-term, trustworthy value anchor for on-chain financial capital.

02

Using recurring yield to let users worldwide share in the real returns of premium assets—no longer just "speculating on a Token".

03

Using liquidity mechanisms to break the market-mismatch impasse, let on-chain liquidity enter the real economy, and give global capital a brand-new means of distribution.

"RWA has value only when real assets, real returns, real legal relationships, and real exit paths all hold. Otherwise it is not RWA—merely a financial narrative wrapped in an asset shell. NURWA chooses to be the former."

WE ARE READY:

NURWA already has:

Compliance
framework in place

Asset channels in
hand

Technology
conditions mature

Market window
open

What is needed now are partners to jointly open the next-generation financial paradigm.

A NEW FINANCIAL PARADIGM BEGINS

THANK YOU

NURWA <https://nurwa.co>
Nexus Universal Real World Assets