

Eskan Bank Realty Income Trust (the "Trust")

A real estate investment trust operating as a retail collective investment undertaking registered with the Central Bank of Bahrain as a Trust under Registration No. FT/11/002/16

Date: 20 June 2020

Supplement to the Prospectus dated 15 November 2016

This supplemental document should be read in conjunction with the original Prospectus dated 15 November 2016 and is to reflect certain changes that have occurred since its issuance.

- 1. Further to Savills Middle East acquiring Cluttons LLP in June 2018, the defined term of "Cluttons" within section (1) **Definitions and Abbreviations** is hereby deleted and replaced with the following definition:
 - Savills means Savills Middle East Co SPC, a company registered under the laws of Bahrain and holding commercial registration number 6514.
- Further to Savills Middle East acquiring Cluttons LLP in June 2018, the defined term of "Property Manager" within section (1) Definitions and Abbreviations is hereby amended to read:
 - "means the person undertaking property management services pursuant to BRT-1.1 (General Requirements) of Volume 7 of the CBB Rulebook and means Savills."
- 3. Following an announcement issued on Bahrain Bourse on 05 February 2018 related to the name change of Ohad Trust B.S.C (c) to Crestbridge Bahrain B.S.C (c), the defined term of "Custodian" within section (1) **Definitions and Abbreviations** is hereby amended to read:
 - "means the person undertaking custodial services pursuant to RP-6 (Custodian) of Volume 7 of the CBB Rulebook and means Crestbridge Bahrain B.S.C (c) (formerly Ohad Trust B.S.C.(c))."



- 4. Following an announcement issued on Bahrain Bourse on 05 February 2018 related to the name change of Ohad Trust B.S.C (c) to Crestbridge Bahrain B.S.C (c), the defined term of "Trustee" within section (1) Definitions and Abbreviations is hereby amended to read:
 - "means Crestbridge Bahrain B.S.C (c) (formerly Ohad Trust B.S.C.(c)) a closed joint stock company, registered in Bahrain and holding commercial registration number 57043."
- 5. Following its name change from Securities & Investment Company B.S.C.(c) to SICO B.S.C (c), the defined term of "Market Maker" within section (1) **Definitions and Abbreviations** is hereby amended to read:
 - "means the person appointed to undertake market making services and means SICO B.S.C (c)."
- 6. Following its name change from Securities & Investment Company B.S.C.(c) to SICO B.S.C (c), the defined term of "SICO" within section (1) **Definitions and Abbreviations** is hereby amended to read:
 - "means SICO B.S.C (c)."
- 7. Following its name change from Karvy Computershare W.L.L. to Karvy Fintech (Bahrain) W.L.L, the defined term of "Paying Agent" within section (1) **Definitions** and **Abbreviations** is hereby amended to read:
 - "means the person undertaking paying agent services pursuant to OFS-3.7 (Role and Responsibilities of the Paying Agent) of Volume 6 of the CBB Rulebook and means Karvy Fintech (Bahrain) W.L.L, a company with limited liability incorporated in Bahrain and holding commercial registration number 39984."
- 8. Following an announcement issued on Bahrain Bourse on 13 June 2019 related to a change in the Independent Property Appraiser, the meaning of the defined term of "Property Appraiser" within section (1) **Definitions and Abbreviations** is hereby deleted and replaced with the following text:
 - "means the person undertaking property appraisal services pursuant to BRT-4 (Valuation of Assets) of Volume 7 of the CBB Rulebook and means Knight Frank Spain Saudi Arabia Real Estate Valuations Company, a company incorporated in the Kingdom of Saudi Arabia with commercial registration number 1010564516."
- 9. Following an announcement issued on Bahrain Bourse on 05 February 2018 related to the name change of Ohad Trust B.S.C (c) to Crestbridge Bahrain B.S.C (c), the definition of Trustee within section (3) Summary of Offering is hereby amended to read: "Crestbridge Bahrain B.S.C (c) (formerly Ohad Trust B.S.C.(c))."



- 10. Following an announcement issued on Bahrain Bourse on 05 February 2018 related to the name change of Ohad Trust B.S.C (c) to Crestbridge Bahrain B.S.C (c), the name of the Trustee within the Registered Address of section (4) The Trust; subsection (4.1) Structure of the Trust; within Exhibit 1: Details of the Trust is hereby amended to read:
 - "Crestbridge Bahrain B.S.C (c), Bahrain World Trade Center, Office 341, 34 Floor, West Tower, Isa Al Kabeer Avenue, P.O. Box 18206, Manama, Kingdom of Bahrain."
- 11. Following an announcement issued on Bahrain Bourse on 05 February 2018 related to the name change of Ohad Trust B.S.C (c) to Crestbridge Bahrain B.S.C (c), the definition of Trustee within section (4) The Trust; sub-section (4.1) Structure of the Trust; within Exhibit 1: Details of the Trust is hereby amended to read:
 - "Crestbridge Bahrain B.S.C (c) (formerly Ohad Trust B.S.C.(c))"
- 12. Following an announcement issued on Bahrain Bourse on 05 February 2018 related to the name change of Ohad Trust B.S.C (c) to Crestbridge Bahrain B.S.C (c), the definition of Custodian within section (4) The Trust; sub-section (4.1) Structure of the Trust; within Exhibit 1: Details of the Trust is hereby amended to read:
 - "Crestbridge Bahrain B.S.C (c) (formerly Ohad Trust B.S.C.(c))"
- 13. Further to the Crestbridge Group acquiring Ohad Trust B.S.C (c) in 2017 and the announcement issued on Bahrain Bourse on 05 February 2018 related to the name change of Ohad Trust B.S.C (c) to Crestbridge Bahrain B.S.C (c), the text within subsection (9.1) The Trustee within section (9) Trust Governance is hereby deleted and replaced with the following text:
 - "EBRIT's Trustee, Crestbridge Bahrain B.S.C.(c), is a closed joint stock company incorporated under the laws of the Kingdom of Bahrain. Crestbridge Bahrain B.S.C.(c) was registered in June 2005 (under the name of Ohad Trust B.S.C (c)) with commercial registration number 57043 and with the Central Bank of Bahrain under license number TRS/001. Crestbridge's registered address is at Bahrain World Trade Centre, office 341, Floor 34, West Tower, Isa Al Kabeer Avenue, Manama, Kingdom of Bahrain.

Crestbridge Bahrain B.S.C (c) is part of the Crestbridge Group that is a leading, independent provider of administration, management and corporate governance services with offices in six leading international finance centres: Bahrain, Cayman Islands, Jersey, Luxembourg, New York and the United Kingdom.



Crestbridge Bahrain B.S.C (c) is managed by a board of directors composed of the following individuals:

Paul Dennis Perris	British National holding passport number 622267203	Chairman
Bashar Abdulla Hafez AlBazian	Jordanian National holding passport number N878602	Managing Director
Heather Dorothy Tibbo	British National holding passport number 622248149	Director
Jonathan Alexander Bain	Cayman Islands National holding passport number 604056437	Director

Neither the Trustee nor any of its directors have any interest in conflict with the interests of the Trust and the Unitholders other than that the Trustee is also the trustee and custodian of the Settlor.

The holding of the trustee and custodian position in the Settlor, however, does not affect the independence of Crestbridge from the Settlor insofar as Crestbridge is not a beneficiary of the Settlor's property and does not have an economic interest in the Settlor (other than the right to receive trustee and custodianship fees) that would comprise its ability to exercise the duties and powers as set out in the Trust Instrument in the interest of the Unitholders."

14. The biographies within section **(9) Trust Governance**; sub-section **(9.1.2) Trustee Team Overview** are hereby deleted and replaced with the following biographies:

Paul Perris

Chairman

Mr Paul Perris also holds the position of Chief Commercial Officer of the Crestbridge Group and provides strategic input into the global direction and development of the business. He has over 25 years' experience of establishing and administering a wide variety of multi-jurisdictional corporate, real estate, fund and private wealth structures, working with clients including global funds, institutions and family offices. He has a strong track record of supporting Middle Eastern investors and sovereign wealth funds, having lived and worked in the region. Paul Perris is a Chartered Secretary and a member of STEP. He is also recognised in the Citywealth Leaders List 2017.

Bashar Bazian

Managing Director

Mr Bashar Bazian is the Managing Director of Crestbridge Bahrain B.S.C (c). With over 30 years' experience in the region, he has extensive experience in trust and financial services and has a strong track record in developing relationships with financial institutions, UHNW families and institutional investors. He has a wealth of experience, most recently as a private consultant, and previously as the former CEO of Intertrust Bahrain, Director at Credit Suisse, Regional Head Private



Banking for Arab Bank Group, and UBS Merrill Lynch before that. He is responsible for the growth strategy and performance of the Crestbridge Bahrain office in addition to business development activity in the Middle East.

Heather Tibbo

Director

Ms Heather Tibbo has over 20 years' experience in the UHNW sector and is responsible for the Crestbridge Family Office Services business. She is a member of Crestbridge's Executive team with input to the strategic direction and expansion of the business. She has worked with UHNWIs, their families and institutions to provide a comprehensive range of family office services to families and corporate clients based in multiple jurisdictions. Heather Tibbo is a lawyer by background and is named on ePrivatecllient's 50 Most Influential List, 2020 and 2019. She is also the winner of Citywealth's Powerwoman Awards Woman of the Year - Leadership (Financial Organisation) 2018.

Jonathan Bain

Director

Mr Jonathan Bain has a regulatory background and brings over a decade of experience working with participants in the global financial industry. He regularly takes appointments as an independent director to funds sponsored by some of the world's leading asset managers. He also works regularly with structured products, provides fiduciary services to private clients, and helps those focused on the digital asset space. Jonathan Bain is an accredited director by the Institute of Chartered Secretaries of Canada and holds undergraduate degrees in Economics and Social Sciences.

Michael Pankhurst

Associate Director

Mr Michael Pankhurst has worked for regulated businesses within the financial services industry for over nineteen years, predominantly in Jersey, Channel Islands. He is a professional focused on administration and corporate governance matters and has over eight years' experience dedicated to real estate holding structures that included commercial and residential properties, shopping centers, land development projects and student accommodation. Additionally, he has 4.5 years' experience as Board Secretary to a metals, mining and energy group and also has public company experience, having previously worked for a UK FTSE100 and NASDAQ listed company as an Assistant Company Secretary.



15. The directors within section (9) Trust Governance; sub-section (9.2) The Investment Manager are hereby deleted and replaced with the following names:

H.E. Eng. Basim bin Yacob Al Hamer	Chairman
Mr Mohammed Abdulrahman Bucheeri	Director
Mr Kamal Murad Ali Murad	Director
Mrs Najla Mohamed Al-Shirawi	Director
Mrs Rana Ebrahim Faqihi	Director
Dr Riyad Saleh Al Saie	Director
Shaikh Mohamed bin Ibrahim Al Khalifa	Director
Mr Yusuf Abdulla Taqi	Director
Dr Zakareya Sultan Mohamed AlAabbasi	Director

- 16. Sub-paragraph (b) related to the conflict of interests of the Investment Manager and it directors within section (9) Trust Governance; sub-section (9.2) The Investment Manager is hereby deleted and replaced with sub-paragraph:
 - "(b) Ms. Najla Al-Shirawi, a current board member of the Investment Manager, also currently holds the title of Chief Executive of SICO, the appointed Market Maker of the Trust."
- 17. Following an announcement issued on Bahrain Bourse on 05 February 2018 related to the name change of Ohad Trust B.S.C (c) to Crestbridge Bahrain B.S.C (c), the first paragraph of section (9.4) The Custodian is hereby deleted and replaced with the following text:
 - "Crestbridge Bahrain B.S.C (c) (formerly Ohad Trust B.S.C.(c)) has been appointed by the Trust as its Custodian. A profile of Crestbridge can be found in Section 9.1."
- 18. The biographies within section **(9.4) The Custodian**; sub-section **(9.4.2) Custodian Team Overview** are hereby deleted and replaced with the following biographies:

Paul Perris

<u>Chairman</u>

Mr Paul Perris also holds the position of Chief Commercial Officer of the Crestbridge Group and provides strategic input into the global direction and development of the business. He has over 25 years' experience of establishing and administering a wide variety of multi-jurisdictional corporate, real estate, fund and private wealth structures, working with clients including global funds, institutions and family offices. He has a strong track record of supporting Middle Eastern investors and sovereign wealth funds, having lived and worked in the region. Paul Perris is a Chartered Secretary and a member of STEP. He is also recognised in the Citywealth Leaders List 2017.



Bashar Bazian

Managing Director

Mr Bashar Bazian is the Managing Director of Crestbridge Bahrain B.S.C (c). With over 30 years' experience in the region, he has extensive experience in trust and financial services and has a strong track record in developing relationships with financial institutions, UHNW families and institutional investors. He has a wealth of experience, most recently as a private consultant, and previously as the former CEO of Intertrust Bahrain, Director at Credit Suisse, Regional Head Private Banking for Arab Bank Group, and UBS Merrill Lynch before that. He is responsible for the growth strategy and performance of the Crestbridge Bahrain office in addition to business development activity in the Middle East.

Heather Tibbo

Director

Ms Heather Tibbo has over 20 years' experience in the UHNW sector and is responsible for the Crestbridge Family Office Services business. She is a member of Crestbridge's Executive team with input to the strategic direction and expansion of the business. She has worked with UHNWIs, their families and institutions to provide a comprehensive range of family office services to families and corporate clients based in multiple jurisdictions. Heather Tibbo is a lawyer by background and is named on ePrivatecllient's 50 Most Influential List, 2020 and 2019. She is also the winner of Citywealth's Powerwoman Awards Woman of the Year - Leadership (Financial Organisation) 2018.

Jonathan Bain

Director

Mr Jonathan Bain has a regulatory background and brings over a decade of experience working with participants in the global financial industry. He regularly takes appointments as an independent director to funds sponsored by some of the world's leading asset managers. He also works regularly with structured products, provides fiduciary services to private clients, and helps those focused on the digital asset space. Jonathan Bain is an accredited director by the Institute of Chartered Secretaries of Canada and holds undergraduate degrees in Economics and Social Sciences.

19. Following an announcement issued on Bahrain Bourse on 13 June 2019 related to the change of Independent Property Appraiser, the first paragraph of section (9.7) **Property Appraiser** is hereby deleted and replaced with the following text:

"Founded in 1896, Knight Frank has grown to become the world's largest privately owned global property agency and consultancy. Headquartered in London with over 523 offices, employing more than 18,000 people, spanning six continents, Knight Frank provides the highest standards of quality and integrity in global residential and commercial property advisory services.



Knight Frank Middle East provides integrated residential and commercial real estate transaction, consultancy and management services across the Gulf with offices in Dubai, Abu Dhabi and Riyadh. It provides valuation services to a wide range of clients including funds and REITS throughout the region, including Bahrain, UAE, KSA, Oman, Kuwait, Pakistan, Egypt, Jordan, Syria and Qatar."

20. Following an announcement issued on Bahrain Bourse on 13 June 2019 related to the change of Independent Property Appraiser, the biography of section (9.7) Property Appraiser; sub-section (9.7.2) Property Appraiser Team Overview is hereby deleted and replaced with the following biographies:

Stefan Burch

Partner, General Manager, Country Manager of Bahrain

Mr Burch is responsible for professional services for Knight Frank throughout the northern Gulf region. Stefan is General Manager of Bahrain and Saudi Arabia. He has gained experience of carrying out major valuations across the GCC and wider MENA regions including of retail, commercial and residential property. This has included the valuation of multi let commercial buildings and mixed portfolios valued at over BD 500 million for secured lending purposes, purchase/disposal and end of year accounting purposes. He has undertaken valuing and consulting on multiple real estate portfolios in both Saudi Arabia and Bahrain for a range of clients.

In addition, Mr Burch has been heavily involved with consultancy work throughout the region which has been undertaken for corporate, governmental, institutional and private clients at all stages of the development process with a view to advising on and adding value to that process. His qualifications include a BSc (Hons), MA, Mphil (cantab) and he is a member of Royal Institution of Chartered Surveyors (MRICS). He is also licenced by the Real Estate Regulatory Authority (RERA) in Bahrain through Knight Frank UAE Ltd – Branch Office as a "A" category valuer (unrestricted monetary value or property type).

Alex Arvalis

<u>Associate Partner – Valuation & Advisory</u>

Mr Arvalis is an Associate Partner of Valuations at Knight Frank.

He is a chartered surveyor with over 12 years of property valuation experience, with the last 6 years in the Middle East, specializing in valuation and consultancy for loan security, financial reporting under IFRS, internal decision making, IPO's and investment/potential acquisition purposes amongst others. He has provided advice on numerous high profile developments throughout the region on key projects in the UAE, Egypt and the Kingdom of Saudi Arabia. His qualifications include an MSc in Real Estate Finance & Strategy and he is a member of Royal Institution of Chartered Surveyors (MRICS).



21. Following an announcement issued on Bahrain Bourse on 13 June 2019 related to the change of Independent Property Appraiser, the paragraph within section (9.7) Property Appraiser; sub-section (9.7.3) Fees Payable to the Property Appraiser is hereby deleted and replaced with the following text:

"The Property Appraiser fees charged to the Trust for the services of providing four six monthly valuations, commencing 30 June 2019 totals BHD12,500, excluding VAT, equivalent to BHD6,250 per annum (noting the requirements in the Rulebook to replace the Property Appraiser every two years)."

22. Further to Savills Middle East acquiring Cluttons LLP in June 2018, the text within section (9.8) Property and Facility Manager is hereby deleted and replaced with the following text:

"Savills Middle East is part of the Savills global real estate firm with more than 35,000 staff and 600 offices worldwide. Savills Middle East (formerly known as Cluttons Middle East) has been a regional leader and real estate advisor in the Middle East for over 43 years. With on-ground presence in seven cities across five Middle East countries, Savills has the largest reach of any real estate consultancy in the region.

Savills Middle East has local expertise on Bahrain real estate matters, with a global perspective. Their services include residential sales and letting services, commercial leasing and investment, property and facilities management, marketing and consultancy, market research, professional services and consultancy, as well as valuation services."

23. Further to Savills Middle East acquiring Cluttons LLP in June 2018, the biographies within section (9.8) Property and Facility Managers; sub-section (9.8.2) Property and Facility Management Team Overview are hereby deleted and replaced with the following biographies:

Harry Goodson-Wickes FRICS BSc (Hons) PGDipSurv Head of Northern Gulf

Mr Goodson-Wickes began his career in central London in 2001, relocating to the Middle East in 2006. He was head of agency in Oman, and then established the Abu Dhabi office in 2010. In 2011 took the roll of general manager of Savills Bahrain and was promoted to head of Northern Gulf in 2017 responsible for the day to day running of Bahrain business, and overseeing Saudi Arabia, Kuwait, Qatar and Egypt. He is FRICS qualified and has experience across a broad range of real estate sectors, advising private and institutional clients. Mr Goodson-Wickes is a RICS Registered Valuer and a RERA Registered Valuer (A Category).

Mr Goodson-Wickes sits on the Middle East Board. In addition to supporting all service lines, he provides strategic direction, manages growth, and reviews and enhances operational processes and effectiveness.



Hannah Walker (MRICS)

Head of Property and Facilities Management

Ms Walker joined Savills Middle-East in December 2018. She holds a Masters in Real Estate and is a member of the Royal institution of Chartered Surveyors (MRICS). Ms Walker's strengths are sourced from a variety of commercial, industrial and residential property management experience and include client reporting, arrears collection, budget preparation, service charge management, health & safety compliance and contract negotiations. Ms Walker works with multiple clients and assets throughout Bahrain and has over 10 years of real estate experience ranging from large international real estate consultancy firms to internationally renowned landlords both in the UK and Bahrain. Ms Walker's larger projects include Bahrain World Trade Center and Enma Mall, UK family owned portfolios including the Grosvenor Estate and the Cadogan Estate and various pension funds for Aberdeen Asset Management.

Leanne Lobo

Head of Agency

Mrs Lobo joined Cluttons in 2013 and now heads the leasing and sales agency team for Savills in Bahrain. She has worked extensively on retail, residential and commercial projects across Bahrain. She is responsible for ensuring maximum occupancy throughout the property management stock and on individual and group project work. Mrs Lobo is responsible for ensuring maximum occupancy throughout the property management stock and on individual and group project work. She works on building marketing and leasing plans with clients to achieve the highest occupancy in the shortest amount of time. She has extensive experience in working with corporate clients of all sizes meeting requirements and deadlines.

Hashim Kadhem - MSc - MRICS – RICS Registered Valuer Head of Professional Services

Mr Kadhem joined Cluttons in January 2015 as a graduate surveyor in Professional Services. Since joining Cluttons, Mr Kadhem has progressed to the role of Head of Professional Services in the Savills Bahrain office. He is responsible for the day to day operation of the department which includes acting as the client point of contact on all professional service instructions. Mr Kadhem assists these clients by way of strategic consultancy which includes feasibility studies, highest and best use studies and market research and benchmarking. His particular areas of interest lie within market supply and demand analysis including data interpretation. He also has a particular interest in financial modelling of complex large-scale mixed-use development schemes. Mr Kadhem leads and is responsible for various complex real estate valuations including large mixed-use master planned developments. He also assists investors and developers in their decision-making process by providing strategic consultancy across a range of real estate sectors which includes market research and financial modelling. Mr Kadhem is also a RERA Registered Valuer (A Category).



Mark Gravener

Associate Director – Client Services

Mr Gravener has worked with Savills for 4 years, having had extensive experience operating multi-site businesses at GM and Director level in the UK, Europe and across the Middle East where he moved to in 2004. Mr Gravener's roles have involved overall responsibility for sales, service delivery, financial and facilities management with teams from 20 to over 200 including control of budgeting, balance sheet and P&L achievement with over 25 years specialist experience in automotive sector and franchise development.

Mr Gravener is responsible for ensuring cohesion and co-ordination from marketing, sales/leasing, property management specific to our clients' objectives. He ensures we have consistency of service delivery for our client's immediate needs whilst developing longer term strategic plans to achieve their investment objectives.

24. The paragraph within section (9.8) Property and Facility Managers; sub-section (9.8.3) Fees Payable to the Property Manager is hereby deleted and replaced with the following text:

"The Property Manager shall be entitled to the following fees:

Segaya Plaza Property:

<u>Property Management Fee</u>: BHD2,125 per month, which is payable monthly in arrears.

<u>Leasing Fee</u>: A fee that ranges from BHD0.000 to a maximum that is equivalent of one month's rent, depending on how a new tenant is introduced to the property.

Fit Out Supervision Service Fee: BHD300 for each new fit out.

Lease Renewal Fee: BHD100

Danaat Al Madina Property:

<u>Property Management Fee</u>: This is based on a percentage of leased units (by leasable area) at the property and based on the fee schedule below, which is payable monthly in arrears:

Occupancy rates of between 0 to 64.99%:

Occupancy rates of between 65 to 69.99%:

Occupancy rates of between 70 to 74.99%:

Occupancy rates of between 75 to 79.99%:

Occupancy rates of between 80 to 100%:

BHD 2,765.00

BHD 3,115.00

BHD 3,290.00

BHD 3,465.00

<u>Leasing Fee</u>: A fee that ranges from BHD0.000 to a maximum that is equivalent of one month's rent, depending on how a new tenant is introduced to the property.



Fit Out Supervision Service Fee: BHD300 for each new fit out.

Lease Renewal Fee: BHD100

25. The biographies within section (9.9) Board of Directors; sub-section (9.9.1) The Trust's Board Members are hereby deleted and replaced with the following biographies:

Bashar Bazian

Chairman, representing the Trustee

Mr Bashar Bazian is the Managing Director of Crestbridge Bahrain B.S.C (c). With over 30 years' experience in the region, he has extensive experience in trust and financial services and has a strong track record in developing relationships with financial institutions, UHNW families and institutional investors. He has a wealth of experience, most recently as a private consultant, and previously as the former CEO of Intertrust Bahrain, Director at Credit Suisse, Regional Head Private Banking for Arab Bank Group, and UBS Merrill Lynch before that. He is responsible for the growth strategy and performance of the Crestbridge Bahrain office in addition to business development activity in the Middle East.

Mr Muhammad Saeed Butt

Deputy Chairman, representing the Investment Manager

Mr. Muhammad Saeed Butt is a Fellow Chartered Accountant (FCA) from the Institute of Chartered Accountants of Pakistan. He has worked for Eskan Bank since 2007 and has filled several managerial positions in the Bank before being appointed as the Head of Financial Control Department in 2013. He has over seventeen years of experience in the banking industry and audit & assurance services and has previously worked for organizations such as Ernst & Young in Pakistan and Al Zayani Investments in Bahrain.

Michael Pankhurst

Director, representing the Trustee

Mr Michael Pankhurst has worked for regulated businesses within the financial services industry for over nineteen years, predominantly in Jersey, Channel Islands. He is a professional focused on administration and corporate governance matters and has over eight years' experience dedicated to real estate holding structures that included commercial and residential properties, shopping centers, land development projects and student accommodation. Additionally, he has 4.5 years' experience as Board Secretary to a metals, mining and energy group and also has public company experience, having previously worked for a UK FTSE100 and NASDAQ listed company as an Assistant Company Secretary.