

Investments in used car leasing in the UAE



REGENT
LEASING

\$10 000 000

Volume of investments attracted

\$100 000

Minimum investment amount

12% annually

Return in the form of interest income on a loan for 5 years, with an option to recover principal amount at the end of the period

Executive Summary

Regolith is raising investment to establish a lease-to-own used cars business in the UAE

Regolith is raising investment to establish a lease-to-own car business in the UAE. The model targets middle and low-income customers in the UAE who need reliable transportation but face challenges accessing traditional financing options.

This model offers flexibility and affordability, with customers becoming car owners **after 30 – 60 months of payments.**

Market opportunity: Filling the gap in car financing for middle-class individuals in the UAE market, who cannot obtain loans from banks.

Revenue model: Customers pay 20% per annum on the remaining cost of the car after a down payment of 10-30%, which will be determined based on the customer's inspection.

Average car cost: \$45 000.

Industry Experience

Team has been operating in the UAE since 2022, under the TimAuto brand

Long-term car rental was the first line of business established

Results of 2024:

- 01 TimAuto became a part of Regolith Auto Fund
- 02 New business verticals launched: car repair and resale
- 03 Obtained licenses for car export and import
- 04 Received official authorization to work with vintage and classic cars



رخصة تجارية

Commercial License

تفاصيل الرخصة / License Details			
رقم الرخصة	1114698	اسم الشركة	تيم اوتو لتأجير السيارات ش.ذ.م.م
الإسم التجاري	تيم اوتو لتأجير السيارات ش.ذ.م.م	Company Name	TIMAUTO CAR RENTAL LLC
فئة الرخصة	دائرة التنمية الاقتصادية	Business Name	TIMAUTO CAR RENTAL LLC
الشكل القانوني	ذات مسئولية محدودة	License Category	Dep. of Economic Development
تاريخ الإصدار	03/11/2022	Legal Type	Limited Liability Company(LLC)
رقم الرخصة الأم	1114698	Expiry Date	02/11/2025 تاريخ الإنتهاء
عضوية الغرفة	427107	D&B D-U-N-S * No	1834079 الرقم العالمي
		Register No.	رقم السجل التجاري

الاطراف / License Members

رقم الشخص/ No.	الإسم / Name	الجنسية / Nationality	الصفة / Role	الحصص / Share
1205119	تيمور ابدراخمانوف	روسيا / Russia	مدير / Manager	

TIMUR ABDRAKHMANOV

نشاط الرخصة التجارية / License Activities

تأجير السيارات

العنوان / Address

صندوق بريد

رقم القطعة

البريد الإلكتروني / Email

- ديرة - المرقبات مكتب رقم 504-580 ملك اللائيس للتأمين (شركه مساهمه عامه)

الملاحظات / Remarks

رقم الإيصال

Receipt No.

تاريخ الطباعة 13:09 29/10/2024

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Challenges

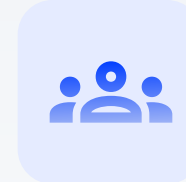


When we began selling repaired cars in the UAE, we identified a **promising market** niche for further development

Why now?



Economic growth in the UAE is driving increasing demand for cars



Growing number of expats is creating demand for accessible financing solutions for a purchase of a car



Limited competition in the lease-to-own segment



Dubai is a car city with no developed pedestrian infrastructure

What are the challenges of the UAE leasing market?



High market entry barriers for customers (strict banking requirements)



Shortage of accessible auto financing programs for middle-class consumers



Strong demand for reliable financial instruments for car purchases

Our solution:

Establishing a proprietary **leasing company** offering **flexible and affordable** car ownership terms



Market Size

The leasing market of cars for private usage in the MENA region reached **\$5 billion in 2024** and is projected to grow to **\$9.1 billion by 2030**.^{2 3}

The market CAGR is expected to be **10.5% from 2024 to 2030**.



¹ PAM – transport leasing market of MENA, TAM – private usage leasing market, SAM - share of the 'lease-to-own' model, SOM - estimate of Regolith's potential market share

² <https://www.databridgemarketresearch.com/reports/middle-east-and-africa-luxury-car-leasing-market>

³ PAM, TAM, SAM, SOM are calculated by industry experts based on data from open sources

PAM 2025
\$22 bln

TAM 2025
\$5.5 bln

SAM 2025
\$2 bln

SOM 2025
\$3 mln

Market Size

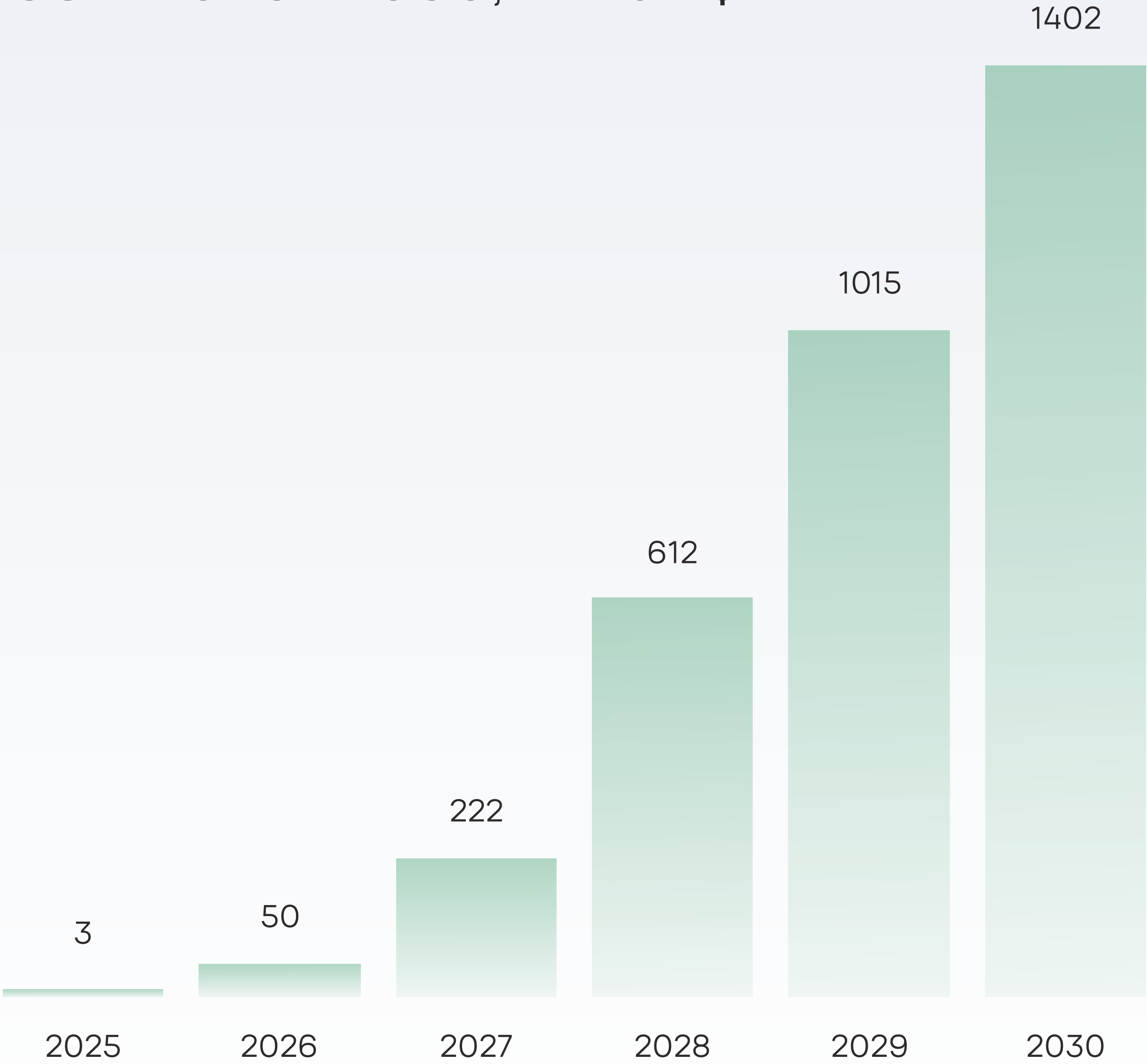
Taking the market CAGR into account, which equals to 10.5% from 2024 to 2030, as well as the growth rate of the market share of Regolith Leasing, the **achievable market size (SOM)** will be estimated at **\$1.4 billion**.^{1 2}



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SOM 2025– 2030, million \$



Competitive Analysis





«Lease-to-own» model

Car transfers to customer ownership

			
Car cost \$45 000	Car cost \$45 000	Car cost \$45 000	Car cost \$35 000*
Monthly payment from \$1 150 (60 months)	Monthly payment from \$2 200 (36 months)	Monthly payment from \$1 800 (36 months)	Monthly payment from \$1 200 (36 months)
Down payment from 20%	Down payment from 25%	Down payment from 20%	Down payment from 20%
Lease period 12 – 72 months	Lease period 12, 24, 36 months	Lease period 12 – 36 months	Lease period 12 – 36 mec.
Features: Positioning as a strategic partner for agents, brokers, and auto dealers	Features: Cryptocurrency payment acceptance, leasing available with tourist visa and foreign driver's license	Features: Leasing is available with a driver's license from another country	Features: A wide selection of economy class cars * \$35,000 is the most expensive car available

Long-term leases and subscriptions

Car is returned to the company

			
Monthly payment from \$400	Monthly payment from \$300	Monthly payment from \$450	Monthly payment from \$450
Car cost from \$9 500	Car cost from \$15 000	Car cost from \$12 000	Car cost from \$10 000
Deposit \$1 500	Deposit no	Deposit no	Deposit no
Rental period from 1 months	Rental period 1 – 18 months	Rental period 1 – 18 months	Rental period up to 12 months
Features: Mileage limited to 6,000 km per month	Features: Mileage limited to 2,000 km per month	Features: Mileage limited to 2,500 km per month	Features: Mileage limited to 4,500 km per month
	Insurance and delivery paid separately + \$400 For UAE residents only	For UAE residents only	Insurance and shipping paid separately + \$100 Available for non- residents



from \$20 000

Car cost

from \$530

Monthly payment

from 10%

Down payment

12 – 60 months

Lease term

Business Model

In the "lease-to-own" model, the company's risk is minimized:

- Cars are registered under the company until fully paid by the customer
- The company reclaims the car one 30 days after a payment default
- All cars are equipped with GPS trackers with a car lock function
- All cars have full insurance coverage

Customer down
payment

\$2 000

(10% of the car price)

Monthly
payment

from **\$530**

within 60 months at
a rate of 20% p.a.

Total payments for
the period

\$40 000

\$20 000 gross profit
per car

Required Investments

\$10 000 000

Investment amount

5 years

Minimum period

\$100 000

Min. investment amount

12%

Annual return

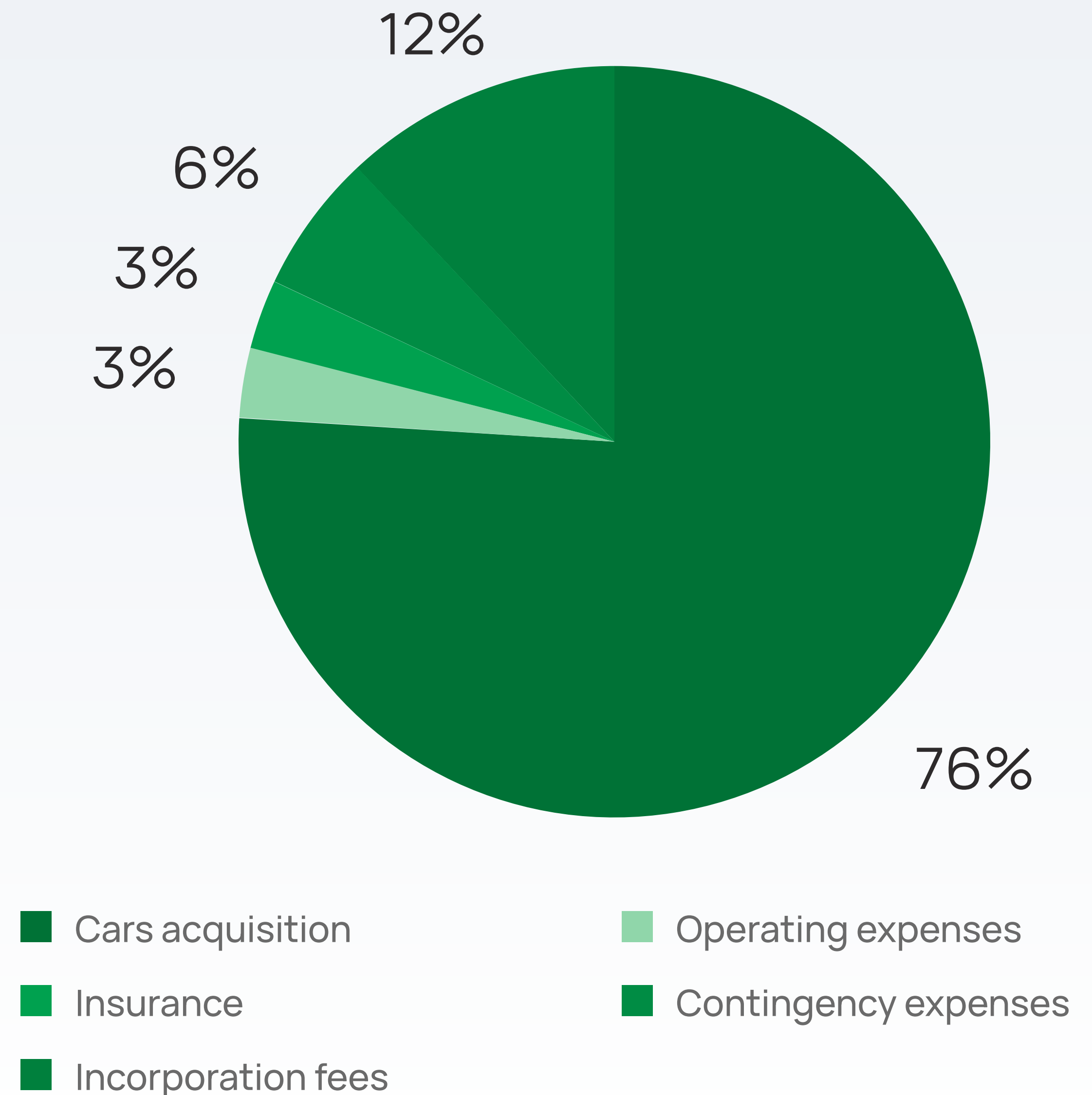
+80,6%

Total return for 5 years, taking into account reinvestment

After five years, the investor can withdraw their initial investment of \$10 million

Opportunity to reinvest dividends or increase capital as the company grows

Investment allocation



Financial Model

Fleet: 580 vehicles in 2025, scaling to 11 150 by 2029

Vehicle Cost: \$45 000

Car return rate 85%

Theft and losses 1%

Funding: \$10M investor capital in 2025

Investments = Assets: \$19.7M (2025) – \$379.3M (2029) are capitalized as cars on the balance sheet

Vehicles yield \$81 000 (100% margin vs \$40 500 net cost)

Total assets \$1 206M by 2029

Financial results (\$ thousand, 2025-2029)

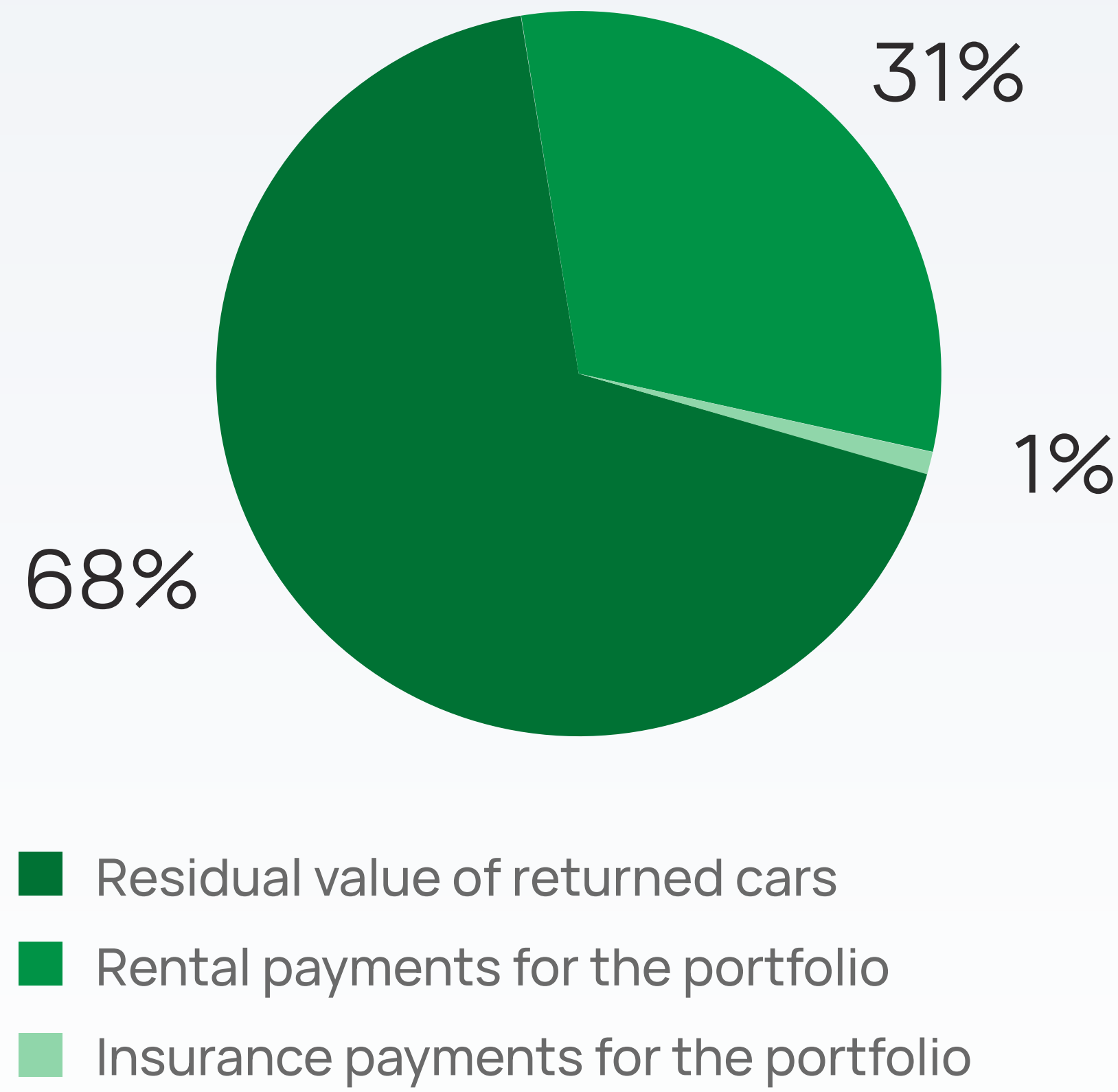
	2025	2026	2027	2028	2029
Car investments	-19 732	-102 400	-344 065	-361 258	-379 323
Income	2 384	47 810	220 607	595 641	926 090
Expenses	-1 169	-13 894	-56 361	-117 497	-171 497
Net profit	784	23 276	119 260	389 739	653 419
Profitability	33%	49%	54%	65%	71%

Simplified balance sheet (\$ thousand, end of the year)

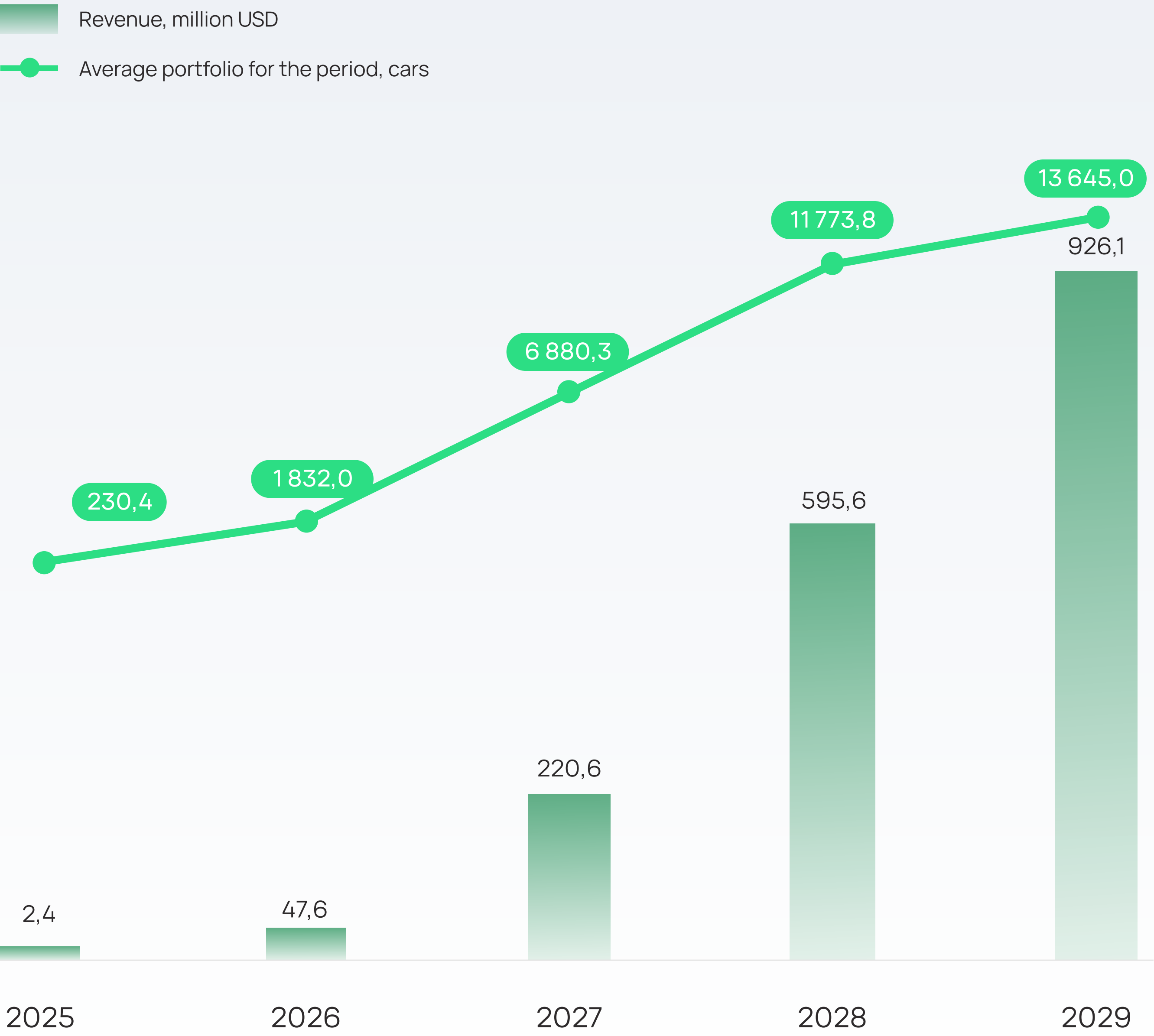
	2025	2026	2027	2028	2029
Assets	19 732	122 132	466 197	827 455	1 206 778
Cars	19 732	119 313	448 749	759 227	1 076 612
Cash	0	2 819	17 448	68 228	130 166
Cash	19 732	122 132	466 197	827 455	1 206 778
Equity capital (+\$10 million investor)	18 948	95 837	329 489	369 488	373 193
Accumulated profit/loss	784	24 060	143 320	533 059	1 186 478

Financial Model

Revenue structure



Dynamics of revenue and car portfolio



About Us

We are a team of professionals with over 5 years of experience in the premium car market in Dubai. Our mission is to make buying or selling a car as simple and profitable as possible for you. We offer a full range of services: from selection and registration to credit and leasing. Trust us, and you'll get the car of your dreams without any hassle.



« — Every car has a story. We help our clients become part of that story by offering the best solutions and paying attention to every detail.»

Timur Abdrakhmanov

CEO of Autofund. Automotive Entrepreneur in Russia & UAE
Worked 5 years in KAMAZ corporation and 10+ years in YANDEX (Yango)



« — Team is like a family – a lesson I learned while working with the Dubai Police. We unite our strengths, support each other, and deliver exceptional results. »

Haris Musleh

MANAGER OF TIMAUTO CAR RENTAL
Worked 12 years in Dubai Police



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