



Token Lebni: The Institutional Bridge to Lebanese Real Estate

Comprehensive Overview for Strategic Capital Partners

REGULATED BY ADGM FSRA (CATEGORY 4 LICENSE IN FORMATION) | SUBJECT TO ENGLISH COMMON LAW JURISDICTION

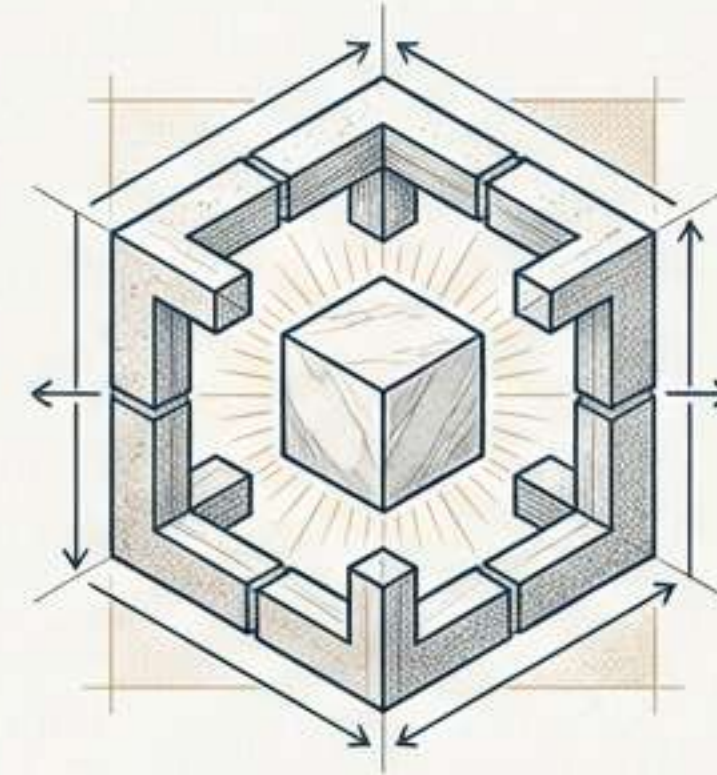
The Architecture of Safety



Regulatory Status

ADGM Category 4 License
("Arranging Deals in Investments").

We do not hold client funds; we do not operate an exchange. This ensures capital efficiency and strict regulatory boundaries.



The Structural Innovation

The "Bankrupt-Proof SPV" Model.

A passive holding vehicle separates operational risk from asset ownership. Investors own the SPV, not a claim against the platform.



Capital Flow

Strictly Non-Custodial

Funds move via a UAE-licensed Virtual Asset Service Provider (VASP). Capital never touches the broken Lebanese banking system.



The Mission

Providing the diaspora and strategic investors a legally enforceable, transparent vehicle to acquire Lebanese assets, Lebanese assets, backed by the New York Convention (1958).

Leveraging Extraterritorial Authority to Bypass Local Jurisdiction

Jurisdiction

English Common Law environment within ADGM.

Enforcement Mechanism

Currency Protection

Judgments are denominated in USD or Stablecoin. This avoids the risk of Lebanese courts enforcing judgments in LBP at official (devalued) exchange rates.

Enforcement Mechanism

Arbitration awards issued in ADGM are enforceable in Lebanon via international treaties. This bypasses the capacity constraints and delays of the Lebanese judiciary.

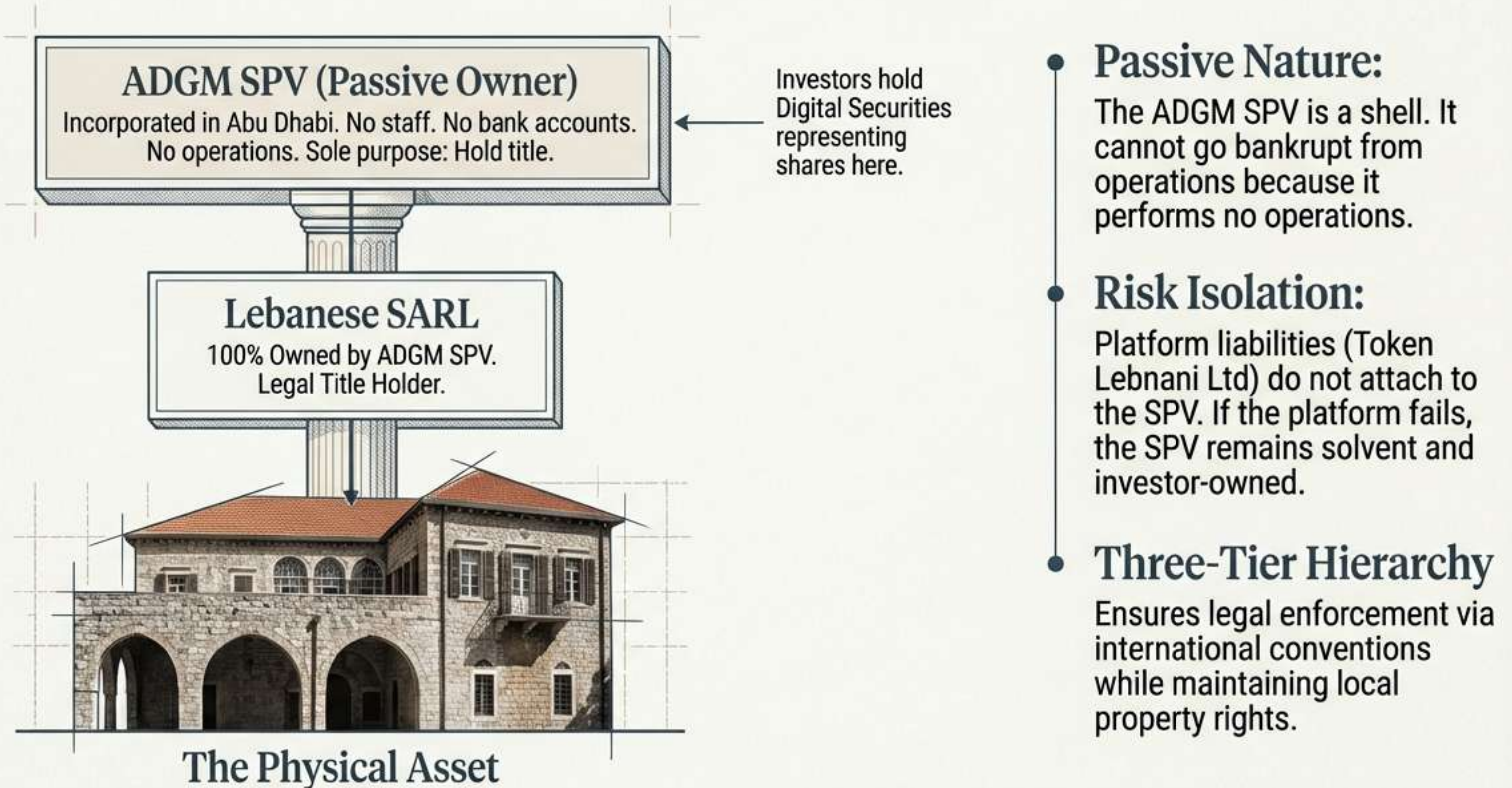
License Scope

Category 4 limits us to "Arranging."

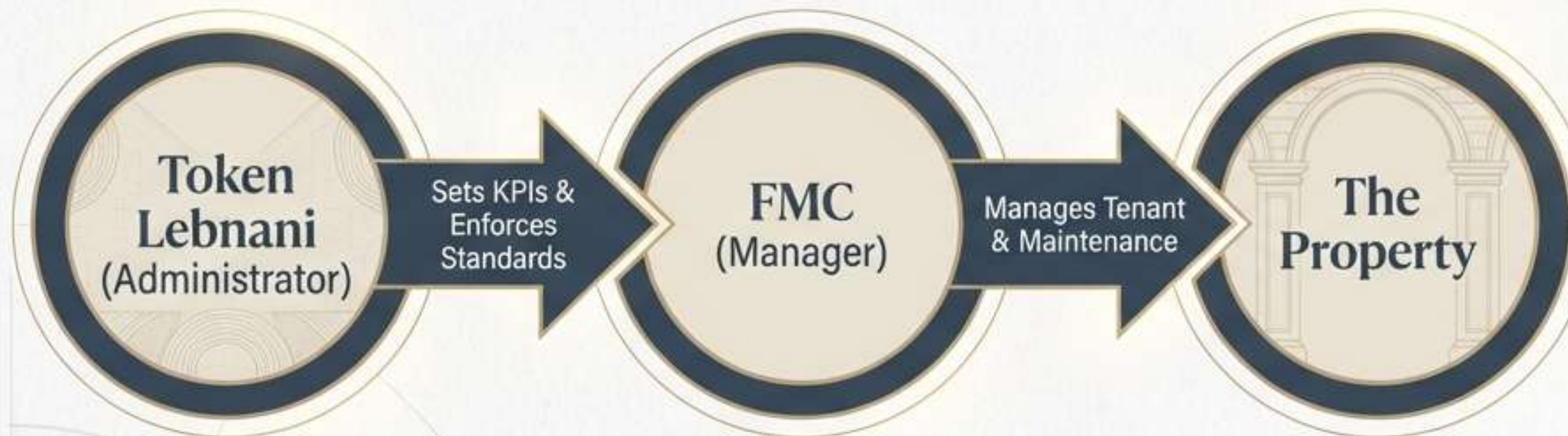
We administer the structure; we do not act as the counterparty to your wealth.



The “Bankrupt-Proof” SPV Model



Operational Reality: The Facilities Management Company (FMC)



- Tenant Management
- Rent Collection
- Maintenance
- Regulatory Compliance

The 'Gloved Hand' Approach

- **Mandatory Day-One Engagement:** No property is onboarded without a professional FMC contract in place.
- **Oversight:** TLB sets KPIs (Occupancy, Collection Speed, Maintenance Response). We do not execute repairs; we enforce standards.
- **Step-In Rights:** The FMC agreement allows for immediate replacement without court intervention if KPIs are breached or insolvency is suspected.
- **Regulatory Boundary:** TLB 'Administers' the FMC; it does not "Manage" the asset (preserving Category 4 status).



A Non-Custodial 'Iron Wall' Architecture



1. **VASP Integration:** All funds processed by a UAE-licensed Virtual Asset Service Provider.
2. **Smart Contract Control:** Funds move only via pre-encoded logic. Validates 48-hour cooling-off period.
3. **The "Iron Wall":** TLB never takes custody. We cannot touch, freeze, or redirect client funds unilaterally.

Digital Securities: The ERC-1400 Framework



Classification: Digital Securities under ADGM law. Not a cryptocurrency.



Whitelisting: Hard-coded restriction—tokens can only move to KYC-verified wallets.



Programmatic Sovereignty: Automated distribution of dividends based on smart contract logic.







Multi-Sig Governance: Emergency controls require 2-of-3 signatures:



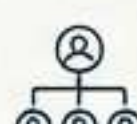
1. Token Lebani (Operator)
2. Standby Servicer (Safety Net)
3. Independent Third Party (Escrow/Audit)

Client Qualification & The Mastery Assessment

Track 1: Professional Clients

-  Assets > \$500k (excluding primary residence)
-  Fast-track onboarding
-  Access to Restricted Bulletin Board (Secondary Market) from Day One
-  Target: Strategic Allocators & High Net Worth Individuals

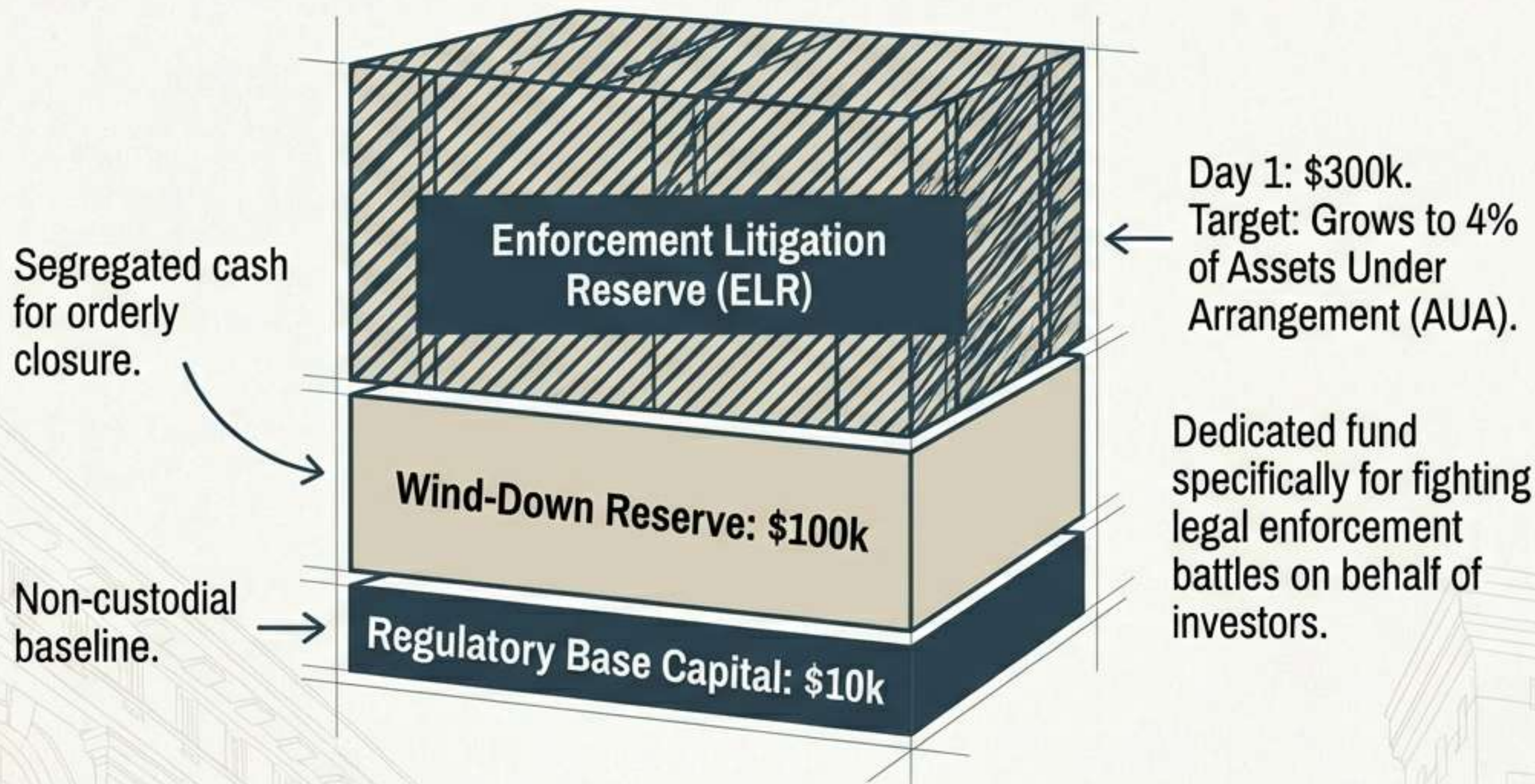
Track 2: Retail Clients (PFP Exemption)

-  Capped at 200 investors per asset
-  Investment Limits: \$10k - \$55k per asset
-  Target: Legacy Investors (Diaspora) & Passive Beneficiaries

The Mastery Assessment (Retail Only)

A mandatory knowledge check (80% pass rate required) on risk, structure, and liquidity. Includes a 48-hour mandatory cooling-off period. We prioritize comprehension over capital.

Capital Structure & Financial Resilience



ICAAP: Internal Capital Adequacy Assessment Process reviewed annually by the Board.

Purpose: We are capitalized not just to operate, but enforce rights in challenging jurisdictions.

Institutional-Grade Compliance & Governance



MLRO Outsourcing

Suisse Int'l

Compliance function managed by Waystone Governance Services (Tier-1 provider).

Ensures independence and institutional-grade oversight.

AML/CFT Framework

Suisse Int'l

Specifically designed for high-risk jurisdictions (Lebanon/Grey-list).

Mandatory 'Source of Wealth' verification for all investors.

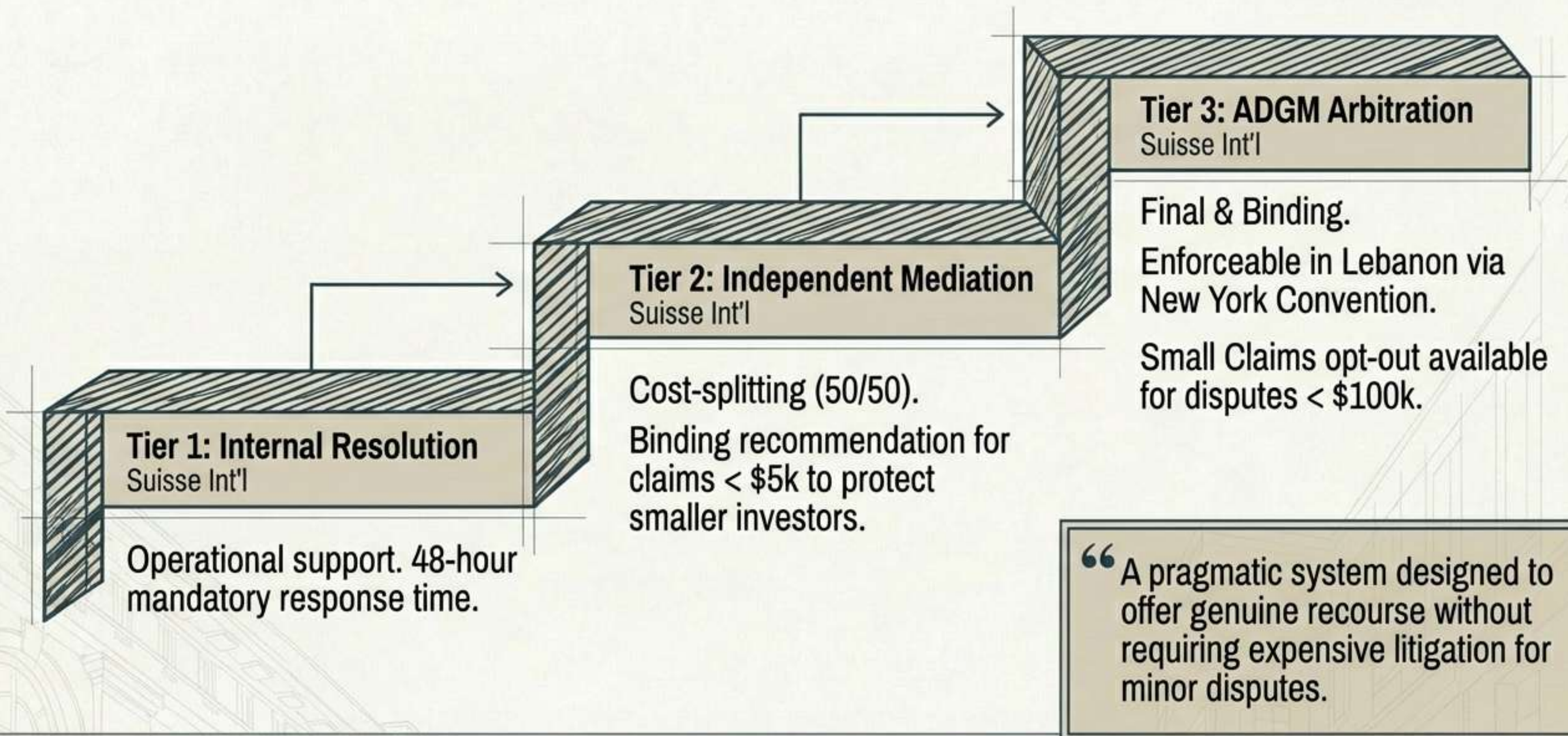
Sanctions Screening

Suisse Int'l

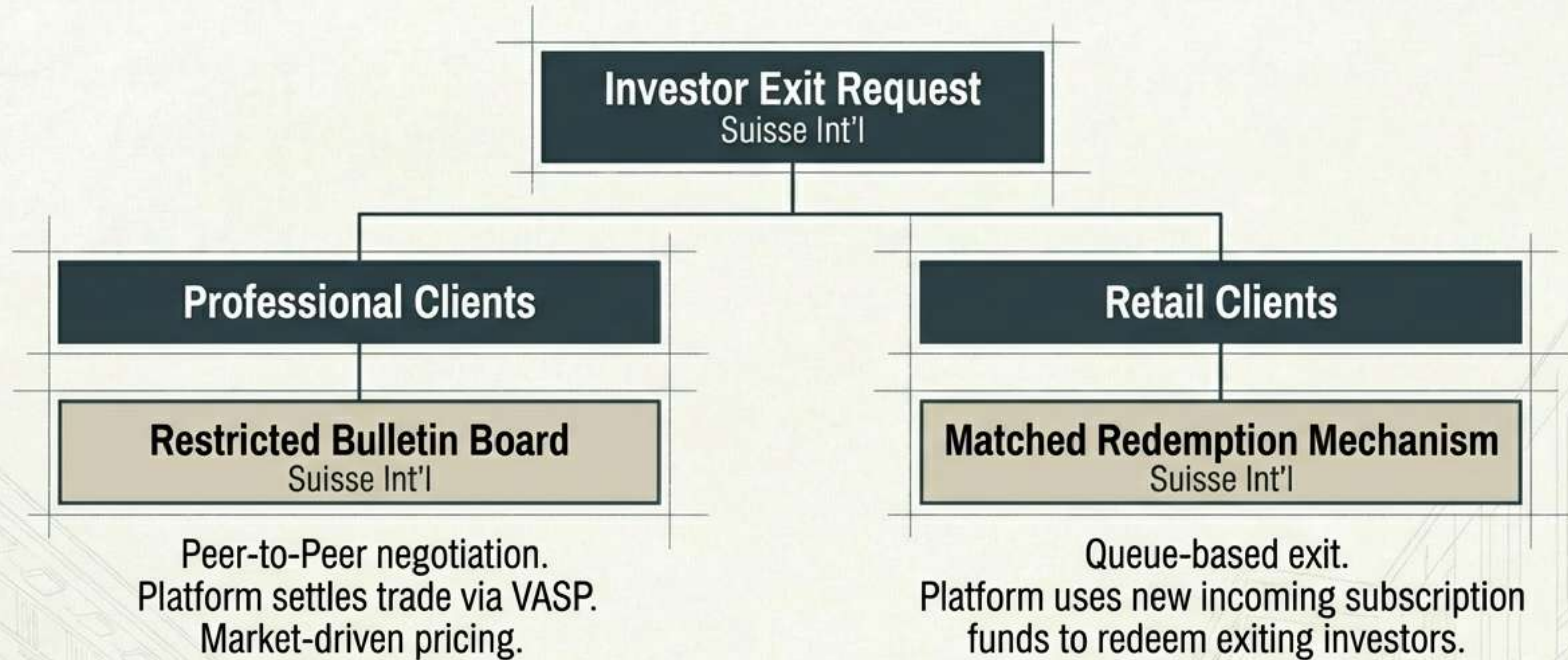
Continuous screening of wallets and identities against UN, OFAC, and EU lists.

Continuous monitoring of political exposure.

A Three-Tier Dispute Resolution Shield



Secondary Market Mechanics & Liquidity Reality



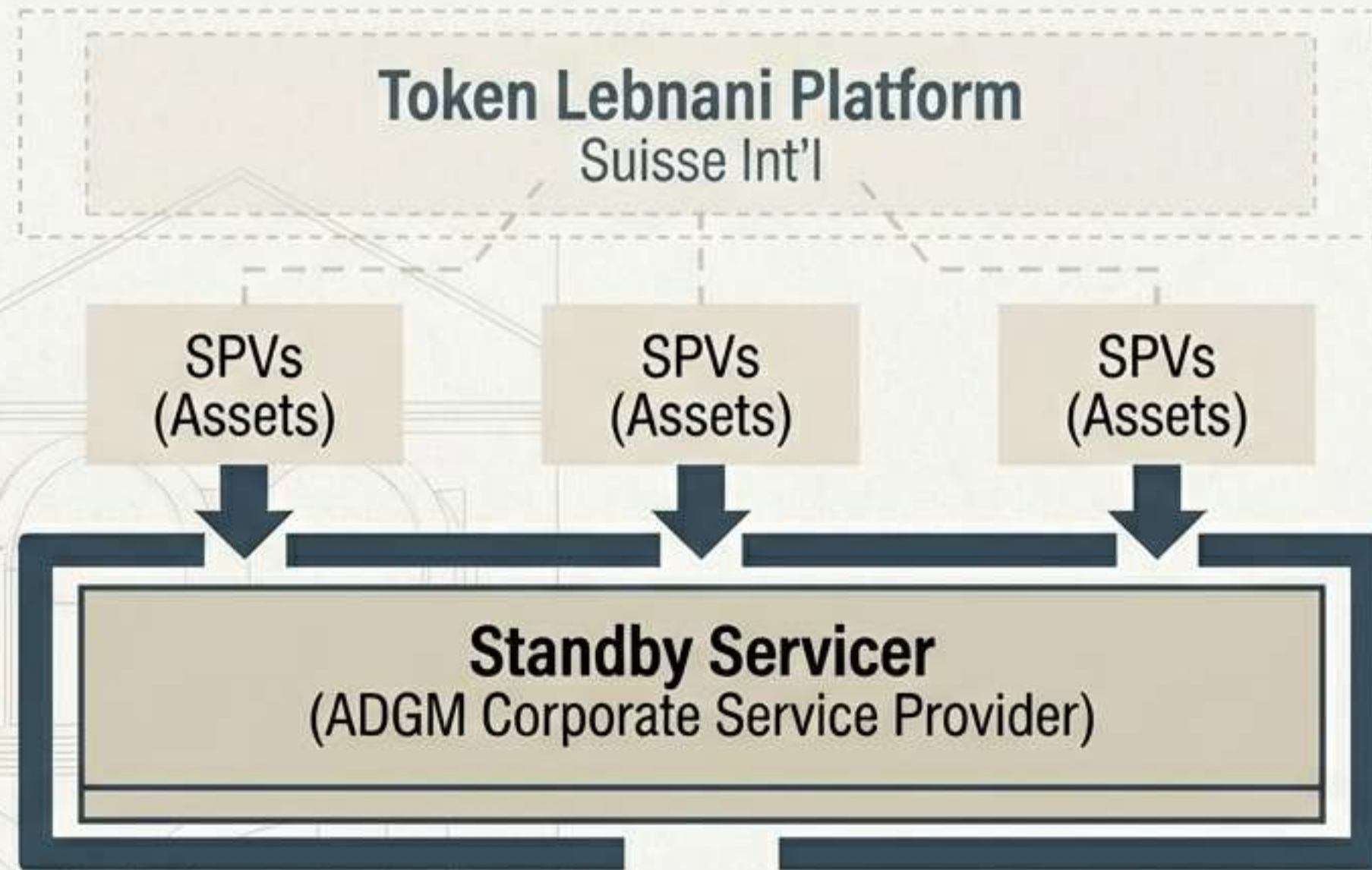
Liquidity Reality: Tokens are long-term holdings. Liquidity is not guaranteed.
Future state includes partnerships with ADGM-licensed MTFs.

Risk Factors & Mitigation Strategies

Risk	Description	Mitigation
Jurisdictional Risk	Lebanese execution courts may be slow or unpredictable.	New York Convention enforcement & USD-denominated judgments.
FMC Risk	Negligence, mismanagement, or commingling of rent.	Step-in Rights, insurance requirements, and backup FMC contracts.
Currency Risk	LBP devaluation between collection and conversion.	Immediate conversion protocols mandated in FMC contracts.
Liquidity Risk	Inability to sell tokens quickly.	Clear 'Indefinite Holding' disclosures and Matched Redemption queues.

Wind-Down & Resolution Plan

Safety Net



The Standby Servicer

A contracted Corporate Service Provider ready to take over SPV administration immediately.

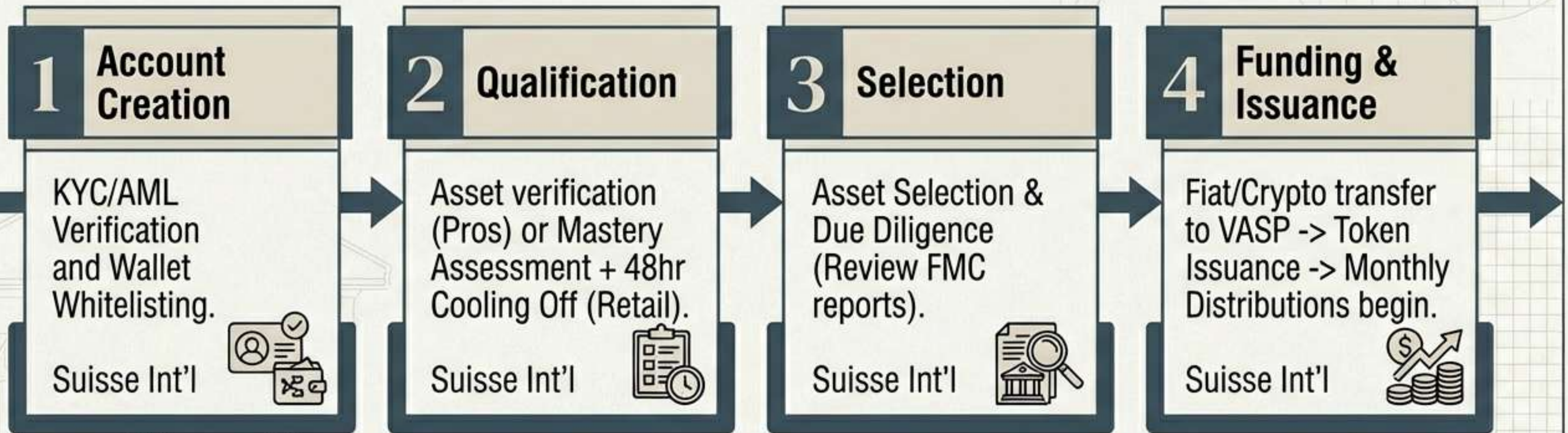
Continuity of Asset

Investors retain SPV ownership regardless of platform status. FMC contracts survive TLB termination.

Funding

USD 100k segregated cash reserve specifically to pay for professional wind-down services.

The Investment Roadmap



Contact Investor Relations for Technical Prospectus