

per annum Assured returns month on month

JOIN THE VORKSPACE REVOLUTION

AN INVESTMENT OPPORTUNITY THAT IS SAFE AND <u>INTEREST</u>ING



A Mikro Grafeio Group Company



www.brhinfra.com www.mikrografeio.com

THE WORKSPACE REVOLUTION

There is a workspace revolution taking place globally, and this is something that can't be overlooked! Organisations are continuously evolving their work-place strategies to embrace the requirements of the workforce through timely and regular employee engagement and win the war for talent.

This is possible only through workspace environments that engage and provide quality amenities in neighbourhood locations that includes Tier 2 and 3 cities.

ABOUT BRH INFRA & MIKRO GRAFEIO

Mikro Grafeio is at cusp of revolutionising the workspace readiness business by investing in office spaces across India. This social impact startup is on a mission to create 100,000 job opportunities in tier 2 & 3 cities across India, enabling local economies to thrive with its **integrated workspace & workforce solutions, advisory and consulting for businesses to help them set up operations** beyond metros and Tier 1 cities.

BRH Infra is a Mikro Grafeio Group company which **builds** the infrastructure for meeting their growth plans.

THE OPPORTUNITY

Tremendous growth prospects through investment in commercial real estate through a reliable platform offering convenience, transparency and end-to-end service solutions.

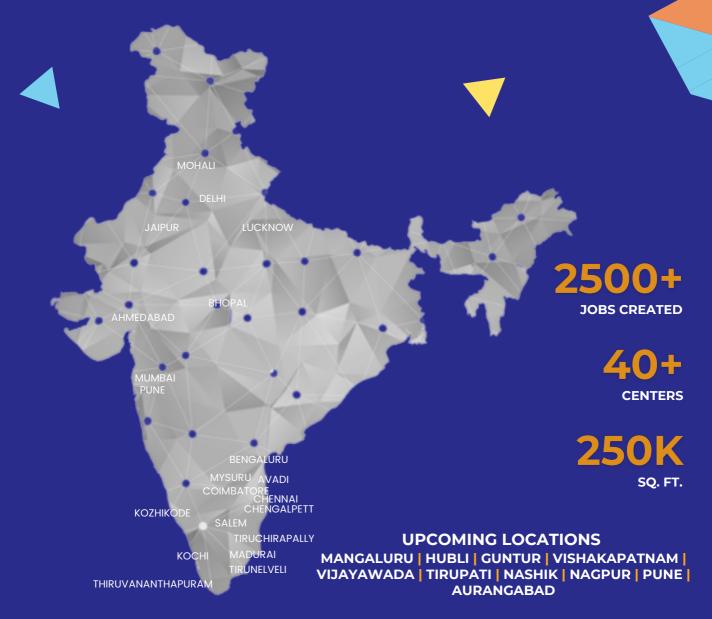
THE ADVANTAGE

- Assured rental returns
- Steady cash flow
- Return of Capital after the term Complete transparency
- More returns than conventional investments
- Secured through Partnership & Investment Agreements
- Online Dashboard access to monitor the investment.

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MIKRO GRAFEIO WORKSPACE NETWORK

We enabled our clients to operate from **22 cities**, giving them an edge on cost efficiency & talent retention.



DIVERSE CLIENTELE

ITes, Retail, Data Science & Analytics, IoT, Logistics & Supply Chain, Product Design, Interior Design, Digital Marketing, Trading Platforms, Travel, Edtech and more.









HOW DOES IT WORK?

YOUR INVESTMENT WILL FUND THE CAPEX FOR THE INTERIOR WORKS OF MIKRO GRAFEIO'S ESTEEMED CLIENTELE.

THE MONEY TRAIL:

- Mikro Grafeio has huge requirement of workspaces in Tier 2 and 3 cities across India for their clients and have leased bare shell/semi furnished properties for this.
- BRH Infra LLP creates professional workspaces in these properties and leases back to Mikro Grafeio as fully fitted out, managed workspaces.
- BRH Infra seeks investments from external individuals as loan at agreed ROI, to fund the furnishing of these workspaces.
- BRH INFRA pays the agreed monthly returns to the fund investor from the lease income received from Mikro Grafeio.

SAMPLE CALCULATION

Proposed Investment	INR. 20,00,000	
ROI Rate p.a.	12%	
Investment Term	48 Months	
Monthly ROI Amount	INR. 20,000	
Total ROI Amount	INR. 9,60,000	
Residual amount to be returned after the Term	INR. 20,00,000	
Total amount repaid	INR. 29,60,000	



YOUR MONEY WILL BE INVESTED..



Actual photo of the property leased, furnished and then offered to clients @ Cheryl Hills, Seaport-Airport Road, Kochi.

.. in creating productive workspaces for our customers.



OUR NEW TRANCHE IS OPEN FOR INVESTMENT...

Investments raised in Tranches 1 to 7: Rs. 5 + Crores

Tranche 8	Open Now. Closing on 31st December 2023
Minimum Investment	Rs. 10,00,000/-
Investment Term	4 Years, with a Lock-in of 2 Years

For more details:



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ANNEXURE II: FAQs



General - About BRH (BeRightHere.com)

1. What is BRH Infra?

BRH Infra is a special purpose vehicle (SPV) incorporated under the Limited Liability Partnership Act, of 2008. The SPV shall invest/acquire assets for subsequent subleasing to Mikro Grafeio.

2. How does BRH Operate?

BRH acquires the asset (typically for setting up interiors, furniture & Office equipment) from the investment raised. Such assets are leased to Mikro Grafeio.

3. How secure is the investment made to BRH?

The assets which are leased to Mikro grafeio are backed by leasing contracts secured by Mikro Grafeio. Further, the investment is backed by a loan agreement between BRH Infra and the investor obligating to pay a fixed amount of return and repayment of principal at the end of the tenure.

4. How is BRH Infra Regulated?

All our investments are done via an SPV which is registered and compliant with the Registrar of Companies (ROC), LLP Act, and MCA.

5. What are the reporting standards and disclosure provided to investors against the investment?

BRH Infra provides access to the investor dashboard to track the monthly disbursal of return, outstanding principal amount, TDS certificates, and all the documents executed at the time of investment. The technology platform enabling this is currently work in progress and will be launched soon.





Investment Related



1. What is the minimum investment?

The minimum investment amount is Rs.10,00,000 (TEN Lakhs - INR) and the maximum amount is Rs.2,00,00,000 (TWO Crores - INR) per investor.

2. What is the investment process?

The Investment will be structured through BRH LLP by a Supplementary partnership deed and loan agreement.

The investors would need to sign the aforesaid agreement and provide the following documents for KYC purposes:

a. A copy of your PAN Card.

b. Address Proof such as Aadhar, Driver's Licence, or Passport.

c. Bank statement or a cancelled cheque leaf with the name printed The steps for completing the investment process are as below:

- You share your KYC documents (Id proof, PAN, etc.)
- Transfer a token advance of Rs. 100/- for creating of supplementary partnership deed
- Investor is added as a partner in BRH Infra LLP by executing the supplementary partnership deed
- Transfer the investment amount on executing the deed
- We share a loan agreement for the investment amount.

3. How to invest?

The investment amount should be transferred from the domestic Indian account of BRH Infra (NEFT, RTGS, Cheque) maintained with SBI. Further, NRI can invest only from their NRO account.

4. Can I transfer the transaction amount from an NRE account?

No. As per the current statutory framework, NRI investors can only transfer the transaction amount from an NRO account.

To reclarify no transfer can be made from NRE or overseas bank accounts.

5. When and how will I get my returns?

The investor will be provided a return at the rate of 12% p.a. This return is disbursed on the monthly basis on or before the 7th of every calendar month. The principal is repaid to the investor at the end of the tenure

Investment Related (contd.)



6. What is the tenure of the investment? How can I exit from an investment before the tenure?

The investment is for a period of 4 years (48 months). However, an investor can withdraw the principal after a lock-in period of 2 years. Such investors can withdraw by providing 3 months' notice period.

7. Is there any fee or recovery if I intend to exit after the lock-in period?

Yes, we charge a management fee of 2% + GST of the principal amount outstanding at the time of exit.

8. Is my investment linked to a particular asset or property?

No. The investment is raised based on the funding requirement of the various projects in the pipeline. Unlike fractional ownership, the investment is not tied up to a particular project.

However, the details of ongoing and completed projects will be listed on the technology platform.

Taxation

1. What is the tax implication on my investment?

Monthly distributions to investors are taxable in the hands of the investor as per his/her income tax slab rate.

2. Are there any tax deductions on monthly distribution?

Yes, the tax shall be deducted as source as mandated by the Income-tax Act, 1961 at the time of monthly income disbursement. Further, TDS Certificate will be issued every quarter by BRH Infra. Such deductions shall be reflected in the 26AS of the investor.

The current notified rate of TDS is at 10% under 194A of the Income tax act, 1961.

3. What are the tax documents which I will receive?

The Form – 16AS (TDS certificate) shall be shared with investors on a quarterly basis. For any other documentation in accordance with the larcan be provided based on the request to dedicated BRH Infra investmentation manager.

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