MURIVEST PRIVATE CAPITAL PORTAL

The Investor Manual

A step-by-step guide to the private capital workspace of Murivest Group Ltd — how to gain verified access, discover off-market Grade A opportunities, underwrite them, model capital structure, order institutional briefs, and manage mandates, documents and portfolio positions in one secure environment. Written for principals who read the underwriting before they write the cheque.

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UHNWIS · FAMILY OFFICES · INSTITUTIONAL INVESTORS

NAIROBI · LONDON · EAST AFRICA & UNITED KINGDOM COVERAGE

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WELCOME

How to use this manual

This manual walks through every module of the Murivest Private Capital Portal in the order a new investor meets them: from requesting access, through verification, into discovery, underwriting, modelling, ordering and mandate management. Each chapter follows the same pattern — **what the module does**, **how it helps you**, and **numbered steps** for the interactions you will actually perform. Nothing here requires prior familiarity with the platform.

Three conventions govern everything you will see inside the portal, and they are worth fixing now. First, **the portal invents nothing**: financial figures appear only when Murivest's editorial team has published them, and empty fields render as "not disclosed" rather than estimates. Second, **every model output is labelled illustrative** — the Investment Studio computes from your assumptions, and actuals in the Portfolio module are always visually separated from projections. Third, **access is graduated**: confidential material unlocks through verification tiers, never on registration alone.

> SCOPE NOTE
>
> Murivest Group Ltd connects institutional firms, institutional investors and sophisticated retail investors to Grade A income-producing commercial assets on a **direct, non-pooled, mandate-only basis** under fiduciary standards and applicable KYC/AML requirements. Murivest does not pool capital or operate collective investment schemes. This manual describes software workflow, not an offer of financial products.

CHAPTER 1

Getting in: the landing page, your account, and verification

WHAT IT DOES — the public landing page introduces the firm, carries the Director's letter and introduction video, and doubles as the gateway to the authenticated workspace. Behind it sits the full account and verification pipeline.

HOW IT HELPS — you can evaluate the firm's standards — including its refusals — before sharing any information, then progress through verification at your own pace with visible status at every stage.

The landing page is a long-form letter rather than a brochure. It contains: the Director's letter, the Director's introduction video (with its downloadable word-for-word script), the six questions the portal answers, a plain statement of what Murivest is *not*, the graduated-access explanation, coverage facts, and an objection-handling section. Two downloads are available without any form: this manual and the Director's video script.

01 **Open the portal's address** and read the landing page. Watch the Director's introduction video before anything else — it is the fastest calibration of who you are dealing with.

02 **Select "Request private access".** The sign-in window opens over the page itself; no separate marketing site, no third-party account.

03 **Create your account** with an email address and a strong password, or request a magic sign-in link sent to your inbox. Both paths lead to the same account.

04 **Verify your email** by opening the link sent to your inbox — the link is single-use and expires. If it does not arrive within a few minutes, check spam, then use the resend option.

05 **Sign in** with your credentials. The workspace opens on the onboarding wizard until verification is complete.

The onboarding wizard

Onboarding collects what fiduciary standards and KYC/AML requirements demand, in five short stages: investor classification (private individual, institutional representative, or organisation administrator), personal or organisational details, objectives and capacity, communication preferences, and document submission. Each stage saves independently — you can pause and resume. A confidentiality agreement is accepted before any confidential material becomes visible, and internal review then runs its course.

Tier	Unlocks	Typically follows
Tier 1	Account, opportunity listings and summaries, criteria and Studio modelling on your own inputs	Account creation and email verification
Tier 2	Opportunity financials, lease profiles, investment rationale and key risks	Classification, capacity and KYC/AML review
Tier 3	Off-market briefs, the full data room and document grants	NDA acceptance and internal review

> **WHY THE FRICTION**
>
> The verification pipeline is not a conversion tactic — it protects both sides of off-market transactions. Your current tier and pending requirements are always visible on the workspace overview, so you always know exactly what remains.

CHAPTER 2

The command centre: your workspace overview

WHAT IT DOES — the overview is the first page after sign-in: a single view of your verification pipeline, access tier, investment criteria state, recommended opportunities, active orders and mandates, outstanding actions and saved work.

HOW IT HELPS — it answers "what should I do next?" in one glance. Instead of hunting across modules, the actions that require you surface here — an unsigned NDA, a pending payment, an advisor reply, a capital call due.

01 **Check the verification panel** first. If any stage is outstanding, complete it — tiers gate everything else.

02 **Review recommended opportunities.** These match your stated criteria in the Investment Studio; if the list is empty, that means either verification is in progress or nothing currently matches — never filler listings.

03 **Clear outstanding actions** — each links directly to the module where the action lives.

04 **Scan active orders and mandates** for status changes since your last visit, then enter the relevant module for detail.

CHAPTER 3

Discover: the opportunity intelligence feed

WHAT IT DOES — Discover lists every opportunity the editorial team has published from the firm's content system — marketed, off-market and auction-sourced Grade A assets — filtered to your verification tier, with filters for geography, asset class, deal structure, status and investment size.

HOW IT HELPS — this is not a public listing feed. Opportunities surface because they match your criteria, and each listing transparently shows which of your criteria it satisfies and

where it diverges. Off-market and auction-originated assets appear here because they are tier-gated — assets that would otherwise never reach the open market.

01 **Open Discover** and set filters — geography, asset class, structure, status (off-market, marketed, auction, under offer), and budget range.

02 **Save the filter set** as a saved search; reload it on every visit instead of rebuilding it.

03 **Open an opportunity's detail page.** The summary, status and indicative parameters are visible from Tier 1; financials, lease profile, investment rationale and key risks unlock at Tier 2.

04 **Read the key risks block** before the financials. The risk section is written by the desk, not the vendor.

05 **Act from the same page:** save the asset to your workspace, add it to a comparison, send the desk an enquiry, order a linked brief, or push it straight into the Investment Studio for modelling.

> MOST-VIEWED SEGMENT
>
> The feed highlights assets with the highest verified-investor view counts. Interest of your peers is information — treat it as a signal to look sooner, not as a recommendation.

CHAPTER 4

The Investment Studio: modelling before money

WHAT IT DOES — the Studio is the portal's decision engine: a criteria workspace, a full returns model, illustrative financing scenarios, sensitivity grids, capital-gap analysis and an exit-strategy workspace — with every scenario saved to your account.

HOW IT HELPS — it converts "the deal looks interesting" into numbers you can defend: net operating income, gross and net yield, cash-on-cash, payback period, internal rate of return, equity multiple and debt-service coverage — under *your* assumptions, stress-tested by *your* pessimism. And it never dismisses an opportunity merely because your stated equity is below the asking price.

Setting your criteria

Open the criteria panel and state what you actually deploy: capital available and total capacity with currency, geographies, asset classes, acceptable deal structures, minimum gross and net yield, target IRR and cash-on-cash, payback tolerance, hold-period range, leverage comfort, risk tolerance and exit preferences. These criteria drive Discover's matching and the overview's recommendations — precision here pays everywhere else.

A modelling pass, step by step

01 **Open an opportunity from Discover** and choose to model it. The Studio loads the asset's published parameters where available; you supply or adjust the rest.

02 **Enter your acquisition assumptions** — price, transaction costs, and your equity. If your equity is short of the asking price, the capital-gap engine maps financing pathways across loan-to-value points instead of rejecting the deal.

03 **Set the financing scenario** — loan-to-value, rate, amortisation term and any interest-only period. The model annuitises debt after the interest-only window and computes coverage.

04 **Read the results panel:** NOI, yields, cash-on-cash, payback, IRR and equity multiple, each labelled illustrative, each traceable to the inputs above it.

05 **Stress it.** Open the sensitivity grid and move the interest rate and exit capitalisation rate against your base case; watch which assumption breaks the return first.

06 **Choose an exit strategy** — hold for income, timed sale, value-add or refinance — and compare net proceeds across them.

07 **Save the scenario.** Name it; it joins your scenario library for comparison and export. Nothing is lost between sessions.

> ILLUSTRATIVE, ALWAYS
>
> Studio outputs are computed from your assumptions with a transparent, documented formula set. They are preparation for diligence, not a substitute for it — actual figures of assets you own live in the Portfolio module and are always visually separated from these projections.

CHAPTER 5

Compare: side-by-side decision-making

WHAT IT DOES — Compare places opportunities and saved scenarios beside one another, with metrics aligned line by line, and stores named comparisons for later.

HOW IT HELPS — most real decisions are between two or three candidates. Aligned metrics turn days of tab-switching into one screen, and a saved comparison becomes the document you circulate to your committee or family office colleagues.

01 **Open Compare** and create a new comparison.

02 **Select participants** — opportunities from Discover and/or scenarios from your Studio library, in any combination.

03 **Read the aligned view** — headline parameters and modelled metrics row by row, divergences obvious at a glance.

04 **Save the comparison** under a working name; reopen or export it whenever the committee reconvenes.

CHAPTER 6

Orders: briefs on the desk, paid and tracked

WHAT IT DOES — the Orders module is the catalogue of private and institutional briefs — underwriting packs for specific opportunities, off-market properties, auction-linked properties, and custom scoping requests — with explicit scope, delivery expectations and per-format pricing displayed before payment.

HOW IT HELPS — instead of trading calls and emails to learn what a deep institutional brief costs and contains, you order it in minutes, pay by the rail you prefer, and watch its status move to delivery — with the completed document landing in your secure Documents area.

PENDING → IN PROGRESS → READY → DELIVERED

01 **Open Orders** and browse the catalogue. Each brief card states its scope, what the analysis covers, expected delivery, and pricing per format — digital, or hard copy where the desk offers it.

02 **Open a brief** linked to an opportunity you are tracking, or request a custom underwriting package and describe the scope you want — the desk quotes it before work begins.

03 **Place the order** with your delivery details and contact reference.

04 **Pay by your preferred rail:** M-Pesa to the published paybill, bank wire with your reference for the finance desk to verify, or card where the gateway is enabled. Every order is receipted and audit-logged.

05 **Track the lifecycle** — Pending, In Progress, Ready, Delivered — with a notification at each transition.

06 **Collect the deliverable** in Documents, re-order a refresh from the order history, or raise a follow-up custom scope request against the same asset.

CHAPTER 7

My Investments: the portfolio of record

WHAT IT DOES — My Investments holds your actual positions: acquisition and financing terms, income actuals, occupancy, valuations with their basis and dates, capital calls, and exit planning links back into the Studio.

HOW IT HELPS — this is where the truth lives. Actuals here are never confused with projections there; capital calls are scheduled and tracked to payment; and each position's exit planning starts from its real numbers, not from a model's memory of them.

01 **Add a position** — asset name, class, geography, acquisition date, purchase price and currency, equity deployed, debt amount, rate and maturity, income actuals, operating expenses, occupancy, and the latest valuation with its stated basis.

02 **Schedule capital calls** against a position — label, amount, currency and due date — and mark them called and paid as they progress.

03 **Update income and occupancy actuals** as reporting arrives, so the position reflects today, not underwriting day.

04 **Open exit planning** from a position to model its sale or refinance in the Studio with live parameters.

CHAPTER 8

Mandates: engaging the firm properly

WHAT IT DOES — Mandates formalises what "mandate-only" means in practice: you define an acquisition mandate — target allocation range, currency, geographies, asset classes, structures, minimum net yield, target IRR, hold period, leverage comfort, risk mandate and exclusions — submit it for desk review, and track it from activation through milestones to closure.

HOW IT HELPS — a documented mandate is what turns searching into sourcing. With your mandate active, Discover tags matching opportunities to it, milestones from the desk appear as they are reached, and scope, exclusions and fees live in writing rather than memory.

01 **Create the mandate** and complete its parameters — the same dimensions as your Studio criteria, formalised for execution.

02 **Submit for desk review.** Your advisor confirms scope, exclusions and the fee basis in writing before activation.

03 **Track milestones** as the desk delivers against the mandate — each lands in your activity timeline with notifications.

04 **Pause or close** the mandate when circumstances change; a closed mandate keeps its history.

CHAPTER 9

Documents: the secure data room

WHAT IT DOES — Documents is the controlled repository: diligence packs, investment memoranda, financial models, legal files and your delivered briefs — each gated by verification tier plus explicit grants, watermarked on delivery, and served through logged, non-guessable access.

HOW IT HELPS — everything confidential arrives in one place with a record of who touched it and when. Preview-only files cannot be downloaded; downloadable ones are stamped to your account; and the desk can grant or revoke access precisely.

01 **Open Documents** — the list shows only files your tier and grants permit, plus your delivered briefs from Orders.

02 **Preview a file** to read it in the portal — the file streams through the authenticated service; its storage location never reaches your browser.

03 **Download where permitted** — the copy is watermarked to your account and the download is logged.

04 **Request access** to a file you can see listed but not open — state the subject and your reason; the request enters the desk's workflow and you are notified on decision.

05 **Review your own access history** under security — every view and download you have made is there too.

CHAPTER 10

Market Intelligence: the research shelf

WHAT IT DOES — Market Intelligence curates the desk's published research and commentary — market reports, country and sector insights, trend notes, economic

indicators and commentary — each gated to an access tier, with attached documents delivered through the same data room controls.

HOW IT HELPS — underwriting is local. Before committing capital to a geography or sector, the shelf is where its rent levels, supply lines and policy shifts are already written down by the people sourcing there.

01 **Open Market Intelligence** and browse by category or geography.

02 **Read a report's summary** in the list, then open the full piece.

03 **Open attached documents** through the same permission and logging rules as the data room.

CHAPTER 11

Activity & Communications: one conversation, fully tracked

WHAT IT DOES — this module holds your advisor threads, your opportunity-linked enquiries, the unified activity timeline of every event in your workspace, and the notification bell that signals what changed.

HOW IT HELPS — institutional relationships fail on fragmentation — the advice in one inbox, the documents in another, the decisions nowhere. Here the message about an opportunity sits beside the order, the document and the mandate it concerns, and the timeline gives you an audit-grade memory of the whole engagement.

01 **Open a thread with your advisor** and write as you would email — the thread is persistent, searchable within the module, and private to you and the desk.

02 **Raise an enquiry from any opportunity** — the enquiry carries its asset context automatically, so the desk answers about the right thing.

03 **Work the timeline** — every save, order, status change, document access and milestone appears in order, each item linking to its module.

04 **Clear the notification bell** on each visit; unread counts persist between sessions.

CHAPTER 12

Profile, preferences, account & security

WHAT IT DOES — these final settings govern your identity in the portal, how it speaks to you, and how it defends itself: profile and capacity details, communication preferences, password policy, multi-factor authentication, device-recognised sessions with individual revocation, and your full security history.

HOW IT HELPS — a workspace holding eight-to-nine-figure intentions must be defensible. Every capability here — MFA, per-device session control, access logs — exists so that the quietest room is also the safest one.

Hardening your account

01 **Set communication preferences** — what you want to be notified about, and how loudly.

02 **Enable multi-factor authentication** under security: the portal displays a QR code for your authenticator app; scan it, then confirm with a generated code to activate. Your one-time-passcode secret is encrypted at rest.

03 **Review active sessions** — each is device-recognised, with location and last-seen time. Revoke any session you do not recognise, in one click.

04 **Change your password** periodically through the enforced policy, and review the security history for sign-ins and security-relevant events.

05 **Sign out cleanly** on shared machines — the session ends at the server, not just the browser.

> **IF YOU LOSE YOUR AUTHENTICATOR**
>
> Contact the desk at **+254 115 277 610** or **office@murivest.com** — recovery runs through identity verification with the team, never through an emailed reset link alone.

CHAPTER 13

The value ledger: what the portal does for you

Every module exists to answer a question a serious principal asks. This table is the whole manual in one view — keep it to hand.

You want to…	The portal…	Where
See exclusive, better-structured deals	Surfaces tier-gated, criteria-matched opportunities — off-market and auction-sourced included	Discover
Interrogate the underwriting before committing	Publishes NOI, yields, lease profiles, stress cases and key risks; deep briefs on order	Discover · Orders
Model leverage, hold and exits yourself	Full modelling with financing scenarios, sensitivity grids and exit strategy, saved per scenario	Investment Studio
Bridge an equity shortfall	Capital-gap analysis maps financing pathways — never dismisses the deal	Investment Studio
Order and pay for institutional briefs	Explicit scope and pricing, M-Pesa / wire / card, tracked to delivery with receipts	Orders
Decide between candidates	Aligned side-by-side comparison of opportunities and scenarios, saved for the committee	Compare
Track what you own — truthfully	Actual positions, capital calls, valuations; actuals never mixed with projections	My Investments
Engage the firm on the record	Documented mandates with milestones, matching and written scope	Mandates
Keep documents confidential	Tier-plus-grant access, watermarking, logging, non-guessable delivery	Documents

Hold one conversation with the desk	Advisor threads, contextual enquiries, unified timeline, notifications	Activity & Comms

HELP

Troubleshooting and the desk

No verification email arrived

Check spam and confirm the address you registered; then use the resend option on the verification screen. Links are single-use and expire — a fresh request is always safe.

Financials or documents are not visible

This is tier behaviour, not an error: financial fields, lease profiles and risks require Tier 2; the data room and off-market briefs require Tier 3 and explicit grants. Check your current tier and outstanding steps on the overview; request access through the documented request workflow.

Sign-in is refused

Repeated failures lock the account temporarily as a protection. Wait, then retry — or contact the desk to unlock after identity verification.

A payment or receipt question

Every order carries its payment record and receipt in Orders; wire references are verified by the finance desk before status advances. Raise a follow-up enquiry on the order itself, or call the desk.

Contacting the desk

By message, from Activity & Communications — it reaches your assigned advisor with your context attached. By phone or email: **+254 115 277 610** · **office@murivest.com** · 4th Avenue Parklands, Diamond Plaza, Nairobi · London desk. For auction inventory, see **auctions.murivest.com**.

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Where would you like to start?

Verification and a first look at matched opportunities take one sitting. The desk is alongside at every step after that — and if the standard is not yours, the decision to walk away remains, as always, entirely yours.

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