



AN INVITATION TO GLOBAL INVESTORS TO PARTICIPATE IN THE D'INDRA RWA UTILITY TOKEN EARLY ACCESS PROGRAM

“Experience your piece of paradise, where heritage meets luxury”

“DINDRA transforms Bali timeless beauty into a tangible, Blockchain-backed investment asset that bridges cultural heritage and modern wealth creation”

The **DINDRA RWA Utility Token** represents a revolutionary step in asset backed crypto financing that targets the Global Real Estate and Wellness Sectors.

DINDRA RWA Utility Token marks a new era in real-world tokenization making global wellness and hospitality experiences accessible through blockchain innovation.

Introducing Indonesia's first **DINDRA RWA Utility Token** anchored to 30% of DINDRA Ubud International Wellness Resort Bali, ecosystem, a Luxury Wellness destination set in the heart of Kenderan Village.

DINDRA represents tokenized participation in a real-world wellness project, combining utility within the resort, community participation, governance and on-chain transparency



The Essence of DINDRA

DINDRA UBUD Wellness Resort is nestled on ancient sacred grounds, surrounded by vibrant rice paddy, lush jungle, crystal-clear springs and rivers. This tranquil sanctuary offers a unique blend of spiritual heritage and natural beauty, that invites guests to immerse themselves in Kenderan's serene landscape and timeless traditions.

The Opportunity

DINDRA UBUD Wellness Resort represents a unique opportunity for participants to experience your share in Ubud's largest and most prestigious wellness resort development and operation on 29 hectares of pristine land.

DINDRA UBUD will consist of a range of premium facilities such as:

- d'Vandra Wellness & Vitality Centre
- d'Vandra Suites

- d'Vandra Villas
- d'Indra Resort and Villas
- Country Club
- Golf Driving Range
- Retirement Villages 1,2,3 and 4

DINDRA UBUD will be a world class vitality lifestyle destination where you can experience personalised health and wellness journeys in comfort and style.

DINDRA UBUD will provide the ultimate retirement, lifestyle and unique living experience where you can indulge in entertainment, recreation and art & cultural activities.

DINDRA UBUD will be a premium lifestyle destination in the most amazing location aligned with Balinese heritage, art & culture to maximize community participation by actively maintaining and promoting sustainable economic development and creating a clean, green and eco-friendly environment.

DINDRA UBUD will provide top specialists in anti-aging, beauty, gynaecological rejuvenation, pain management, sports medicine and mental health rehabilitation to accommodate International and Indonesian consumers, creating a premium medical tourism destination in APAC, utilizing the most advanced facilities, medical technologies and services.

The Asset and The Innovation

Agreement signed with owners of 29 hectares of land all of whom are from local communities. PT. DINDRA UBUD INTERNATIONAL has completed the Masterplan and obtained

permits to build the luxury five-star resort on this land that will be branded as DINDRA UBUD INTERNATIONAL Wellness Resort Bali.

PT. DINDRA UBUD INTERNATIONAL has partnered with HUMB Global to raise total funding of up to \$75 Million USD to purchase the land, undertake construction of infrastructure and facilities and to operate the DINDRA Wellness Resort.

Building on the successes of RWAs achieved by HUMB in India, EU and UAE, the partners have now launched Indonesia's first tokenized wellness participation model - the DINDRA RWA Utility Token.

The **DINDRA RWA Utility Token** connects participants to Bali's DINDRA Ubud Wellness ecosystem, representing tokenized access, engagement privileges, and on-chain participation derived from a real-world wellness destination.

LEGAL AND REGULATORY COMPLIANCE

Indonesian Legal Framework:

- a. This **DINDRA RWA Utility Token** offering is governed by Indonesian Law and all applicable regulations issued by the Financial Services Authority.
- b. The issuer acknowledges that RWA's may constitute securities under Indonesian capital market regulations and shall obtain all necessary approvals from OJK prior to public offering if required under applicable law.
- c. The issuer shall comply with all disclosure requirements, investor protection measures and market conduct rules as prescribed by OJK regulations.

International Legal Framework:

- a. The **DINDRA RWA Utility Token** offering is governed under the VASP (Virtual Asset Service Providers) EU Regulatory Framework that provides coverage for multiple international countries including Indonesia.
- b. Legal Entity Identifier certificate for HUMB UAB, LEI 984500DI4B9F1D0E0446, issued on 2025-02-12.
- c. The **DINDRA RWA Utility Token** offering is being managed by PT. DINDRA UBUD International under the supervision of HUMB Global utilizing the VASP Regulatory Framework to govern this DINDRA RWA Tokenization Project.

Regulatory Compliance Requirements

The actual private sale, involving the exchange of funds for tokens, will **NOT** commence until PT. DINDRA UBUD INTERNATIONAL has successfully completed all legal and regulatory requirements for the RWA (Real World Asset) listing, including but not limited to obtaining all necessary approvals from Indonesian Regulatory Authorities and compliance with applicable securities and digital asset regulations.

Authorized Representative for RWA Matters

All legal discussions and questions regarding this RWA Tokenization Project will be directed to PT. DINDRA's authorized representative: **NOTARIS KOTA DENPASAR, DEWA PUTU DIPTA DADIA NUGRAHA, SH, M.Kn (Pak Dipta)** who is authorized to provide all legal advice for PT. DINDRA regarding this RWA project and will handle all investor communications related to tokenisation.

Contact details:

DEWA PUTU DIPTA DADIA NUGRAHA, SH, M.Kn.

NOTARIS KOTA DENPASAR

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DINDRA UBUD Real World Asset (RWA) Utility Token Sale

The Proposed Tokenization Model:

1. Phase 1 Raise \$50 - \$70 Million USD in EOI phase investors will receive 18% bonus tokens
2. Phase 2 Raise \$10 Million USD in Private Sale phase investors will receive 15% bonus tokens
3. Phase 3 Raise \$10 Million USD in Pre-sale investors will receive 10% bonus tokens
4. Phase 4 Raise \$10 Million USD Public Sale investors will receive zero bonus tokens

After Phase 4 **DINDRA RWA Utility Token** listed on HUMB Global Exchange.

Why Participate Now?

With limited supply and growing global interest, DINDRA offers a rare chance to merge cultural purpose with growth of a real-world tokenized wellness ecosystem.

Why Join the **DINDRA RWA Utility Token Early Access Phase?**

The Expression of Interest (EOI) phase, launched in mid-October 2025, offers early participants the highest level of utility token access and participation bonuses.

DINDRA Investor Advantages:



Monthly Participation Rewards

Earn monthly participation rewards through staking and engagement within the DINDRA wellness ecosystem.



8-Year Utility Growth

Projected value participation and utility rewards expected to mature over approximately 8 years of active ecosystem engagement.



14 Free Nights/Year

Enjoy up to 14 free complimentary room night annually as part of your tokenized ecosystem participation benefits.



Participation Rewards

Token holders get utility rewards derived from ecosystem activity, staking programs, and community engagement.



Special Member Rate

Enjoy exclusive discounted rates for extended stays beyond the 14 free nights.



Heritage Precinct Access

Exclusive opportunity to experience and participate in a culturally protected wellness zone within Indonesia.



Professional Management

Tokenized ecosystem operated by experienced, high-performing resort and property management professionals to ensure world-class guest experiences and service quality.

The **DINDRA RWA Utility Token** offers unmatched participant privileges and ecosystem rewards derived from staking, access benefits, community engagement, and growing utility within the HUMB-powered marketplace.

Key Performance Indicators:

- EBITDA Margin 25% - 35% over 5 years
- Gross Profit Margin 22% post OPEX and Tax
- Cumulative Revenue (5 years) \$65 Million USD
- Cumulative Nett Profit (5 years) \$14 Million USD
- Average Token Growth 28% Compounded Annual Growth Rate
- Investor Internal Rate Return (IRR) 18% - 22% over 5 years

(Please see attachment for comprehensive Financial and ROI modelling below)

Important Notes for Investors:

- These projections are illustrative, based on **Comparative Wellness Resort Benchmarks in Bali**, and do not constitute guaranteed returns.
- Actual outcomes will vary based on market conditions, construction progress, and broader real estate trends.
- Bonuses for early bird investors are subject to vesting schedules and compliance checks.
- PT. DINDRA reserves the right to adjust future offerings and structures in response to regulatory, economic and or operational developments.

Mr. Stephen Moo
CEO PT. DINDRA UBUD INTERNATIONAL



DINDRA – Market Opportunity Financial & ROI Model Summary (Investor Deck Version)

Market opportunity

TAM, SAM, SOM

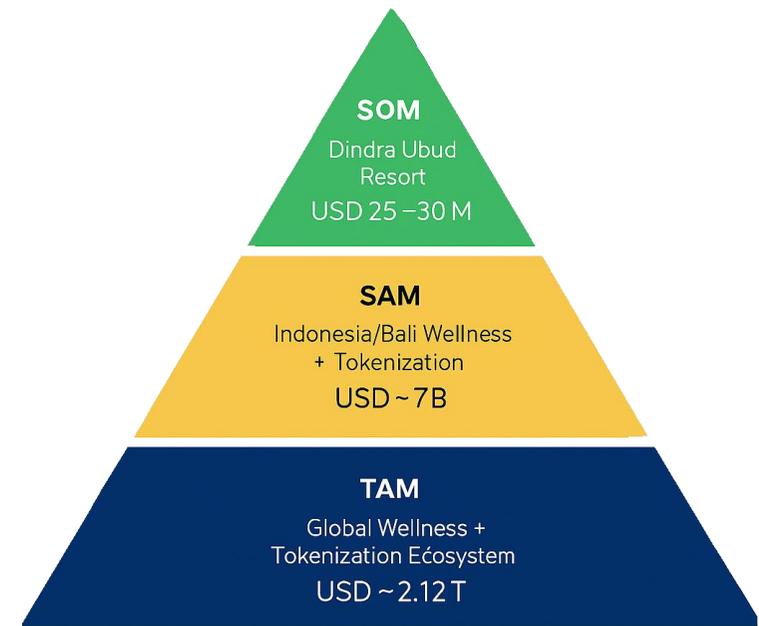
Market Opportunity

TAM, SAM, SOM

Metric	Description	Estimated Value
Total Addressable Market (TAM)	Global Wellness + Tokenization Ecosystem	~USD 2.12 Trillion
Service Addressable Market (SAM)	Indonesia / Bali Luxury Wellness + RWA Market	~USD 7 Billion
Service Obtainable Market (SOM) - Near-Term	Dindra Ubud Resort + Tokenized Raise	USD 25–30 Million

25 – 30 M SOM calculates to only about **0.4–0.5% of the total SAM**, showing that the project's financials are actually **very conservative** compared to the market's capacity. (SOM is adjusted keeping in mind the revenue projections)

Normally thumb rule is – SAM 10 – 12% of TAM and SOM 3 – 5% of SAM



Financial and ROI Model

Project Snapshot

DINDRA Ubud Wellness & Vitality Resort

Item	Details
Project Name	DINDRA Ubud International Wellness Resort, Bali
Location	Ubud, Bali - Indonesia
Total Project Size	~USD 75-131 million (Land + Construction + Wellness Infrastructure)
Token Model	DINDRA RWA Coin - Asset-backed, fractionalized real estate token
Operator	DINDRA International in partnership with HUMB Exchange
Launch Stage	EOI Live - H2 2025; Token Listing on HUMB planned for Q1 2026
Project Type	Luxury Wellness Tourism + Tokenized Real-World Asset (RWA)
Payback Period	7.2-8.8 years (depending on yield and occupancy growth)

Financial Model Overview

5-Year Projection

Year	Asset Value (USD M)	Revenue (USD M)	EBITDA (USD M)	Net Profit (USD M)	ROI (%)	Token Price (USD)	Token Appreciation (%)
Y1	75	12.4	4.3	2.7	3.6	1.84	—
Y2	90	12.8	4.5	2.8	3.1	2.35	27.7%
Y3	107	13.0	4.6	2.9	2.7	3.02	28.5%
Y4	121	13.4	4.7	3.0	2.5	4.07	34.8%
Y5	131	13.7	4.8	3.0	2.3	5.04	23.8%

Financial Model Overview

Key Indicators

- **EBITDA Margin:** ~25 – 35 %
- **Net Margin:** ~22 % post-OPEX and tax
- **Cumulative Revenue (5 yrs):** ~USD 65 M
- **Cumulative Net Profit (5 yrs):** ~USD 14 M
- **Average Token Growth:** ~28 % Compounded Annual Growth Rate
- **Investor Internal Rate of Return (IRR):** 18 – 22 % over 5 years

ROI Distribution Model (Stakeholder Share)

Stakeholder Share

Stakeholder	Share	Description	5-Year Net Return (USD M)
Investors / Token Holders	30%	Fractional ownership + yield from staking and profit-share	4.31 M
HUMB Exchange	5%	Listing, liquidity, and transaction fees + token distribution	0.72 M
Developer / Operator (DINDRA)	65%	Management and reinvestment share	8.62 M

Token holders' upside grows not only from revenue distribution but also from **asset appreciation, staking yield,** and **secondary-market liquidity** on HUMB.

Investor Confidence Metrics

Stakeholder Share

Metric	Current Benchmark	Explanation
DSCR (Debt Service Coverage Ratio)	>1.5	Strong cashflow coverage vs financing obligations
Payback Period	7.2 - 8.8 yrs	Within standard hospitality investment norms
Break-Even Occupancy	~52 %	Conservative vs Bali wellness resorts avg >70 %
Token Liquidity Plan	Staking + HUMB DEX LP Pools	Provides 24/7 on-chain liquidity
Exit Strategy	Secondary market + multi-centre expansion tokenization	Value compounder for early investors

Projected Investor Returns

Illustrative

Scenario	Token Price 5 Years	Yield (Annual)	Total Return %	Equivalent IRR
Conservative	USD 3.5	5%	120%	16%
Realistic	USD 5.0	6%	175%	21%
Optimistic	USD 6.5	8%	250%	25 - 27 %