JG Wealth Management Corporation

Management's Discussion & Analysis

Year Ended September 30, 2015

DATE AND SUBJECT OF REPORT

The following Management's Discussion & Analysis ("MD&A") is intended to assist in the understanding of the trends and significant changes in the financial condition and results of the operations of JG Wealth Management Corporation ("JG" or the "Company") for the year ended September 30, 2015.

This MD&A should be read in conjunction with the Company's audited consolidated interim financial statements for the same period (the "2015 audited Financial Statements") which are presented in Canadian dollars and have been prepared in accordance with International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board ("IASB") and Interpretations of the International Financial Reporting Interpretations Committee ("IFRIC). The Company's financial statements and other important information of the Company are available at www.sedar.com. This MD&A has been prepared effective as of January 28, 2016

FORWARD LOOKING STATEMENTS

The information set forth in this MD&A contains statements concerning future results, future performance, intentions, objectives, plans and expectations that are, or may be deemed to be, forward-looking statements. These statements concerning possible or assumed future results of operations of the Company are preceded by, followed by or include the words 'believes,' 'expects,' 'anticipates,' 'estimates,' 'intends,' 'plans,' 'forecasts,' or similar expressions. Forward-looking statements are not guarantees of future performance. These forward looking statements involve a number of risks and uncertainties, including the impact of general economic conditions, industry conditions, and changes in Canadian and foreign laws and regulations, increased competition, fluctuations in real estate properties market, foreign exchange, and interest rates and stock market volatility. Assumptions relating to the foregoing involve judgments with respect to, among other things, future economic, competitive and market conditions and future business decisions, all of which are difficult or impossible to predict accurately and while many of which underlying the forward-looking statements are reasonable, any of the assumptions could prove inaccurate. These factors should be considered carefully, and readers should not place undue reliance on forward-looking statements. The Company is not obligated to update or revise any forward-looking information, whether as a result of new information, future events or otherwise, except as required by applicable securities laws.

OVERALL PERFORMANCE

JG Wealth Management Corporation ("JG" or the "Company") was incorporated on November 29, 2007 and was previously a wholly owned subsidiary of Mag One Products Inc. (Formerly Acana Capital Corp.) ("Mag One"). The Company's principal activity is the acquisition and development of real estate properties and investment in marketable securities of public and private companies. The Company's head office is located at Suite 200 – 8338 120th Street, Surrey, BC, V3W 3N4. On March 12, 2015, the Company ceased to be a subsidiary of Mag One and the Company's shares commenced trading on Canadian Securities Exchange ("CSE") under the symbol JGW

Significant events of the Company year-to-date are summarized as follows:

Corporate Restructuring

The Company and its former parent company, Mag One, entered into a plan of arrangement in order to proceed with a corporate restructuring (the "Arrangement") by the way of a statutory plan of arrangement, whereby Mag One would transfer assets of Mag One located in Canada to JG in return for 30,646,671 common shares

of JG ("JG Shares") at their fair value of $2,002,063. JG Shares would be distributed to the shareholders of Mag One on a pro-rata basis based on their relative shareholdings of Mag One after the completion of the Arrangement. JG would concurrently seek to list its shares on the CSE. On March 12, 2015, the Company ceased to be a subsidiary of Mag One upon the completion of the Arrangement.

The carrying value of the net assets received on January 1, 2015 in accordance with the Arrangement consist of the following:

	$
Assets acquired by JG	
Cash	58,362
Marketable securities	836,699
Property – Shangri La Unit	1,151,496
Liabilities assumed by JG	
Deferred revenue	(4,983)
Net assets	2,041,574
Shares issued pursuant to the Arrangement	(2,002,063)
Adjusted for share issued in connection with the Arrangement	39,511

Update on Properties Transferred from Mag One and Held by the Company

Shangri La Unit is a residential condominium located in Toronto, Canada, transferred from Mag One in accordance with the Arrangement at $1,151,496 on January 1, 2015. The Company leased the property for $5,000 per month to a company (Desert Gold Ventures Inc.) with a common director (Sonny Janda) on a month to month basis during fiscal 2015. This lease may be terminated by either party with 30 days' notice.

Subsequent to the year ended September 30, 2015, the Company put its property for listing. This property was sold for net proceeds of $1,077,660 on December 29, 2015.

SELECTED ANNUAL INFORMATION

The Company was dormant before fiscal 2015 and did not have meaningful information to report for fiscal 2013 and 2014.

	2015	**2014**	**2013**
	$	$	$
Total assets	3,295,742	1	1
Long term liabilities	-	-	-
Total revenue	-	-	-
Administrative expenses	(131,526)	-	-
Income from continued operation	449,669	-	-
Basic and diluted, earnings per share	0.03	-	-

SUMMARY OF QUARTERLY RESULTS

SUMMARY OF QUARTERLY RESULTS

The Company has been dormant since inception until January 1, 2015 when assets were transferred from Mag One. The Company does not expects its revenue or net operating result is subject to seasonality. As one of the Company's main activities is investment in marketable securities, the Company does expect the quarterly operating results will fluctuate with the market values of the marketable securities held in hands. The table below sets out the recent eight quarterly information of the Company:

	Q4 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
	$	$	$	$	$	$	$	$
Revenue	13,274	12,264	14,286	-	-	-	-	-
Net income (loss)	471,490	(73,308)	51,487	-	-	-	-	-
Income (loss) per share, basic and diluted	0.02	(0.00)	0.01	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)

RESULTS OF OPERATIONS

Year ended September 30, 2015 ("Fiscal 2015")

The Company was dormant until January 1, 2015 when the Company received assets from Mag One, thus does not have a meaningful comparison to Fiscal 2014 which did not have revenue or expenditure.

During Fiscal 2015, the Company had income after taxes of 449,669, realized and unrealized gain from investments totaling $629,398, impairment of property (Shangri La Unit) of $39,511, which were partially offset by operating expenses of $131,525. Readers should be cautioned that the gain/loss from investment in marketable securities would fluctuate from time to time depends on the market price of the underlying marketable securities, which is unpredictable in nature.

Main component of the operating expenses are $57,536 consulting fees (including a one-time fee in connection with the Company's Arrangement), $10,393 office and administration fees (including recurring rent of $1,500/month starting April 2015), and $34,324 amortization expense in connection with the Company's property (Shangri La Unit)

As at September 30, 2015, the Company had $554,569 cash (September 30, 2014 - $1), $1,660,126 investment (September 30, 2014 - $Nil), property of $1,077,660 (September 30, 2014 - $Nil), accounts payable and accrued liabilities of $44,416 (September 30, 2014 - $Nil), Note payable of $506,082 (September 30, 2014 - $Nil) and share capital of $2,002,064 (September 30 - $1). The increase of liabilities and assets are combined result of the Arrangement and the operating expenses incurred during Fiscal 2015.

Three months ended September 30, 2015 ("2015 Q4")

The Company does not have the same period in 2014 for comparison as the Company did not have operations during 2014 Q4.

During 2015 Q4, the Company had income after taxes of 427,848 which was mainly comprised of net rental revenue of $9,978, realized and unrealized gain of investment of $585,705, impairment of property of $39,512, which were partially offset by having operating expenses of $54,633.

Main components of the operating expenses are $34,324 amortization expenses, $8,434 interest expense ($6,082 to account for the $500,000 promissory note issued), and $8,180 professional fees.

Readers should be cautioned that the gain/loss from investment in marketable securities would fluctuate from time to time depends on the market price of the underlying marketable securities, which is unpredictable in nature.

LIQUIDITY & CAPITAL RESOURCES

Financing of operations has been achieved primarily by equity and related party debt financing. On September 30, 2015, the Company had a cash balance of $554,569 and working capital of $1,667,584. The Company is not subject to external working capital requirements.

Management believes the current liquidity on hands may be adequate to finalize the Company's operations in the next twelve months. However, management also realizes that the capital on hand may not be adequate for the Company to achieve its long term business objectives as the development of properties takes years to finish before these properties can generate positive operating cash flow. The Company intends to finance the Company's operations by additional related party financing and/or equity financing.

While the Company was able to raise financing when needed in the past, there is no guarantee that the Company can do so in the future.

During Fiscal 2015, the Company received a short-term financing of $500,000 to finance its operations in the form of a promissory note. This financing is due on June 11, 2016 and has an interest 4% per annum. The Company has fully repaid this promissory note subsequent to the year end.

During 2015 Nine Months the Company used $135,667 in investing activities which was the combined result of using $303,070 in acquisition of marketable securities which was partially offset by receiving $58,362 from the completion of the Arrangement and $109,041 from the sale of investment.

Subsequent to the year ended September 30, 2015, the Company sold a property ("Shangri La Unit") and received net cash proceeds of $1,077,660. The Company will use the proceeds for working capital.

TRANSACTIONS WITH RELATED PARTIES

The Company had the following related party transactions and balances:

Investments
As at September 30, 2015, common shares and warrants with a total cost of $601,587 (total fair value of $1,125,758) are issued by Canadian public companies with common director(s) or CEO of the Company

Notes payable
In March, 2015, the Company issued a promissory note of $480,000 payable to a private entity related to the Company's former CEO (Lucky Janda). The promissory note was un-secured, bearing interest at 2% per annum, and was due on December 31, 2015. In June 2015, the Company fully repaid the $480,000 plus interest of $2,025.

During Fiscal 2015, the Company issued a promissory note of $500,000 payable to a private entity related to the Company's director and current CEO (Ayub Khan). The promissory note is un-secured, bearing interest at 4% per annum, and is due on demand or before June 11, 2016. Interest of $6,082 was accrued during the year. The Company repaid this note and accrued interest subsequent to year end

Rental revenue and accounts receivable
During the year ended September 30, 2015, the Company earned gross rental revenue of $39,824 (2014 - $Nil) from a company (Desert Gold Ventures Inc.) with a common directors (Sonny Janda and Lucky Janda) as at September 30, 2015.

The Company's former parent company, Mag One, collected rent on behalf of the Company and $3,387 remains receivable as at September 30, 2015 from the Mag One. The Company and the former parent company have common directors (Lucky and Sonny Janda) as at September 30, 2015.

Key Management Compensation
Fees paid to the Company's management during the year was $Nil (2014 - $Nil).

OUTSTANDING SHARE DATA

As of the date of this MD&A, the Company has 31,434,172 common shares issued and outstanding. The Company does not have warrants and options outstanding as at the date of this report.

OFF BALANCE SHEET ARRANGEMENTS

The Company does not have off-balance sheet arrangements.

PROPOSED TRANSACTIONS

The Company does not have proposed transactions that have material effects to the Company to discuss at this time.

SIGNIFICANT ACCOUNTING POLICIEIS AND CHANGES IN ACCOUNTING POLICIES

Significant estimates and assumptions
The preparation of financial statements in conformity with IFRS requires management to make certain estimates, judgments and assumptions concerning the future. The Company's management reviews these estimates and underlying assumptions on an ongoing basis, based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Revisions to estimates are adjusted for prospectively in the period in which the estimates are revised.

Estimates where there is significant risk of material adjustments to assets and liabilities in future accounting periods include fair value measurements for financial instruments, carrying values of the investments and the property, the fair value of the shares issued in connection with the closing of the Arrangement, and the recoverability and measurement of deferred tax assets.

Significant judgments

The preparation of financial statements in accordance with IFRS requires the Company to make judgments, apart from those involving estimates, in applying accounting policies. The most significant judgments in applying the Company's financial statements is the assessment of the Company's ability to continue as a going concern and whether there are events or conditions that may give rise to significant uncertainty.

Common-control transaction

Since the shareholders of the Company and Mag One upon the close of the spin-out Arrangement were the same, this transaction was deemed a common-control transaction. As such, the assets and liabilities assumed by JG, including cash, marketable securities, the property and deferred revenue, were originally recognized on the date of the Arrangement at the net carrying value of the asset and liabilities according to historical cost financial records of Mag One.

Income per share

Basic income per share is computed by dividing net income attributable to common shareholders by the weighted average number of shares outstanding in the period. Diluted income per share is calculated by the treasury stock method. Under the treasury stock method, the weighted average number of common shares outstanding for the calculation of diluted income per share assumes that the proceeds to be received on the exercise of dilutive share options and warrants are used to repurchase common shares at the average market price during the period.

Financial instruments

The Company classifies its financial instruments in the following categories: at fair value through profit or loss (FVTPL), loans and receivables, held-to-maturity investments, available-for-sale and financial liabilities. The classification depends on the purpose for which the financial instruments were acquired. Management determines the classification of its financial instruments at initial recognition.

Fair value through profit or loss (FVTPL) - Financial assets are classified at fair value through profit or loss when they are either held for trading for the purpose of short-term profit taking, derivatives not held for hedging purposes, or when they are designated as such to avoid an accounting mismatch or to enable performance evaluation where a group of financial assets is managed by key management personnel on a fair value basis in accordance with a documented risk management or investment strategy. They are subsequently measured at fair value with changes in fair value recognized in profit or loss. The Company designated its investments as fair value through profit or loss financial assets.

Loans and receivables - These assets are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. They are subsequently measured at amortized cost. They are included in current assets, except for maturities greater than 12 months after the end of the reporting period. These are classified as non-current assets. The Company has designated its cash, and accounts receivable as loan and receivables.

Held-to-maturity investments - These assets are non-derivative financial assets with fixed or determinable payments and fixed maturities and that the Company intends to hold to maturity. These assets are subsequently measured at amortized cost. Held-to-maturity investments are included in non-current assets, except for those which are expected to mature within 12 months after the end of the reporting period. The Company does not hold any held-to-maturity financial assets.

Available-for-sale – These consist of non-derivative financial assets that are designated as available-for sale or are not suitable to be classified as financial assets at fair value through profit or loss, loans and receivables or held-to-maturity investments and are subsequently measured at fair value. These are included in current assets to the extent they are expected to be realized within 12 months after the end of the reporting period. Unrealized gains and losses are recognized in other comprehensive income, except for impairment losses and foreign exchange gains and losses on monetary financial assets. The Company does not hold any available-for-sale financial assets.

Non-derivative financial liabilities (excluding financial guarantees) are subsequently measured at amortized cost. Regular purchases and sales of financial assets are recognized on the trade-date – the date on which the group commits to purchase the asset. The Company has classified its trade payables and note payable as financial liabilities.

Financial assets are derecognized when the rights to receive cash flows from the investments have expired or have been transferred and the Company has transferred substantially all risks and rewards of ownership.

At each reporting date, the Company assesses whether there is objective evidence that a financial instrument has been impaired. A financial asset is impaired and impairment losses are recognized only if there is objective evidence of impairment as a result of one or more events that occurred after the initial recognition of the asset and that event has an impact on the estimated future cash flows of the financial asset that can be reliably measured.

Functional currency and foreign currency translation

The functional currency of each entity is measured using the currency of the primary economic environment in which that entity operates. These consolidated financial statements are presented in Canadian dollars which is the parent company's functional and presentation currency.

Transactions and balances:

Foreign currency transactions will be translated into the functional currency using the exchange rates prevailing at the date of the transaction. Foreign currency monetary items are translated at the period-end exchange rate. Non-monetary items measured at historical cost continue to be carried at the exchange rate at the date of the transaction. Non-monetary items measured at fair value are reported at the exchange rate at the date when fair values were determined.

Exchange differences arising on the translation of monetary items or on settlement of monetary items are recognized in profit or loss in the statement of comprehensive income in the period in which they arise, except where deferred in equity as a qualifying cash flow or net investment hedge.

Exchange differences arising on the translation of non-monetary items are recognized in other comprehensive income in the statement of comprehensive income to the extent that gains and losses arising on those non-monetary items are also recognized in other comprehensive income. Where the non-monetary gain or loss is recognized in profit or loss, the exchange component is also recognized in profit or loss.

Foreign operations:

The financial results and position of foreign operations whose functional currency is different from the Company's presentation currency will be translated as follows:

- assets and liabilities are translated at period-end exchange rates prevailing at that reporting date; and
- income and expenses are translated at average exchange rates for the period.

Exchange differences arising on translation of foreign operations are recorded to the Company's other comprehensive income.

Property

Recognition and measurement

Property is stated at cost less accumulated depreciation. Depreciation is charged to income on a declining balance basis at 4% per year.

Investment properties are derecognized when it has been disposed of or permanently withdrawn from use and no future economic benefit is expected from its disposal. Any gains or losses on the retirement or disposal of investment property are recognized in the consolidated financial statements of comprehensive income in the period of retirement or disposal. Gains or losses on the disposal of investment properties are determined as the difference between net disposal proceeds and the carrying value of the asset in the previous reporting period financial statements.

Impairment of assets

The carrying amount of the Company's assets (which include the property) is reviewed at each reporting date to determine whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss. An impairment loss is recognized whenever the carrying amount of an asset or its cash generating unit exceeds its recoverable amount. Impairment losses are recognized in the statement of comprehensive income.

The recoverable amount of assets is the greater of an asset's fair value less cost to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects the current market assessments of the time value of money and the risks specific to the asset. For an asset that does not generate cash inflows largely independent of those from other assets, the recoverable amount is determined for the cash-generating unit to which the asset belongs.

An impairment loss is only reversed if there is an indication that the impairment loss may no longer exist and there has been a change in the estimates used to determine the recoverable amount, however, not to an amount higher than the carrying amount that would have been determined had no impairment loss been recognized in previous years. Assets that have an indefinite useful life are not subject to amortization and are tested annually for impairment.

Income taxes

Current income tax:

Current income tax assets and liabilities for the current period are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted or substantively enacted, at the reporting date, in the countries where the Company operates and generates taxable income.

Current income tax relating to items recognized directly in other comprehensive income or equity is recognized in other comprehensive income or equity and not in profit or loss. Management periodically evaluates positions taken in the tax returns with respect to situations in which applicable tax regulations are subject to interpretation and establishes provisions where appropriate.

Deferred tax:

Deferred tax is provided on temporary differences at the reporting date between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes.

The carrying amount of deferred tax assets is reviewed at the end of each reporting period and recognized only to the extent that it is probable that sufficient taxable profit will be available to allow all or part of the deferred tax asset to be utilized.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the year when the asset is realized or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting period.

Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to set off current tax assets against current income tax liabilities and the deferred taxes relate to the same taxable entity and the same taxation authority.

Revenue Recognition

Rental income is recognized on a straight-line basis over the lease term or when cash is received for leases made on a month-to-month basis.

Warrants

Proceeds from issuances of security units by the Company consisting of shares and warrants are allocated based on the residual method. The fair value of the warrants is determined to be the difference between gross proceeds over the estimated fair market value of the shares. If the proceeds from the offering are less than or equal to the estimated fair market value of shares issued, a fair value of $Nil is assigned to the warrants. No warrants are presently issued.

New Accounting Standards and Interpretations

IFRS 9 Financial Instruments ("IFRS9") was issued by the IASB in October 2010 and will replace IAS 39 Financial Instruments: Recognition and Measurement ("IAS 39"). IFRS 9 uses a single approach to determine whether a financial asset is measured at amortized cost or fair value, replacing the multiple rules in IAS 39. The approach in IFRS 9 is based on how an entity manages its financial instruments in the context of its business model and the contractual cash flow characteristics of the financial assets. Most of the requirements in IAS 39 for classification and measurement of financial liabilities were carried forward unchanged to IFRS 9. The new standard also requires a single impairment method to be used, replacing the multiple impairment methods in IAS 39. IFRS 9 will be effective January 1, 2018. Earlier adoption is permitted. The Company is in the process of assessing the impact of this standard on its financial statements.

FINANCIAL INSTRUMENTS AND RISK MANAGEMENT

Classification of financial instruments

Financial assets included in the statement of financial position are as follows:

	September 30, 2015	September 30, 2014
	$	$
(FVTPL):		
Investments	1,660,126	-

	September 30, 2015	September 30, 2014
	$	$
Loans and receivables:		
Cash	554,569	-
Receivable from a related party	3,387	-
	557,956	-

Financial liabilities included in the statement of financial position are as follows:

	September 30, 2015	September 30, 2014
	$	$
Non-derivative financial liabilities:		
Trade payables	36,288	-
Note payable	506,082	-
	542,370	-

Fair value

The fair values of the Company's financial assets and liabilities approximates the carrying amounts either due to their short-term nature or because the interest rates applied to measure their carrying amount approximate current market rates.

Financial instruments measured at fair value are classified into one of three levels in the fair value hierarchy according to the relative reliability of the inputs used to estimate the fair values. The three levels of the fair value hierarchy are:

- Level 1 – Unadjusted quoted prices in active markets for identical assets or liabilities;
- Level 2 – Inputs other than quoted prices that are observable for the asset or liability either directly or indirectly; and
- Level 3 – Inputs that are not based on observable market data.

The following is an analysis of the Company's financial assets measured at fair value as September 30, 2015:

	Level 1	Level 2	Level 3
	$	$	$
Investments	1,510,626	149,500	-

Risk management

The Company is exposed in varying degrees to a variety of financial instrument related risks. The Board of Directors approves and monitors the risk management processes, inclusive of documented investment policies, counter party limits, and controlling and reporting structures. The type of risk exposure and the way in which such exposure is managed is provided as follows:

Market risk - Market risk is the risk that the fair value of, or future cash flows from the Company's investment in marketable securities will significantly fluctuate because of changes in market prices. The Company will be exposed to market risk or equity risk or equity price risk in trading its investment and unfavorable market conditions could result in dispositions of investments at less than favorable prices. Additionally, the Company marks its investments to market in accordance with the accounting policies at each reporting period. This process could result in significant write downs of the Company's investment over one or more reporting periods, particularly during periods of declining resource markets.

Market risk includes price risk, interest rate risk and currency risk as well as factors specific to an individual investment or its issuer or risk specific to a certain market. Market risk is managed principally through diversification of investments. Management monitors the overall market risk position on a quarterly basis.

Price risk – the Company is exposed to price risk in relation to listed marketable securities held as fair value through profit or loss (FVTPL) investment. A 10% change in the market would result in a change of $184,393 to comprehensive income. Management regularly reviews the expected returns from holding such investment on an individual basis.

Interest rate risk – this is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Company's exposure to interest rate risk is minimal as the Company does not have any outstanding liabilities that are linked to variable interest rate; the Company does not have any floating rate financial instruments nor any fixed rate financial instruments that are recognized at fair value. Changing in interest rate will however have insignificant effect on the fair value of warrants held by the Company. Currently the fair value of warrants is valued at $149,500 using a risk-free rate of 0.5%. As the room for interest rate decrease is very limited, sensitivity test is performed only on the impact of a 100 basis-points and a 200 basis-points increase in market interest rates from the rates applicable at September 30, 2015. With all other variables held constant, the fair value of warrants would be:

	100 basis-points increase	200 basis-points increase
	At 1.5%	At 2.5%
Fair value of warrants	$154,724	$158,256

Currency risk – this is the risk that the fair values of future cash flows of a financial instrument will fluctuate because they are denominated in currencies that differ from the respective functional currency. The Company is not exposed to currency risk as the Company does not hold financial instrument denominated in foreign currency.

Credit risk - this is the risk that one party to a financial instrument will cause a financial loss for the other party by failing to discharge an obligation. The Company's primary exposure to credit risk is on its cash and marketable securities that are held in bank accounts and deposited with brokers, respectively. As the Company's cash is held by two banks and the marketable securities are held in one broker firm, there is a concentration of credit risk. This risk is managed by using major banks and broker firm that are high credit quality financial institutions as determined by rating agencies.

Liquidity risk – this is the risk that the Company may be unable to meet its financial obligations as they fall due. The Company reviews its working capital position regularly to ensure there is sufficient capital in order to meet short-term business requirements, taking into account its anticipated cash flows from operations and its holding of cash.

RISK FACTORS

Risks of the Company's business include the following:

New Enterprise

Our business is subject to risks inherent in the establishment of a new business enterprise, such as limited historical financial information, limited capital resources and the inability to raise additional funds when required. No commitments to provide additional funds have been made by management or other shareholders.

Equity Investment Risks

An investment in the common shares of the Issuer should be considered highly speculative, not only due to the Issuer's limited business history but also due to the consideration that equity investments are always subject to varying degrees of risk. These risks may include changes in general economic conditions such as the availability and cost of financing capital; changes in local conditions, such as employment; changes to tax laws; and changes to incentive programs related to the areas in which the Issuer intends to invest. In addition, financial difficulties of other equity investors result in distress sales, which may depress the stocks in which the Company operates.

Dilution to the Existing Shareholders

The Company is very likely to issue its common stock to raise for additional capital. The issuance of additional equity securities by the Company could result in a significant dilution in the equity interests of existing shareholders.

Reliance on Management's Expertise

The Company strongly depends on the business acumen and investing expertise of its management team and there is little possibility that this dependence will decrease in the near term. The loss of the services of any member of such team could have a material adverse affect on the Issuer. The Company does not have any key person insurance in place for management.

Prices of Real Estate

The profitability of real estate development is significantly affected by changes in the market price of real estate properties may significantly fluctuate with the change of economic condition, interest rate, and rate of employment which are not predictable.

Conflicts of Interest

Certain of the directors of the Company also serve as directors and/or officers of other companies involved in real estate development or management. Consequently, there exists the possibility for such directors to be in a position of conflict. Any decision made by such directors involving the Company will be made in accordance with their duties and obligations to deal fairly and in good faith with the Company and such other companies. In addition, such directors will declare, and refrain from voting on, any matter in which such directors may have a conflict of interest.

FINANCIAL AND DISCLOSURE CONTROLS AND PROCEDURES

Venture issuers are not required to include representations relating to the establishment and maintenance of disclosure controls and procedures (DC&P) and internal control over financial reporting (ICFR), as defined in National Instrument 52-109 Certification of Disclosure in Issuer's Annual and Interim Filings ("NI 52-109"). In particular, the Company's certifying officers are not making any representations relating to the establishment and maintenance of:

i) controls and other procedures designed to provide reasonable assurance that information required to be disclosed by the Company in its annual filings, interim filings or other reports filed or submitted under securities legislation is recorded, processed, summarized and reported within the time periods specified in securities legislation; and

ii) a process to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with the Company's generally accepted accounting principles.

The Company's certifying officers are responsible for ensuring that processes are in place to provide them with sufficient knowledge to support the representations they make. Investors should be aware that inherent limitations on the ability of the Company's certifying officers to design and implement on a cost effective basis DC&P and ICFR as defined in NI 52-109 may result in additional risks to the quality, reliability, transparency and timeliness of interim and annual filings and other reports provided under securities legislation.

OFFICERS AND DIRECTORS

Lucky Janda	Director	Resigned on December 15, 2015
Sonny Janda	Director	
Rajen Janda	CFO	
Jatinder Bain	Director	
Ayub Khan	CEO, Director	Appointed on May 5, 2015
Lucky Janda	Former CEO	Resigned on May 5, 2015