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# OPPORTUNITIES



BUSINESS MAGAZINE

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BUSINESS WORLD

OCTOBER 2022

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# UAE: 10 ways expats can invest and grow their money

The need of saving money for retirement has come into focus thanks to Dubai's new savings program for foreign employees in the public sector.

According to studies, the majority of the country's overseas workers don't contribute enough to guarantee a comfortable retirement, relying primarily on their gratuities. Even more respondents—3 out of 5—said they have no long-term savings at all.

After decades of effort, those who want to guarantee their future and enjoy life have a variety of ways to increase their income. Depending on one's risk tolerance, here are a few plans expats might consider and ten different ways to invest.

## 1. Try national bonds, a risk-free option

The National Bonds of Dubai provide options for investors seeking safety to earn more money than their bank savings through the two-year booster schemes. As much as 3% annual returns are possible with almost little capital risk. Starting capital for investments is Dh10,000.

## 3. Make the most of affordable mortgage plans in real estate

The wealthy from around the world are still flocking to the UAE as a result of the UAE's innovative response to the pandemic, which is helping real estate companies. The UAE's real estate market is anticipated to rebound because to favorable macroeconomic prospects, which are supported by increasing oil prices, a high immunization rate, and international events like Expo 2020 Dubai. The market has become significantly more cheap because to the availability of mortgage programs from several banks. Additionally, flats are currently offered for as little as Dh300,000. Due to the magnitude of the ticket, liquidity will be a problem.

## 2. Stay updated and find opportunities

Saudi Arabia's largest firm, Aramco, will benefit most from sanctions against Russia's oil production in the medium term. Market capitalization of the corporation has now reached \$2.36 trillion, and the dividend yield is currently 3.18 percent. Due to the increased profits, there is a significant chance that dividends will rise this year. The business also acts as a hedge against inflation.

## 4. Get to know top firms

An worldwide energy and water firm called The Abu Dhabi National Energy Company PJSC (TAQA) operates in 11 nations on four continents. It is an energy holding company under the administration of the Abu Dhabi government in the United Arab Emirates. Since TAQA is one of Abu Dhabi's flagship businesses, it plays a crucial part in advancing Abu Dhabi's economic agenda. For long-term investments, the firm with a market cap of Dh143.91 billion is best.

## 5. Go for long-term investments

The goal of investing is to manage and increase capital over a longer period of time—years or even decades—in the market. The longer money is left in the market, the greater the chance there is to profit from compound interest or returns. A Systematic Investment Plan (SIP) Strategy will assist in balancing costs and produce excellent returns. An investor who made \$1,000 per month for 20 years at an 8% return would currently have \$589,000 in wealth.

## 6. Consider dividend stocks

Dividends are regular payments provided by businesses to stockholders. In proportion to the equity stake they own, they return a percentage of their profits to investors. Ideally, investors should seek out Dividend Aristocrats, or firms that have consistently raised their dividend over the past 25 years. According to studies, dividend stocks beat non-dividend paying equities over the long term by 2% to 3% annually. Dividend-paying companies outperformed in the US, with an average annual return of +9.7%.



Source: [www.entrepreneur.com](http://www.entrepreneur.com)

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# Invest in **ROMANIA**

Located in the nexus between southeast and central Europe, Romania is a significant member of the European Union. It is located in the north of the Balkan Province, a significant historical region that borders the Black Sea. To the north, Romania is bordered by Hungary, Ukraine, and Moldova, and to the south, roughly, by Serbia and Bulgaria. The beaches on its eastern sides and the Carpathian Mountains are all included in its topography, which also includes undulating hills, forests, farming, and rustic villages under a looming gothic castle.

Romania, which is ranked ninth in the EU, has one of the greatest land areas, with over 238,391 square kilometers. Romania is renowned for having a large population. With around 21.5 million people living there, it is the fifth most populous nation in the European Union. The largest city in Romania is Bucharest, which is also its capital. In terms of both its size and the number of people living there, it is also the sixth-largest city in the European Union (about 2 million people live in the country).

In terms of real GDP growth, fiscal deficit and public debt, inflationary pressures, and current account balance, Romania's macroeconomic situation is one of the strongest in the EU overall. Some credit rating agencies anticipate positive developments in these areas. On the back of a robust recovery in domestic demand, particularly in the private sector, the production gap is anticipated to shrink in the second half of 2016. One of the highest in the EU28, the real GDP growth rate in Q4 2015 was 3,8% when compared to Q4 2014, and expectations are still looking up.



Source: [www.telegraph.co.uk](http://www.telegraph.co.uk)

## Facts:

Numerous variables are expected to draw enormous amounts of FDI in the near future; some of the most significant advantages international investors might have by making investments in the nation are as follows:

- Romania is one of the top-ranked nations in the CEE area with a sizable market due to its size. These markets offer opportunities for foreign investors to serve and generate profitable returns on their capital.
- Romania's political landscape has seen a significant transformation since the country was admitted to the European Union on January 1, 2007. Today, Romania takes pride in being one of the European Union's most politically and socially stable nations.
- Romania can access money for member countries' development because it is a member of the European Union (European funds). With other nations, Romania has a number of bilateral agreements, diplomatic ties, and free trade agreements with other EU members.
- One of the biggest benefits of investing in Romania is its strategic geographic location; the country's center position within the EU offers international investors a simple entry point to other markets within the EU and also enables them to enter the wealthy markets of Middle Eastern nations.
- A highly skilled work force with technical training is easily accessible to foreign investors at a very low cost.

## Trends:

According to statistics just provided by the Romanian Central Bank, foreign investment in Romania has increased dramatically since 2014. According to bank statistics, foreign direct investment (FDI) in Romania increased by 40% from 2007 to 2015. In 2016, FDI grew steadily at a similar rate to that of 2015. The biggest ICT businesses, among others, have made investments in the nation, and according to official reports published by the Official Government Investment Agency, they expect to increase that investment by a factor of two over the next years.

## Market Size:

The economy of Romania is seen as being of upper-middle income. The Romanian economy has undergone a significant transformation since the turn of the millennium in 2000. It was liberated from the rigid grip of the communist regime and transformed into a liberal economy characterized by macroeconomic stability, low unemployment, and declining inflation.

## FDI / Investment Policy:

In 1991, the Romanian government passed a specific law to control foreign investments in the nation. The law is quite conducive to investors. According to the law, foreign investors receive a number of financial advantages, including tax exemptions on their capital investments, loans with lower interest rates, and tax advantages for real estate investments.

The law also gives foreign investors other perks including full ownership rights of the business and the ability to bring their after-tax profits home.





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# BULGARIA

## BEST INVESTMENT COMPANIES IN BULGARIA 2022

It can be challenging for a Bulgarian investor to identify the top investment firms. We've got you covered, so don't worry!

In order for you as a Bulgarian investor to invest in Binary Options, Forex, Stocks, CFDs, and Cryptocurrencies and earn quick money online, we've listed the top 5 finest investing firms.

Here is a breakdown of the top 5 Bulgarian investment firms:

1. **IQ option**: The best overall investment platform in Bulgaria.
2. **PocketOption**: The best binary options trading company.
3. **XM**: The top forex investment company.
4. **HotForex**: Excellent for Serious Forex Investors.
5. **IC Markets**: Award-winning international investment firm.

### IQ OPTION INVESTMENT

#### PROS

- Regulated By CySEC
- Founded in the year 2013
- Minimum Investment is as low as \$50
- Trading Platforms: Android, iOS, Windows & Mac OS
- Margin Trading
- Easy for Beginners

#### CONS

- Limited To Certain Jurisdictions

### POCKET OPTION INVESTMENT

#### PROS

- Regulated By FCA, MiFID and CySEC
- Found in the Year 2016
- Minimum Investment is as low as \$10
- Demo Account Provided
- Mobile Trading Supported
- Extensive Asset Coverage
- Easy for Beginners

#### CONS

- Not The Highest Leverage On The Market

## **XM INVESTMENT**

### **PROS**

- Regulated By ASIC, CySEC and IFSC
- Found in the Year 2009
- Minimum Investment is as low as \$5
- Trading Platforms: MT4, MT5, Android, iOS, Windows & Mac OS
- 0 Commission On All Trades
- A Solid Educational Offering For Beginner Traders With Daily Interactive Live Trading Rooms
- Great Customer Support & Fast Withdrawals

### **CONS**

- No Forex ECN Account

## **IC MARKETS INVESTMENT**

### **PROS**

- Regulated By ASIC, CySEC and FSA-SC
- Found in the Year 2007
- Minimum Investment is \$200
- Trading Platforms: cTrader, MT4, MT5, Android, iOS, Windows & Mac OS
- Commission-Free Trading is Available
- Impressive Library Of Educational Material and Videos

### **CONS**

- Beginner Investors May Be Overwhelmed By the Choice Of Markets and Platforms

## **HOTFOREX INVESTMENT**

### **PROS**

- Regulated By CySEC, DFSA, FCA, FSA-SC, FSCA
- Founded in the Year 2010
- Minimum Investment is as low as \$5
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- Commission-Free Trading Accounts Available
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- Lots Of Premium MetaTrader Tools And Indicators Such as AutoChartist

### **CONS**

- Only 56 Shares Are Available



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The UK provides a strong, business-friendly climate where one may expand, trade, and invest with confidence.

In addition to an open, liberal economy, world-class talent, and a business-friendly regulatory framework, the UK boasts a mature consumer market with strong spending habits.

The UK is one of the simplest markets to start, scale, and grow a business in thanks to our language, legal system, finance climate, time zone, and lack of red tape.

## **The UK's business-friendly environment**

Investors have access to a market of more than 60 million consumers, a variety of suppliers and partners, and a number of programs to support the expansion of companies of all kinds, including a plan to spend £100 billion on infrastructure.

### **Tax and incentives**

The UK is quite competitive inside Europe and has one of the lowest corporate tax rates in the G20. We are open to business and provide both domestic and foreign businesses with a variety of tax breaks.

### **Talent and labour**

With one of the largest labor forces in Europe and lower labor costs than Italy, France, or Germany, the UK is the top-rated major European economy for luring talent from around the world.

### **Innovation**

One of the best and most ambitious ecosystems in the world for growing innovative enterprises is available to international businesses in the UK.

### **Infrastructure**

The UK possesses Europe's most extensive air transportation network. We benefit from the most modern road and rail infrastructure, 100 sea ports, and the world's largest offshore wind farm as we run a reliable electricity grid.

## **Clean growth**

With cutting-edge technology and ground-breaking research, the UK is outpacing other countries in the race to a net zero carbon economy.

## **Freeports**

Freeports will increase growth, open up new investment opportunities, and promote trade, innovation, and business throughout the UK.



Source: [www.great.gov.uk](http://www.great.gov.uk)



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# EXPAND YOUR BUSINESS IN SCOTLAND

Why stay in Scotland after you're established there? Scotland is a fantastic location to expand your company and even begin exporting.

## **Why is Scotland a fantastic location for growing a Business?**

Scotland's commercial environment offers a great ecology for expanding companies. When you come here, you'll gain:

- A strong network of innovation centers, centers of excellence, and enterprise areas.
- Funding opportunities for R&D, job creation, productivity improvements, and more.
- Tax relief schemes to help you reinvest your profits and draw new investors.
- Thousands of new graduates entering the workforce each year with new skills.
- Some of the most business-friendly labor market regulations in Europe.
- 19% Corporation Tax for the financial year beginning 1 April 2022.

## **What resources are available to support your growth?**

Scottish Enterprise, Highlands and Islands Enterprise, and South of Scotland Enterprise are Scotland's economic development organizations that promote the Scottish economy by assisting local firms in expanding, thriving, and competing on a worldwide scale.

They may provide assistance by way of events, fundraising, support, or counsel for:

- Investigation and creation
- Business expansion
- Increasing effectiveness, output, and revenue
- Exporting goods to foreign markets

## **Find the talented individuals you need to advance.**

If you want to expand, developing your current team and hiring bright new employees are essential. TalentScotland can be of assistance if you're looking to recruit talent from abroad. They support access, attraction, development, and retention of competent foreign experts for Scottish firms and investors.



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# Trade and investment in the Netherlands

## Trading

Dutch businesses can collaborate with you to address global concerns in the areas of security, food, energy, and water.

## Investing in the Netherlands

There are plenty of reasons to invest in the Netherlands, for example:

- Its geographical location, on the coast of Western Europe, means the Netherlands has 500 million potential customers close by.
- Infrastructure is highly developed and includes Amsterdam Schiphol Airport, the Port of Rotterdam, roads, railway lines and broadband access.
- Dutch people have a high level of education thanks to the excellent education system. Around 90% of Dutch people speak English and many also speak other foreign languages.





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# The Dutch Economy Embraces Innovation, Digitalization and Sustainability

The competitive nature of the Dutch economy makes it a friendly, secure, and lucrative place for international enterprises to invest. The GDP per capita of the Netherlands is higher than the average for the EU and higher than that of the majority of countries. The Dutch economy has repeatedly shown that it is a force to be reckoned with on the international scene. According to the World Economic Forum, the Dutch economy is the fourth most competitive in the world and the most competitive in Europe. It also ranks fourth in the 2020 IMD rankings and fifth in the 2020 Global Innovations Index.

## A challenging business environment

Companies are rewarded in a competitive business environment through government-sponsored incentives, particularly for innovators. A workforce that is highly educated, bilingual, and receptive to new ideas supports these economic activities. In order to contribute to this economic success, the country's Expat Centers warmly invite foreigners to live in the Netherlands. Taking advantage of these advantages, a record number of international businesses made investments in the Netherlands in 2019.

## Modernized infrastructure

The Netherlands is a strategic choice geographically. 95% of Europe's most lucrative markets just 24 hours drive away from Amsterdam or Rotterdam. State-of-the-art infrastructure connects the Netherlands domestically and internationally, with efficient airports, railways, waterways and ports.

## Resilient and creative

The entrepreneurial spirit is unmatched in the Netherlands. Leading enterprises from around the world are drawn to the Dutch economy because it embraces innovation, sustainability, and digitization. Companies come to the Netherlands to take advantage of the public-private collaborations between the government, research universities, and the corporate sector that set the standard for cutting-edge applications relating to anything from agrifood and financial services to quantum technology. The Netherlands was recognized as the fourth best country for innovators in the EU Innovation Scoreboard 2022, a testament to the country's aptitude for forward-looking thinking.

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# Sustainable Future in the Netherlands

Despite having an orange flag, the Netherlands has demonstrated its commitment to sustainability through its sustainability programs. The Netherlands is committed to taking significant actions to realize a circular economy and attain zero greenhouse gas emissions by 2050 as a signatory to the 2015 Paris Climate Agreement. The Netherlands is at the forefront of building a sustainable future for everyone thanks to its strengths in transportation, renewable energy, and agrifood, as well as a government approach that is future-focused..

## Working towards a sustainable future

That a nation known for its windmills is at the forefront of advancements in renewable energy is not surprising. One of the biggest offshore wind farms and the biggest floating solar energy park in Europe are both located in the Netherlands. By 2025, the Dutch intend to have 50% of their electricity come from renewable sources like wind and solar. The Port of Rotterdam is currently collaborating with industry to create sustainable biofuels. The Dutch government supports initiatives by offering incentives to stimulate energy innovation and promote use of renewable energy sources.

In order to create a sustainable economy, the Dutch government also collaborates with business, academic institutions, civil society groups, and other authorities. The Netherlands, which is totally devoted to establishing a system that can serve as a role model for the rest of the world, is ranked first in the world for material reuse rate, first for waste management, and second in food system sustainability.

The Dutch Smart City Strategy is another manifestation of the Netherlands' sustainability initiatives. The multi-stakeholder strategy makes investments in smart infrastructure and technology to address pressing societal issues like climate change. According to energy research firm DNER, approximately one in eight Dutch homes have solar panels on their roofs. The nation also has the second-largest fleet of plug-in electric vehicles in the world and the first "live" smart grid community in Europe.

## Eco-friendly as a way of life

The sustainability principles of the Netherlands are strongly ingrained in Dutch society. Another way that sustainability is ingrained in the Dutch way of life is through the developed and environmentally friendly transportation infrastructure of the nation. The Dutch Railways made the decision to run all of its trains entirely on wind energy in 2017. It also has the largest concentration of electric vehicle charging facilities in the world right now. The Dutch have vowed to switch to all-electric vehicles by 2030.

It's important not to ignore Dutch bicycle culture either. The Netherlands has a long history of being a bike-friendly country and a global pioneer in sustainable transportation, having the most bicycles per person in the entire world. The Netherlands boasts 33,000km of infrastructure specifically designed for cycling, making it simple for residents to include sustainable transportation into their daily lives.



Source: investinholland.com



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# What Businesses And Industries You Should Invest In Belarus

Belarus's economy is centered on a handful of industries that make up over 40% of its basic production assets.

A total of 2,300 distinct plants operate throughout the nation, contributing around 30% of the GDP.

You can learn about what you can invest in, how to lawfully invest in Belarus, and get some fascinating business ideas from Belarusians by reading this article.

## Some Benefits and Facts

Belarus served as the so-called "assembly plant" of the Soviet Union and specialized in research- and development-intensive manufacturing due to its desirable geographic position and well developed scientific and technical capacity. This has largely dictated the industry's current structure, which is dependent on the importation of raw materials, fuel, and energy resources and is focused on the manufacturing of finished goods.

There are oil refineries in Novopolotsk and Mozyr, "Belaruskaliy," the largest manufacturer of potassium fertilizers in the world, the Minsk Tractor Plant, the Minsk Automobile Plant, the "Atlant" freezer and refrigerator plant, the "Horizont" TV set plant, and others.



Source: [www.visit-belarus.com](http://www.visit-belarus.com)

The advantageous location is merely one of the many advantages for investors:

- Access to EU markets directly (Belarus, Russia, Kazakhstan, Armenia, Kyrgyzstan)
- Belarus has a developed transportation, logistics, and communications infrastructure.
- Belarus has progressive investment legislation.
- Rights of investors and protection of investments in Belarus
- Favorable tax laws and a good investment climate
- Government assistance to investors in the form of incentives, advantages, and guarantees
- Opportunities for privatization
- Six free-trade zones
- Great quality of living and highly qualified workforce

## Investment projects in Belarus

All areas of the Belarusian economy are available for international investment, with the exception of those that produce weapons, drugs, and hazardous materials.

Companies with any amount of foreign investment in any legal form, as well as their branches and representative offices, may be established in Belarus by foreign investors. Government-backed favors and privileges encourage collaboration that benefits all parties. Investors have access to special legal frameworks in FEZs, small- and medium-sized towns, rural areas, the Hi-tech Park, etc.

The following are the sectors and areas that Belarus is prioritizing for FDI:

- Pharmaceutical industry
- Biotechnology industry
- Nanotechnologies and nanomaterials
- High technologies in the industry
- New materials
- Petrochemical and chemical industries
- Mechanical engineering industry and production of machines and equipment
- Transport and transportation infrastructure
- Civil engineering
- Production of construction materials
- Agriculture
- Food industry
- Information and communication technologies
- Tourism

In the CIS, Belarus consistently has a position of leadership in the fields of chemistry and petrochemistry, agricultural and automotive engineering, the agro-industrial complex, light industry, and several emerging ICT fields. Belarus outperforms among CIS nations in terms of IT service exports per capita.

High technology has undergone considerable advancements, particularly in the manufacture of optical and laser equipment and automated control systems.

The Belarusian agro-industrial complex specializes in the production of animal products (milk and meat), flax, potatoes, cereal and vegetable crops, sugar beet, rapeseed, and fodder crops.

The agro-industrial complex is focused on establishing multi-structural agriculture, combining various forms of ownership and management, including both individual private farming and collective state-owned farms.



Source: [www.visit-belarus.com](http://www.visit-belarus.com)



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# Industries to Invest in Belarus

## Pharmaceutical production using BFS technology

**Organization full name:** “Belmedpreparaty”

**Total investment amount, USD:** 21 400 000

The goal of the investment project is to establish a brand-new, competitive manufacturing process for pharmaceuticals in the form of eye drops and injection solutions using blow-fill-seal technology, all while adhering to GMP requirements.

Installing two BFS-equipped production lines for the manufacture of ophthalmic and injectable pharmaceuticals is recommended as part of the investment project. The company updates its nomenclature for 15 new drugs each year.



Source: [www.visit-belarus.com](http://www.visit-belarus.com)

# Champignon mushroom cultivation

**Organization full name:** “Griblandia” OJSC

**Total investment amount, USD:** 450 000

The farm will consist of 12 chambers (400 square meters of a growing area of one chamber) or 1200 tons per year planned volume. The products are intended for export to Russia and the countries of the EEU (The Eurasian Economic Union). The construction is already underway (the whole complex will include 3 buildings: 5 chambers in the first, 4 in the second and 3 in the third). At the moment, investments are needed to start the first phase (5 chambers).



Source: [www.visit-belarus.com](http://www.visit-belarus.com)

# Construction of a new ethylene and propylene plant

**Organization full name:** Naftan OJSC

**Total investment amount, USD:** 511 000 000

The primary goal of the project is to build a new ethylene-propylene plant with a capacity of 200 000 tonnes of ethylene and 100 000 tonnes of propylene. The plan is to implement the project as a turn-key construction. An increase in the production of ethylene is predicted to lead to a rise in the production of polyethylene, while an increase in the production of propylene is predicted to enable the avoidance of the import of this raw material.



Source: [www.visit-belarus.com](http://www.visit-belarus.com)

