

GLOBAL BUSINESS

OPPORTUNITIES



BUSINESS MAGAZINE

AN INSIDE LOOK AT THE
BUSINESS WORLD

NOVEMBER 2022

HISTORY IS A CONTINUOUS CHAIN OF
EVENTS. THE PRESENT IS ONLY AN
EXTENSION OF THE PAST.

- H. H. SHEIKH ZAYED BIN SULTAN AL NAHYAN

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DELIVER.”

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MOHAMMED BIN
RASHID AL
MAKTOUM

02 DECEMBER
UAE NATIONAL DAY

Source: <http://www.behance.net>



BIND Magazine Team

Editor in Chief



DR. S.M. TAHIR

Writing

Dr. Firoz Ahmed
Ms. Najma Quraishi

Research

Dr. Firoz Ahmed
Mr. Safdar Rashid
Ms. Najma Quraishi

Marketing

Ms. Nasrin Tahir
Mr. Aman Asim

Designing

Ms. Najma Quraishi

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The UAE National Day



Source: english.arabiya.net

The United Arab Emirates celebrates its National Day on December 2 of each year. Ras al Khaimah, the seventh emirate and the last state to join the federation, did so on February 10, 1972.

History

The UAE National Day commemorates the 1968 declaration of the nationalization of the British Protectorate Treaties. It also marks the anniversary of the federal unification of the six emirates in 1971 (seven in 1972 after Ras Al Khaimah joined) that resulted in the creation of the current nation, led by Sheikh Zayed bin Sultan Al Nahyan, the federation's first president. The UAE National Day and the November 30th Emirati Martyrs Day have recently been combined.

Celebration

To commemorate the occasion, lavish celebrations are organized all around the nation. The most popular activities include fireworks, vehicle rallies, and dancing performances. Over 57% of inhabitants of the UAE expect to see fireworks over the UAE National Day holiday weekend. To mark the day, people typically wear in the colors of the UAE national flag and decorate their houses, businesses, automobiles, and streets. Lights in the colors of the flag are used to adorn palm trees. Flags and lights are used to decorate hotels and other public places. Additionally, some UAE citizens host sporting competitions to commemorate the occasion.

Fireworks illuminate Downtown Dubai while the UAE flag is flown from the Burj Khalifa. There are a lot of people there who want to view the spectacular fireworks and celebration for National Day. The flag is displayed in shopping malls, institutions, and other places.

To celebrate this anniversary historically, Heritage Villages have been established all around the United Arab Emirates. From the National Day till two days later, holidays are granted. At the Abu Dhabi National Exhibition Center, air shows are held while military processions are held for the Federal National Council members, Emirati citizens, and rulers of the Emirates.

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The Complete Guide to Investing in the United Arab Emirates



Whether you're an Emirati or an expat, learning how to invest money in the UAE is unavoidably the first step on the path to financial independence.

However, choosing the optimal investment strategy in this nation might be a difficult task that people rarely manage without doing extensive research.

This lack of direction frequently results in the following very common and painful mistakes:

- Individual stock investments rather than diversified portfolios;
- An excessive emphasis on real estate rather than stock market assets;
- Using pricey financial planners rather than affordable online robo advisors;
- And being committed to insurance or savings plans for an extended period of time.

1. How to create an investment plan

The first issue that many people who want to invest money in the UAE encounter is the lack of an investing strategy.

He who doesn't plan, plans to fail, as the saying goes.

You must first develop a doable investment plan to direct your wealth-building choices before you begin investing. It must all start with a plan, whether you're looking for the best investment opportunities in the UAE for expats or for Emiratis.

There is often no overarching plan directing people when they lose money in bad ventures.

They invest because everyone else is, so they do as well. Or they decide not to invest because none of their friends do.

Consequently, before you even consider how to invest money in the UAE, whether you only have enough money for a small investment in Dubai, large amounts of money for more significant investments, or even unexpected wealth from a windfall, we need to start by outlining steps for sound investment planning.

2. Embrace long-term investing

Consider your long-term investing objectives very carefully when looking at the best UAE investment opportunities.

Investors who have a short-term, quick-profit mindset usually burn themselves out.

We also want to draw a distinction between saving and investing in this context. Savings, fixed-term, and certificate of deposit accounts are not included in our definition of investing.

How many millionaires do you know who grew rich through savings account investments? Robert Allen, a best-selling author of books on personal finance, concludes his argument.

The legendary investor and millionaire Warren Buffett concurs with Robert. "People who own cash equivalents now feel secure. They ought not. They chose a terrible long-term investment that pays almost nothing and will inevitably lose value, claims Buffett.

Savings accounts don't provide the returns and potential for long-term growth you need to accumulate wealth and meet your investment objectives.

This choice clearly has a disadvantage for long-term growth objectives because many banks offer savings accounts with interest rates of less than 1%. Actually, you might even lose money in actual terms if inflation rates drastically increase.

Having said that, if you want your money to work for you over the long term, you should not invest in savings accounts, fixed deposits, or CDS. Instead, you should use them to fund your emergency fund.

3. UAE Investment Opportunities: 5 ways to invest money in the UAE

After learning how to make an investment plan, the next step is to think about where to put your money.

Here are the top five UAE investment opportunities that every wise investor should be fully aware of.

1. Stocks
2. Bonds
3. Mutual funds
4. ETFs
5. REITs

4. How to invest money in the UAE: 4 factors to consider

After looking at the five popular investment options in the UAE, there are now four things to take into account when making an investment strategy centered on these asset classes.

The advantage of investing passively

At least four factors favor passive investing over active investing: lower fees, lower taxes, a focus on the long term rather than market timing, and lower risk. However, the benefit that active investing was supposed to bring—outperforming the market—has been difficult to achieve.

For instance, according to a 2020 S&P SPIVA analysis, over 86% of actively managed mutual funds in the US underperformed the market over the previous 20 years (2001-2020).

If mutual funds struggle to outperform the market despite their access to a variety of investments and the expertise of their investment managers, individual investors will likely have even more trouble.

Therefore, it is wiser to use passive investing to track the performance of the market while enjoying lower fees, risk, and tax obligations as well as a long-term focus that is not distracted by stock market noise.

In 2007, Warren Buffett bet \$1 million with the Protege Partners managers that a passively managed index fund would outperform a group of hedge funds over the ensuing ten years. Buffett was confident in the superior value of passive investing. The S&P 500 Index Fund had returned 7.1% when the results were announced, while hedge funds had returned 2.2%.

In conclusion, the best way to invest money in Dubai is through passive investing. For this reason, we suggest that investors purchase passively managed ETFs.

The strength of diversity

You've probably heard the saying "Don't put all your eggs in one basket" when it comes to investments. Knowing where to invest (the finest assets in the UAE) is not enough to develop wealth over the long term; you also need to know how to combine these different investments to reduce risk and maximize return.

Your overall investment risk is decreased by diversifying your holdings, sometimes known as putting your eggs in multiple baskets. We must first examine a little about correlation and risk in order to comprehend how this risk reduction works.

Risk, diversity, and correlation

When two investments move in the same direction, they are said to be positively correlated (correlation coefficient > 0). When one investment declines, the other declines as well. The direction and size of the decrease are the same if this positive correlation is perfect (correlation coefficient is $+1$); a 20% decline in Asset A results in a 20% decline in Asset B.

A decline in one asset, however, has no impact on the other if the two are uncorrelated (correlation coefficient is 0).

Even better, a decline in one asset will result in a gain in the other if the two assets are negatively connected (correlation coefficient is between 0 and -1). A 20% decline in one asset will result in the negative correlation to be perfect (correlation coefficient of -1), which will lead the other to rise.

Your risk is reduced by a portfolio of uncorrelated and negatively correlated assets because a decline in one asset won't cause a decline in another. Instead, the decline will either have no effect on other assets (uncorrelated) or raise the value of the other asset(s).

Fees

Frequently trading specific equities will result in greater commissions. To reduce the high fees that eat into your profit, make sure you hold onto your stocks for a long time.

ETFs are the best when it comes to reducing fees. The average ETF charges 0.53% in annual fees compared to the average equity mutual fund's 1.42%.



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<p>AC Maintenance Repair & Maintenance as well as installation of new Air Conditioner.</p>		<p>Electrical Repair Repair & Maintenance work, New Installation of wire, fixtures, UPS, lights, generator etc.</p>		<p>Carpentry Our company is the one stop shop for all kinds of carpentry related jobs.</p>	
	<p>Water Tank Cleaning Water Tank Cleaning Services, Fumigation Control Spray, Termite Proofing, etc.</p>		<p>Painting Our professional painting teams will leave you saying WOW!</p>		<p>False Ceiling Offering you a complete false ceiling solution for office, home, living room, & bedroom.</p>




CONTACT DETAILS:
MANAGING PARTNER: MR. ADNAN JAVED
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COMMERCIAL PROPERTY MARKET



CRC (Commercial Real Estate Consultants) is a real estate brokerage, an affiliate of Betterhomes, specialised in commercial properties. Founded by some of the most innovative thinkers in the real estate business, CRC caters to international and local clients seeking increased value by selling, leasing or investing in commercial property.

With a team of over 40 property experts, they understand the commercial real estate business. The consultants are handpicked and trained to the highest standards to represent our brand and your interests professionally.

As part of the well established Betterhomes group, CRC is an integral part of Dubai's real estate history, with over 36 years of industry experience. The group has grown over the years and diversified with several brands under its name, ranging from boutique real estate agencies, such as A&Co. and Linda's, to Bridgeway Trust which is focused on immigration advisory.

Leveraging best-in-class technology and support, they provide comprehensive options to strategic direction - now and long into the future. Whether you are looking to buy, sell, or lease a commercial property, get a property valuation, or find an investment advisor, they are here for you.

REPORT Q3 2022

The commercial market benefited as a result of both existing businesses relocating to more prestigious sites and the number of new company licenses reaching an all-time high in Q3 2022. The government's efforts to boost the economy after a difficult time seem to be having notable success. For instance, the possibility to maintain full ownership of a company without the requirement to find a local partner has led to a rise in international investment.

With transactions up 133% and retail transacted value up 184% in Q3 2022, we experienced retail growth that was previously unheard of. This is because prominent retailers like Brands for Less (BFL), Forever 21, and many more have opened additional locations and expanded to serve a wider spectrum of customers.

COMMERCIAL SALES

Commercial real estate in Dubai saw a sharp increase in sales transactions in Q3 2022. Increased demand has impacted the market, with prices increasing as buyers look to acquire offices, retail and warehouses to meet their business demands. When comparing 2021 & 2022 Q3, transactions increased by 28%, with a 66% increase in the total value transacted. Various factors have contributed to the rise in demand. These include the new Green and Golden visas, a strong recovery from the pandemic, government initiatives to support businesses and increased business licence issuance. Innovative, strategic approaches by the government have certainly stimulated the economy in Dubai where we saw more than 45,600 new licenses issued in the first half (H1) of 2022 with a growth of 25% compared to H1 2021.

In Q3 2022, office transactions increased by 41% and the transacted value increased by 56% compared to Q3 2021 due to a rise in demand for spaces and a shortage of quality grade A spaces. With 254 units sold, Business Bay remained the most popular area followed by Jumeirah Lake Towers and Barsha Heights (Tecom), with 170 and 41 transactions respectively. International City, Dubai Silicon Oasis and Dubai Marina recorded moderate transactions.

Retail witnessed significant growth of 133% in transactions and a 184% increase in value transacted. This growth can be attributed to a buoyant and resilient economy amidst problems in Europe. Areas such as International City, Dubai Marina and Muhammad Bin Rashid City have been top choices for companies to start or expand their businesses. Many large and medium companies launched or expanded their retail footprint in Dubai.

The growth in all sectors of commercial real estate is a clear indication of a stronger business environment in the UAE, particularly in Dubai. We have seen a significant increase in demand for commercial properties compared to Q3 2021, with overall buyer leads increasing by 38%. Increased tourism and growth in new business licences, alongside more companies looking for larger or extended spaces, have led to an increase in buyer enquiries for warehouses and retail by 33% and 85% respectively. The demand for office spaces has also grown by 21% compared to Q3 2021. Going forward they anticipate further price growth as a result of increased demand for commercial properties.

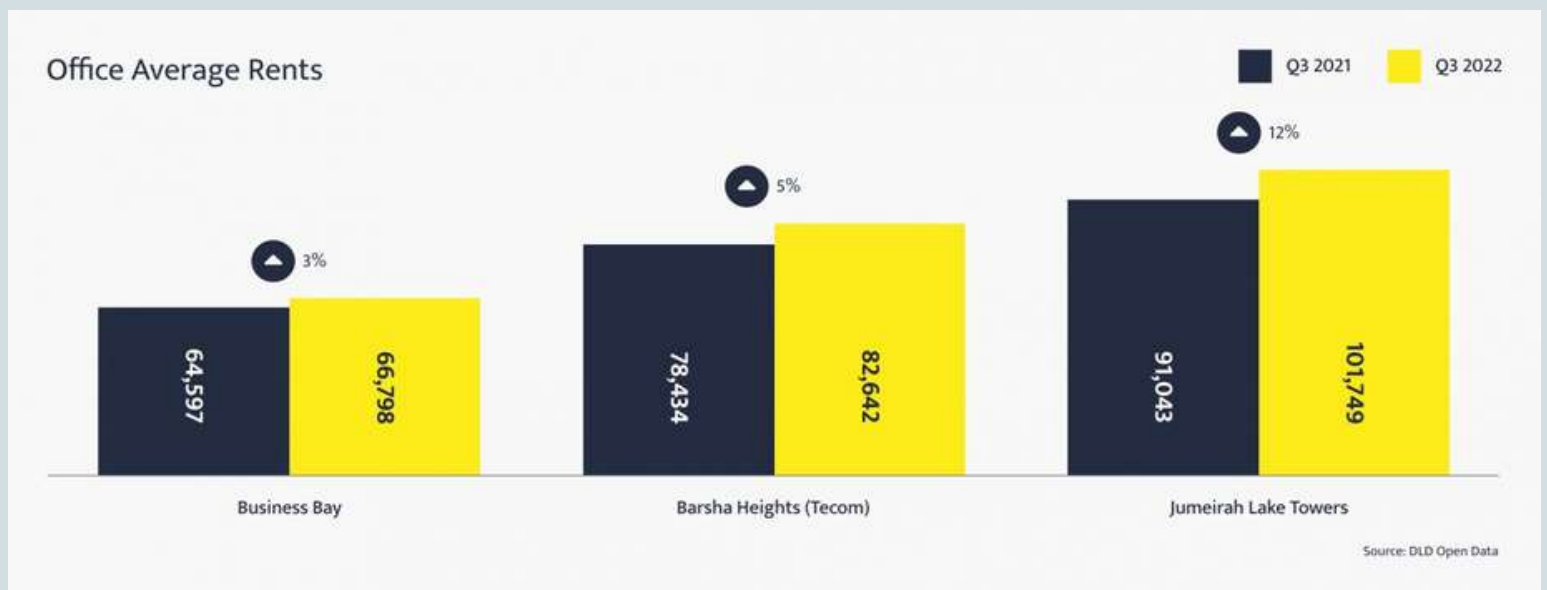
Government decisions, laws and initiatives have enabled businesses to resume work at full capacity, leading to offices, retail, and warehouses witnessing a notable growth in sales by 25% overall compared to Q3 2021. At CRC, the sales of office spaces in Dubai increased by 15%. The top communities transacted for offices were Jumeirah Lake Tower, Business Bay and Barsha Heights.

COMMERCIAL LEASING

Numerous foreign businesses, including Meta, Optimizely, Rapyd, Folkart, Teneo, Directimo, and Pedersen & Partners, opened their operations following Expo 2020 to serve a significant regional market. In the upcoming quarters, they anticipate that rental prices will continue to rise as demand for commercial property leasing grows. In the third quarter of 2022, leasing transactions at CRC increased by 3% compared to the same period in 2021. Transactions in retail spaces increased by 18%, while transactions in offices and warehouses remained unchanged. The top communities for retail transactions were Majan, Dubai Marina and Arjan, with higher demand recorded in Al Quoz, DIP, and Jebel Ali.

The overall tenant leads for commercial properties in Q3 2022 increased by 11% compared to Q3 2021. Office space enquiries increased by 28% in Q3 compared to the same period last year as businesses opted for larger offices to accommodate their growing companies and headcount. Prior to the completion of Uptown Tower later this year, DMCC has revealed that all of the office space has been pre-leased. As DMCC increases its presence in Dubai to meet its rapidly expanding roster of over 21,000 member companies, over 495,000 square feet of Grade A office space across 22 floors has been pre-leased.

The sector which topped Dubai's commercial leasing market was IT, with many companies opening new offices and facilities in Dubai to expand their headcount. One of the biggest technological corporations in the world, Intel, will open its first artificial intelligence R&D facility at Dubai Internet City (DIC), highlighting the emirate's desirability as a major location in the GCC for establishing innovation centres. F&B and Hospitality sectors are among the top business types that showed exponential growth in Dubai.





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Source: www.ega.ae

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One of the most versatile metals in the world, aluminum is used by their international clients to create items that enable modern life, such as food packaging, smartphones, and building materials.

The second-largest export from the UAE after oil and gas is our aluminum, which generates billions of dollars in export earnings annually and helps to diversify the economy of the country.

They manufacture 4% of the world's aluminum, or over 50% of the aluminum produced in the Gulf Cooperation Council. In other words, the UAE manufactures about one in every twenty-five tonnes of aluminum.

The UAE has grown significantly since the 1970s, going from having no aluminum production to being the fifth-largest producer of the metal globally.

They can address the needs of their clients and society while remaining environmentally friendly and cost-competitive thanks to our in-house developed technologies.

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ABU DHABI INVESTMENT COUNCIL



Source: abu-dhabi.realestate

The Abu Dhabi Investment Council is the government of Abu Dhabi's investment division. The Council, whose operations began in April 2007, is in charge of investing some of the government's excess financial resources according to a globally diversified investment strategy that aims to generate positive capital returns through a sizable portfolio of highly diversified asset classes and active investment management techniques.

The Council has gained a reputation for its entrepreneurial attitude, open culture, and speedy decision-making in the short period since its founding.

The Abu Dhabi Investment Council joined Mubadala Investment Company in 2019, an investment and development firm based in Abu Dhabi that is also owned by the Abu Dhabi government.

GOVERNANCE COMMITTEES

The Council views corporate governance as a significant, complex topic and takes great care in putting into practice international standards for laws, procedures, and other frameworks that guarantee the highest level of ethics, accountability, and openness within the company.

Specialized Governance Bodies -

- Investment Committee
- Investment Operations Committee
- Administrative Committee
- Management Risk Committee
- Due Diligence Committee
- Information Technology Projects Committee

ACTIVE INVESTMENT STRATEGIES

The goal of active investment methods is to increase risk-adjusted returns through worldwide investments in hedge funds and similar active trading mandates. The Function partners with hedge funds to co-invest in specific deals and acquires general partner holdings in existing and/or new hedge funds.

The following are a few of the mainstream international strategies:

- Relative Value Strategies
- Hedged Equity Strategies
- Macro Strategies
- Event Driven Strategies
- Systematic CTA

The aforementioned strategies can be used to target a country, region, sub-sector, or the entire world.

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ABU DHABI NATIONAL OIL COMPANY (ADNOC)



Source: www.arabianbusiness.com

One of the top energy producers in the world, Abu Dhabi National Oil Company (ADNOC), has played a significant role in the expansion and diversification of the Abu Dhabi economy. They work across the whole hydrocarbon value chain, with a daily production capability of more than 4 million barrels of oil and over 11.5 billion cubic feet of natural gas. For exploration, production, storage, refining, trading, and the creation of a wide range of petrochemical goods, they have a network of completely integrated businesses.

Since its establishment in 1971, ADNOC has been in charge of utilizing the UAE's energy resources in order to satisfy the demands of a dynamic energy market and ultimately alter our country. Since its creation, they have put forth great effort to uphold the founding father of the UAE's legacy by thinking outside the box, questioning accepted wisdom, and pursuing excellence in everything they do.

Their work is essential to Abu Dhabi's ascent to international prominence. They have helped thousands of people find work, stimulated the economy, invested in future education and research, and enabled our people to reach their incredible potential.

Over 50,000 members of their multicultural family hail from the UAE and other countries, and more than 100 different nationalities are represented at work. Their employees have a collective duty to advance progress both in the UAE and around the world, backed by their distinctive perspectives and diverse skill sets.

They continue to seek out novel approaches to maximize the value of their resources while utilizing the most recent technology, creating beneficial partnerships, and promoting in-country value with an ambitious outlook for the future. Together, they are dedicated to continuing to have a positive influence on the communities in which they operate and the economy of Abu Dhabi for many years to come.

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Source: www.dubainvestments.com

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Dubai Investments was established in 1995 and is a renowned, pioneering investment firm situated in the UAE. Since then, it has developed into a significant player in the economy of Dubai and the UAE, making wise investments in a variety of global industries and sectors, including real estate, manufacturing, banking, healthcare, and education. Dubai Investments, which debuted on the Dubai Financial Market in 2000, has 15,482 stockholders and a \$4.25 billion share capital. Dubai Investments has empowered communities through its enterprises, fostering growth on all fronts.

MISSION

Our Mission is to add value and expand DI's investment portfolio through sound corporate citizenship, financial engineering, network of relationships, and financial resources.

VISION

Our vision is to provide impeccable quality by delivering superior management performance and top of the line services to our investors. An integral part of this vision is delivering superior returns to our shareholders, consistent with our pre-defined risk profile and comparable to other best-in-class corporations. We strive to increase the value of our business while maintaining high ethical values and a commitment to the development of society through integrity and fair business practices.

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