



PROPERTY SHOP  
INVESTMENT

# INVESTOR GUIDE TO UNITED ARAB EMIRATES

*Wegather*

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# ABOUT US

PSI stands as a leading Real Estate Investment House in the UAE, dedicated to providing an exceptional customer experience to all our esteemed partners and clients.

- Established in 2007.
- Boasting a team of more than 700 professionals.



Since our inception, PSI has consistently been recognized as one of the Top Real Estate firms, a testament to our commitment to excellence in the industry.

 UNITED ARAB EMIRATES:  
ABU DHABI, DUBAI, SHARJAH & RAS AL KHAIMAH

 JORDAN  EGYPT  NETHERLANDS

EMAAR

SOBHA  
REALTY

دبي  
DEYAAR

DUBAI  
PROPERTIES

OMNIYAT

نخيل  
NAKHEEL

ميراس  
MERAAS

DAMAC

أراد  
ARADA

DANUBE  
PROPERTIES

Bloom

MUDON

  
Properties  
للعقارات

*Wegather*



PSI has been awarded Top Real Estate Brokerage Firm every year since inception



# OUR STRENGTHS

At PSI, our strengths lie in the depth of experience and expertise our advisors bring to the table, with over 20 years in Real Estate, Finance, and Business Acumen.

## **Comprehensive Knowledge:**

Our team is well-versed in all developers across the UAE and key investor locations, ensuring informed advice.

## **Strategic Affiliations:**

We are affiliated with key service providers to seamlessly assist clients with their investment and business setup needs.

## **Cultural Expertise:**

Our diverse team comprises experts from various cultures around the world, offering a global perspective.

## **Dedicated Teams for Real Estate:**

- Multilingual Sales and Leasing Team
- Marketing Team
- Business Development Team
- Mortgage/Finance Team
- Property Management Team
- 24x7 Call Center Team

Our skilled team excels in finding the best property solutions tailored to every client's needs, whether individual or family, and for both residential and commercial properties.

# About UAE

It stands as a beacon of world-class transport infrastructure, providing seamless access to key international markets.

**01 Strategic Hub:** Situated at the heart of a large and diverse market, UAE connects the Middle East, East Africa, Southern Asia, and Central Asia.

**03 Ideal Midpoint:** UAE's location serves as the perfect midpoint between Europe and Asia, Asia and Africa, and Africa and Europe, facilitating efficient international commerce and travel.

**04 Maritime Connectivity:** The presence of deep-water ports in both the Arabian Gulf and the Indian Ocean enhances UAE's appeal as a major logistical and trade hub.

**02 Global Reach:** Approximately 4 billion people, representing 50% of the global population, reside within an 8-hour flight from UAE, underscoring its role as a global connector.



# Why DUBAI

Dubai offers a compelling mix of benefits for businesses and individuals alike:

- **Tax-Free Structures:** Offers zero limitations on the repatriation of profits, providing a significant financial advantage.
- **Low Crime Rates:** Dubai boasts some of the lowest crime rates globally, ensuring exceptional personal safety and ranking it as one of the safest cities worldwide.
- **Currency Stability:** The UAE Dirham, pegged to the USD since 1973, is among the world's most stable currencies.
- **Global FDI Destination:** A preferred destination for over 70% of Fortune 500 companies and new economy entrepreneurs, highlighting its global business appeal.
- **Significant Trade Volume:** More than US \$350 billion in trade flows through Dubai annually, underscoring its role as a major commercial hub.
- **Tourism Hub:** Attracts 15.37 million tourists annually, according to 2023 statistics, reflecting its global appeal.
- **Population Growth:** Demonstrates exponential growth from 0.68 million in 1995 to over 3.63 million in 2023, indicating a thriving and expanding community.



# About ABU DHABI

Abu Dhabi, the capital of the United Arab Emirates, presents a compelling investment landscape, distinguished by its strategic economic diversification, robust financial frameworks, and commitment to sustainable development. Here's why Abu Dhabi stands out as a prime investment destination:

- 01 Strategic Economic Diversification:** Abu Dhabi's vision for economic diversification away from hydrocarbon reliance has fostered a dynamic business environment, encouraging growth in sectors like renewable energy, technology, and tourism.
- 02 Global Financial Hub:** Home to the Abu Dhabi Investment Authority, one of the world's largest sovereign wealth funds, the emirate is a recognized global leader in investment, demonstrating a sophisticated approach to asset management and investment strategy.
- 03 Commitment to Sustainability:** Abu Dhabi is at the forefront of the sustainability movement, with significant investments in renewable energy projects and sustainable urban development, exemplified by initiatives like Masdar City.
- 04 Innovative and Supportive Business Environment:** The government's proactive approach to supporting innovation through policies, incentives, and infrastructure makes Abu Dhabi an attractive hub for startups and established businesses alike.



**05 Strategic Location:** Situated at the crossroads of major trade routes, Abu Dhabi offers unparalleled access to markets across the Middle East, Africa, and Asia, enhancing its attractiveness for international trade and investment.

**06 High Quality of Life:** With world-class healthcare, education, and leisure facilities, Abu Dhabi offers a high quality of life for residents and expatriates, contributing to its appeal as a place to live, work, and invest.

**Abu Dhabi's integrated approach to investment, focusing on long-term value creation and economic resilience, positions it uniquely for investors looking to tap into the growing opportunities within the region and beyond.**

# WHY REAL ESTATE?

Investing in real estate offers a wealth of benefits. When assets are chosen wisely, investors can look forward to: Predictable Cash Flow, Excellent Returns, Tax Advantages, and Diversification.

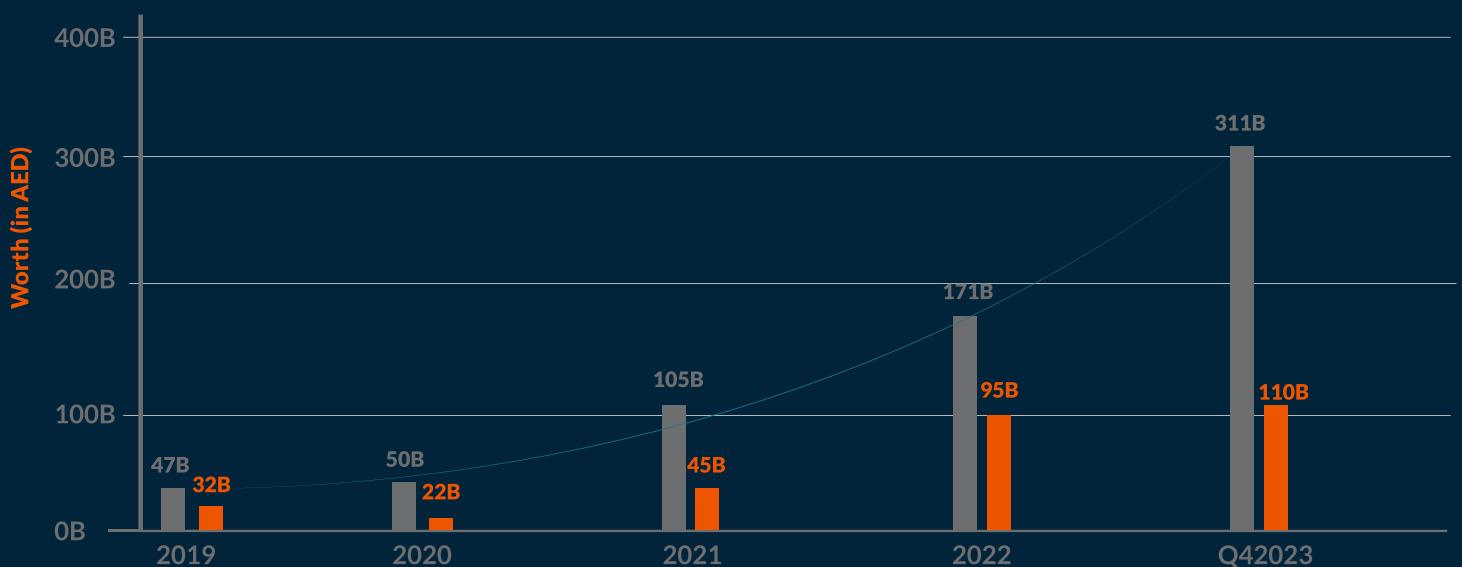
## Investment Options

	Return on Investment	Risk of loss	Liquidity
<b>Mutual Funds</b>	Equity Based: High Debt Based: 5-10% Money Market Based: 3-6%	Equity Based: High Debt Based: Low	Medium-High
<b>Share/Debentures</b>	High	High and needs specific knowle	High
<b>Real Estate in UAE</b>	No Tax. Capital gains in specified projects depending on the demand and supply.	Low	High
<b>Bank Deposit</b>	Equity Based: High Debt Based: 5-10% Money Market Based: 3-6%	Low	High
<b>Gold</b>	Gold is not an income-generating asset. The return on gold is stable and steady over a long term.	As it is a physical asset, it requires storage and insurance costs	High



# RESIDENTIAL TRANSACTIONS

In 2023, both Abu Dhabi and Dubai experienced significant growth in their property markets, marked by increased foreign investment, a surge in mega real estate transactions, and the implementation of enhanced government regulations. These developments have collectively bolstered market confidence and stability across the UAE, showcasing the dynamic and appealing nature of its real estate sector to global investors. This trend reflects the broader economic strategies of both emirates, aimed at attracting international stakeholders and diversifying their economic bases.



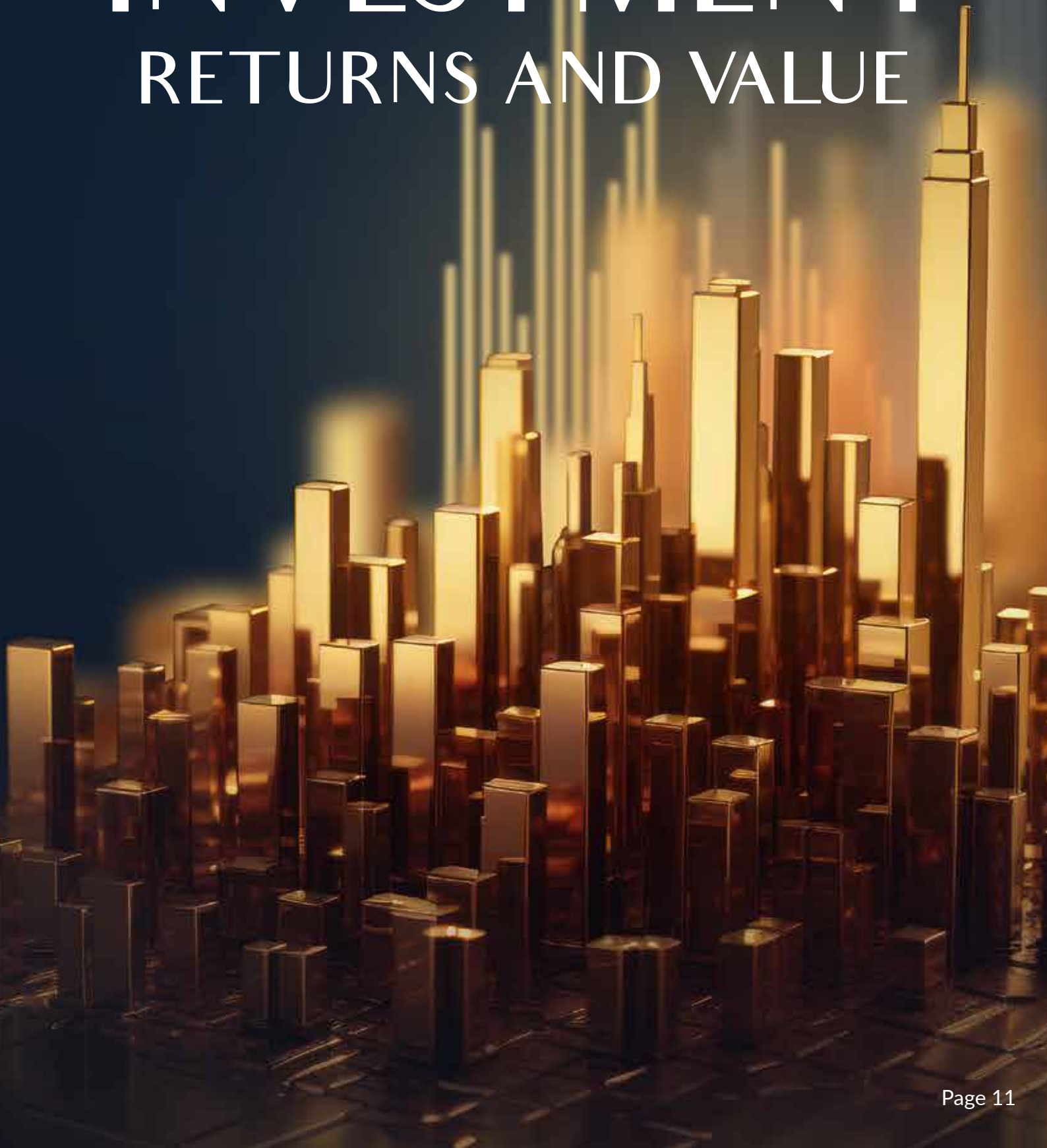


# COMMUNITIES IN DUBAI





# INVESTMENT RETURNS AND VALUE





## STABLE CURRENCY

The UAE Dirham has been pegged to the US Dollar since 1973.

## TAX INCENTIVES

The UAE offers a number of tax incentives, including zero income tax, zero capital gains tax, zero property tax, and zero wealth tax.



## HIGH RENTAL YIELDS

The UAE's real estate market is one of the most attractive in the world.





## STRATEGIC LOCATION

The UAE is located in a strategic location, making it a hub for trade and commerce.

## ECONOMIC GROWTH

The UAE economy is one of the fastest-growing economies in the world.



## STABLE POLITICAL ENVIRONMENT

The UAE has a stable political environment, which provides investors with peace of mind that their investments are safe.

# INVESTMENT WALLET SOLUTION

Introducing your personal Investment Wallet - the ultimate hub for managing your investments right at your fingertips. Gain complete control over your investments with your secure dashboard. Track performance, review documents, and access market insights, all in one place.

## Personalized Guidance and Support

- Your dedicated Investment Advisor is just a click away within your personalized Investment Wallet. Get expert advice, manage alerts, and stay informed - every step of the way.
- Forget missed payments and deadlines. Your Investment Wallet reminds you of key actions, making investment management



## User Experience & Benefits

- Say hello to your financial oasis: The Investment Wallet. Invest smarter, stay informed, and simplify your investment journey.
- Unleash the power of a streamlined investor portal. Invest confidently, access crucial information, and experience a seamless financial journey.

# Real Estate DUBAI

## Type Studio

OP/Amount	AED 700,000.00
No of Investment	1
Months	12
Total Investment	<b>AED 700,000.00</b>
Net Rent Value	AED 65,000.00
Sales Value YTD	<b>AED 850,000.00</b>
ROI	<b>9%</b>
Rent Income	<b>AED 65,000.00</b>
Capital Appreciation	<b>AED 150,000.00</b>

## Type 1 BR Apartment

OP/Amount	AED 1,200,000.00
No of Investment	1
Months	12
Total Investment	<b>AED 1,200,000.00</b>
Net Rent Value	AED 80,000.00
Sales Value YTD	<b>AED 1,400,000.00</b>
ROI	<b>7%</b>
Rent Income	<b>AED 80,000.00</b>
Capital Appreciation	<b>AED 200,000.00</b>

## Type 2 BR Apartment

OP/Amount	AED 2,500,000.00
No of Investment	1
Months	12
Total Investment	<b>AED 2,500,000.00</b>
Net Rent Value	AED 160,000.00
Sales Value YTD	<b>AED 2,800,000.00</b>
ROI	<b>9%</b>
Rent Income	<b>AED 160,000.00</b>
Capital Appreciation	<b>AED 300,000.00</b>

Client Name: Mr. Smith  
Account Manager: NL Dubai



# GOLDEN RESIDENCY

- Exceptional talents
- Scientists & Professionals
- Outstanding Student and graduates
- Humanitarian pioneers
- Frontline heroes (Doctors

# GREEN RESIDENCY

10+  
Years



5 YEARS

Freelancers  
(self-employed)

Skilled employees

INVESTMENT

Investors and partners

(no sponsor / employer required)

(no sponsor required)

2 YEARS

Standard employment residency

EDUCATION

Students enrolled in  
educational entities

(Sponsored by a licensed educational  
establishment in the UAE)

LIVING

1 YEAR  
Remote work Residence

5 YEARS  
Retirement Residence

2 YEARS  
Real Estate Owner

(no sponsor required)

HUMANITARIAN  
CASES

Residence permits for humanitarian cases

# ROI COMPARISON NET

Properties in the UAE regularly offer an ROI above 5% on average, which compares favorably to other major cities.



DUBAI: 6.13%  
No Property Tax



ISTANBUL: 6.21%  
Property Tax: 0.2%



HONG KONG: 3.08%  
Property Tax: 15%



AMSTERDAM: 5.00%  
Property Tax 8%



DUBLIN: 7.70%



ZURICH: 2.52%  
Property Tax: 0.2%  
to 0.3%



WARSAW: 6.02%



ATHENS: 5.25%  
Property Tax: 3.09%



SINGAPORE: 4.78%  
Property Tax: 20% - 40%



MADRID: 5.27%  
Property Tax: 7.4% to 12%



# WHERE ARE THE GREATEST BUBBLE RISKS IN 2023?



# DUBAI OVERVIEW

## Dubai Population

3.42 Million inhabitants

## Dubai Total Area

4,114 km<sup>2</sup>

## Currency

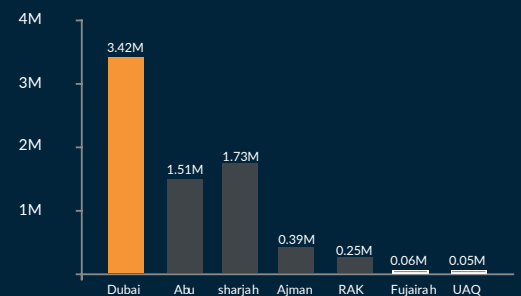
UAE Dirham

## Ease of doing business

Ranked 16<sup>th</sup> after Australia (14) and UK (8)

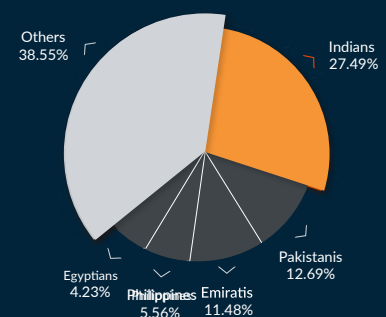
## Population Density(people/km<sup>2</sup>)

835 Inhabitants/km



UAE Population by Emirates

Emiratis Population: **11.48%** - 1.15M



Emiratis VS Expatriates

Expat Population: **88.52%** - 8.84M

# GLOBAL RANKING



## **Pandemic Response:** HIGH QUALITY

Categories include government efficiency, economic resilience, efficiency of the quarantine system, health-care management, and vaccination rates. Abu Dhabi ranked first, followed by Singapore, Seoul, Tel Aviv, and Dubai.

## **Preferred country to live and work:** HIGH QUALITY

Emirates climbed up ten spots from last year on HSBC's 14th annual Expat Explorer report because of the government's expat-friendly initiatives and successful response to the coronavirus.

## **IMD World Competitiveness:** HIGH QUALITY

The UAE ranked 5th with steady rising global and regional performance driven by both government and business efficiency, as well as technological and scientific infrastructure.

## **Educations:** HIGH QUALITY

The United Arab Emirates ranked 15th in the UN's Global Knowledge Index, which measures education, research and development, and innovation in 138 countries around the world.

## **Healthcare:** HIGH QUALITY

The United Arab Emirates ranks 20th in the World Index of Healthcare Innovation, with an overall score of 45.23. The UAE scored highest on Fiscal Sustainability, owing to its low debt-to-GDP ratio of 19.7%, and its low public spending growth.



# VISION

## A Unified Future for Dubai and Abu Dhabi

- **World-Class Transport Infrastructure:** Dubai and Abu Dhabi offer unparalleled access to global markets, showcasing the UAE's commitment to connectivity and economic integration.
- **Doubling Green Spaces:** Both emirates are expanding green and recreational spaces, with Abu Dhabi complementing Dubai's efforts by enhancing its environmental conservation projects.
- **Conservation and Natural Reserves:** Abu Dhabi's initiative to have nature reserves and rural areas constitute a significant portion of its land area aligns with Dubai's green corridor projects, emphasizing the UAE's dedication to sustainability.
- **Expansion in Hospitality and Commerce:** The increase in land allocated for hotels, tourist activities, and commercial ventures in Dubai is matched by Abu Dhabi's focus on cultural tourism and diversified economic growth.



- **Boost in Education and Health Infrastructure:** Investment in education and health facilities across both emirates underlines the UAE's vision for a highly educated and healthy population.
- **Extended Public Beaches and Recreational Facilities:** The significant enhancement of public beaches in both Abu Dhabi and Dubai mirrors UAE's commitment to improving quality of life through urban development and access to leisure activities.

By 2040, the combined efforts of Dubai and Abu Dhabi will have significantly contributed to the UAE's status as a global hub of innovation, culture, and sustainable development.

A Destination Like No Other:

# Abu Dhabi & Dubai

Abu Dhabi and Dubai present a compelling landscape for living, working, and investing, distinguished by their strategic economic diversification, robust financial frameworks, and commitment to sustainable development. These cities offer unparalleled opportunities, blending traditional charm with modern sophistication. Listed below are just a few of the many features that makes them unlike anywhere else in the world.

# EDUCATION

Top-tier International Universities and Schools

# AB

Interfaith Unity

# FERRARI WORLD,

Global Cultural & Leisure IPs branching out to UAE

# SECURITY

Safety and Stability

# ZERO

Financial Freedom



PROPERTY SHOP  
INVESTMENT

# RELIGIOUS TOLERANCE

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A Model of Harmony

# FREE ZONES

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Unparalleled Business Opportunities

# RAHAMIC HOUSE

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LOUVRE,  
GUGGENHEIM

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# QUALITY OF LIFE

Exceptional Living Standards

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D TAX

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CUTTING EDGE

Innovation Hubs

BRANDED HOTEL

Luxury Accommodations

EXHIBITIONS & E

BEACHES & 360  
DAYS

Global Connectivity

A HOME FOR

Diverse and Welcoming

# THE TECHNOLOGY

# THE BIGGEST MALLS

Ultimate Shopping Experience

# XPO 2020

Global Stage for Ideas

Abu Dhabi and Dubai are not just cities; they are a testament to what visionary leadership and a commitment to excellence can achieve. From the sands of the desert have risen metropolises that offer the highest quality of life, backed by infrastructure that rivals the most developed nations. Here, tradition and innovation blend seamlessly, creating a vibrant tapestry of cultures and experiences. Whether you're seeking opportunities in business, looking for a place to call home, or simply in pursuit of sun and fun, Abu Dhabi and Dubai welcome you with open arms.

ALL  
NATIONALITIES

*Wegather*





# PSI.

## EXCITEDLY ANTICIPATING A SUCCESSFUL PARTNERSHIP AHEAD.

### We are at

#### 📍 Abu Dhabi (Head Office)

- Addax Tower, Al Reem Island
- Mamsha Al Saadiyat, Saadiyat Island
- Conrad Abu Dhabi, Etihad Towers
- Water's Edge, Yas Island
- Shams Boutik, Al Reem Island

#### 📍 Dubai

- Dubai Hills Estate
- Palm Jumeirah
- Business Bay
- JBR

#### 📍 Sharjah

- University City

### Contact Us

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