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مكتب أبوظبي للاستثمار  
ABU DHABI INVESTMENT OFFICE

# Abu Dhabi Investor Guide



# Contents

<b>Introduction</b>	<b>03</b>
<b>About the Abu Dhabi Investment Office (ADIO)</b>	<b>04</b>
<b>Setting up a business in Abu Dhabi</b>	<b>06</b>
Choose a place of incorporation	07
Choose a type of economic activity	12
Choose a type of legal form	13
Register a trade name	18
Obtain an economic licence	19
Register with the Abu Dhabi Chamber of Commerce and Industry	22
<b>Operating a business in Abu Dhabi</b>	<b>23</b>
Real estate	23
Banking and finance	27
Talent acquisition	29
Economic data	31
Investor ecosystem	32
<b>Get in touch</b>	<b>34</b>
<b>Legal Disclaimer</b>	<b>35</b>



# Introduction

## Welcome to Abu Dhabi

Capital of the United Arab Emirates, Abu Dhabi is a global business hub and one of the Arab world's largest and wealthiest economies. More than 1.48 million people across 200 nationalities call Abu Dhabi home and we welcome over 11 million tourists into the emirate each year, making Abu Dhabi a thriving and exciting destination for your business and your family.

Abu Dhabi's vibrant economy, stable political system, world-class infrastructure, strategic location and business-friendly regulatory environment make it one of the world's top destinations for investment. The emirate's increasingly diverse economy offers a proven expansion ground and a gateway that nurtures innovation and long-term success. In this guide, we will walk you through the steps you need to take to launch and grow your business in the emirate, starting from choosing a place of incorporation through to becoming a member of the Abu Dhabi Chamber of Commerce and Industry.

business in Abu Dhabi, including recruiting the best talent, engaging a financial partner and tapping into the emirate's rich innovation ecosystem.

The Abu Dhabi Investment Office (ADIO) team are here to support your journey, providing you with a comprehensive range of services to accelerate your establishment and long-term success.

In Abu Dhabi, we consider ourselves one big family - a family built on support and optimism. We look forward to helping you start your journey in the emirate and welcoming you to our family.

**Get ready to start your future in Abu Dhabi. Today.**

The second part of the guide will help you operate your



# About the Abu Dhabi Investment Office (ADIO)

We are a central government entity in Abu Dhabi, established to support investors and help them realise their ambitions on the world stage. Affiliated with the Abu Dhabi Department of Economic Development (ADDED), we offer support to investors and businesses of all sizes to help ensure long-term, sustainable success in the market and across the region.

We are committed to offering comprehensive support to your business through our Investor Care services and programmes. We will assist your business at every stage of its setup and growth to help you make the most of the opportunities here in Abu Dhabi and realise your local, regional and international business ambitions.

**Contact**

Phone: +971 2 403 1003

**Business hours**

Sunday - Thursday  
(9 am to 5 pm) GMT +4

**Address**

9th Floor, Al Khatem Tower,  
Al Maryah island,  
Abu Dhabi, UAE

**For more information:**

[investinabudhabi.ae](http://investinabudhabi.ae)





We offer the following tailored services to meet your needs:



### Data

Providing information on all aspects of doing business in Abu Dhabi, including data on the economy and focus sectors



### Networks

Connecting innovation-focused companies to the Abu Dhabi ecosystem and investment opportunities



### Licensing and permits

Providing insight into applicable laws and regulations, as well as assistance obtaining economic licenses and operating permits



### Real estate

Identifying cost-effective solutions for office space, industrial activities and connection to brokers for employee accommodation



### Talent and visas

Helping investors tap into sources of local talent, as well as obtain residency visas for their international workforce



### Banking and finance

Introduction to local banking partners to expedite setting up bank accounts and financing options

ADIO is your partner throughout your Abu Dhabi investment journey.



# Setting up a business in Abu Dhabi

Abu Dhabi is ranked 1<sup>st</sup> in the Middle East for “Ease of Doing Business” and 12<sup>th</sup> internationally<sup>1</sup>. The journey to opening your business in Abu Dhabi is simple:

## 01

Choosing a place  
of incorporation

## 02

Choosing a type  
of economic activity

## 03

Choose a type  
of legal form

## 04

Registering a  
trade name

## 05

Obtaining an  
economic licence

## 06

Registering with  
Abu Dhabi Chamber of  
Commerce and Industry



# 01

## Choosing a place of incorporation

# 02

## Choosing a type of economic activity

# 03

## Choosing a type of legal form

# 04

## Registering a trade name

# 05

## Obtaining an economic licence

# 06

## Registering with Abu Dhabi Chamber of Commerce and Industry

# Choosing a place of incorporation

The first step to starting your journey is selecting one of two available options to the location for the incorporation of your company. This can be onshore (UAE mainland) or offshore (one of five free zones).

Whether you choose to setup in the UAE Mainland or Free Zone, your company will enjoy 0% corporate income tax.

Selecting a place of incorporation will define your setup and operational process in the future.





# 01

## Choosing a place of incorporation

# 02

## Choosing a type of economic activity

# 03

## Choosing a type of legal form

# 04

## Registering a trade name

# 05

## Obtaining an economic licence

# 06

## Registering with Abu Dhabi Chamber of Commerce and Industry

## UAE mainland

The UAE mainland is any place in the territory of the emirate, except for the five recognised free zones.

A company registered on the mainland can perform activities across the entirety of the UAE. This includes conducting business with federal and local governmental bodies without the involvement of a local commercial agent or national agent.

Companies setting up on the mainland can choose between two options:

An 'Onshore' Limited Liability Company (LLC) established pursuant to the new UAE Companies Law, which during 2021 will start to permit foreign investors to hold up to 100% of the legal interest in such LLCs incorporated 'onshore'.

Please note:

- The new UAE Companies Law (comprising amendments to the UAE Commercial Companies Law No. 2 of 2015) removes the specific requirement that a minimum of 51% of the shareholding in onshore entities be held by UAE nationals (cancelling the old FDI positive list in place since 2018). New thresholds for UAE ownership (if any) will be determined by the UAE Federal Cabinet, following recommendations from an inter-emirate committee (comprising members of a number of governmental departments from each emirate). The committee was established to propose which economic activities/sectors shall permit 100% foreign investor ownership and which economic activities/sectors are of a 'strategic impact' such that 100% foreign ownership will not be permitted.
- Market participants in the UAE expect that in the first half of 2021, the relevant authorities will circulate further details about the activities deemed to have a 'strategic impact'; and other emirate-by-emirate implementation measures, so that all stakeholders (and foreign investors) will have further clarity on how this major change in UAE corporate governance will be implemented going forward.





# 01

## Choosing a place of incorporation

# 02

## Choosing a type of economic activity

# 03

## Choosing a type of legal form

# 04

## Registering a trade name

# 05

## Obtaining an economic licence

# 06

## Registering with Abu Dhabi Chamber of Commerce and Industry

### A joint-venture partnership with local investors

Amendments to UAE Federal Law No 2 on 23<sup>rd</sup> November 2020, annuls the requirement for commercial companies to have a major Emirati shareholder of agent, providing full foreign ownership of onshore companies<sup>2</sup>.

Under the new amendments, businesses can now be established by non Emiratis of all nationalities from 2<sup>nd</sup> January 2021<sup>3</sup>, with the following exceptions:

- Certain specified sectors, including oil and gas exploration, utilities and transport
- Companies that are precluded from direct foreign ownership by virtue of UAE Cabinet decision
- Companies that are wholly owned by federal or local government or their subsidiaries

These changes are proposed to extend to branches of foreign companies which will no longer require a local registered agent<sup>4</sup>.



<sup>2</sup>-UAE allows full foreign ownership

<sup>3</sup>-UAE Liberalizes Foreign Investment Laws

<sup>4</sup>-Amendments of UAE Onshore Commercial Companies



# 01

## Choosing a place of incorporation

# 02

## Choosing a type of economic activity

# 03

## Choosing a type of legal form

# 04

## Registering a trade name

# 05

## Obtaining an economic licence

# 06

## Registering with Abu Dhabi Chamber of Commerce and Industry

## Free zones

Companies registered in one of Abu Dhabi's five free zones receive a number of economic benefits, guaranteed by the government:

- Full foreign ownership, as well as full repatriation of profits and capital
- Zero taxes are guaranteed for a period of at least 15 years
- Dual licensing, enabling companies based in a free zone to do business with UAE mainland entities
- The import and export of goods in free zones is exempt from customs duties



### Abu Dhabi Global Market (ADGM)



An award-winning financial free zone located on Al Maryah Island, it plays a pivotal role in positioning Abu Dhabi as a global centre for business and finance.

#### Main sectors:

- **Financial:** Banking, Wealth & Asset Management, Capital Markets, FinTech
- **Non-Financial:** Professional Services, Corporates, Family Business and Startups
- **Retail**

For more information, visit:

[adgm.com](https://adgm.com)



# 01

## Choosing a place of incorporation

# 02

## Choosing a type of economic activity

# 03

## Choosing a type of legal form

# 04

## Registering a trade name

# 05

## Obtaining an economic licence

# 06

## Registering with Abu Dhabi Chamber of Commerce and Industry

### Masdar City Free Zone



Masdar City operates as a special economic zone with a focus on clean technology and renewable energy and is one of the world's most sustainable urban communities.

**Main sectors:** Clean Energy, Sustainable Energy

**For more information, visit:**  
[masdarcityfreezone.com](http://masdarcityfreezone.com)

### Khalifa Industrial Zone Abu Dhabi (KIZAD)



Located in the Al Taweela area between Abu Dhabi and Dubai, KIZAD offers a world-class transportation infrastructure including sea, air, road and rail networks.

**Main sectors:** Industrial, Trading Logistics, Food & Beverage, Transportation, Pharmaceuticals

**For more information, visit:**  
[kizad.ae](http://kizad.ae)

### twofour54



Set up in 2008, this dynamic media free zone provides the infrastructure and 360 support services for international, regional and local media businesses. twofour54 is a destination for creative companies in Media, Broadcast, Gaming and Communication and offers everything from customisable office space, world-class production facilities to business support services.

**For more information, visit:**  
[twofour54.com](http://twofour54.com)

### Abu Dhabi Airport Free Zone (ADAFZ)



ADAFZ is a comprehensive business park in the vicinity of Abu Dhabi International Airport, offering commercial offices and business services, plots of land for development, warehousing units and logistics services.

ADAFZ is home to world-class warehousing units and aircraft hangers and operates free zones in three main airports: Abu Dhabi International Airport, Al Ain International Airport and Al Bateen Executive Airport.

**For more information, visit:**  
[adafz.ae](http://adafz.ae)



## 01

Choosing a place of incorporation

## 02

Choosing a type of economic activity

## 03

Choosing a type of legal form

## 04

Registering a trade name

## 05

Obtaining an economic licence

## 06

Registering with Abu Dhabi Chamber of Commerce and Industry

# Choosing a type of economic activity

Your company will need to obtain an economic licence for each specific economic activity. Abu Dhabi uses isicV4 definitions and categories, allowing you to choose from more than 4,700 activities across 21 sectors .

You can select one or multiple economic activities during your application process for the licence. Your application process will vary depending on the activities you choose. The document requirements are set by the approving authorities.

**For more information, visit:**

[International Standard Industrial Classification of All Economic Activities](#)





# 01

Choosing a place of incorporation

# 02

Choosing a type of economic activity

# 03

Choosing a type of legal form

# 04

Registering a trade name

# 05

Obtaining an economic licence

# 06

Registering with Abu Dhabi Chamber of Commerce and Industry

## Choosing a type of legal form

Business entities in Abu Dhabi are regulated by the Abu Dhabi Department of Economic Development (ADDED). To register your business entity, you will need to choose a business structure from the following options:

- Establishment
- Sole Proprietorship
- Limited Liability Company
- Private Joint Stock Company
- Public Joint Stock Company
- Branch of Foreign Company





# 01

Choosing a place of incorporation

# 02

Choosing a type of economic activity

# 03

Choosing a type of legal form

# 04

Registering a trade name

# 05

Obtaining an economic licence

# 06

Registering with Abu Dhabi Chamber of Commerce and Industry



## Establishment

Establishment is an entity owned by one individual to undertake a business activity that includes commercial, professional, industrial, agricultural or craft.

The owner of the establishment assumes all its financial responsibilities including its financial liabilities.



## Sole proprietorship

Sole Proprietorship allows a single member to own 100% of the business and is registered as a separate entity from its owner.

It is no longer attached to and identified with the owner for tax and liability purposes and the owner is liable only to the extent of their shares.

As of 2<sup>nd</sup> January 2021, the requirement for Emirati ownership has been annulled allowing 100% ownership of Sole Proprietorship by foreign nationals and legal entries.



## Private joint stock company

A Private Joint Stock Company is a company where the number of the shareholders is at least two, but no more than 200.

The capital of a Private Joint Stock Company is divided into shares of the same nominal value, to be paid in full, without offering any shares to the public. A shareholder can only be liable to the extent of their share in the capital.



## Limited liability company

A Limited Liability Company (LLC) is a company where the number of partners is at least two but no more than 50. As an exception to the minimum two shareholder rule for LLCs.

In an LLC, a partner can only be liable to the extent of their share in the capital.



# 01

Choosing a place of incorporation

# 02

Choosing a type of economic activity

# 03

Choosing a type of legal form

# 04

Registering a trade name

# 05

Obtaining an economic licence

# 06

Registering with Abu Dhabi Chamber of Commerce and Industry



## Public joint stock company

A Public Joint Stock Company (PJSC) is a company where the number of the shareholders is at least five. The capital of the company is divided into equal and negotiable shares.

The founders will receive part of the shares while the other shares are offered to the public for purchase.

A shareholder can only be liable to the extent of their share in the capital of the company.

Significant amendments came into effect 2<sup>nd</sup> January 2021<sup>5</sup>:

- Abolishing requirements of Chairperson and majority of board to be Emiratis
- Public subscription threshold has been increased from 30% to 70%
- Allowing appointment of specialist non-stakeholders as board members

Only PJSCs can conduct banking, insurance and investment activities in Abu Dhabi.



## Branch of a foreign company

A branch or a representative office of a foreign company may be wholly owned by foreigners and is only permitted to carry out marketing and promotional activities on behalf of its parent company.

A branch of a non-Abu Dhabi company may only be registered in Abu Dhabi with the sponsorship of a local service agent who must be a UAE national or a company wholly owned by UAE nationals.

There are no minimum capitalisation requirements for a branch although the foreign company is required to provide a standard form bank guarantee from a local bank (which includes an international bank with a branch in Abu Dhabi) in the amount of AED 50,000 and to show details of its own capitalisation and good standing, together with its two most recent sets of annual audited accounts.



## Comparison of legal forms:

	Legal Form	Min. UAE national ownership (outside free zone)	Liability	Minimum capital requirements	Number of partners	Management or director restrictions (by nationality)	Timeline for incorporation
New Legal Identity	Establishment		No limit	No requirement	One	No restrictions	3 days
	Sole Proprietorship LCC	Nil	Limited	No requirement	One	No restrictions	5 days
	Limited Liability Company LCC	Nil	Limited	No requirement	Two to fifty	No restrictions	5 days
	Private Joint Stock Company	Nil	Limited	AED 5 min	At least two	Open	3 - 6 months
	Public Joint Stock Company	51% of shares (pre and post public issuance)	Limited	AED 30 min	At least two	Open	3 - 9 months
	Limited Partnerships (LP)	- Must have at least 1 general partner who is a UAE national  - Limited partners can be both UAE and foreign nationals	-Joint for UAE nationals  -Limited for foreign nationals	No requirement	At least two	Must be managed solely by UAE nationals	Timeline to be added in due course
	General Partnerships (GP)	100%	No limit	No requirement	At least two	Must be managed solely by UAE nationals	Timeline to be added in due course
Branch of existing legal entity	Branch of UAE Company	As per parent company structure	No limit	No requirement (bank guarantee)	N/A	No restrictions	Timeline to be added in due course
	Branch of foreign company	Nil, but UAE national service agent to be appointed	TBC	No requirement (bank guarantee)	N/A	No restrictions	Timeline to be added in due course





# 01

Choosing a place of incorporation

# 02

Choosing a type of economic activity

# 03

Choosing a type of legal form

# 04

Registering a trade name

# 05

Obtaining an economic licence

# 06

Registering with Abu Dhabi Chamber of Commerce and Industry

## Legal firms and advisors contact details:

	Company Name	Website
International Companies	Clyde & Co	<a href="http://clydeco.com">clydeco.com</a>
	King & Spalding LLP	<a href="http://kslaw.com">kslaw.com</a>
	Allen & Overy	<a href="http://allenoverly.com">allenoverly.com</a>
Local Companies	Obaid Hamoud Bin Jedayem law Firm	<a href="http://OHJ.ae">OHJ.ae</a>
	Al Tamimi & Co	<a href="http://tamimi.com">tamimi.com</a>
	Manaar Legal Consultancy	<a href="http://manaarlegal.com">manaarlegal.com</a>

Many companies employ Public Relations Officers ('PROs'), business setup companies or legal firms to assist in the launch of their ventures in UAE.

PROs are local specialists who have extensive experience and knowledge of the UAE's laws and regulations in the areas of investor, employment and family visas; application and renewal of trade licence; Emirates ID application and others.

### For more information, contact:

Abu Dhabi Chamber of Commerce & Industry  
Corniche Street. Abu Dhabi  
P.O.Box: 662

+971 2 621 4000

[contact.us@adcci.gov.ae](mailto:contact.us@adcci.gov.ae)



# Registering a trade name

## 01

Choosing a place of incorporation

## 02

Choosing a type of economic activity

## 03

Choosing a type of legal form

## 04

Registering a trade name

## 05

Obtaining an economic licence

## 06

Registering with Abu Dhabi Chamber of Commerce and Industry

Your company name is often the first thing a customer will see when they engage with your business, therefore, it's important to choose wisely. You can reserve a name for up to 12 months while your economic licence is being processed.

Your trade name needs to be registered at the Abu Dhabi Department of Economic Development (ADDED) through the [Abu Dhabi Business Center](#).

The standard reservation cost of a trade name is AED 200. However, some names are considered exceptional and incur higher reservation fees (up to AED 1,200), while others are prohibited.



### Exceptional names

[Report list of names](#)

### Prohibited names

[Report list of names](#)



# 01

Choosing a place of incorporation

# 02

Choosing a type of economic activity

# 03

Choosing a type of legal form

# 04

Registering a trade name

# 05

**Obtaining an economic licence**

# 06

Registering with Abu Dhabi Chamber of Commerce and Industry

## Obtaining an economic licence

In order to perform any sort of economic activity in Abu Dhabi, your company will have to obtain an economic licence.

Based on the place of incorporation and the types of economic activities you select, you may need to obtain one of the following licenses:

### **Standard economic licence**

This licence is required for any entity willing to start any type of economic activity on the mainland or within a free zone.

If your company is incorporated on the mainland (including one of 20 industrial zones), the issuing body for the licence will be the Abu Dhabi Department of Economic Development (ADDED).

In addition to the standard application submitted to ADDED, certain types of economic activities may require additional approvals or no objection certificates from other governmental agencies.

You can submit your application through [Abu Dhabi Business Centre](#).

The portal is user-friendly and will provide you with a four-step application process.

The forms can be submitted by yourself or by your legal representative in Abu Dhabi. If you are already in the UAE, you can apply at one of 14 ADDED and TAMM branches across the emirate.

For TAMM branches and service centre visit [addata.gov.ae](http://addata.gov.ae)

If you are incorporating your business in one of the five free zones, your economic licence will be issued by the selected free zone on behalf of ADDED.

Free zones have streamlined processes and dedicated investor support teams that will help you to navigate through all the necessary procedures.



# 01

Choosing a place of incorporation

# 02

Choosing a type of economic activity

# 03

Choosing a type of legal form

# 04

Registering a trade name

# 05

Obtaining an economic licence

# 06

Registering with Abu Dhabi Chamber of Commerce and Industry

## Instant economic licence

Instant licence is a fast-tracked economic licence issued by ADDED for certain economic activities not requiring other governmental approvals. The instant licence is currently available only to three types of legal forms:

- Establishment
- Sole Proprietorship
- Limited Liability Company

In addition to the Abu Dhabi Business Centre portal and ADDED branch, you can also apply for an instant licence through TAMM ([tamm.abudhabi](http://tamm.abudhabi)), which will guide you through each step of the process and provide you with additional information on the licensing process.





# 01

Choosing a place of incorporation

# 02

Choosing a type of economic activity

# 03

Choosing a type of legal form

# 04

Registering a trade name

# 05

**Obtaining an economic licence**

# 06

Registering with Abu Dhabi Chamber of Commerce and Industry



## Dual licence

The dual licence initiative from ADDED allows free zone companies to have access to onshore project tenders without an onshore office or premise. An extended dual licence is also available and allows companies to engage with both local Abu Dhabi and federal UAE government entities.

While the exact document requirements will vary depending on application channel, below is a list of typical document requirements:

- Trade name certificate
- Copy of valid passport of any owner(s)
- Copy of valid Emirates ID of any owner(s)
- Power of Attorney – if applying as a representative
- Copy of valid tenancy contract attested by a local municipality (applicable to certain activities)
- Copy of the memorandum of association attested by the notary public
- Copy of the Directorate of Naturalisation and Residence's approval if the investor is a foreigner

It is important to note that all the required documents must be in Arabic. Documents can be translated into Arabic and attested by legal translators. The licence application may only be submitted by you personally or your lawful attorney.



## 01

Choosing a place of incorporation

## 02

Choosing a type of economic activity

## 03

Choosing a type of legal form

## 04

Registering a trade name

## 05

Obtaining an economic licence

## 06

Registering with Abu Dhabi Chamber of Commerce and Industry

# Registering with the Abu Dhabi Chamber of Commerce and Industry

All nationals and foreigners, engaged in any commercial, industrial, professional or vocational activity within Abu Dhabi must join the Abu Dhabi Chamber of Commerce and Industry (ADCCI) ([abudhabichamber.ae](http://abudhabichamber.ae)) in order to acquire a business licence.

The list of documents depend on the type of the legal form but usually includes:

- Copy of the trading licence issued by the relevant authority
- Copies of regulatory approvals where applicable (e.g. by the General Police Command, Food Control Authority, Health Authority and Waste Disposal Authority)
- Copy of leasing agreement (land plan, investment contract and building owner contact)
- Copy of the passport and registration summary for UAE nationals - if applicable
- Signature by the authorised signatory





# Operating a Business in Abu Dhabi

Abu Dhabi is ranked number one for ease of doing business in the Middle East and 12<sup>th</sup> internationally<sup>6</sup> thanks to a range of smart services, transparent regulation and established, world-class infrastructure available to companies coming into or expanding across the emirate.

## Real estate

Abu Dhabi is the largest emirate in the United Arab Emirates, accounting for 84% of the national territory. It has 200 islands and a long coastline stretching 700km. It is a land of serenity and iconic beauty that offers a number of ideal and strategic locations to consider when looking at finding the right commercial property.



For companies that are planning to establish a presence in the emirate, Abu Dhabi provides four real estate investment contract options to choose from:

**Ownership:** Since April 2019, foreigners are now allowed to own real estate properties in Abu Dhabi investment areas on a freehold basis<sup>7</sup>.

**Musataha:** Expatriates can own and build on commercial land for a period of 50 years which can be renewed.

**Usufruct:** Expatriates can own residential units for 99 years. The usufruct contract entitles the owner to enjoy the use of the property and its facilities without being able to change it

**Long-term lease:** Long-term leases are given for a minimum of 25 years

## Office space

When leasing office space, you must decide on the location as well as how you will fit it out:

- Prime stock offices (e.g. Al Maryah Island, Nation Towers, Etihad Towers) are rented out fully fitted, meaning that the space that has been setup and typically includes some furniture.
- Quality Stock (e.g. Reem Island), can be leased fully fitted as well as a shell space, meaning with no furniture, partitions or other office setup.

If your company is incorporated in one of the five free zones, you will be required to rent a desk or an external office there.

Co-working spaces are becoming increasingly popular in the city. Companies like [GlassQube](#) and [WeWork](#) offer flexible plans and spaces and are easy to set up.







## Residential properties

Abu Dhabi has seen extensive investment in quality housing developments that appeal to every taste and need, from fareej-style houses typically inhabited by Emirati families to residences with expatriates from many different nations.

These developments usually offer clubhouse facilities, pools, shops, gyms and more, to create a comfortable lifestyle for individuals and families moving to the city.

Here are some of the popular housing developments and apartment blocks in Abu Dhabi:

Area	Description	Location
<b>Al Maryah Island</b>	5 star living with apartments housed in premium hotels such as the Four Seasons and Rosewood.	At the heart of Abu Dhabi's new central business district (CBD).
<b>Al Raha Beach</b>	One of the most sought-after neighbourhoods in Abu Dhabi offering premium residential and commercial properties.	Approximately 25-20 minutes from Abu Dhabi and 10 minutes from Yas Island.
<b>Al Reef</b>	Al Reef Villas offers spectacular natural beauty with a good location and value-for-money.	Near the pristine Al Raha Beach and Abu Dhabi International Airport. Just 30 minutes from the city.
<b>Khaladiya / Al Bateen</b>	Mid to high rise apartment buildings with very few villas, close to the iconic corniche.	Home to the city's fishing ports in the South-West of the city.
<b>Masdar City</b>	Designed specifically as a sustainable community. Masdar City uses renewable energy for community operations for a clean, healthy environment.	Located next to the airport and about 30 minutes from central Abu Dhabi.



Area	Description	Location
<b>Reem Island</b>	Renowned for its sleek residential apartments with spectacular waterfront views - Reem Island is one the fast-growing neighbourhoods in Abu Dhabi.	A number of bridges connect Reem Island to the main island. It is 10 minutes away from central Abu Dhabi.
<b>Saadiyat Island</b>	Offers premium living, scenic waterfront views and one of the nicest beaches in Abu Dhabi.	Approximately 20 minutes from Abu Dhabi island and 40 minutes from the airport.  Close to the Louvre Abu Dhabi and NYU Abu Dhabi.
<b>Yas Island</b>	The recreational capital of Abu Dhabi, home to Ferrari World, Yas Marina Circuit and Yas Waterworld.	Approximately 30 minutes from Abu Dhabi island and only 45 minutes from Dubai.

Recently, Abu Dhabi has updated its property laws making it easier and more accessible for expats to purchase and own property in the emirate. There are a few considerations that you should take into account when renting or purchasing a residential property in Abu Dhabi:

Topic	Rent	Purchase
<b>Cost</b>	<p>Rent is usually paid in a series of upfront cheques; some landlords ask for the full amount upfront.</p> <p>Going through a real estate agent to find a property usually requires a 5% fee payable by the tenant.</p> <p>There may be fees associated with processing the contract as well as the deposit.</p>	<p>For a mortgage on the property, the person purchasing will need to be living in the UAE with a current valid visa with a minimum of six months.</p> <p>Typically, a 25% down payment is required.</p> <p>If working with an agency, typically a 2% fee on the property price is charged to transfer the property to the owner's name.</p> <p>Abu Dhabi Municipality charges a 2% levy on the purchase price. Depending on the development, the buyer may be charged for a no-objection certificate (NOC) to make sure the property is free of any problems.</p>
<b>Documents required</b>	Passport, UAE residency visa and Emirates ID.	Passport, UAE residency visa and Emirates ID.  Additional documents may be required for a mortgage.



## Banking & finance

The UAE has a well-developed and robust banking system. Two of the region's largest banks, First Abu Dhabi Bank (FAB) and Abu Dhabi Commercial Bank (ADCB) are headquartered in Abu Dhabi, while 24 foreign banks have branches in the emirate, including HSBC, BNP Paribas, Credit Agricole, Standard Chartered and CitiBank<sup>8</sup>.

The banking system is large, with total assets amounting to AED 3.0 trillion<sup>9</sup> or almost two times the country's GDP<sup>10</sup> at end-August 2019. It plays a key role in funding the growth of the economy, offering multiple sources of debt and equity financing to companies in the UAE.

SMEs are an integral part of the government's drive to empower the private sector as it diversifies its economy. To support the growth of SMEs, the government, in partnership with local banks, has introduced several initiatives to attract investors.

### SME Credit Guarantee Scheme

As part of the Abu Dhabi Government's Ghadan 21 accelerator programme, the Abu Dhabi Department of Finance has signed agreements with three Abu Dhabi banks: FAB, ADCD and ADIB to offer a financing scheme for SMEs that provides guarantees to the banks in case of default.

You can contact the banks directly for more details on how to apply.

<sup>8</sup> - [Foreign banks and distribution list](#)

<sup>9</sup> - UAE Central Bank - Statistical Bulletin - August 2019

<sup>10</sup> - 2018 AD Statistical Yearbook



## Khalifa Fund

As part of the UAE's efforts to grow the sector, the Ministry of Economy has collaborated with the Securities and Commodities Authority and the Organisation for Economic Co-operation and Development to create a platform for funding SMEs.

Khalifa Fund is a small-medium enterprise development organisation of the Government of Abu Dhabi. Khalifa Fund seeks to build a prosperous and innovative entrepreneurial ecosystem, encourage innovation and aid the establishment of SMEs in the UAE. The organisation aims to raise entrepreneurs and SMEs' efficiency through building capacity, unlocking finance and integrating them with prominent stakeholders.

Established in 2007, Khalifa Fund is headquartered in Abu Dhabi and is active throughout the UAE. Khalifa Fund also has an international presence through its International Outreach Programme, to help support economic growth in underprivileged communities through entrepreneurship.

**For more information, visit:**

[khalifafund.ae](http://khalifafund.ae)

## Emirates Development Bank SME Credit Guarantee:

Emirates Development Bank (EDB) announced the launch of an AED 100 million Credit Guarantee Scheme in support of SMEs. Under this scheme, EDB provides credit guarantees to partner banks to offer up to AED 2 million financing to startups where EDB guarantees their loan up to 85% and up to AED 5 million financing to existing SMEs where EDB also guarantees up to 70% of their loan<sup>11</sup>



<sup>11</sup> - [Emirates Development Bank launches credit guarantee programme](#)



## Talent acquisition

Abu Dhabi has a rich and diverse talent pool. Education is one of the government's most important tenets and that's reflected in the world-class schooling system found in the emirate. Several local universities are listed in the global university rankings including United Arab Emirates University, Khalifa University, Zayed University and Higher Colleges of Technology. The emirate is also home to the Mohamed bin Zayed University of Artificial Intelligence, the world's first AI university.

Abu Dhabi invests heavily in education and has provided a number of incentives to encourage foreign operators to establish schools and universities in Abu Dhabi. Foreign higher education institutions with branch campuses in Abu Dhabi include Sorbonne University, University of Strathclyde and New York University.

For senior executives, INSEAD's Abu Dhabi campus offers several education programmes, including a Global Executive MBA.

### Your Visa process and entry to Abu Dhabi

Abu Dhabi is a global hub for attracting and retaining the world's best talent, both locally and internationally.

If you are planning to employ foreigner nationals, you will need to make sure they hold a valid work visa. Standard employment visas are provided to employees joining a company on a full-time basis, through either an indefinite or a fixed-term contract.

The validity of visas ranges from two to three years, depending on the location of your company. The cost might vary depending on the classification of companies, areas of company registration, position the visa is being considered for, etc. However, a common range for fees is between AED 3,500 and 6,000, which is inclusive of processing fees.

Documents required for a standard working visa normally include:

- Original passport
- Offer letter with company seal/sign and employee's signature
- Employment contract detailing the employee's profession and agreed compensation
- Attested education certificates (applicable to certain professions)
- Immigration Establishment Card copy
- Trade Licence copy
- Passport photos of the employee



### Emiratisation

The UAE Government launched the 'Emiratisation' initiative to promote the inclusion of Emiratis in the job sector, particularly in the private sector. The aim of the programme is to increase the number of young Emiratis in employment and entrepreneurship programmes.

A quota system on private sector employers was introduced whereby companies in certain sectors are encouraged to engage local talent to ensure a strong representation of Emiratis within their workforce.

This includes:

- 2% of the workforce of entities operating in trading activities if the total workforce exceeds 50 employees
- 4% of the workforce of banks
- 5% of the workforce of insurance companies if the total workforce exceeds 50 employees
- 1 Public Relations Officer if the total workforce exceeds 100 employees
- 1 Emirati H&S officer is required for establishments operating in the construction and industrial sector with 500+ employees
- 2 Emirati data entry clerks for establishments with 1000+ employees (in order to operate the MHRE online system)

**For more information, visit:**

[Vision 2021 and Emiratisation](#)

### Golden Visa - Thrive in Abu Dhabi

In 2021, Abu Dhabi launched its "Thrive in Abu Dhabi" programme to promote long-term Golden Visas and a pathway to citizenship for international talent working, creating, studying, excelling and investing in key sectors and specialties in Abu Dhabi.

The UAE's Golden Visa is available in Abu Dhabi for international investors and top talent from around the world, providing them with visas for up to 10 years. This includes people and researchers in the fields of science and knowledge such as doctors, specialists, scientists and inventors. It is also open to talented creative and sporting individuals and business, startup and real estate investors in the emirate.

**For more information, visit:**

[tamm.abudhabi](http://tamm.abudhabi)



## Economic data

Abu Dhabi is one of the most attractive investment destinations in the world, offering a vibrant economy, stable political system and business-friendly regulatory environment. It has a GDP of \$200 billion and GDP per capita of \$70k, the third highest in the world. Standard and Poor's, the world's leading rating agency, has rated Abu Dhabi AA indicating its economy is very strong for the long-term. In addition, the International Monetary Fund forecasts that gross official reserves will exceed \$100 billion in 2020 making Abu Dhabi very safe for investment.

Abu Dhabi is located at the heart of the Middle East and the crossroads of Europe, Asia and Africa. The emirate offers unique trade and tourism opportunities to local, regional and international players.

ADIO works closely with the Statistics Centre of Abu Dhabi (SCAD), the Abu Dhabi Chamber of Commerce, the Ministry of Economy, the Abu Dhabi Department of Economic Development (ADDED), Central Bank of the UAE and other entities to provide our investors with the most relevant information.

In addition, the entities below publish data and papers on a monthly, quarterly and annual basis covering several macro-economic and micro-economic indicators related to Abu Dhabi and the UAE as a whole.

For more information, visit:

**Statistics Centre of Abu Dhabi (SCAD):**

[scad.gov.ae](http://scad.gov.ae)

**Abu Dhabi Chamber of Commerce:**

[abudhabichamber.ae](http://abudhabichamber.ae)

**Ministry of Economy:**

[economy.gov.ae](http://economy.gov.ae)

**Abu Dhabi Department of Economic Development:**

[added.gov.ae](http://added.gov.ae)

**Central Bank of the UAE:**

[centralbank.ae](http://centralbank.ae)

**Abu Dhabi Business Centre:**

[adbc.gov.ae](http://adbc.gov.ae)

**International Monetary Fund (IMF):**

[imf.org](http://imf.org)

**ICA Smart service:**

[beta.smartservices.ica.gov.ae](http://beta.smartservices.ica.gov.ae)

**World Bank:**

[worldbank.org](http://worldbank.org)



## Investor ecosystem

The UAE is considered the entrepreneurial and innovation capital of the MENA region and serves as a base for many entrepreneurs from across the world. The Global Entrepreneurship Index 2019/2020 ranks the UAE as the second in the world in the ratio of entrepreneurs to the total population of the country<sup>14</sup>.

Meanwhile, the 2019 Global Innovation Index – which is co-published by Cornell University, INSEAD and the World Intellectual Property Organisation – ranked the UAE higher than any other Arab country.

The most notable of these is perhaps Hub71, a flagship initiative of Abu Dhabi's AED 50 billion Ghadan 21 accelerator programme.

Abu Dhabi is also home to a growing number of startup communities that provide entrepreneurs with office space, business advice and funding for innovators.







## Hub71

# HUB71

Hub71 is a global tech ecosystem located at ADGM that offers subsidised housing, health insurance and WeWork x Hub71 office space for global startups looking to scale to the MENA region and use Abu Dhabi as a springboard to grow their businesses.

The capital also boasts numerous startup accelerators that help new companies jumpstart their businesses by offering co-working space, funding, training, mentorship and networking opportunities.

Abu Dhabi has a wide range of institutions devoted to fostering entrepreneurship and innovation. Some of these institutions are affiliated with prominent universities. For example, NYU Idea Lab and the UAEU Science and Innovation Park. Other institutes are subsidiaries of public agencies, such as The Abu Dhabi Chamber of Commerce's UAE Academy Entrepreneurship and Innovation Centre.

In addition, the UAE has numerous programmes that provide entrepreneurs with the skills they need to succeed. Arabian Business, for instance, has a startup academy. Both Shell and Boeing also provide training programmes for entrepreneurs.

**For more information, visit:**

**StartAD:**  
[startad.ae](http://startad.ae)

**UAEU Science and Innovation Park:**  
[uae.ac.ae](http://uae.ac.ae)

**Abu Dhabi Chamber of Commerce:**  
[abudhabichamber.ae](http://abudhabichamber.ae)





**We hope that you have found this guide useful.**

**ADIO's Investor Care team is available for any further questions or queries.**

**We wish you all the best for your Abu Dhabi investment journey.**

**For more information visit:**  
[investinabudhabi.gov.ae](https://investinabudhabi.gov.ae)



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ABU DHABI INVESTMENT OFFICE

# Abu Dhabi Investor Guide

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