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# **MARKET OUTLOOK & INVESTMENT OPPORTUNITIES**

(2025–2026)

## **EXECUTIVE SUMMARY**

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The United Arab Emirates (UAE) continues its transformation into a major global investment hub. Diversification away from oil, sustained foreign direct investment (FDI), and rapidly growing sectors like technology, fintech, healthcare, and infrastructure are driving long term value creation. The UAE is attracting family offices and high net worth individuals (HNWIs) from the UK, Europe, and across Asia, buoyed by competitive tax policies, political stability, and quality of life enhancements



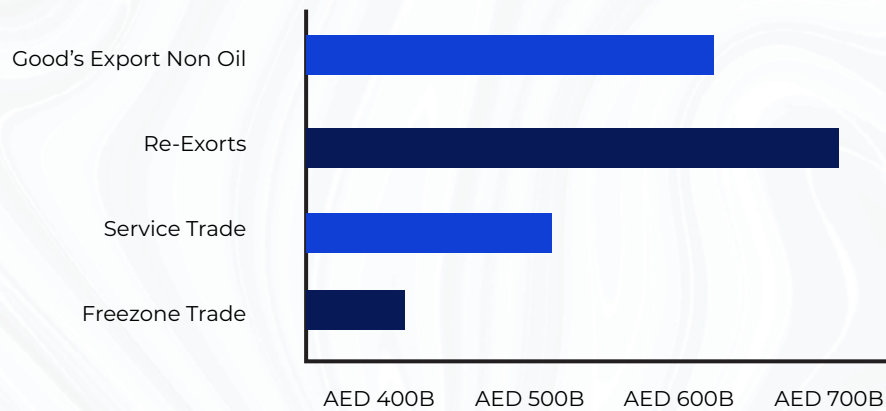
# **MARKET OVERVIEW (UAE)**

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# ECONOMIC GROWTH & INVESTMENT CLIMATE

The UAE's non oil trade recently surpassed AED 2 trillion, showing robust expansion in diversified sectors.

## NON-OIL TRADE



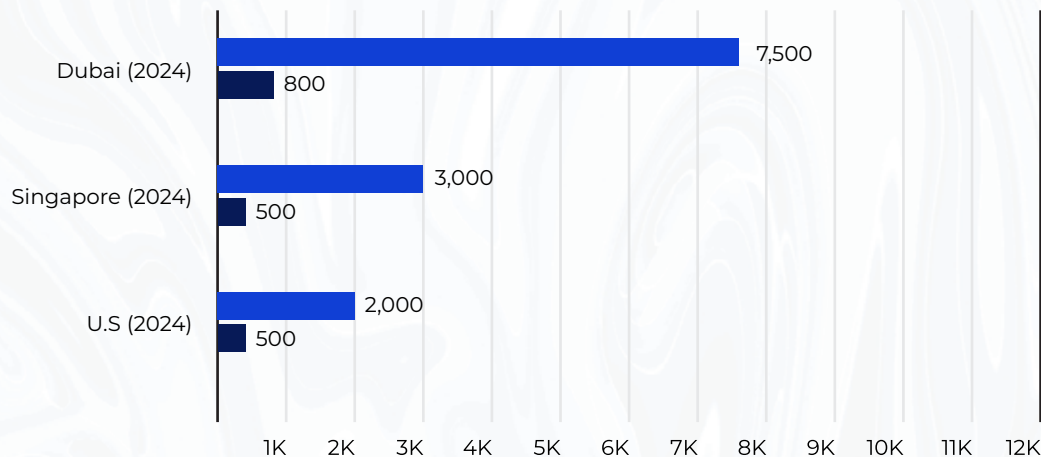
Strategic national plans like the National Investment Strategy 2031 aim to double FDI from AED 112B (~USD 30.5B) to AED 240B (~USD 65.4B) by 2031, with significant job creation across key sectors.

## FOREIGN DIRECT INVESTMENT

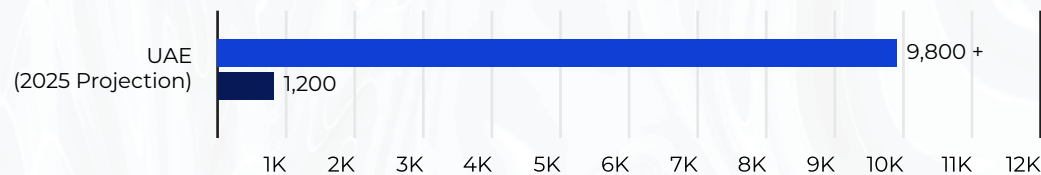


# FAMILY OFFICE & WEALTH MIGRATION TRENDS

Dubai has emerged as a global hub for family offices. In 2024, it attracted more new millionaires than any other city worldwide (approx. 6,700 individuals), vastly outpacing Singapore and the U.S.



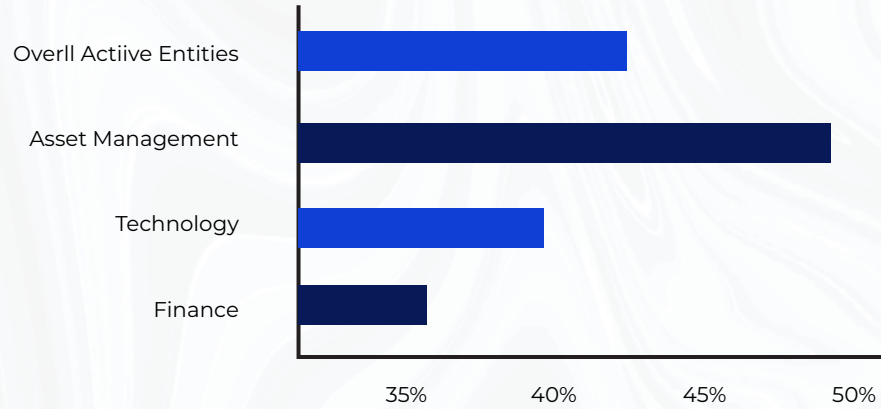
The Emirates is projected to see a net inflow of +9,800 millionaires in 2025, leading global migration trends.



European family offices are reallocating capital to the UAE driven by tax advantages (no personal/capital gains tax) and better investment climates.

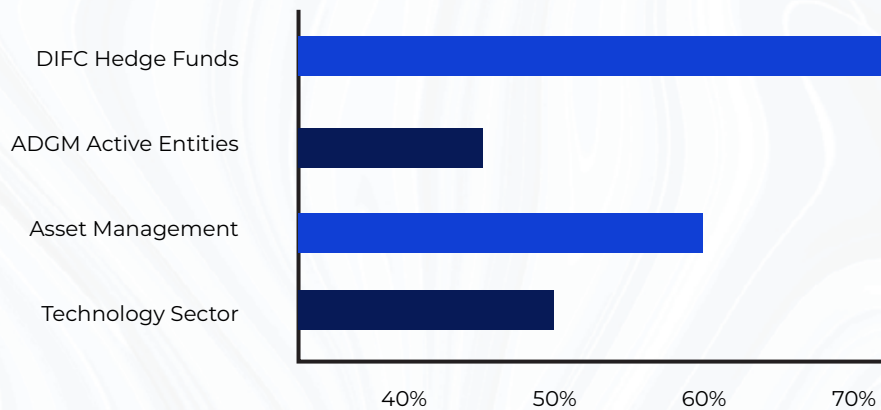
Abu Dhabi Global Market (ADGM) reported a 42% surge in active entities in 2025, reflecting heightened global interest, particularly in asset management, technology, and finance.

### ADGM ACTIVE ENTITIES



Dubai International Financial Centre (DIFC) hedge funds grew ~72% year on year, with global firms like PIMCO and Manulife now present.

### DIFC HEDGE FUNDS



**FINANCIAL HUB  
GROWTH**

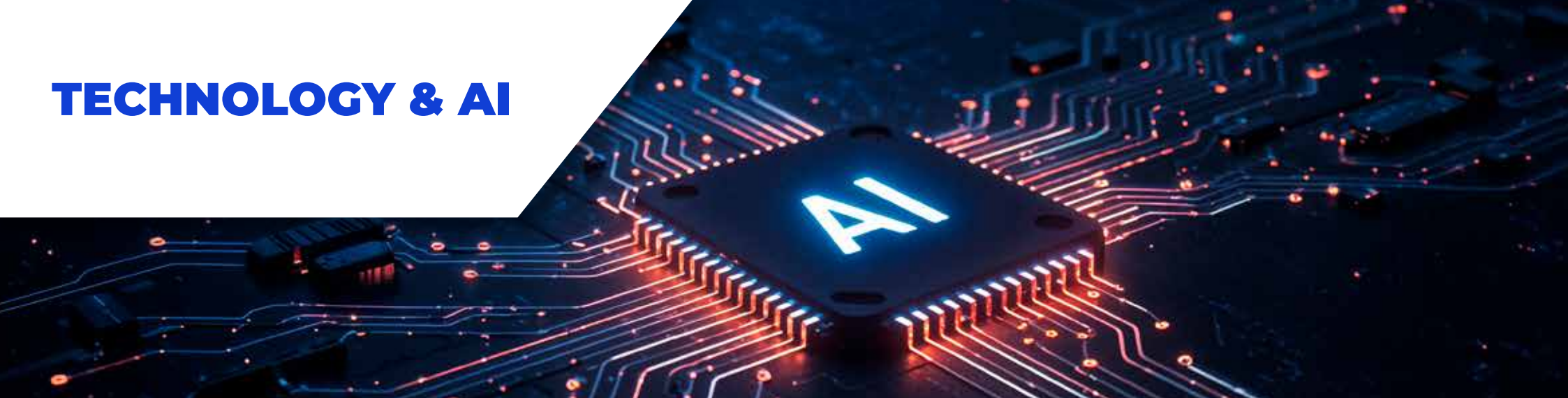




**SECTOR  
INSIGHTS**  
(2025-2026)

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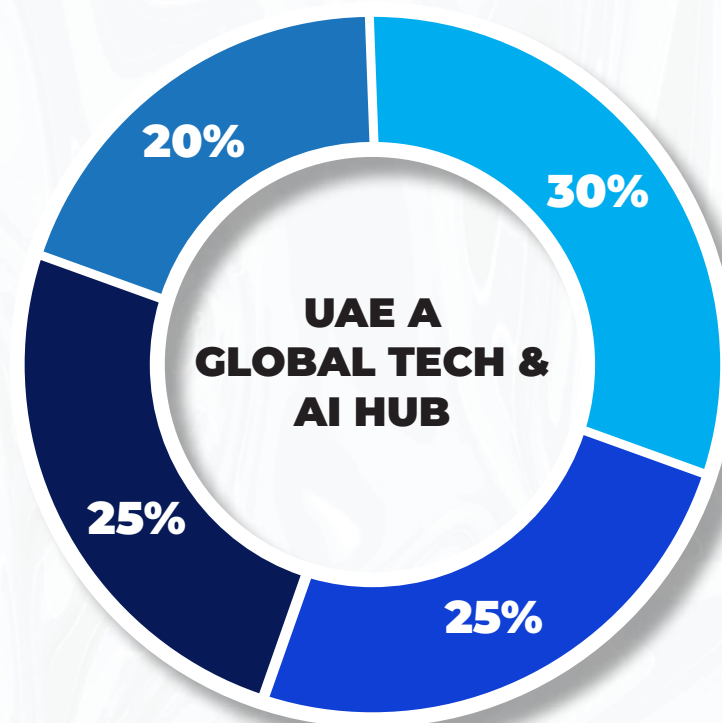
# TECHNOLOGY & AI



The UAE is positioning itself as a global technology and AI hub, supported by strategic public private investments and sovereign wealth activity. Mubadala is prioritising AI and robotics, with broader applications across life sciences and manufacturing. The ICT and digital economy sectors are key drivers of productivity and innovation, backed by UAE policy initiatives like the AI Strategy 2031.

## KEY INVESTMENT THEMES

- AI infrastructure and data centres
- Cloud computing and cybersecurity
- Tech startups
- Digital transformation



**Investor Insight:** Tech and AI are central to UAE's diversification agenda and attract global partners and capital.

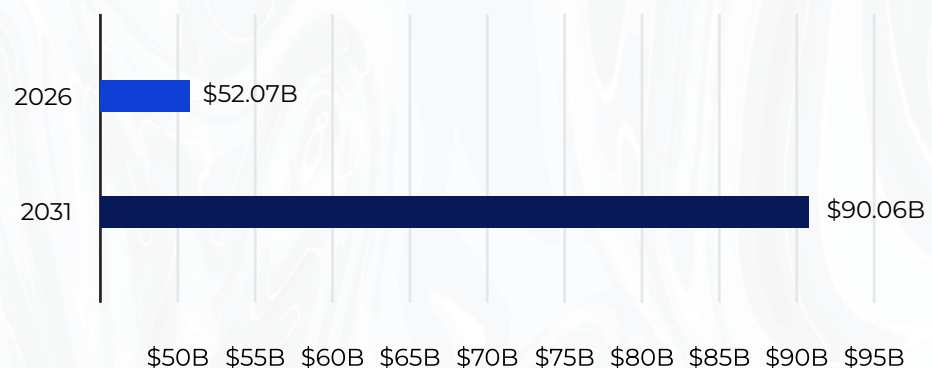
# FINTECH & FINANCIAL SERVICES

The UAE fintech market is rapidly growing — forecast to reach USD 52.07 billion in 2026 and projected to hit USD 90.06 billion by 2031, with an 11.6% CAGR, driven by digital payments, open finance, and mobile adoption.

## MARKET HIGHLIGHTS

Digital payments constitute ~57% of market share, with rapid adoption of mobile wallets.

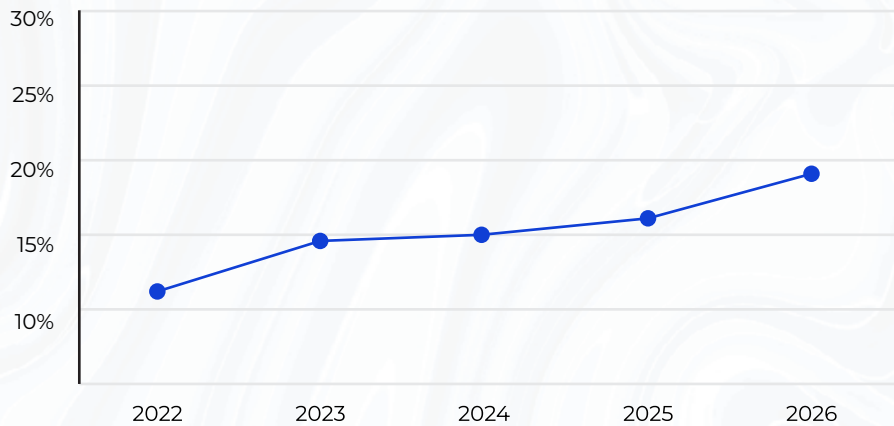
Retail segments account for ~60% of the current fintech market; banks are integrating technology partnerships.



**Trend:** Embedded finance and open banking ecosystems are enabling end to end digital financial services.

# HEALTHCARE & LIFE SCIENCES

Healthcare investment in the UAE is accelerating with medical tourism projected to deliver strong growth. Strategic hubs such as Dubai Healthcare City and biotech corridors are expanding, while life sciences and biotech investments continue to grow.






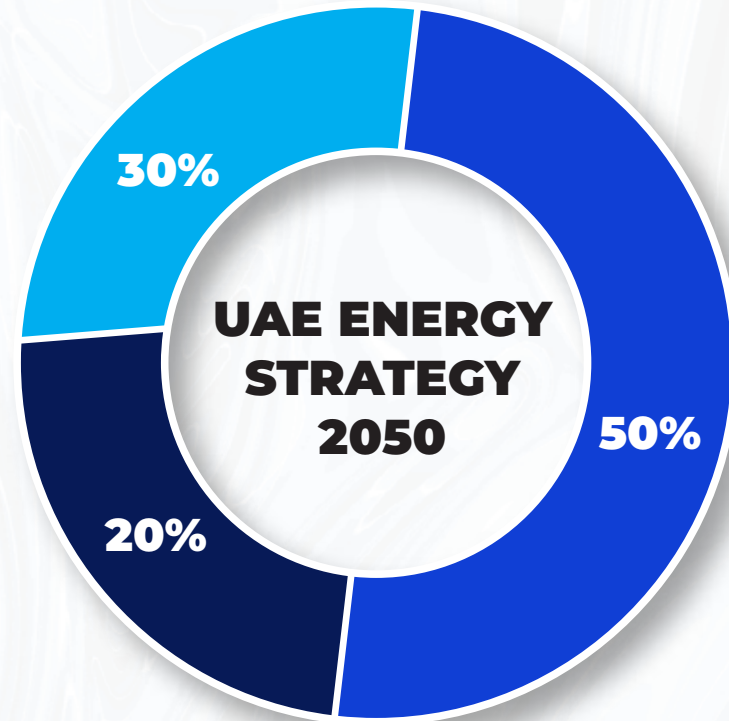
# ENERGY & RENEWABLES



The UAE continues to expand renewable capacity — the Energy Strategy 2050 aims to triple renewable energy contributions by 2030. Solar parks and hydrogen initiatives attract international investment.

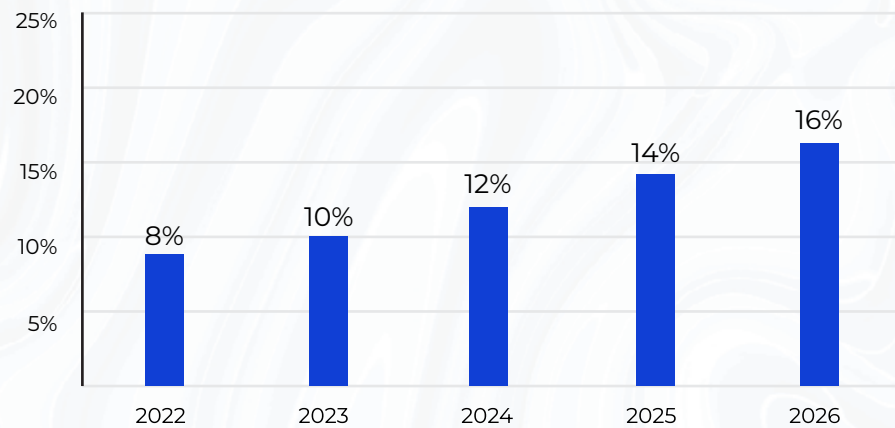
## KEY INVESTMENT THEMES

-  Solar and wind projects
-  Green hydrogen production
-  Energy storage and grid tech



# EDUCATION & HUMAN CAPITAL

The education sector is evolving with global partnerships and digital learning platforms. Demand for skill development and e learning is rising, accelerating growth in workforce development and international university tie ups.

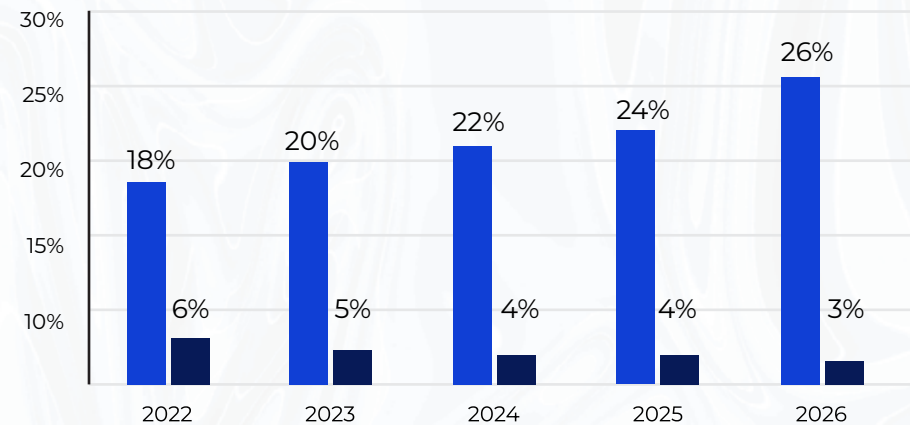


# CONSUMER, RETAIL & E COMMERCE



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- E-commerce Growth
- Offline Retail Growth



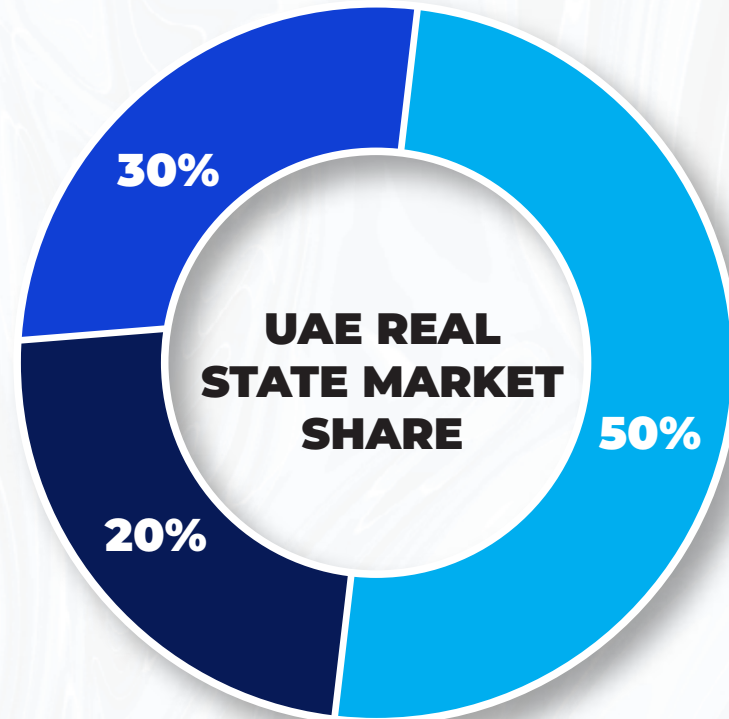
# REAL ESTATE & INFRASTRUCTURE



Real estate markets are buoyant with luxury homes and branded residences in high demand; sales volumes and luxury transaction values remain elevated. Infrastructure projects, urban growth, and logistics expansion continue to underpin long term demand.

## UAE REAL ESTATE MARKET SHARE (%)

- Residential: **50%**
- Commercial: **30%**
- Industrial & Logistics: **20%**



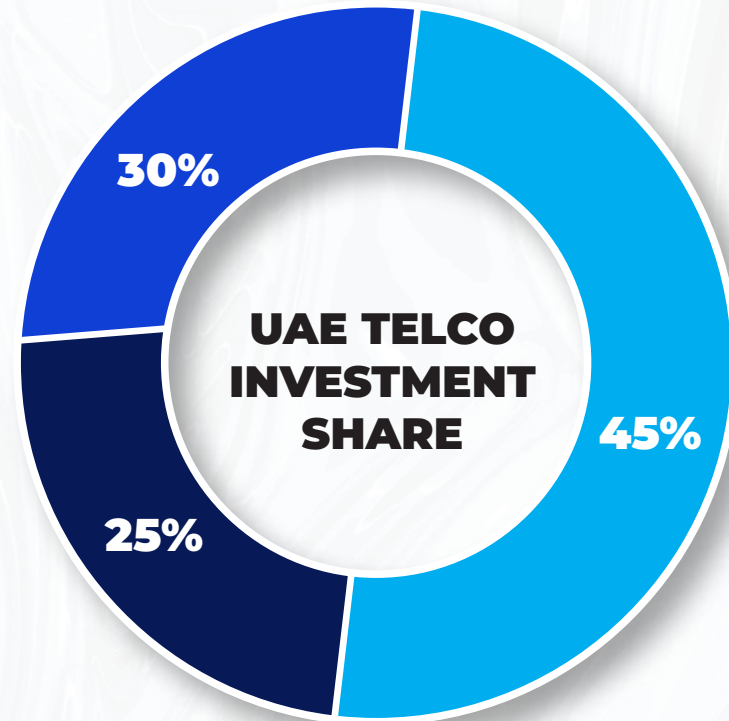
# TELECOMMUNICATIONS



Telecommunications investment remains foundational to digital transformation, with strong demand for 5G, cloud services, and data centres.

## TELECOMMUNICATIONS INVESTMENT SHARE (%)

- 5G & Network Infrastructure: **45%**
- Cloud Services: **30%**
- Data Centres: **25%**





# **CROSS BORDER INVESTMENT & FAMILY OFFICE TRENDS**

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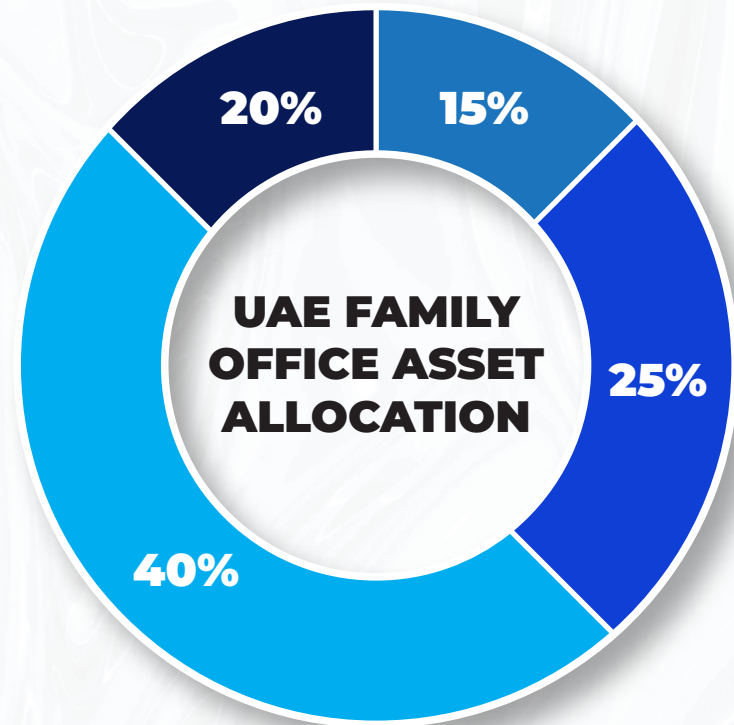
# UAE FAMILY OFFICES



Dubai and the UAE are now critical family office hubs, hosting thousands of offices and significant managed assets, with strong growth in wealth, foundations, and hedge funds.

## UAE FAMILY OFFICE ASSET ALLOCATION (%)

- Wealth Management / Private Investments: **40%**
- Foundations & Philanthropy: **25%**
- Hedge Funds: **20%**
- Other Assets (Real Estate, Alternatives): **15%**

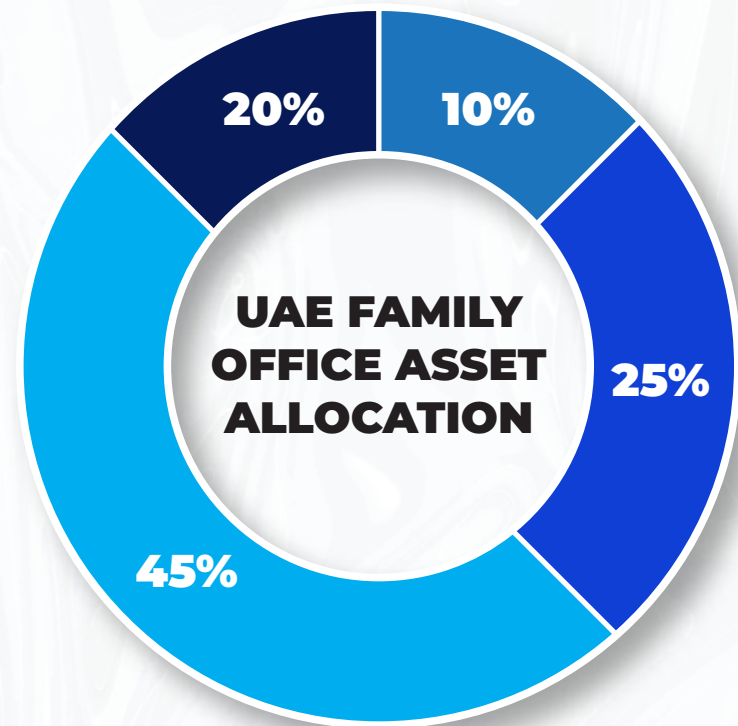


# GLOBAL CAPITAL FLOWS

While North America remains the dominant region for family office allocations, interest in the Middle East is increasing, driven by diversification and strategic investment planning.

## FAMILY OFFICE CAPITAL ALLOCATION BY REGION (%)

- North America: **45%**
- Middle East (UAE-led): **25%**
- Europe: **20%**
- Asia-Pacific: **10%**



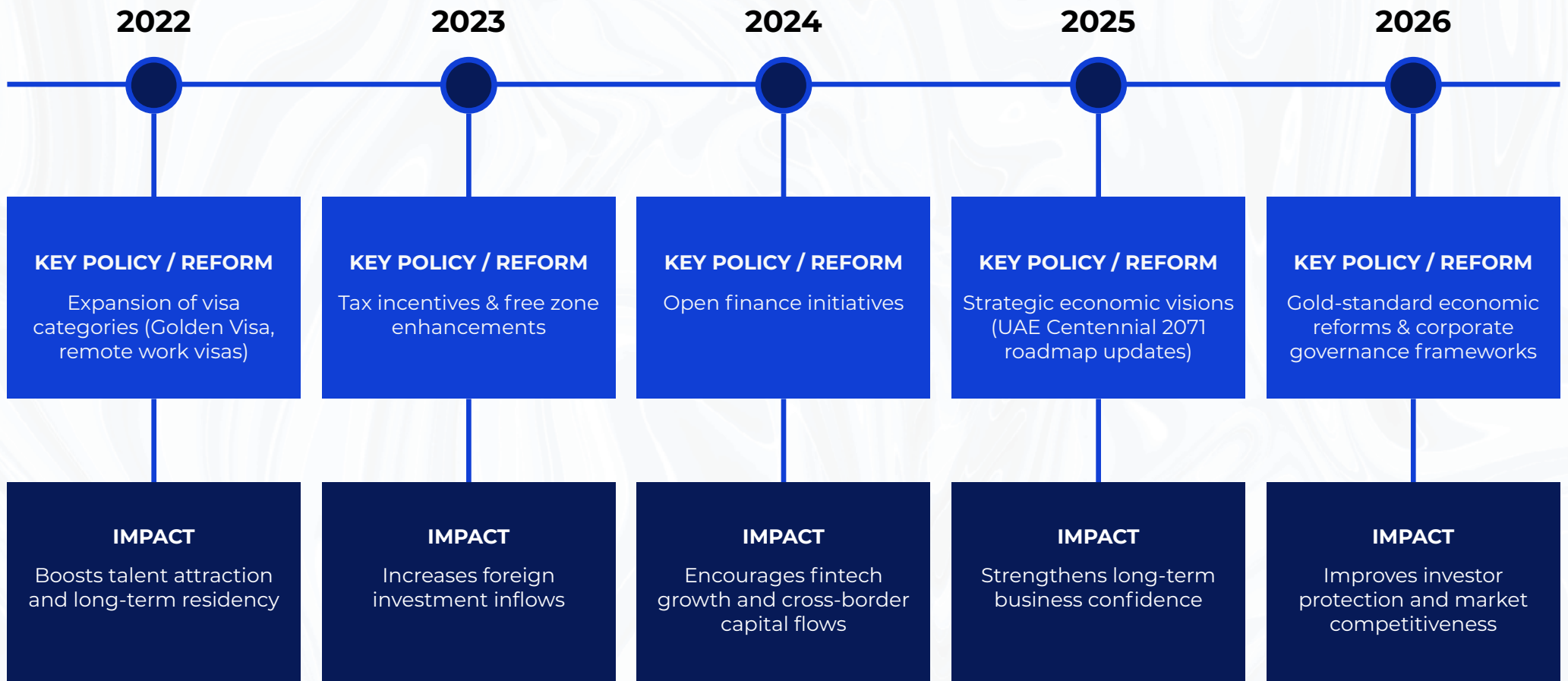
**Trend:** European family offices are increasingly relocating capital to the UAE due to favourable tax regimes and investment friendly



# **REGULATORY & POLICY LANDSCAPE**

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The UAE's policy environment — including tax incentives, free zones, and strategic economic visions — enhances competitiveness. Expansion of visa categories, open finance initiatives, and gold standard economic reforms contribute to foreign investor confidence.





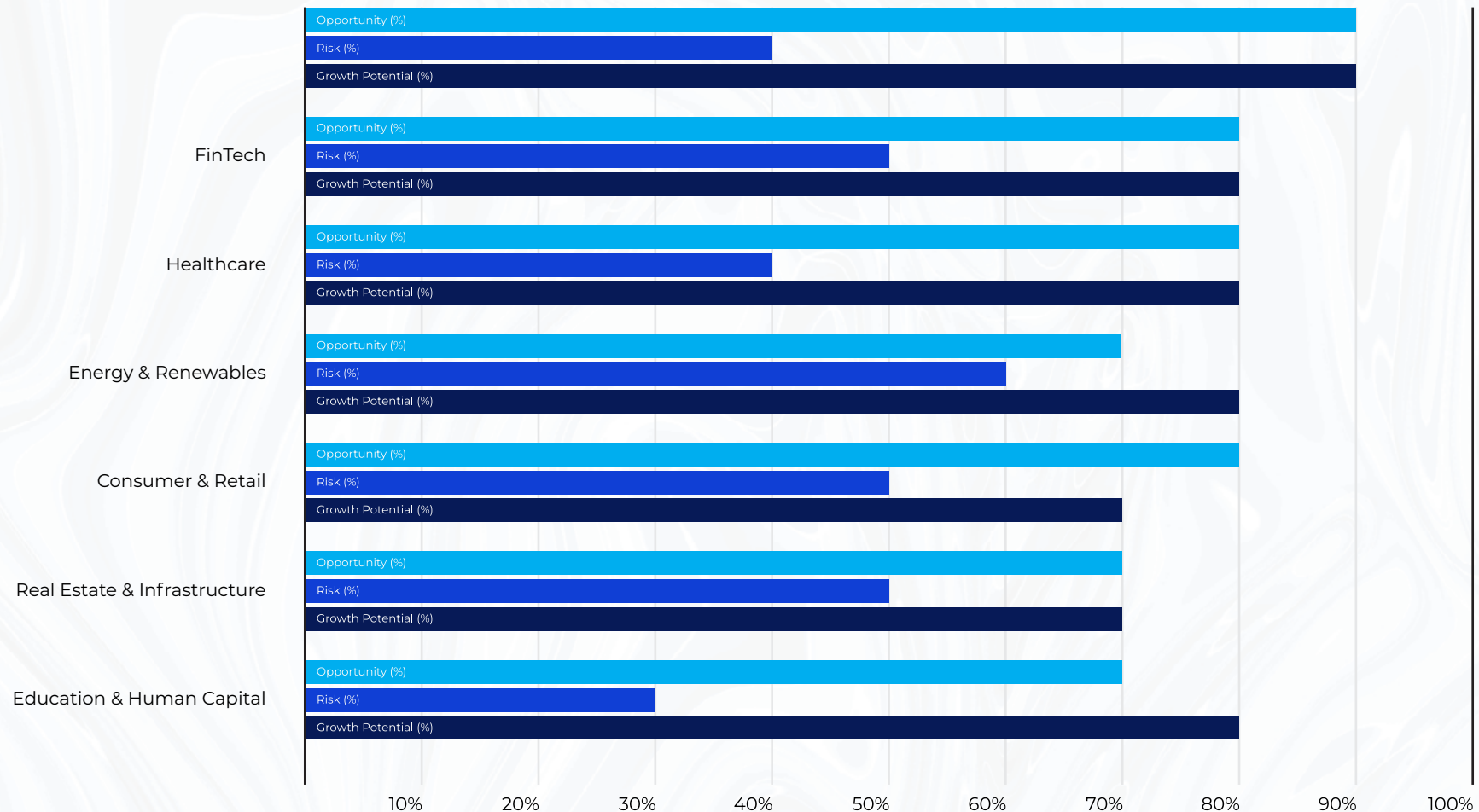
# **CONCLUSION & STRATEGIC RECOMMENDATIONS**

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# MARKET OVERVIEW:

The UAE remains a high-growth, diversified investment hub, attracting global investors and family offices from the UK, Europe, and Asia. Key sectors such as Technology & AI, FinTech, Healthcare, Energy, and Real Estate continue to demonstrate strong growth potential. Strategic national plans, regulatory reforms, and attractive tax incentives make the UAE a favorable environment for international investment in 2026–2027

## OPPORTUNITY VS RISK VS GROWTH POTENTIAL (0-100% SCALE)





## APOLONIA CAPITAL'S VALUE PROPOSITION

**Deep Sector Expertise:** Extensive experience across high-growth sectors and industries, providing actionable insights for investors.

**Tailored Investment Solutions:** Offers customized strategies, market research, and analysis to support informed investment decisions.

**Cross-Border Facilitation:** Connects international investors, family offices, and counterparties with local opportunities to maximize impact and returns.


**Investor-Ready Advisory:** Delivers professional, consultant-style reports, with KPIs, trends, charts, and visuals to guide strategic decision-making.


### **STRATEGIC RECOMMENDATION:**

Investors should leverage Apolonia Capital's expertise to identify and capitalize on high-potential investment opportunities in the UAE and emerging markets, ensuring data-driven, impactful, and long-term growth outcomes.




**THANK  
YOU**

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