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ARABBRITISH
CHAMBER OF COMMERCE

Economic Focus

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Exclusive Investing in Sharjah

SPECIAL REPORT

GCC-UK FTA

**The UK-GCC Free Trade
Agreement: Explaining
What it Means for Business**

With exclusive statement from:

**An interview with
H.E. Mohamed Juma Al Musharrkh
CEO of Sharjah FDI Office
(Invest in Sharjah)**

**H.E. Sheikh Khalifa Bin Jassim Al Thani
President of the Federation of GCC Chambers
Chairman of Qatar Chamber
ABCC First vice chairman**



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KEYNOTE SPEAKER



Stephen Doughty MP

Minister for the Middle East, North Africa,
Afghanistan and Pakistan



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Welcome to Economic Focus, *the ABCC Magazine*



The Rt Hon Baroness Symons of Vernham Dean
Chairman
Arab British Chamber of Commerce

It is a great pleasure to welcome our members, partners and wider business community to the relaunched Economic Focus, the flagship publication of the Arab-British Chamber of Commerce.

Across the Arab world, ambitious national visions, economic reforms and diversification programmes are creating new avenues for investment and collaboration against an increasingly complex geopolitical and economic backdrop, while the United Kingdom continues to deepen its commercial engagement with the region. These developments place renewed importance on the Chamber's role in strengthening Arab-British trade, investment and engagement.

For more than fifty years, the ABCC has served as a trusted platform for Arab-British dialogue and engagement, bringing together governments, businesses and institutions and supporting the relationships that underpin trade, investment and lasting commercial partnerships.

The Chamber itself has also been evolving. Following a period of significant transition, we are strengthening our foundations, modernising our services and ensuring that the organisation is well positioned for the opportunities ahead. Our members remain at the heart of this work, as we embrace digitalisation and develop new ways for businesses to connect, engage and grow across Arab and British markets.

The relaunch of Economic Focus reflects this wider direction, providing a platform for our members and partners to share expertise and perspectives and to engage with the developments shaping Arab-British business.

I am delighted to see Economic Focus return and would like to acknowledge the work of the ABCC team in bringing this new edition to fruition.

I hope it will make a valuable contribution to the Chamber's continuing mission to strengthen Arab-British relations and build friendship through trade.



ARABBRITISH
CHAMBER OF COMMERCE



Rita Massoud
Interim Secretary General & CEO
Arab British Chamber of Commerce

It is a pleasure, as Interim Secretary General & CEO, to welcome readers to our relaunched Economic Focus, the Arab-British Chamber of Commerce's flagship publication, now appearing biannually.

This new edition comes at an important time for the Chamber. Established in 1975 under the Union of Arab Chambers and with a mandate from the League of Arab States, we continue to build on that longstanding role, with the valued support and engagement of the Council of Arab Ambassadors and our wider Arab-British network, while modernising our services, strengthening our membership and creating greater opportunities for Arab and British businesses to connect.

Developing the networks through which businesses can engage with the Chamber is an important part of this work: we continue to grow our programme of events and strengthen our platforms for our members and strategic partners to share their expertise and raise their profile. The relaunch of Economic Focus forms part of this wider ambition, we encourage you to reach out to the Chamber to explore how we can support you across Arab and British markets.

In this issue, we are delighted to bring together contributions from across our network, explore developments shaping

Arab-British business relations and share updates on the Chamber's recent activities, including the High-Level Jordanian-British Business Forum held under the auspices of H.M. King Abdullah II, and the recent Saudi Luxury Real Estate Show in partnership with Saudi Arabia's leading residential developers and the Kingdom's Real Estate General Authority (REGA) .

Our leading feature, an interview with H.E. Mohamed Juma Al Musharrkh, CEO of our strategic partner Invest in Sharjah, spotlights the appeal of the Emirate to British investors, and elsewhere, we consider the opportunities arising from the recently concluded UK-GCC Free Trade Agreement, a topic of great interest to the Arab-British business community.

Looking ahead, we have a growing calendar of activities designed to support our members and the wider Arab-British business community to look forward to, including the Dubai Airport Freezone (DAFZ) UK Roadshow in November and our Annual Gala Dinner on November 30th.

I hope you enjoy this new edition, and I look forward to welcoming many of you to our forthcoming events as we continue building friendship through trade.



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The GCC–UK Agreement, A Historic Partnership



**H.E. Sheikh Khalifa Bin
Jassim Al Thani**

President of the Federation of
GCC Chambers
Chairman of Qatar Chamber
ABCC First vice chairman

The conclusion of the Free Trade Agreement between the Gulf Cooperation Council (GCC) states and the United Kingdom marks a historic milestone in the longstanding relations between the Gulf states and the UK, and a strategic step towards a new era of economic partnership founded on shared interests, mutual trust and a long-term vision. The agreement comes at a time of rapid global economic transformation, amid growing challenges to trade, supply chains and investment. Against this backdrop, building more resilient, sustainable and forward-looking economic partnerships has become increasingly important.

The agreement goes beyond reducing tariffs and facilitating trade in goods and services. It creates opportunities for broader cooperation across vital sectors, including energy and renewable energy, industry, logistics, technology, the digital economy, innovation,

and financial services. This is not merely a trade accord; it is an expression of a shared determination to build a more integrated, stable, and prosperous economic future. We are confident that it will open a new chapter in GCC–UK relations and establish a solid foundation for a long-term partnership that serves our peoples and economies, while contributing to growth, prosperity, and stability across the region.

At the Federation of GCC Chambers, we believe the true value of the agreement will be measured by our ability to translate its provisions into tangible projects, investments and business partnerships. We will work to strengthen engagement between Gulf and British business communities, intensify economic forums and business meetings, facilitate access to investment opportunities, and support small and medium-sized enterprises in making the most of the benefits

created by the agreement. We also acknowledge the pivotal role played by the leaders of the GCC states, whose steadfast support and wise vision have contributed significantly to reaching this historic agreement, sending a clear message that the Gulf states remain committed to cooperation, stability, sustainable development and deeper international economic partnerships.

We therefore call upon the private sectors of both sides to seize this historic opportunity by forging high-quality partnerships, expanding trade and investment, and strengthening innovation, knowledge exchange, and technology transfer. These efforts will be essential to translating the ambitions of the GCC and the United Kingdom into sustainable economic opportunities and shared prosperity.



Tom Wintle

Chief Negotiator for the
UK-GCC Free Trade Agreement,
Department for Business,
Innovation, Science and Trade

The conclusion of negotiations on the UK-GCC Free Trade Agreement marks a significant milestone in strengthening the economic partnership between the United Kingdom and the Gulf Cooperation Council.

The agreement will make it easier for businesses to trade by reducing tariffs on a wide range of goods, streamlining customs procedures, strengthening digital trade provisions, and providing greater certainty for exporters and investors. For sectors such as food and drink, this includes improved market access, faster customs clearance, and simpler export processes.

The Arab British Chamber of Commerce has played an important role in championing UK-GCC trade and supporting businesses throughout this journey. As we move from conclusion towards signature and ratification, the focus now turns to ensuring businesses are ready to seize the opportunities the agreement will create.

Once the necessary implementation processes have been completed, companies will be able to access the agreement's benefits, and we look forward to working with partners across the UK and GCC to maximise utilisation from day one.

**“The Arab British
Chamber of
Commerce has
played an important
role in championing
UK-GCC trade and
supporting businesses
throughout this
journey.”**



THE UK–GCC *FREE TRADE* *AGREEMENT*

What it means for business

Sir Chris Bryant, then UK Minister for Trade Policy and His
Excellency Mr Jassem Mohamed AlBudaiwi, Secretary General
of the GCC

The FTA was formally reached on 20 May 2026 between the UK Minister of State for Trade Policy, Sir Chris Bryant, and His Excellency Mr Jasem Mohamed Albudaiwi, Secretary General of the GCC, following final talks in London.

The UK and the Gulf Cooperation Council (GCC) have successfully concluded their milestone free trade agreement (FTA).

The agreement was formally reached on 20 May 2026 between the then UK Minister of State for Trade Policy, Sir Chris Bryant, and His Excellency Mr Jasem Mohamed Albudaiwi, Secretary General of the GCC, following final talks in London. The deal is viewed as a major win for the UK and the Gulf and marks a major step in the government's mission to grow the economy through high-quality trade deals that deliver real benefits for people across the UK.

The agreement has not yet come in force. There will be a process during which the UK and all member states of the GCC are required to complete their respective domestic procedures for the agreement to come into full effect. Once ratified by all the signatories, namely the UK and all GCC member states, businesses will be able to trade under the new terms outlined in the FTA. The agreement aligns with the UK's Trade Strategy and Industrial Strategy by securing long-term market access; reducing barriers for UK exporters; and unlocking investment in high-growth sectors.

The deal reinforces the 'backing your business' small and medium-sized business (SME) growth strategy by opening new opportunities for smaller UK businesses to scale and compete globally. It is part of a new generation of international deals we are striking to grow the economy, support better-paid jobs and raise living standards. With previous government announcements on the European Union, India, South Korea and the US agreement, this deal sees the UK turning global engagement into real

economic outcomes. The deal is putting the UK and its closest partners at the heart of modern, forward-leaning trade. Taken together, deals with the GCC and India are estimated to add over £8 billion a year to the UK economy in the long run when compared to 2040 projections. This agreement delivers the stability and certainty essential for prosperity, ensuring UK firms have secure access and growing opportunities across the Gulf.

The UK's ties with the Gulf are deep, historic and future-focused. This deal is founded upon their shared commitment to open trade, mutual prosperity and the long-term economic success of all the nations.

When the wider global environment is uncertain, the rules-based framework that this deal upholds offers the tools to help businesses plan, invest and grow. It supports jobs and raises living standards in the UK and across the Gulf. By securing this deal, the UK becomes not only the first G7 nation to strike a comprehensive FTA with the GCC, but it is one of the most ambitious agreements the GCC has concluded to date with any partner in many areas. From industrial and agricultural goods to services and investment, this deal opens one of the world's most important markets to British business, securing long-term access and providing UK companies with an advantage over their international competitors.

The GCC, with a combined GDP of £1.9 trillion, represents a valuable import market worth \$1.04 trillion, which is projected to almost double in real terms by 2050. The deal is estimated to boost the UK economy by £3.7 billion a year in the long run when compared

to 2040 projections, and increase real wages by £1.9 billion annually, creating new opportunities for businesses and workers across every region and nation of the UK.

Total trade with the GCC is worth £53 billion, according to the latest Office for National Statistics (ONS) figures and bilateral trade could increase by 19.8%. This potentially adds an extra £15.5 billion a year to trade between the UK and GCC countries in the long run when compared to 2040 projections.

This deal will remove an estimated £580 million in duties a year, based on current UK exports to the GCC, once the agreement is fully implemented, with £360 million worth of these estimated duties to be removed on day one of the agreement entering into force. This deal will open new opportunities for growth across aerospace businesses in the Midlands; agri-food producers in Wales; energy developers in Scotland; technology innovators in N.Ireland; and finance hubs in London and Edinburgh.



Following the signature, and subject to fulfilment of UK and GCC countries' governmental requirements, including UK parliamentary procedure, the agreement will enter into force. The deal delivers on the UK's Industrial Strategy with benefits for businesses across priority sectors, from tariff cuts on medical equipment to stronger copyright protections for creative industries businesses, and enhanced business certainty for UK financial and legal services in Gulf markets

Digital Provisions

The FTA has far-reaching digital provisions which will drive innovation and support the use of emerging digital technologies for tech companies, including in areas such as: artificial intelligence, paperless trade and clean energy.

The UK government states that it is also supporting small businesses in line with its Small Business Strategy. SMEs across the UK will benefit from dedicated support measures, such as trade facilitation, digital tools and a business support team, to help them with export finance.

Strengthening a strategic partnership

The UK's partnerships with the Gulf states are deep and historic. This landmark FTA shows them to be future-focused and growing, a strong signal of commitment to continue to work together. As the UK government states, "Our ties span decades of collaboration across trade, defence, energy and culture. At its core, this agreement recognises the importance of certainty and stability and the role this plays in supporting prosperity across our countries. For the thousands of UK firms already trading with the Gulf, and the many more considering doing so, this agreement will offer guaranteed access and opportunity in the years to come." The GCC is already a trading powerhouse with an import market set to almost double in real terms by 2050. This FTA will give UK businesses a competitive edge by:



cutting tariffs, locking in market access for our services businesses, reducing trade barriers and reinforcing critical supply chains. The deal responds directly to UK business asks from the call for evidence and ongoing engagement and will improve the ease of doing business.

It will open new pathways for British businesses, with UK exports to the GCC estimated to potentially increase every year in the long run by a further £14.3 billion (22.6%) when applied to projected levels of trade in 2040.



Signing ceremony in London with ministers, ambassadors and negotiating teams from both sides.



Market Insights

£1.9 trillion

GCC combined GDP

\$1.04 trillion

GCC import market

£53 billion

Total UK-GCC trade
(2025)

£360 million

estimated duties to be re-
moved on day one

Crucially, the deal reflects the Gulf region's economic transformation, supporting digital trade and green growth. This agreement will protect the free movement of financial data flows between the UK and GCC, enabling UK financial services businesses to store and process financial data outside the region. This will support digital trade and enhance the ability of UK financial services businesses to operate efficiently and competitively across GCC markets.

Global events have demonstrated the value of diverse and resilient supply chains and certainty in trading relationships. This deal will strengthen the UK partnership with the GCC, bringing down barriers to trade and granting stability to businesses in the UK and in the Gulf.

Unleashing investment

The GCC countries are significant global investors, home to four of the world's top sovereign wealth funds representing over \$3.4 trillion of capital, according to the CityUK. The UK is already a major destination for this investment, from iconic infrastructure like Heathrow airport to British retail giants.

Total bilateral foreign direct investment (FDI), portfolio, derivatives and other investment assets and liabilities between the UK and Gulf countries amounted to £485 billion in 2024. This agreement gives investors on both sides the confidence to go further. The FTA will ensure that investment is protected; disputes are resolved transparently; and projects in both regions have the certainty they need to succeed.

This is a deal that will help to cement the UK's reputation as one of the best countries to invest in anywhere in the world, unlocking capital to support infrastructure, innovation and future industries.

Growing Trade

Government worked tirelessly to address the issues that businesses said are holding them back from growing their trade with the Gulf. UK companies, from major manufacturers and financial services businesses to universities and clean technology innovators, have championed the potential of this agreement. They see the GCC as a high-growth region where demand for UK expertise is rising, and where better market access and regulatory cooperation can unlock real commercial value. The Confederation of British Industry, British Chambers of Commerce, and leading sectoral groups like TechUK have underlined the strategic importance of this deal, calling for an ambitious agreement that helps UK businesses compete on a level playing field.

This FTA delivers for British businesses of every size and in every sector. The agreement will reduce tariffs and ensure simple and efficient customs, with a clear commitment to clear goods within 48 hours (6 hours for perishable goods), provided that all requirements are met. It will provide certainty for services, businesses and investors; boost regulatory transparency; and support digital trade.

The deal delivers with benefits for businesses from tariff cuts on medical equipment to stronger copyright protections for creative industries businesses, and enhanced business certainty for UK financial and legal services in Gulf markets.

A future-forward deal

This agreement sets a new benchmark for modern trade with the Gulf by placing innovation and inclusion at its heart. Through innovation commitments, the UK and the GCC agree to working together on future industries, such as clean energy, advanced manufacturing, and research collaboration, ensuring both sides are equipped to adapt and thrive in a rapidly changing global economy.

The deal also breaks new ground on women's economic empowerment, with provisions to support women as entrepreneurs, business leaders, and participants in international trade. By championing forward-looking cooperation and inclusive growth, this agreement strengthens the UK-GCC partnership for the future.

Goods market access

The GCC will fully liberalise 90% of its tariff lines in this agreement 10 years after Entry into Force. Tariffs will be removed on around 93% of UK exports to the GCC worth an estimated £580 million a year based on existing trade. £360 million worth of these estimated duties will be removed on day one of the agreement entering into force, offering a powerful boost to exporting British businesses across the economy. As the first FTA the GCC has ever agreed with a G7 partner, this ambitious market access package provides UK exporters with a significant competitive advantage in one of the world's most dynamic regions.

Most trade will be liberalised at entry into force of this agreement. For some products, liberalisation will take place at the end of an agreed 5- or 10-year period. The GCC is a customs union arrangement that applies a common external tariff of 5% on the majority of industrial and agricultural goods. Although this tariff is intended to be applied uniformly across all member states, some maintain higher tariffs on specific goods. For those tariff lines liberalised at 5 or 10 years after entry into force, this agreement prevents GCC tariffs from increasing rates until they are removed in full.

The GCC is already equivalent to the UK's eighth largest export market for goods, with £18 billion in exports in 2025 (ONS). This deal will make it easier for UK companies, including SMEs, to expand further. This includes in sectors critical to the UK's Industrial Strategy, such as advanced manufacturing, life sciences and clean energy technologies. For advanced manufacturing, the agreement delivers immediate tariff free access for turbojets and aerospace parts, which currently face 5% tariffs. It also removes tariffs on entry into force for UK exports of machinery and electronics, such as internal combustion engines and most valves and centrifuges.

Rules of origin (RoO)

By prioritising rules of origin that businesses across the UK can comply with, this chapter will unlock preferential tariffs making UK goods more competitive in the GCC, facilitating more UK exports and supporting UK growth. The rules of origin will support key exports from across the whole of the UK, including on automotives, chemicals, machinery and electronics. The provisions secured in this chapter ensure that businesses can use existing supply chains. This means that British producers and manufacturers will be able to continue to source some of their ingredients and materials from other countries, while still qualifying for reduced tariffs when exporting the finished good to the GCC. This chapter sets out that only genuinely British or GCC goods can access preferential tariffs. The UK has secured provisions allowing UK exporters, should they wish, to complete and self-certify their own origin documentation after initial registration. This is a top ask from businesses, that can help remove the often costly and time-consuming requirements which often deter smaller firms from exporting.

Customs and trade facilitation

Under the agreement, the UK and the GCC agree to apply customs procedures that are simple, consistent, efficient and transparent. The agreement will reinforce the UK and GCC's cooperation to promote trade facilitation while maintaining effective customs control.

KEY SECTORS

Car Manufacturing

UK car manufacturers will benefit significantly from the deal, with full tariff elimination for all UK exports of passenger cars. Duties will be removed in full on entry into force on 90% of current UK car exports to the GCC based on existing trade, including on hybrids. Tariffs will be removed on Electric Vehicles and electric batteries after 10 years, helping support UK supply chains as the industry shifts to net zero.

Healthcare

The healthcare sector is a valuable market opportunity for UK businesses. Life sciences and healthcare exports, a strategic UK strength, will gain improved market access through the elimination of tariffs. UK exports of medical devices, including surgical instruments and radiological devices, will benefit from the removal of tariffs once the agreement is fully implemented.

British-made skincare and toiletries like perfumes and personal care products, which are often luxury and already in high demand, will benefit from the removal of duties, making it easier for both independent and global brands to grow their presence in the region.

Agri-food

Agri-food exports will gain a competitive advantage into a region which is a net-agricultural importer. UK food and drink exports to the Gulf, already worth £839 million, stand to gain from the deal. Products such as cheddar cheese, which currently face tariffs of up to 6%, will benefit from the immediate removal of tariffs at entry into force of the agreement.

Chocolate and biscuits, subject to maximum tariffs of 15% and 10% respectively, will also receive immediate tariff liberalisation at entry into force. The UK will be liberalising tariffs on all current GCC exports to the UK from day one under this agreement, supporting supply chains and helping UK businesses to reduce input costs. Certain sensitive products are excluded from the deal.

Provisions will increase certainty for traders by helping to ensure customs laws, regulations and procedures are applied in a manner that is predictable, consistent and transparent. This chapter, alongside other goods-focused chapters in this agreement, will help incentivise trade, supporting UK growth.

Both parties have agreed measures that will ensure simplified customs procedures for traders, such as through reducing data requirements for traders fulfilling certain defined criteria.

The chapter supports the adoption of digital customs procedures, which will also simplify processes and minimise costs for traders. The parties have agreed that all goods are expected to clear customs within 48 hours, or within 6 hours for perishable goods. This is provided all requirements are met and no physical checks are required.

Small and medium-sized enterprises

The deal will aim to strengthen SME participation in international trade by fostering cooperation and reducing trade barriers. Commitments from both UK and GCC member states include enhancing transparency and improving access to critical trade-related information for SMEs, ensuring they can better navigate trade systems and processes.

Competition

The FTA will foster and protect effective competition within UK markets and the GCC countries. Effective competition ensures that markets deliver benefits to people, through lower prices and higher quality goods and services, and enables businesses to enter markets and to grow.

As a result of this FTA, both the UK and the GCC will maintain their respective competition regimes as part of a transparent regulatory environment.

The chapter will uphold key aspects of competition law, such as prohibitions against anti-competitive agreements; prohibitions against abuse of dominant market positions; and effective merger control.

Trade in services

With a broad range of sectors being covered by this chapter, it will also support an open trading environment for many UK business seeking to operate in GCC markets by addressing authorisation procedures, such as licence applications.

It contains commitments outlining that licensing processes should be fair and accessible; associated fees should be proportionate; and information should be published online and in English

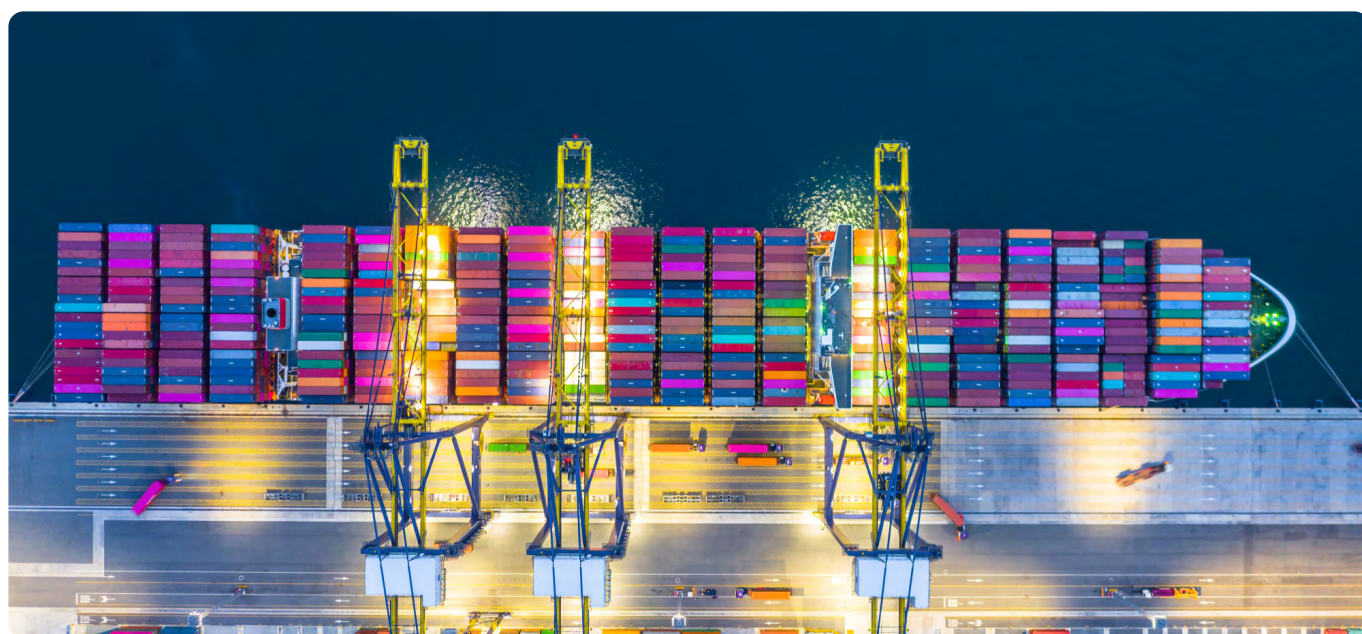
Certainty for businesses trading services increases exports. By locking in access for UK services suppliers from a range of sectors, this chapter could unlock export opportunities for UK businesses and support economic growth.

Estimated Economic Impact

A technical note issued to coincide with the signing of the UK-GCC FTA, set out the UK Department for Business and Trade's preliminary estimates for the economic impact of the agreement. The estimates cover the impact on gross domestic product (GDP), bilateral trade and wages. They are a preliminary assessment to provide an initial understanding of the general magnitude and direction of impacts on trade, the economy and wages. This will be followed by an impact assessment (IA) of the FTA with estimates of the sectoral, regional and environmental impacts.

Changes in tariffs

The modelled tariff assumptions are liberalisation in 91% of tariff lines by the GCC, covering 93% of GCC imports from the UK. The modelling also assumes that the UK liberalises 100% of tariff lines and imports from the GCC.



Financial services

The FTA secures UK companies' ability to deliver financial services to clients in GCC member states, supporting the long-term competitiveness of the UK's financial services sector. This will support opportunities for businesses and consumers and will underpin our future relationship and continued cooperation with the Gulf region in financial services.

This deal represents the best terms that the GCC have yet agreed on financial services. For the first time, the GCC have agreed binding commitments to protect the free flow of financial data and facilitate businesses to store and process financial data outside of the region.

Professional business services

The FTA includes a 'Professional services and recognition of professional qualifications' annex, where the UK and GCC will look to identify and encourage relevant bodies in the UK and GCC that have mutual interest in entering into discussions on the recognition of professional qualifications.

Telecommunications

This is one of the UK's strongest telecoms agreements to date, introducing provisions that enhance liberalisation, competition and fairness in the telecoms market. It also represents the GCC's most ambitious telecoms commitments, including measures never previously agreed.

The agreement guarantees UK businesses fair and regulated access to GCC telecoms networks and services, supported by stronger legal and regulatory protections. It creates a more transparent and predictable business environment by setting clear rules for licensing, access, interconnection and allocation of scarce resources.

In this agreement, both the UK and GCC have agreed that regulators and major suppliers will not discriminate against overseas suppliers, making it easier for suppliers to obtain authorisation or a licence under more favourable terms and conditions.

Digital

The FTA will remove barriers to digital commerce, support innovation, and ensure that UK businesses, especially SMEs, can trade more efficiently and securely across borders. The UK and GCC have agreed to facilitate the free flow of data while maintaining the UK's high standards of personal data protection. For the first time ever in a deal with the GCC, this agreement prohibits unjustified data localisation, helping businesses operate more efficiently across borders.

The chapter makes trading for businesses, large and small, simpler and faster by obligating both parties to accept electronic trade documents and promote paperless trading. It will also encourage the use of electronic Bills of Lading and other commercial trade documents, which could further reduce costs. Open internet access is protected, with commitments to prevent discriminatory practices like blocking or throttling online content.

The deal also guards against forced disclosure of source code or cryptographic information. This protection will give UK technology businesses greater confidence to expand into the GCC. A permanent ban on customs duties for electronic transmissions will provide certainty for digital goods and services trade.

Intellectual property

The FTA covers all major intellectual property (IP) rights, including copyright; trademarks; designs; patents and data protection; trade secrets; geographical indications (GIs); and cooperation and enforcement provisions.

Dispute settlement

The UK and GCC have agreed to a modern and comprehensive dispute settlement mechanism that enables trade disputes to be managed consistently, fairly, transparently and in a cost-effective and timely manner. This mechanism strikes a balance between strong enforcement measures and the promotion of dispute prevention and early resolution.

Innovation

In recognition of the key role innovation plays in economic growth, the UK and the GCC have agreed to cooperate on innovation and trade. This cooperation can include any matter relating to innovation and trade, including clean energy and other innovation-intensive sectors and technologies; supply chain resilience; and regulatory approaches.

Government Procurement

For the first time in a GCC FTA, stand-alone provisions are included on SME participation, environmental, social and labour considerations and anti-corruption in public procurement. These measures aim to reduce administrative burdens, ensure prompt payment and prevent fraud and conflicts of interest. Importantly, the agreement includes a review mechanism requiring the remaining GCC member states to assess their participation in the chapter within 2 years, with a view to future negotiations.

Technical barriers to trade (TBT)

The FTA will help us remove or reduce TBT for goods, while upholding the safety and quality of products on the UK market. It will also help us identify and address further barriers in the future. The UK and the GCC have made a strong commitment to making regulations in line with international standards. This will facilitate trade by making it easier for exporters to comply with regulations.

Understanding the agreement

The government will also work with trade associations, chambers of commerce and regional bodies to build their understanding of the agreement.

Source: This editorial is an edited extract from a policy paper issued by the former Department for Business & Trade on 20 May 2026, whose full details can be found on the BIST website.

JOIN ABCC MEMBERSHIP

At the ABCC we provide three different types of membership designed to suit your business requirements. Whether you are looking to benefit from our trade services, attending events and networking or media exposure.

Silver £500 + VAT*

TRADE & BUSINESS SERVICES

- Direct and discounted trade facilitation services (Certification, Legalisation, FCDO, Notary, Solicitor, Translation)
- Fast visa service to Arab countries

EVENT & PROMOTION

- Speaking opportunities at Members' Networking events and select other events (subject to ABCC approval)
- Exclusive & complimentary invitations to special events with UK and Arab leaders
- Opportunity to distribute company publications at ABCC events
- Social media promotion upon request
- Free quarter-page ad in ABCC Magazine, with 20% off all premium ad placements.
- Priority access to purchase Annual Dinner tickets at an exclusive member rate

ARAB BRITISH ECONOMIC SUMMIT (ABES 2027)

- 2 complimentary tickets
- Exhibition Stand: Included at ABCC Sectorial Events

Gold £2,000 + VAT*

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- Direct and discounted trade facilitation services (Certification, Legalisation, FCDO, Notary, Solicitor, Translation)
- Fast visa service to Arab countries

EVENT & PROMOTION

- Speaking opportunities at Members' Networking events and select other events (subject to ABCC approval)
- Exclusive & complimentary invitations to special events with UK and Arab leaders
- Opportunity to distribute company publications at ABCC events
- Social media promotion upon request
- Logo Placement: 12 months on ABCC's membership webpage
- Free half-page ad in ABCC Magazine, with 20% off all premium ad placements.
- 1 complimentary ticket to the ABCC Annual Dinner.

ARAB BRITISH ECONOMIC SUMMIT (ABES 2027)

- 4 complimentary tickets
- Exhibition Stand at ABES
- Brand insert/leaflet included in ABES Event Guide

Platinum £5,000 + *VAT

TRADE & BUSINESS SERVICES

- Direct and discounted trade facilitation services (Certification, Legalisation, FCDO, Notary, Solicitor, Translation)
- Fast visa service to Arab countries

EVENT & PROMOTION

- Managing and hosting a sectorial focused event
- Speaking opportunities at Members' Networking events (subject to ABCC approval)
- Exclusive and complimentary invitations to special events with UK and Arab leaders
- Opportunity to distribute company publications at ABCC events
- Social media promotion upon request
- Direct access facilitation for CEOs to dignitaries at ABCC Forums
- Logo placement for 12 months on ABCC's membership webpage
- Company logo placed in ABCC's e-Bulletin
- Free page ad in ABCC Magazine, with 20% off all premium ad placements.
- 2 complimentary tickets to the ABCC Annual Dinner.

ARAB BRITISH ECONOMIC SUMMIT (ABES 2027):

- 4 complimentary tickets
- Exhibition Stand at ABES
- Speaking opportunities at ABES
- Logo on stage at ABES
- Brand insert/leaflet included in ABES Event Guide

Contact us

Any questions?

If you'd like to talk to someone about your application or any other aspect of the ABCC membership, please give our Membership Department a call on +44(0)20 7659 4852 or email our Membership Officer at Rana@abcc.org.uk. You can apply via our website, which also provides the latest information on our policies, products and services.



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استثمر في الشارقة
invest in Sharjah



SHARJAH

The place where productive capital
is transformed into long-term
regional value.

Exclusive CEO Interview



H.E. Mohamed Juma Al Musharrkh

CEO of Sharjah FDI Office (Invest in Sharjah)

To begin, could you briefly introduce yourself to our audience, describing your current role and your priorities at Invest in Sharjah?

I serve as the CEO of Invest in Sharjah, where our mandate is to position Sharjah as a strategic, long-term investment destination within the UAE and the wider region. Our priorities are centred on attracting high-quality, productive capital that contributes to economic diversification, knowledge transfer, and sustainable growth. We focus on enabling investments that strengthen Sharjah's industrial base, advance innovation-led sectors, and create skilled employment opportunities. Rather than pursuing scale alone, our strategy emphasizes specialization, sustainability, and long-term value creation, ensuring that every investment contributes meaningfully to Sharjah's economic transformation.

Why should UK investors be looking more closely at Sharjah today and how important is UK business to

Sharjah? Please highlight what you regard as the key growth sectors such as tourism, real estate, advanced manufacturing, healthcare, higher education, agri-food technology, and green tech, to illustrate what makes Sharjah a distinctive regional investment destination.

Sharjah offers a distinct value proposition within the UAE, built on productive investment, cost efficiency, and strategic connectivity. The United Kingdom is already a key partner for Sharjah, with UK investors contributing over AED 920 million in FDI-linked projects across the emirate. Sharjah's diversified economy spans manufacturing, logistics, healthcare, education, and services, with a focus on advanced manufacturing, agri-food tech, life sciences, green technologies, and education.

It offers access to GCC markets, competitive costs, strong regulation, and established SME ecosystems, while prioritising greenfield, technology-driven, and long-term strategic investments.

During our discussion, you spoke about Sharjah's long-term infrastructure planning and strategic location. Sharjah describes itself as a gateway to the UAE and GCC. What competitive advantages does Sharjah's logistics and transport infrastructure offer to investors and companies embarking on or expanding their operations in the Gulf region?

Sharjah's geographic position is a key competitive advantage, serving as a strategic gateway to the UAE and wider GCC, supported by integrated ports, airport, and road infrastructure. It is the only emirate with access to both the Arabian Gulf and the Gulf of Oman, enhancing its role in regional trade. Sharjah operates three major ports, Khalid, Hamriyah, and Khorfakkan, alongside Sharjah International Airport, which handles around 18–20 million passengers annually.

Separately, the Sharjah–Oman corridor strengthens Sharjah’s role as a resilient logistics hub through integrated connectivity with major Omani ports, including Port of Sohar, Port of Duqm, and Port of Salalah, supporting regional trade flows and supply chain resilience across Gulf and international markets.

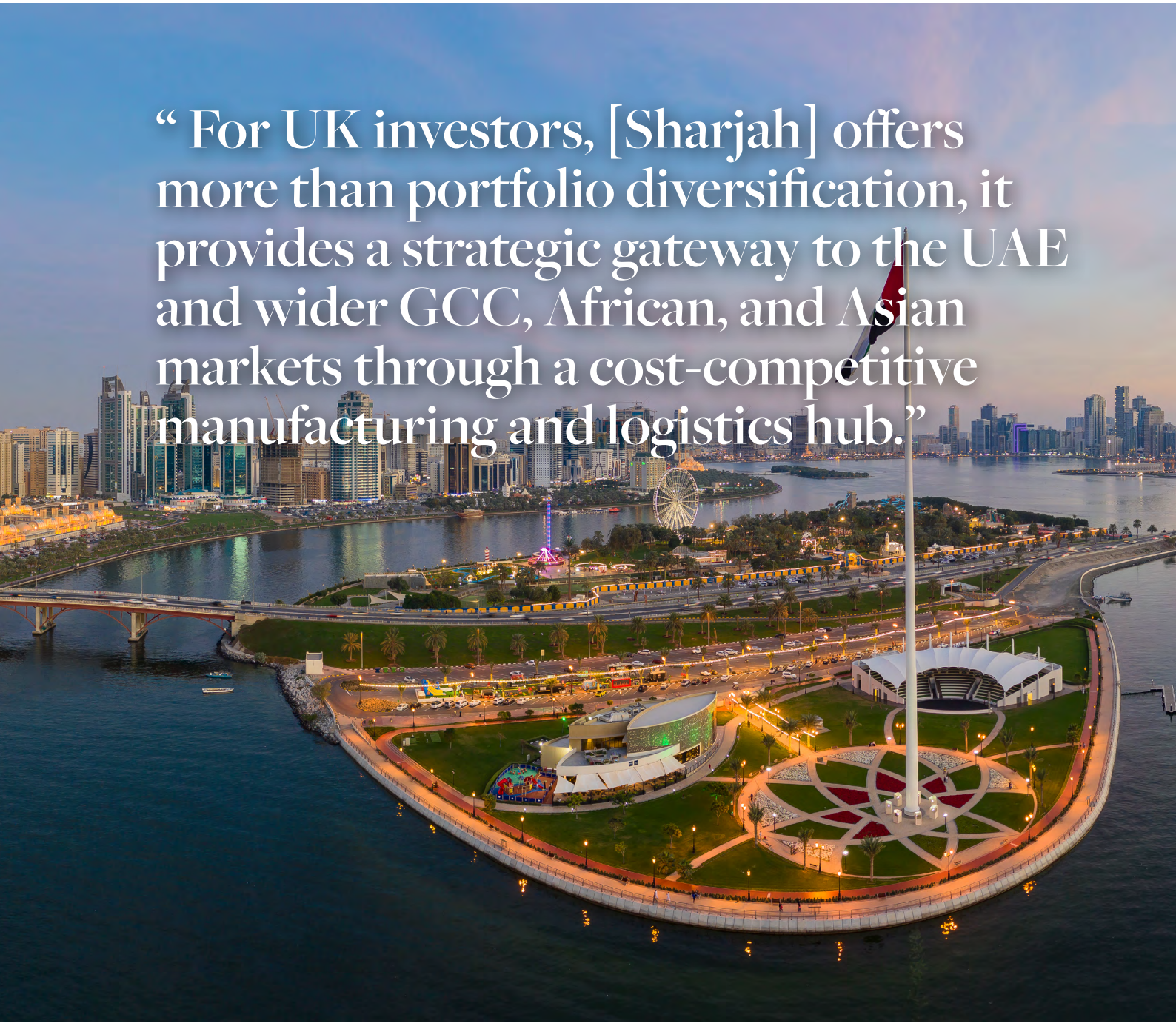
Sharjah’s real estate sector has become one of the UAE’s fastest-growing property markets in recent years, attracting both regional and global investors. How do you see the sector evolving over coming years and what are the main attractions for UK investors?

Sharjah’s real estate sector has become one of the UAE’s most dynamic and resilient markets, supported by population growth, infrastructure expansion, and rising foreign investment. In April 2026 alone, the sector recorded AED 3.5 billion in transactions, with over 15,500 deals across 115 areas and nearly 13 million square feet traded, reflecting strong market confidence. A key attraction of Sharjah’s real estate market is the growing availability of industrial freehold ownership, allowing investors in manufacturing, logistics, and export-oriented sectors to own industrial assets in strategic zones such as Al Sajaa Industrial Area and Al Qasimia Industrial Area.

This provides long-term asset security, stronger balance-sheet positioning, and the opportunity to generate stable income from investment-grade industrial real estate.

For UK investors, it offers more than portfolio diversification, it provides a strategic gateway to the UAE and wider GCC, African, and Asian markets through a cost-competitive manufacturing and logistics hub.

Combined with Sharjah’s affordability, strong governance, and long-term value, real estate investment becomes part of a broader platform for business expansion and wealth preservation.



“For UK investors, [Sharjah] offers more than portfolio diversification, it provides a strategic gateway to the UAE and wider GCC, African, and Asian markets through a cost-competitive manufacturing and logistics hub.”

Can you outline what factors have made the industrial sector one of the strongest components of Sharjah's economy and what does this sector offer to UK companies? Please mention, the kinds of businesses that Sharjah is seeking to attract.

Sharjah's industrial sector is a core pillar of the emirate's economy, built on diversification, integration, and long-term productive capacity. It benefits from a mature ecosystem supported by strong infrastructure, supplier networks, and access to regional and global markets. In 2025, Sharjah recorded 532 new industrial licenses (+17%), 3,354 renewals (+7%), and a total of 3,886

licenses (+8%). Industrial investment into Sharjah has surpassed AED 3.51 billion across 99 projects in the past five years, including AED 1.6 billion from 31 projects in 2025, according to FDI Markets data from the Financial Times.

Today, Sharjah hosts around 40% of the UAE's industrial base, with exports reaching over 120 countries. For UK firms, it offers a strong platform for manufacturing, logistics, agri-tech, and sustainability-driven industries.

How does Invest in Sharjah support UK companies to set up and expand operations in Sharjah and succeed in the wider UAE market? Readers would be interested to know details about the guidance available, such as licensing procedures, services to investors, and help with strategic introductions. Many of the ABCC's members are small businesses, sole entrepreneurs, and startups. What support does Invest Sharjah give to SMEs from the initial setup process and financial incentives to long-term "aftercare"?

Invest in Sharjah provides end-to-end support for UK companies looking to establish or expand in the emirate. This includes:

- Guidance on licensing and market entry pathways
- Facilitation of regulatory processes across free zones and mainland structures
- Strategic introductions to local partners, suppliers, and government entities
- Post-establishment support to enable expansion and operational scaling

For SMEs and startups, we place strong emphasis on accessibility. This includes simplified setup processes, integration into Sharjah's innovation ecosystem, and connection to institutions such as Sharjah Research Technology and Innovation Park (SPARK) and Sharjah Entrepreneurship Center (Sheraa). Our approach does not end with incorporation. We provide long-term "aftercare" focused on expansion, workforce development, and supply chain integration, because we measure success through sustained growth, not just market entry.

What are the advanced technologies and innovative industries that align most closely with Sharjah's long-term economic vision? The UK boasts of being a world leader in innovation. What are you doing to attract more UK innovators to Sharjah?

Sharjah's long-term vision is anchored in advanced manufacturing, knowledge-based industries, and sustainability-driven innovation.

Key focus sectors include:

- Advanced and precision manufacturing
- Agri-tech and food security systems
- Healthcare and life sciences
- Clean energy and green technologies
- Education and R&D-intensive industries.

We actively work to attract UK innovators by:

- Partnering with institutions such as SPARK and Sheraa to enable R&D collaboration
- Supporting pilot projects and technology transfer initiatives
- Building sector-specific investment pipelines aligned with UK strengths
- Facilitating partnerships between UK firms and local industrial players.

The UK's global leadership in innovation makes it a natural strategic partner for Sharjah's next phase of economic development.

How would you evaluate Sharjah's overall attractiveness as a business environment for international investors, with regards to its regulation, competitive costs, availability of local talent, and the ease of doing business? You could mention Sharjah's rankings from ratings agencies or global institutions if they are relevant.

Sharjah offers a highly competitive and stable business environment defined by regulatory certainty, cost efficiency, strong infrastructure, and long-term economic resilience. In 2025, the emirate attracted 142 FDI projects, a 45% increase year-on-year, with capital investment reaching AED 7.74 billion and 5,673 jobs created, reflecting growing investor confidence. Key advantages include competitive operating costs, access to skilled talent, strong regulatory frameworks, integrated free zones, and advanced logistics connectivity to GCC and MENA markets.



“Sharjah is where productive capital is transformed into long-term regional value.”



Sharjah's diversified economy across manufacturing, logistics, trade, education, healthcare, and technology enhances resilience, while its quality of life supports talent attraction and retention. The emirate focuses on investments that deliver sustainable economic impact, knowledge transfer, and long-term productive capacity.

Can you share with us any examples of UK or international companies that have successfully established their operations in Sharjah? Such examples could give us clear insight into the potential that Sharjah offers to UK investors.

Sharjah has attracted a growing number of international and UK companies across advanced industries, manufacturing, sustainability, logistics, education, and professional services, reinforcing its position as a long-term investment destination. A notable example is the collaboration between Dana Gas and UK-based Leviathan to develop the Sharjah Graphene Hub, strengthening Sharjah's position in advanced materials and innovation-driven industries. The project supports a high-value ecosystem spanning manufacturing, energy, construction, mobility, and clean technologies.

Another example is our partnership with Navis International Trade & Consulting Ltd, which includes an agreement for a logistics facility in Al Qasimia Industrial Area. The project focuses on gas storage and distribution across GCC markets, circular economy practices through gas reclamation, and sustainable infrastructure design, positioning Sharjah as a regional redistribution hub. These cases reflect Sharjah's focus on commercially viable, sustainable, and strategically aligned investments that strengthen regional supply chains and industrial resilience.

How do you view the prospects for UK-UAE economic relations, and what role do you see Sharjah playing within this broader partnership? Do you have any remarks to make about the UK-GCC Free Trade Agreement and how this may deepen cooperation between the UK and Sharjah?

The UK-UAE economic partnership continues to grow strongly, with trade in goods and services reaching over AED 116.25 billion last year, reflecting deep economic ties and mutual confidence. The presence of more than 5,000 British companies operating in the UAE, alongside over 14,000 UK businesses exporting to the market,

demonstrates the depth of this long-standing relationship. Sharjah plays an important role in this partnership through its diversified economy, advanced industrial ecosystem, strategic location, and investor-friendly environment. The emirate offers strong opportunities for British businesses in manufacturing, technology, logistics, sustainability, education, and the creative economy. We are optimistic about the forthcoming UK-GCC Free Trade Agreement, which is expected to enhance trade flows, attract further investment, and deepen collaboration across key sectors. Sharjah is well-positioned to serve as a regional gateway for UK companies expanding across the GCC and wider Middle East.

In your view, what are the main untapped areas of cooperation between the UK and Sharjah and are there any upcoming opportunities that you would like to highlight?

The UK and Sharjah already share a broad and well-established partnership, but there remains significant scope to deepen collaboration in higher-value and future-focused sectors. Key opportunities lie in scaling cooperation in advanced manufacturing, clean energy, healthcare innovation, education, and

the creative and cultural industries, areas where Sharjah has built strong institutional capacity and where UK expertise is globally recognised. There is also growing potential in innovation ecosystems, particularly linking UK universities, R&D centres, and startups with Sharjah's industrial zones and research-driven free zones.

Looking ahead, platforms such as the UK-GCC Free Trade Agreement and Sharjah's expanding industrial and innovation infrastructure will create further momentum for joint investment, knowledge exchange, and long-term strategic partnerships.

Invest in Sharjah has recently announced the Sharjah Investment Forum 2026, which will bring together global investors, business leaders, policymakers, and innovators to discuss the future of investment and economic growth. What can UK investors expect from the 2026 edition, and why do you believe it is an important platform for British businesses looking to expand into Sharjah and the wider GCC?

The Sharjah Investment Forum 2026 (SIF 2026), which will be held on October 14-15 in collaboration with the UAE Ministry of Investment, comes at a time of significant global transformation, bringing together policymakers, investors, business leaders, and experts to explore how adaptive economies can drive sustainable growth.

We chose this year's theme, "Building Adaptive Economies," to reflect the need for economies to anticipate change, strengthen resilience, and create sustainable investment opportunities while addressing key trends shaping the future of investment, including innovation, digital transformation, advanced manufacturing, public-private partnerships, and knowledge-based economies.

For UK investors, SIF 2026 provides a valuable platform to engage with decision-makers, explore new opportunities, and build partnerships within Sharjah's resilient and diversified economy. Following the success of SIF 2025, the Forum will further strengthen Sharjah's role as a global hub for investment dialogue, collaboration, and long-term value creation.

In what ways can the Arab British Chamber of Commerce help you to strengthen ties between the UK private sector and Sharjah? How can we work more closely to support business?

The Arab British Chamber of Commerce plays an important bridging role between UK businesses and Sharjah's investment ecosystem. We see opportunities for deeper collaboration in:

- Sector-focused investment promotion
- SME and startup matchmaking
- Market intelligence and knowledge exchange
- Structured engagement between UK companies and Sharjah institutions

Working together, we can strengthen institutional linkages that support sustained business growth, rather than one-off market entry.

Finally, are there any additional thoughts you would like to share with UK investors and business leaders about Sharjah's future vision and its position in the evolving global economy? If you were to sum up in one sentence your message to UK investors, what would that be?

Sharjah's future vision is centered on building a resilient, diversified, and innovation-driven economy, one that prioritizes long-term value over short-term scale.

For UK investors, Sharjah offers stability, connectivity, and opportunity within a highly integrated regional platform.

If I were to summarize our message in one sentence: Sharjah is where productive capital is transformed into long-term regional value.



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Contacts

Useful contacts for companies pursuing business opportunities in Sharjah.

Official Platform for the Sharjah Government

<https://u.ae/en/about-the-uae/the-seven-emirates/sharjah>

Sharjah Research, Technology and Innovation Park (SPARK)

World-class innovation hub with 100% foreign ownership and tax benefits. Expert guidance available.
<https://srtip.ae/>

Sharjah Next – Sustainability: From Lab to Market

28-29 October 2026, at SPARK
Under the theme From Lab to Market, this edition connects research, business, government, investors, and technology providers to localize, commercialize, pilot, and deploy scalable sustainability solutions across Agriculture, Water, Environment, and Energy.
<https://sharjahrtipark.zohobackstage.com/SharjahNext2026>

Digital Sharjah

A smart application that provides the services of the Sharjah government on a unified digital user interface.
<https://u.ae/en/about-the-uae/digital-uae/digital-cities/digital-sharjah>

Sharjah Chamber of Commerce & Industry

<https://sharjah.gov.ae/en/>

Sharjah Economic Development Department (SEDD)

<https://sedd.ae/en/web/sedd/home>

HIGH-LEVEL JORDANIAN BRITISH BUSINESS FORUM

Sets out clear path for bilateral cooperation

Under the patronage and in the presence of His Majesty King Abdullah II, the Jordan-UK Business Forum opened with an exclusive high-level roundtable chaired by His Majesty, bringing together a high-level Jordanian delegation, including several ministers, alongside senior UK government representatives and leading representatives of the British private sector.

The Arab British Chamber of Commerce was honoured to

collaborate with The Royal Hashemite Court, Embassy of Jordan in London, Amman Chamber of Industry (ACI), and the British Chambers of Commerce in delivering this important Forum, held on 23 July at the Jumeirah Carlton Tower in Knightsbridge, London.

Following the high-level roundtable, the Forum continued with welcoming remarks by Mr Fathi Al Jaghbir, Chairman of the Jordan Chamber of Industry (JCI), followed by addresses

23 July 2026
Jumeirah Carlton
Tower, London

from Professor Michael Mainelli, President of the London Chamber of Commerce and Industry, Stephen Doughty MP, UK Minister of State at the Foreign, Commonwealth & Development Office, H.E. Eng. Yarub Al-Qudah, Minister of Industry, Trade and Supply, and H.E. Dr. Tareq Abughazaleh, Minister of Investment.

Throughout the Forum, discussions reinforced Jordan's enduring appeal as an investment destination.



H M King Abdullah II (third right), next to Stephen Doughty MP, UK Minister, FCDO (second right), with Eng Yarub Falah Qudah, Jordan Minister of Industry.



*H E Dr Tareq Abu Ghazaleh
Jordan Minister of Investment*

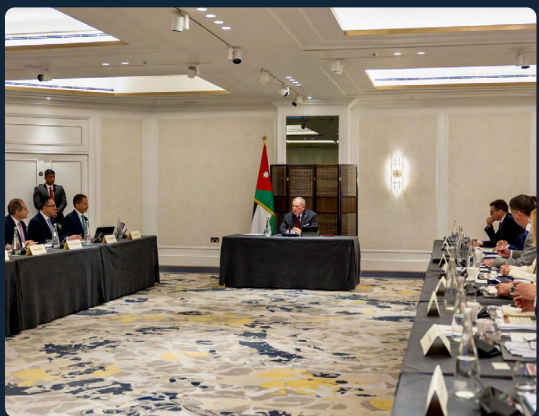


Its stability, strategic location, highly educated and talented workforce, and ongoing economic reforms provide a strong foundation for British businesses seeking long-term partnerships and sustainable growth. The Forum also highlighted significant opportunities to deepen bilateral trade, attract investment, and strengthen commercial collaboration across priority sectors. The programme concluded with productive B2B meetings, reinforcing the strong commercial partnership between Jordan and the United Kingdom and creating valuable opportunities for future collaboration.

The ABCC extends its sincere appreciation to our partners, members, speakers and participants for contributing to the success of this important Forum. We look forward to continuing to strengthen the UK-Jordan economic relationship and building new opportunities for collaboration in the months and years ahead.



*H E Eng. Fathi Al-Jaghbir
Chairman, Jordan Chamber
of Industry*



*Stephen Doughty MP
UK Minister, FCDO*



Jordan Ministerial Roundtable Affirms the Strong UK-Jordanian Partnership

The ABCC was honoured to host a ministerial roundtable with His Excellency Dr Tareq Abu Ghazaleh, Minister of Investment of the Hashemite Kingdom of Jordan, on Thursday 4 June 2026.

The high-level event held in collaboration with the Embassy of Jordan in the UK and the Ministry of Investment, brought together senior business leaders, investors, and industry representatives to explore the latest emerging opportunities in Jordan as the country continued the implementation of its Economic Modernisation Vision.

The Minister was accompanied by His Excellency Mr Manar Dabbas, Jordan's Ambassador to the UK. The exclusive roundtable, held in the Sloane Suite at the Millennium Hotel London Knightsbridge, reflected the ABCC's mission to strengthen commercial ties, facilitate meaningful connections and create new opportunities for investment. ABCC Interim Secretary General & CEO, Mrs Rita Massoud, MBA, FCIPD, stated in her welcoming remarks. Mrs Massoud went on to describe the strong partnership and the depth of the relationship between the two kingdoms which was founded on decades of friendship, shared values and mutual respect.

Setting the scene, Mrs Massoud praised the personal relationships at the heart of the cooperation between our two countries, stating that, "Under

the leadership of His Majesty King Abdullah II, Jordan has continued to demonstrate remarkable resilience, moderation and a clear vision for the future, further reinforcing its position as a trusted partner on the international stage. Who can forget the remarkable friendship between His Late Majesty King Hussein and Her Late Majesty Queen Elizabeth II, which remains a lasting symbol of the close ties between our two kingdoms?"

In his keynote speech, H E Dr Tareq Abu Ghazaleh, Jordan's Minister of Investment, invited UK investors to look to the opportunities available in Jordan in diverse sectors ranging from technology, transport and logistics, healthcare, mining, agriculture, water, urban development. He explained that Jordan was eager to attract and empower private, international investment to create new opportunities for Jordan's talented young people. The Minister affirmed that the government in Amman was determined to improve on its credit rating beyond the BB- with stable economic outlook, continuing confidence of international institutions and investors.

He explained that Jordan was well positioned as a strong export hub providing diverse regional access, while creating new opportunities for investors who might be looking to engage in the reconstruction of Syria and Iraq, as well those seeking to take part in the country's growing role in Gulf logistics and supply chains. He highlighted



4 June 2026
Millennium Hotel London
Knightsbridge



to extensive incentives for investors in Jordan's business friendly environment, customs and tax exemptions, including the attractions offered by the country's free zones and its skilled workforce. The Minister shed light on some of the major projects that were currently underway such as the Aqaba Ma'an desalination project and industrial railway project in partnership with Etihad Rail. The Mafrq Development Zone on Syria's border was well located to support Syria's reconstruction. Jordan was exploring the addition of a civil cargo airport to further advance Jordan's role in cross-border regional trade.

Delegates were also advised to look to opportunities coming from the Aqaba Digital Hub and the Amra City Development Project which was a new smart city scheduled for majority completion towards the end of 2029, the Minister said. To reinforce this positive message to British investor, the Minister introduced a short video which itemised the main attractions and successes of the Jordanian economy. It was explained that Jordan was a young country that took pride in its ancient roots as the home to some unique sites such as Petra, Jerash and sacred heritage sites.

The opportunities for doing business and for lucrative investment were many. As a location, Jordan connects businesses to the world through the Free Trade Agreements it has signed which cover four continents and regular flights to over 140 destinations.

Delegates to the roundtable learned that Jordan ranks among the top twenty countries globally in terms of its logistics which means that it a launchpad for entry into markets worldwide. Jordan is a leading player in multiple sectors such as pharma, tech, food production and high value manufacturing.

Notably, it is the world's second largest exporter of phosphates and an important strategic hub for digital investment which is evident in the number of well-known corporate brands that has chosen to setup branches in the country. Jordan stands at the cutting edge of the MENA region's clean energy transition where it is at the forefront in solar and wind capacity. In addition, one third of the nation's own electricity needs are now supplied by renewables.

Another success is Jordan's booming digital economy which is creating

employment in tech jobs growing by around 19 percent a year with digital financial transactions jumping 53 percent in 2024. The Minister said that 3,000 ICT companies were now in Jordan serving various countries worldwide.

The economy has a well-earned reputation for being stable and resilient, with inflation held steady at 2 percent and GDP on the rise.

In summary, the Minister impressed delegates with his outlining of the multiple opportunities on offer in Jordan to UK investors, whether this is the ease of doing business, the competitive costs, the lucrative incentives or business friendly support. The strong turnout at the event was a testament to the value the UK business community places on building meaningful partnerships with Jordan, Mrs Massoud said.

The event and the Minister's remarks would reinforce the confidence of British business, which, Mrs Massoud said, was already reflected in the strength of the UK-Jordan economic relationship.

According to latest figures from the UK Department for Business and Trade, the stock of UK foreign direct investment in Jordan stands at approximately £6.4 billion, while bilateral trade exceeds £1 billion annually. Such figures demonstrate that British businesses are not only trading with Jordan, but investing in its long-term future, supported by institutions such as UK Export Finance, she affirmed. The minister's briefing was followed by a discussion and networking.

Contacts



Invest Jordan

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<https://invest.jo/>



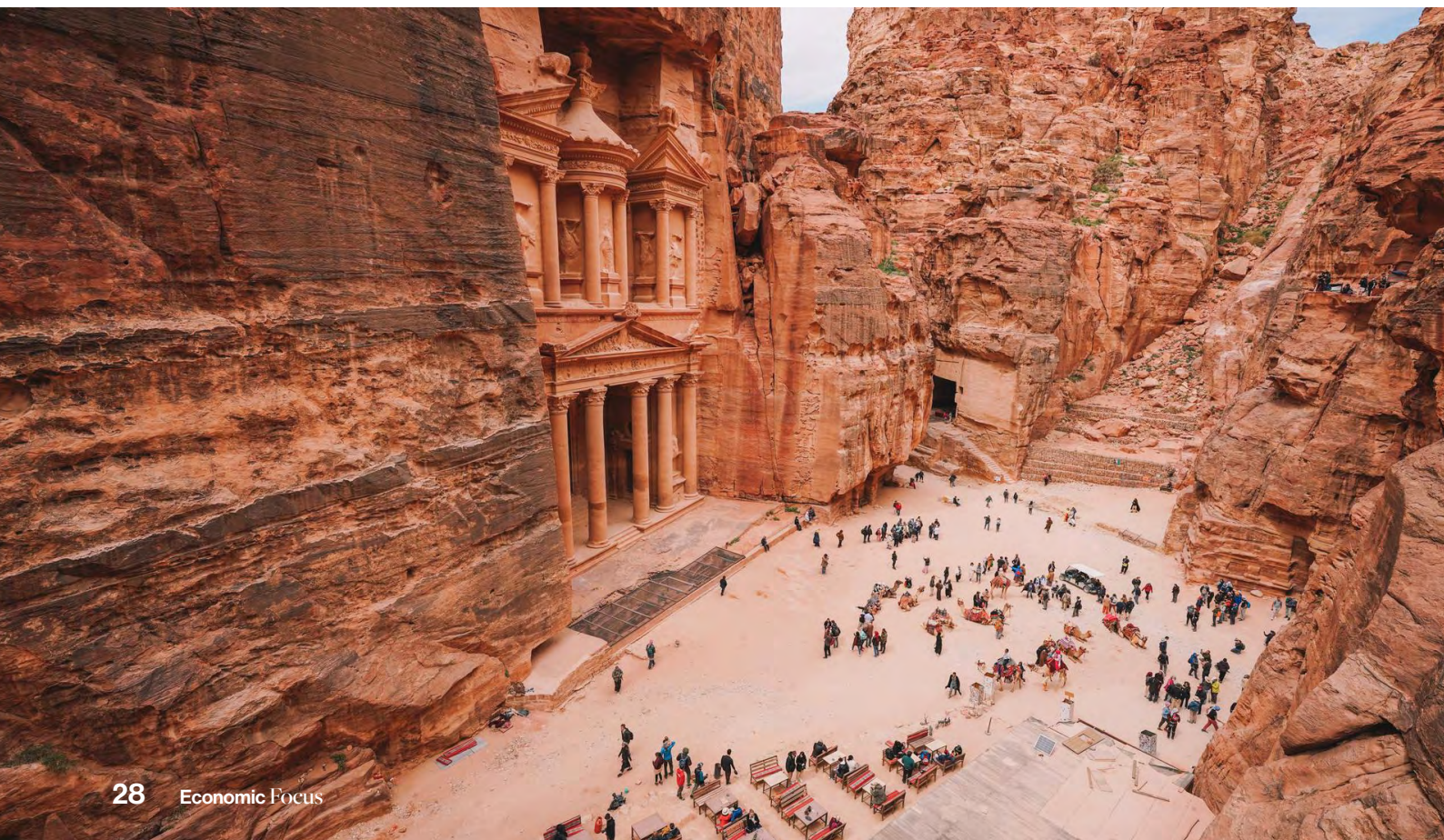
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Sports, Tourism, & Real Estate: *A Saudi Perspective*

Highlights potential for closer bilateral cooperation

The Arab British Chamber of Commerce, in collaboration with Al Jaber & Partners, was delighted to host the conference Sports, Tourism, & Real Estate: A Saudi Perspective on Tuesday 14 July.





The proceedings were opened by ABCC interim Secretary General & CEO, Rita Massoud, MBA, FCIPD, who welcomed the delegates and thanked the speakers.

The conference explored the opportunities created by the rise of Saudi Arabia as a global sports, tourism and entertainment hub and was the second successful event to held in partnership with Al Jaber & Partners, who are Platinum members of the ABCC.

The conference, which took place at the Copthorne Tara Hotel London Kensington, brought together leading executives with expertise in sports, tourism and real estate to address the multiple opportunities arising in these key sectors as Saudi Arabia advances with the implementation of its Vision 2030.

Mrs Massoud stated that the conference was organised with the express intention of highlighting the increased opportunities for business and investment in Saudi Arabia at a time when its ambitious Vision 2030 strategic transformation was gathering pace. An outstanding panel of experts helped shed light on all the legal, business and commercial aspects of the latest developments in the Saudi economy and its attraction for investors and visitors. Mr Marc Saroufim, Partner, Al Jaber & Partners, delivered opening remarks and acted as a moderator during both sessions. Marc opened the discussion by placing Saudi Arabia's transformation within the wider framework of Vision 2030. He emphasised that the Kingdom's ambitious economic agenda was underpinned by significant legal and regulatory reforms, which were providing greater certainty for investors and businesses.

During the discussions, he highlighted the interrelationship between sport, tourism and real estate, explaining that these sectors were not simply developing independently but were driving national economic diversification. As moderator, Mr Saroufim drew out practical insights from each of the



panellists while encouraging a focus on the tangible opportunities available to international businesses. The first speaker in Session One, Liz Langan, Senior Account Manager (UK), Riyadh Air, highlighted the vital role of aviation in supporting Saudi Arabia's tourism ambitions. She explained that airlines do far more than transport passengers – they connect markets, stimulate trade, encourage investment and enable tourism growth.

Riyadh Air was positioning itself as a strategic partner in Vision 2030 by improving international connectivity and helping transform Saudi Arabia into a leading global destination for both business and leisure travellers.

Ms Langan explained that Riyadh Air was preparing to announce many exciting new routes illustrating the rapid development of the airline, which

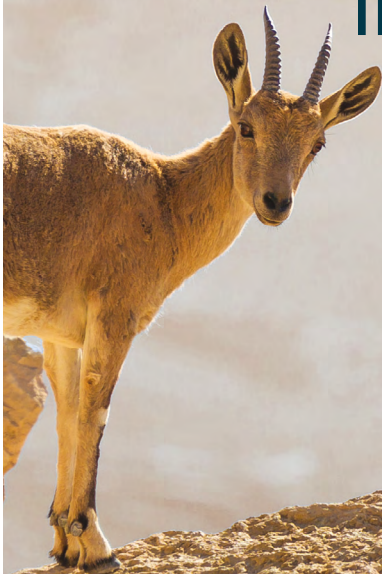
was not only a super connector, but a way of bringing the Kingdom closer to a British audience. She also spoke of Riyadh Air's close collaboration with the Saudi Tourism Board in the UK. Ms Sarah Malik, the Founder of SOL International, focused on the legal transformation within Saudi Arabia's sports sector. She explained how the new Sports Law strengthens governance, protects athletes, clarifies commercial relationships and provides greater confidence for investors, sponsors and sporting organisations. She emphasised that a modern legal framework was fundamental to creating a sustainable and internationally competitive sports industry.

Ms Malik argued that new entrants to the Saudi market needed to appreciate that the Kingdom was a well-regulated and sophisticated market for sports where governance and compliance are key not solely as a requirement, but as a commercial asset.

Finally, she described Saudi Arabia as one of the most exciting sports markets in the world right now which offered huge opportunities waiting to be harnessed. Karen Webb Moss, Chair of Aquatics GB and a Strategic Adviser, discussed the broader economic and social legacy of hosting major sporting events. She explained that successful events should be viewed as catalysts for wider economic growth, generating long-term benefits for tourism, infrastructure, employment and international reputation. She also stressed the need for effective communication and storytelling in changing global perceptions of Saudi Arabia and ensuring visitors experience the Kingdom beyond the sporting arena.



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Ms Webb Moss stated that Saudi Arabia wanted to be known as a major sporting nation, not simply as a hub for hosting global events: as such, the Kingdom was actively ensuring that its facilities, officials, coaches, volunteers operated to the highest standards. She also said that the Kingdom was creating a talent pathway from school to club and on to elite level to benefit its citizens and economy.

Ms Tara Thomas, Director & Co-Founder of Wimena, spoke of the great progress she had seen in her 30 years working in the Middle East, alluding to the remarkable social transformation taking place within Saudi Arabia, particularly for women's participation in sport and public life. She reflected on how international perceptions are changing and emphasised that sport had become an important platform for inclusion, cultural exchange and as a showcase for the Kingdom.

Ms Thomas, who is also a Board member at the ABCC, urged people to visit the Kingdom to see for themselves the monumental changes that

were occurring, including the many employment opportunities for women to pursue their careers in sports and beyond. Future generations were being inspired, and the ongoing developments would produce future champions, she predicted.



In Session Two of the conference, Marc Saroufim opened the discussion by linking Saudi Arabia's real estate growth directly to its Vision 2030, explaining that property development was about creating integrated destinations rather than simply constructing buildings.

He noted that successful developments combine residential, commercial, tourism and entertainment components, creating vibrant communities

that meet the needs of both investors and visitors.

Mr Elias Abu Samra, CEO of Rafal, explored the scale of Saudi Arabia's real estate ambitions, highlighting the move towards mixed-use developments and destination-led planning. He explained how major projects such as metro links are designed to improve the quality of life while supporting the Kingdom's tourism, investment and economic diversification. The speaker also stressed the importance of sustainability, innovation and long-term planning in shaping future developments.

Mr Abu Samra explained how the Kingdom's property market was undergoing dynamic transformation. Saudi Arabia now had a "property ladder" which meant that rather than families remaining in one villa from the start, Saudi families were ready to start with apartments and change properties as their lives progressed. He said that Vision 2030 had set a target of 75% home ownership which was on track to being achieved. This all reflected how Saudi citizens were embracing global

trends with regards to mortgages, buying property and home ownership.

Ms Tasmina Ahmed-Sheikh OBE, a former MP in the UK Parliament, spoke of women's participation in the workplace as an achievement of Vision 2030 and reflected on the growing relationship between the UK and Saudi Arabia, emphasising the value of international partnerships in supporting the economic growth of both countries. She mentioned the agreement between the University of Strathclyde and Princess Noora University in the KSA as an example of the growing UK-Saudi relationship.

Ms Ahmed-Sheikh highlighted the opportunities for British businesses and professionals to contribute towards the Kingdom's development while encouraging continued collaboration across public and private sectors. Mr Arth Malani, Founder & CEO of NorthStar Insights, focused on the Kingdom's investment landscape, discussing how political stability, regulatory reform and strategic planning strengthened investor confidence. He emphasised the role of transparency, effective governance and long-term thinking in attracting international capital and supporting sustainable economic development.

Mr Malani urged businesses to consider how their aims aligned with Vision 2030 to achieve more successful outcomes. He said that new visa options and streamlined processes were making Saudi Arabia more welcoming and inclusive to international visitors.

Mr Raj Pahuja, a Partner at HCR Law, stressed that tourism was a key to the opening up of the Saudi economy, a process increasing year on year. Mr Pahuja addressed the legal and commercial considerations associated with large-scale developments and international projects. He highlighted the growing sophistication of Saudi Arabia's commercial environment, explaining how stronger legal protections, contractual certainty and modern governance frameworks were supporting international investment and facilitating more complex cross-border partnerships. Mr Pahuja said that Saudi Arabia had put mechanisms in place to enable consumers to obtain the most out of their experiences in the Kingdom, while the volume of events held coupled with the growth of business tourism allowed Saudi Arabia to rapidly learn and adjust its offering to investors and visitors alike.

In conclusion, the contributions were all much appreciated by the attendees and provoked numerous questions

from people in search of further information and elaboration.

While each speaker approached the topic from their own perspective, they were consistent in reinforcing the central theme that Saudi Arabia's transformation is not being driven by isolated projects, but by an integrated strategy in which legal reform, infrastructure, sport, tourism, aviation and real estate combine together to deliver the ambitions of Vision 2030.

This coordinated approach at the highest level was creating multiple new opportunities for international collaboration and positioning the Kingdom as one of the world's most dynamic investment hubs. UK investors are grasping hold of the opportunities that are made available to them.

The event proved to be insightful, rewarding and beneficial for the company executives and potential investors who took part.

Mrs Massoud stressed that the ABCC stood ready to assist companies seeking to develop their business in Saudi Arabia and in deepening the cooperation between the Kingdom and the UK.



From left: Marc Saroufim, Elias Abu Samra, Tasmina Ahmed-Sheikh OBE, Arth Malani, Raj Pahuja and Rita Massoud

Find out more



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<https://mt.gov.sa/>



Saudi Real Estate General Authority
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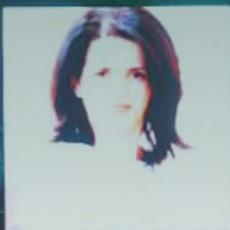
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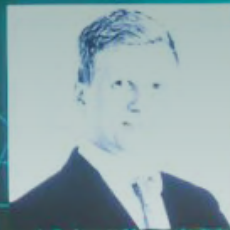
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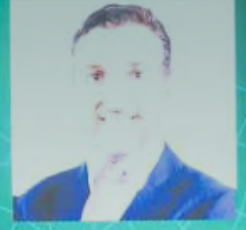
Rita Massoud
Interim Secretary
General & CEO,
ABCC



Alex Troeller
Director of Capital
Markets, JLL



Motaz Samhouri
Mohammad Al Habib



Steve Chesebrough
Head of Development
for Red Sea Project at
Red Sea Global

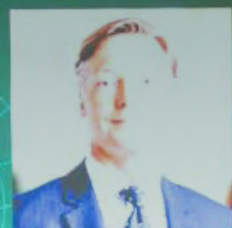


A high-level discussion and networking event explored investment opportunities, market developments and UK-Saudi collaboration in the Kingdom's luxury real estate sector.

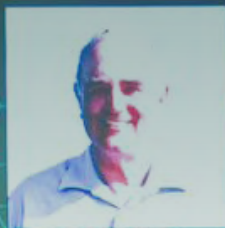
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SAUDI LUXURY REAL ESTATE SHOW



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Head of KSA and Northern Gulf
Offices, Savills



Peter Harrigan
Honorary
Secretary of the
Saudi British
Society, Founder
of Medina
Publishing



Tim Stone
MD, Spec Syntax



26 August 2026
Peninsula Hotel, London



The Arab-British Chamber of Commerce is delighted to have hosted, in collaboration with our distinguished Platinum Member, The Saudi Luxury Real Estate Show, a roundtable and networking reception at their inaugural event at The Peninsula Hotel, London.

Bringing together a distinguished panel of experts and moderated by Rita Massoud, the roundtable explored opportunities in Saudi Arabia's luxury real estate market in light of the newly introduced foreign ownership framework, demographic change, and recent extensive public and private sector activity.

The role of giga-projects as market makers creating opportunities for private enterprise was emphasised by Harry Goodson-Wickes FRICS. Stephen Cheesebrough further added that, as in the case of AMAALA, giga-projects like that spearheaded by Red Sea Global actively involve private sector firms, from architects to operators. He also emphasised the unique experience Saudi Arabia's Red Sea destinations offer.

Beyond the flagship developments, Peter Harrigan also identified Saudi Arabia's provinces as holding significant potential attractive to international investment and its youthful population as a catalyst for increasingly liveable cities and a more mixed housing stock.

Alexander Troeller expanded on the impact of this demographic change, arguing that Saudi Arabia's real estate

market has a fundamental underpinning not based on speculation. He also raised the examples of Real Estate General Authority and the Wafi and Ejari regulatory platforms contributing to greater market confidence.



Meeting this demand, Motaz S. outlined how Mohammad Al Habib Real Estate Co. prioritises quality of life and integrated urban design, focusing on community spaces and what happens between buildings.

Tim Stonor added that alongside creating national and international emblems that are architecturally pioneering, Saudi Arabia is leveraging data at the granular level to inform urban design and planning.

The session brought together investors, Saudi real estate developers and market leaders, creating valuable opportunities to discover exceptional projects, exchange insights, build connections and explore new oppor-

tunities between Saudi Arabia and the UK. The roundtable was followed by a networking reception, which presented an opportunity for attendees to connect and build on the discussions of the day.

In her opening remarks, Rita Massoud, highlighted the importance of the SLRE in spotlighting the extensive opportunities and developments in Saudi Arabia, and the ABCC's continued role in supporting trade between Britain and the Arab world.

She was joined by representatives from Mohammad Al Habib Real Estate Co., Midad Real Estate and Almajdiah, who presented the variety of opportunities to invest in the developments they are bringing to the Saudi luxury real estate market.

We extend our sincere thanks to our partners, members, speakers and participants for their contributions to the success of this exceptional event, and look forward to advancing these conversations further and building on the connections made.

SAUDI
LUXURY
REAL ESTATE SHOW







Saudi Arabia in Focus

8 April 2026
ABCC, Upper Grosvenor Street

Working in collaboration with Saudi law firm Al Jaber & Partners, the ABCC organised and hosted an executive roundtable on doing business in the Kingdom of Saudi Arabia, designed to be “a practical guide for UK businesses”.

During the exclusive event, held on 8 April 2026, delegates heard insights from Mr Marc Saroufim, Partner, Al Jaber & Partners, who shared practical advice on the current market landscape, key legal and regulatory considerations, and the main factors that UK businesses needed to know when successfully exploring opportunities in Saudi Arabia. In her welcoming remarks, Mrs Rita Massoud, ABCC Interim Secretary General & CEO, directed attention to the rapid transformation that Saudi Arabia had been undergoing over recent years under its Vision 2030 programme, and stated that this drive shows no sign of subsiding despite current global and regional economic challenges.

She stressed how the powerful ambitions embodied in Vision 2030 were laying solid foundations for future prosperity and were continuing to generate multiple opportunities for investors in various sectors with new areas opening for international partnerships.

Mr Saroufim delivered his insightful presentation based on his vast experience in advising companies on the legal, financial and commercial aspects of doing business in the Kingdom and of working with an impressive portfolio of clients including large corporations, government entities, family businesses, and high-net-worth individuals. The speaker's key message to British business was an overwhelmingly positive one, stressing the resilience of the Saudi economy and the new projects that continued to be announced were



compelling evidence of the huge investment opportunities across sectors. He stated that the priority areas were those connected to new technologies, Artificial Intelligence and fintech, areas where UK firms, with their reputations for innovation, were encouraged to get involved.

Mr Saroufim explained that it had become much easier for foreign companies and investors to establish their presence in Saudi Arabia following the introduction of new measures driven by Vision 2030.

Foreign firms no longer needed a local partner for market access and 100% foreign ownership of capital was now allowed in most sectors, he said.

During the discussions chaired by Mrs Massoud, wide ranging questions were raised touching on issues such as the ease of doing business, partnership with the Saudi Public Investment Fund (PIF), and the encouragement of SMEs. Mr Saroufim explained that while Sharia law remained the framework for the

Saudi legal system, mentioning amendments that were upcoming to align the law more closely with the expectations of foreign investors.

Al Jaber & Partners, a Platinum member of the ABCC, is a Riyadh based law firm with strong expertise in commercial and corporate law, mergers & acquisitions, banking, private placements, startups and venture capital, taxation, zakat and other corporate issues. The firm provides legal and advisory services to foreign and domestic investors, development organisations and local companies in the Kingdom of Saudi Arabia.

Concluding his remarks, Marc Saroufim observed that the true scale of recent changes within Saudi Arabia had yet to be fully understood by businesses around the world.

The event succeeded in its aim of providing practical guidance for UK companies and investors seeking to engage and do business in the Saudi market and to cooperate on the latest projects as the Kingdom continued to implement its ambitious Vision 2030 transformative programme. The ABCC stood ready to support investors.

Contact

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Unlocking Real Estate Investment Opportunities in the UK and the UAE

The Arab British Chamber of Commerce was delighted to welcome members, investors, family offices, and business leaders to its exclusive real estate investment event, held in partnership with Aldar Wealth Management.

Titled Unlocking Real Estate Investment Opportunities, the meeting took place on the afternoon of Tuesday 7 July at the London offices of Aldar Wealth Management. The event was opened by Mrs Rita Massoud, MBA, FCIPD, ABCC Interim Secretary General & CEO, who highlighted how the UAE's long-term vision, world-class infrastructure, and stable regulatory environment continued to create a resilient market that attracts global investor confidence.

The Chamber was especially grateful to Ziad Dibo, Senior Vice President

– International Sales, Natalia Dmytriieva, Senior Sales Manager, and Abdul Rehman, Senior Sales Manager at Aldar Wealth Management, for their insightful presentations which showcased Aldar's premier developments in the UK and the UAE, including Saadiyat Island and London Square. Their contributions emphasised the key attributes that make Abu Dhabi an increasingly attractive investment destination: its prime location, safety, strong capital appreciation, attractive returns on investment, and a resilient, forward-looking economy.

The speakers convincingly argued that despite ongoing disruptions, both the UK capital and the UAE remained highly desirable locations for high-net-worth investors and their families. The Chamber was delighted to cooperate with Aldar Wealth Management and

the Aldar London team on this exceptional event. The ABCC thanks Aldar for hosting the event at their Mayfair headquarters in Bruton Place and for their outstanding hospitality. Thanks to everyone who joined us.

SODIC, a leading real estate developer in Egypt, and property specialist London Square were also partners with the ABCC and Aldar on the delivery of this event.



Rita Massoud

Contact

Aldar Wealth Management
<https://www.aldar.com/en/contact-us>



From left: Mashary Osman, Randa El-Daouk, Rita Massoud, Ziad Dibo, Natalia Dmytriieva, Abdul Rehman and Khalid Mahmoud.



Navigating Dubai Business Setup & Taxation

12 May April 2026
Millennium Gloucester London Kensington

The ABCC was pleased to host an exclusive event yesterday evening for members, friends, partners, and the wider business community titled “Navigating Dubai Business Setup & Taxation” in central London.

The sold-out event, subtitled “A Practical Guide for UK Entrepreneurs”, took place at The Conservatory, Millennium Gloucester Hotel London Kensington, and was organised by the ABCC in collaboration with IFZA Free Zone in Dubai, WellTax, Dubai Chambers, and the British Chamber of Commerce Dubai (BCCD).

Opening the event, ABCC Interim Secretary-General & CEO, Mrs Rita Massoud, MBA, FCIPD, welcomed the strong turnout of guests, delegates, members, and entrepreneurs for what proved to be a highly practical and insightful discussion on doing business in Dubai. Mrs Massoud thanked all

organisations involved in supporting the initiative, as well as Millennium Hotels and Resorts for hosting the event. The speakers shared informative and up-to-date perspectives on Dubai’s business, investment, and taxation landscape, while highlighting opportunities for



stronger UK-UAE commercial cooperation. Mr Basim Al-Ahmadi, Chief Representative – UK Office at Dubai Chambers, highlighted Dubai’s strong economic growth, rising UK investment, and emerging opportunities across sectors including real estate, clean energy, AI, technology, and innovation.

Mr Ola Idris, Head of Channel Partnerships, UK at IFZA, outlined the advantages of Dubai’s free zones, emphasising efficient business setup solutions, full foreign ownership, operational flexibility, and support for UK businesses expanding into the UAE.

Mr Michele Ammirati, ACMA, CGMA, Managing Partner, and Mr Lorenzo Silvano Giuseppe Tosonotti CIMA Dip MA, Founding Partner at WellTax Limited, provided practical insights into the UAE’s evolving corporate tax, VAT, and transfer pricing framework, stressing the importance of compliance, documentation, and specialist tax advice.

The event received very positive feedback from attendees, including ABCC members, who particularly valued the practical insights shared by the expert panel and the networking opportunities with fellow professionals and business leaders.



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Global Economic Outlook and Market Trends: The Impact on Investors and Long-Term Planning

By **Khalid Mahmood**
Chartered Financial Adviser



The global economy in 2026 is being shaped by two powerful forces: geopolitical disruption and technological investment. The latest International Monetary Fund outlook projects global growth of 3.0% in 2026, followed by 3.4% in 2027. The World Bank is more cautious, forecasting growth of 2.5% this year. Although the projections reflect different assumptions,

the broad message is similar: the global economy is still expanding, but growth is slower, uneven and unusually vulnerable to further shocks.

Inflation has also become less predictable. The IMF expects global headline inflation to rise from 4.1% in 2025 to 4.7% in 2026 before easing to 3.9% in 2027. Higher energy and food costs, disruption to trade routes and persistent services inflation have interrupted the steady disinflation investors had hoped would allow central banks to reduce interest rates more quickly. In the UK, the Bank of England held the bank rate at 3.75% in June while stressing the need to prevent higher energy prices from becoming embedded in wider inflation.

This combination of moderate growth, persistent inflation and geopolitical uncertainty matters for investors. It does not automatically point to a global recession or a market collapse. Nor does it justify assuming that the strong returns achieved by some markets in recent years will continue uninterrupted. Instead it calls for disciplined planning, sensible diversification and realistic expectations.

A MORE FRAGMENTED GLOBAL ECONOMY

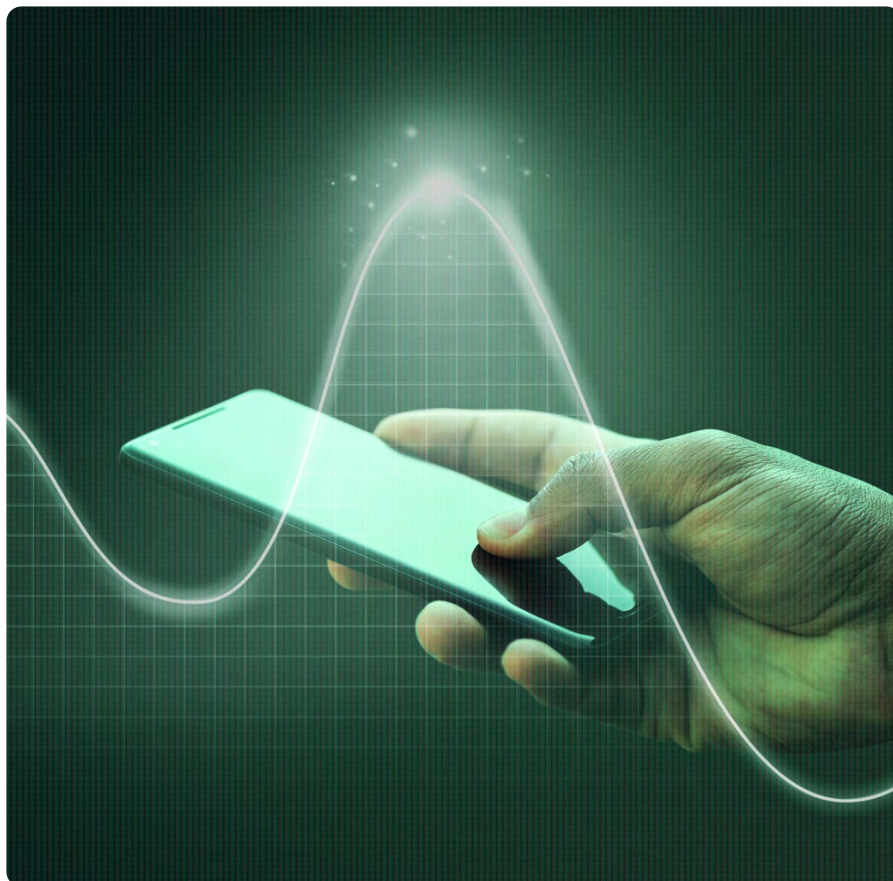
Globalisation is not disappearing, but it is changing. Trade is increasingly influenced by national security, energy access,

tariffs and governments' desire to protect strategically important industries. The IMF expects world trade growth to slow from 5.0% in 2025 to 3.5% in 2026 before recovering to 4.3% in 2027. Supply chains are being redirected, production is moving closer to end markets, and governments are supporting industries considered important for economic resilience.

For businesses, this may create higher costs but also new opportunities in infrastructure, logistics, energy security, defence, technology and regional manufacturing. For investors, it means that country and sector selection may matter more than during the period when falling interest rates and expanding global trade lifted most financial assets together.

Energy remains central to the outlook. Exporting economies may benefit from stronger revenues, while import-dependent





countries face higher costs and weaker consumer purchasing power. The effects are especially important across Europe, Asia and parts of the developing world. The Middle East presents a mixed picture: disruption has weakened near-term regional growth, but economies with diversified export routes, stronger fiscal capacity and long-term development programmes may prove more resilient.

TECHNOLOGY AND THE CONCENTRATION QUESTION

Artificial intelligence remains one of the main supports for global investment. Spending on semiconductors, data centres, software and related infrastructure has strengthened economic activity in the United States and several Asian economies. The IMF notes that countries integrated into the global technology supply chain are performing better than energy-importing countries that are not benefiting from the technology cycle.

However, enthusiasm for AI has also contributed to high equity valuations and greater market concentration. The Bank for International Settlements reports that US equities represent approximately 64% of the MSCI Global

Index. This means that a substantial fall in major US companies could spread quickly across portfolios that investors may regard as globally diversified.

The question is not whether AI will be important; it almost certainly will. The more relevant investment question is whether current share prices already assume a level of future growth that may be difficult to achieve.

Investors should therefore understand how much technology exposure they already hold through global and US equity funds. A portfolio that appears diversified across several funds may still be heavily concentrated in the same large companies. Diversification should be assessed by examining underlying holdings, geography, sectors, investment styles and valuations – not simply by counting the number of funds owned.

THE RETURN OF BONDS AND INCOME ASSETS

Higher interest rates have created difficulties for borrowers, but they have also restored the role of bonds and cash-like investments within diversified portfolios. For much of the period following the global financial crisis, yields were

exceptionally low and investors were often pushed towards equities in search of returns. Today, high-quality government and corporate bonds can again provide meaningful income and potential diversification.

However, bonds are not risk-free. Inflation can reduce the real value of fixed payments, while governments with high levels of debt may face pressure from rising borrowing costs. The IMF estimates that global public debt, which stood at just under 94% of global GDP in 2025, could reach 100% by 2029. Investors should distinguish between government bonds, investment-grade corporate debt, high-yield bonds, shorter-duration strategies and inflation-linked securities. Each carries different levels of credit, interest-rate and inflation risk.

For clients approaching retirement, a carefully structured allocation to bonds and cash reserves can reduce the need to sell equities during a market decline. This is particularly important where regular withdrawals are being taken, because poor investment returns during the early years of retirement can permanently affect the sustainability of a portfolio.

WHAT LONG-TERM INVESTORS SHOULD DO

The first priority is to maintain an adequate emergency reserve. Money required over the short term should not depend on stock-market performance. Investments should then be aligned with the investor's timeframe, objectives, attitude to risk and capacity for loss. Someone investing for twenty years can normally tolerate more short-term volatility than someone expecting to withdraw capital within two or three years.

Diversification remains essential, but it should be purposeful. A robust portfolio may combine global equities, fixed income, cash and, where appropriate, alternative assets. It may also balance developed and emerging markets, growth and value investment styles, and different economic sectors.

For investors seeking Shariah-compliant solutions, the same principles apply, although the available investment universe and sector exposures will

differ because of the financial and ethical screening requirements. A Shariah-compliant portfolio should still be assessed for risk, diversification, cost, liquidity and suitability.

Regular rebalancing is also important. When one market or sector performs strongly, it can become a much larger proportion of the portfolio than originally intended. Rebalancing does not attempt to predict the next winner. It restores the agreed level of risk by reducing exposure to assets that have risen significantly and redirecting capital towards areas that have become underrepresented.

Tax planning should sit alongside investment planning. ISAs, pensions and other suitable structures can materially affect the return an investor retains after tax. The best-performing investment may still produce an inefficient outcome if it is held in an unsuitable ownership structure or tax wrapper. Equally, a tax advantage should never be used to justify an unsuitable or excessively risky investment.

PLANNING FOR UNCERTAINTY, NOT PREDICTING IT

No investor can consistently forecast wars, elections, commodity shocks or technological breakthroughs. Financial planning should therefore not depend on one economic forecast. It should create a structure that remains workable across a range of possible outcomes.

That requires cash-flow modelling, realistic return assumptions, stress testing and regular reviews. Investors should ask whether their financial plans would remain sustainable if markets fell, inflation remained higher for longer, interest rates declined more slowly than expected, or retirement lasted longer than anticipated. The answers may lead to changes in contribution levels, withdrawal rates, asset allocation or the timing of major financial decisions.

The present outlook contains genuine risks, but it also contains opportunity. Innovation, infrastructure investment, demographic change and economic transformation across parts of Asia and the Middle East will continue to create areas of long-term growth. The challenge is to participate without allowing optimism about one theme, country or sector to dominate the entire financial plan.

The most successful investors are rarely those who react most quickly to every headline. They are usually those who remain focused on their goals, maintain sufficient liquidity, diversify intelligently, control costs and taxation, and review their strategy when their circumstances genuinely change. In an uncertain world, long-term planning is not about eliminating volatility. It is about ensuring that short-term volatility does not prevent the achievement of long-term financial objectives.

ABOUT THE WRITER

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Navigating the UK-UAE Business Corridor:

A Conversation with Welltax

As trade and investment links between the UK, the UAE, and the wider Gulf continue to strengthen, businesses are increasingly looking beyond domestic markets and considering how best to structure, finance, and manage international growth. For many companies, the UK and the UAE are no longer viewed as separate opportunities, but as connected hubs within a wider cross-border strategy. WellTax sits directly within that space. The firm is based in the UK and the UAE and provides accountancy and tax advisory, with a particular focus on helping businesses navigate the multiple jurisdictions.

For this interview, the ABCC spoke with Michele Ammirati, Managing Partner of WellTax, based in the UK and a certified international tax advisor, and Lorenzo Tosonotti, Partner at WellTax responsible for the UAE office and a registered tax agent with the UAE Federal Tax Authority. Together, they explain how WellTax supports businesses across the UK-UAE corridor, what companies should consider before expanding internationally, and why tax planning, compliance, and commercial substance are now central to successful market entry.

A BOUTIQUE FIRM ACROSS TWO CONNECTED MARKETS

For Michele, the starting point is WellTax's role as a bridge between jurisdictions. "WellTax is a boutique accountancy, tax, and advisory firm with a strong presence in both London and Dubai," he says. "Our role is to help clients navigate the full lifecycle of doing business internationally, from market entry to more complex cross-border tax needs." The word "boutique" is important to how the firm sees itself. Rather than applying a standard model to every client, Michele says the firm's approach is senior-led, personal, and practical. "Clients work with advisors who understand their business, ownership structure, long-term plans, and the commercial reasons behind their decisions. A founder-led technology company, a family office, a trading business, a professional services firm, and a multinational group all require different advice. The tax answer must reflect the commercial reality."

That cross-border perspective is what Michele believes separates WellTax from firms that advise from the point of view of only one jurisdiction. A UAE structure may look efficient locally, but if management, control, intellectual prop-



Michele Ammirati
Managing Partner of WellTax



Lorenzo Tosonotti
Partner at WellTax



“The opportunity is real, but the businesses that benefit most will be those that prepare early.”

That is where the ABCC is valuable. It creates space for education, trust, and better-informed decisions before companies enter a new market.” According to Lorenzo, one of the most common mistakes businesses make in the UAE is choosing a structure based only on speed or cost. “Free zone, mainland, and offshore structures all have different legal, commercial, and tax consequences. The right answer depends on where the clients are, what activities the business performs, whether it needs to trade on the mainland, whether it wants to preserve qualifying free zone treatment, and whether it needs employees or premises.”

UAE CORPORATE TAX

The introduction of UAE corporate tax has also changed the way businesses should think about setup. WellTax’s UAE corporate tax guidance notes that the UAE introduced corporate tax from 1 June 2023, with a 9% standard rate and potential 0% treatment under specific conditions for qualifying free zone companies. It also highlights the need for registration, annual filings, proper records, and compliance planning. “The UAE is still highly competitive,” Lorenzo says. “But companies can no longer think only about obtaining a licence and opening a bank account. They need to consider accounting records, tax registration, annual filings, VAT, transfer pricing, qualifying free zone status, audited financial statements where required, and the classification of income.”

Businesses should also consider the importance of working with an FTA-registered tax agent in the UAE, particularly where they require support with tax filings, FTA correspondence, audits, VAT, corporate tax and ongoing compliance. WellTax has explored this in more detail in its article, “Why a Tax Agent in UAE is a Game Changer”. For free zone companies, new opportunities are also emerging.

WellTax has written about Dubai’s DET permit, which allows eligible free zone companies to conduct specific activities directly in the Dubai mainland for up to six months without establishing a separate onshore entity. This can help businesses test the mainland market, reach new customers, and participate in government or commercial opportu-

erty, or value creation remain in the UK, the UK implications cannot be ignored. “It is not enough to design a structure on paper,” he adds. “It must work in practice. Bank accounts, accounting records, board minutes, intercompany agreements, payroll, transfer pricing documentation, tax filings, and governance all need to support the same story.”

LORENZO’S VIEW FROM THE UAE: OPPORTUNITY, BUT NO SHORTCUTS

From Dubai, Lorenzo sees the UAE as one of the world’s most attractive business destinations, but also one that has become more mature from a tax and compliance perspective. “The UAE remains highly attractive for businesses, entrepreneurs, family offices, and international groups,” he explains. “It offers strong infrastructure, global connectivity, access to the Gulf, the Middle East, Africa, and Asia, and a business environment that continues to encourage investment.” For UK companies, the UAE is often a regional platform. For UAE-based investors and groups, the UK remains attractive for acquisitions, property, educa-

tion, financial markets, and long-term investment. Increasingly, Lorenzo says, clients are not simply “UK businesses” or “UAE businesses”; they are international businesses using both markets for different strategic purposes. That opportunity was clear at the event WellTax hosted with the Arab British Chamber of Commerce, Dubai Chambers and IFZA on 12 May in London, “Navigating Dubai Business Setup & Taxation.” The event brought together UK entrepreneurs and business leaders interested in Dubai market entry, with discussion around business setup, free zones, investment, taxation, and UK-UAE commercial cooperation.

The ABCC’s own event coverage highlighted how Michele and Lorenzo provided practical insights into the UAE’s evolving corporate tax, VAT, and transfer pricing framework, stressing compliance, documentation, and specialist advice.

“The questions from attendees were very practical,” Lorenzo says. “People wanted to understand how to choose between mainland and free zone structures, how UAE corporate tax works, what VAT obligations may arise, and how to avoid mistakes when expanding.

nities, but eligibility and tax implications still need to be reviewed carefully. Lorenzo also points to the UAE's response to recent regional uncertainty. Dubai's AED 1.5 billion tax relief package notes measures aimed at supporting businesses, tourism operators, hotels, restaurants, schools, logistics companies, and other affected sectors, including temporary suspensions of certain hospitality-related charges. These reliefs can support cash flow, but do not replace VAT compliance, corporate tax planning, budgeting, and careful documentation.

"The UAE has shown that it is proactive and pragmatic," Lorenzo says. "Government incentives, reliefs, free zone initiatives, and sector-specific support can all be valuable. But businesses need to understand eligibility, duration, application procedures, tax treatment, and whether an incentive affects accounting, VAT, corporate tax, or cash flow. The companies that benefit most are those that combine opportunity with governance."

MICHELE'S CROSS-BORDER LENS: STRUCTURE MUST FOLLOW REALITY

While Lorenzo focuses on the UAE as a business destination, Michele's emphasis is on the wider international tax picture. For him, the first question in any expansion project is not tax rate. It is the business model.

"Before discussing tax rates, companies need to understand where customers are, where contracts are signed, where management decisions are made, where employees are based, where intellectual property is created, and where commercial risk is taken," he says. Only then, Michele argues, can a company decide whether it needs a subsidiary, branch, distributor, local agent, free zone entity, mainland company, or another structure.

One distinction he often highlights is the difference between "trading with" and "trading in" a country. Trading with a country generally means selling goods or services there without a physical presence, whereas trading in a country implies local operations such as employees or offices.

The distinction matters because trading in a country can create taxable

presence, corporation tax, payroll, and reporting obligations.

"Many problems arise because businesses gradually move from trading with to trading in without noticing," Michele says. "A salesperson relocates, a director starts negotiating contracts locally, or a local representative begins acting with authority. What looked like a simple export model can become a taxable presence."

PERMANENT ESTABLISHMENT

Permanent Establishment risk is central to that analysis. WellTax's guidance explains that a non-resident company may create a UK Permanent Establishment where it has a fixed place of business or a dependent agent habitually concluding contracts on its behalf, and that once a PE exists, local tax and compliance obligations can follow. Michele also stresses the importance of transfer pricing, corporate residency, and substance from the outset.

"Transfer pricing is not only for very large multinationals. Any group with related-party transactions, management charges, royalties, financing, services, or shared costs should consider whether the arrangements are arm's length and properly documented."

WellTax's transfer pricing guidance notes that UAE transfer pricing rules apply to both multinational and domestic companies engaging in related-party or connected-person transactions, and that pricing should follow the arm's length principle. It also explains that documentation may include disclosure forms, Master Files, and Local Files depending on thresholds. Corporate residency is another area where form and reality must align.

Michele warns that a company incorporated overseas may still face UK tax risk if strategic decision-making, management, or control remains in the UK. The same applies to intellectual property.

"Legal ownership is not enough if the value is still created, developed, and controlled elsewhere. Substance means the structure must reflect reality."



THE UK-GCC FTA AND THE ROAD AHEAD

The broader context is also changing. The UK concluded a Free Trade Agreement with the Gulf Cooperation Council on 20 May 2026, covering Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and the UAE. The agreement is not yet in force and still requires completion of domestic procedures, but the UK Government says it could boost the UK economy by £3.7 billion a year in the long run and increase bilateral trade by 19.8%.

WellTax's own article on the UK-GCC Free Trade Agreement highlights potential opportunities for UAE businesses involved in trade, logistics, investment, technology, and cross-border advisory work, while also noting that businesses will still need to consider substance, customs, documentation, tax compliance, permanent establishment, transfer pricing, and corporate residency risks.



For Michele, this is the key point.

“The Free Trade Agreement is an important signal of the growing strategic relationship between the UK and the Gulf. But it does not remove the need for proper planning. Businesses still need to understand local licensing, tax registration, VAT, customs, employment rules, and how profits will be taxed across jurisdictions.”

For Lorenzo, the agreement may further strengthen the UAE’s role as a regional gateway. “The opportunity is real, but the businesses that benefit most will be those that prepare early.”

A FINAL MESSAGE TO ABCC MEMBERS

Looking ahead, WellTax plans to continue strengthening its role as a bridge between the UK and the UAE. “We see increasing demand for international tax advisory, corporate structuring, transfer pricing, intellectual property planning, and support for busi-

nesses expanding into the Gulf while remaining compliant in the UK,” Michele says. For ABCC members considering the UK, UAE, or wider GCC region, both partners share the same message: international expansion should be ambitious but carefully planned.

“Use trusted networks, ask the right questions early, and make sure your structure reflects your commercial reality,” Lorenzo concludes. “The UK-GCC corridor is full of opportunity. With the right preparation, businesses can make the most of it.”

“ The UAE remains highly attractive for businesses, entrepreneurs, family offices, and international groups”

 WellTax



Supporting Business Growth in Saudi Arabia and the UAE:

FACILITATING MARKET ENTRY IN A TRANSFORMING REGION

By **Mahmood Tassadaq**,
Founder & Chairman, Gatestone Group

The Kingdom of Saudi Arabia continues to strengthen its position as one of the region's most attractive investment destinations. Through the Ministry of Investment of Saudi Arabia (MISA), the government has implemented a wide range of initiatives designed to attract foreign direct investment, encourage entrepreneurship, and support business expansion in line with Vision 2030.

These reforms have created significant opportunities for investors, entrepreneurs and business owners seeking to establish or expand their presence in the Gulf region. Saudi Arabia's economic transformation is increasingly reflected in measurable outcomes. According to the Kingdom's General Authority for Statistics (GASTAT), real GDP grew by 1.3% in 2024, with non-oil activities expanding by 4.3%, demonstrating continued progress in economic diversification (Source: GASTAT, GDP and National Accounts Indicators 2024). Fourth-quarter growth reached 4.5%, reflecting strong momentum across key sectors (Source: GASTAT, Q4 2024 GDP Report).

These figures underline the resilience of the Saudi economy and its shift towards a more diversified, private-sector-led model. Reuters has also highlighted that growth has been driven primarily by the expansion of non-oil activity, despite adjustments

in oil production (Source: Reuters, 2025 economic reporting on Saudi Arabia). MISA plays a pivotal role in facilitating investment by streamlining licensing procedures, enhancing the regulatory environment and providing structured support for foreign investors. As Saudi Arabia continues to diversify its economy beyond oil, sectors such as technology, manufacturing, logistics, tourism, healthcare and professional services are experiencing sustained growth, creating new opportunities across the business landscape.

However, entering a new market requires careful planning and a clear understanding of local regulations, licensing requirements, corporate structures and compliance obligations.

MARKET ENTRY

This is where experienced corporate service providers play a critical role in supporting successful market entry. Gatestone Group supports entrepreneurs, investors and companies seeking to establish operations in Saudi Arabia and the United Arab Emirates by providing comprehensive business setup and corporate services. As a licensed corporate service provider in the Kingdom of Saudi Arabia, Gatestone Group possesses the regulatory expertise, technical capability and in-country presence required to lead and manage company formations from inception through to full operational readiness and business-as-usual activities. The firm supports clients at every stage of

the establishment journey, from initial market-entry assessment and corporate structuring to MISA licensing, commercial registration, government approvals, compliance requirements and ongoing corporate administration. Unlike many international consultancies that rely on third-party agents or external intermediaries, Gatestone Group is directly registered and established within the Kingdom of Saudi Arabia. This enables the firm to deliver services through its own licensed operations and experienced in-country professionals, ensuring a single point of accountability throughout the incorporation process. Clients benefit from greater transparency, improved efficiency and direct access to specialists with a deep understanding of the local regulatory environment.

ABCC MEMBERSHIP

A key differentiator is Gatestone Group's membership of the Arab British Chamber of Commerce (ABCC), which strengthens its ability to support businesses from the United Kingdom and across Europe seeking to establish a legal presence within Saudi Arabia, the United Arab Emirates and the wider Gulf Cooperation Council (GCC) region. Through its regional network and cross-border expertise, Gatestone Group assists organisations in navigating market entry strategies, regulatory frameworks and long-term establishment planning, helping to bridge commercial opportunities between Europe and the Gulf. For international investors considering expansion into the GCC, Saudi Arabia and the UAE offer complementary advantages. Saudi Arabia provides access to the region's largest economy, ambitious transformation programmes and



a rapidly expanding domestic market. The UAE continues to serve as a leading international business hub, offering world-class infrastructure, global connectivity and a highly developed commercial ecosystem. Establishing a presence in one or both jurisdictions can provide businesses with a strong platform for regional and international growth.

LOOKING AHEAD: SAUDI ARABIA'S BUSINESS OUTLOOK FOR 2026

The outlook for Saudi Arabia in 2026 remains highly positive, underpinned by the continued delivery of Vision 2030, significant public and private sector investment and the ongoing expansion of non-oil industries. The International Monetary Fund (IMF) projects the Kingdom's economy to grow by approximately 3.9% in 2026, supported by strong domestic demand, large-scale infrastructure projects and continued growth across sectors including technology, logistics, tourism, manufacturing, financial services and renewable energy (Source: IMF 2025 Article IV Consultation). In addition, Saudi Arabia continues to attract international investment through regulatory reforms,

Special Economic Zones, enhanced foreign ownership frameworks and strategic initiatives led by the Public Investment Fund (PIF). Continued investment in infrastructure, innovation and human capital is expected to further strengthen the Kingdom's position as a leading global investment destination. For businesses considering expansion into Saudi Arabia, the opportunity is clear. However, successful market entry requires more than identifying commercial potential; it requires local expertise, regulatory understanding and trusted partners with the capability to navigate the complexities of establishing and operating within the Kingdom.

As a licensed corporate service provider in Saudi Arabia, Gatestone Group is uniquely positioned to support investors, entrepreneurs and international businesses throughout every stage of their market-entry journey.

From strategic planning and MISA licensing to company incorporation, regulatory compliance, government liaison services and ongoing corporate administration, Gatestone Group provides a structured and reliable

pathway from initial concept to fully operational business.

Through its direct presence in the Kingdom, its licensed status, its membership of the ABCC and its experience supporting British, European and international investors, Gatestone Group serves as a trusted partner for organisations seeking to establish a sustainable presence across Saudi Arabia, the United Arab Emirates and the wider GCC region.

As Saudi Arabia continues its transformation into one of the world's most dynamic investment destinations, businesses that engage early and partner with experienced local specialists will be best placed to capitalise on the opportunities ahead. Gatestone Group remains committed to supporting that journey, helping investors turn opportunity into long-term commercial success.



OUR SERVICES AT A GLANCE

- ✓ Business Setup & Company Incorporation in the UAE, KSA/ Other Gulf Countries and UK
- ✓ Setting up Offshore Companies and Foundations
- ✓ Visa, Residency Services
- ✓ PRO, GRO Services in the UAE and Saudi Arabia
- ✓ Accounting, Bookkeeping and CFO Services
- ✓ Tax Advisory Services
- ✓ Legal Advisory Services
- ✓ Asset Protection & Succession Planning
- ✓ IP Services

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Structuring international growth: how SGS supported a fashion family business in its expansion into the Middle East

SGS & Partners provides independent business, corporate, accounting and tax advisory services to UK and EU mid-sized and small businesses with interests and expansion projects in the Middle East. We work across the **Italy-UK-Gulf corridor**.

Our work runs from the establishment of companies and the design of appropriate corporate structures through to ongoing accounting and tax advice. Alongside clients' own legal advisers and commercial teams, we act as a continuing point of reference on contracts, transactions and business opportunities, assessing and structuring them within a coherent corporate, financial, tax and compliance framework.

For established **Italian fashion businesses** seeking international expansion, success depends on more than market reputation, it requires solid corporate, financial, and operating infrastructure. Developing such structures typically necessitates external professional support from experts deeply rooted in the target market.

The example that follows reflects the work undertaken by SGS in connection with an established Italian family-owned fashion business developing a regional platform for the Gulf. Details

have been anonymised for confidentiality. The group considered whether a UK holding company, a UAE entity, a Saudi operating vehicle or a combination of these structures would best support its ownership, brand, financing and long-term growth objectives.

The assessment took account of the activities to be carried out including wholesale, e-commerce, distribution, retail and local partnerships as well as the required level of local substance and governance.

SGS advised on the UAE Free Zone and mainland alternatives. A Free Zone company provided a platform for international trading, logistics, warehousing, regional distribution and certain e-commerce activities. A mainland company permitted direct local trading, retail stores, local employees and a customer-facing presence. SGS set out how a coordinated Free Zone and mainland model would support the group's customs, import, stock-management and distribution requirements for goods moving from Italy into the UAE and across the wider region. Saudi Arabia sits apart. It is a separate operating market, requiring its own local vehicle and partnership approach.

SGS **harmonised accounting policies**, management reporting and inter-company arrangements, while taking into

account the local accounting, tax, VAT, payroll, corporate and regulatory obligations applicable to each entity. The objective was to create a consistent reporting and compliance framework that would enable the family and management team to make informed decisions using reliable and timely information.

During the planning, launch and scaling stages, SGS also provided temporary CFO-style support. This included assistance with business planning, cash-flow management, financial modelling, banking and trade-finance discussions, internal controls, management information and investor readiness.

This support enabled the owners and management team to remain focused on the brand, product, clients and commercial relationships while maintaining financial discipline throughout the expansion process.

During the planning, launch and scaling stages, SGS also provided temporary CFO-style support. This included assistance with business planning, cash-flow management, financial modelling, banking and trade-finance discussions, internal controls, management information and investor readiness. This support enabled the owners and management team to remain focused on the brand, product, clients and



commercial relationships while maintaining financial discipline throughout the expansion process.

As an independent international firm active between the UK and the Middle East, SGS supported the client in identifying the most suitable legal and operational structure, assessing Free Zone, mainland and customs considerations, and building the accounting, finance and compliance framework needed to operate consistently across jurisdictions.

SGS also acted as a centrally coordinated commercial and professional point of reference, helping ensure that the different advisers involved remained aligned with the group's strategy and timetable. Where required, SGS connected the client with selected and trusted partners, including solicitors,

local corporate-service providers, customs and logistics specialists, banks and recruitment agencies. SGS translated the input received from these external advisers into practical, joined-up decisions for the client and followed the contractual and business developments affecting the group.

The purpose was not simply to establish companies overseas. It was to create an optimised platform that protected the family business's values and brand identity, supported efficient financing and supply-chain arrangements, maintained appropriate governance and compliance, and could evolve as the business entered new markets. SGS remained alongside the client during this expansion journey, helping coordinate its advisers and pursue a sustainable and commercially effective international development strategy.

Please do get in contact with **Jalal Nasri** and **Gergana Ivanova**: we would be delighted to discuss your business case further with you. We offer our Economic Focus readers a complimentary initial consultation.

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Gergana Ivanova

 **SGSPARTNERS**



2nd Members' Networking Event

New Beginning for the ABCC

The ABCC held its Second Members' Networking Event of 2026 on the afternoon of 30th April 2026 when it hosted members from various sectors in the Boardroom at the Mayfair premises.

The meeting was notable as the final meeting held at Upper Grosvenor Street before the ABCC's relocation to a new home. Opening the meeting, Interim Secretary General & CEO, Mrs Rita Massoud, declared that it was a special event as it marked a new beginning for the Chamber which would be looking forward to inviting members to its new premises shortly. Mrs Massoud stressed that the ABCC's success should be measured by the success of its members, whom the Chamber was determined to support. She indicated that the Chamber would be planning a new series of events and urged everyone to look out for upcoming announcements that would be released soon.

Before the presentations, Mr Mashary Osman, the ABCC's Head of International Trade, delivered a brief outline of the Chamber's services designed to help businesses navigate the opportunities by reducing friction in the trade process and ensuring a smoother movement of goods. Mr Osman further described the ABCC's position at the centre of a wide "circle of friends" that comprises trade bodies, businesses and government departments. These connections enabled the ABCC to support the needs of its members, be they SMEs or large multinational corporations. The Chamber's trade services helped exporters by reducing the friction to facilitate smoother trade.

Speakers making company presentations represented services such as

international travel, tax advisory, risk assessment and intelligence gathering, and various aspects of law, particularly those related to business services, migration and visa applications for both companies and individuals. The members' presentations were delivered by Martyn Bell, Corporate Accounts Manager, Etihad Airways, Atef Elmarakby, Managing Partner, Good Law International, Karen Worcester, Director, Expatriate Tax Advisory Service, Mohammed Hafejee, Partner, Latitude Law, Rajiv Naik, Partner, Fragomen, and Martin Stone, Co-Founder, Zenobia Intelligence Ltd.

Mr Martyn Bell addressed the recent disruption to flying as a result of the situation in the region, but he stressed that a full schedule of flights from the UK was now operating. Etihad, founded in 2003, operated a new fleet of planes and was experiencing growing customer satisfaction with its services. Mr Bell outlined some of the new services, such as the Etihad chauffeur service to take customers to and from the airport. He spoke about the luxury and business class services, highlighting the Etihad for Business corporate travel programme which offered flexible bookings and customer rewards to its corporate clients.

Mr Atef Elmarakby mentioned his two decades of experience in the UK supporting investors and business owners to enter and expand in the market. Good Law Intl was a boutique law firm that specialises in legal services for entrepreneurs, start-ups, businesses, and investors. The firm served a broad range of needs relating to corporate and commercial law, covering property, restructuring, trusts, tax affairs, end of year accounts, probate, wills and dispute resolution among others. The company





boasts strong Middle East connections and many its clients were from the region. Good Law's staff were all practical business lawyers and mostly fluent in Arabic, Mr Elmarakby stated. He informed the meeting that the company was interested in contacting new clients who were contemplating investment in the UK to provide them with professional services.

In her presentation, Mrs Karen Worcester mentioned the numerous changes occurring in the area of tax at present, among which was the ending of the non-dom status in the UK. Basing her observations on the kinds of issues that her British and Middle East clients were raising, Mrs Worcester stressed that no two cases were ever exactly the same. She explained that her company, Expatriate Tax Advisory Services was not only aimed at expatriates. It can help companies and individuals with their tax returns and help them to navigate the complexities of the taxation issues when they are moving abroad or returning to the UK.

Mr Mohammed Hafejee told the meeting that his law firm specialised in corporate migration law supporting overseas companies and their staff. Latitude Law had tailored services to help companies when bringing global talent to the UK with services such as sponsor's licences for full time employment, services for professionals involved in the arts and music and the acquisition of visas. Mr Hafejee alerted

people to the changes in the law concerning dependents coming to the UK and the rules for bringing in staff as well as the different sponsorship options for working in the country.

Mr Rajiv Naik described Fragomen as immigration experts with a global reach and proceeded to discuss the interplay between migration and taxation. Mr Naik stated that his firm was able to help with issues relating to visas and property for individual and corporate clients. He spoke about the impact of geopolitics on migration and mobility issues and stressed the vital aspect of compliance. He also discussed the digitalisation of applications for visas and new solutions such as golden visas.

Mr Martin Stone outlined his company's work with clients seeking vital information essential for business planning and investment choices. Zenobia Intelligence provided research and investigations to mitigate risk and ensure clarity in business transactions and helped clients before they entered into partnership agreements. Mr Stone said that the company had branches in the UK, Beirut and Cairo, and could draw on the services of a long-established specialist team in the Arab world. The firm's services included asset reaching, intelligence gathering of data crucial before making important business decisions. Among its services, Zenobia could help companies when bidding for tenders and before they entered into joint ventures, Mr Stone explained.

Responding to the presentations, Mrs Massoud stated that the presentations had covered the entire spectrum of the needs of business professionals and expatriates. The successful event had been effective in highlighting the diverse expertise found among the membership of the ABCC. During the discussions, topics raised by delegates covered the current situation in the region and its impact on trade, the continuing economic stability especially in the Gulf, along with the gradual pick up in exports which was reflected in a current rise in the number of documents that the ABCC was processing.

The networking event concluded with a reception that attracted upwards of fifty members and friends.



The ABCC held a high-level business reception and networking event at the Mayfair premises on the evening of 23 April. The congenial reception was organised in close collaboration with member company, MÜSIAD UK, and brought together business leaders, diplomats, and members from both organisations. The event was held with the express purpose of strengthening strategic

the same room and facilitating meaningful conversations and networking. Mrs Massoud said the Chamber was very pleased to welcome co-host Mrs Turkan Akbas, Chairwoman of MÜSIAD UK, whose dynamic leadership strengthens UK-Türkiye business ties and support Turkish entrepreneurs globally.

all those who attended and contributed towards the engaging and productive evening. MÜSIAD UK described the gathering as reflecting a shared commitment to advancing sustainable economic partnerships and unlocking the full potential of the strategic trade corridor that connects our three dynamic regions.

The event was held at a time when UK-Türkiye relations continue to grow, with bilateral trade now exceeding £28 billion. Türkiye's dynamic economy and entrepreneurial spirit offer significant opportunities for cooperation, at a time when discussions towards an enhanced Free Trade Agreement are advancing.

MÜSIAD UK is the British branch of the Independent Industrialists' and Businessmen's Association (MÜSIAD) which was founded in May 1990, in Istanbul, Turkey, by members of the country's business community dedicated to ensuring that their country is effective in the region and respected in the world. MÜSIAD UK was founded in 2016.

The gathering heard contributions from industry leaders and public officials who highlighted the growing importance of trilateral trade relations and investment opportunities.

The ABCC also welcomed Mr Ben Aldred, Deputy Trade Commissioner for Eastern Europe and Central Asia, at the Department for Business & Trade, who reflected on the UK government support for this important bilateral partnership. A special highlight of the evening was the exceptional Turkish cuisine provided by Yaprak Restaurant.

The ABCC greatly appreciates its partnership with MÜSIAD UK and thanked



trade bridges between the UK, Türkiye and the MENA. Welcoming the guests, ABCC Interim Secretary General and CEO, Mrs Rita Massoud, expressed her delight to see so many members, partners, and distinguished visitors.

The reception demonstrated the value of bringing the right people into





The timing of the event also coincided with an official visit to the UK by the Turkish foreign minister building on a series of recent high-level contacts between the two countries.

The UK became Türkiye's second-largest export market in 2025 and remains among the top three in foreign investment and tourism. Between 2002 and 2025, British investments in Türkiye reached \$14.5 billion, while Turkish investments in the UK totalled \$3.5 billion.



MUSIAD
UNITED KINGDOM





ABCC forms strategic partnership with women entrepreneurs in Tunisia

The ABCC was delighted to welcome a distinguished delegation from the CIFE- International Women Entrepreneur Council to our London office.

The visit provided an excellent opportunity to exchange ideas and explore ways to strengthen cooperation between Tunisia and the United Kingdom, with a focus on women's entrepreneurship, innovation, cultural exchange, and sustainable economic growth.

We were pleased to be joined by Ms Tasmina Ahmed-Sheikh OBE, a former Member of Parliament, lawyer, entrepreneur, and internationally recognised leader in public policy, trade, and emerging technologies, whose insights greatly enriched the discussion.

The Chamber was privileged to welcome Mrs Hamida Mrabet Labidi,

former Tunisian Ambassador to the United Kingdom, Wafa Zaiane, BBC presenter, Leila Ben Hassen, Founder of Blue Jay Catalyst Ltd, Imen Zaouam, Hind Diouani, CMgr FCMI along with a distinguished group of lawyers, businesswomen, and professionals from Tunisia.

One key highlight of the meeting was the signing of a strategic partnership agreement between CIFE, represented by its President, Jebnoun Rachida, and the Arab-British Chamber of Commerce, represented by Rita Massoud, MBA, FCIPD, Interim Secretary General & CEO.

The two organisations look forward to working together to transform this partnership into meaningful initiatives and opportunities and deliver lasting impact for women-led businesses that will strengthen the ties between Tunisia and the UK.



Executive roundtable on investing & living in **Bahrain**



Mohamed Hejres and Rita Massoud

The Arab British Chamber of Commerce was delighted to host an executive roundtable on investing and living in Bahrain in collaboration with the Bahrain Economic Development Board (EDB).

The exclusive gathering hosted at the offices of the ABCC on 10 July brought together specially invited guests for a briefing on Bahrain's Golden Residency Programme delivered by Mr Mohamed

Hejres, Head of Golden Residency at EDB. The guests were welcomed by Mrs Rita Massoud, who also chaired the discussions. Potential investors and senior business executives from the UK appreciated the exclusive opportunity to meet with Bahrain EDB officials to explore the opportunities arising from the Golden Residency Programme.

In addition to details of the Golden Residency visas, the meeting addressed the

benefits for business arising from the UK-Bahrain Double Taxation Agreement. The ABCC was pleased to cooperate with Bahrain EDB on the meeting as it successfully connected Bahrain with potential UK investors.

The Chamber anticipates continuing its collaboration with Bahrain EDB to help secure closer bilateral trade and investment to advance the partnership between the two countries.



EDB
ECONOMIC DEVELOPMENT BOARD
BAHRAIN

Contact

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WELCOME TO BAHRAIN

A STRATEGIC DESTINATION FOR UK NATIONALS

Located at the heart of the Arabian Gulf, Bahrain offers an open, internationally connected environment that makes it easy to live, work, and do business. Its longstanding and warm relationship with the United Kingdom, spanning trade, financial services, education, and legal cooperation, reinforces a familiar and trusted environment for British investors and professionals. Beyond its economic strengths, the Kingdom of Bahrain delivers a high quality of life and a clear pathway to long-term residency for individuals and families.

WHY BAHRAIN?



Regional Market Access

Provides easy and flexible access to the wider Gulf market



High Quality of Life

Provides access to high-quality education, healthcare, and modern infrastructure to support comfortable living



Competitive Tax Environment

Offers a highly competitive taxation system that supports growth



Vibrant Community

Fosters an environment where locals and expatriates live, work, and thrive together

EXPLORE OPPORTUNITIES THROUGH THE GOLDEN RESIDENCY

Bahrain's Golden Residency offers permanent residency to global professionals, retirees, property investors, and highly talented individuals, granting access to key benefits ranging from seamless mobility to business opportunities.



Permanent Residency

Provides stability with no restrictions on length of stay.



National ID

Grants a personal identification number (CPR) enabling access to essential services



Business Setup

Enables a smooth and efficient business setup process



Career Opportunities

Offers access to a wide range of job opportunities



Family Sponsorship

Extends residency and benefits to spouse, parents, and children

UNDERSTANDING THE BAHRAIN-UK DOUBLE TAXATION AGREEMENT

TAX ADVANTAGES THROUGH GOLDEN RESIDENCY

The Bahrain-UK Double Taxation Agreement (DTA) prevents double taxation and provides clarity on taxing rights for individuals and businesses operating across borders. It supports long-term residency decisions, including retirement and cross-border financial planning for Golden Residency holders.

RESIDENCY CRITERIA

Under the DTA, residency applies to the following categories:



Individuals who have a permanent home, centre of vital interest or habitual abode in the Kingdom of Bahrain, **with no restrictions on length of stay.**



Companies that are either incorporated in, or have their place of effective management in the Kingdom of Bahrain.

OBTAINING A CERTIFICATE OF RESIDENCE (COR) FOR TAX PURPOSES

Once residency is obtained, individuals can apply for a Certificate of Residence (COR) for Tax Purposes by submitting the required documents* via email to the National Bureau for Revenue (NBR) at: **FTR@nbr.gov.bh**

Step
1

Submit Request

Provide the required documents and the COR request by email.

Step
2

Authentication

Ensure the certificate is authenticated, if required by the applicant's country (e.g. apostille or official authentication), through the Ministry of Foreign Affairs.

For a guide on obtaining a COR, please click [here](#)

*For a list of the requirements to submit a COR request, please click [here](#)

GOLDEN RESIDENCY TEAM

The Golden Residency team is here to support you at every step of the process, whether you have questions about the programme, would like to learn more about Bahrain's offerings, or need guidance on documentation and procedures for residency issuance and renewal. Contact us to begin your journey.

CONTACT US



+973 1748 4000



enquiry@goldenresidency.gov.bh



www.goldenresidency.gov.bh



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Jordan Chamber of Commerce and ABCC hold talks



The ABCC was honoured to welcome HE Senator Khalil Hajj Tawfiq, Chairman of the Jordan Chamber of Commerce and valued member of the ABCC Board, to the offices of the Chamber following the High-Level Jordanian-British Business Forum, held under the patronage and in the presence of His Majesty King Abdullah II at the Jumeirah Carlton Tower.

The discussions between the Senator and Mrs Rita Massoud, ABCC Interim CEO & Secretary General focused on the Forum's outcomes, ABCC activities, and practical ways to further promote Jordanian businesses in the UK, such as support for young talent, strengthening business links, and developing future trade delegations. The chambers look forward to continuing this close partnership to advance UK-Jordan trade and investment.

Chamber and business delegation discuss support for Oman Vision 2040

The ABCC was delighted to welcome to its premises a delegation from OITE GLOBAL and Arabian Research Bureau (ARB), represented by Dr Abdullah Baabood, Chairman; Mr Ali Alkathiri, Vice Chairman; Mr Amr Abdullah Baabood, CEO; Mr Sadiq Khan, Director – Growth & Partnerships; and Shaik Mansoor, Director – Events.



During the meeting, Mr Amr Abdullah Baabood represented OITE Global and ARB as leading Omani organisations in research, strategic advisory services and events. Their work includes delivering market intelligence and data analytics, as well as organising strategic conferences and exhibitions that support the growth of both the public and private sectors.

The delegation also highlighted its role in organising major initiatives, including COMEX, Oman's flagship technology and digital transformation exhibition; GEDEX – Global Education Expo, a leading platform for education, training and career development; LogistEx, a

major platform for the logistics, transport and supply chain sectors; and Oman Climate Week, which brings together stakeholders to advance climate action, sustainability and the transition towards a greener economy.

The parties explored opportunities to increase British participation in these initiatives in support of Oman Vision 2040. The meeting was attended by Ms Rita Massoud, MBA, FCIPD, ABCC Interim Secretary General & CEO, and Ms Rana Abu Saif, Membership & Events Manager.

Discussions focused on strengthening UK-Oman commercial relations,

facilitating trade missions, fostering new business partnerships and identifying practical areas of collaboration between the ABCC, OITE Global and ARB to create new opportunities for businesses in both countries.

The Chamber looks forward to building a strong and productive partnership with OITE Global and ARB, while further strengthening the long-standing economic relationship between the United Kingdom and the Sultanate of Oman.



ABCC Joins 6th Franco-Arab Economic Forum

The ABCC was honoured to participate in the 6th Franco-Arab Economic Forum organised by the Chambre de Commerce Franco Arabe, in Paris on 9-10 October 2025.

The event took as its theme, "Water and the Environment at the Heart of Needs, Crises, and Opportunities in the Arab World." Hosted by Ms. Rayanne Kanaan, Secretary General, CCFA, and Dominique Brunin, the forum brought together senior government representatives, business leaders, and experts from across the Arab world and the European Union to address key environmental, economic, and sustainability challenges.

Mrs Rita Massoud, MBA, FCIPD, ABCC Interim Secretary-General and CEO, attended the forum and engaged with a wide range of participants, including H.E. Tamara Elzein, Lebanese Minister of Environment, Mr. Philippe Gautier, Director General of MEDEF International, and members of the FORUM DES EXPERTS LIBANAIS. The exchanges provided valuable opportunities for dialogue and visibility, reinforcing professional links across the Franco-Arab and Euro-Arab business communities.

The ABCC's participation in the forum contributed towards building stronger cooperation with sister joint chambers and partner organisations, to support ongoing efforts to enhance Arab-British economic engagement in key areas.

ABCC at the BCC's Global Annual Conference 2026

The ABCC was represented by our Head of International Trade, Mr Mashary Osman, at the British Chambers of Commerce's Global Annual Conference 2026 which took place on Thursday 25 June. Taking as its theme Delivering Growth, the conference in the QE11 Centre, Westminster, featured a packed agenda, beginning with a keynote address from Rt Hon Rachel Reeves MP, Chancellor of the Exchequer.

The conference brought together leading voices from all the main UK political parties, alongside business leaders and senior chamber representatives, to focus on the practical actions needed to unlock growth, raise productivity and restore business confidence.

The event provided an excellent opportunity for the ABCC to engage with business leaders, policymakers, and international partners, as well as to reconnect with our valued partners from the BCC, Paul Wrighting, Mitch Perks, and Steven Lynch MBE.

The ABCC looks forward to working closer with the BCC colleagues in future.



ABCC Welcomes Riyadh Air's stronger connectivity between the UK and Saudi Arabia

Mr Mashary Osman, ABCC Head of International Trade, was delighted to represent the Chamber when he attended the launch of Riyadh Air in London, marking a significant milestone in strengthening connectivity between the UK and Saudi Arabia. As Saudi Arabia's new national carrier expands its global network, the launch of new services to London represents an important step in enhancing trade, tourism, and investment links between the Kingdom and the UK supporting the ambitions of Saudi Vision 2030.

The Arab British Chamber of Commerce remains steadfast in supporting the continued collaboration and the growing opportunities that this enhanced connectivity creates for businesses active in both markets. The ABCC congratulates the Riyadh Air team on this exciting achievement.



Celebrating 50 years of Ghorfa Arab-German Chamber of Commerce and Industry



The ABCC extended its congratulations to Ghorfa Arab-German Chamber of Commerce and Industry which celebrated its 50 years anniversary in 2026 of strengthening economic relations between Germany and the Arab world.

With Qatar as its annual Partner Country, the opening session of the Ghorfa forum held in Berlin on 18 June highlighted the strength of the Qatari-German and wider Arab-German relations. H E Sheikh Khalifa bin Jassim bin Mohammed Al Thani, Chairman of Qatar Chamber, and ABCC First Vice Chairman, emphasised the forum's role as a global platform for cooperation, while H E Dr Ahmed bin Mohammed Al-Sayed, Minister of State for Foreign Trade Affairs of Qatar, underscored the importance of diversification, innovation and strategic partnerships.

The 29th Arab-German Business Forum was a fitting celebration of half a century of Ghofar's activities, bringing together ministers, policymakers, business leaders and innovators to discuss trade and investment, with attention devoted to AI, digital transformation, healthcare, energy security, resilient supply chains, advanced manufacturing and sustainable development. One of the forum's notable reflections came from Germany's Federal Minister

for Economic Affairs and Energy, Katharina Reiche, who thanked Qatar and the Gulf for "making our homes warm" during Europe's energy crisis. Her message was a powerful acknowledgement of the value of trusted partnerships and a reminder that the next chapter of cooperation would be built on innovation, technology and shared prosperity.

Present behalf of the ABCC, Mrs Rita Massoud, MBA, FCIPD, Interim Secretary General & CEO, was pleased to engage with so many distinguished speakers and participants. Beyond the excellent discussions, Mrs Massoud said that it was a pleasure to reconnect with friends and colleagues from across Germany and the Arab world, including H E Dr Khaled Hanafy, Secretary General of Union of Arab Chambers, Mr Abbad Cheik, Mr Mohammed bin Ahmed Al Obaidli, Ms Hilda Alhinai, Secretary General CASCI - Arab Swiss Chamber of Commerce and Industry, Thomas F Schneider, German Ambassador to Yemen, and many other distinguished guests. Once again, the ABCC sends its congratulations to Ghorfa's Dr Abdulaziz Al-Mikhlaflafi and its entire organising team for delivering another outstanding Arab-German Business Forum. The ABCC wished Ghorfa success in strengthening Arab-German cooperation for many years to come.



Tunisian Diplomats visit the ABCC Offices

The ABCC warmly welcomed a senior delegation of Tunisian diplomatic representatives to our offices at Portman House, London, for a meeting in May 2026 focused on strengthening UK-Tunisia economic relations. The visit brought together Mr Hattab Haddaoui, Chargé d'Affaires of the Embassy of Tunisia, Miss Imen Zaouam, First Secretary at the Embassy of Tunisia, and Mr Ziad Braham, Director of FIPA - Tunisia, who met the ABCC's Mrs Rita Massoud, MBA, FCIPD, Interim Secretary-General & CEO, Ms Rana Abu Saif, Membership and Event Manager and Mr Mashary Osman,

Head of International Trade. Discussions focused on enhancing bilateral cooperation between the UK and Tunisia, promoting bilateral trade and investment opportunities, and exploring new avenues for collaboration.

As one of the first diplomatic meetings held at the temporary offices in Portman House, the visit marked an important step in continuing the Chamber's engagement with partners across the Arab world. The ABCC team looks forward to building on this positive dialogue and further advancing UK-Tunisia commercial relations.



Reception at the Algerian Embassy



ABCC Interim Secretary General & CEO, Rita Massoud, was pleased to attend a reception hosted by H E the Ambassador of Algeria, which highlighted the country's strategic focus on agriculture as a key pillar of its economic transformation. As Algeria advances its agenda around diversification, investment and international collaboration, the agrifood sector continues to present strong opportunities for UK-Algeria partnership. Mrs Massoud pledged that ABCC would work to support UK-Algerian economic dialogue and strengthen commercial connections between the business sector of the two countries.



HRH Prince Abdullah Khaled Sultan bin Abdulaziz Al Saud, Ambassador, Kingdom of Saudi Arabia to the UK, The Rt Hon Baroness Symons of Vernham Dean, ABCC Chairman, and Mrs Rita Massoud.

Visit to H E Ambassador of the Kingdom of Saudi Arabia

The ABCC was honoured to pay a courtesy visit to His Royal Highness Prince Abdullah Khaled Sultan bin Abdulaziz Al Saud, Ambassador of the Kingdom of Saudi Arabia to the United Kingdom, joined by Princess Albandari Alsubaie, Head of the Economic and Cultural Department, alongside The Rt Hon Baroness Elizabeth Symons of Vernham Dean, Chairman of the ABCC, and Rita Massoud, MBA, FCIPD, Interim Secretary General & CEO.

The meeting provided an opportunity to exchange views on strengthening UK-Saudi economic relations and enhancing bilateral investment, in line with the Kingdom's Vision 2030.

The ABCC emphasised that it remained committed to promoting trade, facilitating strategic partnerships, and supporting initiatives that advance economic cooperation between both Kingdoms.

ABCC and Sharjah Chamber of Commerce discuss opportunities for closer collaboration



The ABCC was pleased to welcome a senior delegation from the Sharjah Chamber of Commerce and Industry (SCCI) to the Chamber's offices on Monday 7 September 2026, for discussions focused on strengthening cooperation and opening new areas of engagement between the two chambers.

The delegation, led by Ms Mariam Saif Al Shamsi, Assistant Director General for Human Resources, Finance and Information at SCCI, and Ms Amal Abdalla Al Ali, Director of the Sharjah Training and Development Center, was received by Mrs Rita Massoud, ABCC Interim Secretary General and Chief Executive Officer, who set out the Chamber's interest in deepening institutional and professional links between Sharjah and the United Kingdom.

Particular attention was given to advancing training and professional development programmes between the Sharjah Training and Development Center and the United Kingdom, drawing on relevant British expertise and institutions. The meeting also covered executive education, leadership development, knowledge exchange and professional events, alongside opportunities for SCCI and the Center to participate in and contribute to the Chamber's forthcoming programme of conferences and events.

The visit builds on the Chamber's continuing engagement with Sharjah and its wider efforts to strengthen links between British and Arab business and professional communities.

The ABCC looks forward to building on this dialogue and supporting practical opportunities for closer and sustainable cooperation between the two chambers in the months ahead.



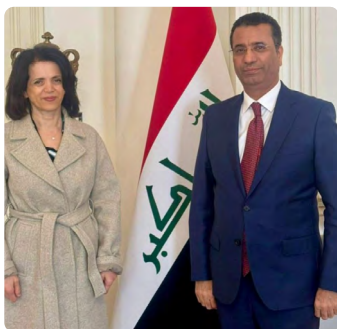
Meeting with UK Country Head of the Abu Dhabi Investment Office

ABCC Interim Secretary General and CEO, Mrs Rita Massoud welcomed Mr Jack Paravicini, UK Country Head of the Abu Dhabi Investment Office, on 28 April, for a productive discussion on strengthening economic ties between the UK and Abu Dhabi. Opportunities to deepen collaboration across key sectors, including education and healthcare, were explored, alongside how the Arab British Chamber of Commerce can continue to support its members in accessing the emerging opportunities in the UAE market. Views were also exchanged on potential future engagements and collaborative initiatives to further support bilateral trade and investment. At a time of evolving global partnerships, dialogue plays an important role in shaping long-term, sustainable economic cooperation between our regions.



Mr Jack Paravicini, UK Country Head of the Abu Dhabi Investment Office & Mrs Rita Massoud

Meeting with Ambassador of Iraq



His Excellency Dr Salih Husain Ali Al-Tamimi, the Ambassador of Iraq to the UK, welcomed Mrs Rita Massoud, MBA, FCIPD, ABCC Interim Secretary General and CEO, to the Embassy of Iraq in London on 22 April, where they held a constructive discussion on UK-Iraq economic cooperation and the role that the Chamber can play. The meeting explored ways to support British investment in Iraq, including holding potential seminars, workshops, and business events that could bring together investors and business leaders from both countries. The potential for collaboration with the Federation of Iraqi Chambers of Commerce was also considered.

The ABCC looks forward to continuing engagement with the Embassy and to identifying areas for collaboration towards enhancing bilateral trade and investment between Iraq and the UK.

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U.S.-Iraq High-Level Business Summit

Featuring participation by
His Excellency Ali Al-Zaidi, Prime Minister of Iraq

Iraq Builds Sustainable International Partnerships

Investment Opportunities in a New Era of Development and Economic Openness

Iraq is witnessing a new phase of its economic transformation based on a government vision that aims to promote sustainable development, diversifying the national economy, strengthening the role of the private sector, and expanding economic partnerships with the international community.

Building on recent government policies, current economic priorities focus on improving the business environment, developing productive sectors, encouraging domestic and foreign investment, creating employment opportunities, facilitating technology transfer, and enhancing the ability of the Iraqi economy to achieve sustainable growth.

Iraq views international economic cooperation as a fundamental tool of its development goals and seeks to move from traditional cooperation towards long-term strategic partnerships based on mutual interests, exchange of technical expertise and the development of local capabilities, which will strengthen the country's position as an active regional economic partner.

REAL ECONOMIC POTENTIAL

Iraq possesses significant economic potential that positions it as an important investment destination for international companies. The country benefits from extensive natural resources, a large consumer market, a young workforce, and a strategic geographical location that connects it to the Gulf, the wider Middle East, Europe, and Asia.

The Iraqi government is working to leverage these advantages by improving the investment environment, facilitating procedures for investors, strengthening public-private partnerships, and enabling global companies to contribute to the nation's strategic and development projects.

Iraq today represents a significant opportunity for companies seeking access to emerging markets of the MENA. Iraq is open to the participation of international investors in this development phase recognising the need to attract international expertise in infrastructure, energy, industry, technology, and services.

PRIORITY INVESTMENT SECTORS

Iraq offers broad investment opportunities across several vital sectors:

Oil, Gas, and Renewable Energy

The energy sector represents a vital area for investment in Iraq, including the development of oil and gas projects, utilisation of associated gas, improving production efficiency, and expanding renewable energy projects to ensure the optimal use of national resources.

Infrastructure, Transport, and Logistics

The Iraqi government places great importance on developing infrastructure, including roads, ports, airports, and transport networks. Strategic projects such as the Grand Faw Port and the Development Road Project are expected to enhance Iraq's role as a regional hub for trade and connectivity between markets.

Industry, Agriculture, and Food Security

Iraq aims to develop productive sectors, increase the contribution of



industry and agriculture to the national economy, and encourage investments that support technology transfer, value-chain development, and strengthening domestic production.

Digital Transformation and Modern Services

Digital transformation represents a key pathway for modernising the Iraqi economy through the development of digital services, improving institutional efficiency, and enhancing the business environment and upgrading financial services.

ECONOMIC DIPLOMACY AND STRONGER INTERNATIONAL RELATIONS

The Iraqi government recognises that achieving sustainable development requires broad economic openness and stronger relations with international partners. To this end, it is advancing economic diplomacy as an important tool for attracting investment and creating new opportunities for economic and development cooperation. In this context, the visit of Prime Minister Ali Faleh Al-Zaidi to the United States in July reflected Iraq's efforts to strengthen its international economic relations, present its development vision, and open new avenues for cooperation with global companies and institutions.

The visit focused on enhancing economic and investment cooperation, expanding the participation of international companies in implementing development projects in Iraq, particularly in energy, oil and gas, electricity, infrastructure, and energy-related industries, as well as supporting productive sectors and attracting global expertise and technology.

The visit witnessed the signing of numerous agreements, memoranda of understanding, and cooperation and partnership announcements between Iraqi and American entities across various economic and investment areas.

These initiatives reflect Iraq's commitment to building long-term partnerships based on mutual interests and strengthening the role of foreign investment in support of its development.



These agreements also represent important steps towards enhancing cooperation with global companies, encouraging quality investments in the Iraqi market, facilitating knowledge and technology transfer, developing local capabilities, and supporting the government's objective of building a more diversified and sustainable economy.

The visit delivered a clear message to the international business community that Iraq is entering a new phase based on stability, development, and economic openness, and that the Iraqi government welcomes partnerships that contribute to economic growth and the advancement of strategic projects.

GROWING OPPORTUNITIES FOR UK-IRAQ ECONOMIC COOPERATION

The United Kingdom represents an important economic partner for Iraq, with British companies possessing extensive expertise in sectors including energy, infrastructure, financial services, technology, education, and training.

The current phase of Iraq's development process presents significant opportunities to strengthen cooperation between British and Iraqi businesses and build long-term economic partnerships founded on the exchange of expertise and the achievement of shared interests.

The Embassy of the Republic of Iraq in London continues to play an important role in supporting engagement between British business and

relevant Iraqi authorities, promoting available investment opportunities, facilitating information exchange, and organising meetings that contribute towards developing bilateral trade and investment relations.

A CLEAR MESSAGE TO UK BUSINESS

Iraq is sending a clear message to British and international companies that its market offers extensive opportunities for partnership and investment across these various sectors, and that Iraq welcomes investors seeking to contribute towards its development process.

Investing in Iraq is not only a commercial opportunity, but also a long-term strategic partnership that contributes to building a modern economy, strengthening international cooperation, and creating mutual benefits for all parties.

As Iraq enters this new era of economic collaboration, there are growing prospects for companies seeking to enter its emerging market and build sustainable partnerships.

Follow up contacts

Iraq National Investment Commission
<https://investpromo.gov.iq/>

Embassy of the Republic of Iraq in London
<https://mofa.gov.iq/london/en/contact-us/>

QUARTERLY ECONOMIC SURVEY Q2 2026

The proportion of firms planning to increase investment has fallen to its lowest level since the pandemic. The BCC's Quarterly Economic Survey (QES) for Q2 2026 - the UK's largest independent survey of business sentiment, made up of 4,744 respondents - shows conditions weakened, with fewer firms increasing sales and inflation re-emerging as the leading concern.

Only 17% of responding firms plan to increase investment

Just 44% of businesses expect improved turnover in the next 12 months

Inflation has become the top concern for businesses

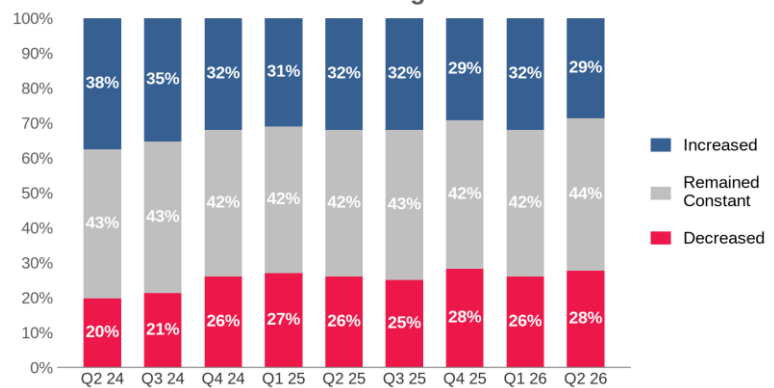


Domestic Sales

The percentage of businesses reporting increased domestic sales in Q2 fell to a 29% (down from 32% in Q1).

44% reported no change, and over a quarter (28%) said they had seen a decrease in sales. Sectoral breakdowns show increased sales were at their lowest among hospitality firms (20%) and highest in the transport sector (34%).

Over the past 3 months, UK sales/custom/bookings have...

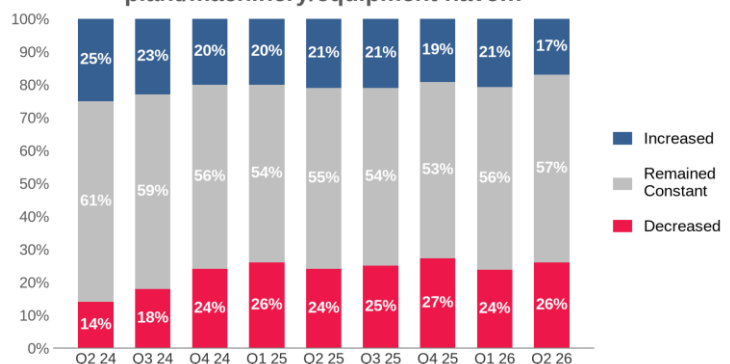


Investment

A quarter (26%) of businesses say they have cut back on investment plans, while 57% say they have remained unchanged, and just 17% of firms increased their plans (down compared to 21% in Q1).

The slump in planned investment levels is more marked in certain sectors. Over a third of hospitality (38%) and retail (35%) firms reported they'd scaled back investment plans.

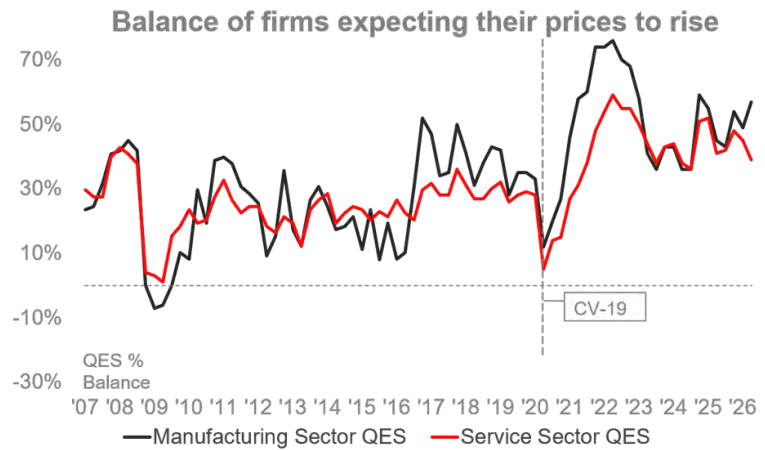
Over the past 3 months, investment plans plant/machinery/equipment have...





The proportion of firms expected to raise prices for customers in the next three months remained around half (48%) in Q2.

As measured as a percentage balance, the services sector stands at +39% while the manufacturing sector stands at +57%.



Prices

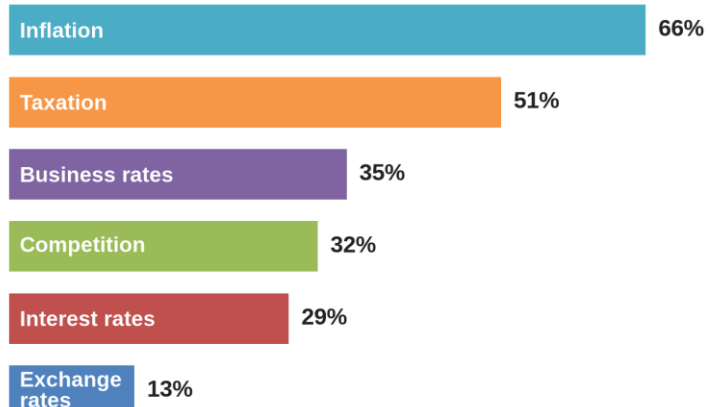


External factors

With high domestic costs and geopolitical headwinds, inflation leapt to become the top concern for businesses in Q2, cited by 66% of firms (up from 50% in Q1). Half of firms (51%) cited taxation as a worry.

With interest rates expected to stay on hold in the coming months, concern about the cost of borrowing rose to 29% (up from 24% in Q1).

External factors of greater concern than three months ago



The view from businesses:

"As a business owner, we are being taxed out of existence" **Micro services firm** in Yorkshire and The Humber

"Increases in wages, National Insurance, utilities and supplier pricing continue to place pressure on margins, requiring careful stock management and investment planning" **Small construction firm** in East Midlands

"General economic instability has made my clients more wary, and therefore less willing to spend on services" **Small Hospitality firm** in Cambridgeshire

"It's a challenging and unpredictable climate, with geopolitical factors having a big impact." **Small construction firm** in Hull and Humber

QUARTERLY ECONOMIC SURVEY Q2 2026

“The continued fall in SME investment sentiment is further evidence of a longer-term pattern that no single shock explains.

“Our data shows a risk-aversion cycle taking hold. Firms have not lost ambition, but years of compounding cost pressures and geopolitical shocks have produced defensive behaviour for the average SME.

“Most firms are now experiencing policy as downside risk rather than opportunity - with the rise in employer NICs a prominent example, still being felt almost two years on. Reducing the cost and complexity of the administrative burden would give many firms the space to grow.

“But more broadly, government policy needs to pass a '[growth delivery test](#)'. Each proposal should start from the question of exactly how it will cause firms to increase investment, exports, hiring, or expansion. Until that test is being applied, more announcements will produce fewer decisions – and our survey will continue to show the same pattern quarter after quarter.”

David Bharier, Head of Research at the British Chambers of Commerce

ABOUT QES Q2 2026

4,744 business
respondents from
across the UK

Responding
businesses employ
over one million
people

76% are in the
service sector, 24%
in the
manufacturing
sector

Around 52% are
exporters

92% are SMEs

Fieldwork took
place between 11
May – 8 June 2026

Methodology

QES asks businesses if they have seen an increase, decrease, or no change in a range of metrics such as domestic sales, cash flow, and investment.

QES results are often presented as balance figures – the percentage of firms that reported an increase minus the percentage that reported a decrease. If the figure is above 0, it indicates overall expansion of activity and if the figure is below 0, it indicates overall contraction of activity.

For example, if 50% of firms told us their sales increased and 18% said their sales decreased, the balance for the quarter would be +32% (an overall expansion). If 32% told us their sales increased and 33% said their sales decreased, the balance would be -1% (an overall contraction).

For more information:

Contact David Bharier, Head of Research at the British Chambers of Commerce for any queries or to understand how your organisation may benefit from the BCC Insights Unit

d.bharier@britishchambers.org.uk

If you would like to enquire about local data, you can find your local Chamber of Commerce here

<https://www.britishchambers.org.uk/page/join-a-chamber>





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Saudi Luxury Real Estate Ltd (SLRE) positions itself as a credible, high-value platform connecting Saudi luxury real estate with global capital, at the heart of London this summer. London draws over 21 million international visitors a year, and the summer season sees an unmatched concentration of global wealth in the city all at once. SLRE brings Saudi Arabia's landmark developments directly into that window. The primary goals of the company are to:

- Drive qualified UHNW and investor attendance
- Secure premium developer participation
- Build long-term brand equity internationally.
- SLRE is trading as The Saudi Luxury Real Estate Show.



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<https://kistosplc.com>



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The Built Asset Lifecycle Platform



THINKPROJECT UK LTD

Thinkproject is your single source of truth for built asset data and information. Gain a comprehensive set of solutions for key use cases across the built asset lifecycle- all in one integrated platform. Thinkproject is a fully integrated platform of industry leading applications, built on a unified asset data layer and enhanced with embedded AI and agentic capabilities connecting planning, building, handover and operations to turn asset data into actionable intelligence. It connects field workflows, BIM coordination, documents and AI-powered information management into one connected data ecosystem.

CONTACT

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<https://www.thinkproject.com/>



ZEMOVIT LTD

Production and supply of food supplement and vitamins.

Zemovit, based in London, was created by a devoted team with pharmaceutical pedigree and one shared mission, to deliver better health outcomes. Our sole aim is to produce quality products that nourish, nurture, sustain, promote and prolong good health. Every Zemovit formula is expertly researched, tested and subsequently proven to deliver the optimum results to our patients. Our upcoming range includes targeted blends based on the latest clinical research, designed to both complement and supplement conventional healthcare.

CONTACT

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NORTHSTAR INSIGHTS FZCO

We are an integrated risk and communications consultancy helping corporates, governments and NGOs navigate complex political and policy environments. Leveraging our expertise advising governments, Fortune 500 companies as well as PE giants like Apollo Global and KKR we bring deep understanding of the global forces shaping different sectors. Based in Dubai and London, NorthStar Insights is a consultancy helping businesses and investors navigate complex markets across MENA and APAC. Our global team delivers political risk analysis, market entry strategy, and strategic communications to help clients cut through uncertainty. We advise corporates, governments, and family offices, providing the localized expertise needed to make critical decisions in the world's fastest-growing economies.

CONTACT

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www.northstar-insights.com



AQUAFORCE TRADING LIMITED

Import and export of sanitary and plumbing products. Bringing to the Middle East market the best quality bathroom and kitchen solutions from Europe. The company boasts offices in London, Dubai and Milan.

CONTACT

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RS GROUP PLC

Across the industrial design, manufacturing and maintenance worlds, we're the digital destination for product and service solutions to help our customers with the maintenance, repair and operation of their businesses. We provide global access to an unrivalled range of over 830,000 stocked industrial products. Each day our team of experts deliver solutions to resolve our customer's challenges across design, procurement, inventory and maintenance. We consistently strive to deliver the best possible service to all of our customers and challenge ourselves to provide a seamless procurement experience. We provide our customers with product and service solutions, enabling them to focus on their own aims of designing, building, maintaining, repairing and operating industrial equipment, safely and sustainably.

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SELECT PROPERTY

The company helps investors to access the most promising opportunities in the UK property market drawing on its over 22 years' experience in the market. At Select Property, our mission is to deliver the most exciting property investment opportunities in the UK, designed around people and place, with a clear focus on achieving the strongest rental returns for global investors. The company's team of professional consultants are available to support clients worldwide in their search for luxury property destinations. They guide clients step by step from initial consultations to property selection and ongoing management towards final exit strategies. Select Property recognises that the UK continues to be one of the best places to invest in property, supported by strong population growth, employment expansion, and international capital inflows. In 2026, demand for investment properties is set to continue, with institutional and private investors targeting high-quality, well-located developments. Over the years, Select Property has built strong relationships with property investors both in the UK and across the globe, with offices in Manchester, Dubai, Shanghai, Hong Kong and Riyadh.



SPEDITION

Spedition's legacy began over a century ago in Denmark as a family-run shipping business. Expanding across Europe and the UK, the company became Spedition in 1990. Spedition says, "We're more than a logistics company, we're your trusted partners in success. With a commitment to excellence, we draw on generations of industry experience and a global partner network to provide innovative business solutions." From automotive to FMCG, fashion to pharmaceuticals, Spedition uses its unparalleled knowledge and that of its trusted partner network to streamline operations across a diverse range of sectors. The firm's commitment to excellence remains unchanged, utilising generations of expertise to deliver quality services. Under a progressive CEO, the firm blends diverse leadership with deep-rooted heritage to set new logistics standards. "We align our business with ethical and sustainable practices, ensuring that with Spedition, you're making the responsible choice." Spedition's global network, strong carrier partnerships, and advanced visibility and security systems allow it to create innovative solutions for its client's needs. "Whether you're a small business or a multinational, share your goals or challenges, and we'll find the right solution for you."



BA INTERNATIONAL SOLICITORS
 YOUR LEGAL NEEDS WORLDWIDE



B A INTERNATIONAL SOLICITORS

B A International Solicitors is a UK law firm providing legal services to individuals and businesses. It is one of the few Arabic-speaking law firms in London. The firm's practice areas include immigration, family law, litigation, conveyancing, commercial law, wills and probate, employment law, and landlord and tenant matters.



GOLF VERTICAL GROUP LTD

Golf Vertical Group acquires, develops, and manages businesses within the global golf travel sector, including tour operations, B2B distribution, technology solutions, and strategic investments, creating an integrated platform serving customers across the UK, UAE, US, and international markets.

Golf Vertical Group brings together a family of golf travel brands with shared expertise in destination marketing, tour operations, partnerships and tailored golf experiences. From bespoke consumer holidays to dedicated B2B services for the global trade, each of our brands operates with a clear focus – supported by the resources, relationships and standards of the wider group.

Our position across the value chain allows us to deliver consistently high-quality experiences for golfers, while building enduring commercial partnerships with hotels, courses, destinations and trade operators worldwide.



MULHOUSE GLOBAL LIMITED

We are a small group of passionate fresh produce supply chain experts based in Europe, Asia, Middle East and South America. We are building a fresh produce procurement system which is transparent, efficient and sustainable.

Core principles are:

Quality: Personal connection to understand the customer needs.

Source: highest quality produce globally.

Price: Use technology, reduce operational costs, straight from the grower without compromising quality.

Care: Continuous communication, QC reports, error-free shipping documents, ownership to deliver the right produce at right time.



ASPIRE SPORTS CONSULTING AND MANAGEMENT LLC (KOTINOS)

Kotinos is a sports advisory platform providing consulting, representation, transactions, and research and data analytics. The company develops tailored strategies that drive results across the sports landscape, helping organisations optimise performance, unlock commercial opportunities, structure high-impact transactions, and make evidence-based decisions that create sustainable, long-term value.



SAWA TRAVEL LTD

Sawa Travel is a company specialized in travel services, event management, and the design of customized educational and recreational programmes.

Our Vision

To be the first choice for those who seek to travel in their own unique way. We aim to build a brand that inspires youth, respects family values, and opens doors to the world with confidence and joy. At SAWA, we see travel as a chance to renew, learn, and connect with yourself and with others. A journey with us is never just movement; it's the beginning of something new in your life.



TUCAN INVESTMENTS

The company is engaged in the letting of properties and in property development. Its parent company is the General Mediterranean Holdings SA, SPF (GMH). Established in 1979, GMH is a strong and diverse business group with activities in Banking & Finance, Real Estate & Construction, Hotel & Leisure, Industrial, Trading & Pharmaceuticals and Communications & IT. Its interests today span across the Mediterranean and beyond with over 130 companies employing some 11,000 staff with representation in the Middle East, Northern Africa, Europe, the Americas, the Caribbean, the Asia Subcontinent and the Pacific Rim. Group consolidated assets exceed \$3 billion.



KOFMAN + PARTNERS

Kofman + Partners is an international bespoke real estate advisory operating across the UK, Europe and UAE with offices in London, Zurich and Dubai. The firm gives its clients access to the best properties before anyone else. Over 90% of first viewings are off market. This provides clients with winning insights that gain them the competitive advantage so they are able to purchase the right property.



BIG WHEEL MARKETING

Big Wheel is a strategy, marketing and digital consultancy specialising in the tourism, sport, government, industrial and manufacturing sectors. The company helps organisations define their market positioning, develop growth strategies, and deliver high-impact marketing and digital strategies and programmes. Working across Ireland, the UK and the Middle East, the company is able to combine commercial expertise with deep sector knowledge to support sustainable growth and investment.

Chevening Partnership





What is Chevening?

Chevening is the UK Government's international scholarships programme, funded by the Foreign, Commonwealth and Development Office (FCDO) and partner organisations.

For over 40 years, we've enabled tens of thousands of emerging leaders from over 140 countries and territories to study in the UK. Among our alumni are 21 current or former heads of state. Many more have returned home to create lasting, meaningful change in fields such as sustainable development, education, health, governance, defence and security and many more.

Why partner with Chevening?



Advance your mission

Support high-potential individuals to create impact in areas aligned with your organisational goals and values.



Boost your global profile

Enhance your brand and corporate social responsibility (CSR) reputation. Chevening partners are featured on our website which attracts over 2.1 million visitors annually, and across our global platforms.



Connect with global leaders

Engage with our 60,000+ alumni network, as well as British embassies and high commissions around the world.



Drive real impact

Support future leaders who return home equipped to influence policy, lead innovation, and build strong partnerships with the UK.

How can you support?

Corporate & Foundation partners:

- Fully or partially fund scholarships
- Support scholars in specific fields or regions
- Gain global visibility and CSR recognition

University partners:

- Waive tuition fees for Chevening scholars
- Attract outstanding international students
- Strengthen your global impact and academic reach

Let's work together

Partnering with Chevening means shaping the next generation of leaders, while advancing your values, influence, and global presence.

Find out more and get in touch at www.chevening.org/partners

5TH ARAB BRITISH ECONOMIC SUMMIT 2027 & EXPO

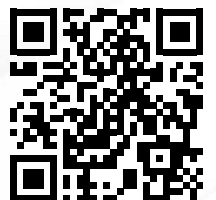
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وزارة الاستثمار



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