

Dubai - United Arab Emirates

EXPATMONEY

Protecting your time - saving you money - safe guarding your financial future
The essential guide to finance living as an expatriate in the U.A.E.

Register free at www.expatsmoney.com

ISSUE 5
FREE

£3

INSIDE E-MAGAZINE

*special
offer*

FINANCE

Education planning
Inheritance Tax



EDUCATION

Swiss International
Horizon International School



SEND MONEY HOME

FX with Currencies Direct



PLUS



FOREIGN EXCHANGE

— GLOBAL FX IN ONE PLACE —

TRANSFER NOW

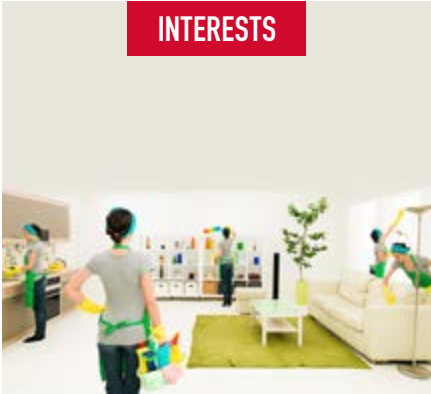
EXPAT MOVES

Because the world never
stop moving **GET A QUOTE**



Gladstone Morgan Limited
Independent Financial Advisors

Gladstone Morgan provides
a bespoke service to all of its clients



26 **Sensible Banking**
A person moves abroad

104 **Maid Recruitment**
Hire a Maid?

 **106** **Zen Interiors**
Best In Arabia

64 **RSA**
Home Owner's Cover

 **65** **RSA**
Purchasing Car

 **66** **Your Medical**
With employees



The global property market online

Find your perfect property to **buy** or **rent**

www.buyapropertyonline.com

PENSION



54 **UK Pension**
Introduction Of Qualifying

FINANCE



22 ✂ **Gladstone Morgan**
Financial Advice Requires



23 ✂ **Inheritance Tax**
Immoral & Unjust



24 ✂ **Education**
Childrens Future

TRAVEL



88 ✂ **Private Jet Charter**
Cost Of Flying



90 ✂ **Bavaria**
Owning & Running



Get
10% Discount
When you Insure your Business through
www.expatbusinessinsurance.com

SALON



109 ✂ **Rami Jabali**
Salon & Spa

RELOCATION



102 ✂ **Expatmoves**
One Place One World

ADVICE SHIELD



108 ✂ **Financial Advice**
Your guide to receiving

EDUCATION



10 ✂ **Horizon School**
Really Steps Up



11 ✂ **Horizon School**
Choose Right



12 ✂ **Foremarke**
Unique & Proud



14 ✂ **Taaleem**
Schools in UAE



16 ✂ **Carfax Education**
To Families



18 ✂ **Swiss**
Creating the world



21 ✂ **Nord Anglia**
Fundamentals

Contents



PROPERTY

68  **LJ Hooker**
Family Friendly Living



70  **Harbor**
Neighborhoods



72  **Knight Frank**
Room At The Top



73  **Knight Frank**
Villas Or Apartment



74  **Espace**
"Ask An Expert"



76  **Property Boutique**
Set Up In 2012

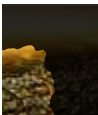


INVESTMENT PROPERTY

92  **Harbor Real Estate**
Portfolio Resilient



94  **LJ Hooker**
Australia



96  **Knight Frank**
Africa's Growth



98  **Homes or Houses**
Buy Or Rent

COMMERCIAL PROPERTY



100  **Harbor Real Estate**
Warehouse

COMPANY LAW



46  **James Berry**
Health Insurance For Employees



FOREIGN EXCHANGE

50  **Currencies Direct**
For Overseas Tuition?

RECRUITMENT



80  **SwissGulf Partners**
Professional Consultancy



82  **McNair**
Haven Or Desert



84  **Salary Calculator**
Cost Of Living Salary



86  **FGI**
Immigration

COMPANY SET UP



29  **Accounts Dept.**
Wages Protection Schem



30  **The Links Group**
Established in 2002



32  **Creative Zone**
(Ded) License



34  **Sovereign**
Offshore & Onshore



36  **Brands**
Building Business



38  **Myoffice**
Centre Downtown



40  **Accounts Dept.**
Overview



42  **Live Admin**
Help Your Business



43  **Customer Service**
Digital Magazine



46  **James Berry**
Ded's 120-Days Licence



47  **James Berry**
Be Careful What You Publish



48  **Gratuity**
Your Employment Contract

LAW



56  **DIFC**
Wills & Probate Registry



58  **Divorce & Child**
Avoid Sharia Courts



60  **James Berry**
Wills & Inheritance



61  **James Berry**
Rental Increases



62  **KPMG**
Tax F(r)ee


xpatinsured
Helping you find the
Insurance that is right for you.
[Enquire Now!](#)



buy  propertyonline



The global property market online

Find your perfect property to **buy** or **rent**

www.buyapropertyonline.com



WELCOME TO EXPATMONEY

With an estimated 200 million expatriates worldwide, most on working contracts, some having the intention to put down permanent roots in a new country, the **EXPATMONEY** has been created to assist those individuals with the intention of avoiding potential mistakes in their financial affairs and provide the opportunity of making the most out of their money. This guide is considered essential for every existing and future “expat”, as it is intended to save considerable sums of money whilst helping to ensure you, your family and your finances are essentially protected.

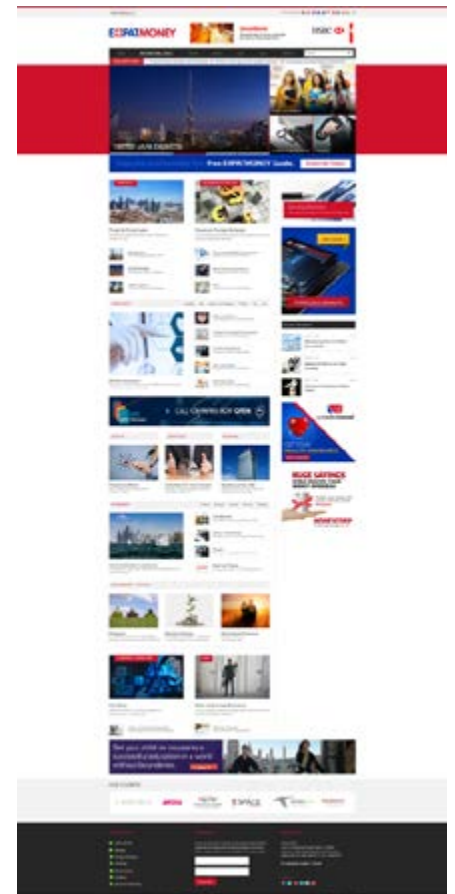
We appreciate you're busy and prefer not to spend your time

accessing information and being passed from pillar to post. With **EXPATMONEY** you can spend less time searching and more time doing what matters to you. We offer a simple, effective, straightforward range of products all aimed at helping you living as an expatriate.

Whether you're looking to open a bank account, create a will or just need life insurance, **EXPATMONEY** is here help you. The information we provide is simple, hassle free and impartial.

We're proud of our ability to assist your every financial requirement and with this in mind we encourage you to contact our advertisers next time you're looking for a company you can confidently trust. ✂

www.expatmoney.com



Definition of 'Expatriate'

"An individual living in a country other than their country of citizenship, often temporarily and for work reasons. An expatriate can also be an individual who has relinquished citizenship in their home country to become a citizen of another.

If your employer sends you from your job in its New York office to work for an extended period in its London office, once you are in London, you would be considered an expatriate or "expat."

Register free at www.expatmoney.com

With an estimated 200 million expatriates worldwide, most on working contracts, some having the intention to put down permanent roots in a new country, the **EXPATMONEY** has been created to assist those individuals with the intention of avoiding potential mistakes in their financial affairs and provide the opportunity of making the most out of their money. This guide is considered essential for every existing and future "expat", as it is intended to save considerable sums of money whilst helping to ensure you, your family and your finances are essentially protected.

We appreciate you're busy and prefer not to spend your time accessing information and being passed from pillar to post. With **EXPATMONEY** you can spend less time searching and more time doing what matters to you. We offer a simple, effective, straightforward range of products all aimed at helping you living as an expatriate.

Whether you're looking to open a bank account, create a will or just need life insurance, **EXPATMONEY** is here help you. The information we provide is simple, hassle free and impartial.

We're proud of our ability to assist your every financial requirement and with this in mind we encourage you to contact our advertisers next time you're looking for a company you can confidently trust.

Derry Thornalley ✂ CO Owner

derry@expatmoney.com

Karen Thornalley ✂ CO Owner

karen@expatmoney.com

ADVERTISING

Amanda Slade ✂ Sales Exclusive

amanda@expatmoney.com

UAE +971 52 659 6963

DEVELOPER & DESIGNER

Ali Ashraf ✂ Developer

ali@expatmoney.com

Imran Farooq ✂ Creative Director

imran@expatmoney.com

Bhupendra Bhattarai ✂ Designer

bhupendra.b@expatmoney.com

EXPATMONEY

This publication provides general information only and is in no way offering or inferring any advice, service or promoting any of the advertisers or sector specialist within. Any decision to undertake or action any offers, promotions or advertisements that may affect your private or business finances is done so in the knowledge that **EXPATMONEY** or its affiliates accepts no responsibility for any loss whatsoever sustained by any person who relies on this publication. We strongly recommend seeking professional advice from an industry expert and promote this through our "Advice Check" program.

www.expatmoney.com

THINKING RELOCATION? THINK SANTA FE.

We make it easy



RELOCATION SERVICES

Nidia Knight
Regional Relocation Manager
Work: (971) 4454-2724
Mobile: (971) 55 8615300
Email: nidia.knight@santaferelo.com



MOVING SERVICES

Edwin Tan
Sales Manager
Work: (971) 4454-2724
Mobile: (971) 50 1531751
Email: edwin.tan@santaferelo.com



Relocation | Immigration | Moving | Records Management

Dubai Office
T +971 4 454 27 24
Free Line: 800 32800

Abu Dhabi Office
T +971 2 815 28 20
Free Line: 800 32800

www.santaferelo.com

HORIZON



International School, Umm Sheif



Really steps up the pace!

methodologies in the field. This proved a great way of putting their classroom learning in to the real world environment.



Building on last year's Kerala excursion, we also have a group of Year 9 students ready to embark shortly on their World Challenge trip to Nepal where they will be working on a community project to help enhance the lives of people living in less fortunate circumstances. This type of trip fits in perfectly with our community-based ideology as a school and reinforces the values we promote on a daily basis to our students.

Some of our older primary students recently got the opportunity to learn new skills as they attended our first skiing trip to Austria and are already looking forward to next year. In addition to many 'home based' educational

Following on from our very successful transition to Horizon International School last September, it has been another half year of exciting 'happenings' at HIS as the school continues to go from strength to strength.

The spring break provided a perfect time for everyone to catch their breath and reflect on the busy weeks of Term 2. As well as the fantastic work that occurs on a daily basis within our classrooms and the excellent learning opportunities that the students experience, it recently struck me how many outstanding learning opportunities outside the normal school curriculum my staff also

provide. Recently we have had a group of secondary students take part in a Science research trip to Sri Lanka where they got first hand experience of using a variety of



CLICK HERE TO
CONTINUE READING

www.expatmoney.com

CHOOSE THE RIGHT SCHOOL



When we arrived back in Dubai over 2 years ago, I knew that finding a school for my daughter Ruby (who happens to have Down Syndrome) would be challenging, and yet I truly could not fully embrace the reality of the challenge until I had to experience it myself.

Rejection would have been a polite word to use as time after time I endured ignorance far beyond what I ever expected, along with outdated information and assumptions about what it means to be a child with Down Syndrome in today's age and go to school.

At the time there were schools who were inclusive, (namely the GEMS group), but this meant that places were few and far between with a limited availability of schools willing to open their doors and hearts to our children.

We were lucky to find a school that would take Ruby initially, but the location and logistics were a

nightmare for us, and this meant that she could not attend school with her sisters.

Fast forward 2 years later, and we are happy to say that our 3 children are finally in school together, learning in the same caring and supportive environment. It was not an easy road, as Dubai still has a long way to go, but there are schools who are willing to take that step forward for inclusion.

I would say that it is paramount that each parent gather as much information as possible when applying for schools for their children with Special needs before relocating to Dubai. Dubai is still in its infancy when it comes to an across the board solution for inclusiveness in schools, but after my experience with Horizon International School, I can say that things are on the rise, and that every door open leaves the possibility for more to open.

We are absolutely thrilled that our new school has an Inclusion Officer, and that the utmost care and professionalism are apparent in



CLICK HERE TO
CONTINUE READING

www.expatmoney.com



FOREMARKE SCHOOL

LIKE EVERY CHILD; unique and proud to



We are small, co-educational, unashamedly, traditional British prep school in Dubai for pupils from FS1 to Year 6 (ages 3 – 11). The school follows the National Curriculum for England, which we adapt and extend as necessary to match the standards of our contemporaries in the UK. In this way, we prepare our children to a level and standard required for entry into UK independent and private secondary and grammar schools.

Inspiring excellence,
nurturing respect.

In emulating our UK partner school, **Foremarke** Hall in Derbyshire, class sizes are small and our teachers are highly qualified and experienced.

Together with our parents, who are truly involved partners in the children's education, we aspire to produce well-rounded, well grounded, young people with a thirst for knowledge and a zest for life.

We encourage the development of thoughtful children; confident and independent, but demonstrating a strong respect for others characterised through care and courtesy. These attributes, combined with an aspiration to academic success, are the foundations for successful transition to a choice of quality senior schools in the UK and if preferred, locally.

Our curriculum is broad, balanced and traditional retaining emphasis on Reading, English, Mathematics and Science. Teaching is traditional and subjects are delivered by exceptional teachers who have high expectations of their pupils. Parents can expect to see and follow their child's work in books where neatness, good handwriting and accuracy are expected. The curriculum is delivered subject by subject avoiding 'woolly' blurring of subject matter. Modern methods and teaching philosophies are



CLICK HERE TO
CONTINUE READING

www.expatmoney.com





SCHOOLS

The UAE has more private schools than any where else in the world. However securing school places for children is potentially one of the most stressful parts of moving to the UAE, especially as parents try to choose and apply to schools from afar. The first decision that parents have to make is which curriculum that they are going to opt for. Traditionally many expats have gone down the British school route but more and more are turning to

 **CLICK HERE TO
CONTINUE READING**

www.expatmoney.com

taaleem
inspiring young minds

**Inspiring the learners of today
to become the leaders of tomorrow.**



All Taaleem schools aim to inspire young minds to become active and compassionate lifelong learners who help to create a better, more peaceful world through intercultural understanding and respect.

As one of the UAE's largest education providers, we are passionate about offering our students the very best learning environments in which to flourish. The International Baccalaureate (IB), New England Association of Schools and Colleges (NEASC) and Council of International Schools (CIS) accredited our schools and our students are accepted into Oxbridge and Ivy League universities.

For more information, visit www.taaleem.ae



taaleem
inspiring young minds



Open Mornings

Saturday 16th May 2015
Saturday 3rd October 2015

For an invitation please contact:
registrar@junior-kings.co.uk
+44 (0) 1227 714000

CO-EDUCATIONAL | DAY & BOARDING | 3-13 YEARS | IAPS



A unique & creative art program

With KidzArt...There are no boring lectures. **Creativity rules.** KidzArt is an art-enriched experience that astounds and **inspires.** Through fun interactive exercises and personal encouragement, student energies are channeled into brain storming, problem solving and practical application.

Students are introduced to the fascinating world of **contemporary** and **fine art.** They discover the satisfaction of working in 2-D and 3-Dimensional art media and they learn to draw. What begins as random shapes and colors emerge as **confidence building skills** to pursue any subjects.

Now Offering
TeenzArt
(12+ yrs)



KidzArt UAE
055 222 0129
hetal15@eim.ae
www.kidzart.ae

brought to you by



where self
expression
leads to self
confidence

Al Barsha | Festival City | JLT | JBR | Jebel Ali



Orwell Park

Leading independent co-educational boarding and day prep school 2½ - 13



"The school is extremely successful in fulfilling its aims of providing an academically challenging and fulfilling all-round education, and strong pastoral care where all pupils are able to benefit from a vibrant boarding experience."

ISI November 2014

tel: +44 1473 659225

email: admissions@orwellpark.co.uk

Orwell Park, Nacton, Ipswich, Suffolk IP10 0ER
www.orwellpark.co.uk

CARFAX EDUCATION

Group provides bespoke educational services to families th



The group has a number of offices across the world that cater to expats and locals alike. Since its foundation in 2004, the group has expanded rapidly to meet the increasing demands of parents worldwide seeking a world-class education for their children. With offices in London, Oxford, Dubai, Monaco, Moscow, St Petersburg, and Baku, there is always a **Carfax** office that is able to provide leading educational services, wherever they are required.

Of most relevance to expatriates is the group's Private Client



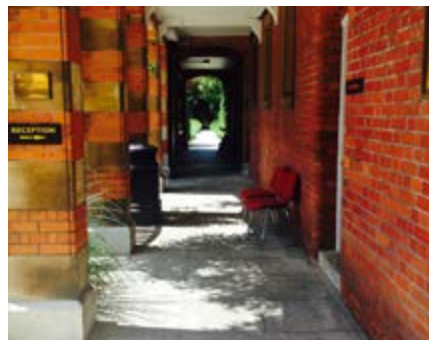
consultancy division, **Carfax** Educational Consultants. Headquartered in London **Carfax** Educational Consultants seeks to provide answers to all of your educational questions; Whether it is finding the perfect nursery or pre-prep, advising on the leading boarding schools in the United Kingdom and Switzerland, or

helping pupils to access the world's leading universities, **Carfax** consultants are well-placed to help you and your family manage your child's academic goals. In addition, **Carfax** consultants can help those applying for post-graduate study, or for courses at specialist institutions. Another branch within the



ATION

roughout the world.



for pupils looking to enter Higher Education, and especially in cases where pupils may not be certain of which courses would be most suitable for them. Upon receipt of academic reports, our experienced team of educational consultants will devise a further academic plan to follow. This can be followed through self-study or alternatively, tutors can be engaged through one of our local offices. **Carfax** consultants will take care of all of the necessary paperwork, and will

Carfax originated in 1997, when the founder of the company advised his friend on a successful application to Oxford University

group, **Carfax** Educational Guardians, assists families who do not live in the same countries that their children are studying in. With a specialist team of dedicated guardians located close to boarding schools and universities, Carfax is able to ensure that there is a trusted and reliable presence close to your children when they are studying overseas.

All clients looking for placement services at leading institutions are encouraged to first attend **Carfax** Tutorial Establishment in Oxford for an academic assessment. This programme, which typically lasts one to two weeks, is designed to find out the full extent of the capabilities and ambitions of the candidate, while providing an interesting and challenging course of study. These academic assessments are particularly useful

 [CLICK HERE TO CONTINUE READING](#)
www.expatmoney.com

RSA 

Get **10% Discount**

When you **Insure your Travel through**

www.xpatinsured.com



CREATING

The World Of Tomorrow

New Bilingual IB School in Dubai
School opening in September 2015
Admissions now open for Pre-KG to Grade 6



REALISING OUR DREAMS

With a strong focus on multilingualism through the IB programme, the Swiss International Scientific School's (SISD) goal is to foster a flourishing community of global citizens.

EXPANDING OUR KNOWLEDGE

SISD will offer its students a specialised scientific curriculum, providing a valuable springboard into tertiary academia in the fields of medicine or healthcare.

SHAPING OUR FUTURE

SISD leads by example and instills within its students the desire to create a better future. As such, the eco-friendly campus is built on sustainability standards.

DEVELOPING OUR CURIOSITY

SISD will encourage both creative and critical thinking, inspiring students to achieve high academic standards as they become life long learners.

Register before 31st of May to benefit from the Founder Fee!

www.sisd.ae

+ 971 (0)4 375 0600

admissions@sisd.ae

Admissions Al Habtoor Business Tower, Floor 25, Dubai Marina

School Address Dubai Healthcare City, Phase 2 – Al Jaddaf

School opening and operations are subject to the completion of the building and final approval from KHDA.



New Bilingual IB School in Dubai

School opening in September 2015
Admissions now open for Pre-KG to Grade 6



Inspiring
Excellence

Creating the World of Tomorrow

Realising Our Dreams

With a strong focus on multilingualism through the IB programme, the Swiss International Scientific School's (SISD) goal is to foster a flourishing community of global citizens.

Expanding Our Knowledge

SISD will offer its students a specialised scientific curriculum, providing a valuable springboard into tertiary academia in the fields of medicine or healthcare.




Shaping Our Future

SISD leads by example and instills within its students the desire to create a better future. As such, the eco-friendly campus is built on sustainability standards.

Developing Our Curiosity

SISD will encourage both creative and critical thinking, inspiring students to achieve high academic standards as they become life long learners.

Register before 31st of May to benefit from the Founder Fee!

 www.sisd.ae  + 971 (0)4 375 0600  admissions@sisd.ae

Follow us   

Admissions Al Habtoor Business Tower, Floor 25, Dubai Marina

School Address Dubai Healthcare City, Phase 2 – Al Jaddaf

School opening and operations are subject to the completion of the building and final approval from KHDA.



PALL MALL
ART ADVISORS

Pall Mall Art Advisors will be visiting Dubai during May 2015. James Lowe, Senior Jewellery specialist will be available for valuation appointments.

Pall Mall Art Advisors is a London based international company specialising in the valuation of jewellery, art, antiques and other collectibles for the purposes of Buying & Selling, Insurance purposes etc. With a substantial team of expert valuers and with offices in Amsterdam, New York, Philadelphia, Boston and Edinburgh, Pall Mall Art Advisors offers an international Brokerage and Collection Management service to all its clients.

If you require an update Valuation for your Insurer or if you are interested in selling please call Rachel Doerr at the London office on +44 (0)203 159 5425 to book an appointment with James.

www.pallmallartadvisors.co.uk



Open Days

13+ Entry

Saturday 13th June 2015

Saturday 10th October 2015

Sixth Form Entry

Saturday 2nd May 2015

Saturday 3rd October 2015

For an invitation please contact:
admissionssec@kings-school.co.uk
+44 (0) 1227 595772

The King's School
Canterbury



One critical aspect of a student's time spent at school; which is often overlooked by parents when choosing a school; is the ethos which the school engenders in its pupils.

While it is easy to look at class size, pupil-teacher ratios and even academic grades, the way in which the students behave and, importantly, are expected to behave is more difficult for a parent to assess in a short time.

In fact, even though this element of a school's culture can be difficult to assess, it is just as important to a child's well being and happiness, and indeed future success, as those other areas of a school's life which are sometimes given sole attention.

The standards of behavior in a school have been shown in study after study to have a direct impact on the academic standards and outcome of the students.

We realise that this issue is critical and have spent a great deal of time and effort to ensure a culture of healthy mutual respect

FUNDAMENTALS

Of Success In Education



and disciplined behaviour. Students greet teachers in the corridors with "Good morning, Mr. Embley" and the teachers will respond in

kind. When an adult enters the classroom, the students stand as a mark of respect. These small habits are only an illustration; the culture of mutual respect requires constant attention and reinforcement.

Other aspects of this culture of social graces are seen in the dining hall, where student table manners are monitored and older students assist younger students with their food and eating habits. Attention to the details of uniform are at times seen as stifling by some students, but in time come to be seen as a matter of pride and belonging.

These might seem at first glance to be small things, but as any parent will know, consistent high expectations coupled with guidance and a feeling of safety are



**NORD ANGLIA INTERNATIONAL
SCHOOL DUBAI**
A NORD ANGLIA EDUCATION SCHOOL

Opening September 2014
Call us on +971 (0)4 361 4330
nainternationalschool.ae
twitter.com/na_schoolDubai
facebook.com/nainternationalschooldubai



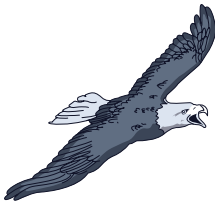
CLICK HERE TO
CONTINUE READING

www.expatmoney.com

FINANCIAL ADVICE REQUIRES

TEAM WORK

– How Effectively Are You Working With Your Financial Adviser?



Gladstone Morgan Limited

Independent Financial Advisors

There is no shortage of investment and financial advice but effective financial planning involves far more than buying “off the shelf” pension schemes or life assurance policies.

Professional financial advice can only be given if the adviser is prepared to listen to what clients want. The adviser must obtain a thorough knowledge and understanding of their client’s personal and financial circumstances, aims and objectives. Furthermore, the adviser should help clients to fully understand the financial realities of risk, reward, income, inflation and taxation.

At **Gladstone Morgan**, we have found that most expatriates focus predominantly on investment. “New expatriates” tend to neglect or assume that their Company takes care of key areas of Financial Planning.

Typically we find clients with inadequate medical cover, insufficient life assurance, no critical illness cover, a serious shortfall in pension provision and NO provision for spouse’s pension.

Most people have some form of Medical Cover offered by their employers, however they rarely check if this cover is comprehensive. When they discover it’s not, it’s often too late.



Most employers have some Life Assurance cover for their employee, but how much cover is offered? Furthermore, Corporate Schemes very rarely cover the spouse!!

It is a sad fact that there are over four million widows and widowers living in the UK, many of them struggling to make ends meet and support their children.

In addition to the protection above, most employers DO NOT cover Critical Illness.

Inflation eats away at savings over time and many people tend to ignore this important factor when planning for the future.

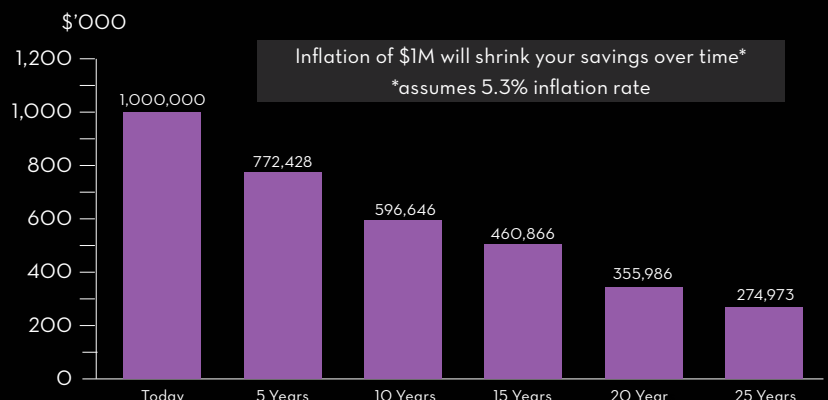


CLICK HERE TO
CONTINUE READING

www.expatmoney.com

INFLATION

Prices continue to increase and inflation will shrink your savings. So even if you have started saving already, if the return falls short of inflation, the money you have saved over the years will devalue over time and may not be enough to pay for all your needs.



INHERITANCE TAX

Immoral & Unjust UK TAX

In the last five years, the UK treasury has very kindly relieved grieving UK families of an extra £1 Billion in Death duties (**Inheritance Tax**)

Chancellor George Osborne keeps moving the **IHT** goal posts. As part of his party manifesto in 2007 he promised to increase the threshold to £1 Million.

However, since coming to power he has never increased the threshold and went one stage further by freezing the threshold when he ended the traditional annual increase.

Britain has one of the highest death duties in the Western world and boosted the UK Treasury's coffers by billions.

In 2009, **Inheritance Tax** was worth £2.4 billion a year to the UK treasury and now it is worth £3.4 billion, an increase of £1 billion,



according to HM Revenue and Customs recent figures.

IHT is not levied in many countries- **Inheritance Tax** was abolished in Australia in 1970 and in New Zealand in 1992. Emerging economies, such as China and India, have no inheritance taxes.

In America, the 40 per cent federal estate tax applies only to estates worth more than \$5.34 million approximately £3.2 Million.

Britons pay a higher proportion of Inheritance Tax on their estates than almost any other major world economy. Inheritance tax, taxes you for a second time since the wealth that has been accumulated

has already been taxed. Therefore, it prevents you from passing on your whole estate, which you have worked hard to accumulate, to your children

Since Inheritance Tax is charged at 40% tax on all asset above the tax free threshold of £325,000 and with average central London Property prices close to £500,000 many will need to consider their position.

By 2017/2018 - the final year of the current freeze - it is anticipated



CLICK HERE TO
CONTINUE READING

www.expatmoney.com

EDUCATION PLAN

Your Childrens Future Is In Your Hands

Atop quality education is perhaps the greatest gift we can give our children and the onus is on us as parents to help give our children the best possible start in life. It is important to put away as much money as you can for their future.

FINANCIAL DEMANDS

Children will probably make demands on you throughout their lives, whether they are:

LIVING WITH YOU OR LEFT HOME

The Key things are:

- University Fees (+ gap year)
- Step on Property Ladder
- Wedding day
- Grandchildren

With the average cost of raising a child continually on the increase, parents are having to make more and more sacrifices to give their children the best possible start in life.



As an expatriate you need to consider the costs for not just University but International Education Nursery, Primary and Secondary.

The approximate costs of UK Secondary Tuition Fee is around GB£16,000-32,000 per year at schools such as Eton, Harrow, St Pauls or Winchester.

In USA Secondary Tuition Fees are approximately US\$19,000-\$50,000 per year at Midland California, Trinity-Pawling New York, South Western California and Punahou Hawaii

In Canada Secondary Tuition Fee is CA\$11,000-54,000 per year

In Australia Secondary Tuition Fee is AU\$11,000-\$42,000 per year

INTERNATIONAL SECONDARY SUMMARY

UK	Canada
GBP 16K -	CAD 11 K -
GBP 32,000	CAD 54,000
USA	Australia
USD 19K -	AUD 11K -
USD 50,000	AUD 42,000

ANNING



Additional items which add to the costs are: Extra tuition, sports, trips, tours and extra curricular activities.

UK UNIVERSITY

UK UNIVERSITY		
Range of tuition fee per year	:	GBP 8,500 - 31,000
Living expenses per year	:	GBP7,200 - 9,600
Average cost of education per year	:	GBP26,000
Duration of study	:	4 years
Total		GBP - 4,1700 - 66,600

University guide 2014: University league table
All UK universities ranked by the Guardian

View the 2015 rankings, click this link

www.theguardian.com/education/table/2013/jun/O3/university-league-table-2014



**CLICK HERE TO
CONTINUE READING**

www.expatmoney.com

Pension Compared

**COMPARING YOUR
QROPS FEES** **START TODAY**

xpatinsured

Helping you find the
Insurance that is right for you.

Enquire Now!



Sensible BANKING

Whenever a person moves abroad, they have a variety of options available to them to organize and manage their finances. One of the most vital things that a person should do once they have completed the transition of moving is to open a bank account in the new country of residence.

Some banks even allow people to open an “international account” while they are still residing in their home country. This can be very helpful as it allows a person to transfer some money to their international account before ever leaving. This ensures that they have money available for use when they arrive in their new country of residence.

Having an international account is also beneficial in terms of identification since the bank card or credit card will help you obtain other vital pieces of documentation (driver’s license, etc) in your new country. There is no rule or regulation that can force you to open a bank account in your new country of residence; however, doing so is recommended. You also do not need to close your bank account in your home country if you do not want to.

Any bank in the world has one purpose - money management. Banks always try to keep a person’s money in the banking system for as long as they can. As a result, moving abroad will not change this fact. It is recommended that an individual registers for online banking so that they can access their home country bank account from their new country of residence at any time. Online banking also gives you the option to suppress your bank statements so that they are not sent to an invalid address, as everything is available online.

WHY BANK OFFSHORE?

Most expats have a bank account in their home country to manage financial commitments like property payments and school fees. You also need a bank account in the country where you’re living to cover things like your rent, utilities and shopping. Banking offshore provides a link between all your banking arrangements,



CLICK HERE TO
CONTINUE READING

www.expatmoney.com

EXPAT MOVES



Removing the stress of moving or relocation,
with everything you need in one place.

www.expatmoves.com

WAGES PROTECTION SCHEME

WPS

The Accounts Dept.

The Wages Protection Scheme, more commonly known by its acronym **WPS**, is a mandatory method for processing payroll in the UAE for 'onshore' companies (in Dubai, that is a business which holds a Department of Economic Development or DED trade license), and also for certain free zones, such as the Jebel Ali Free Zone (JAFZA). It was rolled out in phases depending on company size in terms of employee numbers, becoming mandatory in May 2010. Initially it was proposed as a system to protect the wages of lower-paid workers, who had little to no recourse in claiming back unpaid wages from an employer.

CLICK HERE TO
CONTINUE READINGwww.expatmoney.com

CLICK HERE TO VIEW

*special
offer*

THE LINKS

How To Really Mind Your Own Business In The Uae – M

You drive
the business...

We clear the way

Your growth and business success is our business. Our world class service has been developed and tested over 1,000 times over the last 12 years and we have helped all the companies we have worked with start up in the UAE or Qatar, grow and expand, restructure and very occasionally even exit the region.

We do all of this efficiently, professionally, swiftly, providing you with 100% control of your business, beneficial ownership framework and a legally robust structure.

The Links Group is endorsed by the Government of Dubai through a strategic alliance with the Foreign Investment Office (FDI) of the Dubai Economic Department.

We have developed deep trust with all our business partners, which translates into mutual respect for your business and bespoke delivery of our formation services.

Call 800LINKS
info@linksgroup.com
www.linksgroup.com



المكتب للتجارة الخارجية
DUBAI FDI
مكتب الاستثمار الأجنبي
Ministry of Economic Development - Government of Dubai



LINKS
GROUP OF COMPANIES
the company formation specialists

Dubai SME 100 Company
Arabian 500 Company

About The Links Group:

Established in 2002, The Links Group is a premier company formation specialist offering beneficial ownership protection to foreign companies entering the UAE and Qatar. We advise corporations and individuals on how best to structure a legal



GROUP

Maintaining 100% Ownership Control

commercial presence in the Middle East to protect their ownership interests and afford clear succession planning.

Over the past 13 years we have supported over 1,000 corporations and individuals businesses across virtually every industry sector, helping them to set up, restructure,

grow, expand and succeed in the UAE and Qatar. Our experience



and expertise extends to clients in banking & finance, professional services, logistics, retail, hospitality, F&B, engineering, construction and manufacturing.

Headquartered in Dubai with offices in Abu Dhabi, Doha, Sydney and London, The Links Group is recognised regionally and internationally as the go-to-authority on company formation for both multi-national corporations and SMEs interested in expanding to the Middle East.

We are also the first company of its kind to be endorsed by the Government of Dubai through a strategic alliance with the Foreign Investment Office (FDI) of the Dubai Economic Department.

Our Services:

The Links Group undertakes all company formation activities on behalf of its clients to provide a seamless and stress-free process for establishing a commercial presence in the Middle East. This allows new market entrants to concentrate on their business plans while we clear a path with streamlined licencing, visa and related services.

The Links Group service also provides protection and peace of mind for our customers and partners in three key business areas:



CLICK HERE TO
CONTINUE READING

www.expatmoney.com



CREATIVE ZONE DEPARTMENT OF ECONOMIC Development (Ded) License



CREATIVE ZONE can assist with establishing local Dubai companies through the Department of Economic Development (DED). A Dubai license offers the option of several different license types including Professional, Consultancy, Commercial, Industrial and General Trading. We have a panel of local partners and service agents to ensure that your interests are professionally looked after.

We are a team of company registration professionals who are passionate about bringing the dreams of aspiring entrepreneurs and SME's to life.

CREATIVE ZONE LLC COMPANY SETUP DUBAI

Establishing a company in Dubai with CREATIVE ZONE has the following benefits:

- Low start-up costs from AED 27,500
- Option of 100% expatriate ownership
- Tax free benefits on the UAE
- 100% repatriation of profits
- Unlimited residency visa allocation (subject to the size of your workspace)
- Convenient bank account opening service



CLICK HERE TO VIEW

*special
offer*

- No paid up share capital required
- No annual audit required
- Dedicated account managers and efficient PRO services
- Very few restrictions on nationality of employees

FUJAIRAH CREATIVE CITY FREE ZONE

Fujairah Creative City is managed by Fujairah Culture and Media Authority under the chairmanship of His Highness Sheikh Rashid Bin Hamad Al Sharqi and operated by Fujairah Media LL FZC.

Fujairah Free Zone License at CREATIVE ZONE.

Establishing a company in this Free Zone with us has the following benefits:



**CLICK HERE TO
CONTINUE READING**

www.expatmoney.com

ABOUT



SOVEREIGN CO

Registration, Estate Planning, Legal & Tax Planning



The first Sovereign office opened in Gibraltar in 1987 but we now have offices or agents in all the major offshore and onshore jurisdictions.

Traditionally, our core business has been the setting up and management of offshore and onshore companies, trusts, pensions and company registration to assist with tax planning and asset protection. We work with public companies, charities, and professional law and accountancy firms, but the majority of our clients are individuals – expatriates, entrepreneurs, consultants, private investors, or high net worth individuals (HNWIs) and their families.

We have also developed a wide range of supporting services such as wealth management, specialist tax advice, yacht and aircraft registration, fund formation, pension services, residence and citizenship applications, as well as trademark and intellectual property registration and protection. In short we operate like a family office.



MPANY

ng Advice Services



Sovereign Corporate Services

Speak to us today about our full range of services

Company Registration in the UAE

Operating in the United Arab Emirates since 1998, **Sovereign** specialises in incorporating offshore companies in the Jebel Ali (JAFZA) and Ras Al Khaimah (RAK FTZ) free zones, as well as other offshore jurisdictions worldwide, at highly competitive rates.

There are, depending upon purpose, a number of different ways to set up a

Our core business is setting up and managing companies, trusts and other compliant structures to meet the specific personal or business needs of clients.

 **CLICK HERE TO
CONTINUE READING**

www.expatsmoney.com

- Setting up a business in the UAE or anywhere else in the world
- Setting up an offshore company for consultancy related and invoicing purposes (with an associated bank account)
- Setting up a business in a Free Zone and do not need physical office space
- Why using a corporate sponsor for your LLC (51% holding) offers benefits and comfort?
- Holding your Dubai property in company structures for inheritance reasons
- Becoming a UAE resident through Company Formation
- You're moving back home, how do you protect

- your assets before doing so?
- Why you should consider using an offshore company to hold the shares of your UAE company?
- Residence and citizenship applications. Obtaining a 2nd passport
- Transferring your UK pension into a QROPS
- Bookkeeping & Accounting Services
- Trust & Trustee Services

Contact:

Jason Bowers, Sales & Marketing Manager

jbowers@sovereigngroup.com

**mobile: +971501004588 Tel: +97144486010
(reference Expatmoney)**

BUILDING YOUR BUSINESS On Brands



Brands, we know them; we identify with them and we talk about them. Some aspire to replicate them, but most importantly; we want them. Some people will even travel the world for them.

SO WHAT HAPPENS WHEN THAT FANTASY BECOMES REALITY IN YOUR OWN BACKYARD?

Global tourism has catapulted the international franchising business model to the top of emerging markets. As globalisation demand reaches boiling point, brands are no longer defined by borders, but by appetite and demand of the region. Entrez vous, the “Franchise Business Model”. Industry experts, 300% Zataaj explain what this means for Dubai and the greater GGC region, with the eruption of capitalisation in expatriate regions.

WHY IS FRANCHISING EXPLODING IN EMERGING MARKETS?

Rapid globalisation combined with the multicultural make-up of markets, which expats traditionally find themselves in, invariably produce a trading environment that encourages, and to some extent demands, the proliferation of western style retail, food and services outlets.

Established business franchises flourish in growth regions such





Established business franchises flourish in growth regions such as the Middle East and South East Asia

as the Middle East and South East Asia due to the simplicity of their effective operating systems, coupled with a recognisable brand, which assimilate quickly into a market, thus reducing the risk of failure.

The success and desirability of iconic brands such as Subway, McDonalds, and Toyota, provides an entry point and support mechanism, where lesser known or emerging brands such as; Pink Berry, Fitness First and Chemdry Carpet & Upholstery Cleaning can thrive. In comparison, these businesses would perhaps not realise similar traction in developed markets such as Western Europe. The emerging market is a consumer's playground; cash ready and brand savvy.

Thirty three countries, including the United States and Australia, have laws that explicitly regulate franchising, where the majority of other countries have indirect laws and regulations governing direct or indirect impact on franchising

businesses. Australia enjoys a stringent compliance framework, which protects the interest of both franchisor and franchisee and can be replicated globally. Indications suggest that similar frameworks will be adopted by emerging markets in the foreseeable future. The Middle East and South East Asia are currently trending towards the adoption of a regulatory framework, emulating 'best practice' within developed markets.

It is within this market segment that the franchise opportunity offers attractive solutions. The investor who enters the franchising

realm has the opportunity of benefiting not only from their return on investment; but also business profit and uplift from business valuation. 300% Zataaj is well positioned to deliver strategic advice and support, providing an experienced operational executive team capable of delivering an established model, whilst driving the roll-out of multiple brands and outlets across the region. 300% Zataaj adopts a 'hands on' approach in selecting key



CLICK HERE TO
CONTINUE READING

www.expatsmoney.com

MYOFFICE

Centre Downtown



myOffice
your serviced office partner

Boulevard Plaza epitomizes the style and status of business in the most prestigious square kilometer in the world with its elegant design and prominent position to Burj Khalifa and The Dubai Mall.

Inspired by the intricate detailing, veils and layers of medieval Arabic architecture, the 2 towers arch convexly as they rise, the towers share a common podium.

Businesses gain maximum exposure through its strategic location on Sheikh Mohamed Bin Rashid Boulevard and its close proximity to the commercial hub in Downtown Dubai – Emaar Square, a prime location for world-class companies and brands.

Boulevard Plaza

Telephone: +971 4 455 8555

Email: Alissa@myOffice.ae

Features

- Electronic access cards for secured parking and tenants areas
- Drop off area at building entrance including valet parking
- Designated visitor parking
- Landscaped perimeter
- Luxurious Interior design of ground floor lobby using marble and granite
- High Speed Internet Access
- Fully controllable air-conditioning
- CCTV camera's and access control, monitored from a central security room
- 24-hour security and access to tenants

Amenities

- Essential business support services
- Open landscaped courtyards
- Retail outlets on the ground floor
- Shaded outdoor café and seating areas

myOffice Centre Dubai Marina

Located in the center of Dubai Marina, Marina Plaza is a spectacular waterfront development in one of the most sought after locations in the city.

A prestigious location where business will thrive, and where



CLICK HERE TO VIEW



*special
offer*





inspiration is outside every window. The boutique commercial tower has 38 floors and is strategically placed adjacent to Dubai Marina Mall.

Onsite parking and 24 hour security are included in this location and the building is within a stone's throw of all the Dubai Marina shops, restaurants and leisure facilities. It is even only five minutes' walk from the beach and all of the amenities of Jumeirah Beach Residences and Jumeirah Lake Towers.

Marina Plaza

Telephone: +971 4 424 5000

Email: liz@myoffice.ae



**CLICK HERE TO
CONTINUE READING**

www.expatmoney.com



CLICK HERE TO VIEW

special offer

The Accounts Dept●

Locked inside your accounts is the information
you need to grow your business.



we've worked internationally for names such as Grant Thornton, Price Waterhouse Coopers, KPMG, ABN AMRO, Royal Bank of Scotland, Deutsche Bank, Saatchi & Saatchi, General Electric and Ealing Studios.

The Accounts Dept. allows small businesses, typically unable to afford an experienced, qualified accountant, to access their very own finance team for a fraction of the cost of hiring one on an in-house basis.

You may think you don't need an accountant in Dubai. But when you want to attract investment, secure a bank loan or eventually sell your business, you need real accounts.

However, we do more than just crunching the numbers: we consider ourselves your business partners and we will go that extra mile to explain the figures, so that you can use them to run your business! Locked inside your accounts is the information you need to grow your business, and our financial expertise and business experience will give you the key.

OVERVIEW



Brad McMechan



Gabrielle Kane



Marie-Claire Accordini

The Accounts Dept. is the outsourced alternative to an in-house finance team, dedicated to providing high quality bookkeeping, management accounting and CFO services for SME businesses in the UAE.

We are qualified chartered accountants from the UK (ICAEW ACA), Australia (CA) and Canada (CPA), with over sixty years combined work experience in professional practice, industry and investment banking. Collectively,



**CLICK HERE TO
CONTINUE READING**

www.expatmoney.com

HOW CAN



LIVE ADMINS

Help Your Business?



Imagine walking into a shop with no sales or customer support representative there to help you out. Similarly, for online customers on your website, their shopping experience is incomplete without a representative who is there to assist them. How do online customers find the information they are looking for? What if the customer is confused between two products? What if the customer requires help filling out a form or navigating your website?

LiveAdmins® has helped thousands of companies increase

Company profile



their ROI and provide better customer experience to visitors who come to their company website. The aim is to enhance the online customer service provided to web visitors.

LiveAdmins®, a globally managed live chat company was founded in Chicago in 2002. The company offers 24/7 multilingual proactive online customer support through chat to businesses

around the world. Focusing on the visitor journey, the company's chat representatives provide an improved experience from the moment the customer enters the website right till the end.

With over a decade of experience, **LiveAdmins®** has become one of

CLICK HERE TO VIEW

special offer



CLICK HERE TO
CONTINUE READING

www.expatmoney.com

CUSTOMERSERVICE.AE

Is A Project Of Liveadmins®



CustomerService.ae is a leading digital magazine focused on producing well researched and informative content about customer service across all industries in the GCC region. The online portal highlights the latest market trends and innovations through articles and interviews of industry experts with an aim to provide better strategies for businesses to improve their customer service standards.

The project was launched with the vision of helping businesses better understand changing customer dynamics and creating a customer-centric culture. The aim

“Your Gateway to Customer Service in GCC”

is to create a platform between customers and businesses to interact and understand customer service delivery and to enhance it further.

The readers will be able to find, the latest customer service news, practical tips and industry best practices, analytical reports, an interactive discussion forum and

all the customer service events happening in the region.

More information and details can be found at
www.customerservice.ae

CUSTOMER SERVICE.ae
GCC'S CUSTOMER SERVICE PORTAL

buy  propertyonline



The global property market online

Find your perfect property to **buy** or **rent**

www.buyapropertyonline.com



THINKING RELOCATION? THINK SANTA FE.

We make it easy



RELOCATION SERVICES

Nidia Knight
Regional Relocation Manager
Work: (971) 4454-2724
Mobile: (971) 55 8615300
Email: nidia.knight@santaferelo.com



MOVING SERVICES

Edwin Tan
Sales Manager
Work: (971) 4454-2724
Mobile: (971) 50 1531751
Email: edwin.tan@santaferelo.com



Relocation | Immigration | Moving | Records Management

Dubai Office
T +971 4 454 27 24
Free Line: 800 32800

Abu Dhabi Office
T +971 2 815 28 20
Free Line: 800 32800

www.santaferelo.com

INSURANCE

In Life And Death

HEALTH INSURANCE FOR EMPLOYEES

His Highness Sheikh Mohammad Bin Rashid Al Maktoum, UAE Vice President and Prime Minister and Ruler of Dubai, approved the new 'Health Insurance Law for the Emirate of Dubai 2013' which sets out the new rules for the provision of health insurance in the Emirate. The law is expected to be fully implemented by the end of June 2016. The implications of the legislation are that health insurance will be mandatory for all zones and will affect over approximately three million people. The current estimate is that approximately one third of Dubai residents have medical insurance and these changes will therefore ensure



DED'S

120-DAY LICENCE

Waiting To Set Up Your Business In Dubai?

Setting up a company in Dubai (on-shore) has often been considered to be a daunting prospect due to the different approvals required from various government authorities. This has unfortunately, in some

304, API World Tower, Sheikh Zayed Road, PO Box 52294, Dubai, UAE
Tel: +971 (4) 3317552 | Fax: +971 (4) 3317553
Email: berry@jamesberryllaw.ae | www.jamesberryllaw.com

that all residents and visitors are insured. Employers will have to provide to all Employees a basic health coverage plan to with an annual premium between Dh500-Dh700. Residents

Should feel assured that the minimum basic level of coverage includes GP visits, maternity, essential surgery and medical emergencies. The new law however does not extend to Employee's dependants and, as such, the responsibility will be on each resident to ensure that his/her sponsored dependants (spouse, children, domestic workers etc) are covered

 **CLICK HERE TO
CONTINUE READING**

www.expatmoney.com

cases, discouraged international entrepreneurs from 'taking the plunge'. The Dubai Government Department of Economic Development (DED), which is responsible for licensing these entities, has recognized changes to the procedures for setting up a business in Dubai.

 **CLICK HERE TO
CONTINUE READING**

www.expatmoney.com

BE CAREFUL WHAT YOU PUBLISH ONLINE

In this increasingly tech-savvy market place, many firms, in seeking to promote their business, allow customers and clients to post comments to their website or social media sites. Caution must be exercised in those circumstances to ensure that any such comments are carefully monitored -you, as the owner of the platform that allows those comments to be published, may be held liable if those comments are against the law Federal Law No. 5 of 2012 on Combating Cyber Crimes, ("the Law") deals with a variety of issues relating to information published on-line. Article Article 24 of the Law

says that anyone who "establishes or administer[s] or runs a website or publishes on a computer network or any information technology means which would promote or advocate any programs or ideas which incite

 **CLICK HERE TO
CONTINUE READING**

www.expatmoney.com



CLICK HERE TO VIEW

*special
offer*

جيمس بيري ومشاركو

JAMES BERRY & ASSOCIATES

LEGAL CONSULTANTS

GRATUITY

Entitlements Under Your Employment Contract

The most common problem our clients face during the termination of their employment concerns their entitlements of gratuity, as quite often there is a disagreement over the calculation of their end of service benefit. Such terms must be taken into account beyond considering the basic provisions of the Labour Law (Federal Law No. 8 of 1980) as these will determine the employee's rights according to the law under their specific circumstances.

The basic provisions of the Labour Law state that for the purposes of calculating the employee's end of service benefit, the most recent basic salary must be used. This excludes any and all allowances. Furthermore, employees are entitled to 21 days' remuneration per annum up to five years of their employment and 30 days' remuneration beyond that; provided that the total remuneration does not exceed two years of their salary.

However, a more comprehensive assessment can only be completed if we consider the specific circumstances of each employee's contract. These can be established by asking the following three questions:

- Firstly, was the employee under a limited or an unlimited contract?
- Secondly, what was

the length of the employee's continuous service?

- Thirdly, how was the employment terminated?

Different answers will produce different methods of calculating gratuity and will also demonstrate if the employee is entitled to anything in the first place.

For instance, it is required to have at least a one-year working relationship before the employee can qualify for the end

of service benefit. Once this is satisfied however, this does not mean that the employee is entitled to this payment by default, as certain circumstances of their termination can deprive them from getting any gratuity.

However, if the employee is eligible to receive a benefit, the amount of payment will



**CLICK HERE TO
CONTINUE READING**

www.expatmoney.com



TRANSFERRING

CURRENCY

Are you studying overseas or do you have a child studying overseas? With the ever increasing cost of school fees (and uniforms), you'll want to save money wherever you can. When it comes to paying fees abroad, the world of foreign currency can be a strange and confusing place. If you're making overseas transfers for the first time, you may find yourself losing out. That's why we've put together a list of top tips to help you get the most from your overseas money transfers.

1. USE A CURRENCY SPECIALIST - NOT A BANK

Using a currency specialist will

For Overseas Tuition?

not only provide you with a tailored service, but can also save you up to 5% compared to using your bank. So it's worth taking a look at a currency exchange provider, such as **Currencies Direct** when transferring your funds.

2. KEEP AN EYE ON THE EXCHANGE RATE

Before transferring your money, you should keep an eye on the currency markets. Exchange rates can fluctuate by up to 10 per cent



Let's talk currency

Sending money overseas?

We can make your money go further. Whether it's one-off payments or regular transfers, we'll help you make the most of your purchase abroad.

Our customers save up to 5% on transfers compared to using their bank.



Let's talk
epm@currenciesdirect.com

in a matter of weeks, and when the exchange rate is in your favour, you can make a significant saving. Foreign exchange specialists like **Currencies Direct** provide a Rate Watch service, they monitor the markets for you and let you know when your desired exchange rate is available.

3. USE A FORWARD CONTRACT

Using a forward contract protects you from fluctuations in the market by letting you lock in the exchange rate at the level you want. Once you've



secured an exchange rate, it's yours for up to a year, leaving you free to budget your finances in advance. This can be particularly valuable when making staged payments on a purchase.

4. ENSURE YOUR EXCHANGE SPECIALIST IS FCA AUTHORISED*

For extra peace of mind, make sure you choose a foreign currency specialist who is FCA (Financial Conduct Authority) authorised. That way you can be sure that your payments are 100% secure. **Currencies Direct** are FCA authorised, they also have a level one Dun & Bradstreet risk rating – so you know you're in safe hands.

5. Get online and take control of your transfers

There's no need to be limited by when and where you can make your transfers. Most currency providers let you manage your overseas money transfers online. With **Currencies Direct** online transfer service you can set up



CLICK HERE TO
CONTINUE READING

www.expatmoney.com

EXPAT MOVES



Removing the stress of moving or relocation,
with everything you need in one place.

www.expatmoves.com

buy  propertyonline



The global property market online

Find your perfect property to **buy** or **rent**

www.buyapropertyonline.com

UK PEN



VISION Options



The 2006 introduction of Qualifying Recognised Overseas Pension Schemes – known as **QROPS** for short – ushered in a new era in pensions’

planning. Previously, transferring the benefits accrued in a UK pension scheme to an overseas pension scheme was, in most cases, a complex, drawn out exercise that was generally not to

the advantage of the holder of the accrued benefits.

In simplifying the conditions by which an individual could transfer their pension to an overseas scheme, HM Revenue and Customs (HMRC) made it possible for those currently – or having the intention of – living, working or retiring outside the UK to take control over their pension benefits and receive them in the most beneficial way.

A **QROPS** is a pension scheme that must be established outside the UK. It must meet other requirements, including the requirements of pension schemes in the country in which it is established. It must also be recognised for tax purposes as a pension scheme there. Additionally the scheme must be established in a country or territory prescribed by HMRC or it must meet further requirements.

A major incentive for individuals transferring their pension is to move the funds they have built up over years of employment away from a tax regime that has, particularly over the last eight years, eroded many of the benefits attaching to UK-based pensions. The draft UK Budget published last December proposed reducing the annual allowance for pensions tax relieved savings from £50,000 to £40,000 and the standard lifetime allowance for pensions tax relieved savings from £1.5 million to £1.25 million. Any excess in the value of your pension benefits over the lifetime allowance limit will, if paid to you as a lump sum, incur a lifetime allowance charge at a rate of 55%.

Even members of “gold-plated”

‘Even members of “gold-plated” Defined Benefit (DB) pension schemes can no longer rely on the fact that benefits are guaranteed for the duration of their life’



CLICK HERE TO
CONTINUE READING

www.expatmoney.com

DIFC

WILLS AND PROBATE

Registry

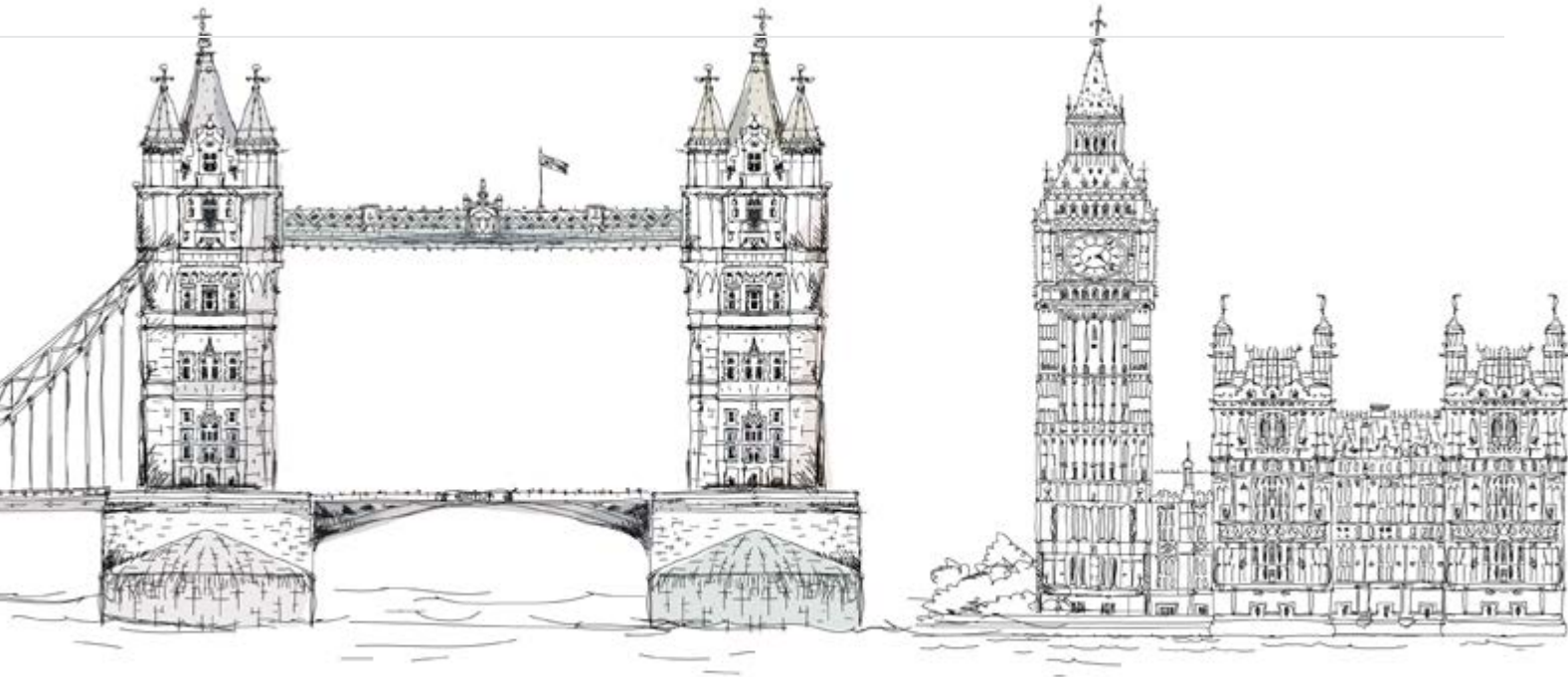
We are pleased to announce that Resolution Nr (4) of 2014 has been signed by **HH Sheikh Maktoum Al Maktoum, President of the DIFC**. This Resolution provides the legal basis required for the Establishment of the **DIFC Wills and Probate Registry (for non-Muslims)**. As a consequence :

1. The **DIFC Wills and Probate Registry** will mark the introduction of a new set of rules relating to succession and inheritance matters for non-Muslims with assets in Dubai.
2. The **DIFC Wills and Probate Registry** will provide a mechanism for non-Muslims with assets in Dubai to pass on their estates according to their wishes.
3. The rules governing the **Wills and probate Registry** will complement existing UAE laws on inheritance for non-Muslims, and provide non-Muslims with the option and right to choose the way in which their estates are distributed.
4. The **DIFC Wills and Probate Registry** will be within the **DIFC** jurisdiction and will work with the **DIFC** Courts for the production of grants and court orders for the distribution of assets.
5. The **DIFC** will be the first jurisdiction in the MENA region, where non-Muslims can register a will under internationally-



recognized common law principles. Note, however, this is not the first system in the world to provide for non-Muslims in





Muslim regions in this way: see Singapore and Malaysia.

6. By creating legal certainty for non-Muslim inheritance, the

Wills and Probate Registry will encourage capital investment in Dubai and support economic growth.

DIFC will introduce a very short form Will which the Testator can adopt purely for his / her Dubai assets and which will be construed under the laws of **DIFC** (English law). Upon unfortunate demise, the Will shall be probated through the **DIFC Courts**. The **DIFC Courts'** judgments will be immediately executable upon Government Departments and Banks in Dubai although we would imagine that initially this process could take a bit of time say a few months, but it will still be much shorter than having to file an appeal at the Dubai Courts against the Sharia Succession Order.



CLICK HERE TO
CONTINUE READING

www.expatmoney.com



CLICK HERE TO VIEW

*special
offer*

DIVORCE

AND CHILD CUSTODY IN UAE

How English Expats Can Avoid Sharia Courts

English expats living in Dubai and the UAE are being warned that they could face Sharia courts in divorce or child custody cases – even if they are not Muslim.

Personal status law in the UAE provides all expatriates with the right to have their cases heard under Islamic Law.

Sharia acts as a code for living to which all Muslims should adhere, and also forms the basis of Islam's legal system.

The warning from the Foreign

Office comes following a number of cases where non-Muslim British mothers have lost custody of their children to ex-husbands and former partners following Sharia hearings, despite allegations of domestic abuse.

The ex-husbands got custody because under Islamic Law in Dubai and the UAE, the man is the main sponsor of children, including those adopted.

While English family courts seek to achieve an outcome in divorce and



financial cases which is as fair as possible and in the best interests of the children involved in proceedings, this may not be the same in other countries.

If you are thinking of moving to the UAE or other Islamic countries, it is crucially important to be aware of any potential family law issues that may arise.

It is important to be aware that English courts can still be involved in proceedings, even if those involved have not lived in the country for many years.

At Mackrell Turner Garrett our specialist Family Department deal on a daily basis with international divorces, international children proceedings, financial proceedings following an overseas divorce and recognition of foreign marriages and divorce.





We've been providing high quality legal advice and services since 1845 and although our firm has developed and grown over the years, our focus on putting the client first has never changed.

We're small enough to provide the personal service clients look for and every case is supervised by one of our partners, working closely with our team at all levels. We are also large enough to offer comprehensive expertise, so our clients are able



HOW WE CAN HELP YOU

Mackrell Turner Garrett is an award-winning, full service law firm, based in central London.

As a founder of Mackrell International, a global network of more than 4,000 lawyers in almost 60 countries, we offer the added value of immediate international legal advice and assistance in any jurisdiction worldwide. Within our own firm, languages spoken are English, French, German, Italian and Spanish.





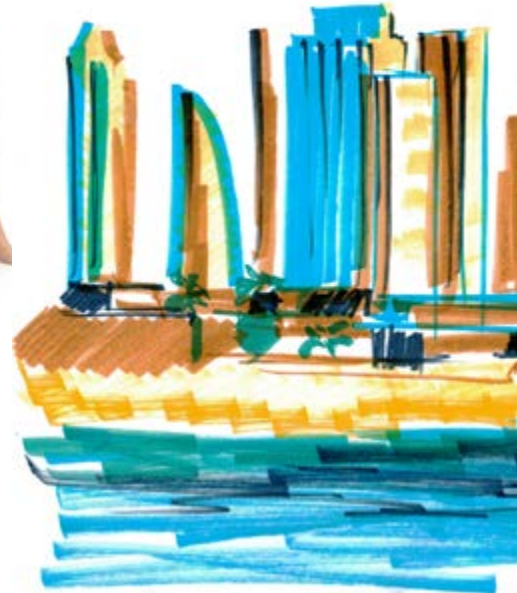
Celebrating 25 years of professional legal service across the UAE

WILLS, INHERITANCE & GUARDIANSHIP For Children In UAE

Of the many legal services we offer to private clients, Wills and Estate-planning advice is perhaps the most sought-after by the majority of expatriate residents in Dubai. Many own real estate in Dubai and usually retain substantial assets in their home country as well. This raises concerns about safeguarding



these assets to ensure they pass to loved ones when the time comes.



CLICK HERE TO VIEW

special offer

Making a Will is a sensible and necessary first step to safeguard your assets and ensure your family and loved ones are taken care of in the event of death. If correctly drafted, a Will can do many important things – appoint guardians for minor children, set up trusts for disabled.

Beneficiaries, appoint executors to administer your estate, specify

304, API World Tower, Sheikh Zayed Road, PO Box 52294, Dubai, UAE
Tel: +971 (4) 3317552 | Fax: +971 (4) 3317553
Email: berry@jamesberrylaw.ae | www.jamesberrylaw.com

ross the Middle East GUARDIANSHIP



funeral wishes and leave gifts to charities.

Many people do not realize that if you die without a Will, at best, all the important decisions about executors, guardians for minors and funeral wishes are not

 [CLICK HERE TO CONTINUE READING](#)

www.expatmoney.com

RENTAL

Increases In Dubai

There has long been a disparity between the ability of landlords to increase the rent paid by tenants residing in the DIFC free zone and those in the remainder of Dubai. The rent cap applied generally in Dubai was not previously applicable to tenancies in the DIFC free zone and, as such, tenants there had little or no protection against increases in rent on renewal of the tenancy contract. However, since Dubai Decree No. (43) have now been addressed somewhat. The Decree places tenants located within the DIFC free zone on a more equal footing with those outside of the free zone. The new Decree outlines the maximum percentages of increase in property rent which are allowed



[CLICK HERE TO VIEW](#)

special offer

 [CLICK HERE TO CONTINUE READING](#)

www.expatmoney.com

جيمس بيري ومشاكنولا

JAMES BERRY & ASSOCIATES

LEGAL CONSULTANTS



THE TAX PUZZLE!

TAX F(R)EE

Earn “tax free salary” in UAE – a tag line often used by recruitment consultants and companies to attract talent to the Middle East.

Yes, UAE, along with other

Income In The UAE?

GCC countries, does not levy any personal income tax on individuals, and is one of the very few countries in the region which does not yet

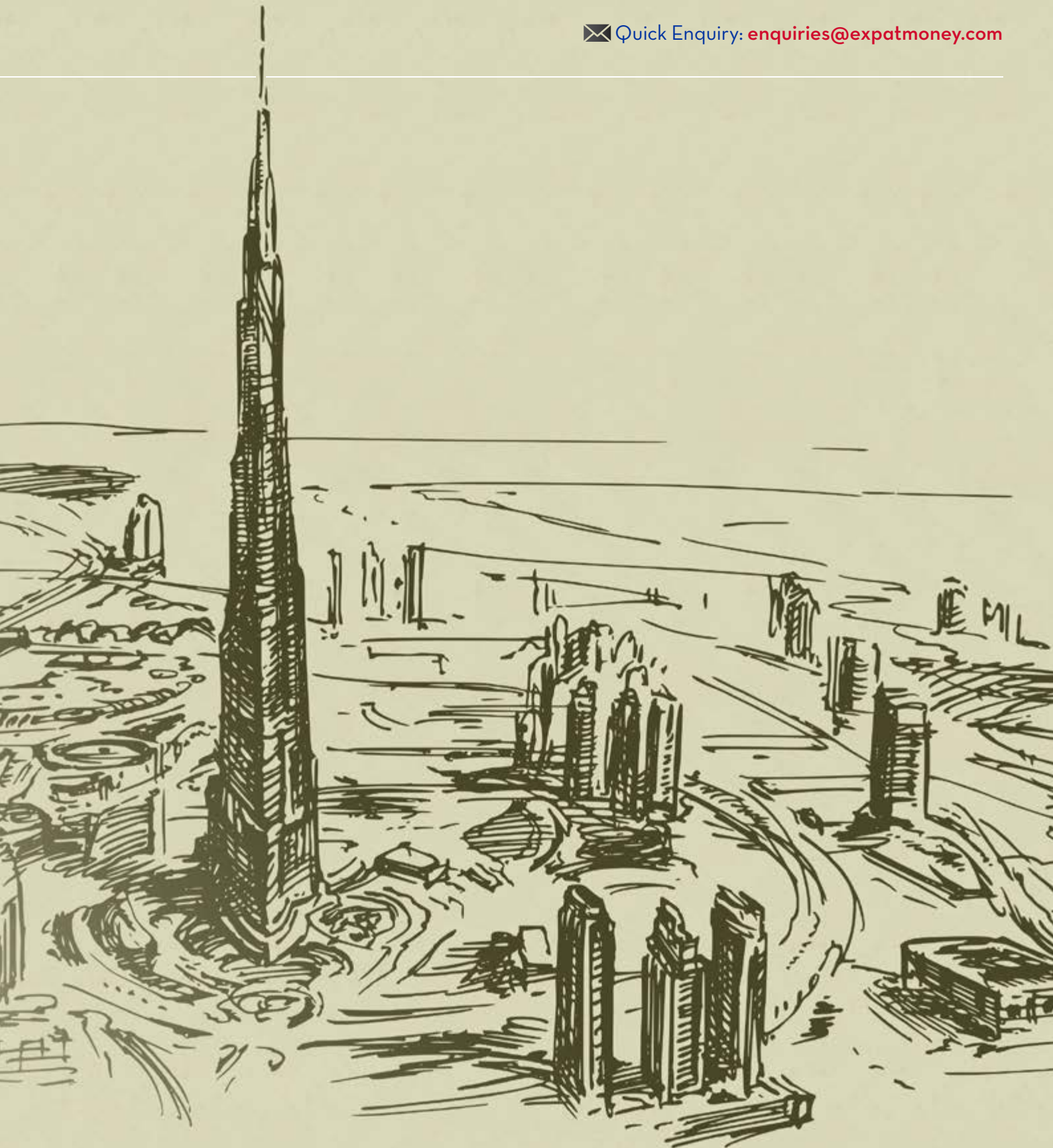


cutting through complexity

KPMG is a global network of professional firms providing Audit, Tax and Advisory services. We operate in 156 countries and have 152,000 people working in member firms around the world. The independent member firms of the KPMG network are affiliated with KPMG International Cooperative (“KPMG International”), a Swiss entity. Each KPMG firm is a legally distinct and separate entity and describes itself as such.

kpmg.com
kpmg.com/ae

have a full-fledged tax system (other GCC countries barring Bahrain do have corporate taxes). So is the image of a “tax free country” a myth or a fact? Nilesh Ashar, Tax Partner, and Karthik Gunasekaran, Tax Manager for **KPMG** in the UAE analyze this issue in more detail in this article. UAE does not levy personal income tax or capital gains tax on individuals. There is no tax return



filing or reporting obligation to claim the tax exemption. There are also no withholding taxes or exchange control restrictions on remittance of savings outside of UAE. Till a few years ago, salary levels were also topped up with accommodation costs being borne

by employers and provision of annual airfare for travel to home country on annual leave. Given UAE, and in particular Dubai's spectacular rise as a fast growing and highly developed urban location offering high end retail, world class restaurants, nightlife and accommodation facilities, it is

no longer regarded as a "hardship country" and some companies are no longer providing the suite of "add-ons" to attract talent to the UAE.



**CLICK HERE TO
CONTINUE READING**

www.expatsmoney.com

FOUR SURPRISING

THINGS YOUR HOME OWNER'S Insurance Covers

Comprehensive Home Insurance can keep your mind at ease whether you are a tenant or a homeowner.

Home insurance is a protection from loss of monetary value, due to theft, damage or loss of your valuables and is one of the main reasons to invest in home insurance. Unfortunate situations around the home can happen anytime and here are few reasons to take in to consideration:

The accident prone guest

Having your own home has its benefits as you can invite people over for a quick catch up or dinner with some close friends. The chances of guests hurting themselves or spilling something on your new carpet is always a possibility. Your Homeowners Insurance will cover you against such mishaps and take care of any medical expenses as a result of an accident.



The lost identity

It can be distressing to learn that someone has stolen your identity and personal information. Cases of identity theft can often cost the victims money, not to mention the mental anguish of having to deal with legal proceedings, law enforcement, court battles and so on. Having a homeowner's policy in place can come in handy during travel to court hearings or missing work as a result of your court proceedings.

Burst pipes and fires

If you have ever had to dealt with a burst pipe at home, you know just how distressing this can be. Water damage and fire can ruin furniture, electronics, art and other valuables.



CLICK HERE TO
CONTINUE READING

www.expatmoney.com



Key Things To Remember When Purchasing CAR INSURANCE

Purchasing a car is always exciting and can be very stressful at the same time. Insuring your car is one of the most important things you must do when buying your car not only because this is a mandatory requirement here in the UAE but also to protect yourself and your loved ones. Here are a few things to remember when purchasing Car Insurance in the UAE.

Premium

The premium on your policy refers to the sum of money you pay to your insurance company for protecting you from a certain risk for the period of the insurance policy.



Insured Value

The insured value is the amount of the insured item, a car in your case, that you need to protect. Excess

The excess refers to the amount that you agree to pay your insurer if you decide to make a claim on your policy, irrespective of the nature and size of your claim. Different insurers' apply their own set of rules when calculating the excess on your vehicle.

Agency Repairs

Is an option for you to repair damage caused to

The RSA logo is at the top left, featuring the letters 'RSA' in a bold, sans-serif font next to a stylized sunburst icon. Below the logo, three cars are shown in a row: a pink car, a silver car, and a brown car. The cars are slightly overlapping and appear to be parked on a light-colored surface.

**Get
10% Discount**

When you **Insure your Fleet** through
www.expatsbusinessinsurance.com



**CLICK HERE TO
CONTINUE READING**

www.expatmoney.com

IS IT TIME TO RENEW OR REVIEW YOUR

MEDICAL Insurance?



Companies with employees in Dubai are now subject to new legal requirements as part of the Dubai Health Authority's review on medical benefits for all visa holders. Whether you have an existing policy which is due for

renewal this year, or are yet to consider providing such benefits for your staff, you will be affected soon.

Key aspects of the requirements:

The DHA have specified minimum benefits, which must be included within the insurance (self funding medical claims is no longer an option). The main features within this are:

- Pre-existing conditions must be covered (there are differing rules depending on gross



of the treatment.

Costs cannot be passed on to the employees, for protection relating to the employees. However where an employer decides to include dependents in the scheme, the employer may choose to pass on part or all of the costs for the dependents.

The implementation is being phased in, already companies with over 1000 employees (Dubai visas) must be compliant. By July 31st 2015, companies over 100 employees must fully comply (or at their next policy renewal) and everyone else (small companies, family members, maids, etc) have an absolute deadline of June 30th 2016.

- Some preventative services must be covered

There are some sublimits applicable and, of course, standard exclusions notable amongst these are work related accidents, car accidents and injuries resulting from any 'hazardous activities'. Benefits can be enhanced, but not reduced. So for example, the days of the **AED 50** per visit deductible are numbered, where this would equate to more than 20% of the cost

The DHA are in negotiation with HAAD as to how individuals will be treated who are, for example, on Dubai visas but work or reside in Abu Dhabi (and are therefore subject to HAAD rules).

Where you have people earning less than **AED 4000** pm gross,

 **CLICK HERE TO
CONTINUE READING**

www.expatmoney.com

income levels)

- Inpatient treatment must be covered (20% coinsurance is permitted)
- Outpatient treatment must be covered (20% coinsurance is permitted)
- Prescribed medications must be covered (30% coinsurance is permitted)
- Maternity must be covered



FAMILY FRIENDLY

LIVING IN Dubai



THE GREENS

A mid-rise residential complex, The Greens blends affordability with a new lifestyle choice. Combining tasteful design and fitted with the latest in modern conveniences, The Greens is designed to meet the needs of family.

Every home is set in a well-finished modern building with attractive green streetscapes and

with lush landscapes set against an open pool. The apartments are set in modern buildings positioned to enclose a private courtyard for all residents to enjoy. Each complex of The Greens has a separate entrance lobby, secure underground parking, and gymnasium and shared barbeque facilities.

Each complex features four individual buildings clustered together to create an exclusive courtyard environment for the



residents. Launched in June 2002, The Greens comprises 36 buildings set over 65 acres. The complex has 3,500 residential units and 4 office buildings.

The Greens features studios, and one - to four-bedroom apartments, and are in close proximity to the Emirates Golf Club, Dubai Internet City and Dubai Media City.



**CLICK HERE TO
CONTINUE READING**

www.expatmoney.com

THE BEST FAMILY NEIGHBORHOODS



In Dubai



AL BADIA

Located right at the heart of Dubai Festival City, Al Badia Residences features apartments and townhouse units set against a beautifully green backdrop of landscaped areas and trees. The community has the advantage of having its own golf club, and being located in a relatively quiet area with great access to the nearby mall having the one and only IKEA in the emirate. Two of the prominent schools located in the area are Deira International School and Universal American School.

ARABIAN RANCHES

Think hacienda, horseback riding, golfing and plenty of open spaces to enjoy, and you have the very popular Arabian Ranches – an established desert-themed development that has kept on growing since it was first launched way back in December 2002 on 1,650 acres of land. Located close to Global Village, the neighborhood houses one of Dubai's premier English medium schools – Jumeirah English Speaking School, and a Raffles Nursery.

We all want a piece of Dubai for ourselves and our family. After all, roughly around 84% of the UAE population comprises expatriates, some of whom have literally made the country their one and only home – no longer just their home away from home, although majority of foreign workers do belong to the latter group.

In Dubai, when it comes to family-friendly neighborhoods, several communities come to mind. Below is a rundown of the more popular ones, both old and new:

HARBOR
REAL ESTATE



between two locations: Dubai Investments Park and MotorCity. Both versions of the Green Community are known for being built on eco-friendly principles aside from actually being great places for raising a family. Unlike other communities that have focused on villa developments, both Green Community neighborhoods also feature great apartment-style living options.

JUMEIRAH/ UMM SUQUEIM

Definitely among the oldest and most prominent Dubai neighborhoods that continue to hold an important place in the city, Jumeirah and Umm Suqueim are neighboring communities strategically located along Shaikh Zayed Road on the Arabian Gulf side. Safa Park, Burj Al Arab and Jumeirah Beach Hotel are located along this vast stretch, as well as the ever-popular Jumeirah Open Beach, clinics, hospitals and a number of prominent Dubai schools like Jumeirah Primary School,

EMIRATES LIVING

If you hear anything about The Lakes, The Springs, The Meadows, The Greens and Emirates Hills, all of these communities are part of the massive Emirates Living development. Located just off Dubai's main thoroughfare Shaikh Zayed Road, Emirates Living enjoys an enviable location close to major business, leisure and shopping conveniences, and is popular for its beautiful golf courses and lifestyle amenities for wholesome family living. A number of reputable schools are located in the area like Emirates International School, Dubai British School, Dubai International Academy, Jebel Ali Nursery and Raffles International School.

GREEN COMMUNITY

When it comes to Green Community, you can choose



ROOM AT THE TOP

They're seen as the epitome of sophistication and architectural extravagance, and their price tag reflects their desirability and exclusivity. But what, apart from their amazing panoramic views and lack of upstairs neighbours, makes penthouse living quite so good?

Dubai's astonishing transformation over the last twenty years has seen the rise and rise of multi-story buildings, most famously the iconic Burj Khalifa at the heart of Downtown Dubai which, at 163 floors, is the world's tallest residential building. However, it's not just the Burj



CLICK HERE TO
CONTINUE READING

www.expatsmoney.com



VILLAS OR APARTMENTS

Which Is Better?



It used to be the received wisdom that villas were for families and apartments for couples or young, free and single people. However with the influx of ex-pats and their families from around the world, combined with the astonishing rate of development in Dubai over recent years, that's no longer the case. We take a look at the pros and cons of villas and apartments and ask which one is best for you.

Dubai is blessed with a wide range of high-end developments, from

sea front villas to sophisticated urban apartments, and all offer a standard of accommodation which truly feels like it has come straight from the pages of an interior designer's notebook. Walk-in closets, home cinemas, private Jacuzzis and personal gyms are de rigueur for today's successful professionals searching for their dream home.

Let's look at two examples of luxury properties, both hovering



CLICK HERE TO
CONTINUE READING

www.expatmoney.com

'ASK AN EXPERT'

1. Has the property market recovered from the financial crisis and is it on the rise again?

Yes, the property market has experienced an extremely strong period of recovery since the deep trough witnessed during the global financial crises, with an incredible capital value growth rate in excess of 20% per annum for the past 2 years in the majority of prime freehold villa developments.

2. What would you recommend as some good options for first home buyers in Dubai?

Dubai has many well established developments to choose from and also some less well established but equally attractive developments that have experienced an increase in demand in recent months. The Springs, Lakes, Meadows and Arabian Ranches will always be high up on the wish list of many families but as prices have risen, I think many people have started to look further afield, with one of my top suggestions for value and quality of living being Green Community in DIP.

3. Of the up and coming areas, which one/s are looking to be most popular and why?

Jumeirah Park is the huge new development that everyone is talking about, with an excellent mix of 3, 4 and 5 bedroom independent villas which are very well located with easy access to SZ Road. However, we have also experienced an increase in demand for some of the smaller developments with Jumeirah Village Triangle (JVT) being recognized for its convenient location between Emirates Road and the amenities of Emirates Living, while Victory Heights has benefited from the recent improvements to the road network along Emirates Road.

4. Is this a good time to sell property, if yes why, and if not when?

There is no definite answer to this question as the answer will be dependent on each individual's personal circumstance. For those people who have a short term outlook and who may need access to their capital in the short term, I would suggest that now is a great time to sell as prices are close to their previous cyclical high and a sale can be achieved easily in this market with the potential to lock in a significant capital gain. However, for those people with a longer term outlook who are planning to live in the Dubai for many years to come, I see no real reason to sell now if the question relates to the property where you currently reside.

5. What are your top 3 areas to live in Dubai and why?

In terms of location and access to amenities, anywhere in Emirates Living (Springs, Lakes, Meadows, Emirates Hills) is difficult to beat. Likewise, Arabian Ranches is a top quality and well established community with a wide range of local amenities within the community. However, my particular favorite is Green Community in DIP as this community is special with a unique feeling of quiet tranquility, cobbled streets and mature lush greenery.

John Lyons is a Senior Client Manager at Espace, with a particular focus on the buying and selling of unique, high value villas in the prime villa communities in Dubai. John also advises property investors with regards to their existing portfolio and assists with the portfolio building process by sourcing suitable stock to match clients' requirements. In addition to this, he advises on the sales process and assists clients to rebalance their portfolio through the sale of non-core assets.



CLICK HERE TO
CONTINUE READING

www.expatmoney.com

ERT'

 **SPACE**
REAL ESTATE

DUBAI BOUTIQUE

AGENCY

PROPERTY | BOUTIQUE



Property Boutique was set up in 2012 to cater to the requirements of Buyers and Sellers looking to make the right decisions when they invest in Dubai. What started off as a company of 5 has now grown exponentially over the last 2 years. our agents are some of the most experienced with the trends of Dubai's incredible 14 year journey.

Looking down memory lane the city has changed in its entirety from a large desert expanse to one of the most exciting destinations in the world.

Dubai has remarkably propelled itself, in a very short span, as a global brand, re-written its own destiny and the destiny of so many from around the globe who found themselves a part of this phenomenal story.

It all started in 2001 with a 99 year lease when Emaar launched their first plots at Emirates Hills which then changed quickly to freehold after the law was passed in 2006.

We will never forget when one could get an Emirates Hills plot for AED 90 per square foot. Yes, a 20,000 square feet plot in Emirates Hills for just AED 1.8 million! Compare it to the one Emaar has for sale today at AED 1,265 per sq. ft. or AED 47 million!

We remember taking potential buyers to see the proposed location of Emirates Living pointing out to the vast expanse of sand with nothing around for miles! And I can never forget that look of utter shock



on their faces, many wondering why they committed to buying. Few had a clue as to what an incredible investment opportunity that was. People went in with faith and hope and nothing more.

In hindsight, most wish they could travel back in time and buy every property that they could get their hands on. Just over a decade ago when townhouses at Springs were

sold at AED 430,000, studios in Greens for as little as AED 180,000 and Palm Jumeirah villas at AED 2 million.

But there is a reason Dubai appreciated this much. It dared to be different, defied the norms and walked the path less travelled. We saw the tallest tower, the largest mall, islands, hotels and even ski slopes pop up. What Dubai created

is extraordinary and what makes it even more marvelous is the short time frame they did it in.

Dubai is far more than its real estate now. It houses thousands of businesses and establishments of all scales employing millions of people from over 200 countries and these figures are steadily growing. One of the greatest things about Dubai is that it has never stopped dreaming big or building fantasies. It challenged every critic and crossed every hurdle to position itself as a dream destination to visit, live and work in. The opportunities, the lifestyle and



**CLICK HERE TO
CONTINUE READING**

www.expatmoney.com

buy  propertyonline



The global property market online

Find your perfect property to **buy** or **rent**

www.buyapropertyonline.com

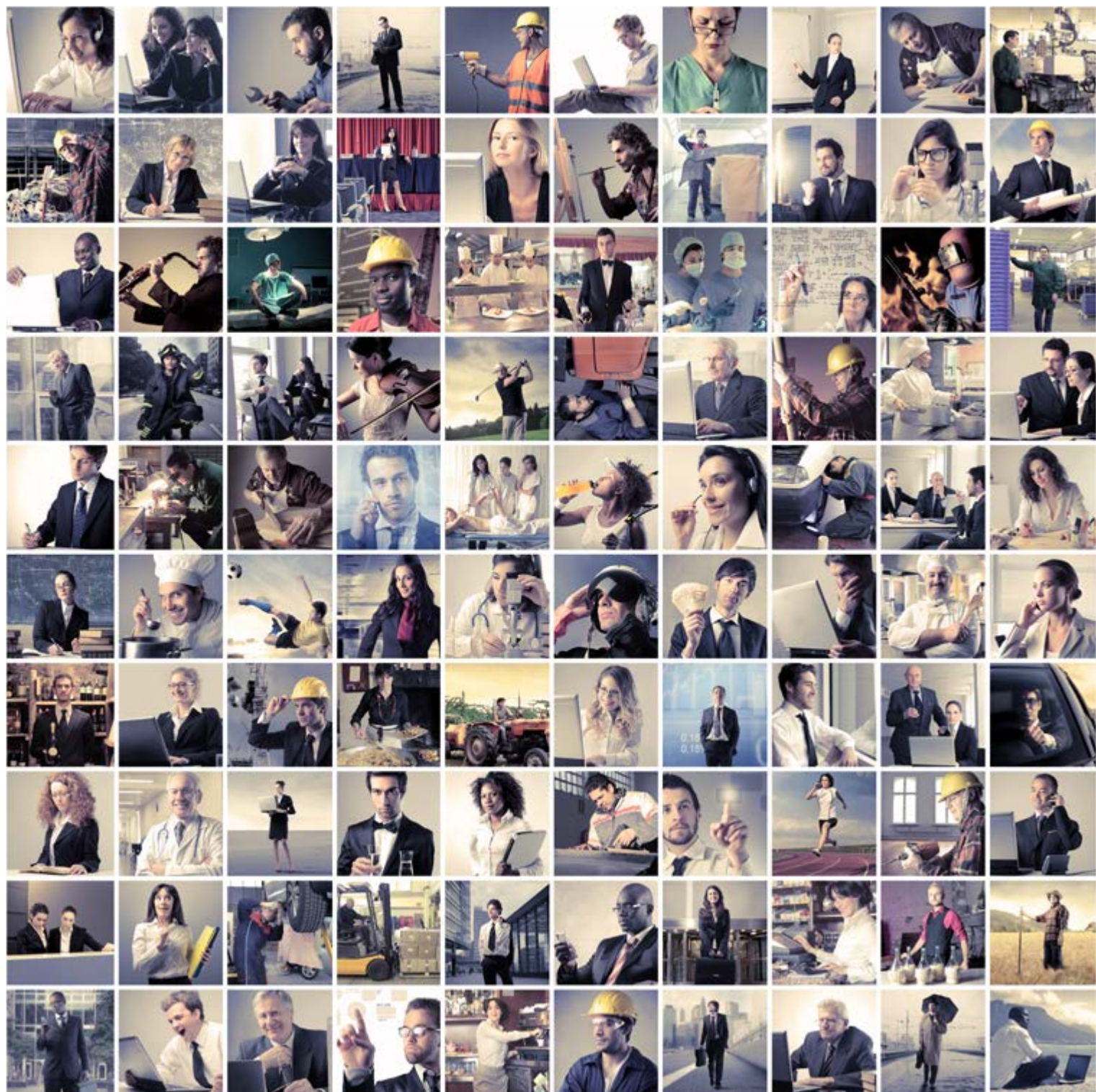
EXPAT MOVES



Removing the stress of moving or relocation,
with everything you need in one place.

www.expatmoves.com

SWISSGULF



SwissGulf Partners

SwissGulf Partners are a professional consultancy headquartered in Dubai, UAE with a reach throughout the MENA region, Africa and SE Asia & Europe.

Our teams have been active in the above markets for over 5 years and have developed a strong reputation for delivery and execution through our consultative approach to the recruitment process.

Through our detailed processes and procedures, vast network, and original and diverse company model, we are able to ensure that each consultant is able to provide not only the best, but also the correct solution for your group.

Each consultant is experienced in competitor analysis and mapping and identifying the market's talent and their teams globally. We insist upon an effective and transparent process working in true partnership with our clients and their executives.

SwissGulf Services

SwissGulf Recruitment

Sourcing, consulting and placing the best candidates, with the best possible fit.

At **SwissGulf Partners** we remain flexible, offering you a first class full recruitment service. Our recruitment teams operate on a success only basis and quickly fill vacancies whilst ensuring they always deliver quality candidates.



SwissGulf RPO

Faster, tailored cost effective recruitment & talent management.

With **SwissGulf RPO** you and your business will receive a complete solution to help you attract, engage and retain the best people whilst reducing the total cost per hire.

When you have a large hiring project and tight delivery times our fast paced RPO projects approach is there to assist you. You will see project delivery with candidate experience levels achieving the **SwissGulf Partners** high standard.

SwissGulf Financial Services

After a turbulent period the financial services industry is currently spending time and efforts in restoring brands, complying with complex risk and regulation changes, and making their group a more attractive option for market leading talent.

Leading Financial services groups are striving to become a place where talented professionals are proud to work

Successful firms are now looking at how they attract and nurture people with the mindset and ideas to develop lasting relationships and create value over the long-term.

SwissGulf Supply Chain

Increasingly, traditional approaches cannot overcome the obstacles faced by logistics service providers. The competencies and organization required to optimize global supply chains are completely different from those needed to provide traditional transport services while minimizing direct costs.



CLICK HERE TO
CONTINUE READING

www.expatmoney.com



EXPATRIATE HAVEN



Traditionally the UAE has offered expatriates a wide range of opportunities to elevate their careers as well as tax free salaries with generous benefits, quality education for their children, lots of sunshine, blue skies and a thoroughly jolly time. I have personal experience dating back to 1978 when I jumped on the exodus wagon and plucked my very young wife from the jaws of a biting English north wind and settled into the delights of the Arabian Nights in a pre-pavement Dubai. I kept her (my wife) in expatriate splendour for 15 years until she had a mild sense of humour failure and

we returned to English floods and taxation to set up our recruitment company The McNair Partnership. That was then and now 18 years later, we have helped many eager recruits relocate to the UAE and other parts of the MENA region during the course of the various economic phases of the UAE development. We have offices in Europe and in Dubai and speak with a degree of experience although I apologise profusely if I stray off-piste at any time. (That's the disclaimer out of the way!)

We have been asked by the fine authors of this impressive organ to share our observations and current market perceptions over a series of articles that will focus on why one should consider a career move to the UAE looking at the benefits and disadvantages; the sectors that are hot and growing and the ones that are looking top heavy; some ideas as to how to gain visibility with your CVs with some anecdotal recollections as well as some fairly obvious strategies that might be helpful; how to present yourself at interview stage and at the risk of stating the blindingly obvious , suggest some techniques that have





R DESERT

helped many of our candidates even those who fall into the category of 'LONAHs'.... little or no apparent hoppers.

A quick summary of where the UAE market is today... climbing out of economic pause (for want of a better word) and recognising some regional instability (fortunately at a distance) many sectors are humming with activity; Financial Services (Investment Management and Private Banking), Compliance and Regulatory, Accountancy, Construction & Real Estate (rental and sales), Oil and Gas, EPC (Engineering, Procurement and Construction), Healthcare, FMCG (Fast Moving Consumer Goods) and other retail activity, Education and legal.

Dubai and Abu Dhabi primarily are building again with the

consequential need for support services across the wide spectrum of the above activities. The markets are hungry for those who can sell across any of the above sectors - those who can win business and generate revenues. The only disadvantage to individuals coming from outside of the region is the possible lack of an established local network. This can however be overcome by tenacious and bright individuals. There is also a great demand for those with technical knowledge and professional qualifications in the above sectors from recognised Bodies. In this respect, there is still a hunger for western qualifications (any age including the silver hair brigade) and experience to engender skills and knowledge transfer especially in the technology arena... telecoms and mobile technology are

changing so rapidly that individuals coming over from established markets are also in strong demand. Social Media is also one of the fastest growing sectors and is transforming the way businesses, regardless of size, are presenting themselves to their markets .. again potentially a massive growth market in the UAE.

Salaries are levelling out and apart from certain pockets of madness are unlikely to create rapid wealth; it is important to look at the allowances that support the basic salary and align them to the actual costs of living in the region as well as having a variable bonus potential that is clearly articulated in the contract. According to some



CLICK HERE TO
CONTINUE READING

www.expatmoney.com

CALCULATE

OF LIVING WHEN MOVING

With Family

Relocating with your family can be scary but with the right planning and preparation, you can turn it into an exciting experience.

One of the main factors to consider when moving abroad is cost of living and when moving with family, it is even more critical that you get your cost of living calculation right so that you do not run out of money. Here are a few steps to help you accurately calculate your expected cost of living when moving with family:

Step 1: Calculate your Current Cost of Living

Knowing how much money you and your family currently spend to maintain your lifestyle is an important part of planning your move. It will help you set realistic



**CLICK HERE TO
CONTINUE READING**

www.expatmoney.com



Worldwide Salary

CALCULATE NOW

RSA

Get

10% **Discount**

When you **Insure your Travel through**

www.xpatinsured.com



ING COST

y Calculator



CLICK HERE TO VIEW

***special
offer***

VISA'S AND I



BUSINESS VISAS

A business visa visit to the UAE is typically defined as a short-term stay that is used to conduct business activities in which a work permit is not required. Although the UAE has not issued a specific list of activities that are permissible while being a business visitor, activities such as attending business meetings, making sales presentations or attending conferences are generally allowed. Individuals using a business visa to visit the UAE to repair or install machinery, computer software or any other technically involved



➤ **BUSINESS IMMIGRATION**
Around the World.
Around the Clock.



(248) 643-4900 | www.employmentimmigration.com

FGI | **Fakhoury Global Immigration**
A Leader in Business-Based Immigration

TROY • NEW YORK • MIAMI • SAN FRANCISCO • MUMBAI

activities are not acceptable.

The business visa, technically known as the Visit Visa, is obtained from the General Directorate of Residency and Foreigners Affairs and must be sponsored by a local entity within the UAE. Alternatively, a select list of foreign nationals are able to obtain a business visa upon arrival at a UAE airport. This

IMMIGRATION



list of foreign nationals includes residents of the United Kingdom, the United States and 31 other countries. Processing times vary between the multiple offices and change frequently.

Sponsored business visa visits are limited to three types of stays: short-term, long-term and multiple entry. A short-term

business visa allows a maximum stay of 14 days with a single entry stay. Additionally, short-term business visas obtained upon arrival of the UAE for the nationals of the designated 33 countries, may request one renewal for an additional 30 days. The long-term business visa allows an individual to stay up to 90 days either with a



single or multiple entry. The long-term visa will require pre-approval from the ministry of labor and cannot be renewed beyond the initial 90 day maximum validity granted. The multiple entry visa allows a maximum stay period of 30 days with an overall validity period of up to 180 days.

WORK PERMITS FREE TRADE ZONE

In order to attract foreign investment, the UAE has established free trade zones which allow companies certain indemnities such as import and export tax exemptions, corporate tax exemptions as well as assistance with labor recruitment and support services such as sponsorship and housing. There



CLICK HERE TO
CONTINUE READING

www.expatmoney.com

COST OF FLYING ON A PRIVATE JET



The cost is usually also calculated roughly on an hourly basis so this is going to add to the flight.



Private Jet Charter

Flying on a **private jet** is and always will be for a select type of niche clientele. The cost involved with chartering a private jet is dependent on a number of different factors and does not come even close to a first class ticket with a commercial airliner. The first thing that will determine the price is the location of the aircraft. If our client's wants to fly out of Dubai we search for an available aircraft in that area. If there are no jets available then our responsibility is to search the closes possible location. This will involve eventually having to reposition the aircraft into Dubai without any passengers to then operate the requested flight. The cost of this will be higher due the fuel consumption and rate to fly the aircraft in from an outside location.





Secondly the aircraft type is a consideration. A small Learjet 60 that takes 6 passengers is going to considerably less than a large long range jet like the popular

Gulfstream 550. This aircraft can take up to 18 passengers and has a much greater range meaning that it can fly further distances and is much more comfortable. The larger



CLICK HERE TO VIEW

special offer

VIP airliners such as the Boeing Business Jet are very luxurious with bedrooms, showers, lounge room and dining areas onboard. These are very popular with some of our



**CLICK HERE TO
CONTINUE READING**

www.expatmoney.com



OWNING AND RUNNING A YACHT

Owning a yacht brings many pleasures but there are also several factors to consider before you start hunting for your next toy. An obvious place to start is the cost of actually owning a yacht. You'd be surprised at the amount of first-time buyers who greatly underestimate the cost of owning and operating

a yacht. Generally, you should expect to spend 10% of the boat's value annually to cover additional expenses including: berthing, fuel, insurance, maintenance, and crew. Financing is a very popular option for boat owners and can make your purchase much more affordable. Spreading the cost over a number of years will free up your cash flow

and make the cost of owning a yacht much less daunting. As with anything, boats need maintaining. At what level is determined by the boat itself, how much you plan to use it and external factors such as the weather and where you plan to keep it. A preventative maintenance plan to regularly clean, assess on board systems and provision



 **BAVARIA**



Enjoy an Exclusive Golfer's Package

With the purchase of a new BAVARIA or NAUTITECH

Bush & Noble would like to gift* you with the following ...

- ✓ One year full membership to the world-class ELS club
- ✓ Private lessons at the Butch Harmon school of golf
- ✓ Titleist or Vega custom fit set of clubs
- ✓ Custom-made pro golf bag

 **bush & noble**

 **THE ELS CLUB**
DUBAI SPORTS CITY

 **BUTCH HARMON**
SCHOOL OF GOLF

Terms and Conditions*

- * Offer only valid on new Bavaria or Nautitech yacht purchases.
- * Gifts listed above may be subject to minimum purchase requirements.
- * Membership offer valid while openings exist.

 **bush & noble**
Your Yacht. Our Passion.

your boat will help to avoid any potential disasters down the line. Another important consideration is progression. Like all things in life, boating is progressive. From



**CLICK HERE TO
CONTINUE READING**

www.expatmoney.com

Dubai: +971 4 451 8750 | Bahrain: +973 3991 2828 | info@bushandnoble.com | www.bushandnoble.com

DIVERSIFY TO MAKE YOUR PROPERTY

The advantages of diversifying your investment portfolio across a variety of asset classes such as stocks, bonds, property and cash has been well-chronicled. What most investors don't understand is that diversification within each asset class can also provide significant benefits.

The majority of our clients are comfortable with investing in residential property because most have rented or bought a property for their own use and, therefore, understand what that experience entails. However, very few have actually had a similar experience with commercial property and, therefore, are a little less confident in investing in this potentially lucrative segment of the market.

So, why consider investing in commercial property?

Commercial property can add diversification to a property portfolio. Segments within the real estate market rarely move in tandem, and a mixture of residential and commercial property can make an overall portfolio more resilient to inevitable market cycles.

All things being equal, commercial properties generally produce an ROI at least double that of residential properties. This is mainly due to lower per sq. ft. capital cost, but also reflects the higher levels of risk associated with owning commercial property.

Managing tenants in a commercial property is also more

Portfolio Resilient





||| HARBOR REAL ESTATE

straightforward. You will have a business-to-business relationship with your tenant, and many of the emotional issues which can complicate residential leasing arrangements won't exist. It's easier to keep interactions professional and focused, and relationships are built over time with the opportunity to attract a 'blue chip' tenant. You are likely to rent out your property for a longer period of time and less likely to experience defaults on rental payments. In many cases, commercial tenants and property owner interests are aligned. The tenant wants an efficient operation which presents a favorable impression to his customers, business associates or peers and, in this way, is more likely to assist the owner maintain or even improve the property.

Establishing the true value of an investment is often easier with commercial property. Reviewing the current owners' income statement and existing lease details will provide a good indication of the likely future cash flows, and will help establish an accurate valuation. Residential properties are often subject to more emotional pricing or developer inefficiency and cost recovery considerations.

Lease variations abound with commercial properties. The requirements of a tenant operating a high turnover major regional distribution and logistics center for non-perishable goods will be vastly different from those of a



CLICK HERE TO
CONTINUE READING

www.expatmoney.com

AUSTRALIA

Property is an excellent investment, and Australia has had one of the world's most consistent property markets over the last 30 years.

Here are some of the reasons why foreign property investors should be looking at Australian property:

- Real estate prices around Australia remained stable even

throughout the Global Financial Crisis (GFC).

- Tight Government lending rules mean that repossessions are kept to a minimum.
- Australia is stable both economically and politically, which cultivates a peaceful and secure style of living.
- A well-established legal and property buying system

- Population growth and rising incomes have ensured the demand for housing outpaces supply, which in turn causes prices to rise.
- There is already high rental

LJ Hooker Dubai is here to help you make the right investment decisions - whether you are looking for an investment property in Australia, have an existing property in Australia to sell or manage.



demand due to undersupply

- Investment markets are regulated such that they are transparent and low risk in the Australian sector.
- Interest rates still at historical lows.
- Multi industry – mining, tourism, services, agriculture.

Does this mean you can just buy anywhere?

Obviously it makes sense to seek



CLICK HERE TO
CONTINUE READING

www.expatmoney.com



NOW SELLING

Now Selling
Stage 1 Sold out very fast
Only 10 remaining for our VIP Clients
Act Now



TOTAL
84 EXQUISITE RESIDENCES
1 WORLD CLASS BUILDING

RESIDENCES
FROM \$645,000
ALL WITH PARKING

- Conceived by multi-award winning architects MHN Design Union
- Prime location minutes to Mascot station and approx. 6km to the CBD
- Exciting urban renewal precinct earmarked for exceptional growth
- All development information on request with finance packager now available
- Condition apply

 **Hooker**

AFRICA'S GROWING

CITIES ATTRACT INCREASED FOREIGN REAL ESTATE INVESTMENT

London, UK – Increased numbers of international investors are investigating opportunities in African real estate markets, attracted by the continent's startling economic and demographic growth prospects.

According to Knight Frank, which today published its Africa Report 2015, the population of Africa will quadruple to over four billion by 2100, with nearly one billion of these people in Nigeria alone. This is arguably the single most important demographic trend that will shape the world over the course of this century.

Highlights:

- By 2100 nearly 40% of the world's population will live in Africa, with the large majority of these being in the continent's fast-growing cities
- Nigeria is now the largest economy in Africa with GDP estimated at \$594.3bn, followed by South Africa (\$341.2bn)
- Sub-Saharan Africa is one of the world's most rapidly developing economic regions, and it is projected that 13 of 20 fastest-growing global economies over the next five years will be in Africa
- Luanda in Angola has one of the highest prime office rents in the world at US\$150 per sq m per month, driven by demand from the oil and gas sector, and an extreme lack of availability

WTH

TE INVESTMENT

Growth story

The largest cities of Sub-Saharan Africa are growing at a rapid pace; Luanda's population is forecast to increase by more than 70% during the 2010-2025 period, while Dar es Salaam, Kampala and Lusaka are expected to double. Allied to strong economic growth, this is creating increased demand for good quality real estate of all types.

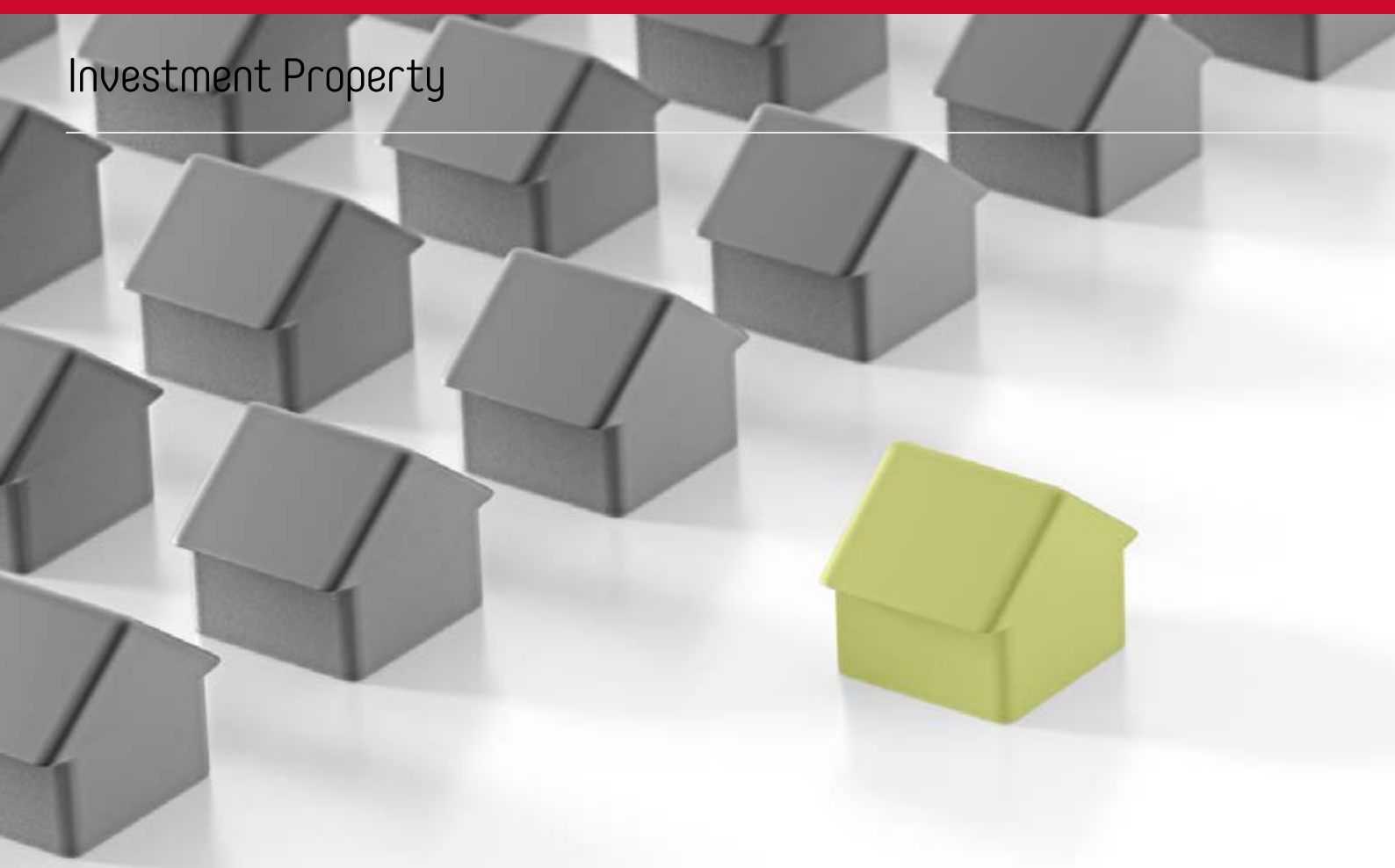
The retail sector has seen a huge increase in activity as a result of the rise of the urban middle class and the expansion of South African retailers such as Shoprite and Pick n Pay into the rest of Africa. Modern shopping malls are a relatively new concept in much of Africa, but a spate of new malls has been developed in key cities such as Accra and Nairobi.

Matthew Colbourne, associate, international research, said "The growth of Africa's cities and



CLICK HERE TO
CONTINUE READING

www.expatmoney.com



FINDING A PROPERTY TO



BUY OR RENT In The UK



HELPING EXPATRIATE INVESTORS –
SOURCE, PURCHASE AND LET RESIDENTIAL
PROPERTY IN THE UK



www.homesorhouses.co.uk

Homes or Houses is a UK registered company, focused on the sourcing, purchase and management of residential property in the North of England.

We are ideally suited to expatriate investors who wish to acquire 'buy to let properties' but simply do not have the time, either due to day-to-day commitments or due to feeling the process is too challenging at a distance.

WE PROVIDE:

- Research of the market, to identify suitable yield or capital gain

- Financial assessment of pricing and market value of properties
- Negotiation of price to ensure property is in line with Clients aims
- Liaison through to legal completion
- Cost Analysis and Management of refurbishment work if required.
- Appointment of solicitors and liaising with them through to legal completion.
- Lettings and ongoing management.

PROPERTY PURCHASE FROM THE UAE

We know too well, the challenges of searching for and buying property from a distance particularly in the Middle East, as our founder was based there for 13 years.

After assisting you in making the important initial decision of whether property investment is suitable for you, we then lead you through the full process. But there are a number of points to consider before investing from the Gulf such as:

- Are you buying a Home to live in or a House as an investment?
- Will you be liable for UK tax on the income or the gain?
- Will you be able to finance the purchase?
- Will you be able to rent out the property consistently?
- How will you ensure rent is paid?
- How will you ensure the property is safe and maintained?

There are so many considerations for overseas Landlords, for example the simple lack of a standard postal system in the UAE and the use of PO Boxes, can cause issues with the UK lending Banks. Our female clients, can struggle to be even added to the mortgage application or property itself, if they reside on their husbands work permit and all sorts of issues arise when DEWA have the incomplete address on your utility bill!

These obstacles are frustrating at best and can make investors feel like giving up, but at Homes or Houses we have faced most of these challenges, and if there is another route... we will know it

Despite the hurdles, usually for clients we find a way, a lender, a house type or a document



CLICK HERE TO
CONTINUE READING

www.expatmoney.com

10 CONSIDERATIONS

When Selecting Your WAREHOUSE

Selecting a warehouse that perfectly suits your needs is like trying to find a needle in a haystack. It can be a harrowing and frustrating experience especially when there is strong demand.

There are many factors which must be considered. Here are just 10 of them.



As with virtually any decision regarding real estate, LOCATION is a prime consideration. You must take into account the location of, not just your distribution points, but also the location of your suppliers as well. Are you importing or exporting goods and materials? If so, you should be close to a port that that can efficiently, reliably and safely handle your goods. A poorly chosen location can lead to excessive freight costs into and also going out of your facility. The essential question is whether or not your chosen location will cost you a

lot of money and, if so, how much?

EASE OF ACCESSIBILITY is also a consideration. How close will you be to major transport routes, and how easy will it be for vehicles to gain access to your facility? Will you be limited as to what vehicle size can gain access? If you need (or envisage one day having the need) to receive or dispatch containerized merchandise, will access inhibit your ability to receive or move merchandise in larger, more optimal quantities?

What about AREA. Can you expand? What type of expansion



do you need to consider when contemplating a 5-year lease with a 5-year option? Many companies have doubled their volumes in that timeframe. Will this facility inhibit your ability to expand cost efficiently?

Is the CONFIGURATION of the space appropriate? Simple items such as the number and location of doors, office facilities, columns, fire hoses, etc., can have a big effect on what processes and systems are required to operate your space efficiently and safely. Do you have sufficient docking and staging space, and can your space be readily partitioned into functional areas such as inward inspection, storage, picking, packaging and dispatch? Do you have any special requirements with regard to power supply, and can they be accommodated? Are there

suitable amenities for your staff, and are there air-conditioned rooms for staff breaks? Is there adequate parking for staff and visitors?

Do you need to engage a WAREHOUSE and LOGISTICS MANAGEMENT CONSULTANT who can advise you as to the most efficient utilization of intended floorspace? Space planning is a science which can save you unnecessary costs associated with inefficient floorspace utilization.

Is there an existing WAREHOUSE MANAGEMENT SYSTEM in place? Can your requirements for processing orders and managing your supply chain utilize the existing system and, if not, can the system be easily modified to suit your requirements? Is there an

“off the shelf” system which can meet your needs? What type of handling equipment are they utilizing? Is the equipment suitable for the goods that you will be providing your customers, or do you have special requirements due to the nature of your merchandise?

Do you need an EXTERNAL SERVICES PROVIDER to manage your warehousing for you? If so, you will need to perform an in-depth credential check to determine their level of experience, resources and capability to handle your



CLICK HERE TO
CONTINUE READING

www.expatmoney.com

RELOCATING T

EXPAT  MOVES

ONE

PLACE

ONE

WORLD



MOVING



STORAGE



VEHICLE
SHIPPING



HOUSE HOLD
SERVICES

Over the next few weeks leading up to the summer holiday season most moving companies experience an increase in business, because whether you are an individual or a family, moving local or international, this is the most suitable time to relocate.

Within the moving industry the June - July months are affectionately known as the 'silly season' as companies become extremely busy, which means the basic economic theory of 'supply and demand' is reflected with an increase in prices

Therefore my recommendation is to start the process early, shop around and lock your dates in with a moving company as soon as possible.

Where do I start the process, which company should I use and how do I obtain the most competitive quote?

HIS SUMMER?

All great questions and all the answers take time and effort to source, so we formed Expat Moves, with one simple goal: to connect expats with high quality, affordable movers, packers, storage companies and other household services, not only in UAE but around the world.

With our simple four step process, you can hand-pick a selection of professional companies based on your requirements, their service level (we have a star rating based on real customer feedback) and your budget.

We call you for some details and within 24 hours we then send you prices from each of your chosen companies.

**Compare the offers and
choose your Mover**

No need to spend time researching social media sites, trawling through a list of moving companies, reading blogs, phoning companies up, asking people for recommendations, just click on our link and get all the answers you need:
www.expatmoveme.com



HOW MUCH DOES IT REALLY COST TO HIRE A MAID?

One of the big advantages of moving to Dubai is that you may no longer have to do your own cleaning and ironing! The only thing you need to get right is your recruitment and training, but once that is out of the way you will gain free time to spend enjoying the Dubai lifestyle!!

So how do you go about it? **EMPLOYING A FULL TIME MAID/NANNY**

There are only a few nationalities allowed to work as home help or as the visa status qualifies them "servant": they are Philipino, Indian, Sri Lankan, Indonesian, Ethiopian, Bangladeshi and Nepalese. You can either recruit ladies who are

already in the UAE or you can hire someone from their home country and take care of their immigration. Bringing a candidate from abroad will be expensive depending on flight cost, immigration fees, and any expenses incurred in their home country. In addition, you will be hiring someone you never met face to face, and they will be living



in your home.... Hmm

Either way the search will be time consuming but it's a worthwhile investment. You can:

- Recruit by word of mouth, the best scenario is if a friend of yours is leaving the country and you take over their trusted maid. Careful here, as a maid who might have been amazing with one family may not be a good fit for yours, and vice versa!
 - o This is free! Or might cost you a few cups of coffee with a friend
- Post a classified ad online (expatwoman and dubizzle work best).
 - o This is free! But if you choose this route, prepare to get in the region



**CLICK HERE TO
CONTINUE READING**

www.expatmoney.com



**Get
10% Discount**

When you **insure your home through**
www.xpatinsured.com



MAID
RECRUITMENT
WEBSITE IN THE MIDDLE EAST



MaidCV.com
FIND A MAID IN 3 CLICKS
Tel: 04 330 7095 | Cell: 050 456 8234





ARABIAN PROPERTY AWARDS

INTERIOR DESIGN

in association with

Rolls-Royce
Motor Cars



BEST INTERIOR DESIGN
APARTMENT DUBAI

Le Reve Tower
by Zen Interiors

2014-2015

Dubai-based interior design company **Zen Interiors** has received two prestigious awards for its contemporary design of an exclusive penthouse

ZEN IN RE

Accolade For Its Residential Interior Design At T



in the Le Reve Tower in Dubai Marina. The design firm won Best Interior Design for an Apartment in Dubai and Best Interior Design for an Apartment in Arabia from the International Property Awards that were held in the Joharah ballroom in the Madinat Jumeirah, Dubai on Thursday 4th December. The judging committee, chaired by three members of the House

of Lords, scrutinised hundreds of entries from 12 countries across Arabia and awarded Zen Interiors the top regional recognition in this category.

Zen Interiors' winning design for the 1,300 square metre penthouse in Dubai Marina was for a discerning private client, who desired a contemporary, iconic, yet eclectic, aesthetic for

INTERIORS RECEIVES BEST IN ARABIA

THE 2014 INTERNATIONAL PROPERTY AWARDS



his Dubai base. After remodelling the property, by adapting the floor-plan and making significant structural changes, **Zen** created a striking scheme for the apartment's interior. High-end international designer furniture brands such as Moooi, Ligne Roset, Fendi and Creazioni sit alongside bespoke soft furnishings and unique Stucco feature walls to create a beautiful

space with panoramic views of the cityscape.

Patrick van IJzendoorn and Merete Broen are the husband and wife team who founded **Zen Interiors** in 2003. Broen commented, "We are delighted to build on the success of last year, where we won the global award for our design of a house within a gated community in Nairobi, and to win this award for the Best Residential Interior Design for a local project is fantastic, and is the true evidence of the passion and talent of our design team."

Van IJzendoorn adds, "When we launched **Zen Interiors** we wanted to create a firm that had international standards, but maintained a personal approach. We are proud of being part of the growth of Dubai and winning this award shows that our designs have a global appeal."

Stuart Shield, President of the International Property Awards said, "Levels of excellence and innovation continue to rise within the property industry year after year, making the attainment of one of these awards increasingly difficult, yet even more valued."



ABOUT ZEN INTERIORS

Zen Interiors offers turn-key and bespoke design solutions for residential properties, from stylish penthouses to elegant family villas. Specialising in contemporary, timeless design, a **Zen** design is one that is lovingly created using superb craftsmanship and unswerving attention to detail.

Since its inception in 2003, it has completed more than 900 homes and has many more exciting high end residential and hospitality projects lined up for the future across the UAE, including projects for the royal family. It also has a growing portfolio of international clients from countries that include Kenya, Uganda, Jordan, Bulgaria, Maldives, Seychelles and India.

www.zeninteriors.net





YOUR GUIDE TO RECEIVING SOUND FINANCIAL ADVICE

There will probably be times in your life when you're not sure what to do with your money or what decisions you need to make about your financial future. There are thousands of different financial products on offer and choosing between them can be difficult. It may be helpful to get professional financial advice as a qualified financial adviser can help with:

- Pension planning for your retirement
- Investing or saving money
- making the most of a lump sum

of money such as a redundancy payment or an inheritance

- Buying a property or taking out a mortgage
- When your life changes for example, emigration, you're starting a family, getting divorced or you've been widowed.

The adviser will look at your personal circumstances and your financial plans and recommen



CLICK HERE TO
CONTINUE READING

www.expatmoney.com

xpatinsured 



Helping you find the
Insurance that is right for you.

Enquire Now!



KEY PERSONNEL

Since Rami relocated his hairdressing practice to Dubai in 2006, Rami has successfully grown to become one of the top, most sought after hairstylists within the UAE & The Middle East region. His brilliance originates from a strong training background and with over 14 years of international experience within the beauty industry.

Formerly trained with L'Oreal, Wella, Dessange and many other recognized brands; Rami has gone on to become recognized for his reputation and work and was awarded for many times as one of Dubai's top hairdressers by Time Out Dubai.

From celebrity weddings to international events such as Dubai International Film Festival, Dubai International Fashion Show and Dubai Fashion Week, Rami's personality and expertise has put the sparkle and pizzazz into this region of the Middle East.

Just flip through the most popular UAE's fashion magazines to see Rami's stunning hairstyles with many of his clients featuring in OK! Middle East, Elle, Hello!, Grazia and Beauty Business.

 **Rami Jabali**
salon & spa

buy propertyonline



The global property market online

Find your perfect property to **buy** or **rent**

www.buyapropertyonline.com

EXPAT MOVES



Removing the stress of moving or relocation,
with everything you need in one place.

www.expatmoves.com