

A nighttime photograph of the Dubai skyline. The Burj Khalifa is the central focus, illuminated and reaching towards the dark sky. Other skyscrapers are visible on either side, some with lights on. In the foreground, a multi-lane highway is shown with light trails from cars, indicating a long exposure. The overall scene is a vibrant urban landscape at night.

# DUBAI REAL ESTATE INVESTMENT GUIDE

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The purpose of all investments is to increase the capital of savings through a competent approach to their investment.

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You can invest in financial securities, in real estate, in stocks and bonds. You choose the best way for yourself.

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There are two ways you can start investing - independently or through competent Intermediaries who will manage your capital and generate income.

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There are a lot of options on how to dispose of your savings.

# SHARES & BONDS

## PROS



- + Minimum start-up capital
  - + Simplicity of actions (you can invest in smartphone mode)
  - + If everything plays in your direction, you can get a very good income
  - + Convenient investment terms
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## CONS



- High Risk Investments
- Economy and Politics of Countries affect your Income

# BANK DEPOSITS



## PROS

- + The money will be Insured
  - + Profitable Bonuses from the bank
  - + Passive Income
  - + There is no minimum investment amount
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## CONS

- Low Percentage of Earnings
- If the money needs to be collected early, the income will be zero

# REAL ESTATE

## PROS



- + Capital Preservation
  - + Cash Flow
  - + Appreciation
  - + Tax Advantage
  - + Leverage
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## CONS



- Large Start-Up Capital is needed
- Additional Maintenance costs
- Liquidity of Capital is slow

A scenic view of a city street lined with palm trees, with a modern skyscraper skyline in the background. The street is paved and has a white line down the center. There are red flowers in the foreground. The sky is blue with some clouds.

My choice is

REAL ESTATE

# For myself, I decided to invest in Real Estate . Why?



- + It can't be stolen or lost, it's absolutely safe and creates generational wealth.
- + While transacting, the presence of the property owner is not necessary.
- + All transactions can be made through a real estate brokers, makes money while you're sleeping.
- + The risk of losing savings is minimal.
- + The value of shares changes every day, deposits are subject to inflation, and real estate is stable.
- + You can sell it at any time and return your initial investments.
- + Easily scale by leveraging your capital through bank finance.
- + No Tax on return on investment or capital gains from premiums while selling.

+ You can buy objects according to your financial capabilities and even get installments through developer's payment plans.

+ Historically , Real Estate prices have only been rising.

+ The ability to use several investment strategies.



I advise you to choose real estate in countries with a stable economy and a solvent population.



There are several options for real estate investment strategies.

I will inform about the most popular and proven with my own experience.

STRATEGIES

# BUYING APARTMENTS FOR RENT

Advantages of buying a ready to move properties:



- + You start to pay back your investment immediately after purchase.
- + Choose an apartment according to real characteristics, community infrastructure, amenities the development has to offer and possibility to purchase in distance by looking real photos and videos, by transactions and real records.
- + It is easy to calculate the profit (ROI per annum) from renting an apartment.
- + You can become a holder of a UAE residency visa if the property price is more than AED 750,000 (\$ 205,000). Such a visa guarantees almost equal rights with locals.
- + The gold visa applies to all members of the investor's family.

STRATEGIES

## There are also drawbacks :

- You may not find a ready properties in the right location.
- Can't be purchased with payment plans and full payment has to be done on property transfer.
- Higher Purchase Price compare to construction phase of the Development. Off-Plan properties are much cheaper.
- For individuals, when buying a property from abroad there are may be difficulties in making payment and paperwork.

Buying Ready Properties can make ROI\* 7-9% per annum for long-term rent (yearly) and 10-12% in the short term (holiday homes). It all depends on the location and rental price.

\* ROI (Return on Investment) is a payback ratio or return rate

# BUYING A PROPERTY AT THE PROJECT CONSTRUCTION STAGE

## Advantages:



- + The increase in the price of the apartment after the handover of the project.
- + Interest-free installments from the developer or flexible post-payment plans.
- + The ability to monitor the dynamics of construction and evaluate the Advantages and Disadvantages of the location of the residential quarter, the view from the apartment and the surrounding infrastructure.

## Disadvantages:



- Few really great offers on the market.
- Installments with a fairly short period.

The presented strategy makes ROI of 8% - 15 % per annum. Buying Project located community's Infrastructure, amenities and development has direct impact to your ROI. Demanded areas brings higher ROI per annum.

# BUYING THE PROPERTY AT THE PROJECT LAUNCH

The most popular method of investment, the most PROFITABLE IN MANY ratios.

## HOW DOES IT HAPPEN?

The developer, on a predetermined day, announces the start of sales in a new residential complex. At the time of the start of sales, the Development itself is not yet available and it has only renders presentations, floor plans.

## Advantages:



- + Long-term interest-free installments. Only 10% of the property purchase price has to be paid at the time of booking and another 10% to have a full downpayment.
- + The rest is going to be paid in equal installments while the development is under construction.
- + Favorable offers from the developer. Repairs from the developer with a bonus or furnished apartments.
- + The ability to choose the desired area of the apartment, layout, area, location.
- + A large number of offers on the market.

## Disadvantages:

- There is no way to see the final result at the time of purchase. There are only advertising layouts and booklets.
- Probability of late handover of the project

The real estate investment strategy at the start of sales can make up to 30-50% ROI per annum. This is the highest payback ratio among the three strategies considered. As in previous cases, the payback rate strongly depends on the location and purchase price of the property.

*I believe that each of the strategies considered is appropriate and good, because of everyone's different financial capabilities and needs and requirements to perform different tasks. Someone will rent out, someone will want to resell it profitably.*

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At My Consultation, We:

- ✔ Define your Goals. What's the exactly reason from buying the property in Dubai? Is it for long-term wealth or generating high profits in short period of time...
- ✔ Mark the planned amount of capital for the investment.
- ✔ We will select projects for you from a proven developer.
- ✔ Analyze the pros and cons of each project and proposal of income with shown and proven transaction records.

# RUSTAM KAKHAROV



*“I will help you make a purchase that will meet your expectations and bring an income higher than planned!”*

Contact Details:



REFINEDHOLDING.COM