

# GHADAN 21

IMPACT REPORT

GHADAN 21

ECONOMY  
KNOWLEDGE  
COMMUNITY



IMPACT REPORT



# **GHADAN 21**

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**“Ghadan 21 has achieved its purpose as the catalyst to drive the emirate forward, towards a brighter tomorrow. Envisioned to accelerate Abu Dhabi’s journey to become one of the best and most inclusive places in the world to live, do business, work and invest, I am proud of the great strides that have been made and will continue to progress beyond 2021”.**

**His Highness Sheikh Mohamed bin Zayed Al Nahyan**

Crown Prince of Abu Dhabi, Deputy Supreme Commander of the UAE Armed Forces and  
Chairman of the Abu Dhabi Executive Council



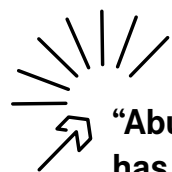
# GHADAN 21

## INVESTING IN OUR FUTURE

 Abu Dhabi's government accelerator programme, Ghadan 21, was a AED 50 billion, three-year accelerator programme created to enhance the competitiveness of Abu Dhabi. His Highness Sheikh Mohamed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi, Deputy Supreme Commander of the UAE Armed Forces and Chairman of the Abu Dhabi Executive Council, envisioned and launched the programme in 2019. Ghadan 21 has been implemented over three years by the Abu Dhabi Executive Committee, led by His Highness Sheikh Khaled bin Mohamed bin Zayed Al Nahyan, member of the Abu Dhabi Executive Council and Chairman of the Abu Dhabi Executive Office.

Ghadan 21 focused on investing in initiatives that support and deliver the transformation of the emirate's communities, economy and knowledge ecosystem. An agile investment programme, Ghadan 21 also responded quickly to the circumstances presented by Covid-19, providing financial relief, ensuring continuous fiscal growth, preserving economic gains, and propelling the emirate towards a knowledge-enabled future.

While the programme has achieved its goals, many of Ghadan 21's key initiatives continue to be implemented by Abu Dhabi Government entities, delivering long-term, sustainable impact and growth for people, businesses and innovation in Abu Dhabi and beyond.



**“Abu Dhabi's progress towards a diversified, knowledge-based economy has experienced a significant leap forward thanks to strategic investments made under Ghadan 21 in people, business and innovation. The impact in accelerating progress across key priority sectors has reached far beyond what is expected from an accelerator programme, promoting a culture of achievement that is distinctly by and for Abu Dhabi”.**

**His Highness Sheikh Khaled bin Mohamed bin Zayed Al Nahyan**  
Executive Council and Chairman of the Abu Dhabi Executive Office



### COMMUNITY INVESTING IN PEOPLE

Ghadan 21 supported the wellbeing of Abu Dhabi's people through continuous investment in social development. From enhancing education to providing social support and creating vibrant, new community spaces across the emirate, Ghadan 21 succeeded in strengthening community ties, equipping citizens and residents with new skills and opportunities and making Abu Dhabi one of the world's most liveable cities.

### ECONOMY INVESTING IN BUSINESS

Ghadan 21 invested in initiatives that enhanced ease of doing business through simplified licencing, incentive packages, reduced tariffs and flexible regulations. Investments focused on diversifying Abu Dhabi's economy, boosting economic growth, strengthening the role of the private sector, and attracting foreign direct investment to successfully reinforce Abu Dhabi's position as an ideal business environment.

### KNOWLEDGE INVESTING IN INNOVATION

Ghadan 21 invested in developing advanced infrastructure for a tech-enabled future and incentivising innovation-led industries. Investments in research and development (R&D), as well as in tech-focused companies in high-growth areas and boosting digital skills, have been key to building Abu Dhabi's knowledge economy and preparing its workforce for the jobs of the future.

## TIMELINE OF KEY INITIATIVES

2018

- **JUNE 2018**
  - > First of 13,700+ housing loans disbursed

2019

- **FEB 2019**
  - > Abu Dhabi Investment Office (ADIO) established to drive investment in the emirate
- **MAR 2019**
  - > AED 1 billion Agtech Incentive Programme launched to advance development in the sector
  - > Global tech ecosystem Hub71 launched to support innovative startups
  - > Tamm launched to streamline government services on a single online platform
  - > XPRIZE partnership announced first competition, the four-year Feed the Next Billion prize, in December 2020 to help tackle food security
- **APR 2019**
  - > Authority of Social Contribution – Ma'an established and numerous social programmes rolled out
  - > Five-year deal signed with UFC (Ultimate Fighting Championship) and several major events staged, including UFC Fight Island
- **JUNE 2019**
  - > Charter Schools programme launched offering third education model based on public-private partnerships
  - > SME Credit Guarantee Scheme launched to increase financing for SMEs
  - > Instant Licence Scheme launched to increase ease of doing business
- **OCT 2019**
  - > Abu Dhabi Moments launched and staged 25 community events pre-covid

- **NOV 2019**
  - > R&D Authority created, which later became Advanced Technology Research Council (ATRC), with multiple R&D initiatives underway

- **DEC 2019**
  - > For Abu Dhabi initiative launched and delivered AED 8 billion worth of public space enhancements

2020

- **FEB 2020**
  - > ICV Local Content Programme launched, engaged multiple entities since its launch
- **MAR 2020**
  - > Single-use plastic policy announced and received widespread support to cut plastic bag use
  - > Economic Stimulus Package launched to mitigate the economic impact of COVID-19 on businesses and people
- **SEPT 2020**
  - > First GCC campus of world-renowned computer coding school 42, 42 Abu Dhabi, announced
- **DEC 2020**
  - > AED 2 billion Innovation Programme launched, expanding Agtech Incentive Programme to include additional high-growth sectors

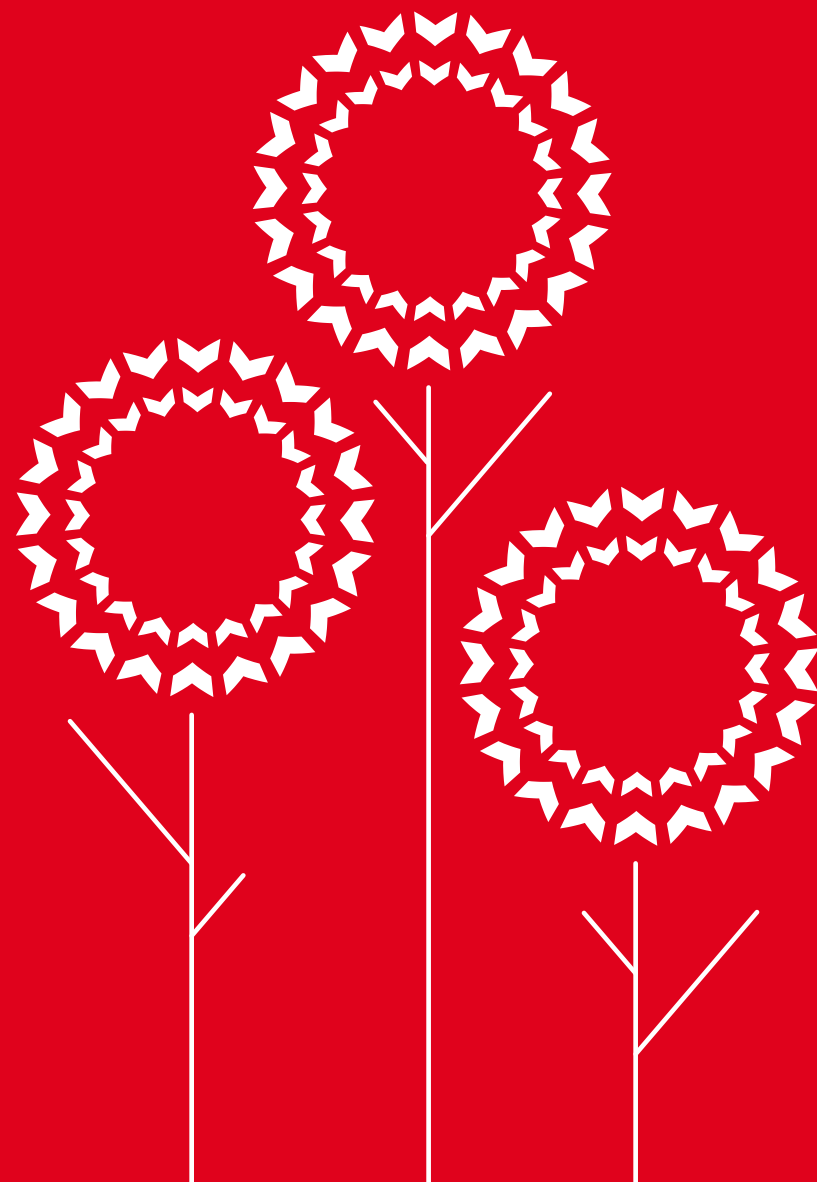
2021

- **FEB 2021**
  - > Hub71 surpasses 100+ startups
- **JUN 2021**
  - > Sharaka permanently established to continue providing long-term support for public-private partnerships

# COMMUNITY

## Investing in People

A wide range of initiatives under Ghadan 21 supported the community through investment in job creation, infrastructure, healthcare, education, culture and the environment. The innovative programme also helped to drive social innovation, grow social participation, and strengthen community ties – particularly during the pandemic. An increased spirit of giving and community was fostered through Ghadan 21 initiatives, making Abu Dhabi an even better place to live and thrive.





# THE AUTHORITY OF SOCIAL CONTRIBUTION – MA’AN

Advancing social innovation and volunteerism

The Authority of Social Contribution – Ma’an was established by the Department of Community Development (DCD) to help drive social contributions, build a culture of social participation, and encourage social innovation in Abu Dhabi. By making a positive difference in the everyday lives of Abu Dhabi residents and citizens, Ma’an aims to support and accelerate the growth of the third sector. It creates meaningful opportunities for not-for-profit organisations, foundations and social enterprises to contribute to the development of strong, active and connected communities.

- **5**  
INCUBATOR CYCLES COMPLETED
- **60+**  
NEW PARTNERSHIPS FORGED
- **56**  
SOCIAL ENTERPRISES LAUNCHED
- **AED 6 MILLION**  
IN FUNDING PROVIDED BY MA’AN

Ma’an introduced the Social Impact Bond (SIB) – the first of its kind in the region – which uses multi-party partnerships to develop sustainable solutions to complex social challenges on a pay-for-success basis. The programme successfully piloted ATMAH, a SIB between the Department of Community Development, Ma’an, Aldar Properties, Aldar Education, and the Zayed Higher Organization for People of Determination which works to support the employment of people of determination.

Ma’an is also fostering social innovation through the Ma’an Social Incubator and Accelerator (MSIA), which has launched five cycles and 56 social enterprises focused on supporting people of determination, mental well-being, family cohesion, the environment, and senior citizens. The programme has provided AED 6 million in funding to innovative individuals looking to create solutions from within the community.

Ma’an also galvanised community support during the height of the Covid-19 pandemic through the ‘Together We Are Good’ programme, which engaged community members to contribute and volunteer to help people in need. The programme supported 400,000 people and distributed more than 27 million meals, 32,400 food baskets and 4,200 laptops.

Ma’an has successfully brought the government, private sector and civil society together through programmes that help grow Abu Dhabi’s economy and positively impact people’s lives.



“We are extremely proud to have played a central role in making Abu Dhabi a much better city to work and live in than ever before. The world that Ma’an truly envisions is one of collaborative communities, and we witnessed this many times throughout 2020 as businesses and members of society came together to make a real tangible difference to people’s everyday lives through our innovative programmes”.

**Salama Al Ameen**  
Director General of the Authority of Social Contribution – Ma’an



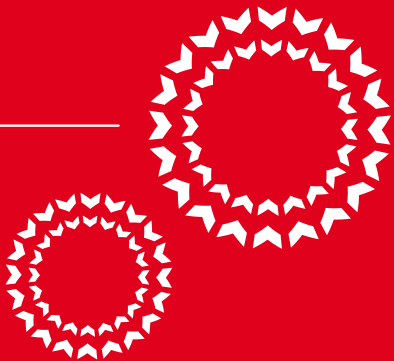




## SPOTLIGHT

### ReTech

Smart solutions for a sustainable future



ReTech, a startup supported by the Ma'an Social Incubator (MSI), was founded by Reem Musabbah and Fatih Ullah as a solution to social and environmental challenges in the retail sector. Comprised of a mobile app and application programming interface (API), ReTech allows customers to store and manage their receipts digitally by taking a picture and using an optical character recognition (OCR) engine to extract important data. This allows the user to organise their receipts and easily track their expenses within the app. By using digital receipts, individuals and businesses can reduce carbon emissions required to produce receipt paper.

Not only does ReTech support business-to-consumer (B2C) services, but it also supports business-to-business (B2B) services. With the integration of digital

receipts, businesses can reduce costs associated with restocking receipt paper and managing point-of-sale (POS) systems. Businesses will also have real-time consumer insights that allow them to create more personalised, interactive and engaging experiences for their customers.

As a part of MSI, ReTech was offered investments in their company, a stipend, learning and development workshops and mentoring and networking opportunities. The mentorship ReTech received allowed the company to network with other experts in the field of technology and empowered them to grow their platform. With a focus on social impact, MSI provides budding entrepreneurs a chance to develop their ideas into a social enterprise or not-for-profit organisation.

Moving forward, ReTech aims to be integrated in more shops and has already initiated pilot projects in a number of stores throughout Abu Dhabi. More relevant than ever, the goal is for customers to receive their receipts directly to the app when they check out at a store, ensuring a truly contactless transaction. ReTech also hopes to increase financial literacy among its users by sharing their knowledge on topics such as expense management and how to start a business. Ma'an will continue to support social innovation and enterprises like ReTech that aim to solve social, cultural and environmental challenges.



**“The Ma'an Social Incubator helped us reach heights that my colleagues and I thought were impossible at this stage and in such a short period of time”.**

**Reem AlMosabbah**  
CEO of ReTech

## HOUSING LOANS AND JOB CREATION

Reinforcing the role of citizens in driving the country's development



- **14,064**  
HOUSING LOANS DISBURSED
- **AED 22.3 BILLION**  
HOUSING LOANS PACKAGE FOR CITIZENS
- **10,735**  
JOBS OPPORTUNITIES CREATED

Under the directives of His Highness Sheikh Khalifa bin Zayed Al Nahyan, President of the UAE and Ruler of Abu Dhabi, and His Highness Sheikh Mohamed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi, Deputy Supreme Commander of the Armed Forces and Chairman of the Abu Dhabi Executive Council, UAE nationals were able to receive access to high-quality housing through the disbursement of housing loans. In addition, retirees and families of deceased mortgagers were exempted from repaying their loans. The housing package, worth a total of AED 22.3 billion, led to the disbursement of 14,064 housing loans to citizens in Abu Dhabi.

To further increase Emiratisation, Abu Dhabi Government also developed a sustainable system to create jobs within the private sector for Emiratis. Through training opportunities, citizens are able to develop their aptitude and proficiency across various industry sectors. The initiative has already been implemented by prominent companies such as EY, KPMG, SEHA, Mubadala and Abu Dhabi Commercial Bank, with around 10,000 jobs created.

These initiatives reflect the leadership's commitment to ensuring social stability, enhancing living standards and equipping the local workforce with future-ready skills to drive sustainable economic development.

## 42 ABU DHABI

Building a future-ready workforce

A partnership between Abu Dhabi Department of Education and Knowledge (ADEK) and the 42 Network of coding schools, 42 Abu Dhabi welcomed its first cohort of 136 students in September 2021. The first school of its kind in the GCC, 42 Abu Dhabi provides a disruptive and ground-breaking learning model to teach various coding languages as part of plans to build a future-ready workforce in the UAE.

The school, which has the capacity for 750 students, takes a unique approach to learning, with peer-to-peer, teacher-free learning methods that allow students to collaborate and work together to solve real-world problems.

There are 21 levels to the programme, as well as two internships that cover 19 different areas of study in computer programming and other skills. Since

the school places value on a student's motivation to learn, it does not charge tuition fees. 42 Abu Dhabi supports a key pillar of Abu Dhabi's vision to create a diverse and inclusive education infrastructure that empowers the next generation with skills for the future and advances the emirate's transition to a knowledge-based economy.

- **21**  
LEVELS TO THE PROGRAMME
- **AED 0**  
TUITION FEES
- **19**  
AREAS OF STUDY
- **750**  
STUDENT CAPACITY



**“Establishing 42 Abu Dhabi underlines our commitment to provide next-generation education pathways to strategically upskill and nurture a future-ready workforce on a local and regional level. By making coding and code-thinking accessible to people of all levels and abilities, 42 Abu Dhabi embodies the emirate's vision for a tech-enabled business ecosystem and contributes to our leaders' vision to build a secure and confident society that is competitive, sustainable and open”.**

**Sara Musallam**  
Chairman of the Abu Dhabi Department of Education and Knowledge



FOR ABU DHABI

Beautifying public spaces to enhance quality of life

The Abu Dhabi Department of Municipalities and Transport (DMT) launched For Abu Dhabi to create and enhance nature sites and community spaces across the emirate.

Under the initiative, DMT worked with partners including Al Ain and Al Dhafra Municipalities, to implement various projects. With the ultimate goal of further enhancing liveability and quality of life for citizens, residents and visitors, For Abu Dhabi provided integrated projects for all sections of the community to use and enjoy.

The approach was to incorporate high quality, vibrant and sustainable enhancements into the heart of the physical environment while placing great importance on leisure, creativity and an active lifestyle. The various projects under the initiative were organised according to three core themes: For Exploring, For Interacting and For Relaxing. ‘Exploring’ projects capture the vibrancy, artistry and imagination of Abu Dhabi, while ‘Interacting’ projects encourage community members to be more active by using modern recreation facilities. ‘Relaxing’ projects offer diverse

settings for community interaction within the natural environment.

‘Exploring’ projects include city-wide public artworks which have transformed parts of Abu Dhabi into a living art gallery. This includes the traditional Madinat Zayed market, to which a giant mural by renowned Emirati artist Mohammed Ahmed Ibrahim, was added. Marsa Al Bateen was also enhanced by Brazilian artist Eduardo Kobra, who created a stunning mural that celebrates diversity, tolerance and respect, reflecting the foundations of Emirati society.

There is also a variety of new outdoor spaces for residents and visitors to enjoy nature, relax or get active. The Hudayriyat Leisure and Entertainment District offers an extensive array of restaurants, sports and leisure facilities and accommodation. Jubail Mangrove Walk is a stunning boardwalk that takes visitors through a self-contained, educational mangrove sanctuary. Al Gurm Corniche, which spans 3.5km along the waterfront in Mangrove National Park, consists of pedestrian walkways and a shaded cycling track, and offers activities and recreational spaces. Al Fay Park on Reem Island provides a lush green space for the community to explore, enjoy a relaxing afternoon and play. For Abu Dhabi also enhanced existing public spaces such as rest areas and bus stops.

Thanks to community space enhancements across the emirate, For Abu Dhabi has strengthened Abu Dhabi’s reputation as one of the world’s most liveable cities.

- 130 PROJECTS TO BEAUTIFY PUBLIC SPACES
- 16 COMMUNITY PARKS REDEVELOPED
- 200KM CYCLE PATH ADDED





## UFC PARTNERSHIP

Kicking off a groundbreaking collaboration

The Department of Culture and Tourism – Abu Dhabi (DCT Abu Dhabi) partnered with the Ultimate Fighting Championship (UFC), the world’s premier mixed martial arts organisation, to host UFC events in the emirate as part of a five-year agreement. The series kicked off in September 2019 with UFC 242. Four events have since been hosted, helping to strengthen Abu Dhabi’s reputation as a global mixed martial arts (MMA) hub.

### ➤ **UFC FIGHT ISLAND 2020**

- > **FIRST ARAB FIGHTER ON A UFC MAIN CARD**
- > **144 FIGHTS**
- > **44 COUNTRIES REPRESENTED**
- > **288 FIGHTERS**
- > **12 WEEKS**
- > **11 EVENT DAYS**

### ➤ **UFC 242**

- > **13 UFC MATCHES**
- > **14,000 ATTENDEES**
- > **BROADCAST IN 165 COUNTRIES**

The agreement led to the hosting of UFC Fight Island in 2020. As sporting events around the world were being cancelled due to the spread of Covid-19, Abu Dhabi and UFC devised a unique plan to ensure the show could be safely staged in the emirate. DCT Abu Dhabi created a ‘safe zone’ of approximately 10 square kilometres on Yas Island, which included the arena where the fights took place, a hotel, training facilities and dining establishments that adhered to public safety guidelines and ensured the health and safety of the athletes and their teams. The fights were broadcast live to UFC fans in Abu Dhabi and around the globe.

The partnership between DCT Abu Dhabi and UFC has significantly strengthened Abu Dhabi’s reputation as a venue for major global sporting events and provided the community with a regular programme of exciting MMA events to attend. By helping to drive tourism, it has also supported the diversification of Abu Dhabi’s economy to promote further growth.



**“We are making a long-term commitment to Abu Dhabi because we have had great success in that market. Over the next five years, DCT Abu Dhabi will help us deliver some spectacular UFC championship fights to the UAE”.**

**Dana White**  
President of UFC

## ABU DHABI MOMENTS

Community memories for all



Launched by the Abu Dhabi Department of Community Development, Abu Dhabi Moments included a series of events designed to promote social cohesion amongst members of the Abu Dhabi community and strengthen social bonds.

The programme included recreational, cultural and sporting activities spread across key locations that were accessible to all parts of the community. From open mic nights and street photography to Fright Night and a Diwali celebration, this initiative enhanced community spirit and strengthened connections and interaction between the many nationalities living in the emirate.

➤ **25**  
**COMMUNITY EVENTS**

➤ **320,000+**  
**VISITORS**



**“Through the Abu Dhabi Moments initiative, the community celebrated the great diversity to be found in Abu Dhabi... and highlighted the characteristics of each region and their diverse residents”.**

**Dr Mugheer Khamis Al Khaili**  
Chairman of the Department of Community Development



## CHARTER & AFFORDABLE SCHOOLS PROGRAMMES

Creating positive change in education

In line with its vision to develop a comprehensive education system that contributes to a knowledge-based economy, the Abu Dhabi Department of Education and Knowledge launched two initiatives to help enhance access to quality education: the Charter Schools programme and the Affordable Schools project.

The Charter Schools programme was established to create a third education model as part of ADEK's efforts to advance the transition to a knowledge-based economy. Based on a public-private partnership, the programme is dedicated to equipping students with the skills needed to address future challenges.

- **22**  
CHARTER SCHOOLS ESTABLISHED
- **34,500**  
SEATS CREATED IN CHARTER SCHOOLS
- **10**  
NEW AFFORDABLE PRIVATE SCHOOLS OPENED
- **15,172**  
SEATS CREATED IN AFFORDABLE SCHOOLS

With the goal of establishing a model for sustainable schools that harnesses the expertise of the private sector to boost competitiveness and efficiency, the Charter Schools programme provides innovative learning practices in a stimulating environment. Its structure ensures a strong sense of collective responsibility and collaboration between schools to optimise available resources and enhances provisions to ensure schools have quality educators from around the world while utilising the talents and leadership of Emirati instructors.

Under the Charter Schools programme, 22 new charter schools have been opened in Abu Dhabi, which collectively provided 34,500 places for students. The programme offers an American-based curriculum to kindergarten and cycle one, with more grades to be introduced as students progress in their educational journey.

Meanwhile, the Affordable Schools project aims to increase the capacity of private schools providing quality education at affordable fees to give families better access to private education for less than AED 30,000 per year.

To achieve this goal, the project allocated educational assets, such as ex-government buildings and land, to qualified investors to build and open new private schools. In addition, new



**“We are committed to empowering education and continuously innovating solutions to provide access to quality education for all the residents of Abu Dhabi. We are also firm believers in the power of a performance-driven culture and follow the same ethos in our partnerships and collaborations with all our stakeholders to drive impact, which is evident through these projects”.**

**Sara Musallam**  
Chairman of the Abu Dhabi Department of Education and Knowledge

and expanding affordable schools receive certain incentives, including the full support and facilitation of all government entities to receive any required approvals.

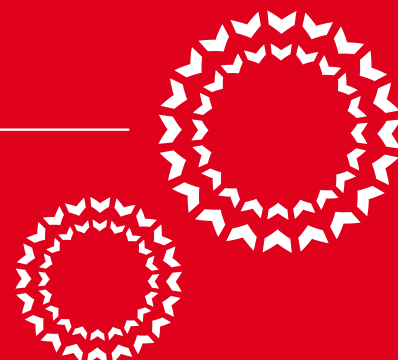
To date, 10 new affordable private schools have opened and four existing ones have been expanded, adding a total of 15,172 seats and surpassing the target.

By forging strategic partnerships between the public and private sectors and increasing access to affordable education, these two programmes support the UAE's vision to empower youth across the socioeconomic spectrum to help create a sustainable, knowledge-based and competitive economy.



SPOTLIGHT

Al Rayana Charter School  
Growing hearts and minds together



Opening its doors in 2018 as the flagship institution for the Charter Schools programme, Al Rayana Charter School is the embodiment of a successful third education system. Based on a public-private partnership, the school is managed and operated by Aldar Academies to benefit and support all educational stakeholders. Al Rayana opened with an enrolment of 1,900 students and has already grown to over 2,300. Serving the catchment areas of Al Falah 1D and 1E, parents can enrol their children in grades KG to five.

With the support of the Charter Schools programme, Al Rayana is providing holistic and inclusive education for students to achieve their ultimate potential, with a particular focus on building strong relationships with students and parents. These attributes have fostered open communication between parents and school management to ensure the voices of students and their families are heard.

The challenges presented by the Covid-19 pandemic have led to numerous opportunities for growth in the way students are educated. Al Rayana supported its students in intentional and purposeful learning with an increase in technological education and innovative teaching solutions. For example, the use of social media maintained a sense of connection through initiatives such as the 'Morning e-Message' for important school announcements and 'Tuck in Tuesday', where students could listen to a teacher read them a story. Students are also encouraged to prepare for a tech-enabled future by taking courses that promote science and technology. These innovative solutions have led to a mindset shift among students to persevere.

Al Rayana's future outlook is focused on providing students with authentic learning experiences that instil a sense of pride and a spirit of excellence.



“There’s a real sense of triangulation around the Charter Schools programme to ensure we are providing the best possible opportunities for our students.. and to support the UAE’s national agenda, vision and values to create a sustainable knowledge-based economy”.

Lorraine Haughey  
Principal of Al Rayana Charter School

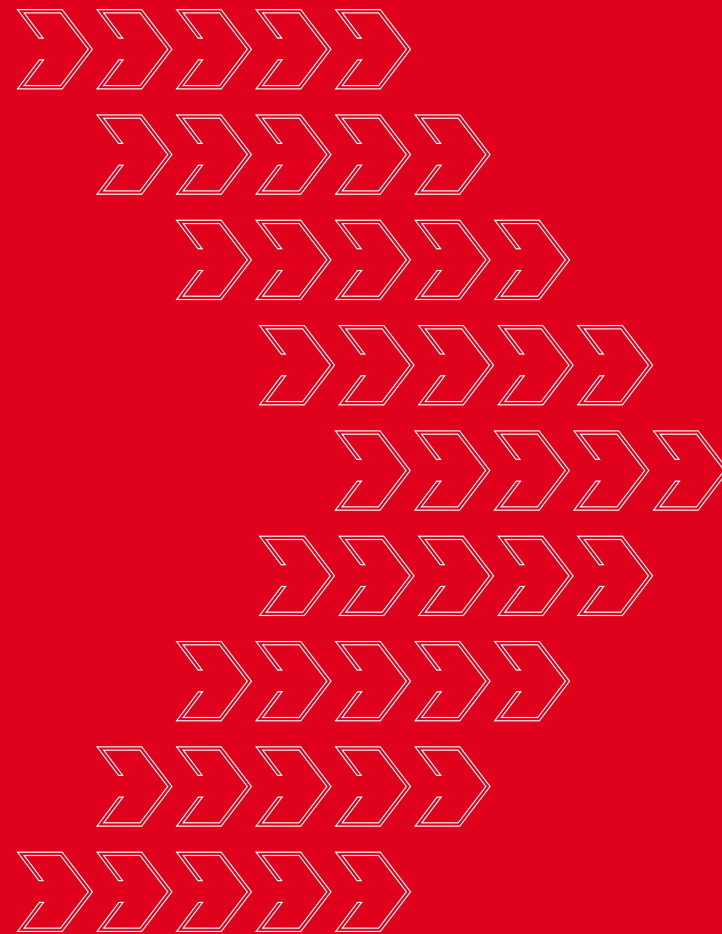




# ECONOMY

## Investing in Business

Ghadan 21 initiatives have successfully supported the diversification of Abu Dhabi's economy, boosted economic growth and strengthened the role of the private sector. The programme's extensive range of initiatives focused on enhancing ease of doing business, creating opportunities for the private sector - in particular startups and SMEs - and increasing local value and investment. Ghadan 21 accelerated Abu Dhabi's sustainable development by providing solutions that support the business community through streamlined processes and flexible regulations to enhance transparency and engagement.



INCREASED  
**BUSINESS  
ENVIRONMENT  
COMPETITIVENESS**



INITIATIVES TO PROVIDE  
**FINANCIAL RELIEF**



ADDED VALUE ON   
**LOCAL CONTENT**



**ENHANCED  
SUPPORT FOR  
STARTUPS**



  
  
FAST-TRACKED HELP FOR  
**PEOPLE & BUSINESSES**



FORMALISED THE PUBLIC-PRIVATE  
**PARTNERSHIP FRAMEWORK**



DECREASED  
**OPERATIONAL  
COSTS FOR  
BUSINESSES**

# ABU DHABI LOCAL CONTENT PROGRAMME

Championing local businesses, products and talent

Initiated by the Abu Dhabi Department of Economic Development (ADDED), the Abu Dhabi Local Content Programme (ADLC) directs government spending towards developing local content in all sectors. Through increased productivity and a value-add on locally produced goods, the government has been able to unlock growth opportunities for the private sector and enhance government procurement procedures. The programme also encourages companies participating in government tenders to increase their economic contribution through Emiratisation, investment and locally procured goods and services.

In partnership with the Abu Dhabi National Oil Company (ADNOC), following the success of their own In-Country Value (ICV) programme, ADDED announced a unified ICV certification across Abu Dhabi Government's procurement process

- AED 44 BILLION**  
BROUGHT BACK INTO THE UAE'S ECONOMY
- 1,500+**  
PRIVATE-SECTOR JOBS CREATED FOR EMIRATIS
- 1,438**  
GOVERNMENT & SEMI-GOVERNMENT ENTITIES RECEIVED ICV CERTIFICATION

that took into account the number of goods the company manufactures locally, the value of spend for locally procured products and services and a company's local investment and Emiratisation record. The ICV programme was subsequently announced as one of the UAE's Projects of the 50 and implemented nationwide.

ICV certification is required for companies operating in Abu Dhabi that wish to apply for governmental and semi-governmental procurements. This provides an incentive for companies to localise in Abu Dhabi, leading to increased economic diversification in the emirate. As a result of this initiative, 1,244 government tenders have been issued, with a combined value of AED 15 billion. Under the scheme, 3,238 ICV certificates have been awarded, and 156 local companies awarded contracts, worth AED 4.6 billion.

The rigorous certification process ensures that businesses benefit from planned, large-scale projects, while also contributing to the local economy. The programme has driven more than AED 44 billion back into the UAE's economy and led to the creation of more than 1,500 jobs for Emiratis in the private sector. With the support of Ghadan 21, ADLC has successfully enhanced localisation measures, improved transparency, created jobs and accelerated the private sector's contribution to economic development in Abu Dhabi.



“Our partnership with ADDED to unify the process and standards for ICV certification will deepen the impact of the ICV initiative we launched, driving economic diversification and further catalysing the UAE and Abu Dhabi's socio-economic development. This agreement will help stimulate more commercial opportunities for local companies and create more private-sector jobs for UAE nationals”.

**Dr Sultan bin Ahmed Al Jaber**  
UAE Minister of Industry and Advanced Technology, CEO of ADNOC Group





ADVANTAGE ABU DHABI

Establishing a premier entertainment hub

Managed by the Abu Dhabi Convention and Exhibition Bureau, under the Department of Culture and Tourism – Abu Dhabi (DCT Abu Dhabi), Advantage Abu Dhabi was expanded under Ghadan 21 to further boost growth in the events sector by attracting the world’s best entertainment and business event organisers to Abu Dhabi to promote the emirate as a premier entertainment and MICE hub. The initiative empowered

companies to host events that demonstrate plans for future growth and sustainability throughout the emirate. Advantage Abu Dhabi provided additional support throughout the event-planning cycle for event organisers to successfully contribute within the sector.

As part of the initiative, 15 events were hosted, including: Cirque du Soleil, Abu Dhabi Engine Week, Abu Dhabi Family Week, the Kids’ Choice Awards (September 2019) and T10 League (November 2019), attracting 307,762 attendees. Despite the challenges of Covid-19 on the events calendar, Advantage Abu Dhabi has helped strengthen the emirate’s position as a thriving events hub for culture, music, entertainment, MICE and sport, and contributed to its economic diversification.

- 15  
EVENTS HELD
- 307,762  
ATTENDEES
- AED 600 MILLION  
MEGA-FUND TO ATTRACT  
EVENT ORGANISERS

“Launching this initiative gives Abu Dhabi new strategic momentum to enhance its local and regional presence. The support and constant growth of the tourism sector further bolster the UAE capital’s potential to advance its standing and ability to attract continued investment in the field”.

Saif Saeed Ghobash  
Former Undersecretary of the Department of Culture and Tourism – Abu Dhabi





## 2020 ABU DHABI ECONOMIC STIMULUS PACKAGE

Ensuring business continuity during the global pandemic

The disruption caused by Covid-19 created unprecedented economic challenges around the world. Under the directives of His Highness Sheikh Mohamed bin Zayed, Crown Prince of Abu Dhabi, Deputy Supreme Commander of the UAE Armed Forces and Chairman of the Abu Dhabi Executive Council, the Abu Dhabi Government launched a dynamic Economic Stimulus Package in March 2020 to mitigate the pandemic's impact on the emirate's economy and residents.

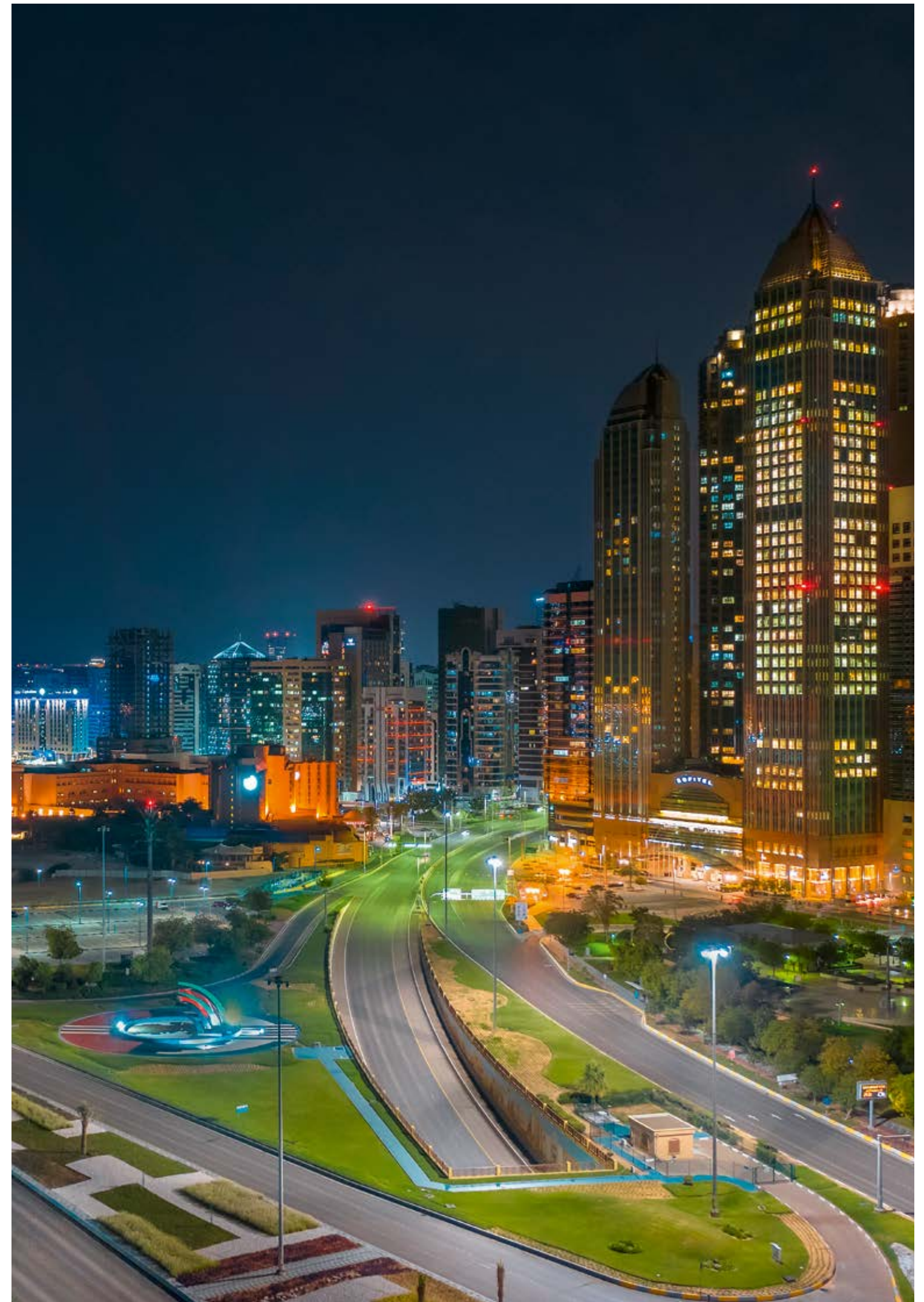
The package included 16 initiatives ranging from fee waivers to subsidies and exemptions that ensured business

continuity and helped preserve economic gains. The initial package provided economic assistance to people and companies until the end of 2020. In relation to economic penalties, a total of AED 246 million in fines were waived for various violations such as annual registration fees for vehicles, toll gate tariffs, real estate registration fees and Tawtheeq fees for private companies. Bid bonds were suspended, industrial and commercial penalties were waived and industrial land leasing fees were reduced by 25 percent for new contracts. More than AED 5 billion in water and electricity subsidies were granted for citizens and businesses.

Via the Sharaka platform, payment of approved government invoices was accelerated to 15 working days, and a new committee was created to review the lending options available to support local companies. In order to enhance liquidity and sustain balance between supply and demand for stocks, an AED 1 billion market maker fund was established for the Abu Dhabi Securities Exchange. Assistance for the tourism industry ensured a 20 percent rebate on rentals for restaurants, tourism and entertainment sectors. Tourism and municipality fees for the tourism and entertainment sectors were also suspended for the year.

An additional 17 financial initiatives were also introduced to reduce finance-related costs for individuals and SMEs, such as the deferment of financing repayments and improved access to financing for individuals and mSMEs.

- AED 5 BILLION**  
IN WATER & ELECTRICITY SUBSIDIES FOR  
CITIZENS & BUSINESSES
- AED 1 BILLION**  
MARKET MAKER FUND ESTABLISHED TO  
ENHANCE LIQUIDITY & SUSTAIN BALANCE  
BETWEEN STOCK SUPPLY & DEMAND
- AED 246 MILLION**  
IN INDUSTRIAL & COMMERCIAL PENALTY  
FEES WAIVED
- 15 PERCENT**  
OF GOVERNMENT PROCUREMENT SPENDING  
& ANNUAL CONTRACTS ALLOCATED TO MICRO,  
SMALL AND MEDIUM-SIZED ENTERPRISES  
FROM 2020





# SMALL AND MEDIUM-SIZED ENTERPRISE (SME) CREDIT GUARANTEE SCHEME

Increasing access to affordable financing

In Abu Dhabi, small and medium-sized enterprises (SMEs) represent 98 percent of all companies, 29 percent of GDP and 44 percent of the non-oil economy, making them a crucial component of the emirate’s business landscape. In the wake of the Covid-19 pandemic, the Department of Finance (DoF) partnered with Abu Dhabi Commercial Bank (ADCB), Abu Dhabi Islamic Bank (ADIB) and First Abu Dhabi Bank (FAB) to launch the SME Credit Guarantee Scheme, which provided access to AED 5 billion in financing to support SMEs and healthcare providers. The scheme allowed all SMEs registered, operating and headquartered in Abu Dhabi to apply for funding.

The government guaranteed up to 80 percent of the value of the scheme, bolstering businesses’ resilience to withstand market fluctuations. Under the scheme, SMEs were given access to financing options for working capital loans for up to three months, and term loans for up to four years. The refinancing options were applicable to working capital, guarantees, capital expenditures and growth capital.

This initiative also saw the Abu Dhabi Department of Finance (DoF) launch an AED 6 billion supply chain financing arrangement with Daman, the National Health Insurance Company and First Abu Dhabi Bank to provide liquidity to SMEs in the healthcare sector. The programme facilitated quick payment of SME receivables, thus reducing costs.

Providing SMEs with more financing options created invaluable long-term economic returns and ensured a sustainable and robust path towards Abu Dhabi’s knowledge-based, diversified economy.

➤ **AED 5 BILLION**  
IN FINANCING FOR SMES & HEALTHCARE PROVIDERS

➤ **271**  
SMES & HEALTHCARE PROVIDERS SUPPORTED

“SMEs are the lifeblood of the economy, and key to long-term sustainable growth for the Emirate of Abu Dhabi”.

Jassem Bu Ataba Alzaabi  
Chairman of the Abu Dhabi Department of Finance

# TAJER ABU DHABI, DUAL & INSTANT LICENCES

Boosting ease of doing business

Under Ghadan 21, the Abu Dhabi Department of Economic Development (ADDED) introduced Tajer Abu Dhabi licences to enable businesses to obtain a trade licence without the need to establish a physical office space, as well as Dual licences, which allow free zone companies to open branches on Abu Dhabi’s mainland without the need to acquire an additional office premise.

Instant licences were also introduced to enable easy business setup via a simple online process. By May 2021, over 18,000 Tajer Abu Dhabi and Dual licences had been issued.

As an additional way of supporting startups and SMEs by reducing costs and enhancing ease of doing business, instant licences were launched to offer rapid online business set-up in two easy steps. Almost 5,200 instant licences have already been issued.

By offering reduced set-up costs, regulatory flexibility and streamlined licensing, Abu Dhabi is supporting the growth of the private sector in line with Ghadan 21’s vision to accelerate progress and drive sustainable economic development.

➤ **18,125**  
TAJER ABU DHABI & DUAL LICENCES ISSUED

➤ **5,327**  
INSTANT LICENCES ISSUED



# KNOWLEDGE

## Investing in Innovation

Ghadan 21 initiatives have strengthened Abu Dhabi's knowledge-based economy and significantly enhanced the emirate's research & development (R&D) ecosystem. Investments in technology and innovation have helped establish Abu Dhabi as a beacon for innovation and as home to a skilled workforce who are rapidly acquiring digital skills for the jobs of the future. Under Ghadan 21, Abu Dhabi has embraced the development of a data-driven, technology-enabled future and enabled the emirate to play a prominent role in solving global challenges.



**DIGITAL  
TRANSFORMATIONS**



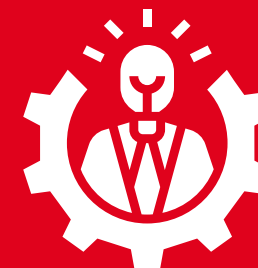
**OPEN DATA  
PLATFORM**



**INNOVATION-BASED  
INCENTIVES**



**INCREASED  
FUNDING  
FOR R&D**



**TALENT ATTRACTION  
& DEVELOPMENT**



**ENHANCED  
OPPORTUNITIES IN  
VENTURE CAPITAL**





HUB71

A tech ecosystem that drives impact

With a mission to support entrepreneurs and drive innovation, Hub71 is a global tech ecosystem launched in March 2019 that helps tech-focused startups thrive by offering access to incentives, corporate engagement, accelerators and upskilling opportunities. In its first two years, Hub71 incubated more than 100 startups working in sectors crucial to Abu Dhabi’s growth such as artificial intelligence, spacetech, fintech, edtech and cyber security, and raised more than AED 1.4 billion to date.

Hub71’s incentives programme is designed to accelerate startups’ access to market. Startups have a menu of incentives to choose from such as housing, visas, office space and tactical marketing.

Among Hub71’s strategic partners are WeWork, a place where founders, employees and VCs can mingle and network, and Microsoft Reactor, which offers technical training and



“We are cultivating a diverse community which nurtures founders at all stages through initiatives that help build a vibrant community of exceptional, like-minded founders. Startups housed within our ecosystem can build out the connections they need to ensure that their transformative ideas are translated into real world impact”.

Badr Al Olama  
Acting CEO of Hub71

knowledge-sharing for developers and startup professionals. Hub71 has also hosted multiple events to help connect startups and entrepreneurs with over \$1.7 billion in accessible capital for developing, scaling and building transformational businesses.

Hub71 also connects startups with same-sector peers, further facilitating ingenuity and development through collaboration and knowledge exchange.

The startups supported by Hub71 link various sectors together with the common goal of tackling global challenges through innovative tech.

By creating an environment that fosters innovation and growth, Abu Dhabi is establishing itself as a leading global tech hub and supporting the emirate’s plans to grow the knowledge economy.

- 20  
POCS WITH A DEAL VALUE OF AED 30 MILLION
- FLEXIBLE INCENTIVES  
HOUSING, OFFICE SPACE, HEALTH INSURANCE & VISAS
- 105  
STARTUPS INCUBATED TO DATE
- \$1.7 BILLION  
OF ACCESSIBLE CAPITAL
- 33  
PARTNERS
- 18  
TECH SECTORS



# VENTURES FUND

Increasing capital and nurturing an entrepreneurial spirit

The Ventures Fund was launched by the Abu Dhabi Investment Office (ADIO) and later transferred to ADQ. The AED 535 million fund is designed to support innovation by increasing the funding pools available to startups and aspiring venture capitalists in Abu Dhabi's ecosystem. In addition to the Ventures Fund, DisruptAD, ADQ's venture platform, has a AED 1.1 billion venture fund to target start-ups in India and Southeast Asia. The Fund also helps these early-stage businesses set up global or regional headquarters in Abu Dhabi. The aim is to ensure the emirate continues to welcome innovation and attract entrepreneurs who can realise their commercial and creative vision.

With a focus on strengthening Abu Dhabi's digital economy and knowledge ecosystem, the Ventures Fund ensures entrepreneurs have the opportunity to nurture their commercial and creative vision. It is instrumental in promoting venture capital (VC) investments and helping companies succeed in Abu Dhabi.

The Ventures Fund invests in startups, as well as venture capital funds. At launch, the Fund made direct investments in technology enabled businesses at the early stage and LP commitments to Venture Capital Funds that are focused on investing in the MENA region with a strong presence in Abu Dhabi.

In line with Ghadan 21's values, the Ventures Fund adapted in scope to meet the needs of VC growth and expansion.

It also participates in Series 'B' and beyond financing rounds, supports later-stage companies that are preparing to expand and scale, and invests as a limited partner through established global funds in the MENA region. Since launch, AED 473 million has been invested in 20 companies and eight funds.

**AED 535 MILLION**  
FUND TO STRENGTHEN ABU DHABI'S DIGITAL ECONOMY & STARTUP ECOSYSTEM

**600+**  
JOBS CREATED IN THE UAE THROUGH INVESTMENTS



**"The combination of what ADQ and ADIO can offer to early-stage startups is powerful and strategic. We are committed to nurturing the development of cutting-edge technologies and solutions to advance Abu Dhabi's innovation ecosystem and augment Abu Dhabi's position as a highly developed and progressive economy".**

**Mohamed Hassan Alsuwaidi**  
CEO of ADQ

# RESEARCH PROGRAMMES

Funding the world's best researchers

Initially launched by the Abu Dhabi Department of Education and Knowledge (ADEK), and now managed by ASPIRE, the technology programme management pillar of the Advanced Technology Research Council (ATRC), the research programmes were created to support targeted research within Abu Dhabi and to grow a holistic, world-class research and development (R&D) ecosystem.

The ASPIRE awards consist of four competitive funding programmes for outstanding research proposals: the ASPIRE Award for Research Excellence (AARE), the ASPIRE Young Investigator Award (AYIA), the Virtual Research Institutes (VRIs) Programme and the

Visiting International Professorship (ViPs) Programme.

These programmes are awarded for outstanding research proposals in targeted areas within Abu Dhabi. Research funded by these programmes is expected to advance scientific and technological development within the emirate, as well as develop meaningful partnerships between Abu Dhabi scientists and leading academic and industrial collaborators, both nationally and worldwide. These programmes accelerate the research output of the emirate by attracting preeminent local and international researchers into Abu Dhabi's research ecosystem and fostering cooperation between higher education institutions (HEIs).

The ASPIRE initiative has established a globally respected platform that encourages collaboration with international partners to solve global challenges. To date, more than 150 research projects have been funded across seven key sectors. It has facilitated critical mass in local HEIs by training a new generation of researchers within Abu Dhabi, while also attracting some of the world's best researchers from abroad. The resultant increase of articles published in ranked journals has raised the profile of research undertaken in the emirate, further boosting Abu Dhabi's competitiveness in the knowledge and innovation sector.

**AED 297 MILLION**  
AWARDED TO 114 RESEARCH PROJECTS

**AED 40 MILLION**  
AWARDED IN FUNDING ACROSS 47 PROJECTS IN 2021 VIA AARE

**AED 1 MILLION**  
AWARDED IN FUNDING ACROSS 6 PROJECTS IN 2021 VIA AYIA

**7**  
KEY SECTORS FOR R&D



# ABU DHABI INVESTMENT OFFICE (ADIO) INNOVATION PROGRAMME

Investing in innovation

The Abu Dhabi Investment Office’s (ADIO) Innovation Programme is an expansion of the AgTech incentive programme, which resulted in seven partnerships with companies innovating in the field of agricultural technology. The companies included AeroFarms, Responsive Drip Irrigation and Pure Harvest, which established production and R&D facilities in Abu Dhabi.

On the back of the successful AgTech partnerships, the programme was expanded to other sectors in December 2020 to provide an AED 2 billion financial incentive pool to businesses seeking to develop within high-growth areas, such as financial services, tourism, AgTech, ICT, and health services and biopharma.

-  **AED 2 BILLION**  
FINANCIAL INCENTIVE POOL
-  **CREATION OF**  
**HIGH-SKILLED JOBS**
-  **34**  
COMPANY PARTNERSHIPS

Through the Innovation Programme, ADIO has formed partnerships with financial services companies Peninsula Real Estate, Florin Court Capital and Tribe Infrastructure Group, as well as ICT firms Eureka, Bepin Global, Callsign, Lyve and RIZEK.

Additionally, ADIO has partnered with STARZPLAY Arabia in establishing their new headquarters in Abu Dhabi and Anghami, which has been listed on the Nasdaq.

The Innovation Programme offers companies globally competitive rebates and grants, in addition to other non-financial incentives, to support their investment in Abu Dhabi. Innovative companies will benefit from Abu Dhabi’s advanced financial services infrastructure, internationally competitive regulatory framework, access to capital and local talent, an extensive R&D support network and a time zone that favourably overlaps with key global markets.

The programme creates high-skilled jobs, drives innovation in key sectors and spurs the development of locally relevant and globally exportable solutions that have the potential to benefit the globe.



“As Abu Dhabi progresses toward a knowledge-based economy, we are prioritising the development of human capital to drive innovation and ideas. It sends a clear message of what one expects from Abu Dhabi in terms of best-in-class businesses”.

**Markus Thomas**  
Head of Investments for the Abu Dhabi Investment Office

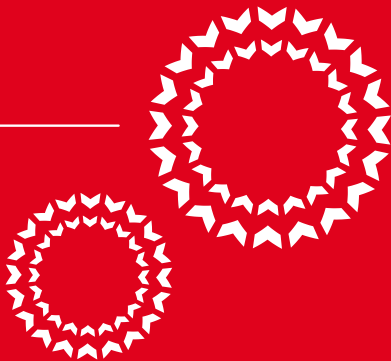






SPOTLIGHT

Responsive Drip Irrigation (RDI)  
Disruptive technology for a greener tomorrow



A recipient of funding from the Abu Dhabi Investment Office's (ADIO) Innovation Programme, Responsive Drip Irrigation (RDI) is providing a solution to the challenges of water conservation. With the agricultural sector accounting for 70 to 80 percent of freshwater consumption globally, RDI is putting resource preservation at the forefront of agricultural practice with its disruptive technology, GrowStream™. Combining organic chemistry with mother nature, the GrowStream™ technology interacts directly with a plant's root system to deliver water only when the plant calls for it, ultimately reducing water consumption by 40 to 50 percent.

When looking to expand in 2019, RDI chose Abu Dhabi as their operational hub due to the support they received from ADIO and Abu Dhabi's ideal characteristics for agriculture. Abu Dhabi's location was a perfect match for the company's services and goals, as 12 out of the 17 countries identified under 'extreme water scarcity conditions' by the World Resources Institute are located in the Middle East and North Africa region. ADIO was by RDI's side throughout the process of setting up operations, providing the necessary assistance to make the transition as smooth as possible. More than just a source of funding for companies, ADIO places value on strong interpersonal relationships between it and the companies it supports. ADIO's comprehensive effort to explain the different resources available to RDI ensured the company was able to make beneficial business decisions.

Looking to the future, RDI plans to help water-scarce countries regenerate soil and increase crop production to promote food security and lower reliance on food imports. It also aims to launch the RDI Abu Dhabi Center for Global Sustainability to address the challenges of water conservation and climate change. The centre will serve as an exhibition area for research and educational programmes to raise awareness and teach the public about these issues. With ADIO's continuing support and investments, RDI will be able to realise its vision and help further a tech-enabled future for Abu Dhabi.



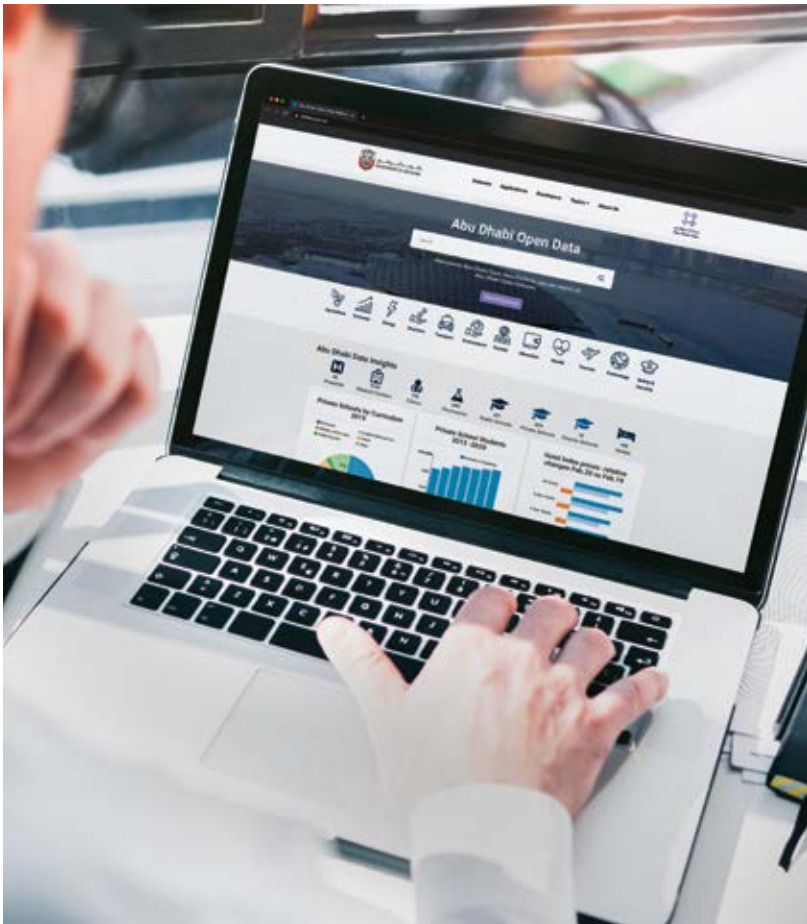
**“All of us are always learning. It’s important to be curious and try new things. If there’s a problem, see what you can do to come up with a solution”.**

**Jan Gould**  
CEO of Responsive Drip Irrigation



## ABU DHABI OPEN DATA PLATFORM

Promoting transparency through data



➤ **2,500+**  
DATASETS

➤ **5,000+**  
RESOURCES

➤ **2,100+**  
APIS

➤ **9<sup>th</sup>**  
GLOBALLY IN THE USE OF  
BIG DATA & ANALYTICS  
IMD World Digital  
Competitiveness Yearbook 2020

The Abu Dhabi Open Data platform was launched by the Abu Dhabi Department of Government Support and is represented by the Abu Dhabi Digital Authority (ADDA). This platform enables public and private sectors to exchange and share open data with users, startups and academic institutions.

The platform provides clearly described and discoverable data across 12 vital sectors with the aim of improving public services, supporting decision making and strengthening the Abu Dhabi economy. In support of Ghadan 21's goals, this platform was designed to enhance transparency in government transactions and create an 'open data culture'.

With more than 2,500 datasets, the platform manages supporting tools to maintain, analyse and report measured and improvable data. As of 2021, the platform manages over 5,000 resources and 2,100 application programming interfaces (APIs). This resource emphasises the value of owning and utilising high-quality data for the benefit of the government and its residents. Since the platform is available for public consumption, businesses and investors are able to make strategic decisions based on the given data to stimulate the economy and community. The Open Data Platform has improved data management functions and data storage within the Abu Dhabi Government to accelerate and maximise value realisation from data.

## ABU DHABI GLOBAL MARKET DIGITAL LAB

Enabling collaboration and rapid prototyping solutions

The Abu Dhabi Global Market (ADGM) Digital Lab was launched in April 2021 to provide a neutral and secure digital environment for financial institutions, government entities and startups to test innovative financial and technological solutions together.

Conceived as a one-stop-shop to identify relevant solutions and validate new products and services, the Digital Lab solves key challenges faced by financial institutions in adopting new technology, including lengthy due diligence processes and access to financial sandbox infrastructure.

Startups, financial institutions, academia and government entities showcase their capabilities, products and services on the Digital Lab's marketplace and expose their APIs and development tools to the community in order to spur collaboration.

The Digital Lab's unique value, however is in its virtual environment equipped with a full suite of functionalities to test and validate innovative solutions built by third parties. These include Docker images and containerisation tools that allow financial institutions to replicate their core-banking systems in order to observe how new cutting edge fintech products interact with their existing processes.

The ADGM Digital Lab and its Digital Marketplace foster an environment and community based on a collaborative approach to support the development of innovative new tech solutions to benefit the industry in the region.

➤ **RAPID**  
PROTOTYPING

➤ **SEAMLESS**  
INTEGRATION



**"ADGM is enabling the growth of a vibrant fintech sector and an ecosystem of innovation through collaboration with industry, community and public stakeholders. The Digital Lab consolidates regulatory oversight with the digital tools to accelerate the development of new financial products and services".**

**Emmanuel Givanakis**  
CEO of the Abu Dhabi Global Market Financial Services Regulatory Authority

IMPACT SYNOPSIS



Three years after Ghadan 21 was envisioned and launched by His Highness Sheikh Mohamed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi, Deputy Supreme Commander of the UAE Armed Forces and Chairman of the Abu Dhabi Executive Council, the ambitious accelerator programme has achieved its goals to drive long-term, sustainable progress in Abu Dhabi.

Commencing in 2019, and active throughout the exceptional circumstances of the Covid-19 pandemic, the AED 50 billion development accelerator programme invested across community, economy and knowledge, successfully reinforcing Abu Dhabi’s position

as an ideal business environment and an even better place to live and thrive. The programme also invested in a tech-enabled future and provided for today’s families and future generations.

Abu Dhabi will continue to activate and enable initiatives that positively impact the emirate’s people and economy. In the words of His Highness Sheikh Khaled bin Mohamed bin Zayed Al Nahyan, Member of the Abu Dhabi Executive Council and Chairman of the Abu Dhabi Executive Office, “The legacy of Ghadan 21 will continue, with relevant government entities to take forward initiatives announced under the programme to realise Abu Dhabi’s long-term vision and goals.”

Highlights

14,064

HOUSING LOANS

offered between 2019-2020, worth a total of AED 22.3 Billion



EASE OF BUSINESS

Enhanced through launch of three new business licence types



10,735  
JOB OPPORTUNITIES  
created



100+

INNOVATION-FOCUSED  
STARTUPS

Supported through global tech ecosystem Hub71



49,672

SCHOOL SEATS CREATED

in Charter Schools and Affordable Schools programmes



THRIVING  
AGTECH  
SECTOR  
DEVELOPED

With investments in seven companies



VIBRANT  
COMMUNITY  
LEISURE  
SPACES

Added across the emirate



BUSINESS  
CONTINUITY

Supported during pandemic through wide-ranging economic stimulus package



حكومة أبوظبي  
GOVERNMENT OF ABU DHABI

