



Welkom op de briefing:

DYNAMIC DUBAI:
Voka netwerkmissie
14 - 19 nov 2021

practica

- ☞ Duur briefing: 16u00 – 19u00
- ☞ Voor zij die online volgen: Video : aan en Micro : uit
- ☞ Vragen? Via chat aub
- ☞ Jouw naam volledig zetten bij 'participants' via de 'more' knop naast jouw naam zodat we weten wie aan boord is aub

PROGRAMMA

- 16u00 Ontvangst, toelichting van het programma, introductie van de missie partners en gastsprekers:
door Petra Van Bouwelen, International Business Development Manager Voka Mechelen-Kempen
- 16u20 **Verwelkoming** *door Mme Sausan Aljaberi, Head of Media and Public Diplomacy Section van de Ambassade van de Verenigde Arabische Emiraten*
- 16u30 **Welke zakelijke opportuniteiten zijn er in de VAE?** *door Qaisar Hijazin, Secretary General of the ABLCC (ENG)*
- 17u00 **Hoe zakendoen in Dubai: culturele do's & don'ts.** *door Yasmin Alfawaz, CEO Meyalux (ENG)*
- 17u45 **Investeren in en exportereren naar de VAE: hoe de risico's minimaliseren?** *door Wim Bosman, Business Development Specialist, Business Development, Marketing & Communication, Credendo*
- 18u15 **Toelichting programma van de missie + verifiëring gegevens in de deelnemersbrochure + social media**
Door Petra Van Bouwelen
- 18u30 **Practica van de reis** (paspoort, accommodatie, logistiek, mobiele app voor jouw gsm,...)
Door Geert Gaens
- 19u00 **Q&A - Einde**

Team Dubai tot uw dienst



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International Business
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Geert Gaens
Owner of Alk Reismakers,
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Missie partners



Qaisar Hijazin

Secretary General

**Arab-Belgian-Luxembourg Chamber
of Commerce (ABLCC)**

qaisar.hijazin@ablcc.org

GSM +32 (0)??????????



Sonia Devergnies

**Project Manager - International Business
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(ABLCC)**

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ABLCC

Arab-Belgium-Luxembourg
Chamber of Commerce

الفرقة التجارية العربية
البلجيكية اللوكسمبورجية





Mrs Sausan Aljaberi, Head
of Media and Public
Diplomacy Section
Ambassade
van de Verenigde
Arabische Emiraten



Mr. Qaisar Hijazin,
Secretary General - Arab-
Belgian-Luxembourg
Chamber of Commerce
(ABLCC)



ABLCC

Arab-Belgian-Luxembourg
Chamber of Commerce

الغرفة التجارية العربية
البلجيكية اللوكسمبورجية



**Kamer van
Koophandel**
Mechelen-
Kempen

What business opportunities in the UAE?



**EXPO
2020
DUBAI
UAE**

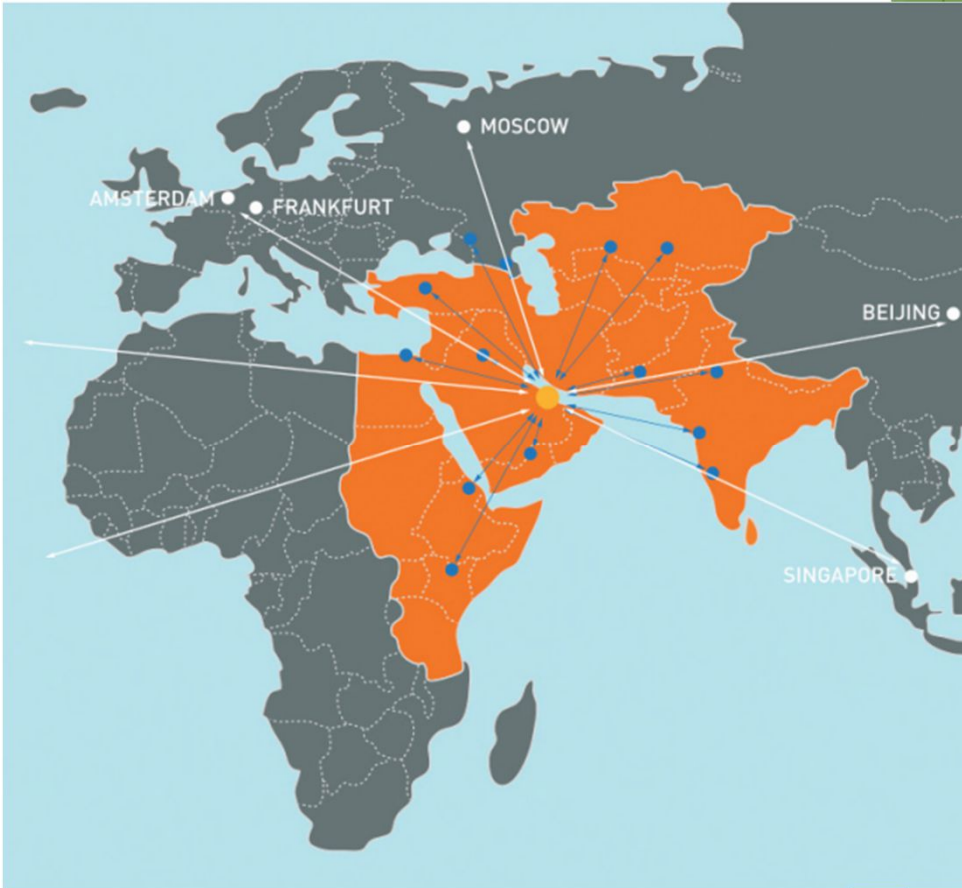


Qaisar Hijazin
Secretary General –ABLCC
Brussels – 28 October 2021

Why choose the UAE?

Many key advantages for businesses :

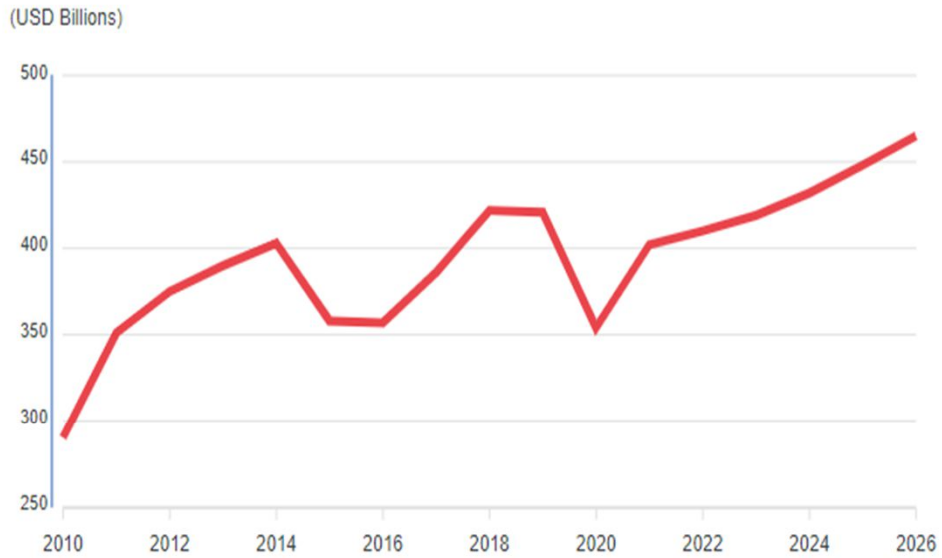
- Strategic location: crossroad between Europe, Asia and Africa
- Pro-business government
- Political stability
- World class infrastructure and modern environment
- Highly ranked in world business and competitiveness ratings
- 30th largest economy in the world
- Increasingly investing in nonoil sectors



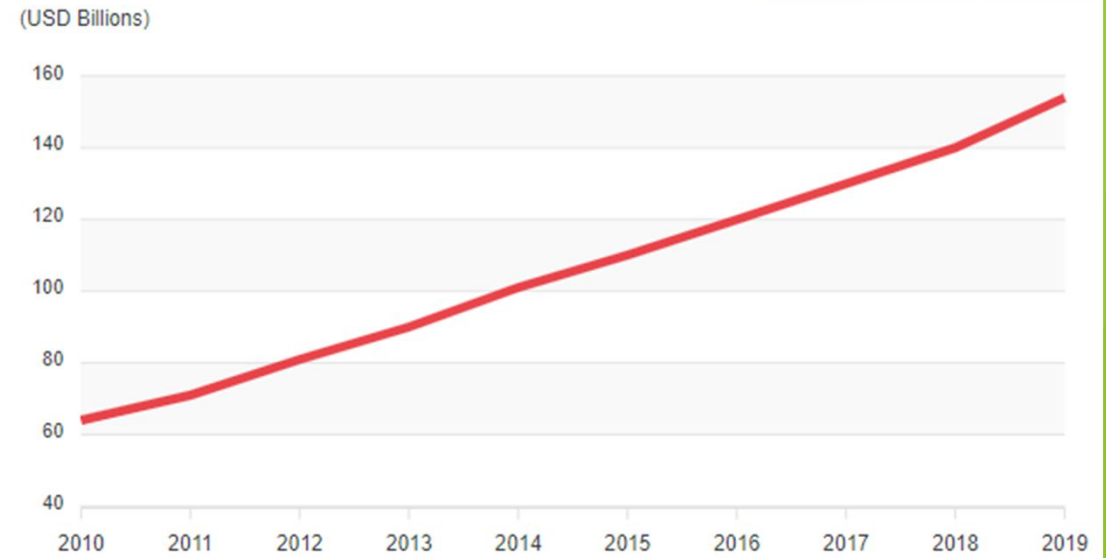
Source : « Holland + You – Doing business in the UAE »

A well recovering economy

GDP current prices



FDI stock



Source : Invest Emirates

Doing business incentives

- ▶ 0% income or capital taxes (except for oil and domestic banking)
- ▶ 5% VAT
- ▶ 0 foreign exchange controls
- ▶ Stable exchange rates
- ▶ 100% Repatriation of Capital and Profits
- ▶ The new FDI Law (2018)
- ▶ Infrastructure and logistics : Free zones
- ▶ Start ups incubators in key sectors

Ease on doing business by topics



Topic Scores (0-100) - United Arab Emirates

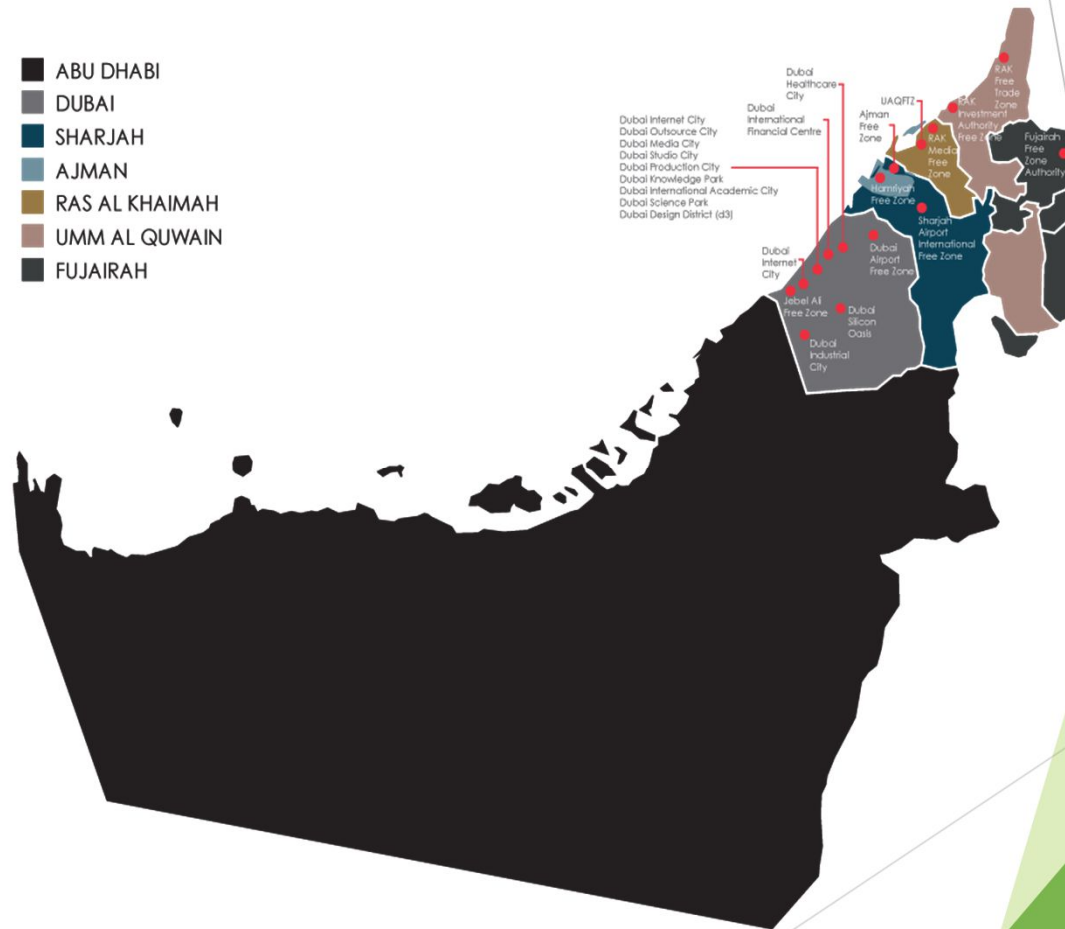


Source : World Bank

Free zones advantages

- 100% exemption from import and export taxes
- No need to register from the Chamber of Commerce
- Company formation procedure is shorter and straightforward
- No restrictions on company size

- ABU DHABI
- DUBAI
- SHARJAH
- AJMAN
- RAS AL KHAIMAH
- UMM AL QUWAIN
- FUJAIRAH



Source : GCC solution



The sectors of opportunities

- ▶ Information Technology
- ▶ Transport and Logistics
- ▶ Food and Agriculture
- ▶ Healthcare and Pharmaceuticals
- ▶ Water



A. Information Technology (IT)

The UAE, a regional leader :

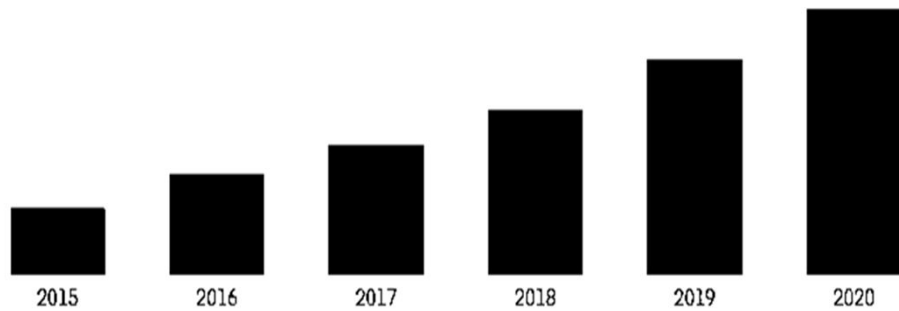
- Widespread internet accessibility
- 1st receiver of IT FDI in the region and 10th in the world
- Great concern over 5G development
- Ranked 7th in Telecom Infrastructure Index and 8th in Online service

Index	2016	2018	2020
eGovernment development Index (EGDI)	29	21	21
Online Services Index (OSI)	8	6	8
E-participation Index	32	17	16
Telecommunication Infrastructure	25	2	7

Source : UN E-government Survey 2020

E-commerce market growth

E-commerce Sales : in USD billion, UAE, 2015-2020



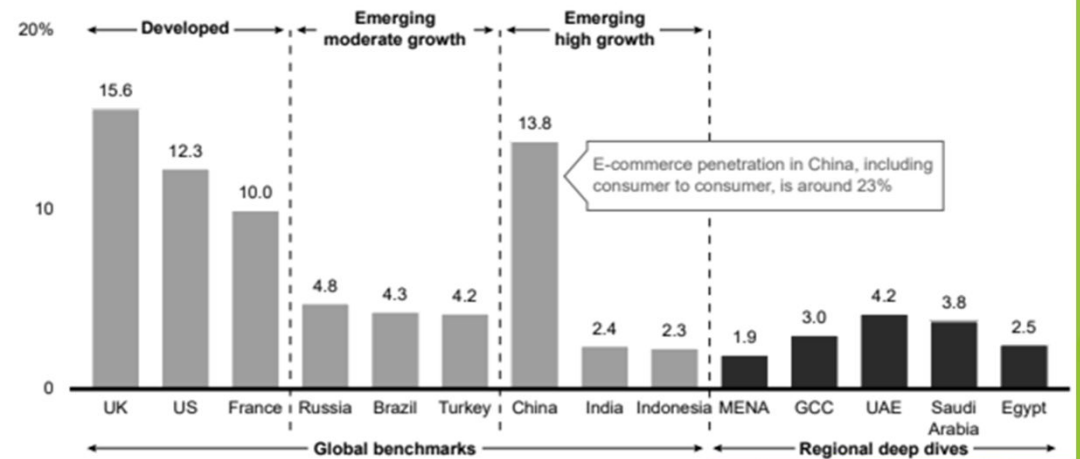
Source: Department of Economic Development (Dubai)




Source : Mordor Intelligence

E-commerce penetration as a percentage of total retail

E-commerce penetration as a percentage of total retail (2017)



Source : Bain & Company, « E-commerce in MENA: Opportunity beyond the hype », Report.



Various IT opportunities

Online PR

Application development

Online commerce & marketing

Online security

Many start-up incubators

B. Transport & Logistics

UAE long term strategy to develop transport & logistics :

- ▶ Global hub for the sector
- ▶ Favorable geographical position → important point in the supply chain
- ▶ Growing e-commerce
- ▶ UAE's import reliance

→ Steady growth of the market

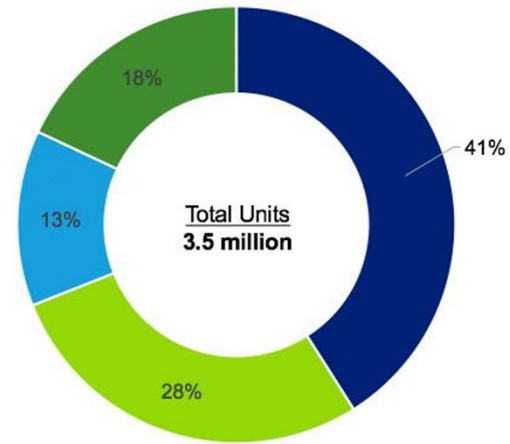
The automotive market

UAE passenger Car Market Forecast Data in 000's Units



Source: Glasgow Consulting Group analysis

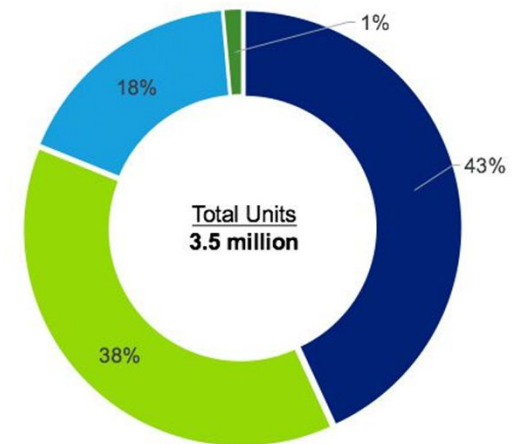
Vehicle Market by Region



Legend: ■ Dubai ■ Abu Dhabi ■ Sharjah ■ Rest of UAE

Source: Glasgow Consulting Group analysis, Ministry of Economy

Vehicle Market by Body Type



Legend: ■ SUV ■ PC ■ Commercial Vehicle ■ MPV

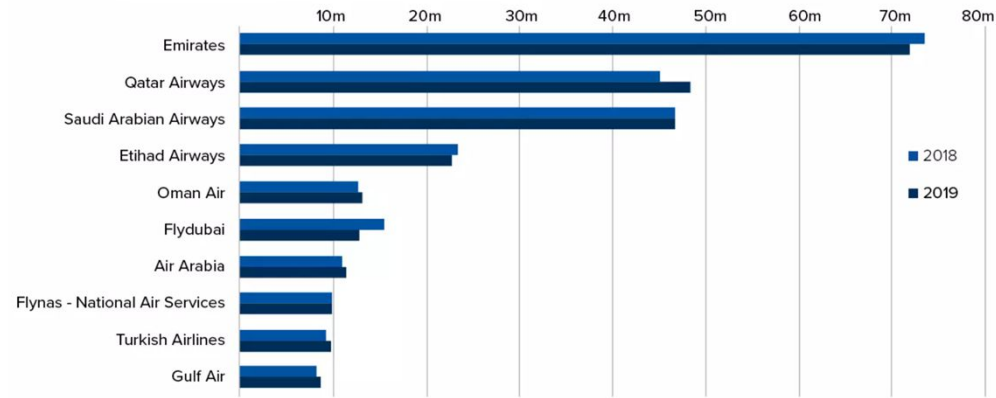
Source : Glasgow consulting group

The aviation market

Middle-East Aviation Market : Top 10 airlines by seats 2018-2019

MIDDLE EAST: TOP 10 AIRLINES BY SEATS*, 2018 & 2019

SOURCE: CAPA - CENTRE FOR AVIATION & OAG SCHEDULES ANALYSER



Note: Based on seats operated to/from/within Middle East in 2019.

Source : CAPA – Centre for Aviation & OAG Schedule Analyser

Aviation market contribution to the Economy

2019	2037
800,000 jobs	1.4 million jobs
47.7 billion GDP in GDP	128 billion in GDP

Source : IATA



Various Transport & Logistic Opportunities

City transportation services

Food logistics

Aircraft, ship, boats and automotive parts

Space technologies

High Tec automation

C. Food and Agriculture

Pros for business in this sector :

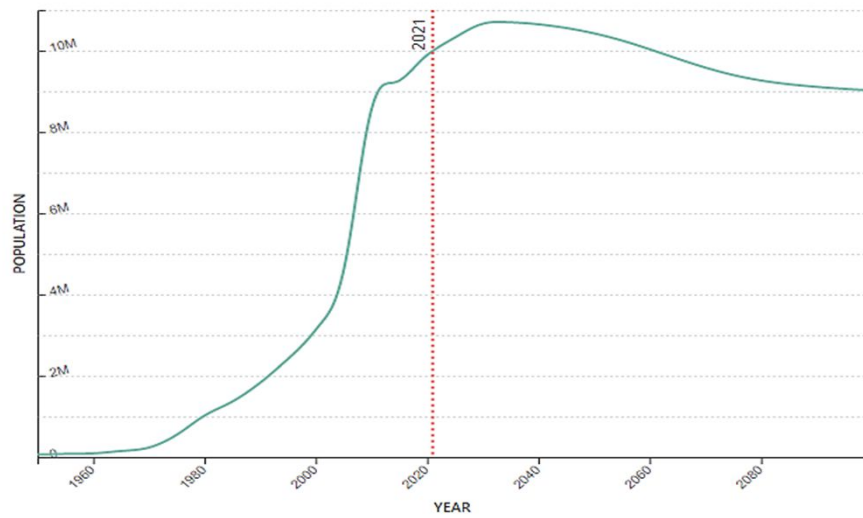
- ▶ Passing of the FDI law → 100% ownership on agriculture
- ▶ Growing e-commerce
- ▶ National Food Security Strategy 2051
- ▶ Unobstructed market access throughout the MENA region
- ▶ Proximity to growth centers (South Asia and East Africa)
- ▶ Development of partnership for India-UAE corridor

Sector's special incentives :

- 272 million USD rebate for Research and Development
- Contest award for early-stage-startups

Rising in Demand

Population Total and forecast (million) -UAE



Source : World population review

Total number of visitors to UAE (million)



Source : World Bank

A grayscale photograph of a person walking through a large indoor farming facility. The person is wearing a dark jacket and a hat, and is walking towards the camera. The facility has a high ceiling with a complex network of pipes and lights. The floor is covered with rows of plants, likely lettuce, growing in a controlled environment.

Various Food & Agriculture Opportunities

Indoor Farming

Algae-based biofuels

Precision agriculture

Agro robotics

D. Healthcare and Pharmaceuticals

The ambition of the UAE = a world class healthcare system:

- ▶ Investment in human capital
- ▶ Focus on technological development
- ▶ 100% health insurance coverage
- ▶ 1 billion budget allocation for Healthcare sector
- ▶ Rising support for Public-Private-Partnership
- ▶ **Consequence = Rising of the pharmaceutical market**

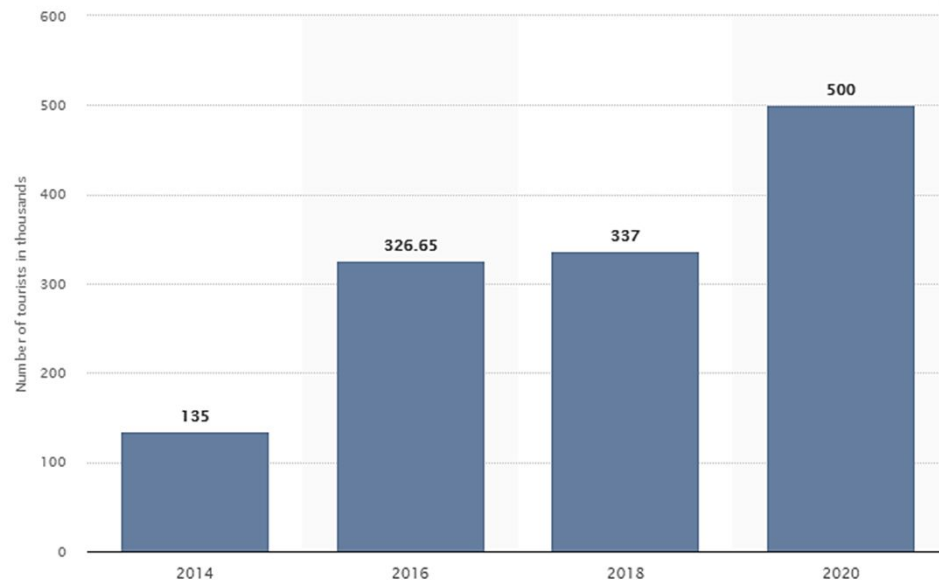
Opportunities are growing thanks to several factors :

- ▶ Population's evolution
- ▶ Prevalence of chronic diseases
- ▶ Medical tourism hub

Ambition of the UAE to become self-sufficient in pharmaceuticals → **decrease import reliance**

Medical tourism

Number of international medical tourists (thousands) in the United Arab Emirates



Source : Statista 2021

Medical Tourism destination ranking 2020-2021

	Destination
1.	Canada
2.	Singapore
3.	Japan
4.	Spain
5.	UK
6.	Dubai
7.	Costa Rica
8.	Abu Dhabi
9.	India
10.	France

Source : Medical Tourism Index

Various Healthcare & Pharmaceuticals opportunities

Medical tools and equipment

Medical infrastructures

Healthcare provider

Training

Educational and research facilities

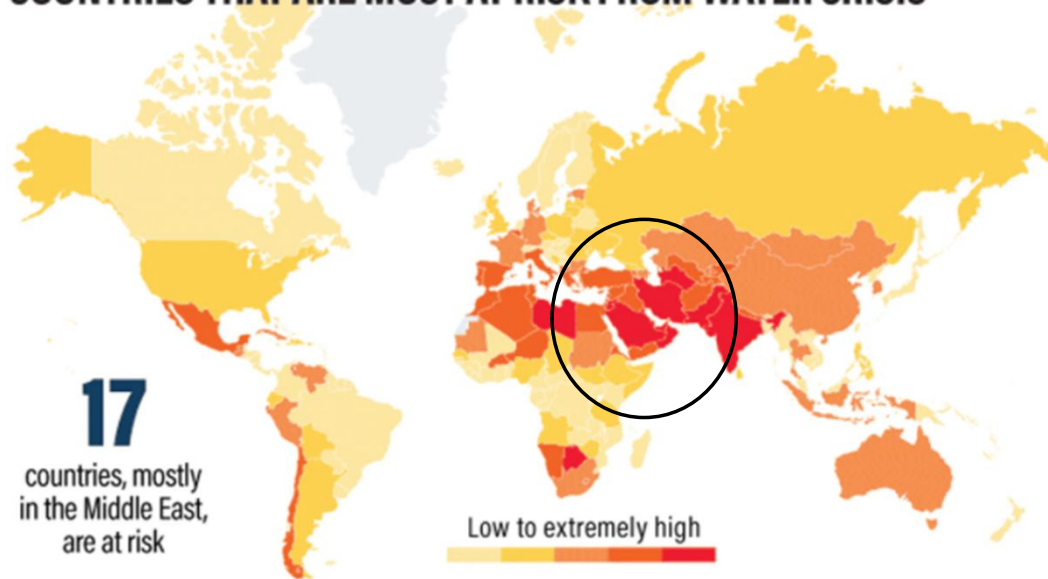
Manufacturing : adhesive dressing, wadding and gauzes, gel preparations for surgery, first aid boxes, orthodontic fittings

E. Water

UAE is extremely water scarce and cannot support a domestic agricultural sector capable of feeding its growing population

- ▶ Reliance on import for food and desalination of sea water
- ▶ Water management challenges → Water Security Strategy 2036 (2017)

COUNTRIES THAT ARE MOST AT RISK FROM WATER CRISIS



	MENA Countries with the most water stress
1.	Qatar
2.	Lebanon
3.	Jordan
4.	Lybia
5.	Kuwait
6.	Saudi Arabia
7.	UAE

Source : World Resources Institute



Various opportunities in technology and innovation

Architecture, construction and engineering for
waterplants and treatment plants

Technologies for drinking water

Technologies for recycling wastewater

Water equipment : membranes, pipes,..

Ground water technologies

Thank you!



ABLCC

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البلجيكية اللوكسمبورجية

Grateful for the support of our partners:





Yasmin Alfawaz, CEO Meyalux

4 tips before doing business in the Middle East / Cultural do's & don'ts

Presented by: **Yasmine Alfawaz**

Founder and managing director of Meyalux



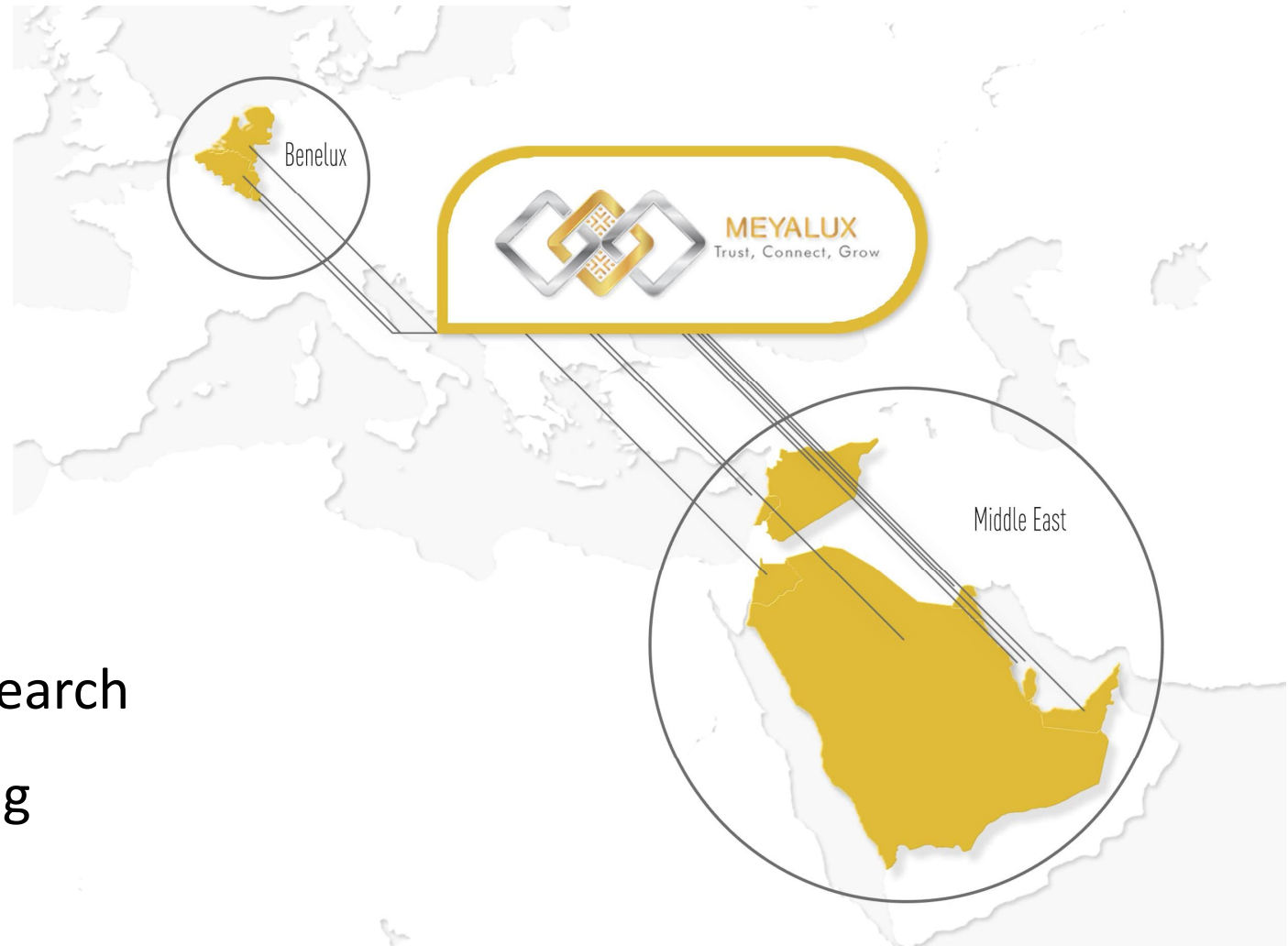
MEYALUX
Trust, Connect, Grow



**Kamer van
Koophandel
Mechelen**

Services

- 1- Market research
- 2- Strategy advises
- 3- Strategic partner search
- 4- In House-consulting



Clients:



Partner:



4 tips before doing business in the Middle EAST

1- Know the region, demographics, economical and political trends

2- Conduct a market research for your product/service

3- Consider if you need a Strategic partner

4- Understand cross cultural issues. Do's & Don't





Religion of Islam and traditional Arab culture

The influence of Islamic and Arab culture on its architecture, music, attire, cuisine, and lifestyle are very prominent as well.

28/10/2021

Greeting in Arabic:
Assalamu Alaykum

Reply:
Wa Alaykum
Assalaam



wikiHow



Dos & Don'ts

Greeting

Dress code

Friendship & Business

Emails vs. WhatsApp



MEYALUX
Trust. Connect. Grow.

Mentality



28/10/2021



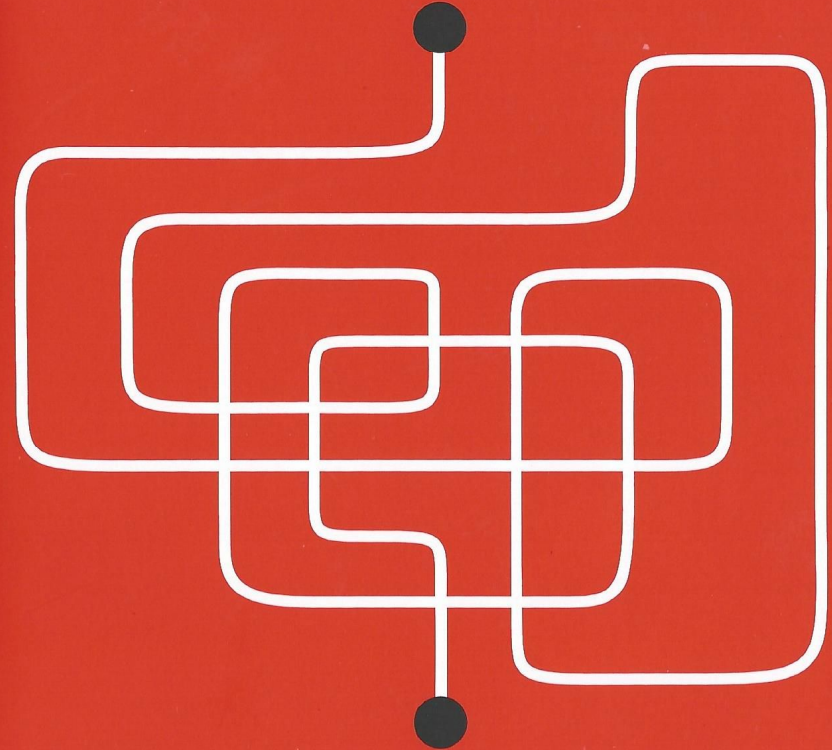
MEYALUX

37

Meinung · Opinion



意见

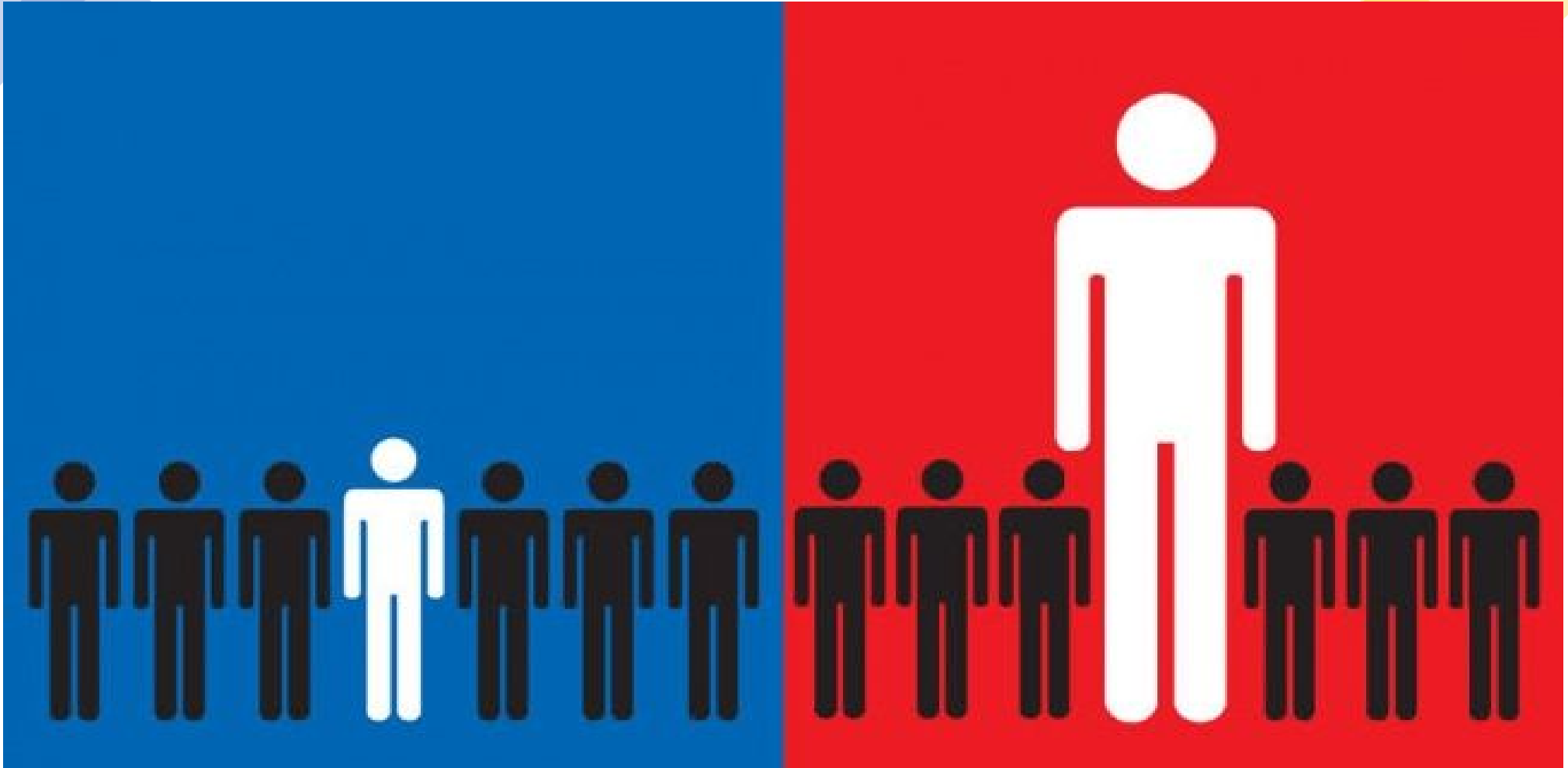


Source: East meets west

28/10/2021



MEYALUX
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Source: East meets west
28/10/2021



MEYALUX
Trust, Connect, Grow



In 2015 leidde prinses Astrid de federale missie naar Qatar en de Verenigde Arabische Emiraten.

Stijltips voor Midden-Oosten

Overweeg je om in het Midden-Oosten zaken te doen? Ga dan niet achteloos voorbij aan twee belangrijke culturele kwesties.

TEKST: Yasmine Fawaz, Meyalux

Indruk op conservatieve wijze

Veel Arabische samenlevingen zijn bezorgd over de uiterlijke verschijningen, want die zijn voor hen een weerspiegeling van de maatschappelijke status. Kleding van hoge kwaliteit weerspiegelt een hoge of machtige positie in de maatschappij. Wanneer je dus als bedrijfsleider, kaderlid of projectmanager het Midden-Oosten

bezoekt, let dan op de kwaliteit en de look van je kleding om die goede indruk effectief ook achter te laten. Als je tegenstander ziet dat je goed gekleed bent, zal hij jou en je bedrijf serieuzer nemen. Een strak maatpak volstaat en donkere kleuren worden aanbevolen. Vermijd daarentegen shorts, korte mouwen of zelfs t-shirts. Zakenvrouwen moeten er altijd voor zorgen dat ze zich conservatief kleden, wat wil zeggen de armen bedekt tot de elleboog, de benen tot aan de knieën maar bij voorkeur helemaal tot aan de enkels. Sommige landen als Saoedi-Arabië zijn meer conservatief dan de Levant-landen (Syrië, Libanon, Israël, Jordanië en de Palestijnse Autoriteit, red.) en Noord-Afrika.

Begrijp hiërarchie en weet wie de beslisser is

In het Midden-Oosten zijn er veel autoriteiten binnen organisaties en de hiërarchie wordt in deze regio sterk gehandhaafd. Daarom is het belangrijk om de niveaus van anciënniteit te begrijpen, zodat u daarnaar kan handelen en het gepaste respect te betuigen. Het wordt aangeraden om titels te gebruiken die uitdrukkelijk respect weergeven. In sommige organisaties is zelfs de CEO niet de beslisser. Dan moet je op zoek gaan naar de sleutelfiguren. Dat kunnen zakenpartners zijn of zelfs rijke particulieren die minder betrokken zijn op zakelijk vlak, maar zeer belangrijk in politieke zin. ○

Bedankt om te luisteren!
Veel succes!

شكرا لحسن استماعكم!



Wim Bosman, Business
Development Specialist,
Business Development,
Marketing &
Communication, Credendo

TURNING
UNCERTAINTIES INTO
OPPORTUNITIES
SINCE 1921

ACCREDITED
100
YEARS



- > European trade credit insurance group
- > Covers commercial and political risks
- > Active in all segments of trade credit insurance

- > Present in 15 countries in Europe





Our mission

Our mission is to **support trade relations**



Credendo provides **tailor-made solutions** of

1. Insurance
2. Guarantees
3. Bonding (Surety)
4. Financing
5. Reinsurance

related to domestic and international trade transactions or investments abroad

We **protect**:

- > Companies
- > Banks
- > Insurance undertakings

TURNING UNCERTAINTIES INTO OPPORTUNITIES

Our values



1

Customer intimacy
You get bespoke solutions

3

Reliability
You can count on us

2

Respect
You can trust us

Corporate Social Responsibility

Credendo's Corporate Sustainability Policy:

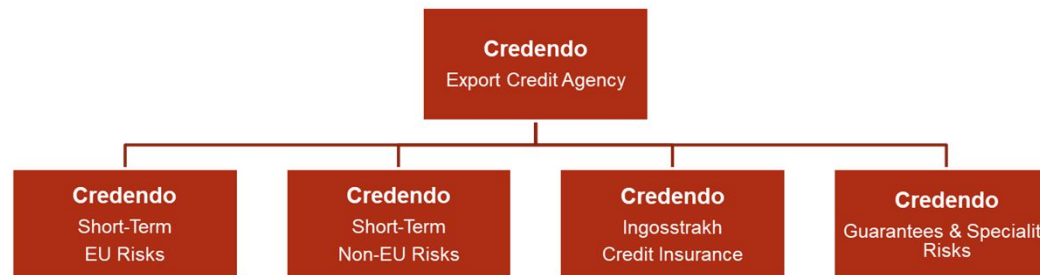
- > integrity
 - > corporate sustainability
 - > human rights
 - > environmental sustainability
 - > fight against corruption
- => commitment to the United Nations SDGs



Credendo in figures



100 years of experience in credit insurance



17 offices in **15** European countries

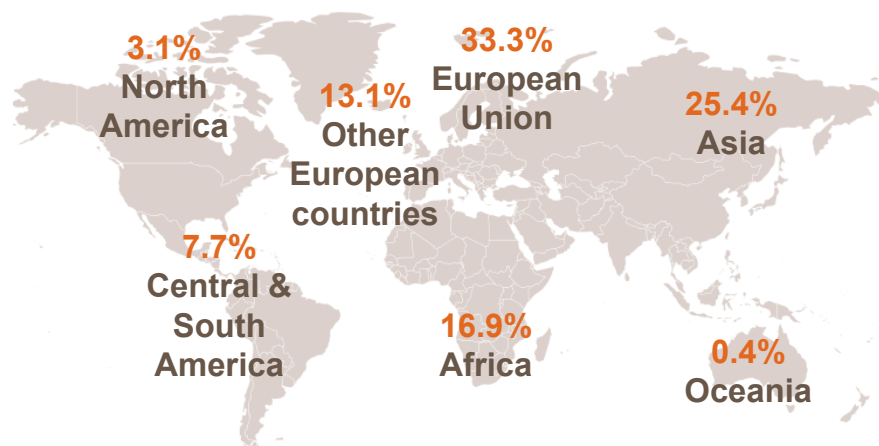


550 employees



Values of transactions insured in 2020: **84 billion €**

Geographical spread of risk exposure



Tailor- made trade insurance solutions



Trade Credit Insurance



Investment Insurance



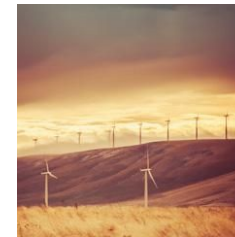
Bonding (Surety)



Reinsurance



Financial guarantees



Financing

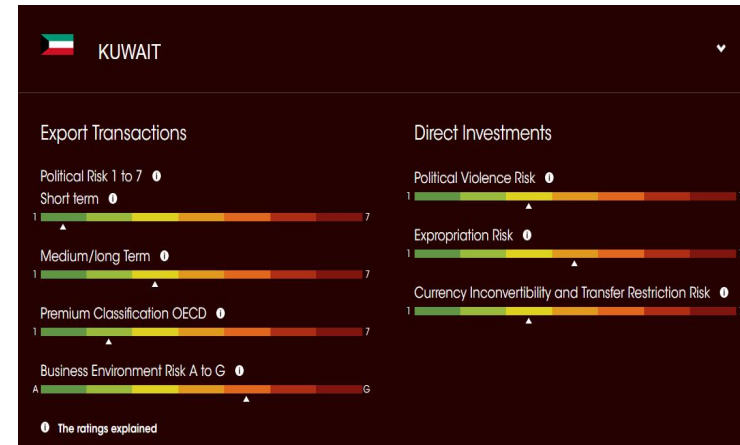
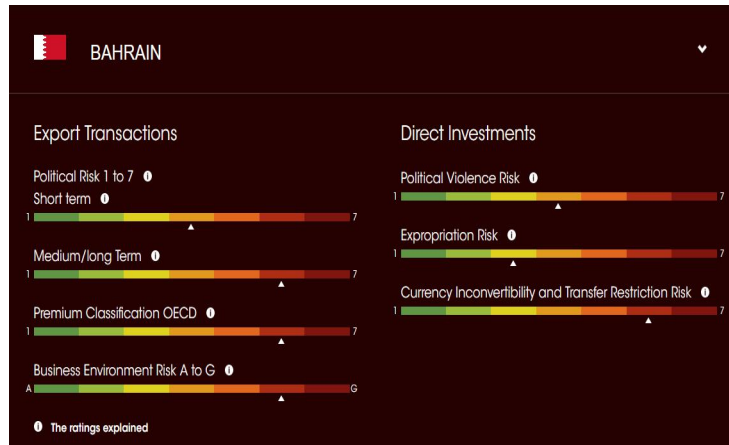
A decorative graphic on the left side of the slide, consisting of a grid of small, white, dashed lines forming a pattern that resembles a stylized 'C' or a series of connected dots.

Country risk assessment of UAE and its peers

Country risk assessment of UAE



Country risk assessment of its peers



A decorative graphic on the left side of the slide, consisting of a grid of small white dashes arranged in a pattern that tapers towards the top.

Economic assessment for the region

Middle East and North Africa

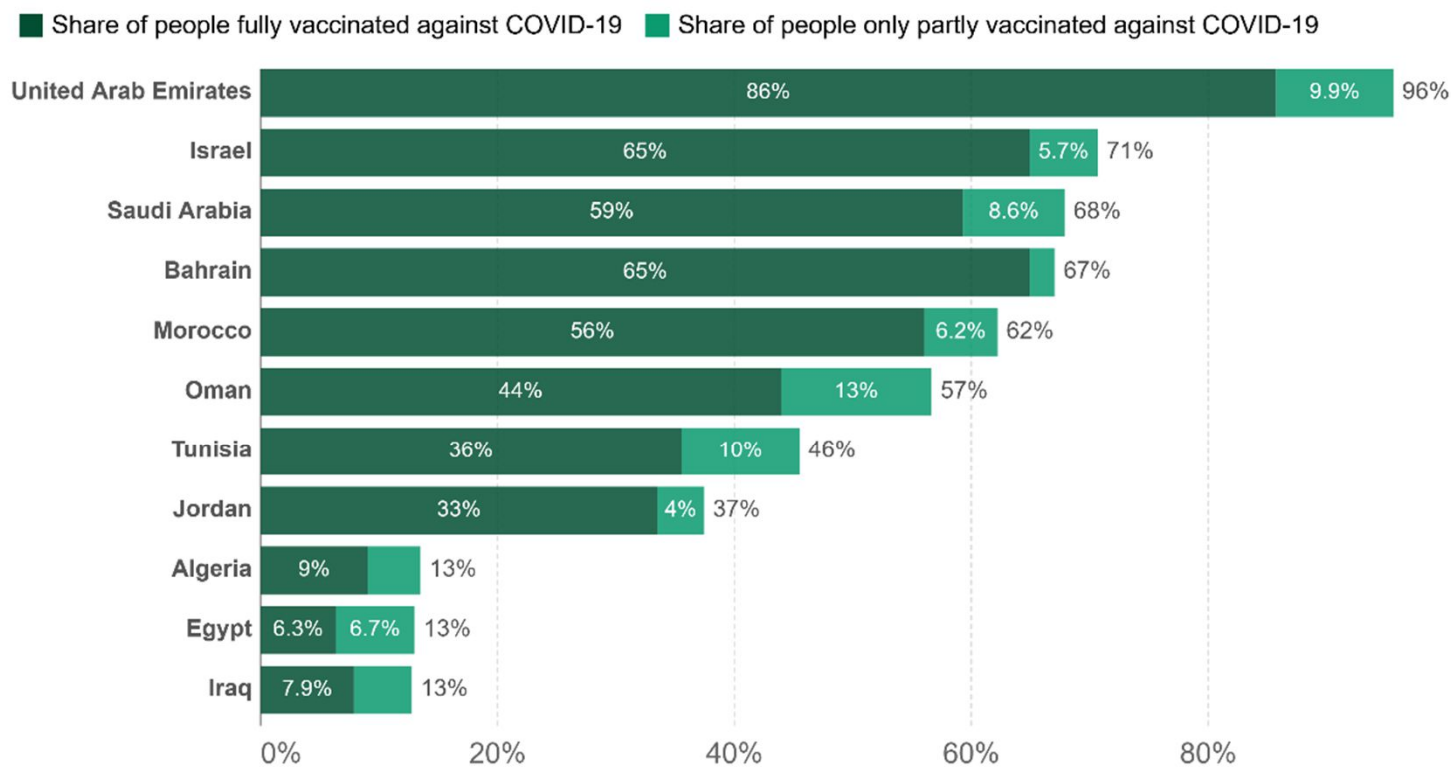
Main trends: uneven recovery

- **Positive progress since the beginning of the year**
 - Vaccination rates are advancing
 - Merchandise trade recovery
 - Timid recovery of the tourism sector
 - Prospects for oil exporting countries have improved
 - Global financial conditions have remained accommodative

- > **MENA projected expansion in 2021/2022**
 - Multispeed recovery, dependent on:
 - Vaccination rollouts
 - Policy space
 - Tourism dependency
 - Evolution of oil markets

Middle East and North Africa

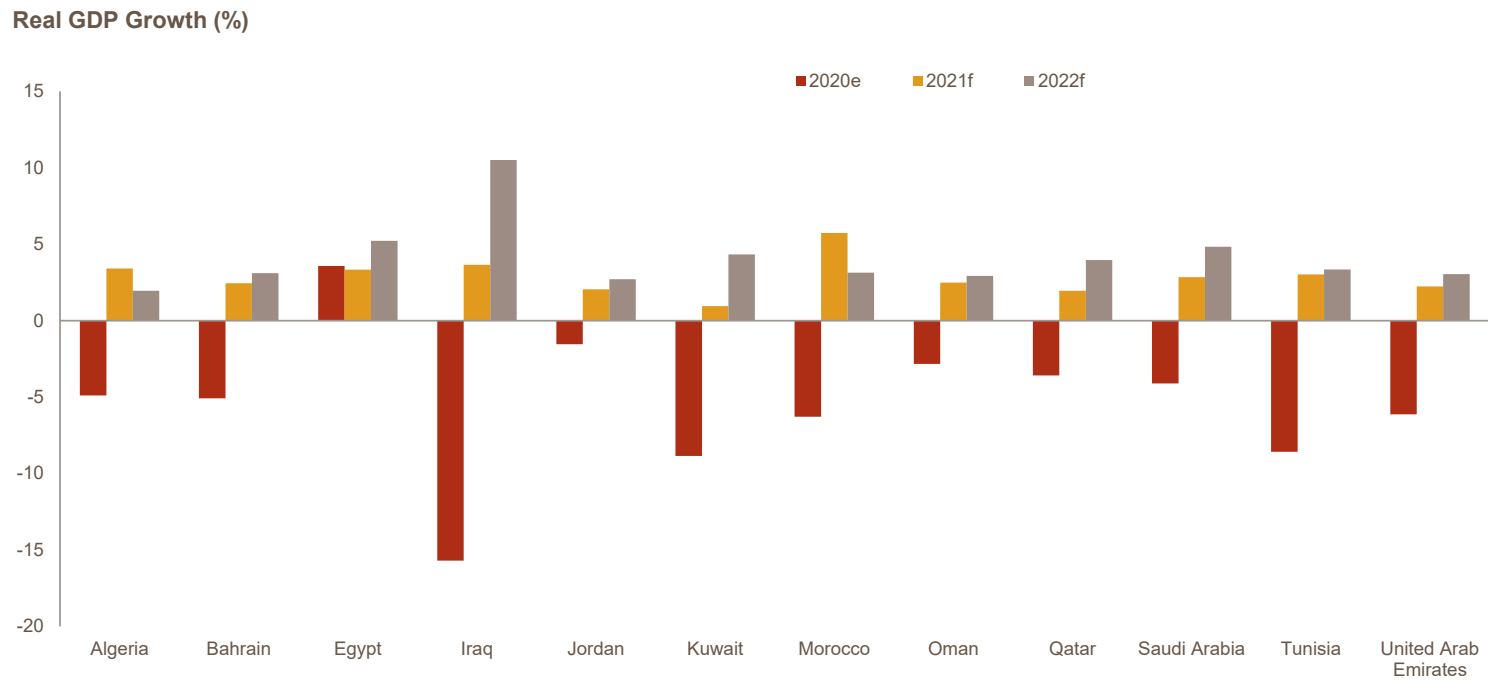
Main trends: uneven recovery



Source: Official data collated by Our World in Data. This data is only available for countries which report the breakdown of doses administered by first and second doses in absolute numbers.
CC BY

Middle East and North Africa

Main trends: uneven recovery

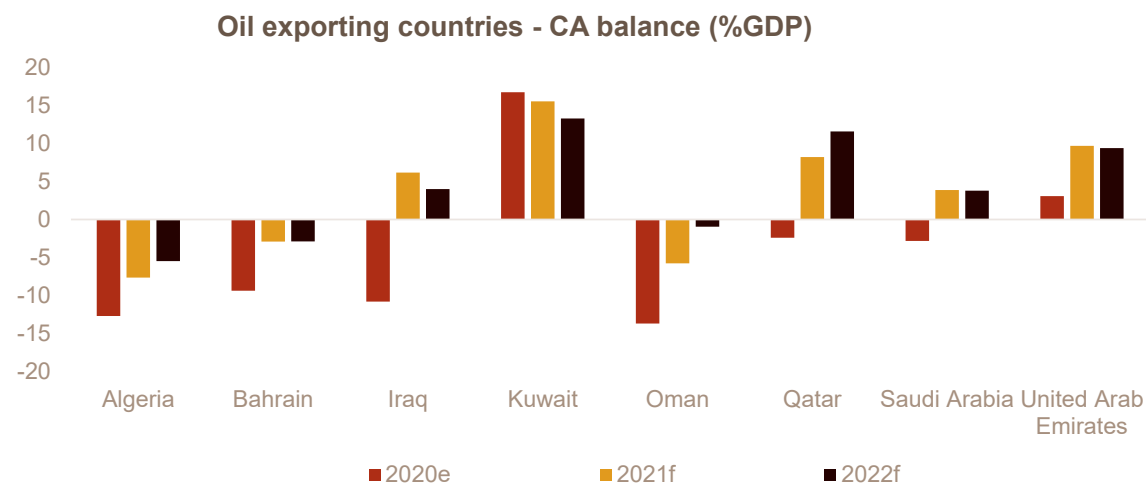


Source: IMF WEO October 2021

Middle East and North Africa

Main macroeconomic trends

- **Improvement of oil exporters' external positions**
 - Improvement of current account balances in the near term
 - Increase of gross financial reserves
- **Inflation pressures in the region**
 - However moderate inflation in GCC countries (peak at 2.8 % in 2021)
- **Projected improvement of fiscal balances**



Source: IMF WEO October 2021

Middle East and North Africa

MLT risks outlook



- **The pandemic evolution and vaccine rollout**
- **Debt sustainability risks**
 - Covid-19 debt built up to linger in the medium term
 - Public financial needs projected to remain elevated
 - Vulnerability to tighter global financial conditions and financing
- **Risk of rising public discontent level**
 - Dire economic conditions and increased poverty levels
 - High unemployment levels
 - Higher food prices
- **Climate shocks**
 - Exposure to more extreme climate events
 - Economic diversification (Oil exporter countries)

A decorative graphic on the left side of the slide, consisting of a grid of small, white, dashed lines arranged in a pattern that resembles a grid of squares or rectangles.

**Credendo insurance
solutions for UAE :
— exporting goods and services**

ST credit insurance vs. MLT credit insurance



Short term credit insurance	MLT credit insurance
Execution period + payment terms < 360/720 days	Execution period + payment terms > 24 months
Recurrent sales - whole turnover	Single risk - single buyer
Marketable risks	Non-marketable risks
Private insurance market	ECA insurance market
Not subject to EU and OECD regulation	Subject to EU and OECD regulation
Highly competitive market	Monopolistic market
Belgian content : no pre-requisite	Belgian content : pre-requisite
Consumer goods, spare parts, raw materials, ...	Investment goods, equipment, engineering, ...

ST credit insurance vs. MLT credit insurance

Short term credit insurance



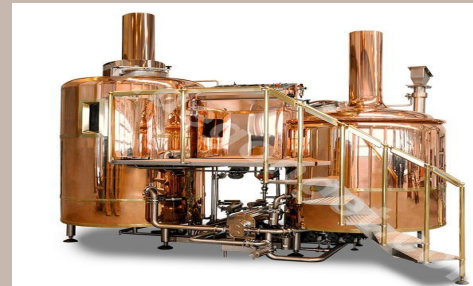
MLT credit insurance



Short term credit insurance



MLT credit insurance



ST credit insurance vs. MLT credit insurance

Short term credit insurance



MLT credit insurance



Short term credit insurance



MLT credit insurance



ST Credit Insurance - Exports



> **General principle : whole turnover insurance**

> **Characteristics:**

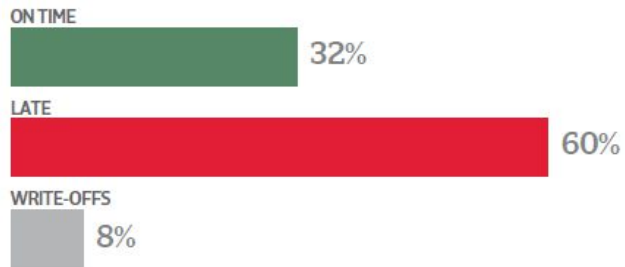
- Portfolio approach
- Recurrent sales
- Consumer goods/services
- Insurance limits per buyer – revolving
- Insurance coverage from 70% upto 90% based upon debtor's creditworthiness
- % on annual turnover
- Annual/6-monthly/3-monthly/monthly billing of premium
- Potential mismatch due to “screenshots”
- No national content required
- B2B
- Private credit insurance companies + reinsurance

ST Credit Insurance - Exports



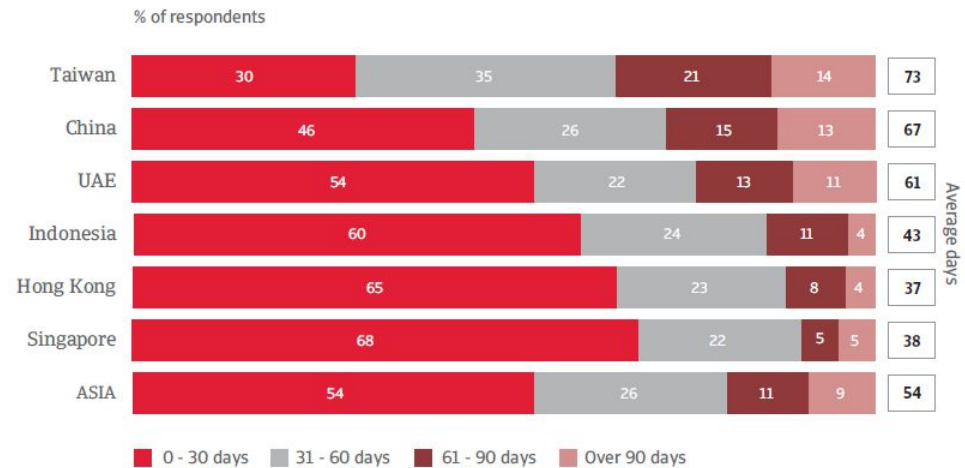
UAE: on average, within what time frame do your B2B customers pay their invoices?

% of respondents



Sample: all interviewed companies
Source: Atradius Payment Practices Barometer - June 2021

Asia: % of survey respondents setting payments terms within the listed time ranges and resulting payment term (average days)



Sample: all interviewed companies
Source: Atradius Payment Practices Barometer Asia - June 2021

MLT Credit Insurance - Exports



Cash Payable / Special Transaction (progress payments)

Characteristics :

- > Credit insurance for export transactions without credit
- > Supply of capital goods and services payable on cash basis (LC possible)
- > Comparable to ST export transactions
- > Milestones principle : payment as works progress
- > E.g.: dredging, construction works, engineering contracts, ...
- > Coverage for termination risk (expenses incurred) + non-payment by debtor
- > Coverage against buyer's default + political and similar risks

MLT Credit Insurance - Export



MLT Supplier's Credit

Characteristics :

- > Credit granted by Belgian exporters to foreign customers
- > Exporter bears risk of default foreign customer + contract termination
- > Extended payment terms => bills of exchange or promissory notes
- > Exporter = credit provider – possible cash flow problem
- > Bank refinancing operation by discounting bills of exchange (with or without recourse on the exporter -> impact on beneficiary of Credendo's policy)
- > Credendo covers exporter (cancellation + non payment) and/or bank
- > OECD Arrangement : 15% downpayment + maximum repayment terms + equal instalments up to 6 months

MLT Credit Insurance - Exports



MLT Buyer's Credits

Characteristics :

- > Credit granted by banks to foreign customers upon request of Belgian exporter
- > Major sums + longer terms => lenders require Credendo coverage against buyer's default
- > Insurance cover of the exporter : Cancellation + Non Payment
- > Insurance cover of the bank : Non Payment
- > Also : inter-bank loans + project finance (SPV's)
- > OECD Arrangement : 15% downpayment + maximum repayment terms + equal instalments up to 6 months
- > Essential : parallel existence of commercial contract and financial agreement

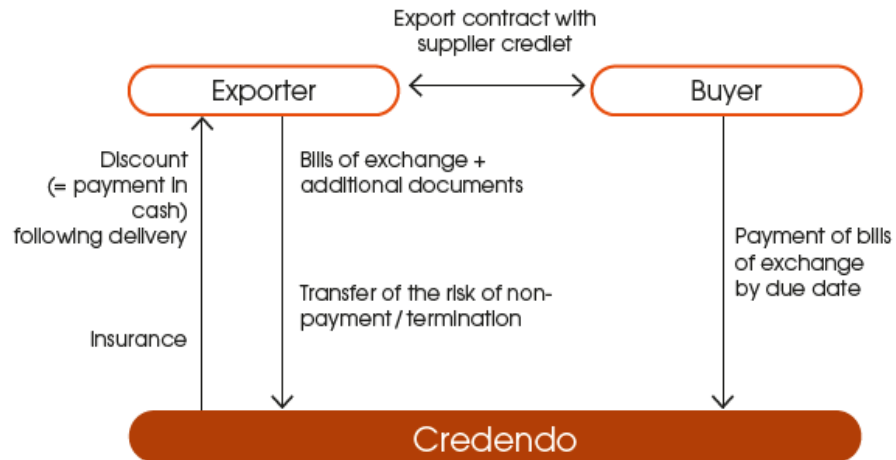
UAE companies might seek for financing



- > Two types of funded solutions:
 - Forfaiting : discounting of supplier's credit
 - Buyer credit Credendo : direct funding of foreign buyer
- > Standardized terms and conditions (a.o. tenor 2y to 5y, maximum credit amount € 8mio)
- > Goal : boost exports by offering funding along with commercial transaction
- > Types of goods funded : machinery and equipment
- > Contract must be insurable for Credendo: no insurance => no forfaiting nor buyer credit

Forfaiting

Structure of forfaiting



EXAMPLE

A Mexican buyer wishes to buy a machine from a Belgian firm.

EUR 300,000

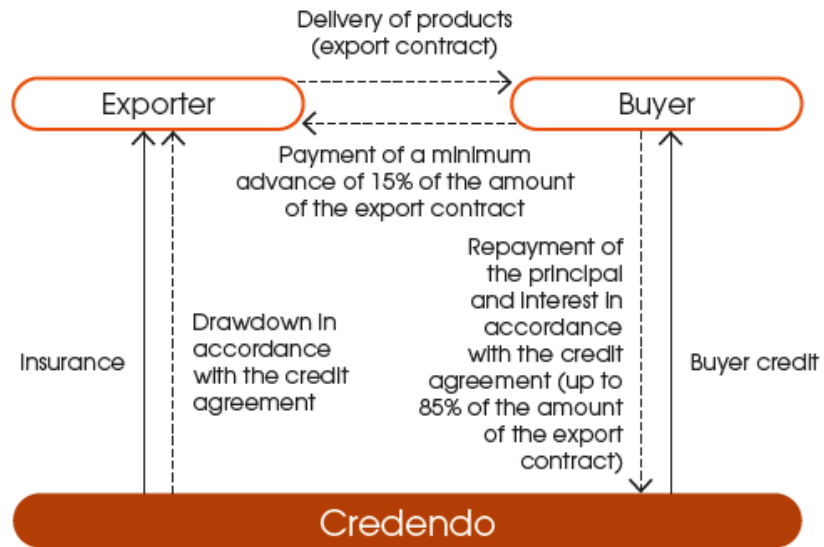
The Belgian machine manufacturer wishes to grant a payment term to its buyer but does not want to finance that term itself. It turns to Credendo.

Credendo insures the exporter against termination and non-payment by the buyer. Credendo also finances the payment term granted by the exporter by buying the commercial claim.

Buyer Credit Credendo



Structure of Buyer credit Credendo




EXAMPLE

A Mexican agri-food firm wishes to place an order for a filling and packaging line with a Belgian firm. The investment amounts to USD 3.8 million. It appears extremely difficult for the Mexican buyer to obtain financing from a local bank.

USD 3.8 MILLION

The exporter suggests Buyer credit Credendo.

Credendo grants credit to the buyer. The total sum of the credit is paid to the exporter as soon as it has completed performance of all of its obligations.



**Credendo insurance
solutions for UAE :
— setting up a business**

➤ PRI = political Risk Insurance for Investment

What is PRI ?

- Cover of investments made by a Belgian company in a foreign enterprise
- Cover of **political risks** only (commercial risks are excluded)

1 policy model for **3 types** of investments :

1. **Equity Investment** = capital participation 'paid back' through dividends or sale of shares / shareholding;
2. **Structured Loans** = loans with repayment schedule;
3. **Quasi Equity** = hybrid instruments containing characteristics from both equity and structured loans, often loans without repayment schedule.

Credendo's PRI



➤ 6 Covered Events with **two NEW** types :

1. Expropriation
2. Political Violence
3. Business Interruption (NEW)
4. Currency Inconvertibility and Transfer Restriction
5. Award default
6. Embargo (NEW)

> Expropriation

= act(s) which deprive the investor of all or a substantial part of its investment, act(s) which prevents the investor from conducting its operations or act(s) which deprives the investor of the use/control of any funds

> Political Violence

= violent act(s) undertaken with a *political* objective (concept is broader than 'War), including terrorism

> Award Default

= non honouring of the award issued by the jurisdiction designated in the agreement between the insured and the host government

> Currency inconvertibility and Transfer Restriction

= any shortage of hard currency or any act or omission by the local government which prevents the conversion (partially or totally) of local currency into policy currency or which prevents the transfer outside the country of the investment

Extension of scope of coverage with 2 NEW types for 'loss of profit'

> Business Interruption

= temporary inability to conduct the operations of the foreign enterprise as a result of *political violence damage* (i.e. damage to material assets caused by political violence)

! extension of political violence coverage but offered as a separate covered event in order to focus on it

> Embargo

= imposition of measures by the host government which prevents the foreign enterprise from exporting or importing goods or services which are essential for its operations

! measures taken by the host government



Credendo's PRI



> Compensation mechanism

- book value approach for expropriation and political violence (in case of final loss)
- Compensation for loss of income in case of business interruption/embargo

> Causation of claim

- Credendo engages to pay compensation for any loss **principally** caused by a covered event during the Policy period

> Pricing

- depends on type of investment
- determined for each covered event
- Premium due on an annual basis

Stay informed :

Credendo = source of information

Credendo webpage

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



Covid-19 : "The European Commission approves the "Credendo Bridge Guarantee" and the reinsurance programme"

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Market information



Market information

1. Monthly Newsletter sent by e-mail
 - > To register visit https://www.credendo.com/newsletter_subscription and subscribe
2. Country Annexes sent by e-mail
 - > Sent to insured party highlighting changes to country categories and restrictions Mandate collection
3. Online Country Information System:
 - > Visit https://www.credendo.com/country_risk. Click and select a country from the drop-down list or click on the map of the world where the country is located to view its ratings and restrictions.

Contact details

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www.credendo.com

**Turning uncertainties into
opportunities**

Missie

- ☞ Programma: zie bijlage
- ☞ Deelnemersoverzicht: correcties nodig?
- ☞ Social media en foto's tijdens de missie: wie **niet** in beeld of getagd wil worden => laten weten aan Petra voor 1 nov.
- ☞ Te gebruiken hashtag overal: **#VokaMKmissieDubai2021**
- ☞ Missie naambadge: krijgen jullie in Dubai - overal zichtbaar dragen aub



Geert Gaens
CEO Alk Reismakers,
Easytours, and
Worldtours & Incentives
Hong Kong

practica

- Uurverschil (winteruur BE): + 3 uur
- Bagage:
 - Handbagage: 55 x 38 x 20 cm – 7 kg max
 - Checkin Hoofdbagage: 23 kg max en één stuk
- Betaalmiddel: Dirham (AED) (via banken, ons hotel, ATM's)
- Wisselkoers op dit moment: <https://www.xe.com/currencyconverter/>
 - 1.00 Euro = 4.2631711 Emirati Dirhams
 - 1 AED = 0.234567 EUR
- Elektriciteit:
 - netspanning is 220 V en de frequentie is 50 Hz
 - Geen adapter nodig

practica

- Klimaat tijdens de missie: gemiddeld tussen de 25 en 30 graden Celcius – check: <https://www.weather-forecast.com/locations/Dubai/forecasts/latest>
- GSM en internetverbruik tips:
 - Gebruik wifi waar mogelijk
 - Vraag een tijdelijk aangepaste abonnement aan bij je provider met voordeeltarief
 - ZET mobiele data AF op je gsm van de apps die je NIET gebruikt
 - Het landnummer in de VAE: 00971 of +971.
- **Gangbare fooien:** indien service goed is ca. 10%
- **Gezondheid:** Kraantjeswater is normaal veilig. Aangeraden kleine reisapotheek mee te nemen met o.a. jodium, pleisters, middelen tegen koorts, diarree, constipatie, zonnebrand, reisziekte en anti-insectenspray.

practica

- **Verkeer:** er wordt LINKS gereden in de VAE dus opletten bij oversteken
- **Taxi:** Kareem of Uber
- **Hulpdiensten:**
 - Politie: 999 of 112
 - Brandweer: 997
 - Ambulance: 999 of 998
- **Alcohol en verkeer:** Maximaal toegestane alcoholpromillage is 0.
- **Rookverbod:** In openbare gelegenheden
- **Homoseksualiteit:** Niet toegestaan. Gevangenisstraf meer dan 10 jaar.

practica

- **Dresscode:** Lichte kledij aangezien het warm is buiten maar er is in de gebouwen overal airco dus zorg ervoor dat u steeds een sjaal of een vest bij heeft ! Maatpak voor officiële bezoeken zoals de Dubai Chamber of Commerce - al dan niet met das (dat beslist u zelf). Knieën en schouders bedekt bij officiële bezoeken aub.
- **Naamkaartjes:** bij voorkeur Arabisch maar Engels kan ook
- **Zet deze nummers in uw gsm aub:**
 - Petra Van Bouwelen: +32 (0) 476 909 909
 - Geert Gaens: +32 (0) 475 909 106
 - Sonia Devergnies: +32 (0) 471 034 869
- **Whatsapp groep:** te gebruiken/consulteren bij last minute changes, praktische vragen of indien info niet vermeld staat in de travel app

REISVOORWAARDEN

- Paspoort
- App 'TRAVELKEY' op je gsm
- Vaccinatievoorwaarden: Europese vaccinatiepas op je gsm + afgeprint meenemen
- PCR test
- Verzekering
- Accommodatie & vluchten

REISPASPOORT

- Paspoort – 6 maanden na retour geldig.
- Van nog enkele deelnemers hebben we een kopie nodig om de tickets dringend uit te geven

Travel Key App

1. Je gaat naar je app store (android of apple) en zoekt het programma [Travelkey by Wetu](#).
2. Je download de app
3. Eens gedownload dan vul je je naam en emailadres in op de gevraagde plaatsen.
4. Er wordt ook naar een code gevraagd. Jouw code is [JA3KO6](#)
5. Eens ingevuld heb je toegang tot jouw reis. Opgelet we vragen (omdat er altijd last minute wijzigingen kunnen zijn) om je app bij instellingen (in de app) bij te werken op de luchthaven van vertrek. Hiervoor heb je internetverbinding nodig.
6. Eens op reis heb je geen internetverbinding nodig om je app te consulteren.

Er zullen ook dagelijks [briefings](#) gegeven worden op de bus en er is de [Whatsapp groep](#)!

Vaccinatie/Reis

- Negatieve PCR test max 72 uur oud voor vertrek
- Indien positief getest, vraag snel een tweede test aan op de luchthaven (zeer vroeg op 14/11)!
- Covid Safe app is ok, maar voor de zekerheid print je je attest uit
- PLF voor België in vullen voor je retourreis. Kan nu ook al, maximaal 6 maanden voor retour

Verzekering

- Verzekering
- Positief voor vertrek – annulatieverzekering komt tussen
- Positief voor retour
 - Hospitalisatie – de verzekering komt tussen
 - Quarantaine – de verzekering komt enkel voor verlengd verblijf tussen
 - Max 65 euro per dag / 650 euro

Vluchten

VERTREK

- 14 november om 20u20 vertrekken in Brussel met EK182
(meeting point aan de Starbucks in de vertrekhal om 17u30)
- 15 november om 06u00 aankomst in Dubai

TERUGKOMST

- 19 november vlucht vertrekt om 14u05 in Dubai met EK181 (vertrek naar de luchthaven om 10u30)
- 19 november aankomst in Brussel om 18u25



De Verenigde Arabische Emiraten (Engels: *United Arab Emirates*, Arabisch: دولة الإمارات العربية المتحدة) is een land dat grenst aan Saoedi-Arabië en Oman. De VAE bestaat uit zeven emiraten (Abu Dhabi, Dubai, Sharjah, Ajman, Umm Al Qaywayn, Ras al-Khaimah en Fujairah). De hoofdstad van de Verenigde Arabische Emiraten is Abu Dhabi.

✈ 6 u 30 min
vanaf € 321

Hotel

Hilton Al Habtoor Dubai*****



Q&A



Next meeting point:
Starbucks vertrekhal
om 17u30



**KEEP
CALM
AND
See you
In Dubai**

INTERNATIONALE KALENDER 2021 /2022

High level opleidingen:

- 28/10/2021: [Douane voor beginners](#)
- 07/12/2021: [Vlaams-Nederlandse Handelsdag \(workshops, B2B afspraken, netwerkplein, keynotes\)](#)
- 10/12/2021: [De nieuwe Incoterms 2020: belangrijkste wijzigingen en opfrissing](#)

Gratis activiteiten (webinars):

- 04/11/2021: [Infosessie Zakendoen met Roemenië en Moldavië als investeringsregio!](#)
- 16/11/2021: [Beperk invoerformaliteiten met het ATA carnet bij tijdelijke invoer](#)

Begeleidingstrajecten internationaal ondernemen:

- 30/11/2021: [Beyond Borders: Zweden](#)
- 19/04/2022: [kick off Business Club Strategic import & sourcing](#)

Check onze volledige internationale kalender [hier via deze link](#)



Samen
internationaal
ondernemen,
samen
groeien.



ab6

Dit logo staat in een "plaatshouder", opdat het logo automatisch bovenop het beeld staat

arn bollen; 23/07/2021

#Vokainternational

#VokaMKmissieDubai2021

<https://www.voka.be/mk/internationaal-ondernemen>