

WHAT ARE



Oil is in a great demand in emerging countries like China and India as the local consumption of oil and gas has been increasing so much that China is seeking every source available to ensure supply is keeping up with demand. That's why the Chinese have a big presence in Africa now. China became the fastest growing export market. Local Chinese companies also started to establish an overseas presence, mainly through exports but also through increasingly active outbound FDI also have recently begun to actively seek business partnerships. The Middle East has to be a trading hub especially the UAE and this for all items including building materials, heavy machinery and food items. Most of Africa's needs have been fulfilled by the UAE. I think both public and private sectors have huge potential in the UAE and Qatar post strong growth in the short and the long term.

Dr. Tariq Ahmed Nizami
Founder & CEO
 CEO's Clubs Network Worldwide

THE



It will not be an understatement to say that we are currently living in one of the most (if not The Most) uncertain times in the modern financial history. On the positive side, global economies, particularly the USA, is witnessing a huge revolution in the technological space – with the pervasion of social media and smart phones – and in the shale gas space. In these uncertain times, investors need to position themselves in a manner that they are ready to take advantage of the potential volatility in markets. They need to be careful of the things that have already gone up a lot (like equities, treasuries, corporate debt including high yield/junk debt, etc.) and shift to assets that have not yet performed (Gold comes to mind). In the currencies front, the obvious trades that comes to mind is to short CHF vs the EUR as there is limited downside (capped at 1.20) and significant upside from the current levels. Japanese Yen – having depreciated significantly vs. the USD – seem to have much more downside from the current levels considering the dire fiscal situation of the Japanese Government.

Suleman Soorani, CFA
Individual Investor
 (US, Pakistan & Middle East)



UAE in general and Dubai in particular is governed with a great vision. With the first level of Dubai's Bid for World Expo 2020 being successful, I am sure that by the end of the year 2013, the media will definitely flash the news that Dubai is the location for the World Expo 2020. Tourism and related activities are one of the best growing industries in UAE at present, especially in Dubai. Dubai is working non-stop to attract more travelers to the emirate by expanding its network of international hotels while increasing the occupancy rates of hotels and hotel apartments and their revenues as well as continuing with the development of new infrastructural and themed projects targeting a wide section of global tourists. The building department of Dubai Municipality has got permission for more than 23,000 new buildings in the year 2012, indicates the revival of construction industry. There are many new projects declared for Dubai which will create job opportunities, and put UAE especially Dubai in to more highs in the world map, in tourism & Real estate. The recent survey in Dubai reveals that overall business sentiment in Dubai is on a steady up trend.

CA. Manu Nair FCA
CEO
 Emirates Chartered Accountants Group

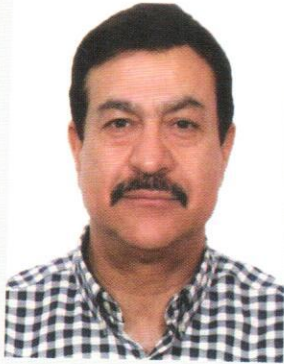


In my view, gold represents an excellent buying opportunity at current levels. Considering the global economic and political climate, gold is among the biggest beneficiaries from current situation as it is always considered a safe haven.

Ayman Al Char
Managing Director
 Samer Jewellery



IN THE GLOBAL FINANCIAL MARKETS ?



In my opinion the opportunities at present is the US equity market and also the single family homes in USA. With the growth in the US economy, gold and silver is due to stay in the present range before we can see gold touching \$1700/oz and silver \$32 /oz towards the last quarter. On the currency front I see the strengthening of dollar against Euro and Sterling. For the local residents of UAE I feel the real estate has still some room for improvement especially in certain selected areas which have already gone up by nearly 20%.

I am also a strong supporter of accumulators based on the value of the particular currency like the Australian dollar against the US dollar.

These are my personal opinion and should not be considered as recommended investment.

Ravinder Bhat
Managing Director
Abbey Croft



Recently we have seen real estate prices in this region pick up and I personally expect to see higher prices from a medium to long term perspective though I am not sure if we can see pre-recession prices for a long time from now. However I also feel investment into precious metal will be a good hedge against the slow growth across sectors and also the euro zone issues which is a matter of concern today.

Sheik Jaffarali Dawood
Managing Director
Modern Ship Management



Since the collapse of the Smithsonian which lead to the de-pegging of the US dollar from the gold standard, the weakness of the fiat system of currencies was highlighted by the financial shakedown that was triggered by the collapse of Lehman Brothers. Under the circumstances, it appears prima facie that the idea of the Hunt Brothers was not wrong, although their timing was over three decades early. It may not be practical to return to the gold standard as that decision is made by politicians motivated by a myriad of ends the least of which is the benefit of society. However, Individuals should certainly invest a major portion of their portfolio in the metal that will not lose its glitter for a long time..... GOLD!

M Fareed Pardesi
Director
BIC Jewellers LLC



Living in the UAE has many benefits for an expatriate like me coming from the USA. It is plainly a tax sanctuary. According to me, money stocks are still relatively cheap, perhaps not as cheap as they were few years ago, but still a better option than bonds or real estate. Aside from that I see myself as a consumer and understand what am I throwing away or replacing and what am I acquiring or upgrading. Blackberry is out and Android is in. Apple iPhone is out and Samsung Galaxy is in. PCs are out and tablets are in. Another good area of opportunity for investment is the banks. Balance sheets are much cleaner now than ever. PTB ratios are on the low side and with the rise in housing market these stocks are bound to rise and yield good returns. Wells Fargo pays 2.7%, JPMorgan and PNC Financial each pay 2.4%, and U.S. Bancorp pays 2.3%. Not too bad for one of the oldest business models in existence. Saying all of this as an aviator, I am always partial towards investment in the aviation sector in the Middle East.

Captain Max Munaf
Director
Bright Way Group Of Companies