

A Note from Me, Before We Begin



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Strategically managing HNI portfolios and advising investors in UAE real estate

A significant part of my professional career has focused on capital accountability and long-term decision-making. Over the years, this has involved working with **international clients**, managing **cross-border interests**, and taking responsibility for outcomes where **errors are costly and trust is non-negotiable**.

That experience now informs how I work with investors deploying capital into **UAE real estate**, whether **entering the region for the first time, expanding an existing portfolio, or overseeing assets on behalf of others**. Across all these situations, the requirement is largely the same: **clarity before commitment**.

My understanding of real estate as an asset class and of investment discipline began early through my family's export business, established in 1982. Working with global partners exposed me to how serious investors approach capital. **Structure, governance, timelines, and risk consistently matter more than promises**. That perspective continues to guide how opportunities are evaluated and how capital is managed today.

What Investors Typically Need Before Committing Capital In The UAE?

Why an Advisory Approach Matters

I did not enter UAE real estate to sell property; I entered it to fill a clear gap between **overseas investors' expectations and the way the market is often presented**.

The UAE offers genuine opportunity across **residential, commercial, and mixed-use assets**, but the market can be confusing. Advice is often influenced by **incentives rather than suitability**, which can result in **misaligned assets, weak structures, and unexpected complications later**.

Investors don't need more listings, they need context on performance, regulation, and risk beyond the transaction. An advisory approach keeps decisions future-proof, supporting sustainable, aligned investment outcomes.

How I Approach Investment Decisions

I start with the investor, not the property. Before reviewing any opportunity, I focus on:

01.

Investment objectives and time horizon

What are the goals, holding periods, and priorities?

02.

Capital structure, liquidity, and leverage

How is the investment funded, and what is the expected liquidity profile?

03.

Risk tolerance and downside exposure

What level of volatility is acceptable?

04.

Income versus growth priorities

Is the focus on cash flow, long-term appreciation, or both?

05.

Residency, tax, and legacy factors

How do location, taxation, and succession planning affect decisions?

This investor-first framework works equally well for first-time entrants and multi-asset portfolios. I remain developer-agnostic, strategy-led, and focused on fit rather than inventory.

Portfolio-Level Thinking & Ongoing Oversight

I think in **portfolios**, not one-off transactions. Investors typically build exposure over time across asset types and emirates, which requires **structured planning and coordination**. Clear SPV structuring, defined ownership frameworks, and alignment between legal, banking, and property management partners ensure **portfolios remain transparent, manageable, and resilient through market cycles**.



Who Tends To Benefit From This Approach

This approach supports:

First-time investors entering the UAE market

Experienced investors managing multi-asset portfolios

Family office representatives overseeing real estate allocations

Wealth management firms supporting client capital

Institutional or structured funds requiring local market insight

While mandates differ, the requirement is consistent: clarity, structure, and long-term alignment.

A Long-Term View of UAE Real Estate

The UAE rewards **discipline and informed decision-making**. My focus remains on **cycle awareness, robust structuring, and holding high-quality assets through market changes**. I work with investors who value **clarity, alignment, and long-term thinking**, and I welcome the opportunity to collaborate.



Warm regards,
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