

Provident.

We Don't Just Create
Transactions

We Build
Relationships





Who We Are

Launched in 2008, Provident Estate are pioneers in the region's real estate market. With a stronghold of 90 employees and counting, we are at the forefront of the market as the most trusted real estate agent and feature among the top-10 agencies for the world's most reputed developer.

With a 360° real estate solution approach, we have proven time and again that we understand the needs of our clients best, and always provide results that fit their targets. We prioritise them and always strive to solve their pain points with innovative and digital solutions. Our end goal is to create relationships with our clients that are long-lasting.



Provident.

Meet Loai Al Fakir

Our Visionary Leader

Back in 2008, when I founded Provident, it was a first-of-its-kind in the real estate industry, as a successful brokerage agency. Today, it fills me with pride to say that we are now an A-Z real estate servicing agency. We provide all-encompassing client services that are second to none. And we are pioneers in not just real estate but also work culture, diversity inclusion, as well as client servicing.

Provident was created with the vision of a place where people can enjoy their job, work professionally and have a great culture. One of the most important values here in Provident is that we love to see people succeed. Our employees are a part of the diverse Provident family which is growing every day. We are a hard-working team of problem solvers always finding the perfectly tailored solutions. We work towards setting trends and high standards in the real estate sphere of Dubai.

We always prioritise our clients' needs and always try to solve their problems; be it providing them with the best mortgage options, managing their properties, holiday homes, off-plan, resale, leasing, snagging, you name it! In terms of marketing and how we engage with clients, we are unmatched in the industry. At Provident, our clients are not just our clients. They become our friends and part of our ecosystem. Today, our clients are our stakeholders.

As a client, your journey doesn't end with your property purchase. Rather, your journey begins with us, after your first property purchase. You are our stakeholder and your success is our success.

As we say at Provident, we don't just create transactions, we build relationships!



We Believe in...

Mission

Mission: To Create Honest, Trustworthy, & Transparent relations with Home Buyers, Tenants & Investors. We strive to achieve perfection in the digital age with the best tools in the industry and providing an environment for employees to thrive in.

Vision: We aim to be at the forefront of the real estate industry from service standards and customer service to technological solutions. We want to continue to provide the best-tailored services at every step.

Vision

Why Choose **Provident?**

At Provident, we are your one-stop-shop for all things real estate. With a resolution to always offer 5-star service to our clients, we are here for you and all your property requirements and queries. At the crux of our business is that we work relentlessly to provide hassle-free tailored real estate advice and consultancy for investors and families alike who are looking to find the perfect home.

We take pride in our diverse portfolio, of not just services but also the Provident team members. We have over 22 different nationalities speaking 25+ different languages, all ready to answer your property-related questions.

Established in 2008, today, we not only help you buy and lease a property but also manage your property, help you find the right financing options or get you the perfect holiday home. We pride ourselves in being transparent, honest and professional to deliver the best results for our clients.



Provident Services



Residential Sales & Leasing

At Provident, we have a dedicated team of highly trained professional real estate consultants for residential sales & leasing. You will get sound accurate advice regarding property investments. Our team will provide you with tailored solutions and are available 24/7.



Commercial Sales & Leasing

Provident Commercial acts in the industry of buying and leasing Commercial Real Estate, in addition to managing non-residential properties for owners. We have years of experience and expertise in the field of Commercial. Our team of dedicated agents provides specialised services, specifically designed to meet every client's exact desire.



Property Management

Provident Property Management ensures that when it comes to your property investment, you are relieved of all the stress and you can rest easy! Our team takes care of conducting snagging for your new home so you can get it in the best condition.

Residential Sales & Leasing

Seasoned veterans in Dubai's real estate market, we offer you qualified buyers and tenants, with an expert team of hard-working professionals and the ultimate peace of mind. You will get sound accurate advice regarding property investments.

We ensure that you get expert information paired with the current market trends and the best services as follows:

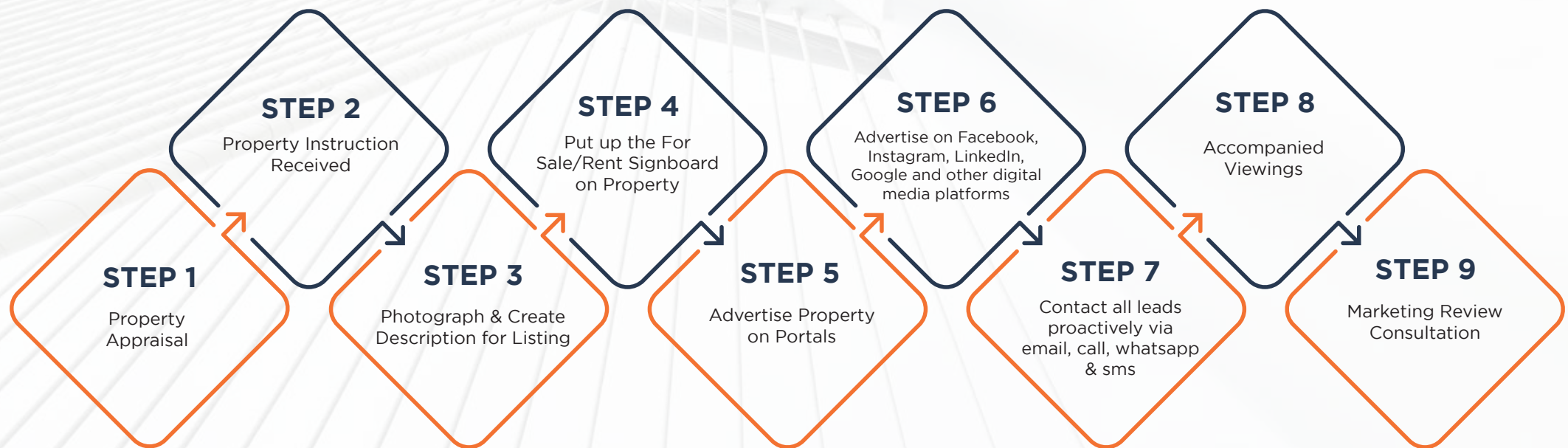
- The Most Profitable & Negotiated Deals
- Accurate Market Stats for Investments
- Area Specialists with Expert Knowledge
- Tailored Payment Plans*
- Dream Home Options according to your requirements

With Provident to help you with your property's sale/lease, you can rest assured that it is in good hands.

- Property appraisal: A comprehensive consultation with our experts for free
 - Tailored services and consultancy advice
 - An unmatched database of qualified clients ready to proceed
 - Advertising on the largest and most used property websites to give the best exposure, advertising on Google & social media marketing including Facebook & Instagram
 - Professional photoshoots to make your property look the best
 - VR Tours and 360° tours of your property for online publishing and marketing
 - Staging open houses so that your buyers get a taste of what you are offering
 - Accompanied viewings with our experts to promote your home at its best
- *conditions apply



Residential Sales & Leasing Marketing Process



Commercial Sales & Leasing



Provident Commercial acts in the industry of buying and leasing Commercial Real Estate, in addition to managing non-residential properties for owners. We have years of experience and expertise in the field of Commercial. Our team of dedicated agents provides specialised services, specifically designed to meet every client's exact desire.

Provident is dedicated to finding the best commercial property in Dubai based on a specific licence, whether it be on or offshore, and/or any free zone, such as DIFC, TECOM, DMCC, DHCC, etc.

Choosing the right commercial property is of the utmost importance when starting your business and /or investing in any commercial asset.

Provident Commercial properties include, but are not limited to:

- Office spaces
- F&B spaces
- Warehouses
- Labor camps
- Mixed-use developments
- Retail spaces
- Industrial properties
- Compounds
- Plots
- Buildings including hotels, schools, hospitals, etc

At Provident, the Commercial team is committed to providing our clients with excellent service. We collaborate with both landlords and tenants alike, taking into consideration market value and the needs

Property Management



Provident Property Management ensures that when it comes to your property investment, you are relieved of all the stress and you can rest easy! Our team takes care of conducting snagging for your new home so you can get it in the best condition. Not only that, but we also ensure that your tenant is accountable for any damages incurred in the duration of the tenancy.

- Snagging Services
- Building Management
- Additional Services
- Facilities Management
- Home Renovation & Interior Designing

Why Hire Provident Property Management Services?

We are here to make your life easier as a landlord. Employ our services to kickback, relax and just earn the benefits of your investment. With our experienced team available to you 24/7, you can rest stress-free and live your life without any hassle that comes with being a landlord. Your peace of mind is our priority.

- Peace of mind
- Simple fixed no-fuss annual fee
- Trusted and experienced professionals
- Earn maximum returns
- Manage real estate assets in Dubai
- Ensuring long term savings
- Always available for tenants and landlords
- Maintain good relations between tenants & landlords

Our In-House Services

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Prism

Property Registration & Visa Application Services

Prism is the Property Registration & Visa Application Services department of Provident. As clients, we understand that getting through the entire process of a property sale can be cumbersome. This is where we step in. Our main objective is to ensure quality after sales service and client satisfaction. We do regular follow-ups to ensure that you get your keys on time.

5



Primestay

Holiday Homes

Primestay is Provident Estate's subsidiary holiday home rental company. A dedicated team takes care of your property while our property management takes the responsibility of the finer details, and with a final -professional photoshoot, we enlist your property on various online holiday home websites including AirBnB, Booking.com, Expedia, OyoHomes, BnBME, and the likes as well as 27 different portals.

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Premier Finance

Property Mortgage Finance

Premier Property Finance is an independent Mortgage Brokerage, partnered with Provident. Avail bespoke services if you are a property owner in the UAE and also if you are looking to take finance on new purchases or existing property.

7



Plan B

Second Citizenship Services

We work towards giving accurate advice and information, as well as creating transparent relations with our clients and partners. Founded in Dubai, we work towards helping you broaden your horizons and make the world your home.

Prism

Property Registration & Visa Application Services



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Our dedicated team will take care of all the documentation work for you as well as the leg-work required to complete any property-related transaction in Dubai. Additionally, we also take care of visa applications for residents, investor visas and more.

Ownership Transference of property

The property ownership transfer has a process to be adhered to and it varies from one transaction to the other. It is vital you have the expertise and support from a neutral party, other than the Agent representing you in the transaction. Our efficient and cost-effective service will ensure the sale or purchase is handled correctly, avoiding the possible setbacks along the way.

Property Registration

Our team will take care of all the documentation required for registering your property.

Prism

Property Registration & Visa Application Services

Visa Application Services

Prism will take you through the entire process of application for property investor visas as well as residence visa applications. An attractive offer for investors in Dubai properties is the entitlement for a residency visa. If your property is with a minimum of AED 1,000,000 you can contact us to discuss this option. However, it is important to note that the property related visa is for the sole purpose of residency and does not permit an individual to take up any form of employment.

Power Of Attorney

This service is ideal for overseas clients or even for local clients who do not have the time to personally handle the formalities of property ownership transfers. As your POA representative, we will be able to complete the full process of your sale or purchase. And by availing our bespoke service, you will ultimately save money on increasing flight fares, hotels and visa costs.

Individual Property Gifting

A gift or grant transfer, (Hiba in Arabic) is a voluntary transfer of the property or shares from one individual to another but limited only to the first-degree relatives. This relationship is defined as one of the following, Parents to Child or vice versa; and Husband to Wife or vice versa. It is important to note that siblings are not permitted in this category. There are a number of reasons why gifting property to a family member can be a good idea, but the process isn't always straightforward.

Title Deed Registrations

The Title Deed is your proof of legal ownership and mandatory document in selling or renting your property. The Sale and Purchase Agreement ("SPA") is only an evidence of a contractual agreement between the Developer and the Owner. Therefore, the Title Deed is a must-have document at all times.

Lost Title Deed Application

The original Title Deed is a very important document which provides proof of ownership. As much as we encourage a higher standard of care and preservation of the original title deed, there are unfortunate and unavoidable events such as losing or accidental damage of this document. The service to obtain a replacement is possible but certain procedures are in place.

If you want to transfer your property and the original Title Deed is not available, it is important that we start the replacement application as soon as possible and cause a little delay to your ownership transfer.

Primestay

Holiday Homes



Primestay is Provident Estate's subsidiary holiday home rental company. A dedicated team of vacation home specialists and holiday home operators will take care of your property. Primestay understands the process of setting up a vacation home and welcoming guests to provide hotel services with the comfort of a personal home. Once you sign up, with a final professional photoshoot, your property will be featured across 150+ portals.

In just 5 steps, you can start earning great returns with short term rentals of your property investment:

- Get in touch with us over a call, email, whatsapp, or even social media.
- We will review your property to understand your ROI expectations
- Once you sign the contract with the agreed upon terms, we will get to work!
- Our aim is to market your property in the best way, especially with a professional photoshoot
- Once the above is done, we list it on a global network of holiday home portals!

With us taking care of your holiday home, you can rest assured that you will always earn between 30–50% higher revenue from your property investment. While keeping it in perfect condition, as our team takes care of the following:

- | | | |
|---------------------------|----------------------------|--------------------------|
| • Furnishings | • Maintenance | • Tenant screening |
| • Guest review management | • Self check-in technology | • 24/7 concierge service |
| • Paperwork & permits | • Landlord portal access | • DTCM regulations |
| • Contracting | • Interior design | • Luxury services |

Premier Finance

Property Mortgage Finance

Premier Property Finance is an independent Mortgage Brokerage, partnered with Provident. Avail bespoke services if you are a property owner in the UAE and also if you are looking to take finance on new purchases or existing property. Premier Property Finance has over 10+ years of experience in the UK and the UAE. You can benefit from the in-depth research and the best deals we offer our clients. You will get tailored solutions from fully qualified advisors as well as access to low and competitive rates, transparent mortgage process and access to a number of Home Loan Programs.

Our services include:

- Home Loans
- Equity Release
- Portfolio Structure
- Office & Retail
- Construction & Project
- Land Acquisition
- Commercial SME Loans
- Private Equity



Plan B

Second Citizenship Services

Plan B Advisory helps successful investors, entrepreneurs, and their families to create a holistic plan for the future, encompassing global mobility, asset protection, tax optimization, healthcare, and safety. We achieve this through a selection of industry-leading second citizenship and residency solutions, prime global property-related investments, and a suite of bespoke wealth management services.

At Plan B Advisory, we deal directly with our governmental partners, not intermediaries. We are government authorised agents for the most powerful programs, allowing us to provide the most competitive prices and the best overall journey for our clients, supplemented with excellent after-care service.

Plan B Advisory provides you with Citizenship Programs, Residency / Golden Visa Programs and other services, including:

- Corporate Banking Services
- Currency & Cryptocurrency Exchange
- Funds & Collective Investment Schemes
- Global Property Investments
- Multi-family Office
- Tax & Accounting
- Trust & Trustee services



Our Partners

HL&A

Hussain Lootah & Associates
Attorneys and Counselors at Law
حسين لوتاه ومشاركون
محامون ومستشارون قانونيون



EMAAR

NSHAMA

DAMAC

MERAAS

DUBAI
PROPERTIES

bayut

dubizzle

**Property
Finder**

And more...



THE UNSTOPPABLE TEAM

“Teamwork is the ability to work together towards a common vision.”

Our Awards

We at Provident are proud recipients of a myriad of awards and accolades over the years. Being one of the top 20 brokers for Emaar for consecutive years, gives us immense pleasure of having earned the trust of not just clients but also the top tier developer of the region. The Dubai Land Department has also recognised us as one of their top 5 brokerages.

Top developers and property portals like Dubai Properties, Nshama, Sobha, Ellington, Propertyfinder and Bayut have continually recognised our efforts and have awarded us for our hard work. These just go to show that we have proven time and again that we create long-lasting relations with not just our clients but also our partner developers. We look forward to working hard, with more efficiency and introducing more innovative digital solutions in the industry to serve our clients better.



We Make Smiles, Not Just Happy Homes.

Provident Estate takes immense pride in being a part of the esteemed CR Hope Foundation. A charity, non-profit initiative launched in Zanzibar in 2016, CR Hope is a foundation that provides support in the advancement of education, amateur sports and poverty relief for children of Zanzibar.

We believe in the cause because children are our future. They are our tomorrow and to support them and ensure a better future for them is our duty. At Provident, we strive to make the world a better place with each tomorrow.



Provident is Your **One-Stop-Shop**

At Provident, we have been working relentlessly to make the process of owning a property hassle-free for investors and end-users alike. Today, we not only help you buy property off-plan or ready, but also find the right mortgage financing options, lease your properties at the right prices, manage your property as well as help you get tenants for a holiday home!

Provident.

Provident.
PROPERTY MANAGEMENT

Premier.
F I N A N C E

Prism.

Primestay.

PLAN B.



Provident.

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