Investor Presentation



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LIAE Macro Economic Overview

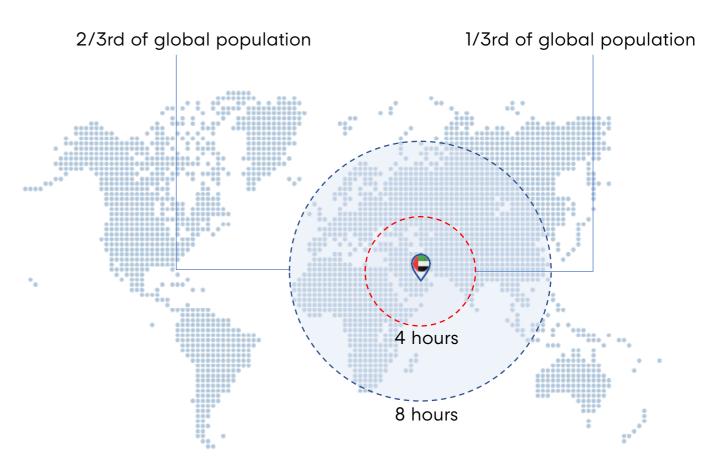
Benefits of The Union

The UAE is one of the world's wealthiest and most dynamic economies with favourable demographics and a strategic location at the crossroads of the East and West. It offers unparalleled access to global markets with a stable and tax free economy, supportive business regulations and a diverse workforce positioning itself as a prime environment for investment and growth.

United Arab Emirates Among The Wealthiest USD c 53,758 GDP per capita **Countries Globally** Significant Hydrocarbon • 8.93% of World's Proven Oil Reserves (2021) Wealth Dirham pegged to the US Dollar at 3.67250 since 1997 Stable currency One of the highest rated sovereigns globally **Very Strong Credit** with Aa2 (stable) from Moody's and AA- (stable) **Fundamentals** by Fitch Population (2020) · c. 9.3 million **Economic Diversity** 69.7% of GDP from non-oil sectors*

Sources: World Bank, Federal Competitiveness and Statistics Centre, IMF,OPEC Annual Statistical Bulletin, Global SW, S&P. Note: data as of 2022 unless is explicitly stated.

The UAE has close proximity to 2/3rd of the global population



With significant investment to drive stable economic growth..



10-year Golden Visa residency programme for top achievers and high priority industries with c. 152k beneficiaries



Cutting edge infrastructure with plans to meet future requirements



Steady population growth
The UAE has seen a steady
growth in its population, thanks
to an all-round government

incentives scheme

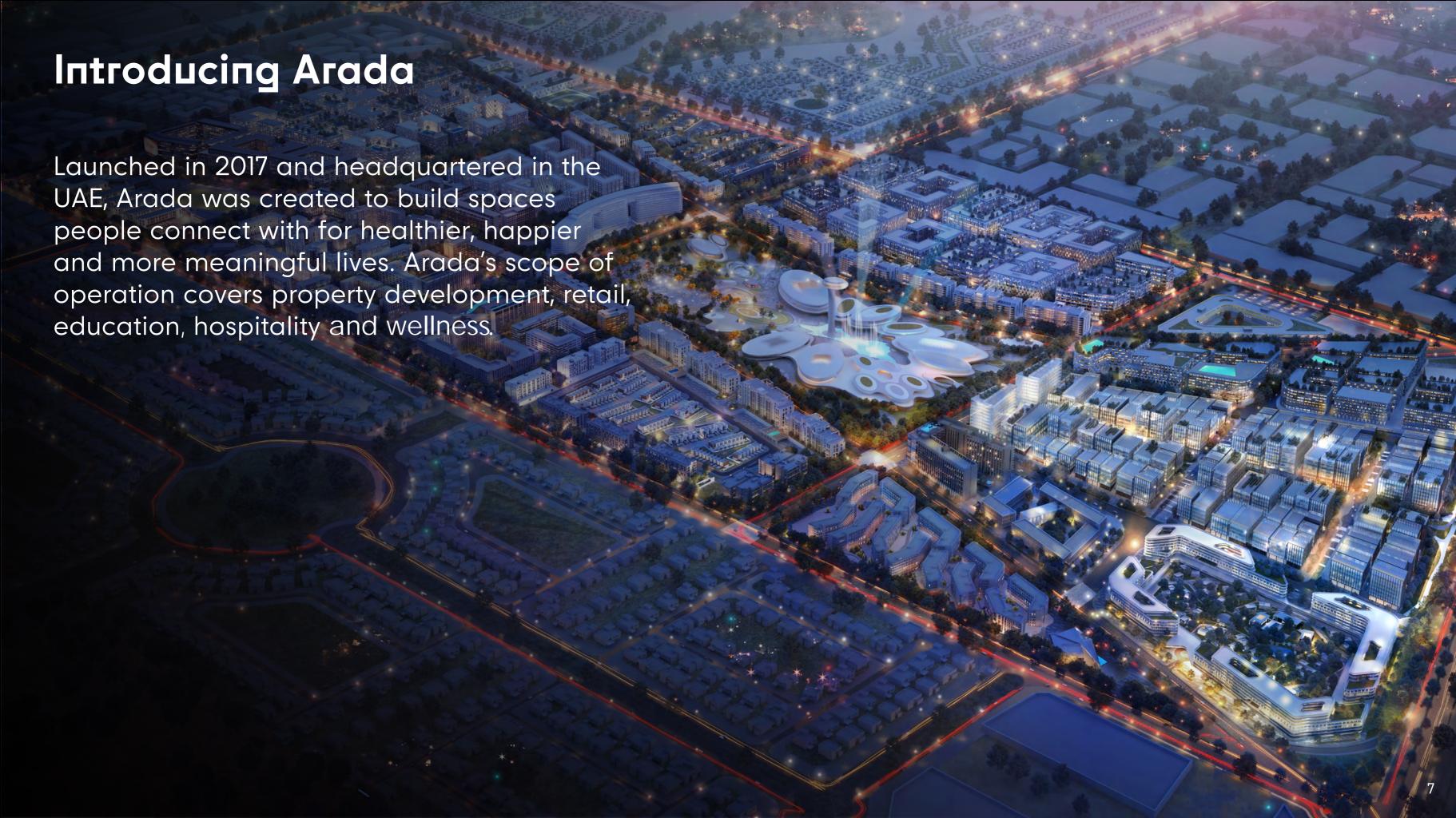


Security and safety
The UAE ranks as the second safest country out of 163 nations**

^{*} Preliminary estimations from the Federal Competitiveness and Statistics Centre

^{**} Global Finance Magazine 2024

Business Overview



Our Shareholders



HH Sheikh Sultan bin Ahmed Al Qasimi Chairman of Arada (40% Shareholder)

- Deputy Ruler of Sharjah
- Member of Sharjah Executive Council
- Chairman of Sharjah Media Council
- Chairman, Sharjah Petroleum Council
- Chairman, Sharjah National Oil Company
- Chairman, Invest Bank
- Chairman, Tilal Properties
- President, University of Sharjah
- Chairman Basma Group



HRH Prince Khaled bin Alwaleed bin Talal Al Saud Vice Chairman of Arada (60% Shareholder)

- Member of Saudi Arabian royal family (son of HRH Prince Alwaleed bin Talal Al Saud, Chairman and Founder of Kingdom Holding Company)
- Founder and Chairman of KBW Investments Chairman, Raimondi Cranes (Italy)
- Founding General Partner, PROOF (venture capital fund)
- CEO, KBW Ventures, an impact investment and venture capital asset management company with investments in a wide range of deep tech and future tech companies
- President, Saudi Sports for All Federation
- Board Member, Saudi Arabian Olympic Committee

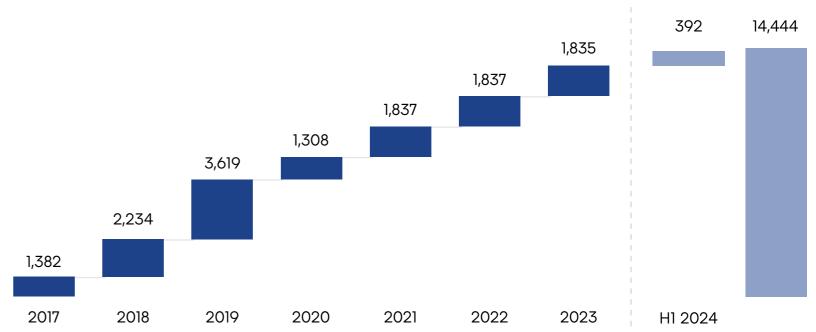
Tangible and Intangible Benefits accruing to Arada from its Strategic Shareholding

- Equity contribution and other tangible support
- Direct link to the Government Authorities/ Royal Family
- Access to premium land bank in Sharjah
- Funding at preferential rates
- Association with key local and international businesses
- Capitalizing on premier contacts of shareholders

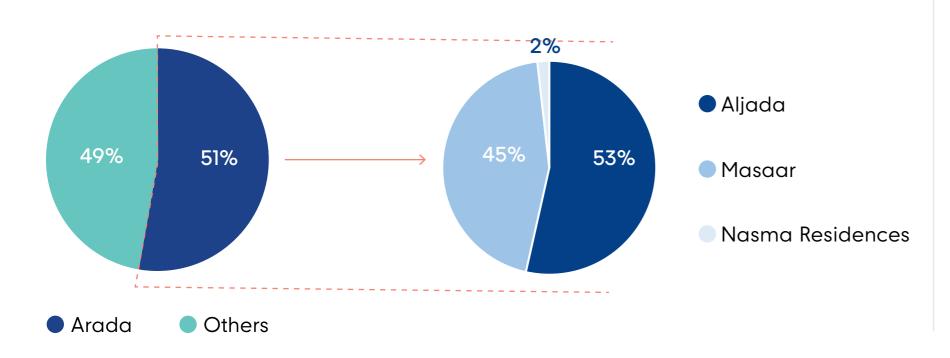
Arada Overview



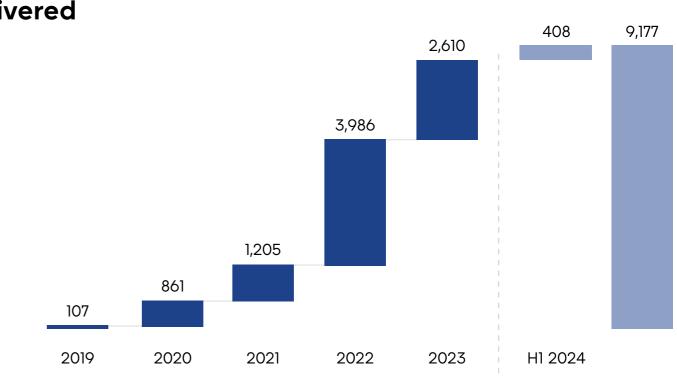
Units Launched



Sharjah Market Off-Plan Share as of YE 2023 (by unit)



Units Delivered



Arada Group Strategy

- Maintain our dominant position in Sharjah while handing over current communities under construction and acquire new sites
- Expand our presence in growth markets with strong property fundamentals, such as Dubai, Saudi Arabia and Australia
- Diversify funding strategy by accessing debt and equity markets, and create a debt curve for smooth debt servicing
- Continue to diversify our revenues through ancillary verticals and brand portfolio
- Retain focus on the timely delivery of units and communities to an exceptional standard, in line with our corporate purpose
- Maintain our position as the top employer in UAE real estate segment by implementing people-first strategies and to hire and retain top talent
- Lead the UAE property sector from an ESG perspective with innovative strategies, transparent reporting and impactful CSR initiatives

Оиг ригрозе: Connected Life

Our goal is to become a true people company.

We are committed to building communities and destinations, not just houses.

This is driven by both our purpose – Connected Life – and our principles.

By always putting people first, we enable our buyers, residents, visitors and staff to lead healthy, positive and fulfilling lives.

Our principles

We are dynamic

We are listening, learning and adapting.

We care

We are kind, thoughtful and even surprising.

We deliver

We are focused, collaborative and responsible.

Recent Milestones

2023 2024

FEBRUARY

Tap of Sukuk USD 50Mn.
Total USD 500Mn listed on the London Stock Exchange



MARCH

Arada ranked top UAE property corporate in Great Place to Work survey



APRIL

Partnership with EGR Group for joint development of Dubai Harbour Plot



MAY

Partnership with Armani and Tadao Ando for our ultra luxury project at Palm announced.



JUNE

Listing of Arada's USD 500M Sukuk on Nasdaq Dubai



DECEMBER

First homes completed at Masaar

JANUARY

Sales begin for Armani Beach Residences at Palm Jumeirah



Partnered for the joint development of DIFC Plot



FEBRUARY

Arada tops real estate sector for second year running in Great Place to Work® UAE survey



MARCH

Arada makes debut on Fortune 500 Arabia list, ranked as 4th largest developer In the UAE

Armani Beach Residences wins "Waterfront Project of the Year" at Pillars of Real Estate Awards



MAY

Anantara Sharjah Residences launched



JUNE

Arada returns to global debt markets with closure of USD 400M Sukuk



AUGUST

Arada marks international debut with expansion into high-demand Australian residential market



SEPTEMBER

Khalid Al Bakhit - chairman of ICD Brookfield appointed on Board of Directors



OCTOBER

Tap of Sukuk of USD 150Mn

W Residences at Dubai Harbour launched



Projects Overview LIAE ANANTARA aljada RESIDENCES

Jouri Hills at Jumeirah Golf Estates

294 villas/townhouses
USD 0.6B value
2.3M square ft
>99% of launched units sold

Armani Beach Residences at Palm Jumeirah

53 branded luxury residences
USD 0.8B total sale

USD 0.8B total sales value 220K square ft

>25% of launched units sold

5. W Residences at Dubai Harbour

450+ premium apartments
USD 1.3B value
114K square ft

Launched in October '24

4.
DIFC Project

USD 1.1B value Unlaunched

USD 9.5B value
24M square ft
>97% of launched units sold

5.

Aljada

>25,000 residential units

6.Nasma Residence

Nasma Residences

1,117 villas & townhouses USD 0.4B total sales value 5M square ft Fully handed over Masaar

3,000 villas/townhouses

USD 2.5B value

19M square ft
>89% of launched units sold

8.
Anantara Sharjah
Resort & Residences

128 5-Star Residences 110 Keys USD 0.2B value 157K square ft Launched in May '24 **Projects Overview**

Australia



6 land parcels

Plot Area: ~400,000 Square ft

Expected launch: 2025







Armani Beach Residences

Wellness and Ultra Luxury at its finest

Total Project Value	USD 0.8B	
Sold Value	USD 0.1B	
Launch	Q1 2024	
Expected Completion	Q2 2027	
Plot size	220K sq ft	



Value Enhancing Verticals

Arada Education

Portfolio of 4 schools

- Arada Education opened its first school in 2021–'SABIS International School- Aljada' in Sharjah in partnership with SABIS with a capacity of 4,000 students. Currently more than a 1000 students are enrolled and the school is expected to generate a stabilized revenue of >USD 25M p.a.
- In 2023, Arada signed an agreement with Innoventures Education for a Built-to-Suit school with a rental model in Aljada. The school, which will have a capacity of 2,000 students, is expected to be operational for the academic year starting in September 2026.
- In 2024, Arada signed an agreement with Bright Capital to bring UK's top independent school, Reigate Grammar School in Masaar. This will be on a Built to Suit rental model with a capacity of 2700 students, and will be operational for the Academic year starting September 2027
- The aim is to deliver one more school on a built-to-suit long-term rental model in Aljada

Arada Hospitality

Portfolio of 5 branded hotels

- In 2018, Arada partnered with Emaar Hospitality Group to bring The Address, Vida and Rove-branded hotels to Aljada. These constitute Sharjah's first ever branded residences.
- Construction at Vida Residences started in Q1 2023 and handover is expected in Q3 2025.
- Rove Home Aljada, Rove's first move into the residential space, launched in Q2 2023.
- In 2024, Arada and Minor Hotels launched Anantara Sharjah Residences and Resorts, bringing luxury beachfront living to Sharjah for the first time.





Value Enhancing Verticals

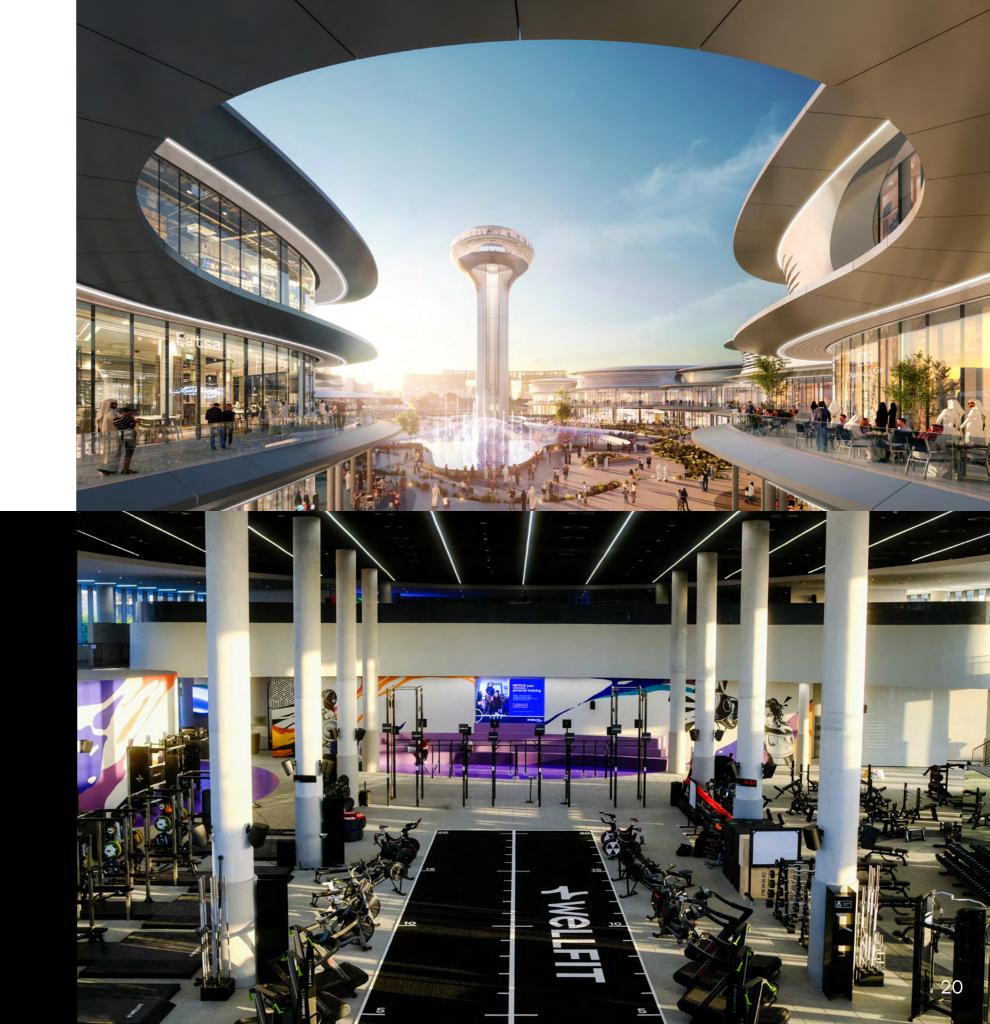
Arada Retail

- Arada's residential developments will incorporate high quality retail components to support the needs of its residents, as well as expand to offer malls and unique destination retail experiences.
- Current available retail space of 292,000 sqft and 34 food trucks are fully leased out.
- Arada Retail also comprises Sharjah's premier retail destination in the form of Madar Mall planned to be UAE's most innovative retail destination with an expected GLA of 75,000 square metres, 250+ stores and more than 80 dining outlets.

Arada Wellness

Portfolio of 5 clubs

- As of today, Wellfit comprises of 5 clubs spread across an area of 500,000+ square feet and ~20,000 members contributing an average revenue of USD1,200 per member.
- Over the last two years, Wellfit has been one of the fastest growing wellness brands of the UAE, and has been recognise by the REPs Industry Awards with the following awards to its name
 - Super Club of the Year
 - Best Member Experience Team
 - Best Use of Technology
- Further expansion has been planned for 4 centres with an estimated area of 215,000 square feet.



Forward Integration Through Our Brands

In line with Arada's purpose, the company has launched a portfolio of associated brands and platforms to complement our residential offering and provide a seamless, healthy and authentic experience to people in our communities.

Our diverse brand portfolio spans a wide array of our residents' lifestyle needs, from fashion to fresh produce, sustainable mobility to nutritional dining. By integrating these offerings, Arada ensures that every aspect of modern living is met with quality and care.









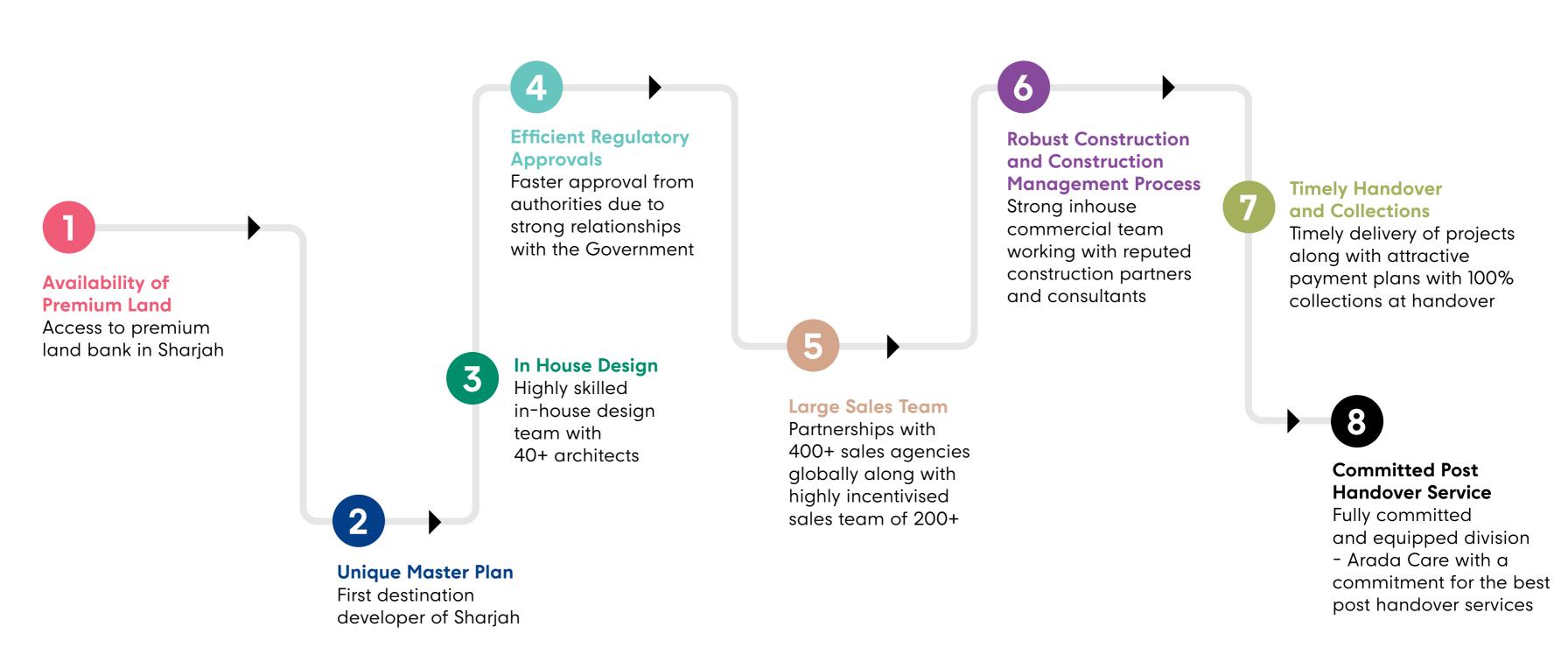




ARTAL

Оиг Strategic Edge

Dominant Market Positioning



Unique Product Offering

Aljada



Sharjah's largest ever mixed-use community and one of the fastest-selling fully master-planned projects in the region.

Masaar



The UAE's first 'forested' community, setting a new benchmark for active, healthy living.

Armani Beach Residences at Palm Jumeirah



An ultra luxury landmark in one of the world's most indemand locations, featuring the first and only residential collaboration between Giorgio Armani and Japan's most famous architect, Tadao Ando.

Proven Support from Government & Regulatory Authorities in Home market



01

Arada was established to serve the high demand for fully integrated communities in Sharjah, helping to diversify the economy and bring in substantial FDI to the Emirate

02

Access to premium land allotment with flexible payment plans; e.g., for Aljada, the land payment plan is spread over a 16-year period to be paid out of project cash flows

03

The land acquisition for Aljada, the 'downtown of New Sharjah' was funded by a government backed facility of c. USD 436M

04

Fee concessions and committed infrastructure availability for every project

05

Strong relationships and support from major financial institutions in Sharjah







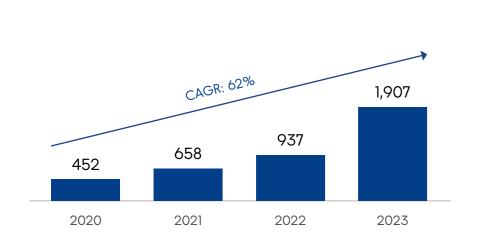


Financial Highlights

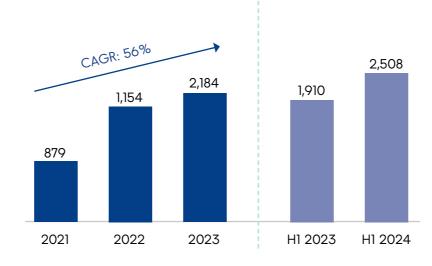
Key Financial Indicators

Key Financial Metrics

Sales (USD mn)

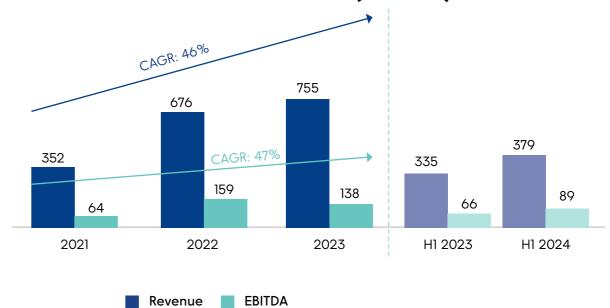


Sales Backlog (USD mn)



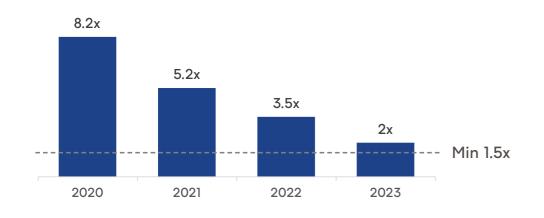
Sales backlog = opening sales backlog + Sales for the year - revenue recognised for the year

Revenue and EBITDA (USD mn)

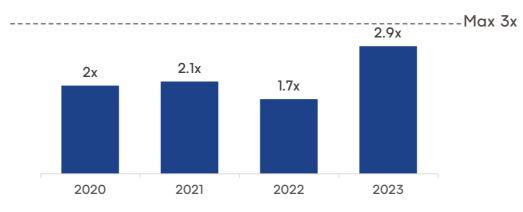


Covenants

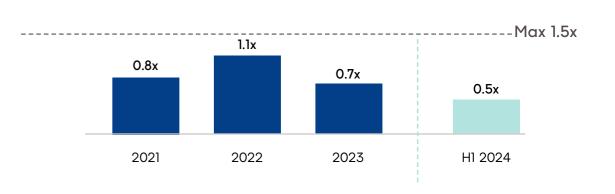
Interest coverage - EBITDA/Interest



Leverage Ratio - Net Debt/EBITDA

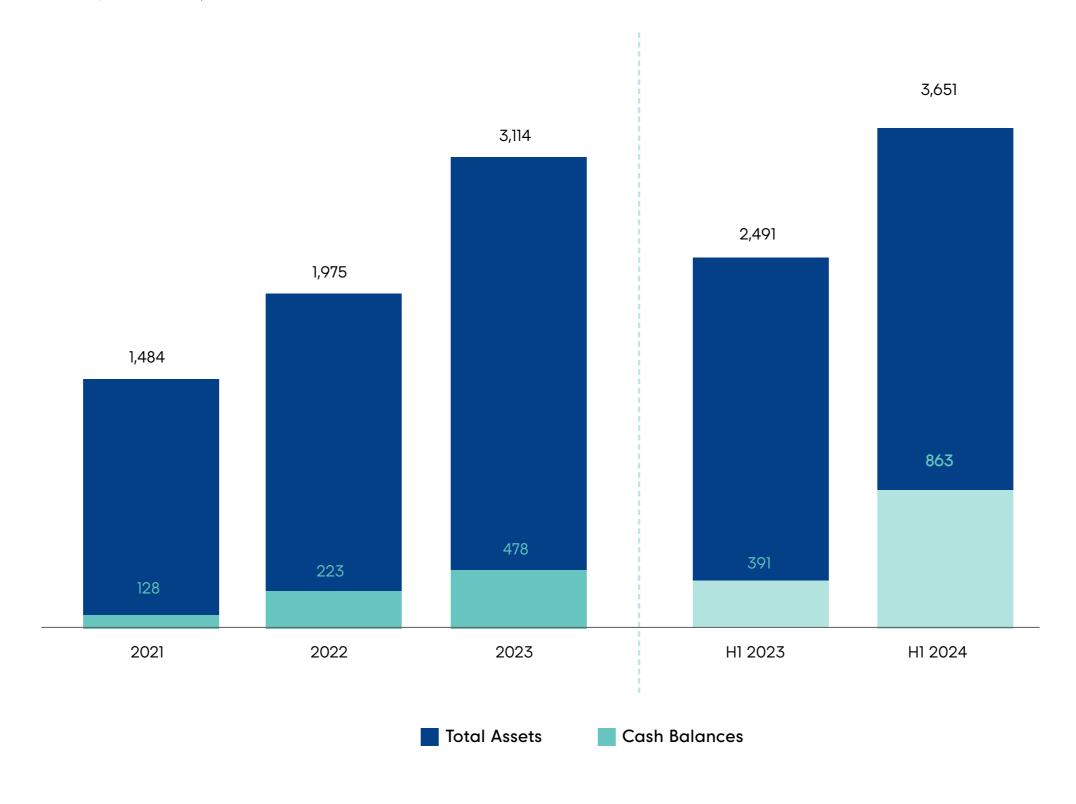


Capital Gearing Ratio - Net Debt/Equity



Robust Liquidity Position

Asset Value and Cash Balances (USD mn)



Arada Credit Rating

Key Rating Drivers

Strong Development Model

Arada's business and development plans accounts well for sales risk, default risk and construction risk through strategies, payment plans and performance bonds 2

Unique Market Position in Sharjah

Arada accounts for substantial amount of total off-plan residential transactions in Sharjah and benefits strongly from an early entrant advantage

3

Good profitability and revenue visibility

Arada's profits and revenue have grown strongly since inception and are showing positive signs for the future as well 4

Adequate liquidity profile

Arada's primary liquidity sources are sufficient enough to cover the company's obligations over the next 18 months

	Corporate Rating	Senior Unsecured Sukuk Ratings
Moody's	B1 Outlook- Stable	B1 Outlook- Stable
FitchRatings	B+ Outlook- Stable	BB- Outlook- Stable

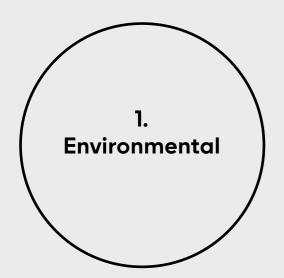
Factors that could lead to an upgrade

- · Strengthening of business profile
- · Increase in scale
- · Reduced execution risk
- · Improved Liquidity Position

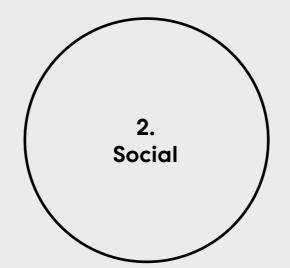
Ошг Focus oп ESG

Robust Environmental, Social and Governance Framework

ESG is central to Arada's strategy to connect with its customers, its employees and the environment, and is woven into all decision-making



Developing green communities using sustainable building practices and using smart technology, whilst minimizing its Environmental Impact, is central to Arada's strategy



Arada's determination to be a peoplecentric company means that it is responsible not just for residents and visitors inside its projects but to the wider community and the outside world as well



A robust corporate governance framework ensures accountability and assists in the day-to-day decision making across the company

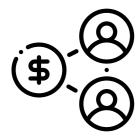
Arada's Commitment to ESG

Arada understands the importance of embedding ESG into operations and is in the process of developing a detailed plan towards its commitment to achieve carbon neutrality for its operations* in the next 10 years. Along the way, Arada has identified several core areas of focus to position itself as an ESG leader.

Today	Within 12 months	Within 24 months	Within 36 months	Within 8 years
 Created a dedicated team focused on Arada's ESG Policies Creating a Sustainability Data Collection Tool to track the firm's carbon footprint Conducting a Materiality Assessment with stakeholders 	 Arada will have a firm wide ESG Strategy and Framework Release of inaugural sustainability report in reference with GRI Standards Development of Action Plans and Resourcing Employee Engagement and Training 	 Release of the 2nd Sustainability Report Broadening of sustainability data collection to establish a comprehensive carbon footprint assesment 	Release of the 3rd Sustainability Report which will be highly comprehensive in nature and in line with GRI and other ESG standards	Arada would have achieved Carbon Neutrality for its Scope 1 & 2 Emissions

^{*} Scope 1 & 2 emissions

Concluding Remarks



Strategic Shareholders

Tangible and Intangible Benefits from prominent regional sponsors



Resilient Real Estate Market

Fast growing economy with initiatives promoting a high-quality lifestyle



Dominant Market Positioning

Key differentiators throughout the development lifecycle



Unique Product Offering

Projects offering the most progressive, smart and high-quality communities in the market



Proven Support from Government

Access to premium land bank, financing flexibility and support from key governmental departments



Strong Liquidity Position

Prudent financial policies and large cash balances lend strength to our Balance Sheet

Arada Developments LLC

Visit our Sharjah sales office Aljada Discovery Centre Aljada Muwaileh, Sharjah

Visit our Dubai sales office 19th Floor, Festival Tower, Dubai FestivalCity PO Box 644753, Dubai

Visit our Abu Dhabi sales office Level 12, Office Tower 3 Etihad Towers, Abu Dhabi



Аррепdіх



Nasma Residences

Our first project, Nasma Residences became Sharjah's fastest-selling community when its first phase sold out in less than a month in early 2017.

The project includes six residential phases, an international school, a mosque and two neighbourhood parks. All six phases have been delivered and the project has been completed.

5M

USD 0.4B

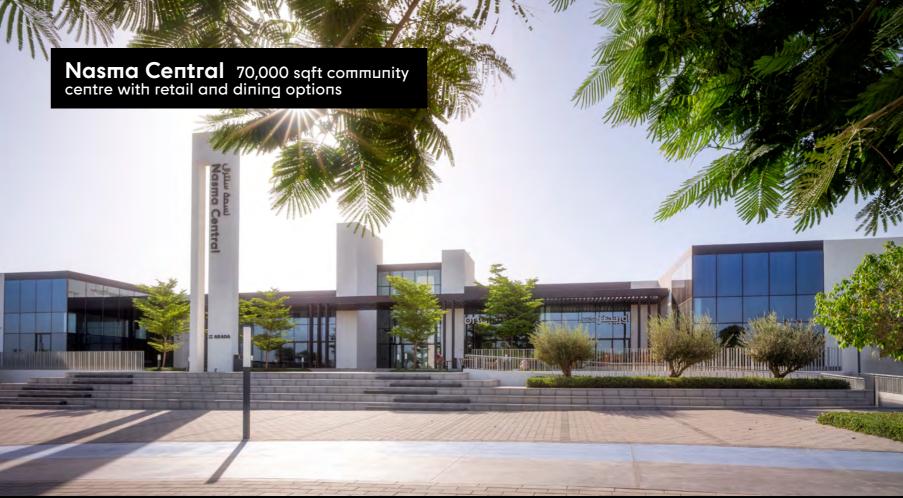
1,117

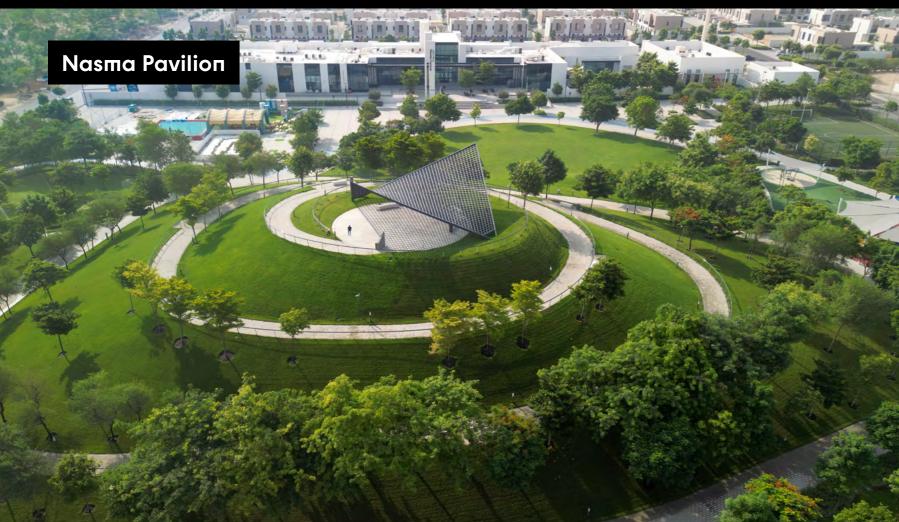
square feet

total sales value Units

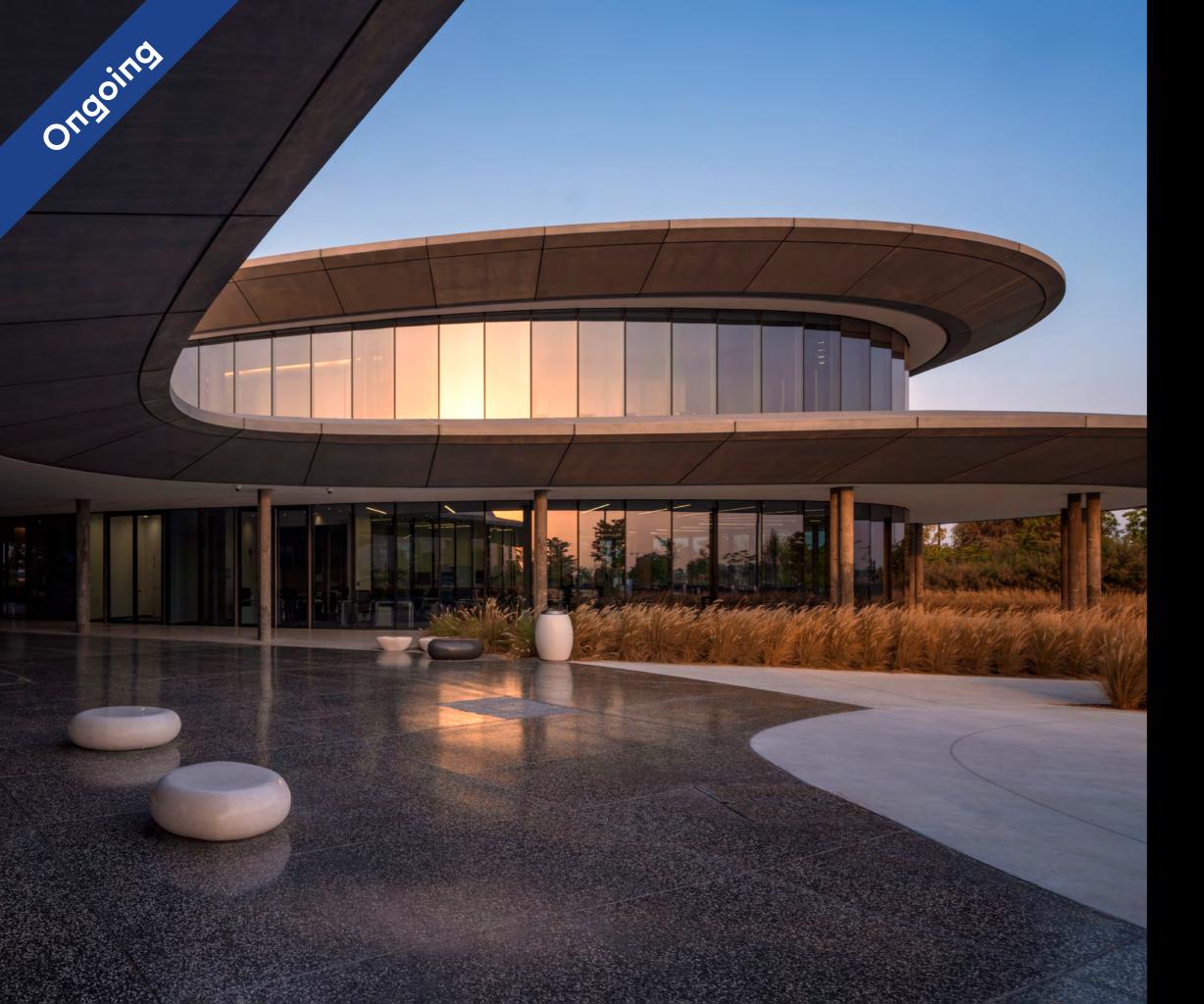












Aljada

Launched in September 2017, Aljada is by far Sharjah's largest ever mixed-use project and a transformational community for the Emirate.

The first part of Aljada, the Madar entertainment complex, opened in 2020 and welcomed more than a million visitors in its first year. Aljada's first homes were completed and handed over at the beginning of 2021.

Featuring extensive residential districts, a creative quarter, a modern business park and a large leisure and entertainment space, Aljada is one of the largest and most exciting new communities in the region.

Aljada is ideally located between University City, Sheikh Mohammed bin Zayed Road and Sharjah International Airport, and has exceptional connectivity with Dubai and the other Northern Emirates.

24M

USD 9.5B

> 25,000

square feet

total sales value Residential Units

Aljada Overview



- Areas CompletedAreas Under Construction
- Areas Launched
- Active Roads

7,500+ Delivered

1,700+
Under Construction

A city within a city

- The Downtown of New Sharjah
- · 25,000 homes and 70,000 expected residents
- · 4 hospitality offerings, 3 schools and 12 student accomodation buildings
- · 1 hospital and wellness centre
- · The first Grade A commercial district in Sharjah
- · 1.9M sqft of family entertainment district
- · Located close to Sharjah International Airport with exceptional connectivity with Dubai and the other Northern Emirates.











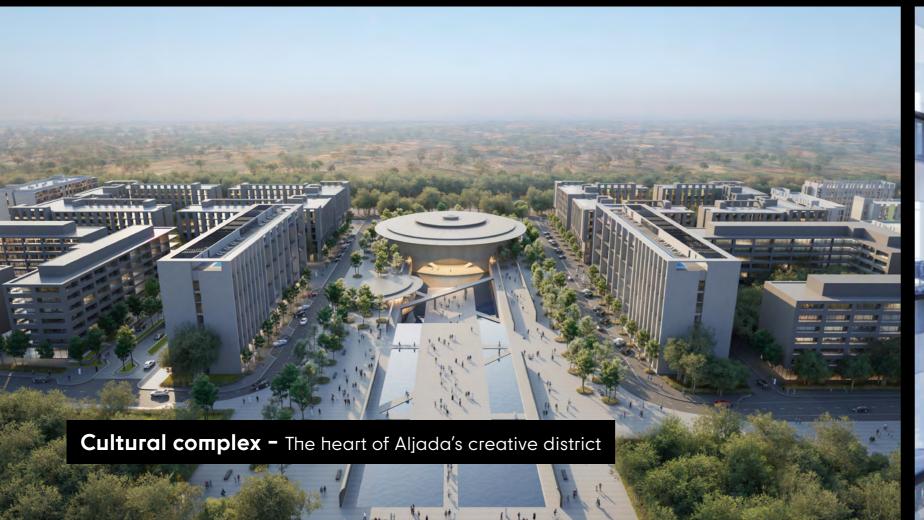
















Masaar

Launched in January 2021, Masaar is an upscale forested community that sets a new standard for community living across the UAE.

The most distinctive feature of Masaar is the green spine which connects each of the six gated districts to the community hub containing more than 50,000 trees.

Designed to provide an active, healthy lifestyle, in a green and leafy environment where residents spend more time outdoors than indoors, Masaar is the UAE's first 'post-pandemic' master-planned community.

The first phase of homes for Masaar consisting of 430 villas have been delivered while two more phases totaling 986 units have been completed and are currently under handover.

19M

square feet

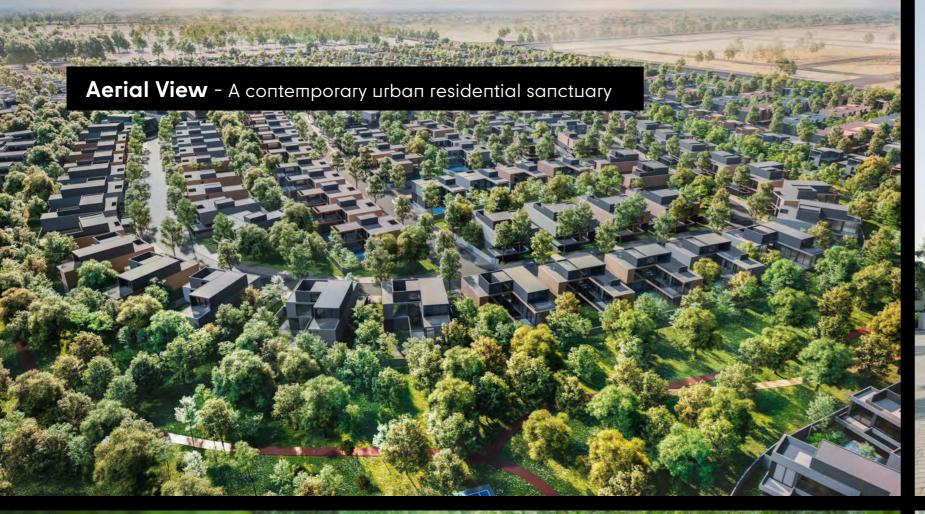
USD 2.5B

total sales value 3,000

Villas and townhouses

Creativity, Nature and Sustainability

- · Designed to provide an active, healthy lifestyle, in a green and leafy environment where residents spend more time outdoors than indoors
- Green Spine connecting each of the six gated districts to the community hub containing more than 50,000 trees
- · More than 13 kilometers of continuous woodland cycling tracks and jogging trails
- · Open green spaces for yoga and meditation
- International school
- Nine active parks, incorporating various facilities including swimming pools, tennis courts, squash courts, basketball courts and kids play areas
- · Entertainment zone featuring a skate park, amphitheatre and a children's adventure park













Anantara Sharjah Resort & Residences

Launched in May 2024, experience a haven of luxury where contemporary architecture blends seamlessly with traditional museums alongside a beautiful stretch of the Arabian Gulf.

Settle into one of 110 expansive rooms or suites just steps from the golden sands of Al Heerah Beach, with exclusive access for hotel guests. This beautiful stretch of beach will also be home to Anantara Sharjah Residences, offering 128 beautifully appointed one-, two-, three- and four-bedroom residences and penthouses with full access to the beach and resort facilities.

157K

128

square feet

Serviced Apartments

110

USD 173M

keys

Sales Value





Jouri Hills at Jumeirah Golf Estates

Launched in November 2022, Jouri Hills at Jumeirah Golf Estates is an exclusive collection of modern smart homes located in Dubai's most prominent golfing community.

Consisting of 294 contemporary homes ranging from three-bedroom townhouses to six-bedroom mansions, Jouri Hills also contains a wealth of facilities set in green landscaped parks.

Owners of homes in this luxury community also have full access to the facilities of the wider Jumeirah Golf Estates master plan, which consists of 16 unique districts overlooking two of the world's finest golf courses.

2.3M

square feet

USD 0.6B

total sales value 294

Villas and townhouses

Building partnerships with well-known brands

- · Partnership with Jumeirah Golf Estates, a popular and well-established luxury master community
- · First project in Dubai and outside Sharjah
- · Luxury living in a golfing haven
- · Contemporary home designs with nature-inspired touches
- · 2 nearby World Championship golf courses











Armani Beach Residences at Palm Jumeirah

Launched in January 2024, Armani Beach Residences at Palm Jumeirah is a partnership between Arada, the Armani Group and famed Japanese architect Tadao Ando.

Located on the outer crescent of the iconic manmade islands in Dubai, the project will offer a luxurious spatial experience that also provides a visual and compelling connection between each residence and the sea.

Armani Beach Residences at Palm Jumeirah will contain a range of beautifully appointed homes, including a select number of penthouses, as well as a series of world-class amenities carefully designed to allow every resident the chance to enjoy an elegant, productive and active lifestyle.

220K

USD 0.8B

53

square feet

total sales value

Branded luxury residences

Wellness and Ultra Luxury

- The second Armani-branded residences in Dubai (after the Burj Khalifa)
- · Tadao Ando's first ever project in the UAE
- Last available beachfront Crescent plot at the iconic, award-winning Dubai megaproject, The Palm Jumeirah
- The Palm Jumeirah is currently the focal point of the rapidly growing
 Dubai ultra-luxury property market
- · All residences contain views of the iconic Burj Khalifa and Burj Al Arab
- · 5 year exclusive partnership agreement with Armani in Dubai- one of the biggest luxury conglomerates of the world focused on wellness



W Residences at Dubai Harbour

Inspired by the majesty of its surroundings, W Residences at Dubai Harbour offers a creative environment designed to stimulate both residents and visitors.

The three-tower complex connects three horizontal lines—the promenade, the harbour, and the sky—reflecting the unique seafront and urban landscape. Striking diagonal lines create a dynamic interplay, allowing the buildings to 'touch' at the points where water and sky meet.

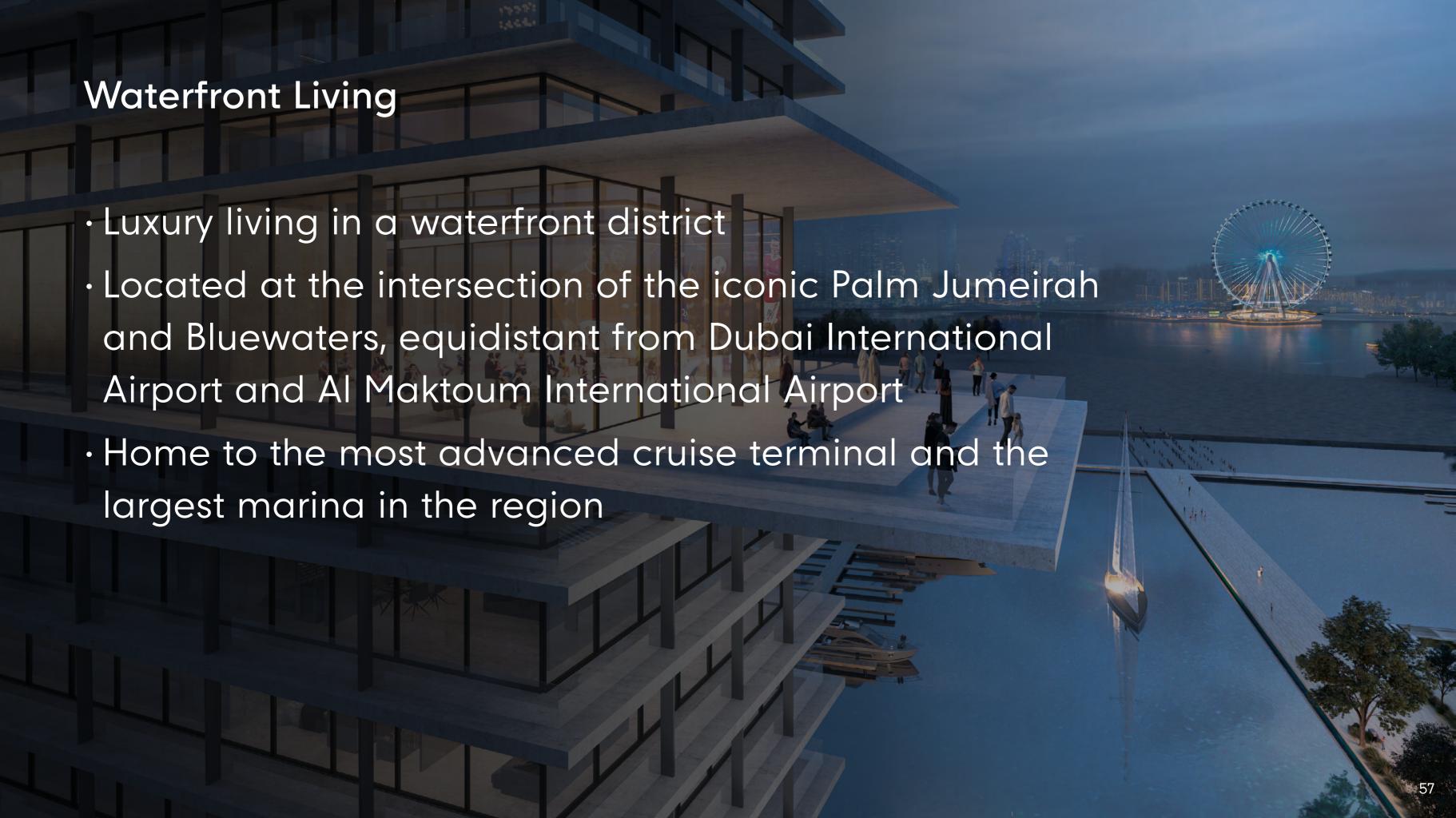
114K

square feet

USD 1.3B

total sales value 440+

Residences





DIFC Project

Acquired in 2024, this venture represents our fourth project in Dubai, situated in a prime location boasting views of the Burj Khalifa and Downtown. The Group has announced a partnership with Wasat Prime Properties LLC for the development of this land.

138K

square feet

USD 1.1B

Projected Value

Our Brands





A new consumer brand launched by Arada in 2020, Zad is a flexible platform that **brings together food with activities and entertainment** designed to activate public spaces and attract significant footfall.

Zad at Aljada features 24 food outlets, split between a walk-through food district and a drive-thru. The site also includes a free-to-enter drive-in cinema and has direct access to a softscape children's adventure playground, a waterplay area and a skatepark.

Opened in November 2022, the second Zad at Masaar contains nine food outlets, split between a drive-thru site and a picnic site. The Zad at Masaar location also contains a children's adventure playground, skate park, outdoor cinema and amphitheater.



Мапbat

Launched in 2021, Manbat is a social initiative in partnership with the Ministry of Climate Change and Environment (MOCCAE) that aims to empower Emirati farmers, linking them with local consumers in a bid to support the UAE's long-term national food security goals.

Manbat farmers' markets have taken place in 18 different locations across the UAE during the growing season, and the first Manbat store opened in Aljada in 2023.

As part of its goals to become the UAE's leading fresh produce aggregator for consumers, corporates and government entities, Manbat initated a significant collaboration with Abu Dhabi National Hotels Company and will be supplying them with locally sourced Emirati products valued at ~USD 136 million committed to increasing local consumption under a five-year agreement.



Boost Juice

Arada signed its first ever master franchise agreement and brought one of the world's most famous fresh juice and smoothie brands - Boost Juice, to the UAE.

Founded in 2000 by Australian entrepreneur Janine Allis, who identified a gap in the market for healthy beveraes and snacks, the popular brand has rapidly become Australia's favorite smoothiie and juice bar, and now has over 740 stores in 15 different countries.

Two Boost outlets are open in Arada's communities along with anoter outlet in the Sharjah City Centre. There are four more outlets planned in prominent locations of Abu Dhabi and Dubai, and there is a view to get to a minimum of 25 outlets in the UAE over a 10 year period



Artal

Artal is a fashion platform for traditional female clothing and accessories from the UAE and Arab designers and entrepreneurs. Located in East Boulevard at Aljada and online, Artal is **home to the latest traditional female fashion** from select designers.



Yalla

Targeting businesses, residents or visitors, Yalla is a platform with hassle-free self service e-scooters and e-bikes for everyone.

Launched in December 2023, and available in select locations at Aljada - Yalla is a convenient way to move from one place to another effortlessly.



Shajar

Shajar is **an initiative by Arada that nurtures plants and trees from seed to maturity in a sustainable fashion**, thus demonstrating leadership in natural resource management. As we move through the anthropocene era, Shajar is dedicated to growing plants and trees to better the landscape of urban communities and the lives of people residing within.

One of the largest nurseries in the UAE, Shajar contains some 130,000 trees, with over 50 species represented. As well as providing the trees that make up the landscaping at all of Arada's communities, the trees at Shajar are also available for purchase on a commercial basis.

Arada Developments LLC

Visit our Sharjah sales office Aljada Discovery Centre Aljada Muwaileh, Sharjah

Visit our Dubai sales office 19th Floor, Festival Tower, Dubai Festival City PO Box 644753, Dubai

Visit our Abu Dhabi sales office Level 12, Office Tower 3 Etihad Towers, Abu Dhabi

