

WHITE PAPER

CULTURE & MARKET ACCESS

CULTURE CODE

Culture Code Gulf.

How business in the Emirates really comes about, and why European routines often fall flat here.



VELA
GROWTH PARTNERS

Photo: Nik A. / Unsplash

Six guiding principles.

Business in the Emirates follows its own logic, and those who understand it early save months and avoid costly false starts.

01

Trust opens the door; the document only seals it later.

02

Time is a gesture of respect, not a cost factor.

03

Access comes through people, not through forms or cold calls.

04

A modest appearance says nothing about influence.

05

Those who show little protect themselves, their family and their negotiating position.

06

A word given is kept, even when it concerns only a small matter.

Why a culture code

Projects in the Gulf rarely fail on the numbers, but more often on unspoken expectations on both sides. This paper makes these expectations visible.

It is aimed at entrepreneurs, founders, investors and their advisers from Europe who want to initiate, negotiate or build lasting business in the Emirates. It describes patterns we observe again and again in our daily work on the ground.

Culture is not a template. Every person and every institution acts individually, and the guidance in this paper replaces neither a feel for the specific situation nor a question to your host.

Six ground rules at a glance.

01 Trust before agreement

Your counterpart first checks who you are, and only then what you offer. In the end, the contract summarises what has already grown between people. Arriving with the draft in your pocket signals that you care about the deal, not the partner.

02 Time as a gesture

Several meetings before the first business conversation are not a delay but part of the review. Taking time shows reliability. Plan initiation phases in months, not days.

03 Access through advocacy

In a close-knit environment, what counts is who stands up for you. The person who introduces you puts their own name on the line. Nurture this relationship with the same care as the one with your future partner, and only accept advocacy from people who really know you.

04 Modesty as a signal

The most influential decision-makers often appear calm, friendly and without status symbols. A plain office or a quiet manner is no indication of limited authority. Trying to impress with pomp here looks insecure rather than confident.

05 Restraint as protection

What you own, whom you talk to and what is being negotiated, you keep to yourself. This protects your family, your negotiating position and the trust of third parties who confide in you. Being present and open does not rule out discretion.

06 The word counts

Verbal commitments carry weight. Promise less than you can deliver, and keep every commitment, even the small ones. A single broken promise can undo months of trust-building.

Hospitality before glass facades.

Do not expect glass facades and reception halls: many investment offices and decision-makers work in plain buildings, sometimes outside the city centres, in commercial districts or on secluded compounds. The technical equipment is first-class; the representative setting plays a minor role. What matters is hospitality.



Coffee and conversation come before business.
Photo: Nik A. / Unsplash

Typical sequence: greeting, coffee or tea, conversation about origins, travel and family, and only at the host's prompting the matter itself.

WHAT HELPS	WHAT HARMS
✓ Accept coffee and dates, take them with your right hand	✗ Decline the offer or accept it with your left hand
✓ At the end, gently shake the cup when you do not want more	✗ Miss the signal and keep having your cup refilled although you have had enough
✓ Hand over your business card with your right hand or both hands	✗ Push the card carelessly across the table
✓ Discreet, covered clothing in muted colours	✗ Showing off conspicuous brands, jewellery or watches
✓ Arrive on time and accept waiting calmly	✗ Looking at your watch or raising the schedule
✓ Clarify forms of address and titles in advance via your contact	✗ Switching to first names spontaneously or leaving out titles
✓ Mute your phone and put it away	✗ Looking at your phone during the conversation
✓ Photos only with explicit permission	✗ Secretly photographing the office or your hosts
✓ Neutral topics such as travel, family, the region	✗ Raising politics, religion or criticism of the country and region

What a “yes” really means.

Politeness takes precedence over clarity, and a direct no is considered impolite. Commitments and refusals can therefore often only be read in context. The overview below shows common signals, possible meanings and a sensible response. It is meant as orientation and does not replace judgement in the individual case.

SIGNAL	POSSIBLE MEANING	YOUR RESPONSE
“Yes, of course”	I have understood and do not want to offend you; not necessarily a commitment	Follow up concretely: what, who, by when
“Inshallah”	Ranges from genuine commitment to polite non-commitment	Pay attention to tone, context and subsequent behaviour
“We will get back to you”	Interest uncertain, decision under way internally	Stay calm, follow up kindly after a reasonable time
Evasive answer	An obstacle that is not openly named	Clarify gently via third parties or later on; do not confront
Further invitation, without a business topic	The relationship is being tested, a good sign	Accept, stay present and reliable
Sudden silence	Priority has shifted or there are concerns	No pressure, a short personal message, patience

For your own communication: phrase wishes as suggestions, give your counterpart a way out, and avoid ultimatums. Criticism belongs in a private conversation, never in front of others.

Planning to the rhythm of the region.

Aligning meetings and deadlines with the rhythm of the region avoids idle time and shows respect. Check the exact dates shortly before planning, as Islamic holidays follow the lunar calendar and shift from year to year.

PERIOD	WHAT TO BEAR IN MIND	PLANNING NOTE
Ramadan	Shorter working hours, evening invitations to break the fast, restraint with eating and drinking in public during the day	Do not schedule important decisions and deadlines in these weeks; regard invitations to break the fast as an honour
Eid holidays	Several days off, family time	Plan buffer time before and after
Weekend	Saturday and Sunday; on Friday, authorities and many companies work only half a day	Do not use Friday for key meetings
High summer	Many decision-makers and families are travelling	Schedule negotiations before or after the summer break
National Day on 2 December	Nationwide celebrations	Do not plan the time around the holiday

For the first half of 2027: Ramadan is expected to fall in February and early March. The exact date depends on the moon sighting.



In the Gulf, doors open through people. Photo: Christoph Schulz / Unsplash

ASSUMPTIONS

Five common assumptions.

ASSUMPTION	WHAT ACTUALLY APPLIES
Real decision-makers sit in prestigious towers.	Many work in plain offices away from the centres. Judging by glamour means overlooking the right people.
A quick deal shows determination.	Speed quickly comes across as demanding here. Reliability over time convinces more than speed.
A company sign and a licence are enough.	Banks and authorities ask about real activity, staff on the ground and the origin of funds.
Those who promise doors replace your own relationship.	Paid access without a vetted basis does not hold. Only an introduction by someone who knows you and vouches for you is reliable.
The Emirates are tax-free, so free of obligations.	Corporate tax has applied since the 2023 financial year, bookkeeping and substance requirements apply, and questions remain open in the home country. Expert review in advance pays off.

Digital discipline

What seems casual in private can close doors in the Gulf. Digital traces travel, and they often reach exactly the people they should not reach.

- **Messenger:** WhatsApp is a common channel for arranging meetings and short messages. Confidential content, terms and documents do not belong there.
- **Social media:** No photos of meetings, hosts or premises without explicit consent. Publishing images of other people can have legal consequences in the Emirates.
- **Self-presentation:** Posts about contacts, deals or lifestyle often come across internally as a warning sign. Show results, not relationships.
- **Sharing:** Screenshots, forwards and meeting notes leave your circle only after consultation.
- **Documents:** Confidentiality agreements are common, but come after the first relationship-building, not as the first paper on the table.
- **Availability:** Prompt, short and polite replies count. A short personal message does not replace a meeting, but keeps the contact alive.

The first 90 days.

DAY 1 TO 30

Arrive and prepare

- ☐ Clarify goal and time horizon internally: what do you want to have achieved in three years?
- ☐ Integrate the region's calendar into your own planning
- ☐ Identify and get to know a trustworthy local contact
- ☐ Align appearance, clothing and business cards with the region
- ☐ Check your digital presence: what is publicly visible about you?

DAY 31 TO 60

Build relationships

- ☐ Hold first conversations without bringing an offer or a draft contract
- ☐ Accept invitations and extend invitations in return
- ☐ Document commitments and keep them consistently
- ☐ Follow up personally rather than only reminding in writing
- ☐ Stay alert to signals that are not expressed in words

DAY 61 TO 90

Lay the foundation

- ☐ Align legal form, business purpose and licence scope
- ☐ Plan real presence on the ground: office, staff, decisions
- ☐ Prepare the banking relationship: documents, source of funds, business model
- ☐ Set up bookkeeping and ongoing obligations from the start
- ☐ Clarify tax questions in the home country with specialist advisers

We bridge the cultural gap.

VELA Growth Partners accompanies high-growth companies on their way to capital and markets in the Gulf, and between two business cultures.

We prepare you for every important conversation, accompany you to the table and moderate where European and Arab expectations meet. This is how a good offer becomes a lasting relationship.



Growth, with the wind behind it. Photo: Content Pixie / Unsplash

- **Capital & investors.** Introductions to sovereign, institutional and private investors, from the first check to closing.
- **Cultural bridge.** Briefing, meeting preparation and moderation in negotiations.
- **Market access.** Business plan, go-to-market strategy and introductions to the right decision-makers.
- **Execution on the ground.** A structure with substance, together with our local network.
- **Interim management.** A fractional CEO or COO runs your company until your team is in place.

Let's talk about your growth.

Confidential, non-binding and honest in our assessment.

hello@vela-growth.com · +971 50 861 5827 · +49 170 2914667 · vela-growth.com

Picture credits and notes.

Picture credits

All photographs are from Unsplash and are used under the Unsplash licence (unsplash.com/license).

Cover and page 4: coffee cups on a brass tray. Photo: Nik A. / Unsplash

Page 6: Burj Al Arab and the Dubai coastline from above. Photo: Christoph Schulz / Unsplash

Page 9: sail against a blue sky. Photo: Content Pixie / Unsplash

Further reading

We describe the principles behind this white paper, relationship before contract, substance before structure and discretion as strategy, in detail in the book “Nach dem Boom. Was vom Dubai-Versprechen bleibt, wenn der Glanz verblasst.”, published in German by NZZ Libro on 12 April 2027.

This white paper offers general orientation on cultural and business customs, as of October 2026. It does not replace legal, tax or investment advice. Customs may differ depending on the person, institution and situation.

© 2026 VELA Growth Partners, a brand of Schloemer Digital LLC, Compass Building, Al Shohada Road, Street C, Ras Al Khaimah, United Arab Emirates. vela-growth.com