

upGrowth Digital

UAE Market Entry Budget

The 2026 Cost Breakdown for SaaS

Why Budgets Blow Up

- Founders underestimate compliance costs, bank delays, and hidden visa expenses
- 70% of SaaS entrants spend 40-60% more than initial budget by month 6
- The fix is line-by-line budget modeling before incorporation

Three Entry Tiers

1

Lean Launch: AED 180K

2

Realistic: AED 280-320K

3

Enterprise: AED 400-420K

4

Plus 15% contingency

Free Zone Costs (2026)

AED 12-25K

IFZA license

AED 34K+

DMCC license

AED 15K+

DIFC basic

AED 8-20K

Meydan license

Hidden Costs Nobody Warns You About

- Bank account: 4-8 weeks, may need AED 50K opening balance
- Arabic content and legal translation: AED 20-50K per year
- Event sponsorships: AED 150-400K per year if enterprise focus

Your 90-Day Sprint

- Week 1-2: Finalize free zone and incorporate
- Week 3-6: Bank account + visa + first hire
- Week 7-10: 20 ICP accounts, 5 dinners booked
- Week 11-13: First closed deal + renewal path