

 جامعة الإمارات العربية المتحدة United Arab Emirates University 	Investment Policy		
	Subject Table of Contents	Effective Date	08-05-2025
		Date for Next Review	01-09-2028
Responsible Office: Vice Chancellor Office	Page Number	1 of 5	

TABLE OF CONTENTS

Investment Policy	2
Article (1): Key Principles	2
Article (2): Investment Committee	3
Article (3): Investment Strategy	3
Article (4): Investment Activities	4
4-1 Priority Sectors	4
4-2 Intellectual Property	4
Article (5): Governance and Compliance with UAE Regulations	4
5-1 Governance Rules	4
5-2 Compliance	4
Article (6): Conflict of Interest	5
Article (7): Dispute Resolution.....	5

 UAEU	Investment Policy		
	Subject Investment Policy	Effective Date	08-05-2025
		Date for Next Review	01-09-2028
Responsible Office: Vice Chancellor Office	Page Number	2 of 5	

Investment Policy

Scope

This Policy applies to all funds held by UAEU, including endowments, donations, philanthropic income, and other investment funds managed by the institution. It also covers the investment of institutional reserves and externally managed funds designated for academic or research purposes.


Objective:

The purpose of this Policy is to establish clear guidelines for the management and strategic investment of funds within UAEU, ensuring financial sustainability and maximizing returns while aligning with the institution's educational mission and the UAE's national priorities. It ensures the effective management and growth of UAEU's assets, support the national economy, and adhere to high ethical and legal standards, all while maintaining financial integrity.

Policy

Article (1): Key Principles

1. **Alignment with National Goals:** Investments must align with the UAE's Vision 2030, focusing on sustainable economic development, innovation, and the advancement of national industries such as technology, renewable energy, and education.
2. **Ethical and Social Responsibility:** UAEU's investments must reflect the institution's ethical values and commitment to social responsibility. Investments in industries deemed harmful to society or conflicting with UAE values, such as tobacco industries, are strictly avoided.
3. **Risk Management:** Investment strategies shall incorporate robust risk management practices, balancing the need for capital growth and principal protection. Regular risk assessments should be conducted to address market fluctuations, geopolitical factors, and financial stability concerns.
4. **Transparency and Accountability:** UAEU shall maintain transparency in its investment practices through regular and detailed reporting on fund and asset performance. Accountability to all stakeholders, including donors, faculty, staff, and government entities, should be ensured.
5. **Sustainability and Green Investments:** UAEU should prioritize investments in environmentally sustainable projects, including renewable energy, eco-friendly technologies, and businesses committed to sustainable development.
6. **Diversification:** To minimize risks and ensure stable, long-term returns, investments should be diversified across asset classes, sectors, and regions. UAEU should explore opportunities locally and internationally to optimize its portfolio.

 UAEU	Investment Policy		
	Subject Investment Policy	Effective Date	08-05-2025
		Date for Next Review	01-09-2028
	Responsible Office: Vice Chancellor Office	Page Number	3 of 5


7. Compliance with UAE Federal Laws: All investment activities should adhere to all UAE federal laws and regulations, including:
- Federal Law No. 6 of 2007: Governing the establishment of the Securities and Commodities Authority (SCA).
 - Federal Law No. 10 of 1980: Forming regulations and guidelines for the financial institutions under the Central Bank.
 - UAE's Federal Investment Law No. 19 of 2018: Promoting foreign direct investments while aligning with UAE's strategic economic objectives.
 - Federal Law No. (4) of 2000: Concerning the Emirates Securities and Commodities Authority and Market.
 - Environmental and Sustainability Guidelines: Ensuring alignment with the UAE Ministry of Climate Change and Environment's policies.

Article (2): Investment Committee

- The Investment Committee, composed of senior financial officers, academic representatives, and independent financial experts, provides strategic oversight in the management of UAEU's investment funds.
- Responsibilities of the Investment Committee include:
 - Reviewing and approving investment strategies and policies to ensure alignment with UAEU's mission and financial objectives.
 - Conducting regular reviews of portfolio performance to assess effectiveness and identify areas for improvement.
 - Recommending adjustments to investment strategies to align with market dynamics, institutional priorities, and objectives of UAE's national vision.

Article (3): Investment Strategy

- Asset Allocation:** UAEU should define clear asset allocation strategies that balance liquidity needs with long-term growth objectives. These strategies account for the university's operational needs and funding priorities, including support for academic programs, scholarships, and research initiatives.
- Due Diligence:** All investment opportunities should be subjected to rigorous due diligence processes. This includes financial analysis, market research, and evaluation of alignment with UAEU's strategic goals. For complex or specialized investment opportunities, UAEU may engage external advisor(s) to provide specialized advice.
- Regular Reporting and Performance Review:** To ensure accountability and transparency, UAEU should implement regular reporting system to evaluate investment performance against established benchmarks. Annual performance reports should be shared with university leadership and stakeholders annually.

 UAEU	Investment Policy		
	Subject Investment Policy	Effective Date	08-05-2025
		Date for Next Review	01-09-2028
Responsible Office: Vice Chancellor Office		Page Number	4 of 5

Article (4): Investment Activities

4-1 Priority Sectors

1. Technology and Innovation: Includes ICT, intellectual property development, and space exploration.
2. Education and Health: Focus on research, e-learning, and sustainable health initiatives.
3. Renewable Energy and Sustainability: Investment in green projects aligned with UAE's sustainability goals.

4-2 Intellectual Property

1. Revenue Sharing: Incentives for inventors, ensuring equitable distribution of proceeds.
2. Commercialization: Promote innovation by supporting intellectual property commercialization.


Article (5): Governance and Compliance with UAE Regulations

5-1 Governance Rules

1. The Investment Affairs Management Office (IAMO) oversees investment activities, ensuring alignment with UAEU's objectives and governance principles.
2. IAMO coordinates with faculties and departments to identify and evaluate investment opportunities.

5-2 Compliance

1. All investment activities should strictly comply with the laws and regulations set by the UAE government, including those of the UAE Central Bank, the Securities and Commodities Authority (SCA), and other relevant regulatory bodies. Investments must also align with UAEU's institutional mission, goals and priorities, ensuring consistency and support for its academic and research objectives.
2. The university's investment practices should adhere to the Federal Investment Law No. 19 of 2018 leveraging opportunities for foreign investment in sectors of national priority, such as technology, education, and renewable energy. Additionally, UAEU should ensure full compliance with Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) regulations, as mandated in UAE Law No. 20 of 2018.

 UAEU	Investment Policy		
	Subject Investment Policy	Effective Date	08-05-2025
		Date for Next Review	01-09-2028
Responsible Office: Vice Chancellor Office	Page Number	5 of 5	

Article (6): Conflict of Interest

Members of the Investment Committee and staff involved in investment decision-making must promptly disclose any potential conflicts of interest. UAEU should enforce policies and procedures to mitigate such conflicts, ensuring that all investment decisions are made transparently and align with the institution's best interest.

Article (7): Dispute Resolution

Disputes related to investments may be settled amicably through negotiation, without prejudice to the right to litigation.