ADGM 10 Years

Ramadan Mubarak

ADGM TIMES

Abu Dhabi | United Arab Emirates | February 2026 | Vol.22 Monthly Newsletter

ADGM Introduces Broker Classification Framework to Raise Real Estate Standards

> "The Broker Classification and Privileges Initiative set a new benchmark for real estate professionalism within ADGM."

ADGM's Registration Authority (RA) has announced the launch of its Broker Classification Initiative, a new framework designed to elevate professionalism, transparency, and service quality across the real estate sector within ADGM's jurisdiction. This represents a new model of engagement with the broker community, positioning brokers as strategic partners in shaping and advancing the market.

The initiative introduces a structured classification system for licensed real estate brokers, recognising performance and incentivising continuous improvements. It reinforces ADGM's commitment to building a trusted, high-performing real estate ecosystem aligned with international best practices.

Under this framework, real estate brokers will be classified into five tiers – General, Bronze, Silver, Gold, and Platinum - based on three main scoring areas: Sales Performance, Professional Education and Customer Feedback. This initiative is designed to recognise and reward excellence, which encourages consistent investment in skills, service quality, and client experience.

H.E. Rashed Al Blooshi, CEO of ADGM's Registration Authority, said, "The Broker Classification and Privileges Initiative set a new benchmark for real estate professionalism within ADGM. By linking performance, transparency, and incentives, we are empowering brokers to raise standards while strengthening trust and buyer confidence in the market. This initiative reflects our role as a proactive regulator and a business enabler."

ADGM hosted a workshop on 10 February 2026 to formally introduce the initiative, foster collaboration with licensed brokers, and create a platform for open dialogue, co-creation, and shared feedback - ensuring the initiative reflects market needs and collective best practices.

The Broker Classification Initiative forms part of ADGM's broader ambition to introduce progressive frameworks that support sustainable growth, strengthen market confidence, and reinforce Abu Dhabi's position as a trusted and leading international business and financial hub.

ADGM Opens Service Centre at The Galleria Al Maryah Island to Expand Access for Customers

ADGM has opened a new Service Centre at The Galleria Al Maryah Island, strengthening direct engagement with businesses and residents across Al Maryah and Al Reem Islands and providing walk-in access to core services, including real property services such as lease registration and sale and purchase transactions, and visa-related services.

The opening of this Service Centre reflects ADGM's continued strong growth, reinforcing its position as the fastest-growing financial hub in the Middle East and North Africa (MENA) and the region's largest international financial centre, with more than 12,000 active licences. It also underscores ADGM's continued focus on delivering accessible, client-centric services, reinforcing its role as a preferred destination for businesses looking to establish, operate, and grow in Abu Dhabi and beyond.

H.E. Rashed Al Blooshi, CEO of the Registration Authority at ADGM, said: "The opening of the ADGM Service Centre marks another important milestone in our growth journey. As demand for ADGM continues to accelerate, this new centre allows us to engage more closely with businesses, residents, and investors, provide hands-on support, and deliver an enhanced client experience. It reflects our ongoing commitment to accessibility, innovation, and building an enabling ecosystem for our customers at every stage."

The Service Centre provides an additional, easily accessible point of contact for businesses and residents within ADGM's jurisdiction, complementing ADGM's digital services with in-person support.

Located on the concourse level of The Galleria Al Maryah Island, the Service Centre will be open throughout the week from 9:00 am to 9:00 pm. The Centre will provide in-person services on weekdays during business hours (9:00 am to 4:00 pm), outside of these hours, and on the weekend, dedicated hosts will support visitors and direct them to digital service booths, ensuring continued access to information and assistance.

Shaping Human Capital in the Capital of Capital: ADGM Academy's Vision Beyond 2025

ADGM Academy

By: Ali Khadem Al Mehairi, Senior Executive Director, ADGM Academy

As Abu Dhabi continues to strengthen its position as the Capital of Capital, the true measure of our success lies not only in economic growth or global rankings, but in the strength, integrity, and preparedness of our people. At ADGM Academy, human capital is our north star. Building on the achievements of 2025, we are entering 2026 with a clear and focused commitment to developing future-ready talent.

The late Sheikh Zayed bin Sultan Al Nahyan wisely stated, "The education of our children is the wealth that we must preserve for the future." This principle remains deeply embedded in our national journey. While capital, assets, and infrastructure are essential, it is people, equipped with the right skills, values, and purpose, who ultimately safeguard prosperity.

Since inception seven years ago, ADGM Academy has evolved into a national engine for human capital excellence. In 2025, we reached milestones that once felt aspirational: over 9,500 Emiratis trained and empowered, more than 6,000 job opportunities created, and 800 UAE National entrepreneurs supported across 140 sectors. These are more than numbers; they are stories of careers launched, families strengthened, and ambitions realised.

At the heart of this impact there is a fundamental belief that career growth is never an individual journey alone. When one Emirati advances, an entire family advances with them. Skills translate into stability and innovation, employment into prosperity, and opportunity into long-term security. ADGM Academy is a hub for opportunity, a brighter future, and long term career growth. Its mission extends far beyond training programmes, it is about shaping communities and building confidence across generations.

ADGM Academy's mandate fulfills the government and the economic needs along with market need. In 2025, we sharpened our alignment with Abu Dhabi's economic priorities, building capabilities across strategic sectors including artificial intelligence, cybersecurity, digital finance, agri-tech, green technologies, and advanced manufacturing. These sectors are reshaping the global economy, and our responsibility is to ensure that Emirati talent is not simply employable, but competitive on a global stage this goes hand in hand in equipping professionals with the knowledge and tools to meet a rapid fast transforming economy's.

As we move into 2026, unusual eras will evolve and new chapters will be scripted, wealth and asset management will become an even more significant focus for the Academy. Abu Dhabi's growing prominence as a global financial centre demands deep expertise in investment management, private wealth, family offices, and sustainable finance. Developing national talent in these areas is essential not only to manage capital, but to steward it responsibly for future generations.

Equally critical is our expanded focus on anti-money laundering, compliance, and financial crime prevention programmes. In 2026, ADGM Academy's will continue to strengthen specialised AML and governance programmes, as one of the primary pillars to ensure that professionals across financial institutions are equipped to uphold the highest international standards. Strong compliance frameworks are the foundation of credibility and sustainable economic development.

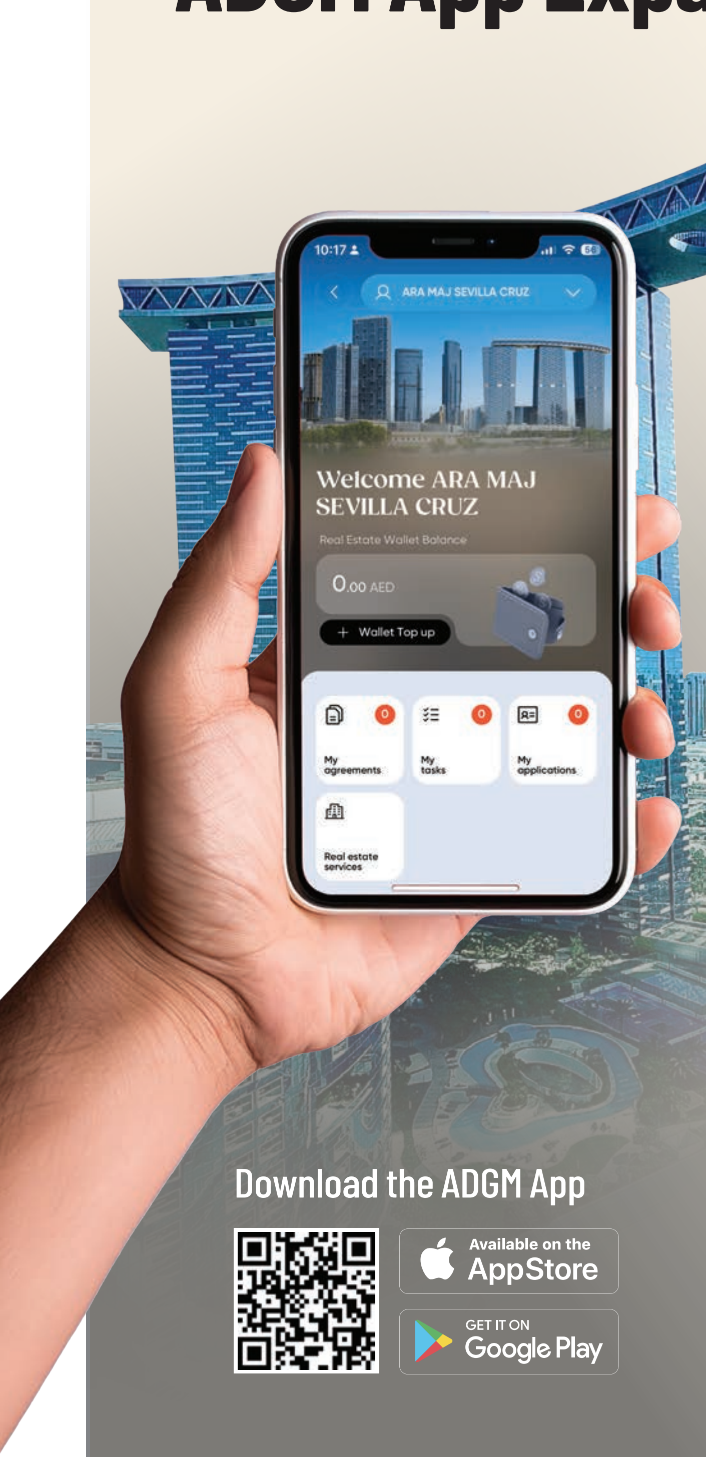
As the new year begins, the designation of 2026 as the Year of the Family adds even greater meaning to our mission. ADGM Academy will place dedicated emphasis on family businesses and family-based entrepreneurship, with a clear ambition: to help cultivate as a baseline one entrepreneur in every Emirati family. Entrepreneurship is not merely an economic activity; it is a mindset that fosters resilience, innovation, and self-reliance within households and communities.

This vision reflects a simple truth: strong economies are built when families are empowered, opportunities are crafted, and innovation sparks at home. By nurturing entrepreneurs and supporting family enterprises, we are investing in intergenerational prosperity.

Human capital development is a shared national responsibility. Government, industry, academia, and the wider community must continue working hand in hand. In 2025, our collaborations with world-class institutions ensured globally benchmarked skills aligned with national priorities. In 2026, these partnerships will deepen further to safeguard employability, and competitiveness.

ADGM Academy's journey is ultimately one of nation-building enablers, developing talent, and shaping Abu Dhabi's future. By investing in people today, we ensure that the Capital of Capital is a consistent beacon of opportunity, trust, and prosperity across generations to come.

ADGM App Expands Real Estate and Registry Capabilities



Download the ADGM App

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The ADGM App has been enhanced with an expanded suite of real estate and corporate registry services, reflecting continued progress in ADGM's digital transformation programme.

Originally launched as a central digital access point for ADGM services, the app is evolving into a broader platform that brings together regulatory transactions, corporate compliance, lifestyle partnerships and community engagement within a single environment.

One of the most significant developments is the integration of six real estate services through AccessRP, ADGM's Real Property portal.

Users can now obtain ownership certificates and unit title deed certificates, view lease expiries and submit lease registration, renewal and surrender requests directly within the app. In addition to service submission, payment functionality has also been enhanced. Real estate fees can be settled using the in-app wallet, Apple Pay or credit and debit cards.

For property owners, brokers and tenants operating within ADGM, this integration streamlines what were previously separate touchpoints. Transactions can now be initiated, tracked and paid for within a single digital interface, improving visibility across the process and reducing administrative effort.

These enhancements support ADGM's ambition to deliver a modern, technology-enabled real estate ecosystem aligned with global best practice.

Expanded Online Registry Solution Services

The ADGM App now provides access to a comprehensive suite of services through the ADGM Online Registry Solution. These include Commercial Licence Renewal, Data Protection Renewal, Confirmation Statement Filing, Business Extracts, Certificates of Good Standing and Incumbency, as well as various NOC services and the Notary Pack Service.

An enhanced organisation user profile enables full access across the Online Registry Solution user types. Businesses can now view fines, late fees, invoices and receipts, settle outstanding payments, track service request statuses and review comments on returned applications directly within the app.The platform also highlights pending payments and annual compliance obligations, with reminders triggered within the system. By consolidating these capabilities within a mobile platform, ADGM continues to simplify how firms stay on top of their ongoing compliance obligations.

Real-Time Engagement and Community Integration

Beyond transactions, the ADGM App has also expanded its engagement features.

Live event streaming allows users to view ADGM broadcasts directly within the app. Social media reels are integrated into the platform, providing timely updates and industry content in a single environment.

The app's lifestyle ecosystem continues to grow, with partnerships including Reem Mall and Galleria Mall. Gamification features have also been introduced, offering incentives such as ADFW tickets to encourage engagement across services.

Security remains central to the platform's development. Integration with UAE PASS enables secure authentication for both app access and service transactions, supporting strong identity verification standards.

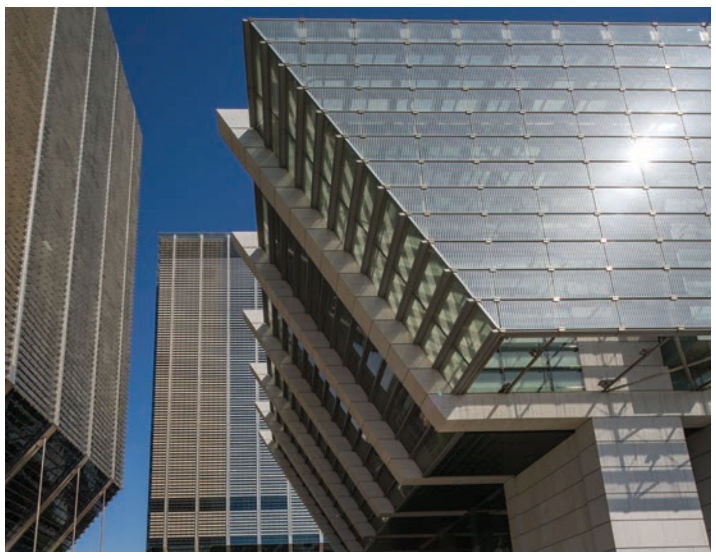
Continuing the Digital Journey

The latest enhancements reflect ADGM's broader strategy to create a connected digital ecosystem that simplifies interactions for individuals and businesses operating within the jurisdiction.

Further developments are planned, including additional real estate services and integration with the recently launched ADGM Job Portal.

As the platform continues to evolve, the ADGM App is playing an increasingly important role in supporting efficient, transparent and digitally enabled service delivery across the ADGM community.

ADGM Academy, DGE Mawaheb Talent Hub Collaborate to Advance National Workforce Transformation



ADGM Academy (ADGMA), the Knowledge arm of ADGM known as the centre of excellence for talent and capacity development, and Mawaheb Talent Hub, enabled by the Department of Government Enablement – Abu Dhabi (DGE), have announced a significant expansion of their strategic partnership to scale their efforts to meet the evolving demands of the UAE's labour market.

The 2026 expanded agenda is set to include a new suite of industry-aligned programmes in Abu Dhabi and Al Ain, focusing on areas to match market rapidly changing demands and evolving skill requirements, tailored to equip Emiratis with future-ready skills in high-demand sectors. New additions include but not limited to, Software Development Accelerator Programme, Technology Infrastructure Programme, and Strategic Business Intelligence Programme.

This year, ADGM Academy and DGE's Mawaheb will further their mandate by intensifying efforts in government and semi-government employability, reinforcing both Mawaheb and the Academy's commitment of not just creating jobs, but enabling long-term, sustainable and impactful careers. As part of this strategic alliance with Mawaheb, ADGM Academy aims to secure 620 job placements in 2026 across diversified sectors that address emerging economic and technological needs.

This expanded collaboration, built on the success of ADGMA and Mawaheb Talent Hub joint efforts since 2022, strengthens their partnership, which has played a pivotal role in advancing the UAE's national employability and economic diversification agendas. Since its inception, the partnership impasse the creation of over 1,000 specialised jobs across critical industries, including banking, digital services, auditing, insurance, consultancy, and taxation. Additionally, through the ADGM Academy Job Centre, more than 4,500 UAE Nationals have been upskilled, reskilled and placed into sustainable jobs (consistently placing over 1,000 candidates every year), with a regional impact of 61% of placements directly benefitting Abu Dhabi's labour market.

Ali Al Mehairi, Senior Executive Director at ADGM Academy said: "Our expanded collaboration with Mawaheb Talent Hub, enabled by the Department of Government Enablement, is anchored in measurable success. As the UAE moves forward with its vision for a knowledge-based economy, our joint efforts have continued to set a benchmark for strategic partnerships and will continue to do so by driving sustainable human capital development. Together, we are investing in people, powering progress, and building a resilient talent pipeline for Abu Dhabi, Al Ain and across the UAE."

H.E. Dr. Abdulla Al Shimmari, Executive Director of National Workforce Enablement at the Department of Government Enablement and Mawaheb Talent Hub, added: "Our collaboration with ADGM Academy is about bridging the gap between training and market reality. By expanding our joint programmes to Al Ain and introducing specialised technical tracks, we are directly addressing the specific skills gap in the labour market. This partnership ensures that the talent we nurture through Mawaheb has a clear, accelerated pathway to sustainable employment in high-priority sectors, driving real value for both the candidates and the entities that hire them."

The expanded partnership affirms ADGMA's role in supporting the UAE's transformation into a competitive, innovation-led economy, aligned with the national vision for sustainable development. As a trusted platform in the region's fastest-growing financial centre, ADGMA remains committed to advancing skills, careers, and national capacity in the era of accelerated change.

QFC, ADGM and DIFC Enhance Cross- Border Data Flow Through Reciprocal Data Protection Adequacy Recognition

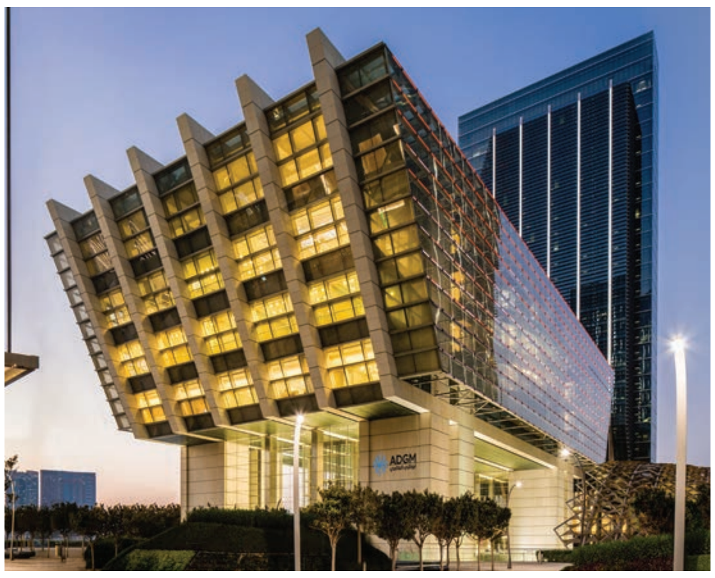
The Qatar Financial Centre (QFC) has reached reciprocal data protection adequacy recognition with ADGM and the Dubai International Financial Centre (DIFC). This regulatory milestone reinforces the three financial centres' commitment to establishing a robust data protection regime and regional regulatory cooperation.

The reciprocal inclusions in their respective data protection adequacy lists follow a comprehensive assessment process, undertaken with the support of specialist legal firms, to evaluate each jurisdiction's data protection framework, regulatory enforcement, and alignment with international best practices. Inclusion is granted only to jurisdictions that demonstrate best-in-class data protection standards and a consistently high level of protection for personal and sensitive data.

Daniel Patterson, Data Protection Commissioner, QFC, commented on the strategic impact of the reciprocal acknowledgement stating, "By mutually recognising our data protection frameworks as adequate, the QFC, DIFC and ADGM have made international data transfers simpler across the region. This reduces compliance burden and cost while maintaining strong rights, accountability and enforcement. It strengthens trust, supports digital trade and reinforces the Gulf as a secure, innovation-driven platform for growth and investment."

The initiative advances regional harmonisation, and underscores how cooperation between leading financial centres can translate into practical outcomes for the market. It also reinforces the platforms' shared commitment to supporting the evolving needs of international businesses.

ADGM FSRA Issues Alert Concerning Misleading Claims from MKT Investing



The Financial Services Regulatory Authority (FSRA) of ADGM is alerting the financial services community and members of the public about a company named Mount Nico Corp Ltd, trading as "MKT Investing."

It came to the FSRA's attention that on the Website, MKT Investing states that it is regulated by the FSRA. Whilst the Website does not specifically state that it is regulated by the FSRA of ADGM, it does not specify which jurisdiction it claims to be regulated by.

The FSRA would like to make clear that it does not regulate MKT Investing. MKT Investing is not, and has never been, licensed by the FSRA to carry out any form of Regulated Activities in ADGM.

Only firms authorised by the FSRA can undertake Regulated Activities in ADGM. The FSRA advises the market and investors not to deal with any firm until it is verified that the firm is authentic and has been granted the appropriate Financial Services Permission by the FSRA to undertake Regulated Activities in ADGM.

To determine if an entity has been granted a Financial Services Permission by the FSRA to carry on Regulated Activities in or from ADGM, you can search the FSRA's Public Register.

IACA Launches the Global Passport to Strengthen Connectivity Across the International Dispute Resolution Community

The International Arbitration Centre Alliance (IACA) has launched the IACA Global Passport, an initiative that enhances professional connectivity and mobility for dispute resolution practitioners worldwide.

The Global Passport allows recognised members to access shared lounges, facilities, and services across partner hearing centres worldwide, offering a consistent, high-quality and trusted environment wherever their work takes them. The initiative marks a new stage in how the global arbitration community collaborates and supports its members.

Participating hearing centres include ADGM Dispute Resolution Hearing Centre (DRHC) (Abu Dhabi), Arbitration Place (Toronto), International Arbitration Centre (IAC) (Kazakhstan), International Dispute Resolution Centre (London), Hong Kong International Arbitration Centre (HKIAC) (Hong Kong), Maxwell Chambers (Singapore) and Paris Arbitration Centre by Delos (Paris).

Under the Global Passport, members of IACA may benefit from reciprocal access to lounges, breakout spaces, and meeting facilities at participating centres (subject to availability), concierge support when working away from their home centre, networking opportunities and invitations to partner-hosted events across IACA member venues and exclusive member discounts on selected services.

These benefits collectively redefine the experience of arbitration practitioners, reflecting IACA's shared vision of creating an interconnected global network that supports the evolving needs of the dispute resolution community.

"At its heart, the Global Passport is about hospitality, ensuring that wherever practitioners travel, they feel at home in a trusted environment," said Karen Tan, Chief Strategy Officer of Maxwell Chambers. "It also represents the next step in building an interconnected world for dispute resolution practitioners, one where collaboration and access are seamless across borders."

Damian Hickman, Chief Executive Officer of the International Dispute Resolution Centre (London), said: "As a member of the International Arbitration Centre Alliance (IACA), which includes the world's finest centres, the IDRC looks forward to welcoming all holders of IACA Global Passports to use selected working facilities at the IDRC, further increasing connectivity within the arbitration community. This initiative facilitates the availability of dedicated working environments around the world, allowing arbitrators and dispute resolution practitioners to streamline their working practices when travelling."

Linda Fitz-Alan, Registrar and Chief Executive of ADGM Courts, said, "The Global Passport initiative exemplifies how forward-thinking collaborations can elevate international dispute resolution. As a founding member, the DRHC is proud to contribute to building this network that champions connectivity, trust, and the highest standards of service across jurisdictions.

Jeffrey Mandell, Chairman and CEO of Arbitration Place (Toronto), added: "Aligned with Arbitration Place's strategy of expanding internationally and supporting parties wherever their disputes take them, the Global Passport represents an important step forward. It enables arbitrators to seamlessly access world-class facilities across jurisdictions, strengthening cohesion within the global community and ensuring that excellence in dispute resolution is accessible worldwide."

Joanne Lau, Secretary-General of the HKIAC, said: "Through the Global Passport, HKIAC is pleased to join our partners to deepen connectivity across the arbitration community worldwide. By linking our facilities with other leading centres, practitioners can stay productive wherever they are and grow their networks—strengthening the sense of community and shared purpose across international arbitration."

Abu Dhabi, Italy Sign Agreements to Accelerate Growth of Entrepreneurship, Manufacturing, Agritech

An economic delegation from Abu Dhabi, led by the Abu Dhabi Department of Economic Development (ADDED), concluded a successful visit to Italy, culminating in the signing of agreements to accelerate the growth of entrepreneurship, manufacturing and agritech.

The delegation included more than 100 senior officials and executives from both the public and private sectors, including representatives from the Abu Dhabi Chamber of Commerce and Industry (ADCCI), ADGM, Abu Dhabi Investment Office (ADIO), Abu Dhabi Customs, and Hub71.

During the visit, the delegation engaged in a series of bilateral meetings with top government officials, key businesses, family offices and investors to explore new opportunities. Discussions focused on the emirate's role as a global platform where international capital can confidently identify, access and scale opportunities, highlighting the strength of Abu Dhabi's integrated ecosystem, and alignment between Italy's strengths in cultural, industrial and creative industries and Abu Dhabi's position as an ideal springboard for long-term expansion, supported by its attributes as a major draw for global talent, innovators and entrepreneurs.

The Abu Dhabi Investment Forum (ADIF) Milan, organised by ADIO in cooperation with ADDED, featured keynote speeches by senior officials and decision makers, including Ahmed Jasim Al Zaabi, Chairman of ADDED, Abdulla Ali Al Subousi, Ambassador of UAE to the Italian Republic, and Alvise Biffi, President of Assolombarda, the largest association within Italy's entrepreneurial system, as well as discussion panels and presentations highlighting opportunities for mutual investments.

Ahmed Jasim Al Zaabi, Chairman of ADDED, said: "We are pleased with the outcomes of our visit to Italy, with clear commitments to accelerate growth in priority sectors and clusters secured. Our discussions during the visit focused on providing the right mechanisms to further enhance cooperation, benefiting from opportunities in both our economies and beyond.

"Our Falcon Economy guides efforts to future-proof industries, supported by progressive policies, disciplined decision-making, and aligned institutions from both the public and private sectors. Our international engagements are geared towards enhancing the role of strategic partners, and we provide them with clarity, certainty, and access to capital to grow and expand into fast-growing markets across the Middle East, Africa, and Asia."

During ADIF, ADIO signed two landmark agreements with leading Italian institutions, Assolombarda and Confagricoltura, advancing cross-border trade and industrial collaboration between Abu Dhabi and Milan. The agreements sit within ADIO's wider strategy to strengthen international economic ties through sector-specific partnerships that unlock growth opportunities across priority sectors.

The collaboration with Assolombarda focuses on advanced manufacturing, clean energy and digital transformation. In parallel, the agreement with Confagricoltura supports innovation and resilience across the agri-food value chain within AgriFood Growth and Water Abundance (AGWA) cluster. Together, the partnerships reflect Abu Dhabi's strategic commitment to expanding global market access and fostering long-term institutional collaboration across Europe's leading economies.

The visit to Italy came as part of ADDED-led delegations to major global capitals and financial centres to expand Abu Dhabi's engagement with leading economies around the world and explore new avenues to strengthen international cooperation, aiming to find innovative solutions to current and future challenges.

Resolution Issued to Consolidate Assets, Investments of L'IMAD Holding and ADQ

The Supreme Council for Financial and Economic Affairs (SCFEA) has issued a resolution to consolidate the assets and investments of L'IMAD Holding Company (L'IMAD), and the Abu Dhabi Developmental Holding Group (ADQ) under the umbrella of L'IMAD.

The resolution aims to create a sovereign investment powerhouse with a diversified asset base, supporting the Government of Abu Dhabi's policy on sustainable investment and contributing to enhanced economic development for Abu Dhabi and the UAE.

The resolution demonstrates continued momentum in delivering the vision of President His Highness Sheikh Mohamed bin Zayed Al Nahyan to grow sovereign investment funds locally and globally, while safeguarding the stability and continuity of Abu Dhabi's investment policy, which has been built over more than 50 years.

L'IMAD will have differentiated operational, industrial and technological capabilities, in addition to investment platforms across both private and public markets, which will enhance the flexibility and diversity of Abu Dhabi's sovereign investment ecosystem.

Chaired by H.H. Sheikh Khaled bin Mohamed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Chairman of the Abu Dhabi Executive Council, L'IMAD seeks to develop globally competitive investment platforms focused on building national champions in sectors of strategic importance. These sectors include energy, real estate development and infrastructure, healthcare, including pharmaceuticals, food, aviation, ports, and the financial and banking sectors, in addition to a diverse range of industrial and technology sectors.

The company will also pursue direct and indirect investments through investment funds and in public and private financial markets.

L'IMAD's diversified investment portfolio will include operational, developmental, industrial, and financial capabilities, through a number of leading assets and investments, including 25 investment companies and platforms and over 250 group subsidiaries.

Among these companies are TAQA, a major player in the power and water sector; Modon Properties; Etihad Airways; PureHealth; Etihad Rail; Wio Bank; Abu Dhabi Ports; McLaren; and Louis Dreyfus.

L'IMAD, led by Jassem Mohamed Bu Ataba Al Zaabi, Managing Director and Chief Executive Officer, will also expand its global investment footprint through private investment funds, both directly and in partnership with strategic partners in priority sectors.

The Supreme Council for Financial and Economic Affairs oversees the principal sovereign investment funds of the Government of Abu Dhabi, namely the Abu Dhabi Investment Authority (ADIA), Mubadala Investment Company and L'IMAD Holding Company.

SCEFA also oversees the Abu Dhabi National Oil Company (ADNOC), which operates in the oil, gas, and petrochemicals sectors.

Hazza Bin Zayed Witnesses ADIO Agreement with State Street to Establish Operations Centre in Al Ain Region, Creating 300+ Jobs

H.H. Sheikh Hazza bin Zayed Al Nahyan, Ruler's Representative in Al Ain Region, has witnessed the signing of an agreement between Abu Dhabi Investment Office (ADIO) and global financial services leader State Street Corporation to establish a new operations centre in Al Ain Region.

On the sidelines of the signing ceremony, H.H. Sheikh Hazza bin Zayed met Ron O'Hanley, Chairman and CEO of State Street, a company listed on the New York Stock Exchange, and discussed ways to strengthen cooperation and partnership in financial and investment services, supporting the company's expansion in Al Ain Region and enhancing the region's appeal as a global hub for high-value investments and economic opportunities.

The meeting and signing ceremony were also attended by Sheikh Mohammed bin Hamdan bin Zayed Al Nahyan; Ahmed Jasim Al Zaabi, Chairman of Abu Dhabi Department of Economic Development (ADDED) and Chairman of ADGM; and Badr Salim Al Olama, Director-General of ADIO.

The agreement, signed by Badr Salim Al Olama, on behalf of ADIO, and Ron O'Hanley, on behalf of State Street, marks a significant step in the company's long-term strategy for further UAE and regional expansion, reinforcing its role as a strategic partner within the ADGM ecosystem.

The new operations centre will create more than 300 financial services roles over the next four years, providing meaningful career pathways for Emirati talent and professionals in Al Ain Region. Meanwhile, State Street will also collaborate with local universities to develop career and internship opportunities, alongside training initiatives and seminars aimed at nurturing the next generation of local talents, aligning with Abu Dhabi's vision to build a knowledge-based, globally competitive workforce.

This collaboration forms part of ADIO's FinTech, Insurance, Digital and Alternative Assets (FIDA) cluster, a platform designed to develop high-value, exportable financial capabilities and support a future-ready financial services ecosystem. By 2045, the cluster is projected to contribute an additional AED56 billion to Abu Dhabi's gross domestic product (GDP) and attract at least AED17 billion in investment, supporting the emirate's wider economic diversification agenda.

H.H. Sheikh Hazza bin Zayed Al Nahyan affirmed that attracting high-value investments and forging strategic partnerships with leading global economic and financial institutions are central to advancing Abu Dhabi's economic development.

He highlighted the importance of directing such investments to support sustainable economic growth, create high-quality job opportunities for Emirati talent, empower national cadres and enhance the competitiveness of the emirate of Abu Dhabi and Al Ain Region in these vital sectors at both regional and global levels.

Ahmed Jasim Al Zaabi, said, "State Street's expansion into Al Ain Region reflects the type of long-term, capacity-building partnership that supports Abu Dhabi's economic development agenda across the emirate, aligned with the priorities of the Falcon Economy."

State Street CEO and Chairman Ron O'Hanley, said, "Our strategy is to meet our clients where they are going. We are committed to investing in the growth of our UAE business and expanding our presence in Abu Dhabi and the ADGM. Abu Dhabi, including Al Ain Region, is a strategic priority for State Street, and we believe our experience in global financial centres can support the emirate's continued development as an important global financial hub."

State Street Corporation has been active in Abu Dhabi since 2018 through ADGM, serving institutional clients across the region.

BlueFive Capital Closes $3 Billion Onyx Fund

BlueFive Capital, a global investment firm, has announced that it concluded closing its Onyx Fund I. The $3 billion fund is registered with ADGM and targets opportunistic technology and growth capital investments in the US and Europe. The fund will target businesses at the frontier of innovation, specifically in artificial intelligence, biotechnology, and advanced computing, where disruptive potential meets scalable commercial application.

The fund is anchored by opportunistic sovereign capital from across the GCC, reflecting a strategic alignment between the region's long-term investment priorities and high-conviction exposure to foundational technological disruption in Western markets.

Hazem Ben-Gacem, founder and chief executive of BlueFive Capital, said: "The Onyx Fund aims to target the current inflection points in both computational and biological intelligence, allowing us to partner with visionary entrepreneurs who are defining the next technological epoch. ADGM provides the ideal forward-looking regulatory ecosystem to anchor a fund of this global ambition."

The fund expects to undertake a number of technology and biotechnology investments in the US in the coming months.

Ascentium Acquires Clara, Expanding into ADGM, Strengthening Middle East Presence

Ascentium, a leading global business services platform headquartered in Singapore, has acquired Clara, the largest licensed corporate service provider (CSP) in ADGM. This acquisition significantly expands Ascentium's footprint in the Middle East via Clara's established presence in ADGM and the Dubai International Financial Centre (DIFC).

Clara is a critical partner for businesses looking to operate within the UAE's premier common law financial centres. Clara supports a diverse client base from startups and SMEs to law firms, venture capitalists, investors, accelerators and government-related entities. It is recognised for its regulatory expertise, and reliable delivery across incorporation, governance and ongoing compliance, all backed by its state-of-the-art software application.

The acquisition supports Ascentium's plans to expand into key strategic jurisdictions by partnering with established, regulated, values-aligned businesses with strong client propositions. By joining Ascentium, Clara gains access to a global platform, enhanced service capabilities and investment capacity, empowering clients to scale internationally while continuing to uphold the highest regulatory standards in ADGM and DIFC.

Lennard Yong, Founding Management and Group CEO of Ascentium, commented: "ADGM is an important addition to Ascentium's global platform, and Clara is the market leader. Their regulatory standing, trusted client relationships and leading technological operating system make them an ideal addition to Ascentium as we continue to expand across the Middle East."

Kathryn Burke, Managing Director of Clara, said: "Ascentium has built a platform where people lead and technology enables. By joining Ascentium and aligning with this shared value, we can combine human insight with the power of innovation to help clients navigate increasingly complex, cross-border regulatory environments with confidence, while giving Clara the scale and reach to take our expertise to the next level."

Waha Capital Reports Record $257.6 Million Net Profit for FY2025

Waha Capital PJSC, an Abu Dhabi-listed investment management company, delivered one of its strongest years on record, reporting FY 2025 net profit attributable to shareholders of AED1.012 billion, driven by increased fee income and value realisation across portfolio assets.

The company delivered total income of AED1,897 million in FY 2025, and net profit attributable to shareholders of AED1,012 million, reflecting a landmark year driven by disciplined capital allocation, realised investment gains, fair-value uplifts, and a growing base of recurring fee income.

Performance during the year was supported by strong contributions across all three business pillars, alongside continued cost discipline, including a material reduction in finance costs following balance sheet deleveraging.

As of 31st December 2025, Waha Capital's total assets reflected the application of Investment Entity accounting, under which investments are measured at fair value rather than consolidated on a line-by-line basis.

The group's office launch in ADGM during the year further strengthens its positioning as a leading Abu Dhabi-based investment platform, supporting institutional engagement, regulatory credibility, and unlocking further access to third-party capital.

Waleed Al Mokarrab Al Muhairi, Chairman, Waha Capital, said, "In 2025, Waha Capital delivered one of its strongest financial performances in recent years, with net profit attributable to shareholders exceeding AED1 billion. This result reflected the consistent implementation of the group's long-term investment strategy and its disciplined approach to capital allocation.

"During the year, Waha Investments' funds continued their track record of outperformance while attracting additional third-party mandates. Private Investments completed one of its most profitable divestments to date, while Waha Land monetised its completed assets and unlocked new development opportunities."

Mohamed Hussain Al Nowais, Managing Director, Waha Capital, said, "Each of our three business pillars contributed to the progress made during the year. Waha Investments' funds continued their track record of outperformance while scaling third-party mandates and fee income.

"Looking ahead, our priorities are clear: maintaining the performance of our award-winning funds while scaling third-party mandates; redeploying capital into priority sectors, including healthcare and real estate; and continuing to build scalable platforms that support growth."

Universal Launches UAE's First Central Bank-Registered USD Stablecoin

Universal Digital Intl Limited ("Universal"), regulated by the Financial Services Regulatory Authority ("FSRA") of ADGM, has become the first Foreign Payment Token Issuer registered by the Central Bank of the UAE ("CBUAE"), alongside the launch of USDU, the first USD-backed stablecoin to be registered as a Foreign Payment Token under the UAE's Payment Token Services Regulation ("PTSR"). global markets are still in the process of defining.

The announcement also highlights Universal's strategic banking relationships with Emirates NBD, Mashreq, and Mbank, underscoring the institutional-grade backbone behind USDU, and signalling growing confidence from key regional banking players.

Reserves backing USDU are held 1:1 in safeguarded onshore accounts at Emirates

This marks a significant milestone in the UAE's development of regulated digital-asset infrastructure and positions USDU as the country's first compliant USD-denominated settlement for digital assets.

Under the PTSR, payments for digital assets and digital-asset derivatives in the UAE may only be conducted in fiat or a Registered Foreign Payment Token, making the availability of a registered token essential for compliant operations. With USDU currently the first and only token registered under this framework, it provides a clear, compliant settlement option for the UAE digital-asset market. This effectively establishes the UAE's first clear USD stablecoin pathway for compliant settlement of digital assets, a structure many

NBD and Mashreq, with Mbank supporting Universal as a strategic corporate banking partner. Reserves are independently attested each month by a global accounting firm. This level of transparency mirrors the emerging global standards seen in regulated regimes such as those in the EU, Japan, and select U.S. frameworks. Universal is also collaborating with AECoin, the first licensed AED stablecoin in the UAE, to enable future USDU–AECoin conversion for domestic settlement.

Universal's go-to-market strategy includes a partnership with Aquanow, a global infrastructure provider serving leading institutions across multiple markets. In the UAE, Aquanow is regulated under the Dubai's Virtual Assets Regulatory Authority ("VARA"). This collaboration positions USDU for compliant uptake in the UAE and rapid integration into the broader digital-asset ecosystem through Aquanow's established network of regulated service providers.

"USDU sets a new benchmark for regulated digital value," said Juha Viitala, SEO of Universal. "Being the first Foreign Payment Token registered by the UAE Central Bank - and supported by leading UAE banks - gives institutions the clarity and confidence they have been waiting for. It lays the groundwork for a more transparent and efficient digital-asset market in the UAE and beyond."

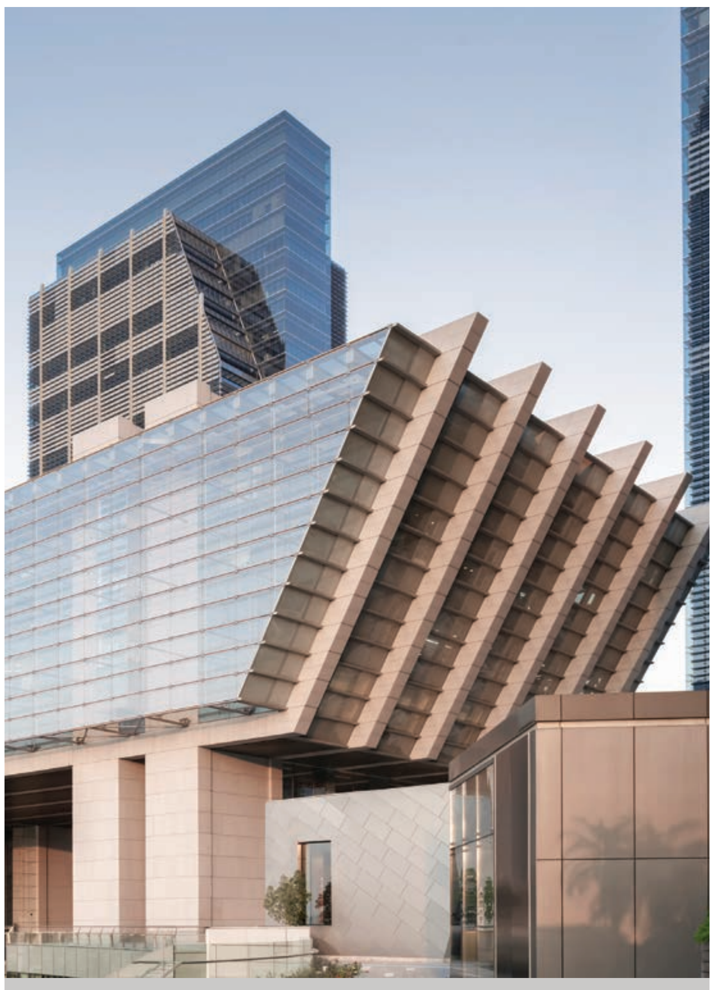
Anith Daniel, Group Head of Transaction Banking Services, Emirates NBD, said: "We are pleased to support Universal's introduction of USDU to the UAE's financial services ecosystem. We continue to support solutions that bolster the nation's rapidly developing, well-regulated digital-asset infrastructure in line with our vision to be a digital leader in the region."

Beyond the UAE, USDU is built to connect with international digital asset markets, enabling institutions to move regulated digital value across global platforms where permitted by local regulation. Its supervised structure and institutional foundation allow USDU to serve as a trusted link between established financial systems and the emerging digital asset economy.

Internationally, Universal is developing an expanded ecosystem around USDU, collaborating with banks, market operators, and technology partners to enable regulated digital settlement use cases. This includes ongoing work to support institutional trading venues and future interoperability mechanisms.

These developments collectively reinforce the UAE's emergence as a leading jurisdiction for regulated digital finance, offering one of the world's first operational models for compliant USD-backed digital settlement instruments.

CAB Global Markets Secures ADGM Licence to Enhance Global Reach



Crown Agents Bank (CAB), the UK regulated specialist bank with nearly 200 years of heritage, has announced that its Middle Eastern subsidiary, CAB Global Markets (CAB GM), has secured a Category 2 Financial Services Permission from the Financial Services Regulatory Authority (FSRA) of ADGM.

The FSRA Category 2 licence enables CAB GM to provide credit, plus execute cross-border payments, foreign exchange transactions, and trade finance instruments for clients in these markets. CAB GM leverages its network strength, technology, and expertise to facilitate the flow of funds in and out of fast growing and complex markets, strengthening economies and empowering communities across Africa, South Asia, and the Middle East.

As a UK-regulated bank, CAB operates under some of the world's most stringent safeguards for capital adequacy, risk management, and conduct and governance. ADGM's reputation as a leading international financial centre with robust regulatory standards makes it the ideal location for CAB GM to extend its services to clients across the Gulf and wider Middle East and execute on its purpose: to deliver prosperity in the markets it serves.

"The UAE has rapidly established itself as one of the world's leading global financial centres. Its geographic position between the world's fastest-growing economic corridors, its sophisticated regulation, and strong capital markets, make it the ideal strategic location for CAB GM to connect emerging markets with the global economy. The award of our FSP from the FSRA marks an important strategic milestone for our business and we're grateful for their guidance throughout the licensing process," said Arif Khan, Senior Executive Officer of CAB GM.

"Through this licence, we will be operating on the ground to unlock opportunities for clients active in the world's most dynamic markets. Whatever our clients need, this licence enables us to respond with greater speed and agility, delivering solutions that create a truly seamless service experience. We look forward to contributing to the UAE's thriving financial services ecosystem," Khan added.

CAB GM focuses on four core client segments: banks, non-bank financial institutions, international development organisations and corporates.

This move into the Middle East plays a core role in expanding CAB's global regulated footprint alongside the UK, Netherlands and USA and is in-line with its strategy to build deep relationships around the world.

Madison Realty Capital Expands Global Platform With launch of Middle East Office

Madison Realty Capital, a vertically integrated real estate private equity firm focused on real estate private credit, has announced the launch of its new Middle East office in ADGM after receiving Financial Services Permission from the Financial Services Regulatory Authority of ADGM. The new office provides a strategic hub to support both the firm's existing and new investors across the Gulf Cooperation Council.

In connection with the launch, Siddarth Dalamal has been appointed as Managing Director in Investor Relations, where he will lead the firm's Middle East coverage. In this new role, he will report to Adam Tantleff, Managing Principal.

Adam Tantleff of Madison Realty Capital, said, "Madison Realty Capital has more than a decade of experience working with investors in the Middle East and we are thrilled to deepen our commitment to the region by opening an office in Abu Dhabi. The launch of our ADGM office marks an important accomplishment in the evolution of our firm as we continue to identify new opportunities to serve our investors while expanding our global investor base. The Gulf region is a leading hub for institutional capital, and establishing a local presence enables us to expand our existing relationships and build compelling new relationships.

"Siddarth brings deep relationships with sovereign wealth funds, pension funds, family offices, and other institutional investors in the Middle East, and we look forward to leveraging his extensive network and industry knowledge as we reinforce Madison's position as a trusted partner to Middle East institutions."

"The Middle East is home to one of the most sophisticated and forward-looking investor communities globally, and I have been fortunate to build deep relationships across the region throughout my career," said Dalamal. "For more than two decades, Madison has established itself as a leader in real estate private credit, and I am excited to help expand the firm's regional presence and contribute to its continued success as more institutions seek opportunities to invest in the sector."

Dalamal is a seasoned capital raising professional with a track record of raising institutional capital for private credit, real estate and private equity funds. He has been based in the UAE for over 17 years, where he has held a variety of senior roles, most recently as Deputy Head of Investor Relations for a leading placement agent. Dalamal is deeply integrated within the GCC market, having built businesses locally and served on the selection committee of In5. Prior to relocating to the UAE, Dalamal began his career in the UK and has international experience across Europe, the US and Africa.

Arvind Ramamurthy, Chief Market Development Officer at ADGM, said, "ADGM is pleased to welcome Madison Realty Capital, a real estate private equity firm with a focus on real estate private credit, to its growing ecosystem. "Their presence further strengthens ADGM's position as a leading global hub for alternative investments and private capital. Supported by ADGM's robust regulatory framework and access to a dynamic and sophisticated investor community, ADGM provides an enabling environment for the firm to expand its regional footprint and contribute to the ongoing growth and diversification of Abu Dhabi's financial landscape.".

The launch of the ADGM office builds on Madison's expanding global platform and recent momentum. Today, Madison Realty Capital operates a fully integrated firm with more than 170 professionals, headquartered in New York City with offices in Los Angeles, Charlotte, Japan, and the Middle East, as well as a rep office in Korea.

MCA Expands Abu Dhabi Presence with New Office at ADGM

MCA Management Consultants has announced the opening of its expanded office at ADGM, marking a significant milestone in the firm's regional growth journey and reinforcing its long-term commitment to the UAE market. The new office was inaugurated by Obaid Al Ameri, executive director for corporate affairs at ADGM, in the presence of MCA leadership, clients, friends, and well-wishers.

As one of the world's leading international financial centres, ADGM continues to attract a rapidly growing ecosystem of financial institutions and professional services firms. MCA's expanded presence at ADGM reflects its strategic focus on supporting this evolving business landscape while strengthening client proximity in Abu Dhabi. Today, MCA serves a diverse client base across asset and fund management, brokerage, advisory, digital assets, family offices, and holding companies.

The firm delivers a comprehensive suite of services including statutory audit, internal audit, finance, risk, governance, and compliance, supported by a strong team of qualified and semi qualified professionals across the GCC. Speaking at the inauguration, Obaid Al Ameri said: "We welcome MCA to ADGM and look forward to seeing them contribute to the growing business ecosystem."

S Venkatesh, founder and managing partner of MCA, commented: "This expanded office reflects MCA's continued growth and our commitment to serving clients from one of the region's leading financial hubs. ADGM offers an exceptional platform for innovation and collaboration, and we are delighted to deepen our presence here. We sincerely thank ADGM for their continued support throughout our journey."

Palani Alagappan, partner ADGM at MCA, added: "Deepening our presence at ADGM brings us closer to our clients and strengthens our ability to support businesses across the region with timely, high-impact advisory and assurance services."

The opening of the ADGM office underscores MCA's steady expansion across the GCC and its focus on delivering integrated professional services to organisations navigating growth, transformation, and regulatory complexity.

Maerki Baumann Launches Abu Dhabi Hub After ADGM Approval

The Swiss private bank Maerki Baumann & Co. Ltd. has launched a branch in Abu Dhabi, following regulatory approval from the Financial Services Regulatory Authority of ADGM.

The Abu Dhabi branch operates within ADGM, the emirate's international financial center. According to the bank, the local entity will serve blockchain, crypto-native, and technology-focused companies by providing access to banking infrastructure and regulated financial services. The expansion builds on Maerki Baumann's earlier entry into the digital asset sector, which began in 2019.

With the ADGM license in place, the bank has established a Middle East hub under the "ARCHIP" brand. This structure brings together services tailored to clients from the crypto and technology sectors. These services include corporate banking, liquidity management, trading, custody, staking, and digital asset management for private, institutional, and corporate clients.

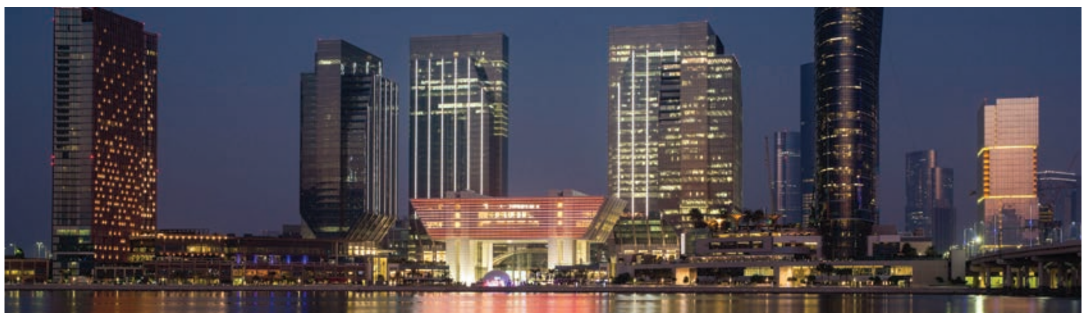
While the hub is located in Abu Dhabi, client services will continue to be delivered through the bank's Tech Banking department in Zurich. That unit has supported hundreds of technology and crypto-related clients, according to the bank.

The Middle East hub is led by Andreas Froehlicher, a lawyer who previously served as General Counsel and Head of Legal and Compliance at Maerki Baumann. He has played a role in the bank's crypto-related strategy since 2019 and is now based in Abu Dhabi. Froehlicher reports to Lukas S. Risi, the bank's Deputy CEO and Head of Private Banking.

In a statement, Chief Executive Officer Stephan A. Zwahlen described the ADGM license as a move in the bank's international development. He said the expansion reflects a long-term focus on technology-oriented clients, while operational support from Switzerland maintains continuity with the bank's existing capabilities.

Maerki Baumann's move into digital assets has influenced its broader business model over the past several years. Alongside its traditional private banking operations, the family-owned bank now serves several hundred corporate and private clients connected to the crypto sector. The Abu Dhabi expansion aligns with that trend, positioning the Middle East hub as a regional access point within a regulated financial environment.

Zest Equity Launches Zest Arrange and Zest Escrow After FSRA Authorisation



Zest Equity, a digital transactional infrastructure company backed by Morgan Stanley, Prosus Ventures, Middle East Venture Partners and Dubai Future District Fund, announced the launch of Zest Arrange, its Financial Services Regulatory Authority regulated arranging service which supports deal makers in private transactions end-to-end on Zest's platform through a digital workflow. The company also announced the rollout of Zest Escrow, its regulated digital escrow service, following its Financial Services Permission (FSP) from the FSRA of ADGM.

Zest Arrange and Zest Escrow join Zest SPVs to create an infrastructure layer for private market transactions. Deal makers can now leverage the different tools and execute deals through a single platform, organizing, monitoring and tracking of commitments and execution steps.

Zest Arrange, the firm's flagship solution, enables arranging of private asset deals for its network of deal makers through Zest's FSRA arranging deals in investments licensed activity. The service consolidates investor onboarding, documentation, and execution into a single digital workflow, supporting transactions under ADGM's regulatory framework. Through this solution, deal makers maintain visibility and confidence in their private transactions end-to-end.

Zest Escrow provides FSRA-regulated escrow services that safeguard transaction funds as a neutral third party through Zest's FSRA Providing Money Services licensed activity. Client monies are held in segregated, UAE-based bank accounts and released only upon authorized instruction once pre-agreed conditions are satisfied. The service reduces counterparty risk while ensuring transaction governance through complete audit trails, traceable documentation, and real-time status visibility.

Alongside these offerings, Zest SPVs streamline the formation and maintenance of special purpose vehicles, allowing deal makers to group their investors into clean investment structures for private market transactions. Built on Zest's proven track record, the service enables digital SPV closings across a range of asset classes within private markets.

"The real power is in the integration: one platform, three capabilities working together," said Zuhair Shamma, Co-founder and Chief Executive Officer of Zest Equity. "Here's how it works in practice: A recent deal used Zest Arrange to market an exclusive opportunity to investors. An SPV was structured to group participants and meet minimum ticket requirements, then Zest Escrow was used to securely receive the funds. This is what frictionless, secure, automated private market transactions look like: everything you need to design deals, meet investor requirements, and close faster with full regulatory compliance and institutional clarity."

Rawan Baddour, Co-founder of Zest Equity, said: "We are seeing incredible growth in private markets transactions across the region, driven by an increasingly innovative regulatory environment. Zest's platform helps streamline and fast-track capital movement in safe ways. Our platform serves this growing ecosystem by making cross-border, multi-party transactions easier to execute with confidence and clarity for all parties involved."

SUDOKU

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Difficulty Rating: ☆ ☆ ☆ ☆ ☆

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WORD SEARCH

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BALANCE
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RAMADAN
PRAYER
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SUHOOR
GIVE
RESPECT

PREVIOUS EDITION SOLUTION

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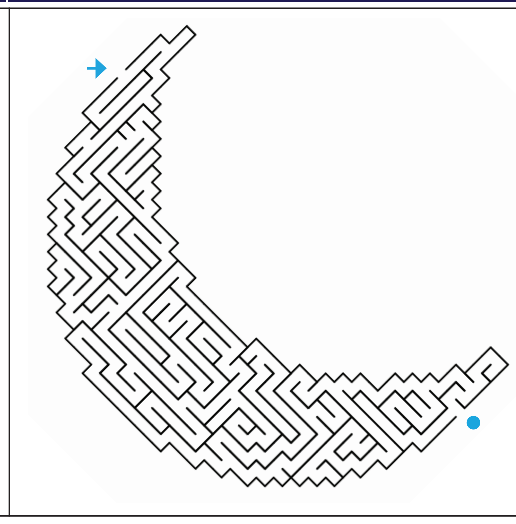
MAZE



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