A PRACTICAL CHECKLIST FOR OWNERS

Launching a business in the UAE: *12 steps* from idea to first payment

What to do, in what order and by when — with the thresholds, deadlines and the common mistakes that cost money and time. Tick each item off as you go.

12 steps | 4 stages | Mainland · Free Zone

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Figures and sources verified against official FTA and MoF publications: 31 July 2026

A Decisions before you register

01 Jurisdiction: Mainland or Free Zone

This choice drives everything else: access to the UAE domestic market, cost, visa quotas and your tax position.

- [ ] Decide where your customers physically are: the UAE domestic market, or exports of services and goods outside the country
- [ ] Compare Mainland and Free Zone on full first-year cost: licence, office or flexi-desk, visa quota, mandatory fees
- [ ] Confirm your activity is available in the chosen zone at all, and whether it needs separate regulatory approval
- [ ] Don't pick a zone on licence price alone — compare the total cost of ownership for a full year

ABOUT THE FREE ZONE "0%"

The 0% rate for Free Zones does not follow automatically from registering in a zone. It applies only to a Qualifying Free Zone Person: you need qualifying income, real substance, compliance with the de minimis requirements, audited financial statements and transfer-pricing compliance — and that is not the full list of statutory conditions. Otherwise the general Corporate Tax regime under Federal Decree-Law № 47 of 2022 applies.

02 Business activity and licence type

The activity codes on your licence have to match what clients actually pay you for.

- [ ] Choose activity codes for your real revenue, not "for the future" — a mismatch surfaces at the bank and in tax reviews
- [ ] Check how many activities your licence type allows and what each additional one costs
- [ ] Check whether external approvals are required (sector regulators, ministries, the municipality)
- [ ] Check whether your activity falls within the DNFBP perimeter — that brings goAML registration and AML procedures

03 Ownership structure, name, financial year

The documents and decisions here set your company's tax calendar for years ahead.

- [ ] Fix the shareholders and their shares, appoint a manager and prepare the corporate resolutions
- [ ] Check the company name against registrar rules: restricted words, place names and personal names
- [ ] Collect the pack: passports, proof of address, MOA/AOA; for a corporate shareholder — legalised and translated documents
- [ ] Choose your financial year end — your first Corporate Tax period is counted from it

Work out your own dates: the UAE tax deadline calendar — bga.ae/uae-tax-deadline-calculator-en/ — returns your Corporate Tax registration deadline and first return date from the incorporation date.

B Registration and presence

04 Company registration and licence

Tax clocks start running from the incorporation date — record it straight away.

- [ ] File with the registrar, pay the fees, obtain the trade licence
- [ ] Record the incorporation date: your Corporate Tax registration deadline is counted from it (step 10)
- [ ] Obtain the Establishment Card / immigration card — without it you cannot apply for employee visas
- [ ] Keep the full corporate document pack in digital form: the bank, your auditor and the FTA will all ask for it

05 Address and office

The type of premises is tied to your visa quota and to how the company looks to a bank.

- [ ] Pick the format — flexi-desk, co-working or a private office — based on the number of visas you actually need
- [ ] For Mainland, sign the tenancy contract and register it (Ejari in Dubai, equivalents in the other Emirates)
- [ ] Check that the floor area supports the visa quota you are planning for
- [ ] Put the tenancy renewal date in the calendar — it is usually aligned with the licence renewal

06 Visas, Emirates ID, health insurance

A residence visa is a multi-stage process, not a single appointment.

- [ ] Go through the chain: entry permit → status change → medical test → biometrics → Emirates ID and visa issued
- [ ] Arrange health insurance: it is required to complete a residence visa, and the conditions depend on the Emirate
- [ ] Check the company's visa quota before you hire, not after
- [ ] Note the visa and Emirates ID expiry dates — renewals are driven by them

> **COMMON MISTAKE**
>
> Planning to open the bank account before the owner has an Emirates ID. Many banks ask for the signatory's Emirates ID — without it the application simply waits.

C Money and operations

07 Bank account

The least predictable stage: the decision sits with the bank's compliance team, not the branch manager.

- [ ] Prepare the KYC pack: licence, MOA, owners' passports and Emirates IDs, a description of the business model, contracts, source of funds
- [ ] Build compliance review time into the launch plan — the account is not opened on the day you apply
- [ ] Keep a plan B: apply to several banks in parallel and consider licensed payment providers as an interim option
- [ ] Make sure the website, the contracts and the activity described in the application all describe the same business

> **COMMON MISTAKE**
>
> The licence describes one activity, the website another, and the first incoming payments arrive for a third. To compliance that is a red flag, and the application is declined without an explanation.

08 Bookkeeping from day one

Accounting is needed from the first transaction, not "in time for the filing" — reconstructing it later costs more.

- [ ] Choose an accounting system and keep the books under IFRS or IFRS for SMEs — the Corporate Tax calculation is built on those statements
- [ ] Separate personal and company spending from the start — mixed transactions cause problems at the bank and in the audit
- [ ] Set up storage for source documents and invoices; retention periods are set by UAE tax legislation
- [ ] Introduce a monthly close: bank reconciliation, receivables and payables, accruals — instead of "we'll sort it out at year end"

How a monthly close runs: the month-end close checklist for a UAE company — bga.ae/month-end-close-uae-en/

09 Employees: contracts, WPS, end of service

Hiring adds obligations that accrue in real money every month.

- [ ] Issue employment contracts through your regulator: MOHRE for Mainland, or the free zone authority
- [ ] Pay salaries through WPS (the Wage Protection System) in line with your regulator's requirements
- [ ] Track the accruing end-of-service benefits liability — it is a real number in the accounts, not a formality
- [ ] Arrange employee health insurance to the level your Emirate requires

Size the EOSB liability: the end-of-service benefits calculator — bga.ae/eosb-liability-calculator-en/

10 Corporate Tax: registration and first return

Almost every company has to register — whether or not it makes a profit.

- [ ] Register for Corporate Tax within **3 calendar months** of the incorporation date (FTA Decision № 3 of 2024, for companies incorporated from 1 March 2024)
- [ ] Establish your first tax period: it runs from 6 to 18 months, up to the nearest financial year end (FTA Public Clarification CTP003)
- [ ] File the first return and pay the tax no later than **9 months** from the end of the first tax period (Federal Decree-Law № 47 of 2022: Art. 53 for the return, Art. 48 for the payment)
- [ ] Check whether Small Business Relief applies: revenue up to **AED 3,000,000** for the period, for periods ending on or before 31 December 2026 (Ministerial Decision № 73 of 2023)
- [ ] For a Free Zone company — separately verify the QFZP conditions if you intend to apply the 0% rate

> **THE PENALTY-WAIVER WINDOW**
> The AED 10,000 late Corporate Tax registration penalty is not imposed, or is cancelled, and any amount already paid is credited to the company's EmaraTax tax account (a cash refund requires a separate claim), if the first return is filed within **7 months** of the end of the first tax period — a temporary FTA initiative, in force as at 31 July 2026. No end date for the initiative has been announced, so it should not be relied on as permanent.

11 VAT and electronic invoicing

The VAT threshold is measured on turnover, not profit, and can be crossed in the very first year.

- [ ] Track taxable turnover over the last 12 months: above **AED 375,000** registration is mandatory, and the application is due within 30 days of crossing the threshold
- [ ] Consider voluntary registration from **AED 187,500** — it allows input VAT recovery; the standard rate is 5%
- [ ] Set up compliant tax invoices and sequential numbering before the first sale, not after
- [ ] Plan the move to electronic invoicing: the programme was introduced by Ministerial Decision № 244 of 2025, as amended by Ministerial Resolution № 66 of 2026

> **E-INVOICING DATES**
> Companies with revenue of AED 50m and above: appoint an accredited service provider (ASP) by 30 October 2026, exchange starts 1 January 2027. Companies below AED 50m: ASP by 31 March 2027, start 1 July 2027. Applicability and exclusions must be checked against your company's own facts.

Check your thresholds and dates: the VAT registration calculator — bga.ae/vat-registration-calculator-en/ · the e-invoicing deadline tool — bga.ae/einvoicing-uae-deadline-en/

12 The annual cycle: what to keep up

Once launched, the company lives by a calendar of renewals and filings.

- [ ] Build one calendar: licence, tenancy, visa and insurance renewals, plus Corporate Tax and VAT filings
- [ ] Keep the ultimate beneficial owner (UBO) register and the registrar's records up to date
- [ ] Check sector obligations: AML procedures and goAML for DNFBPs, transfer pricing requirements on related-party transactions
- [ ] Confirm whether audited financial statements are required — they are mandatory in a number of free zones and for QFZP status
- [ ] Revisit the structure and tax position as turnover grows — thresholds arrive sooner than expected

★ Key figures and deadlines

Verified 31 July 2026

WHAT	VALUE	BASIS
Corporate Tax registration	**3 months from incorporation**	FTA Decision № 3 of 2024 (companies incorporated from 1 March 2024)
First tax period	**6 to 18 months**	FTA Public Clarification CTP003
First Corporate Tax return and payment	**9 months from period end**	Federal Decree-Law № 47 of 2022: Art. 53 (return), Art. 48 (payment)
Corporate Tax rate	**9% above the AED 375,000 threshold**	Federal Decree-Law № 47 of 2022; the taxable-income threshold is set by Cabinet Decision № 116 of 2022
Small Business Relief	**revenue up to AED 3,000,000**	Ministerial Decision № 73 of 2023; periods ending on or before 31.12.2026
Mandatory VAT registration	**turnover from AED 375,000**	Application due within 30 days of crossing the threshold
Voluntary VAT registration	**turnover from AED 187,500**	Allows input VAT recovery
Standard VAT rate	**5%**	Federal Decree-Law № 8 of 2017, as amended
Late VAT registration penalty	**AED 10,000**	Cabinet Decision № 40 of 2017, as amended; the penalty table currently in force is the Cabinet Decision № 129 of 2025 version (effective 14.04.2026)
E-invoicing: revenue from AED 50m	**ASP by 30.10.2026, start 01.01.2027**	Ministerial Decision № 244 of 2025, as amended by Ministerial Resolution № 66 of 2026
E-invoicing: revenue below AED 50m	**ASP by 31.03.2027, start 01.07.2027**	Same; applicability and exclusions checked against company facts

If you'd rather not keep this calendar in your head

BGA is an English- and Russian-speaking accounting team in the UAE working with company owners. We keep the books, watch the deadlines and flag them early, so registration and filings never turn into an emergency a week before the due date.

- Bookkeeping and monthly reporting under IFRS
- Payroll and salary payments through WPS
- A dedicated accountant on Telegram and WhatsApp
- Corporate Tax and VAT registration and returns
- Coordinating the annual audit and preparing the documents
- A reply within one business day

WEBSITE	TELEGRAM	WHATSAPP	EMAIL	HOURS
bga.ae	@mayustup	+971 56 679-74-75	office@bga.ae	Mon–Sun 10:00–21:00 (GST)

Free tools on bga.ae

UAE tax deadline calendar
bga.ae/uae-tax-deadline-calculator-en/

E-invoicing deadline tool
bga.ae/einvoicing-uae-deadline-en/

EOSB liability calculator
bga.ae/eosb-liability-calculator-en/

VAT registration calculator
bga.ae/vat-registration-calculator-en/

Company obligations quick check
bga.ae/company-compliance-check-en/

Month-end close checklist
bga.ae/month-end-close-uae-en/