



USE CASE: Regal Plus – Bur Dubai Branch

Specialty Indian Sweets, Savory Snacks (Farsan) & Grocery Retail/Wholesale Trading



*“The Sustainability data SMEs need already exists
- they just need access to it.”*

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Introduction to the SME Data Unlock Use Case

In the current data-driven economy, the demanding environment of the real economy, Small and Medium-sized Enterprises (SMEs) are increasingly caught in a regulatory data storm. As strict sustainability reporting frameworks cascade downstream, small businesses face intensive data demands from operators, banks, and regulators—including multi-page questionnaires, green-loan criteria, and voluntary standards.

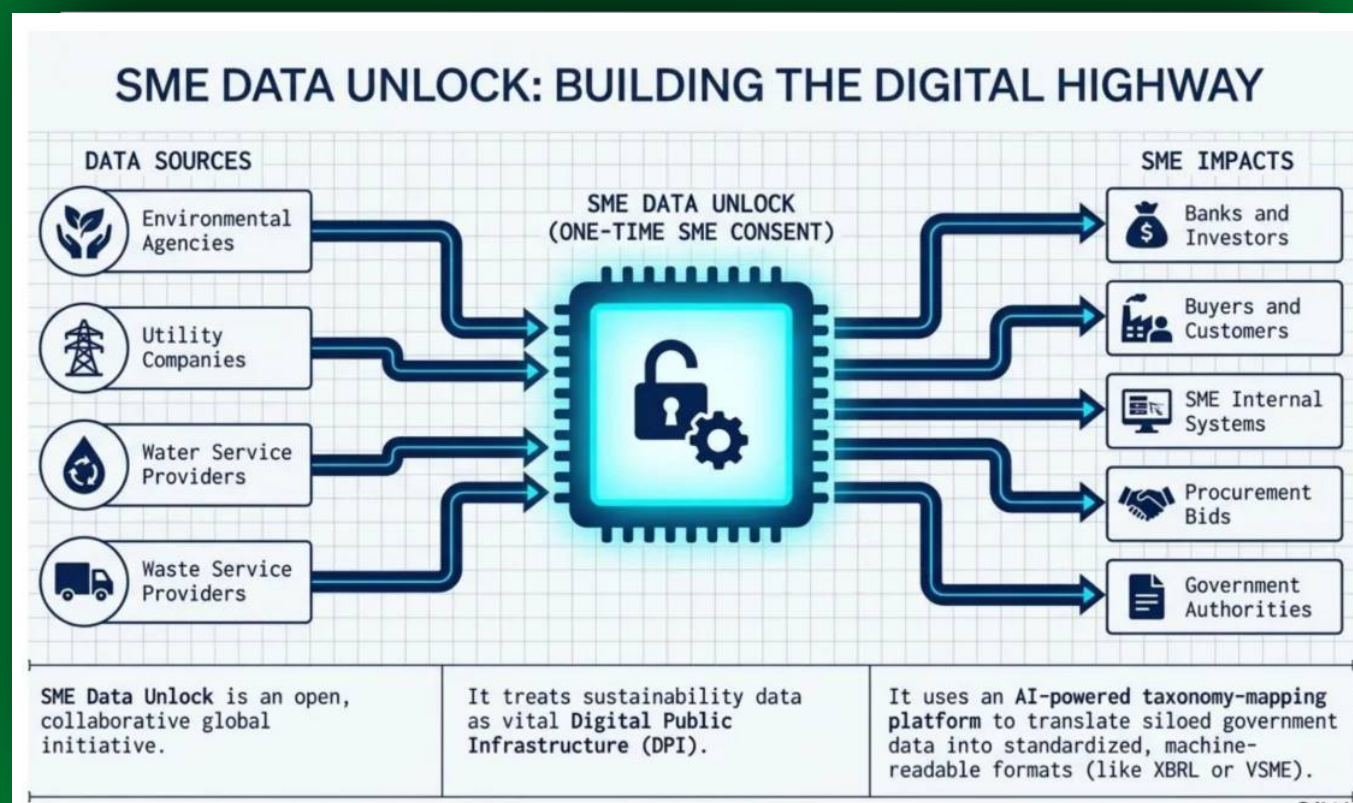
The critical challenge for these companies is not a lack of capacity or negligence, but a fragmented data infrastructure problem. The sustainability data these companies are desperately hunting for—ranging from hourly energy consumption to regional flood risks and waste tracking—already exists. However, it remains trapped across disparate public-sector registries, government repositories, and utility systems that do not communicate with one another. Manual data collection imposes a massive, error-prone administrative burden on small teams lacking dedicated sustainability departments.

Using the concrete operational realities of the Norwegian offshore supply chain as a primary framework, this use case demonstrates how structural data barriers actively stall climate transparency and green investment—and precisely how a unified data highway can solve it.

About SME Data Unlock

SME Data Unlock is an open, collaborative global initiative designed to bridge the persistent data gap preventing SMEs from fully participating in the green transition. Rather than acting as a software product or a consulting service, the initiative operates as a proposal to treat sustainability data as vital digital public infrastructure.

By bringing together public and private stakeholders, SME Data Unlock focuses on developing AI-powered SME Data Exchange Platforms. The initiative leverages an open-source, AI-powered taxonomy-mapping platform combined with a secure, consent-driven data-sharing trust framework.



Through a single, secure interaction tied to existing digital identity networks, businesses can instantly authorize the automated retrieval of their existing data. SME Data Unlock automatically **maps** fragmented outputs into standardized, machine-readable formats (such as XBRL).



Notice for Public Feedback — Draft for Public Consultation

This use case outlines the systemic barriers, regulatory drivers, and data infrastructure opportunities behind a proposed UAE SME Data Unlock initiative.

It is being proposed as a UAE-focused adaptation of the SME Data Unlock concept, using Regal Plus (Bur Dubai branch) as the case example. Regal Plus is a specialty Indian sweets and savory snacks (farsan) retail/wholesale business located in Bur Dubai, Al Souq Al Kabeer / Meena Bazaar.

The objective of this use case is not to suggest that SMEs are unwilling to provide sustainability information. Rather, it is to show that many SMEs are increasingly being asked to manually recreate business, environmental, tax, labour, utility, and operational data that may already exist across different public and private systems.

The framing of the USE CASE follows the SME Data Unlock logic by the Norwegian Bellona Foundation rusecases document, which states that SMEs are held back because the data systems and standards around them are fragmented, and that sustainability reporting is a data infrastructure problem rather than only a capacity problem.

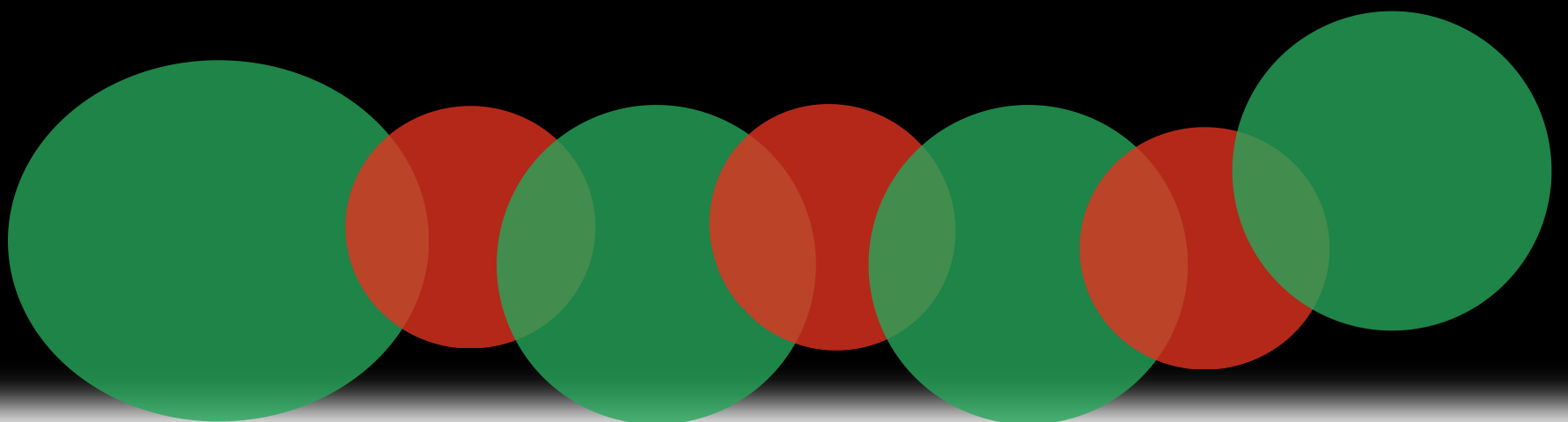
The core problem is simple: the data already exists — just not where UAE SMEs need it.

WHY

The SME Sustainability Data Crisis

Across the globe, SMEs form the backbone of economies and make up more than 90% of all businesses, yet they face serious barriers to accessing the sustainability data they need. As a result of new global regulations, green market and finance policies, SMEs are facing myriad data requests, each structured differently. Yet, they can't access the data because it is siloed and fragmented, and the cost and time burden of compliance is too high.

Despite efforts by international, regional, and country-level institutions to support SMEs, SMEs continue to lack the resources, expertise, and tools needed to meet data demands from customers, regulators, and financial institutions, as well as procurement requirements. The key sustainability data SME's need is in public and regulated systems, but they can't access it. As a result, they are at increasing risk of losing their place in critical value chains and often choose not to participate in green lending and finance programs.



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1. Introduction

The UAE's sustainability transition will not be delivered by large corporations alone. SMEs form a major part of the UAE economy, with official data tracking the 2024–2025 landscape stating that enterprises anchor two-thirds of a non-oil GDP that has surged past a historic milestone of AED 1.5 trillion.

At the same time, sustainability-related information requests are increasingly moving down the value chain. This document's central argument is that SMEs may be formally outside major reporting obligations but are indirectly captured through banks, customers, procurement teams, insurers, and value-chain requirements.

The issue is not that SMEs are necessarily unwilling to provide this information. The issue is that the data system around them is fragmented. For a small specialty Indian sweets, savory snacks (farsan), and grocery retail/wholesale trading business, relevant data may already sit across several systems: electricity and water bills, trade licence records, tax filings, employee records, supplier invoices, landlord records, municipal systems, waste contractors, and delivery or vehicle records. However, when a sustainability questionnaire arrives, this data is often not available in one standardized, reusable, machine-readable format.

Sustainability reporting for SMEs is therefore not only a training problem or a software problem.

“It’s an underlying data infrastructure gap.”

A UAE SME Data Unlock approach would treat sustainability data as essential digital infrastructure. Through secure, consent-based access, SMEs should be able to retrieve their own data from trusted source systems and reuse it for multiple purposes, including sustainability reporting, green finance applications, supply-chain questionnaires, procurement disclosures, and future climate-related compliance requirements.



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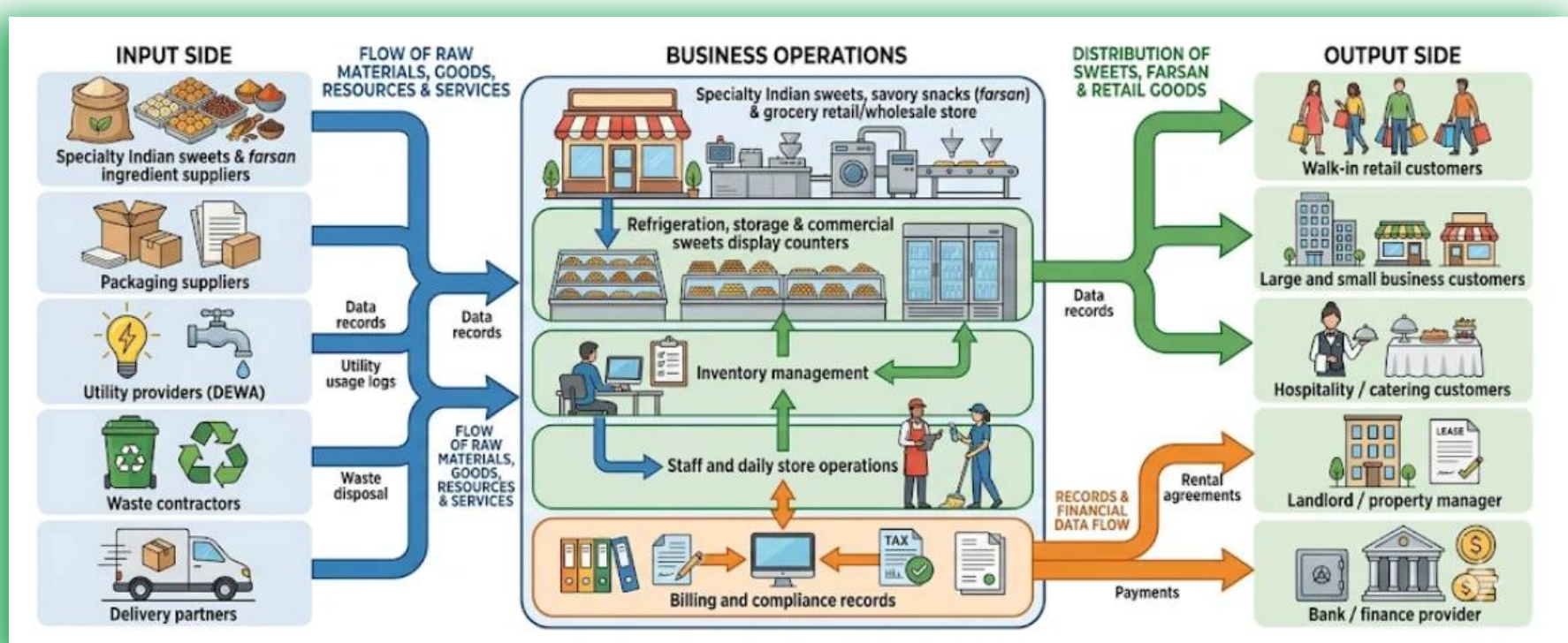
For the purposes of this case study, Regal Plus serves as the representative SME entity through which the UAE SME Data Unlock concept is explored. Located in Bur Dubai, Regal Plus may not see itself as a “sustainability reporting company.” Its daily priorities are practical: managing inventory, serving walk-in customers, coordinating suppliers, storing sweets and grocery items, maintaining refrigeration and display counters, paying staff, renewing licences, handling waste, and keeping the business running.

Yet these ordinary activities generate sustainability-relevant data every day. Electricity is used for refrigeration, lighting, cooling, and commercial display counters. Water is used for cleaning and basic facilities. Packaging enters the business through suppliers and leaves through customer sales. Waste may include cartons, plastics, organic food waste, dairy or confectionery remnants, used cooking oils, expired products, and general store waste.

The challenge is that this data is not stored in a single usable place. It sits across DEWA records, FTA filings, MOHRE systems, supplier invoices, municipal records, contractor documents, licensing records, and internal business files. When a sustainability questionnaire or compliance request arrives, Regal Plus must manually reconstruct information that may already exist elsewhere.

This is the data infrastructure gap that UAE SME Data Unlock seeks to address.

Illustration of Regal Plus's Supply Chain



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Input Side	Business Operations	Output Side
Specialty Indian sweets & farsan ingredient suppliers	Specialty Indian sweets, savory snacks (farsan) & grocery retail/wholesale store	Walk-in retail customers
Packaging suppliers	Refrigeration, storage & commercial sweets display counters	Large and small business customers
Utility providers (DEWA)	Inventory management	Hospitality/catering customers
Waste contractors	Staff and daily store operations	Landlord/property manager
Delivery partners	Billing and compliance records	Bank/finance provider

3. Six Separate Inquiries Reach Regal Plus

In this use case scenario, six separate information requests reach Regal Plus within the same week.

The first inquiry comes from the business’s bank. The bank is promoting a preferential SME financing product for energy-efficient upgrades, such as improved refrigeration equipment, LED lighting, and lower-energy cooling systems. To assess whether the financing can be linked to sustainability outcomes, the bank asks for electricity consumption, water consumption, estimated emissions from purchased electricity, and information on whether the business is exposed to climate-related risks such as extreme heat, flooding, or supply disruption.

The second inquiry comes from a hospitality customer. The customer purchases packaged sweets, farsan, and grocery items from local suppliers and needs supplier-level sustainability information for its own reporting. It asks for data on electricity, water, packaging, food waste, general waste, employee health and safety practices, and supplier traceability.

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The third inquiry comes from the landlord or property manager. The property manager is collecting tenant-level operational data to understand building performance, resource use, waste generation, and cooling demand. Regal Plus is asked for annual electricity and water consumption, waste-disposal information, and details on refrigeration or cooling equipment.

The fourth inquiry comes from an investor, shareholder, or potential shareholder. The investor wants to understand whether the business is financially resilient, operationally efficient, and prepared for future regulatory and market expectations. It asks for turnover trends, utility cost trends, employee headcount, rent and occupancy costs, supplier dependence, waste management practices, and climate-related exposure.

The fifth inquiry comes from the MOHRE-related workforce and labor compliance requirements. Employee information, such as work permits, employment contracts, headcount, job roles, and employment status, may already exist within labor and HR systems. However, when the same workforce data is needed for ESG or sustainability disclosures, Regal Plus still has to reconcile official records with internal HR files, payroll records, training records, and health and safety practices.

The sixth inquiry comes from Dubai Municipality as part of food safety, hygiene, and waste compliance requirements for food establishments. Since Regal Plus operates as a specialty sweets, farisan, and foodstuff trading business, it must maintain records of food storage conditions, hygiene practices, pest-control arrangements, waste disposal, approved waste-contractor use, and inspection compliance. Regal Plus is asked to provide these records, waste collection invoices, approved contractor details, and inspection-related documents.

Together, these requests show the same problem from different angles. The bank, customer, landlord, investor, MOHRE-related systems, and Dubai Municipality may use different terminology, but many of them rely on the same underlying records: utility data, workforce data, waste records, supplier documents, compliance files, and business records.

What appears to the SME as six separate questionnaires is, in reality, the downstream effect of a broader shift in expectations for sustainability, climate risk, and supply chain data.



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4. Six Requests Arriving at Regal Plus



Requesting Party	What They Ask For	Why They Need It
Bank	Energy use, water use, estimated emissions, and climate-risk exposure	Green finance assessment and climate-risk underwriting
Hospitality customer	Supplier ESG questionnaire covering packaging, waste, utilities, labor practices, and traceability	Supply-chain sustainability reporting and responsible procurement
Landlord/property manager	Tenant utility data, waste data, and cooling-equipment details	Building performance and resource tracking
Investor/shareholder / potential shareholder	Turnover trends, operating costs, utility-cost exposure, employee headcount, supplier risks, climate resilience, and compliance readiness	Investment due diligence and business resilience assessment
MOHRE / labor-related systems	Work permits, employment contracts, headcount, employee categories, workforce records, and training or safety-related information	Workforce compliance, labor governance, and social sustainability disclosures
Dubai Municipality	Food safety records, hygiene records, storage-condition records, pest-control records, waste collection invoices, approved contractor details, and inspection documents.	Food safety, hygiene, waste-compliance monitoring, and operational compliance

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The UAE ESG Reporting Landscape Behind These Six Inquiries

The six inquiries reaching Regal Plus are not isolated requests. They reflect the wider UAE ESG and sustainability reporting environment, where obligations may rest with larger companies, banks, landlords, regulators, or investors, but the data request ultimately flows downstream to SMEs.

In the UAE, ESG reporting is not driven by one single framework. It operates through a layered compliance environment:

Layer 1: Federal Climate Law

The Federal Climate Law establishes a national climate-reporting framework for UAE entities, including free zones. It brings greater focus on Scope 1 and Scope 2 greenhouse gas emissions, climate-related data, and resource-use tracking.

For Regal Plus, this appears through requests for electricity consumption, water consumption, refrigeration-related energy use, estimated emissions, and climate-risk exposure.

Layer 2: Stock Exchange and Listed Company ESG Reporting

Listed companies on DFM and ADX are subject to ESG reporting expectations aligned with international frameworks such as GRI, ISSB / IFRS S1 and S2, and TCFD.

Even if Regal Plus is not listed, these expectations can reach it indirectly when listed companies, large customers, or hospitality groups request supplier-level information on utilities, packaging, waste, labor practices, health and safety, and traceability.

Layer 3: Free Zone and Financial-Sector ESG Expectations

Free zone frameworks such as ADGM's ESG Disclosures Framework, along with financial-sector climate-risk and sustainable-finance expectations, create further demand for structured ESG data.

This is relevant to banks, investors, asset managers, landlords, and regulated entities that may need data for green finance assessment, risk underwriting, building-performance tracking, due diligence, or sustainability reporting.

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Layer 4: Social Pillar and Emiratization / Workforce Expectations

The Social pillar includes workforce-related information such as employee headcount, employee categories, gender diversity, training, health and safety, labor practices, and Emiratization-related data where applicable.

For Regal Plus, this connects directly with MOHRE-related workforce records and the need to convert labor and HR data into reusable social disclosure information.

Regal Plus may not directly fall under every ESG reporting framework. However, it can still be indirectly affected because the parties around it — banks, customers, landlords, investors, labor systems, and municipal authorities — increasingly need ESG-related data.

This is why the same underlying records are repeatedly requested in different formats: utility bills, workforce records, waste documents, supplier information, licensing data, food safety records, and compliance files.

5. Why These Requests Now — The Upstream Regulatory Drivers

None of these parties is acting arbitrarily. Each request reflects a broader shift in sustainable finance, supply chain transparency, building performance monitoring, investment due diligence, labor governance, food safety, waste compliance, and climate-related regulation.

The Central Bank's rulebook also states that financial institutions should develop metrics to monitor and report climate-related financial risks appropriate to their size, complexity, risk profile, and activities. As banks begin to integrate climate considerations into lending, even smaller borrowers may be asked to provide more granular information on energy use, emissions, and exposure to climate-related risks.

The hospitality customer's request reflects the movement of sustainability expectations down the value chain. Larger businesses increasingly need supplier-level information on emissions, resource use, packaging, waste, labor practices, and traceability for their own reporting and procurement decisions.

The landlord's request reflects the growing importance of building-level performance data and the need for tenant-level information on utilities, waste, and cooling equipment to track asset-level sustainability. For a small store like Regal Plus, this provides critical operational traceability needed for the building's upcoming LEED v4.1 Operations and Maintenance (O+M) certification.

Meeting LEED standards requires an unbroken data trail to benchmark energy performance, verify landfill waste diversion, and audit refrigerant levels. Locally, this pipeline satisfies value-chain emissions tracking under UAE Legislation Portal, meets efficiency baselines enforced by Dubai Green Building Regulations (Al Safat) via Dubai Municipality, and aligns with DEWA Smart Living.

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The investor or shareholder inquiry is driven by business risk and value protection concerns. For investors, sustainability data is also operational-risk data. Electricity costs, refrigeration efficiency, waste practices, employee headcount, supplier dependence, and municipal compliance can all affect profitability and long-term value.

The MOHRE-related inquiry is driven by workforce governance and employment documentation requirements. Employee records may already exist in labor and HR systems, but they are not automatically converted into reusable workforce or social sustainability disclosures.

Dubai Municipality's inquiry is driven by food safety, hygiene, and waste-compliance requirements for food establishments. For Regal Plus, records of storage conditions, hygiene practices, pest control, waste disposal, approved waste contractors, and inspection compliance are regulatory requirements and also generate sustainability-relevant data.

Together, these inquiries show that Regal Plus is not only facing “ESG reporting” pressure. It is facing broader data expectations from finance, customers, property managers, investors, labor systems, and municipal authorities.

The Green Capital Paradox: Why Small Businesses Risk Being Left Behind

The bank's request is not only a questionnaire exercise. It reflects a wider shift in how financial institutions assess SME borrowers in the context of climate-related financial risk, green finance, and sustainability-linked lending.

Banks may have sustainable capital available for energy-efficient upgrades, such as refrigeration, LED lighting, cooling systems, and commercial display equipment. However, access to this capital depends on the SME's ability to provide credible, structured, and verifiable data. For Regal Plus, the challenge is not the absence of a sustainability effort. The challenge is the absence of audit-ready data. Electricity records, water bills, refrigeration details, and evidence of energy efficiency may exist, but they are scattered across DEWA bills, internal records, supplier invoices, and manual spreadsheets. Without a verified baseline, the bank may be unable to confidently classify the financing as green or sustainability-linked.

This creates the green capital paradox: the SME may need financing to become more energy-efficient, but may be unable to access preferential green finance because it cannot provide the required data in the format expected by the lender.



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Why Small Businesses Risk Being Left Behind

Institution	Sustainable Capital / Finance Focus	Core Underwriting Focus & Data Requirement
First Abu Dhabi Bank (FAB)	Transition finance and sustainable infrastructure lending	Requires ESG screening, borrower-level risk assessment, and credible project or impact data to support sustainable finance classification
Emirates NBD	ESG-linked working capital and sustainable finance commitments	Requires structured baseline data for energy intensity, emissions tracking, and sustainability-linked performance monitoring
Abu Dhabi Commercial Bank (ADCB)	Green projects, energy-efficiency upgrades, and sustainable finance	Requires clear eligibility evidence for green use-of-proceeds, including utility data, project documentation, and performance verification
Mashreq Bank	Green trade finance, green supply-chain facilities, and ESG-linked finance	Requires verifiable impact data and documentation to reduce greenwashing and support sustainability-linked claims



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What This Means for Regal Plus

Financing Lever	Data Barrier / Current Challenge	Financial Consequence for the SME
Sustainability-Linked Loans (SLLs)	Requires credible and verifiable evidence of reductions in carbon emissions, energy intensity, or other sustainability-linked performance indicators.	Without reliable data, Regal Plus may be unable to qualify for preferential interest rates or performance-linked financing incentives.
Green CapEx Upgrades	Requires structured, machine-readable, and multi-year utility or energy consumption data to justify green investment eligibility.	The SME may struggle to access green funding for energy-efficient appliances, refrigeration systems, commercial sweets display counters, lighting, or other operational upgrades.
Portfolio Risk Classification	Lenders are increasingly expected to assess borrower exposure to climate-related and transition risks as part of credit evaluation.	SMEs with limited ESG or climate-related data may be viewed as higher-risk borrowers, potentially leading to higher borrowing costs or stricter lending conditions.

The Green Discount That Regal Plus Could Not Claim

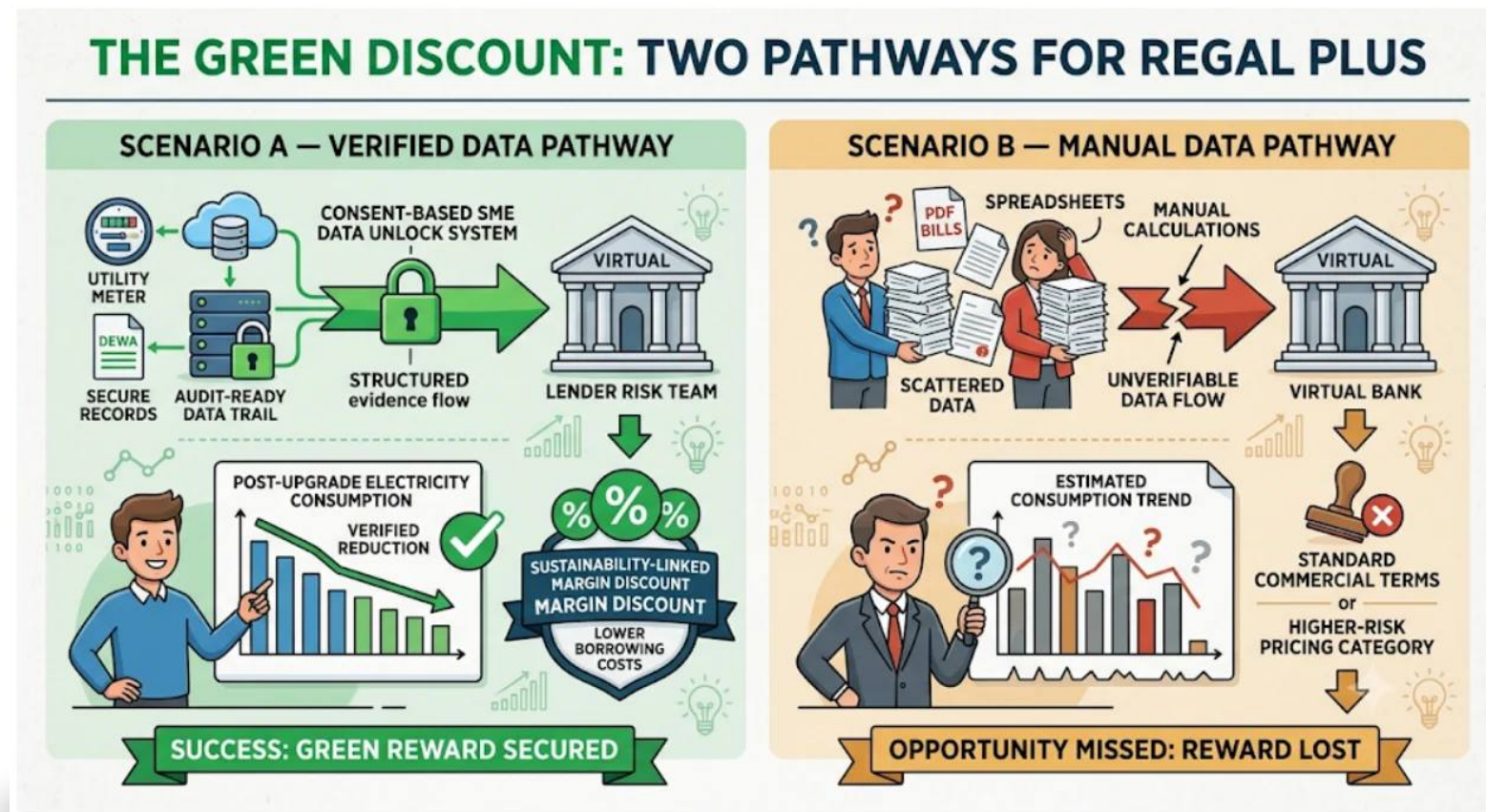
Regal Plus, a small specialty trading business operating on tight cash flows, recently reviewed a tempting sustainability-linked financing offer. The deal was straightforward: upgrade their refrigeration, lighting, and sweets display counters, prove a verified reduction in DEWA electricity consumption, and the bank would lower their loan margin.

However, the "green discount" came with a catch. It required structured, audit-ready data—historic baselines, facility-level usage, and a clear verification method. While Regal Plus had the data, it was trapped in a messy mix of paper bills, PDFs, and internal spreadsheets. Because they couldn't provide a machine-readable data trail, the bank's risk team couldn't verify the savings. The business didn't miss out due to a lack of ambition, but due to a lack of data infrastructure.



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In practice, the financing offer created two possible paths:



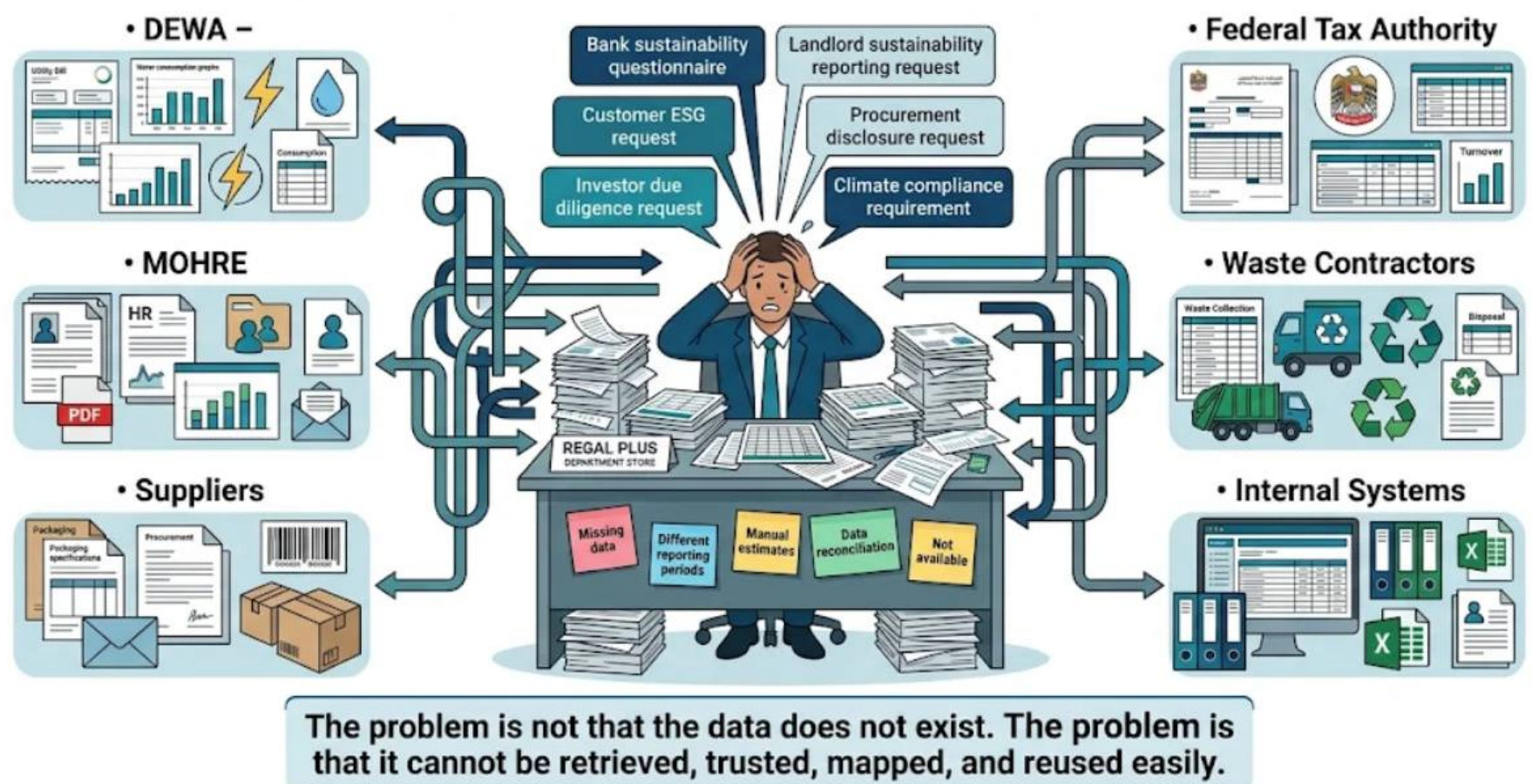
The paradox is clear: green finance is designed to reward sustainability performance, but without verified data infrastructure, the SME may lose the reward before it even begins.

The table below translates this storyline into the financial mechanism that lenders may apply in sustainability-linked lending.

Mechanism Element	The Upside: Sustainability-Linked Incentives	The Downside: Rate Penalties & Data Failures
Interest Rate Impact	Margin Discount: Realizes a structural reduction in borrowing costs, typically a discount of 15 to 25 basis points, upon verified target completion.	Coupon Step-Up: Triggers an automatic increase in the interest rate premium if targets are missed or if reporting deadlines pass without verification.
Data Verification Threshold	Requires continuous, machine-readable digital data streams, such as DEWA smart meter APIs, to demonstrate historical consumption reductions.	Fragmented, manual data tracking, such as paper utility bills or unverified spreadsheets, may be rejected by risk auditors, causing the loan to move to the penalized rate.
SME Cash Flow Implication	Frees up operational liquidity that can be reinvested into further green upgrades, creating a positive sustainability feedback loop.	Drains vital working capital through premium interest payments, slowing capital expenditure and increasing overall business risk.

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6. Manual Data Collection: The Burden on the SME



Once these requests arrive, the practical burden falls on the person handling finance, administration, or compliance for Regal Plus.

Electricity data must be downloaded from DEWA records and matched to the reporting period. Water consumption must be checked against utility bills. VAT and turnover figures must be reconciled between FTA filings, accounting software, invoices, and internal records. Employee data must be checked against MOHRE records, HR files, payroll information, and training or safety records. Waste information must be gathered from contractor invoices, municipal records, pickup documents, and internal estimates. Packaging data must be reviewed manually from supplier invoices and purchase records.

By the end of this process, some figures may be accurate, some may be estimates, and some may remain unavailable.

The issue is not that Regal Plus does not generate the data. The issue is that the data cannot be retrieved, trusted, mapped, and reused easily.

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7. The UAE Already Has Many of the Building Blocks

The challenge faced by Regal Plus is not that sustainability-related data does not exist. In many cases, the underlying information is already captured within established digital systems across the UAE.

Electricity and water consumption data exists through DEWA. Tax and turnover-related information exists through Federal Tax Authority filings and accounting systems. Employee records are maintained through MOHRE and internal HR systems. Trade licence information exists with licensing authorities. Waste-related information may sit with Dubai Municipality, approved contractors, invoices, and collection records. Delivery and logistics information may exist with transport providers and internal business systems. Secure authentication and consent capabilities already exist through UAE Pass.

Viewed individually, these systems are functioning as intended. They were designed to support utility management, taxation, employment administration, licensing, compliance, and service delivery. Together, they represent a substantial foundation of digital public infrastructure.

The implication is important: the UAE is not starting from scratch. Much of the information needed for sustainability disclosures, green finance applications, procurement questionnaires, and climate-related reporting already exists in structured and trusted source systems.

The challenge lies not in data creation, but in making existing data usable across multiple reporting contexts.

8. The Missing Piece: Connecting the Systems

The UAE already has many of the building blocks needed for SME sustainability data. Utility records, tax filings, workforce records, licensing data, municipal information, contractor documents, and digital identity systems already exist.

However, these systems were designed for their own purposes: utility management, taxation, employment administration, licensing, compliance, and service delivery. They were not designed to work together for sustainability reporting.

As a result, no single institution currently owns the gap between “data exists” and “data is usable for sustainability disclosure.”

For Regal Plus, this means that information already available across different systems must still be manually located, verified, reformatted, and submitted each time a new request arrives.

The missing component is a connective layer that allows SME data to be securely accessed, verified, mapped, approved, and reused across multiple reporting requirements. Without that layer, every new questionnaire forces the business to repeat the same exercise from the beginning.

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9. Proposed Solution: UAE SME Data Unlock

A UAE SME Data Unlock model would allow SMEs to securely access, structure, and reuse their own operational data across multiple reporting contexts.

The system could work through a consent-based flow:

Step	Action
1	SME logs in using a trusted digital identity layer such as UAE Pass
2	SME gives consent for specific data access
3	Data is retrieved from approved source systems
4	Data is mapped to sustainability concepts such as energy use, water use, waste, workforce, emissions, and compliance
5	SME reviews and approves the output
6	The same dataset is reused for bank requests, customer questionnaires, landlord reporting, investor due diligence, procurement disclosures, and climate-related compliance

The purpose is not to create another reporting burden. The purpose is to reduce duplication by allowing data to be captured once and reused many times.

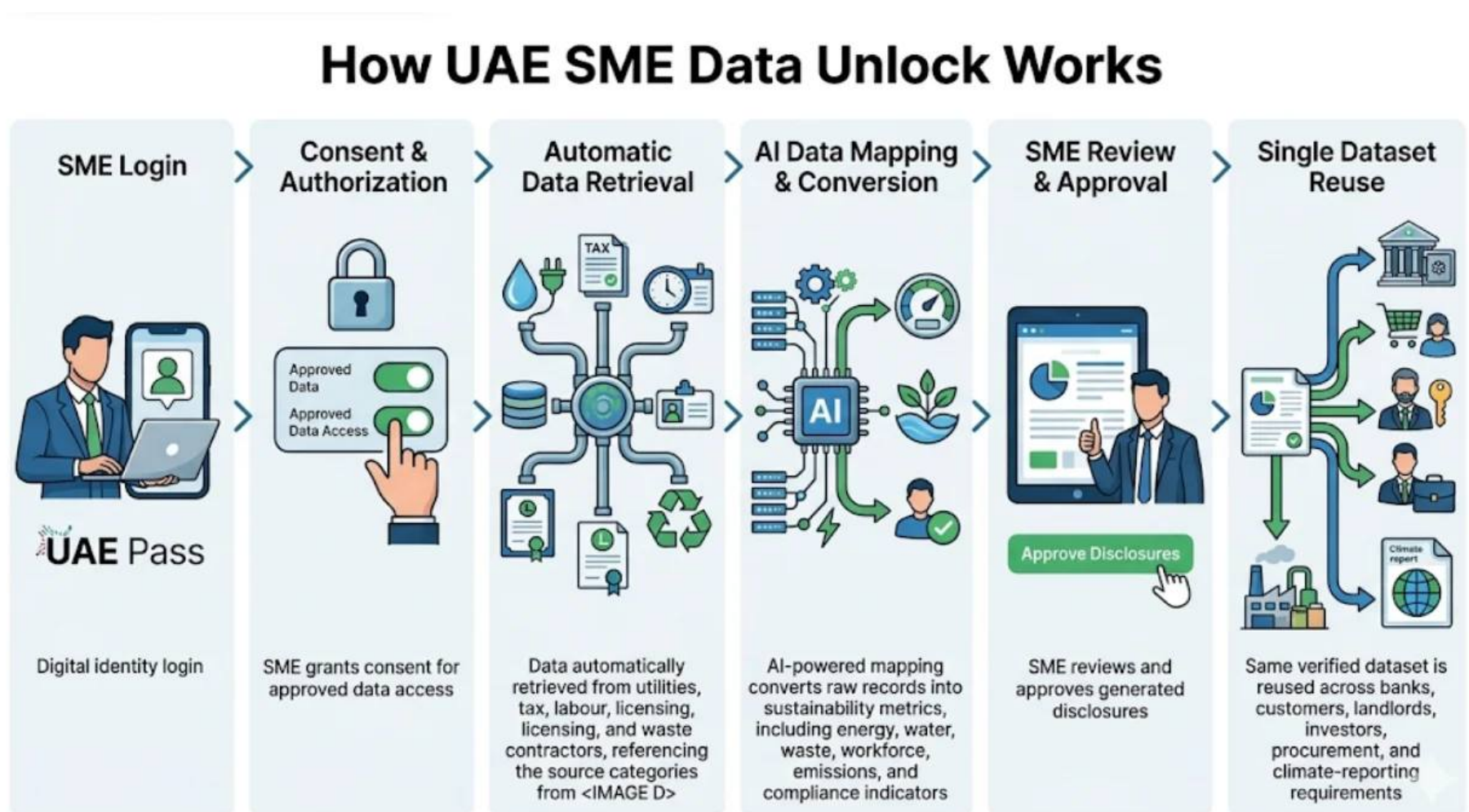


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10. UAE SME Data Unlock Flow

A UAE SME Data Unlock model would allow SMEs to securely access, structure, and reuse their own operational data across multiple reporting contexts.

The system could work through a consent-based flow:



What Could
Regal Plus
Save?



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11. What Could Regal Plus Save?

The figures below should be presented as an illustrative model, not measured results. The system could work through a consent-based flow:

Assumptions

Assumption	Illustrative Figure
Sustainability-related requests per year	6
Manual time per request	18–72 man-hours
Internal labour cost	AED 300–500 per hour
Manual internal cost per year	AED 5,400–10,800
Consultant support, if outsourced	AED 5,000–15,000 per major request
Expected reduction through SME Data Unlock	Approx. 70–80%

Estimated Annual Savings

Scenario	Manual Cost per Year	Cost with SME Data Unlock	Estimated Annual Savings
In-house preparation	AED 5,400–10,800	AED 1,080–2,160	AED 4,320–8,640
Outsourced support	AED 30,000–75,000	AED 6,000–15,000	AED 24,000–60,000

Beyond direct savings, the larger benefit is access. If SMEs cannot provide reliable sustainability data, they may miss out on green finance, supplier opportunities, landlord approvals, procurement eligibility, or future climate-related compliance readiness.

12. Call to Action: Build the UAE SME Data Unlock Alliance

If the constraint is connectivity, not capacity, then the UAE policy conversation must move beyond templates and training alone. Training, consultants, and reporting software can help, but they cannot fully solve the SME sustainability reporting problem if the underlying data remains scattered across portals, invoices, authorities, contractors, and spreadsheets.

A UAE SME Data Unlock Alliance could bring together government authorities, utilities, tax and labour authorities, banks, landlords, SME representatives, technology providers, and sustainability experts to create a trusted consent-based data-sharing model.

The opportunity is not simply to help one specialty sweets and grocery business complete a questionnaire faster. The opportunity is to build the UAE’s SME sustainability data infrastructure before fragmented reporting becomes a systemic burden.

A UAE SME Data Unlock Alliance could bring together:

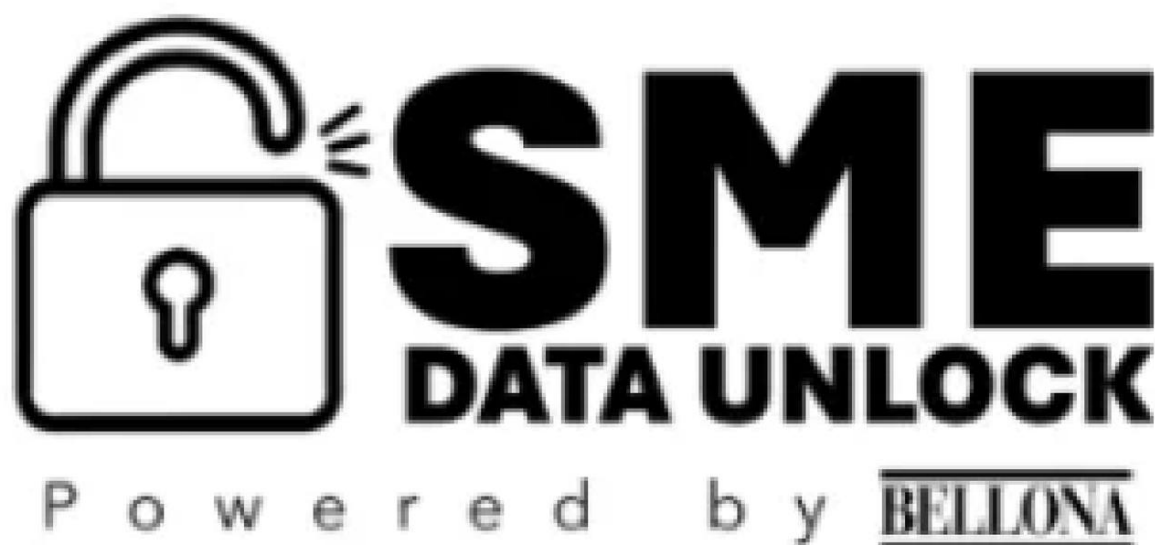
Stakeholder	Role
Government authorities	Define governance, consent, and data-sharing rules
Utilities	Provide verified consumption data
Tax and labour authorities	Enable structured access to business and workforce data
Banks	Define green finance and climate-risk data needs
Landlords and developers	Define building-performance data needs
SME representatives	Ensure the system works in practice
Technology providers	Build interoperable reporting and taxonomy-mapping tools
Sustainability experts	Align data with reporting frameworks and climate requirements

What is missing is the connective layer that allows an SME to say:

"I authorize this approved platform to retrieve my electricity, water, tax, employee, licensing, and waste data for the purpose of preparing a sustainability disclosure, green finance application, supplier questionnaire, or climate-related compliance file."

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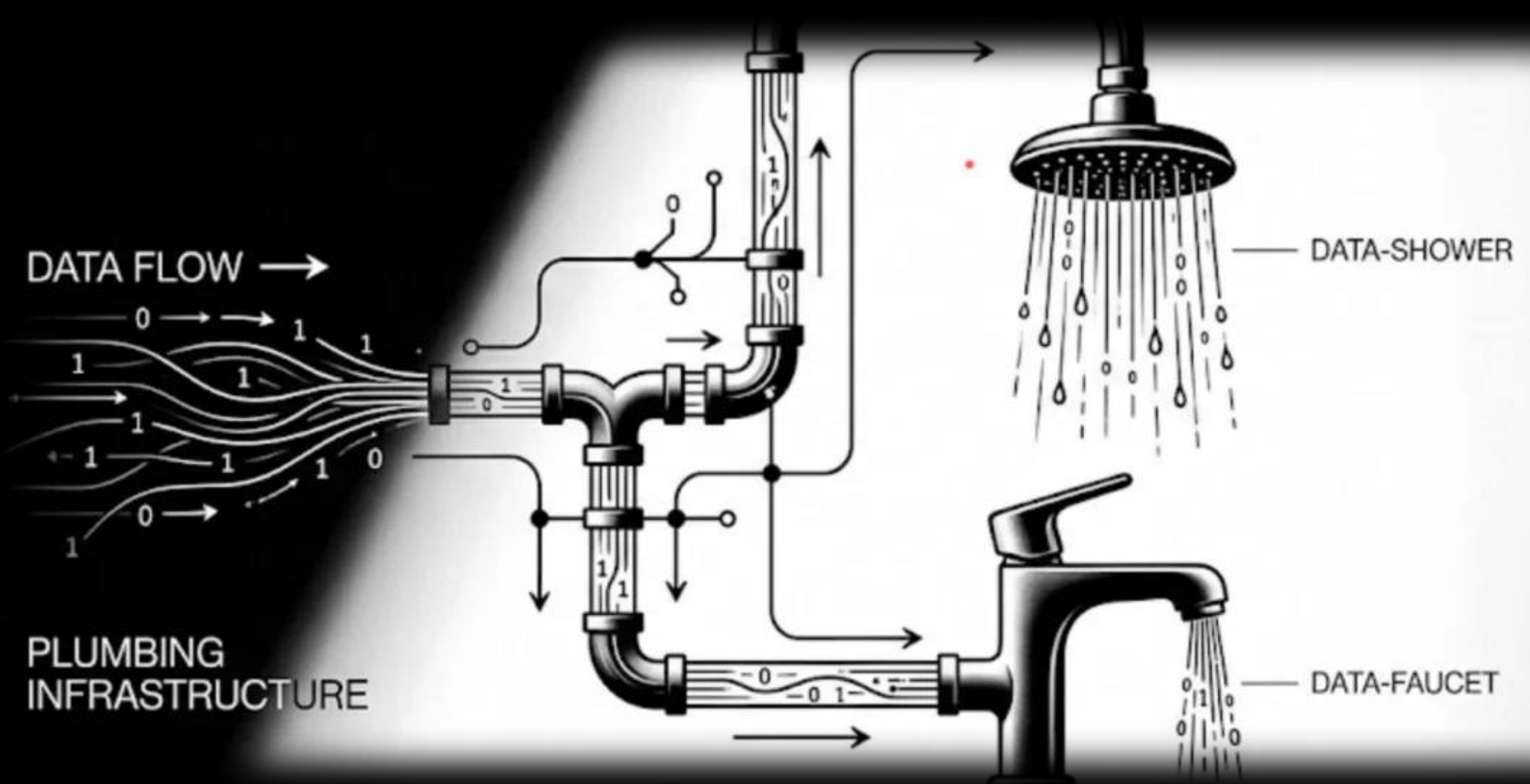


Join the SME Data Unlock Alliance today. Move your organization from data to unlocking it, and become a foundational part of the solution.

Imagine a world where sustainability, carbon and climate-related data flow seamlessly like water from a faucet.

In this world, SMEs are enabled to make timely, well-informed decisions based on trusted, audited data.

Businesses can harness the power of data to enhance their sustainability performance, while governments, regulators, policymakers, and investors can confidently rely on data to develop and implement effective environmental policies for informed investment decisions.





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