

How Sarwa Is Making Investing Possible for Everyone in the Middle East

Investopia Game Changers



A fintech pioneer on a mission to remove barriers to wealth-building — with automation, choice, and human support at its core.

When Sarwa launched as one of the region's first licensed robo-advisors, investing felt out of reach for most people in the GCC. It was **"too expensive, too complicated, or not built with the region in mind,"** said Mark Chahwan, the firm's Co-Founder and CEO.

From the outset, Sarwa aimed to make investing something more people could engage with, beyond just reading about — by eliminating the barriers that kept them out.

That mission hasn't changed. But the platform has. Sarwa has evolved from a simple investing tool to a comprehensive platform where people across the region can **save, invest, and trade** in ways that fit their financial journey.



"Whether you're just starting out or actively managing your portfolio, we've built the tools to support that journey."

The Vision: Make Investing Accessible, Not Intimidating

Based in the UAE, Sarwa set out to **democratize wealth-building** in a region where personal finance tools were either designed for the wealthy or too generic to meet local needs.

Sarwa became the **first fintech to get licensed by both the DFSA and ADGM**, giving it the regulatory foundation to build long-term trust.

The company engaged closely with regulators from day one to ensure the product was built on a strong, reliable foundation.

At the same time, Sarwa made sure the user experience felt human, removing the complexity that kept people on the sidelines.

“For early users, we kept things simple. No jargon, no games. That mix of transparency and usefulness is what helped people take the leap.”



Building for a Market Ready to Grow, but Underserved

Sarwa identified a clear gap in the GCC early on.

“People were earning decent salaries but struggling to grow their wealth. They were curious but undeserved.”

While global investing platforms existed, none were truly localized for the region’s investors. Sarwa combined **smart automation with a personal touch**, filling a gap no other platform had addressed.

That unmet need — for platforms that fused intelligent automation with personal relevance — was Sarwa’s call to action.

Navigating Complexity with Simplicity

Building trust wasn't instant. It took time to overcome regulatory and market inertia. But Sarwa saw real traction when organic referrals started to grow.

Word-of-mouth referrals from satisfied users marked a turning point, confirming that the firm had created something genuinely valuable.

"Navigating a new regulatory environment and building from scratch in a region that hadn't seen a product like ours wasn't easy. But doubt is part of building something new. It keeps you sharp."

The Results: User Growth, Retention, and Real Impact

Sarwa's commitment to **building trust and removing barriers** has paid off:

+200,000

Registered users across the region

+\$600 Million

in assets under management (AUM)

Over 70%

Retention within 18 months

300%

Growth across cohorts within two years

Transparency remains central to Sarwa's growth strategy, with quarterly reports now published publicly to keep stakeholders informed.

These metrics reflect not just growth, but long-term engagement — proving that people aren't just signing up, they're **staying and growing with Sarwa**.

Built to Scale, Not Strain



Sarwa's ability to scale comes from its in-house technology, which powers both the customer experience and internal operations.

"Tech powers everything we do. On the customer side, it's what lets us deliver a fast, seamless experience from onboarding to investing. Internally, it helps us scale."

By building its systems internally, Sarwa has stayed nimble, compliant, and efficient, even as it expanded its product offerings.

What's Next: Expanding Tools, Markets, and Financial Inclusion

Sarwa's product roadmap continues to be shaped by user demand and market readiness. From Save+ to crypto and fractional trading, each new product was launched in response to a clear and consistent appetite.

While Sarwa is expanding its trading tools and financial features, the team is also eyeing adjacent markets like pensions, insurance, and other financial tools historically reserved for the wealthy.

"A big part of our vision is making sure that every financial tool that's been exclusive to the wealthy becomes accessible."

Regional expansion is on the table, but Sarwa takes a deliberate approach. Interest from other markets is growing, but Sarwa is waiting until it can solve a real, unmet need before entering new countries.

Final Thoughts: Building for the Investor in the Driver's Seat

Sarwa's leadership knows the future belongs to the self-directed investor — someone who wants both guidance and control. Looking ahead, Sarwa sees a regional investing landscape that will demand more choice, more speed, and more transparency — exactly what it has been building toward since day one.

"The future belongs to the investor who wants to be in the driver's seat and we're building for that."

According to Chahwan, the companies that will lead the market are those capable of turning complexity into clarity while giving customers the control they seek over their financial firepower. Sarwa's journey is far from over. But one thing is clear: the barriers that once made investing feel out of reach are starting to fall one feature, one market, and one customer at a time.