

CEO CLUBS NETWORK E-NEWSLETTER

March 2022







-D-CEO Clubs Insights

Dubai Quality Award - Year 2022



CEO Clubs Network won the Dubai Quality Award under the 'Representative Entities' category, which recognizes the efforts of business groups to engage their members and provide them with value-added services. The Dubai Economy and Tourism recognized the Dubai Quality Award Winners in presence of over 1500 attendees held under the patronage of His Highness Sheikh Mohammad Bin Rashid Al Maktoum.





CEO Clubs Network Hosted 5th Edition of The BURJ CEO Awards at Dubai

The BURJ CEO Awards, held under the patronage of **Sheikh Juma Bin Maktoum Juma Al Maktoum,** recognised the best pavilions at Expo, organisations from across the globe and global industry leaders in a huge ceremony with participation of a large group of officials, businessmen and companies.

Her Excellency Reem Ebrahim Al Hashimi, Minister of State for International Cooperation and the Managing Director for Expo 2020 was awarded as the best Women in Business, while the UAE Pavilion was awarded for its best design.

CEO Clubs Network Worldwide brought the Oscars of the business world to **Dubai for its 5th Edition**. It was launched in 2016 in USA, 2017 in the UK, 2018 in China, 2019 in Mauritius. Close to 35 awards were presented during this gala event held at the Jumeirah Beach Hotel in Dubai.

Dr. Tariq Ahmed Nizami, Founder & CEO, CEO Clubs Network Worldwide, stated that, "We are delighted to recognize some of the finest EXPO pavilions and the industry leaders who are making a positive change in our societies and are a true inspiration to others. We are happy to welcome several key achievers during our 5th edition of the BURJ CEO awards.

The BURJ CEO Awards, which is considered the most important among the awards granted to companies and individuals worldwide. The process of selecting the winners goes through several stages of assessments by a highly qualified panel of judges.

UAE Pavilion at the EXPO bags the best design award at the 5th edition of the BURJ CEO Awards which also recognized business leaders and organizations from across the globe



-CEO Clubs Insights

Award Category	Company / Pavilion	Name	Designation
The BURJ CEO Award For Best Dubai Expo Design Pavilion Award	UAE Pavilion	EXPO 2020 DUBAI UAE	
The BURJ CEO Award For Best Dubai Expo Attended Pavilion	Germany Pavilion	DUBAI CAMPUS GERMANY	
The BURJ CEO Award For The Best Small Creative Dubai Expo Pavilion	Suriname Pavilion	EXPO 2020 DUBAI UAE	*
The BURJ CEO Award For Best Dubai Expo Pavilion	Saudi Arabia Pavilion	EXPO 2020 DUBAI UAE	المملكة العربية السعودية Kingdom of Saudi Arabia EXPO 2020 DUBAI
The BURJ CEO For Best Dubai Expo Exterior Design Pavilion Award Winner	Pakistan Pavilion	EXPO 2020 DUBAI DUAE PAKISTAN	
The BURJ CEO Of The Year	Danube Group	Mr. Rizwan Sajan	Founder & Chairman
The BURJ CEO Award For The Leadership & Global Impact.	Senegal	Dr. Malick Diop	Commissioner General
The BURJ CEO Award Start-Up Company of The Year	GoBazzar	Mr. Mahmoud Akrin	CEO
The BURJ CEO Award HR Director	Dubai Police	Lieutenant Colonel Dr. Mansoor Alblooshi	
The BURJ CEO Award For The Most Innovative Company	Immersion4	Mr. Serge Conesa	Founder & CEO
The BURJ CEO Award For The Best Visual Communication Company	ENG	Mr. Hanif Merchant	Chairman
The BURJ CEO Award For The Middle East CEO of The Year	Etihad Credit Insurance	Mr. Massimo Falcioni	CEO
The BURJ CEO Award Life Achievement	Sunbulah Group	Mr. Ibrahim Yousif Kurdi	Chairman
The BURJ CEO Award For The Best Investment Company	ASAS Capital	Mr. Abhishek Somani	CFA

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Award Category	Company / Pavilion	Name	Designation
The BURJ CEO Award For The Fastest Growing Franchise Of The Year	Danube Home		
The BURJ CEO Award For The Best Investment Company In Emerging Market	Nisus Finance Services		
The BURJ CEO Award For The Holistic Future Business	Humayan Properties Ltd	Ms. Susan Mantosh	
The BURJ CEO For The Future Of Healthcare	Artelir Inc	Dr. Aasif Ali Siddiqui	Founder & CEO
The Best Fintech Company	GTC Global Trade Capital		
The BURJ CEO Award Innovation Industry CEO	Sharjah Research Technology & Innovation Park	H.E Hussain Al Mahmoudi	CEO
The BURJ CEO Award For The Women Personality	Ministry Of State International Cooperation & Managing Director - EXPO 2020	H.E Reem Ebrahim Al-Hashimi	Founder & Chairman
The BURJ CEO Award For The SDGS Leaders	UNDRR Arise	Dr. Dena Asaaf	Resident Coordinator UAE
The BURJ CEO Awards For The Best Covid Response	RAK Hospital	Dr. Raza Siddique	Group CEO
The BURJ CEO Award The King Of Meat	Gunaydin Restaurants Group	Mr. Cuneyt Asan	Founder & Owner
The BURJ CEO Award For The Best Online Trading Company	Century Financial		
The BURJ CEO Award For The Contribution To World Pharmacy Innovation	Thai Natural Hirundin Co.	Prof. Zhou, Weiguan	Founder & Chief Scientist
The BURJ CEO Award For The Burj CSR Award	KVG Malaysia	Mr. Jazman Abdollah	CEO and Co-Founder
The BURJ CEO Award European CEO Of The Year.	George House Business Center & Violet Holding Group Of Companies	Sir Geogios Katsos	CEO



Award Category	Company / Pavilion	Name	Designation
The BURJ CEO Award Fastest-Growing Company	Huriya Private FZ LLC	Mr. John D Hanafin	Founding Partner
The BURJ CEO Award For The Young African Business	Ocean Marine Solutions Ltd	Mr. Nosa Okunbo	Director
The BURJ CEO Award For The Best Business Leadership	EcoCare	Dr. Mohammed Zafar	Chairman & Managing Director
The BURJ CEO For The Future Of Healthcare	Artelir Inc	Dr. Aasif Ali Siddiqui	Founder & CEO
The BURJ CEO Award For The Best Corporate Advisory CEO	Fursa Consulting	Mr. Abdul Moiz Khan	CEO & Partner
The BURJ CEO Award For The Best Customer Service Of The Year	Cars24	Mr. Abhinav Gupta	CEO
The BURJ CEO Award For The Leadership In Media Category	Asia One Media Group	Mr. Rajat Shukal	Global Head & Principle Partner
The Best Visionary CEO Award	Precise Trading LLC	Mr. Samir Sinha	CEO
The Best Manufacturing Company Award	Mideast Metals	Mr. Khurram Khawaja	Executive Director
The BURJ CEO Award Contribution To Education In UAE	ETC Group	Mr. Mohammed Rashid Ashraf	Chairman
The BURJ CEO Award For The Best Entrepreneur Of The Year	Amplus Mortgage Consultants	Ms. Snehaal Bhuta	Founder & Managing Director
The BURJ CEO Award For The Best Ecommerce Company For Pre-Owned Cars In UAE	Cars24	Mr. Abhinav Gupta	CEO
The BURJ CEO Award Best Real Estate CEO-Asia	Lawin Investment	Mr. Rusmin Lawin	Chairman
The BURJ CEO Award Holistic Future Business Model	Ma <mark>ple</mark> Eagle Group Of Companies	Mr. Obinna Ikocha	MD/ CEO



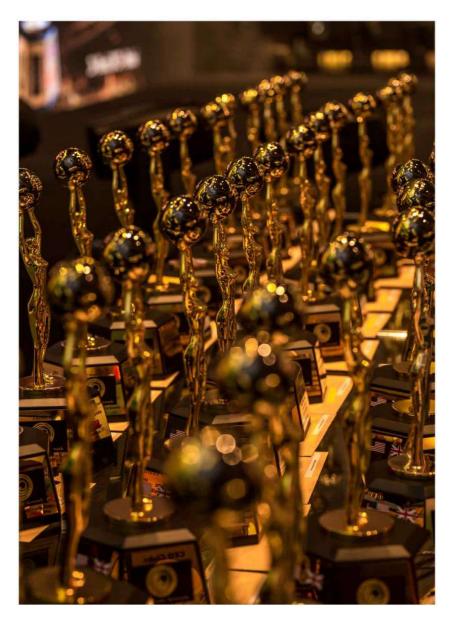
Award Category	Company / Pavilion	Name	Designation
The BURJ CEO Award Business Leadership GCC	Trans Euro	Mr. Bireswar Panicker	Group Chairman & CEO
The Burj CEO Award Outstanding CEO Clubs Member Of The Year	Solercool Technologies, Llc	Mr. Scott Johnson	VP-International Development

In addition to the awards, CEO Clubs Network had organized The BURJ CEO Summit at the EXPO Site and Dubai EXPO, The World of Opportunities during the previous two days leading up to the BURJ CEO awards, this included several high profile and topical panel discussions and policy changes.

"It is an honor to have complete support from the EXPO 2020 Dubai officials, EXPO 2020 Dubai Delegations, UAE Government and Ministers, Head of States, Diplomats, Business Delegations from all over the world, and our valued CEO Clubs Members, for our series of panel discussions and country presentations at the conference," added **Dr. Tariq Nizami**.

CEO Clubs UAE members are well-positioned to connect with fellow members from local and international chapters. CEO Clubs Network Worldwide, a decades-old organization, has chapter CEO Clubs in UAE since 2006 with more than 600 member companies in addition to 3000 affiliations and has connected over 16000 CEOs worldwide.

"Since 2006, the CEO Clubs Network has been instrumental in supporting several organizations by linking the investors with the SMEs that require support and help them achieve their business goals.



The key objective of the CEO Clubs Network is to create one of the most effective business platforms for CEOs and senior executives to share experiences, explore opportunities and grow their business locally and internationally," concluded Dr. Tariq Nizami.



CEO Clubs Insights in March





































CEO Clubs Insights





The BURJ CEO Medal of Honor

























-CEO Clubs Insights

The BURJ CEO Conference 2022







5th edition of The BURJ CEO Business Conference "Dubai EXPO! The World of Opportunities" was held on 25th March 2022 at the Jumeirah Beach Hotel in Dubai.

The BURJ CEO Conference 2022 is a world-class platform organized by the CEO Clubs Network Worldwide to create international trade and investment by promoting business partnerships among CEOs and business executives from across the globe. There were keynote speeches by H.E. Abdullah Al Saleh, Undersecretary of the Ministry of Economy, UAE, HE Mohamed Ali Musabbeh Al Nuaimi, Chairman of the Ras-Al -Khaimah Chamber of Commerce, HE Mahmoud Hussain AlMahmoudi, CEO, Sharjah Research Technology Innovation Park (SRTIP).

Speakers shared their ideas about policy innovations, leadership, strategies, business initiatives and calls for action that will spur trade, investment, and business growth.

There were series of panel discussions on trending topics like:

- * "The New Era of Globalization, UAE Success Story in Managing COVID-19 Pandemic"
- * The Metaverse, Blockchain, Fintech, AI, Digital Assets & Innovation what types of policy, initiatives and technologies are needed globally.
- * United Nations "The City We Need "
- * The Strong and positive impact of SME post covid recovery, the digital economy

followed by country presentations by the representatives of Senegal, Tanzania and Suriname.



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The BURJ CEO Conference 2022

















-CEO Clubs Insights

The BURJ CEO Summit 2022



CEO Clubs hosted its 5th edition of The BURJ CEO Summit on 24 March 2022 during the EXPO 2020 Dubai at the EXPO Site overlooking the magnificent Al Wasl Plaza Dome.

The valued speakers shared key information about their organization, their experience, their gains through the EXPO Dubai and their precious relationship with the CEO Clubs Network. They also highlighted how EXPO 2020 Dubai changed their entire outlook towards business and the ways they are looking forward to expand globally.









-D- CEO Clubs EXPO 2020 Dubai Insights

Selangor Week at EXPO 2020 Dubai 7 - 10 March



The Selangor Week was successfully launched on the 7th of March 2022 at the Malaysia Pavilion, Expo 2020 Dubai. It was an honour to welcome the H.H Crown Prince of Selangor officiating the opening ceremony alongside YB Dato' Teng Chang Khim, the Selangor State Executive Councilor for Industry & Trade and His Excellency Dato' Mohd Tarid Sufian, Ambassador of Malaysia to the United Arab Emirates.

CEO Clubs Network signed an official MOU with INVEST IN SELANGOR for promoting and bringing Foreign Direct Investment to the State. There will be multiple B2B meetings between the Selangor officials and the local UAE business community being arranged by the CEO Clubs Network.









CEO Clubs EXPO 2020 Dubai Insights

Selangor Week at EXPO 2020 Dubai 7 - 10 March















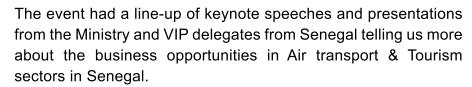


-CEO Clubs EXPO 2020 Dubai Insights

Investment Opportunities in Air Transport and Tourism in Senegal



















-CEO Clubs EXPO 2020 Dubai Insights

Health: The Greatest asset, Healthcare Delivery Investment in Tanzania



CEO Clubs Network in partnership with TMDA hosted the Tanzanian Delegation in line with Expo 2020 Dubai on 10 March 2022. 'Health: The Greatest asset, Healthcare Delivery Investment in Tanzania' was aimed at promoting the Tanzanian health and pharmaceutical industry. It had a very insightful Q&A session.













-CEO Clubs Insights

The BURJ CEO Awards Media Briefing



The BURJ CEO Awards Media Briefing was held on 15 March 2022 at Burj Khalifa, 113th floor with nearly 20 Arabic and English media teams.

Dr Tariq Nizami gave us exciting facts about the concept of The Burj CEO Awards and how it is influencing the business community to get the recognition they deserved globally. Dr. Mahmoud Al-Burai Advisor, Dubai Land - Chairman, UNDRR ARISE UAE shared his thoughts about The Burj CEO Awards, Conference and Business Summit 2022.





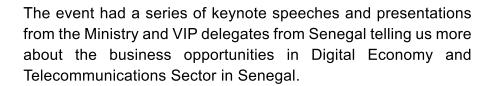


- CEO Clubs EXPO 2020 Dubai Insights

Investment Opportunities in the Digital Economy and Telecommunications Sector in Senegal





















-CEO Clubs EXPO 2020 Dubai Insights

Building more Resilient Businesses and Communities



UNDRR Arise UAE Event at UN Pavilion in the Dubai EXPO Site, "Building more Resilient Businesses and Communities" under the presence of the UNDRR Arise UAE Management.







Etihad Credit Insurance achieves record-high milestones in 2021



Etihad Credit Insurance (ECI), the UAE Federal export credit company, held its first board of directors meeting in 2022, chaired by Abdulla bin Touq Al Marri, UAE Minister of Economy and chairman of the board, at the company's branch in Dubai.

The meeting discussed key economic performance indicators in 2021, along with its achievements in accomplishing its targets and objectives, as well as the ECI's plans and strategies for the next phase.

Al Marri appreciated former ECI chairman Mohamed bin Hadi Al Hussaini, Minister of State for Financial Affairs, and the management of the UAE Federal export credit company for its substantial contributions to the UAE's economy, exceptional business performance, active participation in government initiatives, and for its strong resolve to support UAE businesses and boost their competitiveness in regional and international markets.

Source: https://www.khaleejtimes.com/

"ECI has achieved record-high milestones in its efforts to accelerate national economic diversification, and boost UAE's trade, exports, and investments globally. Despite the pandemic's significant impact on the global economy, ECI has remained committed to its mission of enhancing the growth and competitiveness of UAE businesses by increasing its trade finance support," Al Marri said.

Al Marri, who was appointed ECI chairman under the new board of directors reformation approved by the UAE Cabinet in November 2021, was welcomed by the board.

During the meeting, the board reviewed the company's annual report and its activities and achievements in 2021. The report showed that ECI's support to UAE's exporters and SMEs has seen three-digit growth, with non-oil trade secured reaching Dh11.4 billion, a 128 per cent growth compared to Dh5 billion in 2020.

Etihad Credit Insurance achieves record-high milestones in 2021

It also revealed that the export credit agency has issued 6,620 revolving credit limits in 2021, up 229 per cent from the 2,013 facilities it issued a year earlier; while the value of exposure it has underwritten has increased by 266 per cent to reach Dh5.6 billion from Dh1.53 billion during the same period.

ECI has protected and facilitated UAE's non-oil exports to 92 countries (vs 75 in 2020) covering 18 sectors (vs 15 in 2020). Among the top destination countries for UAE's exports and re-exports include: Saudi Arabia, Iraq, India, Oman, Kuwait, Jordan, Egypt, South Africa, United Kingdom, Hong Kong, and France.

The Board also approved the confirmation of Dr Thani bin Ahmed Al Zeyoudi, UAE Minister of State for Foreign Trade as the Deputy Chairman of the Board, as well as the formation of the Executive Committee chaired by Eng. Saed Mohammed Al Awadi, Chief Executive Officer of Dubai Industries and Exports, and the formation of the Audit and Risk Committee chaired by Sameh Al Qubaisi, General Manager of Economic Affairs, Department of Economic Development, Abu Dhabi.

Al Marri commended ECI for successfully completing its third year of operations in the UAE with an enhanced eco-system of partnerships that contribute to adding value to the UAE non-oil GDP, employment, and SMEs sector development. He also hailed the third consecutive AA-international rating confirmation of the company rating from Fitch and the Permanent Membership of the ECI in the Berne Union, the leading global association for the export credit and investment insurance industry, last October.

"Etihad Credit Insurance's outstanding performance and continued success in leading the efforts to enhance UAE's exports speeds up and sustains UAE's economic diversification plans, in line with the vision and directives of our wise leadership, the new phase of UAE's growth and the 'Principles of the 50'," he said.



"ECI will continue to put priority on its mandate to enhance national exports and create promising growth opportunities for UAE businesses. With strategic partnerships to support the country's non-oil exports, trade and investments, I am confident that ECI will continue to transform challenges into opportunities to boost the competitiveness of our national economy."

Moreover, Al Marri praised ECI's role in protecting SMEs from insolvencies by recovering more than Dh85 million worth of non-payments in the last three years and liquidating claims worth Dh7.9 million. By doing so, ECI has safeguarded jobs and SMEs employed in the supported businesses.

Dr Thani bin Ahmed Al Zeyoudi, Minister of State for Foreign Trade said: "ECI's success is largely due to its focused implementation of its 10-year roadmap. By securing UAE businesses' liquidity, protecting their payments, and providing access to international markets, ECI has strongly contributed to the acceleration of the UAE's recovery during the pandemic."

In line with the directives of the ECI Board of Directors, the management of ECI has acted on addressing the challenges faced by exporters, particularly the increased costs of financing and higher rates of rejected applications. Despite the heightened market uncertainty, ECI responded timely by increasing its trade finance support to the non-oil sector.

Etihad Credit Insurance achieves record-high milestones in 2021

It ended the year 2021 with record financial performance and triple-digit growth in various aspects of the business, including gross written premium growth of 510 per cent from Dh17.9 million to Dh109.5 million in 2021.

The value of ECI's short-term trade finance guarantees extended to banks increased from Dh680 million in 2020 to Dh1.1 billion in 2021, while the value of medium/long-term trade finance guarantees extended to banks – a new product launched in 2021 – is recorded at Dh574 million.

Since its operations start-up till 2021, ECI supported UAE non-oil GDP by insuring payments of UAE manufacturers and traders for Dh19 billion, of which 60 per cent were provided in 2021 alone.

The top industries that benefited from ECI's unyielding commitment to helping UAE businesses gain a competitive edge in the international market are chemicals (23 per cent), steel (21 per cent), construction and building material (17 per cent), cables (15 per cent) food (7 per cent), packaging (4 per cent), electronics (4 per cent), healthcare (3 per cent), and printing (2 per cent).

Through the years, ECI has evolved to offer more comprehensive solutions from export insurance to export financing, project finance, infrastructure finance, and trade finance to support key bellwether sectors such as energy and healthcare. For project finance, in particular, it provides guarantees that lower financing costs (interest rate and margins) compared to pure commercial loans.

In 2021, ECI launched for the first time its Political Risk Insurance solution, aimed at providing financial protection to UAE investors and businesses that face the possibility of losing money because of political events, by protecting against the possibility that a government will take some action that causes the insured to experience a large financial loss. A strategic partnership was established with DP World, in the World Logistic Passport program to enhance the competitiveness of UAE exporters, as well as protecting and easing logistic infrastructure investments and trade financing.

The members of the board who attended the meeting included Sameh Al Qubaisi, directorgeneral for Economic Affairs - representing the Emirate of Abu Dhabi; Eng Saed Mohammed Al Awadi, chief executive officer of Dubai Industries and Exports – representing the Emirate of Dubai; Marwan Ahmed Al Ali, director-general of Ajman's Department of Finance - representing the Emirate of Ajman; Sheikh Omar bin Sagr Al Qasimi, executive director of the Investment and Development Office - representing the Emirate of Ras Al Khaimah; Ahmed Salem Al Yamahi, deputy director of Finance Department – representing the Emirate of Fujairah; Omar Ahmed Al Suwaidi, Undersecretary of Ministry of Industry and Advance Technology; Amer Abdul Rahim Kazem, head of Internal Audit at Emirates NBD, member of the board of directors, Emirates NBD Egypt; Mrs Rajaa Mohammed Al Mazrouei, executive vice-president at Fintech Hive, member of the board of directors of the Arab Bank for Investment and Foreign Trade Al Masraf. The CEO of ECI, Massimo Falcioni, was also present at the board of directors meeting.

Key takeaways

- ECI reports 128% growth in non-oil trade sector support to Dh11.4 billion in 2021 only, accelerating the recovery of the UAE non-oil economy
- The value of exposure ECI has underwritten has increased by 266 per cent to reach Dh5.6 billion
- Export credit agency facilitated exports to 92 countries in 2021, compared to 75 in 2020, for companies operating in 18 sectors
- ECI supported UAE non-oil GDP by insuring payments of UAE manufacturers and traders for Dh19 billion, of which 60 per cent were provided in 2021 alone

RIF TRUST at The World Government Summit - March 2022

CEO of RIF Trust and Vice Chairman of Latitude Group, Mimoun A. Assraoui participated in the World Government Summit which took place at Expo 2020 during the last week of March as a roundtable panel speaker in cooperation with the Women's Forum.

The World Government Summit is an international organization which highlights the role of innovation and technology in solving the major challenges facing humanity. Operating at the intersection of government and innovation, it functions as a platform for exchange, bringing together decision makers from the public and private sectors to collaborate with world-renowned experts to create a positive impact for citizens around the world.

The Women's Forum for the Economy & Society mainstreams a gender perspective and drives inclusive solutions to global social and economic challenges. Managing Director of the Women's Forum, Audrey Tcherkoff sat alongside Mimoun A. Assraoui, Samar Al Shorafa and Matthew Lewis to discuss the importance of Achieving Gender Equality in the Workplace.

As a speaker on the panel, Mr. Assraoui explained how his company, RIF Trust, honours the movement towards gender equality in the workplace. RIF Trust Residency & Citizenship has a 60/40 gender split in favour of women at the head office in Dubai. The company does not have an active hiring policy requiring women be hired, so this came about due to the selection of employees based on their skills and experience. Also, unlike other industries that reduced headcount over COVID, RIF Trust almost doubled the total workforce to keep up with growing demand in investment migration.

RIF Trust believes in a fair compensation structure that rewards employees based on objective sales metrics and peer review. Behind the company's executive team, one of the highest compensated team members is female and she is thriving under RIF Trust's progressive and fair structure.



Mimoun A. Assraoui
CEO - RIF Trust
Vice Chairman - Latitude Group

Mimoun A. Assraoui, CEO of RIF Trust and Vice Chairman of Latitude Group was quoted saying

"Compensation policies should be based on the individual's contribution to the business, not the gender of the individual."

Mr. Assraoui also participated in the CEO Champions Workshop at the Women's Pavilion that represented a unique moment for discussion between CEOs and corporate representatives to share best practices in advancing women's leadership in the private sector at all levels.

On the journey to leading the migration industry in gender equality, the RIF Trust and Latitude Group board is starting to include more female members, namely Wendy Craft that sits on the board to help drive the Family Office Business. The company recognises that the strongest organisations have a healthy balance of female and male leadership at the board level. RIF Trust also currently employs several Heads of Country in China and Brazil to name a few that are leading some of our core developing markets, as well as HODs in the Marketing, HR and the Processing departments.

RIF TRUST at The World Government Summit – March 2022

About RIF TRUST

Founded in the financial heart of Dubai, RIF Trust is born from the need to provide greater freedom to travel and asset optimization for High Net Worth Individuals. The name RIF Trust is inspired by the mountainous region of North Africa, a place known for its people with high moral standards and the desire to explore.

RIF Trust's Executive Leadership Team is made of Mimoun A. Assraoui, the CEO of RIF Trust and VC of Latitude and David Regueiro, Group COO of RIF Trust and Latitude.

The Leadership Team sets an example for the entire company and its clients of always acting with high moral standards in everything that we do. With more than 20 global offices and over 2,000 satisfied clients, our business is built on transparency, honesty and the appetite to discover the world around us. We are a family and the way we treat each other is how we treat clients - like family.



www.riftrust.com

To learn more about Residency and Citizenship by Investment, contact us at https://pr.riftrust.com/hello-freedom



Coffee Island

Our most recent international store in **Cairo** marks a plan to grow our reach in Egypt, a rapidly growing economy that consider coffee locations to be points of strong socialization and consumer habits, which much align with the quality Coffee Island coffee brings to the region.



Coffee islands new store in Bucharest is targeting a market with millions of citizens that has an extremely rising purchasing power ratio. Our specialty coffee and food offerings are welcoming customers at the J8 office park in **Romania**.



Our newest opening in **Dubai** is located in the International Financial Center, a business center with over 25,000 professionals in economics, administration and legal services.

This is our second store in the UAE with additional plans for further expansion.



The **Gree**k market where we currently lead as the No1 Coffee franchise business, is showing growth. Below a view of our recent opening across Greece

Franchise Awards 2022

Every coffee tells a story! - Best Marketing Campaign Award, Retail Franchisor of the Year & Top coffee chain franchise, Coffee awards

Every coffee tells a story, and this is another story about our success, a reward for all of our daily efforts to provide high quality products and services through our network of 480 stores!



Coffee Island

Franchise Awards 2022





1st price - Coffee Brewers Cup Championship



Coffee Campus Specialist Stathis Koremtas, was awarded 1st price and is the big winner in the Panhellenic Coffee Brewers Cup Championship of SCA GREECE. We are very proud that Stathis will represent our country at the World Championship to be held in Melbourne next September. As a true ambassador of specialty coffee, with devotion and love, he once again highlighted the complex flavor profile and the sweet floral notes of the unique Gesha Panama coffee, creating an outstanding experience. Let us all continue to create on our favorite drink, to inspire and to develop practices that unfold the stories behind each coffee!





Expo 2020 Dubai: Magnificent & an Unique Show

Expo 2020 Dubai was a Magnificent & an Unique Show started from 1st Oct 2021 till 31st March 2022. Despite Pandemic, UAE achieved such a Grand Success hosting the first ever & the most significant global gathering of World Expo in Middle East & Asia creating history & a Benchmark of Excellence of all the previous & upcoming World Expo wherein 192 Countries participated first time ever in the history of World Expo and many countries participated for the first time having their own country Pavilion.

We Congratulate the Leaders of UAE for bringing this Global Platform to the Country which gave us an opportunity to witness from beginning till end of it. It is an achievement & dedication of UAE Leaders & Entire Team of Expo2020 keeping it alive through unprecedented obstacles and health risks as a result of the Covid-19 pandemic.

A Tag Line of Expo2020 Dubai "Connecting Minds, Creating the Future", and sub-themes of Sustainability, Innovation, and Opportunity, the Dubai Expo 2020 was truly a spectacular global show. It was truly a lifetime experience.

The diversity in Pavilions, The Thematic Weeks followed by Super Events attended by Global Leaders around the world was really an opportunity to explore.



Dr. Mustafa Saasa Chairman at Raj Group of Companies

We were fortunate being Part of Expo 2020 throughout entire 6 Months visiting nearly 500 Events at different Pavilions. We term Expo 2020 Dubai as Tsunami of Knowledge, Culture& Contacts.

We have witnessed & met number of Heads of Countries, Global Leaders around the world in a span of last 6 months in our lifetime. We Thank you Her Excellency Reem Al Hashimy - minister of State for International Cooperation and the managing director for Expo for acknowledging our Visits & Participation at Expo by an Appreciation Letter. It gives us an homely feeling being present in UAE since 1958. The country has given us a lot & we thank you from bottom of our heart to the Leaders of UAE.



SolerCool recieves World Food Forum Award

SolerCool Technologies' innovation for cold chain supply for Health and Food Security using solar power was presented to the World Food Forum by our collaborator and joint venture partner, Shamim Nabuuma Kaliisa. Shamim is a Forbes 30 Under 30 Awardee for 2020 (www.forbesafrica.com/under-30/2020/04/02/forbes-africa-30under30-list-leading-the-charge/), chosen among the top 10 Al companies founding in Africa by Google for start-ups, 2020 100 Most Influential Young Africans by the Africa Youth Awards, a 2021 Bloomberg "New Economy Catalyst," and a 2022 JDF Les Margaret Awardee (www.join-jfd.com/en/).

Here is a description of the WFF Innovation Award program from their web site:

Food and Agriculture Organization of the United Nations (FAO)

Jury Chair, WFF Startup Innovation Awards

"The WFF Startup Innovation Awards are a global startup competition established to support and showcase innovators and entrepreneurs who are harnessing the power of technology to drive the sustainable transformation of agrifood systems in support of ending global hunger and achieving the Sustainable Development Goals.

Made possible through a strategic partnership with the Extreme Tech Challenge, the world's largest startup competition for entrepreneurs addressing global challenges, these awards aim to elevate the next-generation of entrepreneurs who are creating new technologies and innovations to benefit our planet and the agrifood systems we need to thrive.

Agrifood systems specialists and entrepreneurs from around the globe have volunteered to become experts and judges for start ups in the WFF Startup Innovation awards."

Food and Agriculture Organization of the United Nations [FAO]

Jury Chair, WFF Startup Innovation Awards



W F F S T A R T U P I N N O V A T I O N A W A R D S





SANABLE Digital

SANABLE DIGITAL Started in 1999 With a humble beginning as a Digital Print shop in the Naif road area of Deira, Dubai. Slowly spreading its activities into the commercial aspect of the Grand format services.

Late 2002 we spread our wings in to the large format digital printing services, 3D lenticular, Wood, Acrylic, Painting and metal production capacity in the retail branding service category. Specialising in the production of high quality digital print for both indoor and outdoor advertising purposes. By the mid of 2003 we became one of the leading Advertising & Digital Print Hub in UAE.

FAB MAN GLASS & ALUMINUM FIXING LLC

Company started manufacturing set-up during the year 2021, with modern and adequate fabrication machinery; the company has equipped with required production capacity, product range, storage facility, experienced top management & staff team, quality system, and skilled technician with good workmanship.

The company is now a well-established and recognized fabricator of all Architectural Aluminium & glass products in the United Arab Emirates to the required job specifications and quality of workmanship of utmost importance.



The company is now a well-established and recognized fabricator of all Architectural Aluminium & glass products in the United Arab Emirates to the required job specifications and quality of workmanship of utmost importance.

We are in the process of integrated management system for our FAB MAN GLASS & ALUMINUM FIXING LLC

ISO 9001:2015 - Quality management systems

ISO 14001:2015 - Environmental management system

OHSAS 45001:2018- Occupational health and safety management system

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Regulating The Metaverse

What if I told you, a pair of VR glasses will cause a major threat to construction, electronics, transportation, education, fashion industries and the human relationships in just about 5-7 years from now.

You wouldn't believe me anymore than what you would if someone had told you about the influence of internet and mobile phones on human beings 20 years back

Well, its not just the VR glasses but the metaverse that you have access to, through it, that will cause such a disruption. A disruption that will not just affect organizations or industries, cities or countries but the human civilization as a whole

What is the Metaverse

It simply fakes your senses and let you experience a highly immersive virtual world where people gather to socialize, play, work and live.

How do you know you are sitting on a chair and reading this article on your cell phone or laptop

Its through your senses of touch, sight and hearing .. The fact is you can feel all this in metaverse to such an extent you will no more want to live in the real world as it gives you access to all the pleasures that you can only think of now, and mostly for free.

Your avatar can be taller or shorter than you are, blacker or whiter than you are. You can be of any gender or orientation of your choice. You could be a living as a king with many servants in the most luxurious private castles.

You can read newspaper in Mars, enjoy your coffee in Dubai and go for work in London in just seconds. You will not watch a movie, you will be in the movie, you will walk though the websites instead of looking at them on screens

You will no more need mobile phones or laptops, as you can instantly interact face to face with the avatar of the person you want to call and you can have your emails open in the skies.



Imagine what it will do to relationships if people can have as many partners as they want in the virtual world without anyone knowing about it and with the behaviour types of their choice

What will this do to the all the physical industries that exist today or even cities. You wont need them anymore. All you would need is a chair, a good internet connection and a pair of glasses. And all what you will go out for is to eat or treat

I totally understand the fact that Metaverse has tremendous application in the field of awareness and education, we ourselves have done some exciting projects for clients that brought down many days of physical trainings and site visits to just a few minutes of VR experiences without the learner having to move an inch.

We have worked on projects that helped companies to test real time business continuity responses to events such as earth quakes and terror attacks which they can experience virtually instead of doing mere table top exercises.

Do technical trainings where you can dis assemble and reassemble the most complex machineries without people having to wait in queues or misplacing parts

Yet, the spread and the accessibility of this in the common space is going to change things. If we do not regulate it, society as we know it might cease to exit in just a few years

Regulating The Metaverse

As of now laws and regulations are limited to geographical locations. In metaverse, things happen in a parallel universe, a dead persons Avatar could be accused of committing a crime or the person who created the avatar might already be dead.

Who shall be held responsible in such cases and by the law of which land shall they be judged..?

In my humble opinion there are three ways we can regulate the metaverse and we should all come together to the best we can , just as we had done in case of cloning or similiar things

1. Top Level:

- a. Governments and leaders shall restrict the use of metaverse for educational purposes only
- b. Metaverse shall strictly be used as a paid service while common people get to access all essential services physically

2. Mid Level:

- a. Purchase and use of Avatars should be linked and limited to a person and kept transparent.
- b. Manipulation of the minds shall not be allowed and usage of Al avatars in advertisements shall be regulated
- c. Restriction shall be made on collection of user data as even the facial expressions can be monitored in metaverse

3. Individual Level:

- a. We as individuals should train ourselves to control our desires as all the pleasures and luxury will be just a gaze away
- b. Maintain daily time limit for the usage of metaverse and instil moral values in the our immediate circle
- c. Be thankful to every moment of our physical existence:)

As the dialogue in #Spiderman movie goes, with great power comes great responsibility. Today we have great power through technology ,tomorrow it will be even more, may be a bit more than what we can handle.

But we are people of hope, together, we have overcome many such challenges in the past and we will, in sha Allah overcome this too. As the saying in our tradition goes

Never despair of the mercy of your Lord.



Mohammed Shabeer
Partner- UAE
Excelledia Quality Consulting

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Johns Hopkins researchers develop new, faster COVID-19 \ test

Researchers at Johns Hopkins University developed a new device that uses saliva instead of a nasal swab. Researchers have been working on the test for nearly two years, but now they think it's nearly ready to bring to market.

The small device could soon revolutionize COVID-19 testing, with the accuracy of a PCR test and the speed of a rapid antigen, using saliva.

"Basically, what we're doing is we're just placing a drop of the saliva on the substrate, shining light on the sample and detecting scattered light and that allows us to tell whether there is a virus there and how much of the virus is present in that sample," said Ishan Barman, associate professor of mechanical engineering at Hopkins.

The test was developed by researchers at Johns Hopkins University and in their testing, it was able to detect not just COVID-19, but other viruses like Zika and H1N1.

"Different viruses provide different fingerprints and the use of the light allows us to discern even subtle, yet perceptible shifts in the spectrum signatures," Barman said.

After the sample is collected, it needs to be placed under a reader with that special light to give the result. Eventually, researchers hope to have a handheld reader like the infrared thermometers available now.

"The fact that this is fast, this is convenient, we believe coupled with the handheld readers, this can be used for fast screenings at crowded places like airports, stadiums, shopping centers," Barman said.

It also has the potential to be used on surfaces like masks, textiles or doorknobs.

"We can check is the doorknob infected -- is it infected, does it have the virus on it, so someone could come and check on the doorknob with the laser and say, 'Well, the doorknob has a high level of virus," said David Gracias, professor of chemical and biomolecular engineering at Hopkins.



Researchers said the device could modernize how viruses are diagnosed, beyond SARS CO-V2.

"This allows us to think about broader, wider surveillance and monitoring beyond the current pandemic and better prepared for future outbreaks," Barman said.

Researchers said they hope to submit the device for Food and Drug Administration for approval in six months, and it could be available a few months after that.



Source:

https://www.wbaltv.com/article/





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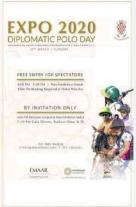




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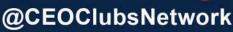














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