



CEO Clubs Network®

# CEO CLUBS NETWORK E-NEWSLETTER

June 2020  
Issue



## Business Continuity & Pandemic Recovery Plans

CEO20  
Clubs20



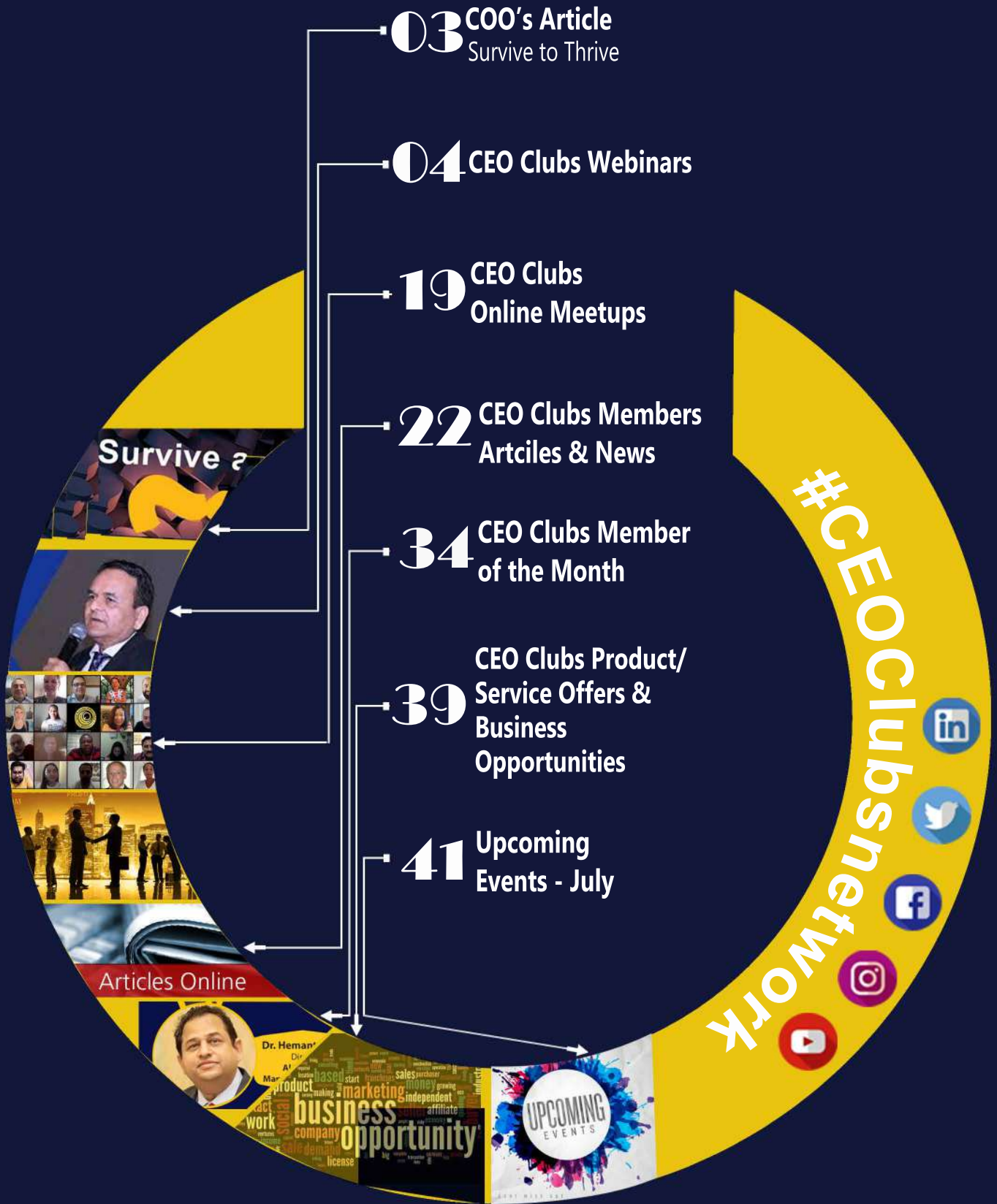
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#CEOClubsNetwork



# Survive to Thrive

Sarah Dong  
COO / CEO Clubs Network



**We survived a storm for the past 100 days, what will we do now? What can we plan for future?**

Dear Members and Readers!

How are you? If you may recall the Covid-19 pandemic got worse from beginning of March 2020, and with each passing day the number of cases gradually increased. The record on the 10th of March in the UAE rose from 15 new cases, brought the total to 74 cases.

We gained essential information due to new experiences in fighting the virus. Staying at home, wearing protective masks, using sanitizers and social distancing are amongst the necessary changes we needed in order to protect us from the pandemic. It was frightening in beginning adapting to the new-normal. However, working from home proved to produce more throughput as it increased efficiency, meeting clients became easier and one could.

For our community, our focus was to add values to members and extend assistance to the society at large. We organized nearly 25 online activities including industry focused webinars, wellness sessions and virtual meetups exclusively for our members to interact, exchange ideas and partner in business transactions. Our webinar topics included "The STEPS that Business leaders need to take to drive through the Corona Virus Storm"; "From Fear to Action"; "Innovation in Healthcare System"; "Virtual leadership at the times of uncertainty"; "Technology solution in Business" and "Women's leadership and Beyond".

The Virtual Meetups is an exclusive platform for our members only. CEO Clubs Members are able to share experiences and collaborate on business transactions that benefit them, which was needed especially in times of crisis. Our wellness sessions added strength and lifted our spirit at highest level. We believe that if we are positive, we can fight the COVID-19 and achieve more than we had anticipated.

What should we do now? Continue implementing new strategies and revising them when needed, continue to seek new knowledge and experiences from community leaders, set up virtual meetings with them to further learning. Currently the aspect of learning is key and essential, by doing this, you are better equipped to make the right decisions for your business. Such a community is necessary as it provides a platform for members to exchange ideas, trust, collaboration and involvement in projects.

What does the future hold? From a state surviving to a state of thriving, the initial stage might prove easy but it will get harder to a state of thriving. Business models and strategies will be revised and finalized, focusing on those changes will help you to achieve better. Resources and collaborations are essential, but you also need to build a strong network as they complement each other. All CEO Clubs Members have pretty much the same goals, seeking new connections, learning & sharing ideas. As an organization, we prioritize business developments as the main goal for members and its club to sustain the businesses. A win-win strategy leads collaborations in a long-run. Achieve Survival to thrive.

We celebrated many victories in our history, we will continue the spirit by adding our values to our community, society and all earthlings. We all are responsible!



## How can CEOs & Decision-Makers stay connected and access business opportunities during the pandemic?



CEO Clubs Network

### CEO Clubs Exclusive WEBINAR

CEO Clubs 2020

## How can CEOs & Decision-Makers stay connected and access business opportunities during the Pandemic?

### Presenters:



**Dr. Tariq Ahmed Nizami**  
Founder & CEO  
CEO Clubs Network  
Worldwide



**Sarah Dong**  
COO  
CEO Clubs Network  
Worldwide

### Highlights:

- A platform to get connected in the world of business opportunity
- Crisis Management initiatives to help CEOs and Decision-makers overcome challenges in times of uncertainty
- Staying connected, engaging, collaborating with like-minded people and growing your business
- Increase Brand Visibility and Generate Referrals

Monday | June 1, 2020 3:00 pm (UAE Time)

**CEO Clubs Network** is a corporate, membership-based international business organization with members from various industries and chapters across globe. We focus on connecting CEOs & Entrepreneurs to share experiences, explore opportunities and grow business locally and internationally. We integrated our services to be compatible with both corporate and its senior executives. With our unique experience and effective tools, we are able to offer custom solutions to CEO and decision-makers, as well as marketing our members products/services.

### Mission:

CEO Clubs Network creates the most effective business platform for CEOs and Seniors Executives to share experiences, explore opportunities and grow business locally and internationally.

We are passionate about our service offerings below:

**Execute the best service for our Members.**

**Provide maximum exposure to our Sponsors Giving extraordinary values to our Clients for their Corporate Events.**

**Serving our partners with our success model in CEO Club Franchising.**

**Provide integrated solutions to our Client who are looking for advice.**

**Offer unique opportunity to investors to grow together.**

Watch Replay



## KEY BENEFITS OF ELITE MEMBERSHIP

- ✓ **Raising your Profile and increase Brand Visibility.**  
Promoting you and your company is our main goals, we developed many mechanisms, such as Social Medias, Interviews, Newsletter and awards recognition.
- ✓ **Promoting your products/services in the Network**  
Be listed on website, Mobile App, enjoy E-shot and placing brochures/flyers at CEO Clubs Events.
- ✓ **Create & Strengthen Business Connections**  
A great source of high profile CEOs, Entrepreneurs, Diplomats and Government officials, build long lasting relationship.
- ✓ **Learning from those who already succeed**  
A great platform for sharing the best business practices and the latest industries insights from industry leaders and doers.
- ✓ **Access to the Business Opportunities**  
A group of like-minded people creates an abundance of opportunities like JV, Acquisitions, investments, interesting projects and more.
- ✓ **Increase Business Deals & Generate Referrals for a better growth**  
Beyond the Network. While doing business with one another, the Network expands to members' & partners' network at the same time, trust is contagious.
- ✓ **Share Experiences & Expand Knowledges**  
Through speaking opportunities at CEO Clubs Events or a supporting event, it may help you to reach your audiences
- ✓ **Boost Confidence & Morale**  
CEO Clubs Members are highly influential, optimistic and uplifting, regularly associating with such people can be a great morale boost, that inspires you to grow and thrive.
- ✓ **CEO Clubs Mobile App, a better connectivity & Engagements tool**  
Plenty features designed for you, view upcoming events, members' offer, business opportunities, newsletters, confirm attendance, save it to your calendar, connect to members right from your palm.
- ✓ **Participate Major & Exclusive CEO Clubs Delegations worldwide**  
This gives you a privilege to meet distinguished business figures, community leaders & government officials.
- ✓ **Obtain VIP passes to top events & International Conferences**  
CEO Clubs support selective events locally and internationally presenting members with unlimited connections
- ✓ **Encouraging you to make a wish list with us after joining**  
A wish list help us to know your goals and it will recorded with upcoming engagements
- ✓ **CEO Clubs Events are complementary for C-level executives**  
Relevant industry topics with keynote speaker to be covered from monthly lunch meeting, many-casual gatherings and webinars were designed to meet your different timings and preferences too, two events every month in average

Download Application



# Impact of COVID-19 on Indian Realty and Opportunity ahead for NRI's

CEO Clubs Network in collaboration with **Adsync Advertising LLC** take pride on bringing a panel webinar on **“Impact of COVID-19 on Indian Realty and Opportunity ahead for NRI's”**.

The discussion highlights how the post -COVID-19 scenario will give a fresh start to the Indian realty sector with greater intensity and vigor than it was in the pre-COVID stage. With developers now banking on Virtual Reality, walk-through, chat bots to interact with customers, it can be safely assumed that the post-COVID-19 scenario will redefine the sector.

We've invited well known Real Estate Experts from India. The esteemed panelists were **Sanjay Mehrotra of L&T Realty, Vimalendra Singh of Mahindra Lifespaces, Nidhi Srivastava of Kolte Patil – Pune, Nayan Raheja of Raheja Developers Ltd. – Delhi and Subhorov Roy of Brigade Group – Bangalore**. It was moderated by **Dr. Dheeraj Dogra MRICS, Global Retail & Realty Analyst**.

## Does the current situation accelerates the NRI Investment in India?

Mr. Mehrotra shared his views that this is really a very unprecedented time and nobody have seen these before that the world is on lock-down. It has really changed the way of



life. Every economy has suffered very badly and has impacted NRIs. The market of Indian real estate are Gulf (Dubai), US, Singapore and Europe and majority of the sales are from UAE and that's because NRIs couldn't get permanent status in the country. This uncertainty hit the economy and people badly. The fear of losing the job triggered NRIs a lot and spurred inquiries because they are thinking to go back to India. It's really evident as the first two months of the coronavirus outbreak spike up demand and inquiries of real estate sales in India.



**LIVE WEBINAR**

## IMPACT OF COVID-19 ON INDIAN REALTY AND OPPORTUNITY AHEAD FOR NRI'S

Smart Initiative by: 

Powered by:   
CEO Clubs Network



## Impact of COVID-19 on Indian Realty and Opportunity ahead for NRI's



**Mr. Roy** added that we should start living in this new normal, we should get back to our feet and there is no other option but to move on. In any kind of situation, there is always an opportunity. NRIs are the first who can realize that there is an opportunity which can have

good returns. There are NRIs who are unsuccessful in real estate investment because the developers didn't fulfill their commitments. That is why big developers are getting the largest of the market shares because of the assurance of timely and quality delivery. In a nutshell, Mr. Roy said that it's a very good time to buy a property, everything is very conducive for investment.



**Mr. Raheja** gave voice to the NRI's primary reason why they move out because of work opportunities, lifestyle, or investment. There is a lot of new laws from RERA, CDRC and IBC now to protect the home and real estate buyers. The Indian Prime

Minister have spoken about the new opportunity, Self-Reliance of the Country which promotes businesses to come in to India, especially to those who sees India as a manufacturing base. Needless to say, India has huge population means huge consumption. Regardless of the fact that there is a slowdown in the economy because of the pandemic which may take 6 months or a year to stabilize back to normal. But India holds more opportunity in the long term than the other countries. Looking at the currency and low interest rates which has been announced by RBI, there can be good job and investment opportunities in India from the perspective of commercial returns. And for those who are planning to purchase a home, there is a monetary returns. Given all these, India definitely is promising for Real Estate Investors.

Being an NRI for almost 10 years in the GCC, **Mr. Singh** shared that he knows the sentiments of those NRIs living there most especially now the oil and economy have colla-



psed. People are losing their jobs. On the other hand, there's a lot of inquiries coming in from those region and the insecurity of living in a country which does not gives nationalization plays a role. Mr. Roy is positive that India will come out from the crisis 6 months to one year, faster than most of the economies. According to him, it is definitely a right time for NRIs to purchase properties in India and every parameter is positive for individuals who are looking to settle back to India.

**"Definitely there is an upsurge of the demand"** said **Ms. Srivastava**.

The lower repo rate, interest rates, the Rupee depreciation, the sentiments of NRIs to invest



in India are the primary reasons why they are trying to invest more. She pointed out that it's the time for real estate developers now to prepare a product which is very thoughtful of the NRIs preference. Traditionally, a sale of an international market has always been look upon as an option and this particular sector, which is now called as NRIs sale, can be look upon very seriously in the coming years. In terms of the product and offers, developers can design like lease out, rental, or concierge. This is the time for the developers to think more about how this particular vertical, which was an optional vertical to drive sales into a more serious one.

Watch Replay 

Want more insights about the Opportunity for NRI's? Watch the replay.

## Future of Leadership, Workplace and Marketing Strategies

The CEO Clubs Exclusive Webinar with the theme "The Future of Leadership, Workplace and Marketing", brought together 3 valued members to share their insights about Virtual Leadership, Future of Workplace and Marketing Strategies in the Post-Covid Era.



The Virtual Leadership was presented by **Kyriakos Kofinas, Executive & Business Coach, ActionCOACH/Syn Praxis FZCO**. Virtual Leadership is how to lead effectively no matter where people work. It is part of the new normal. Leading remotely requires more influence and technology rather than command. Virtual leadership requires having a purpose of reaching a desired outcome.

**"As a coach, I can be able to do virtual coaching globally to everyone and everywhere"** Mr. Kofinas shared that it is a great time for a coach now as everything goes virtual. It also applies to leadership, there is no better time to be a Leader than now.

The most important for leaders right now are Achievement, Autonomy and Progression which are happening strongly in virtual leadership. Achieving dreams and goals, to be autonomous to develop studies and plan, and to make a progress, to be satisfied and have a good status.

This is a great moment not only for the CEOs and the leaders, it is a great moment for every one of different Levels.

**Level 1 Highly Capable Individual** – those who make productive contributions through talent, knowledge, skills and good work habits.

**Level 2 Contributing Team Member** - contributes individual capabilities to the achievement of group objectives and works effectively with others in a group setting.

**Level 3 Competent Manager** – organizes people and resources toward the effective and efficient pursuit of predetermined objectives.

**Level 4 Effective Leader** – catalyzes commitment to and vigorous pursuit of a clear and compelling vision, stimulating higher performance standards.

**Level 5 Executive** – Builds enduring greatness through a paradoxical blend of personal humility and professional will.

### Leadership is a Mindset in Action.

How to lead virtually with more influence than command, and to have servant & adaptive leadership mindset?

### Here are the 10 Rules of Virtual leadership

#### Rule 1: Leadership First, Location Second

- Timeless Leadership principles **don't change**
- Virtual Leadership is old, 80% of Managers have remote report
- **Two common questions** Virtual Leaders ask themselves:
  - \* How do we know people are really working?
  - \* Can we be as effective as when we were co-located?

#### Rule 2: Leading Virtually requires to lead Differently

- Being Seen is critical to Leadership
- We lose face-to-face & non verbal, make sure we **know each other, messages are clear.**
- Do the **same things** in a **different way**, with a **different set of tools.**
- **Change 2 Gears** when leading remotely
  - \* Change Tools & Technology
  - \* **Change Skills & Impact**

#### Rule 3: Leading Requires A Focus On the Three "O" Model

- **Outcomes** – lead with purpose of reaching a desired Goal
  - \* Barriers = isolation, lack of cues, less repetition of messages
- **Others** – lead with and through other people
  - \* **more influential & engaged** when focusing on Others
- **Ourselves** – our beliefs and assumptions



## Future of Leadership, Workplace and Marketing Strategies

### Rule 4: Leading virtually Requires Achieving Multiple Outcomes

- **S.M.A.R.T. Goals**, in smaller chunks to track delays/risks
- **Organizational Goals** – clear targets and frequent discussion
- **Team Goals** – must know they fit into work & success of team
- **Personal/individual Goals** –
  - \* Develop both goals and expectations
  - \* Establish the rules of work and how to get support

### Rule 5: Understand what Others Think, Not only what they Do

- Lead in the **best way for Others**, leverage Behaviors (use DISC)
- Leaders need to **See and to Be Seen** (be Visible)
  - \* **See** = what is going on within the organization
  - (\***Be Seen** = how others see you as the leader)
- **Coaching remotely** is demanding but efficient:
  - \* Every interaction needs to be two-ways, conscious and intentional
  - \* Technology helps connect anytime, upon demand

### Rule 6: Build Trust & Achieve Results through Others – Servant Mindset

- To **build Trust** is hard, but easy to be broken, thus align:
  - \* **Common purpose** – do you and team have the same purpose?
  - \* **Competence** – do you believe the people you lead are competent?
  - \* **Motives** – are people willing to go the extra mile?
- To **achieve Results** choose communication to balance:
  - \* **Richness** – one-to-one, tone, expression, body language, word choice
  - \* **Scope** – email, newsletter, recorded messages

### Rule 7: Build Self-awareness & Adapt– Adaptive Mindset

- Know **“Ourself/Reality”** & **“Context”**
- **Adapt** to changes, without losing sight of goal
- **Control Yourself, be positive, delegate, :**
  - \* Avoid “You’re an idiot. That’s the worst idea ever”, “I can’t do this”
  - \* Prefer saying “Check your assumptions”, “Get help from others”

### Rule 8: Balance Your Priorities to be A Remarkable Virtual Leader

- Your **values** determine how you decide what is truly important
- Time management is really a **Choice management**
- Knowing your values allows you to **prioritize your activities**

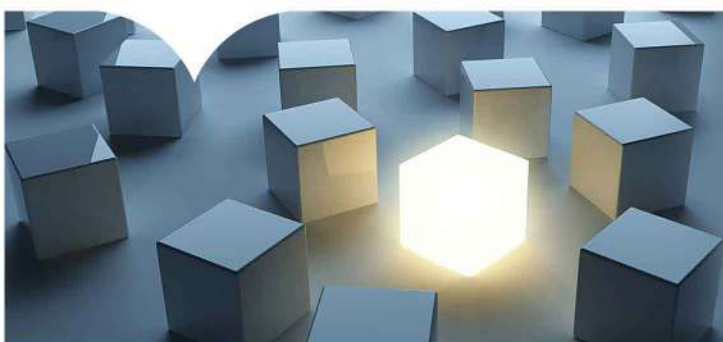
### Rule 9: Prepare Virtual Leaders

- What **culture** has your organisation?
  - \* Does your culture match this vision?
- What **behaviors** do you expect from your Virtual Leaders?
  - \* What skills gaps need to be addressed?
- What’s the plan for **developing Virtual Leaders**?
  - \* How will the organization support the remote team members?

### Rule 10: Remember Rule #1

- Think about **Leadership first**, location second
- As leaders we **do the same things just in a different way**
- We are Leaders in our business and in our **community!**
- **Now let’s get to Leading!**

Mr. Kyriakos Kofinas offers Complimentary 2-hours Coaching on reviewing Virtual Leadership Plan



# The Future of Leadership

# Future of Leadership, Workplace and Marketing Strategies

The Future of Workplace was presented by **Alexandros Athanassoulas**, Owner & Managing Director **Stirixis Group**. The pandemic of COVID19 has had a tremendous impact on the trends of working and subsequently on designing workplaces. Exponentially accelerating the already existing trends of Social Isolation, E-commerce and Cocooning, the pandemic has made within a few days remote-working the new standard. Research shows that a large percentage of employees will continue to work remotely, now allowing organizations to reduce real-estate costs as well as operational and maintenance costs.



In this new era, engagement suffers and a new culture of work emerges, one based on personal responsibility, accountability and commitment. At the same time, workplaces are already being reduced in size and re-modelled to accommodate the new "users", mainly mid- and high level management as well as guests and clients. In a more social context, where health and safety are adamant, users will lead their organizations from workplaces acting as war rooms or command centers, laced with the latest technology, designed in an uplifting ambience and made to feel comfortably important. And performance will be monitored and optimized by many tools based on Psychological Safety, Cross-functional systemic collaboration, Innovative and Disruptive Thinking.

Integrating key elements in our design, such as Health, Safety & Wellness, Sensorial Management tools, Visual Communication and cutting-edge technology, our teams design "the Workplace of the future" customized for key clients such as Coca Cola HBC, Schneider Electric, Daikin, Merck, 3M and others...

**STIRIXIS Group** is at the forefront of Workplace design. With numerous awarded projects in Europe, Africa and the Middle East, our teams work to proactively anticipate trends or even set them and create workplaces that will stand the test of time and ensure prosperity for our clients.

**CEO Clubs Exclusive WEBINAR**

**CEO Clubs Network**

**CEO Clubs 2020**

## THE FUTURE OF LEADERSHIP, WORKPLACE AND MARKETING



**VIRTUAL LEADERSHIP**

**Kyriakos Kofinas**  
Executive & Business Coach,  
Action COACH/Syn Praxis FZCO



**MARKETING STRATEGY**

**Sangeeta Butani**  
Chief Executive Officer  
Digital Media Sapiens



**FUTURE OF WORKPLACE**

**Alexandros Athanassoulas**  
Owner & Managing Director  
Stirixis Group

## Future of Leadership, Workplace and Marketing Strategies

The Marketing Strategy was presented by **Sangeeta Butani, CEO of Digital Media Sapiens**. She shared how to survive and thrive for small business during and after Covid 19 by transforming your business into online marketplace. She discussed about E-commerce, what the benefits of e-commerce are and what metrics to watch for your ecommerce business growth.



Steps to launch an E-commerce portal in a day. The Digital Media Sapiens, case studies for e-commerce success stories and achievements. Here are few things to consider when planning for your E-commerce launch:

1. AR enhances the reality of online shopping.
2. There will be a growing volume of voice search so SEO and paid is voice focus.
3. AI helps shops learn about shoppers-which is new in Google console.
4. On-site personalization targeting using those insights to create individualized experiences.
5. Big data and machine learning plays a big part in creating personalized experiences.
6. Chatbots improve the shopping experience.
1. Mobile shopping is still on the upward mode.
7. More ways to pay for customer convenience.
8. Continued innovation is the key.
9. Customers respond to animated and personal video content on social platforms.
10. Subscriptions keep customers coming back, to increase customer loyalty and lifetime value of the customer.
11. Businesses should optimize digital strategy for conversions.
12. B2B e-commerce is growing and changing.
13. Make the most of digital tools and analytics to assess your customers' behaviors

Digital Media Sapiens are in Harvard business press, Google Premier Partner, Yahoo, Facebook certified performance Marketing team. They are headquartered in US and have an office in JLT.



Webinar Replay





## The Concept of Zero to One

**THE CONCEPT OF ZERO TO ONE**

*Speakers:*

**Ray Fares**  
Chief Executive Officer  
Chatello

**Jorge Sebastião, CISSP**  
CTO, Advisor &  
International Speaker

**Grigory Rybalchenko**  
Founder & CEO  
EMIREX

**Chatello**

- ✓ HOW TO GENERATE MONEY IN THIS NEW ECONOMY?
- ✓ IS IT LATE TO COMPETE AND BUILD A STRONG REVENUE?
- ✓ EARNING MONEY WHILE YOU ARE SLEEPING.

On June 16th, Emirex CEO **Mr. Grigoriy Rybalchenko**, Chatello Technologies, Inc. CEO **Mr. Ray Fares** and CISSP CTO **Mr. Jorge Sebastiao** discussed how to get your startup from Zero to One phases in today post-quarantine economy.

The conversation covered aspects on the 'typical' issues startups used to have when launching, new difficulties which came about with COVID and just the fact that investors are getting more selective and cautious; why IEOs can yet be a sure way to raise money and boost a tech company.

Chatello Technologies, developed the next generation social media app "Chatello App" which allows celebrities and influencers to monetize their social followers anytime, anywhere.

Chatello, an OnDemand Monetization Platform original developed between Australia and the United States back in 2018 but in 2020 the company moved its world head quarter to the US. The app is about be launched during second half of 2020 and expected to have over 150M users globally, thanks to the heavy names who are pre-signed before the official launch.

For more information about the company and the app, please visit **chatello.com**  
For more information, you may contact us at **hello@chatello.com**

\*Emirex is the UAE-based multi digital assets exchange, allowing investors and traders of different backgrounds, calibers, types, and interests to run profitable trades using diverse set of instruments. As one of the leading exchanges in the Middle east, we provide a gateway to the region's liquidity. As we are continuously developing integration with stock, derivatives, and bond markets, each one will find the best way to utilize our presence at the existing and growing financial markets to their fullest advantage!

Webinar Replay



## Women Leadership during the Pandemic and Beyond

Topic to be tackled is female leadership. What is leadership? It refers to action of leading a group of people in an organization. It also involves revising and making new strategies that benefit the business. So, in this sense what is “**female leadership**” and how is it different from male leadership? As put forward by Sarah Dong the COO of CEO Clubs Network “women leadership is like water”, soft and intelligent. This assessment is applied through communication, trust, respect, and empowerment. The role for leaders is also to develop more leaders.

The webinar hits the ground running as one of the audiences poses a question to the esteemed panelists. **What are the most important measures a business should take to cope with Covid-19 crisis?** The single and most important thing to cope with the crisis is leadership. The better the leadership less the scar marks left by this pandemic. After leadership comes revising your business model to suit your current industry. Certain adjustment had to be made to cope with Covid-19 like working from home. So by working from home your business model has to be revised in order to cope with the adjustments thus businesses became more inclined to technology and online platforms than before. Another measure is to cut costs. It is no secret that the global economy has retracted, and business flow has been greatly affected thus to survive as a business certain costs need to be cut.

**To be a successful female leader, what is the most important ability one should have?** A poll was presented to the audience so that they may deliberate on which of the following abilities would be most important for a female leader. The abilities put forward included **work & life balance, hard work, passion and creativity**. The audience voted more for passion followed by work & life balance. By definition passion is a strong desire to act or do something. In the above-mentioned point passion is the most essential ability a leader has to have so that his/her business thrives. With passion comes drive and that alone is a pushing structure to success. Zedeck and Mosier (1990) used the term instrumental to characterize this notion, which states that good work outcomes lead to good life outcomes and vice versa. Congruence: Congruence theory refers to how additional variables that are not causally related to work or family influence the balance of multiple roles. Thus, when there is an equilibrium between work and life one will achieve optimum efficiency to the benefit of the business as well as the individual.



### CEO CLUBS NETWORK WEBINAR

a panel discussion with influential leaders



## Women Leadership during the Pandemic and Beyond



**GLORIA BELENDEZ-RAMIREZ**  
Happiness Ambassador & Owner  
Villas Xichú Happiness  
Holistic Center

Panelist



**DEBRA BASSON**  
Owner  
Versology

Panelist



**HEND OBAID AL MARRI**  
CEO  
Dubai Real Estate Institute

Panelist



**SHALINI BHATNAGAR**  
CEO  
Fiona Environs

Panelist



**PEGGY LI**  
Partner & MD  
SPS Affinity

Panelist

#### HOSTED & MODERATED BY:

**SARAH DONG**  
COO  
CEO Clubs Network



**Monday | June 15, 2020**  
 **3:00 pm (UAE Time)**



## Women Leadership during the Pandemic and Beyond

**What is the main reason why one should join a business community?** Sarah Dong answers the raised question by indicating that the community will provide a platform for like minded individuals to connect and interact, Knowledge and idea exchange, grow business and close deals from the community at large.



**Ms. Peggy Li** is from a management consulting company that specializes in hospitality, F & B and restaurants. They have been greatly affected as well since the pandemic hit. They had been awarded 8 projects at the Dubai 2020 Expo. Since projects had been affected by the reduction of human capital the business was now engaging with freelance workers who would not be permanent staff but would get the job done. This has also seen the strain on capital for the business reduced. As a company they have pivoted into helping female entrepreneurs and SMEs who are looking to source material from China and other companies. Food security is another measure they have looked into because as the world recovers from the pandemic it will be amongst the most important thing in the world thus their gearing themselves for that so that when the surge happens they will be in a optimal position to take the opportunity.



**Ms. Shalini Bhatnagar** heighted how business has become smaller from big commercial projects to now rather a smaller portfolio. Their main survival strategy is target based in which she stipulated that their goal was design one villa per week. With such a target in mind it shows how their business is greatly affected as well but they are coping well. She has also embarked on engaging the market herself to increase workforce in the revenue generating aspect. Another measure she highlighted is to keep in constant communication with her team even though they are working from home. They have an online meeting everyday in the morning at 09:15am.

**H.E Hend Obaid Al Marri** identified 4 key competencies in identifying leaders that you should also have. These included being self-aware, self-management, social awareness and relationship management were everyone



needs to understand the situation, control their daily action and knows how to communicate the best and positive way. In order to survive companies will need good leadership, effective organization and collaborative problem solving. Adding on to the requirement for survival put forward by Ms. Al Marri is to keep employees motivated. Identification of high potential employees so that they can be developed and trained would be highly beneficial to the organization as it creates future leaders. A room full of leaders will achieve more.

**Ms. Debra Basson's** business is based online thus her throughput was not greatly affected. Covid 19 affected most of the population and it is no secret that the stress



and anxiety levels skyrocketed with salary cuts, redundancy as well balance for work and life being completely put off. She identified this and has embarked on an initiative to alleviate the stress through zoom calls. She is greatly touched by the wellbeing people and took it upon herself to contribute in her own ways to benefit the community at large. She believes the measures taken to combat Covid 19 will become the new normalcy like remote working and dependency on ecommerce and online platforms.



## Women Leadership during the Pandemic and Beyond



**Ms. Gloria Belendez-Ramirez** is based in Mexico. She acknowledges the effect Covid 19 has done to the populace on a more psychological basis. How the pandemic is causing fear and anxiety amongst societies. She speaks on how

people are taking their immune system for granted. Her strategy to deal with the pandemic is all in the mind. "You are what you believe in" and if you picture and believe in the positive aspects of life they will become you. she encourages people to be brave and hardworking and with those positive push factors you will be become an inspirational leader.

We must commend the government of the UAE for the fast and swift response they did to combat Covid 19 and help its residents throughout the period when the virus was on war path. We should appreciate everyone in the front line like the police and nurses. **What does the future hold?** Ms. Li believes that these are trying times for businesses and their owners and management. As a region the GCC has great potential. Separately other emirates like Ajman and Fujairah are developing at alarmed rate especially for the hospitality as they aim to benefit from Dubai Expo. Ms. Bhatnagar also answered the question highlighting she trusts the UAE leadership to guide businesses well into a post-Covid era. The next five years will be determined by how best we perform this year. For the terribly affected industries, this is a time to reinvent yourself so you may become more productive than before. Working remotely has proven that employees are pushing more throughput than before which Ms. Basson suggests will assist in the economic recovery. We as humans are vulnerable, when we get hit, we fall but eventually we get back stronger. Covid 19 is not the only pandemic we as humans have faced, history will tell us but what matters most is how fast we get up and start reclaiming what was taken from us such as belief, zest and power. Ms. Al Marri went on to elaborate on the fact that innovation will take part in industry revival. She also highlighted the fact that certain skills like risk management and project management will also be quite essential.



Due to the travel restrictions implemented by different governments all of over the world people who purchase things online have gotten used to waiting and this change has led to the e-commerce business becoming more open for new registrants who would want to promote their products online. It also led payment mechanisms being developed further to make them more efficient and convenient. However as everyone is rushing to online recognition it means there would be a risk of being lost in the "noise" as put forward by Ms. Basson. We need to be filtered outside the noise so our products may get the recognition they deserve which in turn will create revenue..



Webinar Replay



# HOW TO OPTIMALLY MANAGE YOUR ORGANIZATION IN A REMOTE WORKPLACE WORLD

**Mr. James Michael Lafferty,  
CEO of Fine Hygienic Holding (FHH).**

A very inspiring and insightful webinar was conducted by the CEO Clubs Network's valued member, an award-winning, and one of the most unique and diversified CEOs in the world, **Mr. James Michael Lafferty, CEO of Fine Hygienic Holding (FHH).**

**"Sometimes people try to forget their past, I embrace my past and I strongly believed in the concept of serendipity".** Those were the first words of Mr. Lafferty while he talked about his past being a track and field coach for kids, working with under privileged teenagers and convincing them to forget the drugs, crime and bad influences in the streets – to come out every day to run and train with him, so they could win Gold Medals which can get them College or University scholarships.

Because he was in the sports world, in 1985, he was hired by Procter and Gamble to teach fitness to their executives. He loved what he does there, and one day, the brand manager told him "You've got a lot of Talent

and I think you should do what I do. You should be in brand management!" Mr. Lafferty liked it so he underwent the long hiring process, did written exams, screening, interviews and panel interviews with P&G. After a week he received a letter informing him that he is not qualified to the job. He didn't accept the rejection, he searched for the Head of the Human Resources and wrote to him: "Interviewing is not a science, it's an art and your artist sucks. And I want another chance!" It stunned them, so they decided to bring him back for another interviews and after that they offered him a job. He moved to Morocco for a 2 years assignment and then serendipity came in. He became the division CEO for P&G, Coca-Cola, British American Tobacco and now Fine Hygienic Holding.

The biggest lesson in this story and the only way he hires his people today is that one thing, **"desire"**.



## OPTIMALLY MANAGING YOUR ORGANIZATION IN A REMOTE WORKPLACE WORLD

*by:* **James Michael Lafferty**  
CEO of Fine Hygienic Holding &  
Global Business Leader

- ✓ Four key remote working principles
- ✓ How FHH is handling working from home?
- ✓ Learn from one of the most unique and diversified CEO's in the world today
- ✓ A Successful CEO, Olympic Coach, Award-Winning Journalist, College Professor, Competitive Athlete and Philanthropist

# HOW TO OPTIMALLY MANAGE YOUR ORGANIZATION IN A REMOTE WORKPLACE WORLD

Going back to the main topic, How to optimally manage your organization in a remote workplace world? Mr. Lafferty is proud to share how FHH has handled the coronavirus crisis. The company is much stronger in the crisis than it was without a crisis. The business is booming.



He shared some facts about FHH's performance during the pandemic. (1) Q1 2020 was an all-time, 63-year record. (2) Q2 2020 will surpass the Q1 record. (3) Their team is delivering with high morale and is excited for the future.

## What are the 4 Key Remote Working Principles?

### Principle 1: When a leader sneezes, the whole organization catches a cold.

People cue their behavior off their leaders. In times of stress, they watch them. If you panic, they will panic and if you stay calm, they will stay calm. In times like this when people is looking for stability, those who are sitting in the leaderships chairs must be cognizant of the signals they are sending to their organization. Send the right signals because your people are watching you. Leaders must remain calm, collected, dignified and grateful. Never let them see you sweat!

### Principle 2: Embrace the "Slow Dance" Technique of Communication

Slow dance is close, not dancing with fast music where you are 2 meters apart. Slow dance with your people and get very close and stay close. In this remote world when people are at home, they can feel lonely, disconnected, not part of the company anymore and they can lose sense of the culture of the company. So you got to make an efforts to do things to stay close. What FHH did are,



(1) Daily Written Communications with the Entire Company – from Business to Inspiration; and (2) Live Coffee with the CEO – 1x per week with Q & A.

### Principle 3: When in doubt, err on the side of kindness.

Remote working is harder than anyone thought because everyone is engaged 24/7 in the business. COVID-19 brings added stress and worries. And mental health is a key risk of this current situation. FHH has a 24/7, 8 language counseling for its people.

### Principle 4: Keep your focus – and your people – on a "PC" World (Post Coronavirus)

The Post Coronavirus world is coming. The focus points are: (1) We will exit the crisis! (2) Set key objective – to exit stronger than ever (3) What decisions should you be taking now to solve this objective. Disinfection becomes more important part of the human life and FHH launched masks, gloves and wipes very quickly and it's been a huge added sales and diversified FHH's portfolio.

Webinar Replay





## CEO Clubs Members Initiatives & Knowledge Sharing

The topics that will be under discussion from our esteemed members include the **Blueprint for the New Exceptional, Transforming Health Insurance through Automation and Digital learning Maturity**. As already seen in the titles, the topics will tackle certain aspects of business that are relevant to the current environment.



**The Blueprint for the New Exceptional** is tackled by **Lyndon Dsilva** who is the General Manager for **Concentrix in the Middle East & Africa**. There has been many initiatives over the years on business will be conducted in future, things like digitalization

A.I, new ways to measure CX. However due to the pandemic 10 years of innovation was squeezed into 3 weeks. So far amongst the many change's businesses have had to undertake include Cost optimization, acceleration of digital self service and automation. The whole dynamic of customer relations has changed as now customers pay more attention to how efficient the service is hence businesses have had to focus more on the satisfaction of the customer.

So, by focusing on the customer certain aspects come into play such as effective communication. The Blueprint for the New Exceptional is a framework that is designed reevaluate where you are in regard to business maturity and then lead you up to an execution plan. Effective communication is essential in the **New Exceptional** framework as all stakeholders involved should have all the necessary information on hand to improve efficiency from the customer to the service provider.

**Transforming Health Insurance through Automation** was tackled by **Aftab Hasan** who is the Chief Executive Officer for **Arya Insurance Brokerage Company (Bayzat)**



So much was expected of 2020 from an economic, social and business point of view. Many people were looking forward to it. The health insurance sector has changed.

**CEO Clubs Exclusive WEBINAR**

**CEO CLUBS MEMBERS INITIATIVES & KNOWLEDGE SHARING**

**BLUEPRINT FOR THE NEW EXCEPTIONAL**  
Lyndon Dsilva  
General Manager- Middle East & Africa  
Concentrix

**TRANSFORMING HEALTH INSURANCE THROUGH AUTOMATION**  
Aftab Hasan  
Chief Executive Officer  
Arya Insurance Brokerage Co. (Bayzat)

**DIGITAL LEARNING MATURITY**  
Mohammed Shabeer  
Regional Business Partner  
Excelledia Management Consultancy

Monday | June 29, 2020 3:00 pm (UAE Time)

## CEO Clubs Members Initiatives & Knowledge Sharing

To cope with this change insurance companies should incorporate emerging technologies, so they reinvent themselves and become more relevant. Innovation in the field of insurance is changing the nature of risk and is enabling new products, services and channels to invade and penetrate the ever going insurance landscape. The health insurance is pegged to grow extensionally until the following year which 2021. Block chain is another area that is being fully utilized by the health insurance industry to handle operations. Its introduction has led to more information being safely kept and fully utilized at will. Ai is being used for real time communication with customers, this on the positive side is improving sales conversion rate. the benefits of automation in the health insurance industry is that it will have faster and more efficient fraud detection mechanisms, it will lower the cost for calls and help with the compliance side to automate the regulatory activities. this automation has improved customers experience with Health insurance.



**Digital Learning Maturity** was our third and final topic being tackled by **Mr. Mohammed Shabeer** who is the regional business partner for **Excelledia Management Consultancy**. The above-mentioned topic is very essential for both SMEs and large corporations.

There are two aspects to the topic in question. Firstly, the Learning Maturity and the Digital Maturity. Are you able to quantify your personal experience in life so you can provide a chronological order of what has happened to you over the years?

This story may serve as inspiration to others. To do this due to digitalizing a story that has been made over a number of years can be told in 3 to 4 minutes. That in turn is Digital Maturity. Due to the pandemic priorities have shifted in service delivery. One might have the best product but what customers are looking for currently are solutions to their problems. Those solutions have become the norm for service delivery. Thus, businesses have to optimize their resources to deal with solutions that are being required by potential customers.

Digital Maturity is the assessment of how many of your business processes are automated? The more processes that are automated the better the efficiency. Sustaining the digital learning Maturity is very important for an organization. Digital learning has also led the better team member engagement no matter the location. One can host a training session for members of the same company but from different countries, one could be in London the other in New York City it would not matter. This in turn has reduced costs to the company and better Information exchanges amongst team members at an accelerated rate. These digitalized and animated stories help clients and stakeholders understand products better as they keep them captivated and help them resonate the story with their own lives. Training has become easier due providing the training content in a digitalized format.

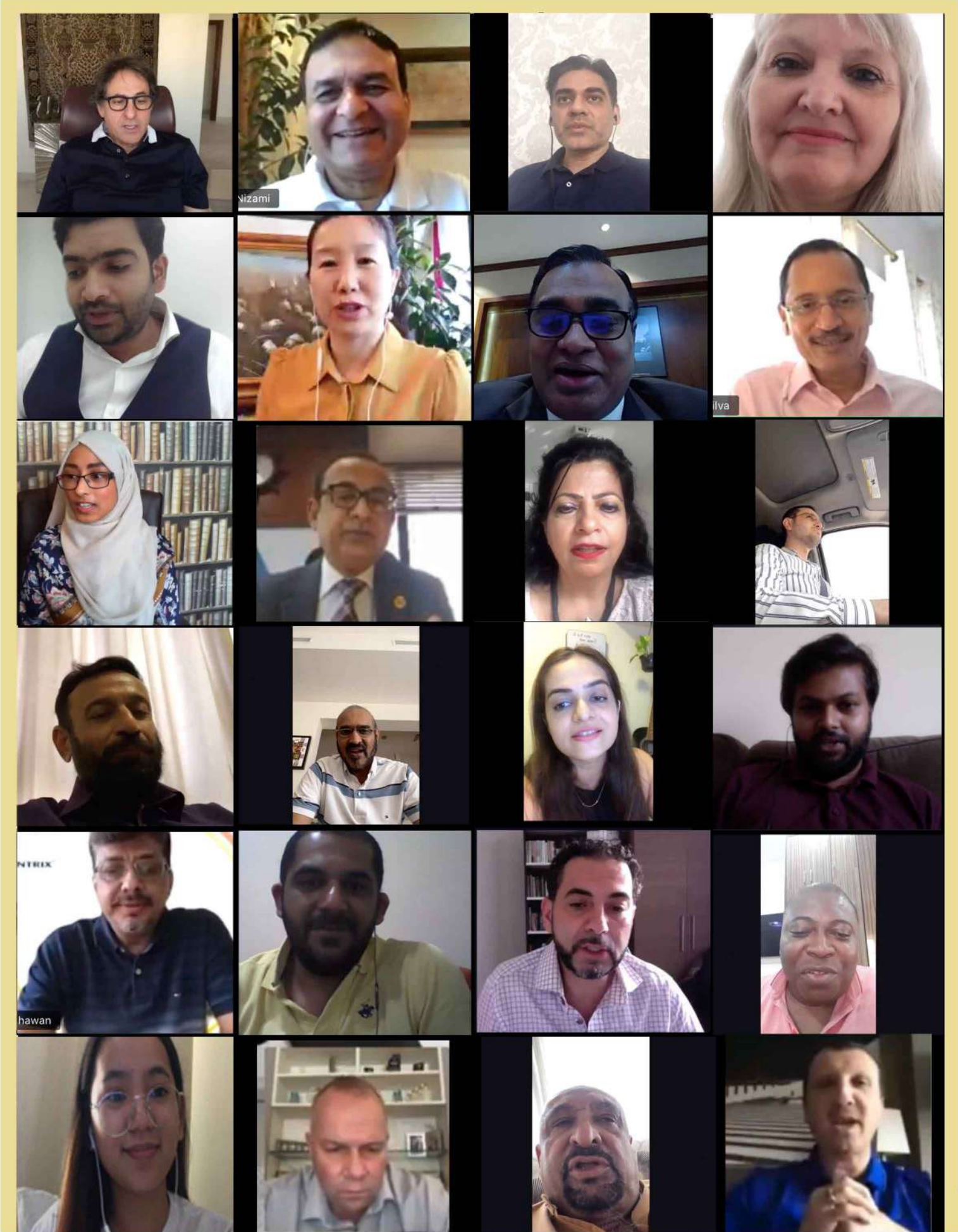
Conclusively if we are to incorporate all the information that has been provided to us by our panelists you will see some degree of change for the better in your organisation. Industries might be different but concepts still remain the same. The beautiful thing about learning is that nobody can take it away from you and at the end of day you become a better version of yourself.



[Webinar Replay](#) 



# CEO Clubs Online Meetups





# COVID-19 AND ITS IMPACT ON THE FUNCTIONING OF INSURANCE INDUSTRY

**Aftab Hasan**  
CEO, Arya Insurance Brokerage Co. (Bayzat)

COVID-19 pandemic has shattered the entire economies of the world and has influenced almost all business sectors including insurance. The year 2020 which was waited for so long by many business entities and countries to be marked illustrious and imminent and was supposedly to be celebrated as the historical year just by the significance of its compounding double-digit number will now be written as the year of distress, suffering, fear, uncertainty, recession and rather depression if this pandemic prolongs for some more time. It will go down in history as one of the years of our lives where we seemed to witness our worlds being turned upside down.

**The domino effect.**  
Global tourism, travel and hospitality companies close down economic activities, *impacting SMEs globally.*  
This affects the *least well-paid* and those who are *self-employed* or working in the *gig economy.*



Although at this juncture it has visibly augmented the importance of the insurance industry's position especially exhibiting the role as a mitigator of economic damage to industry's at large paying a heavy price to the reinsurers who are going to absorb in the end. The escalating privation caused by this pandemic on individuals, businesses, and economies has further stressed the importance of a sound, stable and developed insurance market, and the role it plays during such calamity. This pandemic has severely impacted many industries such as Aviation, Automobile, Banking, Hospitality, Insurance, Retail, Travel, Transportation, Energy, Manufacturing etc. Although the impact on the Insurance sector is less severe than other sectors but it will still be significant and highly disruptive, ranging from employee and business continuity issues, client service considerations to operating profit.

We should mind it that insurance cannot be the only way out for tackling the impediments faced by these businesses that are afflicted by the COVID-19 crisis though it can play an important role in



sustaining their pace of survival. The insurance sector needs policy leadership that translates into a clear mandate for the regulator, as well as effective coordination across government and industry.

Insurance Authority as the regulator has an enormous task and responsibility to make sure that this industry should have adequate liquidity and appropriate measure to survive while combating this major global economic crisis which is on the way to fiscal depression. This can happen primarily by providing immediate financial relief in the form of a fiscal stimulus with the help of government funding dedicated to our insurance industry which will aid to economic recovery and secondly mobilizing private capital to finance domestic development once the pandemic is over as it will perform a vital role in intensifying capital market. Policymakers and regulators will have a key role to play in driving innovation in their respective jurisdiction, which would enable insurers to reach their customers and strengthen the resilience to hold on during these turbulent times.

During these crises, businesses are also averse to face risks such as employee work-related injuries, business interruption, disruption to supplies, lack of access to credit; these risks affect how businesses invest, plan, prepare, and respond to such setbacks. SMEs contribute significantly to employment and innovation, the reality is that many of them either collapse or remain sluggish, which adversely impacts the sector's ability to fulfill its employment and growth potential.

## **COVID-19 AND ITS IMPACT ON THE FUNCTIONING OF INSURANCE INDUSTRY**

Underwriting and reviewing any business requires business data such as information on their revenue, assessment of risks whereas due to obvious constraints and limitation is often difficult to interpret, given the informal nature of SMEs and their complex insurance requirements which make it more challenging for insurers to customize products for these businesses.

There were two major international events on global level canceled this year which includes Dubai EXPO 2020 & Tokyo Olympics which might have some effect on the reinsurers under event cancellation policies that may cover them even for epidemics or pandemics.

Although the COVID-19 outbreak is causing widespread concern and increasing economic hardship for consumers, businesses, and communities at the same time it will also create a huge opportunity for the industry as with every problem there's a solution and an opportunity to learn, create something that's meaningful and might give us more options to build our business robust.

As insurers struggle to suspend policy cancellations while offering rebates on personal lines, extending business interruption coverage on commercial lines, expecting cost-sharing with the government on health and employee benefits, etc. but we have observed that very little attention has been paid to the insurance broker's retort to the crisis.

Almost 50 percent of the top international insurance brokers are privately owned and are backed by private equity partners and some of them are listed entities. While these investors are trying to evaluate the effect of the crisis on their portfolios due to this pandemic, stock prices of the largest, publicly-traded brokers have dropped significantly due to their anticipation & projection of potential strain on business volume, commissions, and operations.

However, innovative digital platforms, such as my organization Bayzat present viable alternatives for insurers to serve SMEs and individuals, as they already act as aggregators, and have established trust, communication, and payments channels with



their customers and insurers. As providers have difficulty in maintaining workforce productivity, the trend toward robotic process automation (RPA) and service automation will accelerate, driving greater efficiencies, faster response, and improved service performance.

We know that large corporate and some SMEs normally have business continuity plans, but they may not fully address the fast-moving and unknown variables of an outbreak like this which was not experienced before on this large scale. Usually, contingency plans promote operational effectiveness following events like natural disasters, cyber incidents, financial crisis, among other crises. They do not normally consider the widespread contagious ailments, quarantines, work from home, extended school closures, added travel restrictions, irregular banking hours that may occur in the case of such an emergency. This COVID-19 crisis has raised several unique challenges which are being faced today.

As a practitioner of insurance and as a broker or advisor or consultant to policyholders it is an opportunity to demonstrate our value at a time when they are distressed and looking for a piece of professional advice to survive in these turbulent times. We may face reputational or litigation risks if our firm is seen as ignoring policyholder concerns or dismissing employee concerns or safety.

## **COVID-19 AND ITS IMPACT ON THE FUNCTIONING OF INSURANCE INDUSTRY**

The crisis, in my opinion, is expected to further accelerate the shift to digital and direct distribution channels as social distancing will remain in place for some time until this pandemic is completely exterminated. We need to review our technical & digital capabilities and consider partnering with InsurTech partners to source leads and process applications such as Bayzat Benefits.

We will have to focus on customer support; this is the time to prove the value of the relationship with policyholders outside policy terms & conditions; as our emphasis will be more on having a consultative approach to address broader personnel issues which are critical to support client needs. Insurance is an advice-based business built on knowledge and information from various sources. In order to, maintain social distancing, we have stopped visiting clients, accepting their visits to us as well as insurer visits, but we still must manage their needs while providing services remotely. We are now connecting with our team and clients in different ways using communication technology like Zoom, Skype, or Microsoft Teams that we did not worry about previously which is a new experience for all of us. It is a matter of redefining customer's & vendor relationship which is a new paradigm shift from the conventional working, once customers get used to service providers and vendors delivering more of their services remotely, they will not require as much be delivered onsite, saving in travel expenses and potentially improving productivity as well.

We must quickly change our expected strategy and work approach to keep serving our potential customers which is a massive challenge but necessary for survival. The other important issues are to retain our good knowledge-based team members as much as possible because it will be hard to find the good trained staff on whom we have invested over a period of time to make them our human assets. We already have a skills shortage in our insurance industry. Security and privacy are other vital issues to be dealt with during this time while working remotely to avoid data breach and should have noticeably clear protocols and guidelines to safeguard from increased risk of cyber attacks.

Being able to offer the flexibility of working from home is the main attraction to the employee which means letting go of close supervision and creating a new trust between employer and employee. If we cannot have faith in our own people, then maybe we do not have the right person working for our organization as we cannot micro-manage all these matured professionals whom we trust as our loyal soldiers.

We know these are extremely challenging times for individuals, families, businesses, and indeed whole societies and economies. The insurance industry as other sectors also need to get on the digital transformation of their businesses, to become more agile, responsive, and connected organizations. Perhaps one remnant of the coronavirus calamity could be that it propels more insurers to adapt and embrace the new normal to survive. This pandemic has also given opportunities for the telemedicine sector to expand the concept of remote healthcare services through technology platforms. The insurance industry has a key role to play in supporting customers and societies through the ongoing crisis as well as post-crisis to actively contribute to the recovery.

To conclude my opinion – I must admit to get the most of our people during this crisis we must take care of our people, secure health, build the mindset to handle fear, deploy with accountability, reflect changes of new business model, control the controllable, avoid overestimating, calibrate our internal resources and adjust operation to new business model to secure business continuity. Possibly the ultimate impact, however, will be with most organizations finally including pandemics in their scenarios for business continuity planning. The current pandemic crisis is unprecedented in its impact on all organizations and service providers worldwide. However, we can begin to see a path ahead, in stages, to recover to a new-normal of business conditions. The lessons learned now, and updated business continuity plans, will change organizations and their relationships with service providers for many years to come.



# CHINA - THE DRAGON ALSO RISES

**DR. DIMITRIOS VASILEIOS KOKKINOS**

**Chairman & Managing Director - DVK Consultants DWC-LLC**



The Coronavirus pandemic led a lot of pundits to refer to a collapse of the Chinese Economy and even that of China.

This is a simplistic and narrow framed time-wise approach that is fundamentally wrong.

In fact, China will emerge stronger and more significant in the World when the pandemic will pass.

**The first factor** to consider is that the Coronavirus started but also ended in China. Despite their initial mistakes, the Chinese Government and Administration rapidly took draconian measures that they imposed successfully because the population accepted and obeyed them. The first thing this proves is that the Government is fully in command and control of the Chinese Society even when the Black Swan appears.

**The second fact** to appreciate is that China successfully overcame the Coronavirus challenge and its consequences.

**The third fact** to evaluate is that, with a phase lag, the Coronavirus pandemic is exploding now in our economic and political "West".

Therein lies the key to understanding the future evolution.

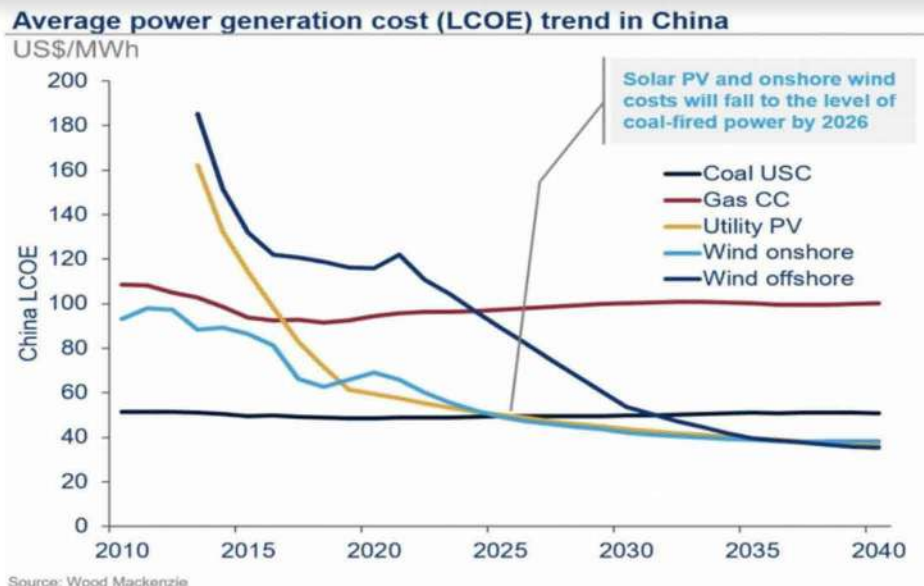
China, which represents almost a quarter (1/4) of the World's Economy, had its Economy disrupted, not destroyed.

As the disruption proved, China is a fundamental component of the World's Supply Chain because a Chinese component exists in 83% of the World's products. Alternatively, arrangements are already being incorporated in the Supply Chain of every Company and Corporation but nothing can fully replace Chinese sources both in terms of volume and cost.

China as a producer is and will be the World leader for years to come. Its combination of technological advance, skilled low-cost labor, and production capacity combined with strong growth of its massive internal market cannot be developed elsewhere for decades. It is not to the US commercial interests to decouple its Economy from the Chinese one. China is the great subcontractor of many Great US Corporations.

China is right now normalizing its internal disrupted Supply Chains before restarting its dynamic export drive. That will take only a few months. The present abundance and extremely low costs of Energy, on which China depends, will be a production boost and a big benefit for the Chinese Economy. Energy will be one of the key issues. China decided to go the renewables way but it will take the whole of this decade for the substitution of coal with renewables and Natural gas.

The following graph explains better than text:



# CHINA - THE DRAGON ALSO RISES

The Chinese export dynamic will pick up for two main reasons.

While production in the other parts of the Globe is and will be under disruption, Chinese production will be able to provide the needed materials and products.

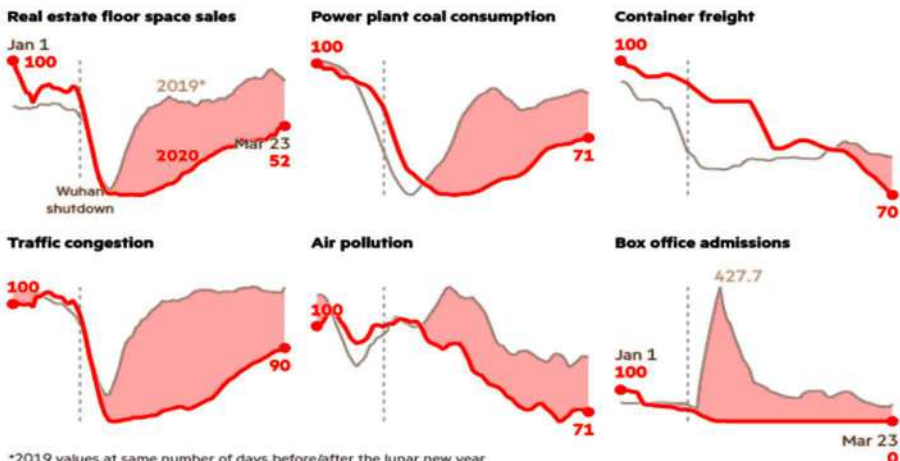
Some examples:

- VW group is closing down its factories in Germany and increasing its production in China.
- Tesla is closing down its USA factory and reopening its Chinese factory.
- The Chinese solar panel factories-the World's biggest-are accelerating to full production.
- The Chinese Industry of pharmaceutical substances and medical materials that feed most of the World's medical needs is restarting its stopped exports.

2. China is now positioning itself as the global leader in pandemic response with medical material and medical know-how transfer.

The beginning of the rehabilitation of the Chinese Economy is shown in the following graphs:

Subindices (Jan 1 2020 = 100)



\*2019 values at same number of days before/after the lunar new year  
Sources: WIND; EntGroup; FT research

Consumption in the rest of the World is helped by the enormous sums being released in the Quantitative Easing decided by most Central Banks of the World. Goods to consume will, to a significant part, be of Chinese origin, since the industries of the rest of the World are shutting down as the pandemic flares up.

Quantitative Easing is done in China also, like the rest of the World. The difference is that Quantitative Easing in China will produce value while in the rest of the World will mostly be used as a financial prop.

The increased Chinese spending will aim to spur infrastructure investment, commuting approx. 400 billion dollars for this purpose.

President Xi promised unprecedented spending on "new infrastructure", including 5G networks and data centers, as well as accelerated expenditure on traditional projects including high-speed railwaylines, will top China's response to the economic impact caused by the coronavirus outbreak, said President Xi Jinping.



China's budget will have a deficit of about 3,5% for 2020. Q1 and Q2 will be negative in terms of GDP. That is noticeable but not catastrophic and it is short term. The Chinese never plan in trimester terms but in five-year terms as a minimum.

Once the pandemic is globally under control, which is estimated to be in late 2021, it is understood that things are not to be "just as before".



Most life and business procedures will change significantly. A new global understanding is necessary otherwise World Civilization and Global Society will suffer. A more robust and more dominant China will emerge when the Pandemic ends.

Instead of confronting China, the "West" must re-establish a working relationship with it, to start recreating the global wealth lost in the aftermath of the Coronavirus damage, the Financial crisis, and the Energy disruption.

## Fine Guard mask effective against Covid-19: research

**Fine Hygienic Holding (FHH)** has confirmed the efficacy of the new self-disinfecting technology used in the company's Fine Guard face masks in permanently killing the new coronavirus when applied to textiles or surfaces.

Fine Hygienic Holding (FHH), one of the world's leading Wellness Groups and manufacturer of hygienic paper products, has confirmed the efficacy of the new self-disinfecting technology, Livinguard (used in the company's Fine Guard face masks), to permanently kill the new coronavirus when applied to textiles or surfaces.

The announcement follows the latest research conducted by two of the most recognised academic institutions in virology and textiles, Freie Universität Berlin (The Free University of Berlin) and Institut für Textiltechnik (Institute of Textile Technology) at RWTH Aachen University, said a statement.



Livinguard technology can continuously inactivate exhaled viruses, including 99.9% of SARS-CoV-2 (the virus that causes Covid-19), making it the most effective coronavirus killer technology known to date.

These scientific results confirm similar findings from a recent study conducted by The University of Arizona, Tucson and are especially relevant now as countries around the world gradually ease lockdown restrictions and citizens seek a return to normality, the company said.

"Our research has proven that the textiles in these masks can continuously inactivate the exhaled viruses and can make handling these masks even safer overall," says Professor Uwe Rösler from the Institute for Animal and Environmental Hygiene at Freie Universität Berlin. "In addition, such textiles could also help to reduce hygienic issues in other general and medical areas, even beyond Covid-19."



**FHH CEO James Michael Lafferty stated:** "In the days and weeks ahead, safeguarding public health and hygiene will be paramount as countries continue to ease restrictions and move forward towards the restoration of daily life and reviving economies. As the exclusive Livinguard partner in the Mena region, we are proud to be pioneering the future of hygiene, providing our communities and consumers across the globe, with the most advanced hygienic solutions available anywhere on the market. The Fine Guard mask is only the beginning—the versatility of this kind of technology means it can be used to create a range of hygienic products that will give consumers complete, comprehensive protection from Covid-19 and a surplus of other potentially harmful pathogens."



As a chemical-free solution, Livinguard neutralises bacteria and viruses at the molecular level, by using charged ions to disrupt their atomic structure, effectively rendering them inactive. Another key feature of the Fine Guard mask is its durability; it can be washed and reused up to 30 times for a whole year without affecting the effectiveness of the technology, giving consumers the utmost in both protection and value, while also preserving the environment, the statement said.

(Reference: <http://www.gulfprojects.me/>)



## DGCX in Discussions with Trading Community on Potential Listing of Black Pepper Futures Contract

The Dubai Gold and Commodities Exchange (DGCX) today announced that it is in talks with its members and the wider trading community on the potential listing of a Black Pepper Futures contract. The discussions were initiated following a virtual meeting between **Ahmed Bin Sulayem, Chairman of DGCX, and Ahmad Sultan Bin Harib Alfalahi**, the UAE's Commercial Attaché to India, to strengthen the bilateral relations between the UAE and India, and the major role that DMCC plays in the trade relationship.



**Ahmed Bin Sulayem, Chairman of DGCX**, said: "Black pepper is one of the most prevalent spices exported and traded from India. The potential listing of a Black Pepper Futures contract on the DGCX would not only add great value to investors and traders in the region, but further position the UAE as the global gateway for commodities trade. These discussions mark a significant step to strengthening ties between the UAE and India, and we are confident they will lead to further trading opportunities between the two nations in the future."

In 2013, the Dubai Multi Commodities Centre (DMCC) held the first edition of the International Pepper Conclave (IPC) to provide opportunities for producers, importers, exporters, manufacturers, and retailers to strengthen relations. The DMCC plans to host the IPC again in the near future.



**Les Male, CEO of DGCX**, said: "We are excited to have entered into preliminary discussions with our trading community on the listing of a Black Pepper Futures contract. Black pepper is the 'king of spices', and one of the most traded agricultural products internationally. Given its high demand, we firmly believe that this product would be highly attractive to both our retail and institutional participants by ensuring effective price risk hedging and price discovery."



## Etihad Credit Insurance, Dubai Islamic Economy Development Centre Partner to Boost UAE's Halal Exports

**Etihad Credit Insurance (ECI)**, the UAE's federal export credit company, has partnered with Dubai Islamic Economy Development Centre (DIEDC) to boost UAE exports through sharia-compliant export credit solutions.

The agreement is in line with the vision and directives of His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, who pointed out at the third Global Islamic Economy Summit, that the Islamic economy offers a real opportunity to find new ways of managing economic, commercial, and financial growth.

### Shared Objectives

The agreement is a result of the shared objectives of ECI and DIEDC to boost awareness for the Islamic economy globally and to strengthen the UAE's position as the preferred global hub for halal exports.

As part of the agreement, the federal export credit company will support DIEDC's partners through its trade credit services that can significantly augment their sharia-compliant exports. The two organisations will also partner with Islamic banks and exporters in projects that require export financing, structured trade finance, project finance, as well as supply chain finance.



In a Memorandum of Understanding (MoU) signed by **Abdullah Mohammed Al Awar, CEO of DIEDC**, and **Massimo Falcioni, CEO of ECI**, the two organisations agreed to form a committee that will implement initiatives aimed at shoring up the UAE's sharia-compliant exports. The number of members, the structure of the committee and the means of financing, as well as the schedule of meetings, the working mechanism and the decision-making process will be finalised by ECI and DIEDC.

Furthermore, the partnership is mandated to enhance awareness of Islamic trade credit and political risk solutions and financing structures (based on takaful) as well as to examine how ECI can provide DIEDC's business partners with risk mitigating tools. In doing so, the two entities are seeking to drive the global competitiveness of these businesses to help them enhance their export competencies and penetrate new markets.

*(Reference:  
Government of Dubai Media Office)*

## Etihad Credit Insurance, Dubai Islamic Economy Development Centre Partner to Boost UAE's Halal Exports

For its part, ECI will also participate in conferences, workshops, training courses and activities focused on exports and Islamic finance organised by DIEDC. In addition, ECI is to have access to the Centre's reports and publications.

### Global Opportunities

Speaking on the synergy, Abdullah Mohammed Al Awar said: "Through this strategic partnership with ECI, DIEDC seeks to create more opportunities in the Islamic economy space for UAE companies engaged in exporting sharia-compliant products, and to attract more export-focused investments."

"This MoU opens new global markets for high-quality sharia-compliant products from the UAE that are already in great demand for complying with best-in-class standards," he added.

Al Awar pointed out that this collaboration with ECI will further contribute to advancing the UAE's leading position in the halal sector globally. The two entities are mandated to cooperate with strategic stakeholders in the UAE to launch initiatives that support halal products.

In addition, they are to jointly host events that highlight the advantages of investing in the Islamic economic sectors.

Al Awar noted that the launch of the Halal Mark by Emirates Authority for Standardization and Metrology (ESMA) had increased the credibility of Dubai and the wider UAE as pioneers in the halal sector.

For his part, **Massimo Falcioni** expressed his confidence that the agreement will significantly bolster trade and investment opportunities for local businesses looking to export shariah-compliant products.

He said: "Through our sharia-compliant trade credit solutions, ECI stays true to its vision of supporting the growth of businesses that are aligned with the vision of the UAE leadership. We continue to implement our clear roadmap through achieving our goals in alliance with strategic partners both within and outside the country. Together with DIEDC, we aim to not only strengthen the efforts of halal exporters in the country, but also to facilitate the development of new products that will set benchmarks across sectors, and contribute significantly to positioning the UAE as the global leader in the Islamic economy."



Dubai Islamic Economy Development Centre  
and Etihad Credit Insurance



# Strengthening SME's will underpin the entire business ecosystem from unforeseen cataclysm

**Abdul Moiz Khan**

**Senior UAE based Corporate / Risk Management Banker, Co – Founder,  
CEO & Managing Partner of Fursa Consulting –**

Dubai based Corporate Advisory Company engaged in Debt Advisory, PE, M&A & Strategy.

As COVID-19 metamorphose from health crisis to an economic crisis, such mutation will spawn unproven predicaments to small businesses – SMEs (small & medium enterprise) and to their approach to weather this storm – as key players in the economic landscape, especially in emerging economies where this segment contributes to 90 per cent of businesses and more than 50 per cent of employment according to the World Bank, though there is a huge heterogeneity of SMEs as a result of different market conditions. According to the UAE's Ministry of Economy, the sector represents more than 98 per cent of the total number of companies operating & contributing towards 52 per cent of the non-oil GDP.

The pandemic has expanded unprecedented new challenges for this business class with the knock-on effects seemingly endless. By their stand-alone size & space, they are immensely vulnerable to shut-down, supply chain disruption, demand depression and traditional accessibility of liquidity. This all embracing crisis has fashioned inconceivable and extraordinary new business injunctions of social distancing, restricting mandatory maximum operational workforce, outmigration of workers and difficulty in their remobilization.



It is still too primitive to estimate how distressingly the prevailing incomprehensible market dynamics will affect the SMEs but their future will swivel on their progressive and prudent approach to safeguard from the unknown threats.

However, the paramount emphasis will be to stay alive, through the capacity to react, act and adapt to the new emerging norms and business culture.



Businesses have to embrace and inculcate strong

recuperation management skill sets to insulate from any invincible and invisible crisis with their inherent strength, resolve and resilience. This implies identifying and adjusting to the changes not only from the customers' preferences, behaviour and needs but also from the suppliers, business networks, employees, work efficiency & effectiveness.

Being vital fabric of the economic ecosystem, SME's need business support organizations now more than ever to imbibe the new value chain which orbits primarily on greater coherent & cohesive business standards to restore trade and ensure survival. Trade promotion organizations will play pivotal role to foster emerging good practices and resources for small businesses including market information, so they can learn and adapt in real time.

In their own interest, business setups will strive hard to assimilate internationally accepted reporting standards for data transparency & reliability data to access credit funding to help them grow and be well integrated in the disciplined financial ecosystem complying stringent operational, regulatory and compliance norms.

## Strengthening SME's will underpin the entire business ecosystem from unforeseen cataclysm

Efforts will be made to upgrade and accelerate existing management functional styles by acquainting sophisticated risk, inventory, business process & management reengineering models. Adoption of analytical tools and artificial intelligence will be more relevant in assessing transactional, alternative data (bank statement, business cash flow etc) and company's creditworthiness by trade finance providers, regulators, guarantors, buyers, and suppliers.

With such transparency and disciplined vigilance, it will facilitate easier transformation from traditional financing through bank debts to alternative financing sources such as Venture Capital, Fintech support. These options can offer tailor-made financing solution at much faster, easier, cost-effective and transparent manner.

Noting SME's inevitable space in the holistic business environment, alternative finance options are gaining deeper understanding of businesses to evaluate creditworthiness, risk assessment more conveniently and in transparency. In new emerging business world these innovative data and artificial intelligence-led solutions are better positioned not only to serve these business entities financing needs but also to lead them out of the imminent financial crisis, and even unlock their outmost potential.

It's now upto SME's to demonstrate much needed improvisation and enhance their sensory perception system and bolster their business models to capture opportunities to navigate through these testing times.



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**Ghassan Afioni**  
Managing Partner &  
Inventor  
**Steel Wood Industries**



**Mr. Ghassan Farouk Afioni**, a scientist studied Chemistry in American University of Beirut and Masters in Industrial Chemistry in University of Central Florida. He took Post Masters in Physical and Environmental Chemistry all Ph. D Courses in University of South Florida. He self-funded the researches aiming to discover unique breakthroughs which will become a solution for many environmental & economic challenges.

**Ghassan and Steel Wood Industries** have set up the industry for a sustainable future for all that will help reduce carbon footprints.

Steel Wood Industries, a Dubai – based manufacturer of environmental – friendly and sustainable wood products has announced a game changing revolutionary product – Steel Wood Density Board or Steel Wood Dubai (SDB) – that is set to change the wooden furniture and associated industries in the region.

Established in the UAE in 2012, Steel Wood Industries is the only wood board production facility in the GCC and Middle East with a system that is environmentally friendly, sophisticated and advanced. It hinges on sustainable, renewable natural resources as raw materials.

Steel Wood Industries hopes to convert the UAE as one of the major key player in the composite-panel industry to cover UAE local demand and international market. With the high-end technology developed at Steel Wood Industries, the UAE and the GCC can manufacture panels while curing the globe; something that was unthinkable a few years ago.

The recycled wooden products at Steel Wood Industries help us to reduce a net of over 65,000 metric tons of negative carbon footprints per year – which is equivalent to 101,560 airline flights round trip (a 2000 mile round trip produces 0.64 tons of Carbon Dioxide as per [www.cotap.org](http://www.cotap.org) medium flight range) or 140 aircraft operation at double round trips on medium flight range per day on normal schedule for a year.



**Steel Wood Industries is from the heart of United Arab Emirates to the whole world for a sustainable environment and greener planet. We at Steel Wood Industries do not have to cut trees to produce more wood, and this is THE MIRACLE OF THE DESERT”**

**Mr. Ghassan Farouk Afioni**

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**Dr. Hemant Kumar**  
Director  
**Al Tareeqah  
Management Studies**



**Dr. Hemant Kumar** is the Director of **Al Tareeqah Management Studies**. He obtained his Master of Commerce and a Ph.D in Finance.

He started his teaching career in the University of Mumbai, before moving to the UAE, 23 years ago. He has taught a range of finance and business courses in UAE for over 25 years at graduate and post-graduate levels. He has supervised various master level thesis and research projects and has designed and organized several academic workshops for the universities.

Dr. Kumar is involved in strategic planning of launching & managing US, UK, Indian and Australian Universities programs in UAE namely, Griggs University, USA, University of Atlanta, USA . Manav Bharti University, Chifley Business School, Australia and University of Wales TSD, UK.

In the past 26 years of his contribution to the education industry, Dr. Hemant Kumar has understood how higher education could empower individuals and how it could be the key that would unlock the potential of our youth and help them build a stronger community and a progressive nation.

**Al Tareeqah Management Studies (ATMS)** provides students with an opportunity to study International University Programmes while living in UAE. Our main goal is to provide all our students with a quality, cost-effective education and we pride ourselves in maintaining the highest academic standards.

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**Alexandra Timotheadi**  
Executive Director  
**EFG Dubai**  
(Leading Swiss Private Bank)



**Ms. Alexandra** earned her bachelor's degree in Biology (BSc Hons) at the University of Bath in United Kingdom and hold a master's degree in International Management from King's College, University of London.

An investment advisor in private wealth management for the past 19 years and started her career in London where she worked in Morgan Stanley and Barclays Private bank.

In 2008 she relocated to Dubai and have been assisting high net worth individuals with their wealth management requirements. One of her focus areas has been financial education and wealth management for women in the Gulf.

**Company Details:**

**EFG** is one of the largest Swiss private banks with presence in all the major international financial centers and growth markets. Headquartered in Zurich, they have offices in 40 locations across Europe, the Middle East, Asia Pacific as well as the Americas.

EFG has a solid and liquid balance sheet and it is one of the best-capitalized Swiss private banks. In addition, the bank benefits from a stable shareholder structure.

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**Alex Athanassoulas**  
**President & CEO**  
**STIRIXIS Group**

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**Mr. Alex Athanassoulas**, born in Athens Greece, holds a Masters in Civil Engineering (M.Civ.Eng.) from Aristotelian University of Thessaloniki, Greece, and a Master in Business Administration (MBA), with distinction, from the Adam Smith Business School of Glasgow University in Great Britain. Alex is also certified in Project Management from the International Project Management Association (IPMA) and in Strategy and Innovation in Customer Experience from the International Customer Service Association (ICSA).

He is the **Founder, President and CEO of STIRIXIS Group**, the awarded Business Concept Development company with more than 650 successful and projects from Scandinavia to Oman and from Russia to Nigeria, many awarded internationally. Alex is also a founding member of **CEO Clubs Romania**, and **CEO Clubs Greece**, he served as the Romania for its first year and is currently the **Executive Vice President of CEO Clubs Greece**. He is also an elected Member of the Board and Secretary General of the Greek Nigerian Chamber of Commerce and Technology (GNCCT), an elected Member of the Board of British Hellenic Chamber of Commerce (BHCC), He is also a member of the Hellenic Romanian Chamber of Commerce, of the Hellenic Engineering Chamber, of the Athens Chamber of Commerce and Industry, the Hellenic network of Project Managers and of the Glasgow University Global Alumni.

Alex was recognized in 2015 by European CEO awards as the **Best European CEO** in the Retail Development Industry and in 2018 by Acquisition International as the Best CEO in Europe.

Throughout his career Alex has gained a vast, cross-functional experience among which one can find Construction, Design, Project Management, Retail Development, Customer Experience, Marketing Strategy and others.

When studying for his IPMA certification, he was introduced to Systems Thinking and Viable System Model and started to design and develop tools to use this out-of-the-box thinking in Business to increase profitability and use feedback mechanisms to ensure Sustainability. Today, Alex is a sought-after public speaker on the subject of **Systems Thinking, Sustainable Growth and Profitability, and Maximization of ROI in Commercial Development projects**.

Alex has been published widely, with a great number of technical and business articles in the National and International Press. His work in Design, Development and Implementation of innovative "Systems Thinking" at different business sectors, place him at the forefront of Business Development and Business Consulting. He is currently about to publish his first book on how to build Sustainability in successful Retail Concepts, named **"Don't get trapped in a Life-cycle... Designing and Managing Sustainable Growth"**



**Dr. Raza Siddiqui**  
Group CEO  
**Arabian Healthcare**  
Group



His expertise spans three decades and he has worked with some of the most prestigious corporate entities and governmental institutions in the UAE as well as in India. **Dr. Siddiqui** began his career at acclaimed pharmaceutical companies such as Ranbaxy and Lupin laboratory. Since then, he has climbed up the corporate ladder at a remarkable pace and now heads the **Arabian Healthcare Group**, a premier group with RAK Hospital as its flagship brand. Dr. Siddiqui has been in the UAE for over 15 years now, pursuing his ambition of creating a global niche of premium healthcare with premium hospitality.

**Arabian Healthcare Group Co. LLC (AHCG)** is a premium global healthcare management and consulting firm, excelling in developing state-of-the-art hospitals not only in the Middle East, but also in the international healthcare arena. RAK Hospital, the flagship brand of AHG is a premium tertiary healthcare facility in Ras Al Khaimah offering cardiac surgery, joint replacements, neurosurgery, minimally invasive surgeries and plastic and aesthetic surgery among other disciplines. This 80-bed facility has been accredited by Swiss leading Hospital and JCI (USA).

Dr. Siddiqui has been instrumental in AHG's association with Fortis Escorts Heart Institute, Shalby Hospitals, Tufts University, University of Sydney and other notable brands to bring expertise to Ras Al Khaimah.

A truly global Indian citizen, Dr. Siddiqui believes that **passionate and ethical leadership allows in developing strong organizations that continuously grow and prosper**. He also believes in providing his colleagues with an environment that will help them become leaders in their business as well as personal lives.



**Dr. Raza Siddiqui has established himself as one of the most renowned names in the healthcare and hospitality sector in the UAE**

He has been able to achieve this feat through pioneering efforts in several directions, including the creation of new concepts in healthcare delivery and building support systems for carrying out the task in terms of infrastructure, cutting edge technology and inclusive approaches.

Dr. Siddiqui can best be described as a businessman with a warm heart. His family is his strength, especially since he has not had a day off from work in almost 30 years. He was recently awarded a PhD for his lifelong work in the reform of private healthcare.





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The shopping mall line of business is very open to any aspiring entrepreneur who has the capital and capacity to open and run his or her shopping malls. Just ensure that your facility is located in an environment with the right demography.

The aim of our partnership will be focused on maximizing profits in the shopping malls industry in Nigeria. To compete favourably with the leading shopping malls in the world.

**To those interested, we are ready to share the business plan.**


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The Regional Headquarter, CEO Clubs UAE is directly runs under CEO Clubs Network, is more than 14 years with 600 high profile members plus 3000 affiliations. Our organization enjoys the patronage of His Highness Sheikh Juma Bin Maktoum Juma Al Maktoum from Dubai Royal Family. Our excellent team creates diverse events with high profile figures, multi- cultural atmosphere, interesting topics and strong networking reach. Therefore, we are proud of have received the Dubai Quality Appreciation Awards Cycle 2017, presented by the His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of United Arab Emirates and Ruler of Dubai.

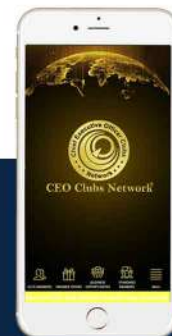
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