



CEO Clubs Network®

CEO CLUBS NETWORK E-NEWSLETTER

August 2020
Issue



**Virtual Connection helps
you to reach Goal**

CEO20
Clubs20



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DUBAI QUALITY APPRECIATION AWARD

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#CEOClubsNetwork

E-Connection is becoming the mainstream of our business network

Sarah Dong
COO / CEO Clubs Network

In the normal run of things, business people get connected through exhibition, event, referral, business platform and social media. Our business lives had been filled with endless meetings or rush to attend meetings. We used to see crowded airports and experienced flying from one city to another. Airline industry is a triumph of globalization. Yet flights grounded and borders closed, the connections seems restricted, our business suddenly stopped.

Yet the disaster may have an upside, for many years we have been told innovation, high-tech and digital transformation are top priority in our strategies, as we all are pretty sure most of industries will be replaced with AI. The Coronavirus has accelerated the transformation. However, growing business and endless busy routine have allowed us to resist changes that could benefit sustainability in long-run. They may not be able to do so far much longer.



Business communities, until now most of them have resisted adjusting and incorporating e-connections as the main connection tool, now change is being force upon them. Some of CEO and Entrepreneurs have benefits from e-connections including webinars, online-meetups and virtual B2B meetings. Normally businesses are coming from existing business and new business, and new business has to come from new e-connection.



Covid-19 is catalysing innovation and offline events are booming now. For example, from the 20th of March to 31st of August, CEO Clubs have hosted 30 webinars and 10 online meetups. Many members are getting quality leads and growing business with us. There is a huge scope for using digital technology, AI, Big Data as well as 5G to improve business connections. In-person events could be replaced with online events with best speakers and best audiences from domestic and abroad, freeing-up time for innovative strategies planning and business development.

Offline events are rightly proud of their legacy and traditions, but their ancient pedigrees have too often been used as an excuse for resisting change. If Covid-19 shakes them out of their complacency, some good may yet to come from this disaster. It is a matter of fast action, e-connection and applying technologies

 **CEO Clubs Community Values**

**Commitment, Engagement,
Growth, Long-Lasting
Relationship**

CEO Clubs Corporate Package

CEO Clubs Network is proud to present its latest initiative which is the **CEO Clubs Network Corporate Package (CCP)**. This initiative will see CEO Clubs making the business world a smaller place by connecting CEOs and Entrepreneurs across the globe. This then allows decision-makers to stay connected and explore collaborations on one platform. The main aim of this initiative is to grow business for corporates from any part of the world coming to one platform and find right connections and expand business internationally.

CEO Clubs Member Offers

We pride our new initiative that sees more benefits being increased to CEO Clubs Members. **The CEO Clubs Community is comprised of amazing offers that are provided by all our valued members.** Some of the benefits include valuable advice, complimentary business consultancy and the best pricing covering all sectors in business. With the additional benefits included in the membership there has been a welcomed buzz from CEO Clubs Community. CEO Clubs Network is a multi-cultural environment and a global network of CEOs and Senior Executives aimed at growing their businesses locally and internationally. Our creative team is dedicated providing a platform for members to grow their business and also a hub for lead generation



CEO Clubs Business Opportunities

Another interesting value adding initiative to member benefit is CEO Clubs Business Opportunities. **Business Opportunity, which comes from CEO Clubs Members and covers investment opportunities, private equities and other opportunities.** Our valued Members constantly add new business and investment opportunities to CEO Clubs Community, covering many fields and the projects are from different countries. We facilitate the making of business deals and business collaborations/ partnerships

CEO Clubs Ambassador

We believe in serving and benefiting CEOs and Entrepreneurs thus adding more impact to our society. **CEO Clubs Network Worldwide is looking for “CEO Clubs Ambassadors” in all the featured countries.** An accredited CEO Clubs diplomat to be a representative of our network in your respective city/country. Be part of World Largest Business Networking Organization. The ambassador will work hand in hand with the newly introduced CCP package and act as a

bridge for business collaborations in his/her country to the world at large. If you are interested in our values and you like to dream the same dream, let us connecting minds and create a promising future

CEO Clubs Proud Member

CEO Clubs Members are allowed and encouraged to use Proud Member in their email signature, Bio, linkedin profile. This will generate referrals on their behalf as well accredit them on regards to being part of an exclusive business network.



TAILOR-MADE SOLUTIONS TO TACKLE THE BUSINESS GROWTH CHALLENGES

- ✓ Do you want your Business to Grow?
- ✓ Do you want access to a Global Network?
- ✓ Do you want to connect with World Business leaders?
- ✓ Connect with Business Opportunities?
- ✓ Gain the Investment Opportunities?
- ✓ Build lasting business friendships and Strategic Partnerships, Joint Venture and more
- ✓ CEO Clubs Network will prepare your business for an amazing change...
- ✓ CEO Clubs Network will promote and connect your business in most effective way locally and internationally
- ✓ CEO Clubs Network will make your Business Grow

CEO Clubs Corporate Package & Fees

BUSINESS PRO	BUSINESS	BASIC
\$900 USD/per month	\$700 USD/per month	\$500 USD / per month
SIGN UP	SIGN UP	SIGN UP

[Click here for Full Package](#) 

**For More Information:
Email: ccp@ceoclubsnetwork.com**

The Circular Economy - Big Opportunities and New Possibilities!

CEO Clubs Network & Circular Economy Clubs Dubai are proud to present the webinar themed **“The Circular Economy – Big Opportunities & New Possibilities”** held on the 10th of August 2020. Our esteemed panelists were **Mr. Ghassan Afiouni the Managing Partner of Steel Wood Industries, Dr. Dimitrios Vasileios Kokkinos Chairman of DVK Consultants, Mr. Mohammed Bin Sulaiman the CEO of Moro and Mr. Serge Conesa the CEO & Founder of Immersion4.** It was moderated by **Mr. Syed Zulfiqar Ali from Dubai City Organizer of Circular Economy Club & CEO Clubs Network Ambassador for Circular Economy, and Dr. Tariq Ahmed Nizami, the CEO & Founder of CEO Clubs Network.**

With each panelist having extensive knowledge and experience in different industries thus the themed webinar provided a platform for them to express themselves in regard to the opportunities and new possibilities that the Circular economy can provide. By definition Circular economy is a generic term for a restorative industrial economic model. It stands from the basis that our systems should work like organisms, processing nutrients that can be fed back into the cycle, hence the “restorative” term used.

This framework takes insight from living systems and draws from several more specific approaches including biomimicry (mimicking nature), industrial ecology and cradle to cradle. As mentioned by the theme the webinar aims to establish opportunities brought about by Circular Economy.

Mr. Syed Ali indicates that circular economy is an opportunity of 4.5 trillion dollars and is one of the top 6 trending initiatives put forward by the United Nations latest



report. It is an opportunity to “redefine the way we produce and consume”. Circular Economy covers most industries from mining, Information Technology, textile, retail and so many other industries. To start off, Mr. Syed Ali poses a question to all the panelists, **“How is your organization becoming part of the circular economy?”**



					
Syed Zulfiqar Ali Dubai City Organizer of Circular Economy Club & Circular Economy Ambassador of CEO Clubs Network	Serge Conesa Founder and CEO Immersion4	Ghassan Afiouni Managing Partner Steel Wood Industries	Dr. Dimitrios-Vasileios Kokkinos Chairman-Managing Director DVK Consultants	Mohammad Bin Sulaiman CEO MORO	Dr. Tariq Ahmed Nizami Founder & CEO CEO Clubs Network Worldwide
					

The Circular Economy - Big Opportunities and New Possibilities!



The first to answer the question is **Mr. Mohamed Bin Sulaiman the CEO of MORO** which a digital transformation company that is fully owned by Dubai Electricity and Water Authority (DEWA). As a digital transformation service provider, they offer Smart City

Solutions, Cyber Security solutions and a host of other services that resonate with their core aim which is digital transformation. To answer the question Mr. Mohamed Bin Sulaiman indicated from the infrastructure itself MORO adheres to circular economy principles that reflect effective use of power in that use of solar energy and resources thus making sure that it achieves the desired sustainability.



To answer the same question, **Mr. Conesa** indicates why he had created Immersion4 which was to solve the problem of air cooling and making sure air and water never get in touch with electronics. Immersion4 has

designed a product that aims to optimize energy to what mattered. Circular economy is a key piece in the Immersion4 design based on the fact that their technology is focused not only to be a business model for selling but also something they can produce locally which is sharing the value chain and sourcing everything locally in order to reduce the carbon footprint. Due to Immersion technology the handling of waste when recycling has reduced pollution to the atmosphere, this has then pushed one of values which is the preservation of ecology.



Dr. Dimitros answers the question indicating the difference of where most businesses are currently are which is linear economy versus how different and beneficial circular economy is. He indicates how businesses can utilize the principles of circular

economy. The energy revolution is essential for businesses to incorporate. Renewable Energy is the future.

A second question is then posed by Mr. Syed Ali which is **"How you and your organization can help create new possibilities and convert them into reality?"** Mr. Mohamed Bin Suleiman answers that by indicating an initiative they have done in which they have migrated government entities information to their cloud and their client's cloud to fully utilize available resources and reduce wastage. Another example is that they have provided their clients with a platform in which they can monitor asset performance and by using Big Data, analytics and AI solutions provided by MORO clients can predict the maintenance requirements of their assets. With their continued engagement with government entities MORO in accordance to circular economy principles have managed to save energy and fully utilize resources without wasting them.

According to Mr. Conesa, Immersion4 is based on sharing the value chain which means that the production will be distributed. They are engaging with different countries in order to establish a manufacturing plant so that their electronic cooling technology can be implemented on a grander scale for sustainability purposes.

Mr. Ghassan Afioni of Steel Wood industries indicates that they have introduced a new wood type that has achieved many certificates globally



which has also opened the door to release another commodity which is carbon. They worked with the United Nations to produce a methodology that is catering for wood being a post-consumer random mix. Steel Wood is working profusely to decarbonize the economy for a better and healthier future environment.

The Circular Economy - Big Opportunities and New Possibilities!

“Do you believe that disruption spreading from the circular economy is an opportunity for your industry?” was the third question that all panelist understood and indicated that circular economy provides vast opportunities of their respective industries. The theme of the webinar however is looking at how businesses need to adapt to a circular economy model to be sustainable, profitable and also to reduce the environmental degradation. The future generation has the responsibility to research more and add more to what the circular economy has already provided.

CEO Clubs Network & Circular Economy Club Dubai
EXCLUSIVE WEBINAR
A Panel Discussion with Influential Leaders

The Circular Economy – Big Opportunities & New Possibilities!
Monday, August 10, 2020 3:00 PM (UAE Time)

Panelists: Syed Zulfqar Ali, Serge Conesa, Ghassan Afouh, Dr. Dimitrios Vasileios Kalkinos, Mohammad Bin Sulaiman, Dr. Tariq Ahmed Nizami

Logos: Circular Economy Dubai, Immersion4, dk, MORO, CEO Clubs Network

[Webinar Replay](#)



Chief Executive Officer Clubs Network
CEO Clubs Network

CEO Clubs
is your place for
Strong Business Connections

Members Initiatives & Knowledge Sharing!

CEO Clubs Network hosted a webinar showcasing its valued members' initiatives, expertise and solutions. This month, we have invited the **Aussie Consulting, Advanta Seeds Group of Company and 361° Design Solutions LLC** to reveal the insights of their companies and their respective industries which include consulting, agriculture and interior design. These CEO Clubs members are award-winning and serial entrepreneurs who coupled with vast experience, brought us with vital knowledge and information that definitely are useful to business leaders worldwide.



The first topic was "Increasing the Organization Efficiency, Performance, Proficiency, Revenue and Profitability" tackled by **Mr. Tamer Mitwally, CEO of Aussie Consulting** who is well-decorated in regards to qualification, experience and vast expertise. He is award-winning and an excellent business strategist. Mr. Mitwally highlighted the importance of having an excellent strategy so that an organization can increase its efficiency and performance. Strategies that will need to be implemented are risk management strategy as well as Data analysis which will also position you as an organization and assist in planning the future.

He then delved straight into the core of Aussie Consulting in which it is a dedicated Business Strategist firm that focus to foster and to achieve the business vision, mission, goals and objectives by determining the "gaps" in the organization operation and employees performance.

The second topic tackled by **Mr. Bhupen Dubey, the Group CEO of Advanta Seeds** Group of Companies is "Shaping the Future of Agriculture". As the



topic suggests already that the main focus would that of agriculture and questions addressing future concerns and how best innovation in agriculture is essential for the future. Mr. Dubey is an excellent leader who holds over 30 years of experience in supply chain, agriculture, and food production. Advanta seeds is a UPL Seed Company that is adapting to rapidly increasing food security and climate change by providing farmers with innovation and new technologies.



CEO Clubs Network

CEO Clubs Exclusive WEBINAR



CEO CLUBS MEMBERS INITIATIVES & KNOWLEDGE SHARING

 <p>INCREASING THE ORGANIZATION'S EFFICIENCY, PERFORMANCE, PROFICIENCY, REVENUE, AND PROFITABILITY</p> <p>Tamer Mitwally CEO AUSSIE Consulting</p>	 <p>ADVANTA SEEDS SHAPING THE FUTURE OF AGRICULTURE</p> <p>Bhupen Dubey Chief Executive Officer Advanta Seeds</p>	 <p>BUDGET-FRIENDLY INTERIOR DESIGN PROJECTS INSIGHTS & IMPLEMENTATIONS (POST COVID 19)</p> <p>Priya Telavane Founder & Managing Partner 361° Design Solutions</p>
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Members Initiatives & Knowledge Sharing!

The way Advanta Seeds has been shaping the future of agriculture is through different initiatives they have embarked on such as climate smart crops, sustainable agriculture solutions & innovation, and new technologies. Due to such initiatives, Advanta Seeds has now a footprint in the UAE as well as the MENA region and has been awarded for the services they provided. Advanta is also aligned with MOCCA vision, mission, and values.



The third and final topic was "Budget Friendly Interior Design Projects Insights & Implementations (Post Covid-19)" tackled by **Ms. Priya Telavane, Founder & Managing Partner of 361° Design Solutions** which is an interior design and fit out company.

She is a highly creative and passionate Entrepreneur, Architect and Commercial Interior Design & Fit-out Expert with an international career spanning over 15 years, skilled in creating and delivering unique, innovative spaces. 361° Design Solutions has carved a unique place within the market for consistently delivering the highest level of service, providing both design and full execution within tight deadlines and value for money. Thus, their slogan "Design with Passion & Build with Excellence". In regard to the topic, Ms. Telavane highlighted the implementations they have done so to deal with how Covid-19 effects on business thus they have maintained their top quality customer engagement in which they listen carefully to what the customer needs, learn from him/her and also sustain.

They have transparent budgeting, a clearly established timeline, budget optimization and minimized delays. Under their sustainability initiative, they provide green solutions and eco-friendly functions, as well economically sustainable solutions. Their budget friendly approach involves keeping the existing set up as is like the ceiling, structure and flooring but also then innovating in terms of new materials, styling with new trends, elements, colours, accessories thus changing the look and feel of the project. Innovation, transformation, and creativity are vital in interior designing.

Conclusively the three topics that were tackled impeccably by our panelists highlight the changes that have happened during this Covid-19 and how businesses are adjusting to the new normalcy with a strong thought on the future. We thank Mr. Dubey, Mr. Mitwally and Ms. Telavane for sharing their exemplary knowledge with us and the CEO Clubs Community.



Cost Effective Xtreme Membership Opportunity for SMEs

Ms. Sarah Dong
COO, CEO Clubs Network

The host of the webinar is **Ms. Sarah Dong, Executive Director of the CEO Clubs Network, UAE**. She has been serving the CEO Clubs CEO Clubs Community for the past 12 years.

Ms. Sarah shared about the CEO Clubs Network which is a corporate membership-based business platform for CEOs and Decision-Makers to share experiences, explore opportunities and grow their business locally and internationally. Members are comprised of esteemed individuals from different industries such the Private Sector, Government Entities, Diplomats as well as Royal Members.

The CEO Clubs Network’s mission is to create the most effective business platform for CEOs and Decision-Makers to share experiences, explore opportunities and grow business connections locally and internationally. We envisioned to be the best business network connecting CEOs and Decision-Makers worldwide.

The network aims to promote, strengthen and grow their members business in every possible way. This then transcends to opportunities being realized and business growing like any other c-suite individual would wish for. To achieve this, CEO Clubs Network puts a strong focus on networking by having variety of physical events for members to interact and engage like monthly lunch meetings, roundtable meetings, breakfast meetings, hi-tea event, cigar night, annual gala dinners and more.



For the past couple months, due to COVID-19 pandemic, we have been conducting Virtual Events to continually assist our members to cope and navigate through the pandemic by conducting webinars focusing on crisis management, different industry topics, leading through a pandemic, 90 days business strategy during the uncertainties, and the like. When it comes to members interactions, we have also been conducting Online Meetups where members share their initiatives, challenges and solutions during this difficult times.

SMEs now have an opportunity to grow and sustain their business by signing up for the CEO Xtreme membership – a newly launched category which is very cost-effective and growth-oriented.

Conclusively, CEO Clubs Network created a business community for SMEs to interact and grow their business in whatever sector they are in. By being part of the CEO Clubs Network SMEs’ CEOs can have the opportunity to learn from other CEOs as the network provides a very effective platform for knowledge and Experience sharing. CEO Clubs provides an information hub for all its members to know of any opportunity they might take in various industries. As simply put “CEO Clubs Network is a one-stop shop for business growth and expansion”.



Webinar Replay

Cost Effective Xtreme Membership Opportunity for SMEs

What are the advantages of joining a business platform like the CEO Clubs Network?
The key benefits of being part of the CEO Clubs Community are as follows:

- ✓ Raising your Profile and increase Brand Visibility
- ✓ Promoting your products/services in the Network
- ✓ Create & Strengthen Business Connections
- ✓ Learning from those who already succeed
- ✓ Access to Business Opportunities
- ✓ Increase Business Deals & Generate Referrals for a Better Growth
- ✓ Share Experiences & Expand Knowledge
- ✓ CEO Clubs Mobile App, better connectivity & Engagements tool
- ✓ Participate Major & Exclusive CEO Clubs Delegations worldwide
- ✓ Obtain VIP passes to top events & International Conferences
- ✓ Encouraging you to make a wish list with us after joining
- ✓ CEO Clubs Events and Webinars are complimentary



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Increasing Value and Why Building a Business to Sell is a good Idea

Debra Basson
Owner, Versology

I am often asked to assist in the negotiation of a business sale agreement usually from the buyer of the business. Over the years certain things have been consistent in small businesses, and have largely contributed to the formation of my opinion as to why businesses fail. And it is rarely for the lack of money.

It is usually because small businesses:

- **Operate in survival mode**
- **Stop innovating**
- **Fail to cross train**
- **Have too many silo's in their businesses**
- **Wait too long to make required changes**
- **Fail to build a business to sell**
- **Try to do everything and be everything**

Recently I was approached to assist in the buying of a Business. The essential background of the business was that the business was mismanaged, like most small businesses and did not have any financial statements. The accounting records were not accessible as the accounting system fees were in arrears, but more than that, the owners had started operating the business, from their own personal bank account around the same time. Red Flag. I looked at a few of the statements and saw that it would be a futile exercise to attempt to reconstruct the actual financial affairs of the business. My advice was to rather see what the actual asset base was and assess the risk.

After some back and forth the offer was 50% of the purchase price on signature of the sale agreement and the balance over 6 months, with adjustment should the sellers' disclosures not be fulfillable. Full possession of the business would pass to the buyer on signature and full ownership would pass upon the final payment being made.



Often in negotiations there is a silent third person. In this case it was the sellers financial situation. She was forced to take a deal she would normally not take because of a set of circumstances that were out of her control. It was also a set of circumstances not known to the buyer initially. These circumstances are usually only revealed at a certain point in the negotiation process. Once a party has revealed their position, then they lose their power to the other party and they need to succumb or back out of the deal. It's the point of no turning back, and deals are won and lost at this crucial stage. What was this financial situation? The seller had put her house up for sale and received an offer which she had accepted. During the negotiations for the sale of the business, the bank confirmed the move date, which was imminent which meant she had to disposed of the business' physical stock urgently. This sudden changed position changed her level of leverage and bargaining power which created a natural gap to close the deal.

The deal was a good deal, although the seller did not see it that way. She thought she could do better. A typical situation of where a business owner places more value on an asset than the market does. She failed to take care and manage her business financially but could not understand that it created a diminished capacity for value in her business when it came time to sell.

In my consulting practice I find that business owners feel that they have no choices and no maneuverability. We see our role as finding the gaps, fixing the leaks in the bucket, and creating businesses built to sell.

One lesson COVID-19 needs to teach everyone is about healthcare logistics

For well over two decades the entire world relied almost exclusively on China for its every healthcare procurement need, given the Asian giant's sheer manufacturing capabilities, cost advantage and dependability, all of which resulting in a nicely humming global supply chain scenario.

With pioneering European and US technology companies moving their entire production facilities to China in the name of cost efficiency, China had a good thing going - for long. Realising how lucrative it was to be the world's leading manufacturing base, China also greatly enhanced its manufacturing capabilities, quality and more, making it irresistible to the \$105 billion global healthcare procurement sector.



Dr. Raza Siddiqui
CEO, Arabian Healthcare Group

Then, with spiralling COVID-19 cases in dozens of countries requiring urgent delivery of vitally needed healthcare supplies - including medical consumables and disposables, bulk drugs and the like - attention swung solely to China to deliver the goods, with governments battling each other and even poaching scarce medical supplies from the few Chinese companies that still had stocks to sell.

In the blink of an eye, the pandemic exposed to medical policymakers just how overly dependent the global healthcare procurement system was on China, even as media headlines around the world proclaimed glaring shortages of face masks, PPE (Personal Protective Equipment) for frontline workers, penicillin, antibiotics, painkillers and other bulk drugs.

And the alarm bells kept on ringing for months, as the manufacturing base was kept in lockdown, with no new production of much-needed healthcare supplies smoothly entering the global supply chain as it used to for years.

Looked elsewhere

As supply-demand problems for medical supplies persisted, and as China remained largely locked down, policymakers of forward-thinking countries, including the UAE, initiated and ramped up their own healthcare supplies' manufacturing capabilities from not knowing for how long China would be unable to meet their mass requirements.

(Reference: Gulf News)



Best laid plans....

When the COVID-19 pandemic first broke out in Wuhan early this year, all hell broke loose within the global healthcare procurement system as the Chinese authorities shuttered all production facilities across the country to mitigate the spread of the deadly disease.

One lesson COVID-19 needs to teach everyone is about healthcare logistics

It soon dawned on countries that they had to be self-sufficient with their healthcare procurement systems and could no longer rely only on China to meet their requirements during the pandemic or a future catastrophe.

Alternatives

Even though concerns such as economies of scale creep up, a small number of countries, such as Indonesia and Malaysia, are quickly emerging as key alternative healthcare production suppliers to meet global demand.

In the past, Indonesia and Malaysia operated limited healthcare supplies' production facilities, but, with the onset of COVID-19, they have enhanced production, especially with medical consumables and disposals.

Learning fast

At one point, there was a global shortage of medical ventilators, the bulk of which were being produced in China. But then, countries such as Germany, ramped up their own production of ventilators when supplies dried up at the height of the pandemic.



Similar to what it has achieved with enhancing its food security, it must be noted that the UAE has also expressed interest and is already making strides in its own healthcare supplies' manufacturing capabilities, with Abu Dhabi now producing high-quality face masks. The country also has huge potential in attracting big pharma, as well as medical consumables and disposables production.

In this context, Ras Al Khaimah is also looking at making the emirate a major production hub for big pharma, medical equipment and consumables.



If the COVID-19 pandemic has taught us anything, it is not to rely on any one country in any one part of the world for medical supplies. Look for and establish alternative production facilities scattered across the globe and also the need to be self sufficient, as much as possible.

In this regard, global names such as Siemens, which have dedicated healthcare manufacturing facilities in China need to rethink their strategies, to avoid unprecedented supply-chain stoppages.

At the end of the day, one cannot eliminate China from the big picture because it will always remain the number one producer through sheer economies of scale it offers.

But yes, the pandemic has put the global healthcare supplies procurement system under the microscope, with several important takeaways that need immediate acting upon and before a new and unprecedented global supply chain meltdown scenario suddenly unfolds.

Credit insurers need to raise their game right now

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.

Corporate reliance on trade credit insurance is broadening as an alternative to business financing. Along with that, there is a change in perception about it as being a cost that companies are forced to incur.

Often referred as trade or export credit insurance, it is a risk management product offered by insurance companies to protect a company's account receivables from losses due to risks such as a default, insolvency or bankruptcy. Insured companies are covered if the customer fails to pay for purchased goods or services. The coverage can also include a component of political risk, which is offered to insure the risk of non-payment by foreign buyers due to currency fluctuation risks, political unrest, expropriation, etc.



While credit insurance has traditionally been used by exporters, in the era of COVID-19, even domestically domiciled companies can benefit from its protection. Without credit insurance, enhanced vulnerability and uncertainty over the creditworthiness of customers could result in a business decision to forgo sales, or a decision to implement punitive credit policies that could damage long-term relationships.

(Reference: Gulf News)



Such coverage is instrumental in widening the scope for businesses, by making it easier to engage in cross-border transactions, diminish the chances of non-payment, and as adequate cover for receivables against defaults.

Go easy on claims

But the short- and medium-term negative effects of COVID-19 on businesses will translate into significant claim hikes under the coverage, and which will push insurers towards uncertainty and even compel them to terminate the offered coverage. To mitigate this risk, the governments should provide backstops for credit insurance to eschew potential losses and ringfence the industry to remain afloat.

By doing this, they will facilitate businesses not only to survive the crisis, but will prevent supply chains from seizing up.

EtiHAD Credit Insurance, the UAE's federal export credit company, in conjunction with Dubai Islamic Economy Development Centre is providing Sharia-compliant structures enabling UAE businesses to remain competitive and fostering export opportunities to newer markets.

However, it is all up to the insurance industry on how favourable they are in responding to unfamiliar and untested business dynamics. They will need to accept their roles in bolstering much required trade credit coverages in an unforeseen business landscape we have today.

HPE and SAP partner to deliver SAP HANA® Enterprise Cloud with HPE GreenLake cloud services

The new customer edition of SAP HANA® Enterprise Cloud delivered with HPE GreenLake will help customers leverage cloud capabilities while keeping their SAP landscape on-premises, facilitating the move to SAP S/4HANA

Hewlett Packard Enterprise (HPE) announced plans to partner with **SAP** to deliver the customer edition of **SAP HANA® Enterprise Cloud with HPE GreenLake**, as a fully managed service at the edge, in the customer's data center or colocation facility of their choice. Customers will be able to keep their SAP® software landscape and data on-premises while gaining the benefits of a subscription-based, agile, elastic, and consistent cloud experience from SAP with HPE GreenLake.

The new offering SAP HANA Enterprise Cloud, customer edition from SAP addresses a key market requirement for SAP customers. According to research from IDC, organizations state that 70 percent of applications remain outside of the public cloud¹. There are several factors for this, including application entanglement, data gravity and sovereignty, security and compliance concerns, and the unpredictable and high costs of the public cloud. In fact, with costly data ingress and egress charges, customers can pay more than 2.5 times the cost of storing the data in public cloud, according to 451 Research.²

With HPE GreenLake, SAP will be enabled to offer the customer edition of SAP HANA Enterprise Cloud with a consistent, automated cloud experience and their flexible subscription-based as-a-service model. HPE GreenLake's robust cloud services and compliance analytics tools will enable SAP to offer on-premise white-glove operations and application management services that SAP HANA Enterprise Cloud is known for at the customer's location of choice. This partnership will be an extension to HPE and SAP's decades' long relationship. In addition, SAP chose HPE because of HPE's global reach and their trusted established brand with their joint customers.



SAP chose HPE because of HPE's global reach and their trusted established brand with their joint customers

SAP HANA Enterprise Cloud, customer edition

The new SAP HANA Enterprise Cloud, customer edition will feature an optimized architecture comprised of secure, high-performing infrastructure, including compute, storage and networking technologies that are certified and pre-configured for SAP software.



SAP will be able to offer end-to-end infrastructure with HPE GreenLake cloud services

SAP will be able to offer end-to-end infrastructure with HPE GreenLake cloud services. HPE GreenLake infrastructure has been proven in verifiable SAP benchmarks to have the ability to scale to substantial workload demands from SAP customers. HPE will supply, install and manage the infrastructure. SAP will add their expertise in operating complex private cloud landscapes from the operating system through the SAP HANA database, including the SAP HANA Enterprise Cloud catalogue of applications such as SAP S/4HANA and SAP BW/4HANA. The SAP HANA Enterprise Cloud, customer edition will be delivered as a turnkey, OPEX, cloud subscription offering, that will be available through SAP.

(Reference: <https://www.hpe.com/>)

Horasis welcome CEO Clubs Network Worldwide to have elite CEOs to participate in current situation to learn how to improve Economy and Global Trade



CEO Clubs Network Worldwide is proud that they have entered into a strategic partnership with **Horasis Global** for the upcoming Horasis Extraordinary Meeting that will see 700 of most senior members of the Horasis Visions Community (including several heads of governments and key ministers) will gather virtually to overcome the profound economic, political and social disruptions caused by Covid-19. **The virtual meeting will be on 1st October 2020.**

“ It is the time for Global Business to join hands at every level to get over current crises and there is no better platform then Horasis Extraordinary Meeting with the experts speaking from all over the world at one place ” said **Dr. Tariq Ahmed Nizami, Founder & CEO, CEO Clubs Network Worldwide.**

“It’s a pleasure to welcome Tariq Ahmed Nizami as a speaker at this virtual meeting – presumably the foremost and largest virtual global meeting ever held by any organization” said **Dr Frank-Jürgen Richter, Founder and Chairman, Horasis.** “CEO Clubs Network Worldwide and Horasis are fully aligned, we look forward to a fruitful partnership, ” he concluded.

(Reference: <https://horasis.org/>)

Both partnered entities are similar in nature and committed to inspiring the future and provide a platform for companies to explore opportunities in different markets. **CEO Clubs Network is acting as partner organization of Horasis, based on a long-term oriented collaboration agreement between both organizations.** The agreement brings together two influential communities under the theme of the virtual meeting which is Unite. Inspire. Create which will see influential leader discuss the economic, political, and social disruptions of Covid-19 and how best can the world adjust to the new normalcy. **CEO Clubs Network** will provide the conceptual backbone and action platform to advance the recovery – envisioning and implementing novel business models, new political cooperation, and deep social cohesion.

Horasis
The Global Visions Community

Conclusively the virtual event hosted by Horasis Visions Community in partnership with CEO Clubs Network will conclude with attendees provided a timeline of where we before, during and post Covid-19 and how businesses and governments dealt with the crisis and what are the measures we need to implement so the world can recover.

THE EMERGING MIDDLE CLASS

DR. DIMITRIOS VASILEIOS KOKKINOS

Chairman & Managing Director - DVK Consultants DWC-LLC

The present definition of Middle Class has four principal criteria:

- * **A surplus of income over & above the survival level.**
- * **Ownership of some fortune.**
- * **A certain educational & cultural level.**
- * **Recognition of Middle-Class importance by the ruling elite.**
- * **All of the above characteristics are now challenged.**

The Shrinking of Surplus income is the greatest in the Middle Class, particularly in the West.

Property and other Wealth are hit by taxes, recessional erosion, inheritance taxes among others.

The Educational level that was easily available for the Middle Class is becoming difficult and culture that used to differentiate this Class from the rest is becoming both unaffordable and twisted under the massive mediatic pressure of easily digestible subcultures aimed at the masses.

Last but not least the power of the Middle Class to Influence the Decision of the ruling elite is being diminished together with the collapse of the liberal order and the emergence of more Autocracy in the whole World.

The present Middle Class is dying and a **“New” Middle Class is emerging.**

The “New” Middle Class can be named:

The Knowledge Exploiters

The Industrial Revolution of the 19th Century created the new then Middle Class which can be described as the Industrialization exploiters.

This definition encompasses all the people that benefited more than the rest, independently if they were small Capitalists, Engineers, Merchants, and all other people that benefited beyond land ownership.



The producers of goods the retail merchants, the professional classes of doctors, lawyers, architects, and all other people, even middle managers and senior clerks, all enjoyed an increase of prosperity unknown before.

What is now called the 4th Industrial Revolution is the 1st Cognitive Revolution.

In the same way that the Industrial Revolution multiplied the power of the muscle, the Cognitive Revolution is multiplying the power of the brain.

As the Industrial Revolution shaped the Middle Class up to today, in the same way the Cognitive Revolution is shaping the Middle Class of tomorrow.

This is the basic difference between the Traditional and **the Emerging Middle Class.**

The old Middle Class worked only in the **“physical domain”**. The New Middle Class works mostly in the **“intellectual domain”**.

Capital is not formed only through the accumulation of work anymore but also through the systematic accumulation of ideas and cerebral concepts that are interconnected and result in an intellectual/cognitive product.

THE EMERGING MIDDLE CLASS

The main characteristic of the **New Middle Class** is their mastering of Technology in all its forms, and particularly all forms of digital Technology.

The creators of algorithms, the designers of new hardware, the creators of web sites, the users of AI are all members of the New Middle Class now being formed.

From electric and automated vehicles to e-commerce, all Society members that are at the forefront of Technology are all members of this new class that works under the new ruling elite of Gates. Bezos, Ma, Musk, and others.

There is also a new style, characteristic of this new Class.

The New Middle Class has not the ostentatious symbols of prosperity that the old one had particularly in the West.

The dressing is mainly informal, the objects used are often products of the Circular Economy, there is a general consciousness of the need for Green Energy.

Food is healthy rather than abundant and care of self is important and expressed in many ways, from the gym and jogging to the monitoring of all health parameters.

Traditional Middle Class tends to accumulate objects.



The Emerging Middle Class tends to accumulate experiences.

Possibly the biggest difference of this new Class with the old one is that the new one is more intellectually adventurous and less hemmed in by traditional constraints.

This is more obvious in Western or westernized Society.

Asiatic regimes, particularly autocratic ones, while allowing some freedoms, expect from this new Middle-Class compliance in the basics.

In the new Society of the first Cognitive Revolution, which is now being shaped, this New Middle Class will be one of the mainstays.



Fine Hygienic Holding: DON'T WORRY: IT'S FINE'



CEO Mr. James Michael Lafferty on how FineHygienic Holding remains committed to hygiene, wellness and safety in today's times, while keeping up with the increasing footprint in the UAE

[Read Full Article](#)



(Reference: Khaleej Times)



Protective Masks Land

Fine Guard provides you and your family not only with N95 grade filtration, but has on-top the patented and certified LIVINGUARD® Technology that actually sterilizes the air that passes through the mask, killing bacteria and viruses that can slip through. Protect yourself and your loved ones with Fine Guard. Probably the finest reusable face masks in the world.



- Kills germs and viruses on contact
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- Recommended by the Medical Wellness Association
- Adjustable straps for an easy, convenient fit
- Comfortable, breathable material

DGCX's CEO Les Male Discusses Latest Market Technology Investment

Dubai Gold & Commodities Exchange (DGCX), the leading commodity derivatives exchange in the Middle East serving global markets, and Nasdaq announced that they have signed a major market technology agreement for the delivery of a full suite of integrated marketplace solutions to DGCX. The agreement covers a range of solutions on the Nasdaq Financial Framework, including multi-asset trading and real time clearing capabilities, as well as pre-trade risk management, market intelligence and market surveillance.

1. DGCX initially launched in 2005, can you please tell us a bit about your mission and the journey to becoming a leading market in the Middle East?

The DGCX Group has been on a remarkable journey over the last 15 years. When we commenced operations in 2005, we only had a couple of products. Over the years, we introduced more contracts and asset classes to diversify our product portfolio, while, at the same time, constantly reviewing and making changes to our existing services. Today, DGCX offers a diversified portfolio of derivative products, with electronic trading made accessible from anywhere in the world.

We are the Middle East's leading and most diversified derivatives and commodities exchange, and a true pioneer in the development of the region's derivatives marketplace. The DGCX now plays a vital role in strengthening the physical commodities and forex market across the region by providing hedging tools and mechanisms that allow market players to transfer and manage risk within a well-regulated environment.

2. Can you tell us a bit more about DGCX's product portfolio – which are the most traded products today, and where do you see most growth potential for the future?

The DGCX's product suite is divided into four asset classes – Currencies, Metals, Hydrocarbons and Equities. Our Gold Futures contract is our flagship product, and the first contract we ever



launched; this year it has recorded year-to-date volume growth of 81.8% and has facilitated further contract development with our Shari'ah spot gold offering.

This success in the FX space has paved the way for our recent expansion of our Currencies portfolio. Last month we launched a Weekly INR Futures Contract to provide market participants with short-term hedging and arbitrage opportunities, and we also launched three innovative FX Rolling Futures contracts – Euro, Pound Sterling and Australian Dollar against the US Dollar.

The FX market in MENA has been gathering pace, with investor appetite significantly increasing over the last few years, and we anticipate further growth in this area.



(Reference: <https://www.nasdaq.com/>)

DGCX's CEO Les Male Discusses Latest Market Technology Investment

3. What is your vision for DGCX's position ahead, and how does this major technology upgrade play into that?

In line with our vision to become the Exchange and Clearing House of Choice in the GCC (Gulf Cooperation Council), the DGCX has been particularly focused on partnerships and collaborations in recent months that will improve and upgrade the quality of our products and services.

Our latest agreement with Nasdaq is an example of this, providing the DGCX with full high-velocity multi-asset class clearing, settlement and risk management capabilities, enabling us to provide our members and their clients with ever increasing levels of service performance.

In particular this technology upgrade will enable DGCX to deliver a key part of its strategic vision for its clearing house DCCC to provide services to other market infrastructure providers in the region and globally.

4. DGCX has won multiple awards over recent years, what do you think is the key to your past and future success?

First, we pride ourselves on being a member led Exchange. We are constantly working with our clients and investors to identify new trends and opportunities, receive feedback, and ultimately improve our services. And secondly, we strive to give our clients products that are innovative and add value, rather than lookalike products that are available on other Exchanges. This is what has been reflected in our award success to date, and we will continue to do so moving forward.


Congratulations!



Sell Force International LLC Conferred with "The Stevie Awards 2020 - USA in Gold Category" for Innovation in Consumer Products & Services for Eco-Friendly Writing Instruments" on 30th August 2020.

Dr Mustafa Saasa

Chairman

**SEPL India & Sell Force International LLC,
Dubai - UAE**

Congratulations!



Congratulations on being selected as the **AMBASSADOR of IFI Middle East Region**, the global body of interior designers, architects, educators and industry stakeholders. With a quarter million members across the globe

RAJEEV NEELIVETHIL

Managing Director

ESPA Group (INDIA & MIDDLE EAST)

The Arab Women Forum honors a group of Emirati women and puts forward its recommendations



Dr. Hind Abou Nasr Kassir, Chair of the Board of Directors of Seed Development and Training, Director of the Forum, said that the UAE has prepared the infrastructure to support the process of empowering women, believing that the permanent advancement of the status and role of women is one of the most important factors for its continuous development in all fields. Legislation & supporting laws have been laid down. For women's rights, and enhancing their contribution in all executive, leadership and parliamentary fields, to fulfill their responsibilities worthily and effectively, and on Emirati Women's Day, we celebrate the Emirati woman as the foundation of the nation, and we congratulate all the honorable women who were partners of the past, present and future, and the UAE's permanent wealth, they are the pulse of the nation and its slave pillar.





Aftab Hasan
CEO
Arya Insurance Brokerage Co. (Bayzat)



Arya Insurance Brokerage Co.(L.L.C.)

Aftab Hasan is a professional entrepreneur with resounding stake in Energy, Offshore, Marine, Oil & Gas, IT and Insurance & Reinsurance Sector. He has approximately 30 Years of professional experience serving and leading top management team with leading companies from India & Middle East. He is an elected **representative committee member and Secretary General on the board of Insurance Business Group (IBG)** under the auspices of Dubai Chamber of Commerce & Industry while serving on the board of various business groups, social and networking organization.

He is conferred with many accolades & award in recognition of his outstanding contribution in enhancing insurance industry standards, his unwavering commitment to bring about regulatory change, and for his exemplary organizational skills with practical wisdom for leading by example and serving as a model of underwriting discipline, stability and continuity to place big risks and find reinsurance support, professionalism and transparency in dealing with clients. Mr. Hasan is a well-recognized name in the Middle East insurance sector.

His participation and presence was felt by the insurance industry at times when new regulatory framework for practicing insurance profession in UAE was being drafted, mandatory health insurance scheme

in Dubai was proposed, a unified motor insurance policy was planned and more importantly the run-up to the implementation of value-added tax (VAT) for first time in the UAE was discussed.

He has been at the forefront of the insurance industry embracing & promoting Insuretech solutions among his peers while offering value-added service, industry leadership, excellent customer service, and boosting the image of the broking profession.



Aftab is on the board of below listed companies in respective capacities;

1. 'Risk Exchange (DIFC) Limited', Dubai, UAE – Chairman
2. 'Risk Exchange International Holdings Pte. Ltd', Singapore – Chairman
3. 'Arya Insurance Brokerage Co. (LLC)', (Subsidiary of Bayzat) Dubai, UAE – CEO
4. 'Maritime Management DMCCO' (MMC), Dubai, UAE – Chairman
5. 'MMC GLOBAL INDIA Pvt. Ltd', Mumbai, India – Chairman
6. 'A2R SOLUTIONS', Dubai, UAE – Chairman



Fathema Khan
Chief Investment Officer
Warwickstone Capital

Born in England, **Fathema Khan** graduated with BA (Honours) Economics and MSc Investment Management with Distinction, gaining exemptions in Fund Management from the Chartered Institute of Securities and Investments and CIMA Certificate in Business Accounting. She further attained the Trading Stocks qualification from London's LVD Trading Academy and continues on the Trading Academy's FX, Gold and Technical Strategies courses. Fathema is also a CFA candidate and a member of the LVD Trading Club.

Fathema vigorously scrutinised thousands of Hedge Funds across the world, examining investment strategies and assessing performance track records. With a deep understanding of the successes and failures of hedge fund investing coupled with the Myers Briggs: Entrepreneur personality type and with strong pattern recognition abilities, **Fathema returned 20% gross annually for a private portfolio.** Her portfolio YTD stands at **+27.95%** vs the **S&P 500 -1.35%** and **Nasdaq +13.68%**.



Fathema is currently serving as a Non-Executive Director to an award winning British hospitality group and a British private education provider. An altruistic individual, Fathema has served a global NGO for 18 years and gained international acclaim and recognition by the charity's founders for her shrewd strategic foresight and financial aptitude as Finance Executive.

A proactive member of the industry, Fathema is a member of the Chartered Institute of Securities & Investments (CISI), Women in Banking and Finance (WIBF), Islamic Finance Professionals Association (IFPA), Women in Islamic & Ethical Finance (WIIEF), the Arab Bankers Association (ABA) and the Institute of Islamic Banking and Insurance (IIBI).



Hind Kassir
Founder & CEO
SEEDS



Founder of **SEEDS** for professional development and the online Arabic and Vocational Training development Platform for youth and for passionate educators and professionals with 8 years of experience in policy and curriculum design in the Ministry of Education of the UAE **A Doctoral Degree from the University of Liverpool in the United Kingdom** in studying the globalization impact on education policies and reforms notably the pandemics

In the MENA region. Senior educationist, Curriculum Expert and an International certified assessor by NAYEC certified for early childhood teachers having over 19 years of experience in government curriculum designing, project management based on blended learning and digitalized content evaluation, and class observation, inspection and reporting based on government and non-government standards. Well versed in defining local and cultural specifications in local and global context and in aligning them with the local and global requirements and the national standards of the SDG goals and doing its localizations in policy design and planning.

Quality assurance assessor on the 21st Century skills and StrEaM revolution policy and design thinking implementation in education institutions.



Distinguished as the **UNGSII Key speaker for youth empowerment in Espoo (Finland) and Vatican (Rome) for the SDG4 and workshop moderator at the Beijing CSW64 and design thinking with academic impact universities. Keynote speaker and Panelist for Cambridge education forums. Consultant in School Evaluation in STREAM and in Talent- based science project for the YOUNG TALENT AWARD**

Publisher in science and inquiry of science Effectiveness/ the Science – Inquiry Teaching Approach on the Students' Achievement and Engagement in the UAE Public Schools.

SEEDS offers personal value-based human development programs that target cognitive, psychomotor, affective, and social aspects of adults, young adults and early childhood for a sustainable healthy environment that provides human well-being in a global digitized future. SEEDS supports human for independent decision-making and future careers' choices. The focus is to build a knowledge-based economy with high-ethical standards to reinforce social and family cohesion and preserve a cohesive society proud and confident of its own identity and culture under the norms of tolerance and human acceptance.



KYRIAKOS KOFINAS
Executive & Leadership Coach
ActionCOACH
Managing Partner GCC
Aims International Gulf

aims
international

ActionCOACH
business coaching

Mr. Kyriakos Kofinas was born in Greece and has 27 years of Executive Career in Europe, Middle East, Africa and Asia. Held positions as Regional CEO, Business Director, Principal and as Head Coach in FMCG, Medical, Retail, Luxury, Executive Search, and in e-Mobility. He has graduated from Manchester Business School, from Athens University of Economics and Business on E-Commerce, and from University of Athens on Economics. **He is a certified Marshall Goldsmith Leadership Coach & and an ActionCOACH Business Coach over the last 12 years.**

He has opened and is leading AIMS International Gulf in Dubai, a top Global Retainer Executive Search Company, and **was awarded as the Most Outstanding CEO Coach in UAE in 2019.** He is leading the E-Mobility project for Greece and is an Endeavour Mentor for new businesses. He joined CEO Clubs Network in 2019, and he is an active Member, offering complimentary Coaching, and Executive to all Members.

A trusted Growth Enabler who Gets Double Digit Growth Results ...

Since 2014, Kyriakos started helping business owners achieve their goals, and take their business to the next level. More than 20 Businesses worldwide have achieved double digit growth in sales and profits, accomplished through improvements in marketing, sales, planning and team management.

He helps CEOs, and Business Owners grow from a "Leader wears all hats" approach to development of a results-driven and profitable core team, shifting the Leader's focus from working IN business to working ON business growth areas, while creating and finding more time to enjoy life. Recent examples were, growing a mature business in India by 68% in 2 years, enabling Distributors to double MEA business, and a Top GCC Retailer quadrupling Brands Business in just 3 years.

A Knowledgeable and Experienced Business, Leadership and NLP Coach ...

Does not pretend to know it all. **As an ActionCOACH, Kyriakos belongs to a network of over 1,000 Business Coaches in 85 Countries.** With this network of brain power, along with his BA in Economics, his MBA, and his Master in E-Commerce and digital Marketing, and many hours of training as a certified Action Coach, and as a Leadership Coach by Marshall Goldsmith, that are both World's No 1 Coaching Brands, he is skilled at breaking down complex issues into simple steps, and has the tools to help Clients grow and Leaders improve behaviors, cos has been before both a Business Owner & a Leader.



Peggy Li
Managing Partner
SPS:AFFINITY



Peggy has had a distinguished career as a leader in luxury Hospitality and Restaurant industry, and the Managing partner at SPS:AFFINITY. She has 18+ years executive-level management experience in Europe, Middle East and Far East. A solid Michelin star high end food & beverage operator worked with world renowned chef such as Joel Robuchon. She has deep experience in enabling business transformation, establishing brands and is know for her passion for attracting and mobilizing top talents to deliver on world-class experiences.

Peggy's curiosity and fascination with continuous improvement has shaped her determination to drive innovative ideas to help her clients drive better revenue. Chinese marketing strategy and China social media management is one of the vertical she has cultivated with such ethos in mind.

She is also a highly active businesswoman leader in promoting women empowerment and leadership. With the level of network and association that elevate the work synergy among female entrepreneurs. A regular speaker at high profile industry event such as Middle East Food Forum, TiE Dubai Entrepreneur network and Arabian Travel Market to name a few.

Peggy is also a **startup mentor and adviser at WOMENA**, In5 Tech Incubator & Accelerator, Sharjah Business Council and SHERAA in UAE, as well internationally at Women in Hospitality, Travel & Tech association.

SPS:AFFINITY - A management consultancy specialises in service centric industries such as Travel & Tourism, Hotel, Restaurant, Food & Beverage to FMCG. Helping business to grow & glow!



Innovative solutions to move your business forward

SPS:AFFINITY Specialties:

PR, Sales Representation, Social Media Management, Digital Marketing, Interim Management, Revenue Optimization, Strategic Consulting, Customer Relationship Marketing, Brand Communication, Training, Graphic & Web Design, Marketing, Advertising and Destination Management



**Konstantinos
Konstantinopoulos**
CEO
Coffee Island



Konstantinos joined Coffee Island in 2010 and since 2013 he heads the company being the Chief Executive Officer. In these days, significant developments occurred by increasing the network and expanding to new markets becoming **the 7th biggest Coffee Chain in Europe**.

For its commitment to coffee excellence, Coffee Island awarded as the Best Coffee Chain in Southern Europe for 2016, 2018 and 2019 in the European Coffee Awards.

Konstantinos is a PHD candidate in economics, he holds a Master of Science in Manufacturing Engineering & Management having a background in Mechanical Engineering & Aeronautics.

He travels to farms around the world, setting up the company's direct trade program supporting the coffee communities.

Konstantinos won the Coffee Excellence Award in 2015 for his valuable contribution to the industry. He is the President of the Greek Franchise Federation, and member of the Board in the Speciality Coffee Association based in California.

He was born in 1980, he is married having two children and he loves traveling, running and scuba diving

Coffee Island: Values

We believe in our people. Every single milestone leading to today's success, is the result of our people's ideas, passion, inspiration and hard work. For us, as our people grow, Coffee Island grows with them.

We are committed to knowledge, innovation and coffee excellence. We are true explorers and invest heavily in knowledge and innovation, as they are the driving forces behind our success.

We believe in a fair way of conducting business. This means we believe in supporting Direct Trade. We believe in making sure that every single activity in which we engage contributes to the economic, environmental and social sustainability of the places from where we source our coffee beans, or process and sell our end products and services.



Every person who walks through the doors of our coffee shop is a rare individual with particular tastes and preferences

—▶— CEO Clubs Partnership with Millionaires Choice —

CEO Clubs Network and Millionaires Choice Ltd UK are proud to announce a mutually beneficial partnership, to share initiatives and explore mutually beneficial opportunities, targeted to their elite members.



Millionaires Choice Ltd UK is a private members community comprised of UHNIs and its creation was guided by a needs-based approach to that particular niche market of Individuals. CEO Clubs Network on the other hand is an international business platform for CEOs and Senior executives from the world over to share experiences, explore opportunities and grow their business locally and internationally.

With both entities catering to C-suite individuals from all walks of life, the partnership will act as a gateway for business to be established & opportunities to be explored in different markets and amongst business leaders.

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APP



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A private lender can fund projects up in the \$billions.

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CEO Clubs Network Worldwide seeking CEO Clubs Ambassadors

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LinkedIn, Twitter, Facebook, Instagram, YouTube icons

SPEAKER AT

Horasis Extraordinary Meeting

1 October 2020
Digital Event




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

CEO Clubs Network logo

Horasis
The Global Visions Community

Email: partner@ceoclubs.com

Register here 

CEO Clubs Supports SEEDS Online Master Class:



Clive Wilson

Designing Purposeful Organizations In a Rapidly Changing World

Online Master Class
Every Thursday From
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4:30 pm — 7:30 pm (UAE Time)

Register on
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September 28th, 2020
October 5th — 7th, 2020
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CEO Clubs Exclusive Webinars & Meetups

-  CEO Clubs Network Presentation: Exploring The CEO Clubs Business Opportunities on **2 September 2020**
-  CEO Clubs Network Supports the SEEDS ARAB online master class with a topic "Designing Purposeful Organizations in a Rapidly Changing World" on Every Thursday **September 3- October 29, 2020, 4:30-7:30 PM (UAE Time).**
-  CEO Clubs Virtual Networking: **9 September 2020**
-  CEO Clubs Exclusive Webinar: Member Expertise **15 September 2020**
-  CEO Clubs Virtual Networking: **23 September 2020**
-  CEO Clubs Exclusive Webinar: **29 September 2020**



CEO Clubs Virtual Networking - Online Meetup



Wednesday September 9
Wednesday September 23



3.00 pm (UAE Time)



CEO Clubs Network®

EMPLOYEE OF THE MONTH



**BESTO
THOMAS**
FOR AUGUST 2020

**Congratulations for your
Outstanding Performance, Passion,
Service and Dedication.
Very Well Done!**



According to Besto's colleagues, he is very kind, quiet, patient and a shy-type person. He throws jokes once in a while and when he does, it's definitely a WIN.

He is very focused on whatever task he is taking on. He never says NO to a challenge. He always comes up with amazing ideas, solutions and definitely execute them in a structured and timely manner.

Besto is a role model to his colleagues. We always quote him with.....

"BESTO, YOU'RE THE BEST!"



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 member' products/services

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.

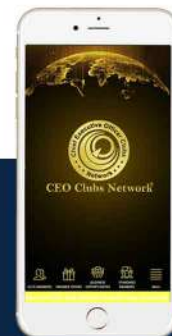
- We are passionate about our services below
- ***Executing the best service for our Members**
 - ***Providing maximum exposures to our Sponsors**
 - ***Giving extraordinary values to our Clients for their Corporate Events**
 - ***Serving our partners with our success model in CEO Club Franchising**
 - ***Providing integrated solutions to our Client who are looking for advice**
 - ***Offering unique opportunity to investors to grow together**

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.

VISION

The most effective Business Platform CEOs & Decision makers worldwide.



CEO Clubs Mobile App

Be a member of CEO Clubs Network, please contact us

Tel : +971 4 346 1112 / +971 4 346 5101

General Information : info@ceoclubsuae.com

Membership Information : membership@ceoclubsuae.com

Events Information : events@ceoclubsuae.com

Sponsorship Inquiry : sponsorship@ceoclubsuae.com

Website: www.ceoclubsuae.com / www.ceoclubsnetwork.com



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