



CEO Clubs Network®

# CEO CLUBS NETWORK E-NEWSLETTER

August 2021  
Issue



## Massimo Falcioni

Chief Executive Officer  
Etihad Credit Insurance (ECI)



## CEO Clubs connects UAE's top minds in SME sector

CEO Clubs Network, the world's largest business network connecting CEOs & Entrepreneurs, has launched several initiatives to connect the thought leaders and key decision-makers in the UAE's SME sector to support and expand the industry.

Since 2006, the Dubai-based network has been vital in assisting various organizations by connecting investors with SMEs in need of assistance and helping them in achieving their business objectives. The network is run under the patronage of His Highness Sheikh Juma Bin Maktoum Juma Al Maktoum from the Dubai Royal Family.

The SME sector accounts for more than 53 percent of non-oil GDP in the UAE, and this percentage is likely to expand further in the future years.



The Dubai EXPO 2020 team recently provided the CEO Clubs members a full virtual tour of the major event, which is less than 40 days away. The virtual event was attended by approximately 45 top CEOs and government officials who are members of the network.

“Our organization creates a wide spectrum of opportunities to connect the key decision-makers of organizations from across various vertical industries. The core aim of CEO Clubs Network is to create the most effective business platform for CEOs and senior executives to share experiences, explore opportunities and grow their business locally and internationally,” said Dr. Tariq Nizami.



**Dr. Tariq Nizami**  
**Founder & CEO at CEO Clubs Network**

The CEO Clubs Network has been highly involved in promoting EXPO 2020, since the day it was awarded five years ago. In the last three to four years, it has also organized a series of EXPO-related programs to support and contribute to this world-renowned event. CEO clubs is currently supporting several countries with their business-to-business (B2B) connections, country pavilions, and event hosting.

CEO Clubs UAE members are well-positioned to interact with colleagues from both local and international branches. CEO Clubs Network Worldwide, a decades-old organization, has a branch in the United Arab Emirates since 2006, with over 600 member companies and 3000 affiliations, and has connected over 16000 CEOs globally.

The team believes in innovation and happiness, aligned with the UAE rulers' visionary ideas. A number of well-known companies, government agencies, and diplomats have joined the organization to explore these potential opportunities, highlighted Dr. Tariq Nizami.

**CEO Clubs Pavilion Partnership with Senegal at EXPO 2020 DUBAI**



**CEO Clubs Network is proud to announce another Country Partnership with Senegal Pavilion at EXPO 2020 Dubai. We are very much looking forward to create lots of opportunities for participants from Senegal and CEO Clubs Members during the EXPO 2020.**

**Signing ceremony between Dr. Tariq Nizami Founder and CEO at CEO Clubs Network and Dr. Malick Diop Commissioner General of Senegal Pavilion at EXPO DUBAI.**





We are proud to share **Ms. Sarah Dong**, Director at **CEO Clubs Network** has been recognized for **"Woman of Substance Award"** from St. Mother Theresa University. Congratulations!



## A Promising Collaboration That Could Transform Your Ideas into a Successful Business Venture

With a strong focus on connecting CEOs and Entrepreneurs across the globe to share experiences, and explore opportunities, CEO Clubs Network is always a trusted name among its 600 high-profile memberships. Owing credit to the 15 years of experience, coupled with unique and effective tools we have been able to provide custom solutions to CEOs and decision-makers, as well as marketing members' products/services.

Having attracted valued members and clients from private sectors, government entities, Embassies, and Consulates. We have established CEO Clubs Chapters in Europe, the US, Asia, and Africa continent. Our members get connected through our networking events, mobile app, and webinars, more than 24 local and international events planned and executed yearly through our visionary leadership and dedicated team efforts.

Being a strong believer in innovation, it is with great pride and pleasure we now officially announce our way forward towards better innovation, partnering with **DeZign Space** – a unique innovation engine that transforms your digital ideas into a business venture. **DeZign Space is a venture of Excelledia Ventures, the digital innovation branch of Excelledia.**

# excelledia®

**Excelledia** is a Business-Performance Management company specialized in People, Processes, and Technology helping organizations become significantly more efficient, effective, and sustainable. They achieve this by integrating digital technologies such as Artificial Intelligence, Machine learning, Extended reality, Quantum computing, Data analytics, etc to global principles and standards.

## A Promising Collaboration That Could Transform Your Ideas into a Successful Business Venture

Excelledia is headquartered in the United Kingdom and is having a presence in the United States, United Arab Emirates, Ireland, Saudi Arabia, Qatar, India, Malaysia, and the Netherlands. Their portfolio includes Consulting, Business process management, Training, Extended reality, Enterprise management system, Innovation engine, Ai-Powered Business Planner, Data Analytics, Ai Center of Excellence, Learning Management System for corporate clients.

We believe **CEO Clubs Network – Dezign Space** is a new way forward towards better digital innovation that can contribute to professional and personal growth. Combining the unique services and expertise this is a match made for nurturing the culture of innovation across organizations. The innovations developed out of Dezin Space, have proved to be potential for being trendsetters in the market. Therefore, Dezin Space @ CEO Clubs Network will be the new term synonymous with development and innovation.

Elaborating on the benefits of this good news, if you possess an innovative digital idea that you believe could be the solution to the modern problems in the market and to develop that idea into a product/service in the market all you must do is submit the idea in our joint platform. Experts in the field would be there to guide you and nurture your idea, going all the way from creating a business case, prototyping, testing, and even help you find potential investors which would give you the needed starting gear of action.

Excited beyond expression to get this promising collaboration running, the launch of **CEO Clubs Network Dezin Space**. Eagerly counting down the days for bringing digital innovation accessible for everyone everywhere.



## Highlights of CEO Clubs Members Virtual Meeting

**CEO Clubs Network**

CEO Clubs Member Webinar

### The Emerging Business Opportunities and Financing Options

WED DAY | AUG 4 | 4 PM GST |

Panelist	Panelist	Panelist	Panelist	Moderator
<b>Abdul Moiz Khan</b> CEO & Managing Partner Fursa Consulting	<b>Mohamed Lamani</b> CEO & Co-founder Promota Agency	<b>Dr. Natalia Osadcha</b> Co-founder S&P Agency	<b>Mimoun A. Assraoui</b> CEO RIF TRUST LLC	<b>James Mathew</b> CEO & Managing Partner UHY James

CEO Clubs Network held its webinar on the topic, 'The Emerging Business Opportunities and Financing Options' on 4th August 2021.

The panel discussion was moderated by Mr. James Mathew, CEO & Managing Partner, UHY James. The panellists were Mr. Abdul Moiz Khan, CEO & Managing Partner, Fursa Consulting; Mr. Mohamed Lamani CEO & Founder, Promota Agency; Dr. Natalia Osadcha Co-Founder, S&P Agency, and Mr. Mimoun Assaraoui, CEO, RIF TRUST.

**Mr. James Mathew** is a recognized financial practitioner in the field of accounting, audit, and advisory space in the UAE. He carries immense knowledge in international auditing, accounting standards and professional regulations that helps companies to drive strategic growth.

He is known for sustaining client relationships, upholding the values, integrity, and ethics.

**Mr. Abdul Moiz Khan** is a senior banking executive with an excellent professional career over two decades in conventional as well as Islamic Banking. He has a rich experience with a blend of corporate relationship and credit risk accompanied by infinite knowledge and business understanding for a customised yet perfect business model and a debt structure matching each customer's need.

**Mr. Mohamed Lamani**, who is the youngest CEO Clubs Member is also the CEO & Co-founder of Promota Agency. He is a firm believer that the core strength lies in creating ideas that will help to maximise sales and expand businesses.

## Highlights of CEO Clubs Members Virtual Meeting

**Dr. Nataliia Osadcha** is working in conflict resolution, investment protection, risk management, crisis communication, protection and countering illegal take care for the past 20 years. She is a business, investment, business risk consultant. She is also a speaker of the Business Wisdom Summit and the author of various publications on business protection, minimizing business conflicts in the Ukraine, building strategies for conducting successful business in the Ukraine.

**Mr. Mimoun Assraoui** has more than 20 years of experience in the Middle East, Japan, and France. He has spent the past 15 years in Dubai and Abu Dhabi supporting family offices, financial institutions and worked with various private and government clients.

It was a very insightful panel discussion regarding 'The economic shift to the UAE, the financing solutions within the banks or private equity changing rapidly, reshaping and positioning the start-ups in the UAE'. CEO Clubs Network is grateful to Mr James Mathew for taking out key points and making this a valuable discussion and adding value to everyone's knowledge.

- As a financing expert, Mr Moiz Khan mentioned that the lenders must be actively involved with the clients to have a broader and deeper understanding. They must ensure that the money is used for the same purpose that it was lent for. He also talked about the problems of the aggressively changing lifestyle and compared it to rewriting the way of business and demands created. There could be a couple of traditional models like dead finance, crowd funding, buy back options, etc. Because the world is changing and shifting to digital platforms, which leads to giving a wider scope to the clients in selection of the lenders.
- Regarding the new rules and regulations in UAE, Mr Mimoun added that recently Dubai has become the hub for citizenship and residency with



the presence of more than 100 nationalities. And with the introduction of Golden visas now, people are happy to be here to conduct business and to experience overall business growth. They want to have the mobility to travel freely which also contribute to the FDI of UAE.

- When the topic shifted to advertising and setting up business as well as promoting it, Mr Mohamed Lamani believes that now-a-days influencer marketing has gained popularity due to its great reach and has proved to be a cost-effective marketing tool for promoting the product/services. He also mentioned about the cash on delivery approach in the GCC region that has been growing rapidly.
- Dr. Natalia Osadcha mentioned about the upcoming business opportunities in the Ukraine. She mentioned that Ukraine has biggest agricultural area in the Europe i.e., nearly 42 million hectares of land. It is a perfect place to start an agriculture business to feeding UAE. She said that because of changing climate, UAE should look at the opportunities of food security in the land of Ukraine. In the coming 2 years, Ukraine will completely change and allow private sector to buy land there and will be presenting itself in the EXPO 2020 Dubai as an Agricultural country.

The panel discussion was followed by a Q & A session where the CEO Clubs members discussed their concerns and asked more about the upcoming opportunities and would like to work closely for possible collaborations and financing.

## Highlights of CEO Clubs Members Virtual Meeting



CEO Clubs Network held its virtual meeting on the topic, '**CEO Clubs Member Offers and Business Opportunities**' on 18th August 2021.

CEO Clubs is elated to share that its members are actively engaging and supporting the fellow members as well. The members of the CEO Clubs believe in giving back to the society and push each other towards success and growth.

Nearly 100+ Business Opportunities and Member offers were shared, and interest was built by the CEO Clubs team during the virtual meeting through a power point presentation and that also included a brief description of the same. There was a short Q & A session after the presentation where members could express interests as well as could get their concerns clarified with the respective member.

CEO Clubs welcomed a new member Mr. Jeetu Kataria, CEO, Digital Financial Exchange to the network. There was a very brief introduction by

Dr. Tamer Mitwally, Chief Strategy Officer, Digital Financial Exchange about their company, newly launched DIFX Academy, crypto currencies, bitcoins etc. He also announced that CEO Clubs Members will get free 100 DIFX tokens for trading.

Mr. Devendra Dutt Sharma, 360 Degree Change Transformation had a very short presentation to be shared among the CEO Clubs Members regarding their Brain and Development Programs - DMIT - Midbrain Activation, ESP, Photographic memory, QSR, NLP, workshops on seven habits of highly effective people, workshops on law of attraction. They also showed how small, blindfolded children can read through their feet live during the meeting. It was a great experience to witness such mind-blowing talent through our members.

It was a very successful Member meeting which opened doors for collaborations. CEO Clubs member-support team facilitated one-on-one meetings for the members. CEO Clubs team looks forward to receiving more and more Business Opportunities and Member Offers for the community.

eci الاتحاد للائتمان الصادرات  
ETIHAD CREDIT INSURANCE

**Massimo Falcioni**  
Chief Executive Officer  
Etihad Credit Insurance (ECI)



**Massimo Falcioni is the Chief Executive Officer of Etihad Credit Insurance**, the national export credit agency of the UAE, mandated to reinforce the country's economic diversification programs as well as to support its export and international trade and investment activities.

A seasoned and dynamic leader in the financial industry with over 30 years of solid business experience spent in the private and public sectors and led efforts focused on job creation, trade, economic development, multinationals and government companies' growth. He has constantly produced sustained revenues and EBITA growth in both mature economies (Europe) and fast growing markets (Middle East & Africa), through a deep understanding of economic cycles and import / export trade flows.

He has held various CEO and directorial positions for multinational companies including Exxon-Mobil, Philip Morris International, Volkswagen Financial Services, Euler Hermes (Allianz) and Coface. A full mark graduated in Business and Managerial Economics from Sapienza University of Rome, Massimo is an international lecturer and expert in cross-cultural work settings, strategizing for various economies and organizational changes. His enthusiasm in these fields has earned him distinctions from various award giving bodies.

In 2017, the President of Italy conferred him with the Knighthood of the Order of the Star for promoting economic relations between UAE and Italy. In 2019, Massimo Falcioni was ranked 13th influential executive heading local company, he was also honored with the Best CEO for Export Credit Agency Middle East and Africa by the Burj CEO Award and as well the Global Leadership Award by World Leadership Awards. In 2020 he was awarded as Most Innovative Finance Solutions in Middle East for the second consecutive year by Capital Finance International and most recently he was received the CEOforLIFE AWARDS – 2021.

A champion of entrepreneurship and excellence, Massimo is a pioneer and an active member of some of the world's most prestigious business organizations. He is High Commissioner at WBAF (B20 Affiliate World Business Angel Forum); elected Vice President and Secretary General of the Italian Business Council for Dubai and Northern Emirates; Member of Aspen Institute as Italian Talents Abroad, founding member of the French Business Council Dubai and Northern Emirates Healthcare Committee; member of the Board of Advisors - International Engagement at Diplomat; Board Member at CEO Clubs UAE; Advisory Board Member and Fellow at Al Khalifa Business School and member of Rotary Jumeirah Club.

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**Mohamed Lamani**  
CEO & Co-founder  
Promota Agency



**Tania Chaudhry**  
CEO  
HCC - Technology & Advisory



**Mohammed Garba Hassan**  
Founder & CEO  
Kano BF Suma Ventures



**Senthil Kumar**  
CEO  
Standard Pure Gold Trading LLC





## Move to a trading paradise with DIFX

While decentralized finance and blockchain technology have already had a significant impact on centralized finance, more changes are on the way. To prepare for the future, each blockchain platform must increase its efficiency and strengthen its foundation. This, however, cannot be accomplished while the ecosystem struggles with cross-asset trading.

Digital Financial Exchange (DIFX), is a comprehensive platform that will allow users to easily buy, sell, and trade a wide range of investments. DIFX will make trading these assets easier for millions of people around the world by allowing you to manage virtually any type of investment with just one account and one user interface.

The platform aims to outperform the emerging market's dominant competitors by providing them with the tools they need to combat issues such as asset security, customer support, complex trading interfaces, and liquidity.

### The Benefits

- Fireblocks provide security to this fully insured cross-asset trading platform.
- To provide a user-friendly platform, DIFX has integrated MetaTrader 5 (trading platform), Sum and Substance (SumSub), Impact CRM, and Praxis Cashier.
- DIFX is a multi-asset exchange with a mix of Forex, Commodities, and Cryptocurrencies. Thus, the token utility will always be high, resulting in higher liquidity.



The native DIFX token powers the DIFX ecosystem, with primary functions such as staking, governance, and transaction fees. It acts as a central representation of the DIFX platform, ensuring reliability and transparency in the execution of international payments and transfers. The DIFX token provides its owners with several advantages, including high leverage on all trades. To encourage large trading volumes, DIFX offers up to 50% discounts on all transaction fees for trades executed on the platform.

Visit <https://member.difx.pro/> for more information on the DIFX exchange platform and the DIFX token.

### Spot Exchange

By providing a comprehensive ecosystem with innovative smart solutions, the cross-asset trading exchange aims to redefine the trading landscape for novice users. It aims to integrate the best of both worlds by providing traders with a variety of options by maximizing the potential of distributed ledger technology. Instant digital asset trades with low latency and high throughput are promoted by the exchange.

The DIFX spot exchange will go live on September 6, 2021, and we are very excited about it. So, what exactly are you waiting for? DIFX is a great place to start if you're new or an old-timer to trading. For more information, visit [www.difx.io](http://www.difx.io)

## The business benefits of a gender-inclusive boardroom

**Women scored more positively on 13 of the 19 competency assessments that encompass overall leadership effectiveness, with particular reference to leadership in a crisis.**

In March 2021, a new regulation mandated that all listed companies in the UAE should have at least one female board member. The aim is to boost gender parity and give talented women more visibility in the corporate world.

Yet, well-educated and experienced women often doubt if they should be applying for those board-level positions.

Having witnessed the different qualities that men and women bring to the boardroom, I aim to encourage female leaders, their partners, and colleagues to see the immense value female board members can add to the business, elevating the results to achieve sustainable success.

In my last 10 years of working with boards, two elements stand out. First, a board cannot make direct decisions; it can only advise the CEO and their team. The value any of advice comes from understanding the enterprise as a holistic ecosystem. Second, the vast majority of CEOs are male, with implicit biases formed from their years of experience in the industries they have worked.

### **The role of the board**

The purpose of an advisory or regulatory board is to bring knowledge from other industries, support critical thinking, and provide guidance to increase the confidence of the decision-makers who lead the company. The board's primary customer is the CEO, who is the ultimate authority for the whole enterprise and answers to the company's investors, government, external customers, and suppliers.



**Laura Gerrits-Gedvile**  
**Chief Executive Officer / The Holistic Enterprise**

While the board has the power to hire and fire the CEO, it cannot make direct business decisions. Providing sharp, timely, and bold advice to the CEO and their team relies on a deep understanding of the enterprise as a whole.

Female leadership can add depth, diversity, broader grasp and value to this understanding and advice. Ultimately, the board's effectiveness is calculated by how much the value of the company increases.

### **The gender gap**

The fact remains that most board members are successful men with vast business experience and acumen amassed from different industries over many years. When a female leader – though accomplished in her own right – sees all these men in the company profile, she might be apprehensive, thinking, "How will I fit in there?" and "Will they accept me?"

This psyche needs to be dismantled. Over the last 10 years of working with boards and CEOs, I've discovered a vicious cycle that originates from the continued male-domination of the boardroom, which can be addressed by bringing more diversity to the table.

## The business benefits of a gender-inclusive boardroom

### The vicious cycle

The vast majority of CEOs globally are males who adopt the silent internal belief of "I know best" in the presence of their board. Meanwhile, male board members often rely on their own experiences and implicit biases when diagnosing problems and advising solutions. The guidance is often too generic, adding little value for the CEO, as valuable advice can only come from understanding the enterprise as an end-to-end holistic ecosystem.



When male CEOs do have doubts, they are often afraid to verbalise them to male board members in case they are perceived as weak and not capable of leading the organisation. If a CEO can't share their doubts openly, deep dialogue and mindful reflection cannot take place, and therefore the advice provided by the board will not add value. The organisational management continues to operate on the same old knowledge and paradigm, delivering the same mediocre results each year.

### The female influence

I've witnessed that bringing in female board members can help break this vicious cycle of mediocrity, an experience backed up by research. The findings of a 2020 study by leadership experts Jack Zenger and Joseph Folkman found that women were rated more positively on 13 of the 19

competency assessments that encompass overall leadership effectiveness, with particular reference to leadership in a crisis.

Women specifically rated highly on critical boardroom competencies, such as championing change, establishing stretched goals, collaboration and teamwork, and customer focus. This is reflected in my own experience: Male CEOs are more open to sharing their internal doubts with female board members, helping to foster an open and systematic dialogue where new knowledge is created.

### The added value of diversity

Some specific ways in which female board members add value:

They see the bigger picture – the customer, supplier, government needs and interactions, and can make the connections so desperately needed in our ever-increasingly siloed business world.

They have the natural ability to see the enterprise as a holistic system, with its inter-dependencies and cross-disciplinary context.

They take the initiative to recognise functional problems and champion changes to solve them.

They can work collaboratively with the male CEO to take him outside the C suite's confines and help him see the enterprise outside in, from the broader ecosystems perspective.

They can drive results by making the male CEO aware of the internal managerial routines, ensuring they are designed for value creation.

It's no secret that men and women have different innate skill sets. There are clear business benefits to achieving gender balance in the boardroom, from strategic planning to operational outputs.

## DGCX and DMCC Strengthen Ties with UAE Ministry of Economy, Securities and Commodities Authority



**DGCX and DMCC** receive a high-level delegation led by the UAE Minister of Economy, H.E. Abdulla bin Touq Al Marri, and Securities and Commodities Authority Acting CEO, H.E. Dr. Maryam Al Suwaidi.

The Dubai Gold & Commodities Exchange (DGCX) today welcomed a high-level delegation at its offices together with the Dubai Multi Commodities Centre (DMCC). The delegation, led by the UAE Minister of Economy H.E. Abdulla bin Touq Al Marri and Securities and Commodities Authority (SCA) Acting CEO H.E. Dr. Maryam Al Suwaidi, was aimed at strengthening ties as well as supporting the growth and development of the trading of financial derivatives in gold, other commodities, foreign stocks, indices and currencies.

Senior representatives from both the DGCX and DMCC were on-hand to receive the group, including the Executive Chairman and Chief Executive Officer of DMCC and Chairman of DGCX Ahmed bin Sulayem, DGCX CEO Les Male, as well as Board Member Feryal Ahmadi, in addition to DGCX Directors.

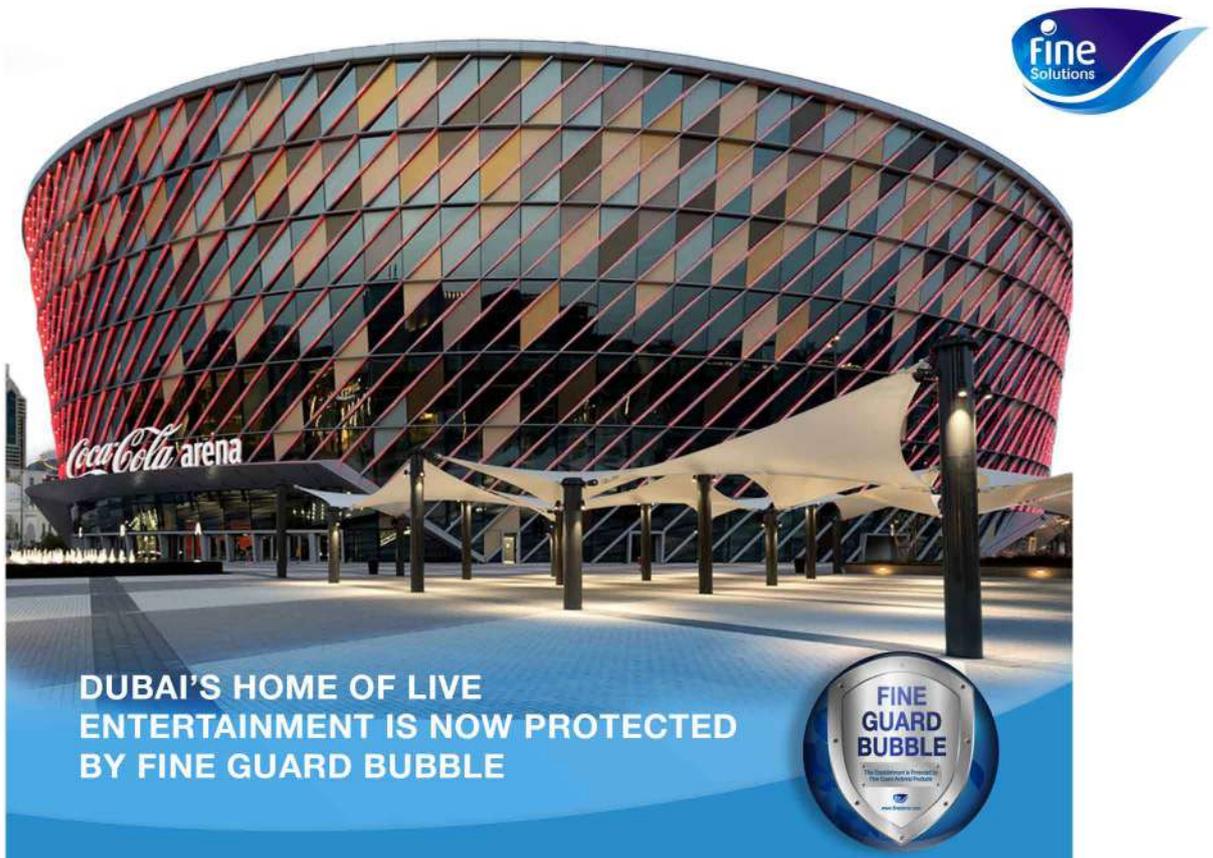
Source: <https://www.dgcx.ae/news/>

During the visit, H.E. Abdulla bin Touq Al Marri and H.E. Dr. Al Suwaidi toured DGCX's office and DMCC's headquarters in Almas Tower. The delegation was also briefed on the state-of-the-art Dubai Diamond Exchange, UAE Kimberley Process office, DMCC Vault, and Diamond Foundry's Dubai facility.

The visit also presented an important opportunity to discuss ongoing ties and collaboration between DGCX and SCA, in addition to current developments, challenges and opportunities in the market, and to demonstrate the DGCX group's services and leading platform to the H.E. Minister of Economy. The delegation also discussed the launch of a variety of new Futures Contracts with the DGCX team.

**Les Male, CEO of DGCX said:** "This visit is a testament to the close ties we have with both the Ministry of Economy and SCA. We are very proud of this relationship and look forward to working with them as we explore the launch of a number of new Futures Contracts. It is their forward-thinking and support that helps to achieve new milestones and cement our role in the UAE – and as we look to become the Exchange and Clearing House of choice for the GCC."

## Fine Solutions Confirms Strategic Hygiene Alliance with Coca-Cola Arena



**Fine Guard Bubble to be deployed for ongoing enhanced protection of visitors at Coca-Cola Arena, Dubai's home of live entertainment.**

Fine Solutions, the away-from-home division of Fine Hygienic Holding – a leading wellness company, has signed a strategic alliance with Dubai's Coca-Cola Arena to become the hygiene partner, offering full hygienic protection and peace of mind for visitors to the Middle East's first fully air-conditioned, multi-purpose indoor arena.

Through the alliance, Fine Solutions will create an industry-leading 'Fine Guard Bubble', a hygiene programme which will protect thousands of visitors to the 17,000-capacity venue which has already held concerts for acts including US rockers Maroon 5, American singer, songwriter John Legend and RnB stars Boyz II Men, plus events featuring globally renowned stars such as Tony Robbins and comedian Russell Peters.

By disinfecting the Arena and all high-touchpoints as well as guaranteeing a steady flow of antiviral face masks and gloves, hand sanitizer and surface sanitizer, the Fine Guard Bubble hygiene-focused program will ensure the highest level of cleanliness at Coca-Cola Arena. Additionally, Fine sterilized paper products and Ecolab EPA-approved hygiene solutions will be supplied to all public areas.

As supplier of choice for sterilized paper products and chemicals for the venue, Fine Solutions will also become a VIP suite holder at the arena.

**James Michael Lafferty, CEO of Fine Hygienic Holding,** said: "Our alliance with Coca-Cola Arena is an important milestone as the UAE gets back to business and adapts to the new era. Good hygienic practice is imperative as we strive to overcome Covid-19, and with the Fine Guard Bubble in place at Coca-Cola Arena, thousands will now have the confidence to attend live events.

## Fine Solutions Confirms Strategic Hygiene Alliance with Coca-Cola Arena

“The Fine Guard Bubble is not just a protective programme, we also view it as a seal of quality which customers will see and immediately link to safety and good hygiene. Fine Solutions is proud to help life return to a new kind of normal in the UAE by providing a best-in-class programme.

“The Fine Guard Bubble will heighten consumer safety and best hygiene standards in this era of Covid-19, and will support the safe reopening of events not only at the Coca-Cola Arena but at other diverse businesses in the UAE.”

Source: <https://www.finehh.com/News>

**Mark Jan Kar, General Manager of Coca-Cola Arena**, said: “We are excited to welcome Fine Solutions to the Coca-Cola Arena family and look forward to integrating the ‘Fine Guard Bubble’ throughout the Arena. As we welcome fans back to live events, it is critical that we assure people they are attending a safe environment allowing fans and artists to enjoy an amazing live experience. With the VenueShield protocol we already have in place, along with Fine Guard Bubble, we are confident that Coca-Cola Arena will be providing the very highest levels of cleanliness and safety to instill confidence in our guests to enjoy live events once again.”



The advertisement features a blue background with a central illustration of two men shaking hands in front of a globe. The globe is connected to several circular icons containing human figures, representing a global network. In the top right corner, there is a circular logo for 'Chief Executive Officer Clubs Network' with the text 'CEO Clubs Network' below it. At the bottom, a dark blue banner contains the text 'Grow My Business Globally' in white.

## Optimal Utilization of the In-Born Talents of the People?

360 DEGREE CHANGE TRANSFORMATION PVT. LTD., a valued member Company of CEO CLUBS, DUBAI, [its nickname is **TEAM 360 GROUP**] was established in 2012 in India. TEAM 360 GROUP makes an endeavor in developing & improving tools which are useful to strengthen the Basic Hidden Powers of Human Brain (i.e. in-born talents) with the help of a highly qualified team of Psychologists who are the key resources of their development programs. TEAM 360 GROUP has a long run Mission of imparting Training in several innovative fields. Psychological, Spiritual & Socio-Scientific Projects are to be taken in long run and involve in Research work on the products which are useful for Training purposes. The main purpose / moto of TEAM 360 GROUP is to enlighten & awaken the hidden powers of the Children by organizing different types of Seminars / Workshops / Training Programs.

Some of the most popular programs of TEAM 360 GROUP are given below:



### 1] D.M.I.T.:

Identifying the In-born Talents, Strengths & Weaknesses, Personality Traits, Learning Mode etc. of a person through a unique Singapore based technique, known as “Dermatoglyphics Multiple Intelligence Test” [DMIT] and provide a suitable Career Counselling advice for overall Brain & Personality Development of the person, undergoing such Tests.



### 2] PINEAL GLAND ACTIVATION [PGA]:

Balancing and improving the strengths of the Right & Left Brain and reducing the Weaknesses through specially designed Brain Gym Exercises and using a special Japanese Music, which is known as “Pineal Gland Activation” [popularly called as Mid-Brain Activation].

The main objectives of TEAM 360 GROUP is spreading these concepts by conducting special Classes in the Schools, so that the in-born (hidden) talents of the children could be optimally utilized; which will lead not only to a great deal of social service but also will be a source of earnings for our Authorization Centres (i.e. Entrepreneurs). TEAM 360 GROUP is achieving these objectives through establishing the Authorization Centres, not only in India, but wish to spread these concepts to other Countries of the world as well.

### Important Features of the Company:

- 1] Gold Star Award to its Patron & CEO Mr. D. D. Sharma in 2017 at Daytona Beach, Florida, U.S.A. in recognition of his outstanding contributions in the field of Informatism.
- 2] State Government in India Awarded its Directors Mr. Vineet Sharma & Mr. Vipul Sharma.
- 3] An ISO 9000 Certified Company.

\*

## Optimal Utilization of the In-Born Talents of the People?

4] Has its own Building at a very prime location in JAIPUR, Rajasthan [India]

5] Company's Programs were broadcasted on Prime TV Channels of India.

6] Wide coverage by Indian Newspapers.

7] More than 1450 Videos were uploaded on YouTube Channel.

8] Company has been successfully providing Career Counselling & Guidance to Students & Parents for last NINE Years.

9] A dedicated Team of very effective & dynamic persons.

10] Conducted Seminars / Workshops in 300+ prestigious Schools of India and benefited 10,00,000+ students by its concepts.

11] TEAM 360 GROUP has already provided Franchisee to 600+ Entrepreneurs in 26 States of India & 5 countries of abroad as well. These Franchisees are operated by the personnel who were extensively trained by TEAM 360 GROUP and they have been conducting our various Brain & Personality Development Programs.

12] Many students trained by TEAM 360 GROUP have been selected in Medical & Engineering Colleges of India and secured meritorious places in Exams.

13] Team 360 GROUP works with a Vision Document of 50 years and a powerful Mission Statement.

14] TEAM 360 GROUP is planning to open Offices in DUBAI & New York shortly.

### PGA Training Class by TEAM 360



### DEMO by Team Member in School Seminar



**Foundation year: 2012**

**Founder, Patron & CEO:  
Mr. Devendra Dutt Sharma**

**Directors:  
Mr. Vineet Sharma & Mr. Vipul Sharma**

**Company's Head Office:  
11, Bandhu Nagar, Near Kanji Hotel,  
Sikar Road, JAIPUR, Rajasthan [INDIA]**

**Company's Website: [www.team360.org](http://www.team360.org)**

**Company's E-mail I.D.:  
(i) [degreechangeceoclub@gmail.com](mailto:degreechangeceoclub@gmail.com)  
(ii) [degreechange32@gmail.com](mailto:degreechange32@gmail.com)**

**Mobile Number: ++9079040362**

## Optimal Utilization of the In-Born Talents of the People?

**Company's U.S.P. Business:**

**[A] Combo-pack of the following items offered to Authorization Centers [Franchisees]**

- 1] D.M.I.T. – Report & Counselling
- 2] Pineal Gland Activation Workshop
- 3] Extra Sensory Perception Workshop
- 4] Photographic Memory Workshop
- 5] Quantum Speed Reading Workshop

**Gift / Complementary items:**

- 1] To awaken & enhancement of Financial consciousness
- 2] Motivational Workshop for one Hour
- 3] Workshop about 7 Habits of Highly Effective people
- 4] Law of Attraction Workshop – for one Hour

**[B] FINANCIAL QUOTIENT [F.Q.] DEVICE Package**

We provide following items:

- 1] "SHREE CHAKRA" in attractive Packet
- 2] "DEEKSHA" (ORDINATION)
- 3] "KRITAGYATA" (GRATEFULNESS) & Financial Consciousness
- 4] "CHAKRA JAGARAN" (Chakra Vigil)
- 5] Dowsing Consultancy
- 6] YAGYA (Fire Prayer)
- 7] Link for Weekly Online Meeting
- 8] Law of Attraction Workshop
- 9] 7 Habits of Highly Effective People Workshop

**For detailed enquiry, please contact:**

**Website:** [www.team360.org](http://www.team360.org)  
**E-mail I.D.:** [degreechange32@gmail.com](mailto:degreechange32@gmail.com)  
**Mobile Number:** ++9079040362



**Vision :**

Bring out each and every child's innate power and potential to fore. Every child has a right to grow rich and become genius; to help them to become a successful learner throughout life and mold young minds into community leaders.

**Mission:**

Develop intellectually strong, innovative, creative and advanced society through generating happy, righteous and quality individuals, equipped to make right choices in life, developing intellectually strong, innovative, creative and committed children as we know "today's child is tomorrow's future" and make them to grow up to be responsible citizens.

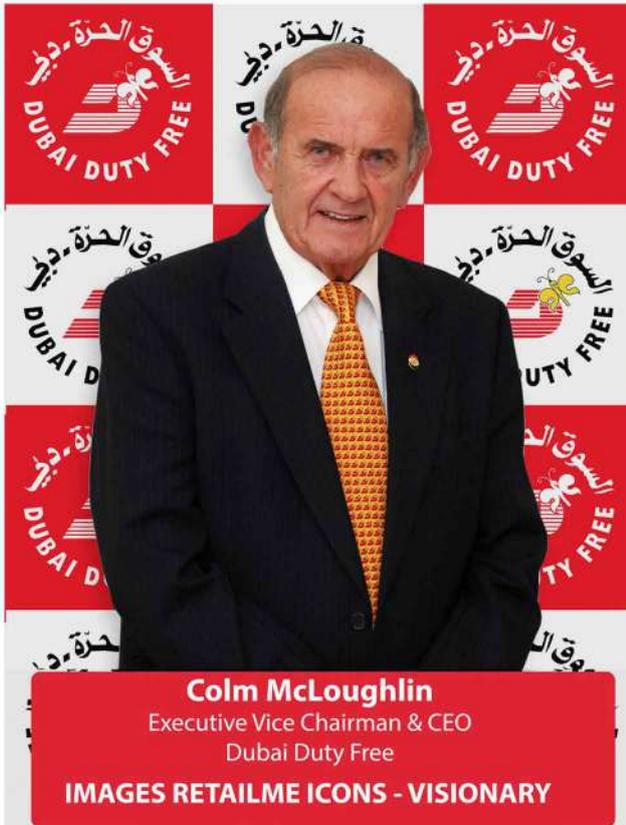
**Goals:**

Develop and grow each child fully in its physical, mental, and intellectual aspect, so that they become capable to tap their intelligence and use it to their maximum physical and mental power to achieve the predetermined goals in their life.

**QUALITY POLICY :**

We, At 360 Degree Change Transformation P. Ltd., Are Committed To Provide Excellent, Innovative, Defects-free, On-time Delivery Of Cost- Effective Quality Products And Services For Our Customers' Delight Through Risk Based Management, Continual Improvement Of Processes And Skills Of Our Employees By Implementing Effective Quality Management System.

## COLM MCLOUGHLIN named as one of the 100 Images RetailME Icons in MENA



Dubai Duty Free Executive Vice Chairman & CEO, Colm McLoughlin was named as one of the 100 Images RetailME ICONS at an exclusive celebration and awards gala held on 4th August at JW Marriott Marquis Hotel, Dubai.

Organised by Images RetailME, a retail intelligence media brand in the Middle East, the inaugural Images RetailME ICONS List celebrated and recognised the legacy and achievements of the top retail leaders in the MENA region.

Mr. McLoughlin was acknowledged for his visionary leadership that has resulted in Dubai Duty Free being recognized as the single largest airport retailer in the world.

Commenting on his inclusion in the 100 ICONS list, Mr. McLoughlin said, 'It is an honour to be named a one of the 100 ICONS in the retail industry in the MENA region.'

I'm delighted that Images RetailME has taken the initiative to put together this comprehensive list which acknowledges the retail industry's contributions to the wider economy. My thanks to Images RetailME and to the jury and as always, my thanks to our Chairman, H.H. Sheikh Ahmed bin Saeed Al Maktoum and to our extraordinary team of employees.'

Considered as the largest and only credible list of 100 most powerful retail icons from the MENA region, the list was put together by Images RetailME's editorial team and a select board of judges including Laila Mohammed Suhail, CEO of Strategic Alliance and Partnership - DTCM, Hozefa Saylawala, Director of Sales - Zebra, Mohammad Alawi, Partner & CEO - REDS Company, Anurag Bajpai, Head of Consumer and Retail - KPMG Lower Gulf, Mohamed Galal, Chairman & MD - Misr Real Estate Assets and Amitabh Taneja, Chairman - Images Group.

Source: [https://www.dubaidutyfree.com/ddf\\_news](https://www.dubaidutyfree.com/ddf_news)

## DIGITAL FINANCIAL EXCHANGE - DIFX Goes Live with it's Spot Exchange on 6th September 2021



The **Digital Financial Exchange (DIFX)** is the first ecosystem to bring together major trading verticals on a single platform. DIFX is pleased to announce the launch of its cross-asset exchange platform, which is expected to attract a large number of users. DIFX is a one-stop-solution that offers a comprehensive trading platform to trade cryptocurrencies, stocks, commodities, indices, and forex, thanks to a combination of trading and technology.

A seamless platform to trade crypto like it's meant to be - The **DIFX SPOT EXCHANGE** is a one-stop solution for businesses and traders. The platform aims to outperform the emerging market's leading competitors by giving them the tools they need to deal with issues like asset security, customer support, complex trading interfaces, and liquidity.

**DIFX IS PROUD TO ANNOUNCE THAT IT'S SPOT TRADING IS GOING LIVE ON 6TH SEPTEMBER 2021 AT 3:00 PM UAE TIME. GRAB THE OPPORTUNITY AND BE ONE OF THE SELECT FEW TO USE THIS UNIQUE PLATFORM.**

Key Features Include -

- **Quick Purchase**  
Own cryptocurrency in a safe and secure manner.
- **Easy Withdrawal**  
With just a few clicks, you can withdraw directly to your bank account.
- **High Security**  
To protect your activities, we use full data encryption and cryptocurrency cold storage.
- **24x7x365 Support**  
Dedicated support is available 24 hours a day, 7 days a week via email, phone, and live chat.

With Zero Fees, trade crypto like a pro. As a highly liquid exchange with an easy-to-navigate interface, the exchange provides excellent 24/7 customer support to users, enhancing the overall user experience. The user onboarding process is made easier by maintaining high compliance standards and a regulatory framework.

## DIGITAL FINANCIAL EXCHANGE - DIFX Goes Live with it's Spot Exchange on 6th September 2021

The DIFX Token is at the heart of this project.

The DIFX exchange uses the DIFX token as its preferred medium of exchange, allowing it to conduct cross-asset transactions. When you want to get out of a stock investment, you can liquidate it into the DIFX token, which you can then use to buy something like a crypto asset. Purchasing and holding the DIFX token will not only make it easier to use the exchange, but it will also serve as an investment. With every sign-up, members of the CEO Clubs community can receive a bonus of 100 DIFX tokens!

Learn more about us at [www.difx.io](http://www.difx.io)



A banner for the CEO Clubs Network. On the left is the logo, which consists of a circular emblem with a stylized 'C' and 'N' and the text "Chief Executive Officer Clubs Network" around it, with "CEO Clubs Network" written below. The main text in the center reads "CEO Clubs Network creates the most effective business platform for CEOs and seniors executives to share experiences, explore opportunities &amp; grow business locally and internationally." Below the text is a large image of a golden key placed across a chasm between two rocky cliffs. Several silhouettes of people are running across the key, symbolizing a bridge or a path forward. At the bottom left is the website "www.ceoclubsnetwork.com" and at the bottom right are social media icons for LinkedIn, Twitter, Facebook, Instagram, and YouTube, followed by the hashtag "#CEOClsNetwork".

## The Art of Gold - Natalis Luxus

### The Story of Gold



Gold has captivated human beings for as long as we've known about it. It symbolizes wealth and prosperity because of how expensive and rare it is, but it would be onesided to say its symbolism ends there. It is not only used to signify royalty, majesty, but also divinity and honor.

Gold is illuminating, sacred, durable; it is precious. It is almost universally associated with the sun.

As a precious metal, gold is the color of wealth, grandeur, extravagance and luxury (especially in combination with black).

### The Power of Gold

**One Of The World's Most Coveted Metals** Gold is one of the most highly-desired and useful metals in the world. Not only can it be beautifully shaped and sculpted, the precious yellow metal conducts electricity and does not tarnish. These qualities make it the metal of choice for the industrial, medical and technology industries, just to name a few. Today, gold still occupies an important place in our culture and society.

**My precious..** Gold has been used to make ornamental objects and fine jewellery for thousands of years. Today, up to 80 per cent of the gold that is newly mined or recycled is used in jewellery manufacture.

One reason the lustrous metal is such a popular jewellery choice is because of its malleable properties – it can be drawn into wires, hammered into sheets and/or cast into shapes.

Gold doesn't just signify jewellery value – it has also long been used as a medium of exchange or money. The rarity, usefulness and desirability of gold make it a substance of high value, plus it's durable, portable and easily divisible. Today, many governments, individuals and institutions hold investments of gold in the convenient form of bullion.

*Natalis*

### The Art of Gold

Once believed to be the 'tears of the sun' by the Incas, gold has always been one of the most universally treasured metals found in objects from cultures all over the world.

Desirable for its unique luminosity and rarity, gold is still the bedrock of our wealth and economies.

The metal's malleability and brilliant colour has interested and captivated artists for millennia.

From the Greek myth of the Golden Fleece to the legend of El Dorado (the 'golden city' or 'golden one'), ancient narratives about the material have persisted into modernity.

In contemporary culture, gold continues to convey a myriad of different meanings, and is typically still used to symbolise prosperity, fortune and success.

In many ways, gold has shaped our world, as much as we have moulded it into our material culture.

## The Art of Gold - Natalis Luxus



### The Story of Natalis Luxus

If you take a closer look at the works of Natalis Luxus, you will find an unconcealed elemental creativity, which is a reflection of the Italian teachings perfectly mixed with Slavic passion. This connection creates an alchemy that transforms ordinary things into works of art.

Proven and protected techniques, which we have acquired from one of the best masters in northern Italy, combined with many years of experience in creating works of art and a nonpareil desire for art, adds a truly exclusive elegance to our works.

The uniqueness of the human spirit lies in the fact that it is different from the average. The same goes for our works. They are beautiful, they are unique, they are different from the average.

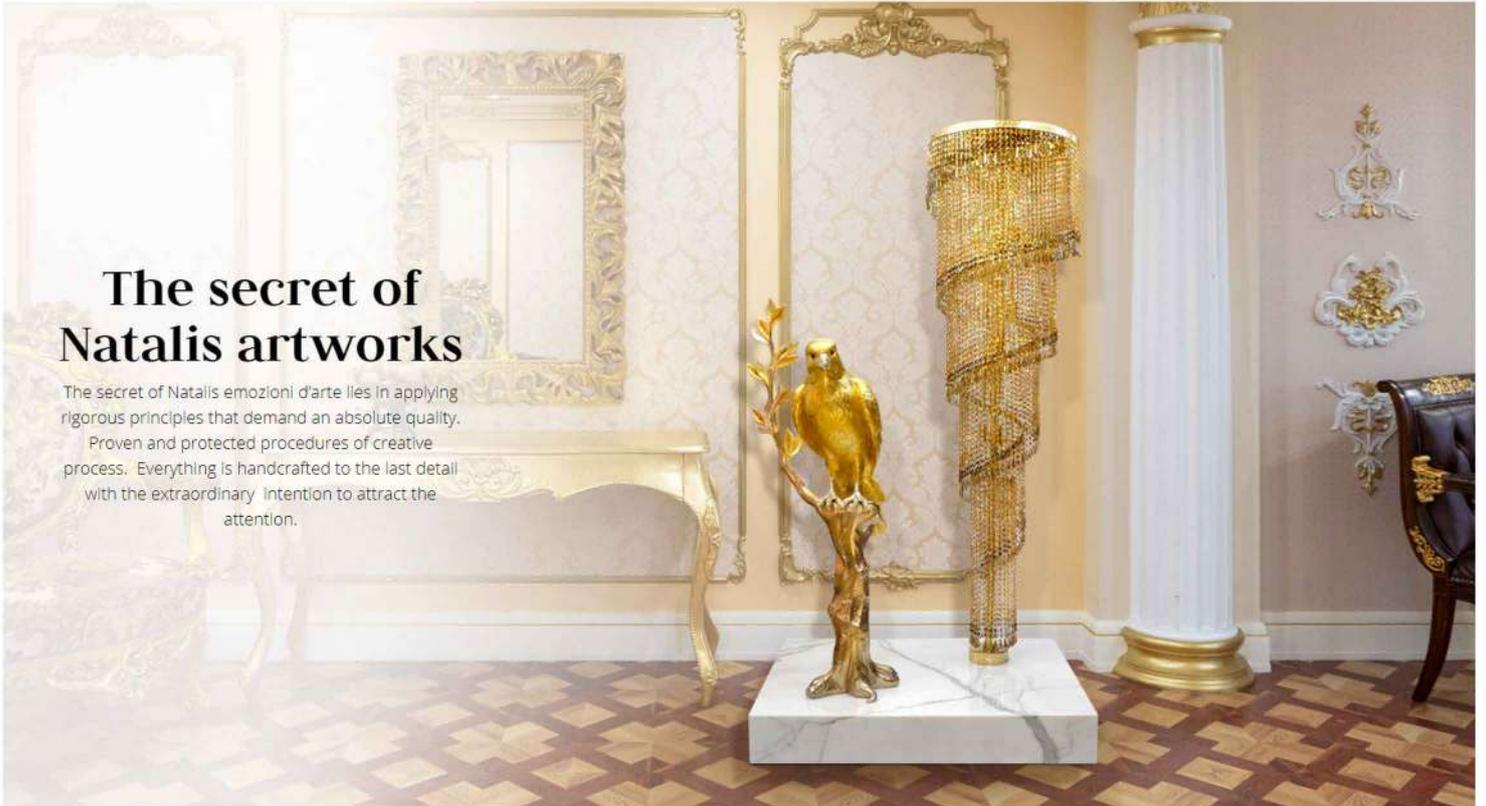
Exclusivity, truly valuable natural materials and manual art work is just a fraction of what luxury brand Natalis Luxus is famous for.



## The Art of Gold - Natalis Luxus

### The secret of Natalis artworks

The secret of Natalis emozioni d'arte lies in applying rigorous principles that demand an absolute quality. Proven and protected procedures of creative process. Everything is handcrafted to the last detail with the extraordinary intention to attract the attention.



## NATALIS LUXUS

Welcome to a place where we turn ordinary home accessories into works of (in) calculable value

Our unique view of everyday items is what connects us to our clients. Their unique lifestyle attracts them to exclusive art, the Art of Natalis Luxus.

## The Art of Gold - Natalis Luxus



### See the Art of Gold

We are thrilled to announce that you can now see our art pieces live at **Ibiza Private Jet Airport**.

Thanks to our cooperation with Art Gallery Adriana and Jet Lux Art you have a chance to see the unique Kaddour Chandelier floor lamp in its full beauty together with selection of our luxury serveware.



**JET LUX ART**

**NATALIS**  
Via Bellotti 4, Milano ITALY  
Email: [sales@natalis-luxus.com](mailto:sales@natalis-luxus.com)  
Tel: +421 905 235 963  
[www.natalis-luxus.com](http://www.natalis-luxus.com)



## Radiation: What Every Woman Needs to Know

If you were pregnant, would you consider stripping lead-based paint without a respirator, breathing chloroform, or working in a garage full of engine exhaust?

Of course not.

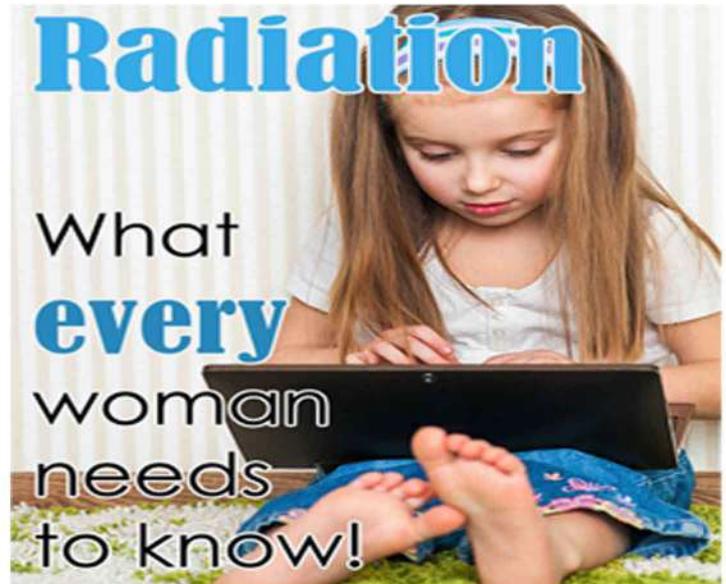
It's widely known that these substances can cause cancer and other health problems, and could potentially harm your growing baby.

But every day, millions of pregnant women – and their unborn babies – are exposed to a substance recognized by the World Health Organization as carrying the same risk level for cancer as chloroform, gasoline fumes, and lead. It's a substance you can't see, hear or feel, but it's present almost anywhere you go. In fact, you're almost certainly being exposed to it right now as you read these words.

This “substance” is not actually matter. It's a type of energy known as non-ionizing radiation. And recent research indicates that it's a cause for concern – especially for pregnant women and young children.

### **Radiation: a growing concern**

Radiation isn't always dangerous. Most of the radiation we receive is naturally present in the environment. Some is actually beneficial: heat and light are both forms of radiation necessary to support life. However, our average annual radiation exposure is increasing dramatically – 172% between 1996 and 2006, according to the National Council on Radiation Protection and Measurement. Much of this excess radiation exposure occurs at home, in the workplace, and even in the doctor's office. And some forms of it can significantly impact our health, and the health of our unborn children.



Fetuses and young children are especially susceptible to the effects of radiation. Their immune systems are immature, and the rapidly growing and dividing cells in their developing tissues and organs are more readily disrupted than those of an adult. Radiation exposure has been linked to a wide variety of ill effects in children, including delayed growth, small head size, mental retardation, nervous system damage, behavioral problems, and cancer.

In order to assess the risks and take action to protect ourselves and our children, it's helpful to understand the different kinds of radiation and their sources. Let's start by taking a look at the two basic categories of radiation: ionizing and non-ionizing.

### **Ionizing radiation**

Very simply, ionizing radiation is radiation made up of particles that carry enough energy to knock electrons off of atoms, creating different forms (ions) of the atomic elements. This is the type of radiation that makes a Geiger counter click, and that's associated with mushroom clouds and nuclear accidents like Fukushima.

## Radiation: What Every Woman Needs to Know

Now that the cold war is over and our medical providers are well versed in the use of lead shields to protect us from necessary x-rays, the most common type of ionizing radiation most people have to worry about is radon, a radioactive gas that tends to accumulate in homes and other buildings. The U.S. Environmental Protection Agency and the Surgeon General recommend testing all homes located on the third floor or lower for radon. It's an especially good idea if you have – or plan to have – children. Fortunately, radon reduction systems are effective and relatively inexpensive.

### Non-ionizing Radiation: The wave of the future is here.

The other major category of radiation is non-ionizing radiation, or electromagnetic fields – EMF's for short. EMF's are a kind of radiation that exhibits wave-like behavior, carrying energy through space away from the source. These waves have both electric and magnetic properties, and aren't normally energized enough to detach electrons from atoms and molecules. Non-ionizing radiation includes heat, visible and invisible light, microwaves, radio waves, and Very Low Frequency (VLF) and Extremely Low Frequency (ELF) radio waves.

In the modern world, EMF's are everywhere – and are largely responsible for our annual increase in radiation exposure. They're emitted by cell phones, computers, Wi-Fi, microwave ovens, TV and radio towers, military installations, and – especially relevant to pregnant moms – medical imaging technology, including ultrasound.

Until recently, most experts cautiously considered most types of non-ionizing radiation to be relatively safe. However, a number of recent studies indicate that we may need to be more concerned than previously thought – especially when it comes to our beloved cell phones.

Since mobile phones are used frequently and often held close to the body, they are the most widespread source of EMF exposure for most people. There is mounting evidence linking cell phone use to brain cancer, with tumors tending to appear on the side of the head nearest to where the phone is held.

Although some organizations, including the National Cancer Institute, are calling for further study, several governments are now advising caution in the use of cell phones, especially by children and pregnant women. There is evidence that heavy cell phone use places children at higher risk not only of cancer, but also of ADHD and autism. Russia, Germany, India, Israel, Belgium, and the U.K. all discourage children's use of mobile phones, and France has recently banned the marketing of cell phones to children.



### Should pregnant women ditch their smart phones?

So what should you do if you're pregnant? Get rid of your cell? For most of us, that's not an option. Or at least, not an option we want to hear. We need our phones for work... and... O.K., let's face it; we're addicted to the convenience.

Fortunately, there are ways to minimize the risk of exposure from our favorite devices. If you absolutely can't do without your phone, Dr.Devra Davis, founder and president of the nonprofit Environmental Health Trust recommends the following precautions.

## Radiation: What Every Woman Needs to Know



### How to minimize your risk of radiation exposure

- Keep your cell phone as far from your body as possible during use. Put it on speaker phone, or use a wired headset. Texting is also fine!
- Avoid carrying your phone on your body. If you can't avoid it, then make sure the back of the phone is facing away from you. Better yet, turn it off. Fortunately, there are ways to minimize the risk of exposure from our favorite devices. If you absolutely can't do without your phone, Dr. Devra Davis, founder and president of the nonprofit Environmental Health Trust recommends the following precautions. or put it on airplane mode. And don't carry the phone in your bra – there have been reported cases of cell-phone induced breast cancer in women who do.
- Limit the length of your cell calls. Reserve your phone for quick communications, and switch to a landline for longer calls.
- When possible, text instead of calling. • If you have to hold the phone to your head, switch sides frequently.
- Avoid using your phone in a moving vehicle, or where the signal is weak, since it works harder and emits more EMF's in these situations.

- Choose a “safer” phone. The Specific Absorption Rate (SAR) is a measure of the amount of energy absorbed by the body when using a particular phone. A lower SAR indicates less radiation. For more information, visit the Federal Communications Commission's SAR page.

- If you are pregnant, invest in a radiation barrier. In south Asia when a woman is pregnant she is immediately given a pregnancy smock. In the U.S., you can purchase one for yourself. One popular brand is Belly Armor, available at Amazon.

The Environmental Health Trust offers free information and printable posters, cards and infographics you can use to help spread the word about cell phone safety to schools, doctors, and friends. You can find them at [www.ehtrust.org/resources/](http://www.ehtrust.org/resources/).

### What about ultrasound?

Ultrasound imaging has become a routine and, for many expectant moms, enjoyable part of pregnancy. Doctors use it to make sure the pregnancy is progressing normally, and moms look forward to the first fuzzy pictures of their babies with the same excited anticipation as they do the first little kicks. But ultrasound is a type of EMF, just like cell phone radiation. Is it really as safe as we think?

Dr. Davis recommends moderation. “It's really important that the person doing the ultrasound be a specialist in pregnancy, because you want to minimize radiation,” she says. “In Finland, they do just one in the 11th or 12th week, and offer one more optional one later in the pregnancy. I think that's sensible. I am concerned about the overuse of ultrasound in pregnancy. The idea that you need to do an ultrasound at every visit, or that the ultrasound has to be done throughout the pregnancy is really questionable.

## Radiation: What Every Woman Needs to Know

And I am appalled at the commercialization, where you get the 3D imaging in shopping centers. I think this is grotesque and a really bad idea. Like a lot of things we're doing in technology we are overdoing it."



### Can Wi-Fi harm your baby?

What about all the other sources of EMF's out there? Does sitting in Starbucks pose a hidden menace to your unborn child?

Unfortunately, that's a question we may never know the answer to. Practically speaking, we all now live in a sea of radiation that has never existed before. And there's really no way to test its effects, because we don't have a control group of people who are living a similar lifestyle without the radiation.

With that in mind, it's a good idea to err on the side of caution and limit exposure to wireless radiation as much as possible. For instance, we can use landlines and standard internet connections at home, and reduce our contact with the highest exposure devices: cell phones, cordless phones, phone base stations, and the backs of computer monitors (so if you work in an office try to avoid sitting against the back of your colleague's computer screen.)



**Dr. POOJA SRIVASTAV**  
CEO - SHREEM OHM

One important point to remember is that wireless exposure is an inverse square law. This means that being twice as far away results in four times less exposure. That's why moving a short distance from the source (like using your phone on speaker setting instead of holding it to your ear) can make a dramatic difference in the amount of radiation you receive.

When using laptops and similar devices, understand that they're not approved for use next to the body. Laptops are tested to be safe at a distance of 8 inches. So while your pregnant belly may make a beautiful table, save it for a bowl of popcorn or a paperback. Another thing to be aware of when you're pregnant is timing. The most sensitive period for your baby is between the 8th and 15th weeks of pregnancy. That's when her brain and nervous system are developing and growing at the most rapid rate. You'll want to be especially careful to protect her during these weeks.

But while it's important to be prudent, there's no need to panic. "Don't worry," says Dr. Davis. "Babies have a way of getting what they need."

Her top recommendations?

"Make sure you sleep in the dark. That will let your body make sufficient amounts of melatonin, which helps fight radiation. Eat your broccoli. The general emphasis on nutrition is wonderful. That, and practice safe phones."

## UAE Agency Plans To Boost Export Credit Insurance To Cover \$8.2B Worth Of Non-Oil Trade

The UAE is aiming at strengthening its non-oil sector that contributes more than \$408.4 billion, or 70%, to the national economy every year by boosting its export credit guarantee programs, according to official data.

**Etihad Credit Insurance (ECI)**, the Gulf state's credit insurance agency that protects local non-oil export and re-export firms against payment risk, seeks to double annual credit guarantees to \$1.8 billion, which will cover \$5.5 billion worth of non-oil trade by 2022. Of this, half of the trade is exports originating from the UAE.

"ECI's 2021 credit guarantees are expected to touch \$898.5 million, covering \$2.7 billion in non-oil trade, half of them are exports," ECI CEO Massimo Falcioni told Forbes Middle East. He added that the agency targets to issue \$2.7 billion in credit guarantees to insure \$8.2 billion in non-oil trade by 2023.

ECI has issued 4,067 credit guarantees to trade worth \$721.5 million in the first half of 2021, supporting \$2.2 billion worth of non-oil trade to more than 83 countries, according to Falcioni. The agency seeks additional 2,000 credit guarantees in the remaining months of this year as part of its bid to restore business activity after the COVID-19-linked crisis.

During the first half of this year, the agency has issued guarantees to companies engaged in 20 sectors, including 20% was for chemicals, 19% for metals, 17% for cables, 7% for building materials, 6% for packaging, and 5% for automotive.

Moreover, about \$5 trillion of trade credit will be needed for rapid recovery from the COVID-19 crisis, according to estimates by the International Chamber of Commerce (ICC).



### Challenges

Exporters face the constant challenge of non-payments and defaults, Falcioni said, adding that 8 out of 10 companies in the Middle East and North Africa (MENA) region are dealing with unpaid invoices, causing the closure of 25% of firms.

"Even in the economic boom times, exporters single out 'access to trade finance' as their biggest challenge," Falcioni noted.

In 2020, ECI issued 2,013 credit guarantees to UAE exporters and re-exporters, providing a total guaranteed exposure of \$462.8 million, insuring non-oil trades worth \$1.36 billion.

The guarantees secured export access to 75 countries, including Saudi Arabia, Iraq, Oman, India, Kuwait, Jordan, Egypt, South Africa, the UK, Hong Kong, and France. Etihad Credit Insurance's global network includes more than 360 million businesses worldwide.

"We assisted exporters and businesses facing payment and supply chain disruptions with export credit insurance and additional funding during the pandemic. In addition, ECI has increased payment protections, relaxed terms for policyholders, and expedited approvals and claims processing," Falcioni mentioned.

Source: <https://www.forbesmiddleeast.com/>

## UAE Agency Plans To Boost Export Credit Insurance To Cover \$8.2B Worth Of Non-Oil Trade

### Diversification strategy

The UAE's export credit guarantee corporation aims to implement economic diversification policies and reduce the dependence on the oil sector as a source of income in preparation for the inevitable post-oil era.

ECI aims to achieve the target adopted in the UAE National Agenda for non-oil Export Development, aiming to access 25 new global markets and advance the country's foreign trade.

The agency also aims to strengthen the Gulf state's position as a global leader in creating sustainable cities and addressing global warming. The company partnered with Abu Dhabi Future Energy Company (Masdar) to work on initiatives to support investment in renewable projects that will help reduce carbon emissions.

"Our contribution to the growth of the energy and sustainability sector comes in line with the country's "Energy Strategy 2050," which aims to allocate over AED 600 billion (\$163.35 billion) to meet its goal of increasing the contribution of clean energy sources in the total capacity mix to 50 % (44 % renewable and 6 % nuclear) by 2050," Falcioni elaborated.

In addition, ECI expects an increase in trade deals and partnerships due to the Expo 2020 Dubai. In June 2021, the Central Bank of the UAE forecasted a 2.4% gross domestic product (GDP) growth for 2021, and a 3.8% in 2022, adding that non-oil GDP will grow by 4% in both 2021 and 2022.

Dubai's non-oil foreign trade hiked 10% to \$96.5 billion during the first quarter of 2021, compared to \$87.9 billion in the same quarter of 2020. This also represents a 5% increase compared to Q1 2019.

During Q1 2021, exports rose by 25% to \$13.75 billion, imports increased by 9% to \$55.8 billion, and re-exports were up by 5.5% to \$27 billion, in annual comparison.

### Focus on SMEs

Falcioni identified managing cash flow and delayed non-payments as the biggest challenges facing startups in the UAE, where small and medium enterprises (SMEs) constitute 95% of the total companies.

Debt collection continues to be a challenge for companies, he said, adding that securing timely payment from clients and customers is critical for businesses of all sizes, non-payment or late payment can be challenging for SMEs that may lack the free cash flow. However, large companies can get short-term finance from financial institutions.

ECI issued \$114.34 million worth of trade credit support to the UAE-based SMEs in 2020. The guarantees helped protect the liquidity of SMEs amid the challenging business cycle, and assisted businesses in reducing their cost of bank funding, and allowed them to request their preferred bank to discount the invoices at a preferential rate.

As per the data released by the US Bureau of Labour Statistics, just 50% of startups make it to the fifth year of operation, and this drops to 33% in the 10th year. Due to the delicate lifespan of SMEs, they are considered high-risk by financial institutions, leading them to have difficulty getting access to credit.

"Most SMEs shutting down business is mainly due to their reliance on letters of credit and cash payments instead of selling on credit. Changing this scenario with easy access to trade and project finance and credit insurance can drastically help them hold out against the economic headwinds," said Falcioni.

## Surge in Global Shipping Costs

Shipping & Logistics plays a vital role in international trade. With businesses around the world hoping to take their products globally, shipping is an inevitable option.

Since the beginning of the pandemic, freight industry is going through a rough patch and industry experts see no respite from the increased freight costs or container shortages, at least not in the short run. But for those wondering about the reason behind this chaos, below could give some insight.

There are more than 12 million containers world-wide moving goods across the globe. Before the pandemic, there was a natural flow of all these containers as per demand and supply without any hiccups.

### Vital gap between demand and supply

Since the beginning of pandemic, China, the first country to recover from this downfall, started their production in full swing to meet the global demand. But on the other side rest of the world was still reeling under lockdown. Which means a huge flow of containers full of goods out from China to rest of the world but with no return of these containers back to their origin, as manufacturing in rest of the world was shut down.

Hence the only options left was either to let these containers be at the destination port or bring it back empty leading to additional costs.

### Increased transit time

As there is a shortage of containers, not all vessels are travelling as per their schedule till they are fully occupied, which is resulting in huge delays in the delivery of the loaded containers. This leads to further shortage of empty containers till the loaded containers are delivered at their designated ports and return to the origin.



### Average unload dwell time

Due to the lock down and shortages of manpower in factories around the world, the average unload dwell time has increased by 70 % which means more time being spent in getting the container free for sending back to origin.

### Other operations challenges

For the loaded containers that are sent inland, congestion on rail networks, a shortage of truck chassis, drivers, shortage of working force and warehouse workers has led to big backlog at cargo facilities and companies struggle to receive the containers and sent them back into circulation.

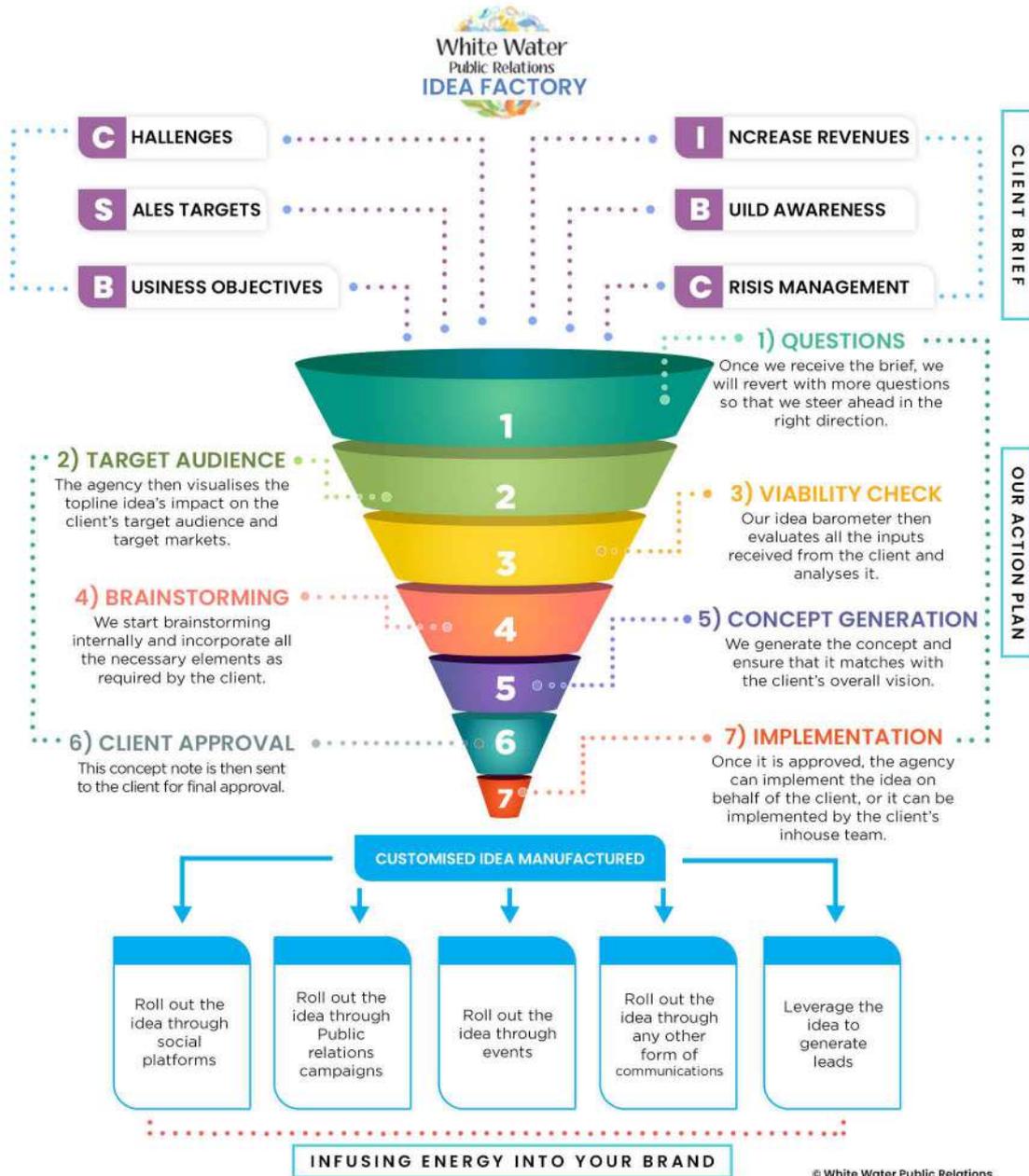
### Other recent events

such as container ship's blockage at the Suez Canal in March, the shutdown of a many key port in southern China due to flood, Covid left hundreds of thousands containers idle and big backups at ports in the U.S. and Europe have added to the strains.



**Vineet Khandelwal**  
Managing Director  
JVK Shipping Services LLC

# SMEs can now ‘hire ideas’ from this Dubai based agency to fight the pandemic



**Customized ideas are manufactured based on the brand’s requirement with through the firm’s proprietary idea barometer.**

**White Water Public Relations** has created a unique value proposition for small and medium businesses in the UAE and can be availed by companies across the globe. Country pavilions, Real estate companies, schools, malls, cinemas, tourism boards, crypto currencies, hotels, eCommerce stores, restaurants, retail stores,

themeparks, streaming platforms, hospitals, luxury products, consumer products, films, celebrities can all benefit from customized ideas based on their requirements. This is a great opportunity for CEO Club members to ensure that they lay a strong foundation with the help of powerful ideas that differentiate their brands from their competition.

“I am a great admirer of Wright brothers who created aviation history in 1903 and it all started with a powerful idea. It is important to futureproof the businesses ‘now’ so that they are ready to take on 2022.

## SMEs can now 'hire ideas' from this Dubai based agency to fight the pandemic

One of the ways to mitigate the risks posed by the pandemic is by infusing powerful and customized ideas within your strategy that resonates with the target audience. Once we manufacture the idea it is ready to be rolled out across all forms of communication and marketing platforms. This pandemic has changed the way we do business and organizations will have to unlearn some of the old methodologies and replace it with some new ones that would catapult their brand to the next level," added Prem Ramachandran, Founder, and CEO, White Water Public Relations.

To make it easier for CEO Club members the company has created a simple form on its website <https://whitewaterpr.com/hire-ideas/>, where they can click on the 'HIRE IDEAS' section to enter the requirements along with their budget.

"As a Dubai based agency, we wanted to support the businesses in the UAE and internationally with game-changing ideas well within their budget. Our idea barometer is industry and geography agnostic. So irrespective of the industry or geographical location, we can churn customized ideas for any brand, any industry from any corner of the world," added Prem.

White Water PR was also chosen by Johny Dar, for his global 'Jeans for Refugees' project. A unique fundraising initiative dedicated to helping refugees across the world with all proceeds going to the International Rescue Committee ([rescue.org](http://rescue.org)). The celebrities in the project included Joaquin Rafael Phoenix, Kate Moss, Emma Watson, Vivienne Westwood, Daniel Radcliffe, Bella Hadid, Sir Elton John, Sharon Stone, P!nk, Naomi Campbell, Carla Bruni, Claudia Schiffer, David Copperfield and Victoria Beckham among several others. Each pair of jeans donated by these celebrities were converted into an individual art piece and was also exhibited at the Saatchi Gallery in London.



**Prem Ramachandran**  
Founder & CEO, White Water Public Relations

The company has worked across a wide spectrum of industries and has launched entrepreneurs, unveiled the world's largest gold ring, energy efficiency companies, hotels, restaurants, consulted Islamic Investment Banks, government bodies, real estate entities, healthcare providers, profiled international artists, Hollywood and Bollywood celebrities, launched electronic megastores, extreme adventure companies, B2B trade shows in the region, movies, perfumes, tires to diesel engines and have also run campaigns for diabetes prevention.

"We are perhaps one of the only agencies in the world to have conceptualized ideas in this organic format. The whole objective is to make the necessary difference to a brand and eventually it's bottom-line. White Water PR has executed several ideas over the years, for brands in the UAE and across the globe. All the rights to the ideas are then transferred to the company or the individual and they are free to use them as per their requirement. The client also has the luxury of taking this idea generated by us and roll it out with the help of their own teams or they can rely on us to roll it out," added Prem.

We commenced operations in the summer of 2008 when businesses across the world were shutting shop. So, we understand the pain points that an SME can go through as we have experienced it first-hand," concluded Prem.

## Sharjah Innovation Park Drives The Importance of Hydroponics To Boost Food Security In The UAE



**Sharjah Research Technology and Innovation Park has been developing innovative technologies, including hydroponics, for agricultural production and food security in the region.**

The UAE's agriculture sector has developed by leaps and bounds in the last decade. To boost the country's production, the Sharjah Research Technology and Innovation Park (SRTI Park) has been developing innovative technologies, including hydroponics, that will also help ensure food security in the region.

**Hussain Al Mahmoudi, CEO of SRTI Park,** said: "SRTI Park is a hub for researchers, entrepreneurs, start-ups and industry experts who develop solutions that can shape food production not only in the UAE but also regionally and globally.

Source: [https://srtip.ae/srti\\_news/](https://srtip.ae/srti_news/)

"We have been harnessing technology for agricultural production and food security. We develop hydroponics and located inside SRTI Park is Merlin Agrotunnel, an aquaponics farm (combination of raising fish and cultivating plants in tanks) with an area of around 150 square metres that can produce over one ton of organic vegetables and fruits every month," he noted.

### **Better yield with less resources**

Al Mahmoudi explained: "Hydroponics requires a rather large cost in the beginning but it significantly reduces the consumption of water – it saves about 70 per cent of water – and use less or no fertilisers, which makes it perfect to grow food in a desert environment with less agricultural space and far less water resources."

## Sharjah Innovation Park Drives The Importance of Hydroponics To Boost Food Security In The UAE

Aquaponics, meanwhile, is a form of agriculture that combines raising fish in tanks with soil-less plant culture (hydroponics). The nutrient-rich water from raising fish provides a natural fertiliser for the plants and the plants help to purify the water for the fish.

Indoor farming eliminates extreme outdoor temperatures and makes particular sense in our desert environment. We use very little water – about 90 per cent less than conventional farming – and because it is aquaponics, we also produce fresh fish along with a range of vegetables and fruits.

The water that is used to irrigate the fruits and vegetables is seawater, desalinated through solar energy, thus completing the development of an integrated system ensuring sustainability of our natural resources.

### Sustainable food in a land-scarce environment

Al Mahmoudi noted a team of botanists, agriculturists and engineers from Merlin International, has been conducting researches to develop a soil-free vertical cultivation (farming) technology that is the ideal way to produce sustainable food in a land scarce environment.

“This agricultural system at SRTI Park is one of the solutions to the problems of agriculture and food production. The agrotunnel can be combined into multiple units to create a commercial farm to provide fresh organic produce for multiple households daily. The agrotunnel can work in any environment and weather condition – even in the middle of the desert. We use advanced cooling technologies that can work on solar energy and can harvest water from sea or air,” he added.

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Sharjah Research Technology  
and Innovation Park



Al Mahmoudi underlined: “The searing summer temperature, a desert landscape and inadequate rainfall are the main challenges to UAE’s agricultural activities. The coronavirus (COVID-19) pandemic has also highlighted concerns of global food supply chains being disrupted. But we have the technology to boost local agriculture and foster arming innovation.”

He further explained: “By focusing on research and developing more advanced technology for agriculture, we can definitely overcome the challenges. For instance, we can enhance the soil to have a higher water retention and allow us to have better water management. We can explain to local farmers how best to deal with crops and maximise their yield. We can teach them about hydroponics and aquaponics. We should also promote vertical farming to control the amount of water needed. This type of farming also uses artificial light as an alternative to sunlight.”

### Accelerating agricultural growth

“Research and further development of farming methods agricultural technology will definitely accelerate the sector’s growth. We can also use AI (Artificial Intelligence) and big data to boost agricultural produce. We can use drones to map out plants suitable on outdoor farms to save resources,” he continued.

“We want to grow more plants and learn how to grow them better. We want to invite farm owners, agri-business investors, start-ups and anyone interested in this vital sector to collaborate with SRTI Park and advance our agricultural technology,” concluded Al Mahmoudi.

## Emory Healthcare and ProMedica collaborate to make significant investment in skilled nursing and rehabilitation services

**ProMedica and Emory Healthcare** have signed a collaborative agreement to design and build two multimillion-dollar skilled nursing and rehabilitation centers in the metro Atlanta area, the two nationally recognized health care providers announced today. The agreement will also transfer the management of operations of Emory's skilled nursing facility, Budd Terrace at Wesley Woods, to ProMedica. The management agreement will become effective Sept. 1, 2021.

The joint venture demonstrates how health systems and post-hospital and rehabilitative care experts with advanced knowledge of the health care continuum can collaborate to develop innovative care solutions. By leveraging their respective skills and expertise, ProMedica, the nation's largest not-for-profit post-hospital care provider, and Emory Healthcare, a renowned health care and academic institution, are uniquely positioned to improve health care connectivity and access to resources that help patients transition between hospital and home in the Atlanta area. Beginning Sept. 1, ProMedica will manage the day-to-day operations at Budd Terrace, while Emory will be involved with quality performance and strategic planning initiatives.

"We are pleased to collaborate with ProMedica as we enhance and expand skilled nursing and rehabilitative services for those who need our care," says Jonathan S. Lewin, MD, CEO of Emory Healthcare. "Finding an organization that aligns with our values and missions to improve the health of the communities we serve was critical as we move forward."

Source: <https://www.promedica.org/newsroom>



"ProMedica has a strong skilled nursing care presence in Atlanta, and we are excited to partner with another forward-thinking health care organization to provide the community with enhanced post-hospital services," says **Randy Oostra, FACHE, ProMedica's president and chief executive officer**. "Working with Emory Healthcare to bring innovative approaches to care that combine high tech with high touch, we seek to enhance the patient experience and improve health outcomes. Together, we will offer a truly unique health care alternative in our community for those recovering from illness, injury or surgery."

ProMedica is currently looking for locations in metro Atlanta to build the two new facilities, which are expected to take two years to build once regulatory approval is received. The state-of-the-art facilities will feature private rooms and baths and innovative therapy areas focused on getting patients safely back into the community. The centers will also have attractive social and multi-purpose areas, specialized dining services and beauty and barber services. Medically complex and intensive rehabilitation services supervised by specialty physicians, nurse practitioners and medical directors will be offered seven days a week to short-term patients transitioning from hospital to home, in addition to 24-hour skilled nursing care.

A key provision of the joint venture is forming a quality joint operating committee with clinical staff to focus on reducing preventable re-hospitalizations, creating a seamless patient experience, improving patient satisfaction and outcomes and engaging in future strategic planning. Both Emory Healthcare and ProMedica executives will be a part of the joint operating committee.

## As land goes on sale, agriculture industry expects boom to follow

This year, the local agriculture industry will face its biggest challenge since the country's independence.

Starting in July, the government will lift the ban on farmland sales, with big limitations. The move will effectively open some of the country's famous fertile soil — chernozem — for sale to Ukrainian farmers, who used to lease it.

The sales will be limited to 100 hectares per individual to avoid agriculture monopoly; land will only be available to legal entities beginning in 2024; foreigners will have access to the market after 2024 if a nationwide referendum approves it.

This breakthrough reform should be implemented gradually to ensure full support from Ukrainian farmers, because land property is a historically touchy subject, Agriculture Minister Roman Leshchenko told the Kyiv Post. "Step by step," he said.



### Fertile country

Ukraine is one of the most fertile places on the planet, with 25–30% of the world's reserves of black earth. The country boasts around 42 million hectares of agricultural land, covering 70% of the country.



*A tractor drives through a field in Kyiv Oblast on April 14, 2021. This July, Ukraine is lifting its ban of farmland sales, a move that promises to be agriculture's biggest challenge since the country's independence*

At present, 32 million hectares are cultivated annually, representing an area larger than Italy. Agriculture is Ukraine's largest export industry, accounting for 10% of the gross domestic product in 2019; it brought over \$22 billion to the country that same year.

The country is among the top three grain exporters and one of the world's leaders in exporting barley, sunflower seed, sunflower oil, rapeseed and rye.

Ukraine shipped 57 million tons of grain to international markets in 2020, representing around 16% of the global grain exports. Ukrainian agricultural exports enjoy a growing profile in key global markets like China, Egypt, India, Turkey and across the European Union.

Looking ahead, Ukraine aims to provide food to the United Arab Emirates, with which President Volodymyr Zelensky signed a \$3 billion deal in February 2021, as well as to a number of other countries in the region including Saudi Arabia and Qatar.

April's soaking rains and a good start to the spring sowing campaign lead analysts to predict a grain crop of 75 million tons in 2021.

# As land goes on sale, agriculture industry expects boom to follow

## Irrigation

Ukraine produced roughly 75 million tons of grain in 2019, but the production went down to 65 million in 2020 due to droughts at the start of sowing season.

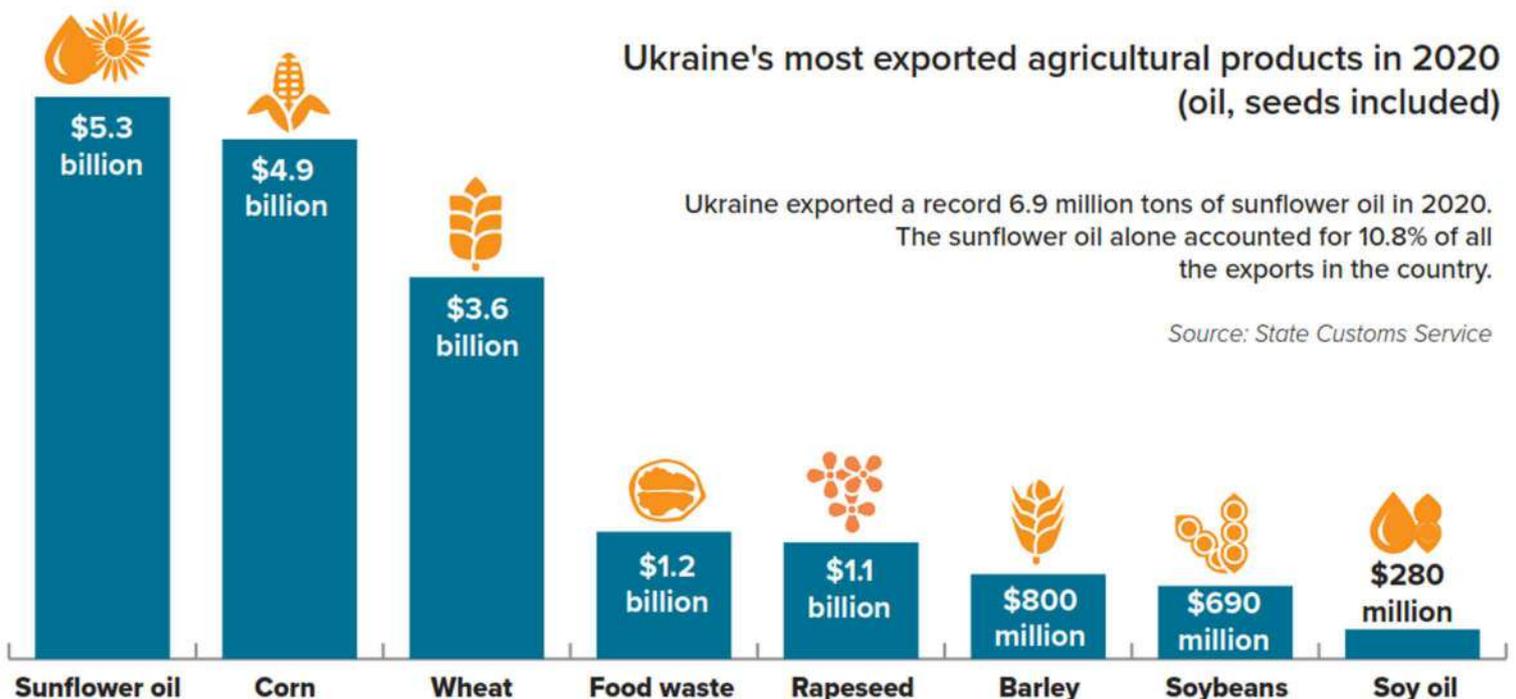
Climate change is a global issue that all countries need to address, but in Ukraine’s case, it is also a national economic priority. Due to the poor technical condition of engineering infrastructure, up to 40–50% of water is lost during transportation, which hurts the country’s agriculture.

That’s why the Agriculture Ministry has launched the so-called Irrigation and Drainage Strategy until 2030 alongside the land reform to encourage farmers to invest in irrigation and drainage.

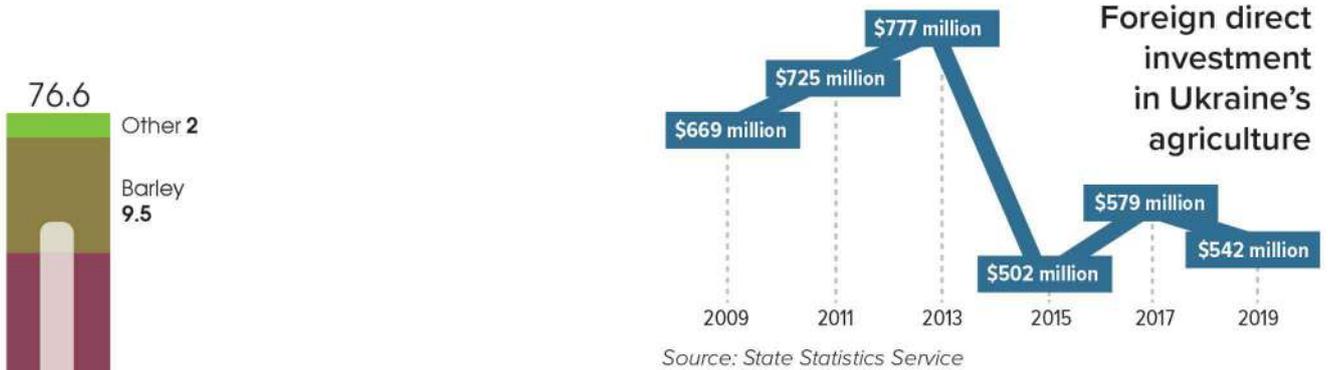
The strategy addresses modernization of systems that currently serve nearly 150,000 hectares of land. Bringing the irrigation system up-to-date will cost approximately \$200 million.

However, Ukrainian farmers should own their land first to invest in irrigation, Leshchenko said. It means the strategy will likely be converted into actions only after the land reform kicks off.

“Nobody wants to irrigate something they don’t possess,” the minister said

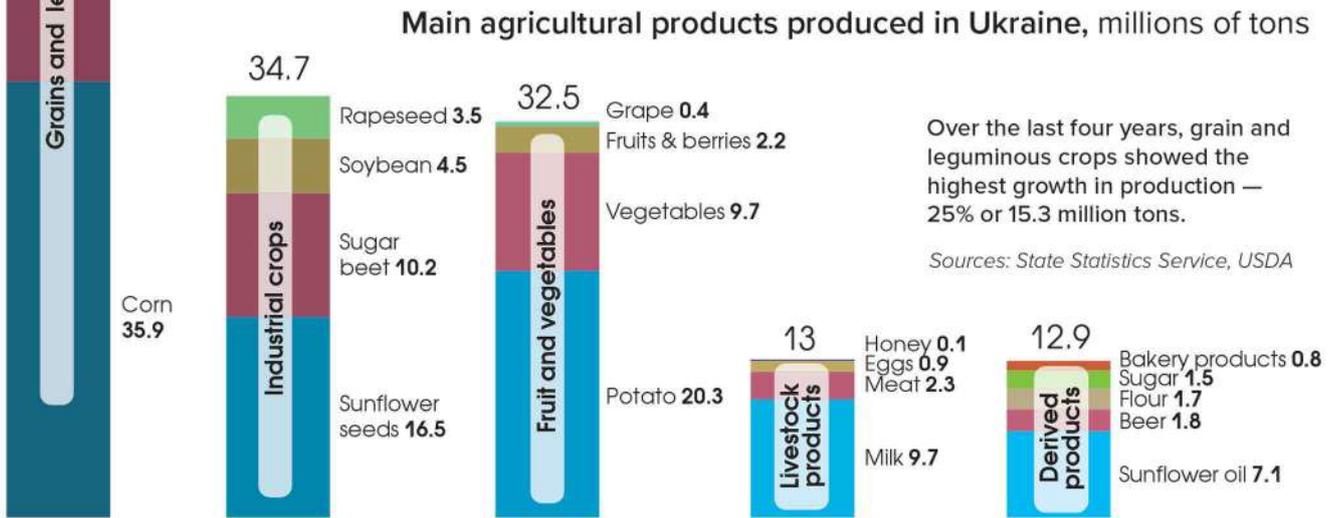


# As land goes on sale, agriculture industry expects boom to follow



Source: State Statistics Service

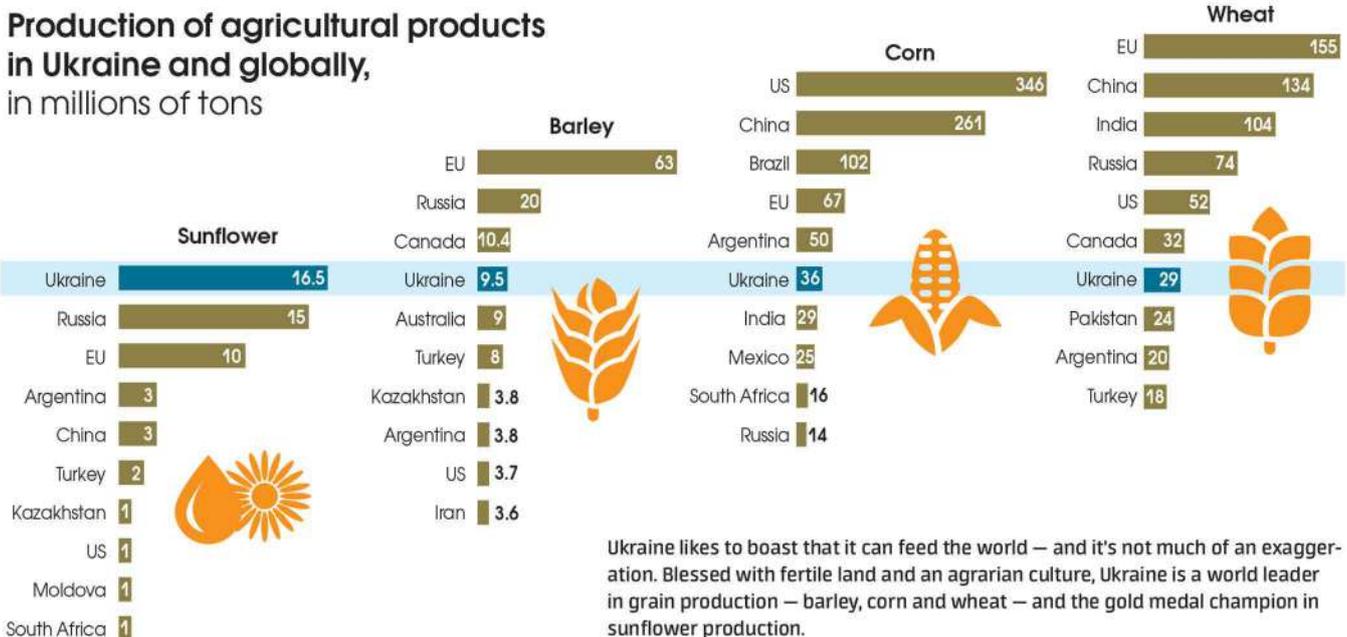
Foreign direct investment in Ukraine's agriculture has significantly decreased since 2014.



Over the last four years, grain and leguminous crops showed the highest growth in production — 25% or 15.3 million tons.

Sources: State Statistics Service, USDA

## Production of agricultural products in Ukraine and globally, in millions of tons



Ukraine likes to boast that it can feed the world — and it's not much of an exaggeration. Blessed with fertile land and an agrarian culture, Ukraine is a world leader in grain production — barley, corn and wheat — and the gold medal champion in sunflower production.



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## CEO Clubs Events Exclusive for Members

-  CEO Clubs Member Webinar "**Benefits of DIFX Ecosystem**" on Wednesday, **8 September 2021**
-  CEO Clubs Exclusive Networking "**COUNTDOWN TO EXPO 2020 DUBAI Networking with VIP's, Diplomats and Pavilion Directors**" on Wednesday, **15 September 2021** at Burj Khalifa, Dubai
-  CEO Clubs Member Virtual Meeting on Wednesday, **22 September 2021**

## CEO Clubs Partnering Events

-  "**Innovate in Sharjah Forum**" by Sharjah Research Technology and Innovation Park (SRTI Park) Thursday, **9th of September 2021** from 10:30 am to 12 pm at the SRTI Park Offices – Wing C
-  "**InvestPro UAE Dubai 2021**" 8th annual international B2B conference **September 13, 2021** at The Oberoi Dubai.



  
CEO Clubs Network

  
Digital Financial Exchange

### CEO Clubs Member Webinar Benefits of DIFX Ecosystem

**Mr. Jeetu Kataria**  
Co-Founder & CEO  
Digital Financial Exchange - DIFX

**Dr. Tamer Mitwally**  
Chief Strategy Officer  
Digital Financial Exchange - DIFX

**WED DAY | SEP 8 | 4 PM GST**



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- Wing C – Sharjah RTI Park
- Confirm via [events@srtip.ae](mailto:events@srtip.ae)

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Sharjah Research Technology and Innovation Park (SRTI Park) is pleased to invite you to the Innovate in Sharjah Forum, which will take place on Thursday, 9th of September 2021 from 10:30 am to 12 pm at the SRTI Park Offices – Wing C



**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 15 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 Best Business Platform for CEOs & Decision makers worldwide.

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Mob: +971 55 384 7066 (WhatsApp)

Email : [info@ceoclubsuae.com](mailto:info@ceoclubsuae.com) / [info@ceoclubsnetwork.com](mailto:info@ceoclubsnetwork.com)

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