



CEO Clubs Network®

CEO CLUBS NETWORK E-NEWSLETTER

October 2021
Issue



Tania Chaudhry
CEO at HCC Middle East

EXPO 2020 Dubai

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About Us



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Republic of Senegal explores business opportunities through EXPO2020



CEO Clubs Network in partnership with the Government of the Republic of Senegal organized “**Senegal Investment and Business Opportunities**” as 400 attendees from around 30 business industries participate.

The CEO Clubs Network in partnership with the Government of the Republic of Senegal organized “Senegal Investment and Business Opportunities” at Dubai Exhibition Center at EXPO Site earlier this month. More than 400 attendees from around 30 business industries were present to collaborate and explore synergies with Senegalese counterparts. Event showcased several investment projects and business opportunities in Senegal, as well as the vision and achievements of the Emerging Senegal.

Furthermore, the conference was held in the presence of the country’s Minister of Commerce and SMEs Ms. Aminata Assome Diatta; Director General of ASEPEX, Dr. Malik Diop; Director General of APIX Mr. Mountaga Sy and many high-level delegates from Senegal.

Dr. Malick Diop mentioned that the next 6 months will be utilised to highlight all the key industry sectors in Senegal and help the country stand out at the World Expo 2020 Dubai.

“It was a great success with high profile CEOs and Entrepreneurs from CEO Clubs Community, Senegal, and other country delegates. Senegal is open for business, that is the whole idea of the event is to create international trade and investment by promoting business partnerships among CEOs and business executives from Senegal and across the globe,” added **Dr. Tariq Nizami, CEO and Founder of CEO Clubs Network.**

Republic of Senegal explores business opportunities through EXPO2020

Participants from several vertical industries were present at the conference that included decision makers from advertising, agriculture industry, airline company (aviation), business development consultancy, cargo and freight services (shipping & logistics; transportation mobility), communication/marketing, construction industry, data science consultancy, e-commerce; trade and development, education, energy sector, fashion, finance (microfinance), global trade industry (trade import & export), health care (public health; pharmaceuticals), hospitality industry, information technology, infrastructure, investment, manufacturing, media & publishing, real estate, service industry and solar solutions.

“Senegal pavilion as one of CEO Clubs EXPO Pavilion Partners brought many business opportunities through this conference. This event was very well-attended and had an engaging series of B2B and B2G sessions that directly had an impact on business collaborations among the industry stakeholders”



**EXPO
2020
DUBAI
UAE**





EXPO 2020 DUBAI UAE



CEO Clubs Network®

Senegal National Day Event at DP World Pavilion in EXPO 2020 Dubai



CEO Clubs Insight in October



“Super 50 COVID-19 Commitment Award 2020-21” from India’s Top Media company AsiaOne

With the vision of bringing together business and social leaders from Asia, Middle East and Africa on a global platform for mutual welfare and collaboration, AsiaOne Media Group organized the **15th Edition of Asia-Africa Business and Social Forum: Awards & Business Summit on 26th October’21 at Emirates Ballroom, JW Marriott Marquis Hotel, Dubai.**

CEO Clubs Network received “Super 50 COVID-19 Commitment Award 2020-21”

The one-day mega Summit was joined by esteemed dignitaries from India, Singapore, Thailand, Sierra Leone, Bangladesh, Sri Lanka, Thailand, China/Hong Kong, Nigeria, the UAE, Oman, Malaysia, Moldova, USA, UK, Nigeria and South Africa where key leaders from business and government sectors congregated to facilitate fresher avenues of economic cooperation, networking and investment opportunities in the Asian, Gulf and the African region. Once again, AsiaOne Media Group created a unique and unmatched platform where highly intellectual and insightful thoughts were created on the significance of collaboration and mutual cooperation especially in the light of the pandemic.



Tech Destination Pakistan CXO Meetup Dubai

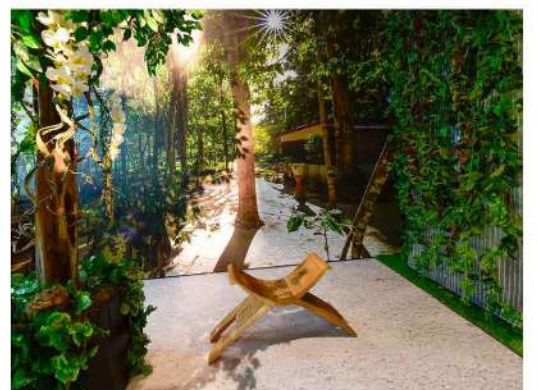
CEO Clubs Partner Event in association with The Ministry of IT & Telecommunication, Pakistan Software Export Board (PSEB) & Pakistan Software Houses Association organized a CXO Meetup at Dubai World Trade Center to project Pakistan's IT Industry in Dubai. UAE is the second-largest market for Pakistan's IT industry.



CEO Clubs Expo 2020 Pavilion Partnership Suriname



The Republic of Suriname is a country on the north-eastern Atlantic coast of South America, the most forested country of the world with 28 hectares of forest per capita. Suriname is the world's biggest asset in the fight against climate change and has enormous freshwater reservoirs. Surinamese live in harmony with mosaic of people and unique biodiversity. As per global data Suriname shows potential to become next oil hot spot, is fast moving country and ready to attract as much investment and incentivize more exploration so that potential resources are not stranded.



CEO Clubs EXPO 2020 Partner

EXPO 2020 Dubai has drawn the attention of the world towards UAE and dragged along huge business, employment opportunities, and a large audience to the region.

CEO Clubs, this year is partnering with various country pavilions and hosting their events. The **Senegal as one of CEO Clubs EXPO Pavilion Partners** locates in the sub-Saharan African countries closest to the major European markets. With abundant land and water resources suitable for agricultural production, the potential of agriculture in Senegal is widely recognised. Successful models in recent years have proven the existing capacity of Senegalese and foreign private operators on the local and export markets, especially for horticultural production.



It is also a great honour to have DIFX and Rif Trust as 'CEO Clubs EXPO Partner'.

DIFX is the first comprehensive ecosystem to offer major trading verticals in a single unified and packaged offering. They provide a secure and hybrid working paradigm for a centralized and decentralized exchange with atomic swaps. They envision using their immutable ledger technology for the unbanked, by creating a revolutionary exchange which is fast, secure, and efficient. Their number one priority is to bridge the gap between digital and traditional assets, thereby establishing a new financial order.



**CEO Clubs
EXPO 2020 Partner
Digital Financial Exchange (DIFX)**

DIFX was created to provide convenience for traders to trade on a variety of assets on a single platform. DIFX was presented with the "Best New Trading Platform Award" at the E-Business Awards by Entrepreneur Middle East for the year 2021.

Mr. Jeetu Kataria is the Co-Founder/CEO of Digital Financial Exchange (DIFX) and has over 15 years of experience in Financial Markets, Investment Banking and Corporate Finance with extensive experience with the foremost global financial services organizations.



CEO Clubs EXPO 2020 Partner

RIF Trust are one of the Middle East's leading residency and citizenship advisories. We provide outstanding service, smooth process, and transparency. RIF Trust has already assisted over 1,300 clients and their families with obtaining Residency or Citizenship by Investment. Their mission is to expand, grow and satisfy the needs of our clients by bringing them market-leading solutions and programs. RIF Trust only provides programs supported by governments; they deal directly with our governmental partners, not intermediaries. They are government authorised agents for seven of the most powerful programs, allowing us to provide the most competitive prices and the best conditions for our clients.



CEO Clubs
EXPO 2020 Partner
RIF TRUST



Mr. Mimoun Assraoui is the Chief Executive Officer of RIF TRUST INVESTMENTS LLC and Vice Chairman of Latitude Group and has about 21 years of extensive experience into varied fields like Investment, Asset Management, Sales and Marketing, Banking and he is specialized in citizenship and residency by investment, wealth advisory and entrepreneurship.

CEO Clubs EXPO Partnership aims to accelerate business collaborations, and provides the maximum exposures to the partners during the EXPO 2020.

Source:

<https://www.difx.io>,
<https://www.riftrust.com/>





CEO Clubs Network

CEO Clubs Member Webinar CEO Clubs Members Expertise & Knowledge Sharing

WED | OCT | 4 PM
DAY | 6 | GST



Edward Rogers
CEO
OCSL Group



Jianquan Liang
Regional Manager
Global Trade Capital



Manu Seth
Chief Executive
Speaking Mindz Inc



**CEO Clubs
EXPO Partner**

CEO Clubs Network held its Virtual Meeting on the topic “**CEO Clubs Member Expertise & Knowledge Sharing**” on 6 October 2021.

Abovementioned Virtual Meeting covered 3 different business fields that could help to broaden existing knowledge of our members in certain fields.

Namely Edward Rogers, CEO at Offshore Consulting Services Limited (OCSL Group) gave a presentation on “Tax efficiency for High net worth individuals”, mentioning and elaborating further Tax efficiency and Tax regulations in different jurisdictions.

Our next speaker, provider of different kind of financial instruments, such as cryptocurrency, online trading, commodities **Mr Jianquan Liang, Regional Manager at Global Trade Capital (GTC)** described features of “Financial Investment and Chart Analysis”.

Following speaker, **Mr Manu Seth, Founder and CEO at Speaking Mindz Inc**, threw light on the collaboration and undertaking activities in Small and Medium-sized Enterprises with his detailed and quite elaborative presentation on “SME Cooperation and Innovation and its contribution ESG”.



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Tania Chaudhry
CEO
HCC ME



Based in Dubai since 2006, Tania Chaudhry heads HCC Middle East, a business technology company. A graduate of Columbia University, Ms. Tania has 20 years of experience in legal advisory, compliance and management, across three geographies, Pakistan, Canada & UAE.

Under Ms. Tania's leadership, within a span of four years, HCC ME has grown from a two-person outfit to a growing team of consultants and developers servicing clients in the GCC region with full-service offices in the UAE and Oman.

Mega projects have been successfully secured and completed in the region with financial institutions, property giants and various manufacturing and service sectors.

Ms. Tania has been instrumental in expanding the horizon for HCC with founding the HCC Labs and HCC Foundation. The former set up for enhancing development capabilities, with forward thinking tech solutions for the industries it services and the latter to impart pro bono training bootcamps to create female tech workforce with the prime mandate of bridging the gender gap in technology.

In addition to heading HCC Group, Ms. Tania serves as an adjunct post graduate lecturer of law at Middlesex University.

About HCC

HCC is a business technology consulting firm driving digital transformation by employing innovative IoT and AI-enabled solutions for our clients. Our biggest strength lies in our highly qualified team of Professional Accountants that are SAP and Sage Certified Consultants.

HCC introduced the **HCC Labs** in 2019, the state-of-the-art development house with the vision of creating customized solutions for our customers with help of a highly qualified and experienced team of developers.

At HCC Labs, creating IoT and AI-enabled solutions is our forte where we facilitate our customers by providing them with custom-tailored software and solutions which help them in their digital transformation process.

Ethos Asset Management Inc., USA Expands and Incorporates Subsidiary in South Africa

Ethos Asset Management Inc., USA announced the formation of Ethos Asset SA (Pty) Ltd in Johannesburg, a recent creation and addition to the Ethos Group. The company was incorporated on October 18th, 2021, by the **President and CEO of Ethos Asset Management Inc., USA, Carlos Santos, in Johannesburg.**



This new operation and physical presence will enable Ethos to overcome some of the challenges in receiving financial guarantees and other financial instruments into its USA banks, given certain strict South African banking regulations. The Ethos team is relying on the fact that South Africa has a very well-developed modern banking system that will allow Ethos to conduct its ongoing day-to-day financing activities in the Southern African Development Community (SADC) region, and to penetrate new markets by providing much-needed investment in local businesses, corporations, governments, and community-based organisations.

The company considers this move to be a significant development in the continued growth and expansion of the Ethos group. The move will go far to address the cross-border banking and finance laws which are tightening globally. This new local presence in South Africa is designed to support Ethos' transactions and increase operations each day with SADC countries and the continent of Africa as a whole.

Carlos Santos, President, and CEO of Ethos, stated, "We were very excited and motivated to establish a subsidiary of Ethos in South Africa. This will provide new African clients and potential partners in the region with the opportunity to be financed by Ethos dynamically, efficiently, and personally. Recent changes to cross-border laws and the continuing crisis of Covid have significantly affected the banking system. Several banks in the United States, where Ethos conducts primary operations, closed their international trade desks to protect their potential exposure to the default of other institutions and reduce overall risk to the sector, and some bankers believe that this internal policy reduces general systemic risk."

Johnnie Eigelaar, CEO, JN Equity (Pty) Ltd, in Cape Town, said, "This is a significant step in creating the ability to have alternative funding in South Africa, that is generated off-shore, but raised and re-paid in South Africa, without having the usual risks of exchange rate fluctuations and exchange control requirements attached to off-shore funding models. This initiative will not only assist South Africa with raising affordable funding with favourable terms for all types of projects, but also the greater SADC Region and Africa as a whole, by utilising the well-established network and footprint that SADC businesses and banks have in Africa. What is refreshing is that the focus is funding, not management or control, just funding. A great added product brought to the table by Ethos, is the Philanthropic Financing Facility, which would have a real impact for local businesses and community-based projects which are looking to make a sustainable difference."

Thabo Motea, CFO, Ethos, said, "South Africa is the most sophisticated and developed economy in Africa and has some high-class companies in finance, real estate and business services, manufacturing, and wholesale and retail trade."

Ethos Asset Management Inc., USA Expands and Incorporates Subsidiary in South Africa

South Africa is the 'gateway to Africa' for investors due to its comparative sophistication, ease of doing business, continental expertise and ability to act as a base for critical services (e.g. auditing) for doing business on the rest of the continent. I am especially proud to have been able to oversee the expansion of Ethos into my home country and I know that this will make investing into South African companies and organisations so much smarter and seamless."

About Ethos Asset SA (Pty) Ltd:

Ethos Asset SA (Pty) Ltd, a joint-stock company, incorporated under the laws of South Africa, is a subsidiary of Ethos Asset Management, with a global outreach in project financing. Ethos allocates its own resources to finance government and privately promoted projects on every continent and in every sector providing capital to structure projects and restructure debt.

About Ethos Asset Management:

Ethos Asset Management (Ethos) is an independent, US-based company with a global reach in resource mobilization and project financing. Providing financing to government and privately promoted projects in every continent and every sector, Ethos has developed a unique risk modulation model which allows them to provide financing in terms not available anywhere in traditional financial markets. Additionally, Ethos provides advice to structure projects and restructure debt. Ethos supports and develops their clients to navigate changing market environments to achieve their long-term goals with confidence.

For more information about Ethos, please visit: <https://www.ethosasset.com/>



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HEARTY CONGRATULATIONS FOR BEING AMONG MEN LEADERS TO LOOK UP TO IN 2021

Carlos Santos
President, Founder, Member & CEO
Ethos Asset Management Inc

In Association with: **ASIAN-AFRICAN**
Evaluation Partner: **CIAC**
We Support: **SUSTAINABLE DEVELOPMENT GOALS**
Philanthropic Partner: **UNICEF**
Powered by: **PASSION VISTA talks**

Congratulations!

Global Finance and Asset Management Expert, Carlos Santos, chosen by Passion Vista Magazine's special collector's edition as -
"Men Leaders To Look Up To 2021"

Etihad Credit Insurance, SkyPower sign sustainability partnership



Etihad Credit Insurance (ECI), the UAE Federal export credit company, has entered into a strategic sustainability partnership with SkyPower to reinforce the country's commitment to the United Nations' sustainable development goals (SDGs).

The ECI-SkyPower strategic sustainability partnership was signed on Tuesday morning by Massimo Falcioni, CEO of Etihad Credit Insurance, and Kerry Adler, CEO of SkyPower Global Group of Companies, at the Canadian Pavillion at Expo 2020 Dubai.

Under the partnership, ECI will provide trade credit insurance, export finance guarantees as well as investment protection solutions, and both parties will focus on strategic sector projects such as renewable energy, sustainably powered data centres, water treatment and other projects of national interest. SkyPower is one of the largest developers and owners of utility-scale solar (PV) energy projects in the world.

ECI's contribution to the growth of the energy and sustainability sector is in line with the UAE's Energy Strategy 2050, which aims to allocate over Dh600 billion to achieve its goal of increasing the contribution of clean energy sources in the total capacity mix to 50 per cent by 2050 – 44 per cent of this will be from renewables and six per cent from nuclear. The strategy aims to reduce the carbon footprint of power generation by 70 per cent, saving Dh700 billion by 2050.

"The UAE is highly committed to the vision set by His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice-President and Prime Minister of the UAE and Ruler of Dubai, to implement the UN's sustainable development goals, and the country has been pivotal in supporting any company that has the technology and capability towards a mission of net zero emissions,"

Massimo Falcioni, CEO of Etihad Credit Insurance, said at the signing of the partnership.

He explained that, in relation to UAE's Energy Strategy 2050, ECI has been actively involved in several projects to reinforce the country's position as a global leader in creating sustainable cities and reducing the carbon footprint. The collaboration with SkyPower is an important step in achieving sustainable development as dictated by the United Nations and the UAE leadership.

"By supporting one of the leading firms in renewable energy, we are delighted to be a part of building a world which is less polluted, more habitable and much healthier," he said. "Energy transition towards net zero emissions doesn't come at a cost; we are here in order to ensure that the proper insurance and financial needs are in place so that all the projects will deliver access to energy at a very convenient cost."

Etihad Credit Insurance, SkyPower sign sustainability partnership

we are here in order to ensure that the proper insurance and financial needs are in place so that all the projects will deliver access to energy at a very convenient cost. It is very important for us to make sure that sustainable energy is 'sustainable', not only for the climate but also for the people, which is why we are here to reduce the cost as much as possible for the company delivering that energy."

"It is no secret that the climate is in crisis," added Kerry Adler, CEO of SkyPower Global Group of Companies. "This partnership will help us bring critical necessary electric power to people that deserve it the most. The most critical factor in achieving the quintessential energy transition to renewables, is the ability to access financing and financial instruments that provide the capacity to accelerate the speed in which deployment of renewables like solar can be made."

Adler revealed that SkyPower is setting up an office in the UAE, from where it will serve the MENASA region. "We plan on expanding our operations over the next couple of years to focus on communities that are at the lowest rung of the electricity ladder. This includes countries in Africa, as well as in South and South East Asia. Today, we have over 20GW of solar projects and this partnership with ECI will help us to expand faster and accelerate the growth to meet the demands of renewable energy in a sustainable manner."



ECI has been involved in multiple programs aimed to achieve sustainability goals over the years. In January this year, ECI partnered with Masdar in order to support investment in renewable projects that aim to reduce carbon emissions. The agreement entails the exploration for establishing political and commercial risk insurance solutions to improve bankability and attract cheaper capital to Masdar's renewables projects locally and globally.

Another major project demonstrating ECI's sustainability development vision is its collaboration with Emirates Waste to Energy Company - a joint venture between Bee'ah and Masdar, to develop the UAE's first solar landfill project in Sharjah to promote the emirate's renewable energy generation capacity. It incorporates technology to generate energy from waste, making it affordable and accessible for developing nations. Through various undertakings like these, ECI strives to support the UAE leaders' vision of creating sustainable communities that will present a better and peaceful world for the future generation.



Connecting Minds, Creating Opportunities

Dubai Duty Free Wins Multiple Awards at the 2nd Virtual Travel Retail EXPO



At the second edition of the Virtual Travel Retail Expo, Dubai Duty Free (DDF) won multiple awards in two different awards ceremonies that took place online on the final day of the virtual expo on 15th October.

Organised by The Moodie Davitt Report Dubai Duty Free received four (4) awards in the Middle East & Africa category for the inaugural Travel Retail Superstars Awards, while it received two (2) awards in the eight edition of The Moodies Travel Journey Digital Awards.

The Travel Retail Superstars Awards, which shone a spotlight on frontline and behind-the-scenes heroes and heroines who have helped kept the industry going during the Covid-19 pandemic, Dubai Duty Free was awarded with the 'Star Team - Shopfloor' for DDF Brand Ambassadors for Pernod Ricard, 'Star Team - Back Office' for Operations and HR Team, 'Star Individual - Shop Floor' for Sales Assistant, Ali Attia Ali Elsayed and 'Innovation - Back Office' for IT Team for Home Delivery Specials service.

Meanwhile, at The Moodies Travel Journey Digital Awards, which highlight campaigns and best social and digital media practices during the global pandemic, the retailer was awarded with the 'Best Use of Social Platforms' for DDF pandemic response and the 'Best Creativity and Innovation during Covid-19' for DDF Home Delivery Specials service.

Commenting on these awards, **Dubai Duty Free Executive Vice Chairman & CEO, Colm McLoughlin** said, 'We are thrilled that our efforts have been recognised through these two awards programmes held during the Virtual Travel Retail Expo. It's a testament of our commitment to our employees, customers and retail partners in adapting our business despite the enormous challenges brought on by the pandemic, which included the launch of our Home Delivery Service and our continues effort to engage and serve our customers be it in store, online or through social media platforms. I would like to thank the panel of judges who voted for Dubai Duty Free in these two award categories.'

Dubai Duty Free Wins Multiple Awards at the 2nd Virtual Travel Retail EXPO



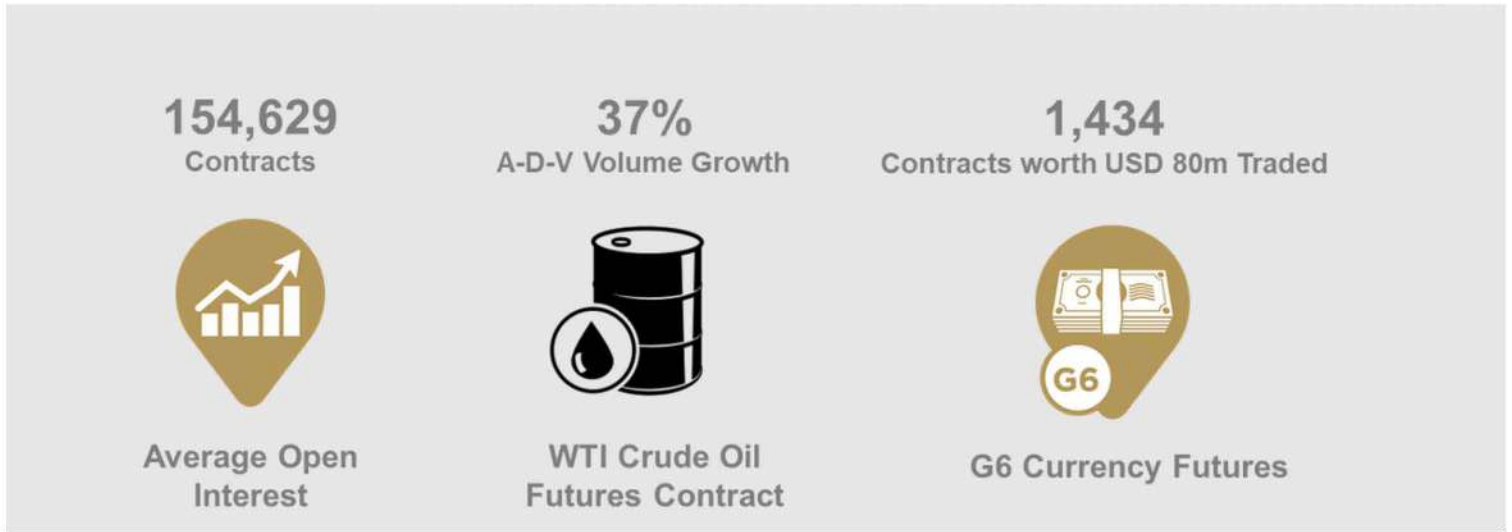
The group of dedicated DDF brand ambassadors for Pernod Ricard was awarded for demonstrating an incredible level of discipline and grit, wresting control of the unprecedented situation of the Pandemic and transforming it to an opportunity for self-improvement. The DDF Operations and Human Resources Team were recognized for being at the centre of DDF's rapid response to the COVID-19 crisis by keeping the workforce safe, engaged, productive and resilient. Meanwhile, DDF Sales Assistant, Ali Attia Ali Elsayed was awarded for his extraordinary customer service skill and exemplary records making him as one of DDF's finest employees while the DDF Home Delivery Specials service was awarded for giving the experience and confidence needed to set up and operate a totally new revenue stream as an airport retailer.

The 'Best Use of Social Platforms' was awarded to Dubai Duty Free for its social media messaging which focused on nurturing the community as opposed to any hard sell through its Travel from Home series which helped foster engagement and stronger association with customers and travellers in general. Lastly, the 'Best Creativity and Innovation during Covid-19' was awarded to DDF Home Delivery Specials service which formed a part of the retailer's commitment to its customers to ensure they can enjoy its great range of products while staying safe at home.

The Virtual Travel Retail Expo which took place from 11th - 15th October .is a pioneering virtual trade show and symposium designed to both mirror and enhance a real conference and exhibition which was launched last year, has already established itself as the largest virtual event in the global travel retail calendar, and the 2021 edition has set it to the next level with even bigger and better offering.

Source: https://www.dubaidutyfree.com/ddf_news

DGCX G6 Currency Futures Register Surge in Trading Activity in September



During September, the Dubai Gold and Commodities Exchange (DGCX) once again registered a high monthly Average Open Interest (AOI), amounting to 154,629 contracts.

Open interest is an indicator of the total number of futures contracts held by market participants at the end of the trading day – and the significant increase over the last few months reflects a growing appetite from market participants.

Following trends from the preceding month, the DGCX Group saw renewed interest in its Hydrocarbons asset class during September - with its West Texas Intermediary (WTI) Futures Contract registering a year-on-year (Y-O-Y) Average Daily Volume (ADV) growth of 37%, compared to the same period last year.

The DGCX's currency portfolio also recorded a spike in trading activity during the month, reflecting increased investor interest in currencies as an alternative asset class. DGCX's G6 Currencies Portfolio traded a combined total of 1,434 lots valued at USD 80 million. Additionally, the newly launched Pakistani Rupee (PKR) Futures Contract continued to grow in demand, registering a combined value of USD 108 million.

Elsewhere, the exchange's precious metals' portfolio also continued to attract interest from market participants with the Shari'ah Compliant Spot Gold Contract the standout performer, trading a total of 20 lots valued at USD 1.14 million.

September's trading volumes also included block trades with a total trade value of USD 1.07 billion. Through block trades, DGCX's members and market participants can pre-negotiate a trade with another party; enabling them with the ability to execute a large value transaction at a reasonable price.

Strategic Partnerships

September also saw the DGCX continue to expand its core expertise and offerings to the African region, a key market for the exchange. The DGCX Group signed an MoU with Victoria Falls Stock Exchange (VFEX) – a subsidiary of the Zimbabwe Stock Exchange (ZSE) – to provide VFEX with technical support, knowledge, and skills, with the aim of establishing an international commodities exchange in Zimbabwe.

DGCX G6 Currency Futures Register Surge in Trading Activity in September

The agreement marks the second MoU in the African market over recent months, with the DGCX also signing an agreement with the Financial Markets Regulatory Authority (FMA) in Sudan to strengthen bilateral cooperation towards the trading of gold between the United Arab Emirates and Sudan.



Les Male, CEO of DGCX, said: “The DGCX continues to focus on driving growth by enhancing the strength of our offerings to market participants, as well as growing, innovating, and scaling our services. We are therefore pleased to have signed an agreement with VFEX during the month of September, as part of our strategic expansion into the African region, a rapidly growing market with enormous potential. As a globally regulated exchange, we are proud to lend our expertise in other markets and continue to look at ways to expand our range of services, as well as offer market participants with effective ways to hedge risk.”

About DGCX:

The Dubai Gold & Commodities Exchange (DGCX) is the region’s leading derivatives exchange and has played a pioneering role in developing the regional market for derivatives trading, clearing and settlement.

The DGCX owns and operates the region’s largest and only multi-asset Clearing House – Dubai Commodities Clearing Corporation (DCCC). DGCX & DCCC are regulated by the Securities & Commodities Authority (SCA). It is recognised as a licensed Central Clearing-Counterparty (CCP) by SCA and a Third-Country CCP by European Securities Markets Authority (ESMA).

The DGCX’s strategic geographic location in Dubai between the Far East, Europe and Africa serves as a unique, global window for traders and investors. With over 100 members across the world, the DGCX drives liquidity in the market by offering a broad range of futures and options contracts covering base and precious metals – including the world’s only Shari’ah Compliant Spot Gold Contract – hydrocarbons, equities and currencies.

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



CX Leaders: You're on the Precipice of Innovation



Now, after more than a year of upheaval and change, the world is opening back up – giving us a unique opportunity to capitalize on what we learned to ease the journey into our “new normal.”

The pandemic crisis forever changed the way we live and work. Our own personal and professional experiences leave no doubt that the societal impact of Covid-19 heightened anxieties. Our early research showed consumer concerns more than doubled within weeks, from 16% feeling highly anxious at the onset, to 39% just a month later.

Companies who provided customers with peace of mind alongside their products and services are now emerging well-positioned to retain and grow their customer bases. There is a clear relationship between compassion and customer experience: companies who were bold in their strategies to help customers saw a 4- to 6-point lift in Net Promoter® scores.

The onset of coronavirus required us all to become crisis management experts overnight.

Adjusting to our new reality

Now, on the cusp of our new reality, we are faced with another set of unique challenges. How can companies appeal to customers' altered attitudes, behaviors, and expectations as they enter the next phase of change while simultaneously helping employees re-enter their work environment differently? Employees are key to delivering compassion in customer experiences. How can we support employees who are also trying to adapt to post-pandemic life?

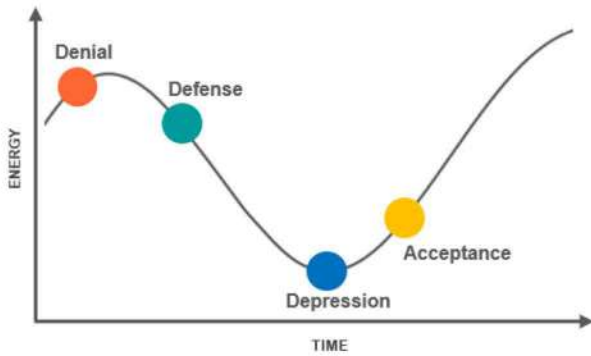
Accomplishing this demands fresh ideas, new support models, and different ways to embody empathy. The key to successfully emerging from this pandemic lies in the hands of employees, so turning inward and focusing on them will result in better customer experiences in the long run.

With the world slowly opening back up, employees and their children are going back to offices and schools (or adapting to working and learning remotely for the long term). People will begin gathering in groups and traveling again. What new challenges will your employees face as a result? Where are their attitudes, behaviors and expectations continuing to evolve? How can we acknowledge employees' work and personal challenges, and create an environment where they can feel and perform their best?

Employee Response to Change

The Kübler-Ross Change Curve is a model that illustrates how employees typically process big changes in their work environment. In the first half of the curve, employees are struggling to understand and come to terms with these changes – represented by the KublerRoss stage of Depression.

CX Leaders: You're on the Precipice of Innovation



Right now, most employees are likely between Depression and Acceptance. They move into the Acceptance phase when they start learning to adapt to those challenges, finding ways to work within their “new normal.”

Over the past year, employees adjusted to challenges like quarantine, illness, lack of interpersonal interaction, changes in family finances and so on. Acceptance is a pivotal milestone for employees, their experience at work, and their ability to help you innovate.

Work environments continue to evolve, bringing new challenges to which employees must adapt. While some people are looking forward to going back to the office, others might be afraid to return to a workplace where people are physically closer together. Those who were isolated may crave in-person interaction. Parents will need to support children returning to school or childcare. It might be difficult for some employees to get back to a set routine and the structure of office work. Alternatively, some who are eager to work in an office again might find they'll be working from home permanently. All these concerns provide executives with opportunities for innovation.



How do you tap into this opportunity? Try this short and achievable four-point plan.

Understanding and looking after your employees' needs and concerns will ultimately lead to better customer experiences. Employee research, such as the Discrete Emotions Questionnaire (DEQ), quantifies your teams' emotions and challenges, and will help you determine when the time is right to leverage your employees for CX innovation. The DEQ emotions can be aligned to the Kübler-Ross Change Curve, giving leadership insight into how employees are moving through the stages of change and when they are on the verge of Acceptance—the optimal stage for sourcing ideas.

CX Leaders: You're on the Precipice of Innovation

2) Remove barriers to basic tasks

Beyond quantifying emotions, research will help you uncover the challenges they are facing when doing their work. Asking employees to support both your customers and contribute to CX innovation before you've cared for their basic work challenges will result in increased frustration and a longer time period until the Acceptance stage is reached.

Research estimates that 50% of the workforce will be remote by 2024, and that 74% of CFOs plan to shift at least 5% of their on-site employees to working from home permanently. Having the proper technology is especially important for employees who are returning to the workforce, but not to the office. VPN connectivity, communication channels, and changes to physical workspaces are the most common roadblocks to effective remote work.

These roadblocks vary dramatically from one company to the next, based on industry and infrastructure. Identifying the immediate barriers, then removing them, is an important step towards better serving your employees and preparing them to support CX innovation. Once these hurdles are eliminated, teammates are wellequipped to contribute to the CX improvement mission.

3) Give Employees a new sense of purpose

Movement along the Kübler-Ross Change Curve is impossible without energy. To accelerate the shift through the emotions towards Acceptance, employees must be motivated. But motivation in constantly changing times can be easy to lose—especially as it pertains to work. During the past year, as employees managed work and home tasks simultaneously, their priorities may have shifted.

How do you keep motivation high? As the pandemic crisis heightened, we talked to team members who found it easy to stay motivated, and learned their biggest motivator was having a renewed sense of purpose and understanding the critical impact of their work. They've witnessed successes amidst the trials and found them to be inspiring. When leaders share the highlights and wins, it strengthens motivation among all employees. Rekindling fires in teams' hearts drives engagement in return.

4) Embrace ideas and creativity systematically

Once your employees' emotions are aligned to the Acceptance phase, you've removed roadblocks they commonly encounter, and communicated a new sense of purpose throughout the team, it's time to harness all of the newfound energy to fuel positive change and innovation. Interacting with customers – who are also adjusting to their own "new reality" – should lead to learnings and lessons.

Thoughts on how to improve their situations will surface. Employees, with their refreshed outlook, will feel inspired to share ideas.

It's important, though, to capture these creative suggestions in a systematic way for swift action to be taken. Without some parameters in place, leadership will end up spending more time sorting through and making sense of ideas instead of enabling process improvements.



CX Leaders: You're on the Precipice of Innovation

In addition to employee surveys, companies should establish an employee elevations program. This allows employees to submit innovative ideas on an ongoing basis, whenever they come to mind. An elevations case management system will bring concepts to fruition, and further motivate teammates to contribute ideas.



In summary ...

Albert Einstein famously said, "In the midst of every great crisis lies great opportunity." We've taken this opportunity to learn a great deal about understanding and meeting employee needs. We've tested and proven the best ways to ensure they deliver great customer experiences, even under extraordinary circumstances.

Although the pandemic crisis is, we hope, nearing its long-awaited end, new challenges lie ahead and the time for innovation continues. Remember that your employees hold the keys to a successful transition – and you can count on them to help.



**Ready to learn more?
Contact us today!**

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UAE – BRAZIL Business Seminary on Innovation at the Sharjah Innovation Park

Astronaut Marcos Pontes and a mission from the Brazilian Ministry of Science, Technology, and Innovation were at the Sharjah Research Technology and Innovation Park. He spoke in a seminar organized by the park and the Arab Brazilian Chamber.

During his visit to the United Arab Emirates, the Brazilian minister of Science, Technology, and Innovation, astronaut Marcos Pontes, is showing his country's potential in cutting-edge sectors, such as space, and seeking to attract investments in the area to the country. He spoke this Tuesday (19) at the 'Brazil – UAE Business Seminar on Innovation,' held by the Arab Brazilian Chamber of Commerce (ABCC) in partnership with the Sharjah Research Technology and Innovation Park (SRTIP).

Pontes also visited the park together with an official mission of nine people and was received by the CEO of the SRTIP, Hussain Al Mahmoudi. The seminar took place in the park's auditorium in Sharjah and had the support of Apex-Brasil and the Brazilian Ministry of Science, Technology, and Innovation (MCTI). Over 80 people participated in the on-site event, and part of it was broadcast live on the Ministry's YouTube channel.

In an interview with ANBA during his visit to Sharjah, Pontes said in addition to opening an exhibition on Brazilian space projects in the Brazil Pavilion at Expo 2020 Dubai, he is prospecting investments for Brazil's space sector, artificial intelligence, and renewable energies. The SRTIP was launched in November 2020 to attract start-ups, companies, and technology institutions to settle in the emirate.

مجمع الشارقة للبحوث
والتكنولوجيا والابتكار
Sharjah Research Technology
and Innovation Park



Pontes: Seeking investments

"This week is Space Week at Expo, and the ministry is responsible for space policy, so it has this 'duty' to prepare the Brazil Pavilion to prospect business. Brazil is currently making great advancements in the space sector compared to the last few decades. In two and a half years, we managed to launch four satellites, one of them entirely national, which was being built, we managed to complete, and it is now fully working in space, Amazônia 1," the astronaut told ANBA.

The minister stated he is prospecting international partnerships for the Alcântara Space Center. "It is a great opportunity; we have several countries here talking about space, I have already had the opportunity to visit some pavilions [at the Expo] and talk to some coordinators to see if we can bring these partnerships to the Brazilian space program, and that applies to infrastructure, with a launch center, laboratories, development of space systems, space applications area and rockets, and here is a place where we can look for all these partnerships," he declared.

Other sectors in which the ministry has been seeking international investments are artificial intelligence, renewable energies, and advanced materials such as niobium and graphene. According to Pontes, there are good possibilities for partnerships with the UAE; it is possible to bring Brazilian companies to the Arab country and, at the same time, seek investments in Brazil. "We have a highly attractive market," he said.

UAE – BRAZIL Business Seminary on Innovation at the Sharjah Innovation Park



According to the **SRTIP CEO, Hussain Al Mahmoudi**, there are several opportunities for Brazilian companies and research institutions in the UAE, especially in the park. “Brazil has a great history in technology; we can offer a platform for these technologies and companies to enter the Middle East market,” he told ANBA.

Al Mahmoudi listed opportunities for Brazilian startups and institutions in the space industry, food technology, education, 3D printing, environmental and water technology sectors. “Brazil offers great diversity, it is a great market; open for Middle Eastern companies to invest in the oil, education, and technology sectors. This seminar served to solidify this relationship and open new opportunities for bilateral investments,” he concluded.

In addition to Pontes and Al Mahmoudi, also spoke at the seminar opening the Brazilian ambassador to Abu Dhabi, Fernando Igreja; the president of the ABCC, ambassador Osmar Chohfi; and the executive head of operations at the Apex-Brazil office for the Middle East and North Africa, Karen Jones.

Chohfi said the SRTIP building embodies the importance Sharjah places on science and technology. “We must adapt to the new demands of the 4.0 economy,” said the ambassador. He recalled Sharjah is recognized as an emirate of culture, and a solid alliance can bring Brazil closer to it for exchanges in technology, science, and innovation.

Karen Jones stated the UAE have been making a great effort to position themselves at the forefront of innovation and technology, and Apex-Brazil has the role of identifying the best opportunities for Brazilian companies. “We hope our partnership (Brazil – UAE) is strengthened,” she said.

Ambassador Igreja invited all the participants to visit the Brazil Pavilion at Expo 2020 Dubai and said Sharjah offers a unique environment to foster innovation. “We want to bring Brazilian innovators and startups here to work on these opportunities,” he declared.

Source: https://srtip.ae/srti_news/uae-brazil-business-seminary-on-innovation-at-the-sharjah-innovation-park/

Shurooq announces ‘Mysk Moon Retreat’ welcomes guests and unveils 4 new hospitality projects in Sharjah



The Sharjah Investment and Development Authority (Shurooq) announced that the Mysk Moon Retreat has begun welcoming guests and bookings to experience the emirate’s first-of-its-kind luxury glamping destination, and unveiled four new luxury hospitality projects in Sharjah’s Central and Eastern regions which are: Al Jabal Resort in the city of Khorfakkan, a luxurious hotel in the city of Kalba, a hotel in the city of Khorfakkan which will feature UAE’s first water-park in the east coast; and Al Bridi Resort at the city of Al Dhaid.

Exciting range of desert adventures

The family-friendly Mysk Moon Retreat comprises 10 single-bed domes with private pools, 4 family tents with private pools, and 2 single-bed tents. Each unit is self-sufficient and fitted with all essential amenities that guests would require, including a private barbeque area, in addition to a lobby, and a common area.

The Mysk Moon Retreat is part of Shurooq’s Sharjah Collection brand, managed by Mysk by Shaza, which includes the Mysk Kingfisher Retreat in Kalba, Mysk Al Faya Retreat in Mleiha, and Mysk Al Badayer Retreat in the heart of the Al Badayer desert.

HE Marwan bin Jassim Al Sarkal, Executive Chairman of Shurooq said: “With Mysk Moon Retreat now welcoming guests and bookings, this marks an exciting expansion of Shurooq’s portfolio of boutique hospitality offerings in the central region of Sharjah. It is the latest destination in a series of projects developed here, namely, the Mysk Al Faya Retreat, Mleiha Archaeological and Eco-tourism, and the Mleiha Archaeological Centre.”

Al Sarkal pointed out that the eco-luxury retreat provides visitors with the opportunity to enjoy a wide range of outdoor activities like trekking, dune bashing, and nature-inspired experiences in the rugged Mleiha landscape. Guests at Mysk Moon Retreat will have access to a wide range of activities offered by Shurooq’s tourism destinations in Mleiha, in addition to enjoy the calm and tranquil environment of Mleiha through the retreat’s restaurant and a café, as the destination is situated away from all types of noise and light pollutions.



Al Jabal Resort – Memorable beach getaway in a stunning setting

Shurooq’s latest hospitality offering, Jabal Resort, overlooks the pristine waters of the Soueifa Beach, situated between Khorfakkan Beach and

Shurooq announces ‘Mysk Moon Retreat’ welcomes guests and unveils 4 new hospitality projects in Sharjah

Luluya Beach, and comprises of 45 eco-friendly units with choices of 1, 2 and 3 bedrooms, and a private royal suite with swimming pool. In addition, the 187,000sqm project which is being developed on the slopes of the Al Soueifa mountain, will feature a restaurant, gym, kids play zone, reception, and lobby. Various attractions around the project will be connected via walking routes and tracks with a completion date set for March 2022.



5-star luxury hotel and waterpark in Khorfakkan

The Executive Chairman of Shurooq also announced the development of a new 28,000 sqm hospitality project in Khorfakkan, opposite the Khorfakkan Port, to cater to the needs of families and adventurers seeking new hospitality experiences. He revealed that the project will feature 75 luxurious units, UAE’s first waterpark in the east coast, shopping complex, restaurant, gym, spa, marina, and residential units.

5-star Hotel in the City of Kalba

Announcing the new hospitality project in Kalba on Sharjah’s eastern coast, Al Sarkal stated that this region which lies on the southern coast of the UAE, next to the Kalba waterfront project,

Shurooq’s new 12,500 sqm project here lies in the vicinity of the region’s renowned diving locations. It includes 80 units, two restaurants including a café in the lobby, a gym, spa, swimming pool and meeting halls.



Al Bridi Resort and Petting Zoo in Al Dhaid

Al Sarkal noted that "Al Bridi Resort" in Al Dhaid, Shurooq’s latest tourism attraction in Sharjah’s central region which is being developed in partnership with the Environment and Protected Areas Authority, as part of the "Sharjah Safari" project, the largest safari in the world outside Africa, is expected to start at the end of this year.

Al Sarkal also announced that Shurooq has started developing “Al Dhaid Farm”, the city’s first petting zoo experience, near The Flag Square in Al Dhaid, which set to feature a wide range of entertainment activities and experiences for families and children along with domestic farm animals.

Source: <https://shurooq.gov.ae/shurooq-announces-mysk-moon-retreat-welcomes-guests-unveils-4-new-hospitality-projects-sharjah/>

Fine Hygienic Holding sponsors Project Sea clean-up dives

Amman, Jordan – Falling in line with its efforts to support environmental sustainability initiatives, Fine Hygienic Holding (FHH), the world’s leading wellness group and manufacturer of hygienic paper products and innovative germ protection solutions, has announced extending its support to ‘Project Sea’, a local initiative organized by Jordanian divers to clean the Red Sea from waste which threatens its marine life, in order to preserve Aqaba’s unique coral reefs.

FHH will be supporting a series of dives starting with one that took place on Tuesday 12 October, involving female volunteer divers from Jordan as well as ‘Girls that Scuba’, a global community encouraging more women to scuba dive. FHH is always happy to sponsor events which promote women’s equal participation, especially as the event coincided with Breast Cancer Awareness Month.



This strategy is reflected in Fine Guard, the premier germ-protection line launched in 2020, consisting of a wide range of eco-friendly personal protective equipment (PPE), including washable and reusable face masks and gloves, as well as disinfection solutions, in an effort to not only help stop the spread of COVID-19, but also mitigate an impending ecological crisis caused by disposable masks and gloves which make up most of the waste found in the sea.

As a group that relies heavily on precious natural resources, FHH has always been committed to preserving the environment through managing and reducing natural resource consumption within its different operations and locations. Working in a region suffering from a shortage of water and clean energy makes this particularly important to the group’s environmental stewardship approach. In 2018, FHH implemented a first-of-its-kind onsite process water treatment plant for its operations at the Arenbeh paper manufacturing site in Jordan. The company also uses natural gas in place of more environmentally harmful fossil fuels, and as a policy waste is recycled rather than sent to landfills.



CEO of FHH, James Michael Lafferty, said: “At Fine Hygienic Holding, we strongly believe that environmental stewardship is an essential part of our corporate responsibility. Fine’s sustainability strategy was designed to protect the environment, conserve its natural resources, and counteract any negative environmental impact with positive and productive initiatives, which is why we support initiatives related to the environment which make a real difference”.

Source: <https://www.zawya.com/uae/>

Ethos Asset Management Inc., USA Announces Deal With Terry Reilly Health Services (TRHS), Idaho

Partnership Provides Long Term Financing to TRHS., as Ethos Asset Management INC invests through its Philanthropic Financing Facility.

ETHOS ASSET MANAGEMENT INC USA, announced a new long-term financing partnership with TRHS., with a significant capital infusion amount of USD \$8 Million, that will continue for several years. The funds will help TRHS, a non-profit health care provider, build a new clinic that makes medical, dental and behavioural health more accessible to residents in the rural Idaho communities it serves. The TRHS integrated model enables doctors, dentists and counselors to work together under one roof providing the best coordinated care possible for patients.

A series of capital disbursements to TRHS will occur over the next year. Ethos Asset Management has generously offered to sustain and increase funding for TRHS in the future. The company funds its ongoing commitment by setting aside 8% of its annual profits into a Philanthropic Financing Facility or PFF, being distributed globally by Ethos.

Carlos Santos, President, and CEO of Ethos stated, "We are honoured to be a partner and investor in such a great organisation, cause and system that reaches many people, communities and vulnerable individuals in such a caring way. When I was first introduced to TRHS, I was so humbled to hear and see the work that they do and remained in awe that such an organisation exists with passion and belief in serving others. This is a great organisation and project with values and achievements that make us all feel proud and inspired that our fellow human beings can deliver this on a daily basis. This investment is made through our Philanthropic Financing Facility which converts to a grant based on certain conditions which I have absolutely no doubt will be met by TRHS in no time at all".



"This is truly an incredible investment in our organization. We are so thankful that Ethos sees the value of Terry Reilly's mission. This investment allows us to provide high quality, accessible care across Idaho's Treasure Valley. Terry Reilly Health Services is now in a better position to keep pace with the needs of the rapidly growing communities we serve," says Heidi Hart, Chief Executive Officer for Terry Reilly Health Services.

About Ethos Asset Management:

Ethos Asset Management (Ethos) is an independent, US-based company with a global reach in resource mobilization and project financing. Providing financing to government and privately promoted projects in every continent and every sector, Ethos has developed a unique risk modulation model which allows them to provide financing in terms not available anywhere in traditional financial markets. Additionally, Ethos provides advice to structure projects and restructure debt. Ethos supports and develops their clients to navigate changing market environments to achieve their long-term goals with confidence.

For more information about Ethos, please visit: <https://www.ethosasset.com/>

Source: <https://finance.yahoo.com/news/>



A Perfume Manufacturing Company based in the UAE and having an established brand of perfumes is offering an opportunity to **Investors to invest between 10% and 40% of its equity for a price of Aed 1.2 million to Aed 4.8 million.**

Opportunity to invest in a Perfume Manufacturing Company in the UAE

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The business consists of 40 one-bedroom hotel apartments, a restaurant area, and a banquet hall. The premises also has a small swimming pool, gym and steam, and sauna facilities.

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