

# CEO CLUBS NETWORK E-NEWSLETTER















#### **New Year Message From Founder & CEO**

The year of 2020 was a very tough one. The challenges brought by covid-19 impacted both our life, work and businesses. We experienced the severity of a healthcare issue and how it became a world damaging disaster.

Let us be more resilient and play important roles in getting the World Economy back on track. We need to be united and work closely in all sectors. Partnership, collaborations, & community building are the three pillars that will definitely assist and benefit our businesses.

Business Networking is very necessary to both local and international economy recovery. Our E-Connection initiative will continue connect us & facilitate business. CEO Clubs Network Worldwide has better experience in overcoming recovery challenges in a post covid-19 Era. We are determined to serve our business community members to grow their business locally and internationally in any economic cycle.

We believe that 2021 is going to be better as most economies are already recovering. We also have major international events happening this year such as Expo Dubai and Japan Olympics which will encourage businesses to expand and grow. We are poised to celebrate economic victory soon and start to enjoy normal life. In no time we will be enjoying Nature, Travel, Work and spending quality time with our Family and Friends.

I WISH YOU ALL GOOD HEALTH, HAPPINESS AND SUCCESS IN YEAR OF 2021



## -D-CEO Clubs Network

#### Togetherness, unlimited possibilities

Trust connected us, a group of like-minded people formed a business network that creates tremendous values. We are called CEO Clubs Community.

Many of us created miracles. In our community we joined hands and efforts to fight Coronavirus and overcame a challenging year of 2020. We achieved new business and evolved into a new version of us through enhancing innovation ability at work and now we are entering a new reshaped environment filled with hope and opportunities.

2020, a year of losses and fright, however we re-evaluate our cognation on family, health and life. We truly witnessed the great capacity of resilience, intelligence and hard-working of CEOs and business owners in our CEO Clubs Community.

We thank the power of the community and each of our members. It helps us to get warmer in the dark and cold times & it added fuel and energy to our work and life. It fed our minds with new knowledge and valuable experiences.



I am thrilled to share that one of our valued members has been engaging with CEO Clubs Team and Community very well and within a year, we successfully connected him with 16 companies and entities, which opened doors for cooperation and collaboration. Another valued member also achieved 13 new company connections and 175 contacts in year of 2020 through the team efforts.

One member from Europe said to me, "Sarah, you and your team have done tremendous work for the community and members". Her words really touched my heart as I really know the immense effort poured into building the community and providing them with sound solutions and business.



Sarah Dong COO / CEO Clubs Network

A successful business platform always puts its members first so it can facilitate synergy building and creating values right from a simple action. This could be an introduction email, a WhatsApp connection or make a phone call. We believe action matters. Firstly, create and initiate interest and then accelerate business cooperation later. Allow the services and products to flow in the community, values have been created and it benefits everyone in the community.

Both Experiences and innovation capacity plays key roles for 2021. Uncertainty is still factor for this year. As a well-established CEO Clubs Community, we continue the spirit of being united and growth, we strive to achieve the connection needs of members, add values to their business. To be a solution center and a home of CEO and Entrepreneurs.

We wish all CEO Clubs Members and CEO Clubs Fans a prosperous, happy and healthy year of 2021. We will stand with you for new challenge and celebrate growth in coming days and months.

## CEO Clubs partnership with LuLu Exchange



In December 2020, CEO Clubs Network and LuLu International Exchange have entered into a mutually beneficial strategic partnership that will see both parties focusing on business growth and cross-brand marketing. The agreement was signed between Dr. Tarig Nizami, Founder & CEO at CEO Clubs Network and Mr. Shafeez Ahamed Fazel, Deputy General Manager of LuLu Exchange at CEO Clubs Office, Dubai

The partnership will hinge on promoting each entity's services to their respective members. The members of CEO Clubs Network will enjoy exclusive Lulu Premier services, which includes a dedicated relationship manager, as well as preferential pricing, doorstep services, lifestyle benefits and limited free transactions from Lulu International Exchange. On the other hand, Lulu Premier members will enjoy dedicated relationship managers and additional months on top of their existing membership subscribed from CEO Clubs Network.

LuLu Exchange is a renowned financial services company offering cross-border payments, banknotes, payroll solutions and bill payment services. The company operates 75 branches across the UAE, as well as the LuLu Money mobile payments app, and is a part of the Abu Dhabi based LuLu Financial Group, which operates 223 branches across 10 countries in the Middle East. Indian sub-continent and APAC regions.





CEO Clubs Network, a corporate membership-based international business organization with members from various industries and chapters across the globe. The Network focuses on connecting CEOs & Entrepreneurs experiences, explore opportunities, and grow business locally and internationally.

## -D-CEO Clubs Corporate Package (CCP)





ccp@ceoclubsnetwork.com www.ceoclubsnetwork.com





### CEO Clubs Network Events

#### **Highlights of CEO Clubs Virtual Meeting**

December 9, 2020 - Members Virtual Meeting: "Who do you like to connect and where they are from?"

The CEO Clubs Members Virtual Meeting last December 9, 2020, was vibrantly attended by our members from different countries, like Greece, the USA, Nigeria, Sweden, and UAE. Despite the time difference and hectic schedules, they allocated time to engage with their fellow members to share their business interests, and business solutions.



#### **Highlights:**

- •Our Valued Member from Sweden, Mr. Meraj Syed shared how they helped their clients and partners get better brand visibility online and rank faster and higher on search engines on social media.
- · One member from Pharmaceutical Industry will connect his fellow member to one of their clients for potential collaboration
- CEO Clubs Member from Greece, Coffee Island, actively engaging with his fellow member and shared some exciting news that they are expanding their business in two more countries for the coming year
- Each member offers their services with great value.
- A timely solution from our member on how he helps investors and business owners connect
- · A follow up one on one meeting has been conducted after the session.



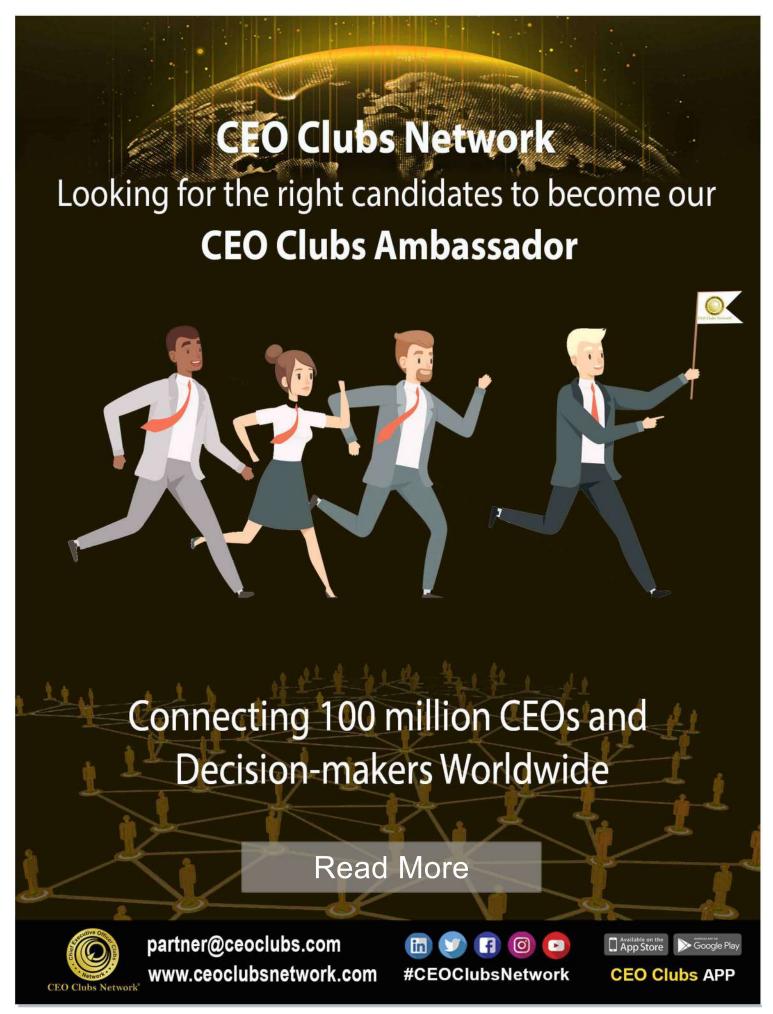
#### December 16, 2020 - Members Virtual Meeting "Sharing your accomplishments of 2020 and experience with CEO Clubs."

The last session of the CEO Clubs Members Virtual Meeting for the year 2020 was a success held on the 16th of December. It was a well-attended session where members shared their accomplishments and how CEO Clubs Network helps their business amidst the pandemic.



#### Highlights:

- · A valued member, Strixis, shared how they are designing business concepts in leisure hospitality, workplaces and Retail.
- We are extremely proud of our member from Greece, Strixis as they have won 3 International Property Awards in London.
- It has shared how our members are developing new markets like Saudi Arabia, as CEO Clubs Network plays a paramount role in connecting her to business professionals.
- · Business is going beyond the boarder and we are now more digitalized.
- · Our valued member from the Real Estate Industry, Sobha - shared that they have created a museum called the experience center. The goal is for people to experience what they do.
- • One member from government entity, Invest in Sharjah shared how they faced challenges during the pandemic. They reshaped their business models and adapt to the new normal of doing the activity like organizing webinars and other virtual events.



## Three International Property Awards for STIRIXIS Group were announced in London, UK for 2020

The International Property Awards, honored STIRIXIS Group with three awards for its European projects in 2020, in a digital award ceremony, straight from London UK. This marks 2020 as another very successful year for the globally awarded firm and its world-class awarded clients, this year Perrigo Pharmaceuticals, Schneider Electric & Pressious Arvanitidis.



For Perrigo, the global leader of over-the-counter health and wellness solutions, STIRIXIS Group designed and managed the construction of its headquarters in Bucharest, Romania, a project awarded as... Designed to nurture collaboration and with a focus on user experience and wellbeing, Perrigo's headquarters, are uplifting and colorful, with state of the art branding and technology solutions boosting performance and engagement for its people.



The headquarters of Schneider Electric, the multinational leader of energy and automation, in Athens, Greece, were awarded as.... Designed and managed by STIRIXIS Group, this unique project boasts unique automations, biophilic design and innovative lighting solutions.

## STIRIXIS>

Imagine more.

Above all, it is based on a new era of "hybrid", flexible working, within open-plan hotdesking and task-oriented collaborative meeting points. All, branded and aligned to communicate Schneider Electric's values and leadership.



Pressious Arvanitidis landmark building was designed by and constructed under the management of STIRIXIS Group. The famous printing organization's multiuse building project was awarded as ..... in the Commercial Redevelopment/Renovation category. On the busiest avenue of Athens, the outstanding inside-out "transformation" of the building includes a versatile showroom, exhibition areas, production, offices and a café. The amazing branding enhances the clean architectural lines and hides many surprises and innovative applications such as the first SEE installation of Signify's truLiFi technology.

The International Property Awards are the most prestigious and widely recognized design awards in the world, running for their 27th year and covering 45 categories globally. The awards are being judged by an independent panel of over 100 experts, chaired by Lord Best, Lord Waverley and The Earl of Caithness.

#### Three International Property Awards for STIRIXIS Group were announced in London, UK for 2020



Regarding this recognition, Alex Athanassoulas, President & CEO of STIRIXIS Group stated: Working with the best team and the best clients in 2020, has resulted in this unique triple recognition from the prestigious International Property Awards. In a difficult and disruptive year, our people have shown courage, commitment, resilience and true leadership. We can only dedicate the awards to them. A warm thank you to our clients for their trust in applying new innovative solutions and the vision to create projects that stand the test of time and really maximize Rol. As we are about to celebrate our 25th birthday, we are proud that STIRIXIS Group continues to be ahead of the curve and to provide proven real value to all clients globally.



A few words about STIRIXIS Group

We are an internationally awarded strategy-through-execution design & consulting firm that focuses on ensuring long-term success and maximizing Rol for our clients. We work closely with them to define, design, deliver and manage successful, holistic business concepts globally, in Retail, F&B, Hospitality, Workspace and Leisure industries. Our clients in more than 25 countries receive from us practical, strategic advice, grounded on a clear understanding of execution phases, together with hands-on services such as brand strategy, architectural design, branding, customer experience design, construction management, roll-out management, development and seamlessly aligned and based on a profound understanding of the business context. With more than successful 700 projects and clients among which are DAIKIN, SAMSUMG, MATEL, COCA COLA HBC, ENEL, SCHNEIDER ELECTRIC, PLAYMOBIL, MERCK, we are always by our clients, ensuring the maximum value for them.





CEO Clubs Valued Member Engr. Mohammed Naguib, General Manager of Elsewedy Electric had an interview at Fujairah TV discussing the Solar Energy and the Future of Sustainable Energy.

CEO Clubs Network valued member Mr. Aftab Hassan, CEO of Arya Insurance Brokerage is one of the respected speaker in the BRICS International Forum on the occasion of the Human Rights Day - 2020











We are very proud of our valued member, Etihad Credit Insurance, recognized as one of the best places to work in the UAE for 2021 following the Annual Prestigious Workplace Research Programme Best Places to Work. This recognition reflects ECI's unyielding goal to cultivate a workplace rooted in respect, recognition, and mutual opportunities for everyone in the team. The positive employee morale at ECI truly fosters a high trust increases productivity, experience. creates employee happiness and well-being. Big applause to the leader behind ECI and the whole team!

#### DGCX Wins 'Exchange of the Year - Middle East and Africa' at FOW International Awards for the Third Year

The Dubai Gold & Commodities Exchange (DGCX) - the largest and most diversified derivatives exchange in the Middle East - has been named as 'Exchange of the Year' at the prestigious FOW Global Investor MENA 2020 for a third year in a row.

The 'Exchange of the Year - Middle East and Africa' award was awarded to DCGX in recognition of its stellar performance over the last 12 months, in which it broke numerous records for trading volume, notional growth and open interest.

Over this time period, the DGCX traded nearly 20 million contracts, cleared by the Dubai Commodities Clearing Corporation (DCCC) - an 100% owned DGCX subsidiary - with a notional value exceeding USD \$826 billion.

On a daily basis, DGCX trades between \$1.5 and \$4 billion per day of underlying notional value across four key asset classes: FX, Equities, Hydrocarbons and Metals.



Les Male, CEO of DGCX, said: "As we celebrate our fifteenth anniversary, we are thrilled to win this prestigious award for a third-year running. After an excellent performance during the last twelve months it is an honour to receive this recognition from our peers. While 2020 was a year unlike any other, it reinforced our commitment to providing members with a range of products to better manage their risks effectively.



Collectively, our strategic focus remains on diversifying our product offerings to meet market participants' needs and expanding our membership base. We believe we can continue contributing to the development of the UAE's Islamic finance sector. We are excited to win the Global Investor MENA 2020 conference and look forward to next year."

Since its inception in 2005, the DGCX has been responsible for a number of important market-first milestones. In 2018, the DGCX launched the Middle East's first-ever Sharia Compliant Spot Gold Contract, which has seen record trading.

Most recently, the DGCX launched the Weekly INR Futures Contract and the region's first including FX Rolling Futures Contracts, comprising the Euro, Pound Sterling and Australian Dollar against the US Dollar, to provide market participants with greater short-term hedging opportunities.

Looking to the future, the vision of the DGCX Group is to become the exchange and clearing house of choice in the region, with a vast network of partnerships that improve and upgrade the quality of its products and services.



#### A Blind Manager Sitting On A Big Elephant

There is a paradox that is especially pronounced when the growth of a company becomes its own obstacle to effectiveness. After all, when you're young and slender, you run up and down the stairs like nobody's business, but as you get older, the long climb becomes a challenge. No wonder they say that a company loses its entrepreneurial vein when it reaches a certain size.



Are you familiar with the Indian tale where blindfolded team members touch a large elephant, and everyone has a different perception of what it is? This image is often shown to companies starting Lean management. However, this story is not about blind team members, but about a blind and stupid manager sitting on a big elephant.

My WHY story is little known as I hesitated about sharing it for a long time. Over the years, increasingly more answers fell into place, and the answer to WHY I DO WHAT I DO TODAY has been given new meaning, so I want to write about it.

In 2003, a colleague and I, aged 24, co-founded a fashion manufacturing company and started to deliver service to Scandinavian designers.

Our value chain included marketing, sales, technology and prototype preparation, supply of materials, as well as manufacturing and logistics processes. We hired the best technologists, designers and tailors. Together with a competent team (as we were newbies in the fashion industry ourselves) we started a business from scratch.



Laura Gerrits-Gedvile **CEO** of the Holistic Enterprise

We set up layouts of sewing shops, created processes, did ironing, sewed buttons when we were short of hands, transported materials, wrote invoices, etc.

After a few years we had grown to a team of 50-60 employees that worked for one purpose and was extremely dedicated to its customers.

I remember very clearly that sunny autumn Tuesday when I allowed myself to leave the factory after lunch and listened to Modern Talking's "You're My Heart, You're My Soul" on the drive home, because finally, after two years of working without weekends, I felt completely calm leaving the team to work independently. As time went by, as real leaders do, we stepped further away from reality, moving to the third floor and locking ourselves up in a world of illusions before even realising it.

The team involved us daily in the search for more serious solutions and for a while we were happy to be able to relax from the daily details and focus on strategic tactics.

I must admit, the fashion industry is ruthless, as a 300% profit margin prevails. Unfortunately, the producer is left with just a few per cent. Plus, there is seasonality, which means that there is no demand for capacity utilisation between seasons, which in turn means that there is no money to spare for salaries and maintenance of the team's skills.

#### A Blind Manager Sitting On A Big Elephant

So, as fits serious managers, we sat on the third floor and came up with the idea of how we could affect seasonality: "LET'S CREATE OUR OWN CLOTHING BRAND AND OPEN A SHOP IN NORWAY"... After all, we had everything: materials, equipment, a competent workforce, and even a designer. Six months after the decision, we opened a 100 sq. m clothing store under the name of LAURA GERRITS. GERRITS herself was a wall painter, ironer and shop assistant. We were bursting with energy and did not doubt that we, Lithuanians, would surely succeed! On the third floor, the crowns began to rule.

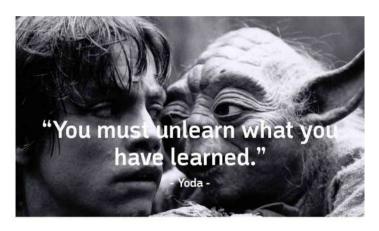
Unfortunately, just three months after opening, we saw the Trondheim weather, its people wearing wellies and raincoats, and realised that it won't be easy. And it wasn't: we brought in new garments every two weeks to attract customers to the store, published ads, worked on weekends, had special offers, etc. However, after six months on the carousel of ambition we had to make a decision to go back home, as we were risking our entire business, not just the shop.

It wasn't upsetting to lose almost €300,000 of our own investment. It wasn't upsetting to spend a year behind the counter in Norway...

Later, one of the team members asked us: "Why in the world did you have to go to Norway, when men and women in Lithuania wear coats in autumn and spring? We can make them to size for the Lithuanian market..."

Then, we had a EUREKA moment. This incredible idea had come from team members, i.e. the ground floor rather than the top one!

I realised how self-absorbed I had been by shutting myself off from the team and not allowing them to get involved in solving a strategic problem. After all, I did a great job of engaging them when creating the company from scratch. I wanted to give unconditionally for the team to see sense in work and for the customers to pay for it. I took great pleasure from giving until a sensitive business problem arose.



Today, when a CEO says, "I am tired of managing alone" or "I want the team to make decisions", I know how they feel. I know how difficult it is to find space within to be a leader when you put your own money into the business, and you see imminent danger. I know how difficult it is to find the right direction, because any decision you make can subvert or elevate the company.

Why am I the Holistic Enterprise Mentor today? Because I find meaning in helping top executives to safely descend from their offices, study the company as an integral whole, and dare to initiate the bold changes that come with changing their traditional management beliefs. It is easier to take off the crown when you understand the consequences of your decisions yourself rather than when others try to prove them to you.

For example, after spending half a week in customer service or the call centre, you see that the existing "efficiency" indicators and motivational system are at odds with the customer's expectations. Or being an observer in budgeting and planning processes, marketing, sales, supply, manufacturing, and other chains, you realise that the elephant is being touched by a blindfolded team that doesn't talk to each other. The marketing department is focused on generating as many orders as possible and making sure to use the entire marketing budget to get the same amount of money next year, but no less. In the sales department, everyone is focused on selling as much as possible to keep the equipment and people working and to get a bonus at the end of the year.

#### A Blind Manager Sitting On A Big Elephant

Only, the marketing department does not receive orders from customers and does not understand how effective their advertising is and what is important to the customer. The sales department receives orders and funnels them further, making false promises to the customer because there is no habit of matching demand and capacity infrastructure. Plus, it turns out that the IT system in which we invested our nerves and euros isn't helping either.

If Lean is about creating value for the customer, how do we, the executives, create value for it?

"Management's job is to improve the system" W.E. Deming

It is not necessary to hold strategic sessions in a beautiful hotel withdrawn from reality, and there is no need to look for solutions closed in your office.

Let's go out more often to study the company as a single system from the customer's perspective.

Let's ask our people, "What do we need to change for ourselves to add value to the customer?", "What decisions can we make faster?", "What will this bring to our customers?", etc. Then, let's return to the office to develop our bold experiments.





## Dubai - The new hub for Family office & International families

Over the past decades the number of high networth families across the globe has considerably increased. Subsequently there has been a growing need for these families for structuring their affairs and managing their assets and Dubai provides an attractive base for these wealthy families worldwide. The favourable tax regime of Dubai, with no personal income tax, estate tax and capital gains tax together with its robust legal framework and extensive Double Taxation Agreements make Dubai an attractive jurisdiction for individual and families to structure and manage their business.



As a major international financial centre, Dubai allows private individuals to set up and manage their personal structures. Dubai provides the right infrastructure and environment for high net-worth individuals (HNWI) to establish their family offices and bespoke structures to manage their wealth. The favourable legislation in Dubai allows private individuals to establish trusts, foundation and companies making it more flexible in structuring tailor made solutions based on clients individuals requirements.

The recent trend has been towards the establishment of Private Trust Companies (PTC) which allows the assets of one single family or related family members to be considered under one roof. Instead of transferring assets to service providers acting as trustees, HNWI prefers to set up their own trustee (a Private Trust Company). The PTC can act as trustee for one or more of the family trusts.



Joseph Jolicoeur / Managing Director Plus Consulting & Services International FZE

The Private Trust structures allow the founders to have greater control and involvement in their affairs whereby experienced family members and trusted advisers can become members of the board of the PTC, while at the same time benefiting from specialist knowledge and expertise of in-house professionals and from the support of good governance framework.

Plus Consulting & Services International provides private advisory services to select group of clients by advising them on their long term strategy to preserve and enhance family wealth and ensure effective transfer of wealth from one generation to another.





For more information on how we can support you and your move to Dubai, please contact us on +971 56 1744 598

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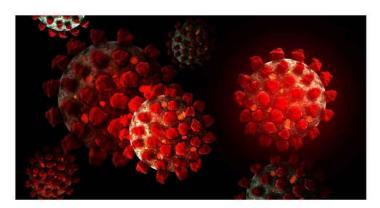
#### Ophthalmologists develop over-the-counter solution to help fight spread of COVID-19



Ophthalmologist Dr. Jessie Pelletier says there's still a lot that experts are learning about the vaccines; How serious might reactions be? How will mass distribution go? How will the costs be covered? How long will immunity last?

Pelletier says it's important to continue wearing masks, washing hands and practicing social distancing.

He and his colleagues recently developed an over-the-counter product to fight the spread of the coronavirus using a povidone iodine-based antiseptic solution.



Halodine nasal swabs, oral rinse, oral spray and nasal liquid are made with the same solution Pelletier says they've used for years to fight infection during patients' eye procedures. He says it's what's working with NFL and college football.

The products are best used at any time the user would put on or take off a mask.

The group has made donations to school districts and are working with other countries like Ghana to help them safely hold elections during the pandem-

The U.S. Food and Drug Administration designates Halodine as safe and effective, and it's fully registered as an over-the-counter product.

# Halodine



CEO Clubs Valued member Halodine company based in USA launched a national commercial that is airing on several big TV networks In the USA.



(Reference: https://www.fox23.com/)

## UAE and Israel export credit agencies sign deal to strengthen trade ties



The UAE and Israel's export credit agencies signed a cooperation agreement aimed at boosting trade ties between the two countries.

Etihad Credit Insurance and the Israel Foreign Trade Risks Insurance Corporation (Ashr'a) will cooperate in supporting exports, trade and investment between the two markets, ECI said in a statement on Sunday.

"This first-of-its-kind agreement between the export credit agencies of UAE and Israel is a result of the giant leap for sustainable peace" through the signing of the Abraham Accords, Massimo Falcioni, chief executive of Etihad Credit Insurance, said.

"With state guarantees from both countries, this deal will encourage exports and investments, help minimise political and commercial risks, and raise export financing for the mid- and long-term," Nissim Ben Eli, chief executive of Ashr'a, added.

The UAE and Israel normalised relations after signing the Abraham Accords in September. Since then, a number of other pacts have been signed to foster co-operation in sectors ranging from aviation to finance. The annual exchange of trade between the UAE and Israel is expected to reach \$4 billion a year, according to the ECI.

(Reference: https://www.thenationalnews.com/)

The deal between the export credit agencies is expected "to ease access to export credit facilities" for exporters and minimise risks associated with non-payment. It will cover companies in key sectors in both markets including agriculture, water treatment, renewable energy, medical and health care, aluminium, steel, cables, petrochemicals and technology.

"The historic agreement is now ushering a fresh start of economic relations," Mr Falcioni said. "ECI is ... confident that this alliance will be a game changer in terms of generating an efficient exchange of expertise that would bolster the trade and export communities of our respective countries."

The two entities will also explore mutual opportunities for co-insurance services for exporters and facilitating market access to SMEs. They will also share best practice in areas like risk management and underwriting as well as carrying out country risk assessments.

"With accessibility to a vast array of export credit, financing and investment insurance products, the exporting communities in both countries stand to benefit from this strategic deal," the statement said.



#### ProMedica President and CEO recognized as one of the 100 Most Influential People of 2020 by Modern Healthcare

ProMedica is proud to announce that its president and CEO, Randy Oostra, was recognized by Modern Healthcare as one of 2020's 100 Most Influential People in Healthcare. This is the fourth consecutive year Mr. Oostra has received the recognition from Modern Healthcare.

This prestigious recognition program acknowledges and honors individuals deemed by their peers and the senior editors of Modern Healthcare to be the most influential in the industry in terms of leadership and impact.





According to Modern Healthcare, "This year will be remembered for more than the COVID-19 pandemic and election. It is a year that reminded us of the importance of the frontline healthcare worker and the power of collaboration. Every member of this class found ways to help their organization or the government or each other maneuver through unprecedented hardships. The result was often groundbreaking. Modern Healthcare and our readers selected the 100 most innovative and resilient candidates...which this year comprised a record number of women...who influenced the course that healthcare took during a global pandemic, continued to press forward amidst uncertainty, and used current events like the election, racial injustice and public health as an inspiration to do better. Congratulations to our honorees.

(Reference: https://www.promedica.org/newsroom/)



**Randy Oostra** President and CEO, ProMedica

"In a year like 2020, it's especially an honor for ProMedica to be recognized by Modern Healthcare," said Randy Oostra, president and CEO, ProMedica. "This year, we have faced unprecedented challenges, and ProMedica team members have worked tirelessly to care for and support our patients, residents, members and their families. We are humbled by their dedication and incredibly appreciative of the adaptability and resilience they have demonstrated throughout the pandemic."



## Fine Solutions' Fine Dine Program Enrollment Reaches More Than 650 Dining Establishments

Fine Solutions, the away-from-home division of Fine Hygienic Holding and the region's largest paper tissue manufacturer, celebrates reaching more than 650 restaurants and cafes across the UAE, KSA, Jordan and Egypt enrolled in its premier hygiene and safety program, Fine Dine.

Inspired by the direct correlation between customer loyalty and washroom (toilets) hygiene in a survey conducted by Kantar Middle East, Fine Dine is an evidence-based restaurant hygiene program designed to help businesses and establishments achieve the highest level of hygiene.

The program ensures that establishments are equipped with essential hygiene solutions such as sterilized facial tissues and hand towels, antiviral personal protective equipment (PPE) for staff as well as soap and anti-bacterial hand sanitizing gel dispensers, and EPA-approved disinfectants to protect their guests. Additionally, the program offers specialized food and safety training for all staff, according to international standards and procedures.

James Michael Lafferty, Fine Hygienic Holding CEO, said, "In the wake of COVID-19, health, hygiene, and cleanliness are at the forefront of customers' minds; they want to be assured that the dining establishments they patronize— places where they spend time with friends and family—are clean and safe above all.

"The Fine Dine Program not only allows customers to recognize and select restaurants and cafes in the region that are going above and beyond to deliver the highest possible level of hygiene and safety, it also gives establishments the opportunity to build their reputation and showcase their commitment to the health and safety of their staff and guests across multiple platforms (on-site, online and news advertorials), as well as increase customer loyalty and awareness."



Establishments enrolled in the program are visited by Fine Hygiene Experts who evaluate the existing hygiene solutions and products currently in use, then recommend and install world class Fine hygiene solutions and products that are sterilized, safe to use on food, and cost-efficient. After implementing the necessary solutions, establishments receive an official door plaque or sticker and are listed on the Fine Dine online platform to help thousands of customers currently using the Fine Dine platform to easily identify those establishments who are most committed to their health and hygiene across 4 countries.

For more information on Fine Dine and the establishments enrolled in the program, please visit **finedineplaces.com**.



(Reference: https://www.finehh.com/News)

#### **Enhancing Employee Efficiency**

Business in 2021 will have constant competition and organizational success will be achieved after absolute hard work, dedication, and implementing tactical control strategies, that is, monitoring a strategy as it is being implemented, evaluating deviations, and making necessary adjustments.



This hard work is not only required from the business owners, CEOs, Leaders, head managers, however, from every single employee. Therefore, how can we motivate employees to perform outstandingly and to work dedicatedly for the benefit of the organization? How do we create a positive organizational culture and work environment to motivate employees to give their best for achieving corporate objectives?

Here comes the need to understand the importance of enhancing as well as aligning employee's efficiency to the "amended short- and long-term goals of the organization due to COVID-19". The first and most vital aspect in establishing a harmonious organizational climate by creating the right working environment, such as being clear and focused on the company vision, mission, objectives, policies, code of ethics and professional conduct. Moreover, recognition, rewarding achievements, and incentives strategies will be critical to keep employee's morale high.

In addition, providing organizational support with training, coaching and mentoring to make tasks easier for employees is another way to motivate them and create a healthy work environment. Likewise, having a knowledgeable leader, with the necessary "leadership skills" is essential to enhancing employee's efficiency, productivity, and providing a healthy work culture.



Dr. Tamer Mitwally CEO , AUSSIE Consulting Service

Furthermore, creating a friendly environment can be helpful in encouraging employee's feedback for the overall betterment of the business and working conditions. Developing an environment that promotes culture of innovation and provides employees with the required updated tools and technology that has been proven to enhance efficiency and productivity.



As an organization, we work towards the same goal achievements; therefore, it is critical to encourage employees to understand that achieving team goals automatically accomplish their individual goals. Thus, if employees feel that they are integral to a company's success, then they are more likely to feel a sense of satisfaction in their roles, which will help drive them to work harder and excel with the organization.

To conclude, having a healthy work environment, will result to satisfied employees, therefore, will increase motivation, in turn, increase efficiency, productivity, and overall organizational profitability.

## Three ingredients of RIF Trust's success in investment migration

The investment migration industry started with the Caribbean nation of St Kitts and Nevis who established the first Citizenship by Investment Programme (CIP) in 1984.

Today, nations around the world have developed their own version of the process of obtaining residency or citizenship via a government contribution or investment, leaving many high-net-worth-individuals and their families overwhelmed with the number of programme options available. This has created a demand for experienced international advisors to help guide potential investors and their families.

The top investment migration advisories take the time to build a long-standing relationship with both their clients and the governments they work with. It's critical to understand the expectations and motives of clients in order to propose the best citizenship or residency solutions while supporting governments to consistently review and improve the competitiveness of their programmes.

#### Government authorised agent

RIF Trust is proud to be one of the few fully licensed government-approved agents in the world for all the citizenship and residency programmes they offer. As well as being the Investment Migration Council Representative in the Caribbean, they have a long history of working closely with governments to refine or improve their CIP.

This level of expertise and transparency is a game-changer for investors and their families as they are presented with the best programme options and can trust that their application, as well as their substantial government contribution or real estate investment, is being professionally handled each step of the way by a credible firm.

(Reference: https://gulfnews.com/)



RIF Trust's B2B team



#### Global reach with local expertise

RIF Trust operates offices in more than 14 countries around the world. This global presence helps ensure each application is always processed smoothly and handled by a local point of contact.

As part of its ambitious global expansion strategy, RIF Trust has recently expanded its presence in the UAE by doubling their office size and team to address the overwhelming demand from the Middle East and African market. It also has opened two new offices in China, the largest investment migration market in the world.

#### Post-citizenship services

RIF Trust was the first global company in the Middle East and Africa to offer post-citizenship services through their "RIF Club" to create a stronger nexus to their new country, including obtaining a driver license and National ID, passport renewal, and adding additional dependents to an application as well as wealthy advisory through opening bank accounts and company formation etc. To date, RIF Club has helped over 200 clients and their families.

#### SMEs in UAE received over Dh420m in trade credit support

ECI is the first government export credit company in Middle East and Africa to offer UAE SMEs an online trade credit solution to secure trade and export to more than 50 countries

**Etihad Credit Insurance (ECI), the UAE Federal export credit company,** has issued Dh420 million worth of trade credit support to small and medium enterprises (SMEs) from January to November 2020, which translates to Dh1 billion non-oil trade insured turnover, as it carries out its mandate of accelerating the UAE's non-oil economy and ensuring business continuity.

Mirroring its steadfast commitment to boost national export activity and economic diversification, ECI has insured the exports of SMEs as well as its operations in the domestic market – allowing them to stay competitive in the trade industry, especially during the Covid-19 pandemic.

The guarantees helped protect the liquidity of SMEs amidst this challenging economic cycle, assisting businesses in reducing their cost of bank funding and allowing them to request their preferred bank to discount the invoices – secured by ECI – at preferential rate.

SMEs have always been regarded as a fragile sector. Only 50 per cent of start-up businesses make it to the fifth year of operation, and it further drops to 33 per cent on the 10th year, according to data released by US Bureau of Labor Statistics. This means that only about one in three small businesses get to survive after 10 years.

Despite this low chance of survival, the importance of SMEs in the sustainability of the global economy cannot be stressed enough. Latest data released by World Bank showed that SMEs represent about 90 per cent of businesses and more than 50 per cent of employment worldwide.

In the UAE, the Federal Competitiveness and Statistics Authority showed that the contribution of the SME sector to the UAE's GDP is estimated at 53 per cent in 2019, up from about 49 per cent in 2018.



And yet, despite being a key player to the global trade industry, their delicate lifespan is the reason SMEs are considered as high-risk by financial institutions, leading these businesses to have difficulty getting access to credit.

To address this pressing need, ECI has launched 'SME Protect', a trade credit solution for SMEs to support their growth plans globally and assist them while entering high-growth markets, in 2019. The launch of this product makes ECI the first government export credit company in Middle East and Africa to offer UAE SMEs an online trade credit solution to secure trade and export to more than 50 countries. On the same year of the launch, ECI was conferred with the award for the "Most Innovative Finance Solutions in Middle East 2019" by the UK-based CFI.co, Capital Finance International, Awards, highlighting ECI's pioneering SME Protect.

Massimo Falcioni, CEO of ECI, said: "ECI understands the vital role SMEs play in building the nation's economy that is why we have developed an online user friendly solution in 2019, named 'SME Protect' to allow SMEs in the UAE to trade safely and confidently and gain access to international markets, thereby positioning the UAE as the global hub of trade and export. This will enable SMEs to evolve further and become more resilient to risks and economic situations such as this current pandemic."

#### SMEs in UAE received over Dh420m in trade credit support

#### Risk mitigation and access to loans

ECI offers a solution to one of the major hurdles faced by SMEs aiming to expand their export operations - access to bank loans. The Federal export credit company offers financial support to the international export activities of SMEs through its large ecosystem of strategic partners, including local and international banks. ECI provides banks guarantees so these institutions can reduce the capital they allocate for their funding if they use collateral, thereby securing the supply chain.

Falcioni said: "SME Protect is the actualisation of our mandate to accelerate the SME growth and sustain the non-oil foreign trade growth development in the UAE. We aim to further bolster the capabilities of our nation's SMEs-the biggest contributor to growth of the the economy-through our bespoke financial products that will help them achieve their expansion goals and propel them towards greater heights."

'SME Protect' is a result of the survey that was conducted in 2018 in cooperation with Abu Dhabi Chamber of Commerce, Dubai Chamber of Commerce, and Ras Al Khaimah Chamber of Commerce. The survey showed that 97 per cent of SMEs still preferred Letter of Credit and cash payments, whereas only three per cent preferred selling on credit.



Falcioni added: "The close cooperation with Abu Dhabi Department of Economic Development (ADDED), and the chambers of commerce of Abu Dhabi, Dubai, Sharjah and Ras Al Khaimah and Dubai Exports allowed a ECI dedicated team to develop several webinars coaching, counseling and guiding SMEs to better understand their export potential, and understand how to enter in international markets and offer competitive payment terms with secured terms."

In order to transition that mindset of doing business from a very narrow scope of services towards long-term growth, ECI launched 'SME Protect' in line with the UAE Vision 2021 economic agenda, which is aimed at reducing the nation's dependence on oil in the next decade by promoting inclusive and sustainable economic growth.

"Through this innovative product exclusively designed for SMEs, ECI maintains its focus to help the sector benefit from sales on open credit terms and move on from the limits of traditional Letters of Credit or cash payment terms," Falcioni added.





## **D-CEO Clubs Mobile App**





### CEO Clubs Member of the Month



Mr. Richard Scott Johnson is the Director for SolerCool Development International at Technologies. Mr. Scott has been actively participating in the Telemedicine Projects and Consultations, he presented at the World Extreme Medicine Conference in Boston, International Telemedicine Ebola Mock Screening Field Test (2014) which was a remote field test for a potential Ebola patient linking one site in the US and three sites in South Africa. This trial was written up in the first edition of Telemedicine Magazine.

He also designed, created, and successfully marketed gift items and promotional items for the White House, White House Communications Agency, Camp David, Patriot Foundation, PGA World Golf Hall of Fame, United Nations, etc..

SolerCool Technologies LLC "makes cold air from the sun." Recognized by the Rockefeller Foundation (2017) as a top-ten, Pan-African, innovation in technology that reduced post- harvest losses by upwards of 30% through efficient and propriety technology in the conversion of solar power to refrigeration. We took smaller unit into the mountains of Puerto Rico to provide refrigeration of insulin for a community cut off from power because of Hurricane Maria.



#### Vision:

Utilize the power of Sun light to improve life of human being with fresh and quality foods.

#### Mission:

We will translate our advanced Solar technologies in to value for our customers.

#### **Busines Verticals**

SolerCool provides an innovative solution to global post-harvest crop loss through solar powered refrigerated storage space



## -CEO Clubs Community Solutions



CEO Clubs Valued Member Safco Offers a 10% percent on total bill with a minimum spend of 100 AED on WAYNIK by Safco

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10% OFF to CEO Club Members on Automation and WIFI Solutions

**Read More** 



Wajihee Trading offers a 20% discount to CEO Clubs Members for all requirements on Corporate Giveaways

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**Exclusive Legal Services Offer to CEO Clubs Members** 

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Complimentary Mini Outplacement Service & Career Transition Management for CEO Clubs Members

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Complimentary Mini Outplacement Service & Career Transition Management for CEO Clubs Members

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1H Complimentary Leadership Advisory, Talent Acquisition Strategy and Cross-Culture Leadership sessions for CEO Clubs Members

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## **CEO Clubs** Business Opportunities



CEO Clubs Valued Member Looking for a Partner of a Joint Venture in OffShore Oil and Gas Services in Guinea

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Invest in an Award Winning Video Production Company

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Looking for Investors for Trading the Mining Equipment (South Africa) with a repeating 8% yield

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**Develop a Cost Effective Mobile APP** 

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CEO Clubs Valued Member is looking for Partner/Client to Build a Solar Power Plant for Government & Private Companies

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CEO Clubs Valued Member Looking for Water Treatment Technology

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CEO Clubs Valued Member Looking for Investors for its 3rd Branch OF Restaurant (UK Based)

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Looking for Investors in Acquiring a Fast Growing Kids Focus Academy

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## CEO Clubs Upcoming Events - January

#### **CEO Clubs Exclusive Events for Members**



CEO Clubs Member Virtual Meeting "New Year New Resolution" on 13 January 2021



CEO Clubs Coffee Talk at Cofee Island, Palm Jumeirah on 27 January 2021

#### **CEO Clubs Events for Non-members**



Getting to know CEO Clubs Network "New Business Opportunities in 2021" on 12 January 2021



Getting to know CEO Clubs Network "Strategy of Building Impactful Connections in 2021" on 19 January 2021



Signing up the CEO Clubs Membership on 26 January 2021

#### **CEO Clubs Partner Events**



CEO Clubs Supports the CEO Masters, social golfing networking event at The Els Club, Dubai on 6 January 2021



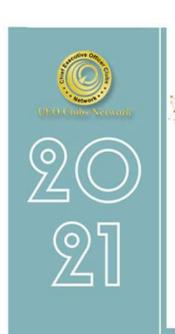
CEO Clubs Supports the AAPM Annual Meeting 2020 held virtually from 7th January to 8th 2021 hosted by the American Association for Precision Medicine



CEO Clubs Supports SEEDS "Online Learning - Barrett Values Centre Certification" from 11th January to 13th January 2021



CEO Clubs Supports SEEDS "Designing Purposeful Organizations in a Rapidly Changing World" on 14th January 2021









New Year, New Resolution Wednesday 13 January, 4 PM UAE Time

## CEO Clubs Upcoming Event - January





#### **D-CEO Clubs Partner Events**





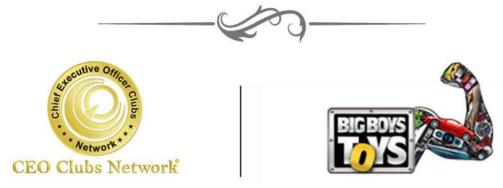


After the successful partnership of the CEO Clubs Network and CEO Masters in early January last year, we are delighted to announce our partnership for 2021. It is the most premiere CEO networking event in the Middle East that brings CEOs to new heights by a social gathering of competitive business leaders through a golfing event.

The concept of this event is to create a high impact on golf and networking, attended by different business leaders across the Middle East Region.

CEO Clubs Network will offer a complimentary 1-year Elite Membership (4,900 USD) to the hole prize winner. We are excited to welcome a new member of the business community.

Some of CEO Clubs Golfer are presenting the club for the Golf Tournament, we wish them the best for the event!



CEO Clubs Network is proud to be a media partner of the Big Boys Toys, the innovation & luxury lifestyle exhibition that displays the world's most innovative & luxurious products & services from an amazing line up of global manufacturers.

After nine editions in the UAE, this is their second edition in Las Vegas making it their 11th. The upcoming edition will host some of the international premium brands and limited edition products. For those seeking an action-packed experience, BBT will showcase a series of thrilling adventure products and services in the luxury expo 2020.

The event is scheduled for June 25-27, 2021 at the World Market Center, Las Vegas. CEO Clubs Elite Members will enjoy the free passes.

## -D-About CEO Clubs Network



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

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

We are passionate about our services below

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

#### **MISSION**

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

#### VISION

The Best Business Platform for CEOs & Decision makers worldwide.

#### **VALUES**

Trust, Passion, Humbleness, Happiness, Honesty, Growth, Creativity, Loyalty, Transparency, Gratitude, Excellence, Communication.

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**CEO Clubs** Mobile App

