



CEO Clubs Network®

CEO CLUBS NETWORK E-NEWSLETTER

February 2021
Issue



15th
Anniversary



CEO Clubs Network®
UAE

CEO Clubs UAE 15 Years Anniversary



جائزة دبي التقديرية للجودة
DUBAI QUALITY APPRECIATION AWARD

CEO Clubs
Community CSR
ZERO HUNGER



#CEOClsNetwork

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CEO Clubs App



CEO's Message



03

09



Members Meeting Highlight

Members Article & News



13

37



Member of the Month

Business Opportunity



40

41



Upcoming Events



CEO CLUBS IN UAE CELEBRATES 15 YEARS' SERVING TO THE BUSINESS COMMUNITY

CEO Clubs UAE, one of the Oldest Private Business Organization in Dubai, UAE, celebrates its 15 years' birthday in the business community. Its strong presence in Dubai, UAE started on 6 February 2006 under the patronage of Dubai Royal Family Member, HH Sheikh Juma Bin Maktoum Juma Al Maktoum.

From the last 15 years, CEO Clubs UAE, a chapter of CEO Clubs Network has achieved more than 22 Awards including the top award winner of Dubai Quality Appreciation Award 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 take this opportunity to thank you all for being part of our growth. To be the most effective business club, we align our activities with this vision. We will be able to continuously putting our efforts and committing to CEO Clubs Community.



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



The CEO Clubs UAE has achieved the remarkable milestone with great supports received from its Patron, CEO Clubs Executive Advisory Board, Women Executive Board Members, Committee Members, Members, Partners and our service-oriented Team. We appreciated for their trust and the values to the community” Says **Dr. Tariq Ahmed Nizami, Founder & CEO of CEO Clubs Network.**

He continued, “It has always been our utmost pleasure assisting our member to grow their business and connect them to worldwide opportunities. On the occasion of this anniversary, we will focus on innovative solutions for our community and growing with member to next level”

The celebration to mark 15th anniversary will take place online in line with the government current regulation.

For more information out the events and activities organized by CEO Clubs Network, please visit the websites: www.ceoclubsnetwork.com / www.ceoclubsuae.com



- 2021** → CEO Clubs Network Worldwide celebrating its 15th Anniversary of UAE Chapter!
Year of Community Building
- 2020** → We Introduced Ambassador program, Community solution, New member orientation, Webinar and Virtual meeting in CEO Clubs Community.
CEO Clubs UAE brought together diplomats from more than 25 countries participating in EXPO 2020 Dubai, during the CEO Clubs Lunch meeting.
- 2019** → HH Sheikh Saud bin Saqr Al Qasimi, UAE Supreme Council Member & Ruler of RAK received the CEO Clubs Network's delegation at his RAK Palace.
CEO Clubs Annual Gala Dinner at Hilton RAK - UAE, with member recognition and talents show "The BURJ CEO Awards & The BURJ CEO Business Summit" in Mauritius.
CEO Clubs Network Exclusive Visit to Dubai South & The Dubai Expo 2020
CEO Clubs Exclusive delegation to meet H.E. Carlos Agostinho do Rosário, P.M. of Mozambique.
- 2018** → CEO Clubs Annual Gala Dinner 2018 - Members' recognition and Fashion show "The BURJ CEO Awards & The BURJ CEO Business Summit" on Shenzhen China.
- 2017** → Dubai Quality Appreciation Award Winner.
Dubai Economy and CEO Clubs UAE Present the Breakfast Seminar
The BURJ CEO Awards at Dorchester Hotel & The BURJ CEO Business Summit in The House of Lords, UK.
CEO Clubs and Business Councils Collaboration Meeting
CEO Clubs Network & China Merchants Group Signing MOU
- 2016** → First Burj CEO Awards in Washington D.C USA.
CEO Clubs Golf Tournament 2016 and Ten years Anniversary of CEO Clubs UAE
- 2015** → CEO Clubs Network hosted a "The CEO Clubs Ambassadors Board Dinner"
CEO Clubs Network with Dubai Government organize the official launch of "United Nations Global Compact UAE Network" .
- 2014** → Montblanc Signed Yearly Exclusive Category (Pen & Watch) Partnership with CEO Clubs Network
CEO Clubs UAE Exclusive Royal Salute Whiskey Dinner
- 2013** → CEO Clubs UAE supported Dubai Film Festival Oxfam Charity Dinner
CEO Clubs UAE successfully launched a new initiative "CEO Clubs UAE Business Women Division"
CEO Clubs Network Worldwide organized "CEO Clubs Golf Tournament"



CEO Clubs Milestone

- 2012** → CEO Clubs UAE organized RAK Investment Authority Exclusive Seminar on "Ras Al Khaimah, UAE: Gateway to Doing Business in the Middle East & Africa & Gala Dinner" in Shanghai & Shenzhen. Shanghai Federation of Industry & Commerce Delegation meets with Sharjah Chamber of Commerce & Industry Director General Mr. Hussain Al. Mahmoudi through CEO Clubs UAE
- 2011** → CEO Clubs UAE Co-Organize Global Arab Business Meeting 2011 attended by the Ruler of Ras Al Khaimah, Minister for Trade UAE, Ministers from India, Pakistan, Labanon, Jordon and VIPs
 CEO Clubs UAE & UBS Bank Gala Dinner with Mr. Paul Donovan, Global Economist & Managing Director of UBS Investment Bank on Topic "USD and EURO-land economies, faltering giants?"
- 2010** → CEO Clubs UAE Business Delegation lead by His Highness Sheikh Juma Bin Maktoum Juma Al Maktoum and Dr. Tariq A. Nizami meeting with HE Shahbaz Sharif, Chief Minister of Punjab, Pakistan.
- 2009** → HRH Prince Salman Bin Abdulaziz bin Salman Al Saud of Saudi Arabia delegation meeting with Dr. Tariq A Nizami, Founder of CEO Clubs UAE.
 CEO Clubs UAE Round table meeting with Malaysian foreign trade Minister in Dubai - MSE
- 2008** → Dr. Tariq Nizami, Founder CEO CLUBS UAE presenting a award to Mayor of Nanning, China and speaking in UN conference in China 2008
- 2007** → CEO Clubs UAE Delegation to Philipines and China
- 2006** → CEO Clubs UAE Delegation meet with High Level Chinese Government officials and media in Beijing, China in 2006
 CEO Clubs UAE Launhced on 06 Februry 2006





Highlights of Inauguration Day - 06 February 2006



Major Events - Highlights



Major Events - Highlights



Major Events - Highlights



Highlights of CEO Clubs Members Virtual Meeting

"Unlocking the Collaborations, Sharing your measures"

On the 3rd of February 2021, we hosted the CEO Clubs Members Virtual Meeting to tackle the topic "Unlocking the Collaborations, sharing your measures." It is intended to create values and interest among members by generating new ideas and collaborations. CEO Clubs Members shared one common goal: finding ways to grow or develop businesses.

Highlights of the event:

- Col. Khurram, a valued member from Pakistan shared that he is working on the potential business with two of his fellow members. He jointly mentioned that he is looking for exporters of his non-alcoholic products

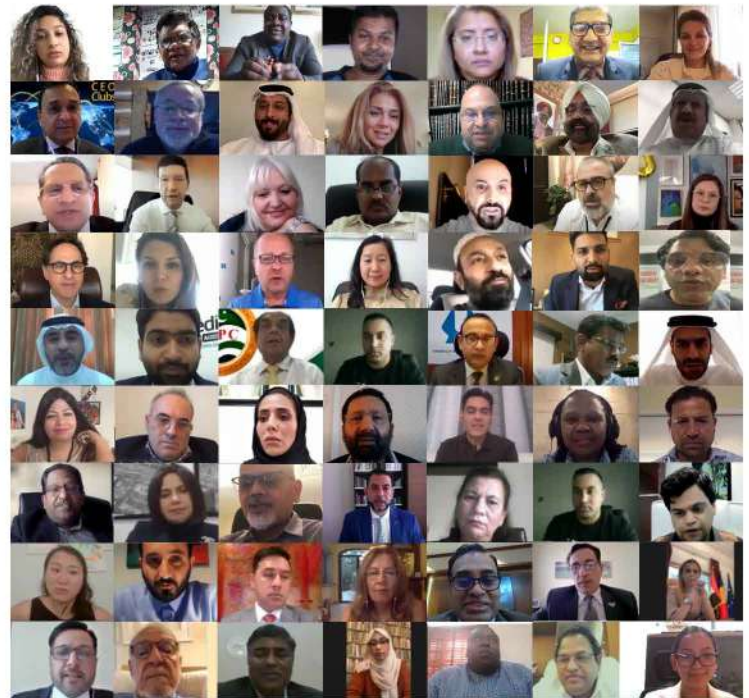
- Ms. Tania Chaudhry, CEO of HCC Middle East mentioned the importance of women's presence in the IT Industry. Business Technology. She is also looking for businesses that require digital business transformation like Mobile App, CRM, etc.

- The company of Ms. Aasma Khan develops a legal strategy for its member companies across 3 sectors (real estate, construction, and subcontracting)

- Our member from Ukraine Ms. Natalia provides legal services, risk management services she also opens for collaboration to increase market production, profitable assets, and highly profitable market.

- Ms. Natalia also highlighted that she can assist international companies who want to invest in Ukraine

- We are delighted that one of our valued member Mr. Meraj Syed has set up his new company in Stockholm, he is back in Dubai now and ready to help clients to get visible get recognition, Reputation online.



- Our valued member from the USA, SolerCool Technologies proudly announces to the group that they have won the Innovation Transformation Sustainability Award.

- It has been proven effective that the best way to communicate to clients is through a video and our member SCG Motions Pictures Productions offers the video making services like corporate videos, social media commercials, etc.

- Her Excellency Nicoleta Teodorovici, Consulate General of Romania is looking for exporting and importing products like food and beverages, an investor in land and agricultural, farming.

- Ms. Hannah Ibrahim from the United Kingdom has shared that she is working closely with the UK Government and can assist members who want to explore business in the UK.

- Aside from having connections in the UK Government, she also owned organic natural skincare products where she wished to explore in India, Pakistan, and China.



A TIMELY SOLUTION FOR CORPORATE TO THRIVE IN POST COVID-19 ERA



CEO Clubs Corporate Package (CCP)
Tailor-made Solutions To Tackle The Business
Growth Challenges

CCP PACKAGES & FEES



ccp@ceoclubsnetwork.com
www.ceoclubsnetwork.com

    
#CEOClubsNetwork

 Available on the App Store  Get it on Google play

CEO Clubs APP

Highlights of CEO Clubs Members Virtual Meeting

Accelerating trade and services exchange in CEO Clubs Community, what can you put on the table?"

Last February 23, 2021 CEO Clubs Members gathered for the member's virtual meeting with the topic "Accelerating trade and services exchange in CEO Clubs Community, what can you put on the table?" It was a very engaging session as members are eagerly keen on sharing how they can contribute to the business community as trade and services exchange are highly in demand now.

Highlights of the event:

- Ms. Laura Gedville shared that she represents a business holistic excellence framework and they work with some companies in Lithuania and the Baltics. They are devoted about creating exceptional customer experience through end to end business discipline.
- Dr. Sharma from Team 360 Degree shared that they have been devoting to service sector with the aim of transformation and offering lucrative learning to individuals.
- Our valued member from Education sector Prof. Christopher Abraham has shared the recent achievement of SP Jain. There focus is on disruptive innovation and business education through technology and pedagogy.



- Mr. Senthil Kumar shared to club members that he is collaborating gold process, they are also into technology and software. They import gold in Dubai and raised 7 billion capital.
- The CEO of Etihad credit Insurance Mr. Massimo Falcioni joined the session and shared the current initiatives of ECI. They are an export credit agency, they support corporate to exports in international markets. Providing information properly and selling their goods proper. ECI facilitate cost, opportunities in Africa, service and manufacture, supporting lots of company.
- Our new member, Mr. Vineet, Managing Director of JVK Shipping Services has shared that they are targeting UAE Clients. He focused on finding a right mentor to assist for future vision and help in developing. Mr. Vineet is also working on a technology solution that enables to create one logistic platform.

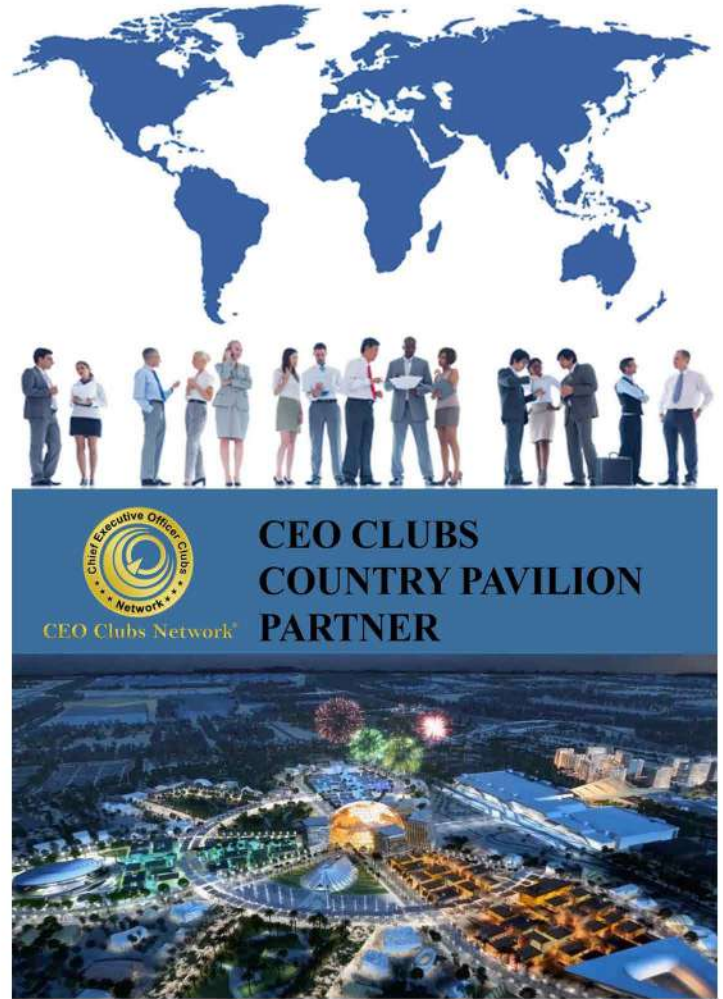
A follow up one on one meeting has been conducted after the session.



CEO Clubs Network Country Pavilion Partner

CEO Clubs Network Country Pavilion Partner is the great solution in reaching C-level executives and getting your message shared across in the CEO Clubs Business Community. The CEO Clubs Network will help the Partner to promote and showcase the Pavilion's opportunities, achievement, news, profiles of participants and their service/solutions. It will help your country pavilion to achieve quality connections and attract international business elites to visit the Pavilion.

Being a pavilion partner is a 12 month-long activity with great exposure. We will work with your team side by side, make sure the needs and goal to be taken care of. It will be an exciting journey as you will meet many interesting business leaders as well as creating a lot of opportunities for your participants and your country. It is especially effective as it gives the partner access to a wide range of audiences, such as Officials, CEOs, Chairmen, VPs, Directors could be from GCC, EU, North America, Africa, Asia, and other continents, which will create powerful influential capacity that brings large corporates & followers to your lovely Country.



Expo 2021 Dubai Country Pavilion Partner and receiving the following benefits;

Generating traffic & pavilion visitors through extensive email campaigns, social media campaigns and CEO Clubs Mobile app campaign

Forming Business Delegation to meet the High Officials of your country Pavilion. Assisting in inviting VIPs to visit your pavilion

Inviting the country pavilion participants to attend the CEO Clubs Events

Expo 2020 Country Pavilion Participants are pre-qualified for CEO Clubs Network Membership

Promoting business opportunities of your pavilion and business match-making in the whole network

CEO Clubs App's access to Association Plus 1 year for all participants

CEO Clubs Network Category Partner

CEO Clubs Network Category Partner is great a choice in terms of exclusivity and reaching top profile business leaders and doers. The CEO Clubs Network events help businesses enhance their brand visibility and image, showcase their services and products, develop and build long-lasting relationships with CEO Clubs members and VIP guests throughout the year.

Being an partner at CEO Clubs Network events is especially effective as it gives the partner to access a wide range of audiences, such as CEOs, Chairmen, Directors, President, Industry Leaders, and Decision Makers in business and government entities who are your potential partners and customers. These events with trendy topics brought by CEO Clubs speakers present great value in terms of industry insights and excellent ideas, the right and the best platform to achieve your business goals.

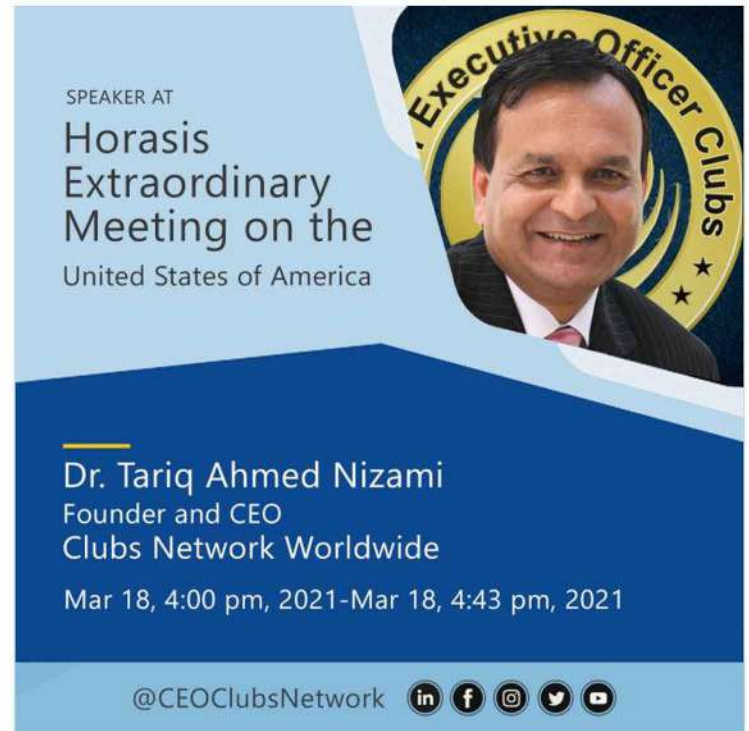


Partner Benefits

- Booth setup at CEO Clubs events
- Corporate Video Play for each event
- Sponsor logo on the CEO Clubs invitation cards as "Exclusive Category (Industry) Partner"
- Distribute promotional gifts at the events
- Display marketing materials at the events
- Logo on the event' s screen/e-backdrop
- A dedicated banner on our website as an Exclusive Category Partner, with a hyperlink to your website
- Opportunity to become a keynote speaker in one of the events
- Branding at the CEO Clubs Annual Gala Dinner
- CEO Clubs Mobile Appli cati on Ads/Push Notifications
- Social Media Exposure during the sponsorship period (once a week)
- 2-4 Senior Executives/C-Level Clients can attend and network with CEO Clubs Members and other VIP attendees at each event
- Your business & investment opportunities will be uploaded to CEO Clubs mobile app
- Announcement during each event
- Each category (industry) is dedicated for one company only
- An average of 2 events will be hosted per month

Congratulations!


We are delighted to announce that CEO Clubs Network Founder & CEO, Dr. Tariq Nizami will share his insights as a speaker on the Horasis Extraordinary meeting on the United States of America 18th March 2021.



SPEAKER AT
Horasis
Extraordinary
Meeting on the
United States of America

Dr. Tariq Ahmed Nizami
Founder and CEO
Clubs Network Worldwide

Mar 18, 4:00 pm, 2021-Mar 18, 4:43 pm, 2021

@CEOClubsNetwork 



Congratulations!

We would like to congratulate our valued member Dr. Raza Siddiqui, recognized as Business Leader of the Year!

CEO Clubs Network Family is very proud of your achievement!



THE ECONOMIC TIMES
Presents
BUSINESS LEADER OF THE YEAR
17 FEBRUARY 2021, MALLASITHI, MALABAR

Many thanks to
The Economic Times
and
The World HRD Congress
for the recognition
As
Business Leader of the Year
(CEO of the Year-Healthcare)
Dr. Raza Siddiqui

Arabian Healthcare GROUP LLC RAK HOSPITAL
Premium Healthcare Premium Hospitality

“I AM HOME” winner of Three International Awards



CEO Clubs Member **Blunt Digital** are super stoked to share that **"I AM HOME"** winner of Three International Awards and gets its Official International Selection at ISAFF - International Symbolic Art Film Festival, Russia, to acknowledged for Blunt Digital work by these prestigious international festivals.

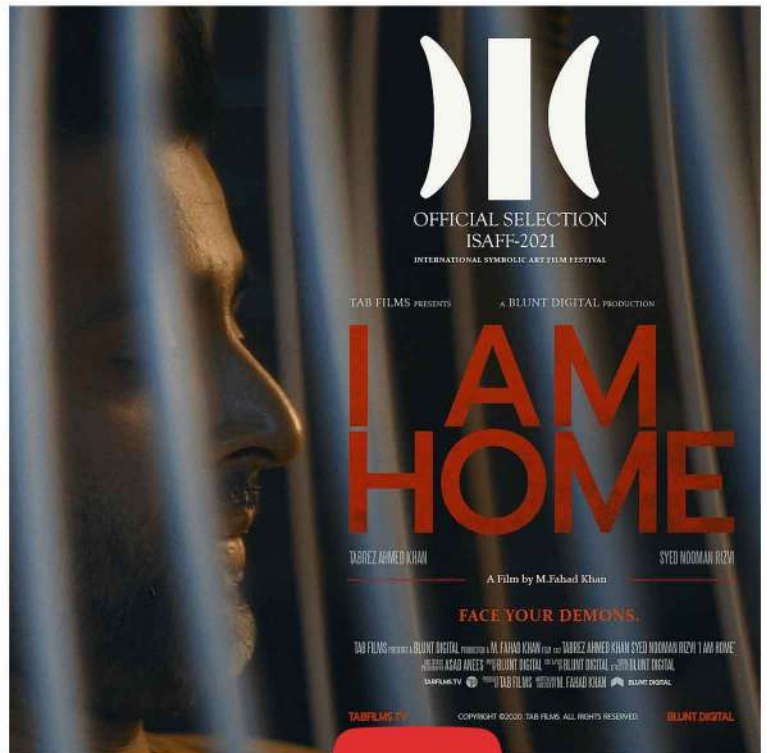
Thank you to the people at the prestigious ISAFF festival and huge props to the Director, Cast, and Crew on the project.

Congratulations to everyone involved. Cheers!

P.S If you still haven't watched it. Watch it today.

"I AM HOME" Watch in 4K:
<https://youtu.be/4QXZ7-iJPVs>

Written & Directed by
M. Fahad Khan with Actor Nooman Rizvi



Showcasing Excellence



Last year, was a challenging one due to the COVID-19 crises, it forced people to accept to the new realities of life, and it was amazing to see how the world adapted so well to the new norms and came out stronger. One of the leading fit-out companies in the region, Design Infinity, took this opportunity to introspect and a multi-level reflection on values, beliefs, and leadership that is needed in the future. This assessment along with stringent safety measures and focus on digitisation led to a year full of iconic projects for Design Infinity. From hospitality to commercial, the company has a list of exemplary projects in its portfolio in varied sectors for 2020. Here are three commissions by Design Infinity that are worth all attention.

Sharjah Research Technology and Innovation Park (SRTIP)



Design Infinity recently completed fit-out works for Sharjah Research Technology & Innovation Park (SRTIP). The Project spanning nine months covers a 130,000sqft four-storey building. The project comprises RTI office, common areas, auditorium, seminar halls, dedicated exhibition space, multi-purpose hall, gymnasium, and 32 offices including 18 meeting rooms. One of the unique elements in the fit-out works for this project is the cloud installation, which is one of the biggest installations of stretch ceilings/ fabric in the UAE. Aligning the support cables was a big challenge as the final elements were to be fixed nearly 20- 30m below the support structure. The total weight of the 'cloud' is 1,182kg. The LED lights used in the project stretch up to 375m in length and 520sqm of stretched fabric was used in the installation. The second unique element is the atriums' 3D bench. The domes within the atriums have been designed with gypsum, acoustic ceiling, and metal works at a height of 30m while maintaining health and safety standard with no lost-time injury (LTIs). All the metal meshworks within the dome were carried out in the company's in-house metal and glass factory in Dubai.

DTEC is another magnificent project completed on time by Design Infinity. The total size of the project is 67,039sqft. The office is spread across four floors at Dubai Digital Park, Dubai Silicon Oasis. The project is a co-working space with flexible desks, multi-purpose discussion rooms and collaborative areas to foster creativity for entrepreneurs.

Showcasing Excellence



The recreational aspects, including an indoor slide from 3rd floor to 2nd floor, the climbing wall and a 100m indoor jogging track on the 2nd floor, are engaging, and playful elements like the indoor slide are incorporated to promote positivity, productivity, and emotional well-being. The olive trees, plants and greenery at various coworking zones bring nature indoors and the overall fit-out encompasses the colours from the DTEC logo. The whole working environment in the DTEC Project is energised with the use of vibrant colours in the furniture, ceiling, and flooring. There is an indoor climbing wall scaling up from the 1st floor to the 3rd floor to encourage fitness at work. There is also a modern, sleek design complete with LED lights that lend the office a futuristic, avant-garde look. There is an array of places to work, including tiered seating, acoustic booths and lounge area. The entrance has a 'wow' factor reception, with an artificial biophilic wall and branding. The main challenge of this project was the strict timeline; the project had to be completed in 90 days. Design Infinity's track record for on-time completions was maintained, despite several structural major approvals that could have hastened the pace of the project. Another challenge was the use of different materials to create an exceptional co-working space. Design Infinity custom made all the metal and woodworks, acoustic elements and other materials in their joinery factory in DIP.



Another iconic project recently completed by Design Infinity is Zayed University Innovation and Entrepreneurship Centre. The total size of the project is 47,361sqft. The project has very interesting interior elements. There were lot of interior elements that Design Infinity amended with the design, to achieve best results. The main challenge of the project was working at a 16m height with scaffolding throughout the project to complete all the MEP services and structural works, without interrupting other activities. Some of the striking elements include metal and woodworks which were all undertaken in the company's joinery factory in Dubai. The entire project uses acoustic elements in its fit-out works- acoustic ceiling, acoustic interlay carpets, acoustic lights, sound-absorbing panels, 3D mesh etc. Design Infinity earlier announced the achievement of 100,000 safe man-hours without any LTI (lost time injury) in the Zayed University Project. The company exceeded the safety standards with the completion of this reputed project.

Design Infinity is a fast-growing, interior fit-out company based in Dubai, UAE. Established in 2012, the company provides a complete range of high-end interior services and turnkey solutions for commercial offices, spanning diverse sectors. With its corporate headquarters in Dubai and the regional offices in Abu Dhabi and Sharjah, the company is owned and operated by a highly experienced team of interiors specialists.

ROWAD MODERN ENGENIRING SIGNS NEW CONTRACT WORTH EGP 1.46 BILLION.

Elsewedy Electric announced that its subsidiary Rowad Modern Engineering (RME) has signed a new contract with star-light Company for Urban Development and Tourism for all the infrastructure, construction, and finishing work of Kattameya Creeks compound in New Cairo Area- Egypt. Total Project Value is EGP 1.46 Billion and it will be implemented over 30 months starting from the signing date on a Turnkey basis.

The project was assigned to RME as it has been recognized one of Egypt's most reputable turnkey contractors executing landmark projects and performing diversified alliances with major international contractors enabling the company to



undertake multidisciplinary projects of high scale and complexity not only in Egypt but throughout the Middle East and Africa. In addition to RME's experience in the residential developments, RME scope of work includes: Commercial Buildings, Power Generation, Heavy Industries and Infrastructure, Bridges, Hospitals, and Railways.



ASTRON wins the contract for TPI services for ADPC ...AGAIN!

It's ASTRON. AT THE HELM, AGAIN!

Once again,
the Abu Dhabi Ports Company (ADPC)
reaffirms its faith in ASTRON
for Third Party Inspection Services
in the face of stiff competition.

ADPC is the Abu Dhabi-government owned organization responsible for developing and regulating ports and industrial zones in the Emirates of Abu Dhabi. ASTRON'S Engineers will work full-time on these projects, verifying and performing QA/QC activities on the contractors' works.

History repeats itself. We are honoured that, once again, ADPC has chosen us as their preferred TPI. Our resources are committed to exceeding client expectations. Congratulations!

- Sudhir Pandra, CEO, ASTRON Group



www.astrongroup.com



Why Astron?

High Quality Services

Through a combination of selection and training, ASTRON ensures that their engineers are of the highest standard and their goal is always to provide customers with a service that exceeds expectations.

Swiftness of services

ASTRON inculcates this culture within the organization, understanding the customer's expectation of handling their enquiries effectively and efficiently.

Be a partner and offer innovative solutions to the customer

ASTRON encourages their engineers to raise the bar above the level of normal compliance to the level of offering innovative solutions to customers.

Automated processes

ASTRON implements innovative technical IT solutions for inspections, associated reports and certificates.

Cost management

ASTRON's strategic pricing optimizes the cost with no compromise on quality.

Corporate Social Responsibility

ASTRON considers community as the stake holder and give value to the community by giving back through effective CSR programs.



Right to Clean Energy and I am a Rainbow for kids

We are in line of **UAE Vision 2021 To support Sustainable environment and infrastructure and WHO Initiative have less EMF** in tune with Right to Clean Energy creating a healthy environment for the next generation and I am a Rainbow where parents get the opportunity to know more about the keys to how children at a very early age can grow into being secure, being creative, being empathizing, being vocal, being intuitive and how radiation affects them at early stages of life.



Pooja Sriavstav
CEO / SHREEM OHM

Our Initiative

Right to Clean Energy

Reduce the consumption of electricity in cities so electricity poverty can be dealt
Reduce the time spent indoors and go out in nature
Say NO to High Electromagnetic fields gadgets
Say NO to Dirty Electricity and equipments
Say NO to dimmer light switches
Say NO smart gadgets
Go for Renewable Energy with Sustainable Energy
Spreading awareness of abuse of non-ionizing electromagnetic fields on long term usage
This mission is towards a safer environment for the future generation

I AM A RAINBOW

Healthy Balanced kids without electronic gadgets
How radiation effects before and after the birth
We educate parents to be aware of the energy balance required in children
Create an awareness among children towards the need to playing outdoors, in sand and beach
Saving future generation to become AUTISTIC or ADHD Kids
Advocating the knowledge of safety



Partnership Goals

Join our mission individual or corporate or Family by sending your interest on whats app **00971585377861** we will send you google form to fill.

Creating and promoting Awareness around the year on your social media accounts and adding more to likeminded community by introducing to us.

Helping hand in events and promotions planned by us.

Participation Certificate to support the cause and session for you and your corporate Team with Bio Energy scan (Holistic wellness Scan).

DE-MYSTIFYING BUSINESS MESSAGING

What is it, and what can it do for your business?



Do you remember the last time you wanted to call a business for help? Neither do your customers.

They would much rather use an app on their mobile phones or send a text message. In fact, Concentrix research shows that 64% of consumers prefer to send a message rather than call when they need assistance.

Business messaging, also known as asynchronous messaging, is the fast, convenient way for customers to engage with you. According to Statista, there were more than five billion mobile messaging users as of October 2019, and no end is in sight for the upsurge in users. When implemented correctly, messaging is a powerful tool to help consumers connect with businesses especially when it comes to customer service. This paper defines what business messaging is and what it isn't, then delves into what it can mean for your customers, your revenue growth, and your employees.



GOING (WAY) BEYOND SMS

Business messaging is a set of channels over which companies and consumers can communicate with each other. Messaging channels include SMS, Facebook Messenger, WhatsApp, WeChat, Apple Business Chat, Google RCS, and others. Up until now, many businesses used messaging to send their customers shipping notifications, marketing offers, promotional campaigns, and appointment reminders.



Today's business messaging technologies let you take customer care to a new level.


It's important to note that business messaging isn't just one-way, and it isn't just SMS/texting. Business messaging can happen on any digital channel where your customers already spend their time and dialog is expected to flow in both directions.

And, it's different than typical web messaging in that it's asynchronous. This means the session doesn't time out if the user closes their browser and then starts it up again. They can pick right up again where they left off—just like they would with SMS messaging on their mobile devices.

DE-MYSTIFYING BUSINESS MESSAGING

Business messaging makes it as easy and convenient for customers to communicate with companies as it is for them to interact with their friends and family. It's no surprise that the majority of consumers rank messaging as their preferred channel for contacting a company.

The possibilities are limitless...

-  A home security subscriber needs help setting up their new video camera, so they use WhatsApp to send the company a message asking for assistance.
-  A shopper on a mobile website is searching for a product, and they select a "click to message" option that appears in the search results.
-  A loan processing officer texts an applicant via a mobile in-app option to notify them that they need to submit missing paperwork to complete their loan application.

STAYING CONNECTED WITH CUSTOMERS

Research conducted by Market Strategies International consumers are looking for a company to:

- Meet them where they already are—on mobile, social, and on the web
- Proactively reach out to them with relevant products and services
- Make it easy to do business with you



CONVENIENCE:

Messaging means that customers can reach out to you on any channel on which they already spend their time, such as SMS, WhatsApp, Facebook Messenger, and web messaging when they're on your website. It also means that your customers can respond to conversations with your company at their pace—as it fits in with their busy lives—versus stopping everything to make a call.

EASE:

Customers keep their mobile devices within arm's reach at all times. Business messaging makes it easy for them to fire off a message whenever needed, and then get on with their lives. They don't have to wait until they are in a quiet place to call, or vigilantly watch their email for a response.

FLEXIBILITY:

Messaging means flexibility to your customers. It's like having the realtime response of a phone call, with the ease of reference of an email. Our research indicates that **98% of text messages are read within three minutes of receipt**. That flexibility around their busy lives is the kind of customer experience that differentiates companies among competitors and turns prospects into customers. As a matter of fact, **companies who use messaging have seen a 7–12 percentage point increase in customer satisfaction**.

DRIVING REVENUE GROWTH

Enhancing the customer experience is an ideal way to attract more customers and increase the frequency with which they purchase. This is where messaging makes the biggest impact. Prospective buyers can have questions answered with ease, speed, and convenience. Returning customers get timely service and support at their moment of need, which means they'll be back for more and will tell others about their positive experience.

DE-MYSTIFYING BUSINESS MESSAGING

Our research shows that 66% of consumers would pay more for a product or service supported by messaging.

Consider these examples and how your business can help customers move closer to making a purchase with business messaging:

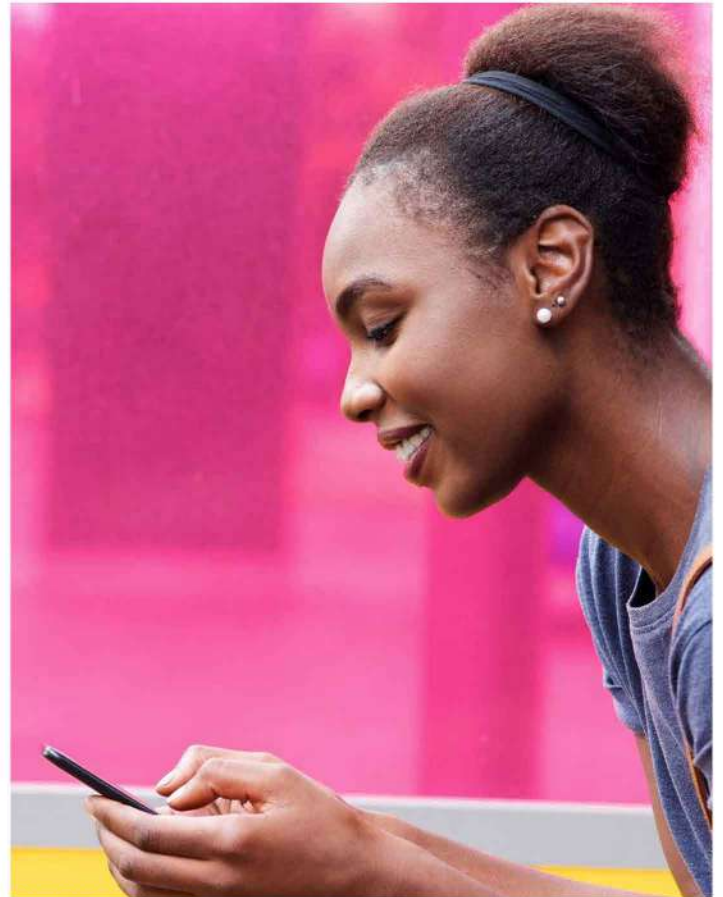
- Product and service providers win when customers are able to get the answers they need to make a decision. Customers can make purchases directly in messaging (using Apple Pay, Google Pay, and similar apps) or easily book an appointment to receive an estimate with business messaging. Messaging eliminates friction in the purchase cycle that can drive consumers to take their business elsewhere.
- Companies in the travel and hospitality industry use messaging to provide a premium experience from the very first interaction. Questions on weather conditions and cancellation policies are answered quickly so that potential guests can ease right into the booking process with peace of mind.

EMPOWERING EMPLOYEES, WHILE REDUCING COST TO SERVE

Business messaging can help optimize agent performance by providing advanced productivity features that improve the customer experience. Agents can handle multiple messaging conversations at once, thereby increasing their efficiency and reducing the cost to serve.

According to our research, messaging decreases agent worktime by up to 60% compared to traditional channels, such as chat, email, and voice.

All messaging conversations are managed within a single, unified desktop with features that help employees prioritize conversations, monitor customer sentiment, and make every conversation more personal and effective. Employees can feel empowered to provide the best customer experience possible.



Millions of digital messaging conversations are taking place every day, and the numbers are only going to keep growing. Don't be left behind.

Concentrix's all-in-one Messaging-as-a-Service combines our award-winning digital services operating model with an enterprise cloud platform to deliver an end-to-end world class solution. We handle all the details—staffing, operations, platform, even bots. Just tell us your goals and how far you want to go!

To learn more, visit our www.concentrix.com/businessmessaging/

Etihad Credit Insurance ties up with investors council to support UAE exporters



Etihad Credit Insurance (ECI), the Emirates' federal export credit agency, is partnering with the UAE International Investors Council (UAEIIC) to support investments of the country's businesses abroad and further boost exports globally.

The preliminary agreement signed by the two organisations will offer UAE investors a wider array of export opportunities, backed by a range of financing and investment insurance products, ECI said in a statement on Sunday.

Both ECI and UAEIIC are mandated to accelerate the national economic diversification efforts and improve the competitiveness of UAE businesses operating in the country and abroad.

The agreement "aims to further strengthen the competitive advantage of UAE investments, businesses and exports in the international market," **Massimo Falcioni, chief executive of ECI**, said.

The partnership is in line with efforts to support the growth of the national economy and "achieve our long-standing mission of positioning the UAE as the global hub for trade and investment", he added.

ECI and UAEIIC will also partner with financial institutions in projects that require additional financing, structured trade finance, project finance, as well as supply chain finance.

"Our main goal is to protect Emirati investments abroad, by enhancing the global presence of companies and evaluating their opportunities for expansion in regional and global markets," said **Jamal Saif Al Jarwan, secretary general of the UAEIIC**.

Established in 2018, the ECI provides export guarantees and trade insurance to UAE companies to minimise some of the payment risks associated with exporting.

The ECI extended Dh420 million (\$114.3m) worth of trade credit support to small and medium enterprises in the first 11 months of 2020 to help companies protect liquidity amid the coronavirus-induced economic slowdown.

In April last year, ECI rolled out measures to support exporters affected by the pandemic, easing payment and supply chain disruption issues.

Reference: <https://www.thenationalnews.com/>

Antiseptic nasal sprays and mouthwash show promise in preventing COVID-19 infections



As the pandemic drags on, many are looking into ways to prevent infections. Interest in nasal and oral sanitizers is growing. Studies are showing promising results in products with certain ingredients.

Long Island bus drivers were given a free dose of **Halodine**. The line of sprays and rinses was developed by a group of doctors as they reopened their offices. The company launched giveaways to those who have trouble social distancing from transit workers to teachers and pro football players. Now they are looking at a broader use among the general public.

The products sell for about 25 dollars over the counter. They're not a cure but a virus defense with the ingredient povidone iodine. Dr. Jesse Pelletier, President of Halodine, says the products work in just 15 seconds to stop the virus from infecting and replicating where we are the most vulnerable. "Our active ingredient in mouthwash decreases viral loads in the mouth up to six hours," remarked Dr. Pelletier.

Halōdine

Antiseptics have been used for years to treat chronic inflammation of the sinuses and nasal cavity and before surgery to prevent infection. While there is no evidence a saline nasal spray protects against COVID, early studies show these products containing things like iodine or nitric oxide are effective in lab settings. Some experts consider them safe, while others want more studies in humans.

UAB ENT Dr. Do-Yeon Cho says he would like to see more data and a cautious approach with the nasal sprays. He says mouthwash is safe and helpful against viruses.

Halodine is one of several companies that have developed products. A Canadian company is in the clinical trial phase for its nasal spray SaNotize. It was effective in lab tests preventing the virus from incubating and spreading.

The New Banking Resilience and Accelerating Roadmap

Forced to respond to some exacting realities, banks learned valuable lessons in the early months of the pandemic. There was no germane playbook, so banks had to find innovative ways to do things. THE UAE banking industry's collective response to the pandemic thus far has been notable. It was no easy feat to execute an untested operating model in a short span. Banks however succeeded in effectively deploying technology and demonstrated unprecedented agility and resilience.

More importantly, banks played a crucial part in stabilizing the economy and transmitting UAE government's stimulus and relief programs. Banks' healthy capital levels before the pandemic also helped mitigate the negative impacts from the crisis.

To negate the impact of the pandemic, the Central Bank of UAE (CBUAE) relaxed certain prudential regulatory norms for banks, such as, banks are not to classify exposures as nonperforming if they suffered from cash flow pressures related to the pandemic; asking banks to defer repayments on their loans to struggling companies and retail clients and providing banks with liquidity. The CBUAE has also raised the limit on banks' exposure to the real estate sector and increased the loan-to-value limits for first-time homebuyers. The apex regulatory body halved banks' required deposit reserve requirements and reduced regulatory capital conservation buffers.

Moreso this time for the banking industry, the economic consequences of the pandemic are not on the same scale as those during the Global Financial Crisis of 2008–10 (GFC), but they are still notable. COVID-19 is reshaping the global banking industry in varied dimensions, ushering in a new competitive landscape, stifling growth in



Abdul Moiz Khan

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

some traditional product areas, prompting a new wave of innovation, recasting the role of branches, and of course, accelerating digitization in almost every sphere of banking and capital markets.

COVID-19 has acted as a catalyst for digitization. In addition to accelerating digital adoption, the crisis has also served as a litmus test for banks' digital infrastructure. Banks and Financial Institutions made strategic investments in technology to come out stronger.

But the challenge is far from over yet, banks have to be extremely cautious in their digitization drive which does not aggravate the already peaked global economic damage i.e. "Unemployment" levels equivalent to 255 million full time jobs loss - four times more than 2009 global financial crisis and expected to push as many as 90 million people into "extreme poverty" by 2021. As lending growth will remain muted, most banks will focus on managing the impact of the operating environment on their asset-quality as regulators lift their forbearance measures, though progressively. In the short term, banks will keep confronting ongoing challenges from the pandemic and boost their resilience—whether it is capital, technology, or talent.

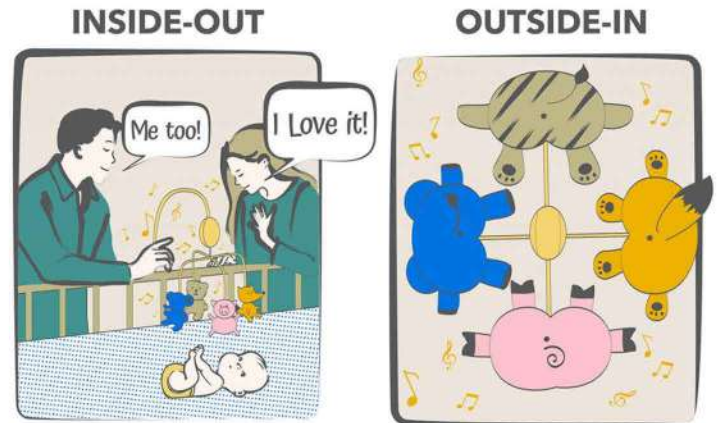
Customer Experience Teams (CX) In B2B

The companies that operate in a B2B environment often trust and use customer experience measures such as NPS (net promoter score) where respondents are employees from the purchasing department at your client company and not the end consumers using the product or service. What does it mean?

The supplier is interacting with the client company's purchasing department and their KPI is usually to keep the costs down. The purchasing department has limited or no knowledge of what challenges the middle or end consumers are facing. They have no awareness of pain points the end consumer of the product or service experience. When dealing with purchasing departments the companies may subject themselves to a limiting belief that the price is most important which can not be further from the truth. CX teams dive deep into the pain points, needs, processes of people who are using a particular product or service.

For example, a manufacturer of zippers, who sell through distributors or representatives, rarely ever inspect the process of sewing the zipper in at the clothing factory or in the furniture upholstery process. On the contrary, a furniture board cutting company, working without distributors or representatives, has the perfect opportunity to observe the kitchen furniture assembling process for the end consumer which greatly helps to understand the challenges the furniture manufacturers face and know what the end-users want.

It's a very good practice for senior leaders to work in the customer service department for a couple of days to really feel the emotions of customers calling in and hear what customers' voices sound like, what are they frustrated with or disappointed or sad about. This will tremendously help to shape the CX teams and allocate the tasks between them, ie. those working on improving what processes and so on.



On the other hand, it is much more usual to find CX departments in the B2C environments. The B2C sector is generally closer to the end-user than B2B. They are way better equipped to see and feel the emotions of their end users whereas for the B2B sector the CX department is new territory. However, both sectors have something very important in common – they are both strategically working towards increasing customer satisfaction. Establishing CX teams allow the CEOs to create and align the customer-focused mindset between all the departments.



Laura Gerrits-Gedvile
CEO of the Holistic Enterprise

Customer Experience Teams (CX) In B2B

Now if you are new to the customer experience teams and departments, and not sure where to even begin to implement this change, let's look at the CX in a bit more detail.

1. When and why companies need CX teams? Three types of triggers and what to avoid.

Trigger no 1 – when the HQ place an order for CX teams and you do not know what they are, what's their purpose, and where to even start;

Trigger no 2 – when in B2B environments the real end consumer is unknown and there is a strong desire to comprehend the needs in order to provide better and more innovative products and services;

Trigger no 3 – when several years in a row a company is trying to live and breathe 'customer satisfaction' as a strategic objective but it's left upon the sales and customer support teams to accomplish it. All the other departments are blind to the strategy or end consumer.

2. How to build a CX team avoiding mistakes and humiliation?

One of the most important things for the CEO is to create and understand the WHY? Without the WHY the customer teams are technical/robotic teams with no heart and emotion. When the WHY is present, the next step is to create the space and initiate the conversations to gather the key insights which will later become the backbone to the journey of delivering on the strategic customer satisfaction objectives.

Arrange between 8 to 15 meetings (especially in the B2B sector) with different customers from different countries;



Start forming the same mindset within the top management team, for example, getting ready to call the clients on Zoom together (because it's impossible to visit in person due to the global pandemic) and instead of asking closed-ended or narrow questions that won't yield any useful results, such as 'How do you rate us from 0 to 5?' or 'What criteria do you use to choose a supplier?' ask open-ended questions like 'What are your pain points in prototyping/assembling process?', 'What takes up the most of your time?' and 'What product/services decisions are the hardest to make internally and with the end-users?' or 'Tell us/show us/explain to us how the full process from unpacking to installation look like';

All department heads, including IT, Finance, and HR should be participating and calling the clients and asking all of these questions;

All the engineers, assembly line and warehouse workers/supervisors, all people involved in all stages of product or service must attend these CX meetings with clients, not just the sales managers. The sales managers in the B2B setting have very limited knowledge of how the subproduct or end product or service is used.

Customer Experience Teams (CX) In B2B

3. How do clients react to CX teams?

Clients appreciate CX teams and they ask for more meetings. They feel that they are cared about and not left to their own devices.

Talking can lead the clients to awareness and a better understanding of their own processes and needs;

CX meetings help clients to improve their own inside processes and align information between themselves which otherwise would not happen because they sit in vertical functions busy with their work; They do not necessarily know the value of the product the purchasing department is buying.

4. What advantages are there for the enterprises?

CX teams help to shape up a lot of things within the organizations. They improve products, create new ones, find gaps in processes and give voice to all employees and clients.

CX process helps to break silos within organizations;

Having the systematic dialogue and seeing pain points through the client's eyes can help to uncover what extra services or products they can be provided with before the client even verbalize them;

It can help to discover that sometimes client's lack knowledge or a certain 'know-how' and they are in need of professional expertise which now can be offered to them;

Helps R&D process;

It can help to redefine the inside KPIs when clients voice their concerns and needs, for example, 80% delivery on time might be sufficient to your organization, but might not be good enough for your client;

When managers of supporting functions become aware it's easier to keep the same customer-focused mindset across the organization and embed this into their managerial rituals.

5. How do CX teams operate?

CX teams' main purpose is to develop, implement and educate. It's like having a customer inside your organization at the forefront of leading the way. The vital part of this journey is to have all hands on deck – everyone must be committed.

We recommend not more than 7 people at any one meeting; keep the teams small;

Meetings can be held on a weekly basis;

A senior manager or middle manager (can be HR or IT manager or a production manager) is recommended to be a driver in these meetings. The sales manager and key account managers are the participants of the CX team.

We are here to take you by hand until CX becomes part of your DNA. We help you to establish the CX teams, break the ice inside and outside your organization and take away the headache and confusion.

Driving farming innovation from the foundation up

Australian growers are set to reap the benefits from a new farming innovation hub launched today in Allora, Southern Queensland.



Foundation Farm has been established by Pacific Seeds to test and prove new farming technologies, methods and systems at a practical level offering confidence to growers before implementation on their own properties.

Minister for Agriculture, Drought and Emergency Management and Federal Member for Maranoa David Littleproud officially launched Foundation Farm today and said crossindustry collaboration was key to driving innovation and benefits for farmers in the field.



“As our population grows and farmers face new climate challenges, it has never been more important for like-minded organisations, researchers and growers to work together to not only overcome these challenges but identify and implement opportunities for Australian agriculture to continue to prosper as a result,” Mr Littleproud said.

Pacific Seeds Managing Director Barry Croker believes Foundation Farm will assist in driving improvements to efficiency, sustainability and ultimately profit for Australia’s agricultural industry.



“Foundation Farm is a long-term vision for Pacific Seeds and part of our unwavering commitment to innovation and seeing grower’s full farming potential realised,” said Mr Croker.

“The new initiative provides an opportunity to look at the very foundations of a farm’s operation, and ask what can be done differently to not only improve production today, but to also anticipate the challenges growers may face in 10-15-20 years’ time as our climate changes and technology evolves.

“Foundation Farm is about working collaboratively as an industry to utilise the best people or agronomists and researchers research, technology and products in order to continually evolve how a farm operates for the better.”

Research, practical applications, and the sharing of knowledge are the cornerstones of Foundation Farm. Activities will be based around five key pillars: new technology, sustainable farming practices, crop protection, crop agronomy and training.

Located across 80 acres outside of Allora, Foundation Farm provides opportunities for dryland and irrigated cropping systems, with a focus on grain sorghum, field corn and forage sorghum farming applications. Foundation Farm is a practical and highly valuable resource for educating growers, agronomists, and agricultural technology providers.

Further information:

<https://www.pacificseeds.com.au/science-innovation/foundation-farm/>

ista — now even stronger to support you in an ever-changing world

For more than 100 years ista has been at the cutting edge of monitoring, metering and consumption.

Now the business is entering an exciting new era with new owners confirmed as Hong Kong based CKI. The family-run Asian firm has been investing in Europe for many years and was attracted to ista's strategic and sustainable goals to deliver fair and transparent energy for all.

Thomas Zinnöcker, ista's CEO, described the investment as a "real stroke of luck for ista". He says: "CKI has bought interests in well over 30 countries and has not sold a single one. So you see they have a very long-term plan.

"We have been recording growth for years. Our aim is to grow slightly more strongly than the market as a whole and we also want to continually expand our customer base."

Handling so much data across so many countries means ista is very strict on protocols, so our customers' data is always protected.



"Data privacy is and will always be a very precious asset to us," says Mr Zinnöcker. "We are not a data collector but help consumers to save energy. That is why our focus is on reducing CO2 emissions and not on data. It is true that homes of the future will be more digital, this leads to fundamental questions to which we as a society have to find answers. We want to make our contribution."

Ista is a true global player in the fields of metering hardware, data collection and billing platforms and is well positioned in an exciting energy marketplace.

Based in Germany, ista operates in 23 countries and manages data from 44 million devices in 13 million dwellings across the globe. We offer innovative metering hardware, data collection and billing platforms, together with a full treasury service with flexible payment solutions to fit your new build or refurbishment application.

Providing online visibility of your energy and water usage, to help drive reduction in consumption, is a key part of ista's service.

This transparent approach removes the uncertainty and worry consumers can face over quarterly bills and estimated meter readings. Which is why more and more property managers and housing providers are turning to ista's unique and innovative solutions to energy metering.

TEAM 360 BECAME MEMBER OF INTERNATIONAL CEO CLUBS, U.A.E

मंत्र उच्चारण करें और अमीर बनें | I Am Multimillionaire | ॐ क्लीं श्रीं ब्रजी नमः

TEAM 360 BECAME MEMBER OF INTERNATIONAL CEO CLUB, U.A.E.

टीम 360, जयपुर प्रतिष्ठित इंटरनेशनल सीईओ क्लब की सदस्य बनी

On 31st January, 2021, Team 360, Jaipur (Rajasthan) became member of the prestigious International CEO Club, having its Headquarters in DUBAI which is a group of more than 600 reputed members including CEO of reputed Multinational Companies, Ambassadors of various countries and even the rulers of some of the countries. Team 360 has made significant achievements during this year. Team 360 is planning to open its Branch Office at DUBAI on 04th July, 2021; on 15th

December, 2021 in NEW YORK (USA) and have already decided to open another



D.D. Sharma (Patron) Team-360
International Trainer
7 habits of Highly Effective People & law of attraction

er office in GURUGRAM

(Haryana) on 15th April, 2021. Following Team Members have been made In-charge for these Offices:

GURUGRAM OFFICE : AnjuJangid [Project Director].

DUBAI OFFICE : Anjali Ajadiwal [M.D.] will be assisted by Mr. Ravi Shankar [Technical Manager].

NEW YORK OFFICE : Dr. N. K. SHARMA [Senior Project Manager]

Team 360 has now started to sell its Franchisees in DUBAI (U.A.E.), New York (USA) & other European

Countries. This information has been provided by Team 360's Project Director AnjuJangid during a brief talk in a Function. This Function was attended by Patron Shri D. D. Sharma, Directors Mr. Vineet Sharma & Mr. Vipul Sharma, Senior Project Manager Dr. N. K. Sharma, M.D. Anjali Ajadiwal and other members of Team 360.

So far, 590 Franchisees have been provided by Team 360 which is an impressive record in itself.



विनीत शर्मा (डायरेक्टर)



विपुल शर्मा (डायरेक्टर)



अंजली अजाड़ीवाल (एम.डी)



प्रोजेक्ट डायरेक्टर अंजू जांगिड



डॉ. एन.के. शर्मा
सीनियर प्रोजेक्ट मैनेजर, मुंबई

31 जनवरी, 2021 को टीम 360, जयपुर प्रतिष्ठित इंटरनेशनल सीईओ क्लब की सदस्य बनी, जिसका मुख्यालय दुबई में है, जो 600 से अधिक प्रतिष्ठित सदस्यों का एक समूह है। टीम 360 ने महत्वपूर्ण उपलब्धियां हासिल की हैं। टीम ने 4 जुलाई, 2021 को दुबई में, 15 दिसंबर, 2021 को न्यूयॉर्क (यूएसए) में और 15 अप्रैल, 2021 को गुरुग्राम में कार्यालय खोलने का निर्णय लिया है। इन कार्यालयों के लिए टीम के सदस्यों को प्रभारी बनाया गया है:

गुरुग्राम कार्यालय: अंजू जांगिड (परियोजना निदेशक)।

दुबई कार्यालय: अंजली अजाड़ीवाल (एम.डी), रविशंकर (तकनीकी प्रबंधक) द्वारा सहायता प्रदान की जाएगी।

न्यूयॉर्क कार्यालय: डॉ। एन.के. शर्मा (वरिष्ठ परियोजना प्रबंधक)

यह जानकारी टीम 360 के परियोजना निदेशक अंजू जांगिड ने एक समारोह में दी जिसमें संरक्षक डी. डी. शर्मा, निदेशक विनीत शर्मा और विपुल शर्मा, वरिष्ठ परियोजना प्रबंधक डॉ। एन.के. शर्मा, एम डी अंजलि अजाड़ीवाल और टीम 360 के अन्य सदस्य उपस्थित थे।

अब तक टीम 360 द्वारा 590 फ्रेंचाइजी प्रदान की गई है जो अपने आप में एक प्रभावशाली रिकॉर्ड है।



विज्ञापन

Sobha Realty Targets 1337 Handovers for 2021

- **Company on track to deliver over two million sq. ft. of built up area**
- **Developer affirms no delays due to the pandemic and reassures investors**

Sobha Realty, the leading premium real estate developer, today announced its plans to hand over 1337 units in 2021, at its flagship master development Sobha Hartland in Mohammad bin Rashid Al Maktoum City in the heart of Dubai.

The units set for completion within the year include a number of configurations ranging from studios to five-bedroom villas, spanning the variety of residential offerings the destination has to provide. Expected handovers include villas within Hartland Estates, and units in Greens Phase III and Sobha Creek Vistas. The total built up area scheduled for handover is over 2 million sq. ft.

Speaking on the announcement, Jyotsna Hegde, President of Sobha Realty, said: “Our targets for 2021 remain optimistic despite the challenges that 2020 presented for the real estate industry and other economic sectors and we proudly remain of the few developers to face no delays in delivery. We are confident that through our backward integrated model that allows complete control of the construction process, and the fact that we continued on track with our construction schedule last year, that we would be able to complete the planned handovers.

“Our priority at Sobha Realty continues to be the completion of Sobha Hartland and developing homes that are distinguished by our unparalleled quality standards and unique design philosophy. The UAE real estate sector continues to see reforms and positive signals that support the recovery of this vital sector, and we look forward to continuing to play our role in its success.”



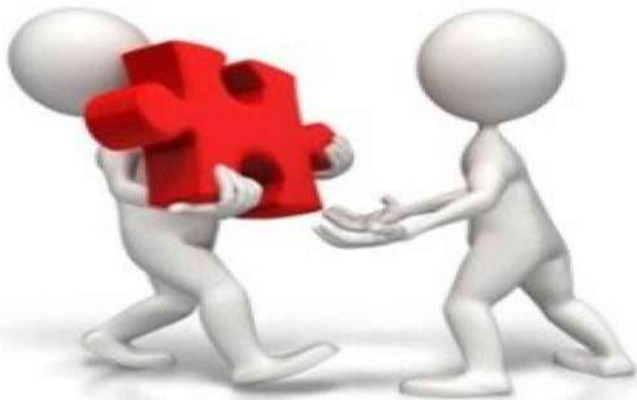
Sobha Hartland is an eight million sq ft luxury freehold master development situated in Mohamed Bin Rashid Al Maktoum City, overlooking Downtown Dubai. Launched in 2014, key projects within the community include Greens, Creek Vistas, Creek Vistas Reservé, Gardenia Villas, Garden Houses, One Park Avenue and Forest Villas. The development is distinguished by its serene vibe, with 30 per cent of the total land area set to encompass a dedicated green cover and open spaces with more than 300 species of plants and trees. Sobha Hartland also offers its residents the convenience of two international schools, as well as a selection of retail and F&B amenities, and a boardwalk along the waterfront.



Insurance Authority Regulations Update

The Insurance Authority (IA) of UAE recently issued Circular No. (47) of 2020 regarding 2021 reporting requirements for all insurance companies operating in the UAE. This includes Traditional Insurance Companies, Foreign Branches of Insurance Companies and Takaful Insurance Companies. This update focusses specifically on the following two matters:

A. AML & CFT: This relates to Insurance Companies' year-end reporting requirements pertaining to the report of the External Auditor (this refers to an Externally appointed Internal Auditor) in compliance with Article (44) paragraph 3 of cabinet resolution 10 for 2019, in regards to board resolution number 19 for the year 2020.



Paragraph 3 of Article 44 states: Compliance by Insurance Companies of the following:

“Putting in place the required procedures and controls to assess the compliance by Insurance Companies with the provisions of Law No. 20 of 2018 on Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) and Illegal Organizations

Request to report the information relating to such compliance

In this context, all companies must consider adherence to the minimum audit scope mentioned in the Insurance Authority's Board of Directors Decision No. 19 of 2020 Section Six Scope Table and Form No. 5 (shown below), in order to avoid rejection of the report prepared by Compliance Officers (these include in-house Internal Auditor or Externally appointed Internal Auditor), and take legal measures on such reports.

Such report prepared by Compliance Officer, has to be submitted to IA by 15th February 2021

B. Internal Controls over Financial Reporting (ICFR): As per the Circular (47) issued in October 2020, the IA has requested the insurance companies to provide a separate opinion from the External Auditors on the operating effectiveness of Internal Controls over Financial Reporting (ICFR). As recommended, the companies may adopt the following two-phase approach for complying with the requirements:

PHASE I: For the year-end 2020, the management should assess and evaluate the design and implementation of the existing ICFR and also test its operating effectiveness, considering an appropriate internal control framework. The existing gaps and failures in the ICFR identified during the internal assessment should be communicated to the respective "control owners". The companies should provide a report to the IA highlighting the results of this assessment by 30th April 2021. The report may be brief, and may cover only those gaps and control failures, which in the company's assessment, pose the highest risk.

PHASE II: Over the year 2021, management should have a plan in place to fix all the gaps identified during the initial assessment and evaluation of the ICFR; and management should work to fix the issues as per the plan.

Insurance Authority Regulations Update

Additionally, the management should test the operating effectiveness of the implemented ICFR and take necessary corrective measures, if required.

From the year-end 2021 onwards, the Insurance companies are required to obtain a separate opinion from the External Auditors on the operating effectiveness of the internal controls over financial reporting (ICFR). The Auditors would need to obtain reasonable assurance to state if adequate internal controls over financial reporting were maintained and if these controls operated effectively in all material aspects.

This report has to be submitted by 30th April 2021.



At **UHY James** we provide services to Insurance Service Providers (Insurance Companies, Brokers, Agencies, etc.) for complying with Insurance Authority Regulations.

This article is authored by Adil Buhariwalla Partner – Internal Audit & Risk Consulting at UHY James. Email: adil.b@uhy-ae.com




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Fine Hygienic Holding: The #1 Sterilized Tissue in the World

Fine Hygienic Holding (FHH), one of the world's leading Wellness Groups and manufacturer of hygienic paper products, is now the #1 Sterilized Tissue in the World after winning 20 regional and global awards under the sterilization/hygiene category in 2020.

Fine has built its legacy around the production of uniquely sterilized paper and wellness products, setting the standard for quality and efficiency in the industry. FHH has received more than 40 prestigious awards over the past 60 years, in addition to winning “Sterilized Brand of the Decade 2020,” awarded by the Family Hygiene Institute (FHI), a collection of health and medical wellness professionals operating under the auspices and guidance of the Medical Wellness Association. Based on the Group's proven track record and its consistent focus on consumer wellness above all, Fine tissues has earned the title of number one sterilized tissue in the world.

Speaking on the Group's achievement, **James Michael Lafferty, FHH's CEO**, said, “We are very proud to be known as the number one sterilized tissue in the world. This title and our reputation are the result of more than 60 years of hard-work, dedication and drive to give our consumers the best. As part of our commitment towards wellness, we incorporate innovative technology across all aspects of our operation in order to provide our consumers with premium quality on par with the highest hygiene standards in the world.”

Lafferty added that the average consumer makes Wellness choices every day— from diet and nutrition to fitness and exercise. These choices have an impact on health and wellness and the same is true for consumer products, which is why it's important for consumers to be selective about the products they use to protect themselves and their families' wellness.



Tissues are a prime example as they are used around the eyes, nose, and mouth, which are key entry points on the body. By using unsterilized tissues, consumers are needlessly exposing themselves to harmful bacteria and viruses, however Fine sterilized tissues remove that risk.

All Fine tissues and paper products undergo a sterilization process using patented SteriPro™ technology which uses an ultraviolet light in the form of vertical waves to destroy bacteria, viruses and other micro-organisms, producing a 99.9% sterilized product. The process ensures a fully sterile and hygienic production environment, reducing the risk of exposure to harmful bacteria and viruses.

All Fine hygienic products are available worldwide on the Fine online store at [thefineshop.com](https://www.thefineshop.com).

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



Holistic
ENTERPRISE

Laura Gerrits Gedvile
Founder and CEO
The Holistic Enterprise



Laura Gerrits Gedvile is a recognized strategic advisor and the Holistic Business Excellence Professional, working with a few selected and magnificent CEO during one fiscal year.

She is the **Founder and CEO of , The Holistic Enterprise** 'business management consulting company.

If your business suffers from poor or mediocre business performance, where you are tired to be the bottleneck for important operational and strategic decisions, applying the Holistic Business Excellence is a game-changer for you.

CEOs who worked with Laura call her '**The iron hand in a velvet glove**'. They say 'She will make every person in your company including YOU see the business outside-in from the customer's shoes and strictly obey to the daily 15-minute end-to-end business performance meetings designed to fit the customer purpose.

Within 2-4 hrs. She will completely shift your mindset and show the path from mediocre to outstanding business performance'. Laura and her team worked with more than 25 different service and manufacturing industries over the last 10 years.

She is a Master's in Lean Management, Theory of Constraints, Systems Thinking, Change Management, and Service Design.

From 2021 Laura is expanding the network to UAE and selectively looking for **ONLY 1 magnificent CEO** she can work with and create the first success story in the UAE.

“ **Listening. Providing continuous value. Asking. Taking care. Executing.**

These are the five processes describing the CEO Clubs network. From day one I was onboarded with such a great professional service, which gave me a strong belief and courage to start ,The Holistic Enterprise' business endeavor in the UAE.

The team of the CEO Clubs network understands my needs, deep-dives into the pain points of my customers, and not only comes with ideas but co-work on executing them.

I feel safe and determined to expand my business in the new country because of them. Without them, I wouldn't dare to make this step. Thank you CEO Clubs network.

CEO Clubs Network

Looking for the right candidates to become our
CEO Clubs Ambassador



Connecting 100 million CEOs and
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CEO Clubs Events Exclusive for Members

 CEO Clubs Member Virtual Meeting “Industry Focused – Financing & Investment” on **3 March 2021**


 CEO Clubs Member Virtual Meeting “Industry Focused – Manufacturing, Trading, Food & Beverage” on **17 March 2021**


CEO Clubs Presentation for Potential Members


 CEO Clubs Network Presentation & Virtual Networking on **9 March 2021**

 CEO Clubs Network Presentation & Virtual Networking on **30 March 2021**

CEO Clubs Partnering Events

 CEO Clubs Supports AARO Middle East Webinar on **2 March 2021**

 CEO Clubs Supports UNDRR - UN Women Webinar on **8 March 2021**

 CEO Clubs Supports Sharjah Singapore Business Webinar on **8 March 2021**

 CEO Clubs Supports HORASIS EXTRAORDINARY Meeting on the USA, **18 March 2021**



Email: events@ceoclubsuae.com
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14:00-15:15 Bangkok Time

8 March 2021



Horasis
The Global Visions Community

Horasis Extraordinary Meeting on the USA
Rebuilding Trust
18th March 06:30-23:00 US Eastern Time (EST)



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

The Regional Headquarter, CEO Clubs UAE is directly runs under CEO Clubs Network, is more than 15 years with 600 high profile members plus 3000 affiliations. Our organization enjoys the patronage of His Highness Sheikh Juma Bin Maktoum Juma Al Maktoum from Dubai Royal Family. Our excellent team creates diverse events with high profile figures, multi-cultural atmosphere, interesting topics and strong networking reach. Therefore, we are proud of have received the Dubai Quality Appreciation Awards Cycle 2017, presented by the His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of United Arab Emirates and Ruler of Dubai.

We are passionate about our services below

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

MISSION

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

VISION

The Best Business Platform for CEOs & Decision makers worldwide.

VALUES

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

Contact us

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