



CEO Clubs Network

CEO CLUBS NETWORK E-NEWSLETTER

January 2021
Issue



Engagement, Value Driven, Giving Back

HAPPY
new year
2021



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DUBAI QUALITY APPRECIATION AWARD



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#CEOClubsNetwork

CEO Clubs Business Community Building 2021

Sarah Dong
COO / CEO Clubs Network



CEO Club Community Building 2021



**Value
Driven**



Engagement



**Giving
back**

Value-driven, Engagement, Giving back

Beginning of the year 2021, we finally finalized our mission for the whole community. The CEO Clubs Community, which is built with three pillars which are **“Value-driven, Engagement and Giving back”**

We found that community building is very important. Ever since coronavirus outbreak, we have been subjected to lockdown and social distancing. Meeting in person became so challenging, and business collaboration faced greatest barrier which is trust building.

CEO Clubs Business Community is powered from the trusted relationship, which has been built-up for years, with the advantages of the network and enthusiasm from executive team, members and club itself sustained business and developed new opportunities from our reliable community.



CEO Clubs Community focuses on **“Value-drive”** as the first pillar. Value drive, it comes to two parts.

Community values is a general guideline for potential member who like to be part of the community, they should be aware the community values first, that is Commitment, engagement, growth & long-lasting relationship.



Financial ability is the first criteria and a must requirement before any C-level executive joins us. However, joining us is just the first step,

“Engagement” can make sure business and opportunities to be valued and realized. Engaging with fellow members and CEO Clubs team, both can be vital as the information and communication drives efficiency leading to business success. If members are enjoying the journey, then this experience can last long time. CEO Clubs Team values are humbleness, happiness, honesty, excellency, growth, commitment, creativity, loyalty, transparency, gratitude, communication. All these values unite us for serving better, and can make sure we work for a purpose, it is not only about WORK, we enjoy adding values to members, creating an amazing experience jointly.



“Giving back”. It is very important for everyone to be treated as a priority in life and work. Rather than pursuing business benefits, what about giving first?

How you can make difference to others business and life? That not only creates sustainability, but also brings strong relationship for a better future.

Another giving is to our society, to the people who need help. We chose ZERO HUNGER, one of 17SDGs as a way giving back to society, helping hungry children and refugee with cash donations. While we are enjoying business growth, we also take responsibility of caring others. We urge all members, CEO Clubs Team contribute 1 dollar, 10 dollar, 100 dollars every month helping our children, brothers and sisters.

Community building is not easy, however, with last 15 years experiences and passion of serving, that enable us to reach next milestone.



Congratulations!

Dr. Tariq Ahmed Nizami, Founder & CEO of CEO Clubs Network Worldwide has been appointed as an Advisory Board Member of the Middle East Cities Center at the American University of Dubai (AUD).

The Centre aims to sustainability, resilience, competitiveness, and the future of cities.



CEO Clubs Advisory Board & Committee Members

The CEO Clubs Network Advisory Board and Committee Members Q1 Meeting



On 21 January 2021, The CEO Clubs Network Advisory Board and Committee Members had its Q1 online meeting hosted by Founder & CEO of CEO Clubs Network, Dr. Tariq Ahmed Nizami. It was a well-attended and productive meeting, discussing CEO Clubs Community Building, including Growing new members locally and internationally.

Enhanced experience for existing members followed by brainstorming.

Each Advisory Board and Committee Member contributed their ideas and actions plans. With the focusing on the topic which is the Business Community Building 2021. Highlights of the meeting and to do list are below:

- Attract and introduce the local and international business elites to join CEO Clubs Network.
- Act as go-to entity for any business owners/entrepreneurs who are interested to explore and expand business in the UAE.

- Capital committee, a funding solution for members' business /project.
- Have a strong Digital Presence and creating awareness from the members.
- Create member success stories to share on social media.
- Adding efforts on PR, Brand recognition and visibility in the Gulf Area.
- The Youth/CEO Clubs Junior to work as an intern to attract local individuals.

A one on one meeting with the advisory board and committee members will be followed to brainstorm the next steps and action to take. It has been concluded that the Advisory Boards and Committee Members will focus on growing new members in the CEO Clubs Community, promote the initiatives and activities in social media as well focus on creating a most effective business community.

Highlights of CEO Clubs Members Virtual Meeting

"New Year, New Resolution"

As we commence the New Year 2021, CEO Clubs Network hosted its first Members Virtual Meeting for the year, addressing the topic "New Year, New Resolution." It was a great interaction to start the year among members as they share their resolutions and outlook for 2021

Highlights:

- His Excellency Hussain Al Mahmoudi, CEO of the Sharjah Research Technology and Innovation Park (SRTIP) has shared that this year is the time to build a relationship with the Government and Private Sectors, to promote the businesses and new opportunities.
- SRTIP has played an active role in enabling this business through different initiatives like investing in companies, matchmaking to different companies, and building an ecosystem that allows a business to flourish.
- CEO Clubs New Member Ms. Tania Chaudhry, CEO of HCC. They help the business in the Middle East to automate the financial and operational systems.
- This year, HCC has developed a solution called the Fleet Management and Tracking System which has a lot of AI systems.

- A newly designed platform GoBazaar helps consumers and retailers to compare products, reviews, and prices.
- GoBazaar hits 4M Downloads and the number 1 download app in IOS
- Sobha has successfully launched its Experience Studio which demonstrates all the engineering and technical capabilities of Sobha.
- Our new member from Europe, Ms. Laura Gerrits-Gedville, and CEO of The Holistic Enterprise shared how they can help customers with their services and how she can help her fellow valued members.
- SAFCO's CEO has shared that their business has increase especially in December. The business in Dubai is going very well for them.
- Excelledia has shared that they will be expanding their business in Turkey and Malaysia
- CEO Clubs Network will be bringing a delegation to the Dubai Expo Site
- A follow up one on one meeting has been conducted after the session.





CEO Clubs Network hosted its first in-person gathering ever since the pandemic hit. **The CEO Coffee Talk happened on 27 Jan 2021 at Coffee Island located at Nakheel mall, Palm Jumeirah, Dubai, UAE.**

The gathering welcomed Mr. Mahmoud Akrin, Founder and CEO of GoBazzar, Francis Alfred, MD and CEO of Sobha Reality, James Mathew, CEO of UHY James chartered accountant, Syed Ali Strategic Alliances & Ecosystem manager at Hewlett Packard Enterprise, Sangeeta Butani, CEO of Digital Media Sapiens and other members. Our members were very happy to we finally meet in person and had a good time together! It was a mixed feeling of happiness, joy and excitement after an 8-month long absence of CEO Clubs physical events, with the last event held in March 2020.

Members expressed that they would like to meet once a month, as they really like to meet and share ideas, insights to each other which helps relationship building and anxiety relieving. All safe protocols were observed on the day including wearing masks and social distancing.

The coffee is unique, and the hospitality is amazing. We would like to extend our appreciation to Coffee Island for such an amazing experience.

About Coffee Island - At Coffee Island, we believe in quality coffee and have made a commitment to our customers to only offer superb specialty coffees, the kind of coffees that speak for themselves. www.coffeeland.ae



According to the World Food Programme, 135 million suffer from acute hunger mainly due to man-made conflicts, climate change, and economic downturns. The COVID-19 pandemic could now double that number, putting an additional 130 million people at risk of suffering acute hunger by the end of 2020. With such alarming numbers, CEO Clubs Network decided take the responsibility along with members to contribute our shares towards to a world with ZERO Hunger by the year 2030.

As a CEO or a business owner, we should not be shy away from our humanitarian duties. We will put actions together towards our goal of ZERO HUNGER, one of the 17 Sustainable Development Goals (SDGs). And as a business community, we will take this as a way of giving back to society, putting collective efforts and dedicating the resources towards the second out of 17 SDGs, “ZERO HUNGER”.

We are proud and happy to take responsibility and be part of the force for the 17 SGDs. Our community members will play a key role in making great things happen, making a big change in the year 2021. As put forward by the popular American songwriter and artist Michael Jackson,

"We are the world
We are the children
We are the ones who make a brighter day, so let's start giving"

Reference Link :

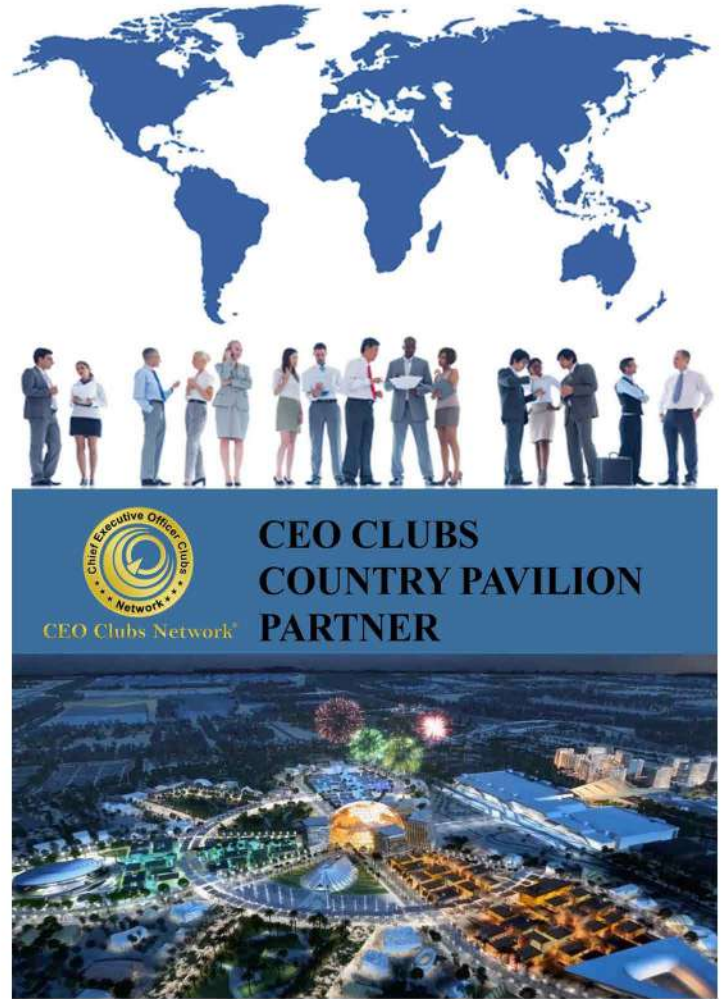
ShareTheMeal : <https://sharethemeal.org/en/>
UNHCR : <https://www.unhcr.org/>



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



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



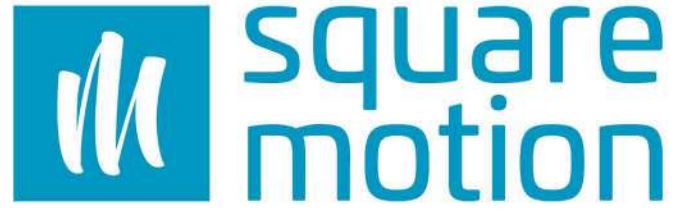
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Available on the  App Store  Google play

CEO Clubs APP

CEO Clubs Network Happy Member: Square Motion.



Congratulations!

excelledia®

RTA are happy to give this certificate of appreciation to Excelledia for having the second place for Best Company in Management Consulting for 2019

About Excelledia:

A leading business improvement and management consulting firm helping organizations become significantly more efficient, effective and financially profitable. We provide best practices Business Optimization Solutions to implement process, organization and technology improvements.



DGCX BRINGS STRONG CLOSE TO 2020, WITH NUMEROUS ACHIEVEMENTS



- Total volume traded – 12.73 million lots
- Total value traded – USD 320.69 billion
- Average open interest – 220,504 lots,
- Highest daily volume – 20 February 2020, 180,492 lots
- Average daily volume – 48,971 lots
- Highest trading month – March 1,800,708 lots
- Exchange of the Year MENA 2020 at FOW Global Investor MENA 2020 for the third year in a row

Dubai, 05 January 2021: The Dubai Gold & Commodities Exchange (DGCX) today announced that it traded 12.73 million contracts in 2020, and recorded a yearly AOI of 220,504 contracts in 2020. Open interest refers to the total number of outstanding contracts at the end of the trading day and is a strong indicator of an exchange’s success.

Additionally, the best performing product in 2020 was DGCX’s AUD Futures Contract, which traded over 0.26 million contracts, up 4,694% year-on-year (Y-O-Y), with AOI up by over 3.8% over the same period.

During 2020, the DGCX launched products that performed strongly; the Weekly INR-US Dollar (USD) Futures Contract as well as the launch of three FX Rolling Futures Contracts – Euro (EUR), Pound Sterling (GBP) and Australian Dollar (AUD) against the US Dollar (USD). Both products continue to display steady growth, which is testament to heightening demand.

Commenting on the year, Les Male, CEO of DGCX, said: “The pandemic presented disruption as well as challenges for many industries on a global scale. Against this backdrop,



it is encouraging to note that not only did we keep the market open throughout 2020, but that we also extended trading hours for both the Indian Budget and US Elections in response to demand from our members and market participants. Moreover, we are also proud that we were able to successfully introduce new products that have performed exceptionally well in the marketplace, as well as build on our partnerships, and strengthen our overall capabilities.”

Notable Milestones

Earlier in the year, the DGCX received confirmation that Dubai Commodities Clearing Corporation (DCCC), a wholly-owned subsidiary of DGCX, was officially recognized as an SCA-licensed CCP in UAE, providing the opportunity to offer clearing and risk management services to other exchanges and market infrastructure providers. The DGCX was also listed as a Third Country Trading Venue that meets MiFID II/ MiFIR transparency criteria, reiterating the DGCX’s commitment to align with best-in-class international standards. Additionally, the DGCX also signed agreements with Nasdaq and Cigniti technologies to upgrade its technology platform.

DGCX BRINGS STRONG CLOSE TO 2020, WITH NUMEROUS ACHIEVEMENTS

New products in the pipeline

Subject to regulatory approval, the DGCX Group will soon launch a 10-gram mini gold contract to complement its existing precious metal products, that also include the Shari’ah Gold contract, all of which continue to attract strong interest. The DGCX Group also aims to launch a Pakistani Rupee Contract, making it the first regulated exchange worldwide to list this product.

“As we head into 2021, we are seeing market participants begin to regain confidence and becomes less risk averse following the conclusion of the US Elections and the Brexit negotiations, together with the potential for the resumption of normal Indian banking hours. Going forward, we remain focused on building our value proposition, by continuing to provide market users with the tools and hedging mechanisms to manage risk effectively, whilst at the same time seeking to expand our member base,” **Male added.**



The DGCX once again closed the year with industry plaudits, being awarded ‘Exchange of the Year – Middle East and Africa’ from the Future and Options World (FOW) Global Investor MENA 2020 for the third consecutive year. The award recognized the DGCX’s stellar performance as it broke numerous records for trading volume, notional growth and open interest.

About DGCX:

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

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

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

For more information, please visit:

www.dgcx.ae

www.dccc.co.ae



FORTIA is here – You need to know about sorghum

Everything you need to increase profitability in sorghum farming.

In recent years, livestock management has responded to a greater demand for meat from international markets as well as agricultural innovations that ensure maximum crop yield. Agriculture producers must guarantee stability for their innovative technology because risk in grain production is dependent upon variable weather conditions and commodity prices.



In the 1990s, with the arrival of direct sowing and biotechnology for agriculture, beef and dairy cattle production were relocated to lower agriculture potential fields. Adapting to this new environment has forced farmers to expand their knowledge of forage production by measuring crop yield and nutritional contributions to their cattle for each crop and hybrid. Through consistent management, farmers could determine the optimum combination to produce higher-quality meat and milk from their livestock. As a consequence, producers began to demand specific information on the efficient management of forage resources to improve the economic results of animal production. Today, producers continue to search for this valuable information in a modern and accessible way.



Until today, we have faced a lack of information accessibility on livestock forage management respect to agricultural production. From this premise, Fortia was born. Fortia is the first platform in the agricultural sector that makes this information available to the user in a friendly, modern, and simple way. Launched out of Argentina, in this space you will find relevant information on corn and sorghum silage making and management and the direct grazing of forage sorghums. Fortia offers the knowledge farmers need to optimize the efficient production of kilos of meat per hectare, both in pure livestock areas and mixed systems. On Fortia, you can find insights from technical agriculture advisors, and hear from real farmers who join this collaborative platform.



"Fortia comes, in this first stage, to provide the keys and management indicators to increase the potential production of kilos of meat per hectare, managing to maximize the profitability of livestock systems through efficient management of forage resources," explained Fortia Content Manager, Gaspar Sánchez Cores, Advanta Seeds Argentina.

Etihad Credit Insurance, TDB sign agreement



Etihad Credit Insurance (ECI), the UAE's Federal export credit company, has partnered with Eastern and Southern African Trade and Development Bank (TDB), the financial arm of the Common Market for Eastern and Southern Africa, to advance economic development through trade finance and project and infrastructure finance, thereby bolstering the competitiveness of UAE-based businesses as they explore new markets and expand their operations in the international marketplace.

The UAE is Africa's fourth-largest global investor after China, Europe and the US, with an investment of Dh92 billion (\$25 billion) over the 2014-2018 period. This agreement is set to further boost the appetite of UAE businesses to increase their exports and investments in Africa.

In a Memorandum of Understanding (MoU) signed by Massimo Falcioni, CEO of ECI, and Admassu Tadesse, Group MD and CEO of TDB, the two institutions have agreed to form a committee that will implement initiatives aimed at boosting the competitiveness of the trade and export industry both in the UAE and in Africa. TDB's shareholders include 22 member states from the African continent.

The signing of the cooperation agreement between ECI and TDB coincides with this month's official launch of African Continental Free Trade Agreement (AfCFTA), connecting 1.3 billion people across 55 countries, and creating the largest free trade area in the world with a combined gross domestic product valued at Dh12.48 trillion (\$3.4 trillion).

UAE's trade with Africa is expected to increase following the implementation of AfCFTA. A poll conducted by Dubai Chamber during its recent webinar revealed that 91 per cent of participating businesspeople believe that AfCFTA will strengthen Africa's relations with Dubai and the UAE.

The AfCFTA – initially set to commence on July 1, 2020 but delayed due to the pandemic – seeks to boost intra-Africa trade. As of December 2020, 54 countries had signed the agreement while 34 countries have deposited their instruments of ratification. If AfCFTA is implemented fully, the trade pact could boost regional income by 7 per cent or Dh1.652 trillion (\$450 billion), speed up wage growth for women, and lift 30 million people out of extreme poverty by 2035, according to the World Bank.

Etihad Credit Insurance, TDB sign agreement

Underscoring the strategic cooperation and how it will propel UAE businesses towards further success, Falcioni said: “This agreement reflects the goal of ECI to help UAE exporters develop higher market share and grow their business throughout the world. It also mirrors the mandate of TDB to help give businesses in the region a competitive edge in the global arena. Both institutions share a common goal, which is to support companies to expand internationally,” he said.

Tadesse added: “We are truly glad to partner with ECI—a company that is poised to play a crucial role in the advancement of the UAE’s non-oil sector. It is our shared goal in this promising cooperation to open countless opportunities for local businesses to thrive globally.”

The agreement is a result of ECI’s efforts to help solidify the position of the UAE as the leading global hub for trade and exports. In this deal, ECI will continue to bolster UAE exports through bespoke credit insurance services, while TDB will provide developmental capital and services through customer-focused and innovative financing solutions.

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



A key aim of the agreement is to generate significant contribution to the UAE non-oil sector through vital export initiatives that include opportunities for insurance, reinsurance, and co-insurance services. And since both ECI and TDB offer Trade Finance and Project and Infrastructure Finance (PIF), local businesses in the UAE and Africa stand to gain from this new cooperation.

ECI’s consultancy and network of 360 million companies worldwide will also enable UAE exporters to make informed decisions in tapping a new market or transacting with a new company in Africa.

Established in 1985, TDB is a multi-lateral and treaty-based development financial institution showcasing assets worth more than \$6 billion. It facilitates trade and regional economic integration through solutions including trade finance, project and infrastructure finance, asset management, and business advisory services.



INDIA'S RISE AS THE 'WORLD'S PHARMACY'

Both the UAE and India were exemplary in controlling the spread of the pandemic with the critical help of the frontline healthcare staff.

Almost a year ago, in January 2020, no-body could have foreseen the role that the healthcare sector would come to play in sustaining the entire human race against a deadly pandemic. In a year-long battle against Covid-19, some countries clearly out-shone others, they rose to the occasion and superseded expectations in a way they managed the rampant spread of the deadly coronavirus.

In my books, India and the United Arab Emirates are two countries who truly walked the talk in their fight against Covid-19. If we were to rewind to the start of the pandemic, global media reports slammed India for being in denial about the Covid-19 crisis and labelled its response as a 'humanitarian disaster'. Fast forward to January 2021, Covid-19 cases in India fell to its lowest since June 2020 and the country is gearing up to execute the world's largest vaccination program. The UAE, on the other hand, did an exemplary job in sanitising the country every day during the lockdown, putting into place stringent health and safety protocols and opening its doors to global tourists on July 7, when much of the world was still struggling to find its foothold in controlling the spread of Covid-19.

The Covid-19 crisis has opened our eyes to the reality that state-of-the-art healthcare infrastructure is not only the bastion of the Western world but thriving in developing and emerging economies like India and the UAE too. Today while hospitals in the US and UK resemble a war zone, India and the UAE are frontrunners in conducting rapid immunisation programs to protect its citizens.



JAMES MATHEW
CEO AND MANAGING PARTNER
UHY JAMES Chartered Accountants

INDIA: THE 'WORLD'S PHARMACY'

As India celebrates Republic Day on January 26, I truly believe the country deserves to be applauded for positioning itself as the 'World's Pharmacy'. Amidst a global healthcare crisis, India has taken upon itself the onus of immunising its 1.3 billion population while 'nursing its neighborhood' through its vaccine diplomacy program - #VaccineMaitri. While the global superpowers of the world battle the Covid-19 crisis within their countries, India is on a mission to heal one of the most densely populated regions of the world for free! Bhutan, Maldives, Nepal, Bangladesh, Myanmar, Seychelles, Brazil and Morocco have already received doses of India's vaccine free of cost.



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INDIA'S RISE AS THE 'WORLD'S PHARMACY'

India's magnanimity in the battle against Co-vid-19 is not a one-time phenomenon. Right from the start of the pandemic, India has walked the extra mile to support its allies in combatting the deadly virus. In May 2020 the world was witness to Indian paramedics, doctors, critical care nurses and healthcare professionals being flown into the UAE, amidst stringent lockdown measures, to support the frontline workers in the UAE. This humanitarian act was not a consequence of foreign diplomacy tactics, rather its roots lie in the century-old ties that UAE and India share with each other. Further, I would also attribute this humanitarian act to the fact that business leaders in the UAE's healthcare ecosystem are by and large Indian expatriates who play a pivotal part in the realm of healthcare across the UAE. Leading healthcare providers like the Aster DM Healthcare Group, VPS Healthcare, Zulekha Hospital, Thumbay Hospital have Indian expatriates at the helm of affairs and they have been at the forefront in working alongside the UAE government in its relentless battle against Covid-19.



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A UNIQUE PARTNERSHIP

Historically India and the UAE have always maintained harmonious ties, but even when both nations battled a global pandemic, they chose to help each other sail through the crisis. This comes as no surprise since out of 18 million Indian expatriates based around the world, more than 3.5 million of them choose to call the UAE their 'home away from home'.

JAMES MATHEW IS CEO AND MANAGING PARTNER AT UHY JAMES

Led by Indian expatriate James Mathew, UHY James has played a pivotal part in shaping the audit, advisory and consulting practice in the region, since 2005. The firm has successfully catered to the business requirements of some of UAE's leading healthcare providers and other diverse business sectors including retail and trading, manufacturing, hospitality, real estate for almost three decades. UHY James is powered by a strong foot- print across key emirates in the UAE and is among the select few auditors regulated with DFSA and ADGM; thereby strengthening its position as a preferred partner of choice for businesses across the UAE.

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



Your Key to Success

CEO Clubs Network®

Get Connected with a Unique World of Business Opportunities

Zoom In Zoom Out As CEO

Zoom in and Zoom out as CEO



As the business owner or C-level executive, you have the responsibility other people don't even dare to think about. You know how to stay at the top of the game.

However, just as any other executive you face the same questions:

- How to know if this decision is right?
- What impact will it have on a system as a whole?
- How to foresee a conflict between two strategic goals before it is too late?
- Can I trust that my leadership team understands the business as whole and can provide insights?

In my experience, the ability to zoom in and out is often overlooked as the managerial ritual.

Management at all levels often gets caught up with the day-to-day tasks of their department or distanced from developing a deep knowledge and understanding of the system in which their business exists by their levels of authority. They unconsciously fill in their knowledge gaps and push forward with their well-intentioned plans.

When business performance fails, they are unable to pinpoint why due to **self-inflicted blindness**.

How could they know their strategies were doomed? Pushing forward with plans without developing a holistic awareness of the system is like trying to fix a car without knowing what any of the parts do, or how they work together to make the vehicle run. The first step of successful business performance is to zoom in and out of the system in order to understand it. This supports the discovery of meaningful leverage points that will result in purposeful change and far-reaching improvement.



Laura Gerrits-Gedville
CEO of the Holistic Enterprise

Zoom In Zoom Out As CEO

This approach to management requires leaders to analyze the systems within their organization to improve quality rather than simply identify problems and put out fires. Deming reminded business leaders often that putting out fires was not the same as improving the quality of the system as a whole. When a CEO focuses on the symptoms of a problem instead of the faulty system that produced it, the business starts running them. Only by using his approach and the “zoom in, zoom out” mindset discussed here can CEOs truly improve a company’s systematic thinking and create processes that improve quality.

What Is the Zoom In, Zoom Out Approach?

What we mean by “zooming in” and “Zooming out” is a CEO’s ability to manage the organization at both the systems level and process details level. Many CEOs operate with the belief that their sole role is that of macro-manager or “big picture” thinker. However, CEOs who are unaware or unable to perform at the ground floor level are those who must lead with force rather than respect for people (a core principle of Toyota’s successful lean methodology).

Leadership is about giving explanations (zoom out) for ground floor operation (zoom in) rather than simply giving orders and expecting the system to obey. This is the approach that leaders of highly effective organizations take. It ensures that every worker is valued, and that every manager is competent enough to understand and act out the systems of value that make the organization worthwhile to its stakeholders. The leaders of less effective organizations think only from the “zoom out” level and operate with a limiting belief that they’d be swallowed by the details if they were to take the time to understand them.

However, there is common ground between both types of leaders. They both want to understand the routines and processes needed for a lean methodology to become effective in their organization. The answer is in part the ability to both zoom in and zoom out at the systems level. Navigating fluently between strategic, tactic and operational levels of the system is how the most effective CEOs implement lean methodology.

Another way of approaching the “zoom in, zoom out” mindset is by viewing everyone in the company as a customer. To do this, you view the internal hierarchy as a system of value, and each person as someone you want to provide exceptional service. As the CEO, your customers are the upper management, upper manager’s customers are the ground floor management, and so on. You must “sell” the upper management on the company value from its highest conceptualization (why your company exists) to the highest resolution (the daily operational tasks) and show how those interconnect, just as you do through marketing and sales programs.

Management’s Role in Systems Thinking

Deming estimated that 94% of corporate problems were caused by management and an organization’s systems, not the incompetence or uncooperativeness of workers. By improving systems used by C-suite and upper management, you can then “zoom in” to provide the tools, explanations, and purpose to workers on a daily basis that will lead them toward success. You can do this through Lean methodology, but there are unique struggles to contend with when you choose this approach.

Deming once said in an interview with Robert Reich, Lloyd Dobbins and Clare Crawford Mason, “No organization can survive with just good people. They need people who are improving.

Zoom In Zoom Out As CEO

The Toyota lean methodology rests on this concept — respect for people at every level — as the guiding principle for all lean management practice. This is echoed in Deming’s principle **#6 - to institute modern methods for job training**. By zooming in on job duties and clear objectives for each position, you are giving people the respect they deserve to do their jobs without micromanagement.

A part of that daily practice is measuring the system to ensure that it is not tilting too far in one direction or another as micro-changes to the system are implemented. Again, most CEOs only use the zoom out approach in avoidance of being bogged down by the details. However, the smallest details in ground floor operation can cause massive waves of positive or negative feedback in the organization if they are not directed by the CEO’s understanding.

While measuring progress and course-correcting is essential to lean management implementation, it is often led askew by the use of arbitrary, not readily understood tools. This is why Deming introduced principle **#10 – the elimination of numerical goals for the workforce**. Numerical targets often indicate a poor understanding and therefore poor practice of lean principles that don’t actually yield results. This does not respect people’s needs and value, but rather puts arbitrary measures on ground floor workers that are rarely used to measure upper management’s performance.

John Seddon, occupational psychologist and renowned thinker, put it simply: “There is a systemic relationship between purpose (what we are here to do), measures (how we know how we are doing), and method (how we do it.” This can be viewed through the binary of zoom in, zoom out thinking as well:

* Zoom out by understanding the company as a whole and why it behaves in certain ways

* Zoom in to understand human behavior and use it for effective coaching

Consequences of an inability to zoom in or out

Unfortunately, a few years ago I have witnessed the harsh consequences of an inability to zoom in or out of the system firsthand. A budget airline that was attempting to apply Lean management and expand quickly. Their plan was simple and appeared to be a well proven plan for growth by other low-cost airlines in their sector. Keep expenses and prices low so that most flights would be fully booked, and revenue would continually stream in. While taking the time to examine the system as a whole with management it became clear that the company would have a difficult time fulfilling future flights. A large number of crew members were leaving the company due to low pay. There weren’t enough pilots to meet the demand of flights that the airline had on offer. The board did not participate in the exploration of the entire system, so they failed to recognize the upcoming problem. They didn’t authorize an increase in salaries for the airline crew because they were too focused on their goal of keeping costs low. When it came time for the fully booked flights to take off there were no pilots to fly them. The airline cancelled the flights, lost revenue, and filed for bankruptcy. These harsh consequences could have been avoided if all of the decision makers within the organization had taken the time to zoom in and out of the system.

In most circumstances, it is up to the CEO to change the systems thinking of an organization and tailor it toward quality improvement. Using this method, you can take charge of your organization without micromanaging, and empower individuals to act in accordance with your company’s highest mission at all times.

Zoom In Zoom Out As CEO

This is the essence of the Deming philosophy and can be achieved only when CEOs are willing to adopt their position as a big thinker and ground-floor changemaker.

Failing to zoom in or zoom out dooms organizations to chase irrelevant leverage points, leading them away from their goals. The method of developing a holistic understanding of the system through the zoom in and zoom out approach is extremely effective in helping leadership shed their preconceptions and become more deeply aware of the potential leverage points that demand attention and action. I help CEOs and lean management teams navigate the zoom in and zoom out process and develop a routine of regular examination of the system.

With my guidance, I help executives develop a deeper understanding of the company and its place within the system. Together, we zoom in and zoom out; looking first at how the system behaves, and then examining things more closely for potential leverage points. With my help teams avoid their inherent company culture biases that they've developed and become more conscious of the interconnected and interdependent components of the whole.

My role as an executive advisor and mentor is to guide CEOs and teams with developing their patience and discipline to persistently revisit the system from a multitude of perspectives and spot new leverage points. This routine helps the business remain fluid and adaptive as the system generates new challenges.




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Sobha Realty: Despite COVID-19 Challenges are Committed to Timely Project Delivery and witness First-time interest from Nigerian, Canadian buyers

Reinforcing its reputation for the highest international standards and timely project delivery, Sobha Realty, the leading premium real estate developer, remained committed to its construction schedule, with delivery on track across Sobha Hartland, its flagship master development located at Mohammed Bin Rashid Al Maktoum City in the heart of Dubai.

The company announced that Gardenia Villas Phase II is in the process of handover and the Hartland Greens Phase III (Buildings 5 and 6) is advancing as planned and is at 90 per cent completion. Despite the challenging impacts of COVID-19 and a halt in operations across multiple sectors, Sobha Realty has put in place several measures to ensure the well-being and safety of its staff and maintain seamless construction activity over the course of the last year.

Launched in 2014, the eight million square feet luxury freehold master development, Sobha Hartland consists of upscale apartments, premium villas and high-end townhouses, including Greens, Creek Vistas, Creek Vistas Reservé, Gardenia Villas, Garden Houses, One Park Avenue and Forest Villas. The master development is set for completion in 2025.



Speaking on the company's commitment to timely delivery despite a pandemic, Francis Alfred, Managing Director and CEO of Sobha Realty, said: "Over the past year, the world has witnessed unprecedented circumstances that have impacted the safety and well-being of populations across geographies and segments, leading to largescale economic disruption. But it is heartening to see how industries are endeavouring to adapt to the changing landscape.

"During this time, Sobha Realty seeks to prioritise the safety of our staff and fulfil our commitments to our clients. We are proud to have weathered the worst of the pandemic with minimal disruptions to construction operations as we prepare for the scheduled handover of a series of projects within the Sobha Hartland development. This is testament to our unwavering commitment to offering exceptional services and experiences to our buyers and investors and to Dubai, which has distinguished itself as a global hub for real estate."

The signature Sobha quality is achieved through a unique backward integrated business model. It is the only company in the world with key competencies and in-house resources to deliver a project from concept to completion.

Sobha Realty: Despite COVID-19 Challenges are Committed to Timely Project Delivery and witness First-time interest from Nigerian, Canadian buyers

Sobha Realty is supported by its inhouse design team and a backward integrated supply chain including its own manufacturing facilities and a three-tier quality check to ensure meticulous standards at the time of delivery.

Committed to redefining the art of living in Dubai and delivering thriving and sustainable communities, through its unique intuitive design philosophy, where nature, space, light and sound are all woven in perfect harmony dedicated to creating spaces that shape human lives and redefine urban communities. Sobha Hartland, today boasts the exclusivity of being the only community with over 30 per cent of land value dedicated to green open spaces.

Recently, Sobha Realty also announced that they registered a significant increase in international investors, compared to earlier in 2020. The developer witnessed growing interest from investors in new markets, such as Canada and Nigeria, that accounted for nearly 20 per cent of all international buyers.

As the pandemic struck the real estate market in Q2 of 2020, developers across the UAE faced a sharp decline in sales with the exceptional circumstances and global lockdowns making investment a low priority, stifling international travel and reducing overseas investments.

Moving into Q3, a strict adherence to social distancing, coupled with the UAE government's successful National Sterilisation Programme, and stringent measures to flatten the curve led to a decline in the number of infections. This allowed the government to readjust priorities to drive recovery measures without compromising public safety.

In addition, the government prioritised real estate development – considering it a 'vital sector', and enabled work to continue uninterrupted, as long as developers strictly complied with the regulations imposed by the authorities.



Addressing the positive shift in investors, Alfred added, “This was a natural outcome of the multiple customer-focused initiatives and proactive measures the UAE government has implemented, the real estate market in Dubai will remain an attractive one for local and international buyers. Coupled with our unique portfolio, prime location and undeniable commitment to quality, this has resulted in a surge of international investors. As real estate developers, we need to focus on re-imagining the new normal and put in place strategies that are aligned with the UAE’s vision for economic recovery.”

Another positive and surprising trend that was witnessed in the Dubai real estate market, was how buyers boasted a demand for mid-to-luxury homes, as well as open spaces and larger houses.

Sobha Realty: Despite COVID-19 Challenges are Committed to Timely Project Delivery and witness First-time interest from Nigerian, Canadian buyers

The Dubai Land Department revealed that there is an appetite for buyers to go for big ticket units of Dh2 million and above in Dubai's property market. Sobha Realty's master development, Sobha Hartland, aligns with the trend to offer homeowners, well-developed and strategically located high-rise apartments, luxury villas and premium townhouses that offer panoramic views and are close to the city's top attraction. Sobha Realty's portfolio of villas and townhouses at Sobha Hartland includes the Gardenia Villas, Forest Villas, Waterfront Villas and Garden Houses, all of which saw a strong interest from buyers as homeowners prioritized bigger homes with open spaces.

About Sobha Realty

Sobha Realty is an international luxury developer committed to redefining the art of living through sustainable communities. Established in 1976 as an interior decoration firm in Oman by PNC Menon – a visionary entrepreneur, the company has grown its presence with developments and investments in the UAE, Oman, Bahrain, Brunei and India. Over the last four decades, Sobha Realty has also redefined the real estate value chain by leveraging its inherent in-house capabilities of conceptualisation, design and development. Sobha Realty is currently developing Sobha Hartland, a luxurious freehold community spread across eight million square feet in the heart of Dubai, as part of the Mohammed Bin Rashid Al Maktoum City master development.



The banner features a dark blue background with a glowing grid pattern and a world map. Silhouettes of several business professionals are shown in various poses, some holding briefcases or looking at devices. In the top right corner, there is a circular logo for the CEO Clubs Network with the text 'Chief Executive Officer Club Network' and 'CEO Clubs Network' below it. At the bottom, the tagline 'Connecting Minds, Creating Opportunities' is written in a white, elegant script font. Below the tagline, the website 'www.ceoclubsnetwork.com' is listed on the left, and social media icons for LinkedIn, Twitter, Facebook, Instagram, and YouTube are followed by the hashtag '#CEOClsNetwork' on the right.

Etihad Credit Insurance signs pact to support renewable projects

Etihad Credit Insurance (ECI), the UAE's federal export credit company, has signed an agreement with Masdar, Abu Dhabi Future Energy Company, to work on initiatives aimed at supporting investment in renewable projects that will contribute to reducing carbon emissions.

In a Memorandum of Understanding (MoU) signed by Mr Massimo Falcioni, CEO of ECI, and Mohamed Jameel Al Ramahi, CEO of Masdar, the two sides have agreed to explore building together cost-effective insurance and financial guarantees to support Masdar's global development ambition of achieving clean and renewable energy infrastructure development.

The agreement is a result of the shared objective of ECI and Masdar to solidify the position of the UAE as a global leader in sustainability initiatives and renewable energy and accelerate the diversification of the national economy. It is also in line with the objectives of the UAE Energy Strategy 2050, which aims to increase the contribution of clean energy in the total energy mix from 25% to 50% by 2050 and reduce the carbon footprint of power generation by 70%. The UAE signed the Paris Agreement in 2016, joining over 170 countries across the world.

Underscoring the importance of this collaboration in achieving a sustainable economy, Mr Falcioni said, "It is our common goal to help the UAE become a paradigm of sustainability, and rest assured we will strive to build a brighter, greener future together. Through this undertaking, ECI hopes to show support for the leaders' vision of helping reduce the carbon emission."

Mr Al Ramahi said, "While financing the energy transition will be a monumental undertaking, there is actually no shortage of capital to finance renewable energy projects in the majority of countries as clean energy solutions have a well-understood risk profile.



Under this MoU, ECI and Masdar will explore establishing political and commercial risk insurance solutions to improve bankability and attract cheaper capital to Masdar's renewables projects in the UAE and globally. ECI will also support Masdar in its global expansion through tailor-made credit insurance solutions in order to enhance its overall viability and competitiveness globally, as well as through extending its products and solutions to other companies registered at Masdar City which is a low-carbon urban development project.

The UAE federal credit export company will also assist Masdar in terms of attracting funding partners to new geographies and reducing the cost of bank funding in order to allow them to request their preferred bank to discount the invoices secured by ECI at a preferential rate.

In addition, the two establishments will hold workshops to introduce companies registered at Masdar City to trade and financial tools offered by ECI educating these businesses about the importance of trade credit insurance. Both institutions share a common goal to make sure these companies stay informed and updated about the solutions that can further advance their growth.

The UAE launched the "Energy Strategy 2050" in January 2017, allocating over AED600bn (\$163bn) to meet its goal of increasing the contribution of clean energy sources in the total capacity mix to 50% (44% renewable and 6% nuclear) by 2050.

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

The Race Between Depression and Technology

The post-Covid landscape will be reminiscent of the end of a World War.

As World Wars go the cost of 2-3 million dead and over 100 million affected is certainly low but the overall damage is done to Society and the Economy is much bigger.

The cost to Society estimated great and long-lasting, is yet to be calculated. The cost to the Economy is already very difficult to bear.

To face up to the pandemic all States went deeper into debt with the total debt of the World equal to 365% of GDP and rising even more steeply since the pandemic.

This mountain of cash is very far from representing equivalent values. Historically a debasement of currency will follow. When the ratio of National Debt to GDP exceeds 100%, real GDP growth is doubtful.

With the paralysis of production and consumption due to Covid, a lot of companies and individuals will go under.

Only China up to now has recovered to a significant degree and this will create a new geo-economics' imbalance with Geopolitical consequences.



DR. DIMITRIOS VASILEIOS KOKKINOS
Chairman & Managing Director
DVK Consultants DWC-LLC

A very deep crisis is looming in a few months or years. To counter this, Wealth generation is needed. That Wealth is already being created by the change in the Energy Sources model and the Digital Explosion.

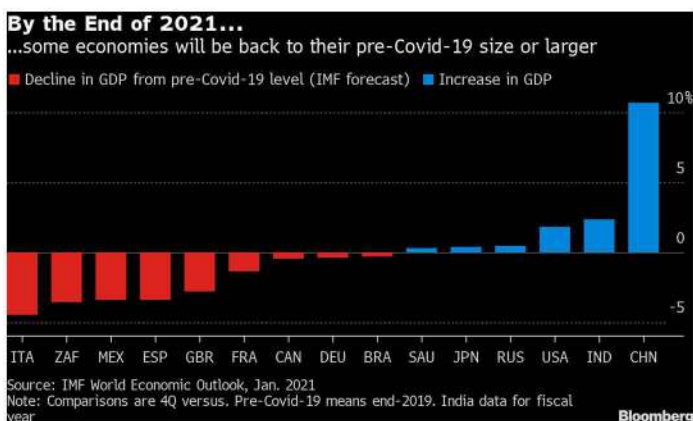
There is talk of the 4th Industrial Revolution. This is wrong. We cannot refer to an Industrial Revolution in a post-Industrial World.

What is happening in the 1st Cognitive Revolution. The Industrial Revolution used Energy as a muscle multiplier. The Cognitive Revolution uses Energy as an intellect multiplier in the various forms of AI and associated technologies. This is a new source of intangible Wealth that will become dominant in the next decade. This is great hope.

The risks:

The first risk is Political.

The issue is how fast the United States and the rest of the West will recover from the Trump era and the pandemic damage and the Worldwide repercussions of recent events, particularly China's perception of them.



The Race Between Depression and Technology

The second risk is for Covid to prove more resistant and for general immunity to take longer. No significant improvement can be expected before 2021 in any case. Caution will rule. In the best case Socially and Economically, matters will not improve before 4Q 2020.

Some examples:

The World Bank indicated that many Countries are potential financial defaulters. Brazil, one of the most dynamic World Economies before being bankrupt, is a case in point.

A million or more small businesses Worldwide will have difficulties restarting.

The Association for Financial Markets in Europe said in a report that: “Companies face an equity shortfall of as much as 600 billion euros (\$724 billion), as existing government programs and private funding won’t suffice to fully cover the roughly 1 trillion euros that businesses need to replace losses suffered during coronavirus restrictions”.

Consumption will improve but will not skyrocket, the scars are still deep. The Worldwide disruption of the Supply Chain will not improve fast.

All the last decade, credit generation was superseded by much value generation.

All the Central Banks generated credit to States, banks, corporations, and even individuals with one purpose only. To avoid Economic collapse. They have succeeded in this by deferring the cost to the future.

It should be noted that the Stock Exchanges are divorced from reality and not only do not reflect the present dire straits of the World Economy but they carry on rising.

It is simple.

With credit available almost at zero rates Companies issue bonds and then buy their own stocks.

Companies also take loans to give dividends to their shareholders.

The following graph is self-explanatory.



Obviously, this type of Virtual Economy cannot go on forever. It is a paradox that M1 speed increased 60% with no inflation. It is interesting to note that many Companies making losses have their stock price rising continuously. It is also interesting to note that bonds that are expected to fail at a rate of 9% p.a. but give only 4.5% interest rate p.a.

According to Cogan: The Fed’s current QE-Infinity plan is running at \$120 billion a month, which equates to \$1.44 trillion a year.

If the Fed wants to keep long-term interest rates pegged at the floor while the Treasury issues another \$4 or \$5 trillion of debt in FY 2021, which is about 20% or more of GDP, they are going to have to monetize a whole lot more than \$1.44 trillion. It’s impossible to know how much more but, more than double the current pace is likely.

If stocks ever drop 10% again, they’ll have their excuse to do it.

The future failure of all those Companies is certain unless something new generates wealth inside them to fill the gap, or outside them to replace them.

The Race Between Depression and Technology

If the gap between available money and generated values is not bridged, if price and value do not match, then total economic collapse in the future is certain.

The opportunities

A lot of new Technologies, maturing simultaneously, give hope that the looming Depression can be avoided or be of short duration.

Energy

The most important one is the Energy Revolution. For the first time in History, States can become self-sufficient in Energy, even if they do not have fossil fuel deposits. Energy is a principal Geopolitical factor and historically Energy is the greatest catalyst for Prosperity and Social Change.

With the end of the Napoleonic wars, the Industrial Revolution developed using coal to multiply human and animal muscle power through steam. It was the greatest Wealth creator of all times until then. With the end of the 1st WW Oil was permanently introduced and resulted in the development of the Internal Combustion Engine.

With the end of the 2nd WW Oil became the prime source of Quality Energy and transportability was multiplied many times resulting in the engagement of many more National Economies in the unprecedented Wealth creation that marked the second half of the 20th Century.

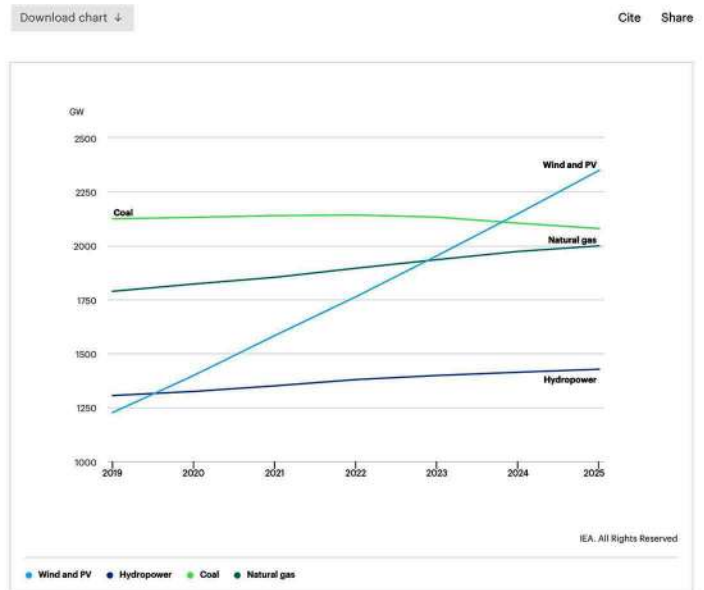
The end of the Covid war will mark the development of a new source: Renewable Energy. The Energy demand can only increase.

As an example, the bitcoin network in 2020 consumes 120 gigawatts (GW) per second. This converts to about 63 terawatt-hours (TWh) per year, about 1% of the world's energy consumption.

It is obvious that if we do not want to boil ourselves or choke in our exhaust gases, renewables are the only possible solution.

Total installed power capacity by fuel and technology 2019-2025, main case

Last updated 6 Nov 2020



Appears in [Renewables 2020](#)

Sources
IEA (2020), World Energy Outlook 2020 <https://www.iea.org/reports/world-energy-outlook-2020>

The graph above shows the growth of renewables in Electricity production. It is similar in the rest of the Energy consuming sectors.

Renewable Energy production together with renewable Energy Storage are the two great investment opportunities and will attract a continuously increasing investment as renewables and storage record continuously declining costs and rising capacity and usage factors

The share of renewables in the US exceeded that of coal in Electricity generation for 153 days compared with 39 days in 2019.

AI

The next source of Wealth, that is already developing, is Knowledge generation.

The Race Between Depression and Technology

The new Cognition Revolution will be producing amazing Wealth through the creation of Knowledge systems like for example AI applications products, whose value will exceed by much the present software products value.

AI at present is a newborn baby but growing exponentially. At present and in the near future it can help in the quality automation of physical work, automate most desk functions and assist intellectually.

It is not a magic wand and high knowledge, training, and skill is required for its successful deployment.

It is an excellent new tool and AI applications are high-value products.

An example is that today we process only 10% of the Data collected at the edge. By 2025 this will rise to 75%. Companies will become deeply knowledgeable about everything that concerns them.

McKinsey's latest forecast of AI's impact on the global economy is that it will have generated \$13 trillion in economic activity across the world by 2030, despite causing upheaval for many people. The company expects AI will add about 1.2% of additional GDP growth per year through to 2030, which is much higher than the steam engine's boost to human productivity of 0.3% per year between 1850 and 1910, and twice the impact IT had in the 2000s.

The above graph is already superseded and the rate of market increase is already steeper.

The New Technology Mixes

There is a simultaneous maturing of technologies that combined are a great value multiplier.

Those are 5G, IoT, EV transport, 3D printing, Digital Sciences, and others that lead to Advanced High-Value Manufacturing automation in the office and Government the ability to tele-manage an automated production process where the product is designed in one place and is automatically produced in another

The value created by those technologies is much higher than what has been achieved up to now.

It is the only way that the gap between credit and value can be bridged and the great World Debt managed.

Conclusion

Governments borrowing for free will not last forever and, when conditions normalize inflation will return with a vengeance.

There is no doubt that in the medium term, the New Energy and Technologies opportunities will outweigh the risks.

The question is if they will develop fast enough to assuage the great bubble crisis now forming.



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Francis Alfred
Managing Director and
CEO
Sobha Realty

SOBHA
REALTY

Mr. Francis Alfred is the Managing Director and CEO of Sobha Realty – a leading international luxury real estate developer and construction group with diversified interests and investments in the UAE, India, Oman, Qatar, Bahrain, Brunei and Tanzania.

Francis' proficiency lies in Real Estate Development, Design Management, Project Management, Construction Management and Manufacturing. With almost two decades of rich and diverse experience, Francis has been successfully directing Sobha's large-scale and complex mixed-use real estate developments – from inception to completion.

He is responsible for the overall management and monitoring of the master planning, project lifecycle, design and delivery of all its real estate projects. This includes ongoing project such as Sobha Hartland, an eight million square feet freehold mixed-use development in Mohammed Bin Rashid City, Dubai. He also ensures Sobha's unique backward integrated Real Estate model is seamlessly functioning by delivering the signature Sobha quality to the customers in all its developments.

With his entrepreneurial acumen, Francis also oversees the geographical expansion and diversification of Sobha Realty's real estate development business.

A well-rounded professional, Francis started his career in the construction industry as a Management Trainee at Sobha Ltd (India) in 2001, a role that offered him a unique perspective of the industry, and a fundamental understanding of the key attributes to success: on-time project delivery, an uncompromising commitment to quality and budget management.

Francis holds a Bachelor of Civil Engineering degree with distinction from Annamalai University in Tamil Nadu, India. He also underwent training in Quality and Technology in construction in Japan, where he worked closely with renowned Japanese architectural firm Nikken Sekkei.

An avid reader, Francis is self-reflective, confident, appreciates intellectual discussions, and is contagiously enthusiastic. He is a strong believer of reasoning and encourages different groups to work together for a shared purpose in order to achieve shared goals.



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

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