

#### **CEO Clubs Network**

Connecting Minds, Creating Opportunities

#### Our Services

- Community Building
- Event Marketing
- Communication
- Trade & Investment Promotion
- Leadership & Excellence Award
- Entity Formation

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**CEO Clubs Network** is an award-winning, globally recognized organization specializing in community building, event marketing, communications, entity formation, trade and investment promotion. Our purpose is to nurture relationships, share knowledge, and create opportunities for C-level executives across the private and government sectors. With a strong presence in USA, UAE, and China, we distinguish ourselves by providing tailored advice, fostering strategic collaborations, and empowering businesses to thrive within an influential global network.

Our regional headquarter, CEO Clubs Network UAE, has been in the industry for more than 19 years. Showcasing a list of high-profile members plus 3,000 affiliations, our organization is grateful for the patronage of His Highness Sheikh Juma bin Maktoum Al Maktoum, a member of Dubai royal family.

We are a proud winner of the **Dubai Quality Appreciation Awards Cycle 2017 and 2022** which were presented by **His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of United Arab Emirates and Ruler of Dubai.** 

Among our numerous major international awards, we are elated with EXPO 2020 Dubai Recognition by His Highness Sheikh Ahmed bin Saeed Al Maktoum, Chairman & Group CEO of EXPO 2020 Dubai Higher Committee for our invaluable contribution to the success of EXPO 2020 Dubai.

#### **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.







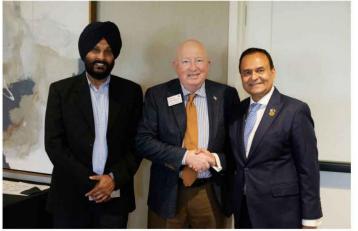






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### **CONTENTS**

06 CEO CLUBS INSIGHTS

18 VOICE OF DIPLOMATS

**36** MEMBER ARTICLES

79 UPCOMING EVENTS



#### Dear Members & Readers,

August carried forward the vibrant momentum of the year with purpose, global connectivity, and impactful exchanges within the CEO Clubs community. This month, our gatherings once again demonstrated the true strength of **collaboration**, **innovation**, **and leadership** that define our network.

We proudly feature **Dr. William Wraith III** — **Chairman & CEO of The Wraith Group, Co-Founder of Lyten**, and a visionary Silicon Valley entrepreneur. A former US Air Force officer, global business leader, and philanthropist, he has pioneered clean energy, environmental solutions, and affordable healthcare. His legacy of innovation, service, and impact continues to inspire leaders worldwide.

From Washington, D.C. to Dubai, CEO Clubs members came together to spark opportunities, share insights, and strengthen cross-border partnerships. **On August 16, we proudly hosted an exclusive executive gathering in Washington, D.C.** in collaboration with The Ellitan Group. The event brought together government officials, diplomats, investors, and business leaders to spotlight Dubai's thriving real estate sector and position it as a gateway for global expansion and investment.

Earlier in the month, on August 6, the CEO Clubs Networking Breakfast at SEVA Experience created a unique space for diplomats and executives to connect in a serene, wellness-inspired setting. The morning was filled with meaningful dialogue and new collaborations, all in line with our commitment to fostering authentic connections.



On August 20, the 6th Global Synergy Hub further deepened the spirit of collaboration, uniting members from the UAE and USA to discuss opportunities across health-care, education, real estate, and technology. With dynamic breakout sessions and diverse perspectives, the gathering reinforced our shared mission of creating global bridges for growth.

We are also delighted to announce that the **8th Edition of the Burj CEO Awards** will take place in Dubai from November 20–23, 2025 under the theme "**Leading the Future: Innovation in Action.**" **Nominations are now open,** and we look forward to celebrating extraordinary leadership and achievement at this prestigious event.

This month, we also extended a warm welcome to our newest members: **Karma Developers, Mastercuts, Garfield Law Group, Fly Premier Class, and The World Today.** Their addition further enriches the diversity and strength of our community.

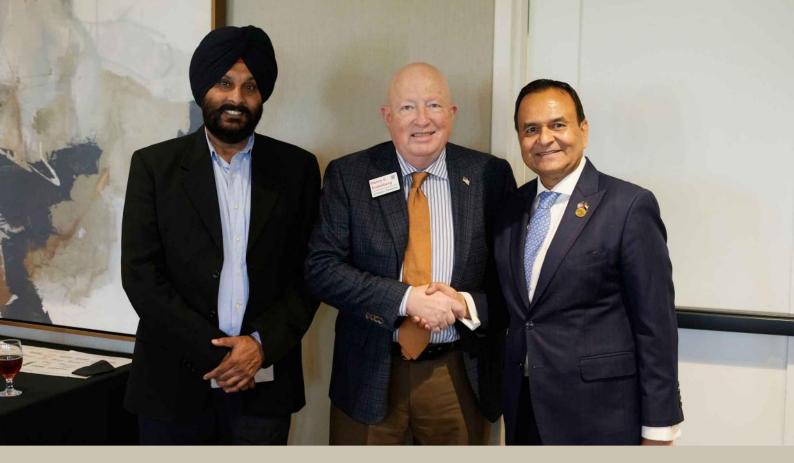
Looking ahead to September, we are excited for another lineup of engaging experiences, including a Member Company Visit to Champion Group, CEO Clubs' support of the AIMS International Gulf Leadership Forum, the 7th Global Synergy Hub with Lithuania Chamber, and the much-anticipated CEO Clubs Cigar Night at China Tang Dubai.

As we continue this journey into the second half of 2025, our focus remains on nurturing impactful connections, empowering innovation, and driving forward global leadership. Together, we are building bridges that shape the future.

Warm regards,

**Sarah Dong** 

**Editor-in-Chief | CEO Clubs Magazine** 



# CEO CLUBS BRIDGES USA & UAE: EXCLUSIVE WASHINGTON, D.C. GATHERING SPARKS GLOBAL INVESTMENT OPPORTUNITIES

16 August 2025, CEO Clubs Network, in proud collaboration with The Ellitan Group, successfully hosted an exclusive executive gathering, "USA & UAE Investment Opportunities and Global Expansion", at the Dominion Valley Country Club in the Washington D.C. area.

This high-level event brought together distinguished government officials, diplomats, business owners, private investors, and global leaders to explore Dubai's thriving real estate sector, highlight Dubai as a true gateway for global business growth, and foster powerful cross-border collaborations.

The afternoon featured insightful presentations with special highlights from CEO Clubs offerings, Ellitan Group's strategic solutions, Trump Towers by Dar Global, and Dugasta innovations from Dubai. Participants also engaged in networking and curated dialogue sessions, creating impactful opportunities for partnerships and investment. Among the honored VIP guests were

**Henry C. Eickelberg,** CPA, JD, LLM, Treasurer, Loudoun County – Virginia, USA

**Geary M. Higgins,** Member, Virginia House of Delegates, USA

"CEO Clubs has always been about building bridges and creating platforms where leaders from around the world can come together. This Washington gathering shows the immense appetite for UAE investments and the trust global business leaders place in Dubai as a gateway to expansion," said **Dr. Tariq Nizami, Founder & CEO of CEO Clubs Network**.

"The opportunities from the USA will benefit members from the UAE, China, and beyond. We are excited to explore these opportunities with all participants and make an impact together," added Sarah Dong, Co-Founder and Managing Director of CEO Clubs Network.

The event concluded with elegant hors d'oeuvres and refreshments, leaving participants with new strategic connections and renewed confidence in the future of USA-UAE cooperation.























Page:09 August 2025



## CEO CLUBS NETWORKING BREAKFAST UNITES DIPLOMATS AND BUSINESS LEADERS AT SEVA EXPERIENCE

6 August 2025, CEO Clubs Network successfully hosted an exclusive Networking Breakfast at SEVA Experience, the Middle East's first 100% plant-based, gluten-free, cane sugar-free, and GMO-free café, which also serves as a holistic wellness center nestled in the heart of Jumeirah.

Held in a serene, garden-filled setting, the event brought together over **40 distinguished members, including top corporate executives and prominent diplomats**, for a morning of meaningful dialogue, connection, and collaboration. The gathering offered a unique blend of professional networking and holistic wellness in an inspiring atmosphere.

The event commenced with opening remarks by Mr. James Mathew, CEO & Managing Partner of UHY James Chartered Accountants LLC, and a valued member of CEO Clubs Network. Mr. Mathew welcomed guests with a message focused on the power of purposeful networking and cross-border collaboration, setting the tone for the enriching morning ahead.

He was followed by Mr. N. Rajeev, Managing Director of ESPA (MEANA & APAC), who took a moment to warmly acknowledge the presence of distinguished diplomatic members in attendance.

H.E. Kenneth Milimo Nganga, Ambassador of the Republic of Kenya to the UAE

H.E. Lovemore Mazemo, Ambassador of Zimbabwe to the UAE

H.E. Tareq Ahmed, Ambassador & Permanent Representative to IRENA, Bangladesh to the UAE

Md. Rashedujjaman, Consul General, Consulate General of Bangladesh for Dubai & Northern Emirates

Anne Lorgen Riise, Commercial Counsellor, Norwegian Embassy Abu Dhabi

Beste Öztürk, Commercial Attaché, Commercial Office of Türkiye

David Iboko Lokemer, Consul General of Kenya to Dubai

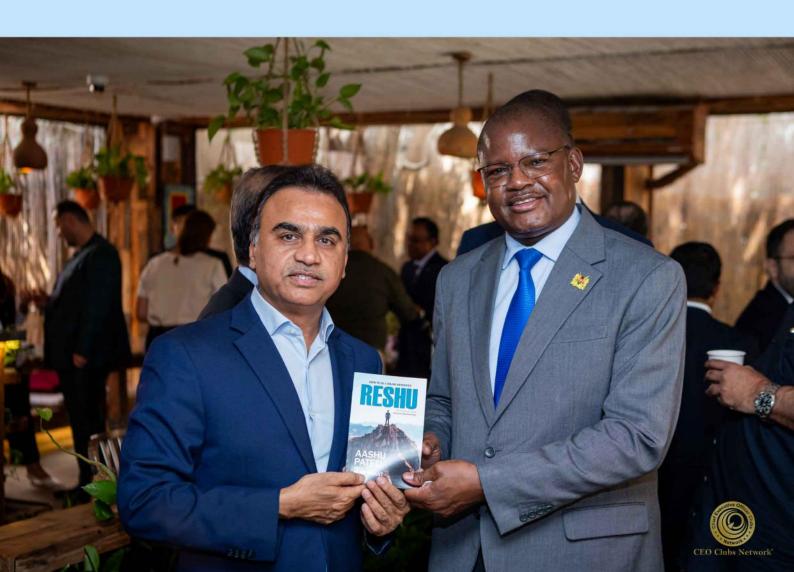
Ilhami Gulcen, Deputy Consul General of France to Dubai & Northern Emirates

Miss Carla Bendezu, Deputy Head of the Embassy, Embassy of Peru

Muhammed Emin Erkal, Commercial Attaché, Turkish Consulate General in Dubai

Samuel Kinyanjui, Officer, Kenya Consulate in Dubai

"Rain or shine, hot summer or cold winter – we've stayed connected. Our community isn't just growing, it's thriving – locally and globally, in person and online. The energy, passion, and dedication from our members, team, partner (Serenity) and sponsors (Regionality & Champion group) have been incredible. We're building something truly special together" **Sarah Dong, Co-Founder, CEO Clubs Network** 





















Page: 13 August 2025



## 6TH GLOBAL SYNERGY HUB: DRIVING GLOBAL GROWTH THROUGH STRATEGIC ALLIANCES

20 August 2025: The 6th Global Synergy Hub meeting brought together members from UAE and USA for networking and collaboration discussions, with representatives from various sectors. The session also has presence of diplomates members. The meeting covered topics such as healthcare acquisitions in India, educational opportunities in the UAE, and potential business collaborations in sectors like real estate and technology. Participants engaged in breakout room discussions, explored investment opportunities, and connected with each other to identify potential partnerships and business ventures across different regions.

Ms. Sarah Dong, Managing Partner of CEO Clubs Network, welcomed new members to the Synergy Hub and reaffirmed the platform's commitment to collaboration, business development, and global connectivity.

The session highlighted emerging markets, strategic partnerships, and actionable pathways for expansion across various regions.

Upcoming engagements were also announced, including a company visit in Dubai on September 10, a joint edition with the Lithuania Chamber of Commerce on September 25, and a networking cigar evening on September 30.

#### **Key Highlights of the Meeting:**

**U.S.- UAE Investment Opportunities:** A recent event showcased strong investor interest in Dubai and the wider UAE, reinforcing the Hub's role as a platform for global business engagement.

**New Business Insights:** Presentations covered U.S. immigration and business law, with members expressing keen interest in real estate, biotechnology, education, franchising, and retail opportunities.

**Healthcare & Education:** Discussions addressed concerns over foreign capital in healthcare markets, while exploring opportunities in international education and university expansions in the UAE.

**Innovation in Education Technology:** Rising tuition costs were noted as a concern, while new advancements such as safe dual-screen laptops for students were showcased.

**Business Collaborations:** Members explored joint ventures across franchising, healthcare, retail, and investments, with follow-up meetings planned.



Page: 15 August 2025



We're expanding our global network by empowering trusted leaders like you to represent the CEO Clubs in your region.

Our Ambassador Program is a strong partnership accelerating the growth of the community through local leadership while offering exclusive benefits.

Become a key player in driving sustainable growth, building meaningful connections, and shaping the future of business worldwide.

Ready to make an impact? Apply now and lead your region to new heights! Send us an email at: info@ceoclubsnetwork.org

ARISE UAE is the Private Sector Alliance for Disaster Resilient Societies, is a Network of Private Sector Entities

led by the UN Office for Disaster Risk Reduction (UNDRR)



www.ariseuae.org





Page: 17 August 2025



## ARMENIA: A NEW CHAPTER IN ADVENTURE TOURISM AND INVESTMENT

At the crossroads of ancient civilizations and modern opportunity, Armenia is fast emerging as a destination where cultural depth combines with economic potential. With its resilient growth, strategic reforms and growing connectivity, the country is writing a compelling story - one that blends natural beauty, stability and refined tourism experiences, making it an increasingly attractive hub for discerning investors.

Armenia's economic and sectoral transformation has been most visible in its **tourism and hospitality** sector, which is evolving in line with international trends in sustainable travel, luxury recreationand adventure tourism.

This moment of growth opens the door to partnerships that extend beyond traditional leisure, toward value creation in infrastructure, branding, and high-end destination development.

#### A tourism sector in full ascent

With over **2.2 million international arrivals in 2024** - a remarkable **16.56% increase over 2019** 

- Armenia is attracting the attention of both travelers and developers. The sector now contributes a healthy **5.6% to national GDP**, underpinned by growing infrastructure, investor confidence and a surge in outdoor and well-ness-focused experiences.

What sets Armenia apart is not only its authenticity but its balance of security and adventure. Ranked the 8th safest country in the world (NUMBEO, 2024), it offers both serenity and stimulation: cobbled villages whispering medieval history, world-class hiking routes and alpine challenges for experienced climbers.

Visitors can paraglide above ancient monasteries, raft down dramatic canyons, or unwind in mineral-rich thermal springs - all within a day's journey.

This wide spectrum of experiences - ranging from the spiritual to the adrenaline-filled - is fueling a shift toward higher-value tourism. Hospitality brands have already invested over \$500 million USD into the country, confirming long-term belief in Armenia's upward trajectory.

### Investment Climate: clarity, confidence and access

Armenia's reform-driven governance and open investment policies are also contributing to its growing appeal. To further underscore this FDI performance, Armenia's macroeconomic indicators are robust. For 2025, Armenia ranks 57th ("moderately free") among 184 countries in the Economic Freedom Index and 27th ("mostly free") among 175 countries in the Investment Freedom Index. Armenia stands out in the region as a stable and predictable place to do business. Further supporting this environment, Enterprise Armenia, a state investment support agency, acts as a dedicated "single window" for investors, simplifying processes and offering comprehensive support from initial inquiry to post-investment care.





Full foreign ownership, tax incentives and streamlined entry mechanisms (including e-visas for 70+ countries) support investor access, while regional trade agreements expand reach beyond national borders. The result is a climate that favors long-term vision and high-value development - especially in tourism infrastructure, cultural assets and leisure services.



#### Signature projects: innovation in nature

At the forefront of Armenia's tourism evolution is the Winds of Armenia project - an audacious luxury development poised on the shores of Lake Sevan, one of the world's highest alpine lakes. Taking inspiration from Italy's Lake Garda, the site leverages Sevan's unique wind currents to create a one-of-a-kind sailing destination, complete with a high-end yacht club, marina infrastructure and competitive water sports offerings.

This initiative introduces a new dimension to Armenia's adventure tourism portfolio – **sophisticated**, **seasonal and sustainable**. With its focus on international sailing events, luxury experiences, and ecological stewardship, Winds of Armenia is setting the benchmark for the next generation of destination investments.

#### Positioned for the future

Armenia is not chasing mass tourism - it is curating purposeful growth. Its focus on safety, sustainability, exclusivity and authentic experience aligns with the priorities of today's most strategic investors. The momentum is already visible in its numbers and infrastructure. What lies ahead is an opportunity to shape something truly lasting.



## OVERVIEW OF BRAZIL UAE TRADE IN THE FIRST SEMESTER OF 2025

According to data from the Ministry of Economy of Brazil, the trade flow between Brazil and the United Arab Emirates (UAE) in the first half of 2025 totaled USD 1.780 billion.

Brazilian exports to the UAE amounted to USD 1.601 billion, while imports reached USD 178.4 million. The trade balance showed a surplus of USD 1.423 billion, remaining favorable to Brazil.

Among the Gulf Cooperation Council (GCC) countries, the UAE consolidated its position as the main destination for Brazilian exports, accounting for 37%, followed by Saudi Arabia (31%).

For Information on investment opportunities in Brazil: secom.abudhabi@itamaraty.gov.br

https://investinbrasil.com.br/content/portal-doinvestidor/us/en/why-brazil.html

Phone: +971 (2) 632-0606

### BRAZILIAN EXPORTS TO THE UNITED ARAB EMIRATES

In the first half of 2025, the main exported products and their respective shares were:

Poultry meat and edible offal: USD 462 million (29%);

Sugars and molasses: USD 299 million (19%);

Non-monetary gold: USD 113 million (7.1%);

Fresh/chilled beef: USD 83.5 million (5.2%);

Pulp: USD 80.3 million (5%);

Other industrial products: USD 70.6 million (4.4%);

Iron ore: USD 55.9 million (3.5%);

Civil engineering equipment: USD 54.4 million (3.4%);

Petroleum fuel oils: USD 44.5 million (2.8%).

Poultry meat remained Brazil's leading export to the UAE.

#### Main Brazilian states exporting to the UAE in the 1st half of 2025:

São Paulo: USD 540 million;

Paraná: USD 284 million;

Santa Catarina: USD 268 million;

Rio Grande do Sul: USD 136 million;

Espírito Santo: USD 103 million.

#### **BRAZILIAN IMPORTS FROM THE UNITED ARAB EMIRATES**

#### Among the main imported products, the following stood out:

Petroleum fuel oils: USD 75.2 million (42%);

Sulfur: USD 24.6 million (14%);

Machinery and industrial equipment: USD 13.6 million (7.6%);

Ethylene polymers: USD 9.68 million (5.4%);

Other manufactured goods: USD 8.72 million (4.9%).

#### The Brazilian states with the largest volume of imports from the UAE were:

Maranhão: USD 74 million;

Minas Gerais and São Paulo: USD 20 million each;

Rio de Janeiro: USD 18 million; Santa Catarina: USD 17 million.

Page: 23 August 2025



## LITHUANIA SHARPENS ITS EDGE AS AN INVESTMENT AND INNOVATION HUB

Lithuania, a country of fewer than three million people on the Baltic Sea, is pursuing an ambitious strategy to strengthen its place on Europe's economic map. The government in Vilnius has launched reforms to attract capital, fine-tuned its regulatory regime to maintain an edge in financial technology, and welcomed global players in information services.

Together these moves reflect a deliberate effort to transform Lithuania into a hub for investment and innovation, positioning it as an attractive partner for global business, including those from the Gulf.

#### The Investment Highway

In June, the Lithuanian Parliament approved a package of legislative changes known as the "Investment Highway." The initiative is designed to cut bureaucracy and create one of the most investor-friendly frameworks in Central and Eastern Europe.

The government has set a bold target of attracting €10 billion in new investment by 2030, expecting faster project delivery to boost growth and defense funding.

Until now, obtaining permits for large projects could take up to three years. Under the new system, planning, land formation and construction approvals will be at least twice as fast. Community consultations and environmental assessments remain in place, but the process should be more predictable.

Corporate tax incentives will also be restructured, with benefits applying once projects deliver results rather than from the start. Invest Lithuania, the national promotion agency, will act as a single point of contact for large projects, coordinating between institutions and monitoring deadlines. The defense sector receives special treatment, with new rules allowing quicker construction of projects critical for national security. The legislation takes effect on November 1.

For foreign investors, the message is clear. Lithuania wants to be a jurisdiction where projects move from blueprint to construction within one to two years. In an EU often criticized for sluggish approvals, speed is meant to be a competitive edge.

#### Fintech keeps its lead

Lithuania has become Europe's fintech capital, home to more than 120 licensed firms serving 30 million EU customers. Keen to preserve that position, regulators have introduced a risk-based framework allowing low-risk companies, such as

e-commerce platforms or property rental services to use simplified due diligence when verifying clients.

For digital-first firms dependent on seamless onboarding, the change reduces compliance burdens without eroding financial safeguards. The model aligns with EU standards on antimoney laundering and counter-terrorism financing, giving Lithuania credibility while keeping flexibility.

Industry figures welcomed the move. Vinted Pay, a payments platform linked to Lithuania's best-known start-up, praised the update as a progressive step that allows companies to focus on user experience rather than excessive paperwork.

International firms such as Payhawk, which chose Vilnius for its European expansion in 2023, underline the country's ability to attract global players with a mix of regulatory clarity and operational freedom.

The Baltic state is competing not only with EU capitals but also with fintech hubs like London and Singapore.

By streamlining compliance for low-risk business models, it is seeking the balance investors want: robust oversight with room for innovation.



#### Global tech firms take notice

The reforms are not limited to finance. Lithuania's technology ecosystem is increasingly drawing international companies.

This summer, Data Template, an IT services provider founded in Bangalore and headquartered in Cincinnati, announced it would open a development and delivery office in Vilnius.

The firm employs more than 300 people across nine countries and plans to hire up to 50 engineers in Lithuania over the next three years.

The new office will focus on artificial intelligence, cloud engineering, data science and full-stack development, while also handling HR and administrative tasks. Lithuania's multilingual engineering talent, straightforward integration into EU operations and government support proved decisive in the company's choice of location.

For Vilnius, the decision signals more than new jobs. It reflects a trend of international firms treating Lithuania not only as a delivery base but also as a strategic technology hub. Companies like Data Template deepen the local ecosystem, create opportunities for talent and strengthen the country's profile in global supply chains.

#### Baltic ambition with wider relevance

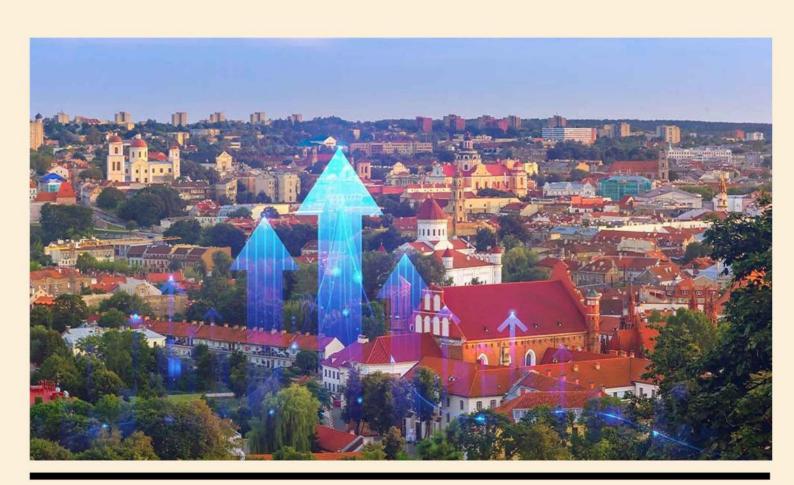
Lithuania's reforms and investment gains fit into a wider regional story. Across Central and Eastern Europe, governments are competing for capital through tax incentives, infrastructure upgrades and digital reforms.

Poland leverages its large domestic market, Estonia brands itself as a pioneer in digital governance, and Latvia has carved out niches in logistics and services.

Lithuania's formula is to combine faster approvals with fintech leadership and a growing technology sector.

For Gulf-based business, Lithuania offers both proximity and access. Located at the geographic centre of Europe, it provides a gateway to the EU single market.

For Emirati firms eyeing expansion into Europe's digital economy, fintech services or defence industries, Vilnius offers skilled talent, institutional support and regulatory clarity.



Page: 27 August 2025



## INVESTMENT PROSPECTS IN BANGLADESH: NEW ERA OF OPPORTUNITY

As the global economy seeks stability amidst tremendous pressure of reciprocal tariff imposed by the Trump Administration and ongoing geopolitical tensions, Bangladesh emerges as a promising destination for foreign investment. With its robust growth trajectory, youthful workforce, and strategic geographic advantages, Bangladesh is capitalizing on recent regulatory reforms aimed at enhancing its investment landscape.

The government currently in power is setting the stage for a more investor-friendly environment, making it an opportune time for the foreign investors to explore potential opportunities in Bangladesh.

#### **Economic Landscape**

Bangladesh's economy has displayed remarkable resilience, boasting an average GDP growth rate of over 6% in the past decade. The nation has successfully transitioned from an agrarian economy to a burgeoning manufacturing and services hub, particularly in textiles and garments, which constitute a significant portion of its exports. And the country is also heading towards its LDC graduation in November,2026. According to the World Bank, Bangladesh consistently ranks among the fastest-growing economies in South Asia, increasing its attractiveness for global investors seeking growth opportunities.

With a population of more than 180 million, Bangladesh is a huge market that bridges the SAARC and the ASEAN regions. As the second largest economy of the South Asia Bangladesh is now on respectively 35th and 25th position globally in respect of its GDP size and the Consumers' purchasing capacity.

The country's socio-economic indicators are also improving, with poverty rates declining and access to education and healthcare expanding. As consumer spending rises due to a growing middle class, the potential for investment across various sectors is becoming increasingly appealing.

### Initiatives by the Bangladesh Investment Development Authority (BIDA):

The Bangladesh Investment Development Authority (BIDA) plays a pivotal role in promoting and facilitating foreign direct investment (FDI) in Bangladesh.

As the lead government agency responsible for creating a conducive investment climate, BIDA has undertaken several initiatives to attract foreign investors and enhance the overall investment landscape in the country.

Below are some key initiatives and strategies implemented by BIDA:

#### **Streamlined Regulatory Framework:**

The government has placed a strong emphasis on simplifying business registration processes to reduce bureaucratic hurdles. Initiatives include the establishment of one-stop service centres for investors that aim to expedite approvals and provide all necessary services under one roof. By simplifying these processes, the government enhances the efficiency with which businesses can enter the market.

#### Tax Incentives and Reforms:

The introduction of tax holidays and exemptions for foreign investors are central to the present government's strategy to attract foreign direct investment (FDI). These tax incentives are particularly targeted at key sectors such as information technology, pharmaceuticals, renewable energy, and infrastructure development. The government has also undertaken a comprehensive review of tax policies, ensuring that they are competitive in comparison to regional players.

#### Tax Incentives and Reforms:

BIDA has facilitated the introduction of various attractive benefits for foreign investors, including:

Page: 29 August 2025

#### Tax Holidays:

BIDA has worked with the government to offer tax holidays up to 10 years for investments in prioritized sectors such as information technology, renewable energy, and infrastructure. Investors in special economic zones (SEZs) may also avail themselves of additional tax benefits and export facilitations.

#### **Incentives and Grants:**

Specific sectors as export-oriented industries like automobiles, furniture, pharmaceuticals, agricultural and textile machinery, mobile phones, household electronics and leather goods, ITES etc enjoy government backed incentives and tax breaks, duty and quota-free access to markets like EU, Canada and Australia which BIDA actively promotes to attract investments.

#### **Infrastructure Development:**

Recognizing the critical role of infrastructure in facilitating business operations, Bangladesh government is prioritizing substantial investments in transportation, energy, and telecommunications. Projects like the Padma Bridge, which connects the southern region with the capital, and expansions to Dhaka's metro system are crucial for improving logistics and supply chain efficiency. These investments help create a conducive environment for both local and foreign businesses.

#### **Investment Protection Framework**

To re-assure foreign investors, the government has bolstered its investment protection mechanisms through bilateral investment treaties (BITs) that safeguard investments against expropriation and provide clear channels for dispute resolution. Such legal protections are essential for fostering investor confidence and ensuring that investments are secure.

#### **Emphasis on Sustainability**

With global investors increasingly prioritizing sustainable practices, Bangladesh government has begun promoting green investments. Initiatives in solar energy, waste management, and sustainable agriculture align Bangladesh with international standards while appealing to socially responsible investors. By greenlighting projects that focus on renewable resources, the government emphasizes its commitment to sustainable development.

#### **Sector-Specific Opportunities-**

#### **Textiles and Apparel:**

As the world's second-largest RMG exporter, Bangladesh's textile sector continues to attract enormous FDI. The government is actively promoting sustainability in this industry,

encouraging manufacturers to adhere to international labour standards and environmental regulations. Investments aimed at upgrading manufacturing processes and introducing eco-friendly practices are particularly welcome.

#### **Information Technology and Startups:**

The burgeoning IT sector is experiencing a startup renaissance, thanks to a growing pool of skilled professionals and increased government support. Investments in fintech, health tech, and e-commerce are particularly promising, with various startups already gaining traction. The Dhaka-based "Silicon Valley" is a hub for innovation and technology, drawing interest from both local entrepreneurs and foreign investors looking to tap into this dynamic market

#### Renewable Energy:

As Bangladesh seeks energy independence and sustainable development, the future lies in renewable energy. The government is committed to expanding solar, wind, and biomass energy projects, creating a favourable investment climate for companies in these sectors. The potential for public-private partnerships (PPPs) in energy projects is another compelling avenue for foreign investment.

#### **Tourism and Hospitality:**

With its rich cultural heritage, historical landmarks, and natural beauty, Bangladesh is steadily emerging as an attractive tourist destination. The government is investing in the hospitality sector, providing opportunities for foreign investors to establish hotels, resorts, and travel services. The country's focus on eco-tourism and adventure tourism further enhances its appeal.

#### Agri-business:

Given its agrarian roots, Bangladesh has a unique advantage in the agricultural sector. There is significant room for investment in modern farming techniques, Agro-processing, and food safety technologies. The government supports agribusiness innovations that improve yield, product quality, and sustainability.

Bangladesh opens up its potential investment landscape for the global community. The savvy investors may stand to benefit from this new era of opportunity. For them the time to engage with Bangladesh is now.

Interested investors may kindly navigate and explore the investment landscape in Bangladesh here:

https://www.bida.gov.bd/ https://www.beza.gov.bd/

Email: dubai.cc@mincom.gov.bd

Page: 31 August 2025



Angola has been hosting several fairs, which enhance the visibility of companies and support their internationalisation

### ANGOLA AND THE PROMOTION OF TRADE FAIRS: TOWARDS ECONOMIC DIVERSIFICATION AND LOGISTICAL MOBILITY

Trade fairs, when combined with financing, capacity-building, and infrastructure programs, serve as a lever for introducing technology, expertise, and capital.

This article analyses the role of promoting trade fairs in Angola as a strategic vector for economic diversification, logistical mobility, and socioeconomic development. It discusses the alignment between government initiatives, investment policies, and export-promotion mechanisms, with a focus on sectoral fairs and B2B events that connect Angolan companies to international investors.

These dynamics are framed within the long-term "Angola 2050" strategy and the National Development Plan (NDP) 2023–2027, highlighting sectoral opportunities and investment-support instruments.

Since the 1970s, the Angolan economy has experienced cycles of dependency on the oil sector, driving the need for structural diversification. Trade fairs emerge as effective platforms for showcasing productive capacities, scouting strategic partnerships, and attracting foreign capital.

The Angolan Government has been investing in improving the business environment and promoting events that bring together producers, suppliers, buyers, and investors, including business missions and international cooperation forums.

Trade Fairs in Angola: Overview and Relevance - Every year, Angola hosts major events that act as showcases of competitiveness and channels of interaction between the public and private sectors.

#### Key events include:

The Angola International Fair (FILDA): the country's main exhibition platform (www.filda-angola.co.ao), an international multi-sector commercial event (industry, construction, agribusiness, energy, services) with both national and international exhibitors.

Angola Hub Transport & Logistics Summit 2025 is a global innovation platform that will bring together top leaders, innovators, and specialists in the sector.

Angola Oil & Gas Conference & Exhibition (AOG) explores new business opportunities in Angola's dynamic oil and gas market.

**ANGOTIC – Angola ICT Forum 2025**, a high-level, internationally recognised ICT innovation platform.

### Angola International Mining Conference (AIMC 2025).

The Angola Hub Transport & Logistics Summit 2025, a government-led international event, will take place from October 15 to 17, 2025, at the Talatona Convention Centre in Luanda. It will bring together leading global experts and innovators in the transport and logistics sector.

The Angola Hub Summit (www.angolahub-summit.com), considered the largest transport and logistics summit in the Southern African Development Community (SADC) region, coincides with the 50th anniversary of Angola's independence celebrations. It aims to pave the way for future decades of growth, innovation, and global connectivity, thereby enhancing the sector's integration within the SADC.

The event combines a forum and a global exhibition of transport and logistics, showcasing both traditional and cutting-edge technologies, while also serving as a knowledge-sharing and networking hub for government bodies, industry players, startups, media, and awards programs.

Under the motto "Connecting Opportunities, Creating Global Value", the Summit aims to foster cooperation among SADC member states, facilitate free movement of people and goods, and promote sustainable economic growth.

#### ANGOLA OIL & GAS CONFERENCE – SEPTEMBER 2025, LUANDA

The 6th edition of the Angola Oil & Gas Conference (www.angolaoilandgas.com) will be held in Luanda on September 3–4, 2025, under the theme "Angola 50 Years: Oil and Gas as Drivers of Development."

The event brings together global financiers, project promoters, and key stakeholders from Angola's and the world's oil and gas sectors to sign deals and advance projects.

Marking its sixth year, AOG reaffirms Angola's commitment to strengthening its oil and gas industry, underlining cooperation between government entities and the private sector to foster growth and innovation.

This exclusive platform provides unique opportunities to engage with influential leaders, stay up-to-date with the latest sectoral trends, and explore new business prospects in Angola's dynamic oil and gas market.

#### **ANGOTIC: ANGOLA ICT FORUM 2025**

The annual ANGOTIC Fair, held in Luanda, has attracted international investors and is already seen as a major high-level ICT innovation platform in Africa, organised by the Ministry of Telecommunications, Information Technologies and Social Communication (MINTTICS).

The ANGOTIC 2025 Forum took place from June 12 to 14 at the Talatona Convention Centre (CCTA) and Hotel de Convenções de Talatona (HCTA), under the theme "50 Years – Communicating, Modernising, and Developing Angola."

The forum brought together leaders from both the public and private sectors, along with representatives across the ICT ecosystem, with a particular emphasis on Angola's technological progress during its 50 years of independence. Only a few companies from the UAE were in attendance.

This year's edition attracted 20,000 attendees, the largest in its history. It also set records with 180 startups and 105 companies (4 international). By comparison, in 2024, there were 128 startups and 70 exhibitors.

ANGOTIC 2025 hosted 29 thematic sessions with 108 speakers (74 national and 34 international) and 21 moderators. The next edition will take place in Luanda from June 11 to 13, 2026.

Academic literature on trade fairs in emerging economies suggests such events boost the visibility of local firms, support internationalisation, and accelerate access to finance and technology.

### IMPACT ON INVESTMENT AND ATTRACTIVENESS

Institutional frameworks and support policies are creating an attractive ecosystem for Foreign Direct Investment (FDI) and public–private partnerships. Trade fairs, combined with financing, capacity-building, and infrastructure programs, serve as catalysts for the influx of technology, expertise, and capital.

Promising sectors, such as energy (including renewables), agriculture and agribusiness, logistics and transportation, mining, manufacturing, tourism, and healthcare, benefit from public resources and regulatory incentives that lower entry barriers and improve predictability.

Sector-specific fairs, prospecting missions, and international tenders promote integration of local suppliers into global value chains, multiplying employment, income, and systemic competitiveness.

The promotion of trade fairs in Angola, integrated into an ambitious long-term strategy, stands as a central vector for economic diversification, logistical mobility, and socio-economic development.

Continued improvements to the business environment, strengthened institutional credibility, and effective implementation of investment-support tools will be decisive in achieving these goals.



Estanislau Domingos
Analyst for Legal and Economic Affairs

All information on investments can be found on the AIPEX website: https://www.aipex.gov.ao/. The information is also translated into several languages.

At the UAE level, they can do so by contacting the Embassy of Angola in Abu Dhabi, United Arab Emirates, located at Al Mushrif Area, Salama Bint Butti Street, Villa 176, P.O. Box: 36532 Abu Dhabi, United Arab Emirates,

Tel: +971 244 77042, 024 477042

Fax: +971 244 77043

Email: info@angolaembassy.ae,

www.emiradosarabesunidos.mirex.gov.ao

Page: 35 August 2025



# VISIONARY LEADERSHIP: DR. WILLIAM WRAITH III PIONEERING INNOVATION, PHILANTHROPY & GLOBAL IMPACT

**Dr. Wraith's** extraordinary journey began with service as a US Air Force Officer (1955-57), followed by 18 years in global resource and transport industries, where he rose to corporate officer and board leadership roles overseeing operations across Latin America, the Bahamas, New Zealand, and the US.

In 1977, he transitioned into Silicon Valley, becoming a serial entrepreneur, philanthropist, and breakthrough innovator, raising over USD 100 million privately for ventures focused on environmental cleanup, affordable health solutions, and clean energy technologies.

His pioneering vision gave rise to Lyten, Inc., today one of the world's fastest-growing companies, developing proprietary emissions-free graphene-based technologies that transform batteries, composites, concrete, and sensors lowering the world's carbon footprint in ways once thought impossible.

Passionate about saving lives and human health, Dr. Wraith has championed affordable solutions in cancer treatment, atrial fibrillation therapy, and medical education. He funded the California College of Podiatric Medicine & Hospital, and supported cutting-edge innovation at TibaRay, Inc., advancing non-invasive cancer cures. His longevity methodology, fueled by purpose and service, makes him one of the longest-standing and most inspiring members of CEO Clubs Network.

In 1993, Dr. Wraith led the cleanup of the Desert Storm Persian Gulf oil spill, the largest in history, and was awarded Stanford University's "Gold Spike" - the institution's highest honor for fundraising, an award given to only 100 individuals in its first century.

Holding multiple advanced degrees including a Doctor of Science, Dr. Wraith embodies the perfect balance of entrepreneurship, philanthropy, and human impact. His legacy in the energy sector, healthcare, and environmental innovation continues to inspire business leaders worldwide.

CEO Clubs Network is proud to recognize Dr. Wraith as not only a pioneer of innovation and sustainability, but also as a living example of service, wisdom, and humility - a true treasure in our community and an inspiration to all.

Page: 37 August 2025



## CAPTAIN PRADEEP SINGH Founder

## NAVNEET MANDHANI





SHAHZAD SAXENA Founder



### Karma Developers Joins CEO Clubs UAE, Signaling a New Era of Strategic Growth

Karma Developers Joins CEO Clubs UAE, Signaling a New Era of Strategic Growth

Karma Developers has officially joined CEO Clubs UAE, reinforcing its position as one of Dubai's most dynamic real estate players and signaling its evolution from a design-led developer into a strategic force shaping the region's urban landscape.

This step highlights Karma's growing influence in the UAE property sector and its commitment to engaging with elite business networks that foster collaboration, innovation, and long-term value creation.

Having already made a mark with over 25 completed projects across the UAE, UK, Cyprus, Romania, and strategic investments in Australia, Karma is now firmly expanding its footprint in Dubai with a development pipeline spanning over 5 million square feet.

Led by a team boasting more than 75 years of combined experience, Karma Developers is renowned for delivering premium residential and commercial spaces that seamlessly blend architectural creativity with sustainable living. Its current portfolio reflects a commitment to diverse communities, including Olivia in Dubai Investment Park, Trinity in Arjan, Milos in

Dubai Land, and the recently launched Antalya in Dubai Sports City.

Karma's expertise in strategic alliances is equally notable. In collaboration with a boutique developer, the Group has successfully launched master communities in Falcon City and Silicon Oasis, while upcoming initiatives include a greenfocused community in Dubai Investment Park and a maiden project on Dubai Island. The Group has also demonstrated the ability to excite the high-end luxury segment, exemplified by its ultra-luxury Beach House concept, showcasing Karma's vision and capability in delivering projects that redefine lifestyle experiences.

Membership in CEO Clubs UAE positions Karma Developers among a select circle of business leaders actively shaping Dubai's economic and urban future. The platform provides opportunities to deepen industry relationships, explore strategic partnerships, and contribute meaningfully to discussions on innovation, sustainability, and real estate excellence.

Beyond its developments, Karma continues to integrate purpose into every project. Through its Karma Cares programme, the Group champions inclusive development and environmental responsibility, collaborating with global partners and local organizations such as the Dubai Autism Center. Its projects are designed with sustainability in mind, consistently aiming for LEED Gold standards, reflecting the belief that real estate should uplift communities, foster belonging, and inspire pride.





# SEAMLESSLY BLENDING MARITIME CRAFTSMANSHIP WITH MODERN CARAVAN DESIGN, DERUBIS CARAVAN SERIES 7 OFFERS A UNIQUE AND UPSCALE CAMPING EXPERIENCE

Drawing inspiration from yacht construction, the Series 7 by Derubis Caravans features a fiber-glass monocoque body, ensuring enhanced stability, superior insulation, and resistance to external elements.

This design not only provides a sleek aesthetic but also contributes to the caravan's durability and thermal efficiency. Acknowledging its innovative design and exceptional functionality the Derubis Caravan Series 7 has been awarded a 2024 Good Design Award from The Chicago Athenaeum: Museum of Architecture and Design and The European Centre for Architecture, Design, and Urban Studies.



Inside, the Derubis Caravan Series 7 offers a spacious and thoughtfully designed living area that redefines comfort on the road.

It comfortably accommodates up to four people, featuring a front bed measuring 230 x 160 cm and a slide-out middle bed at 200 x 160 cm.

The kitchen is outfitted with a sleek Gorenje glass-ceramic cooktop and a refrigerator offering 114 liters of fresh storage along with a 15-liter freezer compartment—perfect for extended trips.

The bathroom is fully equipped with a Thetford C223-CS cassette toilet, a separate shower, and a washbasin, providing the privacy and convenience of home.

Entertainment needs are met with two 32" Hisense A4K HDHDR televisions, while a DAIKIN Sensira A++ roof air conditioning system ensures optimal climate control.

Completing the interior experience is ambient LED lighting that adds warmth and modern elegance to the space.

Derubis Caravans' innovative integration of high-quality, one-piece body construction, inspired by maritime craftsmanship, introduces unparalleled durability and luxury to the caravan industry.





# MICS INTERNATIONAL'S EXPERIENCE WITH CEO CLUBS

In today's global economy, where borders blur and financial landscapes evolve at an unprecedented pace, businesses and their advisors must remain agile, informed, and future-ready. At MICS International, these principles shape everything we do — and our engagement with the CEO Clubs UAE has only deepened that commitment.

Our journey with the Club has been marked by insightful conversations, purposeful collaborations, and a shared belief in building value across sectors. As a boutique consulting firm specializing in cross-border tax, structuring, and investment strategy, we are continually seeking platforms that bring together thought leaders, policymakers, and high-impact entrepreneurs. CEO Clubs UAE has provided exactly that — a space where vision meets execution.

Through interactive discussions and curated events, we have had the opportunity to contribute perspectives on pressing issues such as the UAE's evolving corporate tax framework, the implications of OECD's Pillar Two reforms, and the growing importance of family offices and succession structures in wealth preservation. These are not just technical topics; they are strategic levers for business growth in the region.

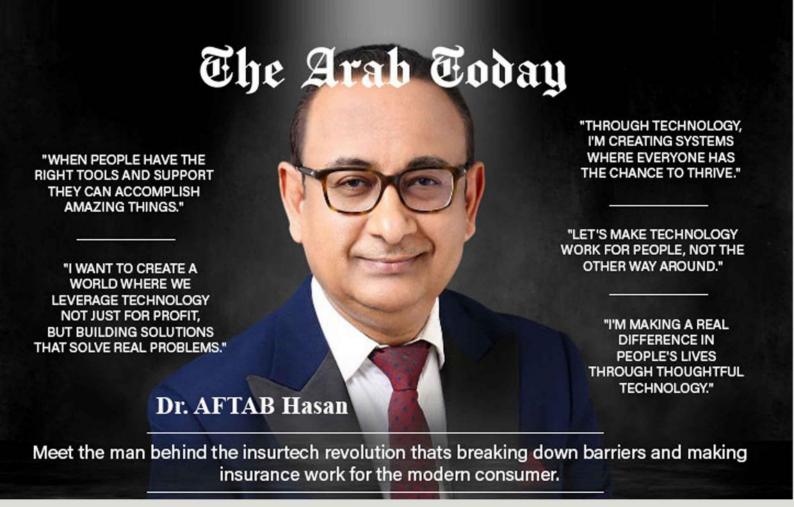


What stood out in our interactions was the intellectual curiosity and openness of the Club's members — leaders who recognise that tax and structuring decisions are not merely compliance checkboxes, but essential tools for resilience and expansion. It is this shared understanding that made our engagement truly rewarding.

In our view, what sets CEO Club UAE apart is its ability to foster authentic dialogue among leaders from diverse industries, while maintaining a strong focus on trust, vision, and responsible leadership. It aligns seamlessly with the ethos we uphold at MICS — where we advise with integrity, partner with intention, and deliver with impact.

As the UAE continues to solidify its position as a global hub for investment, innovation, and structured wealth, platforms like CEO Club UAE will play a pivotal role in shaping the conversations that matter. We are proud to be part of this network and look forward to contributing to its journey — as advisors, as partners, and as champions of cross-border excellence.

Page: 43 August 2025



## FROM ENGINEERING TO INSURTECH LEADERSHIP: THE REMARKABLE PATH OF DR. AFTAB HASAN

Dr. AFTAB Hasan, Founder & Chairman of the Global Association of InsurTech Professionals (GAIP) – NPIO, Risk Exchange (DIFC) Limited, Arya Insurance Brokerage Co. (Bayzat), A2R Solutions, and Risk Exchange International Holdings Pte. Ltd. Singapore is a globally respected figure in the insurance and reinsurance ecosystem. With a unique journey that began in engineering and transitioned through maritime and offshore sectors, he has become a pioneer in leveraging technology to modernize and humanize the insurance industry. The Arab Today sits down with him to explore the milestones, motivations, and mission behind his multifaceted journey.

The Journey from Infrastructure to InsurTech

We started the interview by asking, "From Engineering to Insurance: What Inspired Your Transition into the World of InsurTech?"

Dr. AFTAB Hasan replied, "My professional journey began in engineering and expanded into high-risk sectors like maritime, oil, and gas. While navigating these industries, I became acutely aware of a crucial gap; risk management, particularly through insurance, was not evolving in tandem with the complexities of these operations. That realization marked a turning point.

I didn't merely want to work within the traditional structures; I wanted to reshape them. I saw insurance as a mechanism with untapped potential for transformation, especially when paired with modern technologies. My passion towards technology also led to the founding of A2R Solutions, a company dedicated to implementing intelligent, tech-enabled ERP or CRM software solutions across industries. Later, I launched Risk Exchange (DIFC) Limited, a DFSA-regulated reinsurance intermediary in Dubai, and Risk Exchange International Holdings Pte. Ltd, a diverse family investment holding company in Singapore focused on financial ventures.

Ultimately, the need for a collective voice and collaboration in InsurTech led to the creation of GAIP (Global Association of InsurTech Professionals) a nonprofit movement aimed at uniting insurers, technologists, regulators, and investors across geographies. For me, InsurTech isn't a trend; it's a timely and necessary evolution of how we protect people, assets, and economies."

Building Ecosystems Where Innovation
Thrives

The Arab Today: How Has Leading Multiple Companies Across Diverse Sectors Shaped Your Approach to Innovation?

Dr. AFTAB Hasan replied, "My cross-sector leadership, ranging from engineering and maritime to reinsurance and

digital transformation, has reinforced one critical lesson: innovation thrives at the intersection of disciplines.

From engineering, I imbibed the values of precision, reliability, and process integrity. Through technology, I embraced agility and rapid iteration. After the insurance and reinsurance world, I understood the power of trust, governance, and systemic resilience. These elements converge in my leadership style.



Whether it's building Risk Exchange into a globally recognized reinsurance intermediary, steering Arya Insurance Brokerage Co. into sustainable growth, or positioning GAIP as a global think tank and innovation hub, my approach is rooted in adaptability and vision.

I ensure that every organization I lead operates with a culture where innovation is not just encouraged, it's institutionalized.

Disruption, in my philosophy, must always be purpose-driven and value-generating. I believe leadership today is not about controlling outcomes but enabling ecosystems where innovation is organic and sustainable."

Page: 45 August 2025

#### **GAIP: Shaping the Future of Global InsurTech**

## What Vision Drives Your Work at the Global Association of InsurTech Professionals (GAIP)?

Dr. AFTAB Hasan replied, "GAIP was created out of a clear need; a lack of structured, global collaboration in the InsurTech ecosystem. Despite significant growth in InsurTech investment and innovation, there was no single platform to bring together stakeholders from various domains and jurisdictions.

My vision for GAIP is to become the world's most impactful nonprofit platform dedicated to advancing InsurTech through collaboration, education, research, and policy advocacy. We are currently expanding chapters across regions such as Saudi Arabia, India, Singapore, Hong Kong, Kenya, Turkey, Brazil, UK, USA and beyond; each fostering local engagement while staying connected to the global mission.

At GAIP, we facilitate forums, certify InsurTech education through our upcoming GAIP Academy, work with regulators for forward-thinking policy frameworks, and nurture startups by connecting them with capital, mentors, and markets. We have also launched GAIP TV, a dedicated channel for the global InsurTech community.

In short, GAIP is about shaping the future of insurances that is more inclusive, tech-enabled, and prepared to serve humanity better."

#### **Reimagining Insurance**

## What Role Should Technology Play in the Transformation of Traditional Insurance?

Dr. AFTAB Hasan replied, "Technology should no longer be viewed as an accessory; it must be central to reimagining how insurance functions. Traditional models, built on legacy systems and manual workflows, are insufficient in a world that demands speed, transparency, and personalization.

Through initiatives such as reinsurance marketplace being launched in the middle east in partnership with a credible tech partner by Risk Exchange, we are demonstrating how digital platforms, real-time underwriting, Al-driven risk assessment, and blockchain-backed security protocols can elevate the customer and provider experience alike. We are also exploring parametric reinsurance solutions through strategic engagements, including potential collaborations with credible underwriting parametric reinsurers, particularly in high-risk, underinsured regions like Sub-Saharan Africa



#### A Message to the Next Generation

## "What is your closing thought to our readers?"

"From transforming oil and gas risk models to driving forward-looking regulation in the reinsurance industry, and from educating future leaders to uniting a global network of InsurTech innovators—Dr. AFTAB Hasan's journey is one of purpose, impact, and relentless innovation.

In a world navigating volatility, his work underscores a powerful truth: technology and trust, when paired with vision, can reinvent even the oldest of industries." Dr. AFTAB Hasan concluded

#### Professional Profile: Dr. AFTAB Hasan:

Founder and Chairman,
Global Association of InsurTech
Professionals (GAIP)

Founder and Chairman,
Risk Exchange (DIFC) Ltd.

Founder and Chairman,
Risk Exchange International Holdings

Founder and Chairman, A2R Solutions

Chief Executive Officer,

Arya Insurance Brokerage Co.(Bayzat)

Page:47 August 2025





# ESCAPES THAT COME WITH RETURNS

RIYADH | JEDDAH | NEW YORK | LONDON | MARBELLA | DUBAI MUSCAT | MALDIVES | DOHA | RAK | MANILVA CASARES | BENAHAVIS | ATHENS



# WHERE LUXURY BECOMES OPPORTUNITY

DarGlobal isn't your typical real estate developer. We're reimagining what it means to live well, by investing wisely.

We specialize in delivering artfully designed residences in cosmopolitan destinations, for global citizens looking for an elevated quality of life, and a high return on investment.















# DARGLOBAL'S KEY PROJECTS

From the magical beauty of Marbella to the dynamic skylines of Dubai, every project in our portfolio reflects a harmonious blend of timeless design and forward-thinking innovation.



#### **SPAIN**

MAREA, INTERIORS BY MISSONI TIERRA VIVA, DESIGN INSPIRED BY AUTOMOBILI LAMBORGHINI

#### **OMAN**

AIDA, MUSCAT
TRUMP INTERNATIONAL HOTEL, OMAN
TRUMP CLIFF VILLAS
TRUMP GOLF VILLAS
MARRIOTT RESIDENCES AIDA, OMAN
AIDA VILLAS
THE GREAT ESCAPE

#### UNITEDKINGDOM

THE MULLINER, 149 OLD PARK LANE, LONDON 7&8 ALBERT HALL MANSIONS, LONDON

#### UNITEDARABEMIRATES

TRUMP INTERNATIONAL HOTEL & TOWER DUBAI
THE ASTERA, INTERIORS BY ASTON MARTIN, AL MARJAN ISLAND, RAK
TOP OF THE ASTERA, AL MARJAN ISLAND, RAK
DA VINCI TOWER, INTERIORS BY PAGANI, DUBAI
URBAN OASIS BY MISSONI, DUBAI
W RESIDENCES, DUBAI
D-VILLAS, JUMEIRAH GOLF ESTATE
DG1, DUBAI

#### **QATAR**

LES VAGUES BY ELIE SAAB

#### **SAUDIARABIA**

NEPTUNE, INTERIORS BY MOUAWAD, RIYADH TRUMP TOWER, JEDDAH

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DUBAI





## FOOD SECURITY IS NATIONAL SECURITY: THE STRATEGIC ROLE OF FERTILIZER

#### **Food Security Is National Security**

In the 21st century, securing the food supply amid rising population, climate strain, and water scarcity is foundational to national security. A nation unable to feed its citizens risks instability—underscoring why Food Security is National Security. History is full of examples where when there was food supply shortages protests, riots and instability stated

#### **Mounting Pressures, Finite Land**

Over the past decade, the global population climbed from 7.8 billion to over 8.2 billion, growing by roughly 70 million people per year. Yet arable land cannot expand. Between 2000 and 2021, global agricultural land slightly declined, while cropland grew only 6%. Per-capita cropland fell by 18% globally and by 25% in Africa, highlighting the urgent need to increase yields rather than acreage. Land is finite, but demand from population and economic growth is unlimited.

#### Fertilizer: A Strategic Resource

Fertilizer is the most essential and costly farming input, crucial for high yields. While nitrogen, phosphate, and potash are the "big three" nutrients, sulfur—once a by-product—is now vital for crops and phosphate fertilizer production.

Sulfur demand is now driven not just by agriculture but also by metals refining, rare earths, and batteries. This dual demand is reshaping markets, making fertilizer prices influenced by industry and the clean-energy transition. As a strategic material, sulfur's volatility poses new risks for farmers globally.

#### Strategic Independence

Countries such as China already treat fertilizer reserves as national stockpiles, alongside energy. Others must follow. Local fertilizer production is therefore not just an industrial policy but a national security priority. Nations that rely on imports remain exposed to supply shocks and price surges.

#### Africa's Potential

Africa can reshape the global food balance. Despite vast underutilized land, shrinking cropland per capita threatens food security. Beyond seeds and water, local fertilizer production is key. Easier financing for fertilizer plants will help Africa feed itself first—and eventually the world.

As fertilizer producers, we assert: food security is national security. Nitrogen, phosphate, potash, and sulfur are strategic resources essential for a nation's safety, economy, and future.

Page: 53 August 2025

#### aims



#### AIMS INTERNATIONAL GULF LEADERSHIP FORUM



(📛) Monday, 15 September 2025 🕒 4:30 PM - 6:30 PM 💽 Capital Club Dubai, DIFC







**KEYNOTE SPEAKERS: (DAY 1)** 



What makes AIMS Gulf different? How can AI create a competitive advantage?

by Kyriakos Kofinas, Managing Partner/Executive Search



Scaling Up in an Exponential World

by Konstantinos Lafkas, Scaling-up/EXO



How we can support the boards operate more effectively?

by Elena Leonidou, Head Board Services AIMS EMEA



Theo Kitsos, Consultant Board Services and Family Businesses



Why CEOs need AIMS Gulf Coaching? by Andreas Pratanos, Executive Master Coach



RSVP: kyriakos.kofinas@aimsinternational.com Deadline: by 10 September 2025

Special Offer: Register by 1st September and get a Complimentary Leadership and/or Scaling-Up Assessment plus a Review of Results—powered by AIMS International Gulf & Microglobals.

CEO Clubs Network proudly supports our Valued Member, AIMS International Gulf in their upcoming Leadership Forum - Day 1 on Monday, 15 September 2025, a high-impact executive session designed to empower visionary leaders with transformative strategies for growth, scaling up, and strategic coaching excellence. AIMS International

At this exclusive forum, you can expect engaging keynote sessions, practical insights, and coaching strategies that help leaders tackle complex challenges, drive growth, and elevate their executive impact.

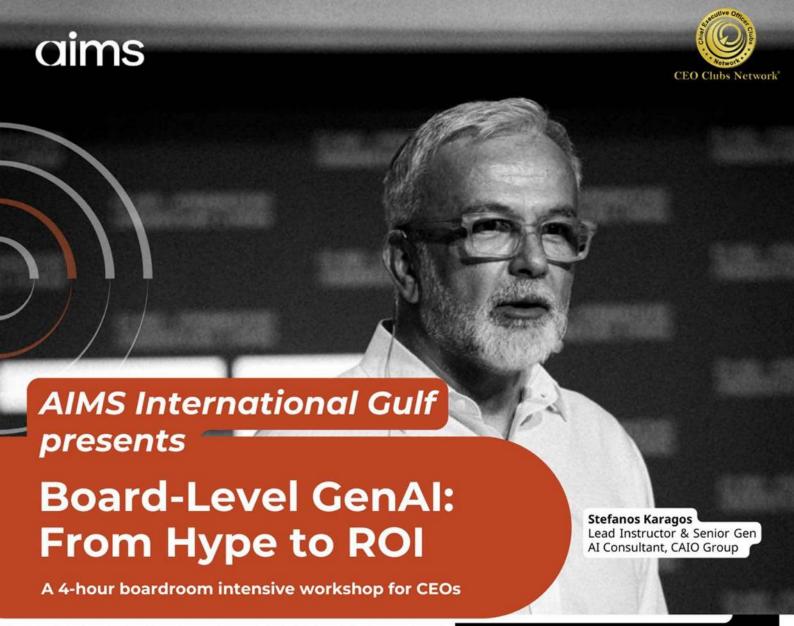
#### **Keynote Speeches:**

What makes AIMS Gulf Different? How can AI create a competitive advantage? - Kyriakos Kofinas, Managing Partner / Executive Search

Why CEOs need AIMS Gulf Coaching? -**Andreas Pratanos, PCC ICF, Executive Master** Coach

Scaling-up in an Exponential World -Konstantinos Lafkas, Scaling-up/EXO Partner

How we can support the boards operate more effectively? - Elena Leonidou, Head Board Services AIMS EMEA & Theodore Kitsos. **Consultant Board Services and Family Business** 



#### What you'll achieve:

- Decide with confidence: Where GenAI will move your P&L in the next 90 days and where it won't.
- Leave with a plan: A 90-day AI Leadership Roadmap (3 pilots, KPIs, budget guardrails) + executive templates.
- Communicate with precision: The Executive Prompt Playbook for briefings, strategic decisions, and cross-functional alignment.

AIMS International Gulf Leadership Forum

- (E) Wednesday, 24 September 2025
- (L) 2:00 PM 6:00 PM
- **O** Capital Club Dubai, DIFC

Technical skills not needed.

Who: CEOs/Owners only (Invite-only, Limited seats)
Investment: AED 2,250 CEO Clubs rate (Standard AED 4,500)

**BOOK YOUR SEAT:** kyriakos.kofinas@aimsinternational.com **Deadline:** by 19 September 2025

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# LYTEN TO ACQUIRE ALL REMAINING NORTHVOLT ASSETS IN SWEDEN AND GERMANY

Lyten, the global leader in lithium-sulfur batteries, announced today that it has entered into a binding agreement to acquire Northvolt's remaining assets in Sweden and Germany. The acquisition includes Northvolt Ett and Ett Expansion (Skellefteå, Sweden), Northvolt Labs (Västerås, Sweden), and Northvolt Drei (Heide, Germany). Additionally, Lyten is acquiring all remaining Northvolt intellectual property (IP), and multiple members of the current Northvolt executive team plan to join Lyten. The financial terms of the agreement were not disclosed by any parties.

This is a defining moment for Lyten," stated Dan Cook, Lyten CEO and Co-Founder. "Lyten's mission is to be the leading supplier of clean, locally sourced and manufactured batteries and energy storage systems in both North America and Europe. The acquisition of Northvolt's assets brings the facilities and Swedish talent to accelerate this mission by years, just at the moment when demand for Lyten lithium-sulfur batteries is growing exponentially to meet energy independence, national security, and Al data center needs."

In total, Lyten's acquisition includes assets valued at approximately \$5B, including 16 GWh of existing battery manufacturing capacity, more than 15 GWh of capacity under construction, the infrastructure and plans to scale to more than 100 GWh, and the largest and most advanced battery R&D center (Västerås) in Europe.

Lyten plans to rehire a significant portion of the previously laid-off workforce at these facilities and will assess staffing needs site by site. Lyten sees substantial value in retaining local expertise and is committed to building long-term employment opportunities as we restart and scale operations.

Ebba Busch, Deputy Prime Minister of Sweden, stated "Lyten's acquisition of the Northvolt assets is a win for Sweden, for the former employees of Northvolt, and for positioning Sweden as key to Europe's energy independence. We have been working closely with the Trustee and Lyten to fully support this deal and we are excited to work with Lyten moving forward to make good on the immense potential of these assets."

This acquisition is being fully funded through equity investment into Lyten from private investors. The transactions are subject to appropriate Swedish and German governmental and European agency approvals. Lyten expects the acquisitions to close in the fourth quarter of this year.

Lyten has previously announced the acquisition of three other Northvolt assets.

In November 2024, Lyten acquired Northvolt's Cuberg battery manufacturing facility in California.

In early July, Lyten announced the acquisition of Northvolt Dwa, Europe's largest Battery Energy Storage System (BESS) manufacturing facility, located in Gdansk, Poland. The acquisition is expected to close in August 2025.

And in late July, Lyten acquired Northvolt's BESS product and IP portfolio.

Lyten plans to immediately restart operations in Skellefteå (Ett) and Västerås (Labs) upon close of the transaction and collaboration with Northvolt's prior anchor customers is progressing constructively.

Lyten plans to immediately restart Northvolt Dwa upon close of the transaction to support rapidly growing demand for Lyten BESS in more than 20 countries.

At Northvolt Drei, Lyten is working with Northvolt and the German government to continue the program to establish a battery manufacturing facility near Heide in Schleswig-Holstein, with 15 GWh of initial capacity.

Page: 57 August 2025

Lyten is also committed to pursuing the acquisition of Northvolt Six in Quebec, Canada, which is constructing a 15 GWh Phase 1 battery manufacturing facility. Lyten is actively progressing discussions with Northvolt North America, the Government of Canada, the Government of Québec and other key local stakeholders.

"The demand for European and North American made batteries is only growing," added Lars Herlitz, Lyten Chairman and Co-Founder. "The combination of Northvolt's world-class manufacturing assets and low-cost clean energy, Lyten's world leading lithium-sulfur battery technology, and Lyten's U.S. battery materials supply chain creates the right formula to fulfill Europe and North America's battery manufacturing ambitions."

Lyten currently manufactures lithium-sulfur batteries in Silicon Valley and is selling commercially into the rapidly growing drone and defense markets. Lyten is also preparing to launch its lithium-sulfur batteries onto the International Space Station in the coming months and has a multi-billion-dollar pipeline for BESS powered by lithium-sulfur.

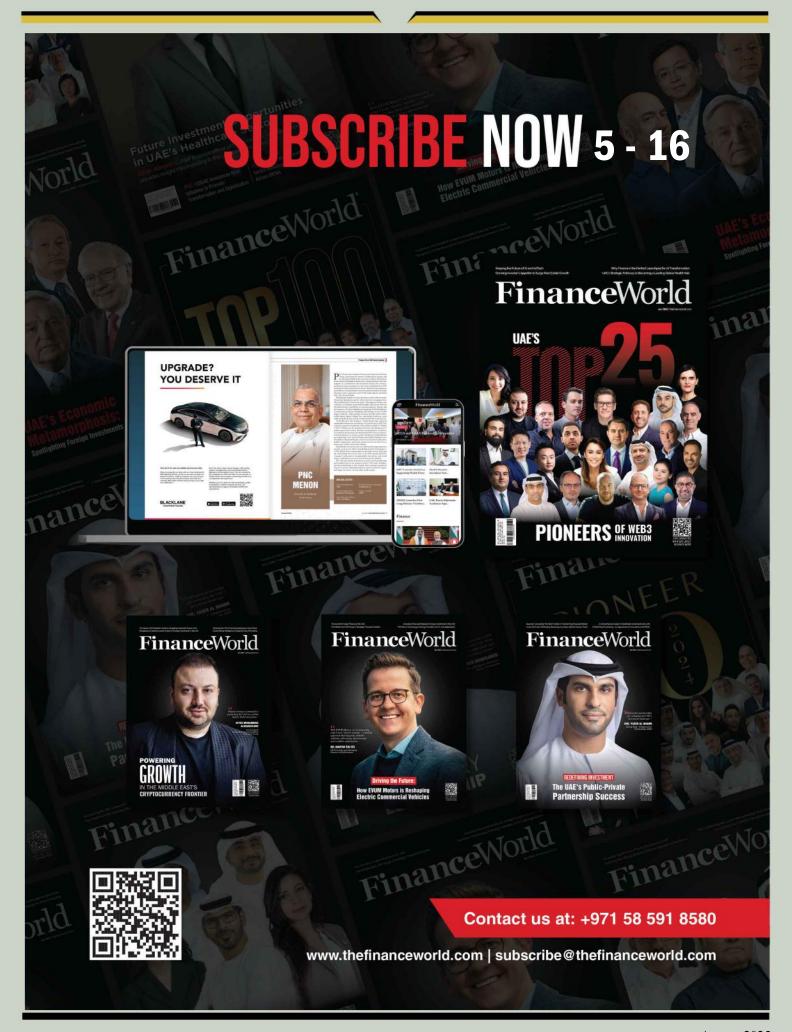
"Lyten is a leader in the energy storage industry. As energy becomes a national security priority, from data centers to micro-grids, I'm proud to help secure a sustainable transformation of Germany's infrastructure and data economy." stated Sem M. Köksal, Lyten Advisor and CEO Gsl Holding GmbH.

#### **About Lyten**

Lyten, founded in 2015, is a supermaterial applications company that has received more than \$625 million in equity investment and secured LOIs for \$650M in financing from the Export Import Bank of the US. Lyten has built a proprietary materials platform, called Lyten 3D Graphene, that it uses to build better performing, lower cost, and decarbonizing products, including its next generation lithium-sulfur battery. Lyten corporate headquarters is in San Jose, CA and European headquarters is in Luxembourg.

The company lists more than 540 patents granted or pending and is currently manufacturing in San Jose, CA. In November 2024, Lyten announced the acquisition of Northvolt's battery manufacturing plant in San Leandro, California to scale production to meet the demand for American made batteries.

In 2024, Lyten announced its integration into Chrysler's Halcyon Concept electric vehicle and the selection of Lyten Lithium-Sulfur for demonstration on-orbit aboard the International Space Station (ISS), scheduled for launch later in 2025. Lyten is selling lithium-sulfur commercially into the rapidly growing drone and defense market.



Page:59 August 2025



### **DANUBE PROPERTIES**

### OFFERS FIRST-TIME BUYERS HEAD START WITH DUBAI-BACKED OWNERSHIP PLAN

The developer has allocated 10% of its residential units to exclusive pre-launch access, flexible 1% monthly payment plan, and 60% payable before handover

Danube Properties has partnered with the Dubai Department of Economy and Tourism (DET) and the Dubai Land Department (DLD) to support the launch of a dedicated First-Time Home Buyer (FTHB) initiative, aimed at making home-ownership more accessible in Dubai.

As part of the initiative, Danube Properties has allocated 10% of its residential units exclusively for first-time home buyers, the firm explained.

#### **Key features of the FTHB initiative include:**

Exclusive pre-launch access: First-time buyers will receive priority access to select units before public launch, ensuring the best availability and options

Only 60% payable before handover: Buyers need to pay just 60% of the total property value before receiving the keys, easing upfront financial commitments

Flexible 1% monthly payment plan: This program complements Danube's industry-first 1% monthly payment scheme, which has reshaped affordability in Dubai's real estate sector



By combining these benefits, the initiative removes traditional barriers to property ownership, such as large down payments and rigid financing options, making it easier than ever for residents – especially young professionals and families – to step onto the property ladder. Five top banks have joined hands to make this possible, the developer said in its statement.

The First-Time Home Buyer initiative is said to be in line with Dubai's broader economic goals, as envisioned by the Dubai 2040 Urban Master Plan, which aims to make Dubai the best city in the world to live and work in. Encouraging property ownership is a key driver of long-term investment, community stability, and economic resilience, the developer explained.

With an unmatched reputation for delivering quality homes ahead of schedule, Danube Properties continues to raise the bar in customer-focused real estate development. Its 1% monthly payment plan, over 40 amenities offered within communities, and fully furnished apartment offerings have set industry benchmarks, the statement added.

Danube has also consistently supported government initiatives, including those aimed at attracting foreign investment, retaining talent, and strengthening Dubai's position as a global destination for living and working, the developer concluded.



"This initiative is a gamechanger for aspiring home
owners who've been waiting
for the right opportunity. Our
flexible plans and on-time
project delivery have already
made us the preferred brand
for smart investors – and now,
we're going one step further by
enabling first-time buyers to
take that all-important step
with confidence."

**Rizwan Sajan**Founder and Chairman
Danube Group

## 15TH ANNIVERSARY BLOCKCHAIN LIFE FORUM

TO TAKE PLACE IN DUBAI, OCTOBER 28-29, 2025 — UNPRECEDENTED SCALE



Blockchain Life, the leading international forum on Web3 and cryptocurrencies, is set to celebrate its 15th anniversary edition in Dubai on October 28-29, 2025. This landmark event promises an unparalleled experience with a record number of speakers, two dedicated stages, expanded activity zones, and premium networking opportunities for 15,000 attendees. All timed perfectly ahead of the expected peak of the Bull Run.

Find out more about the best place to meet friends, partners and clients from all over the world and choose your ticket at the presale price:

https://blockchain-life.com/



Get 10% OFF your ticket with promo code CEOClubs2025!



## **DLD UPDATE:**

## NEW POWER OF ATTORNEY RULES FOR DUBAI PROPERTY TRANSACTIONS

**Dear Clients and Partners,** 

We'd like to bring to your attention the latest update from the Dubai Land Department (DLD) regarding the use of Power of Attorney (POA) in property transactions. These changes are important to ensure smoother, more transparent dealings especially for non-resident investors or anyone relying on third-party representation.



## Key Highlights from DLD Circular No. 29/R/2025 (Effective July 2025)

#### **One-Year Validity for Overseas POAs**

POAs issued outside the UAE are now valid for only one year. The original notarized document must be presented. (Source: BSA Law)

#### **Strict Verification Protocols**

POAs will only be verified through official UAE platforms QR codes or uncertified copies will no longer be accepted. (Source: BSA Law)

#### No Payment Authorization via POA

A POA can no longer include declarations of receiving funds. Payments must be made directly to the property owner, not the POA holder.

(Source: Gulf News)

#### No Title Updates via POA

Changes to personal details (such as name or ID updates) can't be done through a POA.

(Source: BSA Law)

#### Manager's Cheques Must Be in Owner's Name

All manager's cheques must be issued in the title deed holder's name. Issuing them in the attorney's name is now prohibited. (Source: Gulf News)

#### **Proof Required for Payments**

Any declaration of payment must be backed by proof of funds such as a bank transfer slip or cheque copy. (Source: ATB Legal)

#### **Why This Matters**

These updates reinforce Dubai's commitment to transparency and investor protection. For non-resident buyers and sellers, this means:

- Setting up a UAE bank account in your own name to ensure all payments are compliant.
- Ensuring your **POA** is properly attested via Dubai courts (virtual channels are available if abroad).
- Double-checking that all payments and documents match the name on the title deed to avoid delays.

#### **Keeping You Informed**

At Amplus Mortgage Consultants, our priority is not only helping clients secure the best mortgage solutions, but also keeping you updated on regulatory changes that affect your property journey.

By sharing insights like these, we aim to make sure our clients whether residents, expats, or overseas investors stay **aware**, **prepared**, **and confident** in every stage of the process.

We'll continue to monitor DLD updates closely and share practical guidance so you can navigate Dubai's property market with clarity and peace of mind.

Page: 65 August 2025



# INDONESIA PARTNERS WITH VFS GLOBAL TO PROMOTE "WONDERFUL INDONESIA CAMPAIGN

VFS Global has signed a co-branding agreement with the Ministry of Tourism, Republic of Indonesia to strengthen and expand brand awareness of Indonesian tourism under the Wonderful Indonesia campaign for increasing international arrivals and encouraging investments into the country.

As part of the agreement, VFS Global will help in increasing the brand awareness of the Wonderful Indonesia campaign and improving the quality and quantity of tourism marketing through brand partnerships.



The agreement was signed between Ni Made Ayu Marthini, Deputy Minister for Marketing, Ministry of Tourism of the Republic of Indonesia, and Mr. Kaushik Ghosh, Head - Australasia, VFS Global, on 13 August 2025 in Jakarta.

Ni Made Ayu Marthini, Deputy Minister for Marketing, Ministry of Tourism, Republic of Indonesia, said: "We are excited to join forces with VFS Global in strengthening the Wonderful Indonesia campaign on the global stage.

Through this co-branding agreement, we will amplify our tourism message and leverage VFS Global's extensive presence in over 160 countries, combined with innovative outreach, to inspire more travellers to experience the beauty and diversity of Indonesia."

Since 2024, VFS Global is also an official partner of the Indonesian Directorate General of Immigration. As part of the partnership, VFS Global has launched a new e-VoA platform for nationals of all the 97 countries eligible for e-VoA, to provide them a quicker and smoother visa application journey online.

Kaushik Ghosh, Head - Australasia, VFS Global, said: "We are honoured to collaborate with the Ministry of Tourism to strengthen global awareness of the country's vibrant tourism offerings. With over 16 years of experience in tourism-related services, VFS Global brings proven expertise in promoting destinations to a global audi ence. Through the promotion of the e-Visa on Arrival, we aim to make travel to Indonesia more seamless, aligning with the Ministry's Tourism 5.0 vision to harness innovation such as artificial intelligence (AI) to improve marketing effectiveness and reach of tourist destinations."



In 2024, Indonesia welcomed 13.9 million international tourists, a 19% increase from the previous year and the highest number recorded in the past 5 years, according to the Ministry of Tourism. This strong performance has emboldened the government to set even more ambitious targets for 2025. Indonesia is now expecting to welcome between 14.6 and 16 million foreign visitors in 2025.

India stood as the largest South and Central Asian market and the sixth largest globally for Indonesia, accounting for over 710,688 Indian tourists in 2024.

VFS Global has been associated with the Indonesia's Ministry of Tourism since March 2023 to strengthen and expand Indonesia's tourism brand awareness. As part of the collaboration, VFS Global has established dedicated Indonesia tourism promotion kiosks at its offices in Dubai, Mumbai, and Shanghai, with plans to open another in Australia soon. Through its extensive network of offices, VFS Global aims to promote Indonesia in key markets such as India, China, Australia, South Korea, Japan, the Middle East, UK, USA, Canada, and France.

Page: 67 August 2025



## BUSINESS SETUP IN SHARJAH SIGNALS A NEW CHAPTER FOR THE UAE'S STARTUP NARRATIVE

The UAE's startup ecosystem is expanding at record pace and business setup in Sharjah is fast becoming one of the most talked-about opportunities for entrepreneurs. Long known for its cultural heritage and academic excellence, the emirate is now emerging as a serious contender in the country's innovation economy.

In June 2024 alone, UAE-based companies raised over \$82 million in startup funding across 15 deals and a growing share of that activity is taking place in Sharjah.

مجمع الشارقة للبحوث والتكنولوجيا والابتكار Sharjah Research Technology and Innovation Park



Lower operating costs, strategic location and access to modern facilities are encouraging founders to explore business setup in Sharjah free zone areas, which offer streamlined registration, global connectivity and a supportive business environment.

#### Why Founders Are Choosing Sharjah

A Sharjah free zone license provides entrepreneurs with flexibility and cost advantages rarely matched by larger commercial hubs. The license cost is often lower than in other major emirates, while still granting 100% foreign ownership and access to the UAE's robust infrastructure. For many early-stage ventures, securing a Sharjah business license means entering a market that offers both growth potential and operational efficiency.

The emirate's academic strength, home to leading universities and research centres fuels a steady talent pipeline, while its business-friendly regulations attract a growing number of venture capital firms and angel investors eager to support new ventures.

#### Infrastructure That Fuels Innovation

The emirates innovation landscape is supported by high-quality facilities at accessible rates. Entrepreneurs benefit from modern coworking space and fully serviced business centres in Sharjah, which are designed to foster collaboration and networking.

For product-focused startups, the emirate's advanced prototyping labs in the UAE, including specialised prototyping labs in Sharjah, offer equipment such as 3D printers, CNC machines and electronics workstations.

#### **Funding and Growth Platforms**

Access to UAE startup funding continues to expand with a growing number of accelerators and incubators in the UAE. One notable contributor to this ecosystem is the Sharjah Research, Technology and Innovation Park (SRTIP), home to the Sharjah Entrepreneurship Center (Sheraa). Through initiatives such as the Sharjah Startup Studio and sector-specific challenges, they have helped launch hundreds of ventures and connect them to capital.

#### The Next Chapter

This emerging startup hub is no accident, it's the result of strategic planning, sustained investment, and an entrepreneurial culture that values both ambition and accessibility. For those considering business setup in Sharjah, whether through a Sharjah free zone license or other entry routes, the advantages are clear: competitive costs, global connectivity, and an environment built to turn ideas into impact.

In a market where many chase the same opportunities, the emirate offers something rare, space to grow, room to experiment and a community that thrives on collaboration. For the next wave of founders, it could be more than a smart business move; it could be the beginning of their most successful chapter yet.



## DANUBE HOME PARTNERS WITH MOENGAGE

### TO BOOST CUSTOMER ENGAGEMENT STRATEGY

Danube Home, a dominant force in home improvement and furnishing across the Middle East and Indian Subcontinent, is set to revolutionise its customer engagement strategy through a strategic partnership with MoEngage. The company has officially onboarded MoEngage's Al-powered Customer Data and Engagement Platform (CDEP) to power its next phase of significant growth. This collaboration will enable Danube Home to deliver truly personalized shopping experiences, effortlessly connecting every customer's online journey with their in-store interactions, and ensuring a seamless,

, unified brand experience as Danube Home expands its presence and market dominance.

Danube Home, renowned for its high-quality products, innovative designs, and exceptional customer service, holds a unique market position as a homeowner's comprehensive partner, with the product range spanning the entire lifecycle from building materials to final decor and furnishings. To truly excel in this prolonged engagement and ensure a robust approach to customer lifecycle management,

Danube Home sought to enhance its omnichannel customer engagement strategy by partnering with an all-in-one, Al-powered platform.

MoEngage's CDEP offers a unified view of customer data and advanced omnichannel engagement tools that will empower Danube Home to not only understand but also intelligently predict and proactively engage customers across their complete customer journey, from online browsing to in-store purchases. The ultimate objective is to cultivate a deeply loyal customer base by delivering seamless, truly personalized experiences across in-store and online interactions.

"Our recent rebranding is centered around the idea of 'simplicity' and making the customer's journey as seamless and enriching as possible," said Sayed Habib. Director. Danube Home. "Partnering with a platform that is as heavily invested in customer data and Al innovations is a crucial step in this direction. MoEngage's ability to unify our online and offline data is empowering us to understand our customers better and provide them with the personalized experiences they deserve, whether they are shopping on our website, through our app, or in one of our stores."

#### **DANUBE HOME**

## moengage

"We are thrilled to welcome Danube Home, a true leader in the Middle East's dynamic retail sector, to the MoEngage family," said Kunal Badiani, Vice President – Business & Growth for Middle East, Africa, and Turkey at MoEngage. "In today's highly competitive and evolving Middle Eastern market, providing a consistent and personalized omnichannel experience is no longer a luxury but a strategic imperative. It begins with unifying and extracting the right insights from your customer data. We are confident that our Al-powered platform will enable Danube Home to not only meet but exceed their customers' expectations, driving deeper engagement, significant business growth, and fostering long-term loyalty."

Page: 71 August 2025



## **BUILDING A HIGH-TRUST ENTERPRISE**

Trust isn't an easy topic these days. In politics, from the international all the way down to the local level. In food and drug safety, and almost anything related to health and wellness.

In business and finance, from the boardroom to the shop floor to the customer.

To succeed in a world filled with doubt, deception, and misinformation, as a CEO you need high levels of trustworthiness throughout your organization. This means taking into account human nature as well as technology.

#### The trust footprint

Here's a simple formula you can use to get started...

Trust footprint = (custodians + systems) x (volume)

In this expression, "custodians" refers to the human element, which is built primarily on behavior, which in turn is heavily reflected in the culture of the organization and the population at-large. For example, travelers in some parts of the world marvel at how shop owners leave their doors unlocked when they go for a break or to a nearby room for prayer. That's the human element at work.

In other parts of the world you'll find the same types of stores with an array of security cameras, thick metal doors and multiple locks. That's the systems or technology component attempting to compensate for bad human behavior.

"Volume" represents the explosive growth in the number of physical and digital assets, and persons, involved. Physical assets include our increasingly vulnerable infrastructure. Digital assets include billions of lines of code and zettabytes of data. Both physical and digital asset classes are overseen by a human workforce that's often characterized by high turnover and decreasing loyalty.

One of the reasons trust is at an all-time low is because the trust footprint is literally spread all over the place. It should come as no surprise that as an organization grows in size and across a wider geography with more people working remotely from home, incidents of trust violations increase. We've seen this in complex offshore corporations, secretive intelligence agencies, large news networks and media outlets, and massive government bureaucracies.

Take for example the WikiLeaks Vault 7 release that exposed the US Central Intelligence Agency's "global covert hacking program." Its malware had the potential to affect billions of electronic devices, from computers and smart phones, even appliances, literally anything connected to the internet.

As many as 5,000 people entrusted with security clearances were believed to have been associated with the covert program in some way. All it took was one person to bring it out into the open. With such a vast trust footprint, a leak was inevitable. On the other hand, hiding the program behind multiple layers of security actually ended up betraying the trust of the general population, as some of the work tended to be illegal, unethical, and could even be considered immoral. If not managed carefully, trust can be a double-edged sword.

Unfortunately, in many instances, detecting and responding to trust violations happens too slowly. Compromises of databases containing the private records of millions of individuals and organizations have gone undetected for months. Given this backdrop, let's take a look at some of the ways you can create greater trust across your enterprise.

#### Reducing your trust footprint

It may sound counterintuitive, but when it comes to trust, less is more.

Going back to our trust footprint formula, on the human side, we know that as organizations become very large, they often break down into smaller, isolated compartments which end up competing against each other.

Page: 73 August 2025

When this happens, the local missions of the various compartments ultimately take precedence over the broad, strategic mission of the enterprise. Integrity and accountability are weakened, and it actually becomes harder for the organization to hold on to its secrets.

To prevent this from happening, you should always be on guard against "mission creep" and the creation of localized, competing factions. As a leader, make sure your enterprise stays focused on the primary mission, along with the values that must be adhered to while achieving that mission.

On the technology side, there are many options. Here are three potentially groundbreaking game-changers you should be closely watching and considering.

**Technology #1:** Al. With so many moving parts, no one person or group can possibly keep track of everything, regardless of how much you can shrink the trust footprint.

This is where the computational power of Al comes into play. Given recent advances, this technology is probably already embedded in some of your business processes. Just remember that Al comes with its own set of trust issues and vulnerabilities. Proper human oversight and governance are critical.

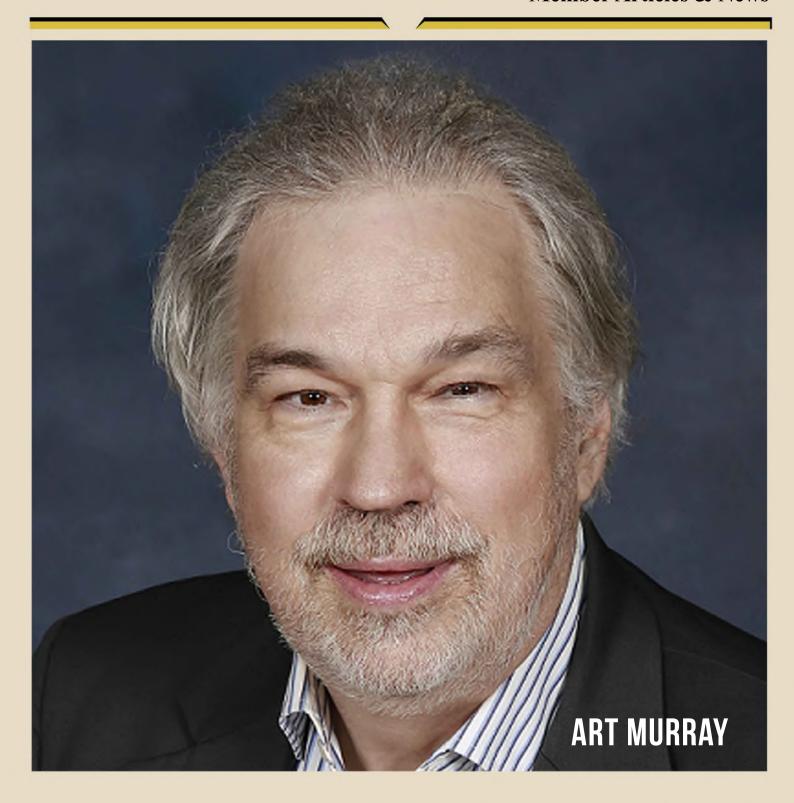
**Technology #2:** Blockchain. Blockchain is an excellent example of reducing the size of the trust footprint. The algorithm is open source. The rest consists of little more than an encrypted journal entry stored on a relatively small number of peer-networked computers. The need for a trusted fiduciary such as a bank or accounting firm is eliminated.

**Technology #3:** Homomorphic encryption. Before encrypted data can be processed and analyzed, it must first be decrypted. When the analysis is completed, the finished results are then re-encrypted for secure transmission and storage. The longer the data remains unencrypted, the more vulnerable it is to compromise.

Homomorphic encryption solves this problem by allowing data to remain encrypted while it is being processed, including in the cloud. Although currently processing-intensive, this should become a viable technology within the next decade. The term may sound like a mouthful, but you and your CIO will definitely want to keep your eye on this.

#### Protecting your enterprise and its reputation

Creating a high-trust enterprise starts with finding and eliminating any and all opportunities for violating trust. This means leaving nothing to chance.



The best way to do that is through increased transparency. That doesn't mean exposing sensitive information. Rather, it means building assurance by consistently maintaining open and honest accountability.

Which brings us back to principle of culture. As a CEO, you drive the culture. This means being absolutely clear about your organization's mission and values. Most of all, be congruent. Nothing builds trust more than saying what you mean, and doing what you said you would do. Trust and accountability go hand-in-hand.

Page: 75 August 2025



## **DOING BUSINESS IN TANZANIA**

Tanzania, one of East Africa's most politically stable countries, is becoming an increasingly attractive destination for investors and entrepreneurs.

With a growing population of over 70 million, abundant natural resources, and strategic access to regional and international markets, Tanzania presents substantial opportunities across various sectors.

Tanzania boasts a diverse and steadily growing economy. Key sectors include:



#### Agriculture: '

Employs a large amount of the population and contributes a significant portion of the GDP. There is growing demand for agribusiness, processing, and exports.

**Mining and Natural Resources:** Rich in gold, diamonds, tanzanite, coal, and natural gas, Tanzania is a key player in Africa's extractive industries.

**Tourism:** Home to Mount Kilimanjaro, Serengeti National Park, and Zanzibar, tourism contributes significantly to GDP and foreign exchange earnings.

**Infrastructure and Construction:** Driven by public and private investment, including government flagship projects like roads, ports, and railways.

Renewable Energy and ICT: Emerging sectors with strong government support and potential for innovation and foreign direct investment (FDI).

The legal framework governing business in Tanzania is a mix of statutory law, common law principles, and administrative regulations.

The primary legislation for company incorporation is the Companies Act, which is administered by the Business Registration and Licensing Agency (BRELA).

Investors can register companies as private or public limited liability companies, partnerships, or branches of foreign entities.



#### **Opportunities for Investors**

Tanzania's Vision 2025 aims to transform the country into a middle-income, semi-industrialized economy. Priority areas for investment include:

**Agro-processing:** There is a large, underutilized base of raw agricultural inputs.

**Renewable Energy:** Particularly solar, hydro, and wind energy in off-grid rural areas.

Logistics and Transport: Development of infrastructure around the Dar es Salaam port and along the Central Corridor.

Real Estate and Urban Development: With urbanization rising, demand for housing, malls, and office space is increasing.

**Health and Education:** Opportunities exist for private sector involvement in healthcare facilities, pharmaceuticals, and educational institutions.

Page: 77 August 2025

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