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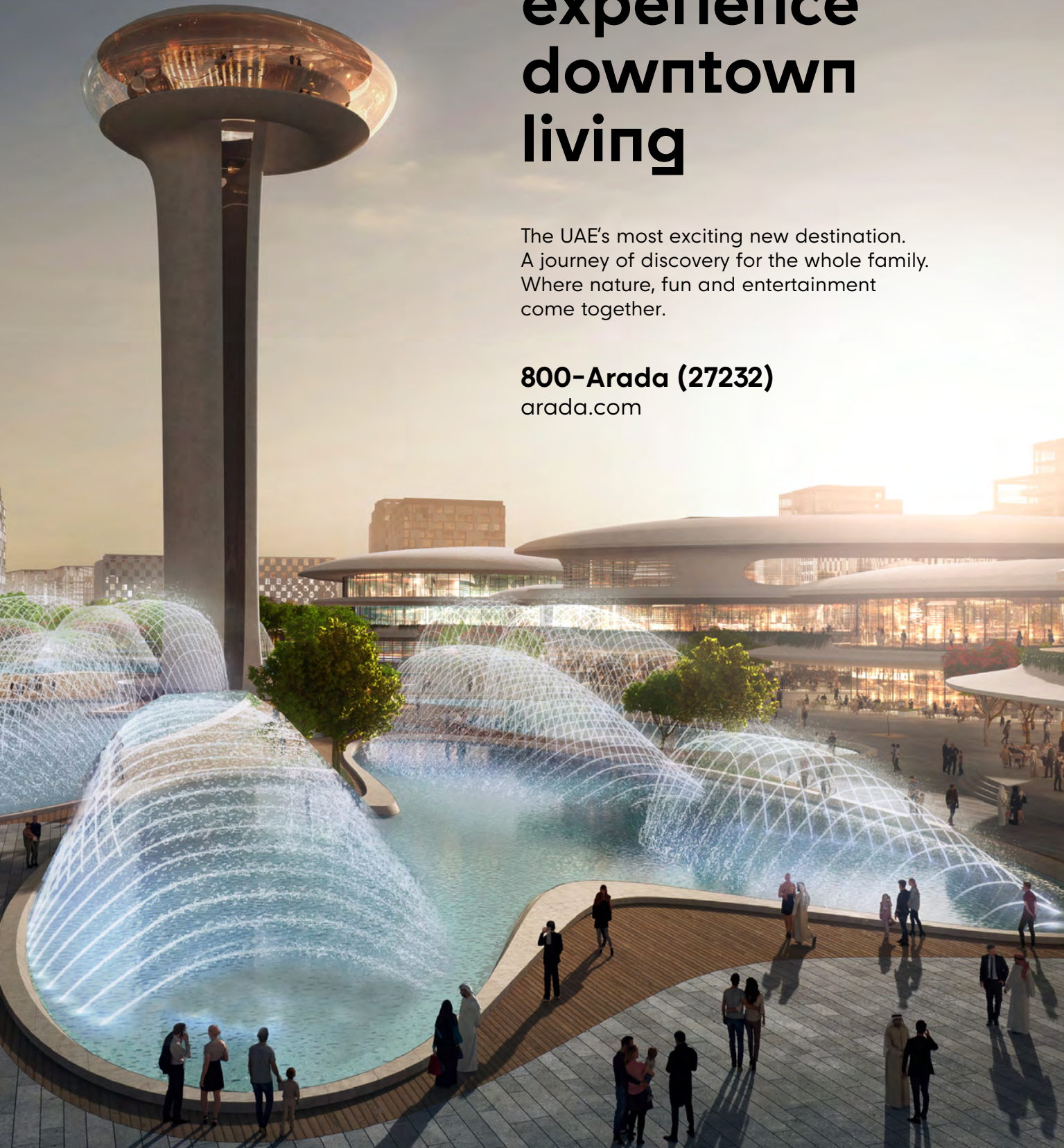




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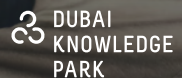
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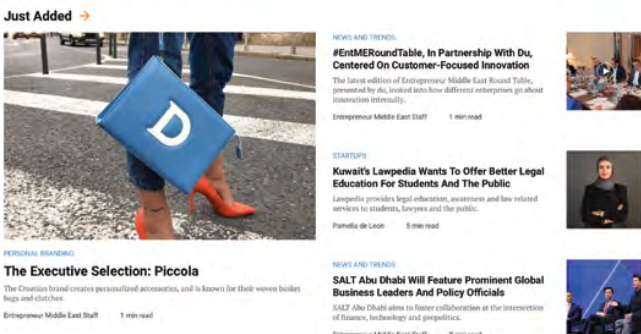
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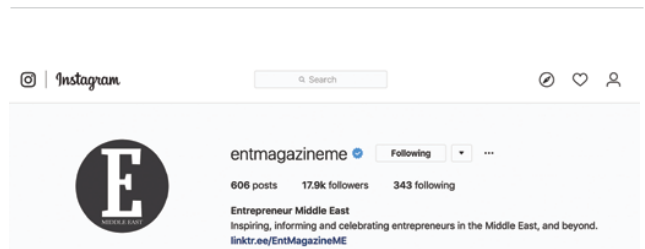
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“**N**o good deed goes unpunished.” It was this aphorism that came to my mind when I found myself receiving what I perceived to be a pointed (and borderline rude) email from someone who was following up on a favor I had promised them. To be fair to them, I had got delayed on the timeline I had in mind to do what I was supposed to do- this was, however, not because I had forgotten or disregarded their needs, it was simply because an unexpected truckload of work came my way that required my urgent attention, and so, I had to push the not-so-critical tasks on my plate to the wayside, at least for a bit. However, the person who was following up with me didn't know that this was what was happening on my side of the equation, but their blithe ignorance didn't stop them from taking on what I perceived to be an entitled, demanding tone in their message asking me for a status update of sorts.

Let it be noted here that this person was essentially a stranger to me- I had come across them quite by chance at an event, and having been impressed by their energy and enthusiasm, I

Perspective is everything

THINK BEFORE YOU HIT THE SEND BUTTON

thought it wouldn't hurt me to do something that'd potentially give them and their business a boost. So, you can perhaps understand my chagrin when, at the end of a particularly long and busy day in the office, I come home to open this email from someone I barely knew not just being rather critical about my work ethic, but also making assumptions about (and blatantly discounting) what I've do in my job on a day-to-day basis. I started to type out a reply on my phone with a fury that matched the feelings I had in mind for this particular person, while also ruing the moment I made the decision to try to support them in the first place.

Now, I might have gone ahead and actually sent that rage-fueled reply, had it not been for a lesson I learned quite early on in my career, which was to never send an email when you're angry. So, I did a quick re-read of what I had written while my finger hovered over the “send” button, and those few seconds helped better sense to prevail over me, in that I decided to wait until the next morning to send a reply. Doing this helped me come to a realization: while I may have had a valid reason to be angry, that didn't excuse me responding badly to them either- if I did, I'd have been behaving in the same annoying manner as my counterpart. After all, they had made suppositions about my circumstances and intentions- it'd be silly for me to do the same with them.

The next morning, after having suitably calmed down, the email I ended up sending to them had none of the ire contained in the draft I had crafted the night before, and while I made it clear that I didn't appreciate the tone they had used, my reply to them was still polite and professional. I got a

response to this message a few days later- they confessed that they had had a frustrating day of their own when they sent that problematic email, and given what I had gone through myself, it was easy enough for me to understand why they had followed up with me in this annoying manner. The only difference was that I hit pause before acting on my anger, and rethought what I going to do.

The point of sharing this whole exploit is to reinforce a point that I had laid out at the start of this year, which is, to be put it quite simply, get some perspective. Be it a rude email to someone you know, or a snide comment about a person you just met, or even just a nasty tweet about an individual you know *really* nothing about, it's somehow become easier for all of us to behave badly, when it's clear that the better thing to do (and maybe that's why it is so tough) is to showcase some empathy, and simply think before you spew out negativity (and accusations). After all, one never knows what someone else is going through in a personal capacity, and as such, it's well within our interest to make sure all of our interactions are kind. At the end of the day, it's simply the nicer thing to do.

Aby Sam Thomas
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HE Majid Saif Al Ghurair during the launch of Emirati Development Programme

CAPITALIZING ON OPPORTUNITIES

Dubai Startup Hub launches new Emirati Development Program for UAE nationals to take advantage of the private sector

Dubai Startup Hub, the entrepreneurship arm of Dubai Chamber, has launched a new Emirati Development Program that aims to increase participation of Emirati youth in the private sector, whether that involves launching their own business or join a private sector startup.

Continuing with its strategy to build the entrepreneurial landscape of the Emirate, Dubai Chamber said in a statement that it aims to draw on the program to identify new talent amongst the Emirati community, and give them the tools and skills to seize a commercial opportunity.

Speaking at the program's launch, H.E. Majid Saif Al Ghurair, Chairman of Dubai Chamber, said: "The Emirati Development Program will play a key role in diversifying the scope of support, as it is designed to identify, develop and mentor promising UAE national talent, to equip them with practical business knowledge and entrepreneurship experience needed to stimulate their interest in the private sector."

H.E. Al Ghurair added that the Dubai Startup Hub has been instrumental in providing guidance

and clarity to entrepreneurs in their journey, and plays a vital role in encouraging entrepreneurs and supporting the ecosystem. Since its inception, more than 3,000 startups have joined the Hub, while more than 7,000 startups have benefited from its various programs such as Market Access, Co-Founder Dubai, and the Dubai Smartpreneur Competition.

The launch event for the Emirati Development Program also witnessed the announcement of the first initiative, the Training and Mentorship Academy, in collaboration with Dubai Technology Entrepreneur Campus, a wholly-owned entity by Dubai Silicon Oasis Authority. The Academy will offer a one-of-its-kind four-week training program with top industry trainers, covering topics such as business canvassing, product validation, go-to-market, sales, and pitching. Applications are now invited for the Program, following which The Academy will select 30 participants, who will receive guidance and mentoring in honing their skills. dubaichamber.com/dubaistartuphub/emirati-development-programme

Shape the future of healthcare

UAE Ministry Of Health And Prevention launches BE BOLD Youth Leadership Program

The UAE Ministry of Health and Prevention (MoHAP) has launched BE BOLD, a new youth leadership program that seeks to engage young healthcare professionals in the country in contributing to the evolution of the industry.

Built in partnership with Entrepreneur Middle East, the 15-week BE BOLD program was unveiled in February as one of the initiatives MoHAP is spearheading to mark this year's UAE Innovation Month, while also paying tribute to the UAE leadership declaring 2020 as "the year of getting ready for the UAE's 50th anniversary."



Open to UAE nationals and residents under the age of 35 that work in the healthcare sector, BE BOLD will, besides aiming to develop their innovative ideas and concepts for this industry, also seek to bolster their individual personalities and skillsets with a variety of indoor and outdoor activities.

With the initiative inviting applications that showcase bring about innovations in four areas of note within the healthcare industry (cardiovascular diseases, mental health, childhood obesity, and geriatric care), BE BOLD promises the individuals who complete the program the chance for their projects and solutions to be incubated by MOHAP on a long-term level.

With the program including everything from expert sessions that will teach you a variety of business concepts, to one-of-a-kind experiences that are designed to get you to push your personal limits, BE BOLD is aimed at those who want to get out of their comfort zones—head to the website and apply if you're one of them. beboldme.com

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JT+PARTNERS FOUNDER

JOE TABET

Lessons on taking the leap into entrepreneurship- from someone who did *exactly* that by TAMARA PUPIC

Joe Tabet fidgets in his armchair as he recalls a vivid moment in his past when he was sealing envelopes –75 of them, to be precise– in front of an Emirates Post branch in Dubai. The year is 2002, and the 20-something Tabet was sending his professional bio to 75 addresses of architecture and design firms across the UAE. Having just arrived from Lebanon, he remembers having only US\$500 to his name. “A local man who worked there told me, ‘Son, I see that you are searching for a job, and that you are eager to find a job, and you will, for sure, get a job with what you have in your hands,’” Tabet says. “Then, I started receiving phone calls, but I said that I didn’t leave my family and my country to get just *any* experience, but that I needed to get the *right* experience. I chose an international company with the lowest salary I had ever had, because I was able to see what I needed to start with, in order to fly later on.” And Tabet’s career has certainly taken wing since then– today, Tabet is the founder of JT+Partners, a multidisciplinary consultancy in architecture, master planning and integrated design practices with three offices –Dubai, Abu Dhabi, and Beirut– and projects around the world, from Morocco to Seychelles, from India and Sri Lanka to Portugal, from Greece to the whole of Middle East and many African countries. Tabet looks to be in good spirits when mentioning his 70-person team, who he credits as have the driving force in increasing JT & Partners’s revenue more than six times since launching the company in 2015. “All this has been created in just five years,” Tabet says, his humility allowing him to showcase only a tiny bit of the pride that he must actually feel.

“NOTHING WILL HAPPEN UNLESS YOU DO IT YOURSELF. YOU NEED TO BE READY, AND YOU NEED TO BE CONVINCED. ALL THESE THINGS NEED TO COME IN PLACE FOR YOU TO MOVE ON AND COME OUT OF YOUR COMFORT ZONE.”

As I sit with Tabet in a conference room at JT+Partners’ office in Dubai, I can only imagine the range of thoughts and emotions that might be coursing through him as he takes me through his career trajectory. His story starts with him spending 12 years at Atkins, a UK-headquartered architectural design, engineering and project management consultancy– that’s the amount of time it took for that young man with 75 envelopes climb to the position of Regional Director for the Middle East at that company. “It was a boom in Dubai [in 2002], and we were very lucky at that time because, as architects, we got to experience building a city from scratch,” Tabet remembers. “It was a blank urban fabric, an open desert, and we, architects, came with our creativity (and our ego, which you need to be careful with in case it starts affecting >>>



Tawila main building,
by JT+Partners



The JT+Partners team

“WE ARE CREATIVE PEOPLE, AND WE GET DAMAGED BY NEGATIVE ENERGY. THE ENVIRONMENT IS VERY IMPORTANT. THAT’S WHY OUR STAFF TURNOVER IS VERY LOW.”

you and others), and got an opportunity to work on many big projects. Then the 2008 financial crisis happened, and that was another type of experience. We lived through a boom, and now we had to live through a recession. The crisis pushed us to go internationally, so we looked at Pakistan, India, Sri Lanka, Azerbaijan, which gave us an understanding of how different cultures look at architecture and design. I am thankful for experiencing these different things, going up, then down, and then up again, which means that I have learnt some valuable lessons. I believe that the recession, merged together with my personality and creativity, al-

lowed me to reach a new level.” During more than a decade at Atkins, Tabet demonstrated qualities that would serve him well in entrepreneurship, chief among them being his attitude to always seek new opportunities. In line with that, he today advises his employees that “if I tell them that their task is one, two, three, then they should make four, five, six by themselves.” Tabet also radiates an air of honesty in that he is not afraid to share insights other people selfishly keep quiet about. “One of the things that pushed me up quickly at Atkins was getting rid of my position, which simply means delegating your responsibilities to the people

below you,” he says. “They will go up, and you will go up. However, in corporations, you will find the opposite. Ask senior people to give their responsibilities to the people below them, and they won’t, because they feel insecure.” It is this self-conviction and accurate perception that made him sense when a time to move on from Atkins had come. Being 41 at the time, he says, allowed him to make a deal with himself- he could try building a business for, say, four years, and if it did not work out, he would be 45, and thus still able to go back to the career he had already had. Talking about the day he decided to take the leap into entrepreneurship, Tabet says, “I woke up in the morning and felt that something was wrong. On the way to the office, I called my mum, and she told me on her own, ‘My son, anything that bothers you in life, just shut it out.’ That was in November 2014. I went to the office, I was working, and

“MY MAIN CONCERN, EVERY DAY AND EVERY NIGHT, IS THAT ON THE 28TH OF EVERY MONTH, I WILL PAY THE SALARIES. IN SEPTEMBER LAST YEAR, WE FELT THAT OUR BUSINESS WAS SHAKING A LITTLE BIT, AND NOBODY GOT A SALARY CUT EXCEPT ME. THIS MEANS THAT JT PARTNERS DOES NOT EXIST WITHOUT THESE GUYS. IF MY PEOPLE GROW, MY BUSINESS WILL GROW TOO.”

at about noon, I left everything, walked out of my office straight to the CEO’s office, and told him, ‘I believe that today I’m going to resign.’ We had 10 seconds of silence. He asked me about other job offers, but I had none.”

Interestingly, Tabet does not shy away from advising his team to follow in his footsteps when it comes to following their personal goals and aspirations. “I always tell them that if you wake up in the morning and you’re not happy with where you’re going, just resign,” he says. “Even if you work for me, and I cannot change something for you, just leave. Go fly. We need to challenge ourselves, and this is the main problem that I see around the region. People live in their comfort zone financially, and only few are challenging themselves to move up, become entrepreneurs, or do something differently. Nothing will happen unless you do it yourself. You need to be ready, and you need to be convinced. All these things need to come in place for you to move on and come out of your comfort zone.” Of course, the world of a high-profile corporate executive in the UAE, however, is rather different from that of a startup founder, and Tabet shares a joke – which is funny despite it being the actual truth– that after having an assistant, a driver, and 300 people on his team,



Abu Dhabi Island Resort,
by JT+Partners

the GCC before- I brought in new blood,” Tabet says. “Then, one of the main challenges was that clients used to tell me, ‘We know you as Joe Tabet at your previous employer, but not as Joe Tabet at JT+Partners.’ So, from day one, I decided that my portfolio would not include my previous work, so, we even did some free projects, because we had to build our portfolio step by step.”

But the most important decision Tabet made was for JT+Partners to focus on international projects from the start. “I believe that’s what makes us strong until this day,” he says. “From day one, we took the UAE as a base, because having the UAE experience has made us and our clients confident, but we have served the world from here. So, our focus has been on the outside, and whatever came from within the country has been a plus.” Today, his company’s roster of clientele includes Abu Dhabi Crown Prince Court, NCT&H, Al Ghurair, Al Marjan Island LLC, Al Hamra Real Estate, Anwa Group, Giga Group, Shalimar Group, Jumeirah Group, Marriott Group, Hilton Group, EMAAR, Aldar, Pennyroyal, and several others. >>>

“FROM DAY ONE, WE TOOK THE UAE AS A BASE, BECAUSE HAVING THE UAE EXPERIENCE HAS MADE US AND OUR CLIENTS CONFIDENT, BUT WE HAVE SERVED THE WORLD FROM HERE. SO, OUR FOCUS HAS BEEN ON THE OUTSIDE, AND WHATEVER CAME FROM WITHIN THE COUNTRY HAS BEEN A PLUS.”

the first thing he struggled to do when he ventured forth into the unknown was to pay his electricity bill. “That’s when you know that you have been in your comfort zone for too long,” he says, laughing. “I remember that for my first project I had to write a proposal, and I sat until four o’clock in the morning googling and researching because I had not done it before, but my team. At that moment you understand that you are useless, you are nothing, without having a strong team.”

Emerging from the very first phase of starting up a business unscathed is hardly possible for anyone, and Tabet is no exception. “We started working from

the lobbies of a couple of hotels, then we got our office, and throughout all that time, I was a tea boy, a PRO, an architect, a lawyer, an accountant, and so on,” he says. “That lasted for six months. I gained a lot of weight and I looked like I hadn’t slept for ages. I was looking at the unforeseen, but there was something from the background driving all this passion and emotions. I was at the age when you can take the risk blindly.” However, it was a few crucial decisions he made that would determine his strategy and consequent business success. “When it comes to hiring, I took a decision that I wanted people who had never been in



Hampton by Hilton Resort,
by JT+Partners



Joe Tabet,
founder, JT+Partners

“I BELIEVE THAT THE RECESSION, MERGED TOGETHER WITH MY PERSONALITY AND CREATIVITY, ALLOWED ME TO REACH A NEW LEVEL.”

Many of his clients, Tabet says, cannot believe how much JT+Partners has achieved in just a few years. “It’s all about the team, and it’s not about the number of people that you have, but their mentality, because we eliminated negative energy,” he explains. “I used to be in a corporate business, and I used to spend 60% of my time managing politics, so

here, over the last four and a half years, I’ve let go of people who didn’t fit into this. We are creative people, and we get damaged by negative energy. The environment is very important. That’s why our staff turnover is very low.” Tabet whisks me through the JT+Partners office, showing me the miniature models of their latest projects, while the

staff type on their computers, most of them with earphones plugged in. “My main concern, every day and every night, is that on the 28th of every month, I will pay the salaries,” Tabet whispers. “In September last year, we felt that our business was shaking a little bit, and nobody got a salary cut except me. This means that JT Partners does not exist without these guys. If my people grow, my business will grow too.”

The last five years have been challenging but constructive, and now, he says, it’s all about navigating the growth phase of his business carefully. “We

“ARCHITECTS NEED TO CHANGE THEIR MINDSET. WE HAVE TO WORK TOGETHER AND SHARE KNOWLEDGE INSTEAD OF COMPETING, BECAUSE VERY SOON TECHNOLOGY WILL TAKE OVER US.”

have created a company that has gone international, and now competes with international names, and now, the whole challenge is to keep it up,” he says. “The way to do it is to continue the strategy that I have started which is, ‘don’t put all your eggs in one basket.’ Unfortunately, we all know that, and people learnt it especially during the recession, that not putting all your eggs in one basket is the solution, but then, when the market picked up a little bit in 2012, everybody went to the same one basket again. Then, in 2016, people started panicking that ‘it was happening again,’ and wanted to go abroad again; however, client relationships don’t get built like that. It’s either you stick to them both in the good and the bad days, or you are out. This is why I say that architects need to change their mindset. We have to work together and share knowledge instead of competing, because very soon technology will take over us.” Giving back to the community, Tabet tells me firmly, is a must. A moment later, he adds, “It’s not allowed to any successful entrepreneur not to give back to the community in one way or another. You’ve been given, then you have to give back. Then, you get more, and then you need to give even more.” Nothing more to add, nor to ask- I couldn’t have asked Tabet for a better conclusion to our interview than this. ■

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The founder of the Intisar Foundation -who is also a princess of the Kuwaiti royal family and a serial entrepreneur- is on a mission to empower one million Arab women

by TAMARA PUPIC

Globally, one common stereotype about Arab women is still prevalent, which is that they are less likely to be active members of society. However, my hope is that those of you who read *Entrepreneur Middle East* know that this could not be further from the truth. In Kuwait, for instance, female citizens outnumber male citizens in the workforce. Last year, the country appointed three women among the eight new ministers in Kuwait's latest cabinet, one of them being the first woman to hold the post of finance minister in a Gulf state. Indeed, when I talk with H.E. Sheikha Intisar Salem Al Ali Al Sabah, a princess of Kuwait's ruling royal family, the House of Al Sabah, she assures me that Kuwaiti women have had greater economic independence and a voice in domestic and international affairs ever since the 1950s. Al Sabah herself is sufficient proof of that. After being a full-time mother to her four daughters,

Al Sabah was 35 when she decided to test the waters in the business environment by taking up a board position at Refrigeration Industries and Storage Company SAK, her family business, and one of the first air-conditioning companies in the Gulf. "I realized that I didn't like being idle," she says. "I used to read a lot, and attend a lot of training courses, so I was not the usual kind of a non-working mother sitting in coffee shops. For that kind of person, it was easy to transition to business. However, I didn't have experience, and there was nothing I could compare it to, so the hardest part was knowing how well I was actually doing, knowing my value."

Over the next eight years, she climbed the corporate ladder to become the Chairwoman and Managing Director of the company, having fully restructured the business that had been through the torture of overdraft, loans, and "lots of open projects with lots of problems."

Al Sabah adds, "I did a lot, but I had always thought that it was not enough, and that I should do more. My biggest challenge was how to motivate the team, especially men, how to push and challenge them when I was inexperienced- or so I thought. Then, I would see male managers who did one thing a day, and that was enough for them. I used to get very angry. Why were they doing so little? That was when I realized that my criteria of what work was and theirs was completely different. My criteria have always been that, if you will do only one thing, then you have to do it really well to be happy with it." >>>



H.E. Sheikha Intisar Salem Al Ali Al Sabah



The Intisar Foundation team

“WE DID CHANGE THE FACE OF THE MAGAZINES IN THE ARAB WORLD, AND HOW THEY ADDRESSED WOMEN, AND HOW FEMALE CELEBRITIES WERE PORTRAYED IN ARABIC MAGAZINES.”

In 2011, Al Sabah says, it started to dawn on her that, although she was doing the work, she was not making a real difference in the world at large. “After cleaning up the mess, I realized that that this business was not what I wanted to do until the rest of my life,” she says. “It did not bring me pleasure. I liked the challenge, because, to me, life is like a puzzle, and you have to know where to put each piece, and check whether and how it fits. So, in that case, I liked the energy of getting things done, but my passion was dying.” That was when she launched Lulua Publishing, a Kuwait-based media house whose publications were aimed at enhancing people’s mental and physical well-being. With the motto “You, but simply better,” Lulua Publishing’s portfolio included *Good Health Arabia*, a monthly magazine promoting optimal health and wellbeing for women and families, and *Vacations & Travel Arabia*, a quarterly magazine dedicated to passionate travelers. “We did change the face of the magazines in the Arab world, and how they addressed women, and how female celebrities were portrayed in Ar-

abic magazines,” Al Sabah says, noting how Lulua Publishing stood out in the market. “It used to be mostly about fashion, beauty, and gossip. We would not have sexualized women on the cover. We would have a celebrity looking sensual but not sexy. To me, all of that was very disempowering to women. Women in the Gulf are extremely educated, and to dim them down with those topics, was simply unacceptable for me.”

In 2012, Lulua Publishing released *The Alchemy of Wisdom*, a book that celebrated the achievements of 48 inspirational Kuwaitis, and, recently, Al Sabah published *Circle of Love*, which had 87 prominent, powerful, and resilient women from all over the world share their personal stories and insights

for other women to learn from. All the proceeds from the book go to Al Sabah’s Intisar Foundation for women affected by war. Before we delve into more details about her work with the foundation, it is worth also noting other businesses Al Sabah has initiated, including Prismologie, a mood-enhancing beauty brand she launched in 2015 with her daughter H.E. Sheikha Fatima Al Sabah, to help people manage daily stresses with color therapy. In 2017, she launched Intisars, a luxury jewelry brand whose pieces she describes as “meaningful reminders of love”. Al Sabah explains, “50% of proceeds from Intisars go to the Intisar Foundation. I realized that women like giving, but after a while you get tired of giving. Charity can be depleting for many reasons, so I thought of making consumerism, which is considered toxic, good. It’s not charity. It makes both the buyer and the recipient happy. In addition to the donations that we receive, we are also trying to sustain the Intisar Foundation by having products to sell.”

Al Sabah has also been an active member of the Kuwait Association of the Care of Children in Hospitals; however, her main contribution to women and the Kuwaiti society comes from Alnowair, the first GCC non-profit committed to spreading a positive attitude that she launched in 2013, and the Intisar Foundation. Since 2017, the foundation has been cooperating with NGOs in Jordan and Lebanon to offer drama therapy to women affected by war and female victims of violence. “It wasn’t only drama therapy in the beginning, but performing psychological interventions through programs in both art and drama therapy, then we dropped the



Drama Therapy session

art, and continued with drama therapy,” Al Sabah says. “We sustain the amazing effect on the women we are training because, firstly, we give them the right number of hours per week, which is three hours over 16 weeks. This is intense training. After that, it’s once a month for three hours over a year, and, at the same time, we keep them in a group of other supporting women who have done the

“WHAT WE HAVE REALIZED IS THAT WOMEN SUPPORT WOMEN ECONOMICALLY, EMOTIONALLY, AND REGARDING THEIR FAMILIES. THEREFORE, ONE OF OUR MAIN SUCCESS IS IN CREATING THOSE SUPPORT GROUPS.”

program. What we have realized is that women support women economically, emotionally, and regarding their families. Therefore, one of our main success is in creating those support groups.”

It is obvious that Al Sabah is focused on results, which can be seen in her choice of this particular kind of therapy. “It is a very transformational therapy, because it encompasses public speaking, acting, psychology, play, art, all in one,” she says. “It’s not linear while other therapies are, and it empowers people of both genders.” This also ties into the 20-year goal she has laid for her foundation, which is “to reach one million Arab women.” To do that, the Intisar Foundation team has devised the right strategy- establishing a master’s curriculum in drama therapy in regional universities, in order to increase the number of drama therapists in the Arab world. In 20 years, Al Sabah hopes that this will lead to the presence of

more than 600 active drama therapists and facilitators in the Arab world, who will, in turn pass on the lessons to other women across the region.

My conversation with Al Sabah ends with her sharing a piece of advice for women in the region and beyond, especially those that run businesses. “We tend to take life seriously when we are not happy, but do put some music on and dance,” she says. “It is scientifically proven that music and dancing relieve stress, anxiety, and sadness, because those [feelings] build up in the body and mind, and make us rigid. Have you ever been able to let go when you were not having fun? Never. If you are sad and stay at home and cry, you can cry for the next ten years, it will not make you feel any better. See a friend, laugh, watch a comedy, dance, play with children- do something to take the seriousness out of your mind.” ■



H.E. Sheikha Intisar Salem Al Ali Al Sabah



INFINITE POSSIBILITIES

DEEPAK CHOPRA, M.D. /

The New York Times bestselling author on unleashing one's full potential

by TAMARA PUPIC

“**W**hat I like about the UAE is the diversity of cultures, talent, technology, and opinions,” Deepak Chopra, M.D., tells me, as I speak with the renowned doctor, thought leader, and *New York Times* bestselling author on the sidelines of the Milken Institute’s Middle East and Africa Summit in Abu Dhabi in February. “Those are the ingredients of creativity. If you want creativity, you have to have the maximum diversity in every area, science, technology, art, sport, and so on, and you have to be able to see what is the need of society of today, and then to come up with something that will be a catalyst for that.”

Chopra certainly knows a thing or two about creativity— he is known as a world-renowned pioneer in integrative medicine and personal transformation, but he is also a successful entrepreneur in his own right, having founded The Chopra Foundation, a non-profit entity for research on well-being and humanitarianism, and Chopra Global, a modern-day health company at the intersection of science and spirituality. Since entrepreneurship involves risk, he says it is crucial for entrepreneurs to understand “what the cultural mind is looking for at the moment.” By way of example, Chopra mentions the evolution he has witnessed in his own field. He says, “I’ve seen the shift from the industrial age

to the information age, and now to the whole tech revolution, and what I’ve found, at least in my field right now, is that the focus has moved from treating, to preventing the disease, and to also understanding that a lot that happens in our life is totally influenced by our daily choices.”

In line with this sentiment, his interactions with students as a clinical professor of family medicine and public health at the University of California, San Diego, as well as his work as a senior scientist with Gallup Organization, lead him to advise entrepreneurs to keep an eye on today’s technological revolutions in different fields, such as artificial intelligence, virtual reality, brain and cardiac bio feedback,

genetics, and so on. “These are very important fields which have huge implications for society, and unless you look at what society needs at this moment, you are a blind entrepreneur,” he declares. “You now have kids who are what we call digital natives, so when I’m looking at the future, I assume that the cultural mind is looking for things like peace, conflict resolution, help, well-being, sustainability, social, and economic justice. So, you can have a great idea, but it can fizzle out if you haven’t asked yourself about its relevance in today’s ecosystem of relationships.” Another piece of advice Chopra shares is not to start a business with an exit plan in mind. “That’s what entrepreneurs are >>>

[often] doing all the time,” Chopra adds. “You should start a business because you want to build something long-term, not only for your generation, but for the next one, and the one after that. If you are of that mindset, you are not in a hurry to scale, but to refine, improve, improvise, until you think that it is perfect. As the saying goes, ‘you build it, and people will come,’ so you should not worry about people while you are building it.”

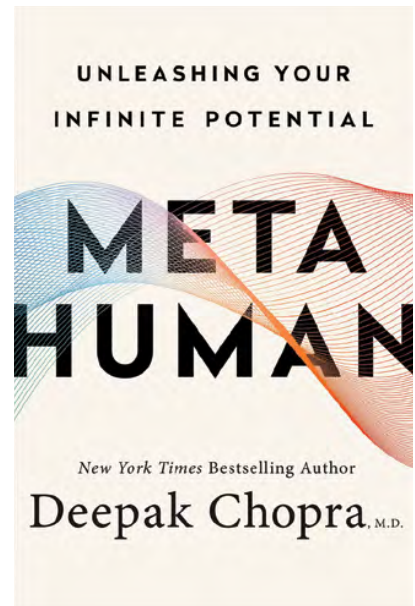
However, today, we do live in a high-performance culture, and Chopra agrees that “performance anxiety is the biggest source of stress in the world, particularly in the business world.” While people are more prone to opening up on their mental health struggles these days, the majority of symptoms are still hard to identify and mitigate; yet, many are clear that the pressures of business and workplace performance are one of the main stressors. In its recent study, the Anxiety and Depression Association of America pointed out to deadlines (55%), interpersonal relationships (53%), and staff management (50%) as the biggest culprits. One solution, Chopra says, is in re-evaluating the whole premise that success leads to happiness and fulfillment. “If your motivation is to make money, in order to make

more money, in order to make *even* more money, then you are like a bank teller, and you don’t enjoy that money,” he says. “You have to ask yourself what quality of life you want. The quality of life, according to everything that we know from social sciences, is that financial success maybe adds 10% to 12% to your experience of happiness in life.”

The rest, Chopra explains, is determined by big values that drive humans in the long-term, such as one’s attitude, relationships, meaning, purpose, and so on. “Short-term thinking ultimately leads to catastrophe, even if you are successful, because you have to ask yourself, ‘If I’m extremely successful in making a lot of money, does that guarantee that I will be happy?’” he says. “The answer is that it does not. You’ll be ecstatic for the first six months, and after that you’ll return to your baseline, and in five years, you’ll be even more miserable, worrying about the taxes and stock market. That’s collective insanity.”

I zoom in now on one of Chopra’s criteria for happiness, i.e. the quality of today’s human connections, and I ask him why people struggle with establishing and maintaining harmonious relationships. “The quality of your relationship is a reflection of your intimacy and understanding of yourself,” he says. “Every relationship, be it good or bad, reflects an aspect of yourself. It’s very difficult for people to come to terms with the fact that both the people you fall in love with and the people you despise are the mirrors of yourself. You fall in love with people who have qualities which you want, and you despise people who have qualities which you deny in yourself. If you could honestly look at the mirror, there would never be a problem with any relationship.”

This focus on the relationship aspect of life achievements is important for entrepreneurs, especially when you consider the famous research of Harvard Business School professor Noam Wasserman, who found that 65% of startups fail as a result of co-founder conflict. “They (co-founders) found each other to learn something from each other,” Chopra says. “Before you even start a relationship, you need to ask yourself whether that person is a reflection of you, so you need to work on yourself first. It’s interesting that the more you look at yourself, the more



“THE QUALITY OF LIFE, ACCORDING TO EVERYTHING THAT WE KNOW FROM SOCIAL SCIENCES, IS THAT FINANCIAL SUCCESS MAYBE ADDS 10% TO 12% TO YOUR EXPERIENCE OF HAPPINESS IN LIFE.”

you will find contradiction, ambiguity, paradox, and confusion. That’s okay if you are honest with yourself, because that’s the basis of creativity. Everyone who is 100% convinced in what they know has no creativity. The first thing to understand is that the nature of human consciousness is contradiction, paradox, and ambiguity, and that’s the seed for any creativity and honesty in your relationships.”

Chopra’s latest book, *Metahuman: Unleashing Your Infinite Potential* offers a 31-day guide for moving beyond one’s present mental and physical limitations. “Every mind is conditioned by history, economics, culture, nationality, and everything that has happened,” he explains. “In a way, it’s good because it gives you an identity, but it’s a provisional identity, and there’s nothing permanent about it. What’s behind the conditioned mind is the creative mind, so *Metahuman* is about how to tap into the insight, creativity, vision, higher calling, transcendence, and

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"YOU CAN HAVE A GREAT IDEA, BUT IT CAN FIZZLE OUT IF YOU HAVEN'T ASKED YOURSELF ABOUT ITS RELEVANCE IN TODAY'S ECOSYSTEM OF RELATIONSHIPS."

going beyond the fear of death. The reason is that everything that we call normal today is actually the hypnosis of cultural conditioning. If you go beyond that, you have infinite possibilities."

A part of that vision to transform human conciseness is also in his other project, Digital Deepak, an artificial intelligence product that's built based off his writings and teachings. "Digital Deepak is, basically, a personal coach which, theoretically, can speak to seven billion people one-to-one," Chopra says. "You can ask Digital Deepak different questions, because he has read all my 90 books and articles. He also has access to a digital library I've built, a digital equivalent of the library in Alexandria, which has been evolving over the last five years. It's not my work, but of our collective intelligence, and I will make it available through Digital Deepak. And with every interaction, he grows, like a child. It really is the culmination of all my work, but it is not a passive entity, it learns from every interaction and grows like any other human being. One day, it will be able to speak to the grandchildren of my grandchildren, they can learn from him, but he can also learn from them, and who knows where this will go." And if Chopra's career so far is a measure of one's potential, there really is no limit to where things can go. ■



Deepak Chopra

CHANGING THE PARADIGM

PROJECT MAJI FOUNDER SUNIL LALVANI
 IS TACKLING WATER SCARCITY ACROSS RURAL
 SUB-SAHARAN AFRICA WITH A STRATEGIC
 (AND EFFECTIVE) BUSINESS APPROACH

by TAMARA PUPIC

We are all creatures of habit, especially when it comes to dealing with problems. Some people repeat conscious or unconscious patterns of creating problems, others are good at avoiding or grappling with issues that appear in their lives and businesses, and there are also a few that have unique innate instincts for solving whatever might come their way. The latter springs to my mind as I listen to Sunil Lalvani, founder of Project Maji, a Dubai-based social enterprise that deploys solar-pumping technology across sub-Saharan Africa to provide sustainable clean water access to rural communities.

Lalvani tells me that it was in 2014, when he witnessed Ghanaian children collecting dirty water from roadside puddles, that he took a career-changing (and indeed, life-changing) decision for himself. That was when, after two decades at his family's electronics business, Binatone, Lalvani decided to look into why 785 million people—as per the Joint Monitoring Program for Water Supply and Sanitation by WHO and UNICEF—lack access to a basic drinking

water source. This part of the story saw us talking about the United Nations' 2030 Agenda for Sustainable Development, and particularly about Goal 6 (ending the global water crisis and reaching everyone with clean water, sanitation and hygiene) of its 17 Sustainable Development Goals (SDGs). I have learnt that the World Bank estimates that achieving the Goal 6 targets is expected to cost approximately US\$114 billion a year until 2030, while the Official

Development Assistance, which is defined by the Organization for Economic Co-operation and Development as a government aid that promotes and specifically targets the economic development and welfare of developing countries, allocates just a small part of it—around \$13 billion a year. In any case, Lalvani assures me that “everybody in this space knows that we’re not going to get anywhere close to complete water coverage by 2030,” and I get my first hint



Sunil Lalvani, founder, Project Maji

IMAGES COURTESY PROJECT MAJI



of his problem-solving skills, with him not mincing words when describing the issue, and explaining what needs to be done to overcome it.

“The problem, which I get very frustrated about, is that even the numbers that get thrown around are wrong,” Lalvani explains. “The UN says that we need trillions of dollars every year for the next 10 years to solve the SDGs, and while I don’t know about other SDGs, I know that the

water problem is solvable in our lifetime. For that, we need the right business models and the right funding. There is huge corruption in this space. I was in government tenders in some countries, and since our solution costs \$15,000 and not three times that, a government employee I spoke to wasn’t even interested to ask the next question, probably worried that we would be taking a part of his income away. So, the problem is not insurmountable,

it is solvable. Also, it’s not a technical problem, but purely financial, and it has to be approached in the right way.” So, how has Lalvani arrived at a potential solution? Firstly, he developed the Project Maji solar-powered water kiosk, which can be installed wherever underground water is available. It is a cost-effective, scalable, and measurable solution that pumps 5,000 liters of water per day with no electricity grid. In a nutshell, >>>

Lalvani's approach was to (i) invest his time, money, and expertise, (ii) reiterate the solution as many times as needed, and (iii) be unapologetic about the solution's high-quality standards, especially due to the mission it is supposed to serve.

"I'm a huge believer in the minimum viable product (MVP)," Lalvani explains. "In December 2014, I got the first team together to work on it in Dubai, and we came up with an engineering masterpiece. We built it, and it worked, but then we realized that we had completely over-engineered it, because we were sitting in Dubai in a conference room. After our team had gone to Africa, sat there, and observed how people used it, we completely re-engineered it, because we had to make sure that it was affordable, but more than anything, that it was completely reliable. There's no shortcut in terms of watching the customers, so we would sit in the village, and watch people come up to our

kiosk, what time they were collecting water, how much of it, and so on. That is not a mindset that a non-governmental organization (NGO) would have. My father's vision of quality first has been drilled into me from day one, and although in consumer electronics there have always had to be some tradeoffs that are being fixed by our service centers, with Project Maji, when I'm providing water to a village which is their life source, not one thing can go wrong."

In a little more than five years, Project Maji has provided over 50,000 Ghanaians and Kenyans with sustainable access to safe drinking water, pumping over 90 million liters per year in over 50 sites. For his work, Lalvani has recently been awarded the Mohammed Bin Rashid Al Maktoum Global Water Award, and was also been selected as one of the 14 honorees from around the world for the 2020 Young Presidents' Organization's Global Impact

Award. The Project Maji team targets rural communities that have a maximum of 1,000 people, because those are often overlooked by governments and other NGOs. However, Project Maji's plans are big, including scaling the program to additional countries (starting with India this year), and Lalvani's vision is to reach one million people by 2025. "In this space, I saw two things that were wrong," Lalvani says. "One, people were still building handpumps, which is an ancient technology. We have no right to give villages a handpump. Not only because it requires a physical pumping, but because it is

"I WAS STUCK BETWEEN FRIENDS AND FAMILY WHO WANTED TO DONATE BUT NOT TO INVEST, AND INVESTORS WHO WANTED HIGHER RETURNS."



Project Maji Kiosk

hugely unreliable as any other mechanical product. Even the best hand pump is going to break. Then, if it breaks, they assume that the village will fix it, but nobody goes back and checks. People build schools or hospitals and walk away. They don't do it with a bad heart, but also with no long-term understanding of the problem. The principle of building something and giving it to the people in the area is good, but these people need more help, guidance, and support."

The reason behind so many broken and abandoned hand pumps across the African continent lies in the fact that a traditional charity model is not well suited for tackling this issue long-term. This brings us to the second innovation Lalvani has been trying to introduce in the non-profit model. When it comes to the maintenance costs for its kiosks, Project Maji operates with an ongoing revenue stream, since its business model encompasses working with village communities to determine an agreeable, nominal fee for the water via mobile money. This provides each community with a secure maintenance fund, while a built-in, remote monitoring system ensures all Project Maji sites are truly sustainable, with tangible and measurable impact. "My original model was to raise capital, build the sites, charge for the water, and then, the money from the water revenue would pay for the maintenance costs, and repay the hardware cost over a

period of eight to 12 years," Lalvani says. "But I approached friends and family first, and what was interesting was that a lot of them came back saying that they did not understand that 'investment thing.' They would say, 'What you're doing should be charity, no? I'll give you money, but I'm not sure about investing.' Then, I went to impact investors, and they all loved what we were doing, but said that our financial returns were not fantastic. However, we sell water to villages, and we have to cap our revenue, so there is a maximum that we can sell, US\$2 cents per liter, and our revenue is capped. The fact that we can make a return is actually really good, but investors had to come with the right mindset. So, I was stuck between friends and family who wanted to donate but not to invest, and investors who wanted higher returns."

Lalvani explains that his two main targets for seeking finance are family offices and the private sector. Although there is a growing number of family foundations already engaged in impact investing in some form (more than a quarter of family foundations are now, according to a 2019 Global Family Office report from UBS and Campden Research), some of those Lalvani has encountered could be more flexible and innovative when making investing decisions, he feels. "I sat with some senior bankers in this space to understand what this is about,



and a lot of it is about asset allocation," Lalvani says. "Let's take a typical family office where you will have an amount that you will split into different investments, and then you will have your 10% leftover for philanthropic initiatives. The problem today is that impact investing space is competing for money with private equity and venture capital, where they are looking for multiple times returns. If you go to a family office and say, 'I've got the next Uber,' or 'I've got this water project coming out of Africa.' Then, they say, 'You will get 10x your money if the Silicon Valley thing rockets, or you might get your money and a 20% on it from Africa.' So, it's a no-brainer, right? But what if you convert that impact investing formula to take money for social enterprises from philanthropic funds, saying that you can give away one million to philanthropy and get nothing, or that you can give it to these guys [sustainable social entrepreneurs] who will make this measurable impact, and you'll get the money again, and you can give it again? That's how I want to change the paradigm."

When it comes to working with commercial entities, Lalvani explains that his team targets the companies' CSR and marketing budgets. One successful cooperation he mentions is with retailer Aldo in Dubai, which donates one dirham >>>

project maji

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for each of its shoe accessory sales to this cause. However, the main challenge, Lalvani says, comes from how impact investing is defined. "There are so-called three brackets of impact investments," he says. "One of them, to me, is really cheating, because it's when you invest in any huge company, and say that, since the company employs 15,000 people, you are making an impact. I think that's a bit of a stretch, but some people are doing that. The next big bracket is what they call ESG (environment, social, governance) investing. That's a real thing, but for me, that should also be considered normal investing, and not this special ESG bracket, because I classify that as a 'do no evil' approach. If you are not burning the environment, you're just doing normal business. If you put women on your board, you're doing what you should

be doing. The third one is to do good, actively. So, let's find a social challenge that has not been addressed and because of which people are suffering, but my point is that this is where you do have to measure returns. In doing that, however, we have the normal return of investment (ROI), which, for any social enterprise, is 5% or 10 or 20% return over a period of time, but we are trying to push for SROI (social ROI) where you look at the whole impact cost of what's been done. By giving these villages water, children can go to school, women can work, less money is spent on medicine and hospitals, and the whole area prospers. All of that is an ROI. The point is that the village is going to get the return, not you, so that can be seen as a philanthropic donation." To prove his point, Lalvani cites research, such as by Hutton in 2015, that for every \$1 invested

in basic drinking water, an average of nearly \$7 is returned in saved medical costs and increased productivity.

At the end of the day, Lalvani's vision is for Project Maji to be seen as a core player in solving the water crisis which, he says, will require them to scale up rapidly but also to partner with many others. Currently, Lalvani is working with the London Business School experts on developing a franchise model that is supposed to start in Rwanda later this year. As many times before, Lalvani takes time to research, analyze, and tweak in order to avoid ever compromising on his high standards. "Firstly, we have to make sure that we understand the whole system perfectly, before we give them a manual," Lalvani concludes. "Secondly, it is about making sure that our franchise partner himself has the right mindset. We don't want someone going in and skipping any of these steps. I got into this by seeing a broken hand pump, so my worst nightmare now is ever seeing any of the Project Maji sites not working."

"BY GIVING THESE VILLAGES WATER, CHILDREN CAN GO TO SCHOOL, WOMEN CAN WORK, LESS MONEY IS SPENT ON MEDICINE AND HOSPITALS, AND THE WHOLE AREA PROSPERS. ALL OF THAT IS AN ROI."

Project Maji team



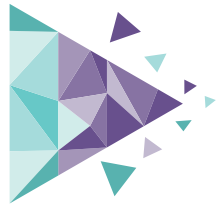
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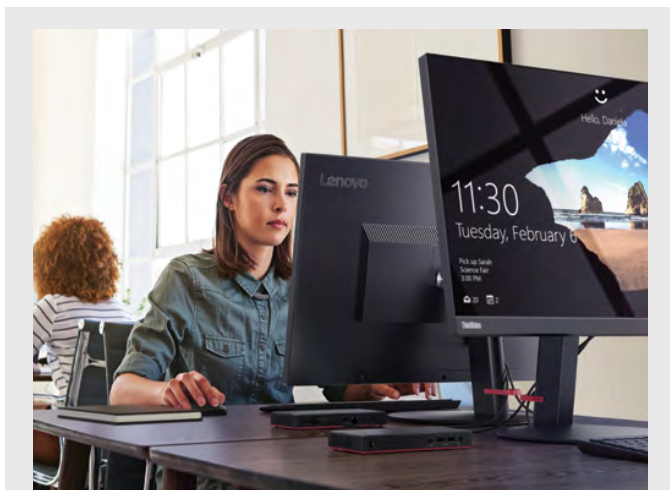
Acer Spin 5 is back and better than ever, with both brand new features as well as old ones that you've grown to love. Keeping with its ultra portable, user-friendly design, Spin 5 has a durable 360-degree hinge allowing smooth transitions between tablet, notebook, display, and tent modes. The convertible notebook allows you to effortlessly sketch, take notes, and give presentations, and with the latest 10th Gen Intel

Core processor delivering up to 15 hours of solid performance, you can do all of those things in a single day. The new model also supports fast-charging, providing up to four hours of use, on just a 30-minute charge. Measuring only 0.59 inches (14.9 mm) thin, the Spin 5 features an eye-catching 13.5-inch 2K touch display surrounded by slim bezels that are only 7.78mm wide, giving it an 80% screen-to-body ratio. Plus, the Spin 5's

magnesium aluminum chassis and palm rest make it durable and lightweight- it weighs only 2.65 lbs (1.2 kg). If all that isn't enough, the device comes standard with a fast-charging Acer Active Stylus using Wacom AES (active electrostatic) 1.0 technology, which gives you a fast and accurate writing experience. This device is a new kid on the block, but with all of the old tricks, so snap one up and take it for a spin.



Acer Spin 5 with a 360-degree hinge allowing smooth transitions between tablet, notebook, display, and tent modes



LESS IS MORE
LENOVO THINKCENTRE M90N-1 NANO

Lenovo has introduced the ThinkCentre M90n-1 Nano, the world's smallest desktop, but don't be fooled by its size. This small machine packs the same power of a full-size desktop with the space-saving convenience of a laptop. With fully functional USB Type-C Gen2 and USB 3.1 Gen2 ports located on the front and back of the device, multiple displays, docks and other hardware options can be connected with ease. And, the ability to be powered using just one cable makes it ideal for a clutter-free workspace. With regard to safety, the

desktop's HW TPM 2.0 chip encrypts data to keep sensitive data secure, while the Kensington lock slot enables you to physically secure the device to an immovable object, protecting it from risk of theft. With its Modern Standby feature, users can receive emails, VoIP calls, and instant messages, all while remaining in standby mode. Powered by the 8th generation Intel® processors and backed by SSD storage, the ThinkCentre M90n-1 Nano makes everyday computing effortless, whether you're in the office, or on the go.

LenovoThinkCentre
M90n-1 Nano



IN THE FOLD
HUAWEI MATE XS

Foldable smartphones are on the rise (again), and Huawei is keeping pace with that trend with the Mate Xs, which is made with a zirconium-based liquid metal hinge that facilitates a full 180-degree fold. When folded, the Huawei Mate Xs is a powerful dual-screen smartphone, featuring a 6.6-inch main screen and a 6.38-inch secondary screen. Unfolded, the smartphone becomes an 8-inch tablet that delivers a FullView viewing experience. Give multi-tasking a boost with the Multi-

Window feature, which allows for two apps to be displayed side by side and interact with each other. Text, images, and documents can be transferred as easily as dragging and dropping the content from one app to the other. Even better, it has a multi-device feature, which allows you to easily transfer files between the Huawei Mate Xs and the Huawei MateBook, as well as to control two systems from a single display. Powered by the Kirin 990 5G, the Huawei Mate Xs is ideal for work and play.



Huawei Mate Xs with a zirconium-based liquid metal hinge that facilitates a full 180-degree fold.



#TAMTALKSTECH Tamara Clarke, a former software development professional, is the tech and lifestyle enthusiast behind *The Global Gazette*, one of the most active blogs in the Middle East. *The Global Gazette* has been welcomed and lauded by some of the most influential tech brands in the region. Clarke's goal is to inform about technology and how it supports our lifestyles. See her work both in print regional publications and online on her blog where she discusses everything from how a new gadget improves day-to-day life to how to coordinate your smartphone accessories. Visit theglobalgazette.com and talk to her on Twitter @TamaraClarke.

'TREP TRIMMINGS

THE EXECUTIVE SELECTION

From better goods to better wardrobe bests, every issue we choose a few items that make the approved executive selection list. In this issue, we present our picks from the Brioni Spring/Summer 2020 range, along with a fresh new fragrance that's caught our attention, and more.

QUINTESSENTIALLY LUXE

BRIONI SPRING/SUMMER 2020

Having trained under some of fashion's greats like Berluti's Haider Ackermann, Lanvin's Lucas Ossendrijver, and Louis Vuitton's Kim Jones, Austrian designer Norbert Stumpfl is showing off his expertise by creating a refined wardrobe for the Brioni Spring/Summer 2020 collection. Exuding confidence and luxury, the line shows off the signature DNA of the Italian house, which came into being way back in 1945. Be it formalwear or eveningwear, leisure or travel, there's plenty to like amongst the finely tailored and detailed pieces, which can also be combined and layered. For days when you feel the warm months ahead but still feel the occasional cold breeze, we're eyeing the unlined blazers made in the lightest wools, though the printed navy silk blazer has a particular appeal as well. With the color palette including the warm hues of browns, beiges, and neutrals, as well as shades of lilac, dark green, midnight blue, and black, there's something here for everyone. brioni.com



IMAGE CREDIT BRIONI | BELL & ROSS | BERDOUES | FARMHOUSE FRESH



Bell & Ross
BRO3-92 Grey Lum

INDUSTRIAL CHIC

BELL & ROSS

This one's for the entrepreneur on the go—whether your schedule has got back-to-back meetings on it, or just a feisty night out, Bell & Ross' BRO3-92 Grey Lum is a timepiece that makes the cut for any kind of occasion, with its minimalist design and contemporary style set to make it a staple in your wardrobe. Running on Swiss mechanical movement with automatic winding, the timepiece, fitted with a grey-green velvet calfskin strap, makes use of Super-LumiNova C3 watch lume on the numerals, indices, and hands on its dial, which provides optimal legibility both day and night.

bellross.com



Bell & Ross
BRO3-92 Grey Lum



SUMMER STYLE

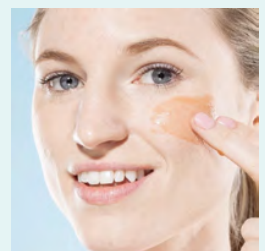
BERDOUES

Founded in 1902 by Guillaume Berdoues in Toulouse, France, the house of Berdoues specializes in fine fragrances and cosmetics that are known for its intricate and fragrant compositions. And this is evident in its latest offerings—the Collection Grand Crus uses a variety of ingredients to develop a distinct interpretation of the essence of a country, with the scent aimed at stirring a person's memory and imagination of a particular place. With fragrances paying homage to Cuba, the Mediterranean Sea, South America, and more, our pick is the Somei Yoshino, which encapsulates the blossoming of Japanese cherry blossoms, made with a noble blend of shiso from Japan, jasmine sambac from India, and patchouli from Indonesia for a harmonious, floral scent. For gentlemen, we suggest the Oud Al Sahraa, which combines mandarin from Italy, myrrh from Namibia, and oud wood from Malaysia for a powerfully fresh and woody bouquet. berdoues.com

EDITOR'S PICK

FARMHOUSE FRESH

Looking for a 100% natural-based skincare brand? Here's FarmHouse Fresh, a US-born skincare brand with products that literally uses farm fresh ingredients. With warmer days fast approaching, we recommend making use of the brand's nourishing masks, particularly the FarmHouse Fresh Star Soothing Avocado Mask. Keep your skin cool and hydrated with this revitalizing mask consisting of fresh avocado butter, extract, and oil. For best results, put it in the fridge, and use it chilled for a refreshing treat after a long day. Your skin will thank you. farmhousefreshgoods.com





IMAGES COURTESY MONTE-CARLO SOCIÉTÉ DES BAINS DE MER

EXPERIENCE MATTERS

Need a location to stage your next corporate do?

Monte-Carlo Société des Bains de Mer invites you to check out Monaco

by **ABY SAM THOMAS**

Monaco may not be the first place that comes to mind when someone in the MENA region is considering a foreign destination to stage a corporate event or exhibition, but having spent a few days experiencing both the charm of this independent state on the French Riviera, as well as the MICE (meetings, incentives, conferences, and exhibitions) segment-targeted offerings from my hosts in the country, Monte-Carlo Société des Bains de Mer (Monte-Carlo SBM), I must admit that there's a definite case to be made for this European microstate to be seen as a business tourism center as well. >>>





Hôtel de Paris Monte-Carlo

LET THE NUMBERS DO THE TALKING

MONTE-CARLO SOCIÉTÉ DES BAINS DE MER IN FIGURES

- > A company that has been in operation for over 150 years
 - > An in-house sales team of 26 people, of which 14 exclusively dedicated to business tourism.
 - > Over 3,000 requests for professional projects processed yearly.
 - > Business tourism activity which represents 70,000 room nights per year, i.e. 35 to 40% of room nights in the four hotels of Monte-Carlo Société des Bains de Mer and 20 to 25% of its global turnover for accommodation.
 - > 300 events organized each year for groups from 20 to 1,700 participants.
- montecarlosbm.com

Let's start with the inherent appeal of Monaco as a place to visit- be it with its storied history, the blissfully sunny weather it enjoys for most of the year, or even just its standing on the global landscape as a haven for luxury and opulence, this country -the second smallest in the world- has much to offer the tourists who make their way there. Monte-Carlo is easily the most popular of districts within this constitutional monarchy, with visitors often making their first stop at the iconic Casino de Monte-Carlo that stands at the center of the city. This casino, along with the luxe hotels that neighbor it, Hôtel de Paris Monte-Carlo and Hôtel Hermitage Monte-Carlo, are among the properties that are owned and run by Monte-Carlo SBM, a publicly traded company that was founded more than 150 years ago.

While its history is testament to its prowess on the hospitality front, Monte-Carlo SBM boasts of also being "an international reference in congresses, incentives, and meetings," and it is this legacy that it can fall back on as it goes about showcasing its newest MICE offering, the One Monte-Carlo conference center, which it officially opened in June 2019. With 1,445 sq. m. of space that can be used for all kinds of events (think everything from product launches to gala dinners), nine rooms ranging in size from 48 to 301 sq. m., and an 80-seat auditorium as well, One

Monte-Carlo is being positioned by Monte-Carlo SBM as a new business tourism hub that has the advantage of being situated in the heart of Monaco.

One Monte-Carlo's location certainly works to its advantage- it's only a 30-minute car ride away from the Nice Côte d'Azur Airport (there's also the alternative option of a seven-minute helicopter flight for the high-fliers among you), while the Monaco Monte-Carlo railway station is just a few minutes away. As for housing all of the guests that organizers will have for events they

stage at One Monte-Carlo, the Group offers a total of 486 bedrooms (278 at Hôtel Hermitage Monte-Carlo and 208 at Hôtel de Paris Monte-Carlo), 33 rooms and lounges (10 at One Monte-Carlo, 14 at Hôtel Hermitage Monte-Carlo, eight at Hôtel de Paris Monte-Carlo, and one at the Café de Paris, also operating under the banner of Monte-Carlo SBM)- all in close proximity to the conference center.

Also in the vicinity of One Monte-Carlo are a host of F&B establishments that are run by Monte-Carlo SBM. Besides the Monaco hotspot that is the Café de Paris,



Hôtel Hermitage Monte-Carlo

the other restaurants that the Group has in its repertoire include Le Vistamar, L'Hirondelle, and Louis XV - Alain Ducasse, among others, while nightlife enthusiasts will enjoy letting their hair down at places like Bar Américain, La Rascasse, Jimmy'z, and Buddha. Given that all of these places are located so close by that all of them are accessible by either foot or by quick transfers, visitors will find organizing both business and leisure activities here to be quite a breeze, without any of the complications that are often characteristic of events in unfamiliar locations.

One Monte-Carlo has been built on the location where the Palais des Beaux-Arts (1892-1928) and Sporting d'Hiver (1930-2014) used to once stand, and as such, the new space makes it a point to pay homage to this history, which is particularly evident in the 301 sq. m. conference room called the Salle des Arts, designed as a perfect replica of the art deco room of the same name that was originally on this site. Of course, this is just one of the rooms available at One Monte-Carlo (others include the Salle Jean Cocteau, Maria Callas, Rossini, and Arman), with the conference center also boasting of a large lobby that covers more than 500 sq. m., which allows for it to be utilized for a number of different purposes.

As an enterprise that has publicly stated its commitment to safeguarding the environment, Monte-Carlo SBM has made sure its new conference center has been built (and is operated) under globally recognized sustainability guidelines. Besides being certified BREEAM (Building Research Establishment Environmental Assessment Method), which is the world's longest established method of assessing, rating, and certifying the sustainability of buildings, One Monte-Carlo also makes it a priority to implement a variety of environmentally friendly practices that would help control the ecological impact of events held at the center.

But while all of the above aspects can make One Monte-Carlo in Monaco seem like a great location for one to stage an event, it's safe to say that the clinching factor to seal the deal would lie in understanding the work that the team at Monte-Carlo SBM will do to ensure everything runs smoothly and seamlessly.



One Monte-Carlo Conference Center

Be it through their years of experience in the MICE segment, or simply their remarkable attention to detail, the Group's employees come across as a hardworking group of people that will leave no stone unturned in making sure you get the return on investment that you'd want from your events here. After all, at the end of the day, that is all that *really* matters- and Monte-Carlo SBM is an enterprise that definitely gets that. ■



One Monte-Carlo Conference Center



Time for a culinary adventure

Three new UAE restaurants you need to check out **by MAY ROSTOM**

Yes, entrepreneurs eat out too, and with nearly 100 new restaurants and cafes opening in Dubai every month, the UAE has become a food lover's paradise, with thousands of options to pick from. Not an ideal situation if you're an indecisive person, huh? That's why restaurant reviews and culinary guides are essential in vast cities like Dubai and Abu Dhabi. Being foodies ourselves, we picked three new restaurants for you to try in the UAE that surely will not disappoint and take your taste buds on a much-needed food-venture.

1. FIKA

Inspired by the Swedish philosophy of taking time out of the day to enjoy food, drink, and good company (literally translating into

"a coffee and cake break"), FIKA pays homage to the delicate art of wellness, of being in the moment, and living each day with balance and harmony. It's a shrine to simplicity, where diverse guests and ingredients alike converge. The latest concept by boundary-breaking Chef Izu Ani, who was opening head chef of French fine-dining restaurant, La Petite Maison, painstakingly focuses on fresh, seasonal, and responsibly sourced ingredients that provide both boundless nutritional bounties and pure pleasure. Being an avid cyclist and health guru, the culinary maestro is passionate about healthy living and finding joy in every moment. Just think of it as clean indulgence—delicious dishes that nourish the body, mind, and soul.

jumeirah.com/en/dine/dubai/beach-hotel-fika

2. FOUQUET'S

Fouquet's, one of Paris' most iconic restaurants, makes its Middle Eastern debut at Louvre Abu Dhabi. A symbol of French hospitality, the classic Parisian brasserie has found the perfect home at the art museum on Abu Dhabi's Saadiyat Island. Today, with eight locations across the world, including Paris, Cannes, Toulouse, Marrakech, La Baule, Enghien-les-Bains, Courchevel, and Montreux, Fouquet's Abu Dhabi marks a welcome ninth addition to the family. The main courses are studded with French gastronomic delights like sole meunière, cooked in lightly browned butter and zesty lemon with a hint of parsley. The lamb shoulder, served with green lentil hummus and grilled kale, is the pièce de résistance. The melt-in-the-mouth Wagyu beef, which is exquisitely plated, also steals the show. With desserts to rival the savory dishes, Fouquet's traditional millefeuille is its coup-de-grâce, though the glorious twinning of raspberry shortbread with basil and sorbet is also simply remarkable.

louvreabudhabi.ae/en/visit/fouquets-abu-dhabi



Tartare de boeuf at Fouquet's

3. EETEN

A modern restaurant-café hybrid, EETEN serves up neighborly hospitality, home-brewed coffee, and an irresistible menu, of healthy choices, and naughty comforts. Effortlessly fusing New York casual with London luxe, EETEN's décor dishes out a slice of urban, laid-back charm. Mixing stripped-back counters and monochrome tiled walls with contemporary leather chairs and super-sleek lights, it embodies Dubai's own brand of cool. Trailing plants brighten the grab-and-go coffee bar, while booths offer cozy nooks to relax.

dubaimarinamall.com/dine/eeten



Eeten



May Rostom is the curator of *Entrepreneur Café*, a new daily digest of stories from *Entrepreneur Middle East* to fuel your day at work. entrepreneur.com/topic/entrepreneur-cafe



FINER. FULLER. GOLDER.



Claudio Leenders, founder, Leen's

TRUST THE PROCESS

CLAUDIO LEENDERS

Leen's founder has been there and done that

by **ABY SAM THOMAS**

It's when I checked the recording of my conversation with Claudio Leenders that I realized that I had spent more than two hours chatting with the v : Casual to Gourmet, and the duration of our chat together can be seen as a reflection of the captivating life and career that this entrepreneur has had so

far. After all, Leenders is someone who has seen his life play out in Central America, South America, Europe, Australia, and now the Middle East, and as such, he has a plethora of stories, insights, and experiences to share with me, all of which seem to be somehow entwined with each other as he tells them to me over the course of a morning at the Leen's outlet

located in Bluewaters, Dubai.

This is the third of Leen's branches in the UAE- its first location launched in 2015 on the Jumeirah Beach Road in Dubai, and this was followed by its opening at The World Trade Center Mall in Abu Dhabi in 2018. Leen's opened at Bluewaters in late 2019, and it has another location in the works currently- that one is going to

be at the Emirates Towers in Dubai. Now, there can be quite a few factors one can list when considering what's driving this restaurant's growth over the last couple of years, but it's safe to say that chief among them is the vision with which Leenders conceptualized Leen's in the first place- he wanted to build a place that would offer gourmet food in a casual environment, and that's essentially the signature experience that Leen's professes to offer today.

In order to understand how Leen's came to be, one must start at the very beginning of Leenders' life- and that means we need to talk about his enterprising mother, Sinia Pasos-Thieme. The influence she has had on Leenders was easily evident in the time that he spent talking with me- be it about the entrepreneurial mindset she showcased when she was raising him as a child, or the often pointed yet always relevant feedback she gave (and continues to give!) on his career and business, his mother was a recurring topic in our chat together. "My mom never went to university, but she's always been street smart," Leenders says. "Like, she'd make ten dirhams out of one dirham- and this is what she taught me." Indeed, his mother's mentality can be inferred from the various business exploits she got up to when Leenders was growing up. For instance, when they lived in a small city in Paraguay, she started importing clothing, and then selling it out of the house they stayed in- this endeavor saw her becoming one of that locality's most successful retailers. Another story sees her converting a farmhouse they lived in Germany into a thriving bed-and-breakfast joint, which, besides becoming a rather popular hospitality enterprise, also gave Leenders one of his first peeks into what it meant



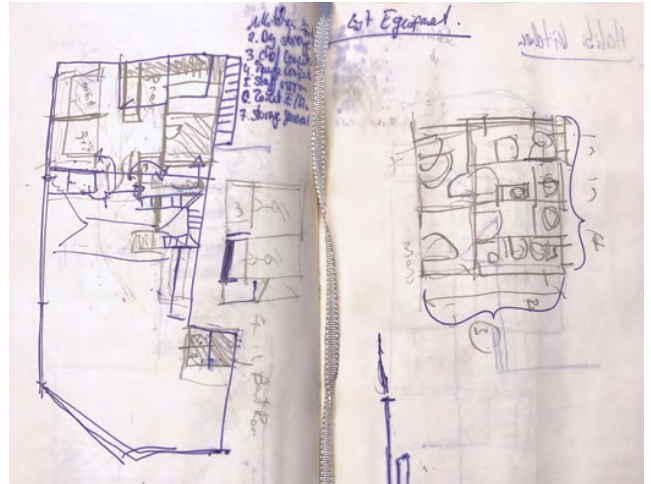
Claudio Leenders and his mother

to work in his current line of business. “Where there’s a will, there’s a way,” Leenders says, reflecting on his mother. “That’s what I learned from her.”

It is this tenacious spirit that seems to have powered Leenders on as he went about realizing his entrepreneurial dreams in the UAE. He arrived in the country in 2010 to work at the Burj Al Arab hotel in Dubai, where he was respon-

“WHAT SETS ONE DISH APART FROM THE OTHERS IS IN HOW YOU TREAT THE PROCESS- AND THAT INCLUDES EVERYTHING FROM THE COOKING METHOD, THE TEMPERATURE, THE INGREDIENTS USED.”

sible for managing various F&B establishments within the iconic property. Leenders remembers his work at the Burj Al Arab quite fondly- while he already had a couple of years of experience working with hotels and restaurants in Germany (and a bachelor’s degree in hotel management, as well as an MBA) before he arrived in Dubai, the time he spent at the award-winning hotel left him with quite a few valuable lessons on what it means to develop (and sustain) a high-end, luxury offering. Leenders explains them to me using the example of food. “You want to have pasta in the Burj Al Arab, or Leen’s, or the shop at the corner, you need water [to make it],” he says. “We all cook with water. So, what sets one dish apart from the others is in how you treat the process- and that includes everything from the cooking method, the temperature, the ingredients used, etc.” The idea of luxury, according to Leenders, is thus centered on one having a keen eye on detail when going about building a product- and then being consistent with this practice for as long as you’re making (and delivering) it.



Some of the early drawings Claudio Leenders made when conceptualizing Leen’s

These lessons on luxury were further bolstered when, in 2013, Leenders, after spending three years working at the Burj Al Arab, moved on to work with the Danish high-end consumer electronics brand, Bang & Olufsen, in Dubai for a year. He was once again treated to a crash course of sorts on positioning and branding in the luxury world, and it was also during this phase of his career that Leenders was told of a shopfront that was available for rent in the beachy environs of Dubai’s Jumeirah neighbor-

hood. Now, at the time, Leenders had already been thinking about opening a restaurant of his own, and while he had sent out feelers among his contacts about this dream of his, he hadn’t really thought the UAE would be where he would realize this ambition of his. But, at the same time, Dubai was the right place for the restaurant Leenders had in mind, whose ethos was based off a question found himself asking when he visited places to eat in the UAE: “Why can’t you have gourmet food in a casual environment?” While the norm in Dubai at the time was that one would have to make an effort and dress up if one wanted to visit a restaurant that offered five-star-quality food and service, Leenders envisioned a place where you’d get all that, but in a setting that didn’t have any of the usual trappings one would associate with such an establishment.

And that’s exactly the mindset with which Leenders went about launching Leen’s, which, at the time, was called The Surf Café. Now, you’ll see that here, it took me just one line to state the opening of a F&B concept in Dubai- but do not, for a moment, that it was that easy for Leenders to bring The Surf Café >>>



Leen’s interior

to life. “There was a lot of struggle there,” he says, as he remembers that first outlet he brought to life. Be it with securing funds as a sole owner (his mother and stepfather, while reluctant at first, pitched in to help him out on this front), or even getting the restaurant fitted out and ready for business (he had a hand in everything from sourcing ingredients, to getting the air-conditioning working), Leenders has no shortage of struggles to share when talking about how he got his first entrepreneurial venture to open and run. It was definitely not a walk in the park, but the process taught Leenders to be resourceful and make the best of the cards he was dealt with. For instance, Leenders remembers how he struggled with getting fresh produce from suppliers, because they weren’t keen on working with him at that early stage of the business. So, he decided to source them by himself- and that meant waking up at dawn to get to the fruit and vegetable market in Dubai, so as to not just get the freshest of produce, but to also score good prices on them. Leenders counts the experience as being instrumental in his understanding of how

supply chains work in the UAE, with him being on the ground then allowing him to have made strong relationships and partnerships that continue to support him to this day.

Once The Surf Café opened, it didn’t take long for it to become a hit on Dubai’s F&B scene- as Leenders had predicted, people in the Emirate loved being able to go to a no-frills restaurant that served them top-notch food, which run the gamut from sandwiches and smoothies, to sushi and steak. “We didn’t really market ourselves so much, a lot of it was word-of-mouth,” Leenders remembers. “That’s how we actually grew, organically, and I still believe that that is the best way to grow in Dubai- through loyalty and community engagement.” With its open, welcoming atmosphere, The Surf Café found itself becoming one of the most popular spots in Dubai, and so, it wasn’t too much of a surprise when Abu Dhabi decided it wanted to get in on the action- Leenders had his enterprise’s second branch open in the UAE capital in 2018. It was around this time that Leenders began thinking about rebranding The Surf Café- he had noticed a recurring theme of people



“WE DIDN’T REALLY MARKET OURSELVES SO MUCH, A LOT OF IT WAS WORD-OF-MOUTH. THAT’S HOW WE ACTUALLY GREW, ORGANICALLY, AND I STILL BELIEVE THAT THAT IS THE BEST WAY TO GROW IN DUBAI- THROUGH LOYALTY AND COMMUNITY ENGAGEMENT.”

entering the restaurant thinking it was a place to get quick bites, but then being pleasantly surprised at the range of gourmet treats on offer there. As such, Leenders thus decided to rename The Surf Café to Leen’s (the new name is a play on his own last name), with the rebranding aimed at suggest-

ing a more refined version of the original concept. “Leen’s is the mature adult version of The Surf Café,” Leenders smiles.

With three branches of Leen’s now open in the UAE, and a fourth one on its way soon, it’s safe to say that Leenders has his hands full right now, at least with respect to his business. But Leenders hasn’t stopped dreaming big when it comes to developing and growing the Leen’s concept- he says that further expansion is definitely on the cards, with his sights set on not just the UAE and the Middle East, but Europe and the US as well. But that’s not all he has in mind for Leen’s. “When it comes to expansion, I think we’ve established ourselves as a great owner and operator,” Leenders says. “The next step that I would love to do is to expand the Leen’s portfolio. For instance, a Leen’s Lounge, it could be more relaxed, like, tapas, a DJ, you know... Maybe a Leen’s Leisure too, like boutique hotels... So, I have ideas. I strongly believe the name, the brand, has a lot of potential, and bringing it together from different angles would be promising.” And if Leenders’ accomplishments with Leen’s are seen as a taste of things to come, then this future he sees for his concept cannot come soon enough. We’ll be waiting! ■





FOR THE MOST DARING LEADERS



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Manhal Naser, co-founder and CEO, AWJ Investments

TAKE THE PLUNGE [THE HOW-TO]

Taking a homegrown Middle Eastern brand into Western markets **by MANHAL NASER**

Numerous ambitious entrepreneurs in the Middle East will be faced with a key question as they grow their businesses, which is to leave their comfort zone and expand their franchise into uncharted territories. To do so involves wrestling with new rules and regulations, adapting to different market conditions, and giving up full control of a brand they have nurtured from scratch.

This is the challenge that faced us at AWJ Investments as we first laid the groundwork for one of the most ambitious F&B global expansion plans ever for a

homegrown UAE brand. But it was a challenge we were happy to accept head on. We are now approaching our first opening outside the Middle East with the launch of our Middle Eastern street food brand Operation: Falafel in New York next quarter. Following in-depth studies and establishing a gap in the market for a brand like ours, we then aim to take the brand into other food capitals of the world—London and Paris—with a target of signing 400 outlets globally by 2022.

This represents a meteoric rise not just for AWJ Investments, but for any F&B brand in the UAE. Expanding a homegrown product into Western markets is virtually

unheard of. So, what are the key elements for a successful expansion, and when do you know that the time is right to take the plunge?

Growing beyond our regional borders was a massive decision for us, but we knew it was the right time to take the next step in the development of our flagship brand. In our case, we had an edge over other F&B brands in the region seeking an international presence. Operation: Falafel was initially developed for Western markets, but it was launched first in Dubai, as we believed it to be the best cosmopolitan environment.

We witnessed a consistent high volume of demand from Western customers

for our products. Items like hummus, shawarma, and falafel are becoming very common and are the trendy choice in any Western market. We have even been approached by many companies requesting our franchise for their markets. Today, our food segment is in huge demand in most of the Western markets, as it has been underdeveloped in the past.

Once you've decided that the timing is right, there are several key considerations when establishing a global presence. From our experience, a crucial aspect of an international expansion is to fully study and understand the market before taking any concrete steps. Don't get rushed into any international agreement, regardless of excitement in your brand, or eye-catching financial projections.

Immerse yourself in the country you are targeting. Identify your target market, and understand the nuances of their habits and tastes. Analyze the competition, the quality of their product, their prices, the feedback from their customers. At the end of this phase, listen to your instincts. You know your brand better than anyone—can it thrive in the market you are targeting? Offer what the market really wants, and not what you think it wants.

Secondly, it's absolutely essential to understand the laws and requirements for operating in your chosen market. Don't leave anything to chance in this area. The rules and regulations differ widely across international markets, especially in the

Manhal Naser is the co-founder and CEO of AWJ Investments. AWJ Investments is a fast-growing food and beverage holding group that owns and grows homegrown Middle Eastern, Mediterranean, and international dining concepts. Exploring global opportunities, AWJ recognizes the potential of a rapidly evolving food and beverage market, with the aim of acquiring and growing brands that are internationally recognized and loved. awj.ae



Operation: Falafel

F&B sector. There is always the possibility of being tripped up by a seemingly innocuous regulation after you've already invested considerable time and money into the project.

IT'S ABSOLUTELY ESSENTIAL TO UNDERSTAND THE LAWS AND REQUIREMENTS FOR OPERATING IN YOUR CHOSEN MARKET. DON'T LEAVE ANYTHING TO CHANCE IN THIS AREA. THE RULES AND REGULATIONS DIFFER WIDELY ACROSS INTERNATIONAL MARKETS.

The third piece of advice is without doubt the most important. With a scalable product that can be franchised, it is essential to meticulously select your business partners. This is the area that can make or break your best laid plans. Go behind the scenes to examine the quality of service and products provided by any prospective partner. Do they match your brand ethos? Do they share the passion you have for the brand? Do they have a sound financial model

for how to take the business to the next level? And can they ensure consistency of product and service in different locations?

We had developed sound operational manuals and supply chains, so we knew Operation: Falafel was ready to be taken into new markets. But the challenge was to find the right investors and operators to work with in multiple countries—people who share our vision for the brand. After a long and thorough search, we are delighted with our partners, and we can't wait to put our combined hard work into effect.

The final area may seem obvious, but it's easy to neglect. Any business seeking expansion must be confident that their financial plans are accurate, and that funds are available. Without sound financial planning, the entire project becomes high risk,

resulting in missed opportunities— or something far more serious. Resist temptation and never over-stretch your resources. A sound financial plan will enable you to visualize the areas in which resources are required to grow, such as marketing and product development.

There can be no doubt that the move from the UAE market into international markets is hugely significant, and not without risk. We are proud to be trailblazers in this respect, and I know that the eyes of other homegrown UAE F&B brands will be on us. It would be a huge honor to be responsible for kickstarting a trend of UAE consumer brands taking more established markets by storm. So many brands have the potential to succeed globally— they just have to build on solid foundations, and put in a lot of hard work. ■



Operation: Falafel



DRIVEN BY DEMAND

Saudi Arabia's F&B sector is all set to lead in the Middle East market segment **by ANTONIO GONZALEZ**

Saudi Arabia's Vision 2030 aims to create a vibrant society in which all Saudi nationals can fulfill their dreams, hopes, and ambitions to succeed in a thriving economy. The 14-year plan aims to diversify the Kingdom's economy by building up the public sector and increase trade, thereby reducing the country's reliance on oil. The reform has brought historic changes, including the lifting of the 35-year ban on cinemas, women have gained the right to drive,

and mixed-gender concerts and sporting events have also entered the country.

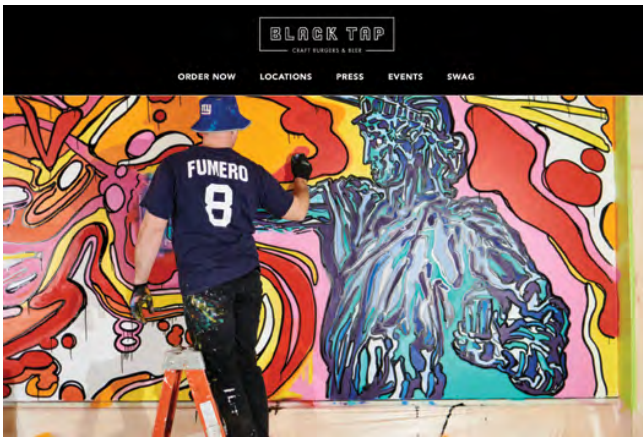
Eating habits have also changed, family sections previously enforced in restaurants and outlets have been removed resulting in more people going out, so it changes the social and dining dynamics in the country. Indeed, the eating-out trend in KSA is growing rapidly, and it has become a major attraction in the GCC region, which is strongly impacting the food service market, forecasted to reach US\$31.5 billion by 2024. With this being the

case, the food and beverage industry in the Kingdom of Saudi Arabia is well-positioned to grow at a considerable rate. The Kingdom is evolving very quickly, a result of the government's commitment to enhancing the quality of life of its citizens, which in turn brings great potential to the country's food and beverage industry.

The growth in Saudi Arabia's food and beverage industry is being driven by consumer demands. In 2018, the food industry accounted for 10% of the Kingdom's gross domestic product. The

average household reportedly spends 18% of its total expenditure on food and beverage, which means Saudi Arabia's domestic demand amounts to 60% of the total consumption in the GCC. Around \$70 billion was reportedly spent on food consumption in 2018. Religious tourism also remains a key driver of consumer demand. Plans are in place to increase the number of annual foreign Umrah pilgrims from the current eight million to 15 million by the end of 2020, and to 30 million by 2030. This would create new growth opportunities for companies operating in the food and beverage sector.

Saudi Arabia also continues to be a social media powerhouse from which restaurant operators in the country could largely benefit. According to reports from Hootsuite



SAUDI CONSUMERS ARE BECOMING MORE HEALTH CONSCIOUS, AND THE APPETITE FOR ORGANIC FOOD, GLUTEN-FREE, VEGAN AND OTHER HEALTHY OPTIONS IS INCREASING IN POPULARITY. THE SAUDI GOVERNMENT HAS ALSO STARTED TAKING INITIATIVES TO PROMOTE HEALTHIER FOOD HABITS.

and We Are Social, Saudis are the largest group of active users on Instagram, Twitter, and Snapchat in the region. The average time spent on social media via any device is two hours and 50 minutes daily. The high number of active social media users is due to the high rate of smartphone ownership. With more than 84% of the country living in urbanized areas with super-fast internet connections, the active social media users in the country stand at 23 million, which is 68% of the population. The global rise in social media amounts to 13% annually, but Saudi Arabia leads the race among other nations with an exponential annual growth rate of 32%. This is an important metric for restaurateurs, as food service operations that leverage

smartphone apps for delivery are poised to perform well.

According to the Saudi Arabia General Investment Authority, the Kingdom is expected to see around \$59 billion worth of investment in its food industry by 2021. It's a promising outlook for the market players in general, but to benefit from the growth, key stakeholders must also address the changes in consumer behavior that are shaping the food and beverage sector. For instance, Saudi consumers are becoming more health conscious, and the appetite for organic food, gluten-free, vegan and other healthy options is increasing in popularity. The Saudi government has also started taking initiatives to promote healthier food habits, with it imposing a 50% tax on carbonated soft drinks and a 100% tax on energy drinks to make healthy eating more attractive to consumers. Restaurants were also directed to provide nutritional information on their menus. Another segment worth noting is halal food- reports show that this market is currently worth \$6 billion in the Kingdom, but it has the potential to take a bigger share of the \$1.3

trillion global halal market. Increasing demand for packaged halal foods among non-Muslims, strong import and export regulation and policies regarding halal food and beverages, coupled with the increasing Muslim population in the country, would further spur the growth of the halal food and beverage market in the country.

This is an exciting time for the food and beverage industry. Saudi Arabia's is the largest and one of the most attractive markets in the Middle East, valued at \$45 billion. Driven by several factors, it is predicted to grow at a rate of 6% over the next five years. With a total population of 33.85 million and an annual population growth rate of 3.3%, Saudi Arabia has the largest population in the GCC. The Kingdom boasts one of the world's youngest populations, with the youth making up well above 50% of the total population, who are the most receptive to the newest technology and lifestyle trends. Saudi youth are often viewed as the most flexible when it comes to change, and this is particularly true of the evolving food and beverage sector.

Being the largest economy in the GCC, Saudi Arabia is experiencing rapid growth in food consumption, and it offers abundant growth opportunities to food service companies, across all its sub-sectors and categories, which are primarily driven by modernized lifestyle, increase in disposable income, and favorable demographics. For us at Sunset Hospitality Group, we are capitalizing on this opportunity as part of our vision to increase our presence in

the international scene. The Kingdom of Saudi Arabia is one of our key priorities when it comes to the Middle East, and we are projecting Saudi Arabia to account for a large percentage of contribution to our business within the region.

We have recently opened Black Tap in Jeddah, with plans underway to expand to Riyadh, and increase the number of restaurants in the Kingdom. Riyadh is a favorable destination because the city is home to many restaurants, and historically had a higher level of spending than the rest of the country. On the other hand, both fine and casual dining restaurants are great in numbers in the city of Jeddah, due to its multicultural vibe and it being the gateway to Mecca and Medina. We are also looking at opening beach clubs in the Red Sea next to Jeddah, and we will likely combine the beach experience within a boutique resort. We also plan on introducing Mood, our rooftop lounge that combines lifestyle and dining, as well as Luigia, the award-winning Italian restaurant that has been a great success in Dubai and Switzerland, combining a casual family friendly atmosphere and incredibly good Italian authentic pizza and pastas. Sunset Hospitality Group will thus continue expanding its existing portfolio within Saudi Arabia, and with the government facilitating foreign countries to enter, to invest and to do business in the country, this is an area that we will aggressively pursue to further manifest our growth, and create unique experiences for the region, and beyond. ■



Antonio Gonzalez is the Chief Executive Officer of Sunset Hospitality Group. Sunset Hospitality Group was founded in 2011, and has rapidly become a leading hospitality investment and management company, developing new pioneering concepts, and partnering with acclaimed multinational brands, to create unique experiences around the world. sunsethospitality.com



Mathew Thomas, Managing Director and Vice President at HP Middle East, Turkey and East Africa

ADAPT AND EVOLVE

Mathew Thomas, Managing Director and Vice President at HP Middle East, Turkey and East Africa, on how the American multinational is supporting the UAE's entrepreneurs **BY TAMARA PUPIC**

Last year, we at *Entrepreneur Middle East* staged HP presents Never Stop Business, an event that saw more than 200 entrepreneurs and business owners come together for a forum that discussed challenges relating to running an enterprise in the UAE. The gathering was in line with the American multinational's steadfast commitment to the MENA region, with Mathew Thomas, Managing Director and Vice President at HP Middle East, Turkey, and East Africa, noting that the company's main focus in the region has been on delivering technology that ultimately simplifies business processes for startups and SMEs. "HP continuously monitors the region's trends and developments, which enables us to address the challenges by introducing the right products to the right markets," Thomas says. "For this region, SMEs and startup culture is quite prominent, so it is essential to provide these organizations with products that are highly efficient and at affordable cost. With entrepreneurs in mind we've designed

and introduced an innovation for SMEs in emerging markets, HP Neverstop, the world's first cartridge-free laser printer that makes high quality print affordable for any business."

Thomas adds that the Middle East region, and in particular the UAE, has become a hub for innovative startups and SMEs, a segment of the economy that makes the single largest contribution to the local GDP, which is why it has become a strategic priority to many regional governments. Furthermore, Thomas cites different reports predicting that, in 2020 alone, Middle Eastern startups are expected to attract more than US\$1 billion in funding. "All this makes the region a hugely attractive market for HP, because we want to be top-of-mind for those business owners and entrepreneurs when thinking about setting up their IT infrastructure," Thomas says. "Furthermore, HP is investing in training and upskilling users in the region to enhance their competency in areas like business and IT. As such, HP LIFE comes as a global online program that provides entrepreneurs a chance to

THE EXECUTIVE SUMMARY

FIVE TIPS FOR DOING BUSINESS FROM MATTHEW THOMAS, MANAGING DIRECTOR AND VICE PRESIDENT AT HP MIDDLE EAST, TURKEY, AND EAST AFRICA

1. Have a well thought out business plan in place "A solid plan will help you address key opportunities and challenges, and enable you to achieve both your short-term and long-term objectives for your business."

2. Cash is king, but more so for startups and SMEs "It is easy to fall in the trap of just focusing on running a profit. Therefore, keeping a tab on your finances and make smart decisions when making investments into your business."

3. Talent really does matter "Entrepreneurs need to understand the importance of getting the best available person for each job— don't compromise! This normally is a difficult task, but getting it right will have a big impact on your business."

4. Be knowledgeable about your industry "Do not avoid going out there and meeting people. Be part of the local startup and SME ecosystem, and play an active role in it. This can take up a significant amount of your time, but will always pay off in the long-term."

5. Get your IT infrastructure right "Equip your staff with the right devices to run your business as efficiently as possible, and shop around and get advice before making a decision."

acquire more knowledge through self-paced courses and online community that is easily accessible and free of charge."

This idea of always striving to improve oneself is a sentiment that is reflected in Thomas' advice for entrepreneurs as well. "The world is constantly changing, and various global trends are shaping the mentality of the future customer, especially with technology," Thomas says. "Therefore, one key consideration for entrepreneurs is to have a deep understanding of their product or service, as well as be able to anticipate the changes that lie ahead, and be efficient in adapting to these changes." ■

'Unifying Purpose for Global Impact'

Ai Everything

With industry superstars including Grammy Award-winning artist and entrepreneur will.i.am, NBA All-Star Baron Davis, and unicorn startup founders Jean-Francois Gagne of Element AI and Carol Reiley of Drive AI, Ai Everything has earned its reputation as the world's most comprehensive platform for AI knowledge sharing and the place where more globally renowned AI experts take to the stage than anywhere else on the map.

Held under the theme 'Unifying Purpose for Global Impact', Ai Everything 2020 is set to be the year's most empowering AI platform



for governments, businesses, social enterprises and the creative economy. This year, it will once again attract AI unicorns, global 2000s, SMEs and the world's major AI visionaries.

Thanks to its diverse attendee-base, the appeal for thousands of ambitious GCC startups to represent the global AI ecosystem here in Dubai is strong. Business innovators from across the region are already planning their introductions to government representatives and senior business decision-makers who are recognised among the world's most serious and active adopters of the latest AI technologies.

For the most ambitious among them, the Ai Everything Supernova Awards offers a game-changing \$100,000 prize fund to AI-focused startups who are willing to pitch their initiatives in front of a top level onsite jury.

Last year, Ai Everything's first ever edition was met with record breaking international support and a previously unseen municipal turnout that united 10,650 visitors from 102 countries with 200 senior government representatives

and ministers from 4 continents under one roof.

True to its namesake, Ai Everything is open to businesses and individuals from all industries and verticals, running dedicated content tracks across Healthcare, Transportation, Finance, Government, Retail, Education, Marketing, Energy and Telecoms. A separate track for 'Everything Else' is where leisure, lifestyle and other momentous AI developments are brought to the fore during 2 days of networking and product unveiling.

Held under the patronage of His Highness Sheikh Mohammed Bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, and hosted by the UAE Minister of State for AI, the 2nd edition of Ai Everything will take place on 10th-11th March 2020 at the Dubai World Trade Centre.

The event is proud to welcome its latest confirmed participants including Walmart, Goldman Sachs, Mastercard, HSBC, Pfizer, American Express, UPS, Saudi Aramco, AIG, Standard Chartered, Halliburton, McDonald's and thyssenkrupp among others.





THE UNWRITTEN RULES OF THE MENA'S EDUCATION SECTOR

To succeed in this industry in this region, you need to focus on creating professional knowledge here, rather than just importing it **by SHAUN ROBISON**

We have all read the clichés about the habits that entrepreneurs should adopt. We have all seen the videos predicting jobs and careers of the future, and the statistics about career changes and the perceived millennial habits.

Whilst there might be some truth to some of it, the reality of running an education consultancy with projects in multiple countries is very different to the glossy videos and perceived reality.

Educators, by nature, have often chosen the education sector to make a difference in people's lives, so therefore, their values are often not driven by financial motivations.

When business leaders work within the education sector, they struggle to understand the nuances, the codes of professional practice, the terminology, and the psychological motivations of teachers, and this often leads to a clash of values as well as challenging work environments.

This challenge is likely to increase in future years, because the GCC is the crucible of education contexts, considering the high percentage of private schools as well as the private sector investment in this sector.

To be a successful education consultancy in the region, you have to know both the unwritten rules and codes of the business world, and the education sector that you are servicing.

As such, finding people to work for my enterprise, BBD (an education consultancy and management company that works across the GCC) within both environments has been challenging. We complete a detailed personality mapping exercise for all potential employees, and we map this against our existing team.

Why? Because "precious" people generally aren't a good fit for us.

We work with individual investors, private equity groups, real estate developers, school owners and families, school leaders, teachers, and operations staff. Education is full of fads and trends, and quite often educators and non-educators import ideas uncritically to the UAE, without considering the context or the societal structures in place here.

In the 12 years I have worked here, I've seen people come and go. There is one common factor that I have observed with the ones that stay and are successful. They buy into the context, and they focus on producing and creating professional knowledge here, rather than just importing it.

At BBD, we cross professional boundaries, and to do this, you need to understand the psychological motivations of all of the stakeholders you serve, and understand the individual, emotional needs of

each, and their place within the wider education ecosystem.

Within business, you need to be agile, and responsive to market needs, and demonstrate the capacity to pivot at any given time. We're no different, but in order to do this, our employees need to have specific "habits of mind" that enable them to get a sense of different and complex situations across our professional boundaries.

ARE WE FOSTERING POSITIVE RELATIONSHIPS WITH OUR STAKEHOLDERS? WITHIN THE MIDDLE EAST, RELATIONSHIPS ARE KEY. LEVERAGING SOCIAL CAPITAL SHOULD NEVER BE UNDERESTIMATED, AND WE LOOK FOR ALL OF OUR TEAM TO KILL PEOPLE WITH KINDNESS FROM TIME TO TIME.

We know that in order to do this, there are three inter-related dimensions: the cognitive, the affective, and the behavioral. For some people, they're able to sense a problem but they're not able to work it out, and therefore, act to solve it. For others, they can sense it, work it out but they do not have the skill set to solve it. For some, they have all three, and they work at speed to resolve complex issues.

At BBD, we try to embody these habits of mind across our team at all times:

Awareness of the bigger picture and the smaller picture. Knowledge of our wider context is crucial, and knowledge of each individual context is equally as important. Leverage contextual knowledge greatly enhances our business.

Sensitivity to our client's needs and the team's needs, and being alert to opportunities. Developing this sensory awareness comes with experience, and there has to be a motivation to learn the nuances of our different stakeholders.

Doing refers to the ability to follow through, and acting on your awareness and sensitivity. This is critical for us, as we're a results-based business. We can get our hands dirty, and we make mistakes, but this wouldn't be possible if we weren't engaged.

Critical engagement Are we posing focused questions to ourselves, and to our partners? Sometimes to our detriment, we are brutally honest with people. Challenging assumptions is critical for any business, and the ability to stop and do a 360 often leads to a better outcome.

Urgency Are we working at speed with accuracy? We're all battling time pressures, and unlike schools, we're not taking time off in the summer, or through school holidays. Within a consultancy, the ability to manage multiple projects at speed is a necessity, so everyone within our team needs to share this ethos.

Detail-oriented Are we getting into the granular detail of our work? The answer to a problem is quite often in front of us. Grinding out a solution by analyzing and looking at something from a range of perspectives creates a discipline within our team.

Relationships Are we fostering positive relationships with our stakeholders? Within the Middle East, relationships are key. Leveraging social capital should never be underestimated, and we look for all of our team to kill people with kindness from time to time.

What sits beneath these habits of mind are a set of necessary behaviors that enable people to act on them. Other similar behaviors have been turned into "I can" statements, as part of a research study by Karel Kreijns et al (2019) that we have adapted. As a set of inquiry habits, they are broad, but useful to reflect on, and use as a tool within our team meetings to discuss our behaviors. The scale items are as follows:

Value deep understanding

1. I am critical on whether I did the right thing
2. I wonder if I can improve my work
3. I watch how colleagues do things in order to learn from them
4. I ask others what they think of my work
5. I try to collect information so that I can evaluate my work

Reserve judgment and tolerate ambiguity

1. I refuse to accept unwarranted assertions and explanations irrespective of how plausible they might be
2. I have a certain tolerance for uncertainties and ambiguities in offered solutions and explanations
3. I am willing to accept some uncertainty provided that finally there is insight into proven solutions and reasonable explanations
4. I can deal with situations wherein solutions and explanations are not yet available

Take a range of perspectives, and systematically pose increasingly focused questions

1. I try, when it comes to sort out things, to pose increasingly better and more targeted questions
2. I try to view things from other perspectives
3. I try to avoid prejudices with regard to solutions and explanations
4. I try, by means of a systematic approach to investigations, to find evidence for solutions and explanations

Quite often, the traffic between industry and business is one way, and education is the punching bag, as some would argue that very little has changed within this sector over the last 30 years. I would, however, argue that our approach has created a knowledge within this context that may be useful for other contexts as well as other sectors. We call our habits and behaviors "the BBD edge," and the team is thus encouraged to be bold with our stakeholders, and to act on their sensory awareness to get results. ■



Shaun Robison is an entrepreneurial, senior education leader who has worked extensively across the international education sector. Shaun has worked with investors, operating companies, consultants, teachers and government regulators to across all aspects of the education sector. He currently heads BBD, an education consultancy and management company that works across the GCC. In the past five years, BBD has opened over 10 schools in the region, and managed all aspects of the openings from raising the investment, designing the school, gaining the academic approvals, recruiting the teachers, and marketing the school to enroll students. BBD is currently working with six school chains and providing services to more than 80 individual schools. bbdeducation.com



Bill Delbrugge, Founding Director of Dunecrest American School in Dubai

BUILDING THE ENTREPRENEURS OF TOMORROW

The role schools can (and need to) play in putting children on the path to **business success** by **BILL DELBRUGGE**

From the humble Post-it Note to the iPhone, the most successful products solve problems. Whether it's an original solution, or one that identifies shortcomings within existing products and services, business success hinges on one simple premise: problem-solving. Consumers are always looking for smarter and faster ways of going about their daily lives. If a product or service provides a better solution, that business comes out on top, and so does society.

Entrepreneurs drive economic growth, contributing to national and global development, creating jobs, adding to national income and creating social change. By fueling innovative solutions to everyday problems, great entrepreneurs can dramatically change lives and improve standards of living. Locally, we can see that the UAE government prioritizes a culture of entrepreneurship and innovation, achieving a number one ranking for the "ease of starting a business" in the MENA region.

Before an MBA, before business school, and even before high school or middle school, fostering an entrepreneurial mindset starts much earlier than most people imagine. While schools must help students build a solid foundation in core subjects such as English, Math, Science, Social Studies, Technology and the Arts, they must also give students ample opportunities to develop their problem-solving and risk-taking skills, applying creativity and ingenuity to real world situations.

At Dunecrest American School, where I am the Director, we are fortunate to have an education program that is geared towards developing innovation and fostering entrepreneurship. American innovation is lauded worldwide, being among the highest number of patents filed per capita. We can attribute this to a holistic education program that drives a spirit of adventure, celebrating student achievement, integrating con-

PRINCIPAL'S PICKS

10 QUALITIES ALL SUCCESSFUL ENTREPRENEURS HAVE IN COMMON

1. Problem-solving abilities
2. Creativity and ingenuity
3. Risk-taking abilities
4. Team player
5. Drive towards individual excellence
6. Critical thinking skills
7. Presentation skills
8. Confident communication skills
9. Moral character
10. Strong work ethic

tent and people skills, setting high expectations of honesty, teamwork and individual learning.

Beyond test taking, schools must emphasize real-world learning, which teaches students how to think critically. Teachers mentor and guide, while asking questions at a high analytical level, helping students persevere through hard problems and figure things out by themselves, moving beyond rote learning. While we need our children to learn multiplication, at the end of the day, in the age of technology, it's not about drilling tables, but the "why" that really gets them to think and innovate.

Based on historic college admissions data, and our 2019 PSAT (Pre-Scholastic Aptitude Test) career inventories, we find that about 50% of our students express a strong interest in studying business and management. Knowing this, our curriculum incorporates opportunities to develop problem-solving and a range of soft skills for future success as entrepreneurs and business leaders.

STEAM learning is one such approach that unleashes the

EXTRA-CURRICULAR ACTIVITIES TOO PLAY AN IMPORTANT ROLE IN FOSTERING THE TENACITY, INDIVIDUAL EXCELLENCE, AND TEAMWORK REQUIRED TO SUCCEED IN BUSINESS.

creative juices of a students' mind. With a STEAM approach, project-based learning and cross curricular links- students learn to pull information and data together across different streams to find solutions to problems they have identified. Students are given a challenge, and they have to come up with an ingenious solution. Not only are they solving the problem, they are pulling from different subject areas (Science, Technology, Engineering, Arts and Mathematics), bringing together a range of topics to find relevant solutions to real world problems.

For instance, our Grade 4 class is learning about the concept of "a circular economy." Under their teachers' guidance, students took a trip around the school to note what technology tools they feel should be included at school for students. Students research procurement and fundraising ideas, which they pitch to the school's business office. Linking to their Science project, students are already

planning a farmer's market, selling crops grown in their hydroponic towers, which are more efficient than traditional farming methods.

Apart from problem-solving, we are continuously developing the soft skills that our students will need going forward in business careers. Presentation skills feature strongly within all our classes. Throughout the year, students are encouraged to present their projects to various audiences, whether it's older students, teachers, or parents. We teach them to be dynamic presenters, not just to read slides, but to make meaningful connections with their audience. When you come to Dunecrest, you will see teachers intentionally shaking hands with our students as we go through the building. We want them to know how to carry themselves with confidence, shake hands, make eye contact, and communicate their ideas as they meet people.

Extra-curricular activities too play an important role in fostering the tenacity,

individual excellence, and teamwork required to succeed in business. You learn that you can't be a weak link, you have to find the intrinsic motivation to develop your own skills, so that you can contribute to the entire team. You learn also to break a complex task down into small drills.

In basketball, for example, many a game is won on a free-throw. If every player practices and perfects their free throws, being able to shoot on their own and not lose their nerve in the limelight, the team is that much stronger. In a band, if every team member performs at only 95%, the audience misses 5% of the notes from each musician, letting the entire ensemble down. In both cases, each team member has to pursue individual excellence, so that the entire team can be raised up and deliver a good performance. Similarly, in business, much of your success comes down to preparation and practice.

At Dunecrest, we also build soft skills using our Positive Behavior Interventions and Supports (PBIS) and Character Education program. Every day, students have the opportunity to earn CREST points for their respective houses. CREST stands for Creativity, Respect, Excellence, Service and Teamwork- these are the concepts and subjects that we talk about at school every single day, stressing the importance of being a productive, positive, and engaged person, who contributes to their school, families, and communities.

When I look to the future, I see future entrepreneurs as a group of articulate, sharp, and successful young people, with a strong work ethic, as determined to give back to their community, as they are to creating wealth with success-

ful businesses. As our students graduate from college and implement various entrepreneurship projects in their lifetimes, my aspiration is that they understand that their goals can be achieved by making everyone successful and raising everyone up, so that society, as a whole, benefits and grows. ■

THE EXECUTIVE SUMMARY

Q&A WITH DUNECREST
AMERICAN SCHOOL DIRECTOR
BILL DELBRUGGE

Q: Can you predict from an early age whether a child will be successful in business?

A: "You can pick out certain skills, especially at a school like Dunecrest, as there are a lot of smart kids here: some of them are naturally smart, some of them have to work hard. What we ultimately learn about when we watch kids learn and interact with each other, is their work ethic. This is the number one key factor in whichever career you go into- your work ethic sets you apart. You can teach yourself a lot of skills, but will you take the extra mile to call a customer back, develop a product, produce something that makes the community a better place- all of this ties back into work ethic. About 50% of small businesses fail in the first five years. Survival largely depends on perseverance, belief in your brand, and ultimately, work ethic. Elon Musk, for example, while he has a brilliant mind, he also has a strong work ethic. So apart from surrounding himself with outstanding scientists and mathematicians, he works hard towards a larger than life goal- which will outlive him, and give back to humanity."



TAKE THE LEAD



THE RACE IS ON FOR THE FIRST FINTECH UNICORN TO EMERGE OUT OF THE MIDDLE EAST AND AFRICA REGION by IAN DILLON

The fintech startup scene globally has exploded in the last 10 years. Today, there are 60 fintech unicorns (private companies worth US\$1 billion or more) globally, including now widely recognized names such as Ripple, TransferWise, and Stripe. The US, the startup capital of the world, plays host

to 30 of these. The UK, which has a much smaller startup ecosystem, but is striving to be the fintech capital of the world, punches well above its weight with 10 of the 16 in Europe overall. Asia has 12, and South America has two. The glaring omission: the Middle East and Africa has yet to see a fintech unicorn.

The race is on to be the company that becomes the first Middle East and African unicorn. As the co-founder of NOW Money, I have a unique perspective of what it will take. While I'm not saying companies in the US and Europe have had an easy ride, fintech startups in this region will certainly have additional obstacles to overcome to reach those \$1 billion valuations.

Africa has led the way in widespread adoption of fintech innovations. African countries have seen a unique dynamic where fintech solutions have often been the first formal engagement consumers have had with financial services, unlike in the West, where fintech companies have been providing solutions that replace products and services historically provided by banks.

This is to say that these African solutions have leapfrogged banks entirely. The greatest example of this is Kenya's M-Pesa, which now processes over 50% of Kenya's GDP and billions of transactions annually, and has become the country's de-facto financial system for individuals and retail stores. Most M-Pesa customers do not have a bank account; they have no need, as they can do all that they require with M-Pesa.

However, smaller economies, transaction values, and therefore, revenues have held back African fintech companies from reaching unicorn status. Differing regulations, political regimes, and customer behaviors across African countries make geographic expansion difficult, versus expanding across states in

the US, or across countries in Europe, which allows "passporting" of licenses within the EU, thereby giving access to a population of more than 500 million.

In the Middle East, we have larger economies—especially on a per capita basis—and relatively large transaction values, unlike our African neighbors. Our challenges here relate largely to the barriers created by existing banking systems, which will take time to overcome, and regulatory challenges that regulators across the region are already working hard to rectify. Geographic expansion across countries in the region is difficult and slow, but it's indeed possible with a lot of perseverance.

These are well known challenges, but is there one overriding reason there are no fintech unicorns in the Middle East? I have written in *Entrepreneur Middle East* before about how getting partnership(s) with bank(s) is the single most important thing for a fintech startup, but it remains the hardest thing to do in this region, primarily due to cultural constraints within banks.

This ethos is changing, of course, but it will take time. The advantage this brings is that for homegrown startups, if they do have banking partnerships, this builds a defense that is difficult for competitors—local or international companies looking to expand to the region—to overcome. This is something we've seen at NOW Money, and we only got into this position through having a laser focus on risk and compliance, which in turn makes banks and regulators comfortable.



OUR CHALLENGES HERE RELATE LARGELY TO THE BARRIERS CREATED BY EXISTING BANKING SYSTEMS, WHICH WILL TAKE TIME TO OVERCOME, AND REGULATORY CHALLENGES THAT REGULATORS ACROSS THE REGION ARE ALREADY WORKING HARD TO RECTIFY.

So, although it's hard to navigate this dynamic (incidentally, it's our biggest challenge at NOW Money right now), fostering the growth of homegrown fintech startups could allow a GCC company to become the Middle East and Africa's first fintech unicorn. The race is competitive though. In Africa, there are great startups coming out of Egypt at the moment, and South Africa has some great innovative companies as well. Kenya is using M-Pesa's success to encourage more homegrown startups to flourish. Mauritius is capitalizing on its status as a global financial hub between Asia and Africa to build its growing ecosystem, which already houses a number of exciting fintech startups. Meanwhile, Nigerian fintech companies are using the advantages of the size of its population and economy to build substantial businesses.

Looking towards the GCC, Saudi Arabia is the largest economy and the most populous country in the region, and with it liberalizing its economy at a frenetic pace, it looks set to host some exciting and fast-growing fintech companies in the coming years. We're currently expanding NOW Money in the Kingdom, and we are seeing a lot of progress in the way banks, regulators, and others are approaching fintech startups like us. In the meantime, the UAE remains the home to fintech in the region, and despite some issues it has to overcome, it still has the most likely of existing companies to make it big. On the other hand, Bahrain, with its open economy and recent initiatives like open banking, has made a big push to become the fintech hub for the region.

The race is on. Despite my obvious bias towards striving to make NOW Money the first fintech unicorn from the Middle East and Africa, I'm excited to be a part of the journey as the region matures. The effects are only positive for individuals—regardless of relative wealth—and the countries themselves, so we're in for an exciting few years ahead. ■



Ian Dillon is the co-founder of NOW Money. Ian was educated at Cambridge and Exeter Universities. Whilst at Cambridge, he started a successful e-commerce business, which has recently been sold. Ian's former banking career was spent at HSBC, working in retail and corporate banking and FX, before taking a management role within investment banking capital markets. In 2015, he co-founded NOW Money, an accounts and remittance service for the unbanked population of the Middle East. He was recently honored with the "UAE Fintech Founder" award at the Fintech Abu Dhabi 2019 Awards. nowmoney.me



AGILITY MATTERS

FIVE MINDSET SHIFTS ENTREPRENEURS MUST MAKE TO SUCCEED AT THE START OF A NEW DECADE

by **BANI HADDAD**

Every new year gives us opportunity to reflect on our successes, learn from past mistakes, and prepare afresh for the 12 months ahead. It's a time to revisit business plans, track our growth, and set goals for the coming year. With 2020 also signifying the start of a new decade, one in which digitization is set to transform the business world, there's even more reason to address the strategies designed to drive us forward. Are we sure of our convictions, or is there room for a change in attitude? How will our entrepreneurial passions and professional outlook blend to ensure future success? Here are five mindset shifts we believe could have significant bearing on the growth of your business in 2020.

1/ THE ABILITY TO ADAPT

Adapting to geopolitical changes, which can impact safety and security, oil prices, investor confidence, and travel, will be critical for business owners in 2020. Changes can be positive or negative, and smart entrepreneurs need to be agile enough to respond quickly and ap-

propriately. This could involve anything from revisiting entire business development strategies and redeploying team members, to refocusing on new trade opportunities and implementing savvy marketing that capitalizes on situations as they arise. For example, since the launch of online tourist visas to Saudi Arabia in September 2019, interest in travel to the country has soared, meaning that for hotel operators like ourselves at Aleph Hospitality, it's now a key target market for future development.

2/ THE HUMAN FACTOR

We foresee significant changes when it comes to the demographics of our human capital, which means another mindset shift for entrepreneurs. Millennials, also known as Generation Y and born from the early 80s to mid-90s, have already impacted the way businesses operate, from the use of technology to updated HR policies, such as flexible working. Now, Generation Z, or the post-millennials (those born between the mid-90s and mid-2000s) are coming of age, and the profile of the workforce is changing once more. >>>

BEYOND BORDERS

Five tips for expanding your business overseas by **BANI HADDAD**

The advent of modern travel, technology, and communications mean that expanding your business internationally is a realistic prospect for many entrepreneurs. However, while logistically it may be easier than ever to operate in multiple markets, there are still many serious considerations to be made before embarking on such expansion. Market research can only tell you a very limited amount of information relevant to your specific business, and several other steps should be taken alongside this. Here are five tips for entrepreneurs ready to expand into new markets in 2020 and beyond.

1. Market knowledge

Developing a clear understanding and respect of the local culture of the market in which you want to expand is critical. This means becoming familiar with local customs, governance, and legislation, working practices, and the way in which business is conducted. The best way to do this is to physically spend time in the market or markets you have identified for growth. In the Middle East, one convention unfamiliar to those outside of this region is how working practices change during Ramadan. Business continues throughout the holy month, but it can be conducted at different times to the norm. It is not uncommon to attend meetings at 11pm at night during Ramadan, and if you are new to the market, you have to be ready to adapt your schedule to those of fasting customers and business partners, showing your respect for the local culture.

2. Understanding the opportunity

Having acquired knowledge of a new market, you should be in a position to understand and identify the real opportunity for your company, based on the cultural and business mindset. This is the time to evaluate your product: is it truly fit for this market? If not, what changes can you make to ensure it is? Products and services have to be tailored to the consumer in the new market, no matter how successful the original model has been elsewhere. In the hotel industry, adhering to brand standards is absolutely critical for hotel operators, but this doesn't mean brands aren't able to adapt. In most budget to midscale hotel brands, for example, you will find much larger guest rooms in the Middle East than in their equivalents in the US and Europe, because of different guest demographics and demand in this region.

3. Develop a network of influential decision-makers

Securing the right partner or partners in your new market is important—chances are you can't expand alone, and working with someone that has "been there, done that" could fast track your growth. You'll also be wise to rely on local talent with knowledge and experience of your market. They can read between the lines of that culture, helping you once again with knowledge and understanding. Visibility is also important, via your involvement with local media, events, and business communities. You'll need to establish your profile and reputation, based on very little physical evidence, and reaching out to local consultants and peers within your sector is a valuable exercise. Meet as many key players and local dignitaries as you can, embedding yourself within a new network. Throughout all of this, show humility. You may be excited about what your product can bring to the market, but acknowledge that you are the new entrant, and that you genuinely need the insights of these new contacts to grow your business and open doors for you.

YOU SHOULD BE IN A POSITION TO UNDERSTAND AND IDENTIFY THE REAL OPPORTUNITY FOR YOUR COMPANY, BASED ON THE CULTURAL AND BUSINESS MINDSET.

4. Patience, patience, and more patience

As all entrepreneurs know, growing your business is inextricably linked to having a clear vision, and committing to plans that directly support and achieve your goals. If expanding into new markets is an integral part of how you will deliver your vision, you will need to be steadfast, patient, and resilient. Your first attempt may not be successful, nor may your second or third, but evolve and learn from each process, and you will achieve what you set out to. Agility and flexibility are also key, as you will have to be willing to adapt to moving timelines, and manage your existing business around new opportunities.

5. Show your long-term commitment to the market

All of the above approaches combined will help to demonstrate an unwavering, long-term commitment to your target market. Successful expansion relies on the adequate allocation of time and budget to travel to the market, enabling you to get involved with the local business community. This brings confidence to local investors and consumers, helping you to gain their trust as they become familiar with your business and professionalism. Invest the time and resource now to fully understand everything from the geography to the geopolitical climate, and you will be in a strong, secure position for future growth.

>>> We can't assume young professionals at the start of their careers have the same desires and outlook we had some 10, 20, or 30 years ago. In many ways, they will push the boundaries of what we expect an employer to provide, from the oft talked about work-life balance, to the sense of doing something with a social conscience that is more than "just work."

3/ PUTTING FAMILIES FIRST

Following on from the above, we believe there will be a transformation when it comes to family-friendly working policies, and the number of women in the workplace. Steps have been made by major corporates globally to improve career opportunities for women, and entrepreneurs need to follow suit. How do we adapt our team structures and business planning to accommodate maternity leave? How can we offer more flexibility than local regulations may demand? We should be going above and beyond to ensure maternity and paternity leave works for the mothers and fathers that contribute so much to our businesses, ensuring they have the time needed to invest in their families, and ultimately, return to a job they love, ready to work.



4/ PROTECTING DATA

Entrepreneurs across all sectors rely on the collection of customer information to serve their customers, as well as to grow their businesses. As such, we have a responsibility to protect people's personal informa-

tion and to be vigilant, implanting data security policies in line with legislation. If such legislation becomes stricter, and consumers become more cautious regarding what they are willing to share, the data we are able to collect may become limited. What will the impact of this be on your marketing, your sales, and your overall business? How can we find new ways of reaching the people we need to partner with? This is something that you need to think about for your business.

ADAPTING TO GEOPOLITICAL CHANGES, WHICH CAN IMPACT SAFETY AND SECURITY, INVESTOR CONFIDENCE, AND TRAVEL, WILL BE CRITICAL FOR BUSINESS OWNERS IN 2020. CHANGES CAN BE POSITIVE OR NEGATIVE, AND SMART ENTREPRENEURS NEED TO BE AGILE ENOUGH TO RESPOND QUICKLY AND APPROPRIATELY.

5/ CONSUMER EXPECTATIONS

Just as our daily lives are impacted by technology and digitization, so too is the way we interact with companies. As business owners, we need to be aware that the consumer's expectation for their journey with us is influenced significantly by ever-evolving technology. In the hospitality and tourism industry in which we operate, there are numerous factors at play, some of which are seemingly at odds with one another. Ensuring personal security, for example, is paramount for the success of the travel industry, yet at the same time, customers are demanding mobile check-in and contactless payments. How do we balance implementing face recognition software that will make the traveler's journey seamless with ensuring that individuals feel safe and secure? Opening our minds to the potential offered by technology, while remaining true to the core ethos of our businesses will be critical in the years ahead. ■



Bani Haddad is the founder and Managing Director of Aleph Hospitality, a Dubai-based independent hotel management company, committed to maximizing asset value for hotel owners in the Middle East and Africa. Aleph Hospitality has 10 hotels in its portfolio, and has earmarked a pipeline of 35 hotels in the region by 2025. alephhospitality.com



Stronger together

Why you should consider employee ownership for your business **by STEVE KEMP**

There is nothing more satisfying in life than creating something, and watching it grow. In business, we are immersed in this process every day. We all see the cycle of ideas that lead to actions, and actions that lead to growth. Growth means more than adding numbers to a bottom line. It means growing your people, and developing a culture that separates you from the competition.

American author Ralph Nader once noted that “the function of leadership is to produce more leaders, not more followers.” When I co-founded Emperor 25 years ago, I had no idea how far it would go. We’re now the UK’s largest corporate reporting agency, with over 200 people working across six offices, and have built the business through strong organic growth and acquisitions. More importantly, we have a strong culture of collaboration, care, and support.

I’m immensely proud of what we have achieved. So, when questioning our plans for the future of the business, we wanted to find an answer that ensured we could put it in the hands of the people who know us best: our people.

We decided to adopt the employee ownership trust (EOT) form of employee ownership, giving our staff ownership of the business, and a right to have a say about the running of the company, its future plans, and opportunities- as well as allowing all staff to potentially benefit financially from the future success of the company.

Employee ownership has accelerated in the UK following the Finance Act 2014, which enabled current and future employees to participate. We are now one of around 350 companies that have taken advantage of this legislation as a route to employee ownership- and there are many more considering it.

So, what are the benefits of adopting employee ownership as a business model? Here’s an explainer.

1/ Independence to maintain agility and entrepreneurialism

A huge reason behind the success of our business is in our ability to think and act quickly, balanced with working towards our long-term goals. If the business was sold, it would probably be to a competitor, a large media group, a private equity house, or we could even float on the stock mar-

ket. Many of our existing colleagues have witnessed what happens when a business changes ownership- there would be a risk of losing long-term focus for short-term gain.

Pursuing short-term goals is not an issue in itself. For many agencies, acquisition may be the right move for their business strategy, but for Emperor, the ability to react quickly to the right opportunities, rather than reacting quickly for the sake of a quarterly report, was important. This applies to many business models beyond our own- and it means that the business can fully consider the broader social-impact of any action, helping prioritize sustainable success.

The arguments for EOTs are underlined by the fact that, in a rare display of solidarity, all the major political parties in the UK fully endorse employee-owned business models. Analysis of the top 50 employee-owned companies in the UK showed an overall increase of 4.4% in YoY sales, and an increase in YoY operating profit of 25.5%, alongside increases in employees and productivity. The research suggests that employee ownership drives better business performance, employee commitment and engagement, as well as innovation and efficiency.

2/ Attracting talent is important for client services and creativity

Maintaining the innate creativity of an organization, and the ability to foster long-term client relationships both require the same thing: talent. People who know how to think, and understand what to say. Attracting and keeping this talent is an ongoing challenge for businesses around the world- but employee ownership can help tackle this in a number of ways.

By 2027, most marketplaces will for the first time see five generations working flexibly together. This means businesses need to provide a framework that satisfies the diverse needs across demographics. Having a clear culture and business ethos appeals to both existing and emerging talent. People want to work for businesses that share their beliefs



and values. At Emperor, we have introduced a charter, which helps foster this sense of unity, acting as a template which guides our everyday behaviors, activities, and decisions.

People appreciate the value of a culture that puts their needs first. Employee-owned businesses appeal to talent searching for a long-term fit. By having their purpose baked-in to their business strategy, employee-owned businesses are well placed to attract and retain the right people.

3/ Employee-ownership secures a positive internal culture

Employee ownership is also the best way to ensure our people remain engaged, but more than this, it allows us to protect what we have made. It protects our ethos and culture, and ensures that we can keep developing and doing good along the way.

Employee-owned models allow employees to connect with a business on a fundamental level. There is a sense of shared purpose that gives employees something greater to work towards.

Because they're co-owners, staff in employee-owned businesses tend to be more committed to the company and its success.

Similarly, because they have high employment standards, involve staff, and give everyone a stake, employee-owned businesses are better at recruiting and retaining people that are the best fit.

Finally, because they're run an open way, employee-owned businesses tend to have a strong commitment to corporate social responsibility and involvement with the communities they operate in.

When I look back on my career, I think I find most pride in the future we have helped secure as much as the history we have created. Employee ownership has given me the greatest opportunity available as a business owner: to work in a team full of leaders. ■

All you have to do is ask

That's the most important thing you can do to succeed today

by WAYNE BAKER

Learning how to ask for help is the single most important skill you need for success. This is not always easy to do- a number of factors can discourage you from seeking help. However, it's possible to overcome those obstacles and unlock hidden potential, both for yourself and your team.

I discussed this in depth in my book, *All You Have to Do Is Ask*. The book takes a practical, hands-on approach, explaining tools any reader can apply. Most chapters include a list of specific actions and reflections to transfer the theories into business and everyday life. The book is enlivened with anecdotes and real-world examples that illustrate the power of these lessons, such as Ji Hye Kim's journey from being a University of Michigan student, to a Partner at the gourmet food business group Zingerman's, and then the founder of the Miss Kim restaurant in Ann Arbor in Michigan.

The research is clear. When you ask for help, you get the resources you need to be successful: information, advice, ideas, opportunities, referrals, and emotional support. This results in higher job performance, satisfaction, and creativity. It means less stress and aggravation.

The same is true for teams. When team members use proven tools and strategies for

asking, they tap their collective knowledge, wisdom, and networks. This leads to higher team performance and profitability.

No one has everything they need to be successful. We all need input from others -information, advice, ideas, support- to solve problems and accomplish our work. People are willing to help, if they are asked. If you don't ask, they can't read your mind to figure out what you need.

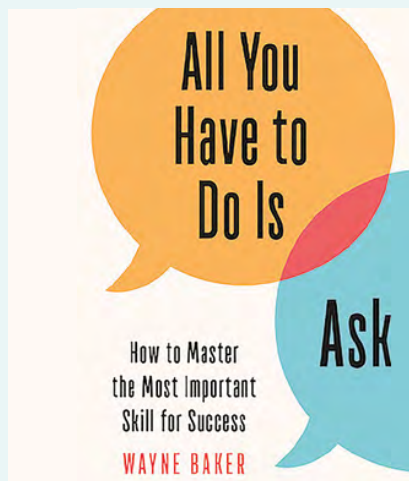
You have a network of people- people you are directly or even indirectly connected to. That network has the answers and the resources. For example, a problem you are trying to solve might have been solved elsewhere already. Instead of struggling to reinvent the wheel, asking your network will get you the solution far faster.

Yes, it can be difficult to ask for help- blame our educational system. We're not taught to ask for help; we're taught to go it alone. Success is all about individual performance and rewards. The same is true in the workplace. We think we have to be self-reliant, and we worry that asking for help will make us look weak or incompetent. This needs to change.

Attitudes towards this change through education and action. There's a lot of evidence about the benefits of asking and about common barriers; that information can correct misguided beliefs. There are many techniques you can put into action, and dozens of tools that can be used to achieve virtually any goal.

As a leader, you have to be a role model of the behavior you want. You can't expect others to ask if you don't ask for what you need. In performance reviews, we often consider helpfulness as an explicit performance competency. That's important, but it's only half of the giving-receiving equation. What about asking? Make asking an explicit competency that you evaluate and reward, and you will motivate more asking and more giving.

Here's the big one: your compensation system. Does it reward only individual achievements? If you want more asking and giving, you need to revamp it to measure and reward group achievements as well.



Wayne Baker is the Robert P. Thome Professor of Management and Organizations and the faculty director of the Center for Positive Organizations at the University of Michigan Ross School of Business. He is also a professor of sociology and a faculty associate at U-M's Institute for Social Research. He co-founded Give and Take Inc., which develops technologies based on his new book, *All You Have to Do Is Ask*. allyouhavetodoisask.com



GETTING AROUND

Setting up logistics for a startup in the UAE
[THE HOW-TO] by **ATIF RAFIQ**

The UAE kept its lead in the Middle East and Arab region in the World Bank's *Doing Business 2020* with its 16th position in the global ranking of 190 countries. At the same time, according to a special report issued by Visa in early 2019, the e-commerce and trading sector is forecast to grow 23% annually till 2022.

For startups dealing in physical products, a smooth logistics process is essential before rolling out products to the market. Good logistics is more than just a process of transferring products, materials, components to different

places. It is the key component of a supply chain that makes it easier to get these products and other goods transferred to another destination with proper management.

With that in mind, it is crucial that businesses have a proper setup in place that can help them get their products transferred from suppliers through the airport, seaport, customs, and finally (if it is being sourced elsewhere) to their customers without hindrance. As a startup, you might not think about the logistics process on a daily basis, but rest assured that you are influenced by it each and every day.

Over 90% of the goods around you (especially in the Middle East) are imported

from outside the country through a complicated web of multiple entities from origin to destination. Online stores offer a wide range of products on a regular basis, but the entire process of it is completely dependent on logistics. If you are part of this e-commerce chain, then your process needs to be able to support demand.

The first thing that comes to the mind of your customer while purchasing any product is how quickly you can have it, whether it is in stock or not. And yes, the shipping price to get the product to their doorstep. These are the priorities when it comes to logistics with the needs of the customers in mind. Right from the speed of getting it delivered, to keeping the rates minimum,

logistics always works upon these priorities. In reality, the faster you need to expedite the delivery process, the higher the charges are.

When it comes to startups, some do not have the inventory stocked in UAE. As such, the drop shipment business is on the rise. This helps business/web store fronts to make a sale, without physically having the goods in UAE. Usually in such cases, the products would be stored in hubs that could be based in the county of manufacture, and as and when a sale happens, the item gets shipped from this hub directly to the customer in UAE.

This needs to be done at the lowest expense. However, a small inventory in the initial stages may not be sustainable in the long-term growth of the company. To make sure that a company is fully sustainable and operational, businesses need to have better stocks, and use better visibility to optimize and help customers get orders covered more quickly.

As a startup, if you are dealing in small numbers, it's fine to deal with each shipment on an ad hoc basis like we mentioned above. But as business grows, the need to have more stocks and a better range of flexibility in your offer also increases. Like, say, the need to change the packaging for Valentine's Day, or a special promotion during Ramadan for your stocks.

At these times, you might need to shift the mode of the shipment from sea to air to keep up with customer expectations. Then, you definitely need to be working with a reliable freight forwarder to make sure your imports are managed and delivered to your warehouse based on agreed terms.



Atif Rafiq co-founded Qafila with Jithin Manoharan to revolutionize the logistics and shipping industry and booking process. Qafila is a digital age logistics company designed keeping in mind enhanced customer experience, offering operational efficiencies and round the clock customer support. qafila.com

Whether you are an e-commerce enterprise or a startup building up its brand, you need to have full visibility and transparency on your shipments to manage expectations with your end consumers. You also need a reliable freight forwarder to make sure all the customs and clearance are taken care of.

Quite often, there are third party logistics companies (commonly referred to as 3PL) that could help you with this complete package including storage and value-added services. This could help reduce overheads or even the necessity to have your own warehouse.

With more and more e-commerce and startups setting up shop in UAE, another important segment of business that's on the rise is the last mile delivery companies. Startup can partner with last mile delivery companies to make sure the customer orders are picked up from the warehouse/storage facility, and then delivered to the end consumer at a competitive price.

AS A STARTUP, IF YOU ARE DEALING IN SMALL NUMBERS, IT'S FINE TO DEAL WITH EACH SHIPMENT ON AN AD HOC BASIS. BUT AS BUSINESS GROWS, THE NEED TO HAVE MORE STOCKS AND A BETTER RANGE OF FLEXIBILITY IN YOUR OFFER ALSO INCREASES.

It is vital that you have your logistics planning done with which you can get the products delivered to their places on time, as promised, without any hassles. There are a lot of compliances for complex products that need prior approval before arriving into UAE like municipality registration, approvals, packaging details with Arabic translation, labeling, and many more. These vary according to industries. As you progress in your venture, you will encounter this requirement sooner or later. So, it is best to be prepared for this.

At the end of the day, it is important you match customer's expectations with 24/7 visibility on your shipping. It is important that you plan according to the needs of the customers, and make sure that they get their product delivered without any kind of hassle at all. ■

Mind over matter

Why choosing happiness is the key to success

by MAY ROSTOM

When we were younger, it was so easy to be happy. In fact, some of us were probably asked: "How come you're so happy all the time?" or "What drug are you on?" Indeed, some of us were "too" happy, and we had to either tone it down, or simply laugh quieter, just because it was "unacceptable."

The fact is, according to studies done by the University of Minnesota, every individual has a baseline level of happiness and contentment that they return to, and this benchmark is largely (but not wholly) affected by genetics. In other words, some people are born happier than others. So, the next time you spot one of those "happy souls" who light up every room they walk in, and you wonder how it is that they can easily take so much delight in life, remember that they might just have been born with it.

But what if you're not born with it? While genetics play a significant part in our baseline happiness, the report also indicates that a person's short-term happiness is heavily dependent upon how they actively choose to be happy. Choosing happiness can be done when you know that happiness is not conditional. When you separate being happy from external events, or accomplishments, or a business win, being happy becomes a lot easier.

Some companies are actually making happiness their business model. Zappos has done it. Southwest Airlines have done it. And now more and more startups are following suit. Study after study proves that happy teams are more creative, productive and effective. Tony Hsieh, founder and CEO of Zappos.com, Inc. applies this philosophy of happiness in his organization as his daily protocol. He believes that the idea of delivering happiness is based on three factors:

1. You must carefully choose your battles, and balance your life.
2. Make your life path.
3. Be patient, understand your nature, contribute to society.



When all three factors are met, long term business (and personal) success can easily be achieved. So, how can you take action, now? Here's a primer:

1. DEFINE SUCCESS What's your idea of success? Forget everything everyone has ever told you about being successful or rich or happy. What would make you happy? What would make you feel successful? When you pinpoint and define your idea of success, you can then set a road map to achieve it. Sit down and think about what your end goal is. Focus on the life you want and the impact you want to make on people's lives, not the money you want to see in the bank.

2. DEFINE YOUR CORPORATE CULTURE What kind of boss do you want to be? What kind of business model do you want to lead? Do you want to see employees showing up to work happy, or do you want them to walk in like zombies every morning? By defining your values, passion, and purpose, you would be giving all your employees a reason to come into work every morning, build more brand resilience, and give your company a reason for being.

3. MAKE YOUR OWN LUCK Surround yourself with the right people and the right situations, and don't be afraid to be bold. Take advantage of the right opportunities as they present themselves, and don't be afraid to fail. By exploring different business models, taking risky business decisions, and putting yourself out there, we firmly believe you'll make your own luck, and be on the path to aligning your work to your values.



Okadoc founder and CEO Fodhil Benturquia

“WE GOT FUNDED!”

Dubai-based startup **Okadoc** makes history by closing the largest ever Series A round for a healthtech startup in the MENA region **by ABY SAM THOMAS**

Dubai-based startup Okadoc announced in February the closure of its US\$10 million Series A round, which saw the participation of a diversified mix of institutional and private investors that included Abu Dhabi investment Office and Ithmar Capital Partners. This investment in the UAE-born “instant

doctor appointment booking platform” has been declared as the largest healthtech Series A in the MENA region, with the funds set to be used to launch Okadoc’s new telemedicine offering, which will allow doctors to offer virtual consultations to patients on the app or website. While Okadoc founder and CEO Fodhil Benturquia acknowledges the momentous aspect of his startup’s

Series A announcement, he’s clear that he’s keener on keeping his eyes trained on the company’s long-term goals. “For us, it’s not only about the amount, but what we will do with this money,” Benturquia says. “We don’t want to be a company that raises a lot of money across 5-6 rounds. We are looking to be profitable, and have a business model that is highly sustainable.”

Okadoc’s latest investment follows its \$2.3 million seed round when it launched in the UAE in 2018 as an online platform that allowed patients to find doctors and instantly book appointments with them. Besides being able to search for doctors based on a variety of parameters (which includes everything from the language they speak, to the insurance networks they are covered under), users also get access to doctor schedules in real-time, which allows them to book and manage appointments in an efficient and effective manner. As per its website, Okadoc currently features more than 16,000 profiles across 140 special-

ties in over 600 clinics and hospitals all over the UAE, and all of these figures are set to increase when the platform rolls out in Saudi Arabia this year. But that's not all- with telemedicine now on the cards, Okadoc looks set to be growing not just its reach, but its appeal as a new way to access healthcare.

"We predict the region will witness great demand for telemedicine, as providers look to make the patient journey and experience as convenient as possible," Benturquia says. "Speaking of doing this well, it's important to highlight that there are two very different types of telemedicine offerings. One type of telemedicine involves doctors sitting in a call center, waiting for patients to dial in as they need. The other -which is what Okadoc will provide-

"WE DON'T WANT TO BE A COMPANY THAT RAISES A LOT OF MONEY ACROSS 5-6 ROUNDS. WE ARE LOOKING TO BE PROFITABLE, AND HAVE A BUSINESS MODEL THAT IS HIGHLY SUSTAINABLE."



Okadoc founder and CEO Fadhil Benturquia at Step Conference

involves patients being able to book a virtual appointment with their own doctor, as if they were going to visit him or her in the office. So, you are able to talk to your own doctor, as opposed to an available doctor who is sitting in a call center. There is a certain level of comfort when it comes to being able to see your own doctor, which also aids in enhancing the patient experience. To add to that, with further regulation, medical tourism and telemedicine have the

"WE PREDICT THE REGION WILL WITNESS GREAT DEMAND FOR TELEMEDICINE, AS PROVIDERS LOOK TO MAKE THE PATIENT JOURNEY AND EXPERIENCE AS CONVENIENT AS POSSIBLE."

opportunity to go hand in hand- especially in this part of the world where we have very quality doctors and an inclusive tourism process. Instead of going through the troubles of getting visas to travel to Europe or the US, patients can come to the UAE, and then have their follow-up appointments from the comfort of their own home countries."

This is, in effect, the future landscape that the Okadoc team is working to realize for themselves, and Benturquia says that the people he got on board his startup are the ones who deserve all the credit for it securing its latest round of funds. "For me personally, this shows that Okadoc has the right team of both investors and team members to make this a success, and solve a real-world problem," Benturquia says. "This is not something I could have done all on my own, but a true testament to all the brilliant and passion-

ate people involved. From a startup and long-term prospect standpoint, with the Series A announcement coming in, our partners and clients are now more confident. We are not going to disappear overnight. Our customers rely on the efficiency of our technology and delivering great patient experience. By raising such a huge amount of investment, we have proved that we can be trusted, and are on the right path of growth. At this level of investment for a Series A, I think what this shows is that the region is picking up in both the number and the scale of investments. Of course, it's much more difficult to raise money in this region, as compared to the US because the maturity levels are different. Further, this is a big sign for the healthtech industry, and the tech industry as a whole. I truly believe that this is going to be the decade of the healthtech industry."



Okadoc won in the Innovation in Healthcare category at the Enterprise Agility Awards 2019



Michael Khoury, General Manager, Mirodec

IN TUNE WITH THE TIMES

Mirodec General Manager **Michael Khoury** on leading a family business that's currently in its third generation

by **ABY SAM THOMAS**

As a company that declares itself to be one that specializes in “the design and execution of custom-made decorative glass and mirrors,” Mirodec is definitely an enterprise that oper-

ates in a niche market, but that hasn't stopped it from thinking beyond the status quo when it comes to doing business. Having launched in 1982 in Beirut, Lebanon, this family business expanded to the UAE in 2012, and it has steadily built itself up to be known as one of the market

leaders in this particular space- Mirodec General Manager Michael Khoury notes that the company now averages 21% year-on-year growth, with shareholders enjoying in excess of 18% return on assets per year. “In terms of market share, and due to the unfortunate lack of solid data

in the MENA region, it would be difficult to provide an exact figure,” Khoury adds. “Furthermore, the answer would completely differ depending on whether one considers the glazing industry as a whole, or considers the interior or decorative industry on its own. For the former, wherein one would account for the exterior façade glazing firms who work in bulk quantities, our figures wouldn't be as high. However, for the latter, which only includes companies competing in our niche, we can proudly claim to be market leaders with estimated market share north of 40%.”

While it was Khoury's father who officially set up Mirodec as an enterprise, its journey actually began in the 1950s with his grandfather, who was at the helm of a workshop that catered to a clientele with basic glass and mirror requirements. As such, Mirodec is a family business that's currently in its third generation, with it adapting and evolving over the years to serve a variety of different industries in the Arab world. “The MENA region is definitely a challenging place to conduct business, yet it offers lots of great opportunities unavailable elsewhere in the world,” Khoury says. “For our business model, which thrives on luxurious projects and flexible labor laws, I couldn't think of anywhere better to conduct operations. However, there are several considerations that entrepreneurs should be aware of when venturing into business here, and these include frequent changes in legislation, volatility and cyclicity of the economy, as well as a high client default rate. Our greatest success in the business has been adapting to the changing industry, while maintaining constant

year-on-year growth.” As for the sectors Mirodec typically caters to, Khoury says that the company has seen a shift in that landscape as well. “Historically, hospitality was considered the major sector where profit margins were made,” he says. “This is due to the fact that luxurious hotels, which are quite numerous in the MENA region, spent big on high-end finishes. However, lately, we have witnessed a sharp increase in the high-end residential sector.”

Given his leadership role at Mirodec, Khoury has found himself involved in all of its different departments, and that means that he’s been instrumental in deciding how the company innovates and moves itself forward as an enterprise. “When it comes to talking about my mantra for leading the company, it can be summarized in one word: fairness!” Khoury says. “Fairness towards our suppliers by guaranteeing they get paid on time, fairness towards our clients by ensuring they get what they paid for, and fairness towards our employees by making sure they get compensated for going the extra mile.” That last point is an indication of how Khoury views the people who work for his enterprise— it’s clear that he is someone who believes that a company’s most important asset are its employees. “Hiring and retaining a good executive team is arguably one of the most difficult tasks for a business owner, especially if you operate in an industry which only allows for a limited budget,” Khoury says. “However, quality is still the forefront of Mirodec’s core values. It only hires those with strong skill-sets, and therefore ensures that its salaries are extremely



Mirodec's work at Qasr Al Watan in Abu Dhabi, UAE

"THERE ARE SEVERAL CONSIDERATIONS THAT ENTREPRENEURS SHOULD BE AWARE OF WHEN VENTURING INTO BUSINESS HERE, AND THESE INCLUDE FREQUENT CHANGES IN LEGISLATION, VOLATILITY AND CYCLICALITY OF THE ECONOMY, AS WELL AS A HIGH CLIENT DEFAULT RATE."

competitive with the market to reward this fact.” As for why doing this is important, Khoury draws it down to being an essential tenet of good leadership. “A leader’s first priority should be to build a reliable team on which he can depend on to fuel the company’s growth. The logic should be to try and hire people who can advise you, according to their expertise, what best to do, rather than hiring people to instruct them what to do.”

In an age where innovation is being heralded as the need

of the hour for businesses both large and small, Khoury makes it clear that this is a principle that’s already in place at Mirodec. “Innovation is a must in any organization, and it has definitely impacted the way we run business at Mirodec,” Khoury says. “If you compare our operations five years ago to the ones we conduct today, you would definitely spot major differences.” However, when speaking about innovation, Khoury acknowledges that the word has been misused quite a lot by businesses at large, and thus advises his peers to be wary of jumping on trends that don’t really serve a purpose. “Innovation doesn’t always have to be a digital app!” Khoury remarks. “As long as you are providing your client with a better service, or with the same product at a better price, then you are on the right path of innovation.” ■

‘TREP TALK

MIRODEC GENERAL MANAGER MICHAEL KHOURY’S TIPS FOR ENTREPRENEURS

- 1. Be proactive** “This is one of the most important traits for a business leader, since a reactive approach will almost always result in failure.”
- 2. Take care of your employees** “When you do so, they will make sure to take care of your customers.”
- 3. Network** “In the MENA, personal connections can go a long way.”
- 4. Put in the long hours** “Entrepreneurship has no schedule, and it offers no substitute for the long hours. It is definitely not for people who prefer the 9-5 lifestyle.”
- 5. Diversify** “Do not depend on one market or product. Always hedge your risk.”



BluePhin founder and CEO Simran Chowdhry

TAKING OUT THE TRASH

Cleantech startup **BluePhin Technologies** has trained its sights on battling the global problem of water pollution **by PAMELLA DE LEON**

“If we’re not creating social impact, then what’s the point, you know?” That’s how Simran Chowdhry explains the work she does at BluePhin Technologies, the cleantech startup that she

founded and is now the CEO of. Her company’s product, also called BluePhin, is an autonomous robot that collects surface waste on water. As something that can be operated both manually and autonomously, the water robot *sucks* in and scoops up floating trash on water, much like a vacuum. Now, when you consider that about eight million tons of plastic waste escapes into the oceans every year (as per a 2019 *National Geographic* report), BluePhin’s capabilities offer a lot of promise in battling the scourge of pollution- and that’s what fuels Chowdhry’s mission for her enterprise.

Using robotics and artificial intelligence, BluePhin has been developed to have human-like senses such as vision and decision-making to allow it to locate and collect different types of waste, which includes plastic, algae, and other debris in water bodies like lakes, ponds, canals, marinas, ports, etc. Currently, BluePhin can run for 6-8 hours, and it’s able to “eat” around 300 half a liter of plastic bottles in one full run, without emitting any carbon emissions. Using its sensors, BluePhin can also share valuable data on water or air quality to researchers and provide insights (i.e. on pH levels) to stakeholders. The startup is already at work on developing its robot’s capabilities to include

liquid waste collection, with the goal being for it to be one of the world's most technologically advanced waste management solutions.

It's worth pointing out that throughout BluePhin's ideation, inception, R&D, and current state, Chowdhry was (and still is) a student—in fact, as of writing, she's in her last semester for her finance degree at the American University of Sharjah (AUS). The founder (along with co-founders Anand Parambil and Irfan Vakkayil, who have since exited the venture) had the idea for BluePhin as a college freshman student. "There was no dorm room epiphany moment," Chowdhry recalls. "Just endless nights with *karak* and a problem in front of us." And it was the scale of this problem that spurred Chowdhry to action. "The Great Pacific Garbage Patch (a collection of marine debris in the Pacific Ocean) is 20 times the size of the UAE now, and it's growing—if we don't act, we will have more plastic in our oceans than fish by 2025," Chowdhry explains. "We have less than 11 years to save the planet, coral reefs are dying, several species are going extinct, and no one is taking action. We are merely debating the reality of climate change, and still pushing for great awareness. Not doing something about it was just no longer an option. For real impact, you need economic drivers that can't be politicized or influenced."

Chowdhry says she was always felt compelled to use entrepreneurial pursuits to solve issues—besides helping with building a variety of apps and platforms, the founder and CEO has also

participated in several Startup Weekend events, and she was also part of startup competitions like the Hult Prize Competition that was held at AUS. During her freshman year of university, the Sharjah Entrepreneurship Center (Sheraa) launched at the

"WE ARE MERELY DEBATING THE REALITY OF CLIMATE CHANGE, AND STILL PUSHING FOR GREAT AWARENESS. NOT DOING SOMETHING ABOUT IT WAS JUST NO LONGER AN OPTION. FOR REAL IMPACT, YOU NEED ECONOMIC DRIVERS THAT CAN'T BE POLITICIZED OR INFLUENCED."

campus, wherein she joined Sheraa's ideathon program, followed by its pre-seed and build program. Chowdhry credits Sheraa to having played a large role in bringing the startup to where it is today, noting that the program "played a vital role in shaping how you validated a problem and effectively tackle it." BluePhin Technologies thus came into being in early 2018, and by May of that year, the startup had a basic prototype for its product. This led to a strategic memorandum of understanding with Bee'ah, a UAE-based recycling and

waste management company, which allowed them to take their research and development phase to the next level, including an opportunity to conduct several site visits with the waste collection team in Sharjah's Al Qasba Canal. By the end of that summer, Chowdhry and her team had their genesis model of BluePhin ready for operational testing, and with it, they went to compete (and win) the 2018 Sharjah Entrepreneurship Festival Pitch Competition, as well as the Unilever Young Entrepreneurs Awards in the same year. >>>



BluePhin Technologies
More ocean, less plastic

Carbon Neutrality

BluePhin runs on battery, having zero carbon footprint while collecting waste

Technology

We leverage robotics and artificial intelligence to effectively run BluePhin

Sustainability

We are a youth-led startup providing innovative solutions for SDG 13

As a startup that is keen on working with partners to improve its product, the BluePhin team also underwent four weeks of testing in Dubai Canal with Dubai Municipality, which included seven internal trials, and, not to mention, long hours under the sun. After several such iterations, BluePhin pivoted from being a water quality monitoring unmanned surface vessel, to its final pilot stage as a waste collection system. “We are setting up strategic partnerships globally to help us validate its scalability,” Chowdhry says. “This is

“OUR ULTIMATE GOAL IS TO EVENTUALLY CEASE TO EXIST, AND EFFECTIVELY DRIVE OUR GLOBAL ECONOMY TO A MORE CIRCULAR ECONOMY, WHERE THERE IS NO MORE WASTE FOR PRODUCTS LIKE BLUEPHIN TO CLEAN UP.”

because the factors impacting BluePhin’s operations like, [for example] tides, are specific to the region and its geographic location.” To ensure high impact, Chowdhry says she and her team are making it a priority to listen to their pilot partners, and working closely with them to maximize their efforts. And so far, they’ve hit their first customer milestone, and have also secured three global pilots. “We’ve offset more than 10,000 tons of carbon emissions during our trials, and are in the midst of our most recent software update,” she says. Currently, BluePhin’s base model is priced at US\$6,000, and it can be customized to a particular location’s requirement. Affordability was a key factor the team kept in mind to ensure it would generate high impact, especially in places where waste manage-

“WE ARE UP TO 35% MORE ECONOMICAL, AND 100% MORE ENVIRONMENTALLY FRIENDLY.”

ment solutions don’t exist, or traditional high carbon footprint alternatives were already in use. “We are up to 35% more economical, and 100% more environmentally friendly,” Chowdhry says. When it comes to funds, she says that winning competitions have given them a head start in that department, though they’re looking to open their first formal round of funding this year.

As a startup with a smart robot offering, Chowdhry says that it was essential for her and her team to get as much feedback as possible throughout its development. “During this process, as a founder, you need to learn how to filter constructive criticism from the rest.” This was important for Chowdhry to learn, since early on,

though most people commended their work, a few said that BluePhin wasn’t innovative enough, to which Chowdhry responds with: “It didn’t matter, because our purpose was not to be ‘innovative,’ but rather to clean our water bodies, and prevent more waste, and that’s it.” As for the road ahead, Chowdhry states that being truly autonomous is one of BluePhin’s main goals, with the enterprise planning to launch the smart robot in the US in March, with India also on the horizon. “We’re [looking to] expand our impact... Our ultimate goal is to eventually cease to exist, and effectively drive our global economy to a more circular economy, where there is no more waste for products like BluePhin to clean up.”■



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EXPERIENCE IS THE BEST TEACHER

How to make successes out of your failures

BY AYMAN ALASHKAR

“What good is an idea if it remains an idea? Try. Experiment. Iterate. Fail. Try again. Change the world.” - Simon Sinek

Thinking about becoming an entrepreneur? Worried about becoming successful? Terrified of failure?

Don't be. Success is amazing—and so is failure.

Failing is nothing to be ashamed of. The more you fail, the better you'll get. The faster you stumble, the sooner you'll learn to get up. The harder you fall, the stronger you'll be when you stand up again.

It's unfortunate that in the Middle East and other parts of the world, setbacks in entrepreneurship are considered embarrassing. I fail to understand why, because every time I've failed at something—and I have, many times—I've been able to learn something new. Each time something went wrong, I was able to identify a flaw in my thinking process, a potential improvement in my product, a particular obstacle I hadn't foreseen, or even a weakness in myself. I could discover something I didn't know before, and that can only be a good thing.

Based on my experience, here are some ground rules on making successes out of your failures:

1/ Do not fear it

It's terrifying—the prospect of failing at something you put your heart and soul into. The fact is, it's waiting for you at some point, and dreading it will not deflect it. Instead, gather up every drop of your courage and think, 'If I fail, I fail, but I won't fail without giving it my best shot.' Fear is only going to hold you back from being the best at what you do. When you embrace fear, you are actually embracing all the opportunities that come with it. Freeing yourself of the dread is only going to make you feel better about the decision you've made to be an entrepreneur. Think of failure not as an option, but as the necessary step towards success. That way, it becomes less intimidating.

2/ Learn from it

Don't fall into the trap of wallowing in your misery when you face a setback, or when things don't turn out as you expected them to. Instead, look at why it happened. How can you improve your approach so that you can avoid making the same mistakes again?

Has anyone else been through this, and what did they do about it? Is this actually an insight or opportunity cloaked as a failure? Experience is your best teacher—make the most of it.

3/ Own your mistakes

Sir James Dyson, the brain behind the world's first bag-less vacuum cleaner, had to improvise on 5,126 prototypes of his idea before he finally hit gold. It took him 15 years of identifying mistakes, and working on them to get there. Now, the thing is, I get how embarrassing it is to fail. I really get it. But you know how you can regain control of the situation? Own your mistakes. Own your failure. Take the upper hand. That way, you are taking responsibility for its consequences, and equipping yourself to learn from it. When you find the courage to do this, you can objectively analyze what went wrong, where, and how. That can only be a good thing. Face up to your failure—it is an incredible learning opportunity.

4/ Don't get personal

This is life. This is business. Everyone's hustling, everyone's falling, and everyone's winning. You are a part of the rat race, and you will have to go through its cycle of ups and downs. But this is only work—this is not you. You are that person who is bigger than this failure, and better than this mistake. Live up to who you are and your full potential. You know when things should get personal? Never. Don't get emotionally attached—this will pull you down, and destroy your spirit. Take everything in stride, and move on.

Failure is inevitable. The cultural stigma associated with it is unfortunate and short-sighted. You have to risk, learn, and risk again, in order to gain something. In today's can-do business culture, we need to deconstruct the notion that failure is something you must avoid at all costs. It is not an ultimatum—it's a step forward. Hundreds of thousands of people around us have shown us that we can learn from our mistakes. So, accept that failure is waiting for you. Are you going to stop dead in your tracks because you're afraid to face it? Then you're not going to grow. Success and failure are a package deal—take both, or take none.



Ayman Alashkar, an artificial intelligence (AI) expert and serial entrepreneur, is the founder and CEO of Overwrite.ai, a property tech platform, and OBOTE Venture Hub. Over his 20-year career, he has specialized in custom-made AI solutions for SMEs across industries. Ayman is a believer in the “fail fast” philosophy and is refreshingly honest about his failures as well as his successes. overwrite.ai

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