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Business expansion amid a global pandemic [THE HOW-TO]

# TIM CORDON

SENIOR AREA VICE PRESIDENT FOR THE MIDDLE EAST AND AFRICA, RADISSON HOTEL GROUP



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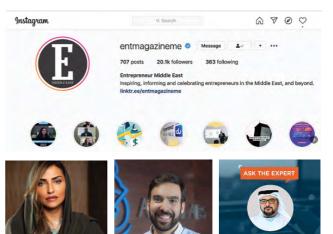
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## **CHOOSING TO PARTICIPATE**

We all need to make the effort to stay afloat (and ahead)



ver have those feelings of disillusionment, disinterest, or boredom with what you're doing at work, especially now as we try to make our way through the COVID-19 crisis? I must confess that I've been feeling that way for a while now, and it's been exasperating in that I've been struggling to get myself out of

this mind space I often find myself in. This is not entirely a new sentiment for me though- I was talking things over with my therapist the other day, and I realized that these are thoughts that have been lingering in my mind for a while now; it's just that working through the coronavirus pandemic, with all of its variabilities and vacillations, has sort of exacerbated these ideas, and essentially forced me to take pause and ponder on them a bit more than usual. One of the things I realized by doing this exercise to just, well, think about how easy it was for me to blame someone else, or something outside of my supposed realm of influence, for these feelings of disenchantment that I was undergoing, and perhaps more importantly, how remarkably convenient it was for me to use those external factors as a reason for not even making an attempt at changing or moving away from this current state of affairs.

Last month, I had written about how I believe we need to be taking stock of the things in which we are putting in our time and energy through the course of what has been a rather unsettling year, and it's this process that has helped me realize that while it's a lot more comfortable to be complacent, one cannot blame that sentiment to have been caused by anyone or anything else but oneself. Sure, extraneous incidents or people may have led us to the path we are on, but *choosing* to stay there is solely on us.

It's with this logic in mind that I've started to try to change my feelings of ennui and insouciance by, well, tackling them head-on. For instance, whenever I now find myself feeling bored with work, I make a concerted attempt to figure out those aspects of my job that bring me a sense of accomplishment and joy- sometimes, this has meant looking back and remembering those things that excited me about this career in the first place. After that, it's just a matter of finding out things I can do now that could get me to experience at least a version of those happy times once again.

The important thing to note here is that it's on me to put in the effort and follow through on these actions, and not anyone else- and this is the idea that I'd like to engrain in the minds of everyone who's reading this. As entrepreneurs (or even employees, really), I'm guessing that many of you have been grappling with inner demons like mine over the course of your day-today work, and while they can be destabilizing and demoralizing, I hope that you don't allow them to be the status quo for yourselves. Take the time to find out what could potentially get you out of the rut you find yourselves in, and then, just follow through on it.

Of course, all of this is easier said than done- but then again, when has anything worthwhile come with no effort anyway.

Good luck.

Aby Sam Thomas Editor in Chief @ @thisisaby aby@bncpublishing.net

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#### IN THE LOOP



#### **On good ground**

**KBW Ventures** increases stake in US-based startup **Bond Pet Foods** with follow-on funding

> ond Pet Foods Inc. (Bond), a US-based startup utilizing biotechnology to develop lab-made protein for pets, has announced its latest scientific

breakthrough: the world's first animal-free, cultured chicken meat protein intended for use in pet food. In parallel, the startup announced an undisclosed bridge round of follow-on funding with former investors Lever VC and KBW Ventures participating alongside new funds, Stage 1 and Trellis Road.

Based in Colorado, the company's first consumer product launched last May, a dog treat bar manufactured with a proprietary yeast fermentation process. Using a proprietary production process that Bond says is "more humane and sustainable compared with conventional agriculture," the company maintains that the final product will contain the same primary nutrients of traditional chicken meat, and is aiming to launch its first products using lab-grown chicken in 2023.

According to Euromonitor, global sales of pet food clocked in at a respectable US\$91 billion in 2018,

with the highest growth rates in dog and cat treats followed by cat food. A huge uptick in e-commerce is also helping the sector continue to grow.

In December 2019, Bond announced the completion of its seed funding round of US\$1.2 million. The round was led by Lever VC, along with Agronomics, KBW Ventures, Plug and Play Ventures, and Andante Asset Management. KBW Ventures founder and CEO Prince Khaled, who is often referred to as the face of MENA region venture capital in Silicon Valley, is known for his interest in cellag startups, with him having previously invested in companies like BlueNalu, TurtleTree Labs, and Memphis Meats.

"A new wave of responsible food production is emerging, working with the best that nature and science has to offer, and our team is leading this wave in pet [food]," said Rich Kelleman, co-founder and CEO, Bond, in a statement. "Our team's continued developments are laying the foundation to bring high-value meat protein and nutrition to dogs and cats, while removing farm animals from the equation." *kbw-ventures.com* 

#### **TAKE THE LEAP**

**#PitchUpInTheSky** aims to be the most live-streamed startup pitch event in history



The Gritti Fund, the world's first investment fund focused on the founder's performance- mental and physical, has opened applications for its #PitchUpInTheSky initiative.

From 9 to 24 September, 2020, MENAbased entrepreneurs seeking to raise less than US\$500,000 can upload their TikTok pitches on the event's website, while the global live-stream of the #PitchUpInTheSky finals will be held on 17 October. In partnering with TikTok, the Gritti Fund, aims to present the most livestreamed startup pitch event in history.

In order to be eligible to apply, startups need to be from the MENA region, in a pre-seed or seed stage, with a working demo to show their service or product for the healthcare, education, artificial intelligence, media and entertainment, and transportation sectors, as well as to seek less than \$500,000.

The applicants will get the opportunity to learn from Roberto Croci, Regional MD of Microsoft for Startups, Noor Sweid, founder of Global Ventures, Bill Tai, the first investor in Zoom, Lars Rasmussen, inventor of Google Maps, and Mitch Lowe, co-founding executive of Netflix.

According to Marcel Muenster, founder of the Gritti Fund, the #PitchUpInTheSky event will be putting startup founders to the test to see what they are made of by testing their courage with skydiving. Applicants will give their startup pitches during their rapid ascent in an aircraft, and end it with a breathtaking skydive. The winner will be awarded a \$10,000 investment and one-year mentorship from The Gritti Fund, in addition to a large number of services and perks from Lark Suite and Microsoft For Startups. *pitchupinthesky.com* 

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# I S I F

#### **TIM CORDON/** SENIOR AREA VICE PRESIDENT FOR THE MIDDLE EAST AND AFRICA, RADISSON HOTEL GROUP

# Balancing flexibility and (meticulous) detail in the new world order

**by ABY SAM THOMAS** 

ospitality may well be one of the industries that's been hit hardest by the ongoing global coronavirus pandemic, but there remains a sense of hopefulness for the future from the industry at largeand that just about encapsulates the feeling I get when talking about doing business in these times with Tim Cordon, Senior Area Vice President for the Middle East and Africa at Radisson Hotel Group. While he acknowledges that it has been a tough few months for his enterprise, Cordon is quite emphatic in stressing the importance of the lessons that the COVID-19 crisis has taught

him and his team in this period. "This pandemic has most certainly shown us how unpredictable life is," Cordon says. "With daily changes, we need to be resilient, but also flexible and open-minded to overcome this pandemic. One of Radisson Hotel Group's core beliefs is that 'we are many minds, with one mindset.' This time has most certainly proven that we need to exercise this philosophy, and stand together as we are all faced with common challenges."»»

#### **INNOVATOR**

# "It is those times of uncertainty that drive creativity."



Cordon has been working with the Radisson Hotel Group since 2003- he actually started off his career as the General Manager of the Radisson Blu Hotel Manchester Airport in the UK. At the time, the Group was called the Carlson Rezidor Hotel Group (the rebranding happened in 2018), and the Manchester Airport location was its largest hotel in the UK, which, under Cordon's leadership, soon became one of the company's top 20 performing hotels from around the world.

This was followed by a stint in London, with Cordon taking on leadership roles at both the Radisson Blu Portman Hotel and then the Radisson Blu Hotel Stansted Airport. In 2010, he left the Group to work as the General Manager for The Cumberland Hotel in London, and after just about three years there, he returned to work for his former employers by taking on the role of the General Manager for the Radisson Blu Hotel, Dubai Deira Creek. In 2015, Cordon was appointed as the Regional Director for the brand, and he then ascended to his current role in 2017.

Cordon's career trajectory should make it clear that this is someone with a deep understanding of not just the hospitality industry per se, but also the vision and mission of the Radisson Hotel Group as an enterprise. This would explain why, despite everything that has happened in 2020 so far, Cordon says that his company has remained steadfast to the goals it had made for itself this year. "We've actually had a busy start to 2020," he says. "While these have been challenging times, we are pushing forward with our hotel and ambitious development plans. We recently announced 14 new signings across EMEA in Q2, six of which fall within our region. The MENA continues to be a strong focus for our development plans, and we are therefore proud to sign these hotel deals, further strengthening our position-

ing in Africa and the Middle East, especially during these unprecedented times. The new signings re-affirm the Group's commitment to our ambitious five-year development plan. We are continuing to expand our new brand architecture, and further strengthen our presence across the globe. Our plan and ambitions are to ensure we are top of mind to our guests, team members, owners, and partners, especially as we continue to expand across the region."

And the company certainly seems to be winning especially on that front- after all, there's been a slew of announcements coming from the Radisson Hotel Group over the last couple of months. From the Radisson Rivadh Airport in Saudi Arabia (a 470-key property that's due to open in the last quarter of this year) announced in January, to the Radisson Resort Dubai Palm Jumeirah (the Group's first beach resort in Dubai) announced in March, the Group certainly seems to be moving ahead with its aggressive growth plans for the region. Indeed, looking toward 2021, the Group actually has 10 scheduled openings within the Middle East. That said, it's safe to say the COVID-19 crisis has thrown a spanner into the works- but Cordon says the company has decided to navigate these challenges by focusing on what really matters to the brand. "Our immediate priority has been and continues to be the safety

of our guests, team members, and partners," Cordon explains. "Since the onset of the COVID-19 pandemic, we immediately implemented the recommendations of the World Health Organization (WHO), and all relevant authorities for country-specific requirements, focusing our efforts and investment on expanded hygiene, health and sanitation precautions, and continue to do so."

The Radisson Hotel Group's commitment to this particular factor can be seen in the collaborative approach which it is making use of while navigating itself and the industry as a whole out of this crisis. One example of this mindset is the Radisson Hotels Safety Protocol that it launched in May this year, with it comprising of indepth cleanliness and disinfection procedures that the Group developed in partnership with SGS, one of the world's leading inspection, verification, testing, and certification companies. "The Radisson Hotels Safety Protocol includes a 20-step protocol and a 10step protocol for meetings and events looking at all aspects of the meeting, events, and guest experience," Cordon notes. "Radisson Hotel Group also played a leading role in developing the World Travel and Tourism (WTTC) 'Safe Travels' protocols, the industry's global hospitality framework and stamp, to provide consistency to destinations and countries as well as guidance to travel providers, operators ,and travelers about the new approach to health and hygiene." According to Cordon, these instances are a showcase of how industry players can work together and with industry bodies and this come together for the greater good of the public.

"In addition, from an operational perspective there are many factors we've had to consider over the past few months, including repurposing some of our hotels for essential service use, adapting new strategies and approaches to secure a strong reopening," Cordon adds. "Many of our hotels have remained open to support their local communities, medical staff and essential workers during these challenging times. Our hotels are continuing to open in line with local government regulations, and it is great to see people starting to travel again. Moving forward, despite the cabin fever that kicked in as a result of social distancing, travelers around the globe will certainly be a lot more conscious and cautious, and safety is on top of everyone's mind. Based on previous crises, we expect that leisure travel will recover quicker, particularly travel for visiting friends and relatives, than business travel, as companies tighten their expenses during this recovery period." But Cordon also makes it clear that he doesn't expect it to be smooth sailing ahead either-however, he believes that smart enterprises will find a way to ride this wave to their advantage as well. "There are still challenging times ahead as the world continues to be affected by COVID-19," he says. "Our whole world has been greatly impacted, and the expansive global scale of COVID-19 is unprecedented. I feel there is a real opportunity for brands to stand by and clearly communicate their brand values and positioning to consumers. Consumers need to believe in your brand, in your health and safety commitment, and that you will deliver on your promises."

This kind of thinking especially applies to the domain he works in, Cordon notes. "Travelers still want to go on holiday, but safety has become a top priority," he explains. "As a result, the staycation trend is expected to grow in the coming months, with residents keen to take a break away from their home for a few days in a location that is familiar to them. Therefore, we believe, the post COVID-19 recovery will be driven by a rebound in domes-

"AS WE RETHINK WHERE AND HOW BUSINESS IS DONE, IT CREATES THE OPPORTUNITY FOR MENA ORGANIZATIONS OF ALL SIZES TO ADVANCE AND ACHIEVE THEIR GOALS, WHILE EXPERIENCING A MORE FLEXIBLE WORK CULTURE, REDUCE THEIR CARBON FOOTPRINT, ENHANCE DIVERSE TALENT RECRUITMENT, AND MAKE NEW INVESTMENTS IN INNOVATION." tic tourism. We can see that families and solo travelers have been amongst the first market segments to start travelling and making reservations. As travel and tourism begins to return, it has been crucial to add value to existing offerings. Guest are now looking for incentives such as F&B discounts, free upgrades, added value, and booking flexibility that enables free cancellation. We can also see a lot of reinvented loyalty programs with increased offers and points in an attempt to stimulate demand through existing customer bases. The unique selling points of a hotel no longer focus solely on location, it focuses on the type of experience the guest will receive when staying at the hotel. This is the reason we have adapted our philosophy to focus on making 'Every Moment Matter' for our guests, to ensure our guests have the best experience. With that in mind, we have recently launched a set of staycation and F&B offers across the region." >>>



#### INNOVATOR/



#### THE EXECUTIVE SUMMARY

Tim Cordon's tips for entrepreneurs

#### 1/ Get the right people and empower them

"Contribute significant time to selecting and developing your team, and then give them the tools and empowerment to let them 'get on with it.' The right people will excel!"

#### 2/ Keep an open mind always

"Be ready to adapt and change, always listen to different points of view- you don't have all the answers."

#### 3/ There's no "I" in "TEAM"

"Recognize and understand that success is no longer 'yours,' but derived from the success of your people."

#### 4/ Take time to reflect on everything that you do

"Have clear space in your diary- sometimes, it's not possible, but making time to reflect on what is going well, and what can be improved is too often missed in the rush of a full diary every day."

#### 5/ Don't forget to take care of yourself

"Downtime is important toonobody makes their best decisions when they are exhausted."

With efforts like these, the Radisson Hotel Group is clearly joining its counterparts in the business world in finding new ways to get their enterprises to not just make it through the COVID-19 crisis, but thrive after it as well. "While every industry and every business are different, it's critical that organizations reinvent and redefine themselves and the way in which they work in the new world," Cordon says. "We must change how we think and work, and adapt to the new norm of business. As we rethink where and how business is done, it creates the opportunity for MENA organizations of all sizes to advance and achieve their goals, while experiencing a more flexible work culture, reduce their carbon footprint, enhance diverse talent recruitment, and make new investments in innovation." According to Cordon, at the end of the day, you get what you put in, and that's especially true given the opportunities that the MENA region presents for businesses- regardless of their sizes. "Doing business in the MENA region could yield great rewards for those with the initiative and drive to make their investment successful," he declares. "In recent years, many of these countries have been attempting to diversify their economies, which has broadened the horizons and has created an opportunity for global investors and entrepreneurs to venture further into the region."

It's interesting to note here that Cordon's outlook on this matter hasn't really been altered due to the coronavirus pandemic- and that's an indication of the strategy that Cordon makes use of when leading his enterprise. "Luckily,

#### "THE STAYCATION TREND IS EXPECTED TO GROW IN THE COMING MONTHS, WITH RESIDENTS KEEN TO TAKE A BREAK AWAY FROM THEIR HOME FOR A FEW DAYS IN A LOCATION THAT IS FAMILIAR TO THEM."

one of the things that hasn't changed are the business fundamentals and management traits that help us run successful businesses: tenacity, commitment, and vision, and basic business skills," he says. "Times like these also teach us that we need to quickly be able to adapt- even the bestlaid plans often need to be tweaked when there are factors that impact its success. I personally always ensure that I am aware of the numbers and review them daily, as they provide a strong foundation in

the decision-making process. Over the past few months, it has also been important to be able to separate the history from the now, and create a new competitive advantage, be it a focused niche or super service. Our teams have always been the most important part of our business, and never more so than now, as we ask them to look after our guests and hotels in new and more difficult circumstances. Making sure that our people, by far our greatest asset, are recognized and given the opportunity to contribute is critical."

With that last directive from Cordon being something that entrepreneurs should be well used to hearing by now, I decided to quiz him about his thoughts on the startup space of the region. "I am the sure pandemic has had a meaningful impact on the life of startups," Cordon replies. "While some industries have thrived, even accelerated, others now face secular declines, with structural transformations ahead. These are highly



Raidsson Nofa Resort, Riyadh

uncertain times, and no one knows how long the current situation will last or what the outcome could be." But it's not all doom and gloom, Cordon says- one should expect a silver lining to everything that we are experiencing right now, and history does back up that hypothesis. "Looking back at 2008, it is astonishing to see what people have developed in the outcome of a crisis," Cordon notes. "Companies like Zoom, WhatsApp, and Slack were all developed after the great recession in 2008, and today, the world would probably be less productive,

or worse, lonelier, if it hadn't been for them. Thanks to the willpower and spirit of such entrepreneurs, we were able to stay in touch with family, friends, and co-workers despite being sequestered at home." And that's the kind of sentiment Cordon wishes entrepreneurs in the Middle East take to heart as they make their way through the ongoing crisis. "The COVID-19 pandemic has left many across the region in unfamiliar territory personally, professionally, or both. Whilst launching a new business in this current climate might not seem like the most sensible idea or safe option, it is those times of uncertainty that drive creativity, and often provide that extra motivational push. Looking at the cost of setting up a business, many fees are currently being waivered for new businesses and SMEs, which is an outcome of the economic stimulus packages unveiled by many governments across the region, making it more affordable to register a business. I honestly believe there is always opportunity to come from a crisis or recession economically, giving new businesses the opportunity to create a momentum for themselves," Cordon concludes.



₩ Maserati

## **Trofeo** The most powerful Maserati collection ever

Maserati writes a new chapter in its history by expanding its Trofeo collection. Following the 2018 launch of Levante Trofeo, the SUV's most extreme, most powerful version, the new Quattroporte and Ghibli Trofeo are now available, achieving the pinnacle of performance, sportiness and luxury.

To highlight once again Maserati's all-Italian identity, the colours chosen for the Trofeo collection launch are those of the country's flag: green for Quattroporte, white for Levante and red for Ghibli, which combine with the burnished chrome-work and glossy red trims for a particularly aggressive and elegant look.





#### Maserati reinterprets its sedans by introducing the V8 engine

The heart of Ghibli and Quattroporte Trofeo is the 3.8 I V8 Twin Turbo with power output of 580 hp at 6,250 rpm and peak torque of 730 Nm. The engine, which has already revealed all its power on Levante Trofeo, is built at the Ferrari plant at Maranello to Maserati's specifications, and has been modified and



developed to deliver equally impressive performances on the rear-engine sedans.

Although completely new for Ghibli, the V8 engine has already been used in the past on Quattroporte GTS, in the 530 hp version. Today the 580 hp V8 engine is available on the new Ghibli, Quattroporte and Levante Trofeo, in full compliance with fuel efficiency and emissions standards.





Ghibli and Quattroporte Trofeo can proudly claim to be the fastest Maserati sedans ever, with a top speed of 326 km/h. Levante Trofeo's maximum speed is 302 km/h.

Like Levante Trofeo, the new Ghibli and Quattroporte Trofeo also incorporate the Integrated Vehicle Control (IVC) system, with a specific setup that guarantees enhanced driving dynamics, greater active safety and even more thrilling performance. The sedans have the Corsa button that sets the car for an even sportier driving style. Also included is Launch Control, a function that first appeared on Levante Trofeo, to unleash all the engine's power and deliver breath-taking performance and an authentic Maserati driving experience.

While the unique signature of every Maserati is the sound of its engine, now the Trofeo collection will be even more unmistakable in looks, thanks to special stylistic touches. These include the front grille with twin vertical bars in Black Piano finish, and the introduction of carbon fibre on the front air duct trims and rear extractor, for an even more aggressive effect.

The Trofeo characterisation continues in the interior, with a new on-board panel that displays an exclusive interface at switch-on, while the headrests bear the Trofeo badge with the name in three-dimensional relief. The exclusivity also extends to the interior upholstery, in full-grain Pieno Fiore natural leather.

The ADAS system has evolved to include new functions, and thanks to Active Driving Assist the assisted driving function can now be activated on urban roads and ordinary highways. New technologies also appear in MIA (Maserati Intelligent Assistant), the multimedia screen with upgraded resolution and larger size - 10.1" on both Ghibli Trofeo and Quattroporte Trofeo, while Levante retains the 8.4" display, but with improved resolution and graphics. Furthermore, thanks to the Maserati Connect programme, now the Trofeo collection is always connected, with a full set of services to simplify its use. *maserati.com* 







# DUBAI Smartpreneur Competition 5.0

# THE RECAP

ENTREPRENEUR MIDDLE EAST LIVE IN ASSOCIATION WITH DUBAI SMARTPRENEUR COMPETITION 5.0 by aalia mehreen ahmed

he final ceremony of the Dubai Smartpreneur Competition 5.0 presented by Dubai Startup Hub and Dubai Chamber Of Commerce and Industry was staged virtually in a special edition of *Entrepreneur Middle East Live* on Thursday, August 27, 2020. The event saw 10 startups pitch their ideas to compete for the top three prizes, as well as an alumni jury prize in the presence of an esteemed panel of judges. Open to all entrepreneurs in the UAE and abroad, the Dubai Smartpreneur Competition provides an opportunity to become part of the Dubai Government's strategy to elevate the city into a global platform for innovative startups. Dubai Chamber's Second Vice Chairman H.E. Hisham Al Shirawi kickstarted the event by encouraging startups to leverage the potential of the Dubai Smartpreneur Competition, while also commending the calibre of the finalists this year.

The fifth cycle of the Dubai Smartpreneur Competition saw the participation of 315 smart business ideas that were aligned with the Dubai Expo 2020 sub-themes of opportunity, mobility, and sustainability. H.E. Al Shirawi noted that this year's competition witnessed a 23% increase in applications compared to last year, while 82% of submitted business ideas were from UAE-based startups. "The prestigious competition is a key pillar of Dubai Chamber's comprehensive entrepreneurship strategy, which aims to provide entrepreneurs with the knowledge and tools they need to thrive and grow," he noted.

The keynote speaker for the event was H.E. Dr. Ahmad Belhoul Al Falasi, UAE Minister of State for Entrepreneurship and SMEs. In a conversation with *Entrepreneur Middle East* Editor in Chief Aby Sam Thomas, H.E. Al Falasi discussed the significance of the SME sector in the UAE. He pointed out that the UAE ranked fifth in the Global Entrepreneurship Monitor (GEM) in 2019, with the sector contributing 53% to the country's overall GDP in 2018.



H.E. Dr. Ahmad Belhoul Al Falasi, UAE Minister of State for Entrepreneurship and SMEs

#### "DUBAI HAS BEEN A HUB FOR ATTRACTING TALENT, INVESTORS, BUT I'M IN A LISTENING MODE TO UNDERSTAND WHAT AREAS CAN BE IMPROVED FOR US TO MAKE OUR SME SECTOR MORE COMPETITIVE."

"SMEs are the backbone of contemporary economies," he said. "Thanks to the directives of its wise leadership, the UAE is considered one of the leading countries in the region in the development of a legislative and institutional framework that supports entrepreneurship and SME incubators, believing in the importance of the sector as a major engine that



Aby Sam Thomas, Editor In Chief, Entrepreneur Middle East, with H.E. Dr. Ahmad Belhoul Al Falasi, UAE Minister of State for Entrepreneurship and SMEs, and Dubai Chamber's Second Vice Chairman H.E. Hisham Al Shirawi

drives diversification, innovation and competitiveness in terms of economic performance."

H.E. Al Falasi further spoke about the performance of the SME sector during the ongoing COVID-19 crisis. "Dubai has been a hub for attracting talent, investors, but I'm in a listening mode to understand what areas can be improved for us to make our SME sector more competitive," he noted. "I'm listening to banks and other platform s to understand how to improve the SME sector. Dubai has a wealth of opportunities which is up for grabs. We're looking for solutions to help SMEs regarding current working capital issues."

H.E. Al Falasi also shared some words of encouragement to budding startup founders in the region, urging them to believe in themselves when they decide to make the leap into entrepreneurship. "The business plan is important, but 60% [of the effort] is from the entrepreneur himself/herself," he said. "Being scared is good. As humans, our risk profile changes as we grow. Don't be risk averse. At least, try; you'll learn, even if you fail." >>>



First place winner ProvenMed co-founder Amine Staali with the Competition Jury: GINCO Investments CEO Mohammed Gheyath, Saudi Venture Capital Company Director of Angel Co-Investment Rayan Sindi, and Global Entrepreneurship Network Saudi Arabia CEO Amal Dokhan.

"THE BUSINESS PLAN IS IMPORTANT, BUT 60% [OF THE EFFORT] IS FROM THE ENTREPRENEUR ITSELF. BEING SCARED IS GOOD. AS HUMANS, OUR RISK PROFILE CHANGES AS WE GROW. DON'T BE RISK AVERSE. AT LEAST, TRY; YOU'LL LEARN, EVEN IF YOU FAIL." The 10 startup finalists -ProvenMed Global FZ-LLC, VYND, PlasticFri, Callix, uqudo, Caddie Engineering LLC, Lexyom, beXel, Cerebian, and ONE MOTO- pitched their businesses to two sets of judges. The Smartpreneur Alumni jury consisting of Tuitify co-founder and CEO Mohammed Alamii and Design Hubz founder and CEO Nadim Habr, while the Competition Jury consisted of Global Entrepreneurship Network Saudi Arabia CEO Amal Dokhan, Saudi Venture Capital Company Director of Angel Co-Investment Rayan Sindi, and GINCO Investments CEO Mohammed Gheyath.

ProvenMed, a UAE-based medical devices innovation startup, won first place with a cash prize of AED75,000, Callix, a UAE-based startup offering intelligent cloud-based call answering solutions, won second place with a cash prize of AED50,000, and PlasticFri, a Swedish social enterprise with a mission to tackle plastic pollution by transforming renewable plant resources, won third place with a cash prize of AED25,000. All the shortlisted startups also won the chance to exhibit at the upcoming Expo 2020 Dubai.

Following the final ceremony, the 10 finalist startups were also given the opportunity to pitch their businesses to eight investors from MENA in the afternoon. The panel of investors included Shane Shin, Founding Partner at Shorooq Partners; Yagub Yousef Alserkal, CEO at YAS Investments; Heather Henyon, Founding General Partner at Mindshift Capital; Sergiy Stupak, Investment Analyst at VentureSouq; Basil Moftah, General Partner at Global Ventures; Lucy Chow, IC Executive Board at WBAF Angel Investment Fund; Hasan Haider, Partner at 500 Startups; and Hans Christensen, VP, Dubai Technology Entrepreneur Campus - Dtec.



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# WEATHERING THE STORM Lateefa Alwaalan

**Endeavor Saudi Arabia Managing Director** shares her viewpoint on how high impact entrepreneurs in the Kingdom have been navigating the COVID-19 crisis by TAMARA PUPIC

n June this year, it was announced that Lateefa Alwaalan, a Saudi Arabian serial entrepreneur, was one of the two women appointed to the board of the Riyadh Chamber of Commerce and Industry, by decree from Dr. Majed Al-Qasabi, the Minister of Commerce of Saudi Arabia. However, given Alwaalan's proven track record in business and her very dynamic presence in Saudi Arabia's entrepreneurial community, few were surprised to see her be one of the first female members ever chosen to be a part of the Riyadh Chamber's board in its 60-year-long history. Indeed, when appointing the two women to the 18th session of the Board of Directors of the Riyadh Chamber of Commerce and Industry, Dr. Al-Qasabi had pointed out that both Alwaalan and her counterpart, Khuloud Al-Dakheel, founder of Al-Dakheel Financial Group, had already contributed immensely to promoting the Kingdom's commercial and economic activities.

Zooming in on Alwaalan, it must be noted that not only is she a successful serial entrepreneur, she's also only the third ever member of Endeavor that has gone on to later assume the leadership of one of the offices of the global network of high impact entrepreneurs. It was in 2018 when Alwaalan was appointed the Managing Director of Endeavor Saudi Arabia with a task "to uncover the next group of Saudi unicorns and other high impact Endeavor entrepreneurs." However, since then, she has done much more than that- when the COVID-19 pandemic hit the Kingdom earlier this year, Alwaalan's experience and expertise stood her in good stead as she helped entrepreneurs navigate what ended up becoming one of the most unprecedented global crises that businesses could have experienced.

After earning an MBA degree from the University of Washington in 2011, Alwaalan headed back home to Saudi Arabia with a business plan to simplify the traditional Arabic coffee brewing process. In 2013, her first startup Yatooq became the first Saudi company to develop a patented technology, an electric brewer, which removes the traditional pains associated with brewing Arabic coffee. Before long, Alwaalan earned the title of Saudi Entrepreneur of the Year at the 2015 EY KSA Awards in Rivadh. In 2016, she also co-founded Aroom, a startup that was developing innovative hot beverage machines locally. She first joined Endeavor as an entrepreneur in 2014, and she has since followed the path of her fellow Endeavor entrepreneurs who are motivated to pay it forward by helping successive generations of entrepreneurs succeed.

Today, with the COVID-19 crisis disrupting businesses and markets around the world, Alwaalan has made use of her prestigious role within the Endeavor network to support the ecosystem



Lateefa Alwaalan at an Endeavor Saudi Arabia event

in Saudi Arabia through this difficult time. "We all seemed hungry for information, and adopted the mentality of figuring things out as we go, and Endeavor Saudi Arabia became more relevant than before during COVID-19," Alwaalan says. "Everything we did turned virtual, from international to local selection panels, workshops, mentoring sessions, and board meetings. We also onboarded new team members during the wake of the crisis. These were stressful times, and being in

"Everything we did turned virtual, from international to local selection panels, workshops, mentoring sessions, and board meetings. We also onboarded new team members during the wake of the crisis."

a people-centric business, I would say that making sure we kept motivation levels high was essential as the emotional toll of the crisis played a role."

Not only in Saudi Arabia, but all Endeavor entrepreneurs around the world -and to date, Endeavor, as a global



endeavor Q MENU = SUBSCRIB Saudi Arabia Entrepreneurship is one of the keys to addressing the **Country Snapshot** need for tens of thousands of Endeavor Saudi Arabia comm enced its activities in 2012, and new and innovative jobs in celebrated its official launch on May 11, 2014 under the patro the Minister of Commerce and Industry. The Saudi affiliate is the Kingdom." Endeavor's fifth Middle East regional affiliate, following successful launches in the region. Endeavor's presence in the Kingdon Riyadh, the capital and most populous city of Saudi Arabia

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In Saudi Arabia, Alwaalan explains, while the situation on the ground was changing minute by minute in terms of government regulations, customer demand, or cash availability, the fact that the majority of Endeavor Saudi Arabia entrepreneurs are tech-centric allowed them to either flourish with higher demand, or to mitigate challenges much better than other competitors in the market. She shares the examples of Noon Academy, a Saudi edutech company, which accelerated its geographical expansion to five countries (Oman, Kuwait, Jordan, Iraq, and India) while also announcing a US\$13 million financing round, as well as Mrsool, a Saudi delivery app, which became instrumental during the wake of COVID-19 crisis due to the KSA government allowing the public to use Mrsool for all their medical and food delivery requirements.

Another example is Classera, a Saudi e-learning platform that combines gamification and artificial intelligence to help schools digitize their education, which opened up its platform for free use by any school, enabling millions of students to continue having access to education. Furthermore, Alwaalan adds,

the League of Arab States collaborated with Classera to onboard schools from 15 different countries, from Morocco all the way to Sudan, in only two months. Alwaalan also points out Nice One, a Saudi e-commerce platform for cosmetics, whose commitment to investing in infrastructure enabled them to leverage the growth in demand during the COVID-19 lockdowns and maintain happy customers even while more prominent retailers could not. "During COVID-19, the logistics sector crumbled with the new imposed restrictions and spike in demand on online sales," Alwaalen notes. "Many online retailers struggled with merchandise not getting delivered to customers. Some shipments stayed in transit for over two months, but not those of Nice One."



The fact that the majority of Endeavor Saudi Arabia entrepreneurs are tech-centric allowed them to either flourish with higher demand, or to mitigate challenges much better than other competitors in the market.

According to Alwaalan, many companies from the Endeavor Saudi Arabia network, with them attracting capital and closing funding rounds even at the peak of



the disruptions caused by COVID-19, prove that a crisis does not necessarily lead to capital scarcity and failures in business. But she points out those outcomes largely depend on having great teams onboard. "Diversity breeds creativity," Alwaalen concludes. "I want to leave you with an interesting quote from Harvard Business Review that says, 'Non-homogeneous teams are simply smarter. Working with people who are different from you challenges your brain to overcome its stale ways of thinking, and sharpen its performance."

#### #golyve

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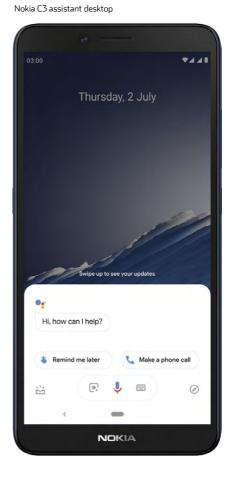
# **HANDED AND DODADS THAT YOU MIGHT'VE MISSED OUT ON, SOURCED BY A TECH AFICIONADO.** YES, IT'S OKAY TO WANT THEM ALL... AND NO, IT'S NOT OUR FAULT.

#### TALK TO ME Nokia C3

Nokia C3 delivers a large screen, a quality camera, and all day battery. It features a 3,040mAh battery, a 5.99-inch HD+ display with adaptive brightness, a 5MP front camera, and an 8MP rear camera with LED flash. The device, which runs on Android 10, is powered by an octa-core processor that supports advanced technology like its biometric fingerprint sensor. Nokia C3 enables you to work efficiently with the help of Google Assistant allowing you to play music, catch up on the latest news and more with just the press of the dedicated button or your voice. The budget-friendly mobile device rounds out with 2GB RAM, 16GB ROM, and a MicroSD card slot that supports up to 128GB.

Nokia C3







#### PICTURE THIS SONY ALPHA 7S III

The Sony Alpha 7S III is a mirrorless camera suitable for both hobbyists and professionals. It features a brand new 12.1MP back-illuminated full frame image sensor with ultra-high sensitivity and a host of impressive video recording capabilities. Its heat dissipating mechanism and dual slot relay recording gives you over one hour of 4K 60p movie shooting. The improved autofocus system, touch screen interface, and side flip LCD screen combined makes Alpha 7S III the ultimate creative tool for professional photographers. It features two **CFexpress Type A compatible** media slots, which enables high write-and-read speed while

keeping the camera compact in size. Sony's advanced Real-time Eye AF improves detection performance by 30%, and you can activate Real-time tracking by simply touching the subject on the screen, which rotates sideways, up, and down. It is also the first Alpha series E-mount body to feature a side-opening vari-angle rear screen, perfect for capturing gimbal-mounted shots and complicated angles. Regardless of your skill level, Alpha 7S III allows you to capture professional quality videos and photos.

#### **STORE IT UP** WD MY PASSPORT SSD

Western Digital builds on the success of its palm-sized storage drive, My Passport SSD. The device may be small enough to fit in your pocket, but with storage capacity up to 2TB, it's a pretty big deal. Developed with creators in mind, My Passport SSD has fast NVMe technology with read speeds of up to 1050MB/s and write speed speeds of up to 1000MB/s. It also features password enabled 256-bit AES hardware encryption, and shock and vibration resistance for drops up to 6.5 feet. The hardware rounds out with a USB 3.2 port with USB-C cable and a USB-A adaptor, all packaged in a sleek, compact metal casing that comes in four colors -gray, blue, red and gold- so you can save everything in style.





**#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

rom 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 for a timepiece that's making a comeback, a pair of new bags for your next staycation, a sustainable skincare range worth checking out, and more!



### REVISITING AN ORIGINAL ZENITH

In honor of the release of the original El Primero A384 50 years ago, Swiss luxury watchmaker Zenith is now paying tribute to the renowned chronograph by releasing the El Primero A384 Revival. With the original being one of Zenith's signature timepieces that was introduced to the world in the late 1960s, its new version now looks set to be enjoyed by a whole new generation of watch enthusiasts. It however remains powered by the original El Primero movement, which is known for being one of the first automatic chronographs and can be seen in all its glory once you check out its back case. The watch's "ladder" bracelet is also eye-catching- it has an unusual open design to match its avant-garde look. (Fun fact: the bracelet was made by specialist company Gay Frères, who has also done work for other celebrated brands such as Patek Philippe and Audemars Piguet.) The watch comes in an angular and stylized tonneau case, with simple black subdials against a lacquered white dial. zenith-watches.com







## COMFORT CHIC

If you're going out and about this summer, loafers make for the perfect shoes to give a dash of style to your comfort-centric ensemble. That's why we're liking what we see in the Tod's Summer/Spring 2020 collection. For an understated yet effortlessly cool look, pair a linen shirt with a pair of light-colored cotton chinos and a pair of suede tassel loafers. tods.com



Tod's SS20

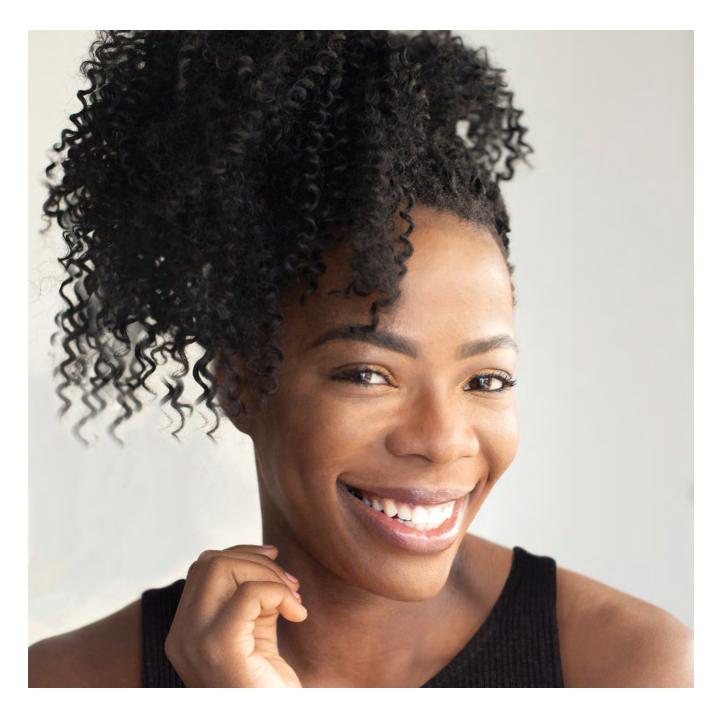
## EDITOR'S PICK

As an entrepreneur, it's easy to forget about taking care of your skin if your days are routinely busy. However, that doesn't mean you should miss out on a consistent skincare routine, and so, we recommend two products to add to your self-care regimen: a facial cleanser, and a moisturizer. Consider getting them from L'Occitane, which in 1994, launched a range of products and fragrances specifically made for men's skins and lifestyles, and thus know exactly what you need to look good and feel good. For daily use, we suggest taking on the Cade Daily Exfoliating Cleanser, whose plant-based exfoliating particles gently cleanse the skin. The Cade Energizing Face Fluid also seems like a treat as a moisturizing lotion that is perfect for energizing tired skin. Ideal for normal and oily skin types, the non-sticky, non-oily texture can be easily absorbed to moisturize and hydrate your skin. loccitane.com

## ON THE GO

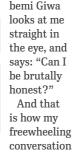
Heading out for a staycation? Maybe you'll find yourself needing this particular backpack in Dunhill's Belgrave collection, which features a softer, less formal take on business bags. Crafted in supple small-grain leather with engraving at buckle closures and adjustable shoulder straps, it's versatile enough to bring order and convenience as you wish. And if you're looking for a more casual take, we dare you to take a look at the Cardogan Crosstown bag, which offers a piece that can be opted to be worn on the chest, the back, either side of the body, over the shoulder, and so on. Made out of Italian-made printed calfskin leather, the piece is accented with silver finish hardware and embossed branding. dunhill.com





# **CALLING THE SHOTS/** Serial entrepreneur **Gbemi Giwa**

Doubling down in the face of challenges (and why passion is not sustainable when running a business) by Devina Divecha



about entrepreneurship with the 26-year-old began in the café at StudioRepublik, where DanceBodyDXB, a brand she co-founded, offers choreography classes.

Munching on snacks in between workouts, Giwa says, "I'm very hungry today, but 'hunger' is a concept that's always recurring in my life." When the Nigerian national initially moved to the United Arab Emirates and joined the American University of Sharjah, her plan was to obtain a degree in civil engineering. But even at the age of 16, an inner calling led her to graduate with a major in design management and a minor in marketing instead, setting her on a future path of working (and finding success) across a range of industries.

It was during university that Giwa started her blog, Dubai Fit Foodie, as a way of sharing her love for food and fitness. "When I started this blog 10 years ago, monetizing wasn't done," she recalls. "The really smart thing that I did -without knowingwas that I had a really good SEO name. People searching for 'Dubai' and 'fitness' and 'food' would find my blog, so it started generating traffic." From there on, review opportunities for restaurants and products started coming in, and through that process, she met a lot of people in the food industry.

Her first job after university was as an engagement executive with DIFC-based restaurant Boca, and after more than a year, she started working with Seven Media on a number of food brand accounts including Jumeirah Group. After another year, Giwa decided it was time to move on. She laughs, saying, "That's very telling of millennials: you always want to hop from one thing to another. I decided to leave and set up my own freelance social media agency, called Social Juice."

It was while working on Social Juice that she was approached by her current business partner, Nathan Gbemisola, with whom she launched concepts including delivery-only brands Catfish, Vegan AF, and Salad Loco, as well as The Gbemi's Kitchen, a brick-and-mortar brand in Dubai's Jumeirah Lakes Towers neighborhood, firmly showcasing the potential of West African food, specifically from Nigeria, in a casual setting. Around the same time that she launched Catfish, Giwa met fellow dancer and entrepreneur Ewa Golan, with whom she launched Dance-BodyDXB, which offers dance classes for women, by women. "We launched DanceBodyDXB in 2018," she says. "I've always loved dance; it's always been a form of expression. And over time, with DanceBodyDXB, we have built a brand and a community. We just love having a platform for women to feel good, which was always essential."

"THE REALLY SMART THING THAT I DID -WITHOUT KNOWING-WAS THAT I HAD A REALLY GOOD SEO NAME. PEOPLE SEARCHING FOR 'DUBAI' AND 'FITNESS' AND 'FOOD' WOULD FIND MY BLOG, SO IT STARTED GENERATING TRAFFIC."



Catfish was a delivery-only brand that Gberni Giwa launched in 2018

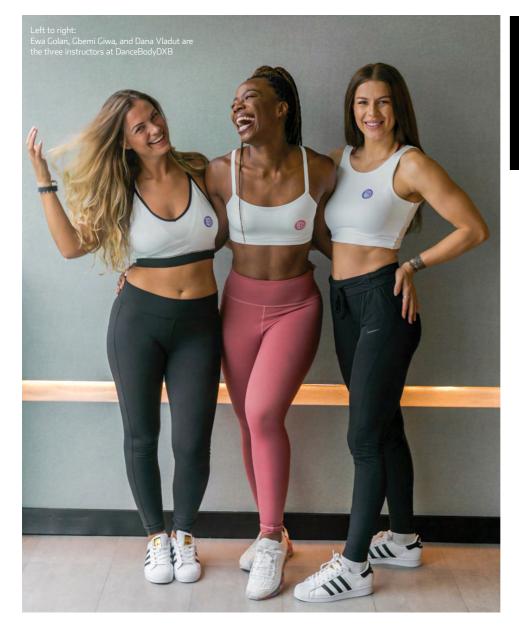
Her latest venture is The DigiBoss Academy, which she touts as a business school for influencers. Explaining the reasons for DigiBoss, Giwa says, "One of the things that became clear to me is that I'm a 'starter' entrepreneur- I love to start things. Creative thinking and building brands are really where I hold space. With DigiBoss, I wanted to show people what is possible by building your strong, personal brand. If you tell a story in a way that's authentic, people will buy into that... DigiBoss will help content creators monetize from a place of authenticity, service, and community, and show you how to launch your own product."



The Gberni's Kitchen

Giwa reveals that she always wanted to start her own business, with her family being a strong influence. "My dad was an entrepreneur, and he was self-made," she says. "By the time I was born, my dad's company was around for 15 years. I didn't know of a space where you had to work for someone else." And it was advice from her father that propelled her to launch her first business. >>>

### CULTURE / BUSINESS UNUSUAL



"He said to me one night after a long day at work: 'If you can work this hard for someone else, then I trust that you can work this hard for yourself.' That is something that my dad said that I can never forget."

Her journey so far hasn't been easy, not in the least with the ongoing global coronavirus pandemic throwing a few spanners in the works. "Even before all of this, there have been so many dips in the journey," Giwa admits. "I thought, 'Should I go back to work?' But I know that if I double down, I can always generate wealth." At the same time, she acknowledges that the journey to generate revenue is not easy. "What I'm learning now is that when you're starting out, there is a build phase if you want to build long-term. It's not easy, and you have to make a choice every single day, and you have to sacrifice. A huge part of entrepreneurship is that you have to try things, and you have to be willing to take risks." Giwa also notes how the reality of being an entrepreneur is not at all like the myth one may assume it to be. "People look at the perks [of being an entrepreneur], but not the day-to-day running. It takes so much work, and there's so much failure involved, but

"BUILDING A BUSINESS FROM PASSION IS A HORRIBLE THING. IT SOUNDS GOOD, BUT IT'S NOT. THE DEFINITION OF PASSION INCLUDES UNCONTROLLABLE, ERRATIC BEHAVIOR. WHY WOULD YOU RUN A BUSINESS LIKE THAT?"

you have to be strong and sure of yourself. You must genuinely wake up every day and be confident in your product. Believe in yourself more than anyone else is going to believe in you."

"In my earlier days, I was consumed by passion," Giwa reflects. "You hear this word thrown around: 'passion.' Actually, building or running a business from passion is a horrible thing. It sounds good, but it's not. The definition of passion includes uncontrollable, erratic behavior. Why would you run a business like that?" At this point, she picks up the coffee cup she is drinking from and says, "Look at this coffee cup. Do you think people manufacturing coffee cups are consumed by passion? The best thing for you is to do your research, and realize that at some point, passion fizzles out. So, how will you keep your business running long-term? Passion is one thing, but business is completely different. It's good to have love because it helps you build, but as you mature in business, you have to realize that there are more things involved. Passion is not sustainable."

Giwa also notes that she had to face a plethora of challenges while trying to set up her businesses in the UAE, with the hurdles she had in her path including rejection, lack of access to the right resources, and the knowledge needed to start out. "Setting up anything here properly is difficult," she says. "Licences are expensive, and because I'm Nigerian, setting up a business bank account was hard. There were a lot of things I wouldn't have done if I had known better. Access to knowledge is the most powerful thing anyone can have, and I would invest everything for the right knowledge and the right mentor." It's because of experiences like these that she was driven to launch The DigiBoss Academy: to give back to the community by sharing her knowledge. "Having the right knowledge can change everything, and I am also on a journey to learn from other people in the business. As I learn, I really want to give that knowledge back. That's where my focus is going to be."

With a few years of entrepreneurship and a good number of tough lessons under her belt, Giwa has a long-term plan when it comes to her future. By the time she's 30, she wants to set up a manufacturing plant in Nigeria with a social benefit scheme aimed at female farmers in her home country. "What is happening in Nigeria, specifically in Benue State, is that we have so much good land, but in every harvesting season, a lot of produce goes to waste. I want to empower female farmers in a way where we build a



cooperative that invests in them. We give them money to grow their own produce, and it is guaranteed that we will buy it back from them. The idea is to start with rice, cassava, plantains, and oranges, and process them into non-perishable products. Using our product and guaranteeing standardization, we can support the bigger manufacturing companies in Nigeria- which still fly in ingredients from abroad."

Gbemi Giwa teaches Afro Fit classes at DanceBodyDXB



These may seem like lofty goals, but Giwa believes that she is up to the task- especially because she's driven by a sense of purpose. "As I grow as an entrepreneur, it's not so much about me, but more about how I can help people, add value, and impact my community," Giwa declares. "That's the path that I see for myself."

### **'TREP TALK**

Serial entrepreneur Gbemi Giwa's advice for those wanting to start their own ventures

#### 1. Just do it

"Stop planning and just do it. You can plan from now to 20 years, but it will never look like what you think."

#### 2. Don't ignore your gut

"Trust your instincts, especially female entrepreneurs. Don't let people guide you in a way that you don't feel like flowing. Trust your gut and don't take things at face value."

#### 3. Ask, and you shall receive

"Ask for help. Knowledge is power. Admit you don't know something and ask people who've been where you are."

### 4. Learn how to handle rejection

"When someone says 'no' to you, it's never about you. They want what's best for their business. Also understand that when someone says no, that's not the end. You have to look for new avenues and cannot take rejection personally."

### 5. Failures are just stepping stones on the road to success

"Failure is part of the journey, and that learning experience is part of the journey. Understand that you just have to keep going. It's a longterm game."



Devina Divecha is an independent writer, editor, emcee and media consultant, specialising in the hospitality and F&B industry. With more than 10 years of experience under her belt, her work has appeared in a number of publications including *Skift, SUPPER, HOTELSmag, Destinations of the World News, Spinneys Magazine*, and more. She holds a BSc in Business from the London School of Economics and an MA in Magazine Journalism from the University of Sheffield. *devinadivecha.com* 



## A catalyst for change

Why the COVID-19 crisis could give the MENA's female entrepreneurs an edge by AREIJE AL SHAKAR

round the globe, economies are beginning to reopen in the wake of the COVID-19 crisis. The world is surveying the rubble left behind by the pandemic, and is turning its attention towards how to rebuild. Some

industries have been hit harder than others— the road to recovery for global tourism, for example, will be a long one. Others have, perhaps against expectations, thrived. Just look to the largely cash-dependent MENA region, which has seen a near unprecedented surge in the uptake of e-commerce, digital banking, and fintech more broadly as consumers adapted fast to life in lockdown and quarantine.

Now increasingly, this world of social distancing, remote working, and even digital socializing has come to be referred to as "the new normal." In other words, even if the pandemic really is beginning to fade, life will never return exactly to how it was. Even when the shopping malls are all open again, across the MENA region, many are going to keep shopping online. Just as the aviation industry could now face years of continued hardship, those tech-focused, innovative, and flexible industries that were able to thrive during COVID-19 will continue to do so for the foreseeable future. Now, as we look to this new normal that stretches ahead, we must look beyond different industries, and consider how different demographics have fared too, and what this means for their future.

With one in three startups across the region founded by women, the Middle East is a surprising global leader when it comes to diversity in the startup space. This is owing in large part to fast evolving cultural norms and attitudes in a region where rates of female labor force participation have historically been lower than in other parts of the world. Now, in the digital era, an entire business can be launched from home– meaning that lockdown has been business as usual for the many women entrepreneurs WITH ONE IN THREE STARTUPS ACROSS THE REGION FOUNDED BY WOMEN, THE MIDDLE EAST IS A SURPRISING GLOBAL LEADER WHEN IT COMES TO DIVERSITY IN THE STARTUP SPACE. THIS IS OWING IN LARGE PART TO FAST EVOLVING CULTURAL NORMS AND ATTITUDES IN THE REGION.

who run their own startups. That is sure to have played an important role in ensuring that innovation across the region didn't grind to a halt during the earliest stages of the pandemic.

Still, while great strides have been taken in recent decades, there is some way yet to go before gender parity is reached in MENA. The recently released Bahrain Fintech Gender Balance Report 2020, produced by Bahrain FinTech Bay in collaboration with the Bahrain's Supreme Council for Women, makes for sobering reading. And yet that such a report -the first of its kind in the region- could be released in the MENA is an encouraging sign of changing times. Some of the report's recommendations, which include mandated gender paygap reporting, national targets for female representation on boards, and formalized, flexible working policies to support working care providers, are radical by global -let alone Middle Eastern-standards.

While a global tragedy, the pandemic has served as a catalyst for digital transformation across a range of sectors. In cash-reliant MENA, as I mentioned previously, this has been most acute in the banking, e-commerce, and financial services sectors more broadly. But "catalyst" is the key word here. Prepandemic, the region was already slowly but moving with certainty towards a more digital future. Online payments penetration across MENA had already reached 76%. COVID-19 just gave it that critical final push. Now the region's women entrepreneurs have a chance to show the world what they are capable of, against a backdrop of increasingly progressive attitudes. Time will tell if COVID-19 proves to be a catalyst for social change too.



# Lyve

## **One Click Delivery Services** goes Lyve

Last-mile delivery technology company One Click Delivery Services announces exciting rebranding

ne Click Delivery Services, one of the fastest growing last-mile delivery platform companies, has just completed an extensive rebranding effort to mirror its ushering into a new era of digital growth and development. One Click Delivery Services – now known as Lyve – has cemented its position as one of the major players in the last-mile delivery solutions market in under three years by partnering with tycoons across multiple verticals and rising up to the challenge during the COVID-19 pandemic.

All throughout 2019, Lyve has invested its resources and manpower in technology, believing that the success of last-mile logistics lies at the core of digitization. Through the continuous improvement of its software and the diversification of its products, Lyve branched out into new verticals such as courier, pharmaceuticals, telecom, and e-commerce - acquiring prominent clients while also penetrating new markets such as Kuwait, KSA, Egypt, and India. During the COVID-19 pandemic lockdown which has required outlets to temporarily close their doors and revisit their business model - Lyve has experienced an unprecedented surge in delivery demand.

"Through our acquisition of new verticals and multiple new clients, we have naturally been led to optimize and



further enhance our operation strategies as well as our image to better meet our clients' demands. Rebranding has come as a step towards asserting our presence as a reliable and experienced partner." *Hassan Hallas, CEO and cofounder of Lyve.* 

The rebranding of One Click Delivery Services' identity consists of a new company name, logo and website which express the dynamic expansion of the company and its vast growth and development, with digital efficiency as its core value. The name Lyve - a play on the word 'live' - is synonymous to a continuous presence and connectivity on ground and online. The slogan 'Beyond Delivery' explains the multiple ways in which Lyve assists its clients - referring not only to its adaptability and custommade solutions, but also to the data and analytics available for clients to assess and optimize their activities. Its clear-cut and neat logo reflects

straightforwardness and transparency – values by which the company operates. With the color theme being bright red with a twist of black and white, Lyve asserts its boldness – a confidence acquired by the satisfaction of both its clients and employees, whom they see as partners. As for the website, it was entirely revamped into a customer centric platform designed to empower prospect clients to fully learn about the multiple services available in a clear and user-friendly manner.

"Our brand has developed and matured tremendously through great new products and robust technology, which we are ready to showcase in an up-to-date, sophisticated manner that reflects our capabilities. We are proud of what we have achieved so far and are excited to take on new challenges in Lyve's name." *Krystel Hodroge, Marketing Director of Lyve.* 

The rebranding of Lyve embodies its mission to grow along its partners and raise the standard of the last-mile delivery, changing the way customers experience delivery in the region.

### ABOUT LYVE

Founded in 2016 in the UAE, Lyve is one of the fastest growing regional companies providing technology solutions to their partners, enabling them in their transformation journey. On a mission to help businesses thrive in today's digital landscape, Lyve empowers their partners with the latest and most advanced platforms enabling them to efficiently cater to the modern customer's needs. Together with its ever-expanding portfolio of digital transformation and patented technologies, Lyve's plug and play solutions empower businesses across multiple verticals to seamlessly manage logistic operations, optimize fleet schedule and tracking, enable brand presence and enhance more customer reach-out channels. All this with an advanced and powerful analytics engine at your fingertips. Leading brands from the e-commerce, pharmaceutical, telecom, grocery and F&B industries are amongst Lyve's numerous clients globally. With its main offices in the UAE, Lyve also operates from multiple countries around the world. For more information, please visit www.lyveglobal.com

# A NEW GENERATION OF TECH CHAMPIONS

Saudi Arabia's Ministry of Communications and Information Technology (MCIT) is bolstering the country's digital economy by TAMARA PUPIC

**"WE ARE NURTURING A CULTURE OF COMPETITIVE INNOVATION TO BREED A WHOLE** NEW GENERATION OF **MORE COMPETITIVE** AND GLOBALLY-MINDED SAUDI ENTREPRENEURS **THROUGH ANNUAL** COMPETITIVE EVENTS. **BOOTCAMPS, AND** TRAINING PROGRAMS, AND **THROUGH INCUBATION** AND ACCELERATION **PROGRAMS SUCH AS TECH CHAMPIONS.**"

## "We believe that there is still room for growth and we are doubling down on emerging technologies."

hroughout the COVID-19 pandemic, the government of Saudi Arabia, like any other government around the world, has had to move quickly and substantively with its stimulus packages for businesses to get through this crisis. However, in addition to that, the government of Saudi Arabia has not allowed the crisis to pause or slow down its ongoing and ambitious plans for boosting the Kingdom's economy. According to Dr. Ahmed H. Altheneyan, Deputy Minister for Digital Capacities for the Ministry of Communications and Information Technology (MCIT) of Saudi Arabia, the Kingdom's ambitious social transformation projects are aimed at driving diversification across its economy, "with the government today acting as more of an enabler and facilitator through its policies and regulations, as well as funding." He explains that the drivers of the Kingdom's Vision 2030 are 13 nationwide programs, the most critical of which is the National Transformation Program, which has digital transformational at its heart. "Digital transformation is a critical component towards the creation of a vibrant society, a thriving economy, and an ambitious nation, the three key ambitions of Vision 2030," Dr. Altheneyan says.

"EVERY STARTUP WE CREATE IS MULTIPLIER FOR QUALITY JOB CREATION, NEW CATEGORIES OF INCOME ACROSS THE ECONOMY, AND NEW OPPORTUNITIES FOR A MORE INCLUSIVE SOCIETY." In line with that, the MCIT has structured and launched the Universal Service Fund (USF), which is backed by SAR9 billion from the government and matched with SAR6 billion from the Kingdom's leading telecom operators, to increase the quality and reach of the digital infrastructure beyond major cities to remote and rural areas in Saudi Arabia. He adds that, today, the internet reaches 99% of all populated areas in the Kingdom, either through mobile broadband or fiber-based broadband connectivity. "We are the fourth fastest growing 5G rollout in the world, and today, 5G service is live in 35 cities and growing in the Kingdom," Dr. Althenevan explains. "We believe that digital infrastructure is both a social equalizer and an economic multiplier. As a social equalizer, during the COVID-19 pandemic and the lockdown, our Sehha App delivered almost one million virtual consultations and enabled the issuance of 1.7 million digital prescriptions. Furthermore, our schools will all be online for six million students through Madrasati, our e-learning platform. It may have started as a remote learning solution, but it will shape the future and create a new generation of our digital first youth."

In the first round of the program, and with an aim to address the challenge of building digital skills, Dr. Altheneyan explains, the MCIT has launched a multi-phase program to train 40,000 nationals and create 20,000 jobs in the ICT sector by 2021. To date, they have created jobs for more than 4,000 and trained more than 24,000 trainees. Meanwhile, as an economic multiplier, Dr. Altheneyan points out that the Kingdom's digital economy today contributes to 16% of the non-oil GDP. >>>



Dr. Ahmed H. Altheneyan, Deputy Minister for Digital Capacities, MCIT, Saudi Arabia

# **"Digital transformation is critical component towards the creation of a vibrant society,** a thriving economy, and an ambitious nation, the three key ambitions of Vision 2030."

As an example, he explains that 41 logistics operators that were licensed during the COVID-19 lockdown delivered 26 million orders worth SAR2 billion, while MCIT research also shows that 95% of Saudis changed their shopping habits to online first, with 69% saying they would continue to shop online well after the easing of the lockdown. Overall, the Kingdom has 16 global players and more than 5,000 local businesses operating in the e-commerce space, a market that is today estimated to be worth about SAR28 billion. "This is above and beyond the actual information technology market in the Kingdom," Dr. Altheneyan adds. "Already considered the largest in the Middle East and North Africa region -just towards the end of last year, it grew 10%- today, it is valued at SAR45 billion. We believe that there is still room for growth and we are doubling down on emerging technologies."

Indeed, Saudi Arabia has become one of the most attractive global destinations where companies like Deloitte, KPMG, Nokia, and Oracle have established regional centers to serve clients in the region. Dr. Altheneyan highlights that the Saudi Arabia government's enabling policies and regulations are facilitating this rapid digital driven social transformation and economic diversification. Today, there are 3,500 digitized government services with a maturity rating 83%, and citizens and residents can access more than 3,500 e-government services easily. An important element of all this work is the fact that MCIT appreciates the value that entrepreneurs bring to the global startup economy, and thus, it has teamed up with its partners from public, private, and nonprofit sectors to build an integrated ecosystem to support and enable innovation based startups to

grow and scale rapidly. "We are living in the era of the Fourth Industrial Revolution, meaning that the rules of the game have changed," Dr. Altheneyan says. "Entrepreneurs are writing these new rules, using data as the fuel and innovation digital business models to bring their ideas to life. Human capital, people's ideas and their passion to bring them to life will create a more economically diversified Saudi Arabia."

In line with its ICT Strategy 2023, MCIT is aiming to drive Saudization in the ICT sector to 50%, to raise women's participation by 50% in the ICT sector, to create 25,000 more quality jobs, to grow the size of the IT market and emerging technologies market by 50%, and to raise the sector's contribution to GDP by SAR50 billion. "For us, every startup we create is multiplier for quality job creation, new categories of income across the economy, and new opportunities for a more inclusive society," says Dr. Altheneyan. When it comes to the implementation of the ICT Strategy 2023, MCIT relies heavily on its Digital Innovation Center that supports and empowers entrepreneurs by providing them with easier access to the support and capital they need to transform their ideas and innovations into products and services, in a manner that allows them to reach new markets and compete at the international level. "We are nurturing a culture of competitive innovation to breed a whole new generation of more competitive and globally-minded Saudi entrepreneurs through annual competitive events, bootcamps, and training programs, and through incubation and acceleration programs such as Tech Champions," says Ibrahem N. Alnasser, General





Ibrahem N. Alnasser, General Manager of the Digital Innovation Center, MCIT, Saudi Arabia

Manager of the Digital Innovation Center, MCIT. "Therefore, we believe in developing the creative talent in the sector of emerging technologies by running several programs in order to achieve a creative society base. Our bootcamps and hackathons bring innovators and entrepreneurs together to collaborate on the fast generation of minimal viable products (MVPs). These MVPs are then filtered and can then be taken to the incubation and acceleration stages. So far, we have reached more than 70,000 people, enabled 400 digital startups, and contributed to the generation of 500 new MVPs."

The MCIT's Digital Innovation Center team targets e-sports, e-learning, and telehealth, and they also hope to see more MVPs built around technologies, such as machine learning, IoT, and blockchain among others. To drive growth in all these areas, Alnasser adds, the center is launching an emerging technologies portfolio backed with SAR1 billion, offering SAR4 million for each startup, as well as a SAR2.5 billion program for upskilling and subsidizing local talent. The COVID-19 pandemic has also accelerated digital transformation and dependence on remote work in the Kingdom, he adds, leading the Digital Innovation Center to run programs that addressed different needs of entrepreneurs at the time, such as the Hope Hackathon, a global online event to accelerate the transformation of innovative ideas into MVPs across three different tracks -digital health, home entertainment and e-gamingthat attracted 15,000 innovators from 110 countries. "For 2021, we will maintain the same momentum with a variety of initiatives aimed at discovering new skilled and talented innovators and entrepreneurs. All of this is driven by Vision 2030 and our unwavering commitment to narrowing the digital divide with human capital drawn from the ranks of our own youth."

Abdullah A. Alshamrani, Director of Entrepreneurship at the Digital Innovation Center, MCIT, has been on the frontlines of helping Saudi entrepreneurs overcome the impact of the COVID-19 crisis. "Companies across all sectors, all over the world, are hurting," he says. "Small and medium-sized enterprises, which have smaller workforces

and smaller capital bases, have by far seen the worst of this impact. Understanding the gravity of this situation at the Digital Innovation Center, we structured more than 120 digital engagements with business leaders from different sectors to understand their needs and then respond with help. "FOR 2021, WE WILL MAINTAIN THE SAME MOMENTUM WITH A VARIETY OF INITIATIVES AIMED AT DISCOVERING NEW SKILLED AND TALENTED INNOVATORS AND ENTREPRENEURS. ALL OF THIS IS DRIVEN BY VISION 2030 AND OUR UNWAVERING COMMITMENT TO NARROWING THE DIGITAL DIVIDE WITH HUMAN CAPITAL DRAWN FROM THE RANKS OF OUR OWN YOUTH."

We have addressed more than 20 thousand small and medium-sized enterprises with a variety of measures and support to address the challenges they faced during the pandemic. Our support has extended towards assisting small to medium-sized enterprises in securing essential funding and working with other government agencies to reduce the pressure of regulation in these hard times. We also used our network to connect entrepreneurs with appropriate entities in order to support them to execute their solutions. Currently, we are working with more than 100 startups on a variety of MVPs focused on addressing some of the effects of the pandemic in the fields of transportation, health and education.">>>>





Abdullah A. Alshamrani, Director of Entrepreneurship at the Digital Innovation Center, MCIT, Saudi Arabia

In both good and bad times, Saudi-based entrepreneurs can get the most out of the Tech Champions program, the MCIT's flagship program that is aimed at strengthening the Kingdom's position as a leading digital hub through enhancing the economic contribution of technology SMEs. In essence, the Tech Champions program has been developed to provide innovative entrepreneurs with the right tools and support in the technical, business and financial aspects, Alshamrani explains. "What makes the Tech Champions program unique is how it was developed by taking the challenges and use cases from our public sector partners with the revision of investors and industry leaders," he says. "These challenges are then tackled by our entrepreneurs to build solutions that will be adapted by our program vertical owners to contribute to finding digital business solutions to meet the Saudi Vision 2030. In this round of the program, we brought together entrepreneurs with skills and energy in Jeddah, Riyadh, Arar, and the Eastern Province, investors with the needed capital base, and opportunities from the public sector that need to be addressed with products and services that serve the interests of the society and creating more jobs to expand the economy." In practice, Alshamrani explains, that translates to a significant amount of work-more than 13,200 hours of training through 98 mentors and coaches given to 130 entrepreneurs- that has so far helped add 100 new jobs, amassing SAR3 million in revenues from the startups that have reached more than 324,000 customers.

The program provides a package of technical services, funding, training, and business support, with the participation and support of more than 43 selected partners from different sectors. It targets entrepreneurs in the five key sectors: e-commerce, telehealth, smart cities, Hajj and Umrah services, and e-sports and entertainment. "As such, I advise entrepreneurs to apply for the next round of Tech Champions to get the appropriate technical and business support, funding, and training," Alshamrani concludes. "The program will be held virtually and is open to all entrepreneurs in the Kingdom. We will tackle new sectors and the program aims at providing support at both the ideation and startup stages. Participating in this program helps overcome the struggles of an innovation journey and supports market entrance."

"WHAT MAKES THE TECH CHAMPIONS PROGRAM UNIQUE IS HOW IT WAS DEVELOPED BY TAKING THE CHALLENGES AND USE CASES FROM OUR PUBLIC SECTOR PARTNERS WITH THE REVISION OF INVESTORS AND INDUSTRY LEADERS. THESE CHALLENGES ARE THEN TACKLED BY OUR ENTREPRENEURS TO BUILD SOLUTIONS THAT WILL BE ADAPTED BY OUR PROGRAM VERTICAL OWNERS."





# FOR THE MOST DARING LEADERS



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# Trailblazing in the entrepreneurial world with BE

### MONIR ISLAM, MOYN ISLAM, AND EHSAAN B. ISLAM

e live at extraordinary times, where uncertainty has become a household phenomenon, and all kinds of business sectors and even nations worldwide are barely recuperating from an unexpected wave of turmoil. However, one thing that became apparent; nothing is ever going to stop the rise of the digital age, period.

With everything that's been going on, here we have an entrepreneurial trio who predicted, a few years ago, that traditional working conditions as we know will see a significant shift. Voilà! That's what is happening right now. Make way to this newage entrepreneurs, innovators and brothers – Monir Islam, Moyn Islam and Ehsaan B. Islam who bootstrapped a pioneering idea



and turned it into a thriving company in no time and has already transformed hundreds of thousands of lives. Unlike so many aspiring entrepreneurs around the world, Monir, Moyn and Ehsaan had an epiphany which raised an interesting question of, 'What if employment, as we know it today, disappears tomorrow?' It wasn't just about realizing a problem; they also had figured a plausible way to fix that problem.

"The idea of work needs to be reimagined; preparing for a new work path should be a constant quest. At the time of adversity, it's easier to believe that the path to the future is apparent. We are marching to become a billion-dollar company by 2022." – Islam Brothers.

Over the past years, we've witnessed sustainable and impactful business ideas creating a wave in the entrepreneurial world. But what sets BE and its offerings apart from the rest? "Creating a business model that not only enables credible profitability but also empower its owner to learn and sustain success constantly", affirms Moyn Islam, co-founder and Chief Executive Officer of BE. "We stand for everything that speaks purpose over profits; BE resonates with this exact sentiment. Our business has set a forte for its customers, an ecosystem that revolves around the concept of 'Live & Learn' that helps people to acquire new skill-sets, all while travelling around the world, receiving complimentary stay at 5-star hotels, and simply living their dreams."



Monir Islam, co-founder CVO, BE

### Impact that drives innovation

Key business leaders have time and again debated over the buzzword 'impact' when it comes to investment. While they're at it, the brothers didn't spare any moment in making their entry into the entrepreneurial world that's everything about creating impactful innovations. BE envisions a future that's all about creating impacts in people's lives. "The mission is to create a workplace for 1 million people from their smartphone. Enable an opportunity to live, learn and earn anywhere and anytime", says Monir Islam, co-founder and Chief Visionary Officer of BE. "Furthermore, our innovative tech products help customers reach their full potential and unlock capabilities that prepare them to reach new heights."

### Artificial Intelligence will become a way of life

If one thing that history has taught us is that humanity unequivocally feared the rise of machines; artificial intelligence (AI) taking over the world. But that fear is long-gone at the moment. In fact, AI is the most revered technology today, and it has effectively saved the world during the pandemic crisis. At a time when industry moguls toppled and economies crippled, a few companies



Moyn Islam, co-founder and CEO, BE

were left unscathed, how did that happen? "Exponential growth in business means developing rapid solutions over efficiency in the face of unpredictability. We will continue to seek growth as long as there is space for technological evolution in the world", asserts Ehsaan B. Islam, co-founder and Chief Technology Officer of BE. "In the space of technology, getting into new territories early and in speed allows us to learn twice as fast than any of our competitor, and it makes much difference", says Ehsaan.

### Overcoming the stereotypes of success

Like every other trailblazer's beginnings, Monir, Moyn and Ehsaan have faced setbacks early on just like any commoner taking up odd jobs to make ends meet. But that doesn't mean that they cracked the code to success overnight. As they recall, "We pictured a future of possibilities, turned those possibilities into purposes, structured those purposes into a passion and simply followed through with persistent hard work." Today, BE stands as an epitome of what young, passionate entrepreneurs can achieve.

As business matters go, BE saw a 1500% growth in 2019, while the year 2020 has been monumental with



Ehsaan B Islam, co-founder and CTO, BE

700% growth already during the COVID-19 pandemic. The company also takes pride in being one of those businesses, which not only survived but also saw a surge in sales during the month of May amidst the pandemic.

### Living a dream in reality

We live in a generation where youngsters have got this dream that allows them to earn enough money for a lifetime in their 20s, retire from the career at 30s and live rest of their lives travelling the world. BE offers digital platforms that make this dream closer to reality for many. It's unique because, with the e-learning platform, the pursuit of learning never ends combined with ways to earn money. With the one-of-its-kind travel platform, the customers have access to hundreds and thousands of destinations, 5-star hotels and even concierge service all for a price that is unmatched. The potential to grow and enhance lifestyle just got better with BE.

This journey of Monir, Moyn and Ehsaan continues onto an exciting phase with BE and its brand-new outlook and goals that align with their vision 2022 to become a billiondollar company. "Be a better you for a better tomorrow" as they sign off. *instagram.com/befactorofficial* 



# METHODOLOGY TO THE MADNESS

Business expansion amid a global pandemic [THE HOW-TO] by KATIE HARVEY AND ELSA ROODT

aunching in the UK at the beginning of July was a very proud moment for us at Q Communications, and one that opens a new chapter for the agency. With offices in Dubai and Abu Dhabi, this is our first international outpost, and moves us be-

yond being a regional agency and into the international realm.

We are launching during a pandemic, but considering we originally opened our doors in 2010 during the financial crisis, times of uncertainty do not deter us. We rarely follow the beaten path, but over the years, we have intuitively followed a formula during times of growth within the agency from launching a digital division, to opening new offices, and growing the team. Here are a few tactics that have worked out for us when growing our business:

### 1. Understand the market

When seeking growth, many markets seem desirable: they either add value to the current client portfolio, offer roads paved of gold, or have become the latest "hotspot," according to peers, industry chatter, and published reports. But that does not always mean it is the right move for you.

Yes, no one wants be a laggard, but being a sheep is not much better. You need to truly understand the market. Do a recce, visit established agencies, meet with media, talk to potential clients- this is how you can understand how mature the market is, whether you can bring value to the table, and if it will really benefit the business, or simply add a feather to the cap.

For instance, Bahrain had been on our radar- it was a planned expansion for us; the stepping stone to Saudi Arabia, we thought. We even lined up a couple of clients and started talking to talent. However, once we went and spent some time there on the ground, we realized the market was still in its infancy stage when it came to communications. PR was undervalued, and the numbers just didn't work. We loved the sense of community there, and as a passion project, we wanted to pursue it- but the business case wasn't strong enough.

### 2. Create a track record

It is one thing to launch proclaiming, "Look, we are here, we are great, and we will do great things," and another to say, "We are here, and here are the great things we have done." Creating any type of track record not only showcases your work, but puts potential clients at ease. After all, no one wants to be a guinea pig and hand over money for the privilege.

It is thus best to dip your toe into a new market or discipline. Reach out to existing clients and offer penetration into a new market, or the use of new services as an added benefit. Tap into SME groups, and support by doing projects pro bono. Go out, meet people, and start building a network- but ensure you are adding value.

Before we launched our office in Abu Dhabi in 2016, we spent 18 months driving back and forth from Dubai building up a presence in the capital. Slowly, we chipped away and managed to land a couple of accounts. This not only gave us something to pitch to the media, but allowed us to understand the landscape of the city and the nuances of the Emirate. Once we had an established client base of 10 clients, we took the plunge, invested in an Abu Dhabi trade licence, and opened the office. When the official announcement was made, we already had a functioning business unit.

### 3. Have the right people

"Human capital" is a word we don't particularly favor- it makes the team seem a commodity, rather than the core of the business. People are what makes the company tick and sparks the passion within our work. It is the most important part of Q Communications.



Katie Harvey and Elsa Roodt are the co-founders of Q Communications. With offices in Abu Dhabi, Dubai, London, and Manchester, Q Communications has a reputation for big ideas, new insights, relentless tenacity, and achieving exceptional results for its clients across the UAE, Middle East, United Kingdom, Europe, and USA. *qcomms.ae* 

So, with that thinking, make sure you have the right people in place when looking to the next venture in your business- whether it be building a new department, diversifying the services, or expanding into new territories. We have always trusted our gut, and with our team, it is no different. Working together to ensure the ethics, vision and approach align is key.

We have met some of the most brilliant people in their fields along the way, and partnering up would have made perfect sense on paper, but if they won't fit within the company culture, it will be putting a square peg in a round hole. People flourish in the right environment for them- and personally, you produce the best work when surrounded by the right team.

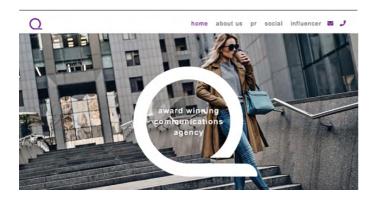
Like many other businesses, we have been eyeing up the Kingdom of Saudi Arabia, not just in recent months, but for the last few years. Like Abu Dhabi, we have been working on the ground, and building up case studies of our reach and work. On one occasion, we were approached to partner with a media agency to

YES, NO ONE WANTS BE A LAGGARD, BUT BEING A SHEEP IS NOT MUCH BETTER. YOU NEED TO TRULY UNDERSTAND THE MARKET. DO A RECCE, VISIT ESTABLISHED AGENCIES, MEET WITH MEDIA, TALK TO POTENTIAL CLIENTS- THIS IS HOW YOU CAN UNDERSTAND HOW MATURE THE MARKET IS. add the public relations piece to the puzzle.

It seemed the ideal scenario: lower risk and speedier activation. But as the meetings and conversations progressed, we realised the human connection was not there- we weren't gelling in the way we want to with our potential partners, and ultimately, we decided it was not the right time for us. We are waiting for the right marriage for that market.

So, when it came to launching in the UK, we followed all of the above steps. Over the past couple of years, we have been learning more about the market, working with brands on the ground, and understanding the relationship between the Middle East and the UK- how each can be a feeder market to the other. We have the right person leading from the front, Kate Greville, who originally launched our Abu Dhabi office, and was a Q'er for over two years before going back to the UK to relearn the market and build the connections again.

And so, we open our doors in the UK with clients under the belt, the operation in full swing, and a healthy pipeline. So yes, when it comes to business, timing is important, but it is *not* everything- we have always jumped forward during times when most step backwards, but however spontaneous it may seem, there is methodology to the madness.



### **Ramping up growth**

Dubai-based Food To Go enters the Saudi Arabia market



 ood To Go, a Dubai-based cloud kitchen concept, will begin operating three kitch ens in Saudi Arabia in the fourth quarter of this year, while further expansion across the GCC region is expected in 2021.

The move comes in response to the rising demand for cloud kitchens since health, safety, and hygiene took center place amid the current COVID-19 pandemic and led to the fundamental shift in consumer demand.

The increased demand has also brought forward the need to adhere to strict sanitation and hygiene guidelines in the delivery operation that Food To Go is mobilizing in collaboration with local authorities.

"Technology plays a key role in Food To Go's operation, especially with the current increased health risks associated with the coronavirus," explains Wael Khechen, co-founder and CEO, Food To Go. "We have revisited our entire process and are using the latest tools and solutions to ensure that all food preparation, handling, and delivery are closely monitored, reviewed, and reported on constantly to safeguard that all of our staff members are fully compliant with the new systems, be that through continuous thermal screening, safety gear utilization, and other measures."

Established in Dubai in 2019, Food To Go is backed by AI Serkal Ventures, one of the investors in the cloud kitchen concept's first round of funding that was managed by YAS Investments.

Operating its first branch in Dubai, the Food To Go business model comprises advanced kitchen facilities managed by the best chefs in the country and a call centre and full food delivery fleet support aimed at maximizing customer access through expanded geographic reach.

Food To Go has accelerated its previous expansion plans to meet the changing market dynamics in the GCC region, especially in KSA whose e-commerce and F&B sectors have been growing exponentially. *foodtogome.com* 



## **CURB THE BURN** FIVE TACTICS THAT CAN HELP ENTREPRENEURS GET THROUGH THE COVID-19 CRISIS by MUNEEB MUSHTAQ

s the current COVID-19 pandemic runs its course, companies across the world, regardless of their size, are grappling with the economic impact that it is leaving behind. From Fortune 500 companies to early-stage startups, no one can deny the drastic damage this crisis has caused, resulting in both temporary and permanent damage. Indeed, I have personally felt the repercussions of the pandemic while leading my latest tech-based venture, Airzai.

While we had been able to raise US\$3.5 million in seed funds for Airzai, most of it was spent on R&D, and we critically

needed additional funding to begin production of our flagship product, Airzai Aroma, a smart home diffuser that utilizes our Swiss-made premium fragrances made from natural ingredients. Now, it is because this project carries incredible future potential that we've been fortunate to raise one of the largest seed rounds by a startup in Canada, and bring some well-known and well-respected investors to invest in our company. And due to the continued current and future opportunity and investors' appetite for our venture, we were on the verge of raising another \$2 million in funding from new investors back in February of this year to kickstart production.

### IT'S IMPORTANT TO EXPLORE EVERY AVENUE FOR EXTRA FUNDING. AN EXAMPLE OF THIS IS APPLYING FOR DIFFERENT GOVERNMENT LOANS, BOTH ON FEDERAL AND LOCAL LEVEL. GRANTS CAN ALWAYS BE BENEFICIAL IN THESE SITUATIONS.

However, because of how fast COVID-19 was spreading in China earlier in the year, factories remain closed past the Chinese New Year, and we were forced to halt initial production. This was followed by even bigger financial uncertainty, with economies shutting down and stock markets crashing. Ultimately, all of this led to our investors opting to put a hold on the deal at the last minute, which ended up putting our entire company on the verge of bankruptcy. Being at the pre-revenue stage, we had a limited runway before our capital ran out, and so, instead of waiting for the seemingly inevitable failure of Airzai, I made a few imperative decisions to quickly pivot our business and ride out the storm.

This resulted in our team developing an entirely unique and innovative product called Airzai Care Air and Surface Disinfectant, which in itself has become a very profitable product line with a promising future for the company. Throughout this unprecedented journey, I learned a great deal about leadership, strategy, and communication. In fact, as the economies start to open and lockdowns start to ease, the investing environment is starting to get back on track, and we are very fortunate to see the inflow of investors in Airzai as well. Not only did the temporary pivot helped us in weathering this unprecedented storm, but also presented us with a lucrative permanent revenue stream that will continue to grow as we get back to launching and manufacturing our flagship product.

In reflecting on my experience, there are five fundamental tactics and eventually lessons that allowed our startup to continue to thrive during the pandemic. For business owners, startup founders, or even CEOs of bigger companies that are facing any sort of adversity during these unprecedented times, here are what I believe to be the five most important things you need to know:



Not only did the temporary pivot helped us in weathering this unprecedented storm, but also presented us with a lucrative permanent revenue stream that will continue to grow as we get back to launching and manufacturing our flagship product.

### **1. CURB THE BURN**

It all starts with optimizing the monthly burn in order to maximize the runway. Payroll is always one of the most significant expenses for a company, no matter the size. When facing uncertain times, it's easy to panic and make cuts right away. However, it's important to never make the impulsive decision to let go of key staff members. It's essential to maintain as many jobs and relationships as possible, as the unstable times will not last forever, and exceptional talent is hard to come by. The best way to tackle this delicate action is to have individual conversations with each employee, and explore different options ranging from part-time, contract, or even completely letting go from the position, based on company's need and that individual's performance.

### **2. OPTIMIZING FIXED EXPENSES**

Although expenses like phone, software, and office bills seem

unavoidable, there are things you can do to reduce the cost as much as possible. These are the expenses that can easily add up and be more costly than you think. For example, if you are renting out an office space, have a chat with your landlord to see if you can find a creative solution to defer payments. Or explore the option of subleasing part of it. To avoid overspending, designate one person on the team to track expenses on a daily basis on company credit cards, as these petty payments can easily be overlooked by the management. This will create constant optimization, and ultimately reduce or eliminate frivolous spending.

### 3. FIND CREATIVE WAYS FOR FUNDING

All businesses are in the same boat when it comes to an unprecedented crisis like the one we are currently facing. This usually means that both the government and private banks are offering creative ways of funding to help businesses stay afloat. It's important to explore every avenue for extra funding. An example of this is applying for different government loans, both on federal and local level. Grants can always be beneficial in these situations. Also, try speaking with your company's bank to see if there is a line of credit that can possibly be extended. Lastly, utilize credit cards to your advantage, and look into an increase in credit limits to make sure funding is available if necessary.

### 4. PIVOT YOUR BUSINESS MODEL TEMPORARILY TO DRIVE REV-ENUE

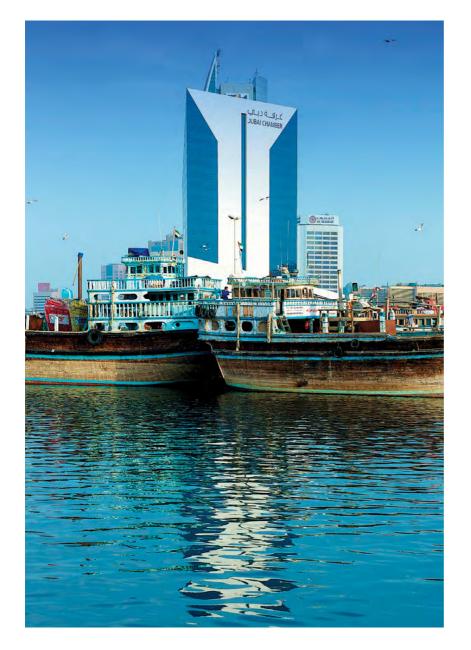
Some of the most well-known, successful organizations like Airbnb, Uber, and more emerged during a time of crisis. Eras like these can present an opportunity for businesses to innovate. Before all else, identify the market and align your team to work on something that can drive short-term revenue that will keep the cashflow going, no matter what the circumstances are. In Airzai's situation, during COVID-19, online e-commerce and sanitization products were rising astronomically. We utilized our experience in air products to develop an air sanitizer and started sales through setting up a Shopify store in a mere 48 hours.

### 5. MAINTAIN A POSITIVE MIND-SET

Aside from the strategic guidelines listed above, having a positive mindset is as important as tactical strategies. The belief that adverse situations are only temporary and having a "this too shall pass" attitude is not only important for yourself, but something you should instill in your team members on a daily basis. Moreover, seeking active advice from mentors or reaching out to experts in the industry through platforms like LinkedIn will play a vital role in this process. There are always people who have been through similar situations in the past who are more than happy to offer their guidance.

Muneeb Mushtaq is an award-winning serial entrepreneur who has cofounded three tech companies to date. His entrepreneurial journey expands over a decade as he started at the age of 18 years and sold his first startup within two years. Mushtaq then co-founded his second startup called AskforTask, which is the second largest on-demand service platform in Canada. The company received the award of fastest growing startup in North America in 2017.

Mushtaq most recently co-founded a third tech startup called Airzai, a techfirst CPG based startup that's innovating in fragrance industry. The flagship product is called Airzai Aroma, a smart-home diffuser that works with a smart app and uses premium Swiss-made fragrances containing natural ingredients. The company recently introduced a new line of air and surface disinfectant products in wake of COVID-19 pandemic called AIRZAI Care. Mushtaq is also a keynote speaker and frequently shares stage with other thought leaders of the world to share his startup journey, experiences and more. He is a TEDx speaker and has been featured in multitude of media platforms. You can follow him on Twitter and Instagram at @muneebmushtaq.com



# **Need of the hour**

The Dubai Chamber of Commerce and Industry is stepping up its support of the city's restaurateurs with the creation of the **Restaurants Business Group** by TAMARA PUPIC n line with other swift reactions of the UAE government to help business navigate the COVID-19 crisis, this new initiative by Dubai Chamber comes at the right time- as restaurants reopen under new guidelines, the Restaurants Business Group will play an essential role in addressing common issues and helping industry players adjust

to the new normal. Mubarak Bin Fahad, owner of The Tashas Group, was appointed as Chairman of the Group, while founding Executive Committee members quickly outlined the group's objectives and plans for 2020. In a statement to the media, H.E. Hamad Buamim, President and CEO of Dubai Chamber, stressed the crucial role that business groups and councils play in driving sustainable growth and enhancing economic competitiveness, adding that Dubai Chamber has been working closely with the Restaurant Business Group and other sector-focused business groups to promote constructive dialogue and foster public-private sector cooperation.

The Restaurants Business Group has been built to serve restauranteurs' common interests through cooperation with relevant authorities, at a time when this sector needs to tackle an endless list of COVID-19-induced sector challenges. "The industry has taken a major blow [due to the COVID-19 crisis]," confirms Walid Fakih, General Manager of Emirates Fast Food Company, the operator for McDonald's in the UAE, and one of the board members of the Group. "Those restaurants that were already primarily generating revenue via delivery may not have been impacted much, or in some cases, have been experiencing higher volumes. However, I would say that most restaurants experienced a significant drop in business, and any shifts towards delivery could not have compensated. Those who survived up to now have to recoup the losses of the past few months, and have to plan and prepare for another round of restrictions."

Indeed, a platform for restauranteurs to address common challenges seems needed now more than ever. Kunal Lahori, CEO of Pret To Go, who is also one of the board members of the Group, gave us



an overview of the COVID-19 impact on the sector, starting with the reaction of landlords. "Some landlords have been positive in the sense of initiating a relief ranging from one to three months of rent waiver, but they don't realize that the support that we need should not be for a short term, but for a longer term, as the losses faced by the restaurant owners in the lockdown period far surpass the relief offered," says Lahori. "For the relief to be effective at all, a longer term model needs to be adapted by the landlords, which is a turnover rental for the next 12 months, then analyzing the sales, and discussing the future."

Lahori adds that the COV-ID-19 crisis has created a new normal whose effects will last for 12 to 24 months, if not even more. "We have been with those landlords for many years and have never really asked for such a relief, and we have been paying our base rents, turnover rents, service charges, marketing fees, and all other fees without blinking," Lahori says. "But the support that we now need has to be for a longer period in order to give the restaurants sustainability." He explains that restaurant owners have

Dubai Chamber has been working closely with the Restaurant Business Group and other sectorfocused business groups to promote constructive dialogue and foster public-private sector cooperation.

Business groups and councils play a crucial role in driving sustainable growth and enhancing economic competitiveness. been forced to face the realities that, due to running their businesses with high discount schemes and exorbitant commissions to delivery platforms, they ended up not having a healthy runway for their businesses anymore which threatens their existence. "On the other hand, those restauranteurs that had looked after their customers directly have had the opportunity to surge during the crisis as they were able to engage one-on-one with them," he adds. "Investment in marketing and direct sales channels is very important."

When it comes to customers, Lahori continues, they might have benefitted from the price wars between competitors, and they have also enjoyed a lot more availability of their favorite brands online- but they have also had to endure shorter menus and lesser product and service availability during the lockdown. "However, the likes of Zuma, Avli by Tashas, La Petite Maison are now delivering to customers doorsteps, which, for the customer, is a great addition to their usual casual restaurant list," Lahori says. "Dubai has

really advanced in this crisis, and this is why we have great faith in the leadership. One such example is the legal home delivery of alcohol- this is a game changer, and shows the progressive thought process of the Dubai leadership and their executive team."

Looking toward the future, Lahori supports the Chamber's decision to make the Dubai Restaurant Group the voice of reason for the city's F&B sector, especially due to the need for a new reform and policy post COVID-19, he says. He believes that the government hearing the concerns of the business operators, while introducing relief efforts alongside new laws and regulations, will have a crucial positive effect on the sector. "As with most situations in life, you have to 'hope for the best, and prepare for the worst,' and since the COVID-19 crisis is no different, we will deploy measures to be able to ensure sustainability of the business," Lahori says. "It will be the survival of the fittest during these enduring times, of course, and only those brands that have a differentiated USP will have a fighting chance." >>>





And Lahori believes that his particular brand belongs to that select group. "We at Pret To Go are committed to our brand standards and quality, and we will not compromise on these," he explains. "We serve organic coffee and healthy food options to our guests, and I do believe customers will stand behind such brands, especially at times when every one is concerned about their health. They will naturally gravitate towards healthy food. With that being said, we are much wiser today and have implemented a suite of online marketing efforts and direct e-commerce sales platforms to enable our customers to order direct, and also benefit from our loyalty program. I also believe the UAE government and leadership have combatted the situation very well, so we can be assured that we will bounce back, and it will only be a matter of time."

Fakih echoes this sentiment, and particularly praises Dubai Chamber for creating a formal channel of communication between the restaurant industry and the authorities in Dubai. "Being in the presence of others from the same industry, and being able to listen and share thoughts and concerns in itself provides immense value," he says. "In addition, having the capacity to engage with Dubai Chamber in a structured framework has the potential to benefit "Dubai has really advanced in this crisis, and this is why we have great faith in the leadership. One such example is the legal home delivery of alcohol- this is a game changer, and shows the progressive thought process of the Dubai leadership and their executive team."

all our colleagues who may share the same or similar opportunities. At the end, all our work needs to add value to the Dubai economy as well as the industry." Going forward, Fakih advises his peers to adopt a people-first, business-second approach. "We all need to maintain a healthy balance sheet as best as we can, in anticipation of a return to closures and restrictions, while always focusing on the safety and wellbeing of staff and customers," he says. "Maintain your highest standards at all times without taking shortcuts. Also, I would advise all to engage

with landlords and suppliers for any kind of assistance, keeping in mind the long-term benefit for all stakeholders. It is better for all of us to hurt a little, than a few of us to hurt a lot."

Meanwhile, Lahori's advice for restauranteurs is to maintain a strong focus on details, which includes things like perfecting their customer experience and retention strategies, and keeping a close eye on the delivery experiences they are offering their customers. "I think that most of the businesses need to be more proactive with their online sales and direct channels and marketing efforts, instead of focusing on discounting strategies that have worked in the past, but now need to reinvent themselves," he adds. "I would request the sector to deploy measures which will ensure sustainability of the business. Finally, I would recommend driving cost efficiencies and leanness in the business to get past the difficult times, as the frills can always be added later, but the foundation must be a lean and stable structure."



## DUBAI Silicon oasis

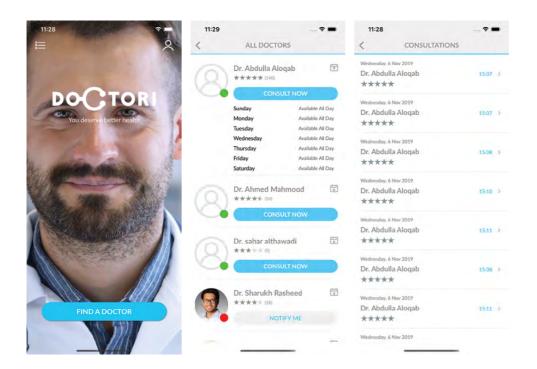


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### START IT UP/Q&A



# The doctor will see you now (online)

Bahrain healthtech startup Doctori emerges to offer telemedicine solutions by PAMELLA DE LEON

> ith the COVID-19 crisis impacting all aspects of life as we know it to-

day, nations around the world have been ramping up their use of tech to battle the pandemic, and there's been a definite rise of healthtech players in response to our current circumstances. Born out of Bahrain is Doctori Online Services W.L.L., the first (and only, as of now) licensed telemedicine platform by the National Health Regulatory Authority (NHRA) in the Kingdom that allows patients to speak to doctors via video consultations for non-urgent medical advice, get lab tests delivered, and receive prescriptions as well. The startup is also working with Bahrain's 24-hour national hotline (444) created specifically to answer queries or report suspected or confirmed COVID-19 cases, as well as the country's Ministry of Health to provide COVID-19 patients with access to doctors for free.

Launched in April of this year, the startup was founded

by CEO Ahmed Mahmood, who used to previously work at Bahrain Petroleum as a chemical engineer and has also delved into the entrepreneurial sphere by starting up F&B companies and a sports clothing e-commerce platform. Meanwhile, Ahmed Alawadhi, co-founder and COO, is a lawyer whose entrepreneurial experience includes starting up a company in the F&B sector. The idea for Doctori has been in their minds since 2014- they were studying in the UK then, and the duo found it difficult as students to reach a medical practitioner or

a doctor. They also found that international students faced problems connecting with their family doctors back home. This is when they looked into the extensive research on telemedicine. "The telemedicine market in Europe jumped from a US\$5 billion market to a \$50 billion market from 2011 to 2014," says Alawadhi. In addition, according to research done by the European Commission and PwC in 2018, the market potential of telemedicine is expected to grow at a compound annual growth rate of 14% in the coming years. With stats like these backing them up, the entrepreneurs realized that telemedicine offers a huge opportunity for the MENA market as well, and thus set out to launch Doctori.

Upon Doctori's launch, the co-founders say they received positive responses almost immediately. "We received calls from all over the GCC. Patients from Kuwait, Saudi Arabia, Iraq, and Oman became daily users. Doctors stuck abroad used Doctori as their virtual clinic to speak to their patients. Doctori became the main source of income to a number of doctors stuck abroad that could not reach their patients due to the COVID-19 crisis." Besides offering their services to Bahrain's emergency helpline free of charge for patients that have COVID-19 symptoms, patients can speak to doctors for free even during the weekends when the national helpline is off. According to Alawadhi, "Just one week after our launch, we received more consultations than 95% of private hospitals in a day."

The co-founders say that that the biggest challenge for Doctori on its road to getting launched was getting it approved by all of the requisite regulatory bodies in Bahrain. They solved this problem by

### **"OUR FLEXIBILITY IS OUR 'SECONDARY USP."** THE BLEND BETWEEN OUR TECHNOLOGY, AND THE BRAINS BEHIND THE TECHNOLOGY. WE ARE PROUD OF OUR MANAGEMENT'S AGILE APPROACH TO CHALLENGES."

not only obtaining a telemedicine license from the NHRA of Bahrain, but also helping in drafting, writing, and establishing the rules and regulations for telemedicine with the Ministry of Health and NHRA of Bahrain in 2019. "This is something we are really proud of, that we opened the door of telemedicine in Bahrain," Alawadhi says. "This matter took us three years." Today, the startup's challenge is to figure out how to push other jurisdictions with no legal telemedicine infrastructures to draft new laws and regulations to support this sector. They're finding success in this regard though- while the COVID-19 outbreak may have slowed their efforts in this department, the team has already started expanding to Saudi Arabia.

The startup has also collaborated with telecommunications companies like Zain and Batelco, plus commercial banks and companies like the National Bank of Bahrain to provide telemedicine services to their employees and customers, with a few of their partners including Al Salam Specialist Hospital, Bahrain Pharmacy, and Child Foundation Center. They also



recently signed up to create an easier way for patients to receive their medications through delivery. Hospitals also contacted them to allow their doctors to use their platform, since the number of physical visits to hospitals has declined drastically. Doctori has so far got on board over 130 doctors ready to speak to patients, 60 hospitals and clinics, and over 30 companies to provide patients with telemedicine services. "We have also been in touch with the World Health Organization (WHO) for a potential collaboration in providing less fortunate countries with telemedicine services," adds Alawadhi. Besides that, they are also working with social enterprise NomuHub to provide countries like Tanzania and Sri Lanka with telemedicine services.

With the app available on iOS and Android, patients can call their doctors, schedule virtual appointments, store medical records, receive prescriptions, request follow ups with doctors, and even receive consultation reports from the healthcare provider. Patients can receive not just primary care consultations, but secondary and tertiary care as well. The app also offers a platform wherein doctors and patients can have a virtual medical record system that is secure and confidential. As for its business model, Doctori has four main sources of revenue. First, is through telemedicine, wherein they receive a percentage from every video consultation, and next is through bookings, as they receive a monthly fee from clinics and hospitals for physical visits arrangements. They also earn a commission from pharmaceuticals for every medication prescribed and bought using the platform, plus through a B2B avenue as they provide large commercial organizations with tablets to allow their employees to speak to doctors without leaving company premises.

Entering the entrepreneurial ecosystem in the midst of a global pandemic may be a challenge, but the co-founders view it as a



blessing for a telemedicine platform such as Doctori. However, they point out that it is extremely important for such businesses not to have their business models reliant on a pandemic. "The COVID-19 [crisis] will end, and people will go back to physical consultations," Alawadhi reminds. "Entrepreneurs should always ensure that their business models are pandemic-proof, in the same way way that if an unforeseen event like the COVID-19 strikes [again], it does not affect their business." And for entrepreneurs looking at opportunities in Bahrain's healthtech industry, Alawadhi feels that the next biggest opportunity is in homecare. "Homecare is literally providing the logistics to allow doctors to visit patients at home. The market for homecare will grow tremendously, and we at Doctori are working on a model for homecare."

As for their future plans, the co-founders reveal that they will soon integrate artificial intelligence to the platform to allow doctors to understand patients' diseases by only reading their medical reports. The team plans to "blitzscale to different regions," with the first aim being the KSA market. "It is easier to jump into countries like Saudi Arabia or the UAE, where telemedicine regulations are not primitive. The Egyptian market is definitely on our plan for 2021. We will be willing to take bigger risks and jump into ambiguous markets like Indonesia and Pakistan to take advantage of the rise in digital awareness in a highly populated country."



## Leading by letting go

"For the strength of the pack is the wolf, and the strength of the wolf is the pack"

by TALAL BAYAA

ne of the principles that we follow at my enterprise, Bayzat, is that "comfort is the enemy of growth." We believe that one

must embrace discomfort and adversity to create a foundation for personal growth and highperformance. At the beginning of 2020, we thought we were setting uncomfortable objectives for ourselves with our ambitious growth targets. Towards the end of March 2020, we got a wake-up call on what *real* discomfort is.

With the onset of the global coronavirus pandemic and recession, we did all the usual things such as scenario planning, reallocating and optimizing budgets, and business continuity planning. We also reassessed and revalidated our mission- to make a world-class employee experience accessible to every company.

That was the relatively straightforward part- the real challenge is that in an environment that is uncertain and unforgiving, it is unlikely that any "fix" will be permanent. In the second quarter of 2020, it seemed like that we needed to reassess a process, reporting line, or team structure every week. My impulse was to optimize for efficiency when, instead, I should have been focusing on optimizing for adaptability.

For some context, we have over 150 team members at Bayzat. At this size, most companies adopt a prescriptive approach to strategy, tactics, and execution: the CEO (me) and the executive team set the objective, and then figure out how we're going to execute it. Executives decide what to do, and how to do it. They then push it down to the next level of management, and so on and so forth. It is not a great recipe for innovation or speed. Moreover, it is an ineffective way to engage team members in this environment where ambiguity, fear, and insecurity pervade all our personal psyches.

How does a CEO motivate their team, navigate challenging times, and future-proof their company while working from home? The answer is actually quite simple: by letting go.

There are three ways to manage people:

> tell them what to do, and how to do it;

> tell them what to do, and let them decide how to do it; or
> let them decide what to do, and how to do it.

For the past year, we've been practicing management by objectives. John Doerr's Measure What Matters and Andy Grove's High Output Management are good starting points to learn more about this organizational and leadership practice. The biggest benefit from the global pandemic is that it has accelerated our path to implementing management by objectives correctly.

The executive team at Bayzat agreed on a few high-level objectives for the year. In the past, we would cascade these first-level objectives down into quarterly plans and departmental objectives. This time, we created "tribes" to own the strategy and execution across each of the objectives. In other words, the tribe needs to decide what to do, and how to do it.

Each tribe consists of individuals from every department at Bayzat. Tribe members do not include top-management or executives; rather, our roles are to debate, coach, and guide each tribe, as well as be their biggest advocates and cheerleaders. All-hands meetings, companywide memos, and team offsites have a short shelf-life when it comes to engaging team members. Having meaningful ownership in a company is the North Star forcreating an environment defined by a high-level of employee engagement. An employee stock ownership plan (ESOP) does not mean meaningful ownership; it only means financial ownership. Having a say in the company's present and future and understanding how one's role contributes to that is what I mean by meaningful ownership.

Aside from employee engagement, we need uninhibited collaboration and connectivity across teams to attain adaptability as an organization. I believe that our tribes will achieve this more effectively than traditional hierarchies, which were created to optimize control and oversight, i.e. bureaucracy.

The truth is that no CEO has the answers right now, because the answers keep changing. I have no idea what 2021 is going to look like, let alone the rest of 2020. The best I can do is to make sure that our talented team is engaged at work, that each individual is fulfilling their role, and that each team member has a platform to achieve personal greatness.

Rudyard Kipling wrote that "for the strength of the pack is the wolf, and the strength of the wolf is the pack." This is truer than ever in times of crisis and tumult. The ability of our team to succeed depends on the individuals, and the ability of an individual to succeed depends on our team.

Letting go has been more uncomfortable than the pandemic itself- which means I must be doing something right, because comfort is the enemy of growth.



Talal Bayaa is the co-founder and CEO of Bayzat, a UAE-based technology startup that empowers businesses with smart insurance and HR solutions. Talal is a CFA Charter holder as well as a finance, investment, and banking expert. *bayzat.com* 

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