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A nighttime photograph of a city skyline, likely Dubai, with numerous skyscrapers illuminated with various lights. The buildings are reflected in the water in the foreground. The sky is a deep blue. A large, semi-transparent blue rectangle is overlaid on the top half of the image, containing the text 'COVER THE CITY'.

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ANOUSHEH ANSARI IMAGE © THE COMMONS

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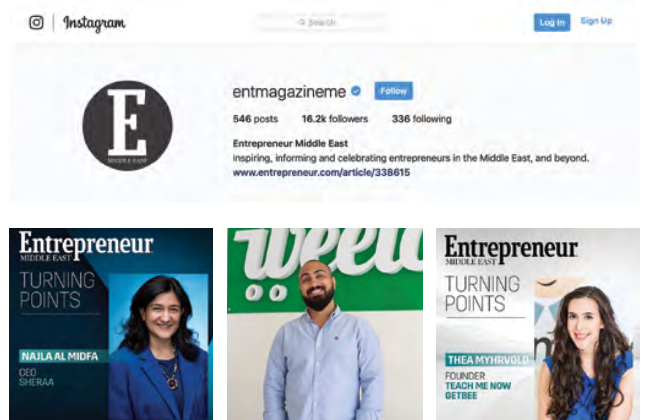


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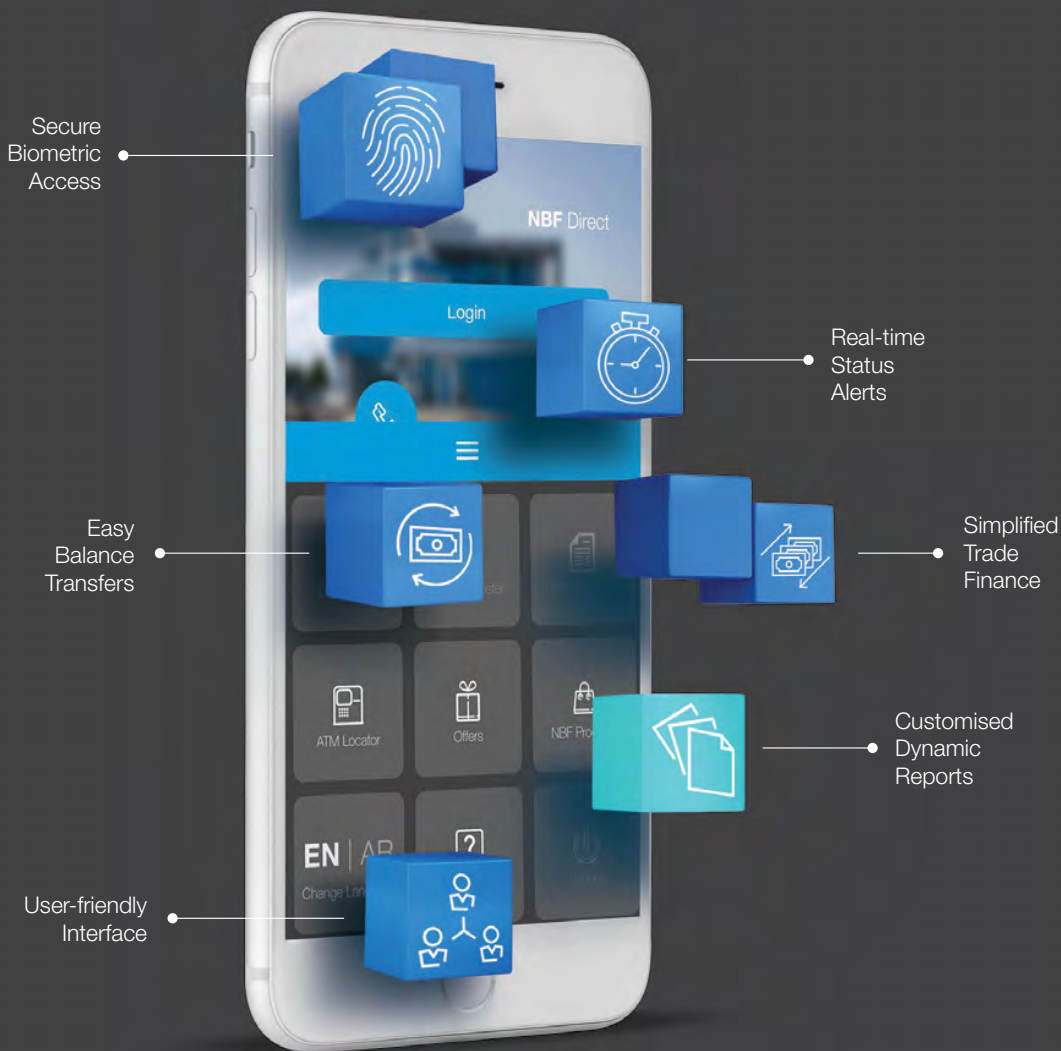
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## Noisemakers

Celebrity life... or something “like” it

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**T**here is an adage of sorts that gets thrown about a lot these days, which is that all of us need to be “creating content,” and that all of us need to be taking advantage of all the tools at our disposal to “tell and share stories” with the world at large. Now, at the face of it, all of this sounds well and good, but of late, I’m beginning to realize an important caveat is missing in these missives for entrepreneurs and professionals in the social media age. You see, I believe that we shouldn’t be promoting *just* the creation of content- instead, we should be promoting the creation of *good* content. There is a massive difference between those two things- one is just noise that adds no value to anyone and is either

just throwaway information or, at best, self-promotional swagger, while the other is something that has been thought about, worked on, and developed with the idea that it will be of use to someone else out there.

As entrepreneurs, while one cannot really deny the importance of pitching and presenting yourselves as brands in your own right, there is a fine line to be walking when you’re doing this- after all, in the long run, rest assured that it’s your work that will speak for you. As such, all of the content you put out there in your name, whether that be a self-aggrandizing image on Instagram, or a sanctimonious comment about anything and everything on Twitter, all of that should, I believe, never take precedence over the business that you’re trying to develop and build. At this point, I should probably state that sure, everyone is essentially free to say what they want and when they want to, but, as a *Spider-Man* comic famously once said, “with great power, comes great responsibility,” and with that thought in mind, it’s really not too much to ask to put some care

and thought into what one is shouting into these megaphones on the internet.

In the world we live in today, I’ve been noticing a seemingly craven urge among people around me to put themselves up as celebrities of a sort, and while I guess there’s nothing too wrong about wanting to be famous, I feel it’s a problem when you try to achieve this by focusing on building up your profile and prominence, as opposed to honing your talent or work, and letting that be the vehicle to take you to the big league. After all, that’s what matters in the long run- the *good* work that you do and actually put out to the world. Because everything else is, well, just noise anyway.

A handwritten signature in black ink, appearing to read 'Aby' with a large, sweeping flourish underneath.

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Left to right: H.E. Manal Ataya, Director General of Sharjah Museums Authority; H.E. Najla Al Midfa, CEO of Sharjah Entrepreneurship Centre and Vice-Chairwoman of Young Arab Leaders; Eng. Suaad Al Shamsi, the first female Emirati aircraft engineer; and Farah Al Qaissieh, founder of Stutter UAE.

## CELEBRATING EMIRATI WOMEN'S DAY 2019

EMIRATI WOMEN INSPIRE AT EVENT STAGED BY YOUNG ARAB LEADERS AND DUBAI FUTURE ACADEMY

Each year, the United Arab Emirates celebrates the Emirati Women's Day on August 28. This day was launched by Sheikha Fatma Bint Mubarak, Chairwoman of the General Women's Union, Supreme Chairwoman of the Family Development Foundation, and President of the Supreme Council for Motherhood and Childhood in 2015 to recognize the key role of women in the United Arab Emirates. It is a national celebration to highlight the contribution of the country's women in advancing the UAE's interests and promoting its initiatives.

From Olympic gold medalists to ministers making vital decisions and even aspiring scientists and astronauts planning to make a trip into space, women have always been in the forefront of the UAE's culture and society. To quote the late President and Founder of the UAE, H.H.

Sheikh Zayed bin Sultan Al Nahyan: "The woman is half of the society, any country which pursues development should not leave her in poverty or illiteracy. I am on the woman's side; I always say this in order to uphold her right to work, and participate in the building process of her country."

This year, Young Arab Leaders and Dubai Future Academy came together to honor the groundbreaking achievements of women across the Emirates by organizing a session commemorating the fifth Emirati Women's Day under the theme, "Emirati Women: Icons of Tolerance," at the 3D Printed Office at Emirates Towers in Dubai. The session included a panel discussion with the participation of H.E. Najla Al Midfa, CEO of Sharjah Entrepreneurship Centre and Vice-Chairwoman of Young Arab Leaders; Eng. Suaad Al Shamsi, the first female Emirati aircraft engineer; Farah Al Qaissieh, the Founder of Stutter UAE; and H.E. Manal Ataya, Director General of Sharjah Museums Authority.

During the discussion, when the speakers were asked about how the UAE has empowered and helped each of them to become who they are today, Eng. Suaad Al Shamsi notably shared, "Both the UAE government and my mother supported me, appreciated what I plan to achieve, respected my ambitions, and helped me to make my dreams come true."

As an engineer working in a male-dominated sector, Al Shamsi spoke about being

driven to succeed in her role. "My experiences made me realize my weaknesses, explore my strengths, build my character, and learn to balance and focus on what I need to accomplish," she said.

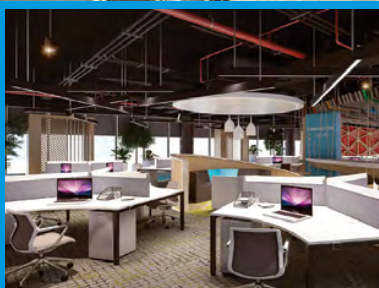
Manal Ataya, Director-General of Sharjah Museums Authority, thanked the event's organizers for giving her the privilege of moderating this discussion panel. "Listening to these women's journeys and experiences over the past 15 years is truly motivational and empowering for young women," Ataya said. "It will inspire others to seize opportunities and work hard to assume their roles in the society."

Nabra Al Busaidi, Executive Director of Young Arab Leaders, added, "We are fortunate in the UAE for our wise leadership, who believes in the capabilities of Emirati women, and the importance of empowering them to enhance their roles in the sustainable development of this nation. The UAE is a country of endless possibilities, and the rulers set an example. The UAE is eager for young Emiratis to take advantage of the opportunities out there, and to contribute towards the society. This makes it a symbol for the region, in proving that Emirati women are contributing to the progress of the UAE and representing the country regionally and globally."



IMAGE CREDIT: YOUNG ARAB LEADERS AND DUBAI FUTURE ACADEMY

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# HALA BADRI

Director General / **Dubai Culture & Arts Authority**

by **ABY SAM THOMAS**

“**E**very day is an opportunity to learn something new.” That’s how Hala Badri chooses to characterize the lessons she has learnt along the way of her illustrious career, which has seen the Emirati professional work at prominent UAE entities like ENOC, du, Dubai Properties, and ADNOC, among others, before settling into her current role as Director General of Dubai Culture & Arts Authority earlier this year. “It is difficult to identify an individual moment that defined my current path,” Badri says, as she reflects on her career so far. “As someone who is inspired by and grateful for everything around me, I have been blessed with a life full of moments that inspire me to surpass my potential. I regard every experience and situation I go through as an opportunity to learn something new. In effect, I am the result of all my stories and journeys over the years.”

As someone who has been consistently lauded for leading teams with creativity and innovation, Badri seems to be well placed in her current role at Dubai Culture, which was established in 2008 by UAE Vice President and Prime Minister and Ruler Of Dubai, H.H. Sheikh Mohammed Bin Rashid Al Maktoum to position the Emirate as a “vibrant, global Arabian metropolis that shapes culture and arts in the region and the world.” According

to Badri, her aim in this role is to have Dubai be seen as “an incubator for creativity and creative people,” and that is the ethos with which she leads her team at Dubai Culture as well. “Emphasizing team cohesion, and pushing the team to work towards strengthening the creative economy in Dubai has to be one of the most important pillars of my tenure at the Authority,” she explains. “I believe in people, and empowering them to always aim higher, and think outside the box. Having a hands-on approach is integral to my leadership style, and makes me the team player that I am. As an advocate of research, planning, and strategizing, I also consistently seek excellence and best practices, as well as set expectations to empower people and my team as a collective, for them to consistently be at their best, so that they may uplift the Authority, and, consequently, Dubai and the UAE as a whole.”

It should be clear here that Badri is uninhibited about her drive and dedication for the UAE, with her happily paying credit to the nation for having enabled all of what she has achieved so far. “I grew up inspired by the guidance of our wise leadership, inspired by the vision that they set in place for this nation, which instilled me with the drive to progress upon my path of development and accomplishment,”



**“AS AN ADVOCATE OF RESEARCH, PLANNING, AND STRATEGIZING, I ALSO CONSISTENTLY SEEK EXCELLENCE AND BEST PRACTICES, AS WELL AS SET EXPECTATIONS TO EMPOWER PEOPLE AND MY TEAM AS A COLLECTIVE. FOR THEM TO CONSISTENTLY BE AT THEIR BEST, SO THAT THEY MAY UPLIFT THE AUTHORITY, AND, CONSEQUENTLY, DUBAI AND THE UAE AS A WHOLE.”**

she declares. “Under the guidance of H.H. Sheikh Mohammed bin Rashid Al Maktoum, we are privileged to be living in an environment that supports and empowers women, and consolidates their important roles in society. This is not only symbolically recognized and celebrated on Emirati Women’s Day, but also through tangible milestones

and results set in place for them. I am proud to see the culture domain in the UAE, driven by leading examples of thriving women that I personally look up to, such as H.H. Sheikha Latifa bint Mohammed bin Rashid Al Maktoum, Vice Chairman of the Board of Directors, Dubai Culture; H.H. Sheikha Mariam bint Mohamed bin Zayed Al Nahyan, the Chair of the Board of Trustees of the Abu Dhabi-based Salama bint Hamdan Al Nahyan Foundation, who directs the vision towards art, culture, heritage, health, and early childhood development; and H.E. Noura bint Mohammed Al Kaabi, UAE’s Minister >>>

of Culture and Knowledge Development. Female leaders in this space have paved the way to integrating the past with the present, creating opportunities for the future. I strongly believe in the positive impact that women in their community can have, and I am proud that 63% of Dubai Culture's workforce comprises women."

When I ask Badri for her advice for professionals in the entrepreneurial and business arena, she replies by sharing insights that have actually worked for her over the course of her career. "The most prominent lesson is the importance of communication, and the need to establish a transparent relationship with those you work with," she says. "The human experience is one we should all treasure, as there is so much you can learn from the people around you." This brings Badri to her next pointer for business professionals, which is about always remembering to play well as a team. "Another lesson was that of motivation and empowerment, and how, when shared, comes back to you ten-fold," Badri explains. "Empowering those around you should be a necessity, as those same people you will uplift will come back to lift you when you need them most." On a personal note though, Badri is emphatic about the importance of building oneself up to always be receptive of the opportunities that are around us every day. "Of all the lessons I have retained, however, the thirst to learn kept my spirit alive, and encouraged me to strive to excel at everything I do," Badri says. "Keep an open heart and mind, and the world will present itself to you in its most beautiful form."



## ANOUSHEH ANSARI

CEO / XPRIZE Foundation

by ABY SAM THOMAS

**T**he world as we know it has recorded only 563 people as having been to space so far, and that fact alone is enough to understand my excitement at coming face to face with XPRIZE Foundation CEO Anousheh

Ansari -the world's first female private space explorer- at the Abundance 360 (A360) Summit in Dubai earlier this year. Ansari's journey to space in 2006 has led her to being immortalized in history, with the Iranian American entrepreneur also forever going to be remembered as the first Muslim woman in the world to travel to space. "Going to space was a dream of mine since I was very, very young," Ansari said, as she recounted how she managed to realize this notable achievement. "I always imagined, as a young girl in Iran, that perhaps I would create something, sort of invent something so amazing that, you know, NASA would *have* to take me to space." Now, her dreams and ideas about space back then (bolstered by her fascination with the *Star Trek* television series) may not have played a direct role in how

she got aboard a Russian Soyuz rocket to spend a few days at the International Space Station- but it's certainly safe to say that they did lay the foundation of Ansari's foray into space in the long run.

Ansari has had a rather circuitous route to get to space. After migrating to the United States from Iran in 1984 at the age of 16, she went on to secure an education in electrical engineering (she remembers being one of the few women in her classes then), following which she started her career at the now-defunct American telecom firm MCI, which was where she also met her husband, Hamid. In 1993, Ansari, along with her husband and brother-in-law Amir, founded Telecom Technologies Inc., a technology provider for telecom companies, which was acquired by Sonus Networks (a global leader in secure and intelligent cloud communications, now called Ribbon Communications) for about US\$750 million in 2003. Now, through all of these years, Ansari's dreams to explore space might have taken a backseat- but they remained in her mind all the same, and it was the sale of her company that

allowed her the time to revisit those ambitions. “I always had this desire and this feeling that I need to somehow find my way back to space,” she told me. “And when we sold our company, it was my first opportunity, where I went back to school, started studying astronomy again, and I started looking for how would I make this [dream] happen. And as I was searching for a solution, the universe brought me to Peter [Diamandis, founder of the XPRIZE Foundation], and the Ansari XPRIZE was launched out of it.”

As a non-profit organization, the XPRIZE Foundation is today known for launching global competitions that aim to spur the development of technological innovations for the good of humanity. However, back when Ansari first met Diamandis, XPRIZE was in its very early days, but the two found common ground in their pursuit of moonshots- and space exploration was something they were both very keen on. At that time in the US, space travel was considered to be exclusively a government affair, and, as the XPRIZE website notes, “space exploration for the private sector was neither possible nor affordable.” Ansari wanted to turn this around, of course, and it was her association with Diamandis that led to her and her family sponsoring the first competition under the XPRIZE banner, the \$10million Ansari XPRIZE, which was aimed at enabling “the creation of a reliable, reusable, privately financed, manned spaceship.” In 2004, the winner of this prize ended up being a company called Mojave Aerospace Ventures, with its technology later

getting licensed by legendary entrepreneur Richard Branson to establish Virgin Galactic- this competition is thus said to have essentially kickstarted the creation of the \$2 billion private space industry.

“What was very significant was the fact that a \$10 million prize attracted a hundred million in an investment from teams across the globe,” Ansari recalls. “And then an industry that was going to be worth about hundreds of billions of dollars was created out of it.” Now, it was around this time that the term “space tourism” also started to get thrown about- American millionaire Dennis Tito had already made headlines in 2001 by paying private space flight company Space Adventures to fly him to (and spend time in) space. In February 2006, Ansari secured an opportunity to serve as the back-up for Japanese businessman Daisuke Enomoto on a Space Adventures flight to the International Space Station. In August that same year, Enomoto was medically disqualified for the trip, and Ansari got to occupy the space that had now become available on this particular flight. With that, on September 18, 2006, Ansari found herself being a part of the Expedition 14 crew of the Soyuz TMA-9, which blasted into space for an eight-day expedition aboard the International Space Station.

For someone who was realizing a lifelong dream, Ansari likens her experience of being in space as a sort of homecoming- space, she says, felt like where she was *always* meant to be. “The experience is transformational in many different ways,” Ansari says. “When

you see earth from space, you sort of can put things in a new perspective. So, you shift your priorities. And you become all of a sudden, if you weren't already, you've become more of a global person, where you see our planet as just one home, one planet. There is no separation between anyone living on the planet, and problems and opportunities become global. So, when I returned,

anything that I worked on, I could not just narrow it down to one location; it had to be global, at a global scale. And also, your priorities and your relationships with the environment, with your family, with what's important in life, changes, because you also realize the fragility of our lives, and our planet, and our environment... It's like time and space come to have a different meaning for you. You start thinking about, well, what's important in life. You know, who's important for me to connect to, and you start thinking about your purpose more than ever, and how you want to spend the rest of your life.” >>>

**“I HAVE BEEN A SPOKESPERSON, A BOARD MEMBER, AN ADVOCATE, A SPONSOR, AND ONE OF XPRIZE'S BIGGEST FANS, AND I AM GRATEFUL FOR THE OPPORTUNITY TO WORK WITH SUCH A PASSIONATE GROUP OF INDIVIDUALS DEDICATED TO CHANGING THE WORLD FOR THE BETTER.”**



Anousheh Ansari,  
CEO, XPRIZE Foundation

After Ansari returned from space, she found herself making use of her entrepreneurial chops as one of the co-founders of Prodea Systems, which she had once again launched with her family, incidentally on the very day she shot off to space in 2006. In her role at the helm of a company that bills itself today as “disrupting the internet of things market,” Ansari believes she was tapping into the lessons she had learned from her trip to space, wherein everything she worked on had to be not only cutting-edge, but

also to look at solving global problems. One can safely say that this was the same ideology that governed her move into her latest role— in 2018, Diamandis and the board of directors at XPRIZE (of which she had been a member as well) asked her to become the entity’s CEO. In a statement released about her appointment, Ansari noted, “As I take on the helm at XPRIZE, I feel the same exhilaration as I did the day I was sitting in my capsule atop of my Russian Soyuz rocket— waiting impatiently to be launched into the infinity of the universe that I had dreamed about as a child, and in nervous anticipation of the enormous possibilities in front of me. I have been a spokesperson, a board member, an advocate, a sponsor, and one of XPRIZE’s biggest fans, and I

am grateful for the opportunity to work with such a passionate group of individuals dedicated to changing the world for the better.”

For all of the outstanding achievements she has had so far, Ansari remains well aware that she, as a woman in the technology space, is still in the minority in this particular field— it’s something that she has noted ever since she was one of the few women in her engineering classes at university. “As a tech entrepreneur, the subject of woman in technology is very important for me,” she says. “We’re at A360 here, and, with Peter and everyone talking about exponential technologies, and how it would transform our world, and I’ve been in those rooms, where these technologies are designed and discussed, and there are not

that many women in there. And the possibility of using all these technologies for the detriment of humanity is very high. The first use of many of these technologies are in military use. However, I know that for sure, because I’ve sat at those tables, and I’ve seen other women sit at those tables, when there is a woman at the table, they try to look for opportunities to use these technologies, design these technologies, *for good*. And that’s why I want more women in technology, and that’s why I want more women in these boardrooms, making decisions that will shift the direction of these technologies for good. And frankly, that’s why I left Prodea, and I am at XPRIZE, because I was trying to figure out how can I have an impact on how these technologies get developed. It was like

**“I ALWAYS IMAGINED, AS A YOUNG GIRL IN IRAN, THAT PERHAPS I WOULD CREATE SOMETHING, SORT OF INVENT SOMETHING SO AMAZING THAT, YOU KNOW, NASA WOULD HAVE TO TAKE ME TO SPACE.”**



Anousheh Ansari, CEO, XPRIZE Foundation at the Abundance 360 Summit in Dubai

IMAGE CREDIT: ANOUSHIEH/ANSARI



## "IF YOU KEEP YOUR EYES ON THE TARGET, AND THEN JUST BE FLEXIBLE WITH HOW YOU GET THERE, YOU'LL EVENTUALLY GET THERE. AND SPACE WAS ONE OF THOSE THINGS FOR ME."

amazing, at the same time, when I got the offer to from the board of XPRIZE to join XPRIZE as the CEO. I'm like, this is the perfect platform, because we're all about using the power of exponential technologies to solve grand challenges, and this is how I can have an impact, and hope to shift the direction of the development and advancement of these technologies, for the betterment of humanity."

It should be quite apparent here as to why Ansari is considered a role model by people around the globe, and especially so for women and girls in the world today. While Ansari claims that she never set out to have this kind of influence, she also understands the significance and responsibility she has in this respect. "To be honest with you, whatever I did was not to become the first of this, or first of that," Ansari says. "But I also know, especially for young girls, how important role models are. So, for a young girl to say, 'I want to be like her,' it will help her develop a plan together. And they're not that many, you know, women role models in tech. Unfortunately, you see all these other types of women role models, who should not be a role model at all, in entertainment and certain industries, they're sort of put on a pedestal. So instead

of young girls wanting to be like, you know, me or other woman astronauts, other woman scientists, who have made a big difference, they see these *other* options. So, for me, what's important is, you know, if my story and my life can serve as an example for a young girl to choose a path that will be in science and technology, that would be a great honor. I go talk at a lot of schools, especially younger girls who are more impressionable, and you can leave a lasting impact. And I've been doing this now long enough that I actually meet young girls at events, and they come to me saying, 'Oh, you came to my high school, and you talked, and you inspired me, and I'm like getting my engineering degrees in this, or I am getting my aeronautic engineering degree now, or I am working for SpaceX...' And I'm like, this is amazing, it gives me goosebumps every time I hear them talk about that. It's always fun to see someone like that."

As someone who realized a dream that she had made in her childhood (and let's not forget how unreal that dream might have been to Ansari at that age and time), I ask her how the rest of us can follow her lead in terms of going after those impossible goals that we may have set for ourselves at one point in time or the other. "I tell

all entrepreneurs [that] you sort of have to figure out where you want to go, but you can never plot an exact path to get there," Ansari replies. "You have to be very flexible, look for opportunities, just go with the flow, and take advantage of what life throws at you to get to your destination. But you need to keep your eye on the target. If you take your eyes off the target, then you'll get lost. But if you keep your eyes on the target, and then just be flexible with how you get there, you'll eventually get there. And space was one of those things for me. I kept my eye on the target. I came across opportunities, I took them one by one, and they eventually got me to where I wanted to go."

When it comes to women in this part of the world, Ansari is emphatic about how societal standards on them need to change for them to prosper further. "Women are brought up to be perfect girls, perfect wives, perfect sisters, and perfect daughters... And being perfect in all those aspects, and [that often means] putting yourself second, and, I guess for the lack of a better word, being submissive to the needs of others. It really creates a burden on women, and especially if you want to try new things. For a woman entrepreneur, because they've been brought up to think they have to be perfect, so [they believe] they *can't* fail. And at the core of entrepreneurship is failure. So, if you think you cannot fail, you won't try things, you won't try things that you may fail at. Or you would practice in private forever until you come out, which means that you're not learning from anyone, no one can help you

succeed at what you want to do... So, support from parents, encouragement that it's okay for you *not* to be perfect, and you can fail, and we still love you, and we'll still support you. And especially for married women in the region, [it's important for them] to have the support of their husbands to share the burden of running a household, taking care of the kids, which is unheard of sometimes in this region. It's important to allow the woman to flourish, and to explore new possibilities. I'm hoping, maybe like another generation or two before we get there, but I see signs that it is moving in that direction, and it gives me hope."

At this point, I also ask Ansari what her advice would be to some young girl, out here in the Middle East, who might be dreaming as big as Ansari herself did, once upon a time, out of this particular region as well. "My message for that little girl is don't give up on your dreams," Ansari says. "That's the most important thing, because the rest, you'll figure out. But if you give up on your dream, you will never know [how it could have been realized], and you will never figure it out. But whatever your dream is, never give up on it. And keep it like a sacred sort of source of power inside of you. Tap into it, let yourself dream about that every night you go to bed, let yourself read about it, have little reminders around you. Even if your life takes a different turn and you sort of end up someplace completely different from where you thought you would be or wanted to be, don't let that stop you from dreaming it, because eventually, you'll find your path back to it."



**"I THINK THAT THERE WILL BE AN EVEN BIGGER SHIFT IN THE WORLD, AND PEOPLE WILL NEED TO BE VULNERABLE ENOUGH TO BE ABLE TO EXPOSE THEIR IMPERFECTIONS IN A WAY THAT CAN BE VERY CHALLENGING."**

## **HUDA KATTAN**

Founder and CEO / **Huda Beauty**

by **TAMARA PUPIC**

In person, Huda Kattan, the driving force behind one of today's fastest-growing beauty brands, Huda Beauty, radiates steely self-assurance. Not that I have expected anything different from a woman who is currently ranked 36 on *Forbes'* list of "America's Richest Self-Made Women." Sitting beside me at the brand's headquarters in Dubai, she looks as striking as ever—the abundant curls of black hair frame her flawless face, complete with immaculate makeup, and she is dressed for not just any but *exactly* the type of success she wants in a sequined power suit. And, during the interview, she wants to broach the topic I least expect. "When you hit a certain level of success, you realize that it can cause some really serious issues to come up," Huda says. "And if you don't find the right way to deal with it, it could make you very depressed, very purposeless. It's scary."

Up until now, Huda has used a makeup brush as an empowerment tool to guide women on how to paint their own stories of betterment on their own faces. Over almost a decade, with the aid of her sisters Mona and Alya Kattan, her brainchild Huda Beauty has grown from a blog to a beauty brand that now offers 213 products across five categories (complexion, lips, eyes, body, and tools), the newly-launched sub-brand Kayali, while an arsenal of the brand's skincare products is also in the works. However, what makes the story of Huda Beauty extraordinary is that Huda is now willing to take all those layers of makeup off, confront her insecurities, and learn how to feel truly confident inside—while sharing it all with her 40 million and more followers, of course. "A lot of issues from my childhood were driving me, and I had no idea," she says, adding that she has been working with a life coach over the last couple of years. "I never felt like I belonged in society, I never felt really comfortable in my own skin, and there are literally billions of people who feel like that. However, I never understood that it was the thing that gave me my drive, that I always wanted to prove that I was good enough."

A turning point for Huda (and Huda Beauty) happened in 2017 when the

Kattan family agreed to sell a small stake in the business to TSG Consumer Partners, a San Francisco headquartered private equity firm focused exclusively on the branded consumer sector. It was a positive change that hard work and perseverance had brought to Huda Kattan, but surprisingly, it also uncovered that, in her mind, she was partially still a person she used to be: an American-born daughter of Iraqi immigrants exposed to daily bullying due to her ethnicity. "Getting our investment meant that we were now good enough, and it made me question to whom I was trying to prove it," she says. "I actually went through a lot of getting to know myself after that happened. It's crazy, because you think it's the best thing that could ever happen, but I've heard it from so many of our friends, and it is that after they get these crazy valuations and crazy investments, they hit rock bottom, because all of a sudden, they realize that they have been doing everything for society, and never for themselves. And then, they have to question themselves, like, 'Why do I actually care?' and that is such a hard conversation to have with yourself."

In opening up on this topic, Huda proved that she is a part of the millennial

**"GETTING OUR INVESTMENT MEANT THAT WE WERE NOW GOOD ENOUGH, AND IT MADE ME QUESTION TO WHOM I WAS TRYING TO PROVE IT!"**

generation that is prioritizing purpose over profits—according to Deloitte’s 2018 Millennial Survey, 80% of millennials believe businesses should make a positive impact on society and the environment. On her part, Huda is eager to inspire an honest dialogue around different self-confidence related personal challenges. “They [millennials] want to buy from brands that are sustainable because they want to be a part of the companies that are doing something good for this world,” she says. “I think that there will be an even bigger shift in the world, and people will need to be vulnerable enough to be able to expose their imperfections in a way that can be very challenging. It’s really hard to actually say, ‘I don’t love myself enough,’ but it’s such an important conversation to have, because you can only get over those things when you start talking about them. People see me from the outside, all this hair and makeup and our glamour team that does all this stuff, and think I cannot not feel self-love, but I do, and I see it in other people. It’s like a wound that they carry with themselves.” Her wound, which she described to us as the ugly child syndrome, inspired her passion for cosmetics, turned her into an expert on beauty products, and became the main pillar of her brand. “The heartbeat of the company is definitely that transformational idea, the idea that you can transform, and be beautiful,” Huda explains. “The vision of the company is definitely to allow people to understand their capabilities, and how far they can go.”

# NADINE MEZHER

Co-founder and CMO / **Sarwa**

by **PAMELLA DE LEON**

Every enterprise has a moment that sparked its creation. For Nadine Mezher, it was the realization that “the traditional financial industry was not designed to be fair. It was designed to make money for the ones that can afford it.” Mezher saw firsthand how a close relative who, after working for 40 years in Kuwait, came to Dubai to put part of his savings in MENA real estate, with the intention of investing the rest. Though it was a decent sum, Dubai-based financial advisors with whom he consulted expressed disinterest, and felt it was too small for their minimum requirements. “You have so many more stories like that, and you quickly realize that the story needs to change,” Mezher says. At the same time, Mark Chahwan and Jad Sayegh, both based in Canada then, were familiar with how robo-advisors were transforming the wealth industry by reducing fees and

account minimums, and they noticed that the Middle East lacked access to financial services to allow everyone to invest. They started developing the idea in 2016, and contacted Mezher, who was in Dubai then, through common friends to understand the market. Around that time, Dubai International Financial Centre (DIFC) announced the launch of the region’s first fintech accelerator, DIFC FinTech Hive, and that led to September 2017, when, with the support of the accelerator, they joined forces to launch Sarwa, a regulated hybrid robo-advisor in the region catering to young professionals, with a lowered minimum of US\$500 to open up an account.

With the mission to change the mindset that investing is a luxury by making it inclusive and accessible, Sarwa makes investing simple and affordable by combining proven investment strategies with technology to drive down costs—meaning



Nadine Mezher,  
co-founder & CMO, Sarwa

**“WE DO A JOB SO WELL, AND WORK SO HARD, AND EXPECT THAT SOMEONE WILL NOTICE, AND PUT A TIARA ON OUR HEADS... UNFORTUNATELY, THIS DOES NOT HAPPEN. YOU HAVE TO VOICE YOUR VALUE.”**

lessened maintenance fees and reduced minimum requirements. “We help our clients build their wealth with a personalized, low-cost, diversified portfolio and provide access to on-demand investment experts,” says Mezher. The co-founders hail from a wide background: CEO Chahwan has worked in consulting for Canada’s financial institutions as part of Accenture Strategy’s Financial Services practice, as well as in asset management at pension fund company Caisse de depot et placement du Quebec, while CTO Sayegh brings in his experience building software systems at hedge fund Vigilant Global, ranging from cloud-based distributed services to data visualization and web applications focused on user experience, and CMO Mezher comes from a multi-disciplinary background of consulting in retail strategy with clients including the Office of H.H. The Crown Prince of Dubai, OSN, and Nestle, as well as stints in Dubai Tourism and Commerce Marketing.

There’s a certain pressure that is innate on one’s path to success, and Mezher is open about pressures she has faced, especially pointing towards the Tiara Syndrome, which she defines as when “we do a job so well, and work so hard, and expect that someone will notice, and put a tiara on our heads... Unfortunately, this does not happen. You have

to voice your value.” Mezher also states how it’s not just a culture or region-specific problem as women in businesses are currently at a minority, especially at a senior management level. “Men have more affinity with men, and unconscious bias develop out of that, and out of the values that are ingrained in us from childhood. There are certain stereotypes that society boxes us in, and we also box ourselves in. It only takes awareness to start seeing changes.” She recalls having her focus questioned as she’s a mother, when in fact, she says, motherhood has allowed her to learn how to efficiently manage time and people. “I feel like I can do anything now! I used to listen to these voices. Now, I wear the fact that I am a working mom proudly, and I would not change a thing.” Obstacles to success, whether due to internal or external factors, are always present, and the best thing you can do for yourself, Mezher says, is surrounding yourself with people who inspire you, make you grow as an individual, but most importantly, remember that you are your biggest supporter.

This personal intention of taking charge of one’s continuous growth is also evident in her enterprise—Mezher is keen to clear up people’s aversion to investments, encouraging people to seek out advice and develop confidence to make

## QUICK TAKES

Nadine Mezher, co-founder and CMO, Sarwa, on the most common misconceptions when it comes to finance and investing

### 1. “I don’t have enough information. It sounds too complicated.”

“Sarwa believes in democratizing investment and making it inclusive and accessible. This is why we launched a series of educational content that showcases actionable lessons learned from the personal finance journeys of interesting individuals: from community icons to innovators, entrepreneurs to ambitious professionals. We also have videos on the 101 of investing and most asked questions to show how easy it is to just start. The near unanimous answer we get when we ask about the reason for not investing is: ‘I don’t know how to start.’ And this is how we are tackling this. There is a lot of information in there about the dos and don’ts and it is just done in a way that speaks to everyone, and removes all the jargon and scary words that traditional advisors would use to make it sound complicated.”

### 2. “I don’t have enough money.”

“Traditionally, investment firms often required a very high minimum and came with a lot of charges that impact bottom line, such as maintenance fees, annual fees, and even account-closing fees. A platform like Sarwa allows you to start with just \$500 and has an annual fee of only 0.85% of your account— and none of the other surprise charges. This makes investing a lot more accessible for new investors and seasoned investors alike.”

### 3. “I want to wait for the perfect time/perfect investment to start.”

“Waiting for the ‘best’ time to invest is rarely a successful strategy. For investors seeking to grow wealth over the long term, the best approach is almost always to just start investing right away. Statistics and data show over and over again that no one can consistently time the market. It’s not a winning game. Waiting for the perfect moment is worse than bad timing. In fact, the data shows that ‘badly-timed’ investments in stocks are better than making no investments at all. Diversifying investment is the best strategy, whether it’s your first investment or you are savvy investor. If you feel passionate about one product, or you really want to invest in your friend’s idea, use a very small percentage of your savings to do so, to ‘gamble’ with. But make sure that the bulk of your investments goes to a fully diversified portfolio. The old adage, ‘time in the market is better than timing the market,’ holds true, and the best time to start is now!”



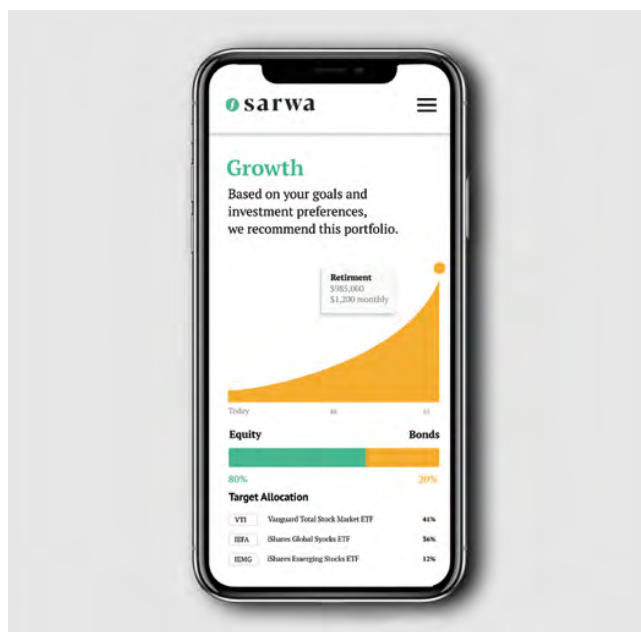
better finance decisions. Sarwa's onboarding process indicates a simple procedure that determines your initial risk profile, after which you are given a recommended portfolio that is based on your financial goals and other personal factors that will be adjusted as you mature as an investor. With its fees starting at 0.85%, and 0.5% for larger accounts, and no entry, withdrawal, or exit fees, the platform allows users to have different account types -conventional, joint account, halal and Socially Responsible Investment (SRI) portfolios- and offers on demand advice with a financial advisor and customer support. Users can also be assured of a secured account: "Since Sarwa works with a brokerage firm/custodian bank called Interactive Brokers based in the US, all accounts are insured by SIPC for up to \$500,000 in cash and securities, including up to \$250,000 in cash. We also use state-of-the-art security measures, are regulated by the DFSA, and are

backed by top regional and international VCs."

The startup's growth is striking- they currently have around 10,000 registered users and a client database growing at a 25-30% month-over-month rate. It raised a seed round with angel investors at its inception, after which Shorooq Investments joined as a VC, followed by a pre-series A bridge round in September 2018 joined by MEVP, 500 Startups, Women's Angel Investor Network, Hala Ventures and Saned Partners, bringing the startup's total funding to over \$1.5 million, according to Mezher. In the coming months, besides growing their market base, and with the lack of formal pension funds for UAE expats, Sarwa aims to work with the corporate sector to offer employees savings scheme plans and extend its offering from individuals to companies. "We are on a mission to make investing super easy and accessible for all young professionals in the Middle East, allowing them

to get expert advice and reach their financial goals, whatever they are," she says. "We're planning on going above and beyond to help them achieve their goals by partnering with leading platforms and service providers, and continue improving our products, platform, and clients' experience."

Mezher describes her entrepreneurial journey in two words: ups and downs. She comments that growth starts from focusing and building on small victories by leveraging the power of your team. It also helps to put in place proper corporate governance from the get-go, as streamlined operations can help the productivity of you and your team. To aspiring 'treps, Mezher advises that it's worth looking into your industry and community when you are thinking of launching a business- similar to the support they've received from FinTech Hive. And just like investing, Mezher advises that when it comes to business, just start. "Keep in mind though that a great idea does not necessary translate into a great business. Find an idea that you believe solves a problem, a need in the market and then equip yourself with focus, patience and a business mind that keeps you on track to implement the best practices of corporate governance."





## CAMMIE DUNAWAY

Chief Marketing Officer / **Duolingo**

by PAMELLA DE LEON

If you've ever received push notifications such as, "Learning a language requires a little practice every day," to "These reminders don't seem to be working. We'll stop sending them for now," and finally to "You made Duo sad," then you would probably know about Duolingo, a renowned US-headquartered language-learning platform known for heavily utilizing gamification to engage users, which includes everyone from Bill Gates and Jack Dorsey, to Syrian refugees in Turkey and Jordan. Downloaded by more than 300 million people globally, that plump green owl, the startup's iconic mascot, is determined that you continue to learn your chosen languages, even inspiring Internet memes based on its persistent notifications for you to study.

**DUOLINGO SCALED TO OVER 300 MILLION TOTAL LEARNERS WITHOUT ANY PAID MARKETING- A RARE FEAT FOR COMPANIES TO ACHIEVE, BUT ONE THAT SPEAKS OF THE STARTUP'S ORGANIC USER ACQUISITION THROUGH STRONG PR AND WORD OF MOUTH.**

One of the leading executive forces of this fast-growing tech education venture is Chief Marketing Officer, Cammie Dunaway. Dunaway's path to the startup world after years of ascending the corporate ladder may seem to be an unexpected leap, but one that she describes as a natural transition. With more than 25 years of experience as a seasoned executive, Dunaway has led marketing and general management of prominent brands such as Frito-Lay (an American subsidiary of PepsiCo which manufactures snack foods) in various sales and marketing positions, Nintendo as Executive VP of Sales and Marketing, followed by Yahoo! as CMO, and KidZania as US President and Global CMO, besides being on the public board of directors of various entities. With a business administration degree from the University of Richmond and an MBA from Harvard Business School, the American marketer's background spreads across digital, consumer products, entertainment, technology and retail industries.

So, what prompted her jump to a startup venture? "I wanted to put my heart and my energy into helping grow a company that makes a difference in the world, and it's important for me to work with people who are smart and passionate," Dunaway replies. "Duolingo

has both of those qualities in spade." The venture's mission of making education free and accessible for everyone was a major factor towards her decision- in fact, in July last year, she was Duolingo's first official marketing hire since its launch in 2011, an indication that the tech education venture is ready to boost its marketing efforts. The CMO now leads a team of 11 people across marketing, PR, and community, who are working towards the lofty goal of making Duolingo a household name. Working in a startup comes with key differences compared to larger companies, and Dunaway calls it a rewarding experience, particularly the culture of encouraging innovation amongst employees at all levels of the company. "When someone has a good idea for a new feature or product, there are real opportunities for those ideas to be heard, and ultimately, implemented," says Dunaway. "In general, things move much faster here, relative to larger companies with more complex team structures and organizations."

Valued at US\$700 million, Duolingo has raised \$108.3 million, with its most recent funding round being Series E in July 2017, according to its releases. Duolingo's revenue in 2018 was US\$36 million, with 2017's revenue at \$13 million, and its investors including Union Square Ventures, Kleiner Perkins, NEA, Capital G (formerly Google Capital), Drive Capital, Ashton Kutcher, and Tim Ferris. It offers over 30 language courses, including Latin, Navajo and Gaelic, as well as two fictional languages (Klingon from

the *Star Trek* universe and High Valyrian from HBO-hit *Game of Thrones*), recruiting the help of volunteers to help produce more courses. With 180 employees, the enterprise has debuted a partnership with live streaming gaming platform Twitch, wherein selected multilingual streamers help you learn a language faster, bringing another immersion experience to study a language. Plus, it also recently launched the Arabic course for English speakers, along with more courses for Arabic speakers, which Dunaway says, has proved to be extremely popular, as it reportedly reached over half a million learners within less than two months of launching.

Dunaway points out that Duolingo scaled to over

300 million total learners without any paid marketing—a rare feat for companies to achieve, but one that speaks of the startup's organic user acquisition through strong PR and word of mouth. Since joining the team, Dunaway comments that she's been focused on three aspects. First, on branding and marketing, which included creating a set of unified and consistent brand guidelines. Since Duolingo has only recently begun to do marketing, Dunaway states that the challenge is in educating people internally about topics like brand positioning, and how components of marketing are executed and measured, among others. Second is on performance marketing to boost their efforts in paid user acquisition, particularly

on Facebook and Instagram; and finally, on international expansion, which kicked off with hiring key marketing managers in vital markets like the UK, China, and most recently, Mexico, all of whom have brought localized knowledge and expertise.

As someone with her experience and role, Dunaway points out that throughout her career, there's been one element that guided her along. "One principle that has served me well is to resist the strong pull of other people's expectations and definitions of success, and try to stay centered on the true north of who I am, and what is most important to me right now," she reveals. "At critical times, I stop to ask myself what my heart would regret if I looked back a year from now, and it had not happened." She also recalls that at the beginning of her career, she aimed to "get as far as I could, as fast as I could." While at other points of her career, she sought role models, challenging assign-

ments, as well as shifted her goals around to balance family and work. At one point, she also worked part-time to help her husband start a business, and at another, she took a summer off to make a cross-country trip with her family. With these experiences behind her, Dunaway offers this advice for women in business: "It is helpful to recognize that your career is a journey, and it is okay for your goals to shift along the way. Have the courage to follow what your heart tells you to do."

The CMO is also candid on how her leadership style has evolved. As someone who went to Harvard Business School in the late 80s, she admits that they were then taught that leaders were "strong and decisive," and that they should speak with confidence and know how to invigorate a room to achieve their goals. "Early in my career, I tried to suppress my natural empathetic style, and prioritize logic over emotions," she recalls. As her career progressed, she learned to reflect the bosses who inspired her best performance. "I started to realize it was okay to bring my heart to work. I started to observe that when people feel cared for, they are more innovative and produce better results... Today, my greatest desire as a leader is to create an environment where employees thrive, and contribute fully to the success of the company." As a leader, her aim is to take the time to get to know her team as individuals, including their aspirations not just within their career, but for their other goals as well. She lists a few simple actions such as starting staff meetings with people >>>

**"MANY TIMES, I WAS TEMPTED TO LOWER THE BAR JUST A LITTLE, BUT THE AMAZING TEAM I HAVE ASSEMBLED HAS TAUGHT ME THE VALUE OF PATIENCE AND PERSISTENCE."**



Duolingo office

sharing their personal and professional wins, and making personal goals as part of their development plans and discussing them frequently. Coffees and lunches with employees are also one of her to-dos, as she wants to try to be transparent about her career trajectory, so they be comfortable opening up, and takes it as an opportunity to build trust with employees. When it comes to encouraging underperforming employees, Dunaway says, "I don't shy away from having difficult conversations and sharing tough feedback, but I start from a place of caring and a desire to help them do their best possible work." When employees struggle, Dunaway aims to start from being understanding why—from whether they grasped the goals and expectations, to whether they lacked the necessary training, as well

as considering if there's other factors outside of work that affects their abilities.

As any other woman in business, Dunaway has also had her share of hurdles—she recalls how she frequently was the only woman in the room, pushing her to "stretch beyond her comfort zone," and be more prepared for meetings, and bolder in asking for more opportunities. She advises others to nurture their communication skills, take initiative, and assert one's confidence. Fostering diversity and elevating women in leadership is a core part of Duolingo's culture, Dunaway remarks. "Over half of Duolingo's learners are women, so it's incredibly important that our team reflects this." Last year, Dunaway states they achieved 50:50 gender ratio for their new software engineer hires, and achieved it with this year's new software engineer hires too, with 70% people of color. "Both of these milestones involved making some pretty big changes to our recruiting strategy, including making the decision to only recruit at universities with at least 18% of women represented in their computer science departments, in order to



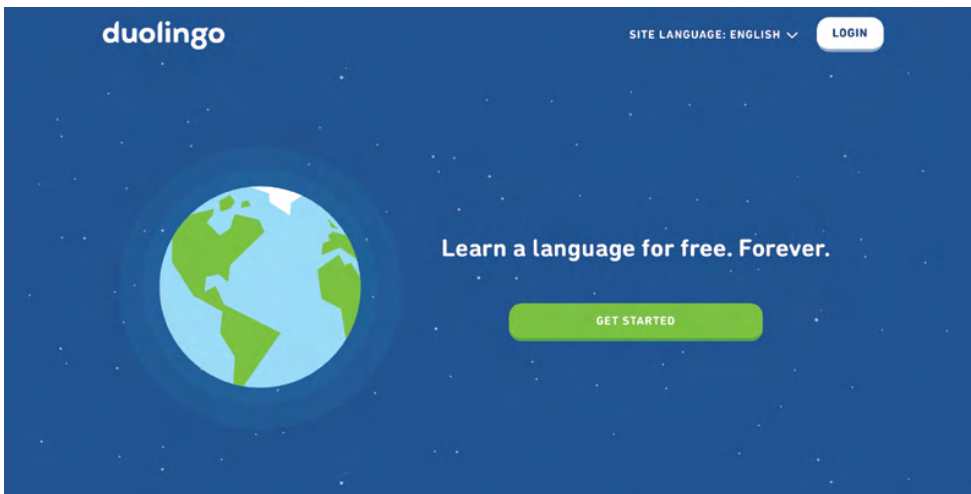
Cammie Dunaway, CMO, Duolingo in a panel

reflect or beat the national percentage in the US." In her current role, hiring without comprising their standards ("especially when that meant that some jobs stayed open for months") is one of their main hurdles. "Many times, I was tempted to lower the bar just a little, but the amazing team I have assembled has taught me the value of patience and persistence." This brings up their next hurdle of creating a sense of team for its employees in China, UK, Mexico, Seattle, New York and Pittsburgh. "There is literally no time of day we can have a team meeting without someone having to get up in the middle of the night!" Dunaway's team tackles this by scheduling regular in-person meetings, rotating

times for weekly team video meetings, and encouraging everyone to keep up with one another on Slack. "As companies become more global and as employees demand more flexibility, learning to lead remote teams is a skill most managers will need to develop."

Besides Dunaway's ultimate goal for Duolingo to scale its growth numbers and brand recognition globally, more so, she also wants to focus on the criticality of its core offering. In 2018, Duolingo's short documentary *Something Like Home* showcased a glimpse of the impact of language and education on the lives of four Syrian refugees in Turkey and Jordan. This, says Dunaway, is the impact she wants to address. "I never want to lose sight of the impact that our product has had, and continues to have, on real people from all walks of life," she says. "As a company, we are incredibly mission-driven, and the fact that we have been able to make a lasting impact on many people's lives has been very rewarding and motivating. I would love to be able to continue telling these types of powerful, moving stories that give both a face and a heart to the language-learning journey."

**"IT IS HELPFUL TO RECOGNIZE THAT YOUR CAREER IS A JOURNEY, AND IT IS OKAY FOR YOUR GOALS TO SHIFT ALONG THE WAY. HAVE THE COURAGE TO FOLLOW WHAT YOUR HEART TELLS YOU TO DO."**







# ASIL ATTAR

CEO / **Damas Jewellery**

by **ABY SAM THOMAS**

**F**or a brand that has over 100 years of history behind it, the Dubai-headquartered Damas Jewellery had a very noteworthy addition to its saga in February this year, when it appointed Asil Attar as the CEO of the enterprise, making her the first ever woman in that position for the company. With Damas being one of the region's most prominent names in jewellery and watch retail, Attar looks like a natural lead for the organization, given her 25 years of experience in the industry, working with brands like Majid Al Futtaim, Al Yasra Fashion, Coach, and The Giorgio Armani Group. And the significance of her appointment at Damas isn't lost on Attar—after all, she's been someone who has been championing the cause of women in leadership roles all through her career. “I am honored to hold the seat at the forefront of this organization as its first female CEO,” Attar says. “My career has been achieved through merit, hard work, and ambition. I am passionate

about women empowerment and will champion this internally and externally. Women have an amazing ability to multitask and have empathy, whilst delivering the role in an emotionally engaged manner. I always say that as an ambassador for empowerment, I act with my mind, and think with my heart.”

In her role at Damas, Attar is spearheading an enterprise that was founded in 1907, with its first store setting up shop in Dubai's Gold Souq in 1959. Since then, the company has grown massively, with Damas now seeing 230 of its stores spread across the Arab world. “My vision for Damas is to maintain and claim our status as the number one destination for jewellery in the Middle East,” Attar said. “Damas has a strong heritage of over 100 years, and this foundation has secured us this position. This means we have to work hard, and focus all our efforts in ensuring that we grow from strength to strength.” And in order to ensure that progress, Attar told us that in her first

**"WE HAVE TO WORK HARD, AND FOCUS ALL OUR EFFORTS IN ENSURING THAT WE GROW FROM STRENGTH TO STRENGTH."**

three months at Damas, she managed to travel to nine cities in six countries where her enterprise has a presence, interacting with over 1,800 people who work with the company across the region. “I am a transformational leader, whose leadership style centers around emotionally engaging every single individual in my business, from the bottom up,” Attar said. “I am passionate about driving my teams through empowerment and ownership with an entrepreneurial mindset and with a single focus, which is making a difference to everyone.”

Attar has also wasted no time in placing her personal stamp on a number of Damas' initiatives. “Part of our vision is to speak to our female consumer in a language that is relatable, which they understand,” Attar notes. “Women are at the focus of our strategy. The ‘Feel Precious’ campaign that we launched in March with our Dubai Mall flagship launch did not use any of our products, like all the other typical global campaigns. Instead, we placed 24-carat gold leaf on our muse. This was a powerful message, a statement that says it is our customer who is our focus, and they are the precious ones.” At the same time, Attar is keen on making it clear to her team at Damas that they rank high on her list of priorities as well— in her first three months at Damas, she has managed to travel to nine cities in six countries where her enterprise has a presence, interacting with over 1,800 people who work with the company across the region. “I am a transformational leader, whose leadership style centers around emotionally engaging every single individual in my business, from the bottom up,” Attar says. “I am passionate about driving my teams through empowerment and ownership with an entrepreneurial mindset and with a single focus, which is making a difference to everyone.”



## DEENAH ALHASHEMI

Founder and CEO / **Sxill**

by PAMELLA DE LEON

**H**aving inadequate know-how to fix simple household items can certainly leave one frustrated, and for Deenah Alhashemi, that sparked an idea for an entrepreneurial venture. Driven by the motivation to be independent and share practical knowledge with the community, while also helping people learn and attain skills, Alhashemi established Sxill, kicking off its first workshop on creating children's stories, which ended up being fully booked and indicated the market's interest in the concept. Soon enough, the possibilities of the enterprise consumed Alhashemi's day job as an international relations executive at Dubai Chamber of Commerce & Industry. "I couldn't help but focus my thoughts and creativity towards this concept," she says. "It was almost [as if] I was treating the business idea as a child at home that I needed to nurture and give more time." She recalls working on the venture after office hours, but she kept feeling that she wasn't giving it the attention and care it needed, and eventually, she made the jump to entrepreneurship full-time. In September 2017, Sxill launched as a training company providing experimental and vocational workshops, with the mission "to make you more independent."

### **"NO MATTER HOW WELL YOU ARE DOING, YOU SHOULD ALWAYS REMAIN FOCUSED ON THE NEXT TARGET OR GOAL. THERE IS ALWAYS ROOM FOR IMPROVEMENT."**

With positive feedback from the get-go, Sxill designed their workshops intentionally for a small number of students to allow customization and focused attention. "We believe there is a gap in the modern-day curriculum that we are looking to fill. Our aim is to offer workshops that familiarize the community with unique concepts and practical skills. There is a huge demand from the youth and professionals who want to challenge themselves and learn something new." Alhashemi comments that people here often want to learn new skills unrelated to their job or area of study, and there's a strong rising demand for workshops that require a short-term commitment where skills can be acquired and applied on the spot. And for Sxill's part, they've catered to these unconventional learning methods: they've had workshops on 3D printing, farming, fragrance making, and more—quite different from topics usually covered in after-school programs or corporate training sessions. They've worked with Kalimat Publishing to offer workshops on creating children stories, learning about investments in property using gamification with Emaar, as well as a workshop on the basics of woodworking (which turned out to be one of the community's favorites) with in5 and Dubai Youth Council. They also

count the Ministry of Education and Dubai Culture and Arts Authority as their supporters. Starting with AED35,000 as seed capital, the company has conducted 20 workshops with 540 attendees as of date, with more upcoming workshops before the end of the year. They have a database of 25 mentors across different skills, with the intent to work with self-taught mentors and bring retired employees back to the community to share their knowledge in vocational skills.

Alhashemi describes the entrepreneurial path as hectic, fast, and unpredictable—involving many all-nighters and weekends spent working. And so, if you're thinking about this career route, make sure you have the time, drive, and mental energy to go the extra mile. "If you do have an idea that you are passionate about, it should be your duty to pursue it. If you ignore or fail to act on this idea, it will always be in the back of your mind, and keep you up at night, as you keep thinking to yourself: 'What if?'" Whether you succeed or fail, the entrepreneurial journey itself is a great learning experience that will challenge you, and bring you a strong sense of personal and professional fulfillment." At the same time, as an Emirati entrepreneur, there's a notion that she's had it easier than others, and when I asked her regarding this,

Alhashemi is open on the advantage she has- but she's quick to assert that it is no excuse. "Although Emirati entrepreneurs do receive some support when it comes to business setup, it is their responsibility alone to build, manage, and grow their business, and this is something that you must take full ownership of," she reiterates. "Starting a business is [a] draining and challenging journey, regardless of one's background or nationality. The burden and responsibility of making a business profitable and sustainable is one that is shared by all entrepreneurs.

**"WE BELIEVE THERE IS A GAP IN THE MODERN-DAY CURRICULUM THAT WE ARE LOOKING TO FILL. OUR AIM IS TO OFFER WORKSHOPS THAT FAMILIARIZE THE COMMUNITY WITH UNIQUE CONCEPTS AND PRACTICAL SKILLS."**

Success stories are defined by the hard work and decisions made by entrepreneurs who had to make sacrifices, overcome obstacles, and execute their ideas at the right time." Commending the nation as a positive breeding ground for homegrown ideas, she is encouraged to see the many positive changes in policies and new incentives for entrepreneurs to set up shop in UAE. She points out how it's easy to find likeminded people in the ecosystem- she feels it's a key characteristic of millennials and the younger generation today as they no longer have their hearts set on climbing the corporate ladder, but instead strive to secure their own future and financial independence.

Throughout the chat, Alhashemi often mentions how supportive people and entities have been a key pillar of the business. Though she admits dreading going to



Creative investment workshop with Emaar

networking events, she also counts their power as an aspect that shouldn't be underestimated or overlooked by entrepreneurs, especially for her enterprise, which counts itself as being driven by the community. She's also quick to point out that it's okay to ask for help and "leave your pride behind," adding that many of Skill's team members were previously volunteers who decided to help during workshops when the startup was underemployed. Skill's workforce

now consists of eight women from different fields like psychiatry, international relations, design, and chemical engineering. On forming your team, Alhashemi trusts in relying on other people's strengths: "Hire people who are smarter than you, and who see your cause as theirs and take their input into consideration." She also believes in communicating well, and providing an inclusive environment to encourage collaboration and new ideas. >>>

Skill team



It's often your principles that can make or break you and your business' daily decisions, especially during critical times. On the business side, Alhashemi says, it's all about knowing your customers: "Your ideas and concepts should stem from a real market need or demand." She also believes that as an early startup, it's not necessary to get investors on board from the get-go, as it will give you more room to experiment. This leads to her next point of maximizing available resources, such as utilizing co-working spaces, building your own website until you're ready with a budget for it, and taking advantage of Dubai's platforms, groups, and events that provide support to women entrepreneurs. On a personal level, Alhashemi advises that before taking the leap to entrepreneurship, it's important to fully trust your own idea. And how can you reach that point? By doing due diligence and market research, she says. Once you're working on your enterprise, she encourages turning your full focus to your vision, especially once you reach a milestone. "I have seen so many businesses lose their drive and ambition once they reach a certain level of success. No matter how well you are doing, you should always remain focused on the next target or goal. There is always room for improvement." And finally, she regards hard work as a vital key to success: "There is no substitute for hard work. Connections and money can open a door or two, but it is the amount of time and commitment that you put into a business that will determine its success."

## DR. HAYAT SINDI

Founder and CEO / **i2 Institute for Imagination and Ingenuity**

by **TAMARA PUPIC**

**O**riginally from Makkah, Saudi Arabia, Dr. Hayat Sindi is the first woman from the Gulf to earn

a PhD in biotechnology, studying at King's College London, the University of Cambridge, the Massachusetts Institute of Technology, and Harvard University. As a woman, a young scientist, and later on, an entrepreneur, she was resolute to get the best out of all three cultures, which have had a lasting impact on her personal development. "Having been raised in Saudi Arabia, I was fortunate to get this strong foundation of self-belief," Dr. Sindi says. "My culture, my family, and my faith have all contributed to that foundation. I had a father who could teach me anything I wanted. When I moved to England, it was also a great platform for me to discover who I was as a scientist. In Britain, they are really good at how they shape your skills and talents, because they throw challenges at you, and ask you to go and figure it out. In the beginning, it was tough, but when you adapt a little bit, you realize that it is amazing how a human can adapt to difficult situations and excel. When I went to the US, I experienced another type of culture in terms of the concept 'why not,' meaning that you can try anything, and not fear failure."



**"I BELIEVE THAT IF WE HAVE WOMEN IN DECISION-MAKING POSITIONS, WE WON'T HAVE FAST CARS AND NUCLEAR WEAPONS, AS MUCH AS MORE CURES, MEDICINES, MORE HUMANITARIAN GOALS ACHIEVED."**

When it comes to women in science, however, statistics certainly don't paint a positive picture—according to the UNESCO Institute of Statistics, less than 30% of the world's researchers are women, despite the male-to-female ratio among PhD students and younger post-doctoral graduates being roughly 50:50. The

beginning of Dr. Sindi's interests and career in science was not much different, and she is now resolute to empower more women across the Arab world to follow in her footsteps. "It is really important for women to have role models," she says. "I used to ask my father whether scientists were true human beings, because I could not see any women among them. And the key thing for anyone in the world, something that if you don't have, even if you have the highest PhD, if you don't have self-confidence, no one will trust you. Women really need to believe that

they are amazing, talented, articulate, beautiful, and they really should believe that they can do anything. In science, they are better engineers than men, because they don't give up, they seek solutions, and they always persist." Dr. Sindi adds, "Another important thing is that sometimes we put heroes of the past on such a great height, as if no one is allowed to challenge Sir Isaac Newton or Albert Einstein. And why not?"

Today, Dr. Hayat Sindi is one of the world's leading biotechnologists, and her LinkedIn profile lists a number of high profile posts: a member of the Consultative Assembly of Saudi Arabia, a member of the Scientific Advisory Board created by H.E. Mr. Ban Ki-moon, the UN Secretary-General, and the founder and CEO of the i2 Institute for Imagination and Ingenuity, a non-profit organization that seeks to create an ecosystem of entrepreneurship and social innovation for scientists, technologists and engineers in the Middle East. "If you look at statistics, we miss women in leadership positions in science to decide on the direction of science, where we should invest money and on what type of innovation," she said. "Because I believe that if we have women in decision-making positions, we won't have fast cars and nuclear weapons, as much as more cures, medicines, more humanitarian goals achieved, and so on." And as a true scientist, she had facts to prove her statements. "Who designed the bullet? A man [Henri-Gustave Delvigne, inventor of the cylindrical bullet]. Who designed a bullet shield? A woman [Stephanie Louise Kwolek, inventor of Kevlar]," concludes Dr. Sindi.

# MEDEA NOCENTINI

Co-founder and CEO / **Consult and Coach for a Cause**

by **TAMARA PUPIC**

For a while now, the UAE has been recognized for its efforts to encourage social entrepreneurship. Just this year saw the establishment of the Ma'an Authority for Social Contribution in Abu Dhabi, a government entity providing social entrepreneurs with funding, mentorship, office space, business expertise, and access to investors, while an example from Dubai could be Expo 2020 Dubai's Expo Live US\$100 million fund for projects solving social and environmental challenges. However, this support system for enterprising individuals with a willingness to use their business acumen to make a positive impact on the world took some time to develop. "A key challenge for Consult and Coach for a Cause (C3) at an early stage was the lack of an entrepreneurial ecosystem and, more so, the lack of awareness about social enterprise models and early success stories," says Medea Nocentini, co-founder and CEO of C3, a UAE-based

organization fostering social enterprise in the MENAT region that launched in 2012. "In order to help the community to grow, we had to be a one-stop-shop for all the business needs of our entrepreneurs. Today, with access to traditional accelerators and with social enterprise concepts better known, we can focus on what we do best: social innovation, impact measurement, governance, and connections with impact experts and investors. And therefore, one of the best things we learnt is to focus on our strengths and assets, while partnering with other organizations to provide the rest." >>>

**"BEING CHALLENGED IS PAINFUL, AND IT CREATES MORE WORK, BUT IT IS THE ONLY WAY TO EVOLVE AND PROVIDE BETTER PRODUCTS OR SERVICES, AS WELL AS A BROADER AND DEEPER SOCIAL IMPACT."**





**"THE MOST CHALLENGING THING IS FINDING THE RIGHT BALANCE BETWEEN FINANCIAL RESULTS AND SOCIAL IMPACT. IN PARTICULAR, KNOWING WHEN AND ON WHAT TO REINVEST PROFITS TO GROW THE BUSINESS STRATEGICALLY!"**

Nocentini is one of a growing number of UAE-based professionals using their spare time to build commercially sustainable solutions for social issues. Upon obtaining an MBA from Columbia Business School, USA, a MSc in mechanical engineering from Politecnico di Torino, Italy, and an engineering diploma from Ecole Centrale Paris, France, Nocentini's career has included stints at Booz Allen Hamilton, OSN, and she currently serves as the Chief Strategy Officer at the AW Rostamani Group. C3 was launched while she was a media executive at OSN. "In C3's early days, people would ask me, 'Why are you doing this? What's in it for you? Are you sure it is the right time and place to start such a platform?'" Nocentini remembers. "And I would not have many answers other than, 'There are change-makers out there, who are making the world a better place thanks to our support, so I can't stop now.'" Initially, the C3 network counted only about 15 experts, and fewer than 10 social entrepreneurs. However, together with co-founder Anna-Liisa Goggs, Nocentini managed to get on board a

variety of partners, including corporate partners such as Bain and Company, academic institutions such as Hult Prize and MIT Arab Enterprise Forum, and government entities such as Dubai Future Accelerators and Emirates Foundation. These partnerships have resulted in launching multiple social enterprise programs and social innovation initiatives in the region. Nocentini states that so far, C3's social entrepreneurship and innovation programs have helped more than 350 entrepreneurs, and engaged more than 2,000 experts.

For the first five years, Nocentini and Goggs had bootstrapped the business, investing their personal savings, and in 2017, they started providing services to corporate clients, such as Dubai Cares, Dubai Chamber of Commerce and Industry, MBC Academy, KSA General Culture Authority, and local Emirati conglomerates. Before long, C3 was awarded the first international Social Enterprise Mark issued by Social Enterprise Mark CIC, an international social enterprise accreditation authority, and was recognized as a United Nations Sustainable Development Goals (SDGs) Pioneer for outstanding contribution to Goal #17, "Partnerships for the Goals." These recognitions contributed to HSBC deciding to sponsor C3's flagship program, the Social Impact Accelerator, in four regional countries. Furthermore, the partnership has now been renewed for three more years for the program to expand to eight countries in MENAT-

UAE, KSA, Kuwait, Oman, Bahrain, Egypt, Algeria, and Turkey.

When it comes to lessons learnt along the way of building C3, Nocentini highlights the criticality of asking for -and listening to- feedback. "When clients and beneficiaries took the time to do so, we have sought to delve deeply into their responses (both positive or negative), sometimes by asking more questions, sometimes by comparing our offering with what others provide, and always feeding back those improvement ideas into the next program, or testing them out with some willing participants," she says. "Being challenged is painful, and it creates more work, but it is the only way to evolve and provide better products or services, as well as a broader and deeper social impact."

In terms of advice for social entrepreneurs, Nocentini says that those who go down this route need to be committed to it for the long run. "Creating and managing a social enterprise is a difficult journey," Nocentini says. "The most challenging thing is finding the right balance between financial results and social impact. In particular, knowing when and on what to reinvest profits to grow the business strategically. In those occasions, I normally discuss options at length with Anna-Liisa and the team, and also ask C3's board of advisors to share their point of view. Also, I find it difficult to stick to the traditional strategy around constructing a three to five-year plan. Over the years, I have found the lean business approach to testing in an idea will work or fail to be more applicable to C3. By heading in a general direction and testing out the details as we go along, we have been able to respond quickly to a rapidly changing work environment."

And what should social entrepreneurs do when they find themselves in a situation when the odds seem to be against them? "Even in the worst moments, there is always a way to keep going," Nocentini declares. "Social entrepreneurs can always scale down, pivot, find a way to support themselves financially with short-term consulting projects, but I firmly believe they should never put aside their dreams and passion; when difficult times come, they should ask for help, and work harder."



**"STARTUPS ARE PLAYING SUCH AN IMPORTANT ROLE. THEY ARE THE DISRUPTORS THAT ARE ATTUNED TO THE CHANGING DEMANDS OF A RELATIVELY YOUNG AUDIENCE, AND THEY HAVE THE FLEXIBILITY TO ADAPT AND INNOVATE TO MEET THESE NEEDS."**

sustainable and thriving media industry in Abu Dhabi. "One of the keys to building a sustainable media industry is ensuring the value chain is strong across all points," she says. "The media industry is one of the world's fastest-changing sectors, finding new ways for people to consume content, giving them the power not only to decide what they want to consume, but how they want to consume it. This is why startups are playing such an important role. They are the disruptors that are attuned to the changing demands of a relatively young audience, and they have the flexibility to adapt and innovate to meet these needs."

Being inspired by the UAE's Father of the Nation, H.H. Sheikh Zayed bin Sultan Al Nahyan, seems to be Al Mheiri's solution to all kinds of complications a leader may encounter, and it informs a lot of her conversation. "Hard work, self-improvement, and contributing to society are my guiding principles, and ones that I practice every day in my personal and professional life," she says. "Whenever I have a choice to make, I ask myself one simple question, 'What's best for Abu Dhabi and the UAE?' It's simple: lead by example. I would never ask someone in my team to do something I wasn't prepared to do myself. I want those around me to be part of our journey, not bystanders watching as we go by. I want >>>

## H.E. MARYAM AL MHEIRI

CEO / Media Zone Authority – Abu Dhabi (MZA) and twofour54

by TAMARA PUPIC

**H**.E. Maryam Al Mheiri oversees Abu Dhabi's Media Zone Authority and its commercial arm, twofour54, which were set up in 2008 to develop Abu Dhabi's nascent media and entertainment industry. "Our vision at twofour54 is to become the capital for content creators, and my role is to lead our dedicated team on this journey, and of course, there

have been challenges along the way," Al Mheiri states. "The two biggest were developing the talent pool and infrastructure. We recognized from the start that these were vital to creating a sustainable and thriving media industry. When twofour54 was first established in 2008, we didn't have the infrastructure in place that we do today that allows media firms to so easily do business, such as world-class studios, a backlot, and sup-

port services. We've had to develop this infrastructure, both hard and soft, piece by piece, with the support of our partners and the Abu Dhabi Government. Today, we have world-class facilities that not only attract top media firms to join us, but also enable the businesses of our existing partners to thrive." In a departure from most other executives in large corporations, Al Mheiri considers startups to be integral allies for creating a

them to understand what we are working towards, why and how they can contribute. This is a journey that we need to go on together, hand in hand." And when it comes to women being leaders in their respective industries, Al Mheiri's approach is as practical and pragmatic as in all other areas of her career. She notes that women have always been supported in whatever they set out to do in the UAE. "I don't see having a successful career as a matter of gender, it is a question of attitude and how you approach your work," she says. "The UAE is a country that has always valued women as a key part of society, and nurtured and encouraged their development, both personally and professionally. But it is also a country that has always valued its human capital as a whole, so, my advice applies to everyone: male and female, young and old. Firstly, I believe to be successful, you need to listen and learn from those around you. Success is based on collaboration, not isolation. Also, think carefully about your reputation. After everything is said and done, this is the one thing you will be left with. It is vital that people understand the type of person you are, and know you will deliver. And never forget that we live in a country that believes in you, so it is up to us to seize the opportunities around us, and grow with our nation."

**"THE UAE IS A COUNTRY THAT HAS ALWAYS VALUED WOMEN AS A KEY PART OF SOCIETY, AND NURTURED AND ENCOURAGED THEIR DEVELOPMENT, BOTH PERSONALLY AND PROFESSIONALLY."**



## MASHAL WAQAR

Co-founder and COO / **The Tempest**

by **ABY SAM THOMAS**

**M**ashal Waqar is today known as the co-founder and COO of the 2016-founded global media startup, *The Tempest*- but her role at the company didn't start out like that.

She joined the enterprise as an editorial fellow when she was still a senior in college studying computer security and international business, after feeling what she calls "a strong pull" toward the platform founded by CEO Laila Alawa in the United States. She soon found herself in the role of Tech Editor at *The Tempest*, but even then, she hadn't considered it to be a full-time job for herself- she was actually gearing up for a full-time role in the cybersecurity sector at that point in time. Having said that, she found herself working closely with Alawa on a number of different initiatives at the startup, mostly

because, as she put it, "I loved the mission of empowering women to take ownership of their voice." There was a synergy there that both Waqar and Alawa found difficult to ignore, and soon enough, Alawa had invited Waqar to join her at *The Tempest* as a co-founder. "My love for the company, and her sheer belief in me, were driving forces- so it didn't take too long for me to say yes, as I officially started as the CTO and co-founder at *The Tempest*." A few months into this role, *The Tempest* started to get significant traction among readers in the UAE and Saudi Arabia, and the co-founders decided to work on having the platform have a dedicated focus on the Middle East region- at this point, Waqar found her role at the enterprise change again, this time to COO. "It'll be three years in a few months," Waqar says, as she reflects on her time at *The Tempest*. "And during this time, we've grown our traction



## “OUR TEAM IS THE VERY AUDIENCE WE’RE TRYING TO REACH- DIVERSE WOMEN, WHO SHARE, FEEL, AND CLAIM THEIR VOICES- AND POWER.”

from tens of thousands to crossing ten million in a month last year, closed a pre-seed fundraising round, and built a strong brand. We’ve also graduated over 500 fellows from our fellowship programs, grown to nine brands, and made our content accessible as well.”

While the digital media landscape can be seen as quite a cluttered and crowded one, Waqar points toward *The Tempest’s* offerings as having enabled it to stand out in this field. “What sets us apart is we’re very data-driven in our approach, and in the way we’re bringing forward authentic storytelling, and how it speaks to and represents the world,” Waqar says. “Our team is the very audience we’re trying to reach- diverse women, who share, feel, and claim their voices- and power.”

It’s safe to say here that Alawa and Waqar are aided in their vision to make *The Tempest* “a next generation global media company for women” by virtue of the fact that they are both young, female entrepreneurs in this particular industry- however, this has come with its own share of drawbacks as well. Waqar recalls a particular moment when she was fundraising for the company, shortly after it had registered itself in the UAE. “We’d had several meetings with an individual who was interested in becoming our lead investor, but after a few meetings, he made inap-

propriate verbal advances,” she remembers. “I was a bit traumatized, and we actually paused fundraising for that period. How did I work around it? Well, I cut off all contact, and thankfully, Laila was super supportive about it. We worked around this by being extremely careful with who we reached when we finally fundraised, and we made sure to do our due diligence first.”

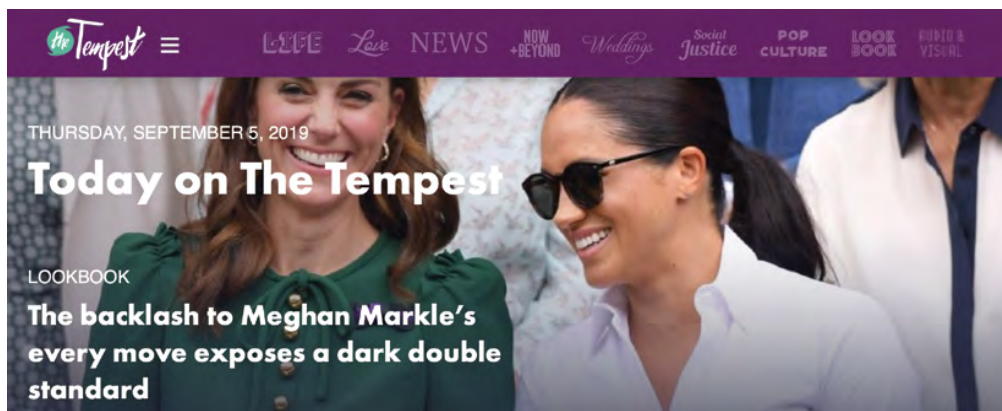
That instance alone is enough to understand the close bond that Waqar shares with Alawa, and it’s easy to see that it’s been a key factor for not just *The Tempest’s* success and growth, but also for her individual self. “I’m privileged in the sense that Laila has

strongly believed in me, and given me room to grow, to challenge, and to innovate,” Waqar says. “I also have a strong support system around me, and incredible people who have mentored, coached, and supported me during my journey. Entrepreneurship can be a lonely journey, and you don’t get through it alone. I’ve mostly learnt through experience and online resources during my first year and a half, by the second, I’d learnt to ask for advice, and to learn from much more experienced folks.” Waqar also admits that she has struggled with feeling like an outsider in all of what she has set out to do in her career- part of this is because, she says, she never saw herself as an entrepreneur growing up, and as such, it took her a while to take ownership of her work and her voice. “I’m an introvert, so a lot of the public speaking, sales meetings, and pitching that I’ve had to do has only been possible, because I’ve forced myself to get out of my comfort zone,” she explains. “Big groups and crowds make me uncomfortable, and I used to be harsh on myself for not enjoying events, or the more ‘public-facing’ side of things.” How did she get

past these hurdles? “Deep breathing and mental preparation are the first step,” Waqar replies. “The second is creating a small goal that I’m more comfortable with- so, for example, at events, I’ll set a goal of talking to one new person, and learning more about them. The last one I have Laila to thank for, and this is for my imposter syndrome, is by writing, ‘I am good enough, I deserve to be here’ on my phone notes, repeatedly.”

As a Pakistani Muslim woman who was born and raised in Saudi Arabia, Waqar has also had to deal with incorrect (and often demeaning) external perceptions of herself. “A common experience, although I don’t think it’s got as much to do with my gender, is I get to hear that I ‘speak English very well,’” she says. “And every time folks ask that, I can almost see them trying to place me in a box, or trying to connect the dots between my background, and the way I sound. I used to find this statement amusing, but over the years, I’ve grown to realize this statement comes with an underlying assumption or a stereotype about how someone from South Asia living in this region should not be >>>

“WE’VE GROWN OUR TRACTION FROM TENS OF THOUSANDS TO CROSSING TEN MILLION IN A MONTH LAST YEAR, CLOSED A PRE-SEED FUNDRAISING ROUND, AND BUILT A STRONG BRAND. WE’VE ALSO GRADUATED OVER 500 FELLOWS FROM OUR FELLOWSHIP PROGRAMS, GROWN TO NINE BRANDS, AND MADE OUR CONTENT ACCESSIBLE AS WELL.”



## "I DON'T WANT YOUNG FOUNDERS LIKE MYSELF TO BE DISCOURAGED DUE TO A LACK OF RESOURCES. IF COLLEGE GRADS CAN GO ON TO BUILD UNICORNS IN SAN FRANCISCO, I WANT TO SEE THAT BECOME A REALITY IN THIS REGION TOO."

'speaking well.' It's subtly racist." While acknowledging the disconcerting nature of such incidents, Waqar has learnt to deal with them over time- and with a stronger belief in herself. "I can't change my gender, age, or ethnicity- so it is what it is," she says. "If the person I'm talking to has implicit and/or explicit bias, that has very little to do with me. Two things helped- when I'd feel my heartbeat rising, I'd use the 4-7-8 rule (breathe in for four seconds, hold your breath for seven, and breathe out for eight seconds), and the second is remembering *why* I'm there. Not by luck or accident, but because I'm bringing value to the table- both through insights based on first-hand data, and experiences."

It's one thing to be an entrepreneur and have to struggle with things like setting up, finding funds, and operating a business- but it's another thing altogether to do all of that *and* also deal with the aforementioned kind of issues that Waqar has faced in her career trajectory so far. Indeed, many would find it hard to put their head around all of the things that occupy Waqar's mind at a particular point in time- so, the question then becomes, well, *why* does she continue to do what she does? Barring the idea of having to sustain and provide for oneself, what are the factors that drive Waqar on a day-to-day basis? She replies to my query with a couple of stats from the global entrepreneurial arena. "Only 2.2% of female founders got funding out of a \$100 billion in VC funding in the US last year," she notes. "In the MENA region, we haven't done much better- only 3.3% of female founders (with no male co-founders) got funding last year."

The numbers are abysmal, and the reality is, it's 2019, but there's still a lot of challenges women in the startup ecosystem face. I want to see a time where women are actively investing, getting funding, and starting up is realistically accessible. I don't want young founders like myself to be discouraged due to a lack of resources. If college grads can go on to build unicorns in San Francisco, I want to see that become a reality in this region too. That's what drives me- I want to see *The Tempest* become a success story, and to see every individual who works in our startup to be part of this change. I want to invest in women-led startups, and I want to see gender parity- in my lifetime."

"The work we do is important," Waqar continues. "Because we're changing the face of media, and empowering women to take ownership of their voice. Years ago, when I read my first article on *The Tempest*, I realized it was the first media platform with content I could resonate with. We have that impact with millions of readers around the world today- where we give our audience a sense of community, identity, and belonging. I'd love to see *The Tempest* become a household name globally, one day. To have women from the around world trust our brand, and believe in the fact that there's a media platform they can turn to. Success means different things at different stages: two years ago, reaching a million readers was success; today, ensuring we build a sustainable company, where we're actively investing in content creators, storytellers, and making media accessible to people around the world, is success to me."

## 'TREP TALK

The Tempest co-founder and COO Mashal Waqar shares her tips for building rewarding careers

### 1. You are your biggest asset- invest in yourself

"This is incredibly important, and even more so if you're a young founder. Constantly keep learning, and growing. We're in an age where we have access to a wealth of online resources, programs, and mentors. If I know how to scale a startup, it's because I'm constantly learning."

### 2. Invest in people- and not just from a monetary perspective

"Investing in your team seriously pays off. Learn what they're passionate about, what drives them- both personally and professionally. Invest your time and resources in supporting and facilitating their goals, to whatever capacity you can. Build them up in a way where their working in your organization becomes a stamp of credibility."

### 3. Learn to listen

"I used to have a very short attention span, but over the years, I've worked on getting better and actively listening. There's so much more you can learn, and that you can get done, when you learn to listen- whether it's stakeholder meetings or personal ones."

### 4. Never respond when you're emotional

"This is intertwined with learning how to communicate better, but genuinely, if you're feeling some type of way- please don't respond. A few hours to mull things over calmly is worth 100x more than regretting words you can't take back."

### 5. Be in it for the long haul

"Always keep the long-term mission in mind, and connect it to how the company's growth ties in with each individual's growth. It's easy to get caught up in the day-to-day, but having clarity on this and being able to connect the dots is extremely valuable."

### 6. Be resilient

"Get over the fear of rejection. What's the worst people will do? Say no? And then what? You try again, and maybe differently? Till you have an answer, or an alternative way. Someone will always have it better, or easier. Just because you have more obstacles does not mean you can't get over them. Learn to become resilient."



# JO MALONE

Founder / **Jo Loves**

by TAMARA PUPIC

**T**he story of Jo Malone serves as a testament that entrepreneurial spirit never fades. In 1983, the then 21-year-old Malone started up her fragrance and scented candle business Jo Malone London from her kitchen, opened her first store in London in 1994, and five years later, sold the company to Estée Lauder Companies for an undisclosed amount, remaining its Creative Director until leaving the enterprise in 2006. Then, owing to a non-compete agreement

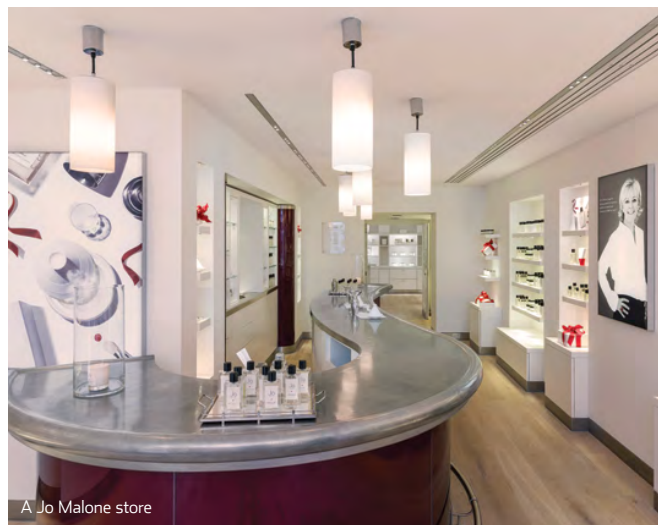
signed with Estée Lauder, Malone was prevented from launching a new fragrance or skincare brand for five years. “When it came towards the end of that period, I realized that the desire to create fragrance was just too powerful for me,” Malone says. “And so, I decided to try one more time, and see if I could build it again.” And that’s how the Jo Loves brand came to be, Malone’s new scent, bath, body and candle collection, which she launched in 2011. “Success doesn’t make you richer, smarter, prettier, or happier; it just gives you a choice,” Malone notes.

“That’s all that it does. Sometimes people strive for success, and they miss the journey. Success is about today, right now, every moment; so, at the end of each day, I think to myself about what I did that took me one step ahead. On some days, I’ll run a thousand steps ahead, and on some days, it’ll be just one step, or I’ll stand still- but I never want to go back in life. For me, success is one step, and even if it’s only one step towards my goal and my dream that I’ve made, it’s been a successful day. It’s a good mindset because it makes me productive, and it doesn’t make me bitter. Sometimes, if you can’t grasp hold of success, you can get frustrated, instead of creative. That’s the flip side of me, and I have to watch myself on that.”

Malone applies this sort of awareness to her business as well. “As fragrance houses, we are looking at predicting what the future will bring, but there is a lot of responsibility with this, because sustainability is coming into that, meaning that if we take raw ingredients from certain parts of the world,

how can we give back to those communities and support them?” she explains. “It is not just about buying something, but about what you give back, and what is a longer-term goal. It is important to me what the fragrance houses that I work with give back to the next generation.” And Malone’s next goal has the potential to lift her on to a path that will garner her new respect, which she undoubtedly deserves. “One of the biggest things that I think about at the moment is the responsibility for the next generation, and I want to see entrepreneurialism taught to any child across our country, and then hopefully across the world,” Malone concludes. “I want that generation to believe that there is an army of entrepreneurs here to help them, that they are not on their own.”

**“SUCCESS DOESN’T MAKE YOU RICHER, SMARTER, PRETTIER, OR HAPPIER; IT JUST GIVES YOU A CHOICE. THAT’S ALL THAT IT DOES. SOMETIMES PEOPLE STRIVE FOR SUCCESS, AND THEY MISS THE JOURNEY.”**



A Jo Malone store



## DR. IMAN BIBARS

Vice President / **Ashoka: Innovators for the Public**  
Regional Director / **Ashoka Arab World**

by TAMARA PUPIC

**T**oday, the name of Dr. Iman Bibars needs no introduction, as she is widely credited with having introduced the concept of social entrepreneurship to the Arab world. Dr. Bibars is the Vice President of Ashoka: Innovators for the Public, and the Regional Director of Ashoka Arab World, a regional office of Ashoka, a US-headquartered international organization that promotes social entrepreneurship. Since launching Ashoka Arab World in 2003 in Egypt, Bibars has expanded the organization's operations to 11 countries across the MENA region, identifying and building the capacities of over 100 Arab social entrepreneurs elected as Ashoka Fellows, and raising more than US\$12 million to sustain Ashoka's global activities. Speaking of Ashoka's beginnings in the region, Dr. Bibars says, "The unique value of social entrepreneurship was unknown to

"I MYSELF HAVE EXPERIENCED SOME OF THESE GENDER-BASED NUANCES, ENCOUNTERING MEN WHO ARE NOT COMFORTABLE WITH MY LEADERSHIP ROLE, OR THE MALE TENDENCY TO OVER-EXPLAIN CONCEPTS TO EXPERIENCED WOMEN LEADERS."

the region, and difficult to embed in a culture where funding for social causes was typically charity-oriented or political. Although there did exist numerous social innovators across the MENA region operating through diverse models of impact, many were unsure of their position in the larger ecosystem, and did not perceive themselves as entrepreneurs. Through our intensive process of search and selection, Ashoka was able to identify these change leaders, direct more support toward their work, and construct a powerful network of over 100 Ashoka Fellows. It was our introduction of social entrepreneurship that helped spark the development of the rich and thriving ecosystem that exists today."

More than a decade and a half later, there does not appear to be any social entrepreneurship-related topic Dr. Bibars cannot delve into. For quite a while, she has not shied away from emerging discussions around the concept of today's social enterprises, and their power to tackle structural societal problems and develop stable markets, but she has been especially emphatic about the still present lack of support for MENA-based social entrepreneurs trying to make these changes. "The majority of Ashoka's funding stems from outside of the Arab world," Dr.

Bibars says. "While organizations and foundations within the MENA region are willing to sponsor events or smaller-scale projects, these investors are typically more interested in providing charity-oriented support, rather than investing in long-term social impact. Business executives and philanthropists in the MENA region need to reconsider their ability to transform markets and simultaneously create social change through more targeted and diversified investments. At the same time, entrepreneurs working toward social change need to identify clearer models for measuring their impact, in order to better convey the larger influence of their work to the business world and investors within the MENA region."

Within Ashoka, Dr. Bibars explains, there are two central guiding principles: a belief in the power of creating systemic change, and a vision of creating an "Everyone a Changemaker" (EACH) world— one in which every individual is empowered and equipped with the tools to create positive social change. At their core, these principles speak to all of us, but only a few have managed to find a way to take action on them. Dr. Bibars is one of these few, and her solutions has involved grasping the power of networking. "Throughout my career, I have built a powerful network of leaders and changemakers based around the globe and operating in different sectors, and I have approached every event, every gathering, every interaction as an opportunity to learn, as well as engage others in my

visions of social change,” she says. “Networks are the most powerful systems that social entrepreneurs can leverage to elevate their work and transform communities. I would urge women in business, and particularly social entrepreneurs, to try to adopt this mindset, but most women leaders do, in fact, already practice this... Women social entrepreneurs in particular have a greater tendency to scale deeply—transform relationships, and shift cultural values and beliefs. It’s thus essential that women leaders continuously seek out new networks that can be brought into the fold of their work, and support the realization of their vision.”

Within Ashoka, Dr. Bibars is currently leading the Women’s Initiative for Social Entrepreneurship (WISE), a global initiative aimed at elevating the power

and place of women social entrepreneurs and redefining success from a gender perspective. And according to Ashoka Arab World’s *Celebrating ChangemakersHERS* report, the organization has already made a significant progress when it comes to empowering women: 38% of the Ashoka Fellowship network—over 3,500 people in 92 countries—are women, a rate that surpasses the level of representation and leadership in many other fields. The report states that these women are leaders of their own organizations and initiatives, which they launched based on systems-changing solutions they created in response to a pressing societal problem. A staunch advocate of the rights of women, Dr. Bibars is also the founder and chairperson of the Association for the Development and Enhancement of Women

(ADEW), a leading Egyptian civil society organization that provides credit and legal aid for impoverished women, while making substantial changes at the policy and the community levels to empower these women and their families.

Throughout all this work, Dr. Bibars has witnessed the inequalities that have long affected women in the business and entrepreneurship sector, she says, explaining that they range from the disproportional support directed to women-led ventures, the challenge of balancing familial responsibilities with their work, and the lack of adequate recognition given to successful women leaders, among others. “I myself have experienced some of these gender-based nuances, encountering men who are not comfortable with my leadership role, or the male tendency to over-explain concepts to experienced women leaders,” she explains. “One of the imbalances that has struck me the most throughout my career is the different labels assigned to men and women.

For example, when a woman is perceived as assertive, she is labeled as aggressive, while a similar man would be labeled as confident.” However, Dr. Bibars insists that these gender-based obstacles and imbalances are not only characteristic of the MENA region, but of the entire world. In the MENA region, she adds, they stem from both the business world and family obligations or expectations, whereas in the West, they manifest themselves in different forms and are often even more institutionalized.

Fighting against these obstacles, Dr. Bibars explains, is in choosing what one should focus on. “As a fervent believer in the power of women leaders and a leading women’s activist in the MENA region, I have long been of the mindset that I cannot only focus on these obstacles in order to achieve transformation,” she says. “I have driven myself to create more opportunities—both for myself and other women around me—and urge other women to do the same. The unique power of social entrepreneurs and change-makers is that they detect opportunities, the potential for growth and change, in every challenge that crosses their path. Being a social entrepreneur myself, I’ve tapped into this mindset and inner drive to overcome the gender-based challenges I’ve encountered in both my personal life and career.” While she is a proven advocate of the unique power of women to achieve meaningful impact, Dr. Bibars is also eager to warn them not to undervalue their achievements. “Given mainstream conceptions of success and scaling, so many women understate >>>

**“IT’S ESSENTIAL THAT WOMEN LEADERS CONTINUOUSLY SEEK OUT NEW NETWORKS THAT CAN BE BROUGHT INTO THE FOLD OF THEIR WORK, AND SUPPORT THE REALIZATION OF THEIR VISION.”**



their successes and dismiss the larger impacts of their work," she says. "My advice to other women, particularly those in the MENA region, would be to reevaluate the way they perceive their own successes, and underscore the incredible work and impact they achieve. I have always driven myself to highlight my achievements, and have learned to quantify the impact I achieve through my work, in order to better communicate my successes."

**"ENTREPRENEURS WORKING TOWARD SOCIAL CHANGE NEED TO IDENTIFY CLEARER MODELS FOR MEASURING THEIR IMPACT, IN ORDER TO BETTER CONVEY THE LARGER INFLUENCE OF THEIR WORK TO THE BUSINESS WORLD AND INVESTORS WITHIN THE MENA REGION."**

Last but not least, Dr. Bibars has a special piece of advice for young individuals attracted by the media hype around today's business and entrepreneurship sectors—she urges young entrepreneurs to equip themselves with the practical skills and critical mindset needed to successfully implement their ventures. "Many individuals in today's ecosystem often become wrapped up in the excitement of realizing a new idea, without focusing their attention first on identifying a real market need, developing impact indicators, and carefully studying existing businesses and target communities," Dr. Bibars concludes. "This challenge is rooted in the support structures that make up the business and entrepreneurship ecosystem in the MENA region—the universities, incubators, and trainers that are not urging individuals to hone in on these skills, before diving directly into starting a business."

## DINA SIDANI

Head / **The Greenhouse by Chalhoub Group**

by TAMARA PUPIC

**N**ot too long ago, Chalhoub Group, a Middle East luxury retail conglomerate, started on

its quest for tech startups capable of addressing ever-evolving retail challenges. The Group's approach has been two-fold: employees can test their ideas through Ibtikar, its internal innovation lab, while promising entrepreneurs outside of the company can apply for The Greenhouse, an equity-free accelerator program aimed at enabling new solutions to be deployed within the retail giant. "The Greenhouse is the Chalhoub Group's space for entrepreneurship and innovation, and it was born from the need to disrupt ourselves before being disrupted," explains Dina Sidani, Head of The Greenhouse, on how this initiative fits into the Group's plans to digitally and culturally transform itself from a traditional distributor into a hybrid retailer. "We partner with external startups through the retail technology solutions accelerator program, piloting their solutions in our stores, and rolling them out to more stores or brands if they're successful. This not only improves our customer journey through innovative solutions to our pain points, but also keeps our finger on the pulse of retail innovation out there."



**"WE PARTNER WITH EXTERNAL STARTUPS THROUGH THE RETAIL TECHNOLOGY SOLUTIONS ACCELERATOR PROGRAM, PILOTING THEIR SOLUTIONS IN OUR STORES, AND ROLLING THEM OUT TO MORE STORES OR BRANDS IF THEY'RE SUCCESSFUL."**

Taking place in the Group's headquarters in Dubai Design District, each of the annual three-month Greenhouse programs is designed to offer to selected retail-tech startups a US\$20,000 grant, as well as market access and retail expertise through the Group's part-

nerships with over 300 brands and more than 600 retail outlets, as well as in-depth regional coverage of 14 countries. "Equally as important, we run an internal incubator program called Ibtikar offering Chalhoub team members an opportunity to test their disruptive ideas with dedicated time, funding, and mentorship, aiming to create sustainable growth for the Group," Sidani adds. "And finally, we run a community space where we host events, speaker sessions, and hackathons, where we hope to create what I call 'cultural osmosis' between

the Chalhoub teams and the entrepreneurial ecosystem.”

Sidani herself is no stranger to being open to bold and disruptive ideas, both personally and professionally. “When I moved to Dubai from Lebanon in 2004, it still wasn’t common for Lebanese women to work in Dubai,” she recalls. “It took a lot of convincing to get my parents to support my move here, and I’m so glad I was persistent enough to make sure that happened. According to my mother, it was my progressive Palestinian grandmother who rallied with me to convince my parents that it was an important move. Dubai has been integral in giving me the opportunities I needed to grow in my career.” Once she had gained a few years of experience in PwC offices in Dubai, Sidani decided to pursue an MBA education, and was soon faced with a difficult choice: deciding between an MBA at Columbia or at Harvard Business School, to both of which she had got accepted. Eventually, she opted for Harvard Business School, and some time later, armed with its degree, moved back to Dubai determined to start a career in the retail sector. “And the Chalhoub Group was the obvious choice in retail,” Sidani says. “Heading finance for several different business units and departments within Chalhoub, the most noteworthy role I had was at Level Shoes, where I worked alongside the

General Manager to develop and grow the business, contributing to different parts of it such as finance, strategy, legal, merchandise planning, and e-commerce. After a couple more roles within the Group, I was interested in getting more involved in e-commerce when Noon was announced. I took the leap, and moved to Noon to head finance there, learning a lot about the digital world, before moving back to Chalhoub Group to take on what I would call the ultimate dream job, heading The Greenhouse.”

Prior to The Greenhouse, all of Sidani’s roles were mostly in finance and internally facing, and therefore taking up this new position required her to move out of her comfort zone, and learn new skillsets in different areas. “It’s been the first project I’ve led and developed end to end from idea phase— a startup of startups we like to call it,” Sidani explains. “I was given the freedom by the CEO and Chief Transformation Officer to build the strategy and subsequently execute on it, really giving me a sense of ownership of the project. While we continue to gain adoption internally, I also need to spend a lot of time in conferences and events sourcing and selling to the startup ecosystem. And given that we are doing something that is unique, both in the region and globally, I spend a lot of time presenting

The Greenhouse and what we do. Since I started this role, my network has grown exponentially, and I’m also constantly learning from the entrepreneurs and intrapreneurs at The Greenhouse, about their challenges, their opportunities, and their relentless mindset.”

When asked about the obstacles to success she has faced as a successful female executive, Sidani exclaims, “One of my pet peeves is a mansplainer! I will immediately call a man out for mansplaining!” And here is why: “My family members are all very opinionated— dinner at our house tends to end in loud debates, which meant growing up, I had to be outspoken to have my voice heard,” Sidani explains. “I took that with me throughout my career. Of course, there’s always societal pressure from other places, but I tend to ignore that; I focus on the things that are in my control. I don’t have a family of my own yet, but I believe that is where the most pressure will come from, having to juggle raising a family, and being committed to my work.”

Perhaps unsurprisingly, the first thing Sidani mentions when listing her final pieces of advice for young women eager to follow in her professional footsteps is “to be authentic and honest in everything they do.” Sidani adds, “I’m often called blunt, but I believe that I’m not doing anyone any favors by not telling people what I really think. Second, continuous improvement. Always strive to add value. ‘If you don’t ask, you don’t get’ is one of the very few things I remember a professor saying at my business school. I think women tend to shy away

from demanding what is their right— negotiating their salaries, asking for a promotion, stating their achievements. I make it a point to encourage women to always ask for what they deserve! My mother, also Palestinian, always pushed me to do the same— I think there’s a theme here.”

## ‘TREP TALK

The Greenhouse Head Dina Sidani’s tips for female executives

### 1. Be positive and passionate, and surround yourself with a team that is the same

“I know those are two different things, but they go hand in hand, and are the foundation of exceeding expectations in work and personal life. When I’m passionate about something, I give it my all and will not compromise on the quality of my work.”

### 2. Be confident in your opinion, and be assertive

“Some might call that bossy, particularly in women, but I’m bossy and proud. Even if you’re not right, speaking up will always result in a better decision making due to considering all angles.”

### 3. Build strong relationships throughout your career, as they will always be where your best opportunities come from

“You don’t need to be loved by everyone, but you need to build the right relationships.”

### 4. Challenge the status quo

“Strive for continuous improvement— just because things were done a certain way in the past, doesn’t mean it’s the best way.”

**“IT TOOK A LOT OF CONVINCING TO GET MY PARENTS TO SUPPORT MY MOVE HERE, AND I’M SO GLAD I WAS PERSISTENT ENOUGH TO MAKE SURE THAT HAPPENED.”**

# Equal opportunity (for outsized returns)

In the Middle East, supporting female entrepreneurs has a significant knock-on impact on society

by DALAL BUHEJJI

It will be some time yet before the term “entrepreneur” is not preceded by a gender qualifier when referring to a self-made woman. According to the World Economic Forum’s most recent report, at current rates, it will take 108 years for the overall global gender gap to close. But when it comes to entrepreneurship, some nations are bridging that chasm quicker than others as technology removes business and social impediments— and in a region you might not expect: the Middle East.

The region’s enthusiastic embrace of the tech sector as its nations race to diversify their economies has been a strong driver of women into business. As a young industry that is new to the Arab world, technology does not share the male-dominated hallmarks of more traditional fields. Thanks to lower entry and funding barriers, anyone can be a tech entrepreneur. Gender is irrelevant to tech startups, and the field’s flexible nature allows Arab women to realize professional dreams from within their homes.

Today, Middle Eastern countries boast a higher per capita ratio of women in tech than their Western counterparts. Indeed, 35% of the region’s tech entrepreneurs are women, and women own 49% of all commercial registrations. Some 18% of startups in Bahrain are founded by women, beating internationally-recognized hubs such as Silicon Valley (16%) and London (15%), according to the *2019 Global Startup Ecosystem Report* (GSER), the world’s most comprehensive and wide-

ly read research on entrepreneurship. The report named the Kingdom one of the world’s top 10 startup environments. Regional peers such as the UAE (15%) are following close behind.

Perhaps this impressive performance is not so surprising after all. Women have long been key decision-makers across the GCC, with several notable role models in the public and private sectors. Bahrain, Kuwait and the UAE have a history of female ministers, and at policy level, too, female leaders are helping shape strategy. This is most notable in Bahrain, where our own Women in Fintech initiative is helping drive the country’s fintech approach by widening the path to career opportunities in finance and technology both locally and globally, while fostering diversity and inclusion in business, education, entrepreneurship, and innovation.

Initiatives like Women in Fintech are bolstered across the region by infrastructural changes and investment incentives aimed at fostering the right conditions for entrepreneurs –and women in particular– to flourish. Increasingly, startup programs are targeting ventures aimed at women and supporting gender diversity in tech. The US\$100 million Bahraini Women Development Portfolio Fund is designed to support female entrepreneurs in the early phases of their businesses with financial support, training, and advice through initiatives such as its Riyadh Incubator Center. Elsewhere, Dubai’s Womomentum early-stage accelerator aims to boost the pipeline of women entrepreneurs in the regional



Dalal Buhejji

**THE US\$100 MILLION BAHRAINI WOMEN DEVELOPMENT PORTFOLIO FUND IS DESIGNED TO SUPPORT FEMALE ENTREPRENEURS IN THE EARLY PHASES OF THEIR BUSINESSES WITH FINANCIAL SUPPORT, TRAINING, AND ADVICE THROUGH INITIATIVES SUCH AS ITS RIYADAT INCUBATOR CENTER.**

ecosystem, while enabling women’s business networks.

At the end of the day, investing in women makes sense. Supporting female entrepreneurs has a significant knock-on impact on society: women-owned businesses have been proven to be 1.7 times more productive than male-owned companies, and generate double the return for every dollar of funding. However, getting a business up and running is hard enough having to worry about high costs and jumping through bureaucratic hoops. For women standing up to social norms, that process is often infinitely more difficult. By stepping back and playing the role of enabler, while allowing entrepreneurs to concentrate on what they do best, governments can unlock value across the entire economy— for everyone. ■



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# ARE WOMEN THE POWERHOUSE IN PROPERTY?

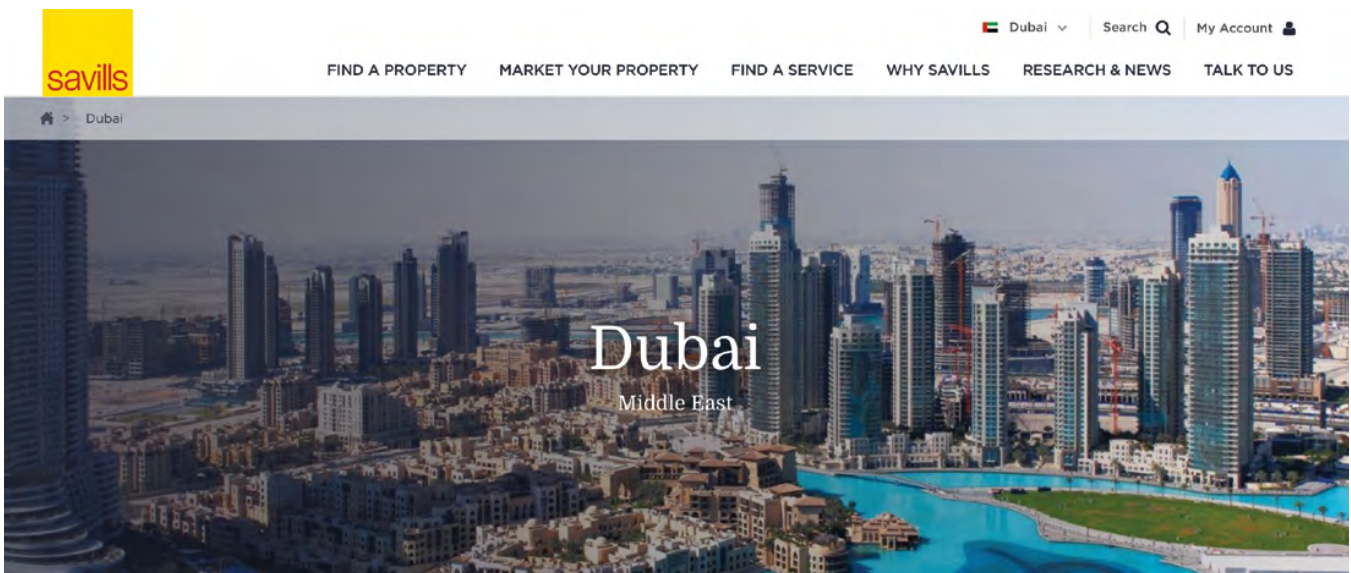
**We often hear that women always have the last word in real estate. Is that also the case in the Middle East market?**

Over the past few years, the property market has witnessed a growing trend. In an industry that used to be male-dominated, recent reports and studies have shown that women are making up a significant percentage of the total buyers. According to the Dubai Land Department, women account for 30% of acquisition in Dubai. Given that the World Bank estimates the population of Dubai to be made up of 28% women, this means that the female population are demonstrating real purchasing power.

Lucy Bush, Head of Residential Sales and Leasing for Savills said: "Women are often great negotiators and see opportunity in properties that perhaps need a little bit more time or care to upgrade. This can often lead to good value purchases, particularly as female investors tend to balance a wish list drawn from financial, practical and the emotive to come to a decision that suits their needs."



Lucy Bush, Head of Residential Sales and Leasing for Savills





Lucy Bush, Head of Residential Sales and Leasing for Savills

Clementine Malim, Savills' Associate Director for International Residential Sales Middle East adds: "Female investors are savvy and well learned when it comes to investing. Women value working with a company that has a good reputation in the market and often listen to word-of-mouth recommendations. Location, safety and security are some of the main drivers for those looking at family home buying."

Female investment in the real estate sector reached over AED 10 billion in 2018 and Emirati women acquired the lion's share. This has been possible thanks to UAE's wise leadership which has continuously, since its foundation, given a lot of attention to women's empowerment to support the building and vision of the country.

Women play a major role in the process of buying a property either as the owner or the main driver behind the purchase decision for their high sense of trust and confidence. Studies show that women tend to further relate to investment properties than stock markets. Women are discerning buyers and see properties from a wide perspective. They also tend to look at the finer details that can be overlooked by men.



Nicole Locher, Head of Residential Agency for Savills in Oman

Nicole Locher, Head of Residential Agency for Savills in Oman said: "Women tend to be faster decision makers and look at different details to men. Our female clients look at the layout functionality – how will they live their lives with their families in the space provided. Men are more interested in the construction finishes rather than the practicalities of the living space."



Helen Tathan, Prime Residential specialist

Helen Tatham, Prime Residential specialist agrees: "Women pay attention to the family area, kitchens, wardrobes and cupboard space, as well as ensuring there is a nice garden, particularly in prime residential properties."

On the field, being a woman working in real estate can be a real asset. First of all, there is the quality of the welcome. Women are often more pleasant, they smile and are sincere, helping to build lasting relationships. They know how to take the time to listen to understand their client's needs. They care about the details, check all aspects of a file and are best able to detect any anomalies that could cost a lot.

Overall, women are strong at providing consultancy. Those who engage in real estate, whether as a real estate agent, property manager or even real estate investor, listen to clients, provide relevant advice, persevere in their approach and build one-to-one relationships. All these qualities work together: it's because female advisors know how to listen that a woman is able to give good advice and support her clients in their real estate approach.

Women are also good balancing their professional activity with family life, which helps them relate to clients who need flexibility when setting appointments and property viewings. Indeed, family is an important factor when investors finally make that decision to invest in property.



Suzanne Everleigh, Head of Sharjah for Savills

Suzanne Everleigh, Head of Sharjah for Savills sums it up: "It depends on the individual requirements but for those looking at a family home it will come down to loving the property and location, but just as important as the investment value are other factors such as being near to friends and family. Women tend to be more subtle negotiators than men and as such can often find a better deal as they look at the bigger picture and find practical solutions to secure a strong investment."

# BUILT TO LAST

## FODHIL BENTURQUIA

THE FOUNDER AND CEO OF **OKADOC** IS IN IT FOR THE LONG HAUL

by **ABY SAM THOMAS** | PHOTOGRAPHY FAROOQ SALIK

**A**s someone who has been a part of the Middle East's startup ecosystem for a while now, it should come as no surprise that Okadoc founder and CEO Fodhil Benturquia often finds himself subjected to a plethora of pitches from both aspiring and current entrepreneurs in the region, all of whom are seeking validation for their respective ideas. Now, when I find myself in a situation similar to Benturquia's, I usually choose to listen to the person's idea, comment on the positive aspects that I can glean from it, and then wish them the best of luck with their venture. Benturquia, however, makes use of a drastically different tactic when responding to those who come to him for his feedback on their ventures. "What I do is I go and *destroy* the idea," Benturquia tells me. "I really go ballistic, and I tell them why it will never work."

Now, this blistering feedback leaves most people understandably disheartened, and they even think about dropping their entrepreneurial ambitions

altogether- and that's when Benturquia shares with them a sort of addendum to his criticism. "I tell them, 'you let me destroy your dream- you should not let anybody do that.'" According to Benturquia, entrepreneurs need to be prepared to be challenged at every turn on the trajectory they are on- if you're not ready to be challenged, you're not ready to be an entrepreneur, he says. Going by that logic, it's safe to say that Benturquia is a fully-fledged entrepreneur: as the founder of an enterprise that's essentially reimagining the healthcare experience in the Middle East, he's been on the receiving end of a lot of blowback for his idea- yet, none of that has stopped him from pushing ahead with his venture. As for how he has managed to do that, consider what Benturquia thinks to be the worst advice he has got as an entrepreneur: have a plan B, in case his startup idea doesn't pan out. "That's the worst piece of advice I have ever got, I think," he says. "Because if you really believe in your idea, *there is no plan B*. The moment you think about a plan B, you've set yourself up for failure. A lot of people say, 'Okay, but what if it doesn't work?' And I have never thought about, I will never think about it. Because if it doesn't work, I will find a way to *make* it work."



It's this principle that one can draw as being the central ethos driving Benturquia's leadership of Okadoc, which he founded in the UAE in 2018. Billed as "the region's first online appointment booking platform" in the healthcare space, Okadoc is aiming at doing away with the hassle that is often part and parcel of the process when one wants to meet with a doctor in this region- in fact, Benturquia set upon conceptualizing his healthtech startup after having experiencing this problem himself. "At that time, two things shocked me," he remembers. "One is that everything takes less than a minute nowadays, but it took

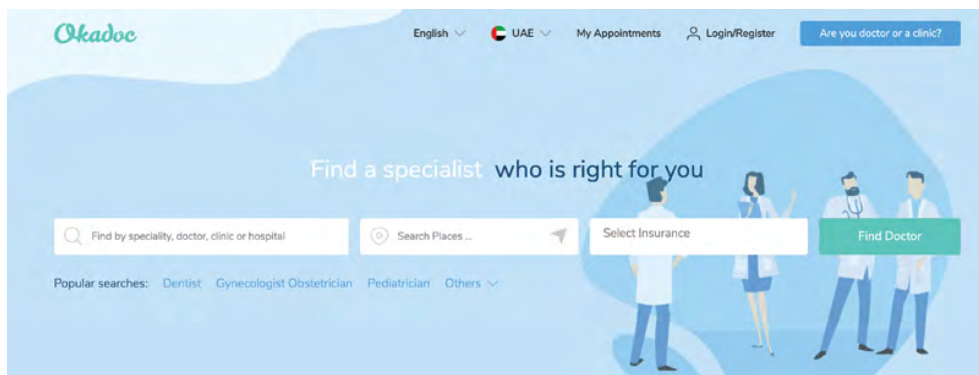
**"THE MOMENT YOU THINK ABOUT A PLAN B, YOU'VE SET YOURSELF UP FOR FAILURE."**

me more than 15 minutes to get an appointment. So, that's definitely a big problem." The second aspect of this whole experience that irked Benturquia was due to his background in the region's e-commerce space, with him having worked at MarkaVIP, Souq, and Noon prior to launching Okadoc. "In e-commerce, or the tech field in general, in a call center, when a customer calls you, we don't let them wait for more than 20 seconds, because we know that the drop rate will be 50% if you let anybody wait for that long. And that's for retention purposes usually, not for acquisition, because people transact online, and if they call you, that means there's a problem, and so you want to make sure that you are there for them. But here [in the healthcare space], it's not even for retention, it's for acquisition- so, if you're a patient, and you're calling for the first time, you are made to wait 15 minutes. So, to me, it felt like there were so many things that could be done [to improve this]... Nobody should have to wait more than 20 seconds over the phone, and second, *why* should they call? They have to call just to see availabilities, and book an appointment. So, I felt that there was a great opportunity here- I felt that a lot of people like me would love to have this problem solved."

And Benturquia's intuition certainly seems to have been on the right track, judging by the reception Okadoc has received in the UAE's healthcare space. Having onboarded more than 1,800 facilities and over 16,000 medical practitioners, Okadoc today lists 1,000 doctors in the UAE who are available for users to book instant appointments with. While that number is set to further increase in the coming months, Benturquia notes that Okadoc has already got a 10% market penetration in the UAE- after just one year in operation. "I think the team we have has done a great job," he says. "Our target is to reach 30% market penetration by 2021." With respect to users, Benturquia says that Okadoc crossed half a million visits on its website in July this year, while its mobile apps have had more than 55,000 downloads so far. "The traffic is growing at 20%, month on month," he continues. "The number of bookings [made on Okadoc], I can't disclose this number, but it's also quite high, and increasing on a monthly basis." Okadoc's appeal has also been boosted thanks to the partnerships it has made with noteworthy healthcare entities in the UAE- these include names like Zulekha Healthcare Group, Emirates Healthcare Group, and Dubai

**"SAUDI ARABIA IS THE NEXT COUNTRY WE ARE LAUNCHING IN. RIGHT NOW, WE ARE PREPARING THE OPERATIONS FOR SAUDI ARABIA; THE LAUNCH SHOULD BE HAPPENING VERY SOON. WE'VE ALREADY GOT SOME GREAT PARTNERS THERE, WITH WHOM WE ARE PREPARING OUR LAUNCH."**

Healthcare City. While the UAE market has been where Okadoc has been focused on so far, Benturquia says that he and his team are already considering expanding in the region. "Saudi Arabia is the next country we are launching in," he reveals. "Right now, we are preparing the operations for Saudi Arabia; the launch should be happening very soon. We've already got some great partners there, with whom we are preparing our launch." In terms of funds, Benturquia reveals that Okadoc had gone through a seed funding round last year, and are now in the process of closing a Series A round. While he didn't disclose the exact amounts that were raised as part of these rounds, Benturquia proudly states that these funds together will "make Okadoc the best funded healthtech startup in the GCC." In terms of the startup's business model, Benturquia explains that doctors are charged a monthly subscription fee to be on Okadoc, as a result of which they are allowed to make themselves available for as many bookings as they please. "It is a business model that is existing," Benturquia says, pointing toward examples like the US-based Zocdoc, which famously had a US\$1.8 billion valuation in 2015, as well as Doctolib in Europe, which had a valuation of EUR1 billion earlier this year. As for why doctors are attracted to Okadoc in





Okadoc founder and CEO Fodhil Benturquia

**"If you're a patient, and you're calling for the first time, you are made to wait 15 minutes.** So, to me, it felt like there were so many things that could be done [to improve this]."

because they had to wait too long to do just that. It is in how Okadoc solves this problem that one gets to understand why Benturquia says his company's mission to make the healthcare experience better for *everyone* involved- the startup's solutions cater to not just the needs and demands of patients, but also to those of doctors as well. As a fully automated platform, Okadoc's offering makes it easy for a user to not just book appointments, but also cancel and reschedule them- without ever needing human intervention for any of these actions. At the same time, Okadoc tries to ensure that those who make these bookings show up for them by giving them notifications and reminders- Benturquia proudly declares that Okadoc has been able to reduce no shows by 75% for doctors on its platform.

At this point, I find myself asking Benturquia his vision for Okadoc- where does he see his enterprise going in the long-term, since, after all, the potential of a massive exit for the startup is hard to ignore, especially when you consider the stories of its contemporaries in the global market like Zocdoc and Doctolib? "For me, solving problems with technology is something that I really love," Benturquia replies. "It's a proven, profitable business model, so there are, I think, plenty of exits possible for both the investors and for ourselves. But as for how we see ourselves, well, we are enjoying what we are doing.

So, we'd love to build Okadoc for a very long period of time- I see myself with Okadoc for, I don't know, hopefully, 10, 15, 20 years. I think exits are important for investors, but I think my dream would really be to build a company that is meaningful, which is, I think, the case with what we are doing, but also one that does not finalize its success by being acquired."

Benturquia's hope is thus to build an enterprise out of the Middle East that follows the stories of companies like Amazon and Apple, one that will stand the test of time, and have a legacy that will be remembered as well. "I think seeing a company, a tech company, startup from the region to stay as a name, as a company, that's something that will make me really proud and happy as an entrepreneur and a businessman," he explains. "And it's not just me, it's the team as well. They ask, 'why do we *want* to sell, why do we *have* to sell?' If we can become profitable, if we are meaningful, if we can grow, if the opportunity is there (even beyond the Middle East, in Asia and Africa), why don't we go there, and just sustain the company for a long time? So, sustainability is something that we are looking at differently." At a time when short-term ambitions are largely the order of the day when it comes to entrepreneurial dreams in the Middle East, it's definitely refreshing to hear Benturquia think differently when it comes to the goals he has set for himself and his enterprise. ■

the first place, besides its obvious ease and usability, one of the key reasons can be drawn to the fact that the platform makes sure their time is made use of in the most efficient and effective way possible. A big problem doctors in the UAE face is when people make appointments with them, and then fail to show up. Okadoc's research on this phenomenon

of "no shows" found that 50% of patients in the UAE miss appointments because they forgot that they had made these in the first place. In addition, the study noted that 40% of patients who tried to reschedule their appointments found themselves unable to do so, either because they tried to do so during out-of-work hours for the doctor, or simply





## UNPRECEDENTED SUPPORT

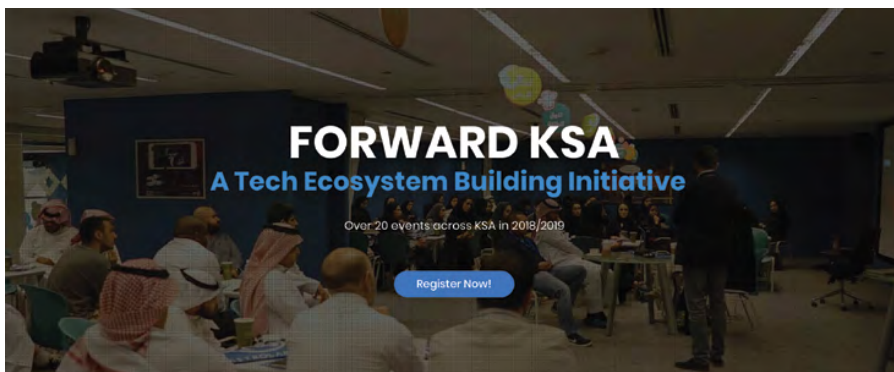
“The startup ecosystem landscape in Saudi Arabia has never been better,” says Mustafa Nabelsi, Country Director, AstroLabs KSA. “There’s a boost in all possible angles. The government is providing unprecedented support for startups in terms of regulations, funding, and opening up new sectors. VCs are injecting more and more funds into startups, and, culturally, people are more welcoming in general, which leads to more brilliant Saudis moving towards having their own startups.”

AstroLabs, a Dubai-based co-working community and learning academy for digital technology companies, received its incubator license from the Saudi Arabian General Investment Authority (SAGIA) in December 2018, becoming the first international incubator in the Kingdom. The license permits AstroLabs to act as a SAGIA partner and help tech startups expand to Saudi with expedited licensing procedures and no capital requirements.

“In response to the growing demand, we decided to open a Riyadh office,” Nabelsi says. “There is strong global demand from startups wanting to expand to Saudi and also from local-born startups... Just last month, we announced our Forward KSA Accelerator, and we had hundreds of applications. As an ecosystem enabler, AstroLabs is working closely as a partner of SAGIA to help international scalable startups set up in Saudi, and expand their market reach. This is a win-win situation, as these successful startups will have a positive impact on the economy, job creation, and they will benefit from being in the largest market in the region as they scale their businesses.”



Mustafa Nabelsi, Country Director, AstroLabs KSA



THE NUMBER OF ENTREPRENEURSHIP SUPPORT ORGANIZATIONS IN SAUDI, INCLUDING INCUBATORS, ACCELERATORS, CO-WORKING SPACES AND FUNDS, NEARLY TRIPLED, GROWING FROM 13 BETWEEN 2006 AND 2010, TO 36 BETWEEN 2011 AND 2015.

AstroLabs has helped more than 45 international startups expand to Saudi so far, Nabelsi adds. “And this is just a small fraction of the requests we have been receiving.”

In 2016, Saudi Arabia’s Crown Prince Mohammed bin Salman announced Vision 2030, a package of economic and social reforms designed to diversify the economy away from its dependence on oil, attract foreign investment and create jobs for citizens. Raising the current contribution of small and medium-sized enterprises (SMEs) to the GDP from 20% to 35% by 2030 is listed as a top priority for the Gulf state’s prosperity.

In line with Vision 2030, the government established Monshaat, Saudi’s Small and Medium Enterprises General Authority in 2016, to regulate, support and develop the country’s SME sector, and to create and regulate incubators and accelerators. A report by Wamda Research Lab (WRL) in 2017 noted that the number of entrepreneurship support organizations in Saudi, including incubators, accelerators, co-working spaces and funds, nearly tripled, growing from 13 between 2006 and 2010, to 36 between 2011 and 2015.

Older players include Badir Technology Incubators and Accelerators Program, created in 2007 by the King Abdulaziz City for Science and Technology. Since

its launch, Badir has established multiple business incubators across the Kingdom, serving hundreds of startups. Incubation programs include a biotechnology incubator in King Fahd Medical City, Riyadh, and a technology incubator in partnership with Saudi Electricity Company.

Badir also runs an Inventions Transfer Accelerator to activate patents through a variety of services with an aim to accelerate the implementation, development and marketing of inventions within six months. Badir states that it is now focusing on further expanding its innovation and entrepreneurial hubs across the country in order to achieve its KPIs of creating 600 startups and 3,600 jobs by 2020.



Mohamed Nawito, Incubator and Accelerator Program Manager, Wadi Makkah

## QUALITY AND FOCUS

“The Kingdom needs more incubators and accelerators with stable long term funds, as the numbers of entrepreneurs is increasing exponentially, and the market has a lot of gaps to be filled,” says Mohamed Nawito, Incubator and Accelerator Program Manager, Wadi Makkah, an incubator, accelerator and VC program, focused on technology investments. >>>



**"SOME OF THE LOCAL ACCELERATORS AND INCUBATORS HAVE GROWN TO CONTRIBUTE SIGNIFICANTLY TO THE ECOSYSTEM, IN ADDITION TO MANY NEW INTERNATIONAL PLAYERS ENTERING THE MARKET NOW. WE NEED MORE EDUCATION AND AWARENESS TO HELP CHANGE THESE FORMER PERCEPTIONS."**

"Tech startups are not only a great investment but also support the economy in job creation and delivering quality innovative solutions as well. Due to the increase of seed investment programs in the last years, we can see a number of [startups] with stable income and high recruiting power in different place in the kingdom."

But there's still space -and a need- for a "lot more" high quality and clearer focused accelerators and incubators, says Osama Alraee, Director of Entrepreneurship at Misk Innovation. "The earlier incubators and accelerators in Saudi started in around 2011, and they were new concepts at the time," he explains. "So, while they added a fair amount of value to the ecosystem, it was a learning curve for them too. Unfortunately, because of this initial learning phase, entrepreneurs are under the misconception that accelerators and incubators haven't quite got all their ducks in a row, and that their value-add is weak. But this is not true today. On the contrary, some of the local accelerators and incubators have grown to contribute significantly to the ecosystem, in addition to many new international players entering the market. Now, we need more education and

awareness to help change these former perceptions, and motivate entrepreneurs to join these initiatives."

It is this understanding that led Alraee and the Misk Innovation team to go with a different approach when it came to building their own programs in this field. Last year, Misk Innovation -a branch of the non-profit Misk Foundation, founded by the Crown Prince to empower young people in Saudi Arabia and around the world to be active participants in the knowledge economy- launched Misk 500 Startups Accelerator, a partnership with U.S.-based early-stage venture fund and seed accelerator 500 Startups that offers up to SAR200,000 in funding. The program's second cohort received more than 500 applications from across the Middle East and North Africa. Misk also runs a growth accelerator powered by Seedstars and VisionVentures with up to SAR375,000 up for grabs, which had received more than 300 applications for its latest cohort. Besides having these programs attempt to elevate the discourse around accelerators and incubators in Saudi Arabia, Alraee highlights that Misk Innovation also held a bootcamp for local accelerator managers to enable knowledge-sharing in this domain.

But private incubators and accelerators are not as commonly known among the public, says Bahar AlHarbi, founder and Managing Partner, Startups House, an incubator and accelerator in King Abdullah Economic City that works with businesses from early to growth stages. "The concept needs more targeted awareness," he echoes. Startups House

offers multiple sector-agnostic programs including a Market Entry Program that facilitates access for foreign startups into the Saudi market, a fee-based incubation program, an in-kind services for equity pre-acceleration program and an investment-for-equity acceleration program.

Startups House's programs are inspired by Vision 2030 aiming towards a linear ecosystem, with its accelerator program average ticket size at about SAR100,000, co-matched with another SAR100,000 by Saudi Venture Capital Company. "In total, startups should expect SAR200,000," AlHarbi says, noting a growing interest among college students and fresh graduates to work and sign up for training at startups. But in addition to funding, AlHarbi says, startups have a "serious need for incentives" such as social security subsidies and the activation of employee share ownership plans in order to retain talent.

More also needs to be done to shift mindsets on both the benefits and realities of working at a startup, Misk's Alraee adds. "It's hard to find the quality startups, especially for the growth stage companies in Saudi," he says. "Many entrepreneurs underestimate the value the program will bring to their startup and their careers, even if the startup fails later. They are not willing to commit full-time even after receiving SAR375,000 and some over value their startups, which leads them to negotiate too much on the valuation, and refuse to compromise to enter the program."



Bahar AlHarbi,  
founder and  
Managing Partner,  
Startups House



Meanwhile, as the concept of co-working begins to pick up in Saudi, AstroLabs' Nabelsi says "there still remains a bias for closed offices and isolation." "We are always preaching the benefits of a more collaborative approach to work, where the exchange of knowledge between individuals and companies occurs on a continuous basis."

### "THE OPPORTUNITIES ARE ENDLESS"

In 2016, the Business Incubators and Accelerators Company (BIAC), a subsidiary of the Saudi Technology Development and Investment Company (TAQNIYA), was established by royal decree to focus on setup, operation, and management of business incubators and accelerators, as well as other entrepreneurship support platforms in line with the Kingdom's Vision 2030. The initiative includes supporting the launch of the first business accelerator specialized in supporting and developing the works of projects in the Hajj and Umrah sector, such as those related to crowd management, travel and transportation. The company also collaborated to host a healthcare innovation hackathon at Princess Nourah University in Riyadh last year.

In addition, Saudi Arabia's Public Investment Fund (PIF), the kingdom's sovereign wealth fund, set up a four billion Saudi Riyal fund (US\$1 billion) to provide access to capital for SMEs. "The opportunities are endless in the Saudi market across the sectors," Misk's Alraee says. "Saudi is going through a deregulation across many sectors and industries, creating opportunities for disruption. Industries to watch include education, tourism, logistics, retail, e-commerce, healthcare, fintech, construction, legal, and govtech."

His advice to startups is to consider

joining an accelerator full-time when they get to the interview stage. "Get to know the program really well," he says. "Understand what it will cover so you can clearly see how it will support your startup and help you take it to the next level." Based on this understanding, Alraee recommends joining "only if you have a 100% will to commit" to the program and then agree on the valuation of your company accordingly. "Also, once you've joined the program, focus on experimenting what you have learned from the workshops and the one-on-one mentor sessions, and network with other co-founders and investors," he adds. "Some of the founders grow 2-4x during the program, while others grow 20-50x-you grow as much as the work you put in the program."

Other notable platforms in the Gulf state include Blossom, Saudi Arabia's first and only female focused accelerator, and Wa'ed, Saudi Aramco's Entrepreneurship Center that offers a range of support services for the local economy, including debt and equity funding, business development training, mentorship, and business incubation. The Kingdom's first fintech accelerator program, provided by Monshaat in partnership and

the National Commercial Bank, was also launched in July.

But what will truly shift the youth mindset exponentially is having many success stories of startups that made it, says AstroLabs' Nabelsi. "Startups that started from nothing, and grew to astonishing numbers- the more of these stories we help building and creating in the region, the more inspired the youth will be. That will eventually turn this economy into a digital one."

Earlier this year, Saudi-based wholesale grocery platform Sary announced that they have raised seed funding and while the size of the investment was not disclosed. Sary is among the startups that were part of Saudi Telecom Company (STC)'s InspireU initiative to incubate and support ICT and digital innovation startups. InspireU provides seed funding up to SAR100,000, mentorship, office space and logistics support, along with STC Infrastructure. STC's VC fund, established in 2011, was among the initial institutional investors in homegrown ride hailing app Careem that was acquired by Uber for a record-setting \$3.1 billion.

Meanwhile, as AstroLabs plans to grow its community in the Kingdom fivefold, Nabelsi believes incubators and accelerators across Saudi should align to work together. "The number of startups emerging monthly is high, and they all need support," he says. "That's why I believe there's no competition between accelerators and incubators but an opportunity to collaborate and serve as much of the market as possible. Although there's a commercial gain expected, but also we all serve the greater good of taking this ecosystem to the next level." ■



Forward KSA startup workshop

# #TAMTALKSTECH

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YES, IT'S OKAY TO WANT THEM ALL... AND NO, IT'S NOT OUR FAULT.

## POWER PLAY

### SAMSUNG GALAXY NOTE10

Samsung Galaxy Note10 brings next level power to Galaxy lovers. For the first time ever, the Galaxy Note comes in two sizes: a compact version with a 6.3-inch cinematic infinity display, and a larger version with a 6.8-inch display, making it the biggest Note yet. The sleek, slim device

features edge-to-edge design, an AMOLED display with HDR10+, superfast charging and Wireless PowerShare, which allows you to recharge accessories like the Galaxy Watch, Galaxy Buds, and other Qi-enabled devices. Of course, Note10 builds on the capabilities of past models with Samsung

DeX, which gives you the flexibility to work between your smartphone and PC or Mac, as well as the evolution of the iconic S Pen. With Handwriting to Text, Note10 lets you jot down notes, and instantly converts your handwriting to digital text in Samsung Notes for safe keeping. Galaxy Note10

rounds things out with a pro-grade camera featuring up to four cameras depending on the model you choose - a 16MP ultra-wide camera, a 12MP wide-angle camera, a 12MP telephoto camera, and a 10MP selfie camera - giving you everything you need to capture whatever life brings.

Samsung Galaxy Note10



IMAGE CREDIT: SAMSUNG, OSIMO, BELKINI



### STEADY ON OSMO MOBILE 3

The renowned Osmo series is expanding with Osmo Mobile 3, their most travel-friendly gimbal to date. This foldable, mobile phone stabilizer allows you to capture ultra-steady photos and video footage. Using the DJI Mimo app and its intelligent new features, you can also create unique content. Portability is the name of the game for this gadget, which has a locking mechanism for easy folding, and promises up to 15 hours of battery life. Osmo Mobile 3 has other useful features including conveniently placed buttons on the handle, quick roll to rotate between portrait, landscape, and selfie modes with ease, as well as a dedicated zoom tracker to keep your subject in clear view.



### POWER TRIP BELKIN BOOST↑UP POWER BANK

Belkin keeps you and your device going all day long with BOOST↑UP, its high capacity power bank. The BOOST↑UP Power Bank 20K and included USB-C cable charges all of your most coveted devices, including MacBook, iPad, Surface Pro, and even Nintendo Switch, while on-the-go. This gadget is small but powerful, boasting of a 20100mAh battery, which supports USB Power Delivery 2.0 30W to rapidly power up any device, and keep you charged up and ready to go.



Belkin  
BOOST↑UP  
Power Bank



**#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](http://theglobalgazette.com) and talk to her on Twitter @TamaraClarke.

# 'TREP TRIMMINGS

## THE EXECUTIVE SELECTION

From better goods to better wardrobe bests, every issue we choose a few items that make the approved executive selection list. In this issue, we present our picks for your timepiece collection, a chic device for your skincare regime, and a Parisian brand with a leather goods and jewelry set worth checking out.

### NEVER GO OUT OF FASHION

#### ROLEX

Fresh from this year's edition of the international watch and jewelry show Baselworld is the Rolex Datejust 36. As a new version of the signature timepiece launched in 1945, this watch, running on the brand's new Calibre 3235, is encased in a 36mm corrosion-resistant Oystersteel, which boasts of a water resistance of up to 100 meters. This particular timepiece comes in two variants: one with a refined, black sunray-finish dial and fluted bezel, while the other combines a white mother-of-pearl dial with 10 diamond hour markers in 18 ct. white gold settings and a bezel set with 52 brilliant-cut diamonds. Perfect for anyone with a penchant for timeless style. [rolex.com](http://rolex.com)

Rolex Datejust 36



Rolex Datejust 36

IMAGE CREDIT: ROLEX

## HIS AND HERS

### CERRUTI 1881

Founded in 1967, the Parisian brand Cerruti 1881 is the brainchild of Italian stylist Nino Cerruti. The brand offers a variety of luxury ready-to-wear, fragrances, sportswear and more, but our eye is on its distinctive accessories this time around. For the ladies, we point toward taking a look at Cerruti 1881's intricately crafted jewelry, while the gentlemen can add a touch of elegance in their ensembles with the brand's signature cufflinks. [cerruti.com](http://cerruti.com)



Cerruti 1881

## LOOKING GOOD (ON THE GO)

### FOREO

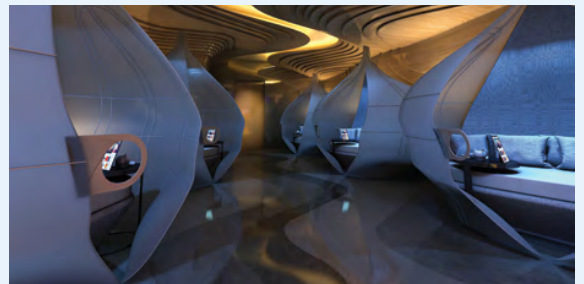
For the entrepreneur who's out and about, here's one nifty device to step up your skincare routine. Whether you're home, at your holiday destination (or even on the plane), Foreo's new UFO mini takes sheet masks to a whole new level. The UFO mini combines LED light therapy (ranging from anti-aging, brightening and acne-fighting), cryotherapy and thermotherapy and T-sonic pulsations- all under 90 seconds. Launched with a

morning mask and an evening treatment option, it features hydrating hyaluronic acid to moisturize, as well as ginseng and olive oil to nourish and revitalize to give the skin the replenishment it needs overnight. The palm-sized mask is secured to the device, and controlled via an app to adjust intensity and heating and cooling features. With a 10-year quality guarantee, it's worth the investment. [foreo.com](http://foreo.com)

Foreo UFO mini



IMAGE CREDIT: CERRUTI, FOREO, MANDARIN ORIENTAL



## EDITOR'S PICK

### FRESH FACE

#### MANDARIN ORIENTAL JUMEIRAH

by TAMARA PUPIC

Luxury hotel brand Mandarin Oriental's first foray into the UAE is refreshing to say the least, and it's especially so when it comes to its spa offerings. Mandarin Oriental Jumeirah offers Mandarin Oriental's signature treatments, all aimed at achieving a balance between body, mind, and spirit, but for this review, we focused on their facial treatments. The spa offers advanced facials (either by LING New York that fuses Asian health principles with the latest technology, or the results-driven Aromatherapy Associates), and holistic facials based on Subtle Energies, a natural skincare brand blending ayurveda and aromatherapy. The latter includes the 24K Gold Age-Defying Facial, the Rose Infinity Facial, and the Soothe and Enrich Advanced Antioxidant Facial, the last of which was my choice for this session at The Spa. It is a restorative facial designed for dry, sensitive, and damaged skin, revitalizing it with a nutrient-rich elixir. The process will see your skin be infused with advanced antioxidants and essential fatty acids to fight free radical damage, thereby protecting it from visible signs of ageing. After an hour-long treatment, my skin was radiant, smooth, and soft, and my mood relaxed, so I would say that the treatment is for those who put a premium on promoting health and radiance from within. When it comes its other spa treatments, Mandarin Oriental Jumeirah also features Hammamii, a locally produced line of Hammam skincare, as well as Mandarin Oriental's own bespoke products. In addition to nine treatment rooms, the 2000 sq. m. spa's other interesting facilities include indoor vitality pools, dry saunas, steam rooms, heated relaxation lounges, experience showers, and ice fountains- a bit of something for everyone. [mandarinoriental.com](http://mandarinoriental.com)



# THE TAO OF SUCCESS

Stop aspiring for 15 minutes of fame, and instead look toward realizing lasting success **by GENNY GHANIMEH**

I am not a basketball fan, but I stumbled on the late basketball coach John Wooden's definition of success, and I found myself loving it. He said: "Success is peace of mind, which is a direct result of self-satisfaction in knowing you made the effort to do your best, to become the best that you are capable of becoming."

Wooden was addressing basketball players, who have already defined for themselves the parameters required to become the best they are capable of becoming—the game itself. We can extrapolate this approach to success to other aspects of our lives, such as professional, financial, close relationships, intellectual, academic, personal development,

wellness, self-expression, and so forth. Is it that simple? And how does that apply to entrepreneurs?

## SUCCESS FOR ENTREPRENEURS: TRAPS AND MISCONCEPTIONS

Moving on from basketball players, how is success any different for entrepreneurs? I interviewed five successful entrepreneurs I know, and asked them two questions:

1. What is success?
2. What are the traps and misconceptions of success?

Here is how they answered:

**Entrepreneur 1:** "Success for me is being able to wake up every morning with drive and motivation, happy to start the day with all its wins and losses.

The trap for me is to define myself as an entrepreneur through the money we raise or make."

**Entrepreneur 2:** "My biggest success came from accomplishing the execution map we set out to do in the beginning of the journey with all its milestones. Every little task and milestone felt like the biggest success. The trap for entrepreneurs is to define themselves through the big picture, and fail in taking into account small wins."

**Entrepreneur 3:** "Our success is measured by numbers, how many customers we have, and how much revenues we are making as a startup. The trap for successful entrepreneurs is to fall into complacency."

**Entrepreneur 4:** "I define success through how many clients we empowered and helped, how many returning customers we have, and how much we learn from our customers. The trap for me is not to manage a work-life balance."

**Entrepreneur 5:** "Success is about being able to always work on new innovative stuff to keep the excitement and drive going. The trap in that is not taking enough time to ground the work and personal innovations, and fall into unjustified boredom."

While the definition of success and its traps was different from one entrepreneur to the other, successful entrepreneurs seem to share some common attributes like passion, focus, and obsession. Whereas these are great attributes to have, they can also lead to dangerous blind spots, and spell the demise of the same successful entrepreneurs.

## DEFINING SUCCESS

I wanted to dive deeper into the definition of success, so I extended my study to other random people around me. I came up with a few more definitions. For some, it is amassing a certain amount of money. For those who had or made money, the definition of success shifts to making an impact around them, pursuing personal achievements, or being present in the lives of their loved ones. As for those battling with a physical illness, success is only about regaining their wellbeing.

So yes, success shifts from one person to another, from phase to phase, and from situation to situation. There is no one-size-fits-all answer. However, when asked, all those interviewed seemed to focus their definition on one aspect of their lives, at that



particular time. Maybe real success is success on all fronts, while maintaining a balance? For what is financial success without accomplished close relationships? Or what is professional success without being physically and emotionally healthy? Or what is intellectual and creative success without the ability to pay our bills?

Some coaches and psychologists say that success is about:

- defining goals and objectives, and writing them down
- making a plan of execution within a defined and realistic timeline
- having the will and the discipline to execute the plan
- believing that we have the capacity to succeed, and that we *deserve* to succeed

All this is nice, but it also seems very time-bound and limited. There is also the mysterious factor of luck, the good one, and the bad. Accounting for the element of chance allows us to understand that while we are responsible for our plans and execution, we are not in control of everything. There is also the obsessive pursuit of success that puts the mind in a constant state of unrest; and when the mind can't rest into silence, we can never feel happiness and peace of mind.

Andy Warhol rightly predicted, back in 1968, that there will be a time in the future where everyone will have their "15 minutes of fame," and today's social networks like Facebook, Instagram, and Twitter have got us there. Those channels are flooded with people flashing their extreme fitness workouts, the many places they travel to, the fashionable clothes they change every day, the glitzy social events they

get invited to— the list goes on. We imagine these people to be successful, because of their number of posts, following, or likes. In reality, we know nothing about these people aside from what they display on their social networks, and the reality can often be quite the opposite from that projected image. So, instead of asking about what defines success, I went asking: what defines our feeling of lasting success?

**SUCCESS IS TEMPORARY AND TEMPORAL, BUT ALSO ELUSIVE, AND THUS REQUIRES HUMILITY AND CONSTANT THRIVING, WHILE AT THE SAME TIME LEARNING TO JUST TAKE A BREAK FROM THAT CONSTANT THRIVING, SO WE CAN RECHARGE AND BE ABLE TO MAKE BETTER DECISIONS.**

#### UNDERSTANDING LASTING SUCCESS

From almost everyone interviewed, it was essential that the feeling of lasting success always be linked to something they set goals and objectives for, and then put the effort towards. Winning something accidentally or with no merit doesn't provide a feeling of success. Lasting success has the element of achievement in it, with defined external goals and objectives that we can measure, such as wealth, fitness, fame, etc.

Aside from defining goals and objectives and putting the effort, it also seems that for some of the interviewees, the feeling of success is tightly linked to having defined in advance what is a successful outcome for every action, endeavor, or dream. Others stated that the feeling of success is linked to putting in their best possible effort, while maintaining self-honesty, self-integrity, and a detachment from the

outcome. Thus, lasting success is interweaved with feelings of contentment, and awareness about how we see ourselves and see life.

Another finding from the interviews is that the feeling of success was always linked to the feeling of not having compromised something else along that road, such as values, principles, health, or relationships. Moreover, the feeling of success was personal, personalized, and not measured towards being the best, or towards some celebrities in the field. What naturally follows is an emphasis on one's sense of purpose and peace of mind, which contributes to our own self-growth. (One of my favorite quotes by Jordan Peterson is to not to compare ourselves to others, but to compare ourselves today to the person we were yesterday.) As such, a byproduct of lasting success is a sense of purpose, peace of mind, worthiness, and continuous self-growth.

And finally, lasting success was unequivocally about leaving a legacy behind, not in the material sense, but more in the sense of impact and values. Success comes by putting effort towards what we want, what we can be good at, what we can impact others with, and what we can feel happy about. We spend days, weeks, and years putting in that effort, and we do it in the context of lasting success.

We do that every morning while we wake up in bed, while we deal with our personal lives, our challenges, our breakups and make-ups. We do it while we support a friend through the illness of a parent, and while we take care of ourselves, what we eat and how we move—we keep moving forward, and

we put a smile on our face. We do that also by dealing with our past, our mistakes, our shortcomings, our regrets, our arguments— we learn to be more tolerant with ourselves, while still wearing that smile on our face.

#### TO CONCLUDE, WHAT IS THE TAO OF SUCCESS?

Success is about patience, tolerance, discipline, and honesty, equally towards others as towards ourselves.

Success is validating and validated, without seeking validation.

Success is simultaneously rational and emotional, and thus requires our own values to be aligned.

Success is temporary and temporal, but also elusive, and thus requires humility and constant thriving, while at the same time learning to just take a break from that constant thriving, so we can recharge and be able to make better decisions.

Success is about believing in ourselves, believing in our destiny and never letting go, without being completely attached to those beliefs.

Success, whether it is through a personal challenge or through a work accomplishment, is also to be recognized as never done by us alone, but also by everyone around us who supported and helped us to get to that moment.

Success then becomes a path, not an objective— a brick builder on the road to self-growth, purpose, and legacy. In that sense, success is essentially joyful, energizing, contributive and expansive. Success invites us to love the person we are today, and embrace the growth that will make us become who we so eagerly know we can be. ■



Genny Ghanimeh is the founder of Mind Cloud Academy, a unique business and entrepreneurship academy founded in 2016 in the UAE. From the outset, Mind Cloud Academy gathered around it a group of successful and inspirational entrepreneurs committing to share their knowledge and experience with the wider crowd eager to join this ecosystem. Prior to Mind Cloud, Genny founded Pi Slice, a crowd-lending platform for micro-finance in the MENA region. She was spearheading financial inclusion, impact investing and fundraising for regional micro-entrepreneurs to help them realize their dreams and support their families. Through the course of five years, 300+ unbanked micro-entrepreneurs were able to grow their small businesses with Pi Slice's support. [mindcloudacademy.com](http://mindcloudacademy.com)



**"EMBRACE THE CHALLENGE.  
IT'S MEANT TO BE HARD-  
THAT'S THE THRILL,  
THAT'S WHAT MAKES IT  
ALL WORTHWHILE, THAT'S  
WHAT GIVES IT A PURPOSE.  
IT'S TAKEN ME YEARS TO GET  
TO THAT POINT IN MY VISION."**

# FROM DESPAIR TO DETERMINATION

**/ PAUL EVANS**

The co-founder and Managing Director of the Dubai-headquartered **Solutions Leisure Group** relives a few moments from his childhood in the U.K., when he, as a dyslexic child, found his entrepreneurial kicks

by **PAUL EVANS**

**D**uring one of our many frank chats in the car on the way home from a day on the lake, I told Dad that I thought there was something different about my brain, compared with the other kids in school. I explained that being dyslexic was like having a mental disease. Naturally, he was alarmed that I had said such a thing about myself.

But instead of responding sympathetically, he said that I should take an IQ test. His suggestion took me completely by surprise. At first, I thought he was joking. After all, he of all people knew that I'd never passed a single academic test in my life. Despite my hesitation, I thought, what the heck, it can't hurt. And so, the next day, Dad arranged for me to take the test.

When at last the letter from Mensa dropped through the letterbox, I sat nervously with my parents at the kitchen table to open it. I held the envelope in my hand and closed my eyes in prayer before I unsealed it and removed the contents. The results melted my face from a look of fear to utter disbelief.

My score, to my shock and amazement, was 143! I couldn't believe it. I was in the genius category! The report explained that as few as 1 in 1,000 students are of similar intelligence. My jaw dropped. I was completely lost for words as my parents jumped up and hugged me, giddy with excitement.

Until that point, I had genuinely believed that I was stupid. I had believed that my school teachers were right to nark me, but that was all about to change. With my IQ score, I at last had the proof I needed to show them that I didn't belong at the bottom of the class! When Mum and Dad showed my results with pride to the school headmaster at the start of the next school term, I was moved up from the bottom set of all my subjects.

Of course, it took a while for the change to sink in, and it certainly wasn't as if my dyslexia vanished overnight. However, with 143 fixed in my mind, I finally had a tangible reason to believe in myself. I settled back into school much better, and Dad began traveling a lot more for work. At that time, he owned a successful sales-and-marketing company, and it must be said, although school was less painful, I probably got a better education from listening to him and watching him work than I did from all my school days put together.

I loved it when he worked from home. I would sit on the floor with my ear to his office door and listen to him. I could hear the warmth and confidence in his voice always making his clients chuckle. They never seemed to notice that they were falling for his smooth sales techniques hook, line, and sinker. I would applaud when he used the "rabbit punch," which Dad defined as "an irresistible offer that comes out of the blue, and hits the client between the eyes, leaving them so stunned that they simply can't decline." A salesman's proverbial kill. >>>

**THE REPORT EXPLAINED THAT AS FEW AS 1 IN 1,000 STUDENTS ARE OF SIMILAR INTELLIGENCE. MY JAW DROPPED. I WAS COMPLETELY LOST FOR WORDS.**

Around the same time, I landed my first job.

Dad's best friend, Andy, and his wife, Lindy, lived next door to us in Middlewich, and the couple had been like a second set of parents ever since I could remember. Our two families did almost everything together. Andy owned a very successful beauty salon sup-

plies business, and on weekends, he ran a stall that sold electrical items at enormous liquidation markets around the country.

Andy was the type of man who'd wake up asking himself, "How can I make a pound?" I knew there was so much to learn from him and his business ethos. He always aimed to

make every pound matter, which was a tiny yet essential detail that would stick in my mind forever. There is no question that Andy was integral in showing me the grit required in business.

One evening when we were at Andy's house having dinner, he offered to make me his assistant at the market. I was so excited to be offered my first job! From then on, without fail every Friday after school, I would race across to his house to load up his van with microwaves, televisions, radios, toasters and washing machines. At 5 a.m. the following morning, Lindy would open her front door, yawning in her dressing gown, to find me waiting eagerly with a pack of sandwiches, ready to hit the road.

Every weekend, the market was in a different town, and not before long we covered the majority of the north of England. The market doors opened at 9 a.m., and business would be nonstop until they closed at 5 p.m. On an average weekend, 15,000 bargain-hungry customers came through the doors. Andy and I would place bets with each other to see who could make the most sales.

Desperate to win, I'd climb on top of a washing machine to see over everyone's heads and hawk our wares at the top of my voice to the passing crowd. I was determined to be the top seller, and each week I'd get closer to the target. At the end of each day, we'd count our takings: 12,000 pounds, 15,000 pounds, sometimes even 17,000 pounds!

Andy would proudly hand me my percentage of the profit and holding my wages in my hand, I would feel so grown up. While other kids my age were washing cars or picking strawberries on the weekend for a mere 10 pounds of pocket

money, I was raking it in. Soon, I began to see the potential to make money almost everywhere. Influenced by Dad and Andy, I became obsessed with thinking up enterprising ideas. I loved negotiating and the thrill of making a sale and generating cash. The whole process seemed to come naturally to me. One day, a money-making opportunity at school presented itself that was too good to ignore.

During lunch break that day, I couldn't help overhearing a conversation between two boys in front of me when we were walking the short distance from the amusement arcade back to the school gates.

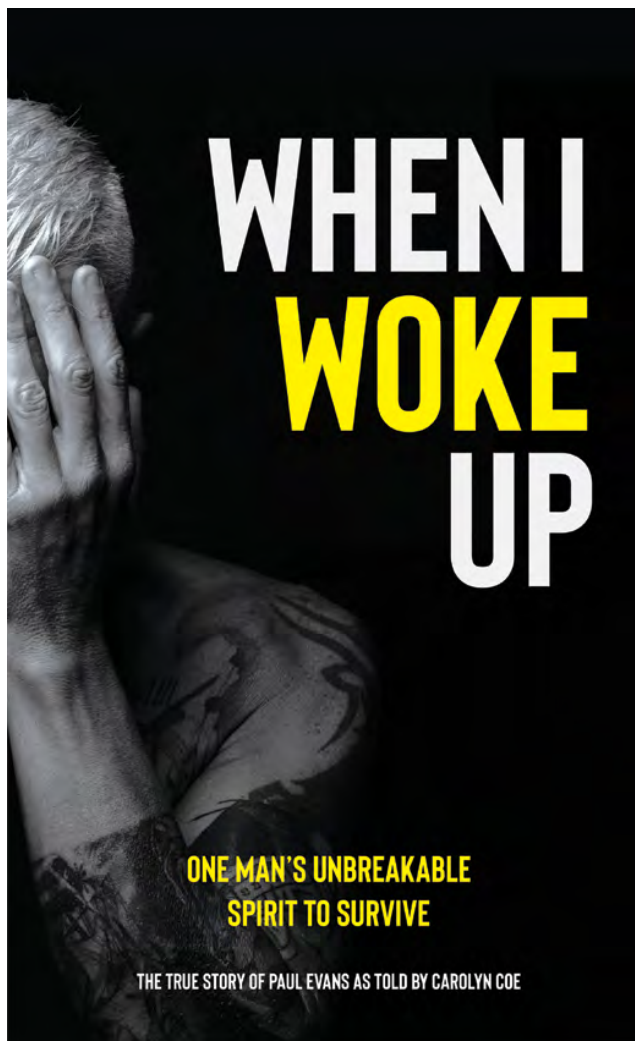
"I've only got a quid left," said one boy, regretting that he had gambled away all of his pocket money.

"My dad gave me a fiver this morning, and now I've only got 30 pence," groaned the other. "I had two watermelons lined up on the fruit machine, and when I hit the nudge button, I was sure it was going to be another, and then I would have had the jackpot."

"Yeah, me too!" the other boy said, beating the air with his fist. "I put all of my 10 pence coins into the sliding drawer machine. I swear, I just needed a few more and I'd have won them all back. It was so close."

Little did they know, as they dragged themselves back to school with empty pockets, that they had just given me a fantastic idea.

I noticed that the kids who went to the arcade on Monday all had the same financial problem on Tuesday. They always spent all of their lunch money on games, and then had no means to buy food for the remainder of the week. I saw an opportunity to solve their lunch money deficit problems. Most students owned a Parker fountain or rollerball pen. I



knew each pen had a retail value of 10 to 12 pounds. So, I offered all those broke students the chance to sell me their pen for one pound. They could buy their pen back from me at any time before their parents noticed it was missing, but for two pounds.

It worked like a treat! Everyone went to the arcade on Monday, sold me their pens on Tuesday, bought them back from

me the following week, and I doubled my money. Within a matter of weeks, my school bag was bursting with various styles and colors of Parker pens.

With the market sales on the weekends and my pen-pawning business during the week, I was racking up earnings of over 100 pounds every week.

Not bad for a 14-year-old kid with dyslexia and a grim future. ■

This is an edited excerpt from *When I Woke Up – The True Story of Paul Evans* as told by Carolyn Coe, one man's inspiring story of starting rough, making mistakes, personal suffering, and the raw grit it takes to get back up when life deals the heaviest blows. Told with his authentic humor and frank wit, this is an upfront and personal account of a life of full of jaw-dropping, gut-wrenching, and heartwarming events that will leave you reeling in disbelief, and full of admiration for one man's spirit to survive, and live life to the full. [wheniwokeup.com](http://wheniwokeup.com)

## MEET THE AUTHOR

**Q&A WITH PAUL EVANS**, CO-FOUNDER, SOLUTIONS LEISURE GROUP, AND AUTHOR, *WHEN I WOKE UP*

**Let's start with your reasons for writing the book—why did you think this was a project you wanted to undertake, and what do you hope readers would take away from the stories/messages in your book?**

I have reached a point in my life where I thrive off helping others to grow and develop, more so than I do over my own achievements. There are a number of lessons learned from all the things I have gone through, and I wanted to be able to pass this on to a wider audience, than just the people I work with on a daily basis. I also have some aspects of my life that I'm not proud of, in addition to things that I have kept hidden inside of me, and never really spoken about. Writing the book and talking about my reflections was something that really helped me to become a better person, to forgive myself for the mistakes I have made, and understand that those mistakes were what shaped me to be the man I have become. The traumatic parts of my life have all played a part in the person I am now. I hope that the readers will be able to identify with some instances in my life, and use the book as a guide to get through

them. I'm sure I can make them laugh with some of the crazy things I got involved in, and teach them that it is okay to be different, and to find your own genius by focusing on what you love to do, and not thinking at all about what you can't do.

**Having completed your book now, what does this particular achievement mean for you as an entrepreneur/businessman?**

Honestly, it's given all the stuff I have been through, whether that's falling into a coma, or losing a business, a reason for it all happening. I'm happy for all of it- I would not change one single bit of the pain I have been through. I've embraced it all, as it makes me the man I am today. It's humbled me so much. I was a dyslexia school dropout, died on an operating table, and yet today, I'm here, loving what I do. All these things happened for a reason, and even when I read my story over and over again during the edits, I had to pinch myself that I'm still here! I made it! Knowing people will read the book and take inspiration from my story makes me smile so much. I'm proud that I am able to give back.

This drives me to continue to be a better version of myself. I'm just a guy that found his genius, and a guy who loves what he does.

**Looking back on your career so far, what would you say are the biggest or most important lessons you have learned in your time as an entrepreneur?**

It's been said a million times before, but the three most important things I have learnt are hard work, dedication, and to find that something you absolutely adore. See money and success as the byproduct of doing something you love. I have never built one venue with a P&L in mind. My thought process is totally the other way- we build venues to be the best we can in the given sector. My thoughts are that the more people who love a certain type of concept, the more people will come, the more people who come, the more product they will buy, the more product they buy, the more revenue you will generate. Money is just the byproduct of doing something well in all industries, and guess what, if you love what you do, then the chances are you will do it well, and so the circle continues. My other advice is a little less common, try *not* to find everything out before you start, find

out enough to start, and then start. If we all knew everything that we need to do make it in business, none of us would even start. Once you're on the way with something you love, and a problem comes along, you will always find a way to overcome it, because you *have* to. Naivety is a great thing at times.

**Finally, if there is one bit of advice you would give those who wish to follow in your footsteps (and replicate your success in the business arena), what would that be?**

Embrace the challenge. It's meant to be hard- that's the thrill, that's what makes it all worthwhile, that's what gives it a purpose. It's taken me years to get to that point in my vision, but today I sit thinking no challenge can't be faced, and there isn't a problem which can't be solved. I want the challenges, I *need* the challenges. I don't want it to be easy. After all, overcoming those challenges makes the success taste even better. Have that thought process on day one that "of course, it's hard, it's meant to be hard"- that's what makes it fun. Then, you're golden, you're all set, and you'll never moan about a single issue you have to endure in any aspect of your life.

A passionate, ambitious go-getter, Paul Evans began his career in the financial services sector. Recognized as GE Capital's "Golden Boy" of sales, a coincidental meeting with club entrepreneur Freek Teusink on a Hurgahada beach saw him make the bold decision to move to Egypt permanently in 2001. It was here the two formed the pioneering, multi-award-winning Solutions Leisure group. Re-inventing Egypt's nightlife scene through the introduction of house music and European bands to the region, Paul and Freek developed and grew

the Hurgahada Marina Boulevard to become the number one destination in the Red Sea. Following the violence and disruption of the Arab Spring and the Egyptian revolution, Paul re-established Solutions Leisure in Dubai, UAE in 2011. Identifying a gap in the hospitality industry, not yet developed within the region, Evans and his team tapped into the middle-man sector with the build of Q43 on the 43rd floor of Media One Hotel. Today, the group is the most heavily-awarded in the region, having owned and operated over 34 venues

internationally, with seven brands and nine venues in the UAE and an international expansion into Eastern Europe in play. They welcome over 140,000 visitors monthly across Q43, Lock, Stock & Barrel Barsha Heights, Lock, Stock Barrel JBR, Karma Kafé, Asia Asia, STK JBR, and STK Downtown. Having created a multi-million-dollar business, Paul's perseverance to his vision, dedication, and loyalty to his goals and objectives have significantly set him apart from the fierce competition he faces daily. [solutions-leisure.com](http://solutions-leisure.com)



## National Bank of Fujairah raises the innovation bar in its journey to digitisation

New technologies in banking are transforming the financial sector, and the traditional banking landscape is set to rapidly change in the next few years. Companies and financial institutions are navigating a fast-paced and shifting technological environment with one goal in mind: to enhance the customer experience. In an ever-evolving climate, maintaining convenience, efficiency, and security is imperative for a successful end-user experience.

As a dedicated financial partner, NBF has strived to create experience-led solutions that aim to provide customers with a seamless experience that best suits their needs. Its segmented approach allows it to better understand the needs of both retail and corporate and as such, design banking experiences that cater to their requirements. With customers being at the forefront of NBF's innovation efforts, the bank is rolling out various initiatives that will substantially elevate the customers' digital experience.

Blockchain technology, digital banking applications as well as Robotics Process Automation (RPA) have been focal points in NBF's digital strategy. With the mass spreading of Blockchain technology, NBF is utilising the benefits of Ripple-Net to provide frictionless experience for sending and receiving money globally and is working with other banks to implement Ripple in 2019. With regards to digital banking applications and services, NBF will be among the first national banks to go live with Emirates Digital Wallet 'klip', which is set to remove cash usage from UAE's economy by providing every person in the UAE with access to a convenient, safe, and efficient way of making payments digitally.

NBF is also part of the UAE Trade Connect, a nation-wide trade finance platform for banks to address the risk of double-financing and other risks. Moreover, the bank will soon become part of Marco Polo Network which provides an open enterprise software platform for trade and working capital finance to banks and corporates that allows for the seamless and secure exchange of data and assets between all participants. The bank has also embarked upon an initiative to develop predictive analytic capabilities for greater product and services personalisation.

While these experience-led innovations are enhancing the end-user experience, they also come at a price of increased likelihood of fraud and security threats. As consumers are predominantly looking for convenience and efficiency, they are also seeking safe and secure channels for all their digital transactions. As such, NBF has implemented a Risk Based Intelligent adaptive Authentication system that applies a precise level of security for each unique customer interaction. No more, no less. Intelligent Adaptive Authentication offers a truly friction-appropriate approach which ensures the best possible user experience.

Finally, partnering with the region's finest Fintech hubs is a strong step that brings value from an outside perimeter of excellence. Such partnerships and the direct collaboration with FinTech startups ensure a new way to build product and services and that best practices and standards are implemented to bring NBF's customers the best-in-class innovations.



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# The rise of 5G

Leading the UAE's ICT transformation by HANY ALY

The UAE's digital infrastructure will drive its future prosperity. We need powerful robust and secure networks that enable pervasive and data-intensive communications between everyone and everything. Mobile communications and the introduction of 5G would not only become significant enablers for the UAE's digitalization vision, but would also transform the ICT sector with connectivity on an unprecedented scale. 5G will bring a new level of performance and new characteristics to the telecom networks, in order to facilitate new services, ecosystems, and revenue streams.

By developing a smart infrastructure fully prepared to run 5G and allow all customers—individuals and business—to reap its benefits while pushing the digital agenda forward, we could be a step closer to empowering digital transformation that will benefit the various economic and social sectors within the UAE.

## Frontrunners grow faster

With the future of 5G coming closer to reality than ever before, the people of the UAE, businesses, and government entities must be ready to harness the endless benefits and advantages provided by this technology.

The market potential of 5G can be estimated by looking at the impact of 4G, when it was introduced in 2011 to 2012. One thing we learned from the introduction of 4G is that first movers grow faster. Operators who rolled out 4G ahead of competitors enjoyed increased revenue and market share. To take advantage of this window of opportunity, operators need to set their 5G deployment strategies as the commercial roll-out of 5G is approaching.

In fact, enhanced mobile broadband will be the first large-scale global use case for 5G, which is a key factor to remember as it drives the next wave of productivity within the ICT sector. In the near future, 5G can help telecom operators efficiently improve their business by providing capacity to handle growing

data traffic, as well as present opportunities for operators to grow top-line and improve their consumer business.

While the 5G ecosystem will be expanded year on year, mobile networks will no longer be limited to the connectivity layer. Instead, they will empower the enterprise sector with an end-to-end service layer based on network slicing, mobile edge computing, and the open API interface from the 5G network. This will enable a wide range of enterprise use cases in the near future such as collaborated robots, critical IoT, and virtualized networks as a service. Moreover, this will help the enterprise sector reduce operational costs and improve overall efficiency by relying on the operator network and the related offered service level agreements for each service.

## Devices for optimal performance

There's no doubt the mobile device is becoming the hub in a growing ecosystem of services, including digital voice assistants, mixed reality solutions with live feeds. But it's not all about what's new. Consumers primarily associate 5G with benefiting from already familiar services, including social and communication apps, home security, and online shopping experiences. However, 5G must show significant improvements in service quality to avoid disappointed customers.

To fully benefit from 5G network capabilities, a high penetration of 5G-enabled devices is essential. Through proactive device strategies, operators could achieve an even faster uptake of 5G devices, and further benefit from 5G capabilities. This will require

targeted marketing efforts to promote a shift to new type of 5G devices, as well as potential partnerships with device manufacturers and content creators.

This strategic plan will position operators to lead the 5G market and provide customers with cutting-edge technologies like hologram calls, connected vehicles, virtual tactile shopping, and lifesaving applications that will have a major impact on consumers' lifestyles and day-to-day activities.

## Towards a more connected world

In the UAE today, a number of companies and cities are deploying existing technology solutions that are paving the way for digitalization. In the future, digitalization will take a step further in intelligent devices including sensors and other connected devices coupled with flexible network capabilities. This will enable never before seen data analytics that will result in social and economic benefits including things like traffic alleviation, smart building design and energy management— all informed using advanced intelligent networking capability.

As a pragmatic enabler of world-class technology that empowers consumers, businesses, and government entities all over the UAE, du is proud to be revealing 5G innovations that will shape the connected future of tomorrow and provide an advanced platform for the 5G ecosystem and its related developments.

Clearly, 5G is at the front of everyone's mind— but it should also be remembered that this is just the beginning of a major technology shift, with many challenges ahead. ■



Hany Aly is Executive Vice President Enterprise Business, Commercial, du. Hany brings more than 18 years of experience to his position at du, with his past experience leaving him well-positioned to do this, having worked in diverse sectors such as marketing, sales, customer experience and relationship management, with a strong foundation of financial skills. Prior to joining du in 2013, Hany worked with Vodafone in Egypt, where he spent 13 years working up to the position of Chief Business Officer. Hany started his professional career with Procter and Gamble in Egypt. Hany holds a Master of Business Administration from Columbia Business School in New York, from which he graduated with honors. [du.ae](http://du.ae)





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# SAY IT RIGHT

**Five strategies** to help you communicate (and collaborate) better with your audience

by HANNA VANKUIKEN

There is no shortage of lines of communication in today's work environment. Email, teams, phone calls, Slack, WhatsApp- the list goes on, and communication is constant. But while communication is widely accessible, how effectively are we really communicating with our colleagues, managers, or clients?

We must think about how to improve our communication techniques- to collaborate and build ideas together, and leverage others' expertise. This is how to truly impact business, rather than simply getting caught up in it. To do that, it is essential to think about our individual approach to communication in order to enable collaboration. A thoughtful approach to communicating with others will enable us to get the most from them and benefit from their input or expertise.

By strategically approaching our daily

interactions, we can ensure that we are truly taking advantage of the knowledge and experience that surrounds us. Here are a few strategies to keep in mind the next time that you need to collaborate with your team or stakeholders, to get the most from them. These strategies focus on putting your audience, those that you are collaborating with, at the center of your approach- to empathize with them, and to create an environment in which they can truly contribute and lend their expertise to making your idea better.

## 1. CHAMPION OBJECTIVITY

Subjective collaboration or feedback can be dangerous, and it means that you're not truly benefiting from the expertise that you are seeking. Rather, emotion is driving the outcomes. Objectivity means thinking in terms of effectiveness, instead of personal sentiments.

To enable an objective response from your audience, think about how to make your idea or proposition concrete, relative, or specific, instead of abstract or theoretical. Use past examples or data to support an idea. Make your idea relatable by using metaphors to describe your proposition or predicted outcome. Classify options or solutions to better collectively assess which to act upon.

## 2. COME WITH YOUR OWN POINT OF VIEW

Demonstrate your own commitment and contribution to collaboration by thinking about your own point of view, before calling a meeting or consulting a co-worker. This can also provide a springboard for your conversation, as you can first provide a starting idea to react to, and collectively build upon.

Share your recommendation, and, most importantly, have a rationale for why you think this way. And then listen to your stakeholders or your team. Consider how multiple options can be used for viable ways forward, and how to use that collaboration to make your approach more considered, holistic, and effective.

## 3. LISTEN TO UNDERSTAND

Whether consulting with a cross-functional team of experts, or working with clients, when you deliberately listen, you're able to better understand how their past experience informs their current perspective. To take advantage of expertise within your team, it's not enough to just understand what they think, but to listen for why they think that.

Listen first. Ask why and how, second. Asking questions to truly understand another point of view will enable you to better comprehend all aspects of the input and build to a more specific solution together. Collaboration doesn't just mean contribution; you must be mindful of the other side of the collaboration equation, and be able to also absorb.



Hanna VanKuiken leads account management for Rapp, a global advertising agency and creative consultancy. She has over eight years of experience leading teams in branding and design agencies as well as traditional advertising agencies. In the span of her career, she has led work with Procter and Gamble, Mondelez International, FedEx, Hewlett Packard Enterprise, CA Technologies and MetLife. She is passionate about cross-functional collaboration and breaking down silos in order to achieve business goals and deliver to consumers and buyers in new and innovative ways. Originally from the US, Hanna is currently based in Dubai. [rapp.ae](http://rapp.ae)

**4. KNOW THEM AS A PERSON, AND THEIR OWN TENDENCIES**

We are all human, and with that, context is everything. It's up to you to think about your audience's context. Perhaps you realize that your audience is distracted with a deadline today, but tomorrow, they will be able to offer more attention to your idea. Or, perhaps, you must speak with a stakeholder who actually knows very little about the need for your new idea or approach.

You first must put yourself in your audience's shoes- what is their day like, or what other pressures they might be experiencing. Have they been involved with your type of work before, or do you first need

to spend time to bring them up to speed? You want to get your collaborators at their best, so thinking about when that might be is important. Your collaborators should be comfortable with you and the situation in order to deliver undistracted input.

**5. KNOW THE OUTCOME YOU NEED TO DRIVE (AND MAKE THAT CLEAR)** To move ideas and business forward, you must keep your eye on the next step. What are you driving toward? Perhaps there is a tight deadline to meet, or there's further vetting anticipated.

Make sure your audience knows what the next step or gate is, so that they can consider that as they input.

Set the situation and the next steps at the onset. Before delving into details, tell your audience what you need from them in order to move the work forward. Be specific with what type of feedback or guidance you need, or how you need them to contribute or support the next steps. Once people know what is expected of them, they can more accurately fulfill those expectations.

The next time you message your co-worker or have a meeting about the next new business idea, think about if you are setting up the conversation to enable collaboration, and getting the most from your audience. Thoughtful, meaningful communication is just good business. ■



**TEAM WORK MAKES THE DREAM WORK**

RETHINK HOW YOU GO ABOUT HIRING FOR YOUR ENTERPRISE

by **OMAR JACKSON**

At Berkeley Assets, our office culture is quite different from the average private equity (PE) firm. Everything moves like clockwork without any tension, with friendly remarks passed around, professional phone calls made, and movement all around. The average age of the Berkeley Assets employee is also lower than the expected bracket found in finance industries, especially in PE firms. Considering the company raises significant capital, which is deployed across a vast range of development deals, and also boasts of a proven track record, the team efficiency has had a flawless success rate. From hiring people from outside of the

PE industry, to crafting an office culture like no other in the industry, here's my alternative approach to building a team that defines the success of the modern-day Berkeley Assets:

**1. Choose the person over the CV**

For us at Berkeley Assets, a CV is just part of the hiring process- in essence, it does not play an essential role. We hire personality over the resume, and the key is to make the right impression. Their appearance, how they present themselves, and how they answer questions is paramount. The attitude is the deal breaker; therefore, look at the person as an asset to the company profile, and

not at the list of their experience. Experience in the field is a plus, but not a necessity to land the job. Every employee at Berkeley Assets is a reflection of the business, therefore the above is key. Our team represent and communicate our brand to our clients, current and prospective.

**2. Look for the necessary skillsets**

The primary skill that every potential employee should have is a positive and strong attitude- that's top of the list for being part of Berkeley Assets. If the employee has the right attitude, they will acquire any necessary skills and knowledge for the job, and master them. You can train a person on certain aspects of the job; however, you cannot build an attitude.

**3. Invest in your team**

We believe in investing in the team, finding people who can bring in new ideas, and yet be able to learn certain work ethics. Be supportive and invest time in people, because once they achieve their goals, they become invaluable members of the team, without bad habits. If we take someone on, we invest in them heavily; their thirst and desire to succeed and meet their own

goals, is far more rewarding for the firm, as opposed to employees set in their ways, not wanting to be flexible, or develop in their ways of working.

**4. Create an office culture**

Globally, culture is at the forefront, as this is something that transcends through the entire firm. Every single person must be able to fit into the team. In contrast to a competitive and stern office culture, we form an atmosphere of respect and support. While having aligned communication, anyone from the team can drop a note or e-mail to the managing partner if necessary- we don't have unnecessary boundaries, it's a team in the truest sense. It's "work hard, play hard," but as a team. There's nothing more motivating for an employee than to celebrate wins of the firm, and each other- it builds relationships that far surpass the office hours.

**5. Lead by example**

Earn respect by the work you do as a leader, and the team will offer their all out of respect for you. Internally, they will see it as a duty to earn yours and the team's respect back, motivating them to work harder than they typically would. ■



Omar Jackson is a Partner at Berkeley Assets and Director of Cryptech, a Berkeley Assets owned blockchain technology business. Omar oversees all opportunities to maximize the potential of their diversified portfolio on behalf of investors and institutions. He has set up and run numerous successful businesses in the UK and the Middle East, sourcing investment for start-ups and acting on behalf of a portfolio of clients. He is responsible for leading a transformational change within the organization towards a goal of making private equity more

accessible and transparent. [berkeley-assets.com](http://berkeley-assets.com)



## Employment as a pathway to entrepreneurship

The experience one gains in a first job can be a critical factor in success or failure in starting a business

by ANDREW BAIRD

If youth want to succeed in starting a company, it helps to work at one. However, first jobs for youth are a critical -but often overlooked- component in the entrepreneurship ecosystem.

From the United Nations Sustainable Development Goals (SDGs), to municipal government policies, youth employment is recognized as one of the most pressing issues facing the Middle East and North Africa (MENA) today. With a youth unemployment rate of 30%, the MENA region continues to be the hardest place in the world for young people to land a job. Nearly 60% of the region is under 30 years old, and governments face certain social and economic crisis if they fail to generate economic opportunities. There is an equally dramatic potential upside, too, if youth are enabled to contribute to economic growth and stability in the region. If the region can grow employment by just half a percent, real GDP growth would accelerate to 5.5% per year, and real per capita income would rise annually by 3.8%, according to the IMF.

With 5.5 million young people entering the labor market annually in a region that creates only 3.6 million jobs each year, many posit entrepreneurship and self-employment as an antidote to the current and growing youth employment crisis facing MENA. The International Monetary Fund (IMF) estimates that 27 million new workers will enter the labor force over the next five years. With public payrolls decreasing, and low levels of investments creating new jobs, it is natural to look to entrepreneurship to create employment opportunities that currently do not exist. After all, in most developed economies the majority of new jobs are created by small business. In the United States, for example, 64% of new jobs were created by small businesses over the last decade, with most jobs added by firms with fewer than 20 employees. A report

by Endeavor Insight posited that for every ten successful new enterprises, more than 2,500 jobs are directly created. So, the question becomes: how do we equip the MENA's tremendous youth population to succeed in becoming job creators?

**A FIRST JOB PROVIDES YOUTH WITH VALUABLE KNOWLEDGE OF A SECTOR, AND A NETWORK OF RESOURCES AND CONTACTS TO DRAW UPON. THIS IS PARTICULARLY IMPORTANT FOR ASPIRING YOUNG PROFESSIONALS WHO MAY BE FROM LESS ADVANTAGED BACKGROUNDS, AND LACK FAMILY AND SOCIAL CONNECTIONS.**

#### Barriers to entrepreneurship in the MENA region

There is little doubt that entrepreneurship is on the rise in the MENA region. Programs to support the development of entrepreneurs and teach entrepreneurial thinking are common, yet they have mixed results. While many success stories exist, a number of obstacles to reach the scale of entrepreneurial growth desired in the MENA region remain. In many MENA countries, aspiring entrepreneurs contend with challenges such as insufficient access to financing and financial services, entrenched incumbents that stifle competition, onerous business registration procedures, policies that disincentive hiring full-time employees, and other persistent bureaucratic barriers to start up and operate.

Many obstacles go beyond policy and competitive environment, and they are rooted in culture and traditional orientations towards risk-taking. In much of the region, failure in business leaves a social stigma on an individual and their family. Real or perceived, fear of failure prevents many from considering entrepreneurship as a pathway. With entrepreneurship still nascent in the region, another challenge that many young

entrepreneurs face, especially those outside of urban areas, is a lack of a supportive network.

What's more, few youth are exposed to professional work environments early in their lives. They miss out on opportunities to develop critical soft skills such as collaboration and teamwork, communication, conflict resolution, and critical thinking. This can be especially true for women, who tend to have more constrained professional exposure in many countries in the region, leaving them with smaller networks and less professional experience to draw upon. Additionally, the lack of opportunities for apprenticeships, internships, or mentorship makes it harder for young people to develop a holistic understanding of how sectors and industries operate, making it difficult to craft effective startup business models that compete with major players or disrupt established ways of doing business. So, how can MENA's youth overcome these obstacles?

#### Employment as a pathway to entrepreneurship

The experience one gains in a first job can be a critical factor in success or failure in starting a business.

Entrepreneurship and employment are most often considered as two separate pathways to economic opportunity. Governments and the private sector are given the responsibility of creating jobs, while entrepreneurship is often perceived as an individual opportunity within a broader business ecosystem. Programs are designed to support one or the other. However, a strong case can be built for the role of employment, and in particular one's first job, as a breeding ground of future entrepreneurs. This is particularly crucial in the MENA region. Therefore, this is not a question of *either/or*, rather it is *and/and*. >>>

## EXPERIENCE MATTERS

Corporate world or entrepreneurship? It doesn't have to be one vs. the other

by DAWN METCALFE



It seems like everybody and her best friend wants to be an entrepreneur today.

Whether we're talking coding for six-year-olds, building leadership skills in tweens, or a 19-year-old with a staff of 20 developers, the focus on finding the next Musk, Zuckerberg or, closer to home, Sheikha and Olsson, is relentless.

And why not? Who wouldn't want to be the next disruptor, changing the world, and making more money than you could ever spend while doing it? Who wouldn't want to be the nation that can take great credit for creating an environment where such people could not only survive and take these risks, but also get supported in doing so?

But that's just the point—those disruptors don't do it alone. They need support. Nobody can do it alone. Even the most successful self-made entrepreneur didn't do it alone. Whether it was the state school system who educated them, or the Bank of Mum and Dad bankrolling rent and living costs, or the government funding that led to the tech breakthroughs they use, all startups rely on others. We are all part of a wider ecosystem.

And, just like in nature, a successful ecosystem is a diverse one, comprising of startups (tech, e-commerce, agriculture, etc.), fast-growth companies in other areas, long-established firms and government agencies, as well as the myriad of SMEs that live to serve all of these. So, yes, we should encourage entrepreneurship, but we must remember that entrepreneurship takes on many different shapes and forms—perhaps we can consider it a mindset, rather than a job role to better understand its potential.

It's our job, in the "corporate" world, to help highlight which roles exist/will exist in the enterprise of the future—to identify and develop young talent who can thrive in these roles, and help us build and take full advantage of an innovative, knowledge economy. Corporate may not seem "cool," but even the coolest startup won't be that way forever—as it scales, >>>



A first job may provide one of the strongest tools to spur youth entrepreneurship, and overcome many of the cultural barriers described above. A first job provides youth with valuable knowledge of a sector, and a network of resources and contacts to draw upon. This is particularly important for aspiring young professionals who may be from less advantaged backgrounds, and lack family and social connections that can support them in their entrepreneurial journey.

A first job can also help to build the confidence required to launch an entrepreneurial activity, and overcome the fear of failure. The confidence that comes from seeing first-hand how a business operates, or identifying an opportunity can help to counterbalance the perception of risk that often dampens entrepreneurial appetite.

Finally, a first job provides the opportunity to develop essential skills required to succeed as an entrepreneur, including collaboration, communication, and innovative and critical thinking. As an employee, young profession-

als learn how to set and meet deadlines, and hold themselves, and their teammates, accountable. Testing these skills as an employee can help potential founders to adopt a more mature and empathetic management style as they select and grow teams.

Employment exposes potential entrepreneurs to industry standards, familiarizes them with business practices, and enables them to develop both the hard and soft skills that prepare them for success. If we want to catalyze entrepreneurship in MENA, we need to acknowledge the role that first jobs play in paving the path for founder success. ■

**FEW YOUTH ARE EXPOSED TO PROFESSIONAL WORK ENVIRONMENTS EARLY IN THEIR LIVES. THEY MISS OUT ON OPPORTUNITIES TO DEVELOP CRITICAL SOFT SKILLS SUCH AS COLLABORATION AND TEAMWORK, COMMUNICATION, CONFLICT RESOLUTION, AND CRITICAL THINKING. THIS CAN BE ESPECIALLY TRUE FOR WOMEN, WHO TEND TO HAVE MORE CONSTRAINED PROFESSIONAL EXPOSURE IN MANY COUNTRIES IN THE REGION.**



Andrew Baird is the President and CEO of the global hub of the Education For Employment Network, a nonprofit working to connect MENA's youth to the world of work. [efe.org](http://efe.org)

>>> processes have to be put in place, investors must be kept happy, and while there might be a play hard mentality (foosball tables, beanbags, Xbox tournaments at lunch), it certainly comes second to work hard (late nights, pressure to meet deadlines, etc.)

Working in an established organization, or for an SME has its own rewards. A track record of profitability, reputation, and stability to see a long-term vision turn into reality- these aren't small things. And they might just outweigh the foosball table and Xbox in the long run.

And, of course, working in a corporate environment doesn't mean giving up on innovation, or having autonomy- two of the most appealing reasons to join an entrepreneurial environment. It is possible to build a culture within existing organizations that supports failing fast, a culture of candor (honest, real-time feedback), and a culture that supports those who ask questions and "disrupt" at every level.

When we support intrapreneurship -bringing an entrepreneurial mindset into a corporate environment- we can make big changes. Do you have any idea how much time and money is wasted every year on unnecessary processes, simply because nobody is speaking up? An entrepreneurial culture is one where everyone is expected to try and make things better- if we could do that in the corporate environment, perhaps we wouldn't have a situation where tech startups are seen as the only answer.

Of course, it's amazing that there are so many young startup founders, but guess what? There are lots of people who want to contribute differently, who want different experiences. Maybe they want to learn things on the "inside" to bring it outside later. Maybe not. Life doesn't end at 30, if you're not the founder of a multi-billion dirham empire. There is increasing research that shows the most successful entrepreneurs are older ones. It makes sense- think of all the incredible experiences you will absorb throughout your life, both professionally and personally. The smartest people understand that all experiences offer learning opportunities, even if they're bad.

It's truer now than ever before: you're going to be working a long time, and in an environment that's hard to imagine right now, doing jobs that may not exist. You're going to do more than one thing over a long life. Just make sure you do something that's right for you. ■



Dawn Metcalfe is a workplace culture advisor, author, speaker and managing director of PDSi, which helps individuals, teams and organizations change behaviors. Her team is behind the UAE's Workplace Readiness

Programme, bridging the gap between students and the world of work. Having lived and worked all around the world, she's written two books (*Managing the Matrix* and *The HardTalk Handbook*) on workplace communication, and what's needed to succeed. [pds-i.com](http://pds-i.com)



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# Ease on demand

UAE app CAFU brings the fuel to wherever you (and your vehicle) may be **by PAMELLA DE LEON**

If you ever find yourself too busy or impatient to wait in line to get fuel at the gas station, here's one venture that you should perhaps be looking into. Joining the world of on-demand services is UAE startup CAFU, which offers an on-demand fuel delivery service, thereby saving time queuing up at fuel stations, reducing chances of spillage, providing ease during emergencies, as well as gaining easy access to fuel anytime—all with the click of a button. The app-based venture is the brainchild of Rashid Al Ghurair, who's also a board member of Al Ghurair Investments, and the founder and sole shareholder of MENA Energy, a privately-owned energy trading and shipping house in the Middle East based in Dubai, with

the MENA, Africa, and Europe as its key markets. Having worked in the oil and gas industry for more than 10 years, Al Ghurair had noticed the lack of digital disruption in the sector, and thus, "wanted to combine innovation and technology in a way that disrupts this sector." He also adds that he was inspired by the UAE government's objective to be a leading hub for tech and innovation. With CAFU, Al Ghurair says he hopes to provide smarter ways of living that will "allow them to spend more time doing things they like," by providing an efficient fuel delivery application to reach consumers wherever they are.

Billed as the region's first fuel on-demand delivery app, Al Ghurair kicked off with initial planning in December



Rashid Al Ghurair, founder, CAFU

2017, followed by hiring team members in February 2018, with a pilot truck launch in July of the same year. It successfully launched to the public in November 2018, and reached 500,000 downloads on both the iOS store and Google Play Store in August 2019. Once an order has been made through the app, users just need to provide their



CAFU signed a partnership agreement with ENGPHIL Enterprise LLC for CAFU Essentials

IMAGES COURTESY CAFU



location, and CAFU will dispatch a fuel tanker to your location with a team member who will fill up your car, with a promise of 10 minutes on average for a delivery. While each order is subject to an AED18 service charge, the fuel is acquired from UAE petroleum brand Emarat, and charged at the same price as a typical station. If you wish, you can also schedule deliveries to your car at your convenience. There's also a CAFU+ membership feature, where for AED45 a month, customers can get their cars filled up as often as they want in a month- a pretty affordable membership deal for anyone with a car. Though they're currently focused on automobiles, they've also recently expanded to provide fuel deliveries to motorbikes, yachts, other boats and even jet skis. The startup has also expanded to introduce CAFU Essentials, wherein it will provide on-demand maintenance services such as oil, battery, and tire changes, as well as fuel system cleaning for motorists across Dubai, Sharjah, and Ajman. With currently 300 employees, the enterprise claims to have AED100 million of total investments, and more than 80 CAFU trucks on the road.

Getting a predominately offline industry to integrate tech takes effort, and for CAFU, Al Ghurair states that one of the main challenges has certainly been changing consumer behavior. "We believe that we can overcome such challenges through consistent awareness campaigns and continuous product improvements," he notes. "Giving people back their precious time to do what they love doing, without having to worry about fuel, has made us an attractive proposi-



**BILLED AS THE REGION'S FIRST FUEL ON-DEMAND DELIVERY APP, AL GHURAIR KICKED OFF WITH INITIAL PLANNING IN DECEMBER 2017, FOLLOWED BY HIRING TEAM MEMBERS IN FEBRUARY 2018, WITH A PILOT TRUCK LAUNCH IN JULY OF THE SAME YEAR.**

tion, and helped us acquire customers since the start." He reiterates that consistent awareness campaigns, customer incentives, and product improvements are key to acquiring customer loyalty. Since CAFU's launch, Al Ghurair says they've received "overwhelming positive" feedback, with most users acknowledging that the startup has addressed a frequent hassle of long queues at gas stations in the UAE. In the two months since its launch, the startup claims to have served more than 15,000 orders. Along with CAFU's recent provision of services for yachts, boats, and jet skis, Al Ghurair and his team have also debuted plans for a research and development (R&D) center in Sharjah Research Technology and Innovation Park, aligning with the UAE's vision and CAFU's goals of being a key

local contributor in tech, mobility, and energy. On starting a business in the region, Al Ghurair expresses his admiration for the burgeoning startup ecosystem. He commends the UAE government's support on its startup's efforts, as what he and his team does tick three areas of UAE's 2030 vision within the technology, transport and energy sector. "It is an inspiration to live in a country whose leaders place so much emphasis on innovation technology- I feel it is the right time to build homegrown innovation for global impact. With technologies that can help predict maintenance needs, to artificial intelligence and machine learning, there is a global need to innovate and stay ahead of the digital transformation curve." Al Ghurair's drive to stir the industry he operates in is also evident in the way he handles mistakes and failures. He says, "One of our strongest values is that we are not afraid of making mistakes, as long as they are not fatal. We believe in learning from every experience we go through, and analyzing what

we did right or wrong, with actual facts and figures supporting our judgments." This mindset, he says, has made the startup become more resilient and a forward-thinking organization. To fellow entrepreneurs, he advises them to, "think big, think possible, think problem-solving, and be consistent about it. We humans know how to create problems *and* solve them!" As for future plans, he remarks, "Our focus has been to build a truly advanced product to enhance people's lives and scale it to different cities and metropolitans, globally... We see a day that every driver on the CAFU platform will be able to get all what they need for their journeys in a smart and convenient way." ■

**"IT IS AN INSPIRATION TO LIVE IN A COUNTRY WHOSE LEADERS PLACES SO MUCH EMPHASIS ON INNOVATION TECHNOLOGY- I FEEL IT IS THE RIGHT TIME TO BUILD HOMETOWN INNOVATION FOR GLOBAL IMPACT. WITH TECHNOLOGIES THAT CAN HELP PREDICT MAINTENANCE NEEDS, TO ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING, THERE IS A GLOBAL NEED TO INNOVATE AND STAY AHEAD OF THE DIGITAL TRANSFORMATION CURVE."**



# Growing gracefully

How to maintain a startup culture in a rapidly expanding company

by **JAWANNA SAWALHA**

**A**nyone who worked in a startup and then moved to an established corporate will tell you that they might not be missing the lower salary, the crunch periods, or the fast-paced environment, but they'll definitely tell you these things were nothing to moan about when you consider the other aspects of a startup culture. These include things like the social atmosphere, or the more relaxed working hours, which are what often keep people happy with their work at the enterprise. But once these dedicated employees feel that the family environment they grew to love is gradually changing to a corporate one, there may be a perception that the company is starting to lose its soul, and with that, its good and creative employees as well. So, here are a couple of things to consider when you want to keep your startup culture alive and kicking, even while the company is growing and expanding:

**1/ Transparency and honesty** One of the truly beautiful things about startups is that every single milestone the company reaches –be it big or small– reflects the success of each one working in the company, and is celebrated as such, of course. This strong emotion among both

the employees and employers can only be genuinely felt when these people see the actual numbers their company is spending and making, and in some instances, question it. This lets everyone feel a bit like a CEO, and with it, shoulder part of the responsibility. This will incentivize them to think and work more to achieve better numbers in the next quarter or milestone. So, be proactive. Share these numbers, and make everyone feel their presence is important, and that their voice is heard.

**2/ Continuous learning** What startups distinctly recognize is that new information and studies don't simply stop because you're not keeping up. Startups know that the market is swift and brutal, the entire dynamics of platforms we use on a daily basis can change in an instant, and such, it falls upon us to stay up-to-date and remain abreast of all these changes around us. That's why you often see startups offering a range of free online and offline courses, trainings, and workshops for all of their employees, in order to make sure that everyone is continuously growing and reaching new heights at what they do. Don't let things go stale at your office, and make sure each employee can hold their own in any event.

### 3/ Celebrations and social activities

Startups are known to throw awesome parties and celebrations for their employees. Awesome in this case doesn't translate to lavish or luxurious. You can have a party in the fanciest hotel you can book, but that doesn't mean your people want to be there. The essential difference that would make or break your company activity is: what is your employees' perception? Are they hanging out with friends or colleagues? And that's what startup culture is all about. It creates a mixture between family and friends, where everyone feels safe to express themselves, ask questions, interact, and make jokes with one another. This can also be watered down and applied to a lesser degree for special occasions. Whether it is a birthday, or someone just finished their master's, you should make sure the whole company is in on the celebration and happiness. To create a comprehensive atmosphere of socially comfortable engagement, and build that familial and friendly environment, it is also a good idea to have normal company activities, where employees can interact more extensively together in different ways than just talking. You can arrange for everyone to go out and have a friendly game of laser tag, karting, or any other competitive sport, so they can build a strong bond with one another, while having fun at the same time. This is important for people working together, because they will feel that more people have their back– both literally and figuratively, if you choose the right game.

**4/ Lead by example** This might be a widespread cliché that you'll hear from everyone in every sector, but it still holds water. Startup culture is the place where employees watch managers and mirror their actions in one way or another. When your employees see your commitment and hard work, they're just going to be more motivated to do the same. Your actions convey your orders better than any set of emails and speeches. It's an easy formula really– you want your company to shine, make sure your people want that, and that they are working tirelessly to achieve it. If you want them to work tirelessly, then you need to start by showing them the true meaning of that word.



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