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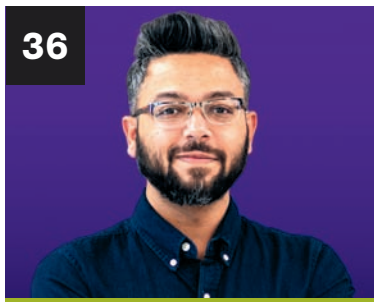
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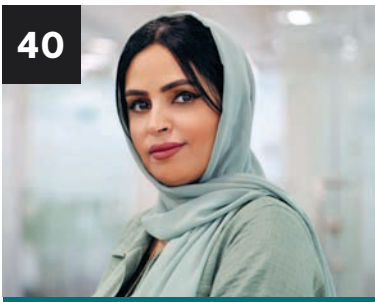
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▲ **Mohammad Bin Humaidan**, Director of Free Zone Licensing

Mohammad Bin Humaidan: Meydan Free Zone's Integral Role in Fostering Entrepreneurship in the UAE

Mohammad Bin Humaidan, Director of Free Zone Licensing, is a strategic and result-driven professional with over 15 years of expertise. Specialising in financial planning, profitable growth, and relationship-building, he excels in infrastructure development, collaboration, audit, fraud risk examination, and risk management. Mohammad's proactive measures ensure optimal operational security, making him a key contributor to Meydan Free Zone's success

In your extensive experience, what are the primary pain points and challenges that entrepreneurs often encounter when entering the UAE market?

Entrepreneurs, both new to the UAE and the entrepreneurial landscape, grapple with navigating regulations and obtaining licenses, often complex and time-consuming. Funding is another common hurdle, particularly for early-stage ventures, prompting exploration of alternative financing or facing budget limitations for scaling operations.

Dubai actively addresses these challenges by simplifying regulatory processes, supporting funding initiatives, and providing resources to help newcomers succeed. Meydan Free Zone, established under the visionary leadership of His Highness Sheikh Mohammed bin Rashid Al Maktoum, UAE Vice President, Prime Minister, and Ruler of Dubai, actively contributes to this supportive environment. Our commitment to digitization, exemplified by an award-winning online platform, makes us the UAE's only 24/7 fully digital free zone, enhancing accessibility and efficiency for entrepreneurs. This commitment enhances accessibility and efficiency for entrepreneurs, offering a seamless experience to navigate the business landscape and further facilitating their journey toward success.

How does Meydan Free Zone strategically address the diverse needs of businesses entering the UAE, and what unique attributes set it apart from other free zones in the region?

Meydan Free Zone, driven by a mission to cultivate a dynamic and interconnected business ecosystem in Dubai, distinguishes itself through innovation and an unwavering commitment to unparalleled support. Uniquely positioned as the only free zone in the UAE to provide a truly paperless environment, our efforts earned us the esteemed title of Best Digital Free Zone at the Global Business Outlook Awards.

Our cutting-edge 360-degree platform empowers businesses by simplifying license acquisition, banking transactions, and access to essential services

such as visas, immigration services, and correspondence – all accessible via mobile phone. Our overseas operations extend to India, enhancing our support capabilities, and in collaboration with global brands, we elevate our value-added services, ensuring entrepreneurs are operations-ready upon entering the UAE market.

What operational strategies and innovative approaches does Meydan Free Zone employ to ensure that businesses entering the Dubai market are well-prepared and operationally ready?

Our commitment to arming entrepreneurs with the tools to navigate Dubai's complexities is encapsulated in our pay-as-you-go model, making entrepreneurship accessible and easy with convenient pricing starting at 12,500.

Beyond foundational services, Meydan Free Zone facilitates customs code acquisition, customs clearing, and forwarding in collaboration with Dubai Customs. Access to warehousing facilities from major logistics players and innovative marketplace options enables businesses to sell online on over 30 local and international e-commerce platforms, expanding their reach and market presence.

Our partnerships extend to top-tier digital, local, and fintech banking solutions, ensuring a guaranteed multi-currency bank account. Collaboration with Wio Banking enables the digital completion of KYC procedures via our customer portal, positioning us as an exclusive jurisdiction offering businesses a guaranteed bank account simultaneously with their business license issuance.

How does Meydan Free Zone cultivate cross-sector collaboration, particularly championing the cause for entrepreneurs and SMEs to thrive within Dubai's broader business ecosystem?

At the core of our strategy lies an expansive array of opportunities, with over 2500 business activities to choose from. What distinguishes Meydan Free Zone is the unique advantage afforded to entrepreneurs – the flexibility to select



▲ Meydan Free Zone

activities from three distinct groups spanning various categories, all conveniently bundled under a single license. In strategic alignment with the Grow from Dubai initiative, we forge partnerships that provide access to essential business tools integrating logistics, finance, regulatory compliance, and marketplace infrastructure. This collaboration ensures entrepreneurs access to all necessary resources for successful business development, fostering collaboration and growth within Dubai's vibrant business ecosystem.

“By actively promoting a culture of collaboration, innovation, and knowledge exchange, Meydan Free Zone not only positions itself as a hub for individual business success but also as a catalyst for the overall economic development and prosperity of the broader regional landscape”

What visionary plans does Meydan Free Zone have for its strategic growth, and in what ways do you anticipate this growth making a distinctive impact on the local and regional economies?

Our focus on fostering a conducive business environment through forward-thinking policies is geared towards attracting significant Foreign Direct Investment (FDI). This influx of investment holds the potential to substantially contribute to sustainable economic growth in the region.

We take immense pride in our commitment to providing extensive knowledge and dedicated support to businesses within Meydan Free Zone. Envisioning a dynamic and interconnected business ecosystem where one's success contributes to the prosperity of many, we strive to create a thriving environment for sustained growth and development.

By actively promoting a culture of collaboration, innovation, and knowledge exchange, Meydan Free Zone not only positions itself as a hub for individual business success but also as a catalyst for the overall economic development and prosperity of the broader regional landscape.



Note from the Editor

Greetings,

Exciting news! The eagerly awaited 2024 edition of the “Grow From Dubai” Magazine is finally here, and I’m thrilled to share it with you. This edition delves deep into Dubai’s entrepreneurial landscape, providing invaluable insights into business growth, innovation, and impending success.

Grow From Dubai (GFD) is a dedicated platform committed to fostering an entrepreneurial ecosystem that fuels business opportunities within Dubai. Standing as an independent initiative, we focus on empowering entrepreneurs to encapsulate their ambitions and contribute to Dubai’s vibrant business landscape. Our mission is crystal clear

— to cultivate a feasible environment where innovation thrives and entrepreneurship flourishes. Through strategic alliances with multiple trade authorities, immigration agencies, financial institutions, innovation centres and other key stakeholders, we provide comprehensive support to emerging entrepreneurs, facilitating an all-inclusive ecosystem for unparalleled growth.

In this edition, our primary focus was on illuminating the entrepreneurial mindset, which defines Dubai as a global business hub. ‘Grow From Dubai’ not only provides insight into the exceptional facilities available at Meydan Free Zone and Dubai as a city, but also acts as a contribution of knowledge and business acumen for entrepreneurs seeking

inspiration and a strategic pathway to elevate their businesses.

Dubai, often named ‘the city that never sleeps,’ boasts world-class infrastructure and leads the charge towards a digital economy. We explore how strategic collaborations and digital infrastructure improve the value chain for businesses by spotlighting opportunities like payment portals, e-commerce, and B2B services for successful business launches. Our team has worked hard to unravel growth opportunities facilitated by this initiative, giving insights to navigate Dubai’s dynamic business landscape.

I extend my gratitude to the esteemed leaders across a variety of industries and nationalities who have shared their experience and expertise about what makes their venture successful, allowing this edition of ‘Grow From Dubai’ to be enriched with invaluable perspectives. Through their experiences, we gain profound insights into the diverse facets of entrepreneurship, including the challenges and triumphs inherent in conducting business in Dubai’s dynamic landscape.

To our valued readers, I invite you to immerse yourselves in the strategic narratives of these visionary business leaders. Drawing inspiration from their innovative strategies for seizing opportunities in the vibrant heart of Dubai, you can explore the myriad strategic possibilities that ‘Grow From Dubai’ presents for aspiring, novel, and seasoned entrepreneurs alike. Our primary objective with GFD is to cultivate a thriving community of forward-thinkers who are readily poised to seize startup opportunities and shape a conducive environment for businesses to connect, accelerate, and add value in every step of business operations.

Join us on this journey as we unlock the full potential of entrepreneurship in Dubai, building a future where every idea has the opportunity to thrive. Let’s grow together!

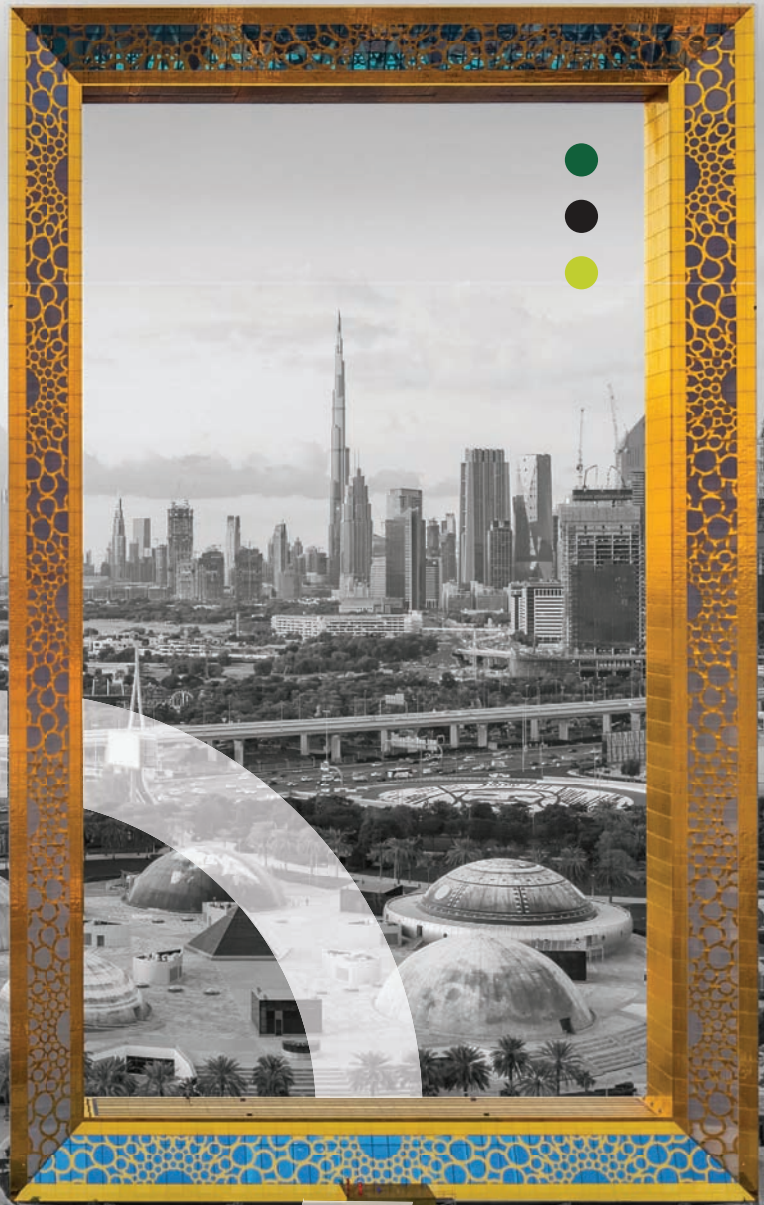
Anisha Sagar

Head of Marketing and Communications
Meydan Free Zone

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▲ **Hamed Ahli**, Head of Meydan Free Zone

The Complete Guide to Establishing and Launching Your Company in Dubai with Meydan Free Zone

Starting a business is a thrilling journey filled with challenges and rewards, and if you have chosen Dubai as your entrepreneurial destination, you've set the stage for a venture that can tap into a wealth of opportunities within a city that thrives on innovation, growth, and a commitment to business excellence

The UAE economy is expected to continue growing in 2024, with a projected GDP growth of 4.1%, and initiatives like 100% foreign ownership for certain sectors continue to attract investment and talent. The key to turning your entrepreneurial dreams into reality lies in a well-structured roadmap that guides you through every essential step. Instead of grappling with uncertainty and second-guessing your every move, follow the proven methods of successful entrepreneurs who have navigated this path before.

Before You Begin: Laying the Foundation

Discover Your Motivation

In the words of Simon Sinek, "Always start with why" to understand the motivation behind launching your business. Your driving force can be classified into two categories: a personal motivation fulfilling a personal need, or a marketplace motivation addressing a broader market need. Distinguishing between these two can shape the scope and potential impact of your business.

Your Business Concept

While conventional advice encourages monetizing what you love, a successful business concept goes beyond mere passion. It must not only align with your interests but also be profitable and capitalise on your skills. For instance, loving music is one thing, but a viable business idea requires proficiency—whether as a skilled singer, songwriter, or another avenue that leverages your expertise.

Existing Opportunities and Market Research

Engage in primary research by directly obtaining insights from potential customers, and tap into existing sources such as census data for secondary research. You should also conduct a SWOT analysis for a comprehensive view of your product or idea's market potential, helping you make informed decisions.

Draft Your Business Plan

A well-structured business plan offers clarity for investors, financial institutions, and internal management.

Key sections to include:

- Executive Summary - The essence of your business goals and proposed methods.
- Company Description - A detailed overview of your business's purpose and uniqueness.
- Market Analysis - Examination of your position relative to competitors and market dynamics.
- Organization and Structure - Details on business organisation, risk management, and management team.
- Mission and Goals - A concise mission statement and SMART goals.
- Products or Services - Operational details, costs, and sourcing strategies.
- Background Summary - Compilation of relevant data and industry trends.
- Marketing Plan - Strategies for promotion, budget allocation, and campaign duration.
- Financial Plan - Projections, budgets, and funding requests if applicable.

As your business expands, ensure scalability to accommodate additional customers without significant cost increases. You should also develop an exit strategy, which is crucial for long-term planning, outlining how you'll sell or transfer ownership.

Setting Up Your Business

Get Your Business Fully Up and Running

Once you have a clear understanding of your motivation, a solid business concept, and comprehensive market research, the next crucial step is to structure your business and establish its legal identity within Dubai's Meydan Free Zone. This foundational process involves making strategic decisions that will shape your business's operations, tax implications, and protection of personal assets.

Choose Your Business Structure

When structuring your business, carefully consider the impact on taxes, daily operations, and the protection of personal assets. Different business structures cater to varying needs and circumstances.

Meydan Free Zone offers LLC licenses, which allow you to effectively limit personal liability for business debts, shielding the personal assets of members. In the face of financial challenges or legal issues, LLCs protect members' personal assets such as homes and savings, confining their liability to their investment in the company. LLCs also offer flexibility in both management and profit distribution. Members can choose between a manager-managed structure, where appointed managers oversee daily operations, or a member-managed structure, where all members actively participate in decision-making. Similarly, profit distribution can be tailored according to the members' agreement, allowing for a high degree of customization.

Meydan Free Zone's LLC licenses come with additional benefits, such as a guaranteed bank account – a solution to a common hurdle faced by companies in the UAE. Additionally, they allow 100% foreign ownership, and the provision of unlimited visas further streamlines the establishment process without incurring unnecessary costs.

Select Your Business Activities

Meydan Free Zone offers over 2500 commercial and professional business activities to choose from. Browse the updated activity list on their website and choose the activities relevant to your business. Your license will only cover the specified activities, so choose wisely. However, flexibility is built into the system at Meydan Free Zone. Business license holders have the unique advantage of selecting activities from three different groups across various categories—all under the convenience of a single license. This streamlined approach not only simplifies the licensing process but

also allows for strategic diversification as your business evolves.

Do a Name Check and Register Your Trade License

Your business name serves as the face of your enterprise, representing its essence and creating a distinct presence in the competitive market. It's crucial to adhere to the strict naming rules in the United Arab Emirates, and avoid words that may be considered blasphemous or disrespectful. Meydan Free Zone simplifies this process by offering a free name check service to ensure your preferred company name is available and eligible for registration. Upon confirming the availability of your desired name, Meydan Free Zone allows you to secure it along with your trade license starting at AED 12,500, which includes your Name Certificate.

For those wanting to secure their business name promptly, even before applying for a business license, the option to obtain a Name Reservation Certificate is available for AED 500. This certificate is valid for 30 days, allowing you to secure your chosen domain name and establish a seamless internet presence. It's important to extend the certificate's validity every month to maintain exclusive rights to your chosen name.

Rules for Selecting a Trade Name

- The trade name must be followed by the business structure acronym (legal form of the company), LLC.
- It should not violate the public morals or the public order of the country.
- The trade name must be compatible with the required type of activity and the legal status of the company or business entity.
- It should not contain names of any religion, governing authority, or names/logos of any external bodies.
- The chosen trade name should not have been previously registered.

When you're ready to secure your business license, Meydan Free Zone offers a completely secure digital platform that guarantees a seamless and hassle-free experience. Use the portal to navigate the application and payment processes, and enjoy the convenience of a consolidated suite of business setup services, which includes licensing, residency, banking, and third-party government approvals. The digital licensing process is designed to seamlessly align with compliance and regulations, covering essential

aspects like UBO, ESR, and AML.

Meydan Free Zone offers business licenses starting from AED 12,500, providing an LLC trade license, three business activities, and a lease agreement. As part of the application, a Passport copy is required and you must complete the application and pay the relevant fees.

Apply for Your Visa

Every company registered with Meydan Free Zone seeking visas for investors, partners, or employees must apply for an Establishment Immigration Card in Dubai. This card, valid for one year, plays a pivotal role in company registration with the General Directorate of Residency and Foreigners Affairs (GDRFA). It facilitates the employment of foreign staff and streamlines the visa application process for investors, partners, and employees.

It's important to note that if your intention is solely to establish a company without applying for visas, the Establishment Immigration Card is not required. It is only essential for those seeking visas for investors, business partners, or employees.

Each Meydan Free Zone license permits up to 6 visas without the requirement of a physical office. Should you intend to expand and need additional visas, you can submit your business plan to qualify for an unlimited number of visas. The necessity for a physical office will also be assessed and determined upon approval.

The visa application procedure includes the following steps:

1. Obtain an entry permit
2. Initiate a status change if you are inside UAE when applying for a new residency visa
3. Undergo a medical fitness test and provide your biometrics
4. Get your Emirates ID within 14 days

You can conveniently submit visa applications for both your employees and family members concurrently with your visa application.

Get Appropriate Permits

Operating a business in Dubai involves obtaining essential permits and approvals from various government ministries and agencies to comply with taxation, legal, and economic standards. While not mandatory for every trade license or business activity, businesses requiring third-party approvals can benefit from Meydan Plus, which offers entrepreneurs PRO services to facilitate the acquisi-

tion of third-party approvals. This streamlined process ensures that your business operates seamlessly within the regulatory framework.

Open a Business Bank Account

Separating your business and personal finances is a fundamental principle of sound financial management, offering clarity, legal compliance, and enhanced credibility with lenders. In the UAE, keeping a distinct corporate bank account is mandatory.

Partnering with top-tier digital, local, and fintech banking solutions, Meydan Free Zone offers a guaranteed bank account with multi-currency banking options. Through an integrated customer portal and Wio Banking, KYC procedures are completed digitally, marking Meydan Free Zone as the exclusive jurisdiction offering a guaranteed bank account simultaneously with your business license, eliminating unnecessary delays and ensuring a swift and efficient process.

Register and File Your Taxes

The regulatory landscape in the UAE is designed to ensure compliance with taxation, legal, and economic standards. As a business owner in Meydan Free Zone, meeting these requirements is crucial for a smooth and legally sound operation.

- Corporate Tax Registration - All entities in Meydan Free Zone are required to register and file a Corporate Tax (CT) return. Corporate Tax Registration is a fundamental step to ensure compliance with tax regulations.
- VAT Registration - Businesses in Dubai are mandated to register for Value Added Tax (VAT) with the Federal Tax Authority (FTA) under specific conditions and timely filing of returns is essential to avoid penalties.
- UBO, AML, ESR Requirements - Apart from tax-related permits, businesses may need to meet additional regulatory requirements including Ultimate Beneficial Ownership (UBO), Anti-Money Laundering (AML), and Economic Substance Regulations (ESR).

Operating and Scaling Get Ready to Grow

As your business gains momentum, the right tools and a robust marketing strategy become indispensable for navigating challenges and seizing opportunities. Scaling your business



▲ Meydan Free Zone

involves increasing both your customer base and revenue, and this involves broadening your marketing initiatives, enhancing your products or services, collaborating with fellow creators, or introducing new offerings that complement your existing portfolio.

Get the Right Business Tools

Leveraging the right tools can make a significant difference. These tools not only simplify your daily tasks but also contribute to informed decision-making. Consider integrating the following tools into your business arsenal:

- Customer Relationship Management (CRM) Software: Streamline customer relationships, track sales, and automate tasks like customer service and follow-ups.
- Project Management Software: Plan, execute, and track projects efficiently, managing employee tasks and allocating resources.
- Credit Card Processor: Facilitate seamless credit card payments from customers.
- Website and E-commerce Integration: Establish a robust online presence, offering information or enabling online sales.

Meydan takes your business growth a step further by offering exclusive benefits. With your Meydan Free Zone license, you gain access to a complimentary 1-year Zoho One subscription, inclusive of 1000 credits (equivalent to 1000 USD). This personalised subscription, tailored for a single user account per company, empowers users to unlock Zoho's suite of 45+ products covering sales, marketing, customer service,

collaboration, finance, and recruitment.

In addition, Meydan has partnered with the Grow from Dubai initiative, providing essential business tools that integrate logistics, finance, regulatory compliance, and marketplace infrastructure. This collaboration ensures you have all the necessary resources for the successful development of your business.

Market Your Business

Effective marketing goes beyond the product itself, focusing on resonating with the right audience. Meydan Free Zone simplifies your online selling experience through partnerships with over 30 marketplaces. Meydan Commerce further aids in opening seller accounts on well-known e-commerce platforms such as Amazon and Noon, optimising product cataloguing with SKU images, content creation, and product listing.

Establishing a robust online presence is crucial, so create an informational or e-commerce website, optimise it for SEO, and develop quality content, including videos and customer testimonials. You can also boost discoverability by getting listed on platforms like Yelp and Google My Business.

As the economy continues to evolve, your success in Dubai hinges on the meticulous execution of a well-structured roadmap. Remember, the journey may be challenging, but with diligence and resilience, you can navigate the path to business success and turn your aspirations into tangible achievements.



▲ **Mohamed Al Banna**, Group CEO of Lead Ventures

Mohamed Al Banna: Pioneering Global Connections in Dubai's Entrepreneurial Ecosystem

Mohamed Al Banna, a serial entrepreneur, advisor, mentor, and Group CEO of **Lead Ventures**, is an instrumental figure in Dubai's entrepreneurial landscape, and explains how Dubai is a thriving hub of opportunities

What inspired you to launch in Dubai?

What inspired you to launch in Dubai? Firstly, Dubai is the ideal business hub; secondly, it is the great leaders who are visionaries that have shared what they achieved and want us to be part of it". They always encouraged us to become

number one. The ruler of Dubai, Sheikh Mohammed bin Rashid Al Maktoum has always stated that he wants to be first. And when he says 'I', it is 'we'; it's everyone. So, he inspires us to be the first, the biggest, the highest, the fastest. Establishing a business here in Dubai/UAE is a great opportunity for anyone, but you must create

something solid to be relevant in this market. This is what inspired me to launch here, alongside that Dubai has the right leaders, regulations, very simple rules, and a great system.

What role have support networks played in your success?

I learned that your network is your net worth, and contacts bring contracts. This is my belief; to start a journey as a start-up, you must be around the right people as in the right mentors and partners. For example, if you want to launch a company with an 'X' product or service, you must go to the leaders and experts to learn from them and simultaneously, ascertain how to collaborate with them. So, go to events, meet people, and brand yourself here because with the great diversity of around 200 nationalities, you are bound to meet the right people.

What specific opportunities has Dubai provided that has contributed to your business growth?

When I discovered there is a gap in cultural nuances within the nationalities that come here, I created an event for which the Dubai government (officials) enabled us to acquire certain things from Dubai's culture zone. When my business partner, Sheikh Humaid Bin Khalid Al Qassimi, and I presented my idea, they facilitated everything and made it easy for us. This was the origin of our project, 'UNITY'. Dubai and the UAE will always provide opportunity and support to those who want to create something unique.

How has the Dubai market influenced your business strategy?

Our leaders immediately adapt what is current. For example, with the 'WEB 3', the crown prince devised a strategy for the metaverse; a clear message that the UAE is focusing on this. I immediately made the decision to create my own platform which made me one of the first to create an NFT project that was educational. I did it for two reasons; first, our leaders are talking about it, meaning they want us to focus on it. Second, because I realised that this market is empty. So, I created 'Token Arabs', an educational platform which the government is supporting by allowing me to converse about it on social media.



▲ **Mohammad Alabbar**, Founder and CEO of AKAAR Homes

AKAAR: Setting a New Standard of Excellence in the Real Estate Experience

Mohammad Alabbar, Founder and CEO of **AKAAR**, highlights that their distinction lies in the comprehensive ecosystem of experiences created for homeowners

What inspired AKAAR's launch in 2019, and how does your vision aim to transform the home creation experience?

AKAAR's inception in 2019 stemmed from a profound realisation that homes aren't just structures; they're the very fabric of our lives, where dreams are nurtured, and memories are made. We

envisioned a paradigm shift from viewing homes as mere transactions to recognising them as sanctuaries that elevate lives instantaneously. A home that was created with the owners in mind, and a home that impacts the quality of their life, every day.

Can you elaborate on the unique aspects of AKAAR that distinguish them from traditional homebuilding experiences?

AKAAR embodies a harmonious blend of simplicity and sophistication, ensuring they are both accessible and exquisite. Our approach to homebuilding is as streamlined as it is accurate. The three-step process; from choosing the home you want to selecting personalised preferences, and finally, ordering the home, is designed to be effortless yet detailed, akin to the experience of buying from a trusted brand. What sets AKAAR apart is not just our homes, but the ecosystem of experiences we've crafted for homeowners. Owning an AKAAR home is an experience that resonates with belonging and trust, ensuring that every homeowner feels that they are part of something truly exceptional.

How does AKAAR ensure that the journey of creating and living in a home is as enjoyable as dreaming about it?

The journey of creating and living in an AKAAR home is meticulously designed to mirror the dream, the final result, the achievement, and the fulfilment homeowners seek. It's a process that begins from day one of ordering the home, where owners can easily choose, modify, and order their dream home in just three simple steps. But our commitment to customer satisfaction doesn't end there. Throughout the development phase, we activate a cycle of immersive experiences that engage the customer with their home before they even set foot in it. We celebrate milestones with the owner on their land with exclusive private events, fostering a deep sense of pride and achievement.

Utilising an online profile, homeowners receive notifications on progress, results, and much more. Experiencing the AKAAR home development journey is not only enjoyable but also fulfilling for homeowners, setting a new standard of excellence in the real estate experience.



▲ AKAAR Homes

How has mastering the art of living influenced the design and functionality of AKAAR?

Life is a tapestry woven with everyday moments, and it's in these small details that the true essence of living is found. At AKAAR, we believe that by focusing on the daily rituals of welcoming, love, and self-care, we can enhance the lives of our homeowners in profound ways. However, we also understand the transformative power of space and atmosphere in optimising these feelings. Picture yourself in a luxurious resort with someone you love, the ambiance sets the stage for elevated interactions and experiences. Now, envision that same atmosphere curated within the walls of your home, where every detail is meticulously designed to foster connection and intimacy. At AKAAR, we don't just build walls; we craft elevated lifestyles that enrich the daily fabric of life for our homeowners. Home, empowering residents to thrive in their sanctuary.

Looking to the future, what new innovations or projects is AKAAR exploring?

Looking ahead, AKAAR is committed to broadening its horizons by exploring diverse residential segments and leveraging cutting-edge technology to simplify home management tasks and enhances the experience of the AKAAR echo system. Our mission remains steadfast; we will keep mastering the art of living and we will offer fulfilling homes with unique experiences to a wider audience. We will be making the AKAAR living experience accessible to short- and long-term residents.

How has Dubai's start-up-friendly environment contributed to the growth of AKAAR since its inception in 2019?

Dubai has been instrumental in nurturing AKAAR's growth since its inception. Much like the carefully curated atmosphere of a home can enhance the quality of the family dynamic, Dubai seemed like a space that fosters a culture of excellence and innovation, where ambitious endeavours and disruptions are celebrated and rewarded. This environment has fuelled the magnitude of AKAAR's vision,

inspiring us to redefine the boundaries of home living.

How will AKAAR leverage Dubai's innovative business ecosystem to further enhance its mission of creating unique living experiences?

Operating within Dubai's business ecosystem is straightforward, provided one possesses the vision to dream big and the integrity to uphold honesty. However, navigating this landscape can pose challenges for those who think small or resort to disingenuous approaches. Most businesses within this ecosystem are already striving to deliver maximum value to end-users, fostering an environment of healthy competition and innovation. AKAAR recognises the immense potential for collaboration within Dubai's innovative business landscape. By forging partnerships with like-minded brands and embracing the city's ethos of pushing boundaries, we're poised to redefine the standard of home living. Together, we'll pioneer unparalleled living experiences that exceed expectations and establish new benchmarks for excellence in the residential real estate industry.



▲ **Richard Fitzgerald**, Founder and CEO of Augustus Media

Augustus Media: Pioneering Excellence in Modern Media Across the UAE and KSA

Augustus Media is recognised for its award-winning publications Lovin Dubai, Lovin Saudi, and Smashi. Founder & CEO Richard Fitzgerald explains how Dubai's business-focused environment has facilitated his company's growth and expansion

How has Dubai's business environment influenced Augustus Media's growth?

I chose to establish my business in Dubai after a decade in the agency world, drawn by the city's dynamic business environment. Having worked in London and Dublin, I appreciated the speed at which businesses gain traction in Dubai's thriving economy. Dubai's status as a 'Business Capital' aligned perfectly with my ambitions. Its business-friendly policies, strategic location, and commitment to innovation have significantly influenced my venture's success. The city's relentless

pursuit of excellence mirrors my own ambition, making Dubai the ideal place for my entrepreneurial journey.

What decisions were instrumental in the growth and sustainability of your business?

We embraced cost-effective co-working spaces initially, made strategic investments wisely, and eventually bought out of the franchise.

Expanding from Dubai, we established offices in major regional cities. We stayed at the forefront of digital trends, incorporating AI, video content, live

streaming, podcasts, and emerging social platforms. These adaptive moves have been instrumental in maintaining our dynamic position as a forward-thinking media company in the region.

What opportunities did Dubai offer that fostered development?

Dubai has been a catalyst for the success of Augustus Media, particularly Lovin Dubai. The city's diverse talent pool has allowed us to assemble a dynamic team, while its rapid transition into a smart city has matched our focus on digital content. Furthermore, the emerging media sector in Dubai has positioned us as pioneers, enabling us to establish credibility and influence. Dubai's business-focused environment, complete with excellent infrastructure and connectivity, has facilitated our growth and expansion. Dubai's diverse talent, commitment to technology, emerging media sector, and business-friendly atmosphere have all played a vital role in our entrepreneurial journey, making it the ideal location for our media start-up.

What key factors have contributed to your success?

Our business strategy revolves around our mission to be the preferred modern media company in the Arab world. We achieve this by focusing on digital platforms, catering to the MENA region, and developing our own intellectual property content brands. We emphasize hiring young local talent and generate revenue through audience engagement, branded content, and direct-to-consumer channels. These key factors have been integral to our broader success.

How has mentorship played a role in your entrepreneurial journey?

Mentorship and support networks have played a crucial role in my entrepreneurial journey. My mentors provided invaluable guidance, helping me navigate challenges. My advice to aspiring entrepreneurs is to actively seek mentorship and build a strong support network. Remember, it's a two-way street. I make an effort to accept every meeting request, even brief ones, to offer advice and learn from others' business challenges. Building a network of like-minded individuals can be a powerful asset in your entrepreneurial endeavours.



▲ **Dariush Soudi**, Founder of ARENA Capital and Be Unique Group

ARENA Capital: Forging a Gladiator Mindset in Business

Dariush Soudi, the Founder of **ARENA Capital** and **Be Unique Group**, is dedicated to client development through a learning-focused environment. Recognising that business encompasses both financial transactions and interpersonal relationships, his approach prioritises growth and professional enrichment

What inspired you to establish ARENA Capital?

I began my entrepreneurial journey when I entered sales. I loved it because I was getting paid my worth, but I never enjoyed working for someone else. I always came up with solutions that would ruffle feathers with decision makers, so I quickly realised that I was meant to be an entrepreneur.

What initial challenges did you encounter while building your business?

When I arrived in Dubai, no one knew who I was, living in a maid's room with only \$750 in my pocket; I spent most of my time in hotel lobbies using the free Wi-Fi to work. I had to prove to clients that although they didn't know me, I could improve their business tenfold and

I would work 18 hours per day, seven days per week for six months. I call it the Gladiator Mindset; I treated every business deal like my life depended on it.

What did you identify in the Dubai market that influenced your decision to start your venture here?

In 2009, Dubai was going through a recession and most people would have viewed that as a bad time to start a business but I saw it as the perfect opportunity because I could turn those businesses around and help them grow. I started marketing myself as an aspirin salesman because I could identify and fix the headaches in businesses.

What unique approaches did you adopt to differentiate ARENA Capital in the market?

Most companies only provide you with the results of their service, whereas at ARENA, a business focused on looking after people, we'll train and teach our clients so they can learn and grow. Business is about money, but it's also about people. If you look after people, they'll look after you.

What industry trends in Dubai helped to shape your business strategy?

Most businesses follow market trends religiously, and often, entrepreneurs think that when the market performance is low, business will decrease. In my experience, the perfect time to grow and make money is when business is down. As mentioned before, I came to Dubai during a recession, which helped me create my success.

What advice do you have for aspiring entrepreneurs in Dubai?

If I had to give one piece of advice to aspiring entrepreneurs, it would be to learn from experts and those who've already walked the path you want to walk. Too often, you'll find people sharing knowledge, but they have no experience. If you want to succeed in sales, learn from a successful salesperson. If you want to become rich, learn from someone rich because they have the experience. An expert has already learned from their mistakes; therefore, you'll save time and energy getting information from them.



▲ **Jigar Sagar**, Founder and CEO of Triliv Holdings

Jigar Sagar: Facilitating the Evolution of Dubai's Business Ecosystem

Starting from his early days assisting his father in a retail shop at age 10, Jigar Sagar, Founder, and CEO, **Triliv** has emerged as a key figure within the UAE's entrepreneurial landscape

With over 15 years of experience with more than 15 ventures with a collective valuation exceeding \$350 million, can you highlight key experiences that shaped your career trajectory?

Multiple points in my life significantly shaped my career trajectory. It began alongside my father in our family's Gold Souk retail shop, sparking my passion for finance and business operations. Recognising my aptitude for numbers led me to the University of Melbourne for Master's in Finance. A pivotal moment during my graduation ceremony for my Bachelor's degree, where His Highness Mohammed bin Rashid Al Maktoum encouraged me to contribute to the UAE's prosperity, also fuelled my vision. Today, I've launched over 15 companies, creating an ecosystem beyond typical business boundaries.

Can you elaborate on your crucial role in developing high-growth businesses and spearheading various upcoming ventures?

As the managing partner of Creative Zone since 2020, I've played a pivotal role in establishing it as the largest and most trusted business setup advisory firm in Dubai, serving as a cornerstone for entrepreneurs and SMEs in the Middle East. Under my leadership, Creative Zone has gained a stellar reputation for excellence and expanded its services, becoming an indispensable resource for businesses in the dynamic Middle Eastern market.

My passion for technology led to the creation of EZMS in 2018, offering a global cloud-based solution that digitises operations. My early interest in AI inspired the upcoming venture, AppiZap, driven by AI based no-code systems for

accessible software creation. Through strategic collaboration between ventures like O Square Communications, O Cube, Set Hub, Talent Higher, and Créo, I've established a robust business ecosystem, fostering innovation and adaptability. My ventures reflect a deliberate strategy to create an ecosystem in the UAE, leveraging its diverse opportunities.

Your entrepreneurial journey reflects resilience, strategic vision, and commitment to the UAE's entrepreneurial ecosystem. How do you feel your ventures have contributed to Dubai's vibrant ecosystem?

I believe my portfolio represents more than financial success. It is a conscious effort to make a positive impact on lives and contribute to Dubai's vibrant ecosystem. One distinctive aspect is in not just hiring talent but actively fostering it. I strive to see individuals beyond their current roles and envision their potential for growth. This approach allows them to grow both professionally and personally, and in doing so, my ventures contribute not only to the economic prosperity of Dubai but also to the development and empowerment of the talented individuals who form an integral part of the city's entrepreneurial landscape.

What was the impetus for launching TriLiv, your family office and how is it unique from other family offices in Dubai?

It was born out of my mission to create a legacy to promote and enable entrepreneurship for the future generations. To achieve this, TriLiv serves as a holding vehicle for me to invest in and create multiple ventures which fit into the entrepreneurship ecosystem. I want to create an institution catered to entrepreneurs where they can receive education, mentorship, consultation, and support from various successful subject matter expert organisations which will enable these entrepreneurs to accelerate their business from 0 to 1 and then grow from 1 to 100. TriLiv's returns will continue to fund this institution so that it can stay true to its mission instead of pivoting into a money-making education institute.

How do you perceive the role of digitisation and artificial intelligence

in transforming the operational dynamics of your industry?

Digitisation and AI hold the potential to enhance efficiency, improve decision-making, and drive innovation. To leverage these benefits, we created EZMS, a ground-breaking creation that simplifies processes and optimises efficiency for service delivery for economic zones. Our upcoming venture, AppiZap, integrates artificial intelligence into no-code software development platform which makes software creation accessible to anyone. We aim to keep pace with industry trends and proactively position ourselves for sustained growth and competitiveness in a rapidly evolving business landscape.

What was a challenging period in your professional life and how did you overcome the obstacles you faced?

One particularly challenging period in my professional life occurred during the economic crisis of 2009-2010 when I faced the dilemma of choosing between short-term financial gains and aligning my work with a broader vision for economic development in the UAE. Through dedication and hard work, I began as a finance manager at Creative Zone and eventually acquired a stake in the company. By the age of 35, I not only navigated through economic uncertainties but also successfully launched over 15 companies, illustrating my evolution into a serial entrepreneur.

Considering the current business landscape in the GCC, how do you evaluate the importance of environmental sustainability and ethical practices within corporations?

The increasing emphasis on environmental sustainability and ethical practices is indicative of a broader shift in corporate values. Beyond compliance, businesses now recognise these principles as pivotal for long-term success, shaping both reputation and competitiveness. This evolving focus reflects a growing understanding that responsible practices are not just good for the planet but integral to enduring success in a conscious and interconnected global marketplace. It also helps create new industries for entrepreneurs to start solving real-life problems.

Cracking the Customer Code: How Startups Can Uncover Granular Insights on Customer Psychology to Sharpen Positioning and Messaging

Decoding customer psychology has been the secret weapon throughout my entrepreneurial journey spanning over a dozen ventures. I've learned that glossy value propositions touting efficiency and collaboration guarantee nothing if not backed by customer truths

BY **JIGAR SAGAR**, UAE-BASED SERIAL ENTREPRENEUR, BOARD-LEVEL ADVISOR, FOUNDER & MANAGING PARTNER

I've observed that many businesses would design products and quickly stitch together positioning based on assumptions of what customers might need. This most often does not lead to a lasting business.

Rather than assumptions, it's understanding customer pain points through methods like surveys, interviews and user testing sessions that you can truly make breakthroughs.

Now let me guide you through battle-tested techniques to uncover those hidden truths that transition promising startups to successful ventures.

Qualitative Research The Human Touch in Data

The essence of qualitative research lies in its ability to capture the nuances of

customer behavior and attitudes. Methods like surveys, interviews, and focus groups play a pivotal role here.

Surveys and Interviews: Unveiling the Story

Surveys, particularly those with open-ended questions, offer customers the freedom to express their views in their own words, providing a wealth of qualitative data. These responses can reveal hidden motivations and reservations that customers might have.

Here's a hot tip - instead of just asking generic open-ended questions, encourage customers to share their stories. This storytelling approach can unveil the emotional journey behind a customer's decision-making process. For instance, rather than asking "What do you think about our product?" frame it as "Tell us about a time our product made a difference in your day." This narrative technique can provide a more profound understanding of customer motivations and experiences.

Interviews take this a step further. By adopting a conversational tone, startups can probe deeper into customer experiences, uncovering insights that might not surface in a more structured

“For entrepreneurs, getting to know your customers isn't just about selling something. It's really about offering real value and building strong, lasting connections”

survey. The key here is to listen actively and empathically, making the customer feel heard and valued.

The storytelling approach works with interviews as well. Encourage customers to share their experiences as stories. This method helps in capturing the context around their decisions and behaviors. For example, ask them to recount the last time they used your product and how it made them feel. This narrative style often reveals subconscious factors influencing their choices, providing a more holistic view of their needs and desires.

Focus Groups: A Microcosm of the Market

Focus groups bring together a diverse set of customers, providing a platform for interaction and discussion. Observing these interactions offers startups a glimpse into the group dynamics that influence individual decisions, a crucial aspect often missed in one-on-one interactions. Present real scenarios or problems and observe how the group collectively navigates them. This setup not only shows what customers say but also what they actually do in a given situation. It's a powerful way to observe group dynamics and decision-making processes, offering insights into how societal norms and peer influences shape individual customer behavior.

Quantitative Research: Numbers Tell a Story Too

While qualitative research offers depth, quantitative research provides the breadth and statistical validity that startups need to make informed decisions. Key quantitative methodologies include A/B testing, correlation analysis, closed-ended surveys, usability testing, and sentiment analysis. Each of these tools offer a unique lens through which startups can view and interpret their customer data.

A/B Testing and Usability Testing: What Works Best?

A/B testing is an invaluable tool for startups aiming to optimize their products and marketing strategies. This method involves presenting two different versions of a product feature, webpage, or marketing material to different segments of the



audience. By analyzing which version performs better in terms of user engagement, conversion rates, or other relevant metrics, startups can make informed decisions about which elements resonate most with their target audience.

Test in different contexts such as time of day, and user demographics. For example, does your email campaign perform better on weekday mornings or weekend evenings? Does your app's new feature appeal more to new users or long-time customers? Contextual A/B testing uncovers not just what works, but for whom and when, enabling more targeted strategies.

Usability testing, on the other hand, helps in refining the user experience of a product, ensuring that it not only meets but exceeds customer expectations.

Sentiment Analysis and Correlation Analysis

Sentiment analysis employs natural language processing to decode emotions in customer feedback and social media. It's crucial for startups to understand target market sentiment, guiding them to adjust messaging and align with customer perceptions.

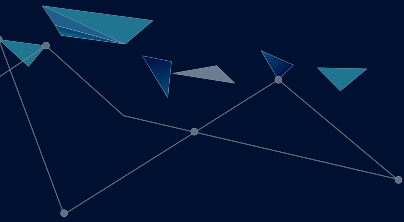
Correlation analysis is a vital tool for startups to uncover connections between different business variables. It helps in identifying which factors most signifi-

cantly impact customer satisfaction and loyalty. For instance, a startup might analyze the link between user engagement and customer lifetime value. Insights from this analysis enable startups to strategically focus their efforts where they matter most, ensuring efficient use of resources.

Crafting Buyer Personas: The Blueprint of Your Customer Base

After all this research, it's time to put together detailed buyer personas. Think of these as detailed profiles of your ideal customers, including their age, job, what motivates them, their challenges, and how they like to communicate. These personas are extremely helpful for making marketing messages that really hit home and tweaking your product to meet your customers' specific needs.

For entrepreneurs, getting to know your customers isn't just about selling something. It's really about offering real value and building strong, lasting connections. When startups use both qualitative and quantitative research, they get a full picture of what their customers want and need. This deep understanding allows us to create marketing that really hits home, make products that customers love, and build a brand that lasts. Always keep in mind, if you want your business to grow, listening to your customers is key.



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▲ **Khaled Al Harmoudi**, Founder of CURECELL and Dynasty Clinic

Khaled Al Harmoudi: Driven by Entrepreneurial Zeal

Khaled Al Harmoudi, the Founder of **CURECELL** and **Dynasty Clinic**, attributes his ventures' success to Dubai's vibrant business environment, strategic location, and favourable policies

Why did you choose to establish your business in Dubai?

I chose to establish my business in Dubai driven by a passion for entrepreneurship and a keen observation of a gap in the medical market. Dubai's dynamic business environment, strategic location, and pro-business policies have significantly impacted my venture's trajectory. The access to a diverse market as well as a well-developed infrastructure have facilitated operational efficiency. Additionally, the city's entrepreneurial spirit, government support, and networking opportunities have accelerated the growth of my business.

How has mentorship or support networks contributed to your success?

Mentorship and a supportive network were pivotal in my entrepreneurial journey. Consistency and trying different approaches were key to achieving goals. Surrounding myself with passionate friends provided crucial encouragement. My advice to budding entrepreneurs is to stay persistent, seek mentorship, and build a circle of supportive, passionate individuals to navigate challenges and foster success.

What opportunities and advantages did Dubai provide that contributed to the growth of your business?

Dubai's government SME programmes provided vital support, offering incentives and resources that fuelled the initial growth of my business. The city's status as a global hub for tourism and business expanded market reach and facilitated

international collaborations. Dubai's strategic location enhanced logistical efficiency, while business-friendly policies and access to a diverse talent pool further contributed to the success of my venture.

What challenges did you encounter and how did you effectively tackle them?

The COVID-19 pandemic posed a significant challenge to my business in Dubai. Navigating the impact of the pandemic on the medical field, I had to swiftly adapt through agility and innovation. This was important in the face of unexpected challenges. Staying compliant with regulatory changes and maintaining financial flexibility are crucial components of a successful strategy in Dubai's entrepreneurial landscape.

How has the Dubai market influenced your business strategy and guided operational decisions?

The Dubai market has profoundly influenced our business strategy, guiding key operational decisions. The city's dynamic environment has instilled in us an agile mindset, prompting continuous innovation and adaptation to emerging trends. Embracing diversity in reflection of Dubai's cosmopolitan nature, we've built a globally minded team. Leveraging the city's status as a business hub, we've strategically expanded internationally. In essence, Dubai serves as our dynamic compass, shaping our commitment to innovation, adaptability, and global relevance.

How do you foresee the future of your business?

Our medical business envisions a future shaped by technology, patient-centric care, and collaborative partnerships. To thrive, we're focusing on a patient-centric approach, prioritising personalised care and preventive health measures, as well as establishing a collaborative ecosystem through forming strategic partnerships for innovation and holistic care. With that, we are committed to ensure that we are staying compliant while seeking efficiency within evolving regulations all the while exploring opportunities for international reach and diverse healthcare exposure.



▲ **Danya Mohamed**, Famously Known as Diva Dee, Co-Founder of Besties Cafe

Danya Mohamed: Redefining Emirati Presence on TV and Social Media

Famously known as **Diva Dee**, Danya Mohammed stands out as the first Emirati female to grace a reality TV show. Her social media feed reflects a deep interest in fashion, blending her style with a passion for content creation, distinguishing her as an influential figure in the digital world

What makes Dubai the most conducive place for reality shows, content creation, and so on?

I think that Dubai is a brand that attracts millions of people from around the world. The inspiring story where Dubai began to where it is inspires anyone that knows its story. Dubai continues to create new projects and

experiences so there are endless places for content creators to explore and the same goes for reality shows, too.

How do you approach content creation considering your YouTube account has over 120,000 subscribers and you are an Instagram Influencer with over 900K+ followers?

Content creation to me is a form of art and self-expression; and something I enjoy doing. Though filming and editing may take long hours, I always enjoy the process due to the love I have for it. When there is love, there is a way.

How do you manage and strategize the success of your ventures including BYD street cap brand and your event firm The Bicornic?

I always try to look at opportunities in business where there is a demand and not enough supply in the market. Alongside that, I use the marketing that I must push out my business to the masses and so far, that strategy has worked for me

What inspired the launch of The Besties Café in Al Seef and how do you envision its role in the market?

The Besties Café is the first F&B venture I have done with my business partner and best friend Ebraheem Al Samadi. I am lucky to be in business with Ebraheem as he has experience and knowledge in the F&B world. I envision The Besties Cafe role in the market to be huge and impactful. We haven't completed a year and we are already getting requests for franchises around the world.

Juggling multiple roles can be challenging. How do you effectively manage your time for success?

I sometimes don't know how I do it, but things that have helped me are taking each day at a time and planning a day before on the tasks I need to do the following day. And patience has been my greatest asset.

What was the inspiration behind launching your podcast Meet my Friendz?

I was requested to join many podcasts as a guest and then realised that I really enjoyed speaking to people and getting to know them on a deeper level. So, I decided to launch my own podcast where my friends that have inspired me from different walks of life get to share their stories. I believe the world should hear what they have to say and be inspired the same way I always am by my friends.



▲ **Dhruv Maniar**, Founder and Editor-in-Chief of Gulf Buzz

Gulf Buzz: Capturing the Local Flavour and Excitement of Dubai

In curating content that highlights the most recent activities and attractions in Dubai, Dhruv Maniar, the Founder and Editor-in-Chief of **Gulf Buzz**, emphasises that the core philosophy of his company is to produce material that deeply connects with their audience.

Can you share what inspired you to start Gulf Buzz and the vision behind creating it?

I started Gulf Buzz during the COVID pandemic from the comfort of my bedroom. Prior to that, I used to work for another media company in the Middle East until 2019. After leaving that job, I began freelancing for social media clients. Many people encouraged me, saying that if I could build brands for others, I could do it for myself. I decided to launch Gulf Buzz. It began with me making one video a week, but as it gained traction, I increased my output accordingly.

With Gulf Buzz, you've managed to capture the local flavour and excitement of Dubai. What is your philosophy when it comes to creating content?

Our philosophy is all about creating content that resonates with our audience. We focus on relatability, ensuring that people can easily connect with what we produce. We specialise in video content, and we are always on the lookout for the latest trends and happenings.

Gulf Buzz has seen remarkable growth, with over 300K followers on Instagram alone. What strategies have you employed to engage such a wide audience?

I believe that the key to making successful videos is to keep things relatable as well as straightforward. My personal strategy is to focus on capturing and making even the simplest content go viral. I aim to stay updated on current trends while also tapping into nostalgic elements. By covering everything and presenting it in a way that resonates with viewers, I ensure that my content is both relevant and understandable.

Why did you launch your podcast, 'Spill the Tea with Gulf Buzz,' which aims to interview top industry figures and uncover their secrets? You recently featured Steve Harvey during a segment. How was that experience like?

Starting my own podcast was one of the steps in our growth journey, to showcase that we are more than just a platform for



recommending restaurants and new places. At the end of the day, our mission extends beyond recommendations; we're here to offer insights, motivation, as well as to encourage self-reflection. That's why we launched 'Spill the Tea with Gulf Buzz.' We recognise that people encounter challenges in their careers, and we aim to address these issues by sharing personal journeys and experiences. Our goal is to motivate others by showcasing the resilience and determination of individuals who have overcome obstacles. My experience with Steve Harvey was truly one-of-a-kind, and it's a memory I will forever cherish.

Gulf Buzz covers a wide range of topics, from hidden gems in the UAE from fitness and adventure. How do you ultimately decide what content to produce?

Initially, our focus at Gulf Buzz was on creating a diverse array of content, encompassing everything from undiscovered treasures and adventures to culinary journeys and lifestyle pieces. When I embarked on this journey, my primary goal was to achieve virality by crafting content that would resonate widely. However, as our brand began to grow and gain recognition, evidenced by people recognising us on the streets, approaching us with commendations, and inquiring about activities in Dubai,

I came to a realisation. The pursuit of virality, measured in likes and shares, paled in comparison to the value of staying abreast of all that Dubai has to offer. This shift in perspective led us to redefine our mission. Rather than fixating on digital metrics, we embraced our role as a local guide, committed to providing timely and relevant information about the city's latest attractions and events. In fact, our aim is to deliver content that not only keeps our audience informed but also enhances their experience of Dubai, making Gulf Buzz an indispensable resource for discovering the city's vibrant offerings.

What have been some of the biggest challenges you've faced in the digital journalism space, and how have you overcome them?

“ Consistency is the key. It's important to have a solid plan, at least for the initial six months, so that as you execute, you're simultaneously strategizing for the next six months and beyond ”

The biggest challenges faced in the UAE is that the UAE is a smaller market with a monopoly of media houses, while getting through them can be difficult. I believe everyone is unique and different, and if you keep pushing, you will excel.

Looking ahead, what are your plans for Gulf Buzz? Are there any new projects or expansions on the horizon?

Looking ahead for Gulf Buzz, we want to be the ultimate local guide in the UAE for tourists and residents. We want to cover a wide range of food, travel, lifestyle, and entertainment. In terms of expansion, maybe soon you will see Gulf Buzz covering other different Middle Eastern countries.

What advice would you give to someone looking to start their own digital journalism platform in Dubai?

My advice to the younger generation entering journalism or content creation is to always remember why you started and stay true to your core values. Consistency is the key. It's important to have a solid plan, at least for the initial six months, so that as you execute, you're simultaneously strategizing for the next six months and beyond. Growth requires effort, so remain disciplined and consistent. Remember, it's not about chasing money but rather focusing on your goals.



▲ Saif Al Naqbi, CEO of Sahab School and Rain Consultancy, and Co-Founder of GoArnab

Saif Al Naqbi: Empowering Entrepreneurs in Dubai

Saif Al Naqbi, CEO of **Sahab School and Rain Consultancy**, and Co-Founder of **GoArnab**, reveals his plans to propel Dubai into the ultimate hub of innovation and entrepreneurship

How do your services contribute to Dubai's entrepreneurs?

The first company I founded is Rain Management Consultancy which provides expert consultations in management and finance. My vision for Rain is to enhance businesses and commercial projects in the region. Rain specialises in establishing realistic executive indicators for project development, a critical aspect often lacking here. We consistently conduct surveys to assess market

demand for the services we offer, including consultations. Sahab School focuses on educating people about entrepreneurship and effective business management. My goal is to inspire and encourage individuals in my community and region to enter the business world, utilising their skills to ensure a stable additional income stream.

Can you share success stories where your services played a role in overcoming challenges?

We have successfully created, developed, and managed over 100 e-stores and e-brands for our clients, guiding them through the trajectory of the entrepreneurialism. Many individuals find it overwhelming, not knowing where to start or how to navigate the complexities. In response, we provide guidance every step of the way. So yes, our e-brands offer some of the most demanded products in the markets, believe we're the gamers in this game, and our goal is to position Dubai as a global hub, introducing new products to the world. As our product range expands, so too will sales and income, that's what we believe in; we trust the process.

How do you tailor your services to meet the needs of entrepreneurs?

My target audience are Emiratis and Gulf nationals and I have focused more on understanding them, reaching their hearts before their minds as I'm also an Emirati. I began the journey with them by explaining the methods I personally developed in various business projects that I have ventured in different sectors such as delivery, restaurant, and education sectors. I gathered valuable experience and applied it in the real world and am guiding entrepreneurs toward a clear path in their projects.

Are there specific considerations when starting and expanding a business?

Focus on one place or one region that people haven't focused on enough in the field. Specialise more in this area and avoid branching excessively. Look for a specialist in this field who can provide you with the best possible services. Also, search for talents and not just ordinary employees, as this is what will elevate your journey to success. Also, try to provide services to people that exceed their expectations. For instance, the example of choosing the right school; there are good, not-so-good, excellent, and schools that exceed expectations. This is because you aren't just selling them products; you're selling them values and emotions that will contribute to the success of your project. Ultimately, remember that the fuel of your project is the money paid by your customers and their satisfaction.



▲ **Huda Kattan**, Founder and CEO of Huda Beauty

Huda Beauty: A Cornerstone of Beauty Innovation and Trends

Since founding **Huda Beauty** in 2013, Founder and CEO Huda Kattan have become a source of inspiration for entrepreneurs and has successfully diversified into several other ventures

What motivated your decision to venture into the beauty industry, and how have you broadened your vision since then?

I've always been passionate about makeup, so entering the beauty industry was inevitable!

Even some of my favorite childhood memories revolve around it; I remember

watching my sister, Alya, apply makeup, and I'd try to recreate her techniques on my own face later!

After moving to Dubai to work as a recruiter, I realized it wasn't for me, and I needed to follow what I loved. So, I resigned and moved to Los Angeles to train to become a makeup artist!

In 2010, I started the Huda Beauty blog because I realized there wasn't a safe

place online for makeup lovers to connect, share, and grow! Then, we created the Huda Beauty Instagram page, which was the pivotal transition to launching my own brand in 2013.

Sephora taking an exclusive on our first ever product, a collection of false lashes, in The Dubai Mall was a defining moment for me and was a dream come true.

Eleven years later, we have a full product range, a skincare brand, and so much more to come!

How did you harness the potential of digital channels to drive the growth and expansion of your business?

Our community was the reason we were able to launch Huda Beauty! We realized what a powerful tool social media is. We have such an amazing, loyal community, and we love to connect with them for feedback on new launches and what products they'd love to see us launch!

I always say that I only create products that I would use or feel are missing from my makeup bag, and I think that the key is we don't just make anything; there's a reason behind each of our products!

Recently, we expanded our shade range for our #FAUXFILTER Color Correctors because I felt like something was missing, and I wanted to truly cater to all skin tones but also from seeing the incredible response of our community. They are the heart of Huda Beauty, and we are so lucky to have them.

Could you elaborate on any additional business endeavours you are engaged with in Dubai, aside from Huda Beauty?

In 2017, we launched HB Investments 2017, and our goal was to support entrepreneurs and start-ups worldwide. So far, we have supported several amazing companies, such as The Luxury Closet, Fresha, Kitopi, and Humantra. We're so proud to be able to help these incredible businesses thrive! I also helped my sister Mona launch KAYALI in 2018, which has evolved into a power perfume house based on the art of layering – her brand is available in Sephora, too, and she has nearly 20 beautiful fragrances in the collection!



▲ **Ebraheem Al Samadi**, CEO of The Al Samadi Group's retail arm, and Founder of Forever Rose Café

Ebraheem Al Samadi: Aspiring to Elevate a City Known for Global Excellence

Ebraheem Al Samadi, CEO of **The Al Samadi Group's** retail arm, and Founder of **Forever Rose Café**, reveals that Dubai's strategic location and booming economy was the impetus to not only start, but also to expand his business across the GCC region

Why did you choose Dubai as the location for your venture?

The decision to establish my business in Dubai was influenced by my observations of the city's rapid development and international acclaim in the early 2010s. The visionary leadership of Sheikh Mohammed and his transformative goals for the UAE deeply resonated with me. I was captivated by the ambition to contribute to a city that sets global benchmarks in innovation, lifestyle, and business excellence.

After thorough research and a

comprehensive feasibility study, I recognised Dubai's potential to serve as the central hub for our operations. With a clear vision and strategic planning, I aimed to leverage Dubai's dynamic market to facilitate expansion into Qatar, Kuwait, Oman, KSA, and Bahrain.

What are some key moments that influenced the growth of your business?

Upon my arrival in Dubai, I encountered numerous challenges, notably due to my youth and relative obscurity in the

market. My relentless pursuit of opportunities led me to continuously engage with prominent landlords, such as Emaar and Majid Al Futtaim, for retail spaces within their malls. Despite a five-years waiting list, my persistence paid off, remarkably shortening this time-frame to just a few months. Additionally, witnessing the UAE's proactive response to the COVID-19 pandemic further inspired me and demonstrated the UAE's resilience. It also reinforced my commitment to continue pursuing my entrepreneurial journey within this forward-thinking country.

What opportunities in Dubai played a role in the development of your business?

Dubai's dynamic tourism market has been a pivotal factor in the growth and expansion of my business. Initially, when I arrived in Dubai in 2010, the tourism landscape was predominantly dominated by visitors from KSA. However, as KSA began opening, there was a decrease in Saudi visitors. The UAE government's agile approach to this shift was remarkable. By swiftly diversifying its tourism sources to attract visitors from Russia and China, Dubai effectively compensated for the loss of its Saudi clientele. This adaptability is a testament to the government's deep understanding of its economy and its commitment to promptly address any challenges. Additionally, my participation in the television show 'Dubai Bling' has unleashed multiple opportunities and has enhanced my credibility and trustworthiness in the eyes of a global audience.

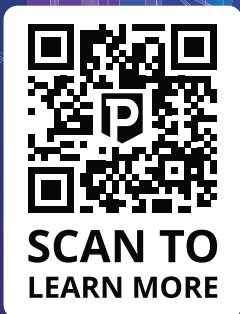
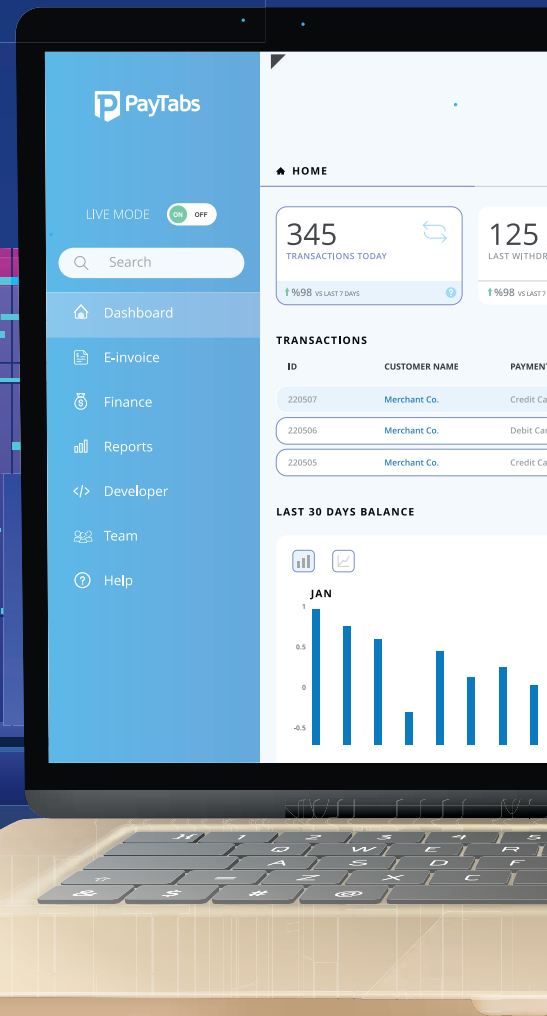
How did local entities support you during the development of your business?

The UAE's vibrant exhibition scene has played a crucial role in our business development. Notable events such as Gulf Food and Beauty World, along with the landmark Expo 2020, have been instrumental in attracting global attention and interest to our region. These platforms have provided us with unparalleled exposure and opportunities to engage with a diverse array of stakeholders, helping in driving traffic and fostering growth.



Start, build, and grow your e-commerce business

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▲ Reema Mahajan Gupta, Founder and Admin of IWD (Indian Women in Dubai)

Reema Mahajan Gupta: Fostering a Network of Empowered Women

Reema Mahajan Gupta, the Founder and Admin of **INDIAN WOMEN IN DUBAI (IWD)**, explains how the platform helps to create an unconditional and unrelenting support system for every woman out there in UAE and even the world

What inspired you to launch IWD?
I come from a conservative family in a small town in India. My parents always backed my dreams and were my biggest cheerleaders. This made me realise how vital and valuable family support is for a woman to chase her dreams and I always wanted to provide the same support system to fellow women globally. I launched INDIAN WOMEN IN DUBAI, a platform for women to come together, bond, celebrate, uplift,

and empower our individual selves. By fostering a network of strong and visionary women, we aim to create an unconditional and unrelenting support system for every woman out there.

In what ways does IWD serve as both a social and business platform in Dubai?

Socially, IWD helps women connect. This connection blooms into friendships, business networking opportunities and even customers, irrespective of

their background and interests, whether they are an artist, an entrepreneur, or a homemaker. Our exclusive events and workshops educate women to grow in their professional lives. Our community also helps build business networks. We also collaborate with global brands to give them the benefit of exposure to an audience of over 100,000 Indian women, to amplify their reach and customer base.

How has Dubai's multicultural ecosystem help IWD cater to the diverse needs of its members?

Our commitment to diversity is embedded in a dynamic societal setup, finely attuned to the diverse needs of our members. We've established WhatsApp channels that serve as hubs for instant and meaningful connections, fostering a strong sense of community. In addition, our fitness, cooking, and book clubs provide dedicated spaces for like-minded women to bond over shared interests, creating a vibrant tapestry of community life.

IWD prioritises skill development through upskill workshops, empowering women across various domains. Notably, our initiatives such as the IWD awards and Women's Day celebrations underscore our commitment to recognising and celebrating outstanding achievements. Moreover, our collaborations with the Consulate of Dubai, Al Jalila Foundation, and support for Children of Determination highlight our dedication to social responsibility.

What are the plans for IWD moving forward?

Our plans for Indian Women in Dubai align with a straightforward yet powerful vision: to continue providing diverse opportunities for women. Our focus remains on delivering the best opportunities across networking, expansion, and upskilling. As we move forward, our goal is to fortify this support system, ensuring that every woman associated with IWD feels empowered and equipped to navigate and excel in their personal and professional journeys. Through sustained efforts, we aim to make a lasting impact on the lives of women in Dubai, fostering a community that thrives on shared success and continuous growth.



▲ Neet Bherwani, Founder of TNB podcasting

Neet Bherwani: Leveraging Opportunity into Podcasting Success

Neet Bherwani, Founder of **TNB Podcasting** reveals that his venture into entrepreneurship was born out of necessity which later became a golden opportunity to offer podcasting services

Why did you decide to pivot into entrepreneurship in Dubai?

My venture was born out of necessity when I was offered a job in Dubai, but the residence visa was not provided. This challenge turned into an opportunity to offer podcasting services, from more than 20 million views at that time on my own podcasting content to then finding my first client.

Dubai's vibrant business ecosystem, supportive of innovation and digital ventures, provided the perfect launchpad.

With its streamlined processes and a focus on digital media, it was an ideal place to start TNB Podcasting.

How is the regional market evolving with regards to video podcasting trends?

In the Middle East, notably the UAE, the podcasting scene is swiftly pivoting from long-form audio to short-form video content, aligning with the audience's preference for quick, visually engaging narratives. This shift reflects the region's rapid digital adoption in favour of video coun-

terparts like YouTube and Instagram. Anticipating 2024, I see this trend escalating, with video podcasting dominating, driven by the demand for content that is informative and visually captivating. TNB Podcasting is focusing on short-form video content, ensuring our offerings resonate with regional preferences and technological advancements.

How did your 'talking head' style content propel your success?

Leveraging 'talking head' content, where we directly engage the camera, has been key to our company's success. This style, emphasising personal charisma, fosters a one-on-one connection, making the messaging more relatable. It's this direct and engaging approach that has significantly contributed to building a strong online presence for our clients whose combined reach across all social media platforms is greater than 100 million views.

How does TNB Podcasting align with Dubai's vision for content creators?

TNB Podcasting aligns with Dubai's vision for content creators by contributing to the emirate's goal of becoming a global hub for digital content. We are at the forefront of producing innovative, engaging podcasts that resonate with a global audience, supporting Dubai's digital economy expansion.

What is your roadmap to overcoming key challenges you faced?

We faced initial funding challenges as TNB Podcasting was self-financed through my credit cards, thanks to a strong credit history which I built here in Dubai over the course of my employment within the region. But even credit cards can only get you to certain places within business. To fuel growth despite limited funding, we heavily invest our time and effort in enhancing our systems and operations. This focus on operational efficiency enables us to manage resources effectively and serve clients better.

Looking ahead, our plan involves scaling within the UAE, perfecting our service delivery, and then expanding into Saudi Arabia. This strategy of operational excellence and targeted expansion underpins our roadmap for becoming a regional leader in podcast production.



▲ Dr. Sara Al Madani, An Award-Winning Entrepreneur

Dr. Sara Al Madani: Shaping the Future of Entrepreneurship in Dubai

Award-winning entrepreneur Dr. Sara Al Madani, explains how Dubai's vision and its dynamic environment has shaped her entrepreneurial approach

What inspired you to embark on your entrepreneurial journey at the young age of 15?

I started my business when I was 15; I asked my parents why I did it and they explained that even at age four, I would massage them for money, and when I

was six, I used to buy candy and resell it to my cousins. So, I feel like some entrepreneurs are taught and some are born.

The benefit of starting young was that I understood the world at a younger age than most people who become entrepreneurs later in life. Also, I did not believe that I could be an entrepreneur

in the sectors I was educated in, but that I could do anything. That is why I jumped from sector to sector to prove that anything can be done.

How has Dubai's dynamic environment influenced your approach to entrepreneurship?

Most of my businesses are in Dubai because of how flexible they are here, and the vision that Dubai has. When a city has a vision to be number one in everything, you know you are at the right place and the right time. Dubai soil is fertile; anything you put there can grow. It is so easy to become an entrepreneur in Dubai, and therefore, I have persuaded several of my partners from across the world to not only move to Dubai and to work here, but to start a business. I have businesses all over the world, and nothing comes even close to having a business in Dubai. Dubai has its vision, and every entrepreneur is part of that vision.

How has the landscape for women entrepreneurs in Dubai and the wider UAE evolved during your career?

I am advocating for women to go out there and grab life, because they deserve to have a life they want, or they dream of. However, we are blessed to be living in a country and a city that is a huge advocate for women and supports women in every step of the way. The biggest proof is HH Sheikh Mohammed Bin Rashid Al Maktoum's office, or the minister's cabinet where 80 percent of the staff there are women. This is because His Highness understands the importance of women in society.

What advice do you offer to new start-ups looking to leverage the city's unique opportunities?

Before rushing to an agency to issue a licence, look at the programmes the government offers and the funds to support the SMEs. After researching these, if it is not applicable to you, then your last resort is doing it on your own. There are multiple initiatives, support systems, hubs for start-ups, incubators, and many places that can cut costs and help you reach your goals faster. Do your research before embarking on doing everything on your own.



▲ Catherine Farley, Founder & CEO of Talent Higher

Talent Higher: Revolutionising Talent Sourcing

By leveraging Dubai's dynamic market and aligning their strategies with the region's unique opportunities, Catherine Farley, Founder & CEO of **Talent Higher**, reveals that they have positioned Talent Higher for sustainable growth and success in the years to come

How has your diverse recruitment experience in the UK and UAE influenced your strategy for assembling top-performing international teams?

My approach to building high-performing teams internationally has been rooted in cultural awareness, data-driven insights, diversity, and inclusion, and consistently being agile. These pillars form the foundation of a dynamic and adaptable recruitment strategy that is tailored to thrive in diverse global markets.

How has your ability and skill in attracting top talent impacted your organisational success?

My ability to identify and attract top-tier

talent has been a driving force behind the growth and success of the organisations I've been a part of, fuelling innovation, productivity, and competitive advantage in the marketplace. This brings diverse skill sets, raising the bar for performance and productivity. By carefully assessing candidates' qualifications, experiences, and cultural fit, this has ensured that each new hire not only meets but exceeds the organisation's expectations.

How did you utilise Dubai's market dynamics to establish Talent Higher and attract global talent?

Our success in establishing Talent Higher in Dubai and attracting international talent can be attributed to a combination of market research, strategic networking,

technology adoption, customer-centricity, and cultural awareness. By leveraging Dubai's dynamic market and aligning our strategies with the region's unique opportunities, we have positioned Talent Higher for sustainable growth and success in the years to come.

How does Talent Higher remain a strategic recruitment partner for businesses?

Our approach revolves around staying ahead of the curve, understanding our clients' needs, proactively sourcing top talent, leveraging data-driven insights, upholding quality, and excellence, and maintaining transparent communication. By continuously learning and adapting, we remain agile and capable of providing innovative solutions that address the evolving needs of our clients. We prioritise understanding our clients' unique challenges, goals, and culture. We take a proactive approach to talent sourcing, leveraging our extensive network, market insights, and cutting-edge technology to identify top-tier candidates before they're actively seeking new opportunities. We utilise data analytics and metrics to inform our recruitment strategies and measure their effectiveness.

What are some key unique challenges and opportunities that you have encountered while operating Talent Higher in Dubai's competitive landscape?

One of the notable challenges we faced was navigating the intense competition within the recruitment industry in Dubai. With numerous firms competing for clients and talent, standing out amidst the crowd required a strategic and differentiated approach. We have focussed on innovating and refining our services, delivering a personalised boutique feel solution to our clients and candidates. Dubai's rapid economic growth and dynamic business landscape have provided us with numerous opportunities for expansion and diversification. By staying agile and proactive, we can capitalise on emerging trends and industry shifts, which positions Talent Higher as a strategic partner for organizations seeking top talent in a competitive market.



▲ PayTabs corporate event at Seamless Middle East, Dubai

Paytabs: Pioneering Payment Processing in the Region

Dedicated to enhancing Dubai's growing economy through digital payments, social commerce solutions, and payment orchestration, **PayTabs** supports the seamless development, growth, and scaling of e-commerce businesses and enterprises in Dubai's ecosystem.

What factors led to PayTabs' establishment in Dubai?

PayTabs invested in setting up offices in Dubai due to the city's strategic location as a global financial hub, rapid infrastructure development, sophisticated technology, and the boom in the fintech and digital landscape. PayTabs truly

believes that it could add value to Dubai's growing economy with its digital payments processing, social commerce solutions and payment orchestration to help build, grow, and scale merchants, ecommerce businesses and enterprises that had chosen to set up shop in Dubai's ecosystem to seamlessly develop.

How has the company harnessed Dubai's digital transformation to cater to the evolving needs of businesses?

PayTabs provides a perfect foil for Dubai's digital transformation, through its enhanced services by developing in built payment technology and orchestration platforms and collaborating with prominent local brands and establishing key partnerships. Businesses, merchants, and customers across the PayTabs network in the UAE have been able to benefit from these partnerships as well as PayTabs own digital payment processing solutions to elevate their businesses operations by accepting real time payments not only in Dubai but across the region.

What moments stand out in PayTabs' journey?

Moments that stand out for us include investing in key partnerships and collaborating for growth. So, for example, be-

cause of our partnerships, we can offer online shoppers multiple payment options like Visa and Union Pay to enable merchants to expand their customer base. Our collaborations with Apple Pay, Union Pay, Tabby and other popular payment methods like PayPal enable thousands of PayTabs merchants in retail, travel, hospitality, healthcare, education, F&B, and other industries, to improve the checkout experience of their online shoppers and increase sales conversion thereby contributing to the growth of Dubai's digital economy. Other standout moments are when the PayTabs brand was recognised among the business community of Dubai with glowing awards such as Fintech Company of the Year accorded by Entrepreneur Middle East, just a month ago. It is a testament to the trust that businesses have in our payment services.

How has PayTabs embraced technological advancements to contribute to the city's fintech evolution?

PayTabs uses cutting edge advanced tech stack that is secure, scalable, and stable to handle small and large volumes of payment processing. PayTabs solutions can be delivered on cloud, on premise and hybrid models anywhere in the region at highly affordable pricing. Embracing this technological strategy, PayTabs has launched simple applications that empower businesses to stand out, boost sales, and build stronger relationships with their customer base in a rapidly growing digital marketplace.

Private Labelling through PayTabs allows businesses to have their own branded payment gateway or app built on PayTabs infrastructure. Via solutions such as Payment Orchestration, White labelling, and our proprietary Switch technology, PayTabs offers banks, financial institutions, and other fintech firms an elevated payment processing experience. If we think that our corporate clients' SME customers would benefit from a payment gateway, but they do not want to break the bank to build one from the ground-up, we can offer customised merchant dashboards and apps.

How does PayTabs contribute to the growth of Dubai's business



▲ **Johnson Sasikumar**, Group Head of Strategy, Paytabs

environment, particularly in supporting SMEs?

Living in Dubai, are you an ecommerce business owner with your website and shopping portal? Are you a freelancer trying to make money doing something you love? Or are you in a mega enterprise looking to upgrade your payment solutions? No matter if your business is online or physical, PayTabs omni channel acceptance and issuance solutions cater to multiple business models and industries.

Via our payment gateway, we enable startups, SMEs, and e-commerce businesses to accept multiple payment methods, including credit/debit cards, buy now pay later schemes, and digital wallets.

In our efforts to enable more segments to enter the world of mainstream payments, Via the Paymes social commerce platform, PayTabs empowers millions of freelancers, artisans, consultants, home-based business owners, personal trainers, and micro vendors to receive instant payments via links and QR codes, in sync with our passionate pursuit of following merchants across their life-cycles to elevate their payment habits.

Our payment orchestration platform is a next-generation strategic solution with multiple PayTabs products that benefit larger clients with an exponential volume of transactions. Its solution architecture simplifies operations, enables seamless integration with multi-

ple payment methods, and enhances fraud prevention and data analytics capabilities. The platform improves customer experience, drives operational efficiency, and fosters innovation in the payment industry.

PayTabs presents an all-encompassing prepaid card issuance solution, tailored to meet the demands of modern businesses, designed to enhance B2B and B2C transactions.

How does the company envision shaping the future of digital payments in the region?

As a local MENA player, other than Dubai, PayTabs has established presence across multiple markets in Middle East, North Africa, and Turkey. As we experience a surge in online payments with digital wallets, mobile payments, and contactless transactions. Fintech innovation, embracing P2P, and AI, will redefine security and user experience. E-commerce growth will demand seamless, secure payment gateways. Expect regulatory adaptations supporting innovation and consumer protection. Streamlining cross-border transactions will boost global trade. Overall, the future holds promising advancements in technology, changing consumer habits, and regulatory support, shaping a landscape of convenient, secure online payments in MENA.



▲ **Amit Malhotra**, Global Head of Retail Banking ADIB

ADIB: Leveraging Customer-centric Cutting-edge Technology

By prioritising customer needs, embracing technological advancements, and adhering to Islamic finance principles, **ADIB** has seized opportunities for sustained growth, establishing a unique position in the dynamic financial landscape

What key financial products and services does ADIB offer, and how do they cater to the diverse needs of your customers?

ADIB offers a comprehensive range of

financial products and services tailored to meet diverse customer needs. Our diverse portfolio includes innovative Islamic banking solutions such as Sharia-compliant business accounts, home and auto financing, and a variety of credit

cards, including the latest addition Exceed covered cards. These offerings are designed to align with the principles of Islamic finance while providing competitive and accessible solutions. Additionally, the bank caters to the diverse financial needs of our customers through personalized advisory services, wealth management, and digital banking solutions. Our commitment to customer-centricity ensures that individuals, businesses, and institutions can find tailored financial products that align with their values and support their financial goals.

Named the Best Islamic Retail Bank by The Digital Banker, and Best Bank in the UAE by Global Finance Awards, ADIB has a rich track record of innovation. Please share some of your top key/latest innovations and how these positively impact your customer base?

In recent years, ADIB has strategically invested in technology, revamping our systems, and integrating advanced

analytics and machine learning. Noteworthy innovations include deploying 60 robotic process automations for operational efficiency, implementing virtual assistants for enhanced customer service, and leveraging machine learning for fraud detection and improved risk management. These initiatives underscore ADIB's commitment to leveraging cutting-edge technology for the benefit of our customers. Additionally, ADIB goes above and beyond to enhance the banking experience for our customers. With products like the Exceed Card, individuals can earn Exceed Reward points with every transaction. For small and medium business owners, ADIB Business Souq, all in one digital platform provides a convenient and cost-effective solution to streamline key business services.

In Q4 2023, ADIB announced the signing of an MoU with NWTN (Nasdaq: NWTN), the UAE-based electric car manufacturer to be the first bank in the UAE to provide financing for the purchase of the Rabdan One, the first range extended electric vehicles that are "Made in Abu Dhabi". What does this mean for your customers, and secondly, what other initiatives is ADIB offering in parallel to this that are aligned with the UAE's net carbon zero plans?

In Q4 2023, ADIB achieved a groundbreaking feat by signing an MoU with NWTN, making us the first UAE bank to finance the Rabdan One, a locally manufactured electric vehicle. This historic collaboration empowers our customers with competitive financing at an industry-low rate of 1.79%, fostering eco-conscious choices. ADIB's commitment extends beyond this, aligning with the UAE's net-zero plans.

Simultaneously, we advocate sustainable banking practices, offer green financing solutions, and invest in renewable energy projects, contributing to a greener and more sustainable future. Earlier ADIB launched its Electric Vehicle Finance program "VOLT", to empower customers to make eco-conscious choices while accommodating their diverse automotive preferences.

How does ADIB approach risk management and ensure the security of customer financial data in an increasingly digital and interconnected financial landscape?

At ADIB, we take a comprehensive approach to managing risks and securing customer financial data in today's digital landscape. Our strategy involves state-of-the-art cybersecurity measures, regular risk assessments, and strict compliance with regulatory standards. We invest in cutting-edge technology, implementing robust encryption, firewalls, and secure authentication methods to protect customer information. We continuously monitor and proactively detect potential threats, ensuring a swift response.

In 2022, a dedicated Cybersecurity Strategy was launched. This builds on the bank's commitment to detect cybersecurity vulnerabilities systematically, with audit conducted by the Compliance and Control Committee monthly. Stress tests are conducted to detect cybersecurity vulnerabilities and gaps. As fraud methods become more sophisticated, ADIB uses cutting edge technologies and processes to protect customer information, evaluating, developing, and implementing more advanced banking security measures year-on-year.

In the competitive financial market of the UAE, how did ADIB differentiate itself and seize opportunities for growth?

By prioritizing customer needs, embracing technological advancements, and adhering to Islamic finance principles, ADIB has seized opportunities for sustained growth,

“ADIB employs a robust consumer insights program and root cause analysis methodology to address customer concerns. Informed by these initiatives, we implement improvements across the bank, ensuring a continually enhanced customer experience”

establishing a unique position in the dynamic financial landscape.

Sustainability is an increasingly important focus in the financial industry. Has ADIB implemented any sustainable practices, and if so, how do these align with the bank's values?

ADIB has embraced sustainability as a cornerstone of our operations. We've implemented a comprehensive set of sustainable practices, from green financing solutions to investing in renewable energy projects. Aligning with our values, we prioritize ethical and environmentally conscious initiatives, supporting the UAE's broader sustainability goals. Our commitment extends to promoting responsible banking, reducing our environmental footprint, and fostering financial solutions that align with Islamic principles.

Customer satisfaction is key in the banking industry. How does ADIB ensure excellent customer service, and what initiatives have been implemented to enhance the customer experience?

ADIB employs a robust consumer insights program and root cause analysis methodology to address customer concerns. Informed by these initiatives, we implement improvements across the bank, ensuring a continually enhanced customer experience. The Customer Majlis initiative fosters direct dialogue between customers and senior executives, providing valuable feedback. ADIB is committed to maintaining the highest standards of care, utilizing these insights to elevate our overall customer excellence.

At the heart of everything we do is our valued customer. To enhance their experience, we continuously strive for improvement, offering innovative products like the ADIB Exceed Rewards Program. This program is a testament to our unwavering commitment, providing our customers with exceptional value and a diverse range of benefits. It allows our customers the flexibility to redeem points for the things they love. ADIB, we are dedicated to delivering the finest banking experience, and Exceed stands as a testament to our ongoing commitment to achieving just that.



▲ Zaid Kidwai, CEO and Co-Founder of STRABL

STRABL: Try Before You Buy

Guided by the innovative 'zero pay checkout' concept, Zaid Kidwai, CEO and Co-Founder of **STRABL**, details how this approach has differentiated STRABL within the e-commerce sector

How did the decision to start STRABL align with the business landscape in Dubai?

There were several crucial factors that made us come up with STRABL. The growth of e-commerce in the region and Dubai, was one of the main factors. Seeing the lack of tools and the growing challenges in terms of cost and operations for e-commerce businesses, we realised that a solution like STRABL would become a vital part to ensure e-commerce keeps growing while we simplify the challenges. The other main

factor was the lack of trust in digital transactions and Dubai's goal to move towards a more digital economy, both of which are being addressed by STRABL's main USP of 'zero pay checkout'.

What were some challenges you faced and how did the company overcome these?

In the beginning, our main challenge was to figure out how a checkout solution like ours would work within the local ecosystem as we had no benchmark and only had references of companies doing some-

thing similar, but in a completely different region and targeting different demographics. To overcome this, the best we could do was to dive in headfirst and quickly fill up the gaps we had by using our past experiences as a guide and anticipating how our customers would expect a feature to perform.

Our second biggest challenge was to introduce a new concept to our target market. While we know and are convinced that STRABL can be a much-needed solution to them, it is challenging to convince them to change their existing methods. We have figured out that by providing customers with reference points of similar companies that we have worked with, usually helps.

How has STRABL tapped into the local ecosystem to establish partnerships that contributed to its growth?

If there was anything to learn from our previous experience, it was to build partnerships and grow together. Implementing the same ideology, we compiled a list of entities and individuals that we could collaborate with. We have tied up with e-commerce consultants, banks, payment gateways, and marketing agencies. As we move along, we keep discovering newer partners, for example, one of our latest partners that we have joined up with is Meydan Freezone as they are supporting and promoting 'digital first' businesses; and that aligns with what STRABL is all about.

Has STRABL incorporated any sustainable practices into its operations?

While STRABL's own carbon footprint is extremely small, our solution enables and helps a very important segment in the economy which is, renewed and pre-loved in two main categories, including electronics and fashion. STRABL addresses the problem of trust and tackles the apprehensions attached with these categories. Our zero-pay checkout feature allows customers to place orders without the immediate concern of payment for products that may not meet their expectations, thereby eliminating the hassle associated with securing refunds.



A SUPERCHARGED PAYMENT & CHECKOUT SOLUTION

1-Click Biometric Express Checkout

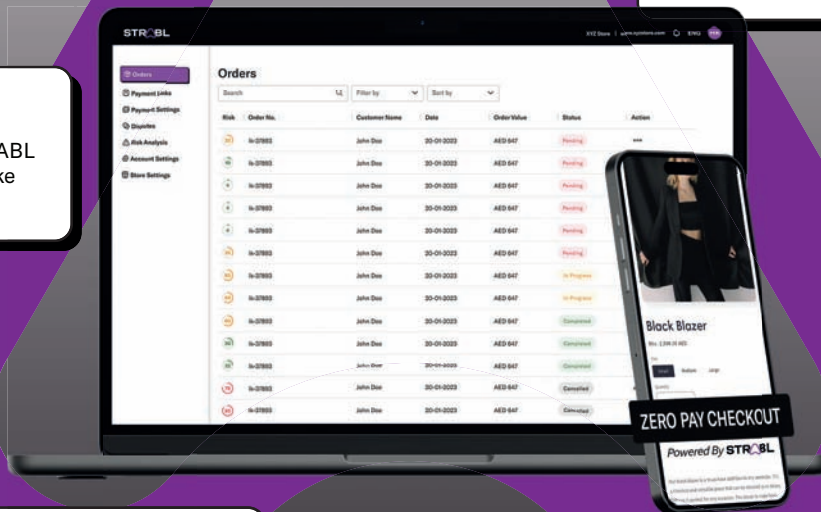
Boost your revenues with Express 1-Click & Biometric checkout - the fastest and the most frictionless way to increase conversions

Zero Pay Checkout

Allow customers to checkout without upfront payment, offering the flexibility to pay after delivery, enhancing trust & convenience

STRABL One Network

Get access to 1000's of STRABL registered shoppers and make them your customers



Multiple Payment Methods

Offer your customers multiple ways to pay, increasing their purchasing options, improving your sales and reducing dropouts

Fraud prevention

Prevent upto 99% of fraudulent transactions, bringing your Chargeback and Refund costs to ZERO

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Dubai Customs Bags Global Customs Innovation Award 2023

Dubai Customs has solidified its position as the world's leading customs organization in innovation by clinching the prestigious Global Customs Innovation Award 2023. The organization secured the first place in the "Customs Innovation Award" under Track #1, recognizing innovative solutions that have proven their value for customs operations. The award, presented by the Pan-European Network of Customs Practitioners (PEN-CP) in collaboration with the Cross-Border Research Association, commends Dubai Customs for its ground-breaking project on cross-border e-commerce.

Competing against more than 20 customs entities worldwide, including from Germany, Hungary, and Australia, Dubai Customs' e-commerce initiative aims to transform Dubai into a global e-commerce hub. The project, leveraging blockchain technology to streamline supply chains, garnered acclaim from a panel of international customs experts who evaluated the innovative solutions presented by global customs organizations.

This achievement underscores Dubai Customs' pivotal role in accelerating customs innovation and collaboration with local and global partners, establishing it as a model for customs administrations globally. The recognition

highlights Dubai's global leadership and continuous readiness to address challenges through innovative solutions.

As part of its strategic plan to drive future global trade transformations, Dubai Customs has introduced the Cross-Border E-Commerce Platform. This project plays a central role in Dubai's strategy to as the new economic capital, supporting future-centered economic ventures, particularly e-commerce businesses, by facilitating trade, reducing operational costs, and establishing regional hubs in Dubai.

Ahmed Mahboob Musabih, Director General of Dubai Customs, expressed his delight at this global achievement. He emphasized that Dubai Customs' triumph over 20 major global customs entities underscores Dubai's competitiveness and leadership in global innovation and ease of doing business indices,

“The service innovation team continues to stimulate innovation, implement initiatives, and undertake future projects to enhance local and international customs operations”

reinforcing its position in e-commerce, related sectors, and transformations.

Dubai Customs excels globally in developing smart services that ease operations and enhance foreign trade for Dubai. The focus on innovation is integral to the department's priorities, resulting in a 98% customer satisfaction rate for smart services. This success reflects the fruitful investment in advanced technology, artificial intelligence, and digital innovation, said Musabih

Dr. Hussam Jumaa, Director of Service Innovation at Dubai Customs, highlighted the global recognition received by the department, affirming its role in leading future transformations in the trading sector. “The service innovation team continues to stimulate innovation, implement initiatives, and undertake future projects to enhance local and international customs operations.”

Dubai Customs, in collaboration with e-commerce companies, couriers, and logistics service providers, launched the e-commerce platform. The agreements signed for the deployment of the Cross-Border E-Commerce Platform at Dubai's DAFZA and Dubai South free zones aim to attract more investment opportunities and economic growth for Dubai. Major global e-commerce companies are encouraged to expand their operations using the advanced services provided by the platform. The agreements also promote free zones as ideal locations for e-commerce businesses, enhancing competitiveness through cost reduction and unified exit permit procedures for swift cargo movement.

Leading international shipping company DHL praised Dubai Customs for facilitating e-commerce shipping operations through the platform. The company hailed the award as being a shared success for all partners involved in this collaborative effort.



▲ Mona Mohamed Al Ameri, Director of the Esaad Card Centre at Dubai Police

The Esaad Card: Fostering Enhanced Living Standards Across Multiple Sectors

Mona Mohamed Al Ameri, Director of the **Esaad Card Centre** at Dubai Police, explains how the Esaad card not only leads to substantial financial savings for cardholders, but also contributes to enhancing their overall quality of life and happiness quotient

How does the Esaad Card make administrative tasks more efficient for residents and citizens in Dubai?

The Esaad Card does not work on improving the efficiency of administrative tasks for its holders, but it plays a significant role in enhancing the institutional loyalty of citizens and residents by improving their quality of life through facilitating their access to essential products such as healthcare and education, recreational products such as tourism and travel, and their lifestyle

needs in various sectors such as hotels, restaurants, retail sector such as shopping in malls, and others. Additionally, it enables them to participate in sports and health clubs with a significant financial savings, thereby helping to raise their happiness quotient.

Who is eligible to obtain the Esaad Card?

The Esaad Card programme operates through a system approved by the Dubai Police general headquarters, where a system determines the entities and indi-

viduals eligible to obtain the Esaad Card, as well as the criteria and requirements necessary. Eligible individuals include employees in government and semi-governmental entities; employees of private entities collaborating with the Dubai Police and adding value to the police force; civilian and military Dubai Police personnel; senior citizens and retirees, both military and civilian from Dubai; specially abled individuals and those with social benefits, in addition to certain categories exempted by H.E. Chief of Dubai Police.

What is the application process?

The application for an Esaad Card is done through direct communication between the employer's entity and the Esaad Card Centre at Dubai Police. Through this communication, they are provided with all the necessary procedures for their employees to join the Esaad Card discount programme.

How does the Esaad Card enhance the healthcare experience for its users in Dubai?

The Esaad Card has contracts and agreements with many hospitals and healthcare centres across the country and worldwide. Under these agreements, cardholders and their families receive discounts of up to 70 percent on all medical cases not covered by health insurance, making healthcare more comprehensive and efficient.

How does this programme support the overall goals of the UAE government?

The Esaad Card supports the overall goals of the UAE government in various ways, including by spreading happiness among various segments of society. Also, by enhancing institutional loyalty among employees which ultimately contributes to enhancing the development and productivity capacity of various state institutions.

The Esaad Card fosters trust and belonging among military and civilian seniors and retirees across the emirates, supporting humanitarian and social initiatives that enhance social cohesion and stability. The programme enhances communication and customer service by offering efficient channels for inquiries and complaints, ensuring prompt and effective resolution of citizen and resident needs.



▲ Rehab Lootah, Deputy Group CEO of National Bonds

National Bonds: Helping People Achieve Their Dreams by Fostering a Culture of Savings

An advocate of savings and investment, Rehab Lootah, Deputy Group CEO, **National Bonds** explains how they work to empower all segments of the society through the programmes and services National Bonds provide

What are some key experiences you have acquired across various sectors?

In 2002, I started my career in the field of information technology, which made

it easier for me to work in e-government. I participated in managing electronic transformation projects in government departments, and I coordinated between those departments to reach their desired goals from these projects. This was

extremely beneficial as it helped me accomplish my work better than others. Then I moved from the government sector to the private sector and worked in finance. I began to learn and study the banking sector and wanted to excel in it, so I obtained certifications in Islamic Finance such as Certified Islamic Finance Executive, and the Certified Islamic Banker Certificate (CIB), becoming the first woman to obtain this certification in the world; in addition to obtaining a postgraduate diploma in Islamic finance, and many other certificates. I also became a Sharia advisor and auditor which enabled me to move from the banking sector to investment. Then I moved to National Bonds where in addition to my job as the deputy CEO, I worked closely with my colleagues and began developing some of the company's investment and savings products. For example, 'Sukuk Al Waqf', 'Second Salary' and 'My One Million'.

What is your advice to help people with saving?

My recommendation is that individuals must activate automatic deduction from the current account and transfer to the savings account as soon as they receive any money in the current account, whether through their salary or the profits of their own work.

You can also start saving on a small scale and with a short-term goal. People who set short-term goals are the ones who save more, and they should be slow when deciding to buy expensive or unnecessary products.

To implement a savings plan, you can choose the 50-30-20 rule, where 50 percent of the income is allocated to daily necessities, 30 percent to other needs, and 20 percent to savings. A good way to ensure adherence to the savings plan is to monitor expenses and know where the money goes by using a monitoring tool.

How do you seek to develop the financial performance of National Bonds?

National Bonds is a Sharia-compliant savings and investment company licensed and supervised by the Securities and Commodities Authority and is audited by the Dubai government Audit



▲ National Bonds Office

department, Sharia Supervisory Board. Our range of products follow a Sharia compliant Mudarabah concept.

My role in 'National Bonds' was clear from the beginning, and was based on my experience in both the banking sector and information technology, where the goal was to transform all 'National Bonds' services and implement them through electronic channels, in addition to new innovations in Islamic products. Initially, I worked with the team to develop the mobile application and website for National Bonds. After less than two years of working with the company, we are seeing the results of the team's work and their efforts to develop the company.

Some of the products I worked on with the team include the launch of Sukuk AlWaqf, an innovative endowment that was announced in 2022 by HH Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai and Chairman of The Executive Council of Dubai and launched by Mohammed bin Rashid Global Centre for Endowment Consultancy (MBRG-CEC), in partnership with the Awqaf and Minors Affairs Foundation in Dubai and National Bonds. This endowment allows contributions to be placed with National Bonds with expected returns,

while the returns are directed towards a humanitarian project of the contributors' choice. Also, Second Salary, a customised savings solution created for the UAE's national and expatriate population; My One Million, designed for both individuals and corporations alike, which enables its participants toward achieving AED 1 million.

What does your role at Taaleem Holding Group mean to you?

I currently hold a board member position in Taaleem Holding Group, in the Education Committee, Remuneration Committee and Audit Committee. The education sector in the region is recognised as one of the fastest-growing markets globally, presenting growth and expansion opportunities for 'Taaleem' over the long term. The organisation has a strong reputation and a track record of offering innovative and advanced educational solutions. Currently, 'Taaleem' operates 26 schools with 27,000 students, supported by over 1,700 faculty members and 3,000 administrative staff.

I am a strong advocate of youth's education and strong believer of the education sector's key role in the development of the UAE. We are in the process of creating a partnership with

different schools across Dubai to promote financial literacy. This programme will be launched soon; and my role in Taaleem is embossed in my personality of educating generations about financial literacy and help them in creating a financially stable and secure future for them.

National Bonds is the largest shareholder of Taaleem Holding Group. How does this align with the company's broader objectives in the context of the rapidly growing education sector in the UAE?

At National Bonds, we are always committed to supporting the education sector as it plays an instrumental role in the sustainable development of the UAE. Through the acquisition, National Bonds contribute to the country's vision of economic diversification and knowledge-based growth, fostering a prosperous future for future generations.

'Taaleem' enhances the National Bonds' investment portfolio, enabling sustainable returns that are not significantly influenced by market cycles. This transaction demonstrates the company's confidence in the successes achieved by the 'Taaleem' Group in line with National Bonds investment strategy.

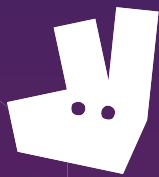
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EARN REWARDS

Make 3 orders at the same place to get AED30.00 off your 4th

EXCLUSIVE OFFERS

Get exclusive offers at a changing range of restaurants and stores

ON-TIME PROMISE

Get AED20.00 credit if your order arrives later than expected

BACK-TO-BACK ORDERS

Use your free delivery to order at multiple places





▲ ZOH O Headquarter in Chennai, India

Zoho: Global Software Fostering Growth for UAE Businesses

Facing increasing competition and the ever-present need to optimise spending, Ali Shabdar, Zoho's Regional Director MEA explains how large corporations in the UAE are increasingly turning to Zoho's secure, reliable, and value-driven cloud solutions

What is Zoho, and what strategies did Zoho implement to achieve a 43 percent revenue growth in the UAE in 2023?

Zoho provides intelligent software designed to enhance business growth. Serving over 100 million users globally, Zoho's suite of 55+ products support various business operations, including sales and marketing, customer support,

finance, and recruitment, enabling you to concentrate solely on your business objectives. Zoho prioritises user privacy and operates without relying on advertising revenue, even within its free offerings. Headquartered in Austin, Texas, Zoho Corporation is a privately-owned, financially successful company with its international base in Chennai, India, and additional offices worldwide.

Zoho's UAE strategy hinges on

'transnational localism', blending the power of our global software suite with the specific needs of the UAE business landscape. We achieve this by meticulously tailoring best-selling applications to seamlessly integrate with local regulations and workflows. For instance, in 2023, we became the first company to add corporate tax capabilities to our VAT-compliant Zoho Books and launched Zoho Payroll to cater to UAE labour laws. We also prioritise right-to-left language support in numerous apps.

Beyond software, Zoho fosters deep partnerships with key government entities like DET, Dubai Culture, IFZA, and Meydan Free Zone. These collaborations empower local businesses digital transformation, further propelling the UAE's vibrant entrepreneurial ecosystem forward.

Could you provide a detailed explanation regarding the factors and strategic decisions that contributed to the notable 29 percent expansion of your partner network within the UAE?

Additionally, could you discuss the impact this growth has had on your business operations and the broader implications for your market presence in the region?

Zoho's flourishing partner network is fuelled by a growing ecosystem of system integrators and value-added resellers. These skilled partners provide comprehensive Zoho implementation and support, catering to both SMEs and large corporations. A dedicated partnership management team from Zoho nurtures these relationships, ensuring resellers are empowered, expertise is shared, and customer needs are understood through their valuable lens. This collaborative approach fuels Zoho's reach and success, empowering businesses of all sizes to thrive with Zoho's solutions.

Could you elaborate on how the noticeable trend towards an upmarket shift, characterised by an increasing number of mid-sized and large enterprises opting for Zoho's solutions, has influenced your strategic business approach?

Zoho's nimble approach to adjusting its strategies and offerings in response to evolving market demands, significantly influenced by the growing presence of large corporations, compels us to intensify our investment in research and development. This commitment is deeply rooted in our dedication to perpetually refine and improve our product suite, ensuring that we not only meet but exceed the expectations of our customers in terms of value and performance. By focusing on innovation and customer-centric enhancements, we aim to stay ahead of industry trends and provide solutions that address the unique challenges and opportunities faced by our clients, thereby reinforcing our position as a leader in delivering value-driven cloud solutions.

Can you explain the diverse elements that played a crucial role in the observed 24 percent uptick in the migration of large corporations to Zoho's platform over the past year?

Facing rising competition and the ever-present need to optimise spending, large UAE corporations are increasingly



▲ Ali Shabdar, Zoho's Regional Director MEA

turning to Zoho's secure, reliable, and value-driven cloud solutions. Zoho's suite of integrated applications offers a compelling alternative, allowing businesses to ditch costly licences and extract more value from their IT investments. This focus on affordability and efficiency, coupled with Zoho's privacy-forward, robust security and user-friendly interface, has made it a top choice for corporations seeking a trustworthy partner to empower their digital transformation journey and streamline daily operations.

Why do you think the UAE has become Zoho's fastest-growing market globally in 2023?

The UAE is renowned for its vibrant entrepreneurial ecosystem, which can be attributed to the visionary foresight and unwavering commitment of its leadership to drive progress and spur innovation. This dedication has meticulously shaped a nurturing environment that is highly favourable for start-ups and entrepreneurs, thereby transforming the UAE into a rich breeding ground for ground-breaking ventures and prosperous business endeavours. The region's adoption of supportive policies, the launch of strategic initiatives, and the development of a robust infrastructure collectively play an instrumental role in

stimulating creativity and fostering an entrepreneurial mindset. This nurturing backdrop is further amplified by the UAE's commitment to integrating advanced technologies as well as digital transformation across various sectors, encouraging entrepreneurs to explore and innovate without bounds.

How does Zoho's mission align with the UAE's approach to digital transformation? And in what ways have homegrown companies in the UAE utilised Zoho's solutions for their own growth and operations?

Zoho's mission to empower businesses through user-friendly, affordable, and comprehensive software perfectly resonates with the UAE's ambitious digital transformation strategy, paving the way for homegrown UAE companies to thrive. From streamlining operations with Zoho One's integrated suite to optimising customer interactions with Zoho CRM Plus, local players across diverse sectors leverage Zoho's value-driven solutions to scale efficiently, reduce costs, and enhance overall workflow. This synergy between Zoho's empowering tools and the UAE's fertile ground for digitisation is fuelling a mutually beneficial ecosystem, propelling both Zoho's regional growth and the success of ambitious homegrown enterprises.



▲ Photography by Prism Studio UAE

Prism Studios UAE: Perfecting the Art of Storytelling Through Visuals

Prism Studios UAE's establishment in Dubai was driven by the city's economic vitality, cultural diversity, tourism allure, entrepreneurial ecosystem, technological advancements, luxury focus, and strategic location. Emirati influencer and Founder Mohammad Alali explains how these factors contributed to the company's development

Can you describe Prism Studios UAE's business trajectory?

Dubai's cosmopolitan environment, coupled with a burgeoning interest in creative services, provided fertile ground for the studio's development. Factors contributing to its growth included a dedication to quality, adaptability to evolving industry trends, and a keen understanding of client needs.

Entrepreneurship brought its share of challenges during Prism Studios UAE's early stages. These hurdles were met with resilience and strategic acumen. Navigating through initial obstacles involved honing photography skills, fostering customer satisfaction, and effective marketing to carve a distinctive identity in the competitive Dubai market. Differentiation in Dubai's

competitive photography market was achieved through a commitment to capturing moments naturally, offering flexibility, and ensuring fast access to services. Opportunities for growth were seized through the creation of compelling visual narratives, showcasing a passion for storytelling through photography and travel videography. Networking and collaborations played a vital role in Prism Studios UAE's success. Leveraging the local ecosystem involved establishing partnerships with various industries, contributing positively to the studio's growth.

Is there a pivotal moment that influenced Prism Studios UAE's success?

Our journey was marked by a strategic decision to shift towards a unique storytelling approach in photography. This decision represented a departure from conventional practices and positioned the studio as a narrative-focused entity rather than merely a photography studio. This shift allowed the studio to transcend the role of capturing moments and instead aimed to encapsulate meaningful narratives that resonated emotionally with individuals and communities. The focus on storytelling not only elevated the artistic quality and depth of Prism Studios' portfolio but served as a magnet for a diverse clientele seeking a more personalised and authentic photographic experience.

How did Prism Studios UAE differentiate itself?

Prism Studios UAE strategically differentiated itself and capitalised on growth opportunities through several key measures, including our distinctive value proposition, emphasising our unique storytelling approach and a commitment to capturing moments naturally. Prism Studios positioned itself as a studio offering freedom of movement and fast access to photography services. We leveraged effective marketing strategies, utilising social media platforms and online channels to showcase its work. Engaging content, targeted promotions, and collaborations with influencers or other businesses contributed increased visibility and brand



▲ Mohammad Alali, Founder of Prism Studio UAE

“ Prism Studios UAE successfully differentiated itself in Dubai's competitive market, seizing opportunities for growth and establishing a strong foothold as a reputable photography studio ”

awareness. We have embraced cutting-edge equipment, software, and editing techniques, ensuring that services offered are at the forefront of industry innovation. Also, actively engaging with the local community and participating in relevant events alongside networking opportunities, collaborations, and community involvement all contributed to establishing a strong presence. Also, Prism Studios invested in ongoing education and skill development. By strategically combining these elements, Prism Studios UAE successfully differentiated itself in Dubai's competitive market, seizing opportunities for growth and establishing a strong foothold as a reputable photography studio.



▲ **Wadih Haddad**, Founder and CEO of The Box Self Storage

The Box Self Storage: Shaping the Future of Storage Solutions in the Region

Operating in Dubai, Abu Dhabi, and Beirut, Wadih Haddad, Founder and CEO, **The Box Self Storage**, explains how the company capitalises on the many favourable demographics within Dubai's industry

Can you provide an overview of The Box Self Storage's trajectory?

The Box started in 2006 rooted in humble beginnings from the founder's bedroom in the Springs, Dubai to transform into the region's leading storage and moving provider recognised by several regional authorities including DMCC, The Gulf Capital SME Awards, Entrepreneur ME and more. The Box maintains the same founding principles and values it had from the beginning and continues to grow regionally with a fantastic team delivering outstanding

service. Committed to sustainability, The Box ensures green building specifications by the Dubai Government are followed in all facilities it builds from scratch, plants a tree for each customer, offers free pick up to recycle used boxes and has committed to comply with UN Sustainable Development Goals wherever possible. Looking ahead, The Box Self Storage envisions sustained innovation, customer-centricity, and eco-conscious growth, shaping the future of storage solutions.

What is your AirBox Express service?

AirBox Express is the latest among such services looking to assist Western expats looking to send a box or a few boxes back home quickly through a personalised and reliable experience. They simply schedule a time slot for The Box representatives to come and pack, weigh, and pick up their packages. Alternatively, if they have an already packed box, they can provide the weight and dimension details for a quote and then have it collected. Packages are sent via air freight and customers are provided with a tracking number to keep up to date with the shipment.

How does The Box Self Storage align with Dubai's business landscape?

Dubai's booming economy, rapid urbanisation, and a diverse expatriate population created a demand for reliable storage solutions. The Box capitalised on this opportunity by offering secure, convenient storage services tailored to the local needs. Factors contributing to the company's development included a robust infrastructure, a business-friendly environment, and a commitment to innovation, enabling The Box to thrive and pioneer the regional self-storage industry.

What are some initial challenges faced?

Initially, The Box confronted significant challenges in securing the ideal location and facing unreliable landlords who failed to honour commitments. This frustrating setup process was just the beginning. While success seemed attainable, sustaining it presented a real challenge. Navigating these obstacles required developing the right team, fostering a culture of innovation, and staying ahead in the industry. Passion emerged as the driving force, keeping the founder resilient through frustrations. As the business expanded, outgrowing initial investors became a hurdle. Crafting and agreeing to the buy-out process was the most challenging experience considering the company was just three years in existence. However, it was the biggest blessing in disguise as we've been scaling our business while bootstrapping and retaining full ownership and control, a rarity in the entrepreneurial ecosystem.

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▲ **Anis Harb**, General Manager of Deliveroo Middle East

Deliveroo: Your Everything Delivery Service That Makes Life Simple

Deliveroo Shopping's launch signifies a strategic move into new categories which include electronics, beauty, groceries, and more. Catering to consumer desires for convenience, this launch marks a significant step in their growth, expanding their services to meet consumer demands for more diverse offerings for more occasions

Can you provide an overview of Deliveroo's journey as a business?

Deliveroo's launch in the UAE in 2015 marked the company's entry into the region. In the last nine years, we have established ourselves firmly in the UAE and our journey has seen a range of

significant milestones including expansion to Abu Dhabi, RAK, Al Ain, Sharjah, and Ajman. We pioneered the introduction of delivery-only kitchens in the UAE with the launch of Editions in April 2017, and now operate six sites across the UAE. Following the success of the Editions sites in Dubai, we also launched

a site in Abu Dhabi which marked an important milestone in our journey. The launch of HOP, our rapid delivery-only grocery service marked Deliveroo's entry into grocery in 2022 and currently successfully operates sites in JLT, Downtown and Motor City.

Most recently, we launched 'Deliveroo Shopping', a new online retail offering to bring consumers a world of retail options on-demand, alongside our existing restaurant food and grocery offering with categories such as electronics, health & pharmacies, flowers, pet essentials, gifts, toys & games, and beauty & toiletries. Customers can get these with the same on-demand convenience they're used to at mealtimes. We see this launch as a major new step in our growth journey and a natural extension to offering consumers what they want and need for a wider set of occasions.

What motivated the introduction of Deliveroo Shopping?

This came as a natural extension of our marketplace, using two sides and extending a third. We're giving customers a wider range of items from categories including electronics, health & pharma-

cies, flowers, pet essentials, gifts, toys & games, and beauty. This marks a pivotal step in our growth, catering to diverse consumer needs. This launch was also driven by evident consumer demand for convenient shopping, observed in search trends and grocery purchases.

Sustainability is an increasingly important focus in the business world. Has Deliveroo implemented any sustainable practices, and if so, how does this commitment align with the company's values?

We have actively implemented a range of sustainable practices to align with Deliveroo's global ESG strategy focusing on reaching net zero and reducing waste and tackling food insecurity in our communities. Since 2022, we've been in partnership with Shredex, to run the 'responsible rider kit disposal' programme, successfully diverting thousands of recyclables away from landfills. We also partnered with Sineo Packaging to launch a web store enabling restaurants to purchase sustainable, and customisable packaging at cost-effective prices.

We've also taken part in the Dubai Can initiative, distributing thousands of reusable bottles to our riders with the aim of reducing the consumption of 1-litre plastic water bottles by at least 1 million annually. To address plastic waste, Deliveroo was the first to introduce the plastic cutlery opt-in function for all UAE customers, a successful initiative that has been extended to Kuwait and Qatar. In 2022, we launched Full Life to tackle food insecurity for which we have introduced a range of initiatives in partnership with local partners and raised AED 1 million (\$272K) in donations. Furthermore, our collaboration between Hop and the UAE Food Bank under Full Life has enabled us to donate products nearing expiry from Hop sites, benefiting over 24,000 individuals.

Networking and collaborations are crucial for business success. How has Deliveroo leveraged the local ecosystem to establish partnerships and collaborations that have positively impacted its growth?



Partnerships will always play an integral role in our journey as a business. In 2022, we partnered with Amazon, providing UAE Prime members complimentary access to Deliveroo Plus Silver membership alongside their Amazon Prime subscription. This strategic partnership aimed to enhance the food delivery experience for Prime members, providing greater convenience and rewards.

Our partnership with Choithrams helped us enter the rapid grocery delivery space with the launch of HOP. Over the years, we have worked with restaurant partners to co-create creative occasion-based limited-edition experiences to help boost their visibility and encourage orders from customers. Additionally, our collaborations with Salem Al Attas, Aysha Hamrani, and Maryam Alzaabi celebrate the uniqueness of local talent, resonating with Dubai's diverse audience.

When it comes to CSR, critical partnerships with organisations like Emirates Red Crescent and the UAE Food Bank underscore our commitment to initiatives like Full Life, aimed at continuous community improvement. Collaborating with key government entities such as Dubai Police, ITC, RTA, PCLA, and Mohre enables us to tailor programs for rider education and well-being. These

strategic alliances bolster Deliveroo's local presence as well as contribute to community well-being.

In terms of strategy, can you elaborate on the forthcoming plans for advancing and elevating the app to the next level in the near future?

Our company is on a trajectory of robust growth, and as we enter 2024, our overarching objective is to increase the value proposition we offer customers and deliver a seamless, reliable, and user-friendly experience for our valued partners, customers, and riders. Our mission is 'to transform the way you shop and eat, bringing the neighbourhood to your door by connecting consumers, restaurants, shops and riders.' Our recent launch of Deliveroo Shopping has us very excited; we have onboarded key international and local retail brands onto the platform to cater to customers that are looking for Deliveroo convenience beyond food.

Additionally, we're committed to further investment in our Plus subscription programme and fostering its expansion through strategic partnerships and developing innovative strategies to ensure that our Plus customers consistently receive enhanced value and savings.



▲ Puthan Naduvakkatt Chenthamaraksha Menon, also known as P. N. C. Menon, Chairman & Founder Sobha Group

Sobha Group: Redefining Dubai's Skyline with Iconic Buildings

Backed by a mission to deliver unparalleled quality in construction, from design to execution, Puthan Naduvakkatt Chenthamaraksha Menon, also known as P. N. C. Menon, Chairman & Founder of **Sobha Group** explains that their vision is to create spaces that represent an exclusive and refined way of life

Can you share insights into your entrepreneurial journey, from your entry into India's property sector to the establishment of Sobha Limited in 1995?

I set out on my entrepreneurial journey with the ambition of transforming India's

real estate market. When I established Sobha Limited in 1995, I was motivated by a passion for creating high-end, innovative spaces. Upon entering the Indian property market, it was evident that our brand would set itself apart through excellence in construction and customer

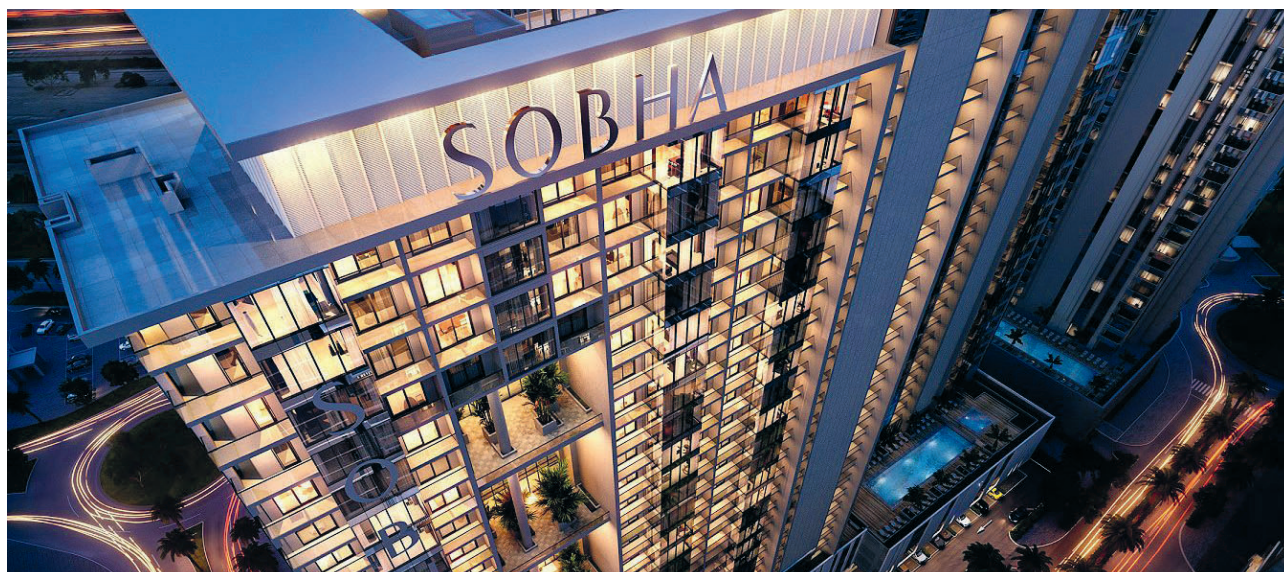
satisfaction. Our mission at Sobha Limited is to deliver unparalleled quality in construction, from design to execution. This commitment has allowed us to earn the trust of our customers and establish a solid foundation in the industry. While we continue to grow and innovate, we remain loyal to the principles that founded Sobha Limited and guided its growth trajectory.

What prompted you to launch Sobha Group in Dubai in 2003?

Making the strategic choice to enter the Gulf was motivated by both the need to sustain Sobha's legacy outside of India and the prospect of exploring new markets. The Gulf region, Dubai in particular, provided a unique opportunity for the real estate sector to expand and develop. While Dubai's ambitious plans and progressive outlook aligned with Sobha's dedication to quality and innovation, the city's cosmopolitan environment and standing as a major international business hub made it the ideal setting for us to expand our global presence. The Gulf region's journey has always been distinguished by notable projects and a commitment to designing spaces that are the pinnacle of sophistication and luxury. Sobha Group's presence in Dubai has not only contributed towards this vision but has also helped transform the region's real estate landscape.

Could you elaborate on Sobha Group's first signature residential project, the S tower?

The S Tower on Sheikh Zayed Road stands as a testament to this profound commitment, the first signature residential project of Sobha Group in Dubai, was meticulously designed and conceptualised to reflect the highest standards of living. The project was further elevated by its location on Sheikh Zayed Road, one of Dubai's most prestigious addresses. The S Tower offers a sophisticated blend of modern architecture, innovative design, and a variety of amenities to satisfy our diverse clientele. The tower's interior finishes, living space layout, and integration of smart and sustainable features are all examples of the attention to detail that has gone into each of our projects.



▲ Sobha Realty

Can you provide details on Sobha Hartland, and Sobha Hartland 2?

Sobha Hartland and Sobha Hartland 2 are two top-of-the-line developments by the Sobha Group in Dubai, each offering a distinctive living experience. Located in Mohammed Bin Rashid Al Maktoum City, Sobha Hartland is a large-scale development that spans over 743.2 m² (8 million ft²) and is designed to be an opulent and green community. The flagship project features premium villas and apartments with ample green spaces and a variety of amenities. Sobha Hartland 2 is a direct extension of the Sobha Hartland community. Both developments promise premium living experiences, along with a variety of lifestyle amenities to improve residents' overall quality of life, such as fitness centres, swimming pools, and recreational spaces. Additionally, the Sobha Hartland 2 is strategically located with easy access to the key areas of Dubai, making it a convenient and well-connected residential community. Sobha Hartland and Sobha Hartland 2 serve as examples of the group's commitment to developing luxurious, sustainable, and well-integrated communities that provide residents with a distinguished lifestyle.

Can you discuss Verde by Sobha in Jumeirah Lakes Towers (JLT)?

Large-scale real estate initiatives such as Verde by Sobha can contribute to vibrancy in the adjoining community. One common outcome of major construction endeavours is the improvements to the local amenities and infrastructure. It is also possible for significant projects to stimulate economic growth in the area. By attracting businesses, retailers, and other stakeholders, it creates a vibrant economic ecosystem.

How does Sobha Realty's 'Backward Integration' model set it apart?

This 'Backward Integration' model entails utilising in-house talent with in-house expertise in design, architecture, engineering, and construction so Sobha Realty maintains total control of the development process. This control

“ Integrating sustainable practices and eco-friendly elements into our developments will continue to be a top priority due to the growing emphasis on environmental consciousness ”

guarantees that the highest quality standards are consistently met at all stages. The model assists the organisation in upholding its commitment to quality, innovation, timeliness, and customer satisfaction by setting a standard for comprehensive and integrated project delivery in the industry.

What are key plans to continue Sobha's growth trajectory in Dubai?

At Sobha Realty, we recognise the importance of diversifying our real estate portfolio by exploring new varieties of developments including mixed-use projects, hospitality, and commercial spaces. Likewise, the company looks forward to taking advantage of new opportunities by partnering with strategic local and foreign partners. This can also allow us to consider expanding footprint beyond Dubai into other international markets. More importantly, integrating sustainable practices and eco-friendly elements into our developments will continue to be a top priority due to the growing emphasis on environmental consciousness. As the company continues to grow, we will work diligently to navigate the complexities of the real estate market and capitalise on emerging opportunities in Dubai's dynamic business environment



▲ Dr. Mohanad Alwadiya, CEO of Harbor Real Estate

Harbor Real Estate: Enhancing Property Management with Streamlined Strategies

Celebrated as 'the oracle of Dubai's real estate industry', Dr. Mohanad Alwadiya, CEO of **Harbor Real Estate** is also a Dubai TV presenter and senior instructor at the Dubai Real Estate Institute, who has achieved success in delivering outstanding outcomes for clients with multi-billion-dirham portfolios

What factors have contributed to your reputation as a leading figure in the real estate sector?

My standing in Dubai's real estate sector is grounded in my profound passion, backed by 25 years of industry immersion, and fortified academic credentials, comprising two master's degrees and a doctorate degree. This unique fusion of educational prowess and practical experience has been instrumental. Since 2008, my role has evolved from education to encompass licensing real estate professionals, aligning with my vision of utilis-

ing real estate as a catalyst for others to realize their aspirations, a recurrent motif in my professional journey.

Can you share key strategies that have set Harbor Real Estate apart in providing real estate investment and management solutions?

Harbor Real Estate distinguishes itself in real estate investment and management through meticulous, data-driven market studies and our extensive industry acumen. Our commitment extends beyond mere transactions, emphasising exceptional customer service.

What innovative approaches have you implemented to achieve such success for clients like National Bonds Corporation, Investment Corporation of Dubai, and others? Our triumphs at Harbor Real Estate are underpinned by strategic methodologies. We employ data-driven decision-making, utilising advanced analytics and technological innovations for streamlined property management.

How do you navigate the dynamic and ever-changing landscape of the UAE property market to provide reliable insights and observations? Navigating the UAE's dynamic property market necessitates a continuous blend of market research, astute analysis, and an acute awareness of evolving trends. Staying abreast of economic indicators and consumer behaviour shifts is paramount.

How do you foresee the future of the real estate industry in Dubai, and what trends do you anticipate shaping the market?

Dubai's real estate future is luminous, characterised by innovation, sustainability, and smart technology, epitomised by transformative projects such as Expo City. Strategic global positioning continues to attract international investors, injecting vitality, and diversity into the sector, fortifying its resilience and dynamism.

As an entrepreneur in the real estate sector, what advice would you provide to budding professionals aspiring to make a mark in the industry?

For aspiring real estate professionals, the paramount consideration is selecting the right company. Harbor Real Estate, exemplified is the only gold ranked company for six times in a row by the Dubai Land Department, stands as an ideal choice. Also, seek mentorship from industry leaders, invest in continuous education, and accumulate hands-on experience. I take pride in highlighting that Harbor fosters a nurturing environment, as evidenced by our HR and finance teams reporting 32 agents achieving millionaire status in 2023; a testament to our unwavering commitment to cultivating success.

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▲ Wahid Aziz, CEO of Tasjeel.ae

Tasjeel.ae: Simplifying the Registration Process

Shaped by Dubai’s tech-savvy population and a focus on digital transformation, **Tasjeel.ae** has transformed into a trusted partner for reliable domain registration and hosting services

What are some key milestones in the establishment of Tasjeel.ae?

Tasjeel.ae embarked on its entrepreneurial journey in 2009, revolutionising the domain registration landscape by becoming the first platform to fully automate the process of registering .ae domain names online. Focused on simplifying and expediting the registration process, we quickly gained market prominence. Key milestones include pioneering technological advancements, expanding our service portfolios, and cultivating a reputation as a trusted partner for individuals and businesses seeking reliable domain registration and hosting services.

How did the decision to start Tasjeel.ae align with Dubai’s business landscape?

The decision to launch Tasjeel.ae was strategically aligned with Dubai’s progres-

sive business landscape, characterised by a burgeoning digital economy and a growing demand for online presence. The local environment, marked by a tech-savvy population and a focus on digital transformation, played a pivotal role in shaping the company’s growth strategy. Tasjeel.ae aimed to cater to businesses seeking seamless and secure online solutions, aligning its services with the evolving needs of Dubai’s dynamic market.

What early challenges did Tasjeel.ae face initially?

Tasjeel.ae faced initial challenges common to tech startups, including market competition, technology infrastructure development, and establishing brand credibility. We navigated these challenges by fostering strategic local partnerships, continuous innovation using best-in-class technology, and a customer-centric approach.

Our ability to adapt to the ever-changing digital landscape has been instrumental in overcoming obstacles and ensuring sustained growth.

How did Tasjeel.ae differentiate itself within Dubai’s market?

Tasjeel.ae distinguished itself within the competitive domain and web hosting market by prioritising cutting-edge technology, reliability, and customer support. Leveraging Dubai’s status as a global business hub, we tapped into the city’s diverse entrepreneurial landscape, tailoring our services to meet the specific online needs of businesses in the UAE. Through digital innovation, Tasjeel.ae positioned itself as a market leader, offering secure and scalable solutions for domain registration and cloud hosting services.

How has Tasjeel.ae tapped into the local ecosystem that has contributed to its growth?

Tasjeel.ae differentiated itself by initially networking with our tech-savvy customers, fostering relationships that propelled both them and us, into the digital realm. This early collaboration was instrumental in mutual growth. Later, as we engaged with Dubai’s business ecosystem, strategic partnerships with tech leaders, e-commerce platforms, and digital agencies played a pivotal role. Collaborations not only expanded services but also contributed significantly to Dubai’s digital economy. Participation in key startup events like Hubreneur and LaunchDXB further strengthened our network.

Has Tasjeel.ae incorporated any sustainable practices into its operations?

At Tasjeel.ae, we acknowledge the global emphasis on sustainability and have incorporated eco-friendly practices into our operations. The company has implemented measures to reduce its environmental impact, such as energy-efficient data centers, green hosting options, and promoting responsible data management. By embracing sustainable practices, Tasjeel.ae aligns itself with the broader commitment to environmentally conscious business operations, contributing to Dubai’s broader sustainability initiatives.



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▲ Alexandra Dorf, Founder of Greeno

Greeno: Enhancing Health and Happiness Through Promoting Healthy Eating Habits

Alexandra Dorf, Founder of **Greeno**, a foodtech company offering healthy, ready-to-eat meals and snacks through smart food points in offices, aims to lead the MENA region's healthy food market

What are some key moments that led to the establishment and growth of Greeno?

I've been living in Dubai for almost two years by now. And while working on different projects, I am constantly looking for new and meaningful ideas for a new business. I want these ideas to resonate with my core principles and make a social impact. So self-service micro markets with healthy food sounded like a perfect solution combining technology and value for

people. It's a popular service in Europe and USA, but here we were the pioneers.

What challenges did you encounter during the establishment of establishing Greeno in Dubai, and how did you overcome them?

There were some standard challenges that an entrepreneur in any country would face, like fundraising, hiring devoted employees, and procuring our first clients. But there were some Dubai-specific issues, such as opening a corporate bank account to find-

ing the right POS terminals to integrate with our proprietary software and renting a small warehouse in the desired location. We've solved all the problems with the help of our local partners and advisors.

Why did you choose Dubai to start your venture?

Dubai is one of the most dynamic and open to innovations cities in the world nowadays. It's also start-up-friendly with a fast-track for company setup, zero corporate taxes for new companies (until they reach a certain revenue), no personal income taxes and growing digitisation in all business segments. This makes Dubai a great place to start any digital business. But being a huge regional logistics hub, Dubai is a perfect 'playground' for initiating any new activity, testing it and then scaling it into other MENA countries.

Were there specific opportunities unique to Dubai that played a role in launching Greeno?

The biggest opportunity for our specific business segment is a change in nation's eating habits and lifestyle that UAE government drives to encourage health consciousness. In the past years, we witnessed several very important strategic initiatives facilitated by the local authorities, such as the National Nutrition Strategy 2022-2030, UAE Wellbeing strategy 2030, and Dubai Fitness Challenge. Many of our corporate clients were motivating their employees to participate in Fitness Challenge month. Therefore, the introduction of Greeno healthy food kiosks in their offices was a part of well-being initiative.

In the context of sustainable initiatives, how has Dubai's business environment influenced the growth of Greeno?

Dubai is home to MENA headquarters of major international corporations, who brought their ESG polices and corporate well-being standards to the local market. Some of these corporations became our first loyal clients. They encouraged us to introduce new sustainable initiatives, like organic food from local farmers, recycling, eco-friendly packaging, and more. Being surrounded by top global companies inspires you to aspire for excellence in your business.

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