

THE YEAR THAT WAS **20 LESSONS FROM '20**

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**HISHAM /
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CO-FOUNDER AND
MANAGING DIRECTOR,
CFI FINANCIAL GROUP





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Business





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GHIZLAN
GUNEZ
FOUNDER,
THE MODIST



18

A CUT ABOVE
HISHAM MANSOUR

The co-founder and Managing Director of CFI Financial Group is on a constant journey to challenge -and improve- the status quo.

24

THE YEAR THAT WAS
20 LESSONS FROM '20

Abdulla Almoayed
Dr. Saliha Afridi
Rashid Al Ghurair
Shaima Saleh Al-Husseini
Omar Al Mheiri
Haleema Al Owais
Dan Bolton
Pallavi Dean
Alaa Fadan
Amelia Gundersen-Herman
Ghizlan Gunez
Sacha Haider
Rejani Cicily Joseph
Halima Jumani
Omar Kassim
Tamim Khalfa
Lina Rovere
Mudassir Sheikha
Chang Sup Shin
Charlie Weaving

60

START IT UP
Q&A

Out with the old, in with the new
Kate Middtun, Managing Director of UAE-based Acorn Strategy, on how her firm looks to drive meaningful impact through its various undertakings.

66

CULTURE
LIFE

I'm a survivor

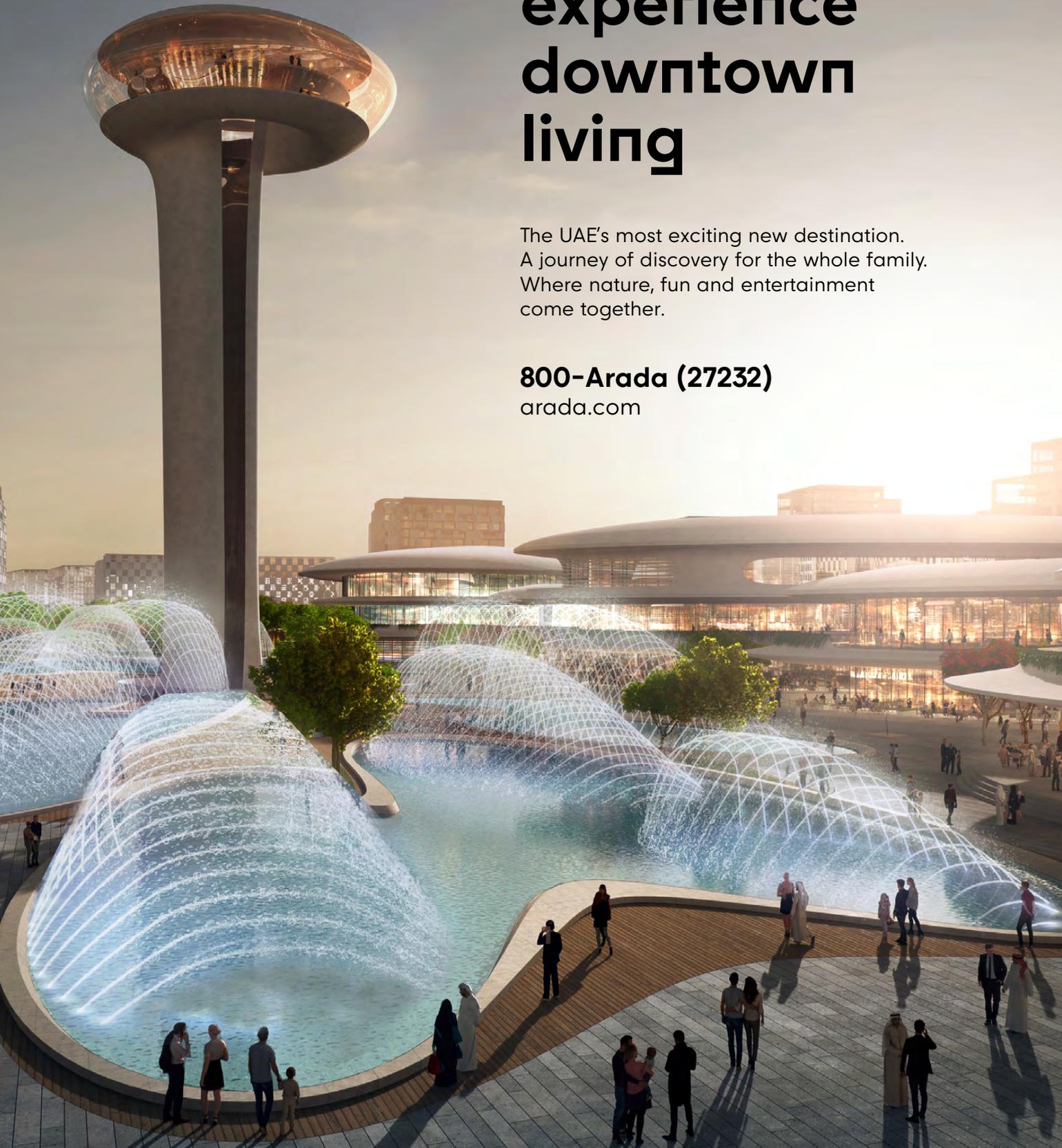
How Twiink Studio founder Miko Su got through her first year of business (despite a pandemic).



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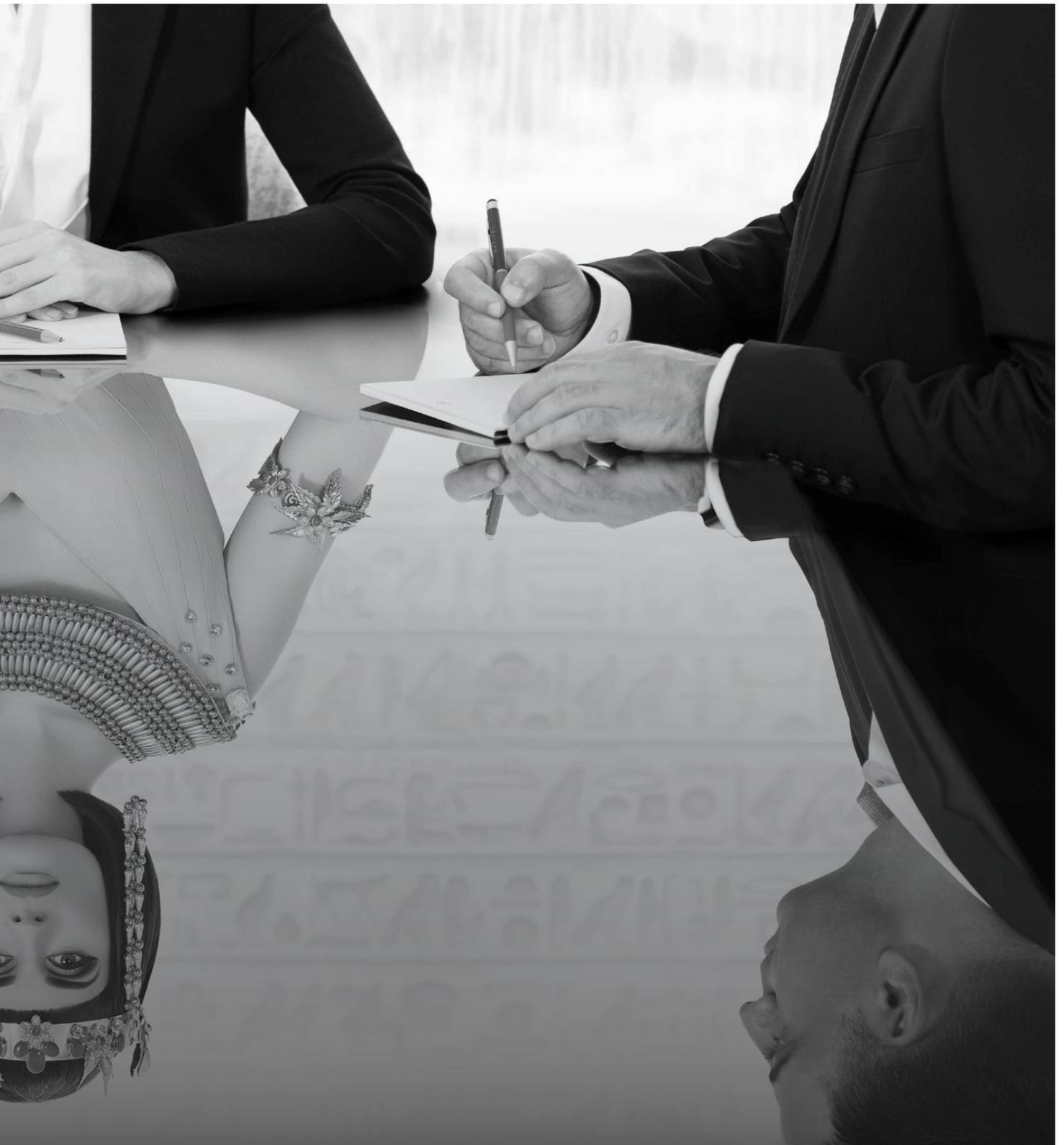


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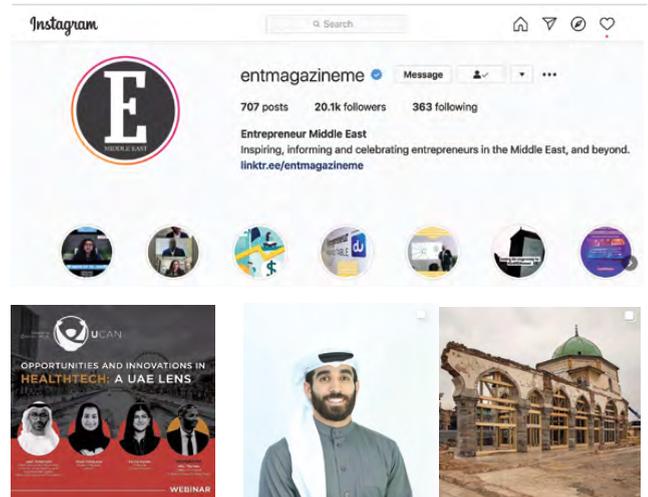
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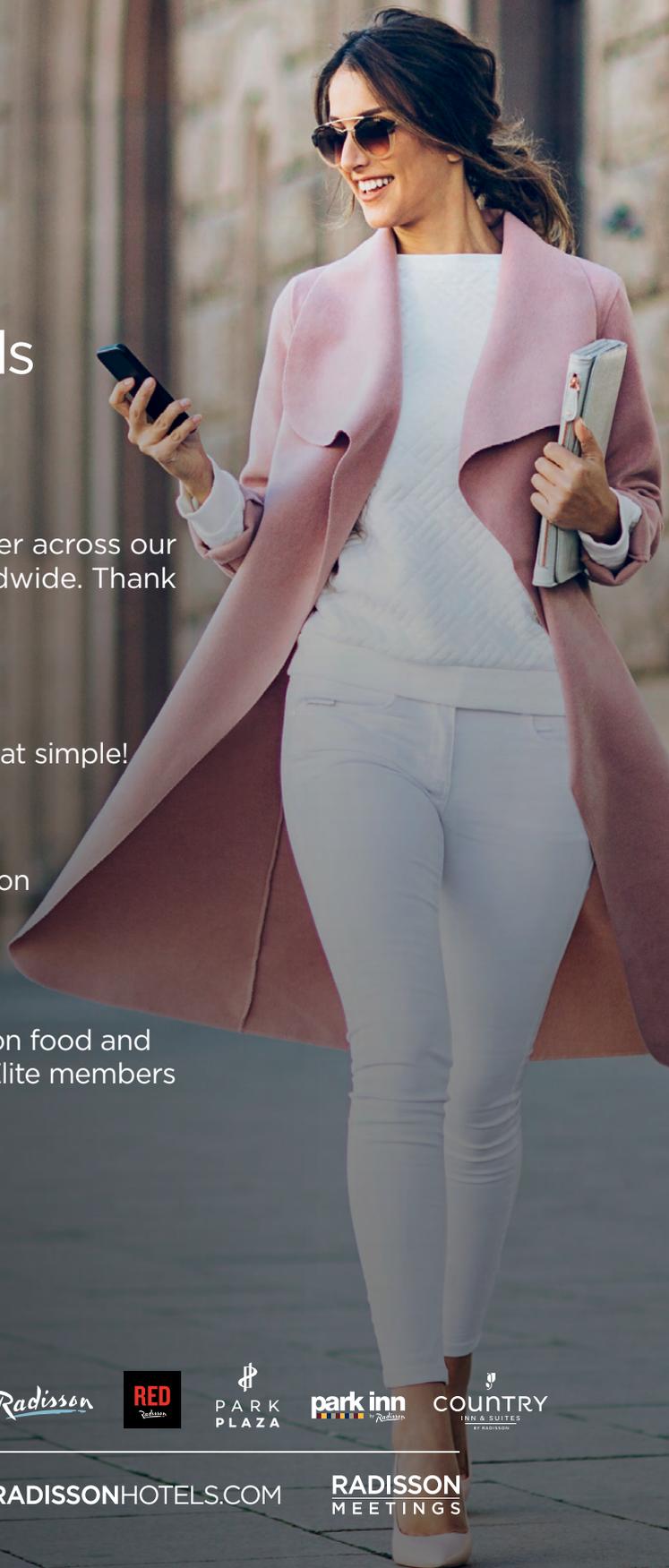
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WE MADE IT

Thoughts on completing a year (and gearing up for another one)



Given that we are coming to the end of 2020, I took some time the other day to take stock of how I personally went through the course of this year. I soon found myself feeling sorry about all of the things that didn't go according to my plans for it, be it with the goals I had personally made for myself, or even just the deliverables that are usually expected from me as part of my job. For instance, looking

at the latter, it was quite depressing to realize that I wasn't able to work with my team to stage any of *Entrepreneur Middle East's* forums this year. These events usually offer us some of the best opportunities to commune and collaborate with entrepreneurs, investors, and entities from across our region's business ecosystem.

It's thinking about things like these that happened over the last 12 months that soon led to a feeling of inadequacy descend on me- the thought process in my head was that I should have probably done something *more* to make these goals I had envisioned happen. At this point though, my journalistic tendency to look at both sides of a story before deciding on a course of action set in, and that's how I figured it was only fair to see how much of a balance was there between what I thought I had missed out on over the last year, with whatever I was actually able to accomplish this year. And that did make me judge myself a little less- to go back to the previous example, while we at *Entrepreneur* may not have been able to do any in-person conferences, we sure managed to stage quite a lot of virtual forums that had the same community-building ethos as that of our physical ones.

Indeed, it's by continuing on this exercise that I began to realize that while 2020 did afford me a lot of setbacks and losses to feel disappointed about, there were also quite a number of things that I managed to achieve

and accomplish in the year, despite everything that happened through the course of it. Now, I am sharing all of this here because I've come across quite a few people -many of whom are entrepreneurs, incidentally- who, besides beating themselves up for how 2020 went for them, are also eager to dismiss the year as having been nothing more than an absolute failure for them. For those of you who feel the same way, I'd suggest you too take the time out to do the exercise that I did- and yes, this applies to even those among you who have gone through what you might consider your career's (or life's) absolute lows. After all, while the concept of resilience has got a bit of a negative rap around it in the recent past, I believe that one can still be proud about making it through what has been a severely debilitating period. As such, let's go into 2021 with the knowledge that we've made the best out of the cards we were dealt with- and that if we need to do, we'll do so again.

Aby Sam Thomas
Editor in Chief

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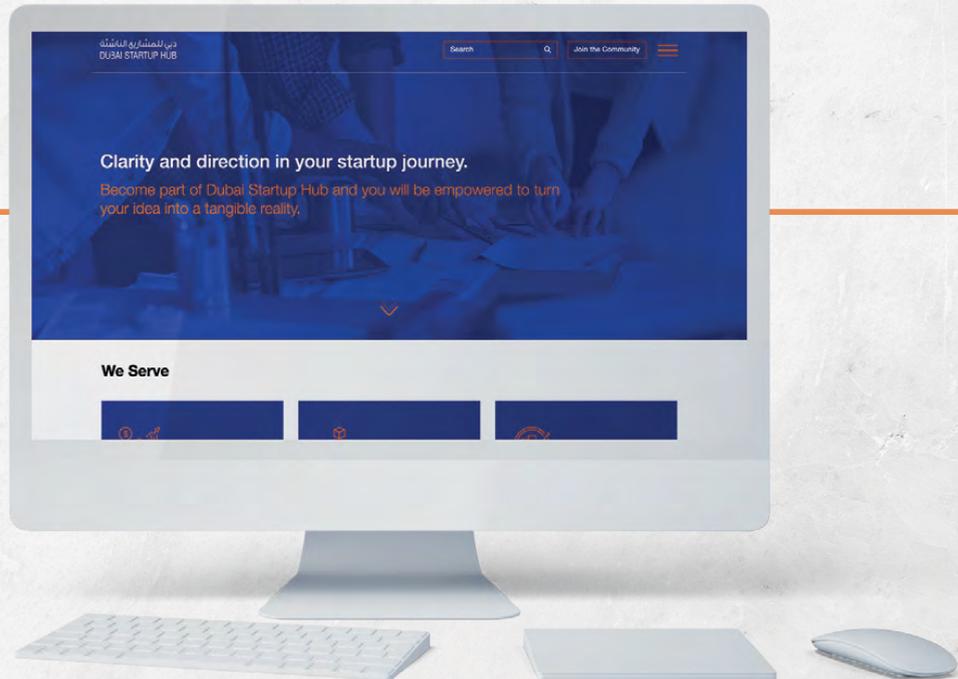
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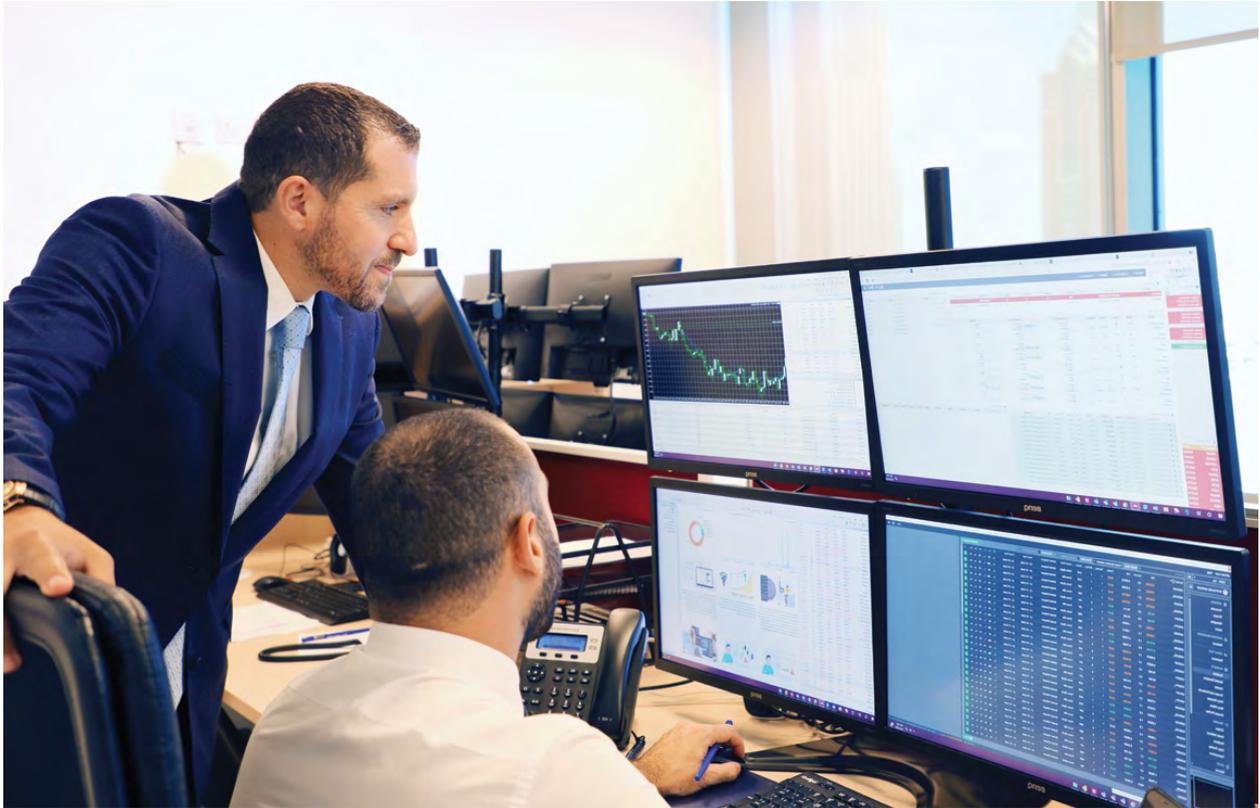
THE CO-FOUNDER AND MANAGING DIRECTOR OF CFI FINANCIAL GROUP IS ON A CONSTANT JOURNEY TO CHALLENGE -AND IMPROVE- THE STATUS QUO

by TAMARA PUPIC

When talking about how his company has got to where it is today, Hisham Mansour, co-founder and Managing Director of CFI Financial Group, a global financial markets provider with regulated entities in several jurisdictions, points readily toward his team as being the bedrock for his enterprise's current standing in the market. Indeed, while explaining that CFI is on a mission to deliver, with passion, innovative and ultra-competitive trading services accessible to everyone, Mansour says, "I would like to stress on 'with passion,' because this is the mindset by which each individual at CFI Financial Group operates. We are passionate about trading and providing a superior trading experience to our clients. We are, therefore, on a constant journey to challenge and improve the status quo." >>>

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In 2015, Mansour joined Eduardo Fakhoury to establish the CFI Financial Group, which, until then, had been an expansionary project to the already well-established Beirut-based firm Credit Financier Invest SAL dating back to 1998. Within these 22 years, the CFI Financial Group has grown to include six regulated entities in London, Larnaca, Dubai, Amman, Beirut, and Port Louis. The enterprise's mission statement, Mansour adds, should signal to investors and traders that his company is constantly innovating. "Our offering is surely a unique mixture of personal and professional support, highly advanced trading infrastructure, some of the most competitive conditions in the industry and an ever increasing range of trading products that currently stands at over 1,500 instruments," he says. "While many firms are offering similar conditions, we honor ours to the last bit, and we maintain utmost transparency when providing individuals with the financial markets access requested."

"What you portray is exactly what you will receive in return. The way you act and react around the office will keep others motivated and ready to push boundaries."

Above all, it is a personal approach to every client, in addition to offering some of the most competitive conditions in the industry, that sets his company apart, Mansour says. "At CFI, you are definitely not just a number," he explains. "To us, every client is as special as the next one, and this mentality is what differentiates our business model in an interesting way, because a large percentage of our clients are in fact referrals from others. This is a success on its own as we know that our clients are happy bringing their friends over to CFI and do so voluntarily." And as insightful Mansour is about what makes the CFI Financial Group tick, he is as clear about the road ahead- he aims for his company to be the brand for all things investing and trading.

"Ultimately, we want people to associate trading and investing with CFI, to be their go-to brand for everything related to the financial markets world, and to know deep down that they can rely on us for whatever questions or requests they may have," Mansour declares. This confidence does not come as a surprise as, just a moment later, Mansour starts listing a set of values that dominate CFI's workplace, which include integrity and honesty above all, continuously striving towards excellence with discipline and dedication, professionalism coupled with a personal connection, and always providing support and empowerment to their clients, staff, and associates. "It is a part of the recipe that we rely on to achieve continued growth and success," he says.



“THERE’S MORE IN COMMON BETWEEN RACING AND TRADING THAN PEOPLE THINK.”

If Mansour’s name sounds vaguely familiar to the newcomers in the industry, it might be because they must have studied, or at least heard about, the success of MIG Bank, a reputable and dynamic trading provider, which was the first Swiss broker to obtain a Swiss banking license and which was capable of catering to high net worth and high volume clients. It was Mansour who developed this highly successful business, and then sold it to Swissquote Bank, a leading Swiss online broker, in late 2013. “As your business grows, one of the things you find yourself doing more often is asking: ‘What’s next?’” Mansour says, as he recalls this part of his career. “Once I started to reflect on this question, I realized that among the different options available, one strategic possibility stood out, and that was to exit the business. Obviously, this was not as simple as just selling it to the first individual or firm that came my way, and instead, having built a certain legacy, you would want it to be in compatible and capable hands. In my case, Swissquote was a great match, and a company that can truly benefit from what was built at MIG, not to mention the harmony and synergy that existed given the business models employed on both sides.”

Some time after, Mansour was exploring opportunities and new ventures that he could join or create from scratch, and when Fakhoury approached him to help expand his CFI Lebanon, it did not take much persuading, Mansour explains,

because the firm had already enjoyed great success with a resoundingly positive reputation. The task at hand was to make CFI a truly global brand. “Knowing Eduardo, CFI, and my passion for growing things, I couldn’t be more enthusiastic,” Mansour says. “This led to us establishing the CFI Financial Group, and soon after, we began focusing on expanding while continuously improving the services we provide.” The expansion into Cyprus was happening in parallel to the growth seen across CFI Lebanon, but shortly after, the group grew to include entities in the UAE, UK, Jordan, and Mauritius. The new companies were all regulated by the regulatory authorities of the locations in which they were based, including Cyprus Securities and Exchange Commission, Dubai Financial Services Authority, Banque du Liban, Financial Conduct Authority - UK, Financial Services Commission - Mauritius, and Jordan Securities Commission.

Now, it shouldn’t come as a surprise that the key lessons Mansour learnt while starting and growing MIG Bank are fundamental to his approach to leading CFI and its team even today, which starts with defining what added value must be made available to the clients. “This could be a combination of things, such as offering certain products and services, offering better conditions, improved technologies or simply building a better way to do things which eventually will lead you to develop your own edge against the competition,” he explains. “Having the

right team is a main factor, because you will need to rely on those individuals to deliver this added value in an improved and innovative way, something that will keep you in the lead and keep your operation functioning smoothly.” Above all, Mansour holds on to the “leading by example” mantra. “What you portray is exactly what you will receive in return,” he says. “The way you act and react around the office will keep others motivated and ready to push boundaries.”

Mansour applies the same principle when choosing which causes to support, which brings us to the reasoning behind CFI’s decision to sponsor the Nissan e.dams team, a prominent name in the motorsports domain. “There’s more in common between racing and trading than people think,” he explains. >>>



Hisham Mansour (left) with Oliver Rowland (center) of the Nissan e.dams Formula E team

“What CFI and Nissan share is sustainability, technology, and innovation. CFI’s mission involves innovation, which aligns well with the boundaries that Nissan has been constantly pushing. Add to that, the state-of-the-art technology that we employ across our trading infrastructure and the sustainability that we aim to build, our business model offering lifetime value to our clients, and our relationship with all our stakeholders, and you will easily understand what brought us and Nissan together.”

Aside from the CFI team’s history of being fans of motorsport while supporting drivers, teams, and championships, Mansour believes that trading and racing are very similar when it comes to the risk, strategy, speed, and performance involved. “Firstly, controlling risk is important. It needs to be under control and reduced as much as possible without sacrificing success or profitability in the case of trading,” Mansour explains. “When it comes to our strategies, you can never go in blindly, whether you’re making a sharp turn or trying to plan your next move after a market crash. Race strategies are supported by teams of engineers while CFI’s clients are supported by a team of experts. Thirdly, speed and split-second decisions are extremely important, and it is the case with trading when you need to act before you miss a certain move. Lastly, combining all the above is exactly what would help deliver the ideal performance. Furthermore, consistency and sticking to your strategy will give you the edge needed to succeed in racing or trading.”

As for the road ahead, while the COVID-19-stricken world stands still (or at least some of its parts do), many of Mansour’s plans for the future are already afoot. “Aside from working towards our vision, we are continuing with plenty of confidence on the same path that has led to the current growth over the past few years,” he says. “Furthermore, we are expanding across current markets as well as Europe, Asia, and South America where we believe they have plenty of upside potential. On a final note, the total number of products we currently offer, 1,500, will not will not be the case in a short while as we aim to add thousands of additional stock, exchange traded



“CONSISTENCY AND STICKING TO YOUR STRATEGY WILL GIVE YOU THE EDGE NEEDED TO SUCCEED.”

funds, and other products to our Metatrader 5 platform, as well as our recently introduced cTrader platform.”

In conclusion, Mansour sums up the factors that lead to a successful enterprise -identifying what you believe in and what you stand for, making sure the right team is on board with plenty of motivation, inspiration and support, leading by example, and working hard alongside everyone else- but reiterates that the true growth of a business is about preserving the core and the qualities that helped establish and maintain it, while focusing on expanding and growing all things related to numbers. “Never change what you truly believe in, and what has long worked for you, but indeed, do scale anything that you believe will improve results” Mansour explains. “My personal approach is a mixture of the above, blending my own character of leading by example, having clear goals, and providing more than what is needed, done in a conservative manner, with a ‘slowly but surely’ mentality.”

THE EXECUTIVE SUMMARY

CFI Financial Group’s Hisham Mansour’s tips for entrepreneurs

1/ Lead by example

“It’s important to be part of your team, and make sure you are always hearing them out, and take them into consideration on all things related to the operations, while reminding them that the hustle leads to personal and professional accomplishments.”

2/ Hire the right team

“It’s key to onboard the right people, the ones that fit within your culture, creating harmony and efficiency when getting things done. Some people simply don’t fit in certain places, and they are better off in different environments. Supporting people is a given, but supporting the right individuals is an investment.”

3/ Be consistent in keeping the core values and quality of your products or services

“What you believe or what has worked for you in the past is something you should always believe in and stick to. Don’t change your principles instead, improve them and expand with time. You also shouldn’t compromise quality for growth. The quality of what you offer should only improve while you grow.”

4/ Learn from mistakes

“It’s important to create a culture where mistakes are part of the game, but what truly makes a difference is learning from them. Make mistakes, but definitely do things right the next time, and learn something along the way.”

5/ Always evaluate your strategy

“Evaluating your approach as time goes by is a lot better than dealing with the consequences of a strategy that suddenly breaks. Keep options and scenarios open, understand and be ready to apply contingency plans, and never be afraid to try something new. Expect the future, and prepare in advance for it.”

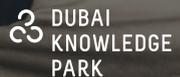
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THE YEAR

If there's one thing all of us can probably agree on, it's that 2020 has been a tumultuous time for pretty much everyone in some way or the other. The losses that we have witnessed over the course of the year have been truly overwhelming, and as such, no one can be faulted for wishing 2020 had never happened. But even as one may be inclined to dismiss this year as though it doesn't need to exist in our collective history, a little introspection will reveal that all of us have almost certainly learnt some valuable lessons through the course of 2020- things that we probably wouldn't have grasped had our world not been turned upside down over the last 12 months. I've personally felt this to be true, and that thought has only been reinforced when I talked to 20 people from the MENA business ecosystem to hear about their biggest trials and triumphs of the last year.

In what can be seen as perhaps an ode to 2020, these individuals- ranging from people who've seen their businesses come to a standstill in this period, to those who kicked off their entrepreneurial journeys in the middle of the chaos- share what they thought about the year, how they got through it, and what lessons they are taking with them into 2021. As you read these accounts, I hope that you will take the time to reflect on the year that was as well, and use those thoughts to fuel your hopes and dreams in 2021, and beyond.

THAT WAS

20 LESSONS

FROM '20

by ABY SAM THOMAS



01 MUDASSIR SHEIKHA

CO-FOUNDER AND CEO,
CAREEM

As one of the Middle East's unicorn startups, Careem made headlines in 2019 for its US\$3.1 billion acquisition by Uber- but even that achievement didn't let it remain unscathed from the COVID-19 crisis that happened in 2020. Careem co-founder and CEO Mudassir Sheikha reveals to me that the coronavirus pandemic brought his company's business down by 80%; however, he and his team remain buoyant about the fact that they were able to react to this downturn quickly and with agility. "Before the pandemic we covered one area: the mobility of people, with cars,

“EVERY CRISIS IS AN OPPORTUNITY.”

And it's not just Careem's customers that this pivoting of the business has helped- it has been a lifeline for the ride-hailing company's drivers (or, as Sheikhha and his team call them, the Captains), whose salaries were secured as the enterprise doubled down on its delivery efforts. The pandemic also accelerated the development of Careem's Super App, which, Sheikhha notes, was, again, in response to what people wanted most at the time. “Careem's purpose is to make everyday life simple,” Sheikhha says. “Through the COVID-19 crisis, everyday life changed, and we changed with it. 2020 resulted in a much quicker digital adoption- that surely had a positive effect on our Super App's usage, but it also accelerated the need for digital payments. We reinforced Careem Pay as the glue that binds all services on the platform together, covering peer to peer payments, mobile recharges, as well as bill payments. Offline to online migration is now more important than ever, and this is why we are not planning on stopping there, but working on hosting a large array of service partners and third-party tenants on our Super App, catering to the essential needs of our target customers.”

At this point, one may assume that Careem has been riding the wave of the COVID-19 crisis quite successfully- but that would be an incorrect depiction of the difficult decisions that Sheikhha and his team have had to make through the course of 2020. However, Sheikhha is choosing to look at the silver linings, and that ethos seems to be what's driving both him and his team forward in the new year. “There have been tough times,” Sheikhha admits. “Like, for example, when we had to make the decision to let some colleagues go in order to remain strong throughout the crisis. At the same time, I feel proud of all the entrepreneurial efforts of our former colleagues. The

taxis and bikes,” Sheikhha says. “But in the time of the coronavirus pandemic, our mobility of things business received much greater importance. We cover food deliveries, host catalogs of shops on our platform, and give people the possibility to send and receive items without having to leave the house, or putting loved ones at risk. People across the region have been forced into lockdowns, and we have been able to provide for their essential needs.”

TIME FOR INTROSPECTION

“The first reflection for me was how far away we are from the realization of our purpose. We have to keep pushing for a couple of decades to make a visible impact at scale on the lives of people in our region. And secondly, every crisis is an opportunity. Different times require different ways of thinking and an open mindset. One thing Careem is planning to do is sharpen our focus by investing more intensely into our tech talent across the region.”

bigger they are dreaming, and the more purpose-aligned they are, the better. Their journeys at Careem fueled their growth, and provided them the skills and resources to pursue their own entrepreneurial paths and personal careers, with the same passion to drive progress in our region. We are proud of their success, and see it as a realization of Careem's purpose.”

“Offline to online migration is now more important than ever, AND THIS IS WHY WE ARE NOT PLANNING ON STOPPING THERE.”



02

HALEEMA AL OWAIS

CEO, **SULTAN BIN ALI AL
OWAIS REAL ESTATE**

In March this year, just as the UAE was beginning to realize the repercussions of the global coronavirus pandemic, several businesses in the country were already feeling the crunch on their revenues, and that in turn led to many people either seeing a drastic cut in their salaries, or, worse, lose their jobs entirely. It was, for sure, an unsettling period for everyone involved, and that's when Sharjah-based property management firm Sultan Bin Ali Al Owais Real Estate came out with an announcement of a 45-day rent waiver for all of its tenants. In a statement, CEO Haleema Al Owais said, "Tenants that have been with us for decades are practically family for us... We want to make sure that our tenants have one less

TIME FOR INTROSPECTION

1/ Be thankful "If it is true that we don't appreciate what we have until it is taken away from us, this year should be marked as the year of gratitude. I do not recall being this thankful for the smallest things in my life as I have been this year."

2/ We are all fragile "I did mention this earlier in my response, but the importance of remembering the volatility of everything around us, and the fragility of things that we consider to be immortal, was realized by many this year."

3/ Keep testing yourself "Monotony and lack of innovation in any form is the recipe for 'going soft,' and when businesses are hit by curve balls like 2020, it is their agility and ability to adapt to change that could mean the difference between sustaining or perishing."

"TIMES LIKE THESE MAKE US REALIZE the fragility of what we consider strength."

thing to worry about during these difficult times." This move earned Al Owais and her enterprise several plaudits at the time, with her actions being heralded as an example for other business leaders in the UAE to follow. But for those of us who have been following Al Owais' work ethic ever since she started working in this industry at the age of 22, this was especially characteristic of the psyche of this Emirati entrepreneur, and the values with which she runs what she calls "a holistic conglomerate." And today, as Al Owais looks back on 2020, that philosophy remains the lens through which she chooses to examine the year that was. "Personally, staying at home amid COVID-19 offered me a chance to focus on myself, my home, and my family," Al Owais says. "The inability to travel in fact gave me a chance to truly observe and appreciate my immediate surroundings. True friendships were rekindled, and matters that were long put on hold were attended to. And while there was a certain sense of deprivation that used to kick in every now and then, I felt a sense of achievement on our collective ability to adapt to all situations- no matter how bizarre. Professionally, 2020 gave us the chance to consolidate and streamline our backend processes. But above all, it compelled us to revisit the fundamental question of 'Why do we do what we do as a business?' and 'Are we still as good as we were when we first tasted success?' Times like these make us realize the fragility of what we consider strength."

03

ABDULLA ALMOAYED

FOUNDER AND CEO,
TARABUT GATEWAY

As the founder of the MENA's first (and largest) regulated open banking platform, Tarabut Gateway CEO Abdulla Almoayed has been eyeing the digital strides made by the region in this year as a harbinger of better things to come. His Bahrain-headquartered enterprise, which connects a regional network of banks and fintech companies via a universal application programming interface, aims to enable financial institutions "to build a new world of financial services in the MENA." Having opened offices in the UK and recently in the UAE as well, Tarabut Gateway looks to be well on its way to helping the region tap into the open banking industry, which is set to reach a global market size of US\$43 billion over the next five years. Given his enterprise's focus, Almoayed likens the accelerated digital adoption the region saw in 2020 as having been a wake-up call for businesses and industries that had ignored this shift in the past. "Over the last year, COVID-19 has changed almost every aspect of life and business as we know it," he says. "The overarching lesson we all have learned to embrace is that the way things have always been done need not be the way things always have to be."



"THE OVERARCHING LESSON WE ALL HAVE LEARNED TO EMBRACE IS THAT **the way things have always been done need not be the way things always have to be.**"

And that's the paradigm that Almoayed modeled his enterprise on in 2020. "Like most growing companies, the pandemic has allowed us at Tarabut Gateway to embrace remote-working, and a more collaborative and agile working environment," he reveals. "This new model provided us with greater access to talent, increased productivity, lower costs, and more individual flexibility. And when the world stood still, we focused on what we do best: build great products. In the past year, we have partnered up with several leading financial institutions in the MENA region to offer them a range of open banking products and services that pave the way for the next generation of banking. Looking ahead at the next year, one thing is certain. Data is the new treasure trove, and financial institutions are recognizing the importance of leveraging data to deliver more compelling customer experiences."

TIME FOR INTROSPECTION

1/ Dream beyond your boundaries

"We all dream. And while we do it regularly, most of the time we dream within the boundaries of what we know. What this year has taught me is no matter how big you dream, when you come close to achieving it, you realize that you're not dreaming big enough. The mind is the greatest weapon in our personal arsenal, and we shouldn't let the fear of failure come in the way of us achieving our wildest dreams."

2/ The importance of conviction

"Conviction is one of the vital keys to success in any endeavor. Starting your own business is easy. Find a product or service to sell, register your name, open a bank account, and boom, you have a business. But building a lasting and sustainable business is challenging, and needs conviction. There are highs and lows in every entrepreneur's journey, and if there's anything I learned so far, it's probably going to be the importance of believing in your vision, and strapping into the long and winding road."

“THE BIGGEST LOSS FOR ALL OF US THIS YEAR IS TO COME OUT OF IT WITH NO LESSONS LEARNED AND NO VALUE-ADDED.”



04

GHIZLAN GUNEZ

FOUNDER, *THE MODIST*

As one of the most celebrated entrepreneurs on the Middle East's startup landscape, The Modist founder Ghizlan Gunez sent shockwaves across the region and beyond when she announced in April this year that her modest fashion-focused e-commerce enterprise was going to shut down after having been negatively impacted by the global COVID-19 crisis. It was, by no means, an easy decision for Gunez to make, and it's pretty evident that her company's shutdown still weighs heavily on her even now as we come to the close of this year. "The biggest event for me this year has been having to close my business due to the COVID-19 crisis," Gunez admits. "The Modist was a high growth business that required investment, and we were at the very last stages of negotiating funding from an investor, who had a change of heart at the last minute due to the impact of the pandemic, and a change in their investment strategy. It was not easy to shift overnight from discussing a three-year business plan, to looking at unwinding a business, but like all

"FAILURE AND ADVERSITY TEACHES US A LOT MORE THAN COMFORT AND SUCCESS, AND SO, **this is an opportunity to grow.**"

adversities in life, they bring about learnings."

And when asked to share what she learned through this experience, Gunez had no qualms about doing just that—her graciousness in this regard is something that all of us would be wise to learn from. "At the outset, one needs to deal with the practicalities of the matter, and then deal with the emotions that ensue with such experiences, but to me personally, the best way to manage these events in life is to take the time to be reflective once you have done 'mourning' the loss, and be clear on all the lessons learned: what you would repeat, what you would change, what mistakes you have done and how to learn from them, and how to grow as a person mentally, emotionally, and experience-wise, from it all. It's not lost on me that this year has taken a lot from me personally (and from many people), but it has given me an invaluable amount of growth, which is worth all the loss. In fact, the biggest loss for all of us this year is to come out of it with no lessons learned and no value-added. In life, failure and adversity teaches us a lot more than comfort and success, and so, this is an opportunity to grow."

TIME FOR INTROSPECTION

"My first lesson is to be 'in the moment' more often. Most of us live our lives either stuck in the past, or at best, focused on the future, and whilst we hear this all the time, we often find it hard to just be in the present moment. Especially as entrepreneurs and business leaders, the nature of our work revolves around planning for the future and looking forward, but this year has taught me that whilst it is prudent to plan for the future, it is critical to try as much as possible to be in the present moment, and enjoy it.

My second lesson is to not take anything for granted. I've always been focused on gratitude in life, and I genuinely believe that it is a beautiful value that enables you to find happiness by focusing on what you have, and being grateful for it. This pandemic showed us how fast and easily our lives can change: we can lose businesses that we worked hard on, we can lose our peace of mind, and we can lose one of our most basic and essential needs, which is our need for freedom: to travel, to move freely, to physically connect, and so on. So, my hope once we go back to the 'new normal' post COVID-19 is that we remember all the gifts that we are given in life, and remember that they can be taken at any point—so, never take them for granted.

Finally, this year taught me the importance of slowing down, honoring one's self and soul, and taking the time to focus on that in a selfish manner. I had spent four years building a business whilst neglecting many aspects that were important for my well-being physically, mentally, emotionally, and spiritually. Slowing down is important for all of us, and contrary to what many of us driven entrepreneurs may believe, taking time for yourself makes you more productive. That's a commitment I made to myself, which is not to neglect what I deem to be important to me personally, beyond my career goals, moving forward."

05

TAMIM KHALFA

CO-FOUNDER AND CEO,
TOTERS

2020 has been a difficult year for Lebanon- and it wasn't just the COVID-19 crisis that got the country and its residents reeling this year. From the economic crisis that threatened to envelop the nation, to the devastating Beirut port explosion that ravaged the city, Lebanon is today a country whose future is one that is hard to be hopeful about at this point in time. And yet, we look away from the establishment running the country, and instead turn our attention to the enterprising people that belong to it, then there are almost certainly positive prospects that one can expect from Lebanon all the same. As an example, take a look at Toters co-founder and CEO Tamim Khalfa, who runs one of the most prominent startups in Lebanon at the moment. For a delivery app that was launched in 2017, Toters has since grown to become one of the foremost enterprises in this domain, with it also managing a successful expansion to Iraq- and its progress has continued unabated this year. "In 2020, we continued to deliver on the Toters mission to make people's lives simpler and more convenient by expanding our partnerships and further developing our products," says Khalfa. "Today, we deliver from over 2000 partners in Lebanon and Iraq, including restaurants, grocery stores, pharmacies, and electronics stores. In addition, we rolled out a dark grocery store chain called Toters Fresh, and customers have been loving the



"We represent the hope for Lebanese and Iraqis THAT A COMPETITIVE AND SUSTAINABLE BUSINESS CAN BE BORN OUT OF OUR MARKETS, AND COMPETE WITH THE BEST IN CLASS."

frictionless experience. We introduced a loyalty program that is getting our customers even more addicted to Toters, and rewarding them every step of the way. As a result, Toters quadrupled in size this year, and turned profits in Q3." But it isn't just the startup's growth that's worthy of applause- Khalfa is equally proud of the social impact that Toters has managed to achieve in Lebanon. "We have built significant scale in an ecosys-

tem that supports close to 150 Toters full-time employees, provides additional income opportunities to over 1,500 couriers, and enables over 2,000 small- and medium-sized local businesses," he notes. "Our business continued to support those stakeholders throughout the rollercoaster of a year we've had, starting with the revolutions in Lebanon and Iraq, through COVID-19 lockdowns, and even Beirut's port explosion. We have be-

06

REJANI CICILY JOSEPH

CO-FOUNDER AND
DIRECTOR, ANALYTICS,
ANAVIZIO



TIME FOR INTROSPECTION

1/ Agility matters

"Being an asset-light business has been a massive blessing for us, as it has helped us the ability to test ideas, evolve, and pivot if necessary, very quickly. We are also inherently very lean as a team, and our flexibility allows us to reassign roles very quickly based on skillsets, interests, and backgrounds. These were key factors that allowed us to respond to the pandemic very quickly, and it is something we will probably maintain as a company going forward too."

2/ Build your resilience

"Both as a person and as a business, it is so important to be able to bounce back no matter what life throws at you. As a small business owner, it can be so easy or tempting to throw the towel in and give up when the going gets tough, but somehow things always work out for the better."

3/ Focus on your team dynamics

"I am extremely grateful to have a truly dedicated and motivated team that gets along well together. Team dynamics is something we take very seriously, because it can either make or break a company. Hire smart, and hire a person not just because of their skillsets, but also if they are a culture fit. Asking yourself, 'Would you mind being stuck in an elevator with them for three hours?' is a good starting point!"

come a household necessity, and the go-to platform for e-commerce in our markets. We represent the hope for Lebanese and Iraqis that a competitive and sustainable business can be born out of our markets, and compete with the best in class." These statements by Khalfa should be enough to give you an idea of his indefatigable spirit—and that in itself should make one hopeful about the road ahead for not just him, but his country as well.

As the co-founder and Director of Analytics at Dubai-based analytics and technology consultancy Anavizio, Rejani Cicily Joseph's experiences during 2020 would possibly mirror those of several of her fellow counterparts in the MENA startup ecosystem. For those of us looking from the outside in, Joseph (who's better known in her circles as "CJ") looks to have been keeping quite busy through the course of the COVID-19 crisis—her company (which bills itself as an enterprise that was "founded by communications and marketing professionals for communications and marketing professionals") has been consistently tracking trends on social media over the last couple of months, and putting together stats and studies that businesses could make use of in their digital marketing strategies amid this period. But the work Joseph has been doing in 2020 is only one aspect of the year she's had—there's also been lots of other things that's been happening behind the scenes, so to speak. "2020 was a rollercoaster ride for Anavizio with a handful of highs and lows," she says. "My biggest highlight was having the time to pause, take a step back, and evaluate the overall business. With businesses going through

their worst months, it was vital for us to refocus and recuperate. We repositioned ourselves by focusing on our strengths, and identified partners to help amplify those strengths. This had a tremendous positive impact on our business." Curiously enough, from a personal perspective, what's kept Joseph going through this year has been a result, in part at least, of the crisis itself. "Working from home during most of the year, and being able to spend quality time with my family, helped me to remain focused, stay grounded, and plough through the lows," Joseph concludes.

TIME FOR INTROSPECTION

1/ Collaborate "As Gary Vaynerchuk would say: 'The pie is big enough for everyone.' Instead of competing with everyone around you, take the time to find the right partners with the right skills to collaborate with."

2/ Adapt "The market has changed tremendously, and businesses have had to realign, strategize, and adapt to these changing conditions. As an entrepreneur, you have to keep emotions, ego, and pride aside, focus on your end objectives, and adapt to the changes around you."

“THIS YEAR HAS BEEN ABOUT INTROSPECTION, but even more so about transformation.”

07

PALLAVI DEAN

FOUNDER AND CREATIVE DIRECTOR, ROAR



Pallavi Dean may have founded Roar only in 2013, but a look at the acclaim and awards her UAE-based boutique architecture and interior design studio has racked up so far can make one assume this enterprise to be much older than it actually is. And it's this youthful dynamism of the company that Dean and her team leaned into over the course of 2020, despite everything that the year threw at them. “My business mantra has always been: ‘Be so good that they can’t ignore you,’” Dean says. “People are always going to look for quality work, and that’s what has been front of our minds this whole time. We were very bold, we went out there with our thought papers, with a very active social media strategy- all of this to keep our clients aware of our work and engaged. That’s what kept us on our toes as creatives, and what kept us going as a business.” But this is not to say Dean and her team at Roar were focusing solely on themselves- it’s a testament to this business that it was very well aware of its place (and significance) in the wider ecosystem, especially as its peers found themselves on a weak footing amid COVID-19. “It was important to acknowledge that we are in this together,” Dean says. “We offered some of our F&B clients delayed payment plans, for example- as a business, empathy is key, not just towards your staff and yourself, but also towards your clients. In many ways, I really feel the community came together -competitors became friends, clients became family- and I believe this crisis has had a lot of positives.”

TIME FOR INTROSPECTION

“My first lesson is to be ‘in the moment’ more often. Most of us live our lives either stuck in the past, or at best, focused on the future, and whilst we hear this all the time, we often find it hard to just be in the present moment. Especially as entrepreneurs and business leaders, the nature of our work revolves around planning for the future and looking forward, but this year has taught me that whilst it is prudent to plan for the future, it is critical to try as much as possible to be in the present moment, and enjoy it.

My second lesson is to not take anything for granted. I’ve always been focused on gratitude in life, and I genuinely believe that it is a beautiful value that enables you to find happiness by focusing on what you have, and being grateful for it. This pandemic showed us how fast and easily our lives can change: we can lose businesses that we worked hard on, we can lose our peace of mind, and we can lose one of our most basic and essential needs, which is our need for freedom: to travel, to move freely, to physically connect, and so on. So, my hope once we go back to the ‘new normal’ post COVID-19 is that we remember all the gifts that we are given in life, and remember that they can be taken at any point- so, never take them for granted.

Finally, this year taught me the importance of slowing down, honoring one’s self and soul, and taking the time to focus on that in a selfish manner. I had spent four years building a business whilst neglecting many aspects that were important for my well-being physically, mentally, emotionally, and spiritually. Slowing down is important for all of us, and contrary to what many of us driven entrepreneurs may believe, taking time for yourself makes you more productive. That’s a commitment I made to myself, which is not to neglect what I deem to be important to me personally, beyond my career goals, moving forward.”



6-10
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08

DAN BOLTON

OWNER AND DIRECTOR,
DAN BOLTON CREATIVE MANAGEMENT AGENCY

As the entrepreneur behind an enterprise that specializes in creative performances, event design, production, and artist management, Dan Bolton is someone who has personally witnessed the absolute havoc the COVID-19 crisis inflicted on the region's events industry this year. "2020 was being billed as the year," Bolton says. "We had Expo 2020 Dubai on the horizon, and a steady pipeline of really amazing projects. We had plans, we had goals and ambitions, and then it literally came crashing down overnight sometime mid-March." For a man whose eponymous company (and, indeed, the industry in which it operates) is built upon the proposition of bringing people together, it's easy to see how the COVID-19 crisis must have caused Bolton several sleepless nights over the course of 2020.

But despite all of the pain this year caused, Bolton is now choosing to look ahead- while still armed with all of the valuable lessons he learned through it. "The subsequent series of events that followed that fateful day in March have actually presented me with a series of highlights that, in some strange way, I am grateful for having happened amongst the chaos," he says. "I truly began to understand what is important in life: close relationships with friends and family, letting go of those things that are simply beyond your control, and most importantly, who stood beside you when the going

really does get tough. There have been some incredibly dark and depressing days as I have battled to keep my business afloat (and still do), whilst making some very difficult decisions that impact not only myself, but the lives of the people around me. Those kinds of moments are tough, and I am extremely grateful that there have been a number of people that have picked me up from the floor when I have needed it the most."

And Bolton made sure he paid it forward as well. After all, it was not just event organizers that were suffering through the coronavirus pandemic; the artists, creatives, and musicians that were a mainstay of the events they organized were also hurt badly by the crisis. And that's essentially why Bolton got together with acclaimed Dubai-based DJ Lobito Brigante to stage Breakout DXB, a two-day music, arts and culture festival in Dubai in early November, which was billed as "an event for the community by the community" aiming to support Dubai's community of homegrown creative talent. For those of us who attended this event, it felt like a return of sorts to the way the world was before 2020 happened- but, at the same time, Bolton and his team had also set the stage for what we can expect from the so-called new normal in 2021. As Bolton himself put it: "Live event experiences will be back, more relevant, and stronger than ever- just different from what we might be used to."

TIME FOR INTROSPECTION

1/ You cannot control everything "I am the epitome of a control freak, and this whole experience has really highlighted that, at some point in life, you literally have to surrender to a greater force, and that the only thing you can control in these situations is how you act and behave."

2/ Everything is temporary "I believed that the business I was building was almost indestructible, and that with continued hard work, we would always progress and grow. Unfortunately, sometimes that's not the case, and fate has other ideas. As much as the growth before COVID-19 is temporary, so is the chaos and decline afterwards. This time will pass, and we will prosper again."

3/ Don't take it personally "The hardest part in all of this has been the damage that the impact of the shutdown has had on what I believe is my personal reputation. The COVID-19 crisis has forced many of us into making decisions that we would never have normally made. Cash flow has been restricted resulting in delayed payments, staff have taken unpaid leave, some have left the company- all decisions have massively impacted others. All choices right now are hard choices, so take it easy on yourself, and try not to take them personally."



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09

HALIMA JUMANI

DIRECTOR, **KIBSONS**



In her role as Director at Kibsons, one of the most prominent names in the fresh fruits, vegetables, meat, and poultry industry in the UAE, Halima Jumani (who's also a part of the founding family behind the brand) has been overseeing the company's focus on distributing fresh, healthy food directly from market-to-door for thousands of UAE residents for more than ten years. And even so, this experience wasn't enough to prepare Jumani for what came her and Kibsons' way over the course of the COVID-19 pandemic in 2020, be it with the health and safety concerns, the surge in demand, or even just the overwhelming sense of unsettlement that governed not just businesses but people as well through this period. Having said that, it is definitely to her and her company's credit that they managed to come out on top despite everything that happened- not only did Kibsons manage to rise to the occasion and serve its customers in the best way it could, the brand also put its best foot forward in supporting not just its own employees through this crisis, but also local SMEs by offering them a place on its online platform.

"Responding to the COVID-19 lockdown during March 2020 and stepping up the business capacity to meet the urgent grocery delivery requirement of thousands of UAE residents, was definitely the most demanding highlight

"GRATITUDE. THAT'S THE ONE BIG WORD THAT OVERSHADOWS EVERYTHING."

of 2020 for me," Jumani recalls. "It challenged my years of experience in supply chain operations, and put to test the robust, operational, and corporate structure at Kibsons International in scaling the business more than three times and restoring our same-day delivery service in less than six weeks of the initial lockdown stage. Both personally and professionally, it was a rewarding experience." And when asked what kept her going through it all, Jumani replies with a nod to the purposeful career she has taken on for herself. "I love what I do," she declares. "The opportunity to add value to so many families in the UAE community through both healthy deliveries and increasing job opportunities is quite an honor. I do not take this for granted, and it's an uphill challenge to satisfy the high expectations our customers have come to expect from Kibsons."

TIME FOR INTROSPECTION

1/ Gratitude "That's the one big word that overshadows everything. For sure, many people have experienced a deep sense of gratitude for what they have, whether its health, family, friends, customers, skills, or a great team at work, who will stand by you in the most difficult times."

2/ Nothing is a given "Things can change at any time, and we need to have the ability and mindset to adapt swiftly to changing circumstances. Adaptability is probably the greatest skill to have in this era. What really drives success in today's world is agility, responsiveness, and an authentic and deep understanding of real customer needs. We have to remain flexible to remain relevant."

3/ Communication "This is so important in good times, but also in challenging times. It helps people resonate, empathize, and deeply connect on honest, truthful, and human grounds, thereby starting an era of true customer relationship."



10

RASHID AL GHURAIR

FOUNDER AND CEO, **CAFU**

For businesses that were navigating the economic crisis caused by the coronavirus pandemic in 2020, it's fair to say that it would have been hard for them to focus their efforts on anything other than boosting their own bottom lines. But this year has brought forth several examples of enterprises that decided to look beyond their own profits, and instead turn their attention on how they can go about serving their communities, which has led them to contribute to something larger than just themselves, while also securing their success in the long term. This seems to have been the methodology that Rashid Al Ghurair has made use to govern his Dubai-born startup, CAFU, the MENA region's first on-demand fuel delivery and car service, through the course of 2020. "In such times of uncertainty and adversity, we as businesses and business leaders have the choice to pause, reflect, and to really listen to the needs of our employees and customers," Al Ghurair says. "To be more agile

"IF ANYTHING, THE PANDEMIC HAS BEEN A WAKE-UP CALL FOR PEOPLE AND BUSINESSES to prioritize sustainability like never before."

TIME FOR INTROSPECTION

1/ Care more, do more

"If there's one thing the global pandemic has taught me, personally and professionally, it's that as human beings, and more so as business leaders, we have a responsibility to care more and do more to support our employees, our customers, and our communities."

2/ Be bold, be agile "The pandemic has also thrown us into the deep end, and

businesses that survived and even thrived are those that have shown agility and bold innovation to adapt and prepare for any situation."

3/ Deliver value, not products "Businesses that will stand the test of time are those that focus on the value they are delivering to their customers and communities, as opposed to an equine view of the product and profit."

and see what we can do to deliver more value, rather than simply an improved product or service. As a proud business leader myself, I have reflected on how one of my business ventures, CAFU, should adapt to the world we are in now. Which is why in July this year, we made a bold decision to our business model by permanently removing our fuel delivery charges -making us the same price as a petrol station- to put dirhams back into the pockets of our customers when they needed it most."

"But it doesn't stop there," Al Ghurair continues. "We also have a responsibility to the communities in which we operate, and the world in which we live, to do more to meet their needs, and contribute not just to driving our economy forward, but also securing our environment for future generations to come. If anything, the pandemic has been a wake-up call for people and businesses to prioritize sustainability like never before. As we reached our two-year milestone in November, we announced the CAFU Sustainability Deal, our strategy to help drive us towards becoming carbon neutral. As part of this, we have aligned ourselves with the United Nations Sustainable Development Goal 13 on Climate Action, and we have also made great strides in our testing, research and development on the Ghaf Tree Project -our pledge to plant a million ghaf trees in the desert- which is helping to fill a knowledge gap by creating a solution that can be used to plant ghaf trees at scale in the harsh desert landscape." At this point, it should be pretty apparent that the potential impact of CAFU's Ghaf Tree Project is massive and goes beyond 2020, or even 2021, for that matter- as Al Ghurair put it, "What we're looking to achieve is a model built to combat climate change, anytime, anywhere."



11

OMAR KASSIM

FOUNDER AND CEO, **NOMOD**

Omar Kassim is perhaps best known for being the founder of erstwhile e-commerce marketplace JadoPado (which was acquired by its counterpart in the domain, Noon, in 2017), and he is currently at work on his newest venture, Nomod, whose website proudly proclaims that it is “building better business banking.” Now, this may well be a personal take, but if one were to put together a list of the voices of note in the MENA startup ecosystem, the UAE-based Kassim’s musings on life, business, and everything in between (all of which can often be found on

TIME FOR INTROSPECTION

1/ Resilience is underrated
“Being able to stick it out and survive when the plan has not only changed, but no longer exists, is worth learning and holding onto.”

2/ True character is forged in the furnace of hardship
“At every setback, you have the opportunity to show who you really are. Do you

turn vindictive, and use the opportunity to inflict as much pain as possible? Or, do you dig deep and act with fairness, compassion, and generosity?”

3/ Focus on *only* the things that matter “Life is shorter than we’d like to imagine, therefore focus relentlessly on that which you’ve decided is worth pursuing.”

“Being able to stick it out and survive when the plan has not only changed, but no longer exists, is worth learning and holding onto.”

his Twitter, @okassim) certainly warrant him a presence on that compilation. And as such, his outlook on 2020 is worth checking out, if only to look at what are the things that caught his attention this year.

For starters, on the business side of things, Kassim has been impressed by how quickly the world adopted a digital way of life in the wake of the COVID-19 crisis. “We embraced digital in everything, whether it be e-commerce, money, learning, and all sorts of new things and future-altering behaviors,” he notes. “Humanity also experimented with remote working (and learning) at mass scale this year. As someone who’s been working remotely for a while, this was incredible to both see and experience. Many of us forget that a human being’s default state (and the continued default state for many world leaders, e.g. the President of the United States, or the Queen in the United Kingdom), is to work where we live, and live where we work (e.g. farmers, shepherds, war correspondents, climate scientists), therefore making it refreshing to return to this state, with one of our greatest modern inventions, the internet, providing the means by which knowledge workers were able to explore a genuine alternative to

our 9-to-5 commuting culture.”

In the same manner as how the coronavirus pandemic made flexible working a much more familiar concept for the world at large, closer to home, the crisis has also managed to bring about changes that many in the UAE have long hoped for. “We finally let VoIP out of the bag in the UAE, and I don’t think we can or will ever go back,” Kassim notes. “The magnitude of this was eventually lost in the madness of the rest of the year, but this will continue to have an impact for years to come.” Indeed, it’s thanks to changes like these that 2020 brought in that this year will be looked at a kinder light by history in the future—after all, as Kassim points out, the way the world reacted to the happenings of this year remains something to be in awe about. “I was blown away by humanity’s collective resilience,” he says. “The initial reaction to COVID-19 and the subsequent lockdowns initially felt like a death knell for what was meant to be a banner year. Instead, both people and businesses rallied and iterated at great speed to adjust to the short-term ‘new normal.’” And that, if nothing else, is something to be grateful for in 2020— and yes, it bodes well for 2021 too.

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12

SACHA HAIDER

PRINCIPAL,
GLOBAL VENTURES

When we talk about industries that have been battered by the coronavirus pandemic of 2020, venture capital may not figure highly on that list—but that’s not to say that this sector hasn’t been affected by the crisis either. Consider the example of Dubai-based VC firm Global Ventures, which has, so far, announced investments in four startups through the course of 2020. One of these was the US\$10 million funding round that it co-led with Japan-based Asia Africa Investment and Consulting (AAIC) in the Lagos-headquartered Helium Health in May, which also has the distinction of being a transaction that was conducted almost entirely online by Global Ventures Principal Sacha Haider. “I never imagined that I would close my first transaction with Global Ventures on Zoom,” says Haider, who joined the company in early 2020. “Although we started evaluating our investment in Helium Health—West Africa’s largest telemedicine company—before the lockdown, I ended up completing diligence, establishing rapport with the founders, and closing the transaction all virtually. I always thought of VC as a very human experience, because it’s a space that is predicated on building strong relationships with founders. The idea of breaking bread and meaningfully getting to know the entrepreneurs over a screen seemed impossible. When you’re lucky enough to meet founders as stellar as Adegoke Olu-busi, Dimeji Sofowora, and Tito Ovia, who are deeply passionate about solving a real, tangible, and very timely issue in healthcare across Africa, I was pleased to find the human element was not lost. One of the highlights of this year has

“Having more meaningful time to think and rethink through an investment, ESPECIALLY IN A CHANGING AND UNPRECEDENTED GLOBAL CONTEXT, HAS PROVEN TO BE REALLY VALUABLE.”

been watching them grow their business, improving quality, access, and cost of healthcare across the continent, when it is more relevant than ever.”

Another of Global Ventures’ notable undertakings through the course of 2020 was its orchestration of a virtual internship program with 23 individuals located in 14 cities around the world. “This was a highlight because it truly demonstrated our ability to collaborate, create value, and build long-lasting relationships virtually, in a time where everyone was feeling relatively isolated as individuals,” Haider explains. “It was an intense but gratifying opportunity to learn from a diverse group of people, each of whom brought with them unique thoughts and perspectives to the table. The whole process was definitely challenging, from recruitment and content creation, to the management of the program and the engagement of the interns. The program showed the importance of expanding access to venture capital, a traditionally elusive space to most young people.” As for why this was an important effort for her VC firm to make, Haider just points to the world we inhabit as an explanation. “Around the world, we’re at a stage where Gen Z investors are catering to Gen Z consumers,” she explains. “As investors, it’s helpful to have that perspective in the room as we analyze transactions.”



TIME FOR INTROSPECTION

1/ Slowing down isn't a bad thing "In the fast-paced and dynamic world of venture capital, 'taking things slow' often gets a bad reputation. Having more meaningful time to think and rethink through an investment, especially in a changing and unprecedented global context, has proven to be really valuable."

2/ Sometimes the best advice is home-brewed "In the earlier part of the year, I found myself consuming plenty of content (notably from the US) about the best way to deal with 'the new normal.' However, like many others, I began to realize that the pandemic had not manifested itself equally or similarly across geographies. The realities of emerging markets were different to those of developed markets—one that demands a nuanced approach. While it is comforting to look and learn from the more developed markets, it is important to not lose sight of the specifics of our own context and circumstances, and to appreciate them in their own right."



13

OMAR AL MHEIRI

CO-FOUNDER, **LETSWORK**

As he looks back on how his business -an app that helps people gain access to the best workspaces in the UAE- fared through the course of the year, Letswork co-founder Omar Al Mheiri divides the period into three segments. “The first is Q1 of 2020, our best quarter yet, where we saw exponential growth in the business,” Al Mheiri says. “The pandemic couldn’t have come at a worse time, as we were on a phenomenal trajectory, having achieved product-market fit, and getting ready to scale the business abroad.” As the COVID-19 crisis descended over the UAE, Al Mheiri notes the lockdown periods that followed as having been the year’s second major highlight. It was a time for introspection, he says, while also allowing him and his team the opportunity to focus on fixing

some pressing issues that had been ignored for a while. “We redesigned our branding and the app, and explored new products/services,” he remembers. “The lockdown tested our patience and our ability to ideate growth strategies based on various scenarios, because there was so much uncertainty as to how and when we were going to come out of the lockdown. Difficult decisions had to be taken, and it definitely tested my ability to lead in times of instability.” But the year’s last few months have offered Al Mheiri and his team at Letswork some respite. “These months were crucial for us to make up for lost time, push a new narrative, and pivot our products to cater to an evolved market. We realized an increased need for privacy and isolation, and now work together with our former competitors in the co-working sector by selling their offices and meeting rooms on our app,” he concludes.

“BOTH AS A PERSON AND AS A BUSINESS, it is so important to be able to bounce back no matter what life throws at you.”

TIME FOR **INTROSPECTION**

1/ Agility matters “Being an asset-light business has been a massive blessing for us, as it has helped us the ability to test ideas, evolve, and pivot if necessary, very quickly. We are also inherently very lean as a team, and our flexibility allows us to reassign roles very quickly based on skillsets, interests, and backgrounds. These were key factors that allowed us to respond to the pandemic very quickly, and it is something we will probably maintain as a company going forward too.”

2/ Build your resilience “Both as a person and as a business, it is so important to be able to bounce back no matter what life throws at you. As a small business owner, it can be so easy or tempting to throw the towel in and give up when the going gets tough, but somehow things always work out for the better.”

3/ Focus on your team dynamics “I am extremely grateful to have a truly dedicated and motivated team that gets along well together. Team dynamics is something we take very seriously, because it can either make or break a company. Hire smart, and hire a person not just because of their skillsets, but also if they are a culture fit. Asking yourself, ‘Would you mind being stuck in an elevator with them for three hours?’ is a good starting point!”



14

CHARLIE WEAVING

MANAGING PARTNER,
LIVIT HOSPITALITY MANAGEMENT

It's no secret that the COVID-19 crisis has hit the hospitality sector especially hard in 2020, and Charlie Weaving, Managing Partner of LIVIT Hospitality Management, a Dubai-based enterprise that provides comprehensive management services in the lifestyle hospitality sector, is just one of the many people working in this industry who will attest to this— but that doesn't necessarily mean that it has been all doom and gloom here either. According to Weaving, whose company manages venues like Cove Beach and

The Bungalow in Dubai, “it ain't over ‘til the fat lady sings,” and that's the lens through which he and his team decided to react to the COVID-19 crisis in 2020. “Out of this pandemic, there have been many success stories and new opportunities created,” Weaving notes. “In other ways, the situation has lowered the over-saturation of the market, and businesses that have been able to adapt, evolve, and overcome adversity in 2020 remain. Personally, when this pandemic first hit, I went through various stages of disbelief, thinking, ‘They surely couldn't close restaurants and hotels, could they?’ Then, lockdown hit, the calls

started coming in, we were told we had to close, and the situation worsened. At that point, I was really stuck. Normally, I feel that I am a strong problem-solver, but I had no solutions. After about two weeks stuck in the house, I woke up one morning, and thought, ‘Right, let's spin this into a positive, and start signing deals now!’ And off we went again.” It's this attitude that seems to have served Weaving and his team at LIVIT well— he now proudly declares that the last quarter of 2020 has been one of the busiest and most successful of his career. And that, in turn, augurs well for the new year ahead— here's hoping.

TIME FOR INTROSPECTION

1/ Be ready for anything

“Take what you have learnt from this situation to adapt and evolve your business strategy, so that you are equipped to emerge stronger as a company from a crisis in the future.”

2/ Take on projects with the potential to thrive not only in normal market conditions, but also in times of crisis.

“At LIVIT, we strive to create unique homegrown hospitality experiences across all segments of the sector, from three-star through to seven-star projects. The diversity of our brands, combined with the consistency of our exceptional service standards, has enabled us to go from strength to strength during 2020.”

3/ Look for the silver linings.

“You can always work harder and smarter when you are up against it!”

“YOU CAN ALWAYS
work harder and smarter
WHEN YOU ARE UP AGAINST IT!”

15

SHAIMA SALEH AL-HUSSEINI

MANAGING DIRECTOR,
**SAUDI SPORTS FOR ALL
FEDERATION**

On her LinkedIn page, Saudi Sports for All Federation Managing Director Shaima Saleh Al-Husseini describes herself as an advocate for “a healthy and active lifestyle for people of all ages and abilities across the Kingdom of Saudi Arabia.” But a mission like that can be hard to accomplish especially when the country in question is in the throes of a global pandemic, and its residents are subject to lockdowns that effectively force them to stay home, and thus lose the chance to physically exert themselves in the outdoors. But Al-Husseini and her team at the Federation didn’t let this challenge deter them from the goals they had set for 2020—indeed, they just pulled their socks up, and, pardon the pun, got moving. “2020 was a year that could have quite easily gone to waste, but thankfully, our team worked extremely hard to pivot immediately,” Al-Husseini says. “Within a week’s time, we went from a heavy event focus to a heavy public health and wellness communication focus. I can say it was a point of pride for the Federation that we touched so many households across Saudi with our Baytak Nadeek campaign (topping more than 3.7 million engagements at the height of lockdown), and it had so many powerful moments, including a social impact element that saw people’s home workouts convert into donations for the Saudi Food Bank.” As for Al-Husseini herself, her sense of accomplishment came after she witnessed firsthand how people were reacting to the initiatives that the Federation was spearheading. “The Sports for All Federation’s massive success rate at bolstering people’s physical and mental health at a time when so many people across Saudi Arabia needed us most was the professional highlight of my year,” she says. “It also resonated on a personal level, seeing all these people reach out to us on social media telling us we changed their mood and made life more positive during a challenging time.”

TIME FOR INTROSPECTION

1/ Always be ready to pivot your business model in a time of need

“This is probably the number one lesson that we took away from the pandemic. Had we shifted into ‘wait and see’ mode, we would have lost an entire half-year of results. We immediately launched an information portal called Healthy Living that served as our ‘base of new operations,’ with everything from physical and mental health tips to nutrition to workouts. From there, we had trainers begin online tutorials, and we had animated exercises that were accessible to all. We created competitions, and asked people across Saudi to act as our wellness advocates, creating a community spirit and helping to fight loneliness. We went from a full-on event focus to a communications focus, and we did it well before internet fatigue set in.”

2/ Be agile, and consider every avenue’s benefits before discounting your options

“Ideas that may seem hollow at first may deserve a second look, especially in extreme scenarios. Look at the option from multiple viewpoints, don’t just assume that face value is enough scrutiny, especially when times are as unusual as they have been over the last six months.”

3/ Cultivate multiple verticals of influence, so that your business remains relevant in different scenarios

“It isn’t enough to be good at one thing only. You may have heard before that diverse portfolios are often more resilient than others. I found this held true even in the sports sector; now that we have diversified our focus more, we are relevant to many more different segments of society, and we are impacting hard to reach demographics. This is a silver lining to our pivots early this year.”



“Ideas that may seem hollow at first may deserve a second look, ESPECIALLY IN EXTREME SCENARIOS.”

16

ALAA FADAN

CO-FOUNDER AND CEO,
TELFAZ11

Saudi Arabia-based Telfaz11 has long been regarded as one of the leading players on the MENA region's digital media scene, and anyone who has seen its growth since its launch in 2011 would have, at the start of this year, certainly only expected the enterprise to continue to bolster its offering (and its appeal) in 2020. And, as it turns out, that's just what Telfaz11 has managed to accomplish this year- but perhaps not in the way most of us -or even its co-founder and CEO Alaa Fadan- expected the year to unfold for it. Indeed, 2020 has been a year in which Telfaz11 (whose creative content had garnered it more than 2.3 billion views and 24.8 million subscribers) has had to pull the shutters down on some of its productions owing to the effects of the COVID-19 crisis- but it's also been a year where it inked a multi-picture deal with Netflix (which, in case you don't know, is the world's largest streaming service with over 195 million paid memberships in over 190 countries).

"As an entrepreneur, 2020 provided a set of unprecedented challenges that truly upended our business planning," Fadan says. "The rollercoaster that ensued had its ups and downs, beginning early in the year with a successful move to our new headquarters in Riyadh, as well as the realization of a key milestone- the launch of Six Win-

dows in the Desert, our first series on Netflix. Very quickly after that, we had to contend with the practical limitations that COVID-19 placed on our production pipeline and growth which was halted, creating uncertainties for our business and future. More recently, we did celebrate our nine-year anniversary, and at the same time, closed our second Netflix deal, which is the biggest of its kind with the platform in the region, and that came as a result of a very successful collaboration early in the year. So, despite the lack of stability that 2020 brought on to our business, there were some unique opportunities that presented themselves, and became a big part of the current Telfaz11 story."

And now, as the world gets ready for the start of a new year, Fadan says he and his team at Telfaz11 are grateful for the silver linings that have come out for the enterprise in 2020, all of which have only served to reinforce their goals for the company in the long term. "Today, I can proudly say that we are in uniquely positioned place, based on the success we had early on in the year when we started our relationship with Netflix, and how we are finishing our year with our expanded relationship with Netflix, and our focus on developing and producing premium series and feature films, to really pounce and seize on the ambitions that we always had- to be the world's gateway into Saudi culture, as it pertains to entertainment."

TIME FOR INTROSPECTION

1/ Your mission matters

"Have a noble mission for your business- it will always be the North Star that will guide you through the noise and the distractions, and it will give you the push to keep grinding when things get rough. For us, it's about being a catalyst for the local creative culture and economy, exporting our beautiful culture to the world, and affecting our viewers positively in any shape or form through our content."

2/ Diversify revenues, and be lean

"In times of uncertainty, a diverse set of abilities, partnerships, and resources will help you pivot when needed quickly and effectively. We were able to swiftly adapt a digital original show on YouTube when the pandemic hit, and that allowed us to make up for lost revenues in other areas of our business. Similarly, having the ability and skill to produce premium content allowed us to cultivate and lock down strategic deals with the likes of Netflix."



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“2020 HAS NOT BEEN A YEAR TO RELY ON TRIED AND TRUE METHODS.”

17 AMELIA GUNDERSEN-HERMAN

CO-FOUNDER AND CMO,
ASSUAGE TRAVEL

Toward the end of 2019, Amelia Gundersen-Herman had quit her regular job with the idea that she'd spend the next year traveling around the world, while finding work she can do remotely in that time as well. However, the COVID-19 crisis in 2020 upended all of those plans- but that didn't mean that Gundersen-Herman wasn't ready to sit idle either. In fact, it was by looking at how people around the world were looking at ways to protect themselves from all kinds of contagion post the pandemic that led her and her co-founder, T. J. Wronski, to launch their company, Assuage Travel, which produces seat protectors that users can use to safeguard themselves when sitting down in public places. Given that the product can be used on everything from plush business class seats on planes to thin metal waiting room chairs, Gundersen-Herman believes it will help appease people's fears about going back to their regular lives, even as the world continues its battle with the coronavirus pandemic. From a personal perspective, setting out an entrepreneurial outing in 2020 was quite a hustle for Gundersen-Herman- but it remains an experience she is grateful for. “One of the unexpected highlights of 2020 was physically holding our products for the first time,” Gundersen-Herman recalls. “After toiling for months to invent a completely new product, working out the design, shape, materials, and packaging, to finally hold the fruits of our labor was a really rewarding feeling. I think that it really makes you feel like you can do anything and gives you a lot of confidence, both personally and in your business, which is really crucial during the early stages.”



TIME FOR INTROSPECTION

1/ You can't control everything, so do what you can with what you have “I thrive in situations where I have control, or at least, influence. 2020 has taught me that I can still flourish when all my plans are taken away in the blink of an eye. By accepting my new circumstances and looking for creative alternatives, I was able to find a new path during uncertain times.”

2/ Difficulties can spark creativity, and lower risk aversion “I left my job in December of 2019 to find remote work, and spend 2020 travelling. Almost instantly, all plans of world travel were cancelled, and I was one of the millions of people looking for remote work. The pandemic brought with it new fears and changed habits, which sparked my co-founder and I to come with the idea to create seat protectors. It seemed that the universe was sending me a clear message that now was finally the right moment to start my own venture.”

3/ Frequently evaluating and adjusting the course is key to resilience in an unstable environment “2020 has not been a year to rely on tried and true methods. Everything is different, and while some consumer behavior changes could easily be anticipated, others couldn't. In times like these, you must be consistently looking at the data and checking if last week's solutions are still applicable- if they aren't, you must be comfortable changing course.”

18

LINA ROVERE

FOUNDER,
FASHION FRISTA

It's never too early (or too late) to start your business- and if you ever find yourself doubting this notion, just take a look at ten-year-old Lina Rovere, who launched her online fashion label, Fashion Frista, this year. Given her passion for art and fashion, the tween, who is a student at Dwight School Dubai, had been telling her parents that she wanted to start a design business for a while now, and 2020 was the year she got the go-ahead to do just that.

Rovere had originally envisioned an in-store experience for the enterprise she wished to set up; however, the coronavirus pandemic caused her to drop that idea, and that led her to almost bid goodbye to her entrepreneurial dreams- but, thankfully, she didn't. "When COVID-19 came, I couldn't carry out the business idea I had in mind, so I thought that was the end of it," Rovere recalls. "But, ironically, months of being stuck inside without much else to do turned into the best time to prepare for an entirely new business idea. I spent the summer months sharpening my art skills through online classes, and researching how to build an online fashion business."

Rovere launched Fashion Frista three months ago, on her tenth birthday, with the online brand selling clothing for men, women, and children featuring designs

that she's personally made. But that's not all- Rovere is also keen on running a business that's conscious about the world in which it operates. "As a kid entrepreneur, I have a lot to learn about business, but I love that I can shape my business to reflect who I am, and what is important to me," Rovere says. "A few weeks ago, I decided to introduce organic cotton hoodies, because I want to reduce the impact of my business on the environment. And, this week, I revealed my first impact project- it's a design collaboration with an Afghan girl to support girls' education through the United Nations Children's Fund in Afghanistan." It seems pretty clear that Rovere is only at the beginning of her entrepreneurial journey, and as such, one can expect a lot more from her and Fashion Frista in the months to come. And no one is perhaps more happier about this than the entrepreneur herself. "I am so happy I didn't let the pandemic stop me from starting my business," she says. "Now, instead of COVID-19 being the focus of my year, I have my business to focus on. It makes me happy, and I am determined to spread that happiness through my designs, and the way I run my business. It's exciting to see that my family, friends, and even customers I don't know are being so supportive- that's definitely another highlight of 2020."

"IF YOU WANT
TO HELP MAKE
A BETTER
WORLD, YOU
CAN FIND
WAYS TO DO IT."



TIME FOR INTROSPECTION

1/ Don't give up, and keep trying

"If I had given up after my first business idea, which relied on in-store customer interaction that couldn't work because of the COVID-19 crisis, I wouldn't have taken the time to develop an online business. It turned out that starting on an online business was a much better outcome than what I had originally imagined."

2/ Stay positive, and focus on what makes you happy

"I have always been a very positive and energetic person, but at times this year, it was hard to stay positive. There was the stress of studying online, being isolated from family and friends, and of course, the fear of the pandemic. Focusing on something positive -for me, that is art- made a big difference. I spent a lot of time improving my art skills, learning from great artists, and of course, creating art myself."

3/ It is possible to make a difference

"If you *want* to help make a better world, you can find ways to do it. For me, I decided it is possible to make a difference through my business."



“Community is one of the biggest factors for success, AND WE WOULD NOT BE WHERE WE ARE WITHOUT IT.”

19

CHANG SUP SHIN

CEO, 1004 GOURMET

Chang Sup Shin is the CEO of 1004 Gourmet, an Asian specialty marketplace, which, besides distributing to some of the UAE’s top restaurants and retail chains like Nobu, Zuma, Carrefour, and others, also boasts of a fan following among many of the country’s residents, with its location having hosted everything from specialty coffee tastings to Asian cook-

ing classes. As such, and much like any other business in the retail or hospitality domains, Sup Shin’s enterprise was also affected by the COVID-19 crisis in 2020, but looking back on all of it now, he’s happy with how he and his team reacted to the changes that came their way all the same.

“Obviously, COVID-19 hit everybody hard, and we had to make a lot of adjustments in the beginning,” Sup Shin says. “But one of our proudest moments was a sense of family and cooperation in our organization to work together during the tough period. The team’s ability to react and implement changes in operations and supporting one another was a great achievement. For instance, our restaurant supply team was assigned to support the online and shop divisions that saw an influx of orders in the first few months. Since our popular cooking classes could not be done in the shop, we started online cooking classes over Zoom by pre-portioning the ingredients

and delivering it to their homes. We also worked with local chefs who were well known in the community, as well as collaborated on live cooking classes with large organizations such as Korean Tourism.”

But that’s not all what Sup Shin got up to over the course of 2020— this South Korean native also used the year to launch an entirely new F&B concept in Dubai as well. “One silver lining of the COVID-19 crisis was the launch of Ugly Burger, a passion project I built with my friends and partners, Eric Lee and Young Rak Jung,” Sup Shin says. “The idea came about during the lockdown, and we decided to launch a delivery-only burger concept. We wanted to create a high-quality burger joint that had unique options and was reasonable in price. With support from the food community here, we have managed to create a loyal cult following, and we are now hoping to open a brick-and-mortar shop in the next few months.”

TIME FOR INTROSPECTION

1/ Diversifying your business is something that will work in your favor in the long run “1004 Gourmet’s online sales saw a triple growth in the first few months into the pandemic, and I was very happy that we had been prepared by diversifying the business. However, it also allowed us to realize areas of improvement, whether it’s digital and social marketing, customer journey and scalability, and restructuring the back-end for scalability.”

2/ Give back to the community whenever you can “Community is one of the biggest factors for success, and we would not be where we are without it. As our business was less negatively affected through 2020, we provided food donations to people who lost their jobs and homes as a result of the COVID-19 crisis, and we also raised money with the cooking classes we ran for people in Beirut who were affected by the port explosion in August. And this is something we want to continue to do on a regular basis.”

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“LIFE WAS
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-AND ALWAYS
WILL BE-
COVID-19
just shattered
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of control
and certainty.”

20

DR. SALIHA AFRIDI

CO-FOUNDER AND
MANAGING DIRECTOR,
THE LIGHTHOUSE ARABIA

The importance of mental well-being has probably not been discussed as much as it was during 2020, and for people like Dr. Saliha Afridi, who co-founded The Lighthouse Arabia in Dubai as a community mental health and wellness clinic in 2011, this was a topic around which a conversation should have probably happened much earlier in the Middle East—but then again, better late than never is perhaps the mantra to take to heart here. “A highlight for me professionally, which felt a bit bittersweet, was that governments and companies were finally paying attention to mental health and emotional wellbeing as an agenda item,” Dr. Afridi says. “This has been a personal and professional mission of mine to destigmatize mental health, and work towards a preventative model of mental health; however, I am just sad that we had to hit a place of total fear and desperation before that happened.” But like pretty much everyone else in 2020, Dr. Afridi is choosing to spot the silver linings this year presented, and use that to guide her decisions in the year ahead. “One of the highlights for me personally was that life was less hectic, even though it was busier, there was less moving around, and the village became smaller, as we socialized with only those who were nearest and closest. Since there were less social dinners and extra-curricular activities, we started eating dinner as a family, and that grounded us all so much. I am grateful for this time with my family, and I plan to continue it way beyond COVID-19.”

TIME FOR INTROSPECTION

1/ Your relationship with yourself is critical

“Life was always uncertain—and always will be—COVID-19 just shattered the illusions of control and certainty. And if the outside world is so uncertain, the only thing I can control is how anchored and grounded I feel on the inside. People are spending a lot of energy on the wrong things, they are fighting for some level of certainty, or fighting to be happy, or fighting to stay positive, and I believe that isn't the fight we should be fighting. Life has its ups and downs, and we must trust that if it is happening to me, then it's happening for me. Instead, use your energy to take care of your physical body, use your energy to discipline yourself, use your energy to love those even when it feels inconvenient or effortful.”

2/ Mental and emotional health is going to take a whole lot more effort as we move forward

“During the COVID-19 crisis, it became easier to be with my family, to develop certain habits like daily exercise, or eating healthy, or going to bed at the right time, because there were not that many distractions or choices. When things opened up, now it had to be a conscious and willed decision to tend to those habits. The world we live in is not

conducive to mental health—the news is getting more sensational, social media is becoming more consuming and addictive, shopping and other ways of distracting ourselves are becoming more accessible. We are going to have to really make a commitment and engage our willpower to have good mental and physical health.”

3/ Relationships are the truest indicator of happiness, but we take them for granted

“Technology has aided us in many ways to stay connected with those who are far, but it has become a thick veil between those who live close. We take our family and friends for granted when we don't enjoy the moments that have been granted to us. Those who do have the chance to spend time together, have dinners and lunches, or holidays together, have a phone in between them, documenting the moment, rather than living it or enjoying it. But I believe, in the end, the only thing that will matter is how much you loved, and how loved you felt—and that is antidote to loneliness, and the biggest mitigator of stress and mental health problems: how much love you gave and received from those in your life.”

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Acer PD1530i Projector



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

'TREP TRIMMINGS THE EXECUTIVE SELECTION

From better goods to better wardrobe bests, every issue, we choose a few items that make the approved executive selection list. In this issue, we present our picks from Briar Prestidge's debut collection, a timepiece reminiscent of the ocean, a spa experience worth treating yourself with, and more.

POWER POSE **BRIAR PRESTIDGE**

As women in the corporate world go about breaking glass ceilings, there's an aspect of their career shifts that's often quite overlooked: making sure they look the part! This is an issue that Briar Prestidge, the CEO of PR and personal agency Prestidge Group, is attempting to solve with the release of her new eponymous debut fashion label. The inaugural collection features high-quality power suits and accessories for female entrepreneurs, designed to make sure they exude both

confidence and style no matter where they are. Handcrafted with Italian fabric, the range includes black tuxedos with satin lapels, gold-plated cufflinks, classic white shirts, all marked with the signature bull logo as well as a pattern influenced by the koru, the Maori art symbol for an unfurling silver fern fond that represents growth, strength, and peace. Launched in November this year, these power suits are ready to be purchased online. briarprestidge.com

Film director
Nayla Al Khaja
as House Ambassador
for Briar Prestidge



TV presenter Rosemin
Madhavji as House
Ambassador for Briar
Prestidge



EDITOR'S PICK

THE PEARL SPA AND WELLNESS AT FOUR SEASONS DIFC

If you're on the lookout for a break from the hustle and bustle of the city, look no further than The Pearl Spa and Wellness by Four Seasons Dubai. Our suggestion is to indulge in its signature Pearl Spa Experience, which is available across the three UAE Four Seasons Spas, each boasting its own distinct style to reflect the spa's identity. At the Pearl Spa and Wellness DIFC, black tea and myrrh blend are the signature notes, with ingredients sourced from the GCC and crafted on UAE soil, aimed to boost the immune system and reduce muscle sores and inflammations. The treatment begins with a foot massage, followed by a full body exfoliation, and a nourishing hair and body mask. To further calm you down, a full body massage and a facial treatment caps off the experience. So, if you have any knots or stiffness that need to be worked out, and, at the same time, need to give your skin some extra TLC, head down here, and walk away feeling refreshed, energized, and impressed. fourseasons.com



MORE WITH LESS

SANTONI

This season, Santoni brings us to a winter wonderland- or at least makes us feel like we are. For its Fall/Winter 2020 collection, the brand brings in winter boots, making sure its craftsmanship shines through, emphasizing its expertise in materials and a color palette for the festive season and beyond. We're especially loving the silhouettes for the women's collection- after all, who can go wrong with its ankle white boots to bring in oomph to your ensemble? santonishoes.com



ONE WITH THE SEA

BREITLING

It is Breitling's collaboration with sustainable clothing brand Outerknown co-founded by surfing icon Kelly Slater that has led to the release of the Swiss luxury brand's new Superocean Heritage '57 Outerknown. A timepiece that resonates with California's surfing scene in the 1950s and 1960s, it also depicts the brand's commitment to sustainability. Available with a classic stainless-steel case or as a limited-edition model with an 18k red gold bezel, both models have bronze-colored dials and NATO straps made from Econyl yarn, a material sourced from repurposed nylon waste. Powered by the brand's COSC-certified Caliber 10 automatic movement, it is encased in a 42mm case and has a 42-hour power reserve. breitling.com



OUT WITH THE OLD, IN WITH THE NEW

KATE MIDTTUN

THE MANAGING DIRECTOR OF UAE-BASED ACORN STRATEGY

ON HOW HER FIRM LOOKS TO DRIVE MEANINGFUL IMPACT THROUGH ITS VARIOUS UNDERTAKINGS

by AALIA MEHREEN AHMED

“

The most important lesson from 2020 has been that clients really do appreciate being guided by seasoned and experienced professionals who have their best interests at heart,” says Kate Midttun, Managing Director of UAE-based Acorn Strategy, when talking about her firm’s stance on marketing strategies. “Working together to achieve common objectives, rather than let supplier/client relationships become adversarial, is much better for everyone.”

Founded in 2010 by Australia-native Midttun, Acorn Strategy is an integrated marketing, public relations (PR), and digital communications agency that aims to help businesses gain a competitive advantage through tailored, organization-specific marketing approaches. But the underlying criteria behind a fruitful collaboration with any given firm isn’t purely driven by marketing results— it is a positive community impact that appears to be the invisible thread that binds all of Acorn Strategy’s services together. “We have the greatest impact, and drive the best results, when we work with entities that have a focus on developing community,” explains Midttun. “We are open-minded about the industries and sector of our potential clients, but only ever take on work that we feel is important to developing community, and where we know we’ll make a meaningful difference.”

More than a half (60%) of Acorn Strategy’s client base consists of government entities, while another 30% belongs to the private sector, and the final 10% involves working with SMEs. With offices based in the UAE, UK, and Australia, the firm is also handling PR for the Australian pavilion in the now-postponed Expo 2020 Dubai. With its services in the UAE provided across the hospitality and leisure, healthcare, education, infrastructure, and real estate sectors, it’s clear that Acorn Strategy is eager to work with firms belonging to different industries and backgrounds.

How different, or similar, then does its approach become for each project? Creating true competitive advantage requires robust strategies that deal with different types of challenges, Midttun says. “Everything we do comes down to helping our clients grow, and for each one, this means something different, as they all have varying sets of challenges to overcome,” she explains. “A very common scenario is that a client will come to us and say, ‘We know that we need to be doing more –or better– marketing and public relations, and while we’ve worked with many agencies before, we need someone to show us the way.’ So, we begin with the marketing and communications strategy, clearly framing the challenges at hand and boil everything down to a succinct statement of purpose.” Once a strategic direction is agreed, Midttun adds, it’s a matter of focusing on what’s likely to help achieve the best results against objectives, by homing in on target markets, channels and key messages. “From there, the plan for the year ahead snaps into place,” she says. >>>



“WE HAVE THE GREATEST IMPACT, AND DRIVE THE BEST RESULTS, WHEN WE WORK WITH **ENTITIES THAT HAVE A FOCUS ON DEVELOPING COMMUNITY.**”



Kate Midttun,
Managing Director,
Acorn Strategy

“THE BIGGEST CHANGE WE’VE SEEN AND IMPLEMENTED AS A RESPONSE TO COVID-19 IS THE EXTENSION OF COMMUNICATIONS FROM WRITTEN FORM INTO MORE VISUALLY CONSUMABLE FORMATS.”

The current marketing and PR landscape may often seem to be inundated with services and options to choose from. With the COVID-19 crisis having catalyzed the move towards more digital marketing and communications strategies, it is interesting to note that Midttun and her team continue to focus primarily on creating the “right impact” for the businesses they work with. “Too often, agencies become executors of client demands, rather than taking the opportunity to align and have a two-way discussion about what is going to yield the best results,” says Midttun. It is perhaps this approach that has helped Acorn Strategy, which completed 10 years of business in the UAE in November, sail through some of the slowest months of an otherwise tumultuous 2020 without any redundancies or salary cuts, while also achieving 170% of its preset targets for this year.

But it wasn’t without active attention to what consumers truly want and a focus on continuous adaptation that Acorn Strategy was able to achieve this. “The biggest change we’ve seen and implemented as a response to COVID-19 is the extension of communications from written form into more visually consumable formats,” explains Midttun. “Press releases as a written form should also be accompanied by video, static

infographics are better communicated as an animation, social media requires far greater articulation using copywriters, creative and digital knowledge.” Equally important to making these service modifications has been creating transparency and honest channels of communication with the end-users, says Midttun. “Where we’ve seen the most success in the market is when organizations are consistent and transparent in their messaging,” she notes. “As long as consumers are receiving frequent communications and understand what’s happening, they’re on the journey with the business owners and operators.”

When asked about how she looks back at a year that saw one of Acorn Strategy’s biggest projects getting postponed owing to Expo 2020 Dubai’s change in dates, Midttun says she remains optimistic about the event. “The decision to postpone for a year was well received, because they had strong community support and were acting with the best intentions of health, safety and collaboration,” she says. “In some ways, it’s meant that countries have more time to prepare, but of course, there’s a new set of unforeseen issues to prepare for now. We’re taking the opportunity with our clients to support their stakeholder engagement, to improve their content in the lead up to Expo 2020 Dubai.” What,

then, are her biggest three takeaways from this experience? “Engage your stakeholders, even when you don’t need to, maintain clear and consistent communication, even when you don’t have all the answers, stay focused on the priorities and be open to adjusting the path.”

With over 18 years of experience across different nations under her belt, and having had a fairly successful 2020, it appears that Midttun’s expertise will hold Acorn Strategy in good stead in the future. “Using these experiences and shaping a context alongside with being a strategist, I’m constantly scenario-planning, and thinking in terms of best, worst, and middle-road outcomes,” she explains. “I’d also add that, having not come from an agency background, I believe my insistence and view on creating value for clients has meant that we’ve always naturally looked at how we’re relevant and how we evolve to meet the needs of the market.”

But Midttun also remains fully aware that the key to further expansion in the MENA region, while garnering successful projects in existing locations, lies in continuously adapting to a new, ever-changing, almost volatile market. “The clue to successful adaptation in a post-COVID landscape is in our name—if there’s no strategy to implement, then how can anyone expect to succeed in restoring and growing their business?” she asks. “If we’re stuck in our ways, and don’t adapt to market conditions, then we’ll sink— that’s the same for everyone. The most dangerous phrase in the English language, at least when it comes to business, is, ‘We’ve always done it this way.’ But, in conceiving and implementing strategies that work to grow our clients’ businesses, we not only remain relevant, but achieve our own growth in parallel.” ■



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ABLF 2021 LOOKING AHEAD

The Asian Business Leadership Forum (ABLF) was founded on the premise of celebrating authentic, inclusive and principle-centred leadership as a force for change.

Throughout history, leadership has been important but at no time has there been a greater need for powerful, future-focused and authentic leadership than today, a time for global stakeholders to cooperate in managing the COVID-19 consequences.

The ABLF, which pivoted to the virtual format at the cusp of the pandemic, continues to draw global leaders to engage in conversations seeking equitable solutions for the economic, social and environmental issues caused by the pandemic.

Over the past two centuries, technology and globalisation have shaped our economic well-being. It is for this reason that the ABLF's overarching theme for the 13th through the 23rd editions will be: 'Innovative Strategies for a Decade of Challenges: Asia 2020-2030' with discussions covering infrastructure, finance, trade, education, healthcare and philanthropy, under the lens of recovery, stability and growth.

The ABLF Talks Live running currently from October 2020 through November 2021 as a 12-part virtual conclave series will feature over 200 speakers in monthly events, engaging over 100,000 participants in knowledge-led conversations and high-impact networking sessions expands on the narratives around the ABLF theme and topics through the voices of Asia's finest and most responsible leaders.

With a larger purpose to globally publish and present a set of whitepapers that include lessons and leadership perspectives shared during the live series, the ABLF Talks Live chronicles the economic, social and cultural zeitgeist of Asia in the times of the pandemic and long recovery.

Here are the highlights of the ABLF Talks Live Whitepapers

1. Inclusive growth

Creating an inclusive, people-centric and accountable new ecosystem that reflects the pre-COVID spirit of cooperation while also addressing several challenges—from financial integration and fintech to food security, healthcare, education, women's empowerment and climate change.

2. Accountability

Setting a new narrative with greater accountability on part of institutions towards citizens who need knowledge, education and training in a mutually beneficial relationship.

3. Future-ready

Harnessing innovation and lessons from the pandemic to create healthier, more equitable societies and build a stronger, viable medical infrastructure. An example is that of healthcare systems that have embraced telemedicine and other forms of digital health over a period of months. We also have an opportunity to build resilience to the inevitable future pandemics through more innovation.

4. Self-sufficiency

Focusing on changing the way countries produce and consume food; preparing to feed a growing global population and meet the 2030 deadline for the SDGs; bridging food and finance, and ensuring finance to support these transitions. By 2050, the world will need to feed nearly 10 billion people and to meet this need, the way we currently produce and consume food needs to change. Greater adoption of technology must occur with increased safeguards, regulations and transparency.

5. Business

The past nine months has turbo-charged technology as a unifying force against COVID-19. Access to new partners and investors is now just a zoom call away. New technology should allow for geographically and socio-economically diverse employees to work remotely.

6. Sustainable Investing

The pandemic and its pestilent problems have highlighted the importance of the UN SDGs and the need to make responsible investments safeguarding the community.

The decade ahead is a significant one and the ABLF Talks Live seeks to bring together the wisdom of leaders to help Asia navigate the Century that has been given her name.

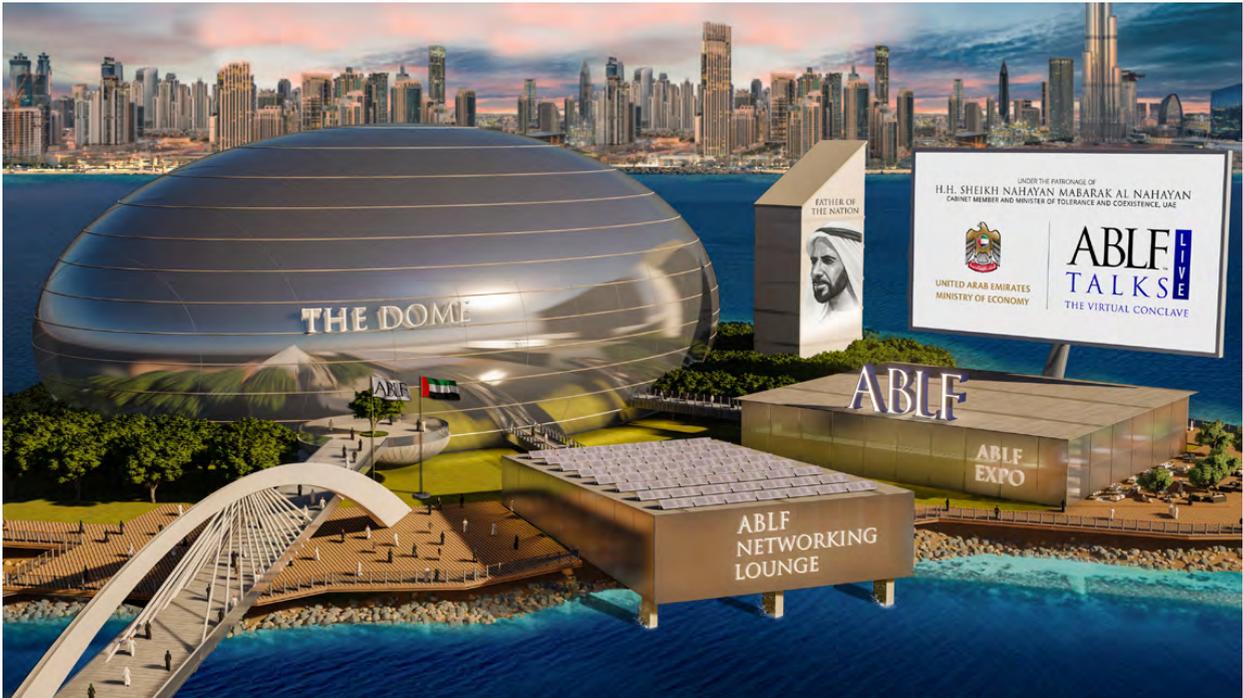
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I'M A SURVIVOR

How **Twiink Studio** founder **Miko Su** got through her first year of business (despite a pandemic)

by TAMARA CLARKE

Starting a business is difficult under normal circumstances- but to do so in the midst of a global pandemic adds a whole new set of complexities that one simply cannot be prepared for. Given these circumstances, many entrepreneurs in the region have had to shutter their businesses- but there are also others like Miko Su, the founder of Abu Dhabi-based Twiink Studio, who are fighting the odds to get their businesses to survive the economic downturn caused by the global COVID-19 crisis.

Twiink Studio, which opened in November 2019, quickly became the UAE capital's premier lash studio offering a host of services including brow tinting, threading, and microblading. With a viable business plan and tenacious spirit, Su was off to a good start, but just a few months into her entrepreneurial journey, the coronavirus pandemic began to rapidly spread, and bringing

the momentum her business was on to an abrupt halt. "With us being in a business where we are physically very close to clients, we were greatly affected by all the changes," she says. "Not only was I afraid for the health of my staff and myself, our finances were worrisome too because bills and payrolls don't stop, just because income does."

Given the outbreak, Twiink Studio, like all other service-based businesses within this business sector, was required to close for three months in accordance with UAE government regulations. During that time, Su grappled with the loss of revenue- but she also didn't let it keep her down. "The lockdown definitely opened my eyes to what's important in life," she says. "Throughout quarantine, I had to sit and wait for the days to pass. I couldn't stop thinking about how we would survive in the long run, what I needed to be doing, and whether the industry itself would survive. There were so

many unknowns, but what I did know was that I simply could not give up, just because things were tough."

And that's exactly what she did. Su kept looking toward the future, and devised a plan for recovery. After the lockdown got lifted, only half of Twiink Studio's services were allowed to resume upon its reopening. Consequently, bookings declined by 60%, which left the business in financial peril. But then, to give her business a boost, Su launched Twiink at Home, a personalized mobile service that accommodated "the new normal" that the world was in now. And this, along with other incentives to welcome clients back, is what is now steadily helping Su's business to rebound.

Amid the pandemic, taking care of customer needs is only half the battle when it comes to owning and operating a successful business. Su is now tasked with maintaining health and safety regulations specific to the COVID-19 crisis, which includes keeping up with changes to guidelines, which are frequently handed down during impromptu municipality inspections. Su's workload has thus tripled, and the level of responsibility she feels to those who depend on her for employment and services has also intensified, but her resolve to keep her business running remains the same- and she remains still immensely grateful for all that she has. "Starting Twiink just a few months before the pandemic began was an unfortunate stroke of luck, but the business is celebrating its one-year anniversary in November 2020, and we are proud," Su says. "I am so happy and relieved that we survived."



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Together with our nation, its leaders, and its communities, we continue to grow together, deliver value and embrace heritage.

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