



CEO Clubs Network®

CEO Clubs Network

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ISSUE 69

**MOZAMBIQUE
PRESIDENT
MEETS CEO CLUBS
DELEGATION**

**BURJ GLOBAL
POWER 100
WASHINGTON, D.C.
U.S.A**

**COFFEE BERRY:
ELEVATING COFFEE
THROUGH DESIGN,
QUALITY & CRAFT**

**DUGASTA
SHAPING
THE CITY'S
RISING DISTRICTS**

**DELEGATION TO
CHINA 2026
SPRING**

UMESH KUMAR SRIVASTAVA

CEO & DIRECTOR

VIN METAL SYNERGIES

CEO Clubs Network

Connecting Minds,
Creating Opportunities

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- **Community Building**
- **Event Marketing**
- **Communication**
- **Trade & Investment Promotion**
- **Leadership & Excellence Award**
- **Entity Formation**

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CEO Clubs Network®

CEO Clubs Network is an award-winning, globally recognized organization specializing in community building, event marketing, communications, entity formation, trade and investment promotion. Our purpose is to nurture relationships, share knowledge, and create opportunities for C-level executives across the private and government sectors. With a strong presence in USA, UAE, and China, we distinguish ourselves by providing tailored advice, fostering strategic collaborations, and empowering businesses to thrive within an influential global network.

Our regional headquarter, CEO Clubs Network UAE, has been in the industry for more than 19 years. Showcasing a list of high-profile members plus 3,000 affiliations, our organization is grateful for the patronage of **His Highness Sheikh Juma bin Maktoum Al Maktoum, a member of Dubai royal family.**

We are a proud winner of the **Dubai Quality Appreciation Awards Cycle 2017 and 2022** which were presented by **His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of United Arab Emirates and Ruler of Dubai.**

Among our numerous major international awards, we are elated with EXPO 2020 Dubai Recognition by His Highness Sheikh Ahmed bin Saeed Al Maktoum, Chairman & Group **CEO of EXPO 2020 Dubai Higher Committee for our invaluable contribution to the success of EXPO 2020 Dubai.**

MISSION

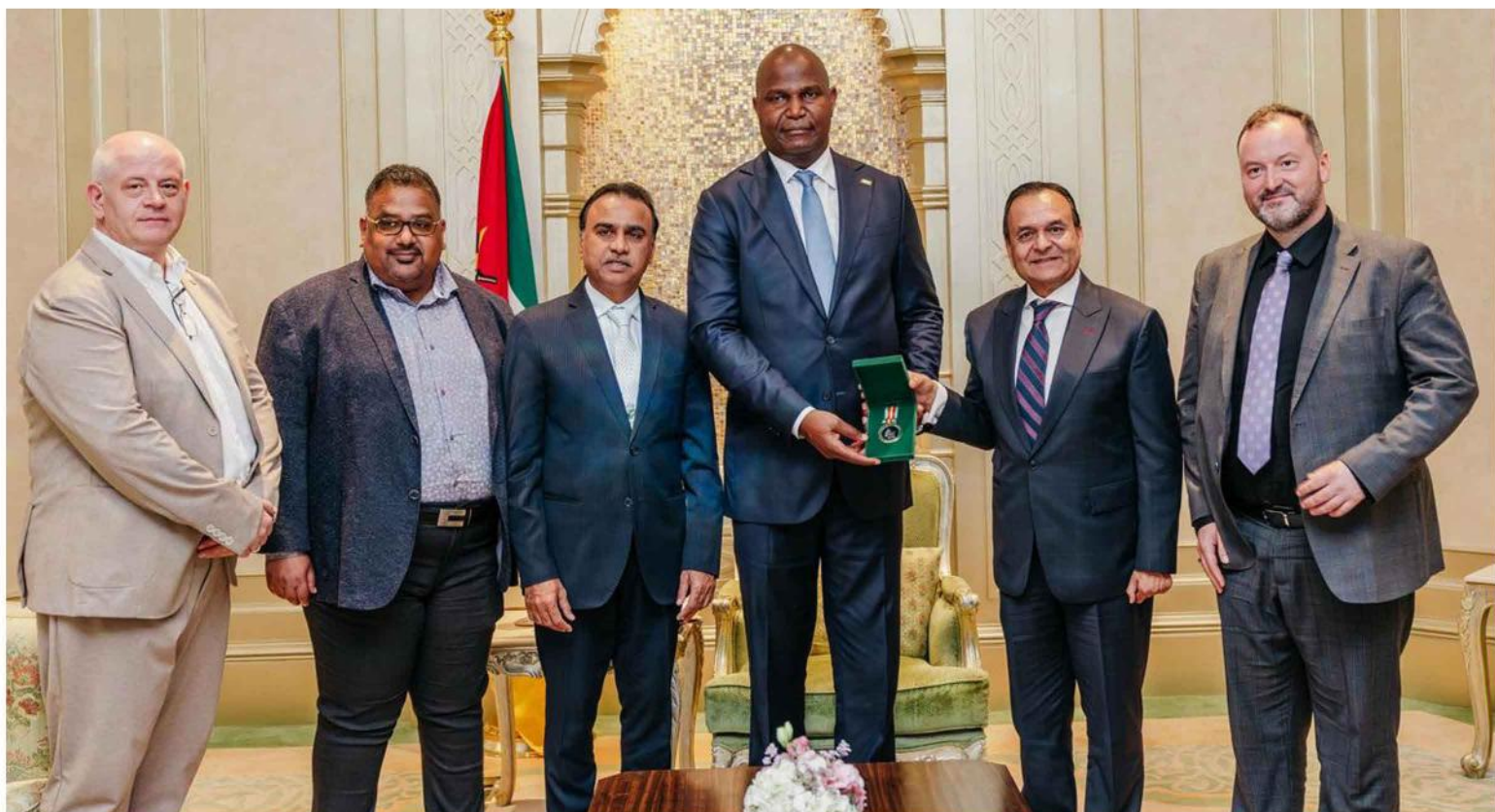
CEO Clubs Network creates the most effective business platform for CEOs and Seniors Executives to share experiences, explore opportunities and grow business locally and internationally.

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Dear Members & Readers,

As we welcome January and step into a brand-new year, we do so with renewed purpose, optimism, and ambition. The beginning of the year offers a moment to reflect on the progress we have made while setting our sights firmly on the opportunities ahead. At CEO Clubs, 2026 has commenced with meaningful engagements, powerful dialogue, and strengthened global connections that reaffirm our commitment to leadership, collaboration, and impact.

January marked an important milestone with the first **CEO Clubs 2026 Dinner for Valued Members, held in association with MICS**. The evening set an inspiring tone for the year, bringing together distinguished leaders in an atmosphere of strategic conversation, relationship-building, and shared vision for the future.

Our monthly CEO Clubs Meeting featured a compelling panel discussion on “**Resilient Leadership: How Women Navigate Crisis, Change, and High-Stakes Decisions.**” The session sparked thoughtful dialogue and offered powerful insights into adaptive leadership, resilience, and decision-making in an increasingly complex global landscape.

We were also honored by a significant diplomatic engagement as **H.E. Daniel Chapo, President of Mozambique, received a CEO Clubs delegation** led by our Founder & CEO, Dr. Tariq Ahmed Nizami. This high-level interaction underscored CEO Clubs’ role in fostering international dialogue, strengthening bilateral relations, and creating pathways for cross-border collaboration and investment.



January also saw the continued expansion of our global community. We are pleased to welcome our newest members to the CEO Clubs family:

Harris Gryparis, CEO & Founder, Coffee Berry

Atul Mittal, Director, Mount Meru Group of Companies

Shawn Jakupi, CFA, Tall Oak Capital

Athanasios Polychronopoulos, Chairman & CEO, Polygreen

As we look ahead, the coming months promise exceptional global engagements through our upcoming CEO Clubs Global Delegations. These include the **Burj Global Power 100 in Washington, D.C. (25–28 March 2026)**, followed by an Executive Retreat in **San Miguel, Mexico**, and the **Burj Global Power 100 – China in Shanghai and Guangzhou (21–25 April 2026)**. Further enriching this journey will be the **CEO Clubs Executive Retreat in China, spanning Zhangjiajie and Guangzhou (21–28 May 2026)** each designed to foster leadership dialogue, strategic partnerships, and cultural exchange at the highest level.

As the new year unfolds, we remain driven by the collective strength, vision, and leadership of our members worldwide. Together, we continue to build bridges across industries, nations, and cultures shaping a future defined by collaboration, resilience, and purposeful leadership.

Warm regards,

Sarah Dong

Editor-in-Chief | CEO Clubs Magazine



CEO CLUBS FIRST 2026 DINNER TO VALUED MEMBERS IN ASSOCIATION WITH MICS

January 13, 2026 – CEO Clubs Network, in association with MICS, hosted an exclusive leadership dinner in Abu Dhabi, bringing together over 60 distinguished leaders, founders, diplomats, and professionals for an evening of strategic dialogue, insight sharing, and meaningful networking.

The event commenced with opening remarks by Ms. Sarah Dong, Managing Partner, CEO Clubs Network, who welcomed the attendees and highlighted the importance of collaboration

and knowledge sharing within the community.

The evening featured an engaging interactive session with **Mr. Sheetal Soni, Founder & Partner of MICS**, who spoke on “**Life on the Efficient Frontier: Health, Wealth, Taxes & Legacy (2026 & Beyond)**.” Sheetal shared key insights from the discussion at the latest CEO Clubs dinner, emphasizing the importance of financial strategy for the long term rather than just income, maintaining mental clarity and fitness,

focusing on physical energy rather than just productivity, and building sustainable routines instead of chasing short-term wins.

The dinner was honored by the presence of excellencies, H.E. Norberto Carlos Escalona Carrillo, Ambassador of the Cuban Embassy in the UAE, and H.E. Ashish Kumar Sarkar, Commercial Counsellor of the Embassy of Bangladesh, who are valued members of the network.

Dr. Tariq Ahmed Nizami, Founder & CEO of CEO Clubs Network, said, “We are delighted to bring together such an esteemed group of leaders for an evening of dialogue, collaboration, and recognition of excellence. Events like these strengthen our shared vision of fostering meaningful connections, celebrating leadership, and driving positive impact across industries. Also extend sincere thanks to our Category Partner, InsuranceMarket.ae, for the supports”





The gathering also featured Leadership Excellence Award presentations, recognizing **Mr. Waseem Ashqar**, Managing Director of Helukabel Middle East DWC LLC; **Mr. Priank Garg**, Director of Alturas FZCO; **Mr. Riccardo Gioe**, Owner of Corsa for Real Estate Buying & Selling Brokerage LLC; and **Mr. Rizwan Nuruddin Adatia**, Chairman of Vision Exports FZE.





WHERE RESILIENCE MEETS LEADERSHIP: WOMEN TAKE THE LEAD AT CEO CLUBS LUNCH MEETING

29th January 2026, CEO Clubs Network hosted an inspiring women-led leadership luncheon at Shangri-La Dubai, bringing together influential women leaders for an afternoon of meaningful dialogue, connection, and collaboration.

The event featured a powerful panel discussion on “Resilient Leadership – How Women Navigate Change, Crisis, and High-Stakes Decisions,” offering insightful perspectives on leadership in today’s complex and fast-evolving business landscape. The session explored themes of adaptability, decision-making under pressure, and the unique strengths women bring to leadership roles across industries.

The panel was expertly moderated by **Ms. Sarah Dong**, Managing Partner of CEO Clubs Network, and included distinguished speakers:

Ms. Fariha Salahuddin, Founder of FarihaS FZE;

Ms. Neetu Choudhary, CEO & Founder of Evolitude FZE;

Ms. Grishma Apte, General Manager of MyAlfred LLC;

Ms. Denise Zhou, Chief Strategic Officer of Future One MENA;

Ms. Simina Farcasiu, Founder, The Coaching Science & Vanity Exclusive Consulting.

Each panelist shared candid experiences and practical insights, creating a dynamic and thought-provoking conversation.

Ms. Neetu Choudhary emphasized that true empowerment lies in treating women equally daily, rather than offering symbolic or selective support under the label of women- empowerment initiatives. She highlighted that consistent inclusion and merit-based recognition create lasting impact.

Ms. Simina Farcasiu stressed the importance of encouraging women to boldly pursue leadership roles aligned with their ambitions. She highlighted the need for women to step forward with confidence and not shy away from their desires or potential.

Women often manage multiple responsibilities simultaneously, requiring them to lead not only with logic, but also by drawing on their second and third intelligence; the heart and the gut.





Ms. Grishma Apte shared her journey of growth within a corporate environment, reflecting on how her professional evolution has shaped her leadership style. She expressed her aspiration to be a strong personal and professional role model for her son.

Ms. Denise Zhou spoke about overcoming the fear of uncertainty during times of crisis and change. She shared how embracing adaptability and strategic thinking enabled her to navigate high-pressure situations with resilience.

Ms. Fariha Salahuddin highlighted that age should never be a limiting factor for women in leadership.

She discussed how women successfully navigate change across different life stages, both personally and professionally, with confidence and clarity.

Following the discussion, guests enjoyed a delicious lunch in the elegant setting of Dunes Café, complemented by an engaging speed-networking session that encouraged meaningful connections and collaboration.



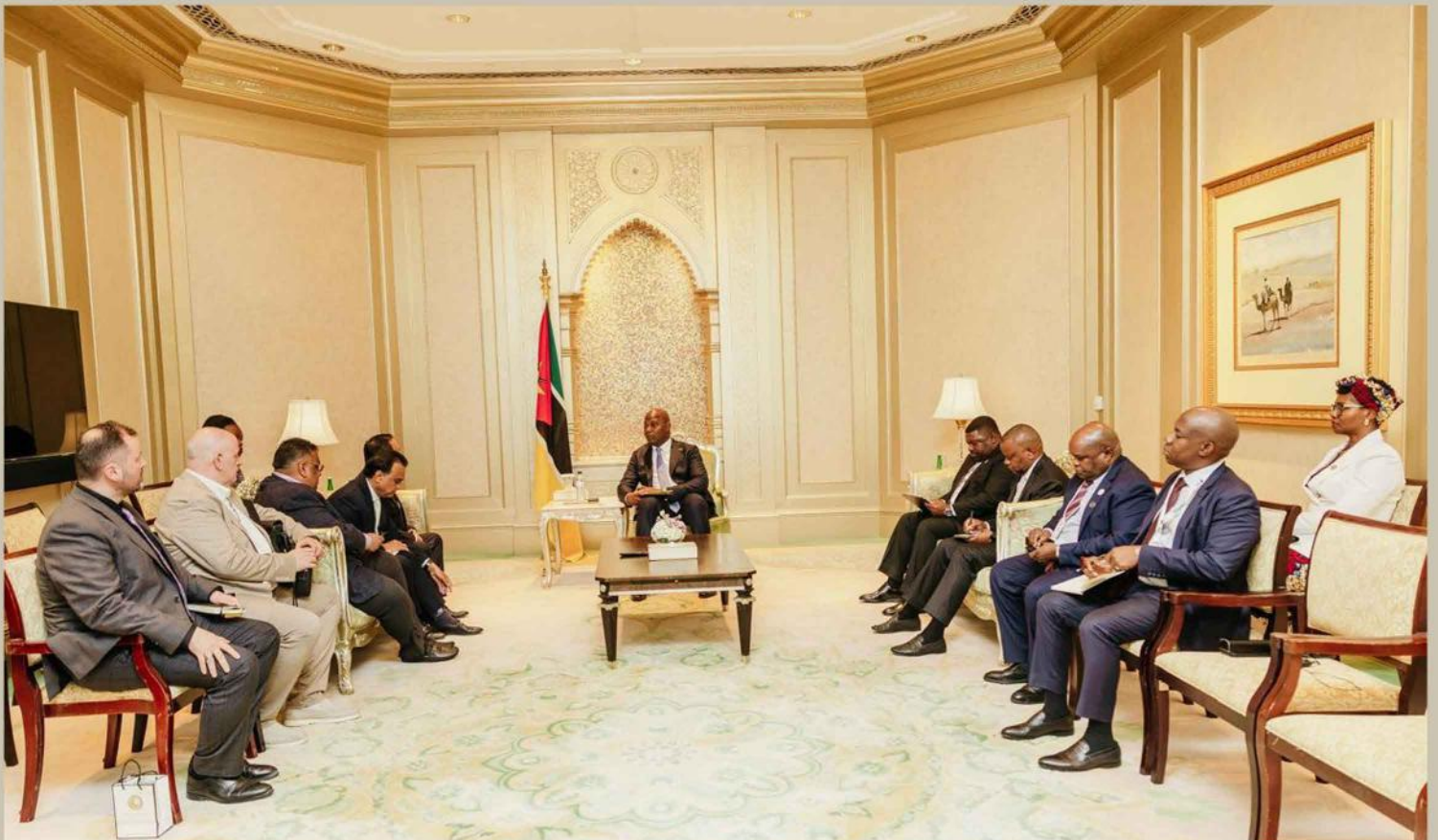
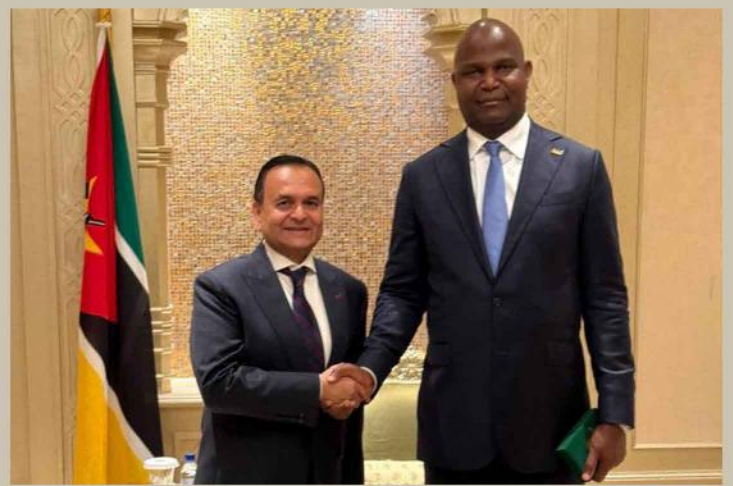


PRESIDENT OF MOZAMBIQUE H.E. DANIEL CHAPO RECEIVES CEO CLUBS DELEGATION LED BY DR. TARIQ AHMED NIZZAMI

January 13, 2026 – The President of **Mozambique, H.E. Daniel Chapo** received the CEO Clubs business delegation led by **Dr. Tariq Ahmed Nizami, Founder & CEO of CEO Clubs Network**. The meeting focused on strategic investment opportunities in Renewable Energy, Aviation, Agriculture, Retail, and Smart Government.

The President welcomed the delegation and expressed strong interest in fostering collaboration with CEO Club global members. He is looking forward to welcoming CEO Club Member Delegation to visit Mozambique in June to advance discussions and explore actionable partnerships.

Dr. Tariq Ahmed Nizami commented, “This meeting underscores the potential for international investors and collaboration opportunities in Mozambique. We look forward to continuing discussions on sustainable growth and innovation during our upcoming visit.”





Upcoming CEO Clubs Global Delegations

Burj Global Power 100

Washington, D.C. | 25-28 March, 2026

- ◆ Business Summit & Policy Dialogue
- ◆ High-Level Networking
- ◆ Burj Global Power 100 Award Gala
- ◆ Cross-Border Collaboration
- ◆ Cultural & Executive Retreat

[VIEW BROCHURE](#)

Burj Global Power 100 - China

Shanghai & Guangzhou | 21-25 April, 2026

- ◆ Connecting with China's Business Elite
- ◆ Summits, Matchmaking & Cultural Events

[VIEW BROCHURE](#)

CEO Clubs Executive Retreat - China

Avatar Mountain & Guangzhou | 21-28 May, 2026

- ◆ Leadership Retreat in Iconic China
- ◆ Networking & Adventure

[VIEW BROCHURE](#)



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AEEDC 2026

Engineering Tomorrow's Dental Solutions

Innovative solutions driven by research, technology,
and the Italian pursuit of clinical excellence.
Visit the **Italian Pavilion at Hall 4**.



Ministero degli Affari Esteri
e della Cooperazione Internazionale



ITALIAN DENTAL INDUSTRY REACHES €1.68 BILLION WITH EXPORTS TOTALLING €868 MILLION IN 2024

Dental exports to the UAE reached EUR 32.67 million between January and September 2025, up 14.77% year on year.

Italy will once again take centre stage at AEEDC 2026, the world's largest annual scientific dental conference and exhibition, taking place from 19 - 21 January 2026 at the Dubai World Trade Centre. Bringing together 52 exhibiting companies, the Italian Pavilion will present the breadth of Italy's dental manufacturing and innovation ecosystem - from advanced equipment and materials to digital dentistry and clinical solutions - underscoring its position as a trusted global partner in dental excellence.

Organised by the Italian Trade Agency (ITA) in collaboration with the Ministry of Foreign Affairs and International Cooperation (MAECI) and the Italian Dental Industries Association (UNIDI), will provide an integrated platform for business exchange, technical dialogue, and international collaboration. Visitors will experience an outstanding display of Italy's expertise in CAD/CAM systems, digital prosthetics, implantology, orthodontics, and environmentally responsible materials, a true reflection of the country's ability to blend technological innovation with craftsmanship and sustainability.

According to the 2025 UNIDI Sector Report, Italy's dental industry continues to show strong international momentum, reaching a total turnover of €1.681 billion in 2024, with exports representing 64% of total production — a clear indicator of sustained global demand. Data from the UNIDI Export 2025 Report highlights that equipment accounts for 56% of Italy's dental exports, underlining the country's leadership in high-precision manufacturing and advanced dental technologies. The Middle East has emerged as a strategic growth market for Italian dental exports, which reached €47.6 million in 2024 across the region.

Within this context, the United Arab Emirates continues to play a central role as a regional gateway for Italian dental innovation. This position is reflected in recent trade performance, with Italy's dental exports to the UAE reaching EUR 32.67 million between January and September 2025, representing a 14.77% year-on-year increase. During the same period, Italy's market share rose to 5.38%, signalling renewed momentum and sustained demand for Italian dental products in the UAE.

“Our long-standing collaboration with the UAE goes beyond trade. It reflects a shared commitment to quality and technological progress. AEEDC serves as a bridge between Italian expertise and the region's thriving dental sector,

creating concrete opportunities for business development and long-term commercial partnerships,” said **H.E. Lorenzo Fanara, Ambassador of Italy to the United Arab Emirates.**

Italy's dental industry continues to strengthen its international position by delivering reliable, high-performance solutions that respond to the evolving needs of modern dental practice.

In the Middle East, and particularly in the United Arab Emirates, Italian manufacturers are supporting the expansion of advanced dental care through precision equipment, materials, and digital technologies.

This growing presence reflects sustained global demand for Italian expertise and reinforces long-term partnerships that underpin the region's fast-developing dental healthcare ecosystem.

“Italy's participation at AEEDC 2026 highlights our commitment to innovation, trade, and sustainability.

According to UNIDI data, Italy's dental industry reached €1.681 billion in turnover in 2024, with exports exceeding €868 million and accounting for 64% of total production - demonstrating strong global demand for Italian technologies.

Equipment represents 56% of exports, underlining Italy's leadership in advanced dental manufacturing. The Middle East, with the UAE as a key gateway, continues to be a strategic growth market, reinforcing 'Made in Italy' as a trusted partner in advancing high-quality oral healthcare," stated **Mr. Valerio Soldani, Italian Trade Commissioner to the UAE and Oman.**

"AEEDC continues to stand as a global benchmark for the dental industry, and our presence here represents an outstanding business opportunity for the Italian dental sector, which I am honored to represent as President of UNIDI. This year, the Italian collective includes more than 50 companies, a testament to the vitality, innovation, and international vision of our industry.

We are equally pleased to extend an invitation to all AEEDC participants to join us at Italy's premier dental event, Expodental Meeting, which will be held in Rimini from 14 to 16 May 2026. It will be a valuable occasion to further strengthen business relations, explore cutting-edge technologies, and showcase the excellence of Italian dental manufacturing," said **Mr. Fabio Velotti, President of UNIDI.**

Visitors to AEEDC 2026 are invited to explore the Italian Pavilion, where Italy's most prominent manufacturers will present pioneering technologies and sustainable innovations shaping the future of dentistry.

About Italian Trade Agency - ITA

ITA - Italian Trade Agency is the Governmental agency that supports the business development of Italian companies abroad and promotes the attraction of foreign investment in Italy. With a motivated and modern organization and a widespread network of overseas offices, ITA provides information, assistance, consulting, promotion and training to Italian small and medium-sized businesses. Using the most modern multi-channel promotion and communication tools, it acts to promote the excellence of Made in Italy in the world.

<https://www.ice.it/en/markets/united-arab-emirates>

OpportuniITALY

OpportunItaly is the business acceleration programme promoted by ITA - Italian Trade Agency and the Ministry of Foreign Affairs and International Cooperation (MAECI), conceived to connect foreign buyers, distributors, and entrepreneurs with the know-how and Italian companies, through services of digital business matching and content on the strategic sectors of Made in Italy.

www.opportunitality.gov.it

ARISE UAE is the Private Sector Alliance for Disaster Resilient Societies, is a Network of Private Sector Entities

led by the UN Office for Disaster Risk Reduction (UNDRR)



www.ariseuae.org



UKRAINE & UAE: EXPANDING HORIZONS OF MUTUAL TRADE & INVESTMENT



January 29, 2026 – Our Founder & CEO, Dr. Tariq Nizami delivered a powerful keynote on CEO Clubs' role in rebuilding Ukraine, in the presence of the Deputy Prime Minister of Ukraine, the Chairman of DP World, ambassadors, and senior officials from both nations.

An exclusive high-level dialogue highlighting the vital role of political and financial instruments in reducing risk and enabling cross-border trade and investment.

CEO Clubs is honoured to contribute to this important initiative and be part of Ukraine's reconstruction journey.



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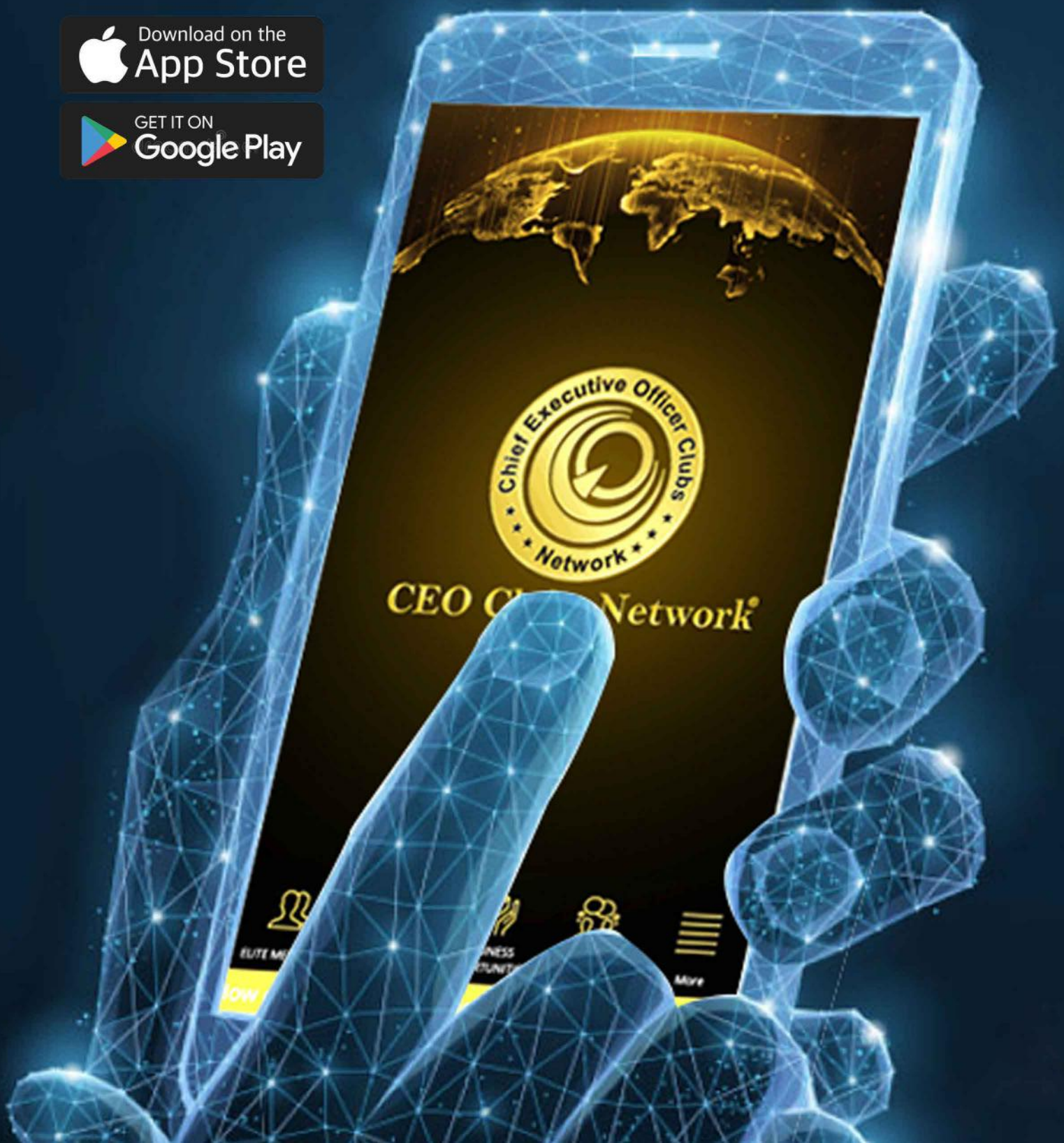
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A DESTINATION OF RESTORATION: EXPLORING MEDICAL AND WELLNESS TOURISM IN BELARUS

In the evolving world of global healthcare, an increasing number of discerning travelers are looking beyond traditional hubs to discover destinations that offer a unique synthesis of advanced medical science, restorative wellness, and intrinsic value. Among these emerging locales, Belarus presents a compelling and data-supported proposition, standing as a European destination where a formidable legacy in medical education seamlessly integrates with modern clinical technology and a deep-seated tradition of natural healing.

The foundation of this offering lies in a deep legacy of academic and clinical excellence. Belarus is not a newcomer to high-stakes medicine, having built upon the rigorous Soviet-era medical education system that has produced generations of highly skilled specialists.

Today, this formidable foundation is seamlessly complemented by state-of-the-art technology in both public research institutes and modern private clinics.

This synergy creates recognized expertise in several complex fields, including orthopedics and traumatology for joint replacements and spinal surgeries, as well as cardiology and cardiac surgery, which boast impressively high success rates.

Furthermore, the nation's oncology centers provide advanced treatments, while its fertility clinics achieve success rates competitive with leading European centers, offering a more accessible pathway to parenthood. Dentistry and comprehensive rehabilitation complete this strong medical profile, with the latter being a particular standout.



Complementing this is a nationally cherished pillar of rehabilitative science: the sanatorium system.

Rooted in the therapeutic use of natural resources such as mineral springs, peat mud, and the serene coniferous forest air, these institutions specialize in evidence-based rehabilitation after surgical procedures or for the management of chronic conditions, offering a treatment philosophy where nature is an active participant in the healing journey.

This combination of strengths positions Belarus as an ideal destination for a specific set of health and wellness travelers.

Over the past five years, the export of medical and wellness services from Belarus has surged by 50%. In 2024 alone, over 160,000 international patients from 159 countries chose Belarus for their healthcare needs. All indicators suggest 2025 will exceed these figures.

Therefore, Belarus is not just a medical destination; it is a destination of restoration. It invites a new paradigm of health travel for the UAE market – one built on proven expertise, inherent value, and a profound commitment to the entire healing journey.



Representatives of the diplomatic corps in Abu Dhabi at the official National Day ceremony

ANGOLA CELEBRATES 50 YEARS WITH A FOCUS ON GROWING FOREIGN INVESTMENT AND STRENGTHENING ECONOMIC AND BUSINESS PARTNERSHIPS

Angola celebrated across the country and throughout its diaspora—via its diplomatic and consular missions—the **50th Anniversary of National Independence**, emphasising the growth of foreign investment and the strengthening of economic and business partnerships.

In this context, the role of diplomacy in the struggle for liberation and Independence—proclaimed on 11 November 1975—was highlighted by President João Lourenço in his traditional

“Message to the Nation” on 15 October in the Angolan Parliament, and reiterated in his address at the Central Ceremony marking the 50th Anniversary of Independence, held at Praça da República in the capital, in the presence of Heads of State and representatives of foreign governments.

Diplomacy was also crucial in safeguarding territorial integrity, a determining factor in achieving peace—an essential condition for nation-building—and is, today, indispensable to the development process, acting as “a structuring pillar of our action.”

Since then, the country has experienced distinct phases that have reshaped society and its dynamics, influencing political, economic, social, and cultural spheres.

INTENSE DIPLOMATIC WORK

Angola has been tireless in showing the world a country that is open, stable, and prepared to welcome all who feel attracted to invest, as noted by President João Lourenço. This openness focuses on attracting foreign direct investment, stimulating exports of national production where justified, and gradually internationalising national companies. To this end, intense diplomatic work has been carried out in various parts of the world

In this regard, the strengthening of economic and trade relations with States is a significant demonstration of the results of these efforts.

In 2024, at a truly historic moment, Angola received its first visit from a US President, and this year the country hosted the US–Africa Business Summit—further examples of its progress in economic diplomacy. In addition, the President of the UAE, His Highness Sheikh Mohamed bin Zayed Al Nahyan, visited Angola in August of this year.

Angola has thus positioned itself at the centre of business dialogue with the United States, with business impacts and commitments exceeding USD 2.5 billion. Agreements signed with the UAE represent an estimated business volume of around USD 6.5 billion.

Business with the UAE spans areas from artificial intelligence to customs cooperation, and the partnership is expected to generate thousands of new jobs and produce substantial economic impact—further reinforcing the UAE's role as a vital bridge between Africa, the Arab world, Europe, and Asia.

This year, Angola joined the SADC Free Trade Area, stressing that integration into the regional market creates space for greater exchange, competitiveness, and the growth of the national private sector.

TRADE AMONG AFRICAN NATIONS

The President of Angola and current Chairperson of the African Union, João Lourenço, stated that he remains committed to advancing the consolidation and expansion of the African Continental Free Trade Area. He affirmed that, in the future, our continent will look back on these historic moments, recognising the strategic importance of these measures for trade among African nations.



President João Lourenço made this statement during his address at the Central Ceremony marking the 50th Anniversary of Independence, before national and foreign guests.

Fifty years after Independence, Angola not only celebrates the memory of struggle and achievement but also faces the ongoing challenge of transforming economic growth into sustainable human development—through diversification, effective governance, and inclusion for the entire population.

The period of peace supported economic and social recovery, with growth boosted by structural reforms.

However, it must be acknowledged that fragilities emerged: excessive dependence on oil, lack of diversification, inequality, and governance challenges.

The drop in oil prices beginning in 2014 exposed fiscal and exchange-rate vulnerabilities, altering budgetary balance and debt dynamics. From 2017 onward, reforms, adjustments, and diversification efforts began.

The Government prioritised reducing dependence on oil, promoting macroeconomic reforms, combating corruption, and implementing privatisation (PROPRIV) and import-substitution (PRODESI) programmes. The adoption of more flexible exchange-rate regimes reduced market distortions.

Macroeconomic indicators show signs of improvement: inflation has been on a downward trajectory (from 26.2% in 2017 to 17.43% in October 2025), and public debt stands at around 63% of GDP in 2025—still far from ideal targets, but declining from its peak of 134% in 2020.

Net international reserves reached approximately USD 15.65 billion in June 2025, equivalent to nearly 7.9 months of imports, suggesting a more stable external position, although still sensitive to external shocks.

WHAT CAN BE EXPECTED FOR THE NEXT 50 YEARS?

It will be essential to build a sustainable and inclusive economic model by ensuring:

- Quality education, accessible healthcare, and employment opportunities for young people.
- Investment in physical and digital infrastructure, connecting remote regions to development hubs.
- Citizen participation and the social responsibility of the State.



Ambassador Júlio Maiato delivering his speech in Abu Dhabi.



ATHANASIOS POLYCHRONOPOULOS
CHAIRMAN & CEO, POLYGREEN GROUP

FROM POLICY TO PRACTICE: HOW REUSE REDEFINED SUSTAINABILITY AT WFES

As the **World Future Energy Summit (WFES)** concluded in Abu Dhabi, one message emerged clearly: the transition from sustainability ambition to real-world implementation is no longer theoretical. It is already happening.

For years, global sustainability discussions have circled around targets, pledges, and long-term roadmaps. What WFES demonstrated this year is the power of execution, showing how circular economy principles can be applied in high-pressure, high-volume environments. Polygreen's participation, and the official launch of its reusable foodware solution, Again, Please, offered a tangible example of how reuse can operate at scale.

Tackling Waste Where It Starts

Large-scale events are among the most intensive generators of single-use waste, producing vast quantities of disposable packaging over short periods of time. Traditional recycling systems manage waste after it is created, rather than preventing it in the first place.

Again, Please was developed to address this exact gap. Instead of managing disposables post-consumption, the system replaces them entirely with

reusable foodware designed for repeated use in demanding event environments. During WFES, reusable cups were deployed at ADNEC Center Abu Dhabi, demonstrating how reuse can function as a core operational system rather than a side initiative.

How the Closed-Loop System Worked at WFES

Throughout the summit, exhibitors served beverages in reusable cups that visitors returned to clearly marked collection points.

These cups were then transported to a local industrial wash hub in KEZAD, where they underwent professional cleaning and sanitisation in line with strict food safety standards.

After quality checks, the cups were returned to circulation.

For visitors, the experience remained simple and familiar. There was no additional effort required beyond returning the cup, reinforcing a key principle behind the system: behaviour change is most effective when sustainability is embedded into design.

One of the most important outcomes of WFES was demonstrating that reuse systems can perform reliably under real operational conditions. Each cup is designed to be reused dozens of times, delivering measurable environmental benefits.

The system enables accurate tracking of return rates, reuse cycles, and waste avoided, enabling meaningful reporting aligned with environmental, social and governance (ESG) requirements.

Aligning with the UAE's Circular Economy Direction

The timing of the launch was significant. As the UAE advances regulations to reduce and phase out single-use plastics, particularly in high-consumption environments, the focus is shifting toward solutions that are operationally viable today.

WFES served as a real-world case study of how reuse systems can support this transition. The UAE's strong infrastructure, clear policy signals, and collaborative approach between public and private sectors created an enabling environment for piloting circular solutions at scale.

This was further supported by a framework launched by the Environment Agency – Abu Dhabi (EAD) to establish a reusable foodware ecosystem on Yas Island, creating the regulatory and operational foundations needed to scale reuse across the emirate.

The summit was also an opportunity to announce Polygreen's partnership with Ethara. Following successful pilots across seven major live events in late 2025, the collaboration is now rolling out reusable systems across Etihad Park, Yas Marina Circuit and Etihad Arena, demonstrating that reuse can work at scale in high-footfall venues.

What WFES Showed Us About the Future

While the summit has now closed, its implications extend far beyond the event itself. The modular nature of the Again, Please system allows it to be adapted to a wide range of settings, from exhibitions and concerts to malls, stadiums, and hospitality venues.

The most important lesson from WFES is that circularity does not need to disrupt operations or compromise user experience. When designed correctly, reuse becomes seamless, intuitive, and viable.

The aim now is to build on this momentum, scaling proven systems, strengthening partnerships, and embedding reuse into everyday operations across sectors.

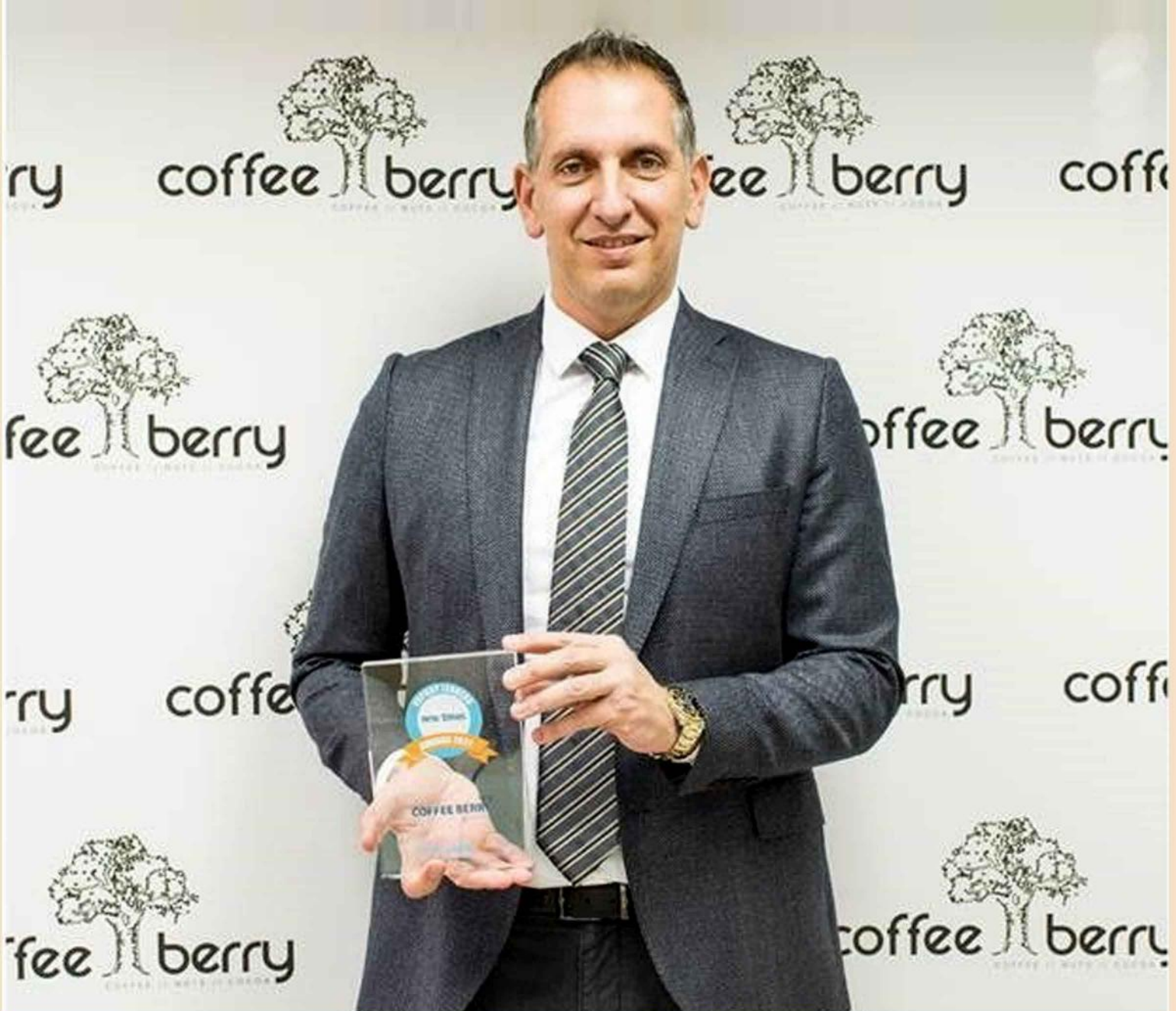
Ultimately, success will be measured when reuse is no longer perceived as an innovation, but as standard practice. WFES demonstrated that this shift is already underway.

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HARRIS GRYPARIS

FOUNDER AND CEO, COFFEE BERRY

Coffee Berry was created with a simple mission: to elevate the everyday coffee experience.

What began in 2016 as a single store built on passion for quality, design, and hospitality has grown into one of the most dynamic mid-premium coffee brands in our region.

My journey in the industry started more than twenty years ago, working in wholesale trade and learning the craft from the ground up origins, sourcing, roasting, quality control, and the deeper emotional ritual that coffee represents in people's lives.

COFFEE BERRY: ELEVATING COFFEE THROUGH DESIGN, QUALITY, AND CRAFT

With an academic background in Mechanical Engineering and Computing, I brought a structured, innovation-driven approach to building a brand that could scale without losing its soul.

A key milestone in this vision was the full vertical integration of our production.

Today, Coffee Berry operates a state-of-the-art, 2,500 m' coffee roasting and packaging facility, designed to ensure consistency, quality, and complete control over our supply chain. This infrastructure enables us to support rapid international growth while preserving the craftsmanship and standards that define our brand.

This combination has shaped what we call everyday accessible luxury a modern, premium coffee experience that is both inspiring and approachable.

Coffee Berry now operates more than 230 stores across 6 countries, powered by strong production capabilities, award-winning quality, and a loyal customer base who choose us as part of their daily ritual. Our franchise model has been engineered for intelligent scalability, operational discipline, and long-term value creation for our partners.



As we expand internationally, we are entering the next phase of our growth: selective market entry, strategic partnerships with experienced operators, and continuous evolution of our product and store concepts. Our ambition is clear-to redefine the mid-premium coffee segment globally and establish Coffee Berry as a modern international coffee house brand.

This journey would not have been possible without the people who believe in our vision our teams, our partners, and our community. As we open the door to new markets and new opportunities, we invite you to join us in shaping the future of Coffee Berry.

Together, we can build the next global coffee brand.

Our ambition remains the same. To take Coffee Berry global.

COVER STORY

EXCLUSIVE FEATURE

“Risk does not respect borders,
and neither should ideas.
If we continue to solve tomorrow’s
problems with yesterday’s frameworks,
we will remain perpetually reactive.”

“Success means little if it does not
elevate others. Institutions
outlast individuals, and ideas
outlive balance sheets.”

“Leadership is not about
being the loudest voice in the room.
It is about creating a room where
every voice matters.”

“Technology without purpose is noise,
and insurance without innovation is inertia.
The future belongs to those who can align trust,
technology, and transparency.”



Dr. AFTAB Hasan

Founder & Chairman – Global Association of InsurTech Professionals (GAIP),

“Reimagining Insurance for a Digital-First World: The Global InsurTech Vision of Dr. AFTAB Hasan”

Founder & Chairman – Global Association of InsurTech Professionals (GAIP),
Chairman – Risk Exchange (DIFC) Ltd., Chairman – A2R Solutions, CEO – Arya Insurance (Bayzat),
and International Thought Leader, Author & Speaker.

Dr. AFTAB Hasan: The Architect of Convergence in a Fragmented World

In an era defined by geopolitical uncertainty, economic recalibration, climate volatility, and rapid technological disruption, leadership is no longer measured by scale alone, but by clarity of vision, courage of conviction, and the ability to unite disparate forces toward a common purpose. Few figures in the global insurance and InsurTech ecosystem embody this new archetype of leadership as distinctly as Dr. AFTAB Hasan.

Often described by peers as an analytical, out-of-the-box thinker, Dr. Hasan has never been content to inherit legacies or operate within well-worn institutional comfort zones. Instead, across more than three decades of professional engagement spanning insurance, reinsurance, technology, energy, infrastructure, and financial services, he has consistently chosen the more difficult path: building platforms where none existed, challenging conventions, and asking questions that others avoided.

Today, his influence extends far beyond the insurance sector. His following includes policymakers, technocrats, entrepreneurs, academics, regulators, and business leaders from multiple industries and geographies. This cross-sector resonance is not accidental; it is the result of a career shaped by diversity of experience, intellectual rigor, and an unwavering belief that industries grow stronger through collaboration rather than competition.

From Practitioner to Platform Builder

Dr. Hasan's professional journey did not begin with grand titles or institutional patronage. It began with hands-on engagement, technical mastery, and an instinctive understanding of risk. Early in his career, he distinguished himself through his ability to combine granular underwriting insight with strategic foresight. While many in the industry focused narrowly on transactional brokerage, Dr. Hasan looked at insurance as a socio-economic stabilizer, a risk-transfer mechanism with profound implications for trade, infrastructure, and national resilience.

Over the years, he held leadership roles across multiple markets and disciplines, gaining exposure to complex risks in emerging and developed economies alike. This diversity of experience shaped his worldview. As he often remarked at conferences and interviews:

“Risk does not respect borders, and neither should ideas. If we continue to solve tomorrow's problems with yesterday's frameworks, we will remain perpetually reactive.”

This philosophy became the cornerstone of his entrepreneurial path. Rather than riding on institutional legacies, Dr. Hasan built his own. As a serial entrepreneur, he founded and scaled multiple ventures across insurance, reinsurance intermediation, technology solutions, and international advisory platforms. Each initiative carried a common thread: independence of thought, ethical clarity, and long-term value creation.



Leadership in a Time of Global Flux

The past decade has tested global systems like never before. The COVID-19 pandemic, supply chain shocks, inflationary pressures, geopolitical realignments, and accelerating climate risks have fundamentally altered how businesses perceive uncertainty. For Dr. Hasan, these disruptions were not merely crises but catalysts.

In one widely quoted address, he stated:

“Technology without purpose is noise, and insurance without innovation is inertia. The future belongs to those who can align trust, technology, and transparency.”

This clarity of thought positioned him as a leader par excellence, not because he commanded authority, but because he offered direction.

The Birth of a Bold Idea: GAIP

For over three decades, Dr. AFTAB Hasan has stood at the intersection of insurance, technology, and global economic leadership, shaping the future of how societies manage risk in an increasingly digital world. Today, as the Founder & Chairman of the Global Association of InsurTech Professionals (GAIP), he leads one of the world’s most influential non-profit organizations dedicated to uniting the insurance and technology sectors under a shared vision: collaboration over competition, innovation above convention, and resilience beyond borders.

The global InsurTech market, currently valued between USD 16–20 billion is projected to reach USD 60–80 billion by 2030, reshaping customer experience, underwriting, claims management, parametric risk solutions, AI-driven analytics, and digital distribution models. At the nucleus of this transformation stands Dr. Hasan, with GAIP rapidly emerging as the world’s first unified platform for global InsurTech professionals.

His idea was both simple and radical: create a neutral, non-profit, global platform that would bring the entire InsurTech ecosystem together under one umbrella, driven not by commercial interests but by shared purpose.

As he articulated during the early days of GAIP:

Starting alone, Dr. Hasan laid the foundation for GAIP with a clear governance philosophy: inclusivity, consensus-building, and respect for diverse viewpoints. He deliberately avoided positioning GAIP as a personality-driven organization, even as his own credibility attracted attention. Instead, he focused on building trust.

THE RISE OF GAIP: FROM CONCEPT TO GLOBAL REALITY

A Post-Pandemic Vision That Became a Global Movement

The COVID-19 crisis exposed a truth the world could no longer ignore: traditional insurance models were not built for digital disruption or systemic shocks.

During this period, Dr. Hasan envisioned GAIP, an international platform that would:

He emerged during this period as a thought leader who articulated what many in the industry sensed but struggled to define: that insurance and reinsurance were at an inflection point. Legacy models were insufficient. Fragmentation between insurers, reinsurers, technologists, and regulators was inhibiting innovation. InsurTech, despite its promise, was evolving in silos.

His journey from conceptualizing GAIP during the post-pandemic phase to presenting white papers at the United Nations in Geneva, and engaging with governments, regulators, and diplomatic missions worldwide reflects an unwavering commitment to building a safer, smarter, digitally connected insurance ecosystem for future generations.

Among Dr. Hasan’s many initiatives, none has captured global attention quite like the Global Association of InsurTech Professionals (GAIP).

GAIP was not conceived in a boardroom backed by institutional capital. It began as a conviction. Dr. Hasan recognized that while InsurTech was rapidly growing, the ecosystem itself was fragmented geographically, culturally, and philosophically. Start-ups, insurers, reinsurers, regulators, and investors were often speaking different languages, pursuing parallel goals without alignment.

“No one alone is smarter than all of us. Progress happens when competition gives way to collaboration.”

- empower professionals with knowledge, certifications, and global standards
- accelerate digital transformation through InsurTech innovation
- foster collaboration between insurers, reinsurers, regulators, and technology leaders
- promote research, policy frameworks, and benchmarking studies
- strengthen global resilience in an era marked by climate risks, pandemics, and cyber threats.

This vision quickly gained global acceptance. After presenting his white paper in Geneva and engaging with international organizations, GAIP evolved from an idea into a multi-continental movement.

Within months of its establishment, GAIP began expanding across continents. Today, GAIP has chapters launched or under approval in leading global InsurTech hubs, including:

These hubs represent the world's most innovative insurance ecosystems; supported by regulatory sandboxes, venture capital accelerators, and tech-driven insurers reinventing risk models.

- | | | |
|-------------|----------------|------------------------|
| • Australia | • India | • South Africa |
| • Brazil | • Japan | • Switzerland |
| • China | • Kenya | • Turkey |
| • France | • Mozambique | • United Arab Emirates |
| • Germany | • Saudi Arabia | • United Kingdom |
| • Hong Kong | • Singapore | • United States |

GAIP's purpose in each of these markets is clear: enable connectivity, foster innovation, and build a global community for the digital insurance future.

From One Voice to a Global Chorus

What followed surprised even seasoned observers of the industry. Within a short span, professionals from across continents rallied behind GAIP. Industry leaders, regulators, technologists, academics, and young entrepreneurs found in GAIP a platform that listened before it led. Chapters began to take shape across the Middle East, South Asia, Europe, and beyond, each adapted to local realities while aligned with a shared global vision.

In interviews, he frequently emphasized:

Dr. Hasan's leadership style played a decisive role in this expansion. Known for his magnetic charisma, he brought people together without confusion, dispute, or ambiguity. He insisted on consensus, encouraged debate, and gave credit generously. Those drawn to GAIP often spoke of a rare quality: clarity without arrogance.

"Leadership is not about being the loudest voice in the room. It is about creating a room where every voice matters."

This approach transformed GAIP from an idea into a movement. Today, it stands as one of the few truly global, non-profit InsurTech associations with a growing footprint across multiple geographies and cultures.

Respect Across Industries and Generations

What distinguishes Dr. Hasan is not merely his institutional achievements, but the breadth of respect he commands. His fan following extends beyond insurance and InsurTech into trade bodies, chambers of commerce, economic forums, and academic circles. He is as comfortable moderating high-level policy discussions as he is mentoring young entrepreneurs.

This resonance stems from authenticity. Colleagues describe him as passionate yet pragmatic, innovative yet grounded, ambitious yet deeply ethical. He has surprised peers repeatedly not with theatrics, but with ideas that are both noble and executable.

In one broadcast interview, reflecting on his journey, he remarked:

"Success means little if it does not elevate others. Institutions outlast individuals, and ideas outlive balance sheets."

The Road Ahead

As **GAIP** continues its global expansion, Dr. Hasan remains focused on the long term. His vision extends beyond conferences and chapters to education, policy advocacy, innovation labs, and talent development. In a world grappling with systemic risk, he sees InsurTech not as a niche, but as a critical enabler of economic resilience.

Against the backdrop of global uncertainty, **Dr. AFTAB Hasan** represents a different kind of leadership. One that is self-made rather than inherited. One that unites rather than divides. And one that proves that in the most complex of industries, clarity of purpose remains the most powerful force of all.

In redefining collaboration for the insurance and InsurTech world, he has not merely created platforms. He has created belief.



DR. SARA TAIZOON KHORAKIWALA

OWNER - PRESIDENT

RA BY MASTERCUTS THE UNISEX BEAUTY SALON & SWITZGROUP



RE-CENTERING HUMANITY IN A PERFORMANCE-DRIVEN WORLD: INTEGRITY, DIGNITY, GENDER EQUITY, AND THE SOCIAL COST OF FRAGMENTED FAMILIES

DR. SARA KHORAKIWALA

Contemporary societies increasingly equate progress with competitiveness, speed, and market performance, while neglecting the deeper human foundations that sustain social cohesion.

Parenting, care labor, and ethical formation are undervalued; women's contributions remain structurally under-recognized; and rising rates of family fragmentation and mental ill-health impose growing costs on individuals, communities, and workplaces.

The debate is that humanity, integrity and dignity are not moral add-ons but essential social infrastructure.

Drawing on evidence from psychology, economics and public health, it examines how divorce, unstable family environments and deteriorating mental health affect educational outcomes, productivity, organizational trust and intergenerational wellbeing.

The conclusion is that meaningful progress requires a societal pivot: institutional recognition of care labor, genuine gender equity including equal pay for equal work and value-driven leadership that integrates human development into economic and organizational systems.

Beyond Performance Metrics

The dominant narratives of modern success emphasize productivity, optimization and competition. Parenting is measured by achievement, education by rankings, leadership by visibility and social impact by short-term metrics. Yet the long-term health of societies depends on qualities that resist quantification: empathy, integrity, trust and dignity. These are cultivated primarily through families, schools and communities—institutions that have been systematically de-prioritized in public policy and organizational design.

While slogans of “resilience,” “empowerment” and “inclusion” proliferate.....the underlying structures that enable human enrichment and progress especially, stable caregiving, ethical leadership, equitable recognition of labor remain fragile, unrecognized and unpaid. The contention that the erosion of these foundations is neither accidental nor cost-free. Rising family instability and mental-health disorders are reshaping everyday life, work and social cohesion in measurable ways (OECD, 2019; WHO, 2022).

Humanity, Integrity and Dignity as Social Infrastructure

Humanity, integrity, and dignity are often framed as aspirational values. In practice, they function as institutional infrastructure:

Humanity keeps systems people-centered, preventing extractive or dehumanizing practices. Integrity generates trust, the cornerstone of effective governance, markets and organizations (Fukuyama, 1995).

Dignity affirms intrinsic human worth, countering the reduction of persons to economic units (Sen, 1999).

Where these principles erode, corruption, alienation and inequality increase. Trust declines, transaction costs rise, and social capital diminishes—outcomes repeatedly linked to weaker economic and civic performance (Putnam, 2000).

Gender Equity and the Invisible Economy of Care

Despite formal commitments to equality, women’s labor—particularly unpaid or underpaid care work—remains structurally undervalued. Globally, women perform over 75% of unpaid care and domestic work, a contribution essential to human development and social stability (ILO, 2018).

This “invisible economy” sustains the workforce by raising children, caring for elders and maintaining the emotional and social fabric of families.

Equal Pay for Equal Work

Persistent gender pay gaps—estimated at 16–20% worldwide—reflect not only discrimination in wages but also occupational segregation and the devaluation of care-oriented roles (World Economic Forum, 2023). Equal pay for equal work is therefore not merely a legal standard but a recognition of equal social worth.

Recognition of Care Labor

Economic systems that exclude caregiving from national accounts misrepresent productivity and misallocate resources (Folbre, 2001). When societies fail to value caregiving, they externalize its costs to families—predominantly women—intensifying stress, burnout, and inequality.

Family Fragmentation, Divorce, and Social Outcomes

Family stability has long been correlated with child wellbeing, educational attainment and long-term mental health (Amato, 2000; McLanahan & Sandefur, 1994). While divorce may be necessary in cases of conflict or abuse, the broader trend of family fragmentation carries population-level consequences.

Educational and Developmental Effects

Children from disrupted family environments face higher risks of emotional distress, behavioural difficulties and lower academic outcomes, even after controlling for socioeconomic status (Amato, 2010).

These effects extend into adulthood, influencing relationship stability, employment continuity and health.

Intergenerational Impact

Family instability is associated with weaker social capital and diminished intergenerational transmission of norms such as trust, cooperation and civic engagement (Putnam, 2000). The erosion of these relational assets contributes to polarization and reduced institutional legitimacy.

Mental Health: A Growing Public and Organizational Burden

The global prevalence of anxiety, depression and stress-related disorders has risen markedly over the past two decades (WHO, 2022). The COVID-19 pandemic further accelerated this trend with a reported 25% increase in anxiety and depression worldwide in 2020–2021 alone (WHO, 2022).

Mental Health and Family Context

Family disruption, chronic conflict and inadequate caregiving environments are significant risk factors for mental-health disorders across the life course (Repetti, Taylor, & Seeman, 2002). Emotional insecurity in childhood correlates with adult vulnerability to depression, anxiety and impaired stress regulation.

Workplace Consequences

Mental ill-health now constitutes one of the leading causes of lost productivity. The World Health Organization estimates that depression and anxiety cost the global economy over USD 1 trillion annually in lost productivity (WHO, 2017). At the organizational level, this manifests as absenteeism, presenteeism, reduced creativity, impaired decision-making and weakened team cohesion. Trust—critical for high-performing organizations—declines when individuals operate under chronic psychological strain (Edmondson, 2018).

The Illusion of “Quick Fixes”

Policy responses frequently prioritize short-term interventions—apps for wellbeing, motivational workshops and superficial diversity metrics—without addressing structural causes: unequal labor valuation, work-family conflict, insufficient parental support and the erosion of community networks. Such approaches offer symptomatic relief but fail to rebuild the social foundations of wellbeing.

Institutional Responsibility and Cultural Revaluation

A humane society cannot outsource ethics to individuals while operating value-neutral institutions. Meaningful reform requires: Education systems that integrate ethics, emotional intelligence, and civic responsibility alongside technical competence.

Economic frameworks that recognize care labor through social protection, parental support and inclusive national accounting.

Workplace design that prioritizes psychological safety, fairness and work-family integration as productivity drivers, not concessions (Edmondson, 2018).

Gender-equitable policy that enforces equal pay for equal work and dismantles structural penalties associated with caregiving. These are not moral luxuries; they are prerequisites for sustainable growth.

A Necessary Societal Pivot

Civilizations endure not solely by innovation, but by the character they cultivate. Rising family fragmentation and mental-health burdens reveal the costs of a system that prizes performance over personhood and speed over meaning. Re-centering humanity, integrity and dignity is therefore not a retreat from progress but its maturation and must be the **PRIORITY**. Recognizing the profound social value of caregiving—much of it borne by women—ensuring genuine gender equity and rebuilding the ethical foundations of institutions will not only enhance wellbeing but also restore trust, resilience and long-term productivity. The central question is no longer whether societies can grow faster, but whether they can remain human while doing so.

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SHEETAL SONI

FOUNDING PARTNER, MICS INTERNATIONAL

THE NEW EFFICIENT FRONTIER: WHY HEALTH, WEALTH, TAXES AND LEGACY MUST NOW BE PLANNED TOGETHER

For much of the UAE's modern economic history, success followed a clear and productive pattern. Businesses were built rapidly, assets accumulated, and capital reinvested to drive growth. This phase of expansion has been central to the country's transformation into a global economic hub and remains an important part of its story. At the same time, the environment in which wealth now exists has changed materially, requiring a broader and more deliberate definition of success.

Wealth in today's UAE operates within a far more interconnected and formalised framework than in previous decades. Regulation has expanded, taxation has entered the mainstream of business planning, families are increasingly global, and capital moves easily across borders. Individuals also remain active decision-makers for longer periods of their lives.

As a result, responsibility is no longer concentrated with a single founder or generation, but spread across families, operating businesses, holding structures, and jurisdictions.

The UAE's declaration of 2026 as the Year of the Family reflects this reality, recognising families as enduring institutions that shape long-term economic and social outcomes.

This shift calls for a different way of thinking about wealth. Financial strategy, tax structuring, health, and succession planning now influence one another and together determine long-term outcomes. When treated as separate exercises, they create gaps that often surface during periods of stress. When considered together, they form a coherent system that balances growth with resilience, ambition with responsibility, and flexibility with continuity.

This integrated balance may be understood as life on the efficient frontier.

Recent market cycles illustrate why this integration matters. In recent years, economic commentary has often been dominated by forecasts of sharp corrections, geopolitical disruption, and structural decline.

While volatility has been real, outcomes have been far more uneven and nuanced than predicted. Some markets have performed strongly, others have lagged, and asset classes have rotated rather than collapsed. Investors and families who navigated this period successfully tended to share one common feature: their structures were designed to endure uncertainty rather than depend on precise forecasts.

This experience reinforces an important lesson. Long-term outcomes are shaped less by the ability to predict markets and more by the ability to survive cycles. Asset allocation, liquidity, diversification, and discipline matter more than tactical brilliance. The same principle applies to wealth more broadly. Wealth that depends on constant optimisation becomes fragile. Wealth supported by structure becomes resilient.

One of the most persistent challenges in private wealth is the tendency to treat business success and wealth management as extensions of the same skill set. Entrepreneurs are often decisive, focused, and comfortable with concentration. These qualities are highly effective for building businesses. Preserving wealth across generations requires a different orientation. It demands governance, delegation, diversification, and restraint.

Many cases of wealth erosion are not the result of market collapse but of structural weakness. In such instances, the decision-making process should focus on evaluating 'structural shifts, switching strategies, assets, or governance', rather than rushing to a 'sell' decision, which often compounds instability. Concentrated ownership, excessive leverage, undocumented decision-making, and delayed succession planning can undermine even substantial fortunes. In contrast, families that invest early in governance frameworks, clear ownership structures, and long-term planning tend to preserve both wealth and cohesion across generations.

Tax has become a central part of this structural conversation. With the introduction of corporate taxation and alignment with international standards, tax is no longer a technical consideration managed in isolation. It intersects directly with decisions about residence, control, substance, and value addition. Tax outcomes increasingly reflect economic reality rather than regulatory realities alone.

This shift does not signal an environment that wishes to penalize, but is reflective of institutional maturity. Structures that align substance with form are more credible, more defensible, and more durable over time. Conversely, arrangements that prioritise short-term efficiency without regard for alignment introduce regulatory and reputational risk, often at precisely the moment families require stability.

Alongside financial and regulatory considerations, health has emerged as a critical yet often underestimated variable in long-term planning. Improvements in healthcare and quality of life have extended life expectancy, allowing individuals to remain active in leadership and decision-making roles for longer periods. This creates opportunity but also extends the period over which individuals act as stewards of wealth.

Health influences capacity, judgment, and timing. Illness, burnout, or reduced energy can force transitions at inopportune moments, often under pressure and without preparation. These situations frequently lead to rushed decisions, distressed exits, or internal conflict. Treating health as a private matter disconnected from governance ignores its practical impact on succession, delegation, and continuity.

All of these dimensions ultimately converge within families. Markets evolve, regulations change, and structures can be amended, but families live with the long-term consequences of planning decisions. Family enterprises continue to play a central role in the UAE's private sector, contributing significantly to employment, investment, and economic activity. They also carry relational and emotional complexity that requires clarity, structure, and trust.

Succession is therefore best understood as an ongoing governance process rather than a one-time legal event. It involves defining decision rights, establishing accountability, and preparing for transitions in a deliberate manner. When these issues are postponed, families are left to navigate uncertainty during moments of stress. When addressed early, they provide stability and continuity.

The Year of the Family offers a timely opportunity to advance these conversations. It highlights the role families play not only in wealth creation but in social and economic resilience. It also encourages a shift from informal reliance on individuals to structured reliance on systems.

Within this context, success takes on a broader meaning. It encompasses the ability to adapt to change, preserve continuity, and maintain clarity across generations. Financial performance remains important, but it is only one dimension of a larger equation. Regulatory alignment, human capacity, and family governance together shape long-term outcomes.

The efficient frontier, understood in this broader sense, represents a balance across these dimensions. It is not a point that can be calculated or a strategy that can be optimised once. It is a balance that must be maintained over time as circumstances evolve.

The objective in this environment is preparation. Markets will continue to fluctuate, policies will evolve, and families will change. Structures designed with integration, clarity, and resilience provide the foundation for stability through these shifts.

As the UAE enters the Year of the Family, this integrated approach offers a more durable framework for thinking about success. It shifts the focus from what is built to what is sustained, from short-term outcomes to long-term continuity.

That is the efficient frontier that now matters most.



TAUSEEF KHAN

FOUNDER AND CHAIRMAN, DUGASTA

WHERE DUBAI IS HEADED NEXT: DUGASTA PROPERTIES' STRATEGIC PRESENCE IN THE CITY'S RISING DISTRICTS

Dubai's skyline tells a story of ambition, but its next phase of growth is being defined by connected corridors where infrastructure unlocks employment opportunities, elevates convenience, and compounds long-term value. Beyond the locations that dominate the headlines, a quieter transformation is unfolding across Dubai's emerging districts, those tied to aviation, logistics, advanced manufacturing, and trade-led ecosystems, among other growth engines. This is exactly where Dugasta is positioning itself.

The company's expansion across multiple rising districts, including Dubai South, Dubai Land Residence Complex (DLRC), Jumeirah Village Circle (JVC), Dubai Industrial City, and Warsan 4, is not a pursuit of the market's high-hype neighborhoods. It reflects Dugasta's deliberate analysis of Dubai's growth trajectory, translating infrastructure, connectivity, and workforce momentum into a vision built for sustained demand rather than short-lived attention.

Dubai South: Aviation and Beyond

Dubai South is one of Dubai's most future-focused districts, built around major logistics and aviation activity. Dugasta's Astra Residences are strategically located in Dubai South, near Al Maktoum International Airport, which is set to become the world's largest

international airport. The district's master plan includes dedicated residential zones, commercial centers, and community facilities designed to serve a growing population in the coming phases of development.

Our focus in this area is strategic because it is connected to major employment and transport ecosystems. These ecosystems typically evolve in phases, moving from infrastructure to operations to community formation. Early positioning matters because demand tends to accelerate when connectivity, services, and work force density converge.

Dubai Industrial City: The Economic Diversification Hub

Dubai Industrial City is often viewed through an industrial and logistics lens, yet as Dubai accelerates economic diversification, the district is increasingly attracting a skilled professional base, from engineers and technicians to logistics managers and operations specialists. This shift is quietly reshaping residential demand: people want quality homes near work, reliable connectivity to the wider city, and strong value without compromising day-to-day convenience.

For Dugasta, the logic is simple and investment-sound: when employment ecosystems deepen, rental demand becomes recurring, and recurring demand creates stability.

That confidence is already reflected in on-the-ground performance, with two phases of Al Haseen Residences sold out, phases 3 and 4 currently under development, and two iconic landmark launches planned for the district, reinforcing Dugasta's long-term conviction in this growth corridor.

JVC: From Emerging to Established

JVC represents a more evolved phase of Dubai's growth story, where a master-planned community transitions from momentum to maturity.

This shift has strengthened the area's investment profile, as JVC consistently delivers what the market rewards: robust rental demand, established lifestyle patterns, expanding retail options, and a lifestyle that drives leasing and long-term occupancy.

Dugasta's sustained focus on JVC reflects a disciplined strategy. The company does not simply enter districts; it scales with them as they mature.

Platinum Residences, one of Dugasta's most sought-after residential destinations, reflects our commitment to quality-led development.

DLRC: Premium Living Meets Affordability

DLRC is a value-driven residential destination with strong connectivity, supported by evolving community infrastructure and convenient access to Dubai's key corridors.

In many global cities, districts with room for integrated amenities become long-term residential magnets because they enable a fuller lifestyle mix, including schools, parks, retail streets, and essential community services.

Dugasta's Terra Tower in DLRC aligns with these long-view demand drivers, giving investors and residents the advantage of spacious layouts, accessible pricing, and a neighborhood trajectory designed for steady livability and long-term value appreciation.

Warsan 4: Future-Ready Living at the Right Value

Warsan 4 reflects a familiar Dubai reality: districts can shift from overlooked to essential once connectivity improves and surrounding development accelerates. Dugasta has launched two phases of Moonsa

Residences in Warsan 4 to appeal residents who want practical living, functional access routes, and value without sacrificing proximity to wider city opportunities.



The question we always ask is simple: Will people still want to live here five, ten, or fifteen years from now, and what will make them stay?

That question captures the core of Dugasta's approach. The focus is not on quick wins. It is about durability, the kind that comes from a district anchored by real demand drivers and supported by infrastructure.

What connects these locations is infrastructure, whether existing or planned. Dubai's Roads and Transport Authority (RTA) is advancing metro expansion, new transit corridors, and road upgrades that will meaningfully improve access across these districts in the coming years, including the upcoming Dubai Metro Blue Line.

Government infrastructure spending is one of the clearest signals of long-term value. When transport, utilities, and community facilities are committed, it indicates these districts are being integrated into Dubai's future core, not treated as secondary.

This is where Dugasta stands apart. Rather than competing in saturated areas, its projects are strategically positioned near key business hubs, lifestyle destinations, and city landmarks, aligning with the city's next growth phase.



UMESH SRIVASTAVA

CHIEF EXECUTIVE OFFICER — VIN METAL SYNERGIES FZE

Umesh Srivastava is a seasoned business leader with extensive experience across metals, mining, agriculture, and global trading.

As the Chief Executive Officer of Vin Metal Synergies FZE, he oversees the group's overall operations in the UAE, driving strategic growth across diversified business interests including Copper, Cobalt, Tin, Steel, Agriculture, and Trading.

In addition to his CEO role, Umesh serves as a Director within a Mining and Metal Processing Group based in Africa, where he plays a pivotal role in expanding operations, evaluating new projects, and strengthening the group's footprint across the African continent.

Umesh brings deep expertise in corporate strategy, finance, and operational excellence. He has successfully led the development of robust Standard Operating Procedures (SOPs) for Accounts and Finance, implemented effective budgeting frameworks, and established monthly MIS systems to enhance transparency and decision-making.

His leadership extends to managing audits for metal businesses, strengthening banking relationships, and structuring funding arrangements for large capital projects.



With a strong focus on value creation, Umesh actively drives financial restructuring initiatives, identifies upcoming opportunities and joint ventures, and leads feasibility studies for mining and industrial projects across Africa.

He also plays a key role in building a sustainable sourcing base to support the group's manufacturing hub, ensuring efficiency, scalability, and long-term growth.

Known for his strategic vision and hands-on leadership style, Umesh Srivastava continues to steer Vin Metal Synergies FZE toward global expansion, operational excellence, and sustainable business success.



COMMODITY CYCLE — COPPER

Copper has long been regarded as a bellwether of global economic health, often referred to as “Dr. Copper” due to its ability to signal industrial growth and contraction.

In the current commodity cycle, copper occupies a strategic position driven by energy transition, electrification, infrastructure development, and geopolitical realignments.

This article outlines where copper is used, why demand has surged in recent years, key producing countries, capital intensity in mining, the lack of new mine development, and the role of tariffs in recent price volatility.

“Where Copper Is Used

Copper’s unique properties—high electrical and thermal conductivity, corrosion resistance, and recyclability—make it indispensable across industries:

- **Electrical & Power Infrastructure:** Wiring, transformers, substations, and power grids
- **Construction & Real Estate:** Plumbing, roofing, cladding, and HVAC systems
- **Transportation:** Conventional vehicles, railways, ships, and aircraft
- **Electronics & Appliances:** Semiconductors, circuit boards, motors, and consumer electronics
- **Renewable Energy:** Solar panels, wind turbines, and energy storage systems
- **Defense & Aerospace:** Ammunition, communication systems, radar, and naval equipment

Copper's versatility ensures that it remains embedded in both traditional industries and emerging technologies.

Why Copper Demand Has Increased in Recent Years

1. Electric Vehicles (EVs)

Electric vehicles require significantly more copper than internal combustion engine (ICE) vehicles—primarily in batteries, electric motors, inverters, wiring harnesses, and charging infrastructure. As global EV adoption accelerates, copper demand has structurally shifted upward.

2. Renewable Energy & Solar Power

The global push toward decarbonization has led to massive investments in solar and wind energy. Solar photovoltaic systems use copper extensively in cabling, inverters, and grounding systems. Grid expansion and modernization further amplify demand.

3. Utilities & Grid Modernization

Aging power grids across developed economies and rapid electrification in emerging markets have driven strong demand for copper-intensive transmission and distribution infrastructure.

4. Defense & Strategic Industries

Heightened geopolitical tensions and increased defense spending have boosted demand for copper in military equipment, advanced electronics, and secure communication systems.

Together, these factors have transformed copper demand from being purely cyclical to increasingly structural and strategic.

Major Copper-Producing Countries

Global copper supply is geographically concentrated, with a few countries dominating production:

- **Chile:** The world's largest producer, supported by large-scale porphyry copper deposits
- **Peru:** Second-largest producer with strong growth potential
- **Democratic Republic of Congo (DRC):** Rapidly growing output, particularly from copper-cobalt projects
- **China:** Significant producer and the world's largest consumer and refiner
- **United States:** Stable production with large but aging mines
- **Australia & Zambia:** Important contributors with established mining ecosystems

This concentration increases supply-side risk due to political, regulatory, and social factors.



Heavy Capital Investment (Capex) Requirement
Copper mining is highly capital-intensive:

- **Exploration Costs:** Large budgets required to discover economically viable deposits
- **Mine Development:** Long lead times (10–20 years) from discovery to production
- **Infrastructure:** Power, water, roads, ports, and processing facilities
- **Environmental & Social Compliance:** Increasing ESG standards significantly raise costs

As ore grades decline globally, miners must invest more capital to extract the same amount of copper, pushing up the marginal cost of production.

Lack of Major New Mine Development

Despite rising demand, very few large copper mines have been developed in recent years due to:

- Lengthy permitting and regulatory hurdles
- Community opposition and environmental concerns
- Rising construction and financing costs
- Capital discipline by mining companies after past commodity downturns

This supply constraint creates a structural imbalance, increasing the risk of medium- to long-term copper shortages.

Tariffs, Trade Policies, and Price Volatility

Recent years have seen heightened price volatility in copper due to:

- **Tariffs and Trade Restrictions:** Import duties, export controls, and sanctions affecting global flows
- **Geopolitical Tensions:** Disruptions in supply chains and investment sentiment
- **Energy Costs:** Higher power and fuel costs impacting smelting and refining margins
- **Speculative Activity:** Increased participation from financial investors reacting to policy signals

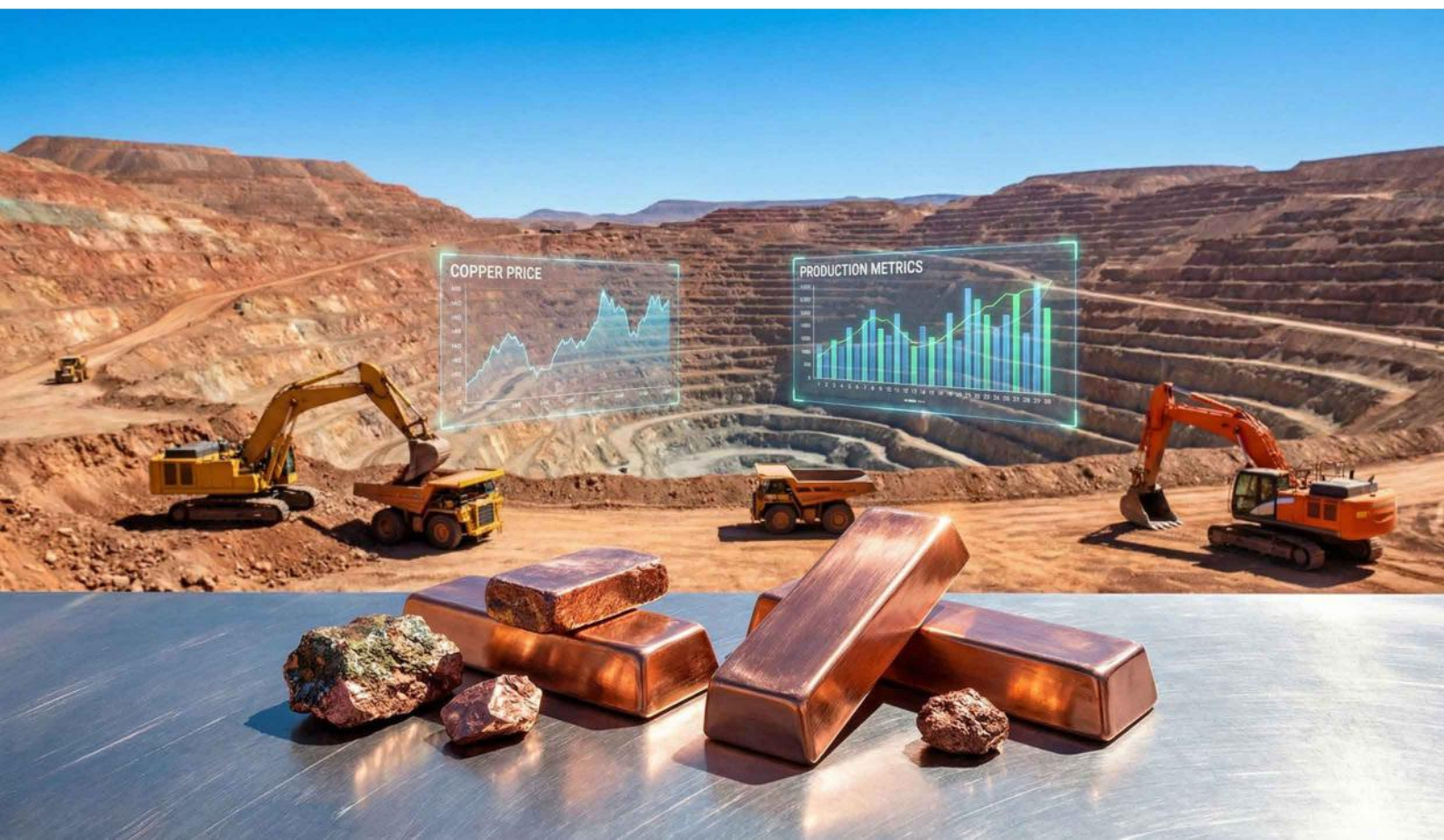
Tariffs and policy uncertainty have amplified short-term price swings, even as long-term fundamentals remain strong.

Conclusion

Copper is at the center of the current commodity cycle, driven by electrification, energy transition, and strategic demand from defense and utilities.

While demand continues to rise, supply growth remains constrained due to high capital requirements and limited new mine development.

Trade policies and tariffs have added volatility, but structurally, copper remains one of the most critical commodities for the global economy in the coming decades.





THE INSPIRING LIFE OF DR AJAY DESAI AND HIS GLOBAL IMPACT

Dr Ajay Desai's life story is a testament to how one moment of clarity can shape a lifelong mission for excellence and service to society. Early in his life, he experienced firsthand how weak systems and small errors can lead to major failures.

This realization did not discourage him. Instead, it became the spark that drove his passion for quality, structured processes, and continuous improvement. From that point onward, Dr Desai dedicated himself to helping individuals and organizations build strong foundations that lead to long-term success.

From Early Challenges to Unwavering Commitment

Dr Ajay Desai's professional journey was not an easy path. He faced significant challenges such as limited resources, a lack of widespread awareness about quality, and the initial difficulty of earning trust from people and organizations.

Despite these obstacles, he approached his work with persistence, discipline, and a strong commitment to learning.

Over time, his determination began to yield remarkable results, and his reputation as a trusted consultant, trainer, and mentor began to grow in India and around the world.

The Power of Purposeful Service

What truly defines Dr Desai's work is his belief that people grow when they are guided, not forced. This understanding shaped his approach to his profession. Instead of using authority or pressure, he focused on creating environments where individuals felt motivated, clear in their goals, and patient in their progress.

He believes that when people are encouraged to explore and improve, they naturally perform their best.

This philosophy became a cornerstone of his work in training, mentoring, and consultancy.

His career choices reflect a deep desire to empower others rather than simply achieve personal milestones. Dr Desai's focus on motivation and clarity has helped countless professionals and organizations improve performance, embrace quality, and achieve measurable success.

A Career Marked by Global Recognition

Over more than two decades, Dr Ajay Desai has become a globally recognized figure in quality, management systems, and professional training. He has dedicated tens of thousands of hours to corporate training and consulting, helping leaders, executives, and teams around the world improve their systems and processes.

His commitment to excellence has earned him recognition in multiple major record books, including the World Book of Records, Asia Book of Records, Limca Book of Records, India Book of Records, and the London Book of Records, reflecting his unparalleled contribution in training and purposeful service globally.

These recognitions highlight the impact of his work spanning industries, countries, and cultures.

His accomplishments are celebrated not only for their scale but also for the depth of change they represent in the way organizations think about quality, discipline, and sustainable improvement.

Building a Global Legacy

Today, Dr Ajay Desai continues to expand his work across borders. He is actively involved in initiatives that integrate training, consultancy, education, and environmental awareness into business and societal practices.

His long-term vision goes beyond immediate results; he aims to foster a culture of quality, protect the environment, and create sustainable impact in both business and society.

His ambition is not just to serve individual companies but to influence entire ecosystems of learning, behaviour, and practice that support continuous improvement and long-term growth. In doing so, Dr Desai has established a legacy that touches not just professionals in meeting rooms, but also communities and industries striving for better outcomes.

Lessons from a Life Dedicated to Improvement

Dr Desai often reflects on the most valuable lessons he has learned throughout his journey. One of his strongest beliefs is that consistency beats intensity. Small efforts made every day, when aligned with purpose and discipline, create extraordinary results over time. For him, success is not the result of one moment but the accumulation of persistent action.

If he could speak to his younger self, Dr Desai would emphasize the importance of trusting the process, taking calculated risks, and staying curious.

He would remind his younger self never to underestimate the power of consistency and the impact of helping others. These lessons are not only personally meaningful but also deeply relevant to anyone who aspires to make a lasting contribution to their field.

A Vision for Future Generations

Dr Ajay Desai hopes to be remembered not just for his accolades but for his contributions to society and industry. He wants his legacy to be defined by the positive changes he brought to people, organizations, and communities. His work emphasizes simplicity in systems, empowerment through knowledge, protection of the environment, and selfless service for long-term societal good.

He believes that real transformation starts with the individual but must extend outward to influence systems, cultures, and structures. His vision for the future is one where quality, discipline, and responsibility are not just business terms but core values that guide everyday decisions.

Continuing the Mission Beyond Borders

Even as his career has spanned many years and continents, Dr Desai shows no signs of slowing down. His current projects focus on expanding quality awareness, strengthening organizational systems, and promoting environmental stewardship.

By sharing his insights, training future leaders, and working with global partners, he continues to plant seeds of excellence that will grow long after his direct involvement.

Dr Desai's work inspires not only professionals and business leaders but also anyone seeking purpose and meaningful contribution. His life story shows that failures do not define us; how we respond to them does. It teaches that guided growth, clear vision, and persistent effort are the building blocks of lasting success.

In a world that often prioritizes speed and short-term wins, Dr Ajay Desai's journey reminds us of the value of disciplined action, meaningful service, and unwavering commitment to continuous improvement.

With every challenge he faced and every milestone he achieved, he reaffirmed his belief that real success lies in empowering others, creating meaningful impact, and building legacies that endure.

Dr Desai's vision goes beyond professional achievement. His story is an invitation to future generations to embrace quality, champion purpose, and work with discipline and heart to shape a better tomorrow.





LYTEN S CURE

FROM BATTERIES TO BRIDGES: LYTEN EXPANDS ITS SUPERMATERIALS PLATFORM INTO THE GLOBAL CONCRETE INDUSTRY

Lyten Introduces S Cure™ Concrete Admixture, Doubling Early Strength and Improving Long-Term Durability of Concrete Infrastructure

Lyten currently testing across the US, Europe, and Middle East, including 2 of the 5 largest global ready mix concrete producers, 2 of the largest high performance concrete producers in the Middle East, and a market leader in Type 1L low carbon cement in the US.

The tunability of S Cure™ to adapt to regional aggregates enables Lyten to sell into the majority of the more than \$700B global concrete market.

Lyten is launching S Cure™ at World of Concrete, January 20-22, and is currently onboarding new global customers.

Lyten, the supermaterial applications company and inventor of Lyten 3D Graphene™, today announced its expansion into the global concrete market with the launch of Lyten S Cure™, a high-performance concrete admixture engineered to make infrastructure stronger, more durable, and faster to build—without requiring changes to existing production processes or compromising on cost.

S Cure marks Lyten's third major industrial vertical, extending its proprietary supermaterials platform from battery energy storage and composites for 3D printing and adhesives, into the world's most widely used construction material. The launch reflects Lyten's broader strategy: applying molecular-scale materials engineering to solve foundational performance challenges in critical infrastructure.

Concrete is the backbone of global infrastructure, but modern formulations, particularly those designed to reduce environmental impacts, often suffer from limitations: slower curing, reduced early strength, long-term durability concerns, and higher costs. Lyten S Cure was designed to eliminate those compromises at the chemistry level.

"At Lyten, we use material science to build products that accelerate economic growth by delivering enhanced performance without compromising on cost and environmental impact," said Dan Cook, Lyten CEO and Co-Founder. "Concrete is the second most used substance on earth and the backbone of critical infrastructure. S Cure applies the same supermaterials science behind our batteries and additive manufacturing to make concrete stronger and more durable."

Supermaterials Engineering, Applied to Infrastructure

S Cure is powered by nanomaterials, including Lyten 3D Graphene™, a tunable supermaterial

platform originally developed for high-energy-density lithium-sulfur batteries and now deployed across multiple industrial applications. In concrete, Lyten's nanomaterials form a reinforcement matrix that accelerates hydration at the earliest stages of curing while strengthening the internal microstructure as concrete ages.

Independent testing confirms:

- * +110% increase in one-day compressive strength
- * +29% increase at seven days
- * Up to +20% improvement in 28-day durability metrics

The result is concrete that reaches structural strength faster, supports tighter construction schedules, and delivers improved long-term resilience in demanding environments.

Drop-In Performance, Immediate Adoption

Lyten S Cure is designed as a true drop-in admixture. It requires no changes to batching sequence, mix designs, or construction workflows and is compatible with ready-mix, precast, and large-scale infrastructure applications. The tunable nature of Lyten's nanomaterials enables S Cure to be optimized to regional cement and aggregate characteristics across the globe, enabling S Cure to support the majority of the more than \$700B global concrete market.

The technology is currently being validated through pilot programs with leading global concrete producers and construction companies in the US, Europe, and Middle East. Collaborations are ongoing with 2 of the 5 largest global ready mix concrete producers, 2 of the largest high performance concrete producers in the Middle East, and a market leader in Type 1L low carbon cement in the US. Results prove seamless integration and consistent performance across a range of cement blends, reducing cement in Type 1L and reducing supplementary materials like fly ash and silica fume.

Performance First—With Material Efficiency as a Benefit

While S Cure was engineered first for performance, its ability to restore early strength and durability also allows producers to reduce reliance on cement. These efficiencies can lower overall material consumption and improve project economics—while also reducing embodied carbon as a secondary benefit.

“Better materials unlock better outcomes across the board,” said Tony Silvis, Lyten VP and General Manager Concrete Solutions. “We have tuned S Cure to allow builders and engineers to move faster, build stronger, and extend service life without changing their well-established processes. The tunability of S Cure means we can help customers across every ready mix and high-performance concrete market.”

Lyten is launching the product at World of Concrete in Las Vegas, Nevada from January 20-22 (Booth #S11105) and is currently onboarding new cement and concrete customers.

About Lyten

Lyten, founded in 2015, is the global leader in 3D graphene supermaterials. It has received more than \$625 million in equity investment and secured LOIs for \$650 million in financing from the Export Import Bank of the US. Lyten’s US corporate headquarters is in San Jose, CA and its European corporate headquarters is in Luxembourg.

The company lists more than 550 patents granted or pending and is currently manufacturing in San Jose, CA and Gdansk, Poland. Lyten’s 3D Graphene materials platform is currently delivering lithium-sulfur batteries for autonomous systems, Battery Energy Storage Systems, 3D printing filaments, structural adhesives, and high-performance concrete to customers.

Lyten was named Fast Company’s #8 Most Innovative Energy Company and named one of America’s Top Green Technology Companies by Time in 2024, 2025, and been named to Silicon Valley Defense Journal’s Top 100 National Security Companies the third time in a row in 2025.



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GAIP – InsureTek International Conference & Golden Shield Excellence Awards 2026

Concludes Successfully in Riyadh, Setting New Benchmarks for Insurance and InsurTech Leadership

Riyadh, Saudi Arabia – February 2026

Convened under the esteemed patronage of His Royal Highness Prince Dr. Abdul-Aziz Bin Nasser Bin Abdul-Aziz Al Saud, the **GAIP – InsureTek International Conference & Golden Shield Excellence Awards 2026** concluded successfully in Riyadh, reaffirming its position as one of the region's most authoritative and influential platforms dedicated to advancing insurance, reinsurance, and InsurTech innovation. The two-day event brought together senior decision-makers, regulators, global insurers, reinsurers, brokers, technology leaders, and advisory firms, reinforcing Saudi Arabia's growing role as a regional hub for insurance and digital transformation.



Organized by the **Global Association of InsurTech Professionals (GAIP)**, a global nonprofit organization with chapters opening worldwide, the conference reflected GAIP's mission to promote collaboration, resilience, and responsible innovation across the global insurance ecosystem.

The conference attracted strong participation from across the Kingdom of Saudi Arabia, with representation from leading insurers, reinsurers, intermediaries, technology providers, consultancies, and regulatory stakeholders. International delegates from the Middle East, Europe, Asia, and beyond further reinforced the global relevance and strategic positioning of InsureTek KSA.

Over two days, the agenda focused on execution-led transformation rather than theory, addressing key themes such as digital operating models, regulatory alignment, climate and catastrophe risk, data-driven underwriting, AI-enabled claims, parametric insurance, customer experience, and the evolving role of InsurTech within traditional insurance frameworks. The sessions featured high-level keynote addresses, expert panel discussions, and curated networking engagements designed to foster meaningful dialogue and actionable outcomes.

A defining feature of **GAIP – InsureTek KSA 2026** was its emphasis on collaboration across the insurance value chain. The platform enabled open and constructive engagement between regulators, insurers, technology innovators, and service providers—facilitating partnerships and practical solutions aligned with Saudi Arabia's broader economic and digital transformation agenda.

The event received extensive media coverage through **GAIP TV**, GAIP's dedicated global broadcast platform. Key sessions, interviews, and highlights were covered on-ground and broadcast globally via satellite and digital channels, significantly amplifying the reach and impact of the conference and reinforcing GAIP's role as a global voice for insurance and InsurTech leadership.



Golden Shield Excellence Awards 2026 – Organizational Categories

- Health Insurer of the Year: **Bupa Arabia**
- Broker of the Year: **Marsh**
- Insurance Technology Leader of the Year: **InsureMO**
- Marine Insurer of the Year: **Liva Insurance Company**
- Audit Service Provider of the Year: **KPMG**
- General Insurer of the Year: **Tawuniya**
- Customer Experience Award: **Lucidya**
- Actuarial / Risk Consultancy Firm of the Year: **EY**
- Takaful Company of the Year: **Al Rajhi Takaful**
- Best Rating Agency of the Year: **S&P Global**
- Life Insurer of the Year: **Tawuniya**
- Reinsurance Broker of the Year: **Guy Carpenter**
- Excellence in Digital Transformation: **eData Information**
- Motor Insurer of the Year: **Al Rajhi Takaful**
- Law Firm of the Year: **Al Tamimi & Co.**
- Best Healthcare Insurance Innovation: **Tawuniya**
- Service Provider of the Year: **Braxtone Group**
- Digital Takaful Transformation: **Neutrinos – Al Rajhi Takaful**
- TPA of the Year: **Total Care Saudi**
- InsureTek Growth & Market Impact Award: **Tree Digital Insurance Agency**
- Best InsureTek Solution – Motor Insurance: **CarTrust**
- Excellence in Insurance & InsurTech Advisory Services: **Baker Tilly**
- InsureTek Core Transformation Leader of the Year: **Solera**

Individual Excellence Awards

- Industry Impact Award – Insurance & InsurTech: **Safa Alnaim**
- Woman Personality of the Year: **Dalal A. Burhan**
- Young Leader of the Year: **Adel Yahya Thuwayi**
- Personality of the Year: **Dr. Othman Al Kassabi**

GAIP – InsureTek KSA has firmly established itself as a strategic meeting point for the insurance ecosystem, where ideas rapidly move from discussion to direction. By combining policy dialogue, innovation showcases, executive engagement, and global media reach, the platform continues to play a defining role in shaping the future of insurance and InsurTech across Saudi Arabia and the wider region.

Dr. AFTAB Hasan,
Founder & Chairman of GAIP, said:

“Saudi Arabia is not only transforming its economy, but also redefining the future of insurance through innovation, resilience, and collaboration. GAIP – InsureTek KSA is designed to support this journey by bringing regulators, industry leaders, and technology innovators together on a single platform focused on practical outcomes and long-term impact.”





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BESPOKE TAILORS DUBAI – WHERE CRAFTSMANSHIP MEETS INDIVIDUALITY

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DUBAI'S LUXURY LIVING IN 2026: WHAT OWNING HIGH-END REAL ESTATE LOOKS LIKE NOW

The narrative around Dubai's real estate market has shifted from flash and glamour to fundamentals and performance.

In 2026, this market no longer thrives on headline spectacle alone.

Transaction volumes, rental yields, population growth, and infrastructure maturity are shaping buying decisions far more than skyline aesthetics.

The strongest projects integrate wellness spaces, controlled-density layouts, smart home systems, and curated community amenities.

This evolution is visible in pricing discipline, buyer profiles, and the growing preference for properties that balance lifestyle appeal with financial logic.

This is especially true for high-end villas, apartments, and luxury penthouses for sale in Dubai. They're now evaluated through the lens of efficiency and return as much as prestige.

As a result, luxurious real estate in Dubai has become more rational, more strategic, and far more resilient than in many other global cities.

Should You Invest in Dubai?

Before the numbers come into play, it's important to understand why Dubai keeps appearing in serious global investment conversations year after year.



1. The Global Appeal and Rental Yield

Dubai's property market continues to outperform many global cities on core fundamentals.

This growth isn't isolated to one segment. Residential apartments, villas, and luxury units all contributed to the surge.

Rental yields remain one of Dubai's strongest differentiators.

While mature cities like London, Paris, and New York typically offer residential yields between 2% and 4%, Dubai consistently delivers 5% to 7%, with certain communities performing even higher.

This makes investment opportunities in Dubai structurally attractive and more benefit-driven.

2. UAE's Massive Footfall and Property Demand

Population growth adds another layer of stability.

The UAE continues to attract professionals, entrepreneurs, and global businesses through long-term residency programs, including the Dubai Golden Visa.

Dubai's population alone crossed 3.6 million in 2025 and is projected to grow steadily, reinforcing sustained housing demand rather than speculative absorption.

In short, more people, more housing. Therefore, the demand is expected to continue growing.

3. The Tax-Free Environment

Investors love Dubai for its tax policies.

Zero income tax, no capital gains tax on property, and a stable currency peg create an environment where returns are preserved, a major reason global capital continues to flow into Dubai's real estate.

The city's tax efficiency, along with its luxurious appeal, has established it as a real estate investment hub now.

To dive into the details of tax efficiency, read [Tax Edge for HNIs: Why Dubai's Residential Real Estate Continues to Lead](#).

What are the Top Property Trends with High ROI for 2026

Dubai's highest-performing properties in 2026 share a few common traits, and none of them are accidental. Here's a list of properties that attracted investments and why they are ever enticing in 2026:

1. Transit-oriented Developments

One of the strongest trends is the rise of transit-oriented developments.

Apartments near metro consistently record higher occupancy rates and faster resale cycles.

What was once considered a mid-market advantage is a premium feature in high-end developments, especially with the city's urban development masterplan.

With the population steadily growing, metro connectivity translates to reduced commute times, broader tenant pools, and lower vacancy risk.

2. Off-Plan Properties in Dubai

Off-plan properties continue to dominate transaction volumes, accounting for more than 60% of all residential sales in recent years.

The appeal lies in structured payment plans, lower entry prices, and capital appreciation potential between launch and handover.

Well-positioned off-plan projects have historically delivered 20-30% appreciation near project completion when aligned with infrastructure and demand.

That's premium real estate, with planned financials, at a lower upfront capital.

And if you're a high-net-worth investor, read [Off-Plan Property Investments in Dubai: The HNI Perspective](#).

3. Luxury Penthouses for Sale in Dubai

The demand for luxurious real estate itself has become more selective.

Dubai's luxury penthouses remain desirable, but buyers prioritize service quality, privacy controls, and operational efficiency.

Penthouses within integrated communities tend to outperform in both rental demand and resale liquidity, signaling buyers moving towards functionality and community living over opulence.

4. Diverse Range of Apartments in Dubai

Another clear trend is the shift toward right-sized luxury.

Oversized units with high service charges are losing traction, while efficiently designed apartments with premium finishes and manageable operating costs are seeing stronger absorption.

This is where developers focused on livable luxury, rather than excessive scale, are gaining market confidence.

Within this segment, Danube Properties has carved its reputation with developments that emphasize connectivity.

The logo for Danube Properties, featuring the word "DANUBE" in a bold, red, sans-serif font with a stylized 'D' that incorporates a blue and red geometric shape. Below it, the word "PROPERTIES" is written in a bold, black, sans-serif font.

Top Areas to Invest In Dubai's Real Estate in 2026

Location strategy in 2026 is driven by infrastructure and profitability rather than legacy and prestige.

Established Districts

Established districts like Dubai Marina and Downtown Dubai continue to command premium pricing due to lifestyle appeal, global recognition, and consistent rental demand.

These areas offer stability and liquidity, particularly for high-end apartments and penthouses.

Business Bay is another area that has evolved into a mixed-use powerhouse, benefiting from its proximity to Downtown and growing commercial density.

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Feb 09

InvestPro Dubai 2026

Club Event

Feb 11

CEO Clubs UAE 20th Anniversary Celebration

Club Event

Mar 04

CEO Clubs Member Iftar (TBC)

Club Event

Mar 25- 28

Burj Global Power 100,
Washington, D.C.



CEO Clubs Network®

CEO Clubs UAE 20th Anniversary Celebration

🕒 11:30 AM 📅 Wednesday, 11 February 2026

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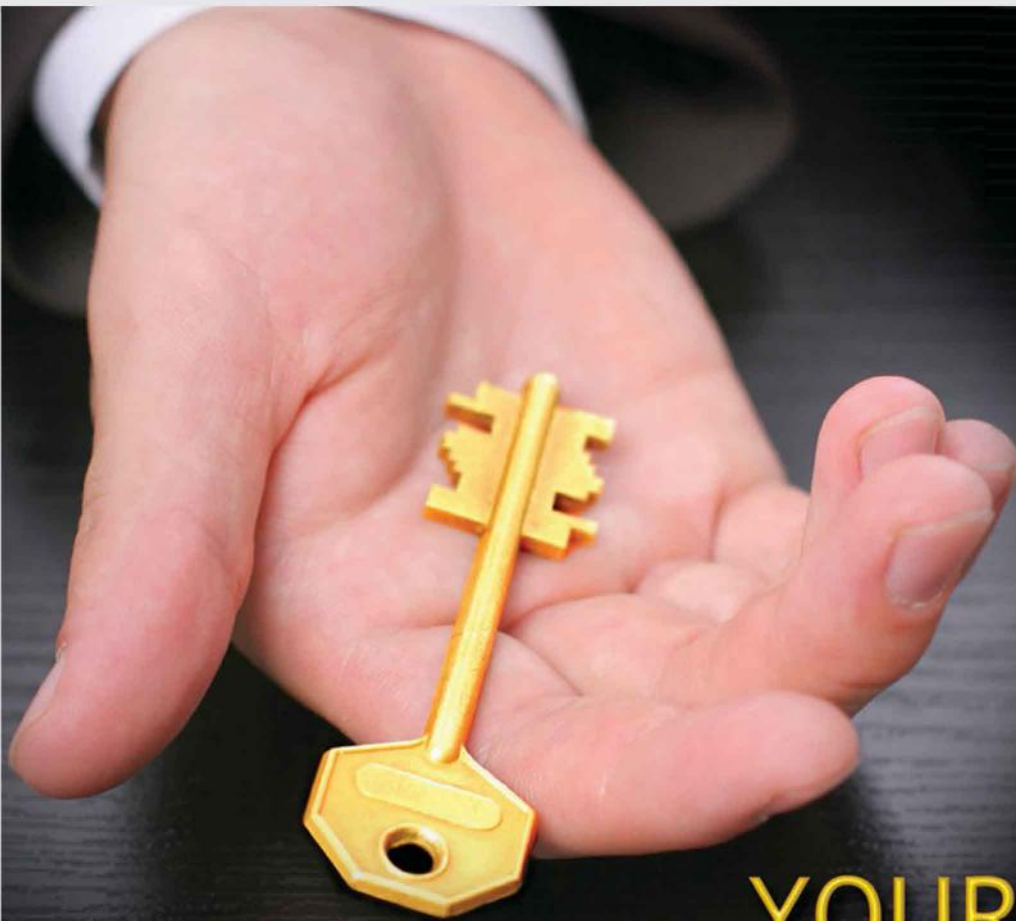
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