

AL MAKTOUM INVESTMENT MAGAZINE

UAE 52ND
UNION DAY
CELEBRATION

SPACE PROGRAM

STRENGTHENING THE UAE'S
STATUS AS A GLOBAL FRONTRUNNER
IN SPACE EXPLORATION

A LEADER OF
EXCEPTIONAL
CALIBER

THE PRESIDENT HIS
HIGHNESS SHEIKH
MOHAMED BIN
ZAYED AL NAHYAN

COP 28 UAE

'WE THE UAE 2031'

A NATIONAL PLAN AND
ROAD MAP FOR THE
NEXT 50 YEARS

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WORLD BUSINESS COUNCIL (WBC)

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World Business Council (WBC)

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EDITORIAL BY FOUNDER & EDITOR IN CHIEF



DR. MUNIR AHMED CHAUDHARY

As we approach the joyous occasion of the UAE National Day, it brings us immense pride to present the latest edition of Al Maktoum Investment Magazine. In the spirit of unity, progress, and visionary leadership, this issue is dedicated to celebrating the remarkable achievements of the United Arab Emirates on its 52nd National Day.

Al Maktoum Investment Magazine has always been a beacon of insightful content, offering a unique perspective on the diverse sectors that contribute to the UAE's dynamic economic landscape. We strive to bring you the latest trends, innovations, and success stories that define the nation's journey towards sustainable development and prosperity.

In this edition, we delve into the visionary initiatives spearheaded by the leadership of the UAE, particularly those championed by the Al Maktoum family. Their unwavering commitment to innovation and sustainable growth continues to shape the future of the nation and inspire generations. We explore groundbreaking investments, pioneering projects, and the resilient spirit that propels the UAE to new heights.

As we celebrate the UAE National Day, we reflect on the rich tapestry of achievements that define this remarkable nation. From the awe-inspiring architectural marvels to the flourishing cultural scene, the UAE has become a global symbol of progress and harmony. Al Maktoum Investment Magazine takes pride in capturing these moments, offering you a front-row seat to witness the evolution of a nation.

Our editorial team is honored to share the stories of individuals and organizations that contribute to the UAE's success story. Through insightful interviews, in-depth analysis, and thought-provoking features, we aim to provide our readers with a comprehensive understanding of the economic landscape and the forces shaping it.

In the true spirit of the UAE National Day, Al Maktoum Investment Magazine extends its heartfelt congratulations to the leadership, citizens, and residents of the UAE. May this celebration be a testament to the unity, diversity, and resilience that define the fabric of this extraordinary nation.

As we turn the pages of this special edition, let us come together to appreciate the achievements of the past, embrace the opportunities of the present, and envision a future where the UAE continues to shine as a beacon of progress.

Wishing you a joyous UAE National Day!

FROM THE DESK OF MANAGING EDITOR



As we stand at the threshold of a new chapter, I am delighted to extend my warmest greetings and share some exciting developments from the heart of Al Maktoum Investment Magazine. It is with great pleasure and anticipation that I convey our gratitude for your unwavering support, and we are thrilled to present what lies ahead in the coming issues.

Al Maktoum Investment Magazine has always been more than a publication; it is a chronicle of the UAE's journey towards progress, innovation, and sustainable development. It is our commitment to bring you stories that not only inform but also inspire. In the spirit of this commitment, we are excited to unveil a series of special reports, interviews, forums, and much more in the forthcoming issues.

Special Reports: Our upcoming special reports aim to provide an in-depth analysis of key sectors driving the UAE's economic landscape. From groundbreaking investments to transformative policies, we will dissect the trends and developments that shape the nation's future.

Exclusive Interviews: Prepare to be engaged by thought-provoking conversations with industry leaders, visionaries, and decision-makers. Our exclusive interviews will delve into their insights, experiences, and the strategies that propel their success in the dynamic business environment of the UAE.

Interactive Forums: We believe in fostering a community of informed and engaged readers. To that end, we will be introducing interactive forums where ideas will be exchanged, and perspectives shared. These forums will serve as a platform for dialogue, connecting like-minded individuals who are dedicated to advancing the UAE's economic and cultural landscape.

Global Perspectives: In the globalized world we live in, we recognize the importance of understanding and contributing to the broader international context. Our upcoming issues will feature articles and reports that explore the UAE's role on the global stage, its collaborations, and the impact of international trends on the local economy.

Innovation Corner: Stay tuned for our 'Innovation Corner,' where we will spotlight the latest advancements, technological breakthroughs, and entrepreneurial success stories that are shaping the landscape of the UAE.

At Al Maktoum Investment Magazine, we are driven by a passion for excellence and a dedication to keeping our readers informed, inspired, and connected. As we forge ahead, we invite you to embark on this journey with us, exploring the limitless possibilities and celebrating the achievements that lie on the horizon.

Thank you for being a part of our community. Your continued support motivates us to strive for greater heights, and we look forward to bringing you an enriching and insightful experience in the issues to come.

Rubina Rasheed

52ND UNION DAY

UAE PRESIDENT, MOHAMMED BIN RASHID, UAE RULERS, AND COP GUESTS WITNESS 52ND UNION DAY CELEBRATION



UAE President His Highness Sheikh Mohamed bin Zayed Al Nahyan, along with His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, and the Members of the Federal Supreme Council, Rulers of the Emirates, witnessed the celebration of the 52nd Union Day held at Expo City Dubai.

The event was also attended by the Crown Princes and several guests attending the UN Climate Change Conference (COP28).

The ceremony saw the attendance of H.H. Sheikh Humaid bin Rashid Al Nuaimi, Supreme Council Member and Ruler of Ajman; H.H. Sheikh Hamad bin Mohammed Al Sharqi, Supreme Council Member and Ruler of Fujairah; H.H. Sheikh Saud bin Rashid Al Mu'alla, Supreme Council Member and Ruler of Umm Al Qaiwain; H.H. Sheikh Saud bin Saqr Al Qasimi, Supreme Council Member and Ruler of Ras Al Khaimah; and His Highness Sheikh Mansour bin Zayed Al Nahyan, Vice President, Deputy Prime Minister and Chairman of the Presidential Court. The event was also attended by His Majesty King Hamad bin Isa Al Khalifa of the Kingdom of Bahrain,

His Majesty King Abdullah II bin Al-Hussein of the Hashemite Kingdom of Jordan, and President Abdel Fattah El-Sisi of the Arab Republic of Egypt, along with leaders and prime ministers from several countries and delegations participating in COP28.

Also present were H.H. Sheikh Khaled bin Mohamed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi; H.H. Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai; H.H. Sheikh Maktoum bin Mohammed bin Rashid Al Maktoum, First Deputy Ruler of Dubai, Deputy Prime Minister, Minister of Finance; H.H. Sheikh Hazza bin Zayed Al Nahyan, Deputy Ruler of Abu Dhabi; H.H. Sheikh Tahnoon bin Zayed Al Nahyan, Deputy Ruler of Abu Dhabi; H.H. Sheikh Sultan bin Ahmed bin Sultan Al Qasimi, Deputy Ruler of Sharjah; H.H. Sheikh Sultan bin Ahmed bin Sultan Al Qasimi, Deputy Ruler of Sharjah; H.H. Sheikh Ammar bin Humaid Al Nuaimi, Crown Prince of Ajman; H.H. Sheikh Mohammed bin Hamad bin Mohammed Al Sharqi, Crown Prince of Fujairah; H.H. Sheikh Rashid bin Saud bin Rashid Al Mu'alla, Crown Prince of Umm Al Qaiwain; H.H. Sheikh Mohammed bin Saud bin Saqr Al Qasimi,

Crown Prince of Ras Al Khaimah; H.H. Sheikh Ahmed bin Mohammed bin Rashid Al Maktoum, Second Deputy Ruler of Dubai; H.H. Sheikh Tahnoun bin Mohammed Al Nahyan, Abu Dhabi Ruler's Representative in Al Ain Region; H.H. Sheikh Saif bin Mohammed Al Nahyan; H.H. Sheikh Nahyan bin Zayed Al Nahyan, Chairman of the Board of Trustees of the Zayed Charitable and Humanitarian Foundation; H.H. Lt. General Sheikh Saif bin Zayed Al Nahyan, Deputy Prime Minister and Minister of the Interior; H.H. Sheikh Hamed bin Zayed Al Nahyan; H.H. Sheikh Abdullah bin Zayed Al Nahyan, Minister of Foreign Affairs; H.H. Sheikh Khalid bin Zayed Al Nahyan,

Chairman of the Board of Zayed Higher Organisation for People of Determination (ZHO); H.H. Sheikh Omar bin Zayed Al Nahyan, Deputy Chairman of the Board of Trustees of Zayed bin Sultan Al Nahyan Charitable and Humanitarian Foundation; H.H. Sheikh Theyab bin Mohamed bin Zayed Al Nahyan, Chairman of the Office of Development and Martyrs Families Affairs at the Presidential Court; H.H. Sheikh Hamdan bin Mohamed bin Zayed Al Nahyan; H.H. Sheikh Zayed bin Hamdan bin Zayed Al Nahyan, Chairman of the National Media Office; and several Sheikhs, ministers, senior officials and guests.

AHMED BIN MOHAMMED'S STATEMENT ON UNION DAY



His Highness Sheikh Ahmed bin Mohammed bin Rashid Al Maktoum, Second Deputy Ruler of Dubai and Chairman of the Dubai Media Council, said the UAE Union Day commemorates the visionary journey undertaken by the late Sheikh Zayed bin Sultan Al Nahyan and the late Sheikh Rashid bin Saeed Al Maktoum, along with the other founding fathers, to shape a nation that has today emerged as a global leader in many respects, fulfilling their dreams.

His Highness highlighted the symbolic significance of celebrating this day, urging Emiratis to build on the edifice envisioned by the founding fathers. He highlighted the day as an occasion to uphold the cherished traditions by reaffirming loyalty to the homeland and its visionary leadership that is committed to the nation's development, stability and the well-being of its citizens.

Sheikh Ahmed said that Union Day is an opportunity to renew the pledge of allegiance to the nation led by President His Highness Sheikh Mohamed bin Zayed Al Nahyan; His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai; and Their Highnesses the Supreme Council Members and Rulers of the Emirates.

The UAE celebrates its Union Day amidst unparalleled achievements and as a notable example of innovation and strategic planning globally. Guided by the leadership, the nation has shown itself capable of anticipating changes, tackling challenges, and building a promising future based on strong foundations, His Highness added.

LATIFA BINT MOHAMMED: A DAY WHEN HEARTS COME TOGETHER UNDER ONE BANNER

On the occasion of the UAE 52nd Union Day, Her Highness Sheikha Latifa bint Mohammed bin Rashid Al Maktoum, Chairperson of Dubai Culture and Arts Authority and Member of the Dubai Council, extends

her heartfelt congratulations to the leaders, citizens, and residents of the United Arab Emirates. "This day epitomizes our collective spirit and the deep-rooted values of loyalty and allegiance to our beloved UAE.

Union Day is an occasion when our hearts come together under one flag to celebrate the unity and devotion that define the character of the Emirati people, who continue to steadfastly advance on the path laid down by our founding fathers, upholding the legacy of progress and nation-building, and the UAE's position as a beacon of giving, progress, and development."

"December 2nd marks a luminous chapter in our nation's journey. The UAE has nurtured generations of innovators and contributors, who persistently strive to build the nation of tomorrow, equipped with knowledge, culture, and the core national values instilled in them for a prosperous future for our beloved country and its people."



MAKTOUM BIN MOHAMMED'S STATEMENT ON UNION DAY



His Highness Sheikh Maktoum bin Mohammed bin Rashid Al Maktoum, First Deputy Ruler of Dubai, Deputy Prime Minister and Minister of Finance of the UAE, said that Union Day is an occasion to celebrate the nation's foundational values of cooperation, solidarity and unity. The leadership's constant dedication to fostering comprehensive development and ensuring the people's wellbeing has led to great national successes across vital sectors and fields, His Highness noted.

In a statement issued on Union Day, His Highness extended his heartfelt congratulations to UAE President His Highness Sheikh Mohamed bin Zayed Al Nahyan, His Highness Sheikh Mohammed bin Rashid

Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, and Their Highnesses, the Supreme Council Members and Rulers of the Emirates, on the 52nd anniversary of the UAE's founding. He also said that Union Day is an occasion for citizens to renew their pledge of loyalty to the homeland and their commitment to contributing to the nation's prosperity and development.

Sheikh Maktoum said the leadership's forward-looking vision is evident in every decision made to advance the nation's development journey. He cited the example of the AED192 billion 2024-2026 federal budget and the Federal General Budget for 2024, featuring expenditures of AED64 billion, which are a clear testament to the robustness of the national economy.

Another indicator of the UAE's ability to maintain global excellence is the increasing confidence of the global investment community in the country. The UAE achieved the highest foreign direct investment (FDI) inflows in its history in 2022, reaching AED84 billion (\$23 billion), despite a 12% decline in global FDI movement, demonstrating the confidence of global investors. The United Nations Trade and Development Organization's (UNCTAD) World Investment Report 2023 also ranked the UAE as the fourth largest recipient of greenfield investment projects in the world with a total of 997 projects.

His Highness further emphasized that the UAE's achievements would not have been possible without the guidance of the leadership and their dedication to fostering a new generation of leaders who can steer the development process forward

A LEADER OF EXCEPTIONAL CALIBER

The President His Highness Sheikh Mohamed bin Zayed Al Nahyan



In the heart of visionary leadership and unwavering commitment, His Highness Sheikh Mohamed bin Zayed Al Nahyan emerges as a beacon of inspiration, steering the course of progress with an indomitable spirit. A name synonymous with innovation, benevolence, and dynamic leadership, he stands tall as a guiding force in shaping the present and future of his nation.

As the Crown Prince of Abu Dhabi, Deputy Supreme Commander of the UAE Armed Forces, and now the President of the UAE, Sheikh Mohammed has steered the nation towards unprecedented heights. His vision for the UAE goes beyond skyscrapers and modernity; it encompasses a commitment to sustainable development, innovation, and social progress.

Born on March 11, 1961, Sheikh Mohammed is the third son of the late Sheikh Zayed bin Sultan Al Nahyan, from whom he acquired the invaluable lessons of governance and leadership. His leadership is characterized by a steadfast dedication to

the nation's illustrative journey, where he has not only made a difference locally but has also emerged as a global force for peace, security, and humanitarian endeavors.

As a leader of exceptional caliber, Sheikh Mohammed has left an indelible mark at the local level, achieving notable milestones in the promotion of regional and global peace and security. His commitment extends to fostering tolerance and peaceful co-existence among diverse religions and societies, setting a commendable example for humanitarian work. His Highness Sheikh Mohammed bin Zayed Al Nahyan exemplifies the perfect blend of tradition and modernity. His dynamic approach to governance mirrors the dynamic landscapes of the thriving nation he leads. With foresight that spans beyond the horizon, he navigates challenges with grace, transforming obstacles into stepping stones for prosperity.

A maestro of diplomacy, His Highness is not only a guardian of his nation's interests but also a global statesman, fostering collaborations that transcend borders. His commitment to international cooperation reflects a vision that extends far beyond the Emirates, promoting unity and understanding on the world stage.

Born into the esteemed Al Nahyan family, Sheikh Mohammed embraced a life of service and leadership from a young age. His commitment to education saw him graduate from the prestigious Royal Military Academy Sandhurst in the United Kingdom, instilling in him the principles of discipline and strategic thinking.

His dedication to sustainability is evident in the bold pledge towards a green future. The UAE, under his guidance, has become a global leader in renewable energy, setting ambitious targets to achieve a balance between progress and environmental responsibility.

The President has made sustainable socio-economic development a foundational pillar of the nation's ambitions. Sheikh Mohammad ushered in a new era investment in renewable energy,

research and technology and sustainable urban development through the creation of Masdar in 2006. At the G20 Summit in Bali 2022, Sheikh Mohammad said that the UAE is committed to its responsible role in energy market. His efforts have also given rise to enhancing UAE's position as a partner in countering the effects of climate change through the nation's Net Zero by 2050 strategy in 2021 and naming the UAE's first climate envoy. Both COP28 and Expo 2020 Dubai share similar objectives: achieving sustainability and promoting international action as essential steps towards facing global challenges.

In the tapestry of achievements woven by His Highness, his dedication to sustainable development stands out as a testament to his deep reverence for the environment and the well-being of future generations. Through pioneering initiatives, he sets an example for leaders globally, illustrating that progress and conservation can indeed walk hand in hand.

Beyond the grandeur of his official duties, Sheikh Mohammed bin Zayed Al Nahyan is a champion of education and empowerment. His unwavering belief in the potential of the youth echoes in

initiatives that nurture talent, fostering a generation equipped to lead with knowledge and compassion.

In the mosaic of leadership, His Highness Sheikh Mohammed bin Zayed Al Nahyan stands as a vibrant brushstroke, painting a picture of resilience, compassion, and progress. His dynamic legacy continues to unfold, leaving an indelible mark on the sands of time, and inspiring leaders and dreamers alike to reach for the stars.

In times of challenge, Sheikh Mohammed's leadership has been unwavering. Whether navigating global crises or steering the nation through economic transformations, his resilience and strategic foresight have been instrumental.

In the dynamic tapestry of his leadership, His Highness Sheikh Mohammed bin Zayed Al Nahyan emerges as a multifaceted leader, weaving together the threads of innovation, diplomacy, sustainability, education, and compassion. As the UAE charts a course into an ever-evolving future, it does so under the dynamic guidance of a leader whose vision knows no bounds, and whose impact resonates far beyond the Arabian horizon.



THE VISIONARY ARCHITECT IN CHIEF OF DUBAI

His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice-President and Prime Minister of the UAE and Ruler of Dubai



In the heart of the desert, where dreams shimmer like mirages, His Highness Sheikh Mohammed bin Rashid Al Maktoum emerges as the maestro orchestrating Dubai's symphony of success. A visionary ruler with a penchant for the extraordinary, Sheikh Mohammed is not merely the guardian of this oasis; he is the craftsman carving Dubai's destiny with innovation and determination.

Sheikh Mohammed bin Rashid Al Maktoum, the ruler of Dubai and the Prime Minister of the UAE, stands as a beacon of leadership, innovation, and relentless determination, a man born to a legacy. His Highness took the reins in 2006, steering Dubai into

uncharted waters with the swagger of a desert wind. His leadership is a fusion of tradition and trailblazing, a dance between the past and the future that echoes through the city's skyline.

Dubai, once a dot on the map, now wears the crown of a global metropolis, and Sheikh Mohammed is the architect-in-chief of this transformation. His canvas is painted with skyscrapers that kiss the clouds and infrastructural marvels that defy the limits of imagination. From the majestic Burj Khalifa to the Palm Jumeirah's serpentine grace, each structure tells a tale of vision turned into reality.



But Sheikh Mohammed's legacy is not etched solely in steel and glass; it's a narrative woven with threads of education and innovation. He is the driving force behind Dubai's journey into becoming a knowledge-based economy, where ideas sprout like desert flowers in a sudden rainstorm. The Mohammed bin Rashid Al Maktoum Foundation is his tribute to the future, a platform for nurturing minds and fostering innovation.

In a world constantly shifting like the sands beneath his feet, Sheikh Mohammed stands as a symbol of resilience. Whether steering through the turbulence of a global financial crisis or navigating the uncharted waters of a pandemic, his leadership is the lighthouse guiding Dubai through storms with unwavering resolve.

As Dubai hurtles towards the future, Sheikh Mohammed's imprint is visible in every facet of the city's tapestry. Vision 2021, his ambitious blueprint, is not just a plan; it's a promise to transform Dubai into a smart, sustainable city that pulses with vitality and innovation.

In the shadow of Sheikh Mohammed's leadership, Dubai isn't just a city; it's a testament to what audacious dreams, fueled by grit and determination, can achieve. The ruler of Dubai isn't merely a guardian; he is a Dreamweaver, a modern-day alchemist turning the sands of the desert into the gold of progress.

CUSTODIAN OF CULTURE AND ARCHITECT OF PROGRESS

His Highness Sheikh Dr. Sultan bin Muhammad Al Qasimi Member, Supreme Council and Ruler of Sharjah

In the tapestry of leadership that weaves through the United Arab Emirates, Sheikh Dr. Sultan bin Muhammad Al Qasimi stands as an unparalleled thread, illuminating the path to progress and innovation. As a distinguished Member of the Supreme Council and the Ruler of Sharjah, his impact on the emirate and the region at large is nothing short of transformative.

Sheikh Sultan, a luminary and a stalwart in the realm of governance, serves as a distinguished Member of the Supreme Council and the Ruler of Sharjah, embodying the essence of leadership and innovation. His journey is a captivating narrative, intricately woven with a passion for progress, cultural preservation, and a relentless pursuit of excellence.

Sheikh Sultan stands as a beacon of forward-thinking governance. His strategic vision has transformed Sharjah into a hub of culture, education, and economic vibrancy. With a deep commitment to sustainable development, he has overseen the implementation of initiatives that seamlessly blend tradition with modernity, creating a dynamic and harmonious society. Sheikh Dr. Sultan bin Muhammad Al Qasimi, a visionary leader and the ruler of Sharjah, has played a pivotal role in shaping the emirate into a cultural and economic powerhouse.

A Scholarly Sovereign:

Sheikh Sultan's journey is a narrative of intellect and ambition. Armed with a Ph.D. in History from the University of Exeter, he brings an academic rigor to governance that sets him apart. His scholarly pursuits have not only enriched his own understanding but have become the



cornerstone of his approach to leadership. Sharjah, under his guidance, has become a bastion of education, with the establishment of the prestigious University of Sharjah, reflecting his commitment to nurturing the minds that will shape the future.

Cultural Custodian:

One cannot discuss Sheikh Sultan without delving into his passionate commitment to preserving and celebrating culture. Sharjah, under his visionary leadership, has evolved into a cultural haven. From the meticulously restored historical sites that whisper tales of the past to the vibrant cultural festivals that resonate with the heartbeat of the people, Sheikh Sultan has redefined Sharjah as not just a geographical location, but a living, breathing testament to the rich heritage of the UAE.

Architect of Progress:

Sheikh Sultan's vision extends far beyond the realms of academia and culture. His strategic foresight has propelled Sharjah into an economic powerhouse, a testament to his unwavering

commitment to sustainable development. Under his leadership, the emirate has embraced modernity without sacrificing its identity, becoming a dynamic hub where tradition and progress coexist in harmonious tandem.

People-Centric Governance:

In times of challenge, Sheikh Sultan's true leadership qualities shine. His adept handling of crises, coupled with a genuine concern for the well-being of his people, underscores a ruler deeply connected to the pulse of society. His commitment to inclusivity and empowerment has not only strengthened the social fabric of Sharjah but has also garnered international respect.

Legacy of Leadership:

As the sun sets over the Sharjah skyline, Sheikh Dr. Sultan bin Muhammad Al Qasimi's legacy rises, casting a long and enduring shadow. He is not merely a leader; he is a visionary force, a custodian of culture, and an architect of progress. His story is one of resilience, intellect, and a profound dedication to the prosperity of Sharjah and its people.

NURTURING TRADITION, EMBRACING INNOVATION

**His Highness Sheikh Humaid bin Rashid Al Nuaimi
Member, Supreme Council and Ruler of Ajman**



His Highness Sheikh Humaid bin Rashid Al Nuaimi, a luminary among rulers, stands as a beacon of wisdom, progress, and unwavering commitment to the prosperity of his people.

Sheikh Humaid is not merely a member of the Supreme Council; he is the embodiment of a creative spirit that propels Ajman into new heights of excellence. With a magnetic charisma and a sagacious approach, His Highness has charted a course that seamlessly blends heritage with innovation, crafting a narrative where the echoes of the past harmonize with the pulsating rhythm of a dynamic future.

Sheikh Humaid's leadership is a testament to the seamless blend of heritage and innovation. As a visionary trailblazer, he has charted a course that propels Ajman into new heights

of excellence. His strategic foresight has transformed the emirate into a thriving hub, where tradition and modernity coexist in perfect harmony.

At the core of Sheikh Humaid's leadership is a deep commitment to preserving Ajman's rich cultural tapestry. The emirate becomes a living canvas where tradition is not a relic of the past but a dynamic force that shapes its contemporary identity. Sheikh Humaid has created an environment where the vibrant history of Ajman breathes alongside the innovations of the present.

Sheikh Humaid's vision extends beyond cultural preservation; it's a holistic approach that encompasses economic prosperity for his people. Under his guidance, Ajman has become a beacon for economic diversification, attracting investments and fostering



sustainable growth. His Highness understands that a flourishing economy is the lifeblood of a thriving community, and he navigates the challenges of the modern world with a keen eye for opportunities.

Beyond the glimmering skyline and economic success, Sheikh Humaid's leadership places paramount importance on the well-being of his people. The ruler's commitment to education, healthcare, and social welfare reflects a leadership style that places people at the forefront.

A forward-thinking approach ensures that Ajman isn't just a destination; it's a journey into a future as brilliant as the desert sun that bathes its shores.

In Sheikh Humaid bin Rashid Al Nuaimi, Ajman has found not just a ruler, but a visionary navigator steering the emirate towards brilliance, where tradition and innovation converge, creating a legacy that resonates far beyond the borders of this dynamic oasis in the desert.

Discover the dynamic spirit, the unwavering dedication, and the captivating charisma of His Highness Sheikh Humaid bin Rashid Al Nuaimi, a leader whose vision propels Ajman towards a future as brilliant as the desert sun that bathes its shores.

SHAPING TOMORROW, PRESERVING YESTERDAY

**His Highness Sheikh Hamad bin Mohammed Al Sharqi
Member Supreme Council and Ruler of Fujairah**

His Highness Sheikh Hamad bin Mohammed Al Sharqi. As a distinguished Member of the Supreme Council and the revered Ruler of Fujairah, he embodies the essence of visionary leadership in the heart of the Emirates.

His Highness Sheikh Hamad bin Mohammed Al Sharqi, with an astute understanding of the intricate balance between tradition and modernity, has steered Fujairah to unprecedented heights. The jewel of the east coast, Fujairah, under his sagacious guidance, has transformed into a beacon of innovation and development.

Sheikh Hamad's leadership is distinguished by a delicate walk between tradition and progress. Fujairah, under his astute guidance, has evolved into a dynamic hub where the echoes of the past resonate harmoniously with the rhythm of the future.

The landscape of Fujairah has transformed under Sheikh Hamad's strategic vision. Sheikh Hamad envisions Fujairah as a beacon of progress, a place where innovation and tradition coexist to propel the emirate into a new era of prosperity.

Sheikh Hamad's leadership extends beyond governance; it's a cultural odyssey. Cultural festivals, museums,



and the meticulous restoration of historical sites showcase his dedication to ensuring that the legacy of Fujairah remains vibrant and accessible to future generations.

Yet, Sheikh Hamad is not bound by the past. He is an innovator, embracing modernity without forsaking identity. Technological advancements, sustainable practices, and forward-thinking policies mark Fujairah's journey under his rule, exemplifying his ability to navigate the delicate balance between tradition and progress.

Global Collaborator, Local Advocate

As a Member of the Supreme Council, Sheikh Hamad's influence extends beyond Fujairah's borders. His collaborative spirit within the

Council underscores the unity that defines the UAE. Fujairah's role in the national narrative is one of economic significance and cultural richness, a testament to Sheikh Hamad's dedication to aligning the emirate's efforts with the collective progress of the nation. Beyond the political arena, Sheikh Hamad is known for his philanthropic endeavors.

His commitment to social welfare projects reflects a compassionate heart beating at the core of his leadership. From education initiatives to healthcare advancements, his benevolence reaches every corner of Fujairah, uplifting lives and sowing the seeds for a more equitable future.

CATALYST FOR PROGRESS, CHAMPION OF INNOVATION

**His Highness Sheikh Saud bin Rashid Al Mualla Member,
Supreme Council and Ruler Umm Al Quwain**



His Highness Sheikh Saud bin Rashid Al Mualla, the distinguished Member of the Supreme Council and Ruler of Umm Al Quwain. A visionary at the helm, Sheikh Saud is not merely a ruler; he is a catalyst for progress, a champion of innovation, and a bridge to a future where tradition harmoniously dances with modernity.

As a Member of the Supreme Council, Sheikh Saud plays a pivotal role in shaping the collective destiny of the UAE. Sheikh Saud's diplomatic finesse and collaborative spirit have earned him the respect of his peers, transcending Umm Al Quwain to a key player on the national stage.

Under Sheikh Saud's stewardship, Umm Al Quwain has transformed into a hub of sustainable development. The emirate has witnessed remarkable strides in infrastructure, education, and healthcare, mirroring Sheikh Saud's dedication to creating a robust and balanced society. His emphasis on sustainability not only safeguards the emirate's natural beauty but also positions Umm Al Quwain as a model for responsible progress in the UAE. What sets Sheikh Saud apart is his

genuine connection with the people of Umm Al Quwain. His open-door policy and approachability resonate with citizens and residents alike, creating a sense of community rarely seen in leadership.

In a rapidly evolving world, Sheikh Saud's forward-thinking approach sets him apart. Whether exploring technological advancements or spearheading initiatives to embrace innovation, he understands that progress is a dynamic journey.

As we witness Sheikh Saud's dynamic leadership unfold, it becomes clear that he is not just a ruler for today but a visionary architect of tomorrow. His commitment to preserving cultural heritage while embracing the future paints a picture of Umm Al Quwain as a thriving emirate, where tradition and modernity coexist harmoniously.

In conclusion, His Highness Sheikh Saud bin Rashid Al Mualla is more than a leader; he is a driving force propelling Umm Al Quwain and the UAE into a future defined by progress, unity, and sustainable success.

ARCHITECT OF PROGRESS, GUARDIAN OF TRADITION

**His Highness Sheikh Saud bin Saqr Al Qasimi Member,
Supreme Council Ruler of Ras Al Khaimah**



His Highness Sheikh Saud bin Saqr Al Qasimi, a name synonymous with vision and vitality, dons the mantle of not just a ruler but a transformative architect of progress.

Under his sagacious rule, Ras Al Khaimah thrives as a beacon of prosperity, a testament to the harmonious coexistence of tradition and progress. Sheikh Saud's dynamic approach resonates in every facet of the emirate's growth — from economic diversification to cultural enrichment, his impact is felt far and wide.

At the intersection of tradition and modernity, Sheikh Saud stands as a guardian of Ras Al Khaimah's rich cultural heritage. His Highness breathes life into the historical tapestry of the emirate, weaving a narrative that honors the past while propelling the region into an era of unprecedented growth.

The economic landscape of Ras Al Khaimah transforms under the adept guidance of Sheikh Saud. As a Member of the Supreme Council, he steers the emirate towards diversification and sustainable development.

Beyond the glittering skyscrapers and bustling markets, Sheikh Saud nurtures a cultural renaissance in Ras Al Khaimah. The emirate becomes a canvas for artistic expression and a melting pot of diverse traditions. His Highness recognizes the power of culture as a unifying force, bringing people together under the banner of shared history and shared dreams.

In the ever-evolving landscape of environmental consciousness, Sheikh Saud takes the lead in championing sustainability. Ras Al Khaimah becomes a model of eco-friendly practices and innovation under his watchful gaze. The dunes whisper tales of conservation, and the waves of the Arabian Gulf reflect a commitment to preserving the natural beauty that graces the emirate.

In the radiant glow of Sheikh Saud bin Saqr Al Qasimi's leadership, Ras Al Khaimah emerges not just as a thriving emirate but as a beacon of inspiration for the world. Tradition and progress, hand in hand, dance to the rhythm of his dynamic vision, creating a harmonious symphony that resonates far beyond the borders of this desert jewel.

VISIONARY ROLE MODEL

With its numerous achievements in multiple fields, today the nation stands as a shining validation of the vision of the late Sheikh Zayed bin Sultan Al Nahyan, the Founding Father of the UAE

Fondly known as the 'Father of the Nation', the late Sheikh Zayed bin Sultan Al Nahyan, almost single-handedly spearheaded the formation of the UAE into a nation on December 2, 1971, fueled by his crystal-clear vision and determination.

As the first president of the UAE, he ruled the nation until his passing in 2004, leading the country to be the GCC's second largest economy after Saudi Arabia, and secured a place in the global eyes as the 'most important financial and economic Centre in the region.

Accordingly, in 1968, when the British Government announced its intent to terminate treaties with the Trucial States — a 150-year long relationship — and withdraw its forces from the Gulf in 1971, Sheikh Zayed, along with late Sheikh Rashid bin Saeed Al Maktoum, the then Ruler of Dubai, who had already been in discussion on the merger, 'promptly initiated the first move towards establishing a federation.' The move was intended to define the union of the emirates and protect and harness the wealth of its oil-rich coasts for the development and growth of its own people and country at large.

Universally lauded for his astute leadership and acumen, Sheikh Zayed, was often lovingly called 'the wise man of the Arabs' for his thoughtful, considerate, humble and patient dealings.



He was a fervent believer in the role of citizens as instruments of change in a nation's collective success. He said that success comes through harmony, and solidarity.

A reflection of this came from his own words, "A good leader never loses sight of what the people need from a leader - peace, prosperity and the chance to live in decency." On the occasion of the 52nd UAE National Day, as the nation moves towards the next milestone, these words of the Founding Father, spoken on

the occasion of the 25th anniversary of the successful federation of the UAE, still ring true and hark to greater things to come for the nation. "Our accomplishments have exceeded all our expectations. They have been achieved with the help of God and our sincere and strong will, and confirm that there is nothing that cannot be achieved for the benefit of the people if we have the firm determination and sincere intentions."

COP 28

GLOBAL SUPPORT GROWS FOR RENEWABLE ENERGY IN CLIMATE NEGOTIATIONS

More than 110 Nations Signed up to a Commitment to Tripling Global Renewable Energy Capacity and Doubling Energy Efficiency by 2030



More than 110 nations pledged to triple the world's renewable energy within seven years at UN climate talks as the United States pushed to slash methane emissions and boost nuclear capacity.

Leaders at the COP28 conference in Dubai threw their support behind voluntary pledges aimed at ramping up alternatives to fossil fuels.

A massive deployment of solar, wind, hydroelectric and other renewables is crucial in efforts to displace demand for planet-heating coal, oil and gas and achieve net-zero carbon emissions by 2050.

The nearly 200 nations negotiating a COP28 climate deal face tougher talks over the next two weeks on the fate of fossil fuels. More than half signed up to a commitment to tripling global renewable energy capacity and doubling energy efficiency by 2030, the COP28's Emirati presidency said.

But major oil producers including Russia, Saudi Arabia and Iran, and top consumer China were not on the list.

"I do need more, and I'm kindly

requesting all parties to come on board as soon as possible please," COP28 president Sultan Al Jaber told delegates.

"This can and will help transition the world away from unabated coal," said Jaber, who also heads the UAE's national oil company and a renewable energy firm.

Clean power advocates welcomed the commitment but said it must be accompanied by the phase-out of dirtier forms of energy.

"The future will be powered by solar and wind, but it won't happen fast enough unless governments regulate fossil fuels out of the way," said Kaisa Kosonen, the head of Greenpeace's COP28 delegation.

Jaber also announced a pledge by oil and gas companies representing 40 per cent of global production, including his UAE firm ADNOC and Saudi giant Aramco, to decarbonize their operations by 2050. But the pledges do not include emissions when the fuels are used by their customers, and were criticized for repackaging previous, nonbinding commitments.

"This charter is proof that voluntary commitments from the oil and gas industry will never foster the level of ambition necessary to tackle the climate crisis," said Melanie Robinson of the World Resources Institute, a nonprofit research body. The US Environmental Protection Agency announced earlier that it would tighten curbs on methane emissions from its oil and gas industry. The announcement came ahead of an expected methane summit led by the world's biggest greenhouse gas emitters -- the United States and China -- along with the UAE at COP28. China agreed for the first time to include all greenhouse gases in its next national climate pledge for 2035 in an agreement with the United States last month.

US Vice-President Kamala Harris announced a \$3 billion contribution to a global fund to help developing countries with the energy transition and the effects of climate change -- its first pledge to it since 2014. "Today, we are demonstrating through action how the world can and must meet this crisis," Harris said.

SURGING FAST TOWARDS A FUTURE-READY TOMORROW

In just 51 years, the UAE has become the world's leading country in many aspects that is both fruitful and aspirational for generations to come



Over the past 51 years, the UAE has brilliantly accomplished all its ambitious goals by ranking first worldwide across several indicators. The number of global indices topped by the UAE rose to 156 indicators in 2022 from 121 in 2021. The country is now ranked among the top 10 in 432 global indicators, compared to 314 pre-pandemics. The UAE is also the first in the world in terms of security and safety, infrastructure, flexibility of regulations, and more. The blueprint of the Centennial Plan 2071, based on a crucial keynote lecture given by President His Highness Sheikh Mohamed bin Zayed Al Nahyan, envisages a clear map for the long-term government strategy to fortify the country's reputation and its soft power.

Launching the Centennial Plan, His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice-President and Prime Minister of the UAE, and Ruler of Dubai, has said it would lay the foundation for the future of the

UAE. "Our objective is for future generations in the UAE to live happier lives in a thriving environment with abundant opportunity, more connectivity and global influence." It envisages a five-decade growth strategy to provide the government a clear roadmap for long-term development. The visionary strategy, focuses primarily on investing in UAE youth, encompasses a national strategy to strengthen the country's reputation and soft power; ensure that government revenue is diversified, relying less on oil; introduce education programs focused on advanced Information technology and engineering and consistently build Emirati values and ethics for future generations. The UAE Centennial 2071 aims to prepare young Emiratis for the future to ensure prosperity, growth and the continuity of the UAE's values. This will create security and happiness, allowing future generations to excel and contribute to achieving the aspirational goal to be the best



country in the world. The Mars 2117 project, conceived in line with the Emirates Mars Mission of 2021 and the Lunar Mission of 2022, is yet another futuristic goal envisaged for the next century when the UAE aims to establish the first inhabitable human settlement in Mars by 2117. Mohammed Bin Rashid Space Centre to lead the Mars 2117 project and prepare a 100-year plan for its implementation. As per his directives, the center's plan will focus on preparing specialized national cadres and developing their capabilities in the fields of space science, research, artificial intelligence, robotics and advanced space technologies. The UAE is among the top nine countries in the world that invest in the space sciences.

Other objectives of the government under UAE Centennial 2071 include achieving happiness in society and spreading positive messages internally and to the world, developing mechanisms for monitoring long-term variables in various sectors and measuring their impact on future generations, and establishing Youth Advisory Councils to consider young citizens' perspectives when establishing development policies. Importantly, one key objective is to create an effective government mechanism to oversee the implementation and progress of UAE Centennial 2071.

Regarding education, UAE Centennial 2071 highlights the importance of excellent quality of education in ensuring future generations are ready to serve their communities and excel. Certain areas of focus in education include advanced science and technology, space science, engineering, innovation and health sciences.

The Arab world's second largest economy seeks to establish a vibrant diversified economy by, among other things, increasing the productivity of the national economy, supporting national companies so they may become competitive on the global stage and investing in research and development in promising sectors.

In 2022, the UAE's economic growth will be robust, led by a strong rebound in tourism, construction, and activity related to the Expo 2020 Dubai, as well as higher oil production



in line with the Opec+ production agreements, the International Monetary Fund has said. Overall, GDP growth is projected to reach above six per cent in 2022, higher than the previous forecast, and recording a remarkable increase from a 3.8 per cent surge in 2021, the IMF said after its team held discussions with the UAE authorities for the 2022 Article IV Consultation from November 2 to 17, 2022.

In the first year of the next half century journey, the UAE entered into free trade agreements with several countries, including the landmark Comprehensive Economic Partnership Agreement (CEPA) with India.

The Abraham Peace Accord with Israel, the bilateral agreement with Turkey; the most extensive legal reforms in the country's history unveiled recently; the game-changing 100 per cent business ownership law for foreign investors;

The Hope Probe's breakthrough Mars expedition, on-going sweeping digital drive, the 4IR program and a series of other technology and innovation initiatives; the 10-year golden residency rule and other residency law reforms for expatriates; ease-of-doing-business measures; competitive business environment, superb start-up ecosystem and a world-class infrastructure are among the remarkable feats that will have far-reaching ramifications on the UAE's next phase of journey.

DUBAI BECOMES FIRST CITY IN THE MIDDLE EAST TO RANK AMONG THE TOP 10 CITIES IN THE GLOBAL POWER CITY INDEX 2023

Dubai has been ranked among the top 10 cities in the Global Power City Index (GPCI) 2023, a prestigious and internationally recognized league table issued by the Mori Memorial Foundation's Institute for Urban Strategies in Japan. The new ranking makes Dubai the first city in the Middle East to attain this prestigious global recognition.

His Highness Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai and Chairman of The Executive Council of Dubai, said that Dubai's progress in the Global Power City Index 2023 reflects the dedicated efforts to realize the vision of His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, to attain top global positions across various vital sectors and establish Dubai as the world's best city to work and live in.

Sheikh Hamdan said: "There is no limit to our ambitions, and with the unwavering dedication of our nation's people, we will continue to strengthen Dubai's position as a model for the cities of the future, achieving milestones that set the global standard. Dubai's excellence and accomplishments stem from the visionary leadership of HH Sheikh Mohammed bin Rashid Al Maktoum, propelling the city at an accelerated pace towards the pinnacle of leadership and excellence."



Dubai's achievement is an outcome of **Mohammed bin Rashid's** vision to consolidate Dubai's global leadership

Hamdan bin Mohammed bin Rashid Al Maktoum
Crown Prince of Dubai and
Chairman of The Executive Council

Dubai ranked **1st** regionally and **8th** internationally in the Global Power City Index 2023

and retained its **4th** position within the Cultural Interaction parameter for the second consecutive year

1st	Corporate Tax Rate	1st	Workstyle Flexibility
1st	Low Unemployment Rate	1st	Satisfaction with City Cleanliness
2nd	Number of Luxury Hotel Rooms	4th	International Freight Flows
5th	Number of Cultural Events	5th	Tourist Attractions
5th	Cities with Direct International Flights	6th	Number of Air Passengers
9th	Number of International Conferences	9th	Number of Hotel Rooms
10th	Number of Startups		

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Source: The Mori Memorial Foundation

CULTURE

DUBAI TO HOST WORLD CITIES CULTURE SUMMIT IN MENA REGION FOR THE FIRST TIME



Dubai has secured the bid to host and organize the 2024 World Cities Culture Summit (WCCS) from October 30 to November 1, 2024, marking the first time that the event will be hosted in the MENA region.

The announcement was made during this year's summit in Sao Paulo, Brazil, from October 25 to 27, which was attended by a delegation from Dubai Culture and Arts Authority (Dubai Culture). Ads by

The World Cities Culture Summit is a three-day annual gathering for member cities of the World Cities Culture Forum, offering a platform for the exchange of groundbreaking ideas and best practices in cultural policymaking. Comprising over 40 cities worldwide, the World Cities Culture Forum is recognized as the most significant international network shaping arts and culture policies, and it aims to highlight culture as a pivotal force behind societal and economic growth and emphasizes the role of culture in cities and the creation of sustainable urban centers.

Sheikha Latifa bint Mohammed bin Rashid Al Maktoum, Chairperson of Dubai Culture and Member of the Dubai Council, affirmed that hosting this important summit further cements the emirate's position as a global cultural

destination, continuing its journey of building a knowledge- and innovation-based sustainable creative economy. She added: "Hosting the 2024 World Cities Culture Summit is a testament to the visionary aspirations of His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, to transform Dubai into a global center for culture, an incubator for creativity and a thriving hub for talent. It also solidifies its standing as a hub for knowledge and cultural dialogue, emphasizing Dubai's capacity to bring together cultural leaders from around the world to shape the future of cities, craft forward-thinking cultural policies, and catalyse social and economic progress."

Sheikh Latifa also stressed the summit's significance as an international platform that brings together international cultural experiences, creative innovations, and scholarly research to envision the future of cities, redefining and reshaping them through culture and creativity. Furthermore, the summit seeks to consolidate efforts to elevate the quality of life across communities, ensuring they are better equipped to navigate future changes.

The launch of 'We The UAE 2031' was attended by His Highness Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai and Chairman of The Executive Council of Dubai; His Highness Sheikh Maktoum bin Mohammed bin Rashid Al Maktoum, Deputy Ruler of Dubai, and Deputy Prime Minister and Minister of Finance of the UAE; His Highness Sheikh Ammar bin Humaid Al Nuaimi, Crown Prince of Ajman, His Highness Sheikh Mohammed bin Hamad Al Sharqi, Crown Prince of Fujairah; His Highness Sheikh Mohammed bin Saud bin Saqr Al Qasimi, Crown Prince of Ras Al Khaimah; and His Highness Sheikh Sultan bin Ahmed bin Sultan Al Qasimi, Deputy Ruler of Sharjah and Chairman of Sharjah Media Council.

The event was also attended by His Highness Lt. General Sheikh Saif bin Zayed Al Nahyan, Deputy Prime Minister and Minister of Interior; His Highness Sheikh Mansour bin Zayed Al Nahyan, Deputy Prime Minister and Minister of the Presidential Court; His Highness Sheikh Hamed bin Zayed Al Nahyan, Member of The Executive Council of Abu Dhabi; His Highness Sheikh Khaled bin Mohamed bin Zayed, Member of the Abu Dhabi Executive Council and Chairman of the Abu Dhabi Executive Office; His Highness Sheikh Theyab bin Mohamed bin Zayed Al Nahyan, Member of The Executive Council of Abu Dhabi; and Her Highness Sheikha Latifa bint Mohammed bin Rashid Al Maktoum, Chairperson of the Dubai Culture and Arts Authority (Dubai Culture), and a number of Sheikhs, ministers and heads of government departments.

National Pillars

The plan is based on four main pillars that cover all sectors and fields, including the economy, society, ecosystem and diplomacy.

Forward Society: This pillar is concerned with achieving the prosperity of society, by providing all means of support to citizens and developing an integrated system to empower them and enhance their capabilities to maximise their effective contribution in all sectors.

Forward Economy: This pillar will create and develop policies and plans that

contribute to achieving high economic growth in all sectors, as well as accelerating the pace of transformation in the energy sector and the reliance on alternative sources of energy to enhance the country's efforts in the green economy.

The 'Forward Economy' pillar reflects the UAE's belief in the importance of human capital as the main driver of the next 10-year development plan.

The UAE aims to be among the top 10 countries in the world to attract global talent.

This pillar aims to raise the UAE GDP to AED3 trillion, and increase the country's non-oil exports to AED800 billion. Also, it will raise the value of UAE foreign trade to AED4 trillion, and raise the contribution of the tourism sector to the GDP to AED450 billion.

Forward Diplomacy: "Forward Diplomacy" is one of the main pillars of the national plan that determines the framework of the UAE's international role. Since the establishment of the Union, the UAE's foreign policy has been based on a set of principles aimed at consolidating the foundations of peace and joint cooperation at the regional and global levels. The plan aims to consolidate the pivotal role and influence of the UAE based on respect for human values.

Forward Ecosystem: The fourth pillar of the 'We The UAE 2031' plan aims to enhance Government Performance, providing the best government services in the world and developing the most flexible business models in order to achieve results and effectiveness.

The UAE seeks to consolidate its position as one of the world's most secure and safe countries, with the best social, food, water and digital security.

This pillar focuses on infrastructure and its development according to the latest technological methods. This pillar includes the development of digital infrastructure.

The 'We The UAE 2031' is a road map in which all government entities and institutions and the private sector will cooperate to ensure advancement of the development process, in accordance with the 10-year framework of the plan.

SPACE PROGRAM

STRENGTHENING THE UAE'S STATUS AS A GLOBAL FRONTRUNNER IN SPACE EXPLORATION

Mohammed bin Rashid meets with UAE astronauts and the 'Zayed Ambition 2' team



The UAE space programme cemented its place in an illustrious club when the Mohammed Bin Rashid Space Centre (MBRSC) confirmed the successful return of astronaut Sultan AlNeyadi from the International Space Station (ISS), marking the conclusion of the longest Arab space mission in history, which lasted all of six months.

His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, said: "I extend my congratulations to the UAE President on yet another milestone in our ambitious space programme's evolution. As we welcome Sultan AlNeyadi back to earth, I commend him and the entire MBRSC team on the successful completion of this historic mission. In just six years

since the launch of the UAE's Space Pioneers programme, we have celebrated two groundbreaking Emirati space missions. These achievements reflect the UAE's commitment to shaping a brighter future for the world. We have great faith in the potential of our youth and we are confident that our nation's deep wealth of talent will continue to drive its progress to greater heights. We are resolute in our commitment to build on our achievements to excel as a leader on the global stage."

His Highness Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai and Chairman of The Executive Council of Dubai, said: "The conclusion of this mission marks yet another bright spot in our space journey. The mission's success reflects the



commitment of the MBRSC team to bolster the UAE's status as a leader in space exploration. We are dedicated to making meaningful contributions to the progress and wellbeing of humanity, as part of which we continue to forge strong partnerships with global space agencies, research institutions and universities. Sultan AlNeyadi devoted 600 hours to conduct 200 experiments on the ISS, which represent key contributions that further consolidate our nation's legacy in the global space arena."

AlNeyadi was received by MBRSC Astronaut Hazzaa AlMansoori, Astronauts Office Manager; Dr. Hanan Al Suwaidi, Flight Surgeon for AlNeyadi; and Saeed AlEmadi, from the Strategic Communication Department at MBRSC, on the recovery ship.

His Excellency Hamad Obaid Al Mansoori, Chairman, MBRSC, commenting on the successful conclusion of the mission said, "With Sultan's success on the ISS, we have set a benchmark for space travel while inspiring future astronauts and aspiring space travellers in the UAE to continue to strive for their dreams to venture into the depths of space."

His Excellency Salem Humaid AlMarri, Director General, MBRSC, said, "Under the guidance of our leadership, we have completed our first long-term mission, which will set a worthy precedent for the future missions that we embark on. Sultan has created a milestone for the UAE and has inspired every future astronaut and space enthusiast with his mission and the experiments he has conducted aboard the ISS. We are also grateful to Hazzaa AlMansoori who played a key role in this expedition with Sultan as the Increment Lead. Together, our Emirati astronauts have made our nation proud alongside the support of our global partners."

Adnan AlRais, Mission Manager, UAE Astronaut Programme, MBRSC, stated, "The successful completion of Sultan AlNeyadi's mission signifies a strategic milestone for the UAE in space exploration. During his time aboard the ISS, Sultan undertook over 200 groundbreaking experiments and conducted the first Arab



spacewalk, while his outreach initiatives and consistent communication about his activities in space kept not just the UAE, but the entire world engaged and informed. Sultan's achievements encapsulate the essence of the UAE Astronaut Programme's vision - to inspire, to innovate, and to integrate the UAE into the global fabric of space exploration.

Sultan AlNeyadi returned to earth aboard the SpaceX Dragon Endeavour spacecraft along with his Crew-6 crewmates, NASA astronauts Stephen Bowen and Woody Hoburg, and Roscosmos cosmonaut Andrey Fedyaev after six months on the International Space Station.

The spacecraft completed its deorbit burn ahead of a splashdown in the Gulf of Mexico off the coast of Jacksonville, Florida. Four minutes before splashdown, the drogue parachutes deployed at an altitude of about 18,000 feet, helping arrest the Dragon's velocity of approximately 560 km per hour. In less than a minute, the main parachutes deployed at about 6,000 feet, helping the spacecraft make a safe descent.

The UAE Astronaut Programme, one of the projects managed by MBRSC under the UAE's National Space Programme and funded by the ICT Fund of the Telecommunications and Digital Government Regulatory Authority (TDRA), aims to support research and development in the ICT sector in the UAE and promote the country's integration on the global stage.

SMART DUBAI

DUBAI'S VISION FOR ADVANCED AERIAL MOBILITY ACCELERATES ITS SUSTAINABILITY AGENDA

Dubai has always believed in proactively preparing for the future and setting in place strategies to address forthcoming challenges. Sustainability is one of the dominant themes underpinning every aspect of development in the emirate today, from urban planning to utilities to public transport. It is no surprise then that Dubai has been among the first cities in the world to pilot air taxis and chart their future growth with visionary planning and infrastructure development.

Aerial taxis are expected to feature prominently in discussions on sustainable aviation and net zero emission targets at the 2023 edition of the Dubai Airshow under the theme 'The Future of the Aerospace Industry', prominently featured the soaring market for advanced aerial mobility (AAM) and urban air mobility (UAM) solutions.

While the deployment of aerial taxis is part of Dubai's agenda for adopting cutting-edge innovation, the emirate also places high priority on the new technology due to its significant potential for advancing sustainable urban transportation. In the broader aviation industry, carbon dioxide (CO₂) emissions could climb sharply to anywhere between 25% to 30% by 2050 in the absence of credible alternatives given the soaring demand for air travel, predicts a report by Frost & Sullivan titled 'Sustainable Technologies in Aviation'.

The AAM market globally is projected to reach \$16.8 billion in 2025, expanding significantly to \$110 billion by 2035. This translates into a compound annual growth rate (CAGR) of approximately 21.7%. The Dubai Airshow seeks to provide regional and international players a platform to explore futuristic technologies that are bound to revolutionize air travel.

Dubai, being the trendsetter it is, has been among the first movers in the context of AAM innovation and infrastructure planning. Earlier this year, His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, announced plans to launch air taxis in Dubai

Providing the AAM industry still more impetus,



Mattar Al Tayer, Director General, Chairman of the Board of Executive Directors of the RTA

the UAE General Civil Aviation Authority (GCAA) and the Mohammed bin Rashid Aerospace Hub (MBRAH) have joined hands to establish the world's first AAM integrator world center in Dubai. The development of the world's first-ever vertiport certification process and strengthening Dubai's global standing in the AAM sector would also come under the ambit of the project.

As far back as 2017, Dubai conducted a test flight of a driverless flying vehicle that at the time gained instant attention as the world's first self-flying taxi service set to be introduced by Dubai's Roads and Transport Authority (RTA).

Spelling out Dubai's will to make things happen, HH Sheikh Mohammed bin Rashid tweeted during the World Government Summit held in Dubai: "We approved today the design of the new air taxi stations in Dubai, which will start operating within three years."

Dubai's Roads and Transport Authority (RTA) has worked on a conceptual design of aerial taxi vertiports.

His Excellency Mattar Al Tayer, Director General, Chairman of the Board of Executive Directors of the RTA, explained that the vertiports will feature designated take-off and landing zones in addition to a passenger waiting area and electric charging stations.

There will also be required security protocols to comply with the applicable security policies and laws.

"In line with Dubai's vision for future technologies, the adoption of advanced aerial mobility technologies is a testament to our commitment to transforming urban mobility as well as ushering in a greener future. Under the visionary leadership of His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, we are investing in a technology-rich future that is sustainable, efficient and interconnected. This is aligned with our broader vision for Dubai, as outlined in the Dubai Economic Agenda D33 to transform the city into one of the world's top three urban economies. The integration of aerial taxis into our urban infrastructure will create a cohesive, multi-modal transportation network that demonstrates Dubai's readiness

to embrace new technologies while keeping sustainability and the wellbeing of its residents at the forefront," His Excellency said.

When ready, the new infrastructure will make Dubai the first city in the world with a fully developed network of vertiports. Capable of achieving top speeds of 300 km/hr and a maximum range of 240 km, the aerial taxis would accommodate four passengers in addition to the pilot.

Currently we are working with the right investor who is capable of building the infrastructure required for the air mobility industry, Al Tayer added.

The initial network of vertiports is expected to connect four main areas of Dubai, namely Downtown Dubai, Dubai Marina, Dubai International Airport and Palm Jumeirah. The task of devising a comprehensive framework for introducing aerial taxis has been left to the RTA, which would also identify take-off and landing sites, besides framing protocols for safe and efficient operations.

"The regulatory and safety aspects of aerial taxi operations will be studied at length and a clear framework evolved well in advance to deliver path breaking services while ensuring the highest level of public satisfaction," Al Tayer added.



NET ZERO 2050

DEWA TAPS POWER OF SUSTAINABILITY TO KEEP UP WITH SURGING DEMAND PROJECTIONS FOR UTILITY SERVICES



The circular economy model that meshes economic gains with a sustainability ethos is the buzzword for Dubai Electricity and Water Authority (DEWA) even as it keeps pace with burgeoning demand for new infrastructure and services. At the heart of the utility major's growth strategy is a vision to transform into a globally leading sustainable innovative corporation committed to achieving Net Zero by 2050.

Illustrating DEWA's focus on sustainability, His Excellency Saeed Mohammed Al Tayer, MD and CEO of DEWA, said: "In accordance with the directives of His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, DEWA is committed to achieving the highest levels of sustainability across its operations while meeting development goals.

"DEWA places a high priority on supporting the Dubai Clean Energy Strategy 2050 and the Dubai Net Zero Carbon Emissions Strategy 2050 to provide 100% of the energy production capacity from clean energy sources by 2050. We are proud of DEWA's contribution to reducing net carbon dioxide emissions in the Emirate of Dubai by 19% in 2022 compared to 2010. This mitigation also supports objectives of the Carbon Abatement Strategy to reduce carbon emissions by 30% by 2030."

His Excellency Al Tayer added, "DEWA's strategy for the circular economy constitutes a comprehensive framework for determining its directions towards expanding the scope of current applications and adopting the best international practices in supporting the circular economy."



There have been numerous initiatives DEWA has been implementing over the years in this shift to a greener style of operation. Greater efficiencies of grids and generation units, significant emissions reductions and recycling efforts are all part of an elaborate plan to slash the carbon footprint significantly. DEWA has made a significant achievement in improving electricity and water production efficiency by 37.78% in 2022 compared to 2006. This is equivalent to a cumulative reduction of 82 million tons of carbon dioxide emissions.

DEWA's Circular Economy Strategy seeks to optimize use of resources while enriching social, economic, and environmental value, thus promoting sustainability.

The strategy is based on five cardinal principles, namely Circular Design and Use of Circular Materials; Optimized Asset Management; Value Retention and End-of-Life Treatment; Renewable Energy, Energy and Water Efficiency; and Circular Partnerships. The strategy highlights DEWA's value chain, including smart users, circular procurement, and supplier engagement.

It being the Year of Sustainability in the UAE and amid intense preparations to host the 28th Conference of the Parties of the United Nations Framework Convention on Climate Change (COP28) at Expo City Dubai later this year, DEWA is intensifying its efforts to promote the adoption of the circular economy model and its applications across its various divisions, while simultaneously encouraging community participation in ensuring the sustainability of development plans.

DEWA is always looking to enhance employee engagement in sustainability initiatives through international events and gatherings it organizes year-long, encouraging them to actively contribute to sustainable development

DEWA is organizing the 25th WETEX and DSS from 15 to 17 November 2023. The exhibition is a standout event in the global sustainability calendar, being the largest of its kind in the region and one of the largest specialized exhibitions anywhere in the world.

There are several other ways in which DEWA promotes sustainability practices within its offices and operations. It is among the first organizations in Dubai to spearhead the concept of green buildings. In 2019, DEWA notched a first with getting for Dubai the platinum rating by LEED (Leadership in Energy and Environment Design) for Cities, from the US Green Buildings Council (USGBC), becoming the first city in the Middle East and North Africa to be awarded this prestigious certificate.

DEWA currently boasts several green buildings that have earned LEED ratings, including the Sustainable Building in Al Quoz, the largest government building in the world to receive USGBC's Platinum Rating for green buildings.

DEWA works in consonance with the Dubai Clean Energy Strategy 2050 and the Dubai Net Zero Carbon Emissions Strategy 2050 and its efforts have contributed to reducing carbon emissions in Dubai by 19% in 2022, when compared to 2010. DEWA is a committed partner in Dubai's ambitious plan to achieve carbon neutrality in the next 30 years, boosting efforts to achieve the Dubai Carbon Abatement Strategy to reduce emissions by 30% by 2030.

DEWA is fully tuned in to the Dubai 2040 Urban Master Plan through a whole host of global projects, programmes and competitions that contribute to accelerating the shift towards zero-energy buildings, and establishing a sustainable energy-saving model. DEWA is also

partnering with the Emirates Green Building Council and various government and private entities, thus underscoring its pivotal role in supporting Dubai's mission to reduce carbon emissions.

Energy efficiency focus

The efficient, effective and economical management of energy used internally has also been another focus of DEWA's sustainability blueprint and it constantly bids to improve energy efficiency within its premises. Towards this goal, it has implemented a number of energy efficiency initiatives and projects, including retrofitting of office buildings, transmission substations, pumping stations, reservoirs and power generation plants.

The implemented projects of this nature have achieved cumulative power and water savings of about 52 gigawatt-hours (GWh) and 2.5 million imperial gallons (MIG), respectively through 2022. These figures are equivalent to AED22.76 million in savings and carbon dioxide mitigation of 20,899 tones.

Starting from March 2020, DEWA has transformed all its customer happiness centers into self-service centers. In March 2021, DEWA received the 100% Paperless Stamp from Smart Dubai, in recognition of its success in achieving a full digital transformation of all operations and services. DEWA also provides green charger stations for electric vehicles in the parking areas of its buildings and has deployed electric and hybrid vehicles in its fleet. Smart recycling machine initiative

At an organizational level, DEWA has been keenly identifying new ways in which this sustainable outlook could permeate ever deeper into the collective consciousness of its employees. The introduction of smart recycling machines at its offices has been one such move. The machines help employees dispose of plastic bottles and aluminum cans while also claiming incentives for reiterating their environmental responsibility. Employees gain points for each recycling operation using the smart machines and stand to win valuable monthly prizes in a raffle draw.

Regular webinars and awareness sessions to raise awareness about the importance of recycling and reducing waste are also part of the cultural shift.

CAPITAL FUND

DIEZ LAUNCHES AED500 MILLION VENTURE CAPITAL FUND DESIGNED TO FINANCE TECHNOLOGY STARTUPS

Under the patronage of His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, the Dubai Integrated Economic Zones Authority (DIEZ), announced the launch of a venture capital (VC) fund worth AED500 million. Launched in the presence of His Highness Sheikh Ahmed bin Mohammed bin Rashid Al Maktoum, Second Deputy Ruler of Dubai, the fund is designed to finance technology startups and supports the economic objectives outlined in the Dubai Economic Agenda, D33 by promoting the growth of small and medium-sized enterprises (SMEs) in various emerging sectors.

The new fund was launched on the sidelines of the Dubai Business Forum, which is being organised by Dubai Chambers under the patronage of HH Sheikh Mohammed bin Rashid. The fund is the first investment programme launched under the name of Oraseya Capital, the venture capital arm of DIEZ specializing in venture investment operations in startups. It will play a pivotal role in supporting startups, starting from the pre-seed stage, and extending all the way to the Series B investment stage.

His Highness Sheikh Ahmed bin Saeed Al Maktoum, Chairman of DIEZ, said the launch of Oraseya Capital and the creation of a AED500 million VC fund for technology startups represents a strategic move that aligns with the directives of His Highness Sheikh Mohammed bin Rashid Al Maktoum to support the growth of Dubai's digital economy sector.

His Highness said: "This qualitative strategic



initiative supports the efforts of DIEZ to enhance its contribution to Dubai's economy and the growth of the SME sector, which is a vital segment of the economy and serves the overarching goal of achieving comprehensive and sustainable development. This will ensure the continued sustainability and progress of Dubai's economy in the decades to come.

"The establishment of this VC fund serves as a major boost for accomplished companies looking to build a global presence.

It will play a pivotal role in strengthening Dubai's status as a nurturing ground for the most innovative, advanced and creative enterprises worldwide.

We are confident in the capabilities of the expert team at Oraseya Capital, who are well-versed in supporting startups in emerging sectors and cutting-edge technology. Our aim is to see these startups join the esteemed ranks of 'unicorn' companies, beginning their journey right here in emirate, a key player in shaping the global economy," His Highness concluded.

SMART DUBAI

HAMDAN BIN MOHAMMED LAUNCHES 'DUBAI PROGRAM FOR GAMING 2033'

The programme aims to significantly boost the sector's contribution to the growth of Dubai's digital economy and increase the GDP by approximately \$1 billion by 2033.

His Highness Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai, Chairman of The Executive Council of Dubai and Chairman of the Board of Trustees of Dubai Future Foundation (DFF), approved the launch of 'Dubai Program for Gaming 2033', which seeks to position Dubai among the top 10 cities in the global gaming industry and generate 30,000 new jobs in the gaming sector. The programme also aims to significantly boost the sector's contribution to the growth of Dubai's digital economy and increase the GDP by approximately \$1 billion by 2033.

The announcement was made during a meeting of the Higher Committee for Future Technology and Digital Economy chaired by His Highness. The meeting, attended by the Committee's members, also saw the launch of three new initiatives under the 'Dubai Metaverse Strategy'.

Sheikh Hamdan said: "Dubai will persist in aligning with global trends as it shapes and builds its digital economy, harnessing advanced technology and evaluating both current and forthcoming disruptions. This is in accordance with the vision of His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, to ensure that Dubai



stands among the most future-ready cities globally.

"The launch of these new initiatives demonstrates Dubai's dedication to establishing a nurturing ecosystem for cutting-edge technological tools, solutions, and digital transformation. This commitment is geared towards making a positive impact, empowering individuals, and embracing technological and digital communities within a secure and supportive framework."

His Highness further stated: "Through the launch of 'Dubai Program for Gaming 2033,' our objective is to establish an incubating environment for developers and to draw leading technology companies from across the globe, particularly those specializing in

digital content and experiences. The programme will offer support to developers, designers, programmers, as well as entrepreneurs and startups in the creative industries."

"Dubai is well-positioned to tap into the vast opportunities within the gaming sector, which is estimated at approximately \$200 billion globally. We are strategically positioned to contribute to the advancement of emerging trends like VR and AI, elevating them to provide even more immersive and realistic experiences," His Highness added.

Overseen by the Dubai Future Foundation, the 'Dubai Program for Gaming 2033', will focus on three main areas including talent, content, and tech.

INNOVATION

DHA REVOLUTIONIZES HEALTHCARE DELIVERY IN DUBAI THROUGH CUTTING-EDGE SMART SOLUTIONS

Dubai's digital transformation journey has ignited a profound shift across all vital service sectors, propelling them to adopt the latest cutting-edge digital technologies. This visionary embrace of technology is not merely about innovation; it's a concerted effort to elevate the quality of life for Dubai's residents. By leveraging the latest advancements, the city is crafting digital solutions that enhance safety, healthcare, education, and overall well-being.

The Dubai Health Authority stands as a key government entity at the forefront of driving digital transformation in the healthcare sector, aligning with the city's vision to become a leading global smart city and innovation hub.

Today, DHA steadfastly continues its commitment to smart transformation, channeling these efforts into the evolution of the healthcare system within the emirate. This evolution is achieved through the provision of smart services, digital platforms, and applications that align with the ever-changing landscape, streamlining processes, conserving time and effort, and ultimately, delivering top-tier services while fostering community awareness and engagement.

To date, the Authority managed to achieve remarkable progress in its journey towards smart transformation and ensuring the sustainability of the health sector. Notable milestones include a 98.55% digital completion rate, a 98.91% automation of internal processes, a 93.42% digital adoption rate,



and a 100% smart remote inspection rate, all made possible through the implementation of the 'RASED' system.

Digital Transformation Projects

In an effort to create a robust health sector in the emirate, DHA's established the NABIDH platform for the secure exchange of reliable healthcare information among licensed health facilities in Dubai. The innovative platform enables healthcare providers to securely access and share comprehensive medical records of patients from both public and private health facilities in Dubai.

To date, the number of unified medical files available on the platform has reached 7.8 million. Furthermore, since its launch in October 2020, the platform has facilitated the exchange of over 352 million messages containing new health data from facilities associated with the platform. Another innovative initiative that

the Authority continues to develop is 'Sheryan', a system aimed at improving healthcare facility services and professional licensing services while aligning it with the regulations outlined by the Ministry of Health and Prevention.

Since the system's automation in 2019 up to the first half of this year, the 'Sheryan' platform has facilitated more than 4 million transactions. The number of registered health professionals in Dubai now stands at 85,000, with 76,000 professionals having applied for electronic exams. During this same period, the platform has audited the certificates of 116,000 professionals, marking significant progress and efficiency in the licensing and registration processes.

CRYPTOCURRENCY

FOR THE UAE'S FOREIGN WORKERS, CRYPTO REMITTANCE COULD BE A BRIDGE TO FINANCIAL STABILITY

The UAE has a long history of adopting technology quickly and assessing its potential for long-term economic growth. The nation is, like its Arab Gulf neighbors, actively pursuing programs of economic diversification to lessen its reliance on oil. AI, 5G, the Internet of Things, blockchain, and others have all been leveraged to optimize operations, cut costs, or otherwise enhance organizations' ability to compete in their domestic markets or on the world stage.

The nation's relationship with cryptocurrency is a similar story. In 2016, Abu Dhabi established a crypto-friendly regulatory sandbox. And just this year, Dubai set up one of the world's broadest and most advanced crypto licensing systems.

Ever since crypto technologies arrived on the scene, the UAE government has shown a willingness to support the industry as it overcomes challenges, assesses its relationship with regulators, and tries to encourage investors. For some time, a debate has raged globally over the nature of cryptocurrency. Can it claim to be a true medium of exchange as its proponents argue, or is it merely a vehicle for speculative investment?

Every time cryptocurrency prices fall, as they have recently, this debate is recycled, with many asking how cryptocurrencies can benefit people who do not have large investment portfolios. What of crypto in the everyday world of work and family commitments? For the UAE at least, one obvious example presents itself. Foreign remittances.

Family support

Some 90 per cent of the UAE's population are immigrants, and most of them come to the country to earn a living wage, a large proportion of which can be sent home to their loved ones. They are temporary workers from countries such as India, Pakistan, Bangladesh, and the Philippines. They are in search of the economic opportunity the UAE has to offer.

Remittances are, almost uniquely, how they transfer those funds back to their families. According to a recent survey, in 2022, two thirds of UAE residents increased the amount of money they sent home, and more than half (51 per cent) said their families would have had difficulty getting by without the remittances they received. Despite the necessities of remittances uncovered by the survey, many fund-senders in the UAE were concerned about the speed of transactions, with 54 per cent ranking 24-hour delivery windows as their top priority.

Apart from speed, remittances also exact fees that impact the sender and the recipient, especially when the goal of the transaction is to cover the cost of daily essentials back



home. According to the World Bank, the options for sending parties in remittances from the UAE to India can carry fees from 0.71 per cent to 11 per cent — a wide range indeed — and the funds can take from a few hours to a few days to reach the recipient.

Not so with cryptocurrency. It is possible to send significant amounts without incurring massive fees. Let us look at an example. USDT_TRX is a token pegged to the US dollar and built on the TRON network, which is one of the fastest and cheapest blockchains in operation. In a transaction that sent \$485.72 (which converted to 485.72 USDT_TRX) between two wallets, the sender paid fees of 0.01 per cent (7 cents or 13.704 TRX). TRON transactions take less than a minute to complete, meaning almost instantaneous access by the recipient.

This crypto transaction was therefore verifiably faster and cheaper than any remittance options currently available for UAE-to-India transactions. Government action We have already seen the UAE acting on the potential of cryptocurrency for foreign remittances. The country has engaged with some of its largest funds receivers on crypto remittance projects. In 2021, the National Bank of Egypt and decentralized payments provider RippleNet announced a collaboration to establish a payments corridor to the UAE's LuLu International Exchange. And most recently, the UAE's central bank embarked on a joint project with India to establish a Central Bank Digital Currency (CBDC) bridge. The authority cited faster remittance payments as one of the main drivers of the project.

All of this is a space to watch. Given the large proportion of foreign workers in the country, the UAE is likely to kick off similar projects in the coming years. Soon, its workforce and their families will have broader representation in the global financial system and will be better able to avail themselves of the real-world benefits of cryptocurrency remittances that were previously out of reach.

WORLD GREEN ECONOMY SUMMIT

BRIDGING THE GAP TO THE FUTURE: ADVANCING THE GLOBAL GREEN ECONOMY

Under the patronage of His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, the 9th edition of the World Green Economy Summit is being organized by Dubai Electricity and Water Authority (DEWA), the World Green Economy Organization (WGEO), and the Dubai Supreme Council of Energy in last week of November, 2023.

This summit is perfectly timed to align with the 28th Conference of the Parties to the United Nations Framework Convention on Climate Change (COP28), hosted by the UAE at Expo City Dubai.

Building on the successes and achievements of prior editions, this instalment of the summit aims to further strengthen collaborative efforts with all stakeholders and partners. It provides a platform for discussions on strategies to reduce greenhouse emissions, foster innovative solutions to combat the repercussions of climate change, and showcase solutions for a swift and equitable transition toward a globally integrated green economy.

Being held under the theme 'Bridging the Gap to the Future: Advancing the Global Green Economy,' WGEO focuses on key topics to expedite the shift towards a sustainable and green economy. These subjects encompass energy, finance, food security, carbon emission mitigation, youth and innovation, environmental and social practice strategies, corporate governance, latest technological innovations, green economy policies, and other factors that actively contribute to advancing global sustainability goals. The summit serves as a platform to convene thought leaders,



government organizations, prominent companies, leaders in sustainable finance, and international experts and specialists spanning key sectors worldwide. Their collective participation fosters the exchange of best practices and the exploration of the nature of a green economy and fair economics from both theoretical and practical standpoints.

“The UAE, represented by its government entities and the private sector, with the support of our wise leadership, is building a strong framework to enhance environmental and climate sustainability. This framework plays a pivotal role in global climate, environmental action and in efforts to consolidate a green economy locally and globally. The green economy will be a priority during the discussions at COP28 hosted in the UAE later this month. We will also discuss the possibility of a just and equitable global energy transition, by enabling developing countries to secure the financing and technology necessary to

achieve this transformation while enhancing their capabilities to confront and adapt to climate change,” said HE Mariam bint Mohammed Almhairi, UAE Minister of Climate Change and Environment.

“The green economy supports the UAE’s directives, and the World Green Economy Summit will highlight the main pillars of the green economy and discuss them with the participants at COP28. During the conference, we seek to radically transform food and agricultural systems into more sustainable systems, by calling on counties to sign the Emirates Declaration on Resilient Food Systems, Sustainable Agriculture, and Climate Action and invest in this field. The goal is to enhance global efforts towards reducing emissions and keeping global temperature rises at 1.5 degree Celsius, as well as eliminating global hunger, and establishing a green economy now and for future generations,” Almhairi added.

BANKING & FINANCE

HOW UAE BANKS ARE SPEARHEADING SUSTAINABILITY DRIVE WITH \$51 BILLION IN GREEN FINANCING

Apart from financing, banks have been adopting innovative technologies and embracing digitization to reduce their carbon footprints

The UAE's banking sector has been toeing the line in tandem with UAE Net Zero 2050 and the energy diversification strategy, launching sustainability frameworks and financing some of the biggest renewable projects, all the while fighting climate change with environmental campaigns and activities, a top official said. "This reaffirms the sector's commitment to UN Sustainable Development Goals (SDGs) and aims to contribute to making green energy affordable and accessible in the country and wider region, primarily through the issuance of green financing and funds," Jamal Saleh, Director General of UAE Banks Federation – the sole representative and unified voice of banks in the UAE, told Al Maktoum Investment Magazine. Saleh underlined that the UAE banking sector's efforts and initiatives aim to "transform the finance industry into a force for driving sustainability". UAE banks have been fervent in implementing sustainable finance frameworks and building robust green finance infrastructure to support green projects and initiatives. According to published data from six major banks: First Abu Dhabi Bank (FAB), Abu Dhabi Commercial Bank (ADCB), Emirates NBD, Dubai Islamic Bank, Mashreq Bank, and Abu Dhabi Islamic Bank, green financing for various projects, in committed and allocated loans, bonds and investment funds, amounts to \$51.8 billion (more than Dh190 billion).

Mashreq Bank

Green bonds issued by UAE banks to finance environmental projects have been vital in securing investments for renewable and sustainability projects. For example, sustainability- and adaptation-linked investments worth \$15.5 billion have been financed by Mashreq Bank.

Abu Dhabi Commercial Bank

Abu Dhabi Commercial Bank (ADCB) has recently been recognized by the UAE government for the bank's strong track record in sustainability and social impact. The bank has committed \$13.6 billion to green financing by 2030 under its ADCB Green/Sustainable Bond Framework.

First Abu Dhabi Bank

FAB has allocated \$1.16 billion by 2022 to various green projects, such as three solar power plants that will help reduce CO2 emissions, seven "green buildings" for energy efficiency and a wastewater plant that can treat up to 430,000 cubic metres of water every day. The bank's green financing efforts have



supported UAE's solar energy initiative highlighted by the Mohammed Bin Rashid Al Maktoum Solar Park (MBR), which will be the largest single-site concentrated solar power plant in the world with a planned production capacity of 5,000 MW by 2030.

Emirates NBD

As per the Emirates NBD's annual Environmental, Social, and Governance (ESG) report, the bank has issued some \$11.35 million in ESG bonds as conventional and sukuk financing over the past three years to support various projects. Some \$50.63 million was also issued in "sustainable loan solutions," which covered agriculture, projects to reduce greenhouse gas emissions, and increasing the use of renewable energy.

Abu Dhabi Islamic Bank

Abu Dhabi Islamic Bank has put in motion a new three-year ESG strategy that prioritizes accelerating its green financing and investing initiatives, having already made significant strides in this area with the allocation of \$1.7 billion towards sustainable project financing.

Dubai Islamic Bank

Dubai Islamic Bank introduced a Sustainable Finance Framework (SFF) ESG credit risk policy and scorecards and issued sukuk of \$705 million in 2022, the first-ever Sustainable Sukuk from a UAE Financial Institution. In addition, ESG funding during the year booked new green financing of approximately \$367 million.

BANKING & FINANCE

MOODY'S UPGRADES UNITED ARAB BANK'S OUTLOOK FROM 'STABLE' TO 'POSITIVE'

Upgrade reflects bank's improved business profile following the asset quality clean up



Moody's Investors Service (Moody's) has reaffirmed United Arab Bank's long-term deposit ratings and improved the outlook on their ratings from stable to positive, reflecting solid capital, liquidity buffers and deposit-based funding.

The upgrade has been driven by Moody's view that the bank's stronger financial fundamentals, in particular recent improvements in asset quality and profitability, increase the likelihood of a rating upgrade. The positive outlook also signals a potential improvement in the bank's governance-related practices and risk mitigating measures.

Shirish Bhide, chief executive officer of UAB, said: "We are pleased that Moody's recognizes the progress UAB has made. Moody's comments are reflective of our strategy and priorities for the period ahead. We will continue to strengthen and deepen our existing client relationships and carefully expand our client base in all the business segments, in line with our risk appetite. We always strive to provide our clients with products and solutions that helps them achieve their financial goals."

Moody's has acknowledged the progress achieved by UAB in resolving legacy asset quality issues, with a significant decline in the non-performing (NPL) ratio which is now broadly in line with the local average for the UAE as well as enhanced loan loss buffers. Return to profitability in 2022 was driven by growth in revenue on higher margins, lower provision charges as well as improved efficiency.

"We strongly believe in the continuous adoption of technology to make banking simpler and convenient and this ethos remains at the heart of every product and service proposition of ours," Bhide said.

EXCELLENCE

DUBAI POLICE RECEIVES TWO PRESTIGIOUS INTERNATIONAL ACCREDITATIONS FROM GLOBAL INNOVATION MANAGEMENT INSTITUTE

Dubai Police has been awarded two (Level 4) accreditations, the highest attainable level, by the US-based Global Innovation Management Institute (GIMI). The prestigious accreditations acknowledge the force's maturity in both 'Innovation Management' and 'Future Foresight'. The recent accreditations obtained by Dubai Police reflect the force's commitment to staying at the forefront of cutting-edge practices in law enforcement and strategic planning.

His Excellency Lieutenant General Abdullah Khalifa Al Marri, Commander-in-Chief of Dubai Police, said that under the visionary leadership of His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, innovation and foresight have steered Dubai towards achieving excellence across various domains.

This strategic approach has ensured the delivery of high-quality services to the community, encompassing crucial sectors such as the police. Lieutenant General Al Marri commended the dedicated efforts of the General Department of Administrative Affairs and the Future Foresight Centre at Dubai Police. These departments have effectively navigated through the stages of the Global Innovation Management Institute's rigorous international accreditation process, he said. "This achievement underscores Dubai Police's commitment to nurturing innovation and future studies, significantly contributing to Dubai's global reputation for excellence in applying the best international practices," he added.

His Excellency Major General Dr. Abdul Quddoos Abdul Razzaq Al Obaidly, Assistant Commander-in-Chief for Excellence and Pioneering Affairs, emphasised that these international accreditations align with Dubai Police's continuous pursuit of excellence and leadership across various domains.

Maturity in Operations

His Excellency Major General Ahmad Rafie,



Assistant Commander-in-Chief for Administration Affairs, said that the accreditations in 'Innovation Management' and 'Future Foresight' reflect the force's high level of proficiency and excellence in these critical fields. "This is particularly noteworthy given that Dubai Police's practices were subjected to a global-level assessment by specialized experts, demonstrating a distinguished addition to the force's record of achievements," he added.

The accreditation certificates were received during the GIMI's annual conference held in Manila, Philippines. Brigadier Mansoor Al Qargawi, Director of the General Department of Administrative Affairs, accepted the accreditation in Innovation Management. Lieutenant Colonel Anwar Al Nimer, Director of Administrative Affairs at the Future Foresight Centre, received the accreditation in Future Foresight.

Dubai Police has become the first police institution to receive this prestigious accreditation in Future Foresight maturity. Lieutenant Colonel Anwar Al Nimer said that this accreditation showcases Dubai Police's adeptness in identifying and analysing emerging issues across various domains.

SERVICES EXPORT STRATEGY

UAE SET TO LAUNCH SERVICES EXPORT STRATEGY

Dr. Thani Al Zeyoudi, Minister of State for Foreign Trade, says new strategy will enhance the competitiveness of the UAE's services sector and promote the growth of the country's services exports

The UAE is planning to launch a new Services Export Strategy to make it easier for the service sector leverage the country's trading relationships, which continue to expand thanks to the success of the Comprehensive Economic Partnership Agreements (CEPA) programme, a top official says.

Dr. Thani Al Zeyoudi, Minister of State for Foreign Trade, said new Services Export Strategy will be launched in partnership with the private sector.

"The aim of the Export Services Strategy is clear — to enhance the competitiveness of the UAE's services sector and promote the growth of the country's services exports. With our strong value proposition, we have established a distinct competitive edge," Dr. Thani told.

In an exclusive interview, Dr. Thani discusses how a new Services Exports Strategy is set to expand their contribution to UAE's foreign trade, which is on track to hit Dh4 trillion (\$1.09 trillion) by 2031. He said services exports constitute more than two thirds of the world's economic output.

"We have an ambitious, holistic approach to trade. With the Services Exports strategy now underway, we are well positioned to achieve the targets set, and



look ahead to leveraging a diversified trade mix to meet shifting global demand," Dr. Thani said. He further explained the important points.

Firstly, why are services exports so important to the UAE?

The nature of trade is changing and services exports — the cross-border sale or supply of services rather than goods from one country to another — is flourishing. While trade in goods remains a bedrock of the global trading system, trade in services is becoming an ever-larger part of the trading mix, growing 60 per cent faster than trade in goods over the past decade. And the UAE's performance is outstripping the global trend.

In the last eight years, as the nation's economy has grown and diversified, services exports have

increased four times faster than the rest of the world, which has helped to bolster our status as a knowledge-driven, service-based economy. Today, nearly 20 per cent of the UAE's overall foreign trade comprises services trade — which equates to \$250 billion.

Why the need for a services exports strategy?

In 2022, according to the World Trade Organization (WTO), the UAE was the world's 12th largest service exporter, with a total value of \$154 billion accounting for 2.2 per cent of global services exports. While this is an enormous achievement, global services exports hit \$7.2 trillion in 2022, representing 25 per cent of the value of total global exports and 11.8 per cent of the world's GDP, which underlines the huge potential for us to diversify our economy in this direction.

This is why we are launching a new Services Export Strategy in partnership with the private sector: to make it easier for the service sector in the UAE to leverage our trading relationships, which continue to expand thanks to the success of the Comprehensive Economic Partnership Agreements (CEPA) programme.

What are the key sectors and areas of focus?

Travel and tourism, two key service exports driven by Emirates, Etihad and our unrivalled offering as a global travel destination, are prime examples of how the UAE has taken an increasing share of the global market in recent years. They also offer a template for success in a range of sectors, and our strategy is focused on nine industry verticals in which we have proven capabilities, namely: travel and tourism, ICT, professional services, financial services, education, medical tourism, Islamic financial services, the creative economy, and logistics.

The aim of the Export Services Strategy is clear: to enhance the competitiveness of the UAE's services sector and promote the growth of the country's services exports. With our strong value proposition, we have established a distinct competitive edge.

What are the pillars of the strategy?

We understand that, as a government, we are not the experts. Business knows what is best for business, and we see our role as establishing the framework to enable companies succeed both here and in new markets. To that end, we are setting up taskforces for each sector, which will be public-private collaborations charged with formulating a clear, sector-specific roadmap, creating data-backed targets, identifying new markets and in-demand products, developing new enhancement initiatives and working with different trade agencies and offices here and abroad to promote opportunities. We have already started the process of

recruiting industry leaders to join these taskforces.

What is your strategy to formulate data?

When it comes to formulating strategy, having the right data is essential and we are making sure the data collection is best-in-class. This is being handled by the Federal Competitiveness and Statistics Centre (FCSC), which will harmonize data collection across all government entities and work with the WTO to ensure that the processes are fully aligned with global standards.

Part of our overall economic diversification strategy rests on increasing digitization across government services and the wider economy. This also applies to trade, and data analytics is in line with our wider goals of building a new era of technology-led, evidence driven, positively disrupted trade — which is a message we will be taking into the discussions as host of the WTO's MC13 in February 2024.

Can you talk a little more about how this initiative fits with broader national objectives?

We have an ambitious, holistic approach to trade. Our Comprehensive Economic Partnership Agreement programme, which is opening up important new markets for our exporters by removing tariffs and boosting investment flows, is supported by our re-exports strategy, which is consolidating our status as a global supply-chain hub, and our NextGenFDI programme, which is bringing some of the most exciting and dynamic digital businesses to our rapidly expanding ecosystem. In time, these companies will become future export success stories.

These are all critical pillars our long-term diversification ambitions. With the Services Exports strategy now underway, we are well positioned to achieve the targets set, and look ahead to leveraging a diversified trade mix to meet shifting global demand.

WORLD BUSINESS COUNCIL (WBC)

Smart Cities | Trade & Investment | Events | E Tender Management

TO At WBC, we connect countries and businesses and provide a robust platform where opportunities meet potential. Navigate through the oceans of international trade and commerce with the World Business Council, where your business is boundless

Guided by the visionary leadership of His Highness Sheikh Abdulhakim Obaid Sohail Almaktoom and structured on a foundation of collaborative endeavors, we have successfully connected with representatives from over 89+ countries, establishing a cooperative commerce chamber in Dubai.

Our vision is to build a strong global commerce network that supports international trade and investment on a single, powerful platform.

Our mission is to accelerate global trade emanating from the UAE, expanding into multiple countries, and forging formidable collaborations with governments, embassies, and commerce trades across the globe.

Our Distinguish Members from around the globe

Queen Mother Nina Womack VP, Trade & Investment Ghana Chapter, Africa



Queen Mother Nina Womack, hailing from Los Angeles, California USA is a crowned "Development Queen" in Ghana, West Africa. With degrees in Theater Arts and Business Management, the multifaceted, grassroots leader excels in multimedia, event production, and social impact initiatives such as; food security, racial trauma and health equity. Queen Nina is deeply committed to community development, focusing on eradicating poverty, improving health disparities, and fostering education in underprivileged areas. Utilizing her creativity, she's designed high-impact campaigns and events, from workshops, videos to large-scale festivals, that engage communities and win stakeholder support. A mental health advocate, she co-chairs the "Black and African Heritage Subcommittee" for LA County's Department of Mental Health. Additionally, she runs social impact startups in Africa focused on global trading and agribusiness and holds executive roles in various non-profits across the Motherland.

Majed Garoub
Secretary
Saudi Arab Chapter, Arab



Majed Garoub stands as a distinguished figure, contributing significantly to the field of arbitration and legal diplomacy. As a Member of the Advisory Committee on

Arbitration at the Ministry of Justice of Saudi Arabia, Garoub brings a wealth of expertise to the table, actively shaping the legal landscape within the Kingdom. In addition to his role at the Ministry of Justice, Garoub serves as the Vice President of the Arab Chamber for Reconciliation. This position underscores his commitment to fostering harmony and resolution within the Arab region. His leadership in this capacity reflects a dedication to promoting alternative dispute resolution mechanisms and ensuring a fair and just legal environment.

Furthermore, Garoub's membership in the International Chamber of Commerce (ICC) Arab is a testament to his engagement on the global stage.

With his multifaceted roles, Majed Garoub exemplifies the importance of collaboration and expertise in advancing legal practices, not only within Saudi Arabia but also on a broader regional and international scale. His contributions to the Advisory Committee on Arbitration, leadership in the Arab Chamber for Reconciliation, and membership in the ICC Arab collectively highlight Garoub's commitment to promoting legal excellence, arbitration, and the peaceful resolution of disputes.

Sardar Yasir Ilyas Khan
Member
Pakistan Chapter, Asia



Sardar Yasir Ilyas Khan is the CEO of Centaurus and former President of Islamabad Chamber of Commerce and Industry. He is also currently the President of Islamabad Developers Association, a community

led organization comprising of developers and stakeholders involved in the development sector of Islamabad. He has done master's in business administration from Kingston University London, graduated with a commendation on his thesis and BBA from the American University of Dubai graduating with honors. A young and dynamic leader who is actively involved in diversified business activities, having a vast array of experience in developing renowned projects around Pakistan and the Middle East including retail, hospitality management, residential and commercial ventures. He has received various awards in recognition of his great services for the business community and the country including several accolades by the President of Pakistan.

As a visionary businessman he will be opening a flagship five star hotel in Islamabad in early 2024 and is currently also developing a rather unique and urban planned housing project called Taj Residencia which will comprise of thousands of homes, hundreds of apartment blocks, schools, mosques, mall, hotels and theme parks.

Dr. Peter Kudera
Member
Austria Chapter, Europe



Successful entrepreneur, blockchain ambassador and green energy fan from Austria, Dr. Peter Kudera is widely published author of articles and blog posts on crypto

currencies, a speaker at British Parliament and international blockchain events as well as the founder of a unique green mining company Chaintech. Peter believes in innovation and most part of his life actively exploring world changing technologies. Peter Kudera has the passion for growing new ideas and the ability to understand their potential. He's the shareholder of multiple startups and the founder of ChainTech Technologies, a unique green mining company. In addition, he's a blockchain ambassador from Austria who highly focuses on eco-friendly approaches towards success. That's why he's a green energy fan as well. Peter Kudera is also a British Parliament and international blockchain events speaker. Furthermore, he's a leading figure who's innovative and stays up to date with the technological transition, along with active participation in the crypto industry. In addition to that, he is an exceptionally influential person in this sphere. With the passion and dedication to make changes in the current financial systems, Dr Peter Kudera aims to bring new opportunities for people to participate in the cryptocurrency world. He supports new ideas and is an innovative person.

Alexzander Shapiro
Member
Russia



Alexander Shapiro Suliman – is the Secretary General of the Alliance of the Peoples of the World President of the Economic Peace Center in Eastern Europe, CIS - Russia. Honorary Trustee of the UNESCO Category II Center, Responsible for the Creation Coalitions of UNESCO Host Member States and for the Representation of the Center UNESCO Category II at the UN, Representative. Coordination Council of the group of companies APPALTO Group, Dolmatova Inna Viktorovna - Head of Department "Maternal and Child Health Protection" under the Alliance of the Peoples of the World.

With the support of: the group of companies "APPALTO GROUP", with the assistance of the heads of structures of the international company "Wertera LLC" Alexander Kovrigin is a member of the expert council on improving legislative regulation in the field of complementary medicine in the Committee of the State Duma of the Russian Federation on Health Protection. Vasilyeva Nina Vasilievna - entrepreneur, top leader, Ambassador of Wertera LLC.

Jill Quetzal Winston Secretary U.S.A Chapter



In the ever-expanding constellation of legal minds and multifaceted influencers, Jill Quentzel Winston (also known as Jill S. Quentzel) stands as a true polymath, donning the hats of a Liberty Advocate, Lawyer, Real Estate Investor, Law Professor, Broad-caster, and International Affairs Consultant.

With a career that defies convention and transcends boundaries, Jill is not merely a professional; she is a living testament to the boundless potential of a purpose-driven journey. At the heart of Jill's professional ethos beats the rhythm of liberty advocacy. A relentless champion for individual freedoms, civil liberties, and the pursuit of justice, Jill navigates the intricate corridors of the legal world with passion and purpose. Her advocacy extends beyond the courtroom, resonating in the broader spectrum of societal change. As a seasoned lawyer, Jill S. Quentzel brings a formidable legal acumen to the table. Her expertise spans diverse areas of the law, from intricate corporate matters to the nuances of constitutional rights. Beyond the hallowed halls of justice, Jill is a savvy Real Estate Investor. Her strategic insights and business acumen in the realm of real estate underscore a keen ability to navigate the dynamic landscapes of property investment. Jill extends her passion for the law to the academic realm, serving as a Law Professor. Her classroom is a dynamic space where the next generation of legal minds is nurtured, inspired, and equipped with the knowledge to shape the future of jurisprudence.

EXPANDING GLOBAL NETWORKS:



SMART DUBAI INITIATIVE

DUBAI REVOLUTIONIZES REAL ESTATE TECHNOLOGY: SPEARHEADING A QUANTUM LEAP

Dubai has effectively become a magnetic force in the world of PropTech

Amidst the ceaseless transformation of the global real estate panorama, Dubai has emerged as a bastion of technological advancement. Evaluating its technological paradigm within the broader context of global metropolises, we discern a constellation of defining attributes, collectively, unveiling Dubai as the vanguard of innovation in the sphere of property technology and its unyielding commitment to technological advancement.

Central to this pursuit stands the Smart Dubai initiative — in stark contrast to cities entangled in the intricate web of smart urbanization, the emirate has not merely extended a welcoming embrace to the concept but meticulously executed a well-calibrated strategy.

For example, Dubai's proactive adoption of block chain technology in its real estate sector serves as a testament to its commitment to cutting-edge innovation, setting the trend in the process. Spearheading this transformation is Dubai Land Department's ground-breaking platform, the Block Chain Reconciliation and Settlement. It represents a paradigm shift in the world of real estate transactions, redefining how property dealings are conducted by introducing unprecedented transparency and security and instilling an unshakable trust in Dubai's real estate market. In doing so, it has propelled Dubai to the forefront of global real estate technology, setting a standard that few can hope to emulate.

However, Dubai's skyline is not the only thing reaching new heights: The city's undeniable allure for tech entrepreneurs in the real estate sector sets it apart as an exceptional performer on the world stage, where innovation thrives at an extraordinary pace. Dubai has effectively become a magnetic force in the world of PropTech, experiencing an unprecedented surge in start-ups specializing in property management, tenant services, and property listings. This influx of innovative ventures has cast Dubai into the international spotlight, firmly establishing it as a burgeoning global technology. In fact, no innovation is too aspirational for Dubai's real estate industry, embracing virtual reality (VR) and



augmented reality (AR) technologies with open arms. Dubai's strategic incorporation of immersive technologies represents a visionary leap into the future, transcending geographical boundaries and ensuring a seamless and inclusive real estate experience that defies the limits of conventional property viewing, granting prospective buyers and international investors the extraordinary capability to explore properties remotely.

But what truly sets Dubai's real estate apart is its proactive embrace of AI, technological advancements and data analytics. Unlike many cities, Dubai doesn't merely embrace the idea of a smart city; it executes a well-crafted strategy. As such, the city's real estate agencies and property developers understand the digital demands of the modern era, responding with ingenious solutions such as user-friendly mobile apps and online portals. At the heart of such endeavors lies platforms like DXB Interact and Dubai REST, powered by Dubai Land Department, and revolutionary tech innovations that include virtual reality property tours and block chain in property transactions.

DXB Interact is a comprehensive online tool that caters to buyers and sellers to instill full transparency in the Dubai real estate market. The portal provides real-time data on sales and rental transactions, as well as detailed market information on various areas in Dubai. This enables potential buyers to get the required insights they need to make informed decisions about property investments.

ISLAMIC FINANCE

FINTECH TO PROPEL ISLAMIC BANKING TO \$4 TRILLION BY 2026

GCC, Mena, and Southeast Asia lead the charge in Islamic finance innovation

The global Islamic banking industry is projected to grow to \$4 trillion by 2026, primarily driven by the GCC nations, a report said.

The report by red_mad_robot, titled State of Fintech: The Islamic Banking Industry, revealed that in the last four years, assets in Islamic banking have surged from \$1.8 trillion to \$2.8 trillion,

The future of Islamic finance is tied to digitalization, with fintech companies leading the way in adopting new technologies and setting new standards for interaction in the financial world, which will drive the development of the Islamic financial system. The global Islamic fintech is estimated to be around \$79 billion in terms of transactions in 2021. The market is expected to grow on average by 18 per cent annually, to reach \$179 billion by 2026. Saudi Arabia, Iran, Turkey, UAE, Malaysia, and Indonesia are the largest fintech markets.

Innovative fintechs of the most involved countries in the Islamic economy have found applications in several sub-sectors. These include crowdfunding, investment platforms, robo-advisors, payment services, and digital banks, smart contracts and blockchain, cryptocurrencies, information security in the financial sector, insurtech, and other fintech products.

The main challenges of Islamic fintech/digitalization of Islamic banking lies in the lack of understanding and awareness of Islamic products.



The market share of the Islamic economy is not large. These, along with a lack of qualified human resources, lack of regulation, and the need for ubiquitous and quality Internet coverage to provide access to new digital financial products, remain major challenges, the report said.

Islamic finance is an integral part of the Islamic economic system, encompassing economic relations adhering to Islamic law regarding fund distribution and utilization. Originally emerging in rural and agricultural economies, Islamic banking has evolved into a coherent system of financial services, products, and principles.

Digital transformation and fintech in Islamic banking present many opportunities.

Islamic financial institutions seek to differentiate their business while ensuring competitive prices to capture new market space and generate economic demand.

The future of Islamic finance is obviously linked to digitalization. While banks have never been the trendsetters of digital trends, fintech companies are completely based on new technologies, the report noted.

Digital transformation and fintech for Islamic banking is a plethora of opportunities, Islamic financial institutions are looking to simultaneously differentiate their business while ensuring low prices to capture new market space and create new economic demand.

“It should be noted that in recent years it is fintech companies that have set new standards of interaction in the financial world: ease of use, quick access, and continuous improvement to maximize customization. The Islamic financial system will get an additional impetus for development by financing innovative Islamic fintech companies,” the report said.

ADFW 2023

KHALED BIN MOHAMED BIN ZAYED INAUGURATES ABU DHABI FINANCE WEEK 2023

For a true pulse on market performance, go with what's happening on ready homes



Sheikh Khaled bin Mohamed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Chairman of Abu Dhabi Executive Council, has inaugurated the second edition of Abu Dhabi Finance Week (ADFW 2023), taking place from 27th to 30th November, under the theme 'Investing in the Transition Era'. The event is being held under Sheikh Khaled's patronage, and presented by Abu Dhabi Global Market (ADGM), in collaboration with the Abu Dhabi Department of Economic Development (ADDED).

Sheikh Khaled met senior executives and policymakers from the global finance industry who are participating in ADFW, to explore opportunities and challenges presented by economic, technological, and sustainability-related transitions impacting the global economic landscape. He also met a number of entrepreneurs from the startup ecosystem and was briefed on their innovations that are facilitating financial sustainability and thriving as part of Abu Dhabi's dynamic financial ecosystem.

He highlighted the role of Abu Dhabi Finance Week in elevating the emirate's prominence as a leading investment hub and major player in the financial landscape, and emphasized that this has been achieved through various strategic initiatives that have contributed to its attractive investment environment as part of the emirate's growth as a knowledge-based, sustainable economy, with a strategic focus on key sectors.

Sheikh Khaled was accompanied by Dr Ahmed Mubarak Al Mazrouei, chairman of the Abu Dhabi Executive Office; Mohammed Ali Al Shorafa, chairman of the Department of Municipalities and Transport; Ahmed Jasim Al Zaabi, chairman of ADDED and ADGM; Mansoor Ibrahim Al Mansoori, chairman of the department of health – Abu Dhabi; Ahmed Tamim Hisham Al Kuttab, chairman of the Department of Government Enablement - Abu Dhabi; and Saif Saeed Ghobash, secretary-general of the Abu Dhabi Executive Council.

Al Zaabi said: "Abu Dhabi Finance Week has rapidly become one of the largest events of its kind in the Middle East, garnering global attention, and reaffirming the pivotal role of Abu Dhabi, the Capital of Capital, in leading global conversations to reshape the financial and economic landscape in line with tectonic shifts at regional and international levels. The event showcases the pioneering spirit of the global financial sector and the wealth of talent and innovation in Abu Dhabi and the UAE. With a robust agenda, it convenes financial leaders and policymakers to engage with transformative ideas that shape our global financial landscape and address the challenges of the transitioning era." The UAE's financial sector, a cornerstone of the country's economic diversification drive, has surged by a remarkable 30 per cent in the second quarter of this year and is expected to continue its upward trajectory with an annual growth of 13 per cent in 2023, according to him.

"As we reflect on our economic journey, it is important to recognize the strides we've made in diversifying our economy. This year our non-oil sector showed a robust increase, growing by an impressive 12 per cent in the second quarter. Non-oil sectors now comprise nearly 54 per cent of our total GDP. Additionally, our non-oil foreign merchandise trade has expanded by 13 per cent by the end of the third quarter this year. Such figures stand as a testament to our nation's dynamic economic growth/ and diversified strength," said Ahmed Jasim Al Zaabi, Chairman of the Abu Dhabi Department of Economic Development (ADDED) and Abu Dhabi Global Market (ADGM).

Abu Dhabi Finance Week 2023 is expected to attract over 3,500 global and regional companies, and over 10,000 global financial leaders from 100+ countries, showcasing key facets of the Falcon Economy, which symbolizes the UAE's growth as a leading global economy and Abu Dhabi's prominent role as an international center of finance.



NATIONAL DAY

QATAR'S NATIONAL DAY

Honoring Tradition and Progress



Qatar's National Day is a time to celebrate the country's rich heritage and cultural traditions, while also recognizing the progress and modern achievements of the nation. This special day is celebrated on December 18th, marking the day in 1878 when Sheikh Jassim bin Mohammed Al Thani united the various tribes of Qatar and established the state. The purpose of this outline is to explore the ways in which Qatar's National Day celebrations honor both tradition and progress, highlighting the importance of preserving and celebrating the country's rich cultural heritage while also embracing the advancements and modernization of the nation. From traditional

clothing, food, and cultural performances, to the incorporation of modern elements such as technology and contemporary art, the National Day celebrations offer a unique and meaningful way for Qataris to reflect on their past and look towards the future. The National Day is a celebration of Qatar's heritage, culture and progress, it reflects the country's strong sense of identity and pride.

His Highness Sheikh Tamim bin Hamad Al Thani, Amir of the State of Qatar has played a major role in driving the country's economic growth and diversification efforts. Tamim bin Hamad Al Thani took over as Emir of Qatar in 2013, following the

abdication of his father, Hamad bin Khalifa Al Thani. Since then, he has continued to implement a number of economic and social reforms aimed at modernizing and diversifying the country's economy.

Under Tamim bin Hamad Al Thani's leadership, Qatar has made significant investments in infrastructure, education, and healthcare, and has encouraged the development of key industries, such as financial services, tourism, and petrochemicals. In addition, Tamim bin Hamad Al Thani has worked to strengthen Qatar's international standing and to establish the country as a hub for international organizations, such as the United Nations and the World Health Organization.

Overall, Tamim bin Hamad Al Thani has played a major role in driving Qatar's economic success. His vision and leadership have helped to modernize and diversify the country's economy, and have established Qatar as a major player on the global stage.

His Highness Sheikh Tamim bin Hamad Al Thani was born on June 3rd, 1980 in Doha, Qatar, where he received his primary and secondary schooling. He then joined Sherborne School in the United Kingdom, where he continued his secondary schooling and graduated in 1997. His Highness then pursued his higher education in the United Kingdom, where he attended the Royal Military Academy of Sandhurst, graduating in 1998.

HONORING TRADITION

Honoring tradition is an important aspect of Qatar's National Day celebrations.

One of the most prominent traditional elements of the National Day celebrations is the traditional clothing worn by Qataris. Men typically wear the thobe, a long white garment, and the gutra, a headscarf, while women wear the abaya, a long black cloak, and the shayla, a headscarf. Wearing traditional clothing on National Day is a way for Qataris to express their pride in their culture and heritage.

Food is also an important part of the National Day celebrations, with traditional Qatari dishes such as machboos, a spicy rice dish, and harees, a porridge made from wheat and meat, being served at events and gatherings.

Cultural performances also play an important role in honoring tradition during the National Day celebrations. These can include traditional dance performances, such as the Ardha, a traditional sword

dance, and the Al-Zaffa, a wedding procession. These performances serve to showcase the country's rich cultural heritage and provide an opportunity for Qataris to connect with their past.

In addition to honoring tradition, Qatar's National Day celebrations also reflect and celebrate the progress and modernization of the nation. Qatar has undergone significant economic and social development in recent years, and the National Day celebrations reflect this progress through the incorporation of modern elements such as technology and contemporary art.

Another way that Qatar's National Day celebrations reflect progress and modernization is through the incorporation of contemporary art.

Qatar has also made significant progress in the field of infrastructure, many new modern buildings and structures have been built and they are highlighted during the National Day celebrations. The National Day parades and other events are often held in these modern venues, which serve to celebrate the country's progress and modernization.



NATIONAL DAY

FINLAND'S INDEPENDENCE DAY: A CELEBRATION OF RESILIENCE AND UNITY



Antti Petteri Orpo is a Finnish politician serving as the prime minister of Finland since 2023 and as the leader of the National Coalition Party since 2016.

Finland's Independence Day, celebrated annually on December 6th, is a momentous occasion that marks the nation's journey to sovereignty and freedom. Steeped in history, this day is not just a commemoration of the past but a vibrant celebration of the Finnish spirit, resilience, and unity. As the nation dons the blue and white, the colors of its flag, the air is filled with a sense of pride, patriotism, and a deep appreciation for the hard-fought independence that defines Finland today.

The Road to Independence: The story of Finland's independence is a tale of endurance and determination. In 1809, following the Finnish War, Finland was ceded to the Russian Empire by Sweden. For almost a century, the Finns lived under Russian rule, but their longing for autonomy never waned. The turning point came in 1917 when, amidst the chaos of World War I and the Russian Revolution, Finland seized the opportunity to declare its independence. On December 6th of that year, the Finnish Parliament adopted the Declaration of Independence, setting the stage for a new chapter in the nation's history.



Celebrating the Finnish Spirit: Finland's Independence Day is not just a historical remembrance; it's a celebration of the Finnish people and their indomitable spirit. From solemn flag-raising ceremonies to joyous parades, the atmosphere is charged with a sense of camaraderie and national pride. The iconic blue and white flags flutter in the winter breeze, symbolizing the unity that binds the Finnish people.

Traditions and Customs: Lighting candles in windows is a common practice, symbolizing the guiding light of freedom. Additionally, the placing of two candles in the windowsill is a poignant reminder of those who fought for independence.

Diverse Celebrations: Throughout the country, from small towns to remote villages, Finns come together to celebrate in their own unique ways. Family gatherings, community events, and cultural performances all contribute to the rich tapestry of the day's celebrations.

Preserving Traditions: In addition to the festivities, Finland's Independence Day is an opportunity for reflection. The country takes pride in preserving its traditions and passing them on to younger generations. Schools often educate students about the significance of the day, ensuring that the stories of Finland's struggle for independence are not forgotten.

Finland's Independence Day is a time for reflection, remembrance, and celebration. As the nation looks back on its history, it does so with gratitude for the sacrifices made and with an eye toward the future. The blue and white flag, proudly flying high, serves as a symbol of a nation that overcame adversity to emerge stronger and more united.

NATIONAL DAY

EMBRACING TRADITION AND TRANSITION: CELEBRATING THE BIRTHDAY OF EMPEROR AKIHITO IN JAPAN

Japan's celebration of the Birthday of Emperor Akihito, on December 23rd, is a harmonious blend of tradition and transition. As the nation comes together to honor the former emperor, the air is filled with reverence, reflecting not only a deep respect for the imperial institution but also a nod to the evolving role of the monarchy in Japan's contemporary society.



The Reign of Emperor Akihito: Born on December 23, 1933, Emperor Akihito ascended to the Chrysanthemum Throne in 1989. His reign, known as the Heisei era, was characterized by a commitment to fostering goodwill, reconciliation, and a humble connection with the Japanese people. In 2019, Emperor Akihito became the first Japanese monarch in over two centuries to abdicate, passing the throne to his son, Emperor Naruhito, and marking the end of the Heisei era.

Reflecting on a Legacy: The birthday celebration of Emperor Akihito is an occasion for reflection on his impactful reign. Citizens across Japan engage in various activities to express their gratitude and appreciation for the former emperor's dedication to promoting peace, understanding, and environmental conservation during his tenure.

Ceremonial Observances: While Emperor Akihito's birthday is a national holiday, the celebration is marked by ceremonial imperial heritage.

observances that pay homage to Japan's Traditional rituals, including the solemn Yasukuni Shrine visit, offer a glimpse into the deep-rooted connection between the imperial family and the nation's spiritual and historical identity.

Public Greetings and Well-Wishes: Emperor Akihito's birthday is also an opportunity for the Japanese people to extend their warm wishes to the former monarch. The Emperor and Empress often make a public appearance, graciously acknowledging the well-wishers and fostering a sense of unity among the people.

Cultural Celebrations: Beyond the official ceremonies, Emperor Akihito's birthday is embraced as a cultural celebration. Festivals, parades, and cultural events take place across the country, showcasing the diverse tapestry of Japan's traditions.

Legacy of Philanthropy: Emperor Akihito and Empress Michiko have long been associated with various philanthropic endeavors. In honor

of the former emperor's birthday, charitable activities and community service initiatives are organized throughout Japan.

Transition to the Reiwa Era: The Birthday of Emperor Akihito is also a bridge to Japan's contemporary era under Emperor Naruhito. The Reiwa era, ushered in by Emperor Naruhito, symbolizes a new chapter, and the celebration of Emperor Akihito's birthday serves as a seamless link between the past and the unfolding narrative of Japan's monarchy.

The Birthday of Emperor Akihito is not just a historical marker; it's a celebration that encapsulates Japan's rich cultural heritage and its commitment to evolving in harmony with the times.

As the Japanese people come together to honor Emperor Akihito, they celebrate not only the legacy of a revered monarch but also the enduring spirit of a nation that gracefully treads the delicate balance between tradition and progress.

NATIONAL DAY

A ROYAL CELEBRATION: THAILAND'S ANNIVERSARY OF H.M. KING PHUMIPH'S BIRTHDAY

Thailand's Anniversary of H.M. King Phumiph's Birthday, celebrated with unparalleled grandeur on December 5th, is not just a date on the calendar; it's a nation's expression of deep respect, gratitude, and love for their revered monarch. As the people of Thailand come together to honor the legacy of H.M. King Phumiph, the air is filled with a sense of unity, tradition, and a profound appreciation for the remarkable journey of a king who has left an indelible mark on the Kingdom.



The Royal Legacy: H.M. King Phumiph Adunyadet, also known as King Rama IX, was born on December 5, 1927, died October 13, 2016. His reign, which spanned an astounding 70 years, marked an era of profound transformation for Thailand. King Phumiph was not only the longest-reigning monarch in Thai history but also a visionary leader who guided the nation through times of change and development.

Ceremonial Splendor: The day kicks off with merit-making ceremonies at temples across the country, where people engage in acts of kindness and generosity as a tribute to the king's benevolent spirit.

The Grand Procession: One of the highlights of the day is the Royal Procession, a majestic spectacle that parades through the heart of Bangkok. Elaborate floats adorned with colorful flowers and traditional decorations carry images of the revered king, accompanied by a procession of monks, military personnel, and representatives from various sectors of Thai society. The procession is a visual feast that captures the essence of Thai culture and the enduring connection between the monarchy and the people.

Candle-Lighting Ceremony: As evening falls, the country is bathed in the soft glow of candlelight during the Candle-Lighting Ceremony. Millions of Thais gather in public spaces to light candles and pay their respects to King Phumiph. The warm flicker of flames illuminates the faces of a nation united in their devotion to a monarch who has been a source of stability and guidance.

Community Engagement: While the grand ceremonies in Bangkok are a focal point of the celebrations, the spirit of the day extends to communities throughout Thailand.

Legacy of Giving: King Phumiph's emphasis on public service, the Anniversary of H.M. King Phumiph's Birthday is also a time for charitable activities and philanthropy. Thais engage in acts of kindness, contributing to various social causes and honoring the king's legacy of compassion and dedication to the well-being of his people. Thailand's Anniversary of H.M. King Phumiph's Birthday is more than a celebration; it's a profound expression of the enduring bond. In the grand tapestry of Thai culture and tradition, the anniversary is a vibrant thread that weaves together the past, the present, and the hopeful future of a nation united under the benevolent gaze of its beloved monarch.

NATIONAL DAY

KAZAKHSTAN'S INDEPENDENCE DAY: A TAPESTRY OF CULTURE, COURAGE, AND PROGRESS



Kassym-Jomart Kemeluly Tokayev is a Kazakh politician and diplomat who has served as President of Kazakhstan since 2019.

Nestled in the heart of Central Asia, Kazakhstan's Independence Day on December 16th is not just a date on the calendar; it's a vibrant celebration that weaves together the rich tapestry of this nation's history, culture, and the enduring spirit that defines its people. From the vast steppes to the bustling urban centers, Kazakhstan's journey to independence has been a story of resilience, courage, and a commitment to forging a unique identity on the global stage.

The Triumph of Sovereignty: Kazakhstan's road to independence began with the dissolution of the Soviet Union in 1991. On this day, the Kazakh people cast off the shackles of a bygone era and declared their sovereignty, ushering in a new era of self-determination. The momentous occasion marked not just the birth of a nation but a renaissance of Kazakh identity, culture, and a collective vision for the future.

Cultural Kaleidoscope: Independence Day in Kazakhstan is a kaleidoscope of cultural

festivities that showcase the nation's diverse heritage. Traditional music, vibrant dance, and colorful costumes take center stage as communities across the country come together to celebrate their unity in diversity.

Astana (Nur-Sultan) – The Epicenter of Celebration: While Independence Day is celebrated throughout the country, the capital city, Nur-Sultan, formerly known as Astana, becomes the epicenter of grandeur and spectacle. The cityscape transforms into a dazzling display of lights, with iconic landmarks illuminated in the national colors of blue and gold. Fireworks paint the night sky, echoing the collective joy of a nation that has come into its own.

Pomp and Pageantry: The official ceremonies are a testament to the grandeur of the occasion. The Kazakh flag, proudly featuring a golden sun over a sky-blue background, flutters in the wind. Military parades, cultural exhibitions, and speeches by

national leaders contribute to the solemnity of the day while instilling a sense of national pride among the people.

Economic Strides and Global Partnerships: Beyond the cultural celebrations, Independence Day is an opportune moment to reflect on Kazakhstan's economic progress and its role in the global arena.

Looking Forward: The commitment to progress, innovation, and a harmonious blend of tradition and modernity is evident as the country strides confidently into the next chapter of its history.

Kazakhstan's Independence Day is more than a commemoration; it is a jubilant celebration of a nation that has weathered challenges, embraced its cultural richness, and emerged as a beacon of stability in Central Asia. The echoes of Kazakhstan's nomadic past harmonize with the rhythms of a modern, dynamic nation, creating a symphony of progress and unity on this momentous day.

EVENT

SHEIKH ZAYED ROAD TURNS INTO OCEAN OF ORANGE FOR DUBAI RUN

Dubai's Crown Prince Sheikh Hamdan leads the group of runners in what is believed to be the world's largest free fun run

Dubai's Sheikh Zayed Road transformed into a vibrant sea of orange as residents and visitors enthusiastically participated in the iconic Dubai Run. A remarkable 226,000 runners of various ages and abilities took to the arterial road to participate in one of the most awaited features of the Dubai Fitness Challenge (DFC).

Dubai's Crown Prince, Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, and his team led the group of runners in what is believed to be the world's largest free fun run. He smiled and waved at the initial group of participants, with several individuals jostled to capture his photo.

"A big thank you to all 226,000 participants who joined Dubai Run!" Sheikh Hamdan later wrote on According to volunteers, people began arriving at the venue as early as 3:30 am for the event, which officially commenced at 6:30 am.

Nick Watson, founder of Team AngelWolf, was one of the marshals for the race and was outside the Emirates Towers metro station directing people where to go before heading to the start line with his team of runners.

"We have participated in every Dubai Run held so far," he said. "This year we have over 200 marshals, divided into groups.

Some are on the ground controlling the crowd while two groups of us are running with the people." Divided into two routes- a 5km flat route and a more challenging 10km route- the Dubai Run offers something for everyone.

While the 5km route ended on the Mohammed bin Rashid boulevard near Dubai Mall, the 10km route crossed the Dubai Canal bridge, looped along Sheikh Zayed Road and finished near DIFC Gate. The non-competitive fun run fosters a sense of community as families, friends and colleagues turn out in large numbers for a morning of exercise. A few moments after 10am, Sheikh Zayed Road was open to traffic. Prior to that, several police cars did last minute sweeps of the road to ensure safety.



HEALTH / WELL BEING

HOW MUCH SLEEP DO YOU REALLY NEED?

PRIORITIZING SLEEP AND FOLLOWING STEPS TO BECOME YOUR BEST SLEPT SELF WILL HELP YOU OPTIMIZE YOUR BRAIN HEALTH, EMOTIONAL WELL-BEING, AND OVERALL HEALTH

Recognizing the importance of a good night's rest is not just about combating fatigue, it's about nurturing emotional well-being, fostering resilience, and paving the way for a happier and more contented life. By prioritizing and enhancing the quality of your sleep, you are not only investing in physical health but also nurturing the foundation of true happiness.

How long should you sleep?

The recommended duration of sleep varies with age, with the National Sleep Foundation providing general guidelines:

1. **Newborns (0-3 months):** 14-17 hours per day
2. **Infants (4-11 months):** 12-15 hours per day
3. **Toddlers (1-2 years):** 11-14 hours per day
4. **Preschoolers (3-5 years):** 10-13 hours per day
5. **School-age children (6-13 years):** 9-11 hours per day
6. **Teenagers (14-17 years):** 8-10 hours per day
7. **Younger adults (18-25 years):** 7-9 hours per day
8. **Adults (26-64 years):** 7-9 hours per day
9. **Older adults (65+ years):** 7-8 hours per day

It's important to note that individual variations exist, and some people may feel well-rested with slightly more or less sleep than the recommended range.



Effective sleeping methods

1. **Consistent sleep schedule:** Aim to go to bed and wake up at the same time every day. Consistency helps regulate your body's internal clock.
2. **Create a relaxing bedtime routine:** Engage in calming activities before bedtime, such as reading a book, taking a warm bath, or practicing relaxation exercises. This signals to your body that it's time to wind down.
3. **Optimize your sleep environment:** Ensure your bedroom is conducive to sleep—dark, quiet, and cool. Invest in a comfortable mattress and pillows for optimal comfort.
4. **Limit screen time before bed:** Reduce exposure to screens (phones, tablets, computers) at least an hour before bedtime. The blue light emitted can interfere with the production of the sleep hormone melatonin.
5. **Mind your diet:** Avoid heavy meals, caffeine, and alcohol close to bedtime. Opt for a light snack if hunger strikes.
6. **Regular exercise:** Incorporate regular physical activity into your routine, but try to finish exercise a few hours before bedtime.
7. **Manage stress:** Practise stress-reducing techniques such as mindfulness, meditation, or deep breathing exercises to unwind before sleep.
8. **Limit naps:** If you need to nap, keep it short (20-30 minutes) and avoid napping too close to bedtime.
9. **Seek natural light exposure:** Spend time outdoors during daylight hours to regulate your body's internal clock and promote better sleep.
10. **Consult a professional:** If sleep problems persist, consider seeking advice from a healthcare professional or sleep specialist.

Quality sleep is not just about quantity, it's about creating an environment and adopting practices that support restorative rest. By understanding the optimal duration of sleep for your age group and incorporating effective sleeping methods into your routine, you can transform your nights into a sanctuary of rejuvenation.

TECH NEWS

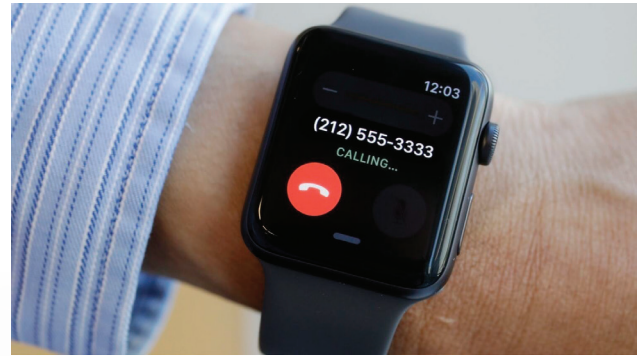
ACCESS OVER 750 ABU DHABI GOVERNMENT SERVICES ON ONE PLATFORM - THE 'TAMM' APP



With one app, you can now access more than 750 services from over 30 Abu Dhabi government entities and numerous private sector providers in the emirate. This is possible through the 'TAMM' app, which is a unified platform for government services in Abu Dhabi. Recently the Department of Government Enablement - Abu Dhabi (DGE), showcased the 'TAMM' app's expansion and updated features. "This is the Abu Dhabi government's answer to a 'one-stop shop' for government services. We want to make sure the customers get access to anything they need in the fastest and most seamless way possible," Dr. Mohamed Al Askar, representative of 'TAMM' at DGE. "All of this data will be immediately fetched by your UAE Pass account," Al Askar added

SMART WEARABLES COULD GIVE PEOPLE 'SIXTH SENSE'

Smart wearables could equip human beings with a "sixth sense" of sorts according to experts at the Dubai Future Forum (DFF). "For me, the sixth sense is really about our ability to control our future," said speaker Pawel Swieboda, founder of brain health policy hub Neurocentury. "And here, wearables can provide helping hands." The exoskeleton suit is a soft robotic wearable device that is worn by those who require daily upper limb support. He further elaborated that the fourth kind of wearable are wearable companions like smartwatches and heart monitors. According to Pawel, wearables will find a lot of use in the healthcare system, especially in clinical trials. "There are already devices which are adapted to the needs of clinical trials," he said. "So wearables can be important in signaling to the scientific team that there is an issue worth looking at."



WHATSAPP'S NEW FEATURE LETS USERS LINK EMAIL ADDRESS WITH THEIR ACCOUNTS

Meta-owned WhatsApp is rolling out a new feature which allows users to link their account to an email address. As a result, instead of SMS, users can now use email verification to authenticate on WhatsApp. The feature was previously available in a beta version of WhatsApp, and it is now available to everyone. As noted by WABetaInfo, version 23.24.70 of WhatsApp for iOS has been released on the App Store, adding the email verification feature. WhatsApp clarifies that the email address is only needed to gain access to the account and is not exposed to other users. One thing to be noted here is that the email address is only used for authentication, so users will still need a valid phone number to use WhatsApp.

TRAVEL & TOURISM

GCC SUMMIT TO UNVEIL UNIFIED SCHENGEN-LIKE TOURIST VISA



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TOURISM-BACKED ECONOMIES WILL GROW FASTER, IMF SAYS.

According to the World Economic Outlook (WEO) Report, the global economy will grow an estimated 3 per cent in 2023 and 2.9 per cent in 2024. While this is higher than previous forecasts, it is nevertheless below the 3.5 per cent rate of growth recorded in 2022, pointing to the continued impacts of the pandemic and Russia's invasion of Ukraine, and from the cost-of-living crisis. The WEO report analyses economic growth in every global region, connecting performance with key sectors, including tourism. Notably, those economies with "large travel and tourism sectors" show strong economic resilience and robust levels of economic activity. More specifically, countries where tourism represents a high percentage of GDP have recorded faster recovery from the impacts of the pandemic in comparison to economies where tourism is not a significant sector.

DUBAI TO GET 'WORLD'S FIRST' FOOTBALL THEME PARK



Dubai Parks and Resorts revealed the name of their latest park addition - Real Madrid World - The new park is touted as the first ever football theme park. The football club and the entertainment destination signed a deal in 2022, but details of the opening are yet to be announced. A 'world-first' addition to Dubai Parks and Resorts, the theme park is set to engage sports fans, families, and children, contributing to Dubai's status as a leading tourism destination. Real Madrid World will have adrenaline-pumping rides, family-friendly attractions, themed food and dining, as well as unique retail stores featuring a collection of official Real Madrid merchandise, celebrating the club's history.



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4 *Exclusive Opportunities:*
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and global partners.

3 *Regular Financial Updates:*
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transparency.

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global footprint

2 Investing in disruptive
technologies

3 Pioneering solutions
for global challenges

