



AL MAKTOUM INVESTMENT MAGAZINE

**Silver Jubilee of
Al Maktoum
Investment Group**

**UAE Dominates
Arab Economies**

**Top 10
Economic Predictions
for 2024**

**Dubai Social
Agenda-33**

2024 Zodiac Insights

**Your Personal Calendar
& Docket Showcase**

Revealing the Trailblazer
Dr. Munir Ahmed Ch





مكتب الشيخ عبد الحكيم عبايد سويل بوتى آل مكتوم

OFFICE OF H.H SHEIKH ABDULHAKIM OBAID SUHAIL BUTI AL MAKTOUM
United Arab Emirates

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CONTENTS



07 UAE DOMINATES ARAB ECONOMIES

09 H.H SHEIKH MOHAMMED BIN RASHID APPROVES PLAN FOR THOUSANDS OF NEW HOMES

11 PRESIDENT, VICE-PRESIDENT PRESIDE OVER SWEARING-IN OF NEW MINISTERS

12 AL JALILA FOUNDATION MARKS A DECADE OF TRANSFORMATIVE IMPACT

EXCLUSIVE:

13 SILVER JUBILEE OF AL MAKTOUM INVESTMENT GROUP A LEGACY OF INNOVATION GLOBAL IMPACT & EXCELLENCE



23

DUBAI CENTRE FOR FAMILY BUSINESSES LAUNCHES TOOLKITS



40

INDIA REPUBLIC DAY 2024

21 TOP 10 ECONOMIC PREDICTIONS FOR 2024

26 DH7 BILLION NET INSTITUTIONAL INVESTMENT IN UAE STOCKS DURING 2023

38 UAE SELECTED TO CHAIR WORLD BANK'S CLOUD COMPUTING WORKING GROUP

52 2024 ZODIAC INSIGHTS: A YEARLY OVERVIEW OF FINANCES AND WELL-BEING FOR EVERY SIGN

59 ORGANIZED OPULENCE: YOUR PERSONAL CALENDAR AND DOCKET SHOWCASE





10 HAMDAN BIN MOHAMMED UNLEASHES GREEN REVOLUTION RESOLUTION

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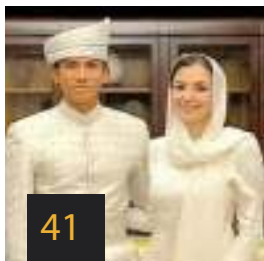
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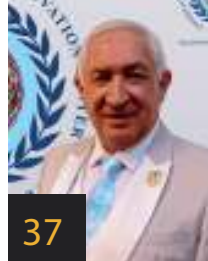
31
Dewa's Trailblazing Initiatives



18
Dr. Munir Ahmed Ch. Revealing the Trailblazer



41
Brunei's Prince Mateen Marries



37
Dr. Aleksander Shapiro

- 17 BUSINESS FORUM 2024
- 24 KUWAIT EMIR SHEIKH NAWAF AL AHMAD AL JABER AL SABAH PASSES AWAY
- 27 DUBAI, PENT HOUSE, AT RAFFLES THE PALM DUBAI, IS ON SALE FOR DH600M
- 28 GOLD PRICES LIKELY TO STAY ABOVE \$2,000 IN 2024
- 29 UAE INSURANCE SECTOR
- 30 GREAT ARAB MINDS AWARD
- 32 GULF AIR'S SKYWARD EVOLUTION
- 34 WORLD BUSINESS COUNCIL
- 46 TECHNOLOGY APART FROM AI, WILL THESE BE THE STANDOUT TECH TRENDS IN MIDDLE EAST MARKETS?





EDITORIAL BY FOUNDER & EDITOR IN CHIEF



DR. MUNIR AHMED CHAUDHARY

*A*s we usher in a new year, it is with great pleasure and a sense of accomplishment that I extend my warmest greetings to you on behalf of the entire AI Maktoum Investment family. Our journey has been one of relentless pursuit of excellence, and as we step into 25 years of shaping the financial discourse, we are excited to present a Grand Issue, marking the Silver Jubilee of the AI Maktoum Investment Group.

The New Year not only symbolizes a fresh start but also serves as a moment of reflection on the milestones achieved. AI Maktoum Investment Magazine has been a beacon of insightful reporting and analysis, dedicated to providing our readers with a panoramic view of the global economic landscape.

Celebrating 25 years of success is a testament to the enduring vision and dedication of the AI Maktoum Investment Group. From its humble beginnings, the group has evolved into a global force, with diversified interests spanning various industries. Our Silver

Jubilee is not just a milestone but an opportunity to express gratitude to our stakeholders, clients, and, most importantly, our partners, who have been the driving force behind our success. In the spirit of our Silver Jubilee, we are excited to announce the upcoming Business Forum on 27 & 28 April 2024—an event that promises to be a convergence of thought leaders, industry experts, and visionaries. The Business Forum will serve as a platform for robust discussions on emerging trends, investment opportunities, and the future of global business. Stay tuned for exclusive coverage and insights from this distinguished event in the upcoming issue.

As part of our commitment to fostering global collaboration, we are delighted to introduce the exclusive members of the World Business Council, a community of leaders shaping the future of business. The council comprises industry titans, innovators, and influencers who are at the forefront of driving positive change in the global business landscape.

While the past 25 years have been remarkable, we firmly believe that the best is yet to come. Our commitment to providing unparalleled insights, fostering global connections, and maintaining the highest standards of excellence remains unwavering. We are dedicated to continuously evolving, adapting to the changing dynamics of the global economy, and presenting information in a manner that empowers our readers to make informed decisions.

As we embark on this celebratory journey, we express our deepest gratitude to our readers, contributors, and the entire AI Maktoum Investment Group family for their unwavering support. Together, let us embrace the future with optimism, as we continue to strive for excellence and shape the financial discourse for the next quarter-century.

Here's to a prosperous New Year and another 25 years of unparalleled excellence!





FROM THE DESK OF MANAGING EDITOR



In the fast-paced world of global investments and economic landscapes, staying informed about emerging markets is paramount. Al Muktoum Investment Magazine, a beacon in the realm of insightful financial reporting, continues to be at the forefront, offering a comprehensive view of investment opportunities. As we eagerly await the next issue, it is thrilling to share a glimpse of what's in store for readers in the upcoming edition—an exclusive report on Pakistan Day.

Diving into the heart of this grand issue, Al Muktoum Investment Magazine is set to explore the economic strides and investment potential within Pakistan, a country with a rich history and a dynamic market. The exclusive report will be a testament to the magazine's commitment to providing in-depth analyses and valuable insights into emerging markets.

The report will cover various facets of Pakistan's economy, including key sectors, investment policies, and potential growth areas. Readers can expect interviews with prominent business leaders, government officials, and experts who will share their perspectives on the current economic climate in Pakistan and the

opportunities it presents for investors.

Moreover, Al Muktoum Investment Magazine will delve into the cultural and social aspects that contribute to the vibrancy of Pakistan. Understanding the local context is crucial for investors looking to navigate and capitalize on opportunities in this diverse and dynamic market.

The editorial team is working tirelessly to provide readers with a well-rounded and informative report that goes beyond the numbers, capturing the essence of Pakistan's economic landscape. This exclusive coverage aligns with the magazine's mission to be a reliable source of information for investors seeking to diversify their portfolios and explore untapped markets.

As we eagerly await the release of this grand issue, Al Muktoum Investment Magazine continues to set the standard for quality financial reporting and analysis. Stay tuned for a journey into the heart of Pakistan's economic potential and the celebration of its rich cultural heritage, all within the pages of the upcoming edition.

As we embark on this exciting journey into the new year, I extend my heartfelt thanks for your unwavering support. Your readership, feedback, and collaboration have been instrumental in shaping the identity of Al Muktoum Investment Magazine. With your continued support, we are confident that 2024 will be a year of exceptional growth, knowledge, and shared success.

Here's to a year filled with prosperity, breakthroughs, and limitless possibilities. May the coming months be a testament to the power of knowledge and the impact of informed decision-making.

Wishing you a Happy New Year filled with prosperity and success!

Warm regards

Rubina Rasheed



UAE Dominates Arab Economies

President H.H Mohammed bin Zayed Al Nahyan's Visionary Leadership Propels Dominance in Competitiveness Index and Infrastructure Rankings



In a resounding victory, the United Arab Emirates has clinched the title of the most economically competitive nation in the Arab world, as revealed in the latest Arab Economic Competitiveness Index by the Arab Monetary Fund (AMF). The seventh edition of the AMF's Arab Economic Competitiveness Report underlines the UAE's unwavering progress in key sectors, solidifying its robust overall economy, increasingly attractive investment climate, and growing allure under the visionary leadership of President His Highness Mohammed bin Zayed Al Nahyan.

The report highlights the UAE's stellar performance, securing the top position in the government financial sector index, leading in the deficit/surplus to GDP ratio, and claiming the second spot in the tax burden index. Notably, the UAE also takes the lead in the investment environment and attractiveness category, dominating the economic freedom index across all sub-indices. In the infrastructure sector, the UAE reigns supreme, excelling in mobile phone subscriptions and population access to electricity.

The nation also secures the second position in the share of air transport and shipping, contributing significantly to global transport and shipping. The report emphasizes the UAE's outstanding performance in institutional and good governance sectors, ranking

first among Arab countries in administrative corruption and government efficiency indices. The comprehensive analysis by the AMF applauds the UAE's multifaceted strategies, encompassing national visions and strategies to boost productivity, enhance goods efficiency, and focus on productive sectors. The shared ambition of economic stability, sustainable growth, and improved living standards for Arab citizens is at the core of these national efforts. Arab countries are deploying a diverse toolkit, from fostering local industry investments to creating attractive business environments for foreign capital.

Recognizing the crucial role of skilled citizens, substantial investments in education and workforce training are underway across Arab nations. Massive infrastructure projects are reshaping transport networks, port facilities, and logistics services, positioning these nations as formidable contenders in the global marketplace. The AMF report anticipates that the enhancement of economic competitiveness and productivity will lead to diversified Arab economies, employment opportunities, sustainable economic development, and an elevation of citizens' living standards. The UAE's triumph stands as a testament to its commitment to excellence and innovation in the pursuit of economic prosperity.







H.H Sheikh Mohammed bin Rashid

Approves Plan for Thousands of New Homes in Dubai

Latifa City becomes the latest residential project for Emiratis

His Highness Sheikh Mohammed bin Rashid, Vice President and Ruler of Dubai, approved a series of projects to build more homes for Emiratis. Having recently issued a plan to double the number of Emirati families within 10 years, Sheikh Mohammed has now designated an area for housing called Latifa City.

There, 3,500 plots of land will be distributed among Dubai's citizens, as well as 2,300 ready-to-move-in houses valued at Dh5.5 billion. The housing plots earmarked for citizens span 40 million square feet, and eligible citizens from Dubai can take ownership from February. These include 2,700 plots in Latifa City itself and 800 plots in Al Yalaisy 5 area. The 2,300 new houses for citizens are located across areas in Al Khawaneej 2, Al Aweer, Wadi Al Amardi, and Hatta. "Family is the cornerstone of the nation and the foundation of all development plans. Our ultimate objective is to enhance the quality of citizens' lives for a brighter future," Sheikh Mohammed said.

It comes as part of a series of projects lined up for 2024, under the Dubai Social Agenda 33. Dubai has launched an ambitious Dh208 billion social welfare budget over the next 10 years, with family and people at the core of the agenda and goal of turning the emirate into one of the world's top 3 cities in terms of standard of living. Called 'Dubai Social Agenda 33', it maps out ways to empower families in the emirate. It aims to encourage a two-fold increase in the number of new Emirati families.

The comprehensive agenda features a healthcare system that will boost life expectancy; an education system that will equip students with skills and knowledge of the future; and a social system that protects, cares, and empowers. It also promises to provide land and loans to every Emirati family within one year of application.

His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice-President and Prime Minister of the UAE and Ruler of Dubai, announced the initiative as the UAE marked his 18th Accession Day. The Dubai Ruler uses the occasion to launch something meaningful every year.

"Our nation is not merely buildings and figures; it is made up of families and people. My message to all officials is that our priority in the coming period is the family – their protection, empowerment, development, and social cohesion. Today, we announce the launch

of Dubai Social Agenda 33. It is our plan for Dubai's community for the next 10 years, with the slogan "Family, The Foundation of the Nation," Sheikh Mohammed wrote on X earlier this month. Its budget is Dh208 billion over the next decade, aiming at the citizens of our families in Dubai – providing housing, improving living standards, identity, values, social cohesion, health care, and developing future skills in our upcoming generations.

"Our goal is to double the number of citizen families within the decade, providing them with the world's best residential areas," he added.

Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai and Chairman of The Executive Council of Dubai; Sheikh Maktoum bin Mohammed bin Rashid Al Maktoum, First Deputy Ruler of Dubai, Deputy Prime Minister and Minister of Finance; and Ahmed bin Mohammed bin Rashid Al Maktoum, Second Deputy Ruler of Dubai; and their brothers will oversee the social welfare programs. "(They) grew up as part of the larger Dubai family and will care about its wellbeing more than anyone else," H.H Sheikh Mohammed noted, adding: "Our goal is for Dubai to be among the world's top 3 cities in terms of living standards. We also aim to accelerate social development among Dubai families."

The Dubai Social Agenda 33 has five main purposes:

First, foster happy, cohesive and tolerant families that are well connected to local values and national identity. It also aims to enhance their productivity, promote self-sufficiency and financial independence, which eventually leads to improved family and social stability.

Second, promote efficient and affordable healthcare system, as well as healthy lifestyle with focus on physical activities, good nutrition and mental health.

Third, create an education system that meets Dubai's future aspirations through high-quality and affordable education.

Fourth, focus on creating proactive social system that provides protection and empowerment, and ensures equal opportunity and humanitarian work.

Fifth, develop suitable housing, promote competitive culture and arts, improve infrastructure and services, and encourage community participation in sports.



Sustainable Development

H.H Hamdan bin Mohammed Unleashes Green Revolution Resolution Sets Bold Deadlines to Phase Out Single-Use Products in **Dubai!**



His Highness Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, the Crown Prince of Dubai and Chairman of The Executive Council of Dubai, just dropped the mic with Executive Council Resolution No. (124) of 2023. What's the buzz? The Sultan of Sustainability is on a mission to save our planet! In a game-changing move, the Crown Prince aims to kick single-use products to the curb and embrace a greener lifestyle. It's all about protecting Mother Earth, rallying folks to hop on the eco-train, and making reusable products the rock stars of sustainable development.

But wait, there's more! This resolution is a battle cry for the private sector to join forces and champion recycled products. Circular economy enthusiasts, rejoice! It's time to recycle like there's no tomorrow and give single-use plastics a one-way ticket to extinction. Dubai, the bustling hub of innovation, is taking a stand. The resolution casts its net over single-use disposables, plastic or not, spanning everything from snack bags to balloon sticks. It's a no-nonsense regulation applicable to sellers and consumers, covering every nook and cranny, including private development zones and the dazzling Dubai International Financial Centre.

Dubai Municipality is handed the reins, charged with the Herculean task of launching awareness campaigns and turning the city into a plastic-free haven. They'll be the eco-gurus, preaching the gospel of reducing, reusing, and recycling.

Hold on, there's a ban party in town! Plastic bags are first on the chopping block come January 1, 2024, followed by non-plastic single-use products on June 1, 2024. Plastic party essentials like straws, stirrers, and cups get the boot on January 1, 2025, with a grand finale ban on other plastic items like plates and tableware on January 1, 2026.

But, fear not, exceptions exist. Thin film rolls, garbage bags, and export-bound heroes get a hall pass. Yet, they better have a clear "This is for export!" sticker, or they'll be left out in the cold.

For those who dare defy the eco-commandments, a fine of AED200 awaits. Double down on your defiance within a year, and watch that fine balloon to a maximum of AED2,000. Feeling wrongly accused? Plead your case within ten working days, and a committee will either grant mercy or lay down the green law. It's not just a rulebook; it's a manifesto for a Dubai where single-use plastics are yesterday's news. Let the green revolution begin!



UAE President, Vice-President

Preside Over Swearing-in Of New Ministers



Newly appointed UAE ministers were sworn in before UAE President His Highness Sheikh Mohamed bin Zayed Al Nahyan His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President, Prime Minister and Ruler of Dubai and His Highness Sheikh Mansour bin Zayed Al Nahyan, Vice President, Deputy Prime Minister and Chairman of the Presidential Court, at Qasr Al Bahr in Abu Dhabi.

The ministers taking the oath of office were Dr. Amna bint Abdullah Al Dahak Al Shamsi, Minister of Environment and a member of the UAE Cabinet Mohamed Mubarak Fadhel Al Mazrouei, Minister of State for Defence Affairs and member of the UAE Cabinet and Dr. Sultan Saif Al Neyadi, Minister of State for Youth Affairs.

President His Highness Sheikh Mohamed bin Zayed Al Nahyan extended his best wishes to the ministers for success in their roles while serving the interests of the UAE and its people and contributing to its developmental journey. He emphasized the need to align their efforts with the aspirations of the nation's citizens and commended prior ministers for their faithful and diligent service over the years.

His Highness Sheikh Mohammed bin Rashid Al Maktoum affirmed that the UAE leadership places great importance on enriching the governments workforce with unique talents and competencies that contribute to enhancing the performance of all governmental

entities.

His Highness Sheikh Mohammed bin Rashid said, The process of development and modernization within federal entities ensures the government ability to embrace change. His Highness underscored that modernization is an ongoing and deeply rooted process within the government.

"I was honored to join my brother Mohammed bin Rashid today at the swearing-in of new government ministers. We congratulate them and wish them success in serving the nation and achieving our shared ambitions for continued development and progress. We also thank all ministers who previously served the country and commend their dedicated efforts over the years,"

H. H Sheikh Mohamed bin Zayed said on his official X account. Present at the swearing-in ceremony were H.H. Sheikh Maktoum bin Mohammed bin Rashid Al Maktoum, First Deputy Ruler of Dubai, Deputy Prime Minister, and Minister of Finance H.H. Lt. General Sheikh Saif bin Zayed Al Nahyan, Deputy Prime Minister and Minister of the Interior H.H. Sheikh Abdullah bin Zayed Al Nahyan, Minister of Foreign Affairs Sheikh Mohammed bin Hamad bin Tahnoun Al Nahyan, Advisor for Special Affairs at the Presidential Court Sheikh Nahyan bin Mubarak Al Nahyan, Minister of Tolerance and Coexistence, and Mohammad bin Abdullah Al Gergawi, Minister of Cabinet Affairs.



Al Jalila Foundation Marks a Decade of Transformative Impact

A Celebration of Hope, Healthcare, and Humanitarian Innovation



Dubai, philanthropic powerhouse, Al Jalila Foundation, founded in 2013 by the visionary His Highness Sheikh Mohammed bin Rashid Al Maktoum, has hit a monumental milestone - a glorious 10-year journey dedicated to reshaping lives, instilling hope, and propelling healthcare and medical innovation to new heights for the betterment of humanity. Under the patronage of the esteemed His Highness Sheikh Ahmed bin Saeed Al Maktoum, Chairman of the Dubai Health Board of Directors, a jubilant anniversary event unfolded. Dr. Raja Easa Saleh Al Gurg, the dynamic Chairperson of Al Jalila Foundation Board of Directors, and luminaries like Dr. Amer Sharif, CEO of Dubai Health and President of the Mohammed Bin Rashid University of Medicine and Health Sciences (MBRU), and Dr. Amer Al Zarooni, the visionary Chief Executive Officer of Al Jalila Foundation, joined forces with devoted giving partners who have been the backbone of this healthcare revolution since 2013.

A symphony of gratitude and achievements. Al Jalila Foundation showcased its remarkable journey over the past decade, giving a standing ovation to major donors whose unwavering support has been the lifeblood of the foundation. Kudos to trailblazers like Abdul Wahid Al Rostamani Group, Amity University, Dr. Wael Al Mahmeed, and the Easa Saleh Al Gurg Charity Foundation, among others, for being the unsung heroes of healthcare transformation. In the

spotlight, His Highness Sheikh Ahmed bin Saeed Al Maktoum showered praise, acknowledging the incredible impact of charitable efforts in the UAE. Al Jalila Foundation, he emphasized, has been a beacon of generosity, significantly advancing healthcare and community well-being. The commitment of donors, he noted, fuels the foundation's mission to make a tangible difference in the lives of those in need, aligning seamlessly with the compassionate spirit that defines the UAE. But what sets Al Jalila Foundation apart? Its unwavering dedication to global health through philanthropic projects in medical education, research, and patient care. A shining example is its assistance to 8,768 patients, 30% of whom are children battling life-threatening conditions like cancer and cardiovascular diseases. Al Jalila Foundation doesn't just talk the talk; it walks the walk, constantly easing the challenges faced by those in need. When it comes to groundbreaking research, Al Jalila Foundation doesn't shy away. With 125 research grants and almost AED50 million invested in research infrastructure and knowledge creation, they're at the forefront of healthcare innovation. But the impact goes beyond the present; it extends

to the future. The foundation has paved the way for 146 scholarships, nurturing the brightest medical minds and ensuring a legacy of healthcare leaders. In the words of Dr. Raja Al Gurg, Al Jalila Foundation has not just shaped the present but is building a sustainable and brighter future in healthcare. A journey that is a testament to the extraordinary generosity and dedication of donors and supporters who, united in purpose, are redefining healthcare in the UAE. Dr. Amer Sharif, acknowledging the commendable dedication of Al Jalila Foundation, emphasized the transformative impact on lives and the future of health. As the foundation marks a decade of transformative impact, the commitment to excellence and compassionate care shines through, elevating healthcare standards in the community.





A Legacy of Innovation Global Impact & Excellence

Guided by **H.H. Sheikh Abdul Hakim's vision**, the future unfolds with a focus on expanding the global footprint, investing in disruptive technologies and pioneering solutions for global challenges





In the vibrant heart of Dubai, where the sands gracefully meld with the skyline, the Al-Maktoum Investment Group stands as an imposing testament to a legacy unfolding over 25 extraordinary years. Born from the visionary leadership of the Royal family, this conglomerate has evolved into a symphony of innovation, a global powerhouse leaving an indelible mark in over 50 countries.

As the group joyously strides into its Silver Jubilee, it's more than just a celebration of a milestone; it's a jubilation marking a relentless odyssey toward excellence. Al-Maktoum Investment Group has transcended its modest origins, emerging as a global juggernaut with diversified interests across various industries. This celebration isn't merely about the success of Al Maktoum; it's a profound moment to extend heartfelt gratitude to stakeholders, clients, and partners who propelled the group to towering heights. They are the true architects of the ascent, the driving force behind this monumental journey.

Leadership that Shapes the Future

Guided by the visionary leadership of His Highness Sheikh AbdulHakim Al Maktoum, a distinguished member of the Royal family, the conglomerate boasts a leader with a robust background in real estate, commerce, and philanthropy. H.H Sheikh AbdulHakim envisions a future demanding innovation and solutions not only for current issues but also for the challenges and opportunities that lie ahead. His commitment to leaving a legacy of sustainability, innovation, and impact sets the tone for the group's global presence. Dr. Munir Ahmad Ch., known as MAC, assumes the role of spokesperson, a luminary shaping



مكتبة الشيخ عبد الحكيم عبيد Suhail Buti Al Maktoum

OFFICE OF H.H SHEIKH ABDULHAKIM OBAID SUHAIL BUTI AL MAKTOUM
United Arab Emirates

the narrative with a penchant for perfection and strategic foresight.

Unique Dynamics: Building Relationships and Creating Opportunities

What sets Al-Maktoum Investment Group apart is not solely its global reach but its unique ability to forge personalized relationships within the business fabric. The group believes in creating opportunities across a spectrum of prospects, contributing significantly to the diversified economy in which it thrives.

A Chronology of Success: The Unveiled Journey

Embarking on a dynamic journey through the annals of time, the evolution of Al-Maktoum Investment Group unfolds like a captivating narrative of growth, diversification, and strategic maneuvers that have shaped it into the powerhouse it stands as today. Each chapter in this compelling journey contributes to the conglomerate's dynamic legacy in the global business arena, showcasing a commitment to excellence that has defined its Silver Jubilee and will undoubtedly shape its path in the years to come.

Y.Co. World Traders - A 10x Surge and the Birth of Synergy
The journey kicks off with Y.Co. World Traders, a venture that

experienced a tenfold growth in a mere four years. This meteoric rise culminated in a strategic merger with APEX Worldwide, eventually exiting through a shares buyback, laying the groundwork for what was to come.

APEX Worldwide (Pvt.) LTD - A Dozen Times in Five Years
In 2002, APEX Worldwide (Pvt.) LTD took the reins with a staggering 12x growth in just five years, signaling a period of flourishing general trading activities. However, as part of strategic plans, the chapter closed in 2007, setting the stage for the next phase of the group's evolution.

Saviors Lines (Pvt.) LTD - Navigating Logistics with a 200% Surge

The narrative takes an adventurous turn in 2007 with the establishment of Saviors Lines (Pvt.) LTD, specializing in custom clearance and logistics. Experiencing a phenomenal 200% growth in five years, the company expanded its horizons by adding freight forwarding and logistics. Unfortunately, the journey for Saviors Lines reached its final destination in 2012.

Saviors Engineering (Pvt.) LTD - Building Foundations, Breaking Even

In 2008, the group diversified into



the realm of construction and contracting with Saviors Engineering (Pvt.) LTD. Breaking even in a mere two years, the company registered with the Pakistan Engineering Council, remaining functional albeit with a low-profile presence.

NEXL Foods Factory (Pvt.) LTD - Spice and Condiment Chronicles
The flavorful venture of NEXL Foods Factory (Pvt.) LTD began in 2012, marking a remarkable 9x growth in just three years.

However, the story took a different turn as an exit was offered in 2014, leading to its functional closure in 2015.

NEXL Technologies - The Tech Odyssey

Stepping into the tech realm, NEXL Technologies emerged in 2013, experiencing a colossal 15x growth in software engineering, IT

in three years, only to become inactive in 2016 following the unfortunate demise of a founder.
NEXL HR Management (OEP) - Bridging Boundaries Through Employment

NEXL HR Management (OEP) stepped into the scene in 2014, achieving a remarkable 30% growth in 2.5 years. Operational and export-focused, the company plays a pivotal role in exporting the workforce to Middle Eastern countries.

Al Hasaka Technical Services - Maintaining Excellence in the UAE
Established in 2014, Al Hasaka Technical Services engaged in general maintenance contracting, experiencing a commendable 26% growth in 2.5 years. Active in the UAE, the venture holds promising growth prospects.

Aspire Smart Cities -

Reprising its role in 2015, Saviors Lines (Pvt.) LTD ventured into events, PR, and marketing management, achieving a staggering 300% growth in 1.5 years. The company remains active, hosting events in Dubai and Abu Dhabi.

Royal Business Zone (2015) - An 18-Fold Leap in Business Solutions

Also established in 2015, Royal Business Zone experienced exponential growth, reaching an 18x surge in business solutions and services in just 2.5 years. The company has emerged as a leading business solutions provider in Dubai.

Aspire World Investments (2016) - Investing in Opportunities, Building Networks

In 2016, Aspire World Investments entered the scene, navigating



security, and BPA over five years. The journey is still ongoing, marked by sustained growth through innovative software products.

NEXL Security Services - A Vigilant Ascent, A Founder's Farewell

In the realm of import-export and indenting, NEXL Security Services experienced a robust 42% growth

Transformative Urban Dynamics
In 2014, the group ventured into Aspire Smart Cities, orchestrating a revolutionary 73% growth in just two years. This endeavor transformed Dubai's urban landscape, blending innovation and sustainability.

Saviors Lines (Pvt.) LTD (2015) - A Resounding 300% Surge in Event Management

investment opportunities and events. Notable growth of 43% in three years solidified its position, building a vast contact network in the process.

AIMaktoum Investment Group (2016) - The Epitome of Diverse Investments

The climax of the journey unfolded in 2016 with the establishment of AIMaktoum Investment Group.





Experiencing a remarkable 81% growth in just 1.5 years, the group emerged as a force in both established and emerging markets, standing as an ultra-functional entity.

AlMaktoum Tourism (2020) - A 25-Fold Surge in Tourism Services
In 2020, AlMaktoum Tourism took the spotlight with a remarkable

The mission is to deliver intelligent superior solutions, while the vision encompasses two vital aspects - value addition and wealth creation. Upheld by values such as integrity, transparency, accountability, diligence, perseverance, discipline, and ethical behavior, the conglomerate aims for enduring business

by visionaries, the strategies are forward-thinking, ensuring long-term growth.
Global Footprint: Presence in 50 countries ensures a global reach and diversified risk.
Strong ROI: Historically, investments have yielded above-average returns, underscoring the group's

Privileges

 <p>Access to 150+ Embassies</p>	 <p>Access to International Networks & Funds</p>	 <p>Government Accreditation</p>	 <p>Multiple Wealth Creation Opportunities</p>
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25x growth in just two years, establishing itself as a leading tourism initiative in Dubai.
AlMaktoum Investment (2021) - Navigating Emerging Markets with a 25% Growth
In 2021, AlMaktoum Investment ventured into real estate, energy, infrastructure, financial, and healthcare services, experiencing a robust 25% growth in 1.5 years. Focused on emerging markets, the company boasts a strong local network in Dubai.

The dynamic journey of the Al-Maktoum Investment Group weaves a tapestry of ventures, growth, and strategic decisions, each chapter contributing to the conglomerate's dynamic legacy in the global business arena. These milestones paint a picture of a group constantly evolving, adapting, and thriving in diverse industries.

Mission, Vision, and Values: Beyond Business

relationships.
Operational Landscape: Shaping the Future
From spearheading smart city infrastructures to defining the future of luxury travel, the operational span encompasses pioneering developments. Ventures like Aspire Smart Cities, dedicated to reimagining urban ecosystems, and AlMaktoum Tourism, a leading tourism initiative in Dubai, showcase a commitment to shaping the future. Why Invest in Al-Maktoum Investment?

Heritage & Expertise: The royal lineage stands as a testament to the commitment to excellence and global influence.
Diverse Portfolio: Ranging from smart city developments to luxury tourism, the diverse portfolio offers a holistic investment opportunity.
Innovative Leadership: Guided

robustness.
Investor Benefits: Beyond Returns
Investing in Al-Maktoum Investment Group entails equity participation, a diverse investment portfolio, exclusive opportunities, network and collaborations, and regular financial updates ensuring transparency.
The Future: A Visionary Roadmap Guided by H.H. Sheikh Abdul Hakim's vision, the future unfolds with a focus on expanding the global footprint, investing in disruptive technologies, and pioneering solutions for global challenges. Al-Maktoum Investment Group is not just an investment opportunity; it's an invitation to become part of a legacy, a global movement of growth, innovation, and societal impact. Aligning with the group means securing not only financial future but also championing global prosperity.



WORLD BUSINESS COUNCIL (WBC)

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

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

HOW TO ENGAGE WITH WBC:



Become a Member

Leverage the opportunity to connect, communicate, and collaborate with a global network of leaders and experts across various industries.



Business LaunchPad

Utilize our global platform to give your business the international presence and recognition it deserves.



Attend Our Events

Be a part of elite gatherings, conferences, and exhibitions that promise a blend of learning, investment, and networking opportunities.



Harness the Global Network

Exploit our wide-reaching networks across various countries and sectors to fuel your business growth and sustainability.

**CONNECT,
COLLABORATE,
AND CONQUER
WITH WBC:**

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.



World Business Council (WBC)

Profile

Revealing the Trailblazer

Dr. Munir Ahmed Ch (MAC)

Orchestrating Innovation Transforming Business & Shaping a Global Impact !

By: Rubina Rasheed

Dear Readers, brace yourselves for a rendezvous with a visionary force, a maestro of innovation, and a trailblazer in the global business arena – none other than the enigmatic Dr. Munir Ahmed Ch, fondly known as MAC. A restless soul, A perfectionist, and a mind-boggling idealist rolled into one revered intellectual package. MAC doesn't just navigate the business landscape; he orchestrates it with a charisma that's as magnetic as it is transformative.

With two decades of entrepreneurial prowess, MAC has etched his name in the annals of success across industrial manufacturing, investments, and services sectors. He's not just an admirable negotiator; he's the architect of high-yielding rewards and meritorious recognitions. But wait, MAC's saga doesn't end at business; he's also the driving force behind social reform, leading initiatives that resonate with his unwavering commitment to making the world a better place. As the Spokesman of the Office of H.H. Sheikh Abdulhakim, Group CEO, Al Maktoum Investment Group, Chairman of the NEXL Group, Savior Foundation and On7 Media Group, the distinguished force behind the World Business Council Dubai and Business Forum, MAC is not just a businessman; he's a force for positive change. Today, we unravel the layers of his dynamic persona, explore the corridors of his achievements, and delve into the mind of this modern-day virtuoso.



RR: Good day, it's truly an honor to have the opportunity to sit down and chat with you. Let's dive straight into your fascinating journey. You've been described as a restless soul, a perfectionist, and a mind-boggling idealist. How do these qualities shape your approach to life and work?

MAC: Thank you for having me. Well, I believe restlessness fuels innovation and progress. It's the constant pursuit of improvement that keeps me going. As a perfectionist, I strive for excellence in every aspect of my life. It's not about achieving perfection per se, but the relentless pursuit of it that leads to continuous improvement.

RR: Your friends affectionately call you MAC. Could you share a bit about how this nickname came about and what it means to you?

MAC: MAC, short for Munir Ahmed Ch, is a nickname that stuck with me over the years. It symbolizes a connection, an informal bond with those who know me well. It's more than just letters; it's a representation of the camaraderie and mutual understanding I share with my friends.

RR: With two decades of entrepreneurial experience, you've ventured into various sectors, including industrial manufacturing, investments, and services. What drives your diverse business interests, and how do you balance your pursuits in these different areas?

MAC: Diversity, I believe, is the key to resilience. By diversifying my interests, I mitigate risks and open doors to new opportunities. Each sector presents its own set of challenges and rewards, and I thrive on the dynamic nature of navigating through them. The key is effective delegation and maintaining a clear vision across all ventures.

RR: Your commitment to social service is commendable. The Savior Foundation, under NEXL Group's CSR, has been actively involved in immunization campaigns and disaster relief efforts. How do you see the role of businesses in contributing to social causes, and what motivates you to make a difference?

MAC: Business and society are interconnected. I firmly believe that successful businesses have a responsibility to give back to the communities they operate in. The Savior Foundation is our way of making a positive impact beyond the business realm. Motivation comes from a sense of duty and the realization that we can play a part in creating a better world.

RR: Your accomplishments have been recognized with the President's Award from the President of the Islamic Republic of Pakistan. How does it feel to receive such prestigious recognition, and what does it signify for you personally and professionally?

MAC: Receiving the President's Award was indeed a humbling experience. It signifies the acknowledgment of the collective efforts of my team and the impact we've made. Personally, it





and the impact you hope to make in the world?

MAC: The future holds exciting possibilities. For NEXL Group, the goal is to continue expanding our footprint, embracing innovation, and creating sustainable value. As for the Savior Foundation, we aspire to broaden our social impact, addressing emerging challenges and contributing to the well-being of communities.

RR: Dr. Munir, as the CEO of the Royal Office of Sheikh Abdulhakim Obaid Suhail Buti Al Maktoum Al Maktoum Investment Group, you have a unique position. Could you share some insights into your role and how it aligns with the vision of the Al Maktoum Investment Group?

MAC: Certainly. As the CEO of the Royal Office, my role is to facilitate and implement the strategic vision set forth by Sheikh Abdulhakim Obaid Suhail Buti Al Maktoum. This involves overseeing various aspects of the investment group's operations, ensuring alignment with the broader goals of the Al Maktoum family. It's a position that requires a deep understanding of their values and aspirations.

RR: Being in a leadership role within the Al Maktoum Investment Group, how do you navigate the balance between preserving tradition and embracing innovation in the business landscape?

MAC: Preserving tradition is essential, as it forms the foundation of the Al Maktoum legacy. However, innovation is equally crucial to adapt to the ever-evolving business landscape. We strive to strike a harmonious balance by integrating modern practices while respecting the rich heritage and values that the Al Maktoum Investment Group

serves as a reminder that success is not just about personal achievements but also about the positive influence we can have on the lives of others.

RR: Apart from your business endeavors, you also advise various organizations, including NBFIs and Investment Groups. How do you approach advisory roles, and what do you believe is the key to effective business counsel?

MAC: Advisory roles require a holistic understanding of the industry, a keen eye for opportunities, and the ability to provide strategic insights. It's about sharing experiences, anticipating challenges, and charting a course for sustainable growth. Building strong relationships and fostering open communication are pivotal in effective advisory roles.

RR: On a more personal note, your interests include poetry, painting, and calligraphy. How do these creative pursuits contribute to your professional life, and do you have a favorite among them?

MAC: Creativity is a powerful force that transcends boundaries. Engaging in poetry, painting, and calligraphy allows me to tap into a different realm of expression. These pursuits not only provide a source of personal fulfillment but also enhance my problem-solving skills and creativity in the business arena.

RR: Finally, as the Chairman of the NEXL Group and Savior Foundation, what are your aspirations for the future, both for your organizations





upholds.

RR: As Chairman of the On7 Media Group, what strategic direction do you envision for the media group, and how do you see it contributing to the broader objectives of the AI Maktoum Investment Group?

MAC: On7 Media Group plays a pivotal role in our diversified portfolio. We aim to position it as a leading player in the media industry, both regionally and globally. The strategic direction involves leveraging innovative content creation, embracing new technologies, and expanding our reach. The media group contributes to the overall objectives by enhancing the AI Maktoum Investment Group's presence and influence across various sectors.

RR: Lastly, as a leader with diverse responsibilities, how do you maintain a work-life balance, and what advice would you give to aspiring professionals aiming for similar leadership roles?

MAC: Balancing multiple responsibilities requires effective time management and delegation. I prioritize tasks based on their impact and urgency, and I ensure that there's dedicated time for personal pursuits and family. For aspiring professional

RR: Dr. Munir, as a key figure in the World Business Council (WBC) Dubai, could you provide insights into your role and responsibilities within the council, particularly focusing on the vision and mission outlined for 2023?

MAC: Absolutely. In my role within the World Business Council Dubai, I am actively involved in driving the vision

and mission set forth for 2023. We aim to create a robust global commerce network that facilitates international trade and investment. My responsibilities include fostering collaborations with representatives from over 89+ countries, establishing a cooperative commerce chamber in Dubai, and contributing to the council's mission of accelerating global trade emanating from the UAE.

RR: The World Business Council emphasizes collaboration with governments, embassies, and commerce trades globally. How do you navigate and strengthen these collaborations to enhance the council's impact on international trade?

MAC: Collaborating with governments, embassies, and commerce trades is integral to our mission. We navigate and strengthen these collaborations through open dialogues, knowledge-sharing initiatives, and by aligning our goals with the priorities of these entities. Building strong relationships is key, and my role involves actively engaging with stakeholders globally to ensure that the World Business Council remains a trusted and influential partner in advancing international trade.

RR: Looking ahead, what are the aspirations and goals that the World Business Council Dubai aims to achieve under your leadership?

MAC: The World Business Council Dubai aspires to become a beacon of collaboration, innovation, and sustainable business practices. We aim to continue expanding our global commerce network, facilitating international trade, and contributing to the development of Smart Cities. I foresee the council evolving into a dynamic force that not only connects countries and businesses but also shapes the future of international trade through strategic initiatives, partnerships, and impactful projects.





1. Inflation will moderate further

The sharp initial decline in global consumer price inflation from late 2022 stalled in mid-2023, reflecting a rebound in energy prices and sticky core inflation, particularly for services. The downward trend has resumed and is expected to continue through 2024. S&P Global Market Intelligence analysts forecast annual global consumer price inflation at 4.7% in 2024, down from an estimated 5.6% in 2023 and a peak of 7.6% in 2022. Lower consumer price inflation rates in 2024 compared with 2023 are forecast across most regions.

2. Growth in North America and Western Europe will fall short of its potential

This is consistent with the goal of bringing inflation back to target rates. Weaker annual real GDP growth rates are forecast across all the largest regions in 2024 compared with 2023. Global annual real GDP is forecast to grow at a slower pace in 2024 - 2.3% compared with an estimated 2.7% in 2023 - although strength in some regions including Asia Pacific will help to avert a global hard landing.

3. Mainland China's economy will recover slowly

Mainland China's economy will be supported by more accommodative policy, a gradual improvement of private-sector confidence, and an expected bottoming out of the housing market downturn. We forecast annual real GDP growth in mainland China of 4.7% in 2024, down from an expected 5.4% in 2023.

4. Policy rates will be cut in advanced economies from mid-year

With confidence building that consumer price inflation rates will fall back to target, monetary policy pivots are predicted by mid-2024. Rate cuts will begin once concerns about underlying price pressures have abated. Quantitative Tightening (QT) by the world's major central banks will continue.

5. Emerging markets will get an earlier start on easing cycles

The central banks that are already easing generally tightened their monetary policies relatively early, keeping inflation expectations stable and second-round effects in check. In Latin America, for example, inflation rates have fallen relatively rapidly, while labor market conditions are generally not tight. Easing cycles that are already under way in Chile, Brazil and Peru are forecast to continue in the period ahead, with rate cuts also forecast in Mexico in the first half of 2024.

6. The US dollar will depreciate

The depreciation will be reinforced by a relative slowing of both US real economic growth and inflation as well as the overhang of a current-account deficit which, as a share of US GDP, is unsustainably high. The yen is expected to appreciate against the US dollar more strongly than many of its peers during 2024, in tandem with the forecast divergence of monetary policy.

7. Financial headwinds to growth will persist

We expect the lagged impact of higher interest rates and the quickly waning effect of COVID-19-related support measures to weigh more heavily on debt servicing capacity in 2024. That is likely to drive NPLs higher in most regions. Banks will likely maintain a more cautious stance to lending as a result, requiring higher collateral, and restricting credit to lower quality borrowers. Credit growth is expected to come in below trend in most countries, dampening growth.

8. Declines in residential house prices in Western Europe have further to go

Tight credit conditions and rising borrowing costs will continue to drive prices down in 2024. The speed and intensity of the correction among economies varies, depending on the imbalances accumulated in the last decade in each housing market as well as mortgage rate fixation periods.



9. A busy electoral calendar will create policy uncertainty

Geopolitical factors will remain an important source of risk and uncertainty surrounding our economic forecasts, potentially aggravated by important elections taking place across an unusually large number of countries. Election campaigns will set the policy agenda across several important emerging economies, including India and Indonesia in the spring and Mexico in midyear, with elections to the European Parliament also scheduled in June. Uncertainty about the outcome of the US



election, along with the policy implications, will likely be a hindrance to economic prospects.

10. The energy transition will support growth in the US and Canada

US fiscal policy has turned somewhat stimulative again as the incremental funding in the Infrastructure Investment and Jobs Act begins to support actual construction, as Inflation Reduction Act subsidies for green energy projects supports a huge rise in construction of electrical manufacturing and related facilities, and as the Creating Helpful Incentives to Produce Semiconductors (CHIPS) Act similarly boosts production of US fabrication plants.

These policy initiatives are one of various factors leaning against a US recession. In Canada, climate initiatives have already been in place in Alberta and Saskatchewan with the existence of eight operational carbon capture facilities.



Crypto gains official credence in the UAE

More than two-thirds of UAE crypto transactions were for institutional investments

Chainalysis, the blockchain data platform, unveils key insights into UAE's crypto transactions, with 67% directed towards institutional investments over \$1 million and professional investments ranging from \$10,000 to \$1 million. Notably, retail investments under \$10,000 constitute a mere 4.63%. In the wider MENA region, the UAE stands out with 48% of crypto activity on decentralized exchanges, showcasing the nation's success in fostering innovation-friendly regulations. Kim Grauer, Chainalysis's Director of Research, highlights the strong interest from organizations and high-net-worth individuals in the UAE's crypto market, affirming the nation's role as a global crypto hub with robust regulatory clarity. Despite the waning NFT hype, the UAE registers over 4 million web traffic visits to NFT sites, prompting Grauer to suggest practical applications in title deeds, music festivals, charity donations, and gaming trends analysis. Chainalysis, combining on-chain and real-world data, identifies India, the Philippines, and Pakistan in the top ten on the Global Crypto Adoption Index, potentially influencing increased adoption in the UAE due to the expat population. Despite a 17% decrease in crypto value, the UAE outperforms regional counterparts like Qatar and Oman. Notably, Saudi Arabia, despite a 'quasi-legal' crypto status, boasts a 12% year-over-year transaction volume growth, distinguishing itself globally.



Dubai Centre for Family Businesses launches Toolkits



Dubai Centre for Family Businesses has developed **three toolkits** for family enterprises. Focusing on key areas impacting the **continuity, sustainability and competitiveness** of companies, the three toolkits – succession planning for family businesses, family office and fostering productivity through streamlined **family communication** – provide a reference point for families on topics related to governance and succession planning protocols.

Mohammad Ali Rashed Lootah, President & CEO of Dubai Chambers, said: “Family businesses are an integral part of our economy. The three toolkits developed is a continuation of our efforts in providing useful and practical guides on key topics for family enterprises. We are committed to providing all means of support to them, including raising awareness of the common challenges faced and

how to overcome them. The sustainability of family businesses is important, and we are committed to empowering them with the support they need to achieve continuity and successful transition between generations.”

The fostering productivity through streamlined family communication toolkit provides guidance on various areas including the value of family meetings, standing agenda items and secretariat procedures. The succession planning for family businesses guide elaborates on best strategies for leadership transition processes. The family officetoolkit highlights the benefits and structure of a family office, and how to establish a robust governance and operational model for the family office.

Family-owned businesses make up approximately 90 per cent of the UAE’s

private sector. Family businesses play a critical role contributing significantly to Dubai’s non-oil GDP and employing a substantial proportion of the country’s workforce. A large number of Dubai-based family businesses range between 55–70 years old, having been established during the 1950s and 1960s. The majority of these businesses are expected to undergo a generational transition in the next 5-10 years.

Launched under the umbrella of Dubai Chambers in May 2023, the Dubai Centre for Family Businesses is entrusted with ensuring the growth and long-term sustainability of family businesses in Dubai. The centre aims to further develop this vital sector and enhance its economic contribution to support the emirate’s future development plans.



Condolance

Kuwait Emir Sheikh Nawaf Al Ahmad Al Jaber Al Sabah passes away

Emir of Kuwait Sheikh Nawaf Al Ahmad Al Jaber Al Sabah passed away, the Emiri Court has announced the sad news. "With great sadness and sorrow, we mourn... the death of Sheikh Nawaf Al Ahmad Al Sabah, Emir of the State of Kuwait," said a statement aired on Kuwaiti state television. State television had cut its regular programming and switched to a broadcast of Quranic recital before the announcement.

In November, Sheikh Nawaf was admitted to the hospital "due to an emergency health problem", according to the official KUNA news agency, which did not elaborate on his illness. He was later declared in stable condition. The State of Kuwait declared an official mourning for a period of 40 days and the closure of official departments for a period of three days. Sheikh Nawaf was sworn in as emir following the 2020 death of his predecessor, the late Sheikh Sabah Al Ahmad Al Sabah. Born in 1937, Sheikh Nawaf was the fifth son of Kuwait's late ruler from 1921 to 1950 Sheikh Ahmad Al Jaber Al Sabah.

Sheikh Nawaf was a modest figure who regularly mingled with his people and attended prayers at his local mosque without his guards.

Sheikh Nawaf's reign, though not the shortest in Kuwait's history, was notable for issuing numerous amnesties, earning him the title "emir of pardons", according to Bader Al Saif, an assistant professor of history at Kuwait University. Last month, Kuwait's Council of Ministers approved a draft royal decree calling for pardons for political prisoners convicted during the past decade. Similar pardons were also issued in 2021.

Sheikh Nawaf would also "be remembered for his unique personal attributes: soft spoken, devout, modest, low profile", Saif told AFP.

Preferring to spend holidays in his homeland, Sheikh Nawaf loved to cook, and enjoyed fishing but not actually eating his catch. He liked music, and could play the violin, piano and the oud. In his younger days, he hunted and



rode horses, according to Bloomberg.

In line with the constitution, Sheikh Nawaf will be succeeded by his half-brother, 83-year-old Crown Prince Sheikh Meshal Al Ahmed Al Sabah but assumes power only after taking an oath in parliament. Sheikh Meshal will have one year to nominate a new crown prince.

UAE President mourns passing of Emir of Kuwait; three-day state mourning declared

President His Highness Sheikh Mohamed bin Zayed Al Nahyan, has mourned with great sadness and sorrow the passing of His Highness Sheikh Nawaf Al-Ahmad Al-Jaber Al-Sabah, Emir of Kuwait, on Saturday, praying to Allah Almighty to rest his soul in Paradise and to grant patience and solace to Al Sabah family, the State of Kuwait, and its people. The UAE Presidential Court issued the following statement:

"With hearts that believe in Allah's will and destiny, President His Highness Sheikh Mohamed bin Zayed Al Nahyan mourns the passing of His Highness Sheikh Nawaf Al-Ahmad Al-Jaber, who passed away today.

"At the directives of President His Highness Sheikh Mohamed bin Zayed, as of today, the UAE will observe a three-day state mourning with the flag flown at half-mast at all official departments, embassies, and UAE's diplomatic missions outside the country."





H.H Hamdzan bin Mohammed goes on first test ride of **Cruise** autonomous electric vehicle in Jumeirah 1



in Jumeirah, maintaining safety measures with accompanying drivers. Looking ahead, the RTA is gearing up to unveil a registration process for the public, allowing select individuals to embrace the futuristic Cruise ride-hailing app and be part of Dubai's autonomous transport revolution. As H.H Sheikh Hamdan, alongside Al Tayer and Al Marri, embarked on the autonomous journey, it symbolized the official initiation of Dubai's first self-driving vehicle test ride. Al Tayer emphasized the significance of this venture, stating, "The testing of Cruise AVs is a crucial step towards enhancing Dubai's global leadership in implementing self-driving transport." This aligns with Dubai's ambitious Strategy for Smart Self-Driving Transport, aiming to convert 25% of all mobility journeys to self-driving modes by 2030. Al Tayer further highlighted the quantum shift in transportation, with autonomous vehicles playing a pivotal role in solving urban congestion, enhancing road safety, and revolutionizing mass transport systems. The

In a thrilling leap towards Dubai's autonomous transport revolution, His Highness Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai and Chairman of The Executive Council, recently took the inaugural demo ride of Cruise's self-driving vehicle in the vibrant Jumeirah 1 area. This marks a pivotal milestone in the city's journey towards becoming a global leader in futuristic technologies. Joined by key figures like His Excellency Mattar Al Tayer, Director General of RTA, and Lieutenant General Abdullah Khalifa Al Marri, Commander-in-Chief of Dubai Police, Sheikh Hamdan delved into the progress of the self-driving initiative, a collaboration between RTA and Cruise. Back in April 2023, the groundwork commenced with digital mapping preparations in Jumeirah 1, featuring Cruise's cutting-edge HD mapping technology. The journey continued with limited testing in October, where five autonomous vehicles, with safety drivers in tow, hit the streets. Now, after an exhilarating demo ride in December, the plan is to extend the experience to key stakeholders

integration of autonomous vehicles not only transforms the way people travel but also addresses the needs of underserved communities, including senior residents and People of Determination. Dubai's journey towards autonomous transport is not just a technological leap but a testament to the city's commitment to innovation,



Dh7 billion net institutional investment in UAE stocks during 2023

Prominent global and regional institutions consider local listed companies highly attractive



In the Abu Dhabi Securities Exchange (ADX), institutional investors achieved a net investment exceeding Dh6.1 billion year-to-date. This robust appetite was fuelled by cumulative purchases of Dh253.9 billion, marginally exceeding sales of Dh247.8 billion.

The highest net purchase value in the ADX was recorded in February, reaching approximately Dh2.3 billion, followed by Dh100.3 million in January, Dh1.02 billion in March, Dh587.1 million in April, Dh566.7 million in May, Dh680 million in June, Dh759.8 million in July, Dh187.04 million in August, Dh293.3 million in September, Dh132.4 million in October, and Dh254.9 million in November.

In the Dubai Financial Market, institutional investment achieved a net purchase value of Dh808.1 million.

The local financial markets expect increased institutional investments in the upcoming months. This is due to the numerous investment opportunities available in shares of financially stable companies, which are trading at appealing price levels for both local and foreign portfolios.

The country's financial markets are collaborating with listed companies and international investment banks to host global investor conferences. The goal is to bolster connections, review business advancements, and discuss growth strategies with global investment institutions. This effort ensures open communication channels, sustaining a strong presence of institutional and foreign investments in the markets.

Institutional investors have notably boosted their acquisition of domestic stocks in 2023, enticed by the diverse investment prospects and the opportunity to engage in the strong expansion of the country's economy. Furthermore, prominent global and regional institutions consider local listed companies highly attractive for their investment strategies.

Data from the Abu Dhabi and Dubai markets reveals that institutional investors achieved a net purchase of nearly Dh7 billion in local stocks from January to December 2023. This figure reflects a total purchase of Dh302.7 billion compared to total sales of approximately Dh295.8 billion.

The substantial rise in institutional investment in local equities underscores strong confidence in UAE markets, their promis-

ing future growth prospects, and the attractive investment opportunities they offer due to the country's solid economic foundations and the impressive performance of its operating companies. This surge in institutional interest coincides with ongoing efforts by the markets to attract more foreign and institutional investments, aiming to diversify liquidity across local, foreign, institutional, and individual investors.

Institutional investors dominated the UAE equity market in 2023, capturing nearly 78 per cent of total trading activity. This significant buy-in from institutional players demonstrates their heightened confidence in the UAE's economic prospects, driven by the diversification of investment opportunities and compelling performance of listed national companies.



Property

Dubai, Costliest Pent house, at Raffles The Palm Dubai, is on sale for Dh600m

3-level Penthouse is most expensive listing in Dubai so far and spreads over 70,000 sq. ft



profound impact of this listing in Dubai,s ever-evolving real estate panorama. As the global spotlight turns to Dubai, there,s an escalating demand for luxury properties from ultra-high net worth individuals. 03.Future of Opulent Living:With the handover scheduled 15 months from the booking date, this superlative residence sets a new benchmark in Dubai,s real estate history. The opulence it promises aligns seamlessly with the city, reputation for extraordinary living.

Dubai’s skyline is set to sparkle even brighter as the developer, Emerald Palace Group, presents the pièce de résistance of luxury living – the ,Super Penthouse R1, at Raffles The Palm Dubai. This architectural masterpiece spans an awe-inspiring 70,000 sq. ft.,making it the largest penthouse in Dubai and the priciest listing to grace the city,s real estate stage.

01.A Symphony of Opulence:This three-level masterpiece promises a lifestyle beyond imagination.Boasting eight bedrooms that redefine grandeur, an opulent 20-seater dining table, and an array of amenities that read like a fantasy – including a spa with a Cryogenic room, a Hay relaxation room, an outdoor swimming pool, a barbecue area, a mini-golf haven within a meditation garden, an indoor/outdoor cinema lounge, a basketball court, a plush cigar lounge, and not to forget, ample parking with 10 exclusive spots.a

02.Central Stage in Luxury Living:The jaw-dropping AED 600 million price tag places this super-penthouse among the elite in Dubai,s high-end real estate offerings. Seran Gheorghie, Vice-President of EPG and Director of Sales for Raffles The Palm Dubai Residences, expresses the

Dubai,s luxury property market is thriving, with record-breaking deals at Marsa Al Arab and Palm Jumeirah, and the excitement is set to continue with upcoming offerings at Palm Jebel Ali. Dubai,s skyline is evolving, and the ,Super Penthouse , is at the forefront, showcasing the epitome of luxury living in the city of dreams. As Dubai continues to redefine opulence, this extraordinary residence stands as a testament to the city,s unwavering commitment to unparalleled living.





Gold prices likely to stay above \$2,000 in 2024, say analysts

It is projected that Fed will cut interest rates, driving down returns on deposits and pushing investors to yellow metal for higher returns



Gold prices are expected to stay above \$2,000 an ounce in 2024 due to economic, political, and geopolitical risks around the world. Economists say that the future appears “both promising and precarious.”

In 2023, the gold market experienced a turbulent journey, reaching unprecedented heights above \$2,100 before experiencing a dip and stabilising around the \$2,050 level. Spot gold was trading at \$2,063.67 per ounce on Tuesday afternoon, up 0.51 per cent, as US dollar and bond yields fell on growing prospects for interest rate cuts by the Federal Reserve. Gold hit a more than two-week high of \$2,070.39 in the previous

session. It is projected that the Fed is forecast to cut interest rates between 50 to 125 basis points (bps) in 2024, driving down returns on deposits, hence, pushing investors to yellow metal for higher returns.

Central banks' gold purchases are expected to continue, with the US central bank possibly buying around 820 tons or more, further supporting positive price trends. Vikas Lakhwani, chief research officer, CPT Markets, is bullish about the precious metal based on the weakening dollar reigniting interest in gold, geopolitical uncertainty in Ukraine and the Middle East and the central bank continuing to be net buyers of metal.

He expects gold to trade between \$1,975 to \$2,000 an ounce during the first half of 2024 and between \$2,050 to \$2,100 in the second half of the year with an average price of \$2,031. “Overall, the gold market currently finds itself at a critical juncture. While several factors support a bullish outlook, significant risks persist. At this moment, we advise approaching the market with cautious optimism,” said Lakhwani. He advised investors to watch out for Fed policy regarding interest rates, inflation trends in the US and geopolitical events for a better understanding of the market’s direction.

Yeap Jun Rong, market strategist at IG, sees the macro backdrop for the yellow metal turning for the better as the Fed’s rhetoric continues to head in a less hawkish direction. “Following the Fed’s most aggressive series of rate hikes in 40 years, markets are now looking for 125 basis point (bp) worth of rate cuts through 2024, with firm belief that we have already seen the peak in the Fed’s hiking cycle,” he said.





UAE Insurance Sector is Trekking the Path of Growth & Sustainable

Changes to accounting standards provided balance-sheet boost – so did premium hikes



is essential for the industry's and consumer's long-term benefit, ensuring that insurance companies maintain a stable financial model.

A bullish outcome

towards more sustainable pricing structures. This policy change signals a "bull market" in the motor insurance sector, indicating growth and profitability.

Consumer behavior also reflects a shift towards more comprehensive insurance coverage, a trend indicative of a maturing market that prioritizes quality and breadth of coverage. This shift mirrors the increased consumer awareness and preference for sustainable choices, a sentiment echoed at COP28.

The UAE insurance sector's role extends beyond business, addressing global challenges like climate change and social inequality. The sector's strategies in facing healthcare inflation and global macroeconomic headwinds resonate with the themes of financial stability and social responsibility.

The sector's development not only enables it to adapt and thrive, but also highlights its crucial role in supporting both global and local sustainability objectives amidst ongoing challenges.

In the wake of the UAE's successful hosting of COP28 - a global event that underscored its commitment to sustainability and responsible economic practices - the insurance sector continues to play a pivotal role in this evolving landscape.

The sector's ongoing transformation reflects not only the principles addressed at COP28, but also the resilience and adaptability required to overcome imminent challenges such as healthcare inflation and global macro headwinds.

Central to this transformation is the adoption of the International Financial Reporting Standard 17 (IFRS 17), which shifts financial reporting from general written premiums (GWP) to 'insurance revenue'. This change resulted in a remarkable 17 per cent increase in insurance revenue for the leading players in the country, reaching Dh22 billion as of

end Q3-2023, aligning with COP's objectives of economic transparency and sustainability.

Despite the momentum, the industry faces challenges. The rise in credit risk, marked by increasing expected credit losses (ECL), and a 14 per cent decrease in insurance service results - indicating a dip in underwriting profits highlight the complexities of the market.

These challenges are set against the backdrop of robust overall financial health, with a 19 per cent growth in profit before tax, totaling Dh1.5 billion, and a notable 29 per cent surge in earnings among the Top 5 UAE insurance companies.

The sector has seen important policy developments, including the end of up to 50 per cent discounts on motor rates offered during the pandemic. This move



H H Sheikh Mohammed bin Rashid Honored 6 Arab scientists & intellectuals



Dh100 million will be allocated to fostering regional innovation as a new research center was launched at Dubai's Museum of the Future. The project was announced by Mohammed Al Gergawi, Minister of Cabinet Affairs, during the Great Arab Minds (GAM) award ceremony held at the museum.

The event also saw His Highness Sheikh Mohammed bin Rashid, Vice President and Ruler of Dubai, honoring six Arab scientists and intellectuals who were among the first winners of the Great Arab Minds initiative. The initiative was launched by H.H. Sheikh Mohammed in January last year, to identify the brightest minds in the Arab world and harness their ideas.

"We are often asked what we have contributed to human civilization beyond crises and wars," said Mr Al Gergawi, referring to Western perceptions of the Arab world. During the ceremony Sheikh Mohammed honored six Arab scientists and intellectuals.

US-based Saudi surgeon Dr. Hani Najm, a Saudi heart surgeon renowned for his work in pediatric and congenital heart surgery at Cleveland Clinic, Ohio, was named as a

winner of the award for his efforts in the medical sector. "It's an incredible moment and an interjectory in our lives as Arabs," Dr Hani told.

Lebanese Professor Lina Ghotmeh, recognised for her significant contributions to Architecture and Design globally, spoke about her approach. "Architecture is our language to express our culture, history, and aspirations. I see this award as a recognition of the pivotal role of our discipline in shaping the Arab world's identity."

Dr. Mohamed El Erian, an Egyptian-American economist and president of Queens' College, University of Cambridge who won the economics category award said the award would bring hope to those in need. "Given the tragedy happening in Gaza and the need for hope for the Arab youth, this initiative is not only a reminder of how Arab thought has contributed to global advancements, it's also a beacon of hope in these challenging times," he said.

The engineering and technology award was presented to Lebanese-born Professor Fadel Adib of Massachusetts Institute of Technology who has a track record of over 80 research papers and patents. "This

recognition is not just for my work but for the potential of Arab minds in engineering and technology. It's a testament to our capability to address complex global challenges."

Algerian Professor Waciny Laredj, winner of the award in Literature and Arts, spoke of the broader implications of the award for the Arab intellectual community.

"The true value of this initiative lies in its potential to create environments where Arab minds can thrive in their own countries

Lebanese Professor Niveen Khashab, honored in Natural Sciences said her decision to join King Abdullah University of Science and Technology (KAUST) in 2008, was initially met with skepticism from peers.

"Many thought it was crazy to pursue a scientific career in an Arab country," she said. "This award brings hope, signaling a shift towards a brighter future for all Arab countries. "Often, singers are more renowned than scientists here. But now, we're building a new generation that will recognize and value their scientists and inventors."

They each received Dh1m to fund their research and privileges including offices for programme fellows at the museum.





Innovation

Dewa's Trailblazing Initiatives Propelling Dubai Towards a Sustainable, Clean Energy Future



Dubai is spearheading the charge towards sustainable energy, particularly solar power, driven by its cost-effectiveness and the global imperative to combat climate change. The key challenge lies in efficiently storing this energy for use during periods of no sunlight or varying weather conditions, highlighting the crucial role of energy storage technologies.

The Dubai Electricity and Water Authority (Dewa) stands at the forefront of adopting cutting-edge technologies for clean energy storage, with several of its projects ranking among the largest globally. Saeed Mohammed Al Tayer, Dewa's MD & CEO, emphasizes the vital role of energy storage in ensuring sustainability and bolstering reliance on clean and renewable energy sources.

Dewa's ambitious plans include establishing an extensive energy storage system using electric batteries, fueled by photovoltaic energy at the Mohammed bin Rashid Al Maktoum Solar Park. Al Tayer also unveils a roadmap for green hydrogen implementation in phases, aligning with Dubai's Clean Energy Strategy 2050 and Net Zero Carbon Emissions Strategy 2050.

In December 2023, **His Highness Sheikh Mohammed bin Rashid Al Maktoum** inaugurated the 950MW fourth phase of the solar park, a global marvel. The project, costing Dh15.78 billion, employs innovative technologies, such as a parabolic basin complex, solar power tower, and

photovoltaic solar panels, contributing to reducing carbon emissions and providing clean energy to 320,000 residences. Dewa's commitment extends to diverse energy storage projects, including a groundbreaking pumped-storage hydroelectric power plant in Hatta. Using water from Hatta Dam, this plant employs sophisticated turbines to pump water from the dam to an upper reservoir, generating clean energy with high efficiency and rapid response to demand. A pilot green hydrogen project at the solar park showcases Dewa's pioneering spirit, producing hydrogen through solar energy and demonstrating its versatile applications, from storage to electricity generation.

Dewa's collaboration with Enoc Group further propels green hydrogen usage at the first-of-its-kind station in Expo City Dubai. Dewa's research and development center explores advanced battery systems, filing patents for innovative methods to enhance the performance of lithium-ion batteries and other storage solutions. Noteworthy among these is the Tesla-backed lithium-ion battery solution at the solar park, a second battery energy storage pilot project following the successful sodium sulphur solution. Dubai's energy landscape is evolving dynamically, with Dewa's trailblazing initiatives propelling the city towards a sustainable, clean energy future.



Gulf Air's Skyward Evolution

CEO Alalawi Unveils Vision for 'Boutique Luxury' Airlines with Fleet Expansion, Network Growth, and Unmatched Inflight Experiences!



In the fiercely competitive realm of Gulf aviation, Gulf Air is not just expanding its fleet and network but is rewriting the narrative.

Outgoing CEO Capt. Waleed AbdulHameed Alalawi shares the airline's bold strategy, steering away from the passenger volume race and embracing a new identity as a 'boutique luxury product.'

1. Inflight Revolution and Tourism Goals: Amidst intensifying competition, Gulf Air is determined to elevate the inflight experience, aligning with

Bahrain's ambitious target of hosting 14.1 million tourists by 2026. No longer adhering to the conventional passenger volume approach, the airline is set to charm corporate travelers and millennials alike.

2. New Horizons and Fleet Growth: Gulf's transformation includes a fleet expansion plan waiting eagerly for new aircraft arrivals. With 39 aircraft, including Dreamliners and Neo variants, the airline is making significant strides to bolster its regional and global standing.

3. China Beckons - Strategic Network Expansion:

In a strategic move, Gulf Air is reaching into the vibrant markets of China, launching operations in Guangzhou and Shanghai. Capt. Alalawi emphasizes the importance of calibrated network growth, offering passengers more choices and flexible travel experiences while fostering collaboration between nations.

4. Boutique Model Triumph: Gulf Air's boutique business model is hailed as the secret weapon against rivals. By prioritizing product quality and customer experience, the airline is staying ahead. From Falcon Gold class to upgraded economy offerings and new destinations, Gulf's

commitment to excellence shines.

5. Bahrain's Beacon - The New Terminal:

The largest infrastructure project in Bahrain, the new passenger terminal at Bahrain International Airport, equips Gulf Air to operate at maximum capacity. A seamless design allows passengers to breeze through Arrival and Departure, providing more time to savor the amenities, thanks to cutting-edge automation.

6. Future Ready - Staff Strengthening for Growth:

strengthening, especially in senior management, Gulf Air gears up to lead Bahrain's aviation sector into a new era. The airline's strategic vision, under the leadership of Capt. Alalawi, ensures that Gulf Air isn't just an airline but a national asset with international allure. Buckle up for a thrilling journey as Gulf Air redefines luxury travel in the Gulf.



Corporate

Salik Break New Ground

Elevating Dubai’s Parking Experience with Emaar Malls!



Executive Board Member, emphasized the collaboration’s commitment to enhancing customer experiences at Dubai Mall, making parking more user-friendly and efficient with Salik’s expertise.

Salik, Dubai’s premier toll gate operator, is set to revolutionize parking at the iconic Dubai Mall through a strategic partnership with Emaar Malls Management. This collaboration introduces an innovative parking management system, slated for operation in Q3 2024, promising a seamless experience for visitors.

The cutting-edge technology from Salik will usher in a barrier-free parking experience, featuring automatic fee collection for ticketless parking. Using advanced vehicle plate recognition, fees will be deducted directly from Salik user accounts based on predefined business rules set by Emaar Malls.

1. Ibrahim Sultan Al Haddad, CEO of Salik, expressed excitement about the

collaboration, highlighting its importance in Salik’s strategy to provide sustainable and smart mobility solutions in Dubai. The initiative aligns with Salik’s goal to diversify revenue streams and offers a hassle-free customer journey by eliminating the need for gates or barriers at Dubai Mall.

With over 2 million registered active accounts and 4 million active vehicles, Salik’s high penetration rate ensures a smooth transition without major customer acquisition efforts. Salik will handle the design, financing, development, and management of the parking system, while Dubai Mall will contribute local infrastructure, office space, and car park maintenance.

2. Ahmed Almatrooshi, Emaar Properties

Looking ahead, Salik envisions expanding its footprint in Dubai’s private parking market, estimated at over 50,000 spaces. The company aims to provide seamless access control for residential and institutional parking, coupled with a user-friendly app for fee collection via registration plates.

As Salik continues its impressive growth, the management reaffirms its 2023 outlook, anticipating a 9-10% increase in revenue-generating trips and maintaining an EBITDA margin between 66-67%.

This strategic move with Emaar Malls reinforces Salik’s commitment to shaping Dubai’s smart and sustainable mobility landscape. Top of Form





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

WORLD BUSINESS COUNCIL

Building a Strong Global Commerce Network that Supports International Trade and Investment on a Single, Powerful Platform

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 all Regions of the world

H.H Amb. Dr. Winfred Wanjiku Gitonga **Exclusive Member** **Africa**



Step into the dynamic world of HH Amb Dr. Winfred Wanjiku Gitonga, a trailblazer standing tall as the Co-Founder and Vice President of VisionAfric Development. Her unwavering dedication is a driving force behind the pursuit of transformative flagship projects outlined in the African Union's Agenda 2063. Her influence precedes her, showcasing a

multifaceted approach that blends entrepreneurship, advocacy, and global resource mobilization. Dr. Winfred's commitment revolves around driving social justice, equality, and sustainable development, with a laser focus on empowering women and youth. As an expert arbitrator and mediator, she elevates her advocacy for human rights causes, rooted in a belief that strategic planning, cohesive teamwork, and inclusive leadership strategies are paramount. Her strategic institutional frameworks are meticulously crafted to foster enduring positive transformations in health and well-being, spanning from individual families to broader national contexts. Through adept leadership and unwavering dedication, Dr. Winfred emerges as a beacon of change, spearheading initiatives that transcend borders and uplift communities across the African continent.

The Horn of Africa Smart Cities Group, a visionary endeavor she co-founded, symbolizes a revolution in urban development in Africa. Smart cities, under her leadership, represent cutting-edge urban areas leveraging technology and innovation to enhance efficiency, sustainability, and the quality of life for residents.

Dr. Winfred's multifaceted role as a leader in both business and humanitarian efforts showcases her unwavering commitment to spearheading initiatives that transcend conventional boundaries. In the dynamic symphony of Dr. Winfred's endeavors, the melody of progress resonates, shaping a future where boundaries are surpassed, and possibilities are limitless.





Chenling Zhang Exclusive Member China



Meet Chenling Zhang, the dynamic force at the helm of Oneroad Group Investment as its Chief Executive Officer and a distinguished member of the board of

directors. Over the past exhilarating 12 years, Chenling has not just led, but orchestrated a symphony of success, transforming the company landscape under her visionary leadership. Acting as a vital bridge between upper management and the workforce, she ensured seamless communication and understanding of responsibilities at all levels. Chenling's commitment extended beyond boardrooms and strategy sessions. She maintained robust relationships with customers, suppliers, partners, lenders, and other stakeholders, orchestrating a symphony of collaboration to achieve collective business goals. Her accolades speak volumes about her impact, with recognition awards from NEXT SUMMIT DUBAI UAE 2019, an outstanding achievement in the Hongqi Pink Drive Campaign 2021, and another remarkable honor from His Highness Sheikh Abdulhakim Al Maktoum Investments UAE 2023. Chenling Zhang doesn't just lead; she orchestrates success, turning challenges into triumphs, and setting a dynamic pace for Oneroad Group Investment in the ever-evolving business landscape.

Galustyan Ashot Spiridonovich Member Russia



Galustyan Ashot Spiridonovich, is a formidable titan in the world of business, renowned as a visionary tycoon whose influence transcends industries. As a stalwart entrepreneur, Galustyan has left an indelible mark on

the business landscape, particularly in the expansive realm of construction and beyond.

Ashot Spiridonovich stands as a testament to the adage "big dreams lead to big achievements." His journey to the summit of success began with an unwavering commitment to excellence and an insatiable appetite for innovation. With a commanding presence in the construction industry, Galustyan has spearheaded projects that redefine skylines and set new benchmarks for architectural marvels.

Galustyan's strategic vision and bold decision-making have propelled him to the forefront of the business world, earning him a reputation as a shrewd and far-sighted leader.

Galustyan Ashot Spiridonovich is known for his philanthropic endeavors, channeling his resources and influence towards initiatives that uplift communities and make a positive impact on society. This dual commitment to business excellence and social responsibility exemplifies the depth of his character and the magnitude of his influence. Galustyan's journey is not merely about accumulating wealth; it is a saga of resilience, innovation, and the relentless pursuit of greatness. In the grand tapestry of business tycoons, Galustyan Ashot Spiridonovich stands tall, a beacon of inspiration for aspiring entrepreneurs and a force to be reckoned with in the ever-evolving world of business.





Sheikh Rashid bin Nasser Al Nauimi
Exclusive Member
United Arab Emirates



Introducing Sheikh Rashid bin Nasser Al Nauimi, a legal luminary with a remarkable 16-year tenure as the Manager of the Legal Department at Ajman Municipality. With a robust background encompassing a decade as a Public Prosecutor and a year as a lawyer, Sheikh Rashid brings unparalleled expertise to the realm of law. Beyond his legal acumen, Sheikh Rashid is not only a prominent member of the social elite but also holds a distinguished position as a royal family member.

As the son of the Vice President of Ajman and the nephew of the President of Ajman and Al Fujairah, Sheikh Rashid is intricately woven into the fabric of leadership within the emirates. His direct familial ties to influential figures underscore Sheikh Rashid's deep-rooted connection to the heartbeat of Ajman and Al Fujairah. This dynamic individual doesn't just navigate legal intricacies; he is a pivotal force in shaping the social and administrative landscape of his homeland. Sheikh Rashid bin Nasser Al Nauimi, a name synonymous with legal prowess, social influence, and a legacy of leadership in the United Arab Emirates.

Briyidt Ripamontias
Exclusive Member
United States America



Producer whose journey is woven with accomplishments and relentless drive. With a disciplined approach to branding, product development, and public relations, Briyidt is not just a producer; she's a maestro in crafting the narrative of exceptional Mexican products, particularly tailored for women. Her canvas includes the art of planning, infusing creativity, fostering team collaboration, and managing budgets with finesse – a symphony of elements that culminate in the production of extraordinary events exclusively curated for women. Imagine her at the helm, steering as the President of an exclusive International women's club, a haven for business leaders, socialites, and entrepreneurs. Here, she not only leads but shapes a community of empowerment and collaboration. As the mastermind behind news production in Film and Television, Briyidt brings stories to life on the screen, navigating the intricate landscape with finesse.

Simultaneously, she wears the hat of Chief Editor at Empresaria Magazine, where the marriage of creativity and editorial brilliance unfolds, captivating audiences with each page. With an extensive network in the Latin media business, she's not just connected; she's a bridge between visions and reality.

In the captivating narrative of Ms. Briyidt Ripamontias, each project is a chapter of innovation, dedication, and the vibrant colors of success.

Meet the powerhouse of creativity and strategic vision, Ms. Briyidt Ripamontias, a Senior-level Executive





President of the Economic Peace Center in Eastern Europe and Russia

Dr. Alexander Shapiro Suliman

A Catalyst of Positive Change Innovation & Peace



Dr. Alexander Shapiro Suliman, is a dynamic leader serving as the President of the Economic Peace Center in Eastern Europe and Russia. With a robust educational background from Kabardino-Balkar State University, specializing in national economy, Dr. Suliman has not only excelled in academia but has also made significant contributions in various public and political arenas. As an esteemed Ambassador for Peace and an expert affiliated with the International Committee for the Protection of Human Rights SIPDH in Paris, France, Dr. Suliman's influence extends globally. He chairs the Board of International Trustees of the Future UNESCO Center and holds the position of Vice-President (International Relations) at the Future UNESCO Peacekeeping Center, bridging Moscow and Paris.

In the realm of social development, Dr. Suliman is the visionary Founder of the Renaissance Foundation in Samtskhe Javakheti, Georgia, showcasing his commitment to positive change. His leadership extends to various roles, including Vice-President for Relations of Compatriots Living Abroad and First Vice-President of the World Alliance "Peacemaker."

With an illustrious political career, Dr. Suliman has been an active member of the Likud political party in Israel since 1998. His involvement in municipal state elections and the Crimean

Republican Association of Blockchain Investment Technologies (KRABIT) in Russia further underscores his diverse engagements. Dr. Suliman's entrepreneurial spirit is evident through the founding of commercial enterprises spanning employment, tourism, waste processing, agricultural offices, and medical centers across Russia, Transcaucasia, and the Middle East. He has played a pivotal role in establishing various public associations, organizations, and communities.

Among his notable accomplishments are the foundations of Agro Business & Investment Group Israel, the Israel International Medical Diagnostic Center, and his role as President for International Relations at the international law firm "Alexander Group."

In his capacity as Vice President of CICRAUN Israel & CIS countries Chamber of Commerce and Industry, Dr. Suliman continues to foster international relations.

His commitment to socio-political, socio-cultural activities, and impactful contributions to commercial, investment, and consulting spheres have solidified his position as a distinguished figure in the former Soviet Union and the Middle East.

Dr. Alexander Shapiro Suliman is not just a name; he is a catalyst for positive change and innovation across diverse sectors.





UAE Selected to Chair World Bank's Cloud Computing Working Group

UAE, guided by visionary leadership, stands as a technological innovation hub and an inspiring model for global digital transformation



international collaboration through platforms like the World Bank, enabling the exchange of insights and experiences among like-minded pioneers. Dr. Bushra AlBlooshi, Senior Consultant Research and Innovation at Dubai Electronic Security Center, chaired the Group's meeting, underscoring the UAE's prominence in future technologies. According to Dr. AlBlooshi, the UAE, guided by visionary leadership, stands as a technological innovation hub and an inspiring model for global digital transformation.

The UAE's significant contributions to the World Bank's Cloud Computing Working Group include the development of the GovTech Procurement Practice Note.

This comprehensive document provides recommendations for World Bank teams and countries on preparing for GovTech systems, presenting a strategic five-step framework for their design, procurement, and implementation. Dr. AlBlooshi emphasized that the UAE's contributions set a global standard in driving digital transformation, offering valuable insights to countries worldwide in the realms of data security and digital cloud safeguarding.

The Practice Note

serves as a roadmap for implementing solutions and procuring GovTech to enhance government services and information systems globally.

The World Bank's GovTech Working Groups, including the Cloud Computing Working Group, play a pivotal role in providing thought leadership, fostering idea exchange, and supporting the development of innovative GovTech solutions. The UAE's leadership in this arena cements its position as a trailblazer in driving global digital progress.

The UAE takes the reins as the chair of the World Bank's Cloud Computing Working Group, a recognition of its stellar strides in advanced technology and digitalization. Renowned as a global leader in digital transformation, the UAE has successfully implemented international best practices in cloud computing, providing cutting-edge cyber solutions for data protection during the transition for government entities and private-sector companies. The Cloud Computing Working Group, previously led by Singapore and the United Kingdom, unites 27 countries, international organizations, and industry leaders. Its mission is to propel global standards and practices in cloud computing, fostering innovation and sustainable digital development. Hamad Obaid Al Mansoori, Director-General of Digital Dubai, highlighted the UAE's selection, emphasizing the country's commitment to technological leadership and excellence. Al Mansoori emphasized the importance of



Reflect, Respect and Celebrate

Australia Day Celebrations

On 26 January 2024, in all corners of Australia, Australians will come together at more than 670 events hosted by councils and local community groups to Reflect, Respect and Celebrate with their communities. Australia Day is the official national day of Australia. Observed annually on 26 January, it marks the 1788 landing of the First Fleet and raising of the Union Flag by Arthur Phillip at Sydney Cove in New South Wales.

In present-day Australia, celebrations aim to reflect the diverse society and landscape of the nation and are marked by community and family events, reflections on Australian history, official community awards and citizenship ceremonies welcoming new members of the Australian community.

The meaning and significance of Australia Day has evolved and been contested over time, and not all states historically celebrated the same date as their date of historical significance.

It was not until 1935 that all Australian



an official public holiday in every state and territory. c Australia Day has become the biggest annual civic event in Australia.

Indigenous Australian events are now included. However, since at least 1938 the date of Australia Day has also been marked by some Indigenous Australians and supporters mourning what is seen as the invasion of the land – which they had occupied for millennia – by the British and the start of colonization, protesting its celebration as

a national holiday. Invasion Day, Outdoor concerts, community barbecues, sports competitions, festivals and fireworks are some of the many events held in communities across Australia. aThese official events are presented by the National Australia Day Council, an official council or committee in each state and territory, and local committees. In Sydney, the harbor is a focus and boat races are held, such as a ferry race and the tall ships race. In Adelaide, the key celebrations are "Australia Day in the City" which is a parade, concert and fireworks display held in Elder Park. Featuring the People's March

and the Voyages Concert, Melbourne's events focus strongly on the celebration of multiculturalism. In Perth, for many years until 2022, the Skyworks were the largest single event presented each Australia Day. The official Australia Day Ambassador Program supports celebrations in communities across the nation by facilitating the participation of high-achieving Australians in local community celebrations. In 2011, 385 ambassadors participated in 384 local community celebrations. The Order of Australia awards are also a feature of the day.

The Australia Day Achievement Medallion is awarded to citizens by local governments based on excellence in both government and non-government organizations. The governor-general and prime minister both address the nation.

On the eve of Australia Day each year, the Prime Minister announces the winner of the Australian of the Year award, presented to an Australian citizen who has shown a "significant contribution to the Australian community and nation" and is an "inspirational role model for the Australian community". Subcategories of the award include Young Australian of the Year and Senior Australian of the Year, and an award for Australia's Local Hero.



states and territories adopted use of the term "Australia Day" to mark the date of the 1788 landing of the First Fleet at Sydney Cove, and not until 1994 that 26 January was consistently marked by a public holiday on that day by all states and territories. Historically, the date was also named Anniversary Day, Foundation Day and ANA Day. In contemporary Australia, the holiday is marked by the presentation of the Australian of the Year Awards on Australia Day Eve, announcement of the Australia Day Honors list and addresses from the Governor-General and Prime Minister. It is



National Day

India Republic Day 2024

The Republic Day celebrations last for three days, and they end with the Beating Retreat ceremony on January 29

On January 26, 1950, the Indian Constitution was formally adopted, and that event is commemorated on Republic Day. India was freed from the British Raj in 1947, but it wasn't until January 26, 1950, that the Indian Constitution took effect, making India a sovereign state and establishing it as a republic.

India is all set to celebrate its Republic Day on January 26th. It is the day when the newly adopted Constitution came into force and India became a republic in 1950. Celebrations of Republic Day are marked throughout the nation with great fervor. The national flag is hoisted by the president, which is followed by magnificent military and cultural pageantry of tableaux from different states and government departments. The celebrations for the day include the annual parade at Rajpath, now called Kartavya Path, in New Delhi. It features march-pasts by personnel of the Indian Armed Forces and vibrant tableaux showcasing the diversity and culture of different states. The Republic Day celebrations last for three days, and they end with the Beating Retreat ceremony on January 29. The President of France, Emmanuel Macron, has been



The Republic Day parade is attended by honorable dignitaries from other countries, Indian politicians, as well as the general public. Like every year, this year too, Prime Minister Narendra Modi will greet the nation on the occasion of Republic Day.

President Murmu, Prime Minister Narendra Modi, and other top leaders will join the Indian Army, Delhi Police, and others as they walk on Kartavya Path. On this day, the President of India also distributes Padma Awards to the deserving civilians of the country, and brave soldiers are awarded Paramvir Chakra, Ashok Chakra and Vir Chakra.

On Republic Day, flag-hoisting ceremonies and parades by armed forces and school children are held in different parts of the country. The grandest and most important of these parades is held at Rajpath, now known as Kartavya Path, in Delhi, which showcases a multi-hued image of the country's rich cultural heritage and military prowess. The parade kicks off after the arrival of the President, who unfurls the national flag, following which the national anthem is played and a 21-gun salute is given. This parade features an array of missiles, tanks and other equipment showcasing the military might of the country. Various states and Union Territories also showcase culture and heritage, among other themes, through colourful tableaux.

A flypast is held in which various aircraft of the Indian Air Force, Navy and Army participate and perform spectacular aerial manoeuvres. The parade is attended by honourable dignitaries from other countries, Indian politicians, as well as the general public.



invited as the chief guest for this year's Republic Day celebrations. This is the sixth time that a French leader will be the chief guest at Republic Day celebrations in the national capital.





Brunei's Prince Mateen Marries Commoner in Lavish Days-Long Celebration

A prince Abdul Mateen, one of Asia's most popular royal figures, has married his fiancée in an elaborate 10-day ceremony.

The 32-year-old prince, once dubbed one of Asia's most eligible bachelors, married Anisha Rosnah Isa-Kalebic, 29, in a ceremony that began on 7th Jan. A solemnization ceremony was held at a mosque on Thursday.

Mateen is the fourth son and 10th child of Sultan Hassanal Bolkiah, one of the world's richest men. While sixth in line to the throne, the prince has gained prominence in recent years accompanying his father on diplomatic engagements.

The sultan announced the engagement in October of Mateen and Anisha, who is the granddaughter of the ruler's special advisor. Mateen, who plays polo and is a helicopter pilot in the Royal Brunei Air Force, has a 2.5 million-strong following on Instagram. Anisha reportedly owns a fashion brand and tourism business.

Sunday's main wedding reception at the 1,788-room palace will see an array of international royalty and dignitaries, along with a parade through the capital, Bandar Sri Begawan.

Mateen, wearing a traditional white outfit decorated with diamond-shaped motifs and a matching headpiece, was driven to the mosque in a luxury saloon. He sat on an elevated yellow cushion in front of an imam who presided over the male-only ceremony attended by the sultan and other relatives and guests. Afterwards, Mateen approached his father and kissed his hand.

While Mateen is unlikely to ever ascend the throne, his matinee idol looks and huge following on social media have made him one of the highest-profile members of the royal family.

A helicopter pilot in his country's air force, he has often been compared in the media with Britain's Prince Harry and was previously dubbed the "hot royal". Mateen graduated as an officer cadet in Britain's Royal Military Academy Sandhurst and represented his country in polo at the 2019 Southeast Asian Games.

In recent years, he has played a growing role in international diplomacy.

The prince accompanied his father to the coronation of King Charles and Queen Camilla in May last year, and Queen Elizabeth's funeral in 2022.





Project

AtkinsRéalis Signed up for Riyadh's Mega project "New Murabba"



Have you seen world largest Rubik Cube Yet

The installation, that weighs over 300kg, is meant to serve as a reminder that the journey of acquiring knowledge can be enjoyable

has
Yet another Guinness World Record has been broken in Dubai - this time for the world's largest Rubik's Cube, located in Dubai Knowledge Park.

The Cube was built to commemorate the Park's 20-year anniversary, and weighs over 300kg. Its dimensions are 3m x 3m x 3m, and it comprises of 21 fiberglass cubes, each almost 1 metre tall.

The installation is meant to represent the Park's dedication to fostering creative thinking and analytical skills, as well as to acquiring knowledge can be enjoyable.

Dubai Knowledge Park, since its launch in 2003, has grown into the home of over 700 local, regional, and international

customers, nurturing a diverse knowledge ecosystem that empowers talent from more than 170 countries.

The World's Largest Rubik's Cube is now open for public viewing and interaction following a spectacular launch at the heart of Dubai Knowledge Park in December 2023.



The project management firm **AtkinsRéalis** has been signed up to support the design for the planned mega downtown – **New Murabba - in Riyadh.**

The developer is the New Murabba Development Company (NMDC), itself a fully- owned subsidiary of the Saudi wealth fund Public Investment Fund (PIF) "We are proud to recognize the important role that AtkinsRéalis has played so far in the translation of the incredible vision of this project into the design of the masterplan and the iconic Mukaab building," said Sabah Barakat, Acting CEO, New Murabba Development Company.

"We're also pleased to recognize the ongoing involvement of AtkinsRéalis in this project through a series of recent contract awards relating to the further detailing and definition of the overall New Murabba masterplan and infrastructure

design, as well as the concept design of the iconic Mukaab building."

The "Mukaab" (cube in Arabic) tower is being projected as the 'world's largest immersive destination'. The Mukaab's exterior envelop covers an 'internal skyscraper, which will be one of the largest built structures in the world's history, standing 400m high, 400m wide, and 400m long.

AtkinsRéalis had bagged the architectural and master planning competition for Riyadh's new landmark. "The New Murabba project aligns with Saudi Arabia's national vision aimed at developing the infrastructure, enabling the private sector, and creating job opportunities for local talent," said Campbell Gray, CEO of AtkinsRéalis, Middle East and Africa, in a statement.





5 Research Backed Tips to Improve Your Productivity By 176% (Or More)

By Austin Gillis

We all want to be more productive. We all want to get more done in less time so we can enjoy more freedom and leisure.

The only problem is most of us were never taught how to tap into GSD mode and actually accomplish more in every hour of our day.

We learned about the Pythagorean theorem, covalent bonds, and the signing of the Magna Carta...

... But never about how to improve our performance at work so that we can rise to the top in our respective fields.

Today, that changes.

I'm about to teach you five research-backed tips that will help you increase your productivity by at least 176% starting as soon as tomorrow.

Equipped with these five simple lessons, you'll be able to get more done, make massive progress towards your biggest priorities, and accomplish in 90 days what most people accomplish in a year. Interested? I thought so...

1. Sleep At LEAST 7 Hours a Night

By far one of the most important habits you can adopt to increase your productivity, boost your energy, and become a goal-crushing machine is—quite counter-intuitively—to get more sleep. Ignore the so-called gurus telling you to sleep on 4 hours a night and hustle 20 hours a day. That's not only a recipe for failure and burnout, but for an early grave. Don't believe me? Then consider the thousands of studies that have irrevocably linked sleep deprivation to:

Depression

Delirium

Hallucinations

Impaired Cognition and Increased



Risk of Preventable Accidents

Not to mention, an increased risk of infections, cancer, and overall mortality

The worst part? While you are stuck in the clutches of sleep deprivation, you aren't even aware your performance is being inhibited. You erroneously think you're fine. That you're "just a little tired". And that it's "No big deal".

But in reality, you are crippling your ability to perform and all but ensuring your best work never sees the light of day. Now, consider the inverse.

Studies have shown that individuals who consistently sleep 7+ hours a night experience:

Improved memory

Lower systemic inflammation

Improved immune function

Elevated mood

Learning and problem-solving abilities improved

Sleeping more—quite literally—makes you smarter, happier, and healthier.

Neil Patel sleeps 9.25 hours a night while running three multi-million dollar businesses.

Arianna Huffington is such an adamant believer in the importance of good sleep she literally wrote the book on it.

James Altucher, multi-millionaire investor, hedge fund manager, best-selling author, and top ranked of working podcast includes "Sleeping at least 8 hours a night" in his top keys for success.

The bottom line is that you need to start sleeping at least 7 hours a night and you need to start now.

2. Meditate for at Least 10-Minutes a Day

At this point, I probably don't need to present you with another barrage of



peer reviewed studies confirming the efficacy of meditation for improving your mood, focus, and general well being.

But.. I promised these tactics were backed by research and so research is what I'll give you.

Although there aren't any (convincing) studies that confirm the direct correlation between meditation and productivity, there are a number of other ways meditation indirectly increases your ability to GSD and become a productivity machine.

Namely, meditation is proven to:

Lower blood pressure.

Alleviate insomnia (which is kind of a big deal as we just discussed)

Reduce chronic pain

Reduce depression and anxiety

Rebuild grey matter (yes, it makes your brain bigger!)

In addition, many other studies—like this one which was conducted at a Fortune 100 company—have shown a very compelling link between a regular meditation practice and increased employee performance at work.

And the best part? These results were achieved in as little as 10 minutes a day! By simply sitting down, shutting up, and following your breath for a few minutes everyday, you can increase your productivity, become a happier person, and reduce any symptoms of depression and anxiety you currently experience.

Countless studies have shown the human brain, much like the rest of the body, functions in cycles.

.Once you work on one task for longer than 90 minutes, your productivity begins to drop dramatically.

So how can you leverage this knowledge to increase the number of tasks you accomplish in a given day?

Simple...

Take more breaks!

Specifically, I encourage you to build your days around 50-90 minute blocks of work followed by 10-25 minute breaks to recharge and reinvigorate your brain.

You can't mindlessly scroll through your Instagram feed or watch 15-minutes of cat videos on YouTube and expect your productivity to

skyrocket. Instead, you should select one of the following activities to help clear your mind and increase your creativity for your next block of work.

Practice meditation

Walk outside



Eat a light snack (celery and almond butter is a great option)

Do some light calisthenics

Read

Talk with friends

Test out different cycles and activities to determine what works best for you but do NOT try to plow through your day without giving yourself adequate time to rest and recover.

4. Eradicate Inbox Overwhelm

Brace yourself.

Because I'm about to share something some readers might find disturbing.

You ready?

In the United States, the average employee spends more than 28% of their day—or 13 hours a week—responding to emails.

That's more than 650 hours a year which are largely wasted on unproductive and unnecessary correspondence that does nothing to move your life or business forward!

Over the lifespan of the average employee—who works 45 years—this equals more than 29,250 hours or 3 years spent deleting and responding to emails. But the question remains... what are we supposed to do about it? If you have the option to hire a virtual assistant to offload the clutter of the inbox, then I absolutely encourage you to do so. Otherwise, I recommend you: Check email only twice a day and

setup an autoresponder informing people of this boundary.

Keep your emails to 5 sentences or less to reduce unnecessary back and forth. Take an "email vacation" and inform your co-workers or employees you won't be responding to emails until you accomplish your biggest project (I promise, no one will die and you'll be far more productive).

With these simple tasks you can add an extra 8-10 hours

of productive or free time back into your calendar each and every week. And once you begin cutting back on the necessary evil that is your inbox, I promise you will never go back.

5. Just Say "No"

Ok, so technically, this tip doesn't have a mountain of research behind it.

But I'm a big fan of doing things because they WORK, whether or not there is evidence to support them or not. And after more than five years of working with and for some of the most influential and successful entrepreneurs in the business development industry, I've found the #1 trait they all share is a willingness to say "No" to 95% of the opportunities with which they are presented.

Out of the dozens of emails, ideas, and recommendations I send to Craig on a weekly basis, he moves forward on maybe 20% of them. This isn't because he doesn't think they are "good" ideas or because he's too busy. Rather that he understands the importance of prioritizing the MOST valuable opportunities and saying "no" to everything else. If you want to do more you must start by committing to less.

Throughout the day, constantly ask yourself, "Is this the most valuable use of my time right now? Is this activity the most important thing I can do to reach my big goals?"

If the answer is "No", then cut it out.

End of story.

Conclusion

There you have it!

With these five simple tips, you'll be able to double (maybe even triple) your productive output so you can accomplish more each week, enjoy more free time, and live your perfect life.





Books

7 Best Business Books of All Time

Here are the only lessons you need to know



Every year, scores of new business books are published and read by millions of people.

But with so many titles to choose from, which ones should you prioritize?

I recently read eight of what many regard the best business books of all time. These are the books that have all stood the test of time — they've made the New York Times best-sellers list and have been recommended over and over again by critics and the world's most successful business leaders. Some of them may even be sitting on your parents' nightstand.

To save you the trouble of reading them yourself, here are the most fascinating lessons from each book:

1. "Think and Grow Rich," by Napoleon Hill

Key takeaway: You can achieve anything you conceive and believe. Thoughts are things — and they are incredibly powerful. Focus on what you want to achieve and strengthen your resolve by having what Hill calls a "definiteness of purpose." It's also essential that you persist in the face of obstacles that are bound to impede your growth along the way.

2. "Rich Dad, Poor Dad," by Robert Kiyosaki

Key takeaway: Know the difference between an asset and a liability. There's a reason the rich get richer: They understand the vital yet often misunderstood difference between assets and liabilities. An asset puts

money in your pocket. A liability takes money out of your pocket. In order to get rich, you must buy assets and leverage the income generated from them to buy luxuries and fund your lifestyle.

3. "The E-Myth," by Michael Gerber

Key takeaway: Work on your business rather than in your business.

"I understand the technical work of a business, therefore, I understand a business that does that technical work." This is a costly assumption new entrepreneurs make. Understand that everybody who goes into business has three identities: An entrepreneur, a manager and a technician. You need all three to build a company that can thrive without you.

4. "The 22 Immutable Laws of Marketing," by Al Ries and Jack Trout

Key takeaway: Marketing is a battle of perceptions, not products. You always want to be the "first." And in today's competitive online landscape, a "me-too" copycat has little chance of getting into the prospect's mind once another company has gotten there first. Not every first is going to be successful, though. If you don't get into the prospect's mind first, create a new category you can be first in, instead. It worked for Dominos and it can work for you, too.

5. "How to Win Friends & Influence People," by Dale Carnegie

Key takeaway: Remember that a person's name is to that person the sweetest and

most important sound in any language.

This book is just as important for today's digital age as it was when it was first published in 1936. There are innumerable takeaways from Carnegie's classic best-seller, but the most important one is that you can't go wrong with smiling, becoming a good listener and of course, making others feel important.

6. "The Hard Thing About Hard Things," by Ben Horowitz

Key takeaway: "Embrace your weirdness, your background, your instinct. If the keys are not there, they do not exist."

"The hard thing about hard things," writes Horowitz, is that "there is no formula for dealing with them" — and he's absolutely right. While many business books tend to prescribe solutions to challenges that aren't really challenges at all, few, if any, tell it like it really is, which is that there is no one-size solution.

7. "Blue Ocean Strategy," by W. Chan Kim and Renée Mauborgne

Key takeaway: Avoid trying to beat competitors. Instead, focus on making them irrelevant by creating a leap in value for buyers and your company.

Most markets are red oceans. They're full of blood because all the sharks feed on the same small pool of fish. Over time, submarkets developed as a reaction to those red markets. In order to differentiate yourself from competitors, you must create a blue ocean for yourself, an opportunity people can't wait to dive into.



Technology

Apart from AI, will these be the standout tech trends in Middle East markets?

Middle East organizations must keep in play any opportunity to tighten cyber threat



Right now, traditional AI - also called 'weak AI' or 'narrow AI' - is everywhere. It is automating industries, reshaping the retail business and consumer behavior, and a lot more. In 2024, public and private sectors in the Middle East will continue to introduce AI to their digital services. For example: AI in cybersecurity. AI to predict real-time payment scams, face recognition, etc.

Hybrid cloud

Reducing capex objectives, cybersecurity concerns, smart city projects, and governmental initiatives have led to an increase in the number of local cloud providers in the Middle East. Last year saw many hyper-scalers opening their local datacenters in multiple countries in the region. In 2024, we will see more digital services for government and private sector organizations running in hybrid clouds.

Cybersecurity

In 2024, Cybersecurity will stay the top concern for organizations in the Middle East since ransomware attacks delay and impact their digital transformation objectives. As high as 85 per cent of UAE and Saudi Arabia organizations were subject to at least one ransomware attack in the last 12 months according to data from the Veeam Data Protection Trends Report 2023. Organizations will invest more in cybersecurity, especially in data backup and recovery such as zero trust policies, AI-powered and built-in malware detection, and point-in-time recovery. More specialized ransomware attacks will be targeting specific industries. Attacks overall will cause more damage and get more significant.

CIOs and security heads of organizations must stay abreast of the threat and market landscapes and focus on the

fundamentals – not the latest and greatest new security solutions – including education, preventative planning, and more robust defenses. Partnering with experts will also provide better defensive action. Enterprises who surround themselves with the right people who have experience dealing with ransomware prevention will bode much better than those who take this task on themselves.

Data breaches due to Generative AI

Right now, most countries in the Middle East do not have clear legalizations for using Generative AI tools, which puts all organizations and individuals at risk of breaching privacy regulations. In 2024, it is expected that the efforts for regulatory entities in the Middle East will be focused on regulating the usage of data in autonomous and semi-autonomous systems.

Criticality of Zero trust policies

Cybersecurity today realizes the importance of Zero Trust policies. However, these policies do not include the security of data backup and recovery systems, even though they are ripe targets of ransomware attacks. While many



organizations follow Zero Trust frameworks, they need to also apply these tools to data backup and recovery to reduce down time and become more resilient against ransomware. It's critical that organizations start following the Zero Trust Data Resilience (ZDTR) model, which applies practical Zero Trust tools to data backup and recovery.



Boats form **UAE** off Abu Dhabi beach to set world record

Over 50 boats were moved from the marinas situated in Abu Dhabi, Yas Island, as well as from the Emirates Palace to Al Lulu Island to form the acronym



skilled professionals to measure the dimensions,” added the Jordanian expat. The record attempt that took seven- and-a-half hours to accomplish apparently entailed several challenges along the way. “The display had a width of 380 meters and height of 155m. The primary challenge was to stabilize these 52 boats. It took 64 captains to execute this with four to five captains working on a boat each time. It took approximately 20-30 minutes to secure each boat in its position. We had to ensure that the boats remained steady. For things to remain in a



The **UAE** set a new world record for creating **the largest word** formed with boats. Over **50 boats** were parked at Al Lulu Island in **Abu Dhabi** recently to form the acronym **‘UAE’** helping the country achieve a **new Guinness World Records title**.

The boat tie-up featured a variety of vessels, ranging from water sports boats and fishing boats to pontoons and cruising boats from the Captain’s Club. Members of the boat club initially thought of an idea centred around commemorating the number 52 marking the 52nd year of the National Day.

“But later we pivoted to devising a long-term celebration plan for the UAE so we thought let’s instead focus on the acronym UAE as our dedication to the country. Therefore, we used the number 52 by utilizing the exact number of boats to create the acronym for the United Arab

Emirates,” said Bashar Mihyar, Marketing Director at the Captain’s Club.

Describing the event, Mihyar said that at around 1 am, boats were prepared for relocation. They were moved from the marinas situated in Abu Dhabi, Yas Island, as well as from the Emirates Palace to Al Lulu Island which is off the coast of Abu Dhabi. He said, “We also organised a grand barbecue for the entire team to enjoy before we started working. At the break of dawn, people got into their working spirit. We started parking the boats around 6 am into the shape. We formed the first vertical lines of the letters ‘U’, ‘A’, and ‘E’ and then we filled in the gaps as we progressed.”

“We ensured all anchors and necessary equipment were set up. To prepare for the record attempt, we had drones and photographers on standby, along with

line the adjacent ones also had to be stable. This process followed a specific procedure.”

Mihyar highlights while parking a car usually means it stays put, docking a boat involves numerous factors.

“When you park a boat then there are a bunch of factors that play a part. In a situation like this, the problem was there was no jetty or marina where it could be parked. In the sea, there was nothing that was holding the boats.

The task required to be completed according to the precise calculations given to and authorized by the Guinness World Records.”



China's 'Ice City' Harbin Draws Record Tourists Over New Year Holiday



The "ice city" of Harbin, the snowy capital of northeast China's Heilongjiang province, attracted a record number of visitors over the New Year holiday, many of them drawn by the grand and intricate ice sculptures of its annual Ice and Snow Festival. The towering ice structures, illuminated in a dazzling array of lights at night, are built from ice blocks harvested from the frozen Songhua River nearby. This year's festival helped draw 3.05 million visitors to Harbin during the three-day New Year holiday that ended on Monday, generating 5.91 billion yuan (\$826 million) in tourism revenue, state media agency Xinhua reported. Those numbers exceeded the number of pre-COVID visits in 2019.

Growth in the city's accommodation and catering sectors during the holiday period more than doubled from 2019, local newspaper Harbin Daily reported. The city's tourism department attributed the growth to Harbin's increasing popularity on social media platforms, Xinhua said.

The tourism boom occurred as China's services activity expanded at the fastest pace in five months in December, lifting optimism in the sector to a three-month high.

Harbin's authorities have rolled out activities to attract tourists including live performances and concerts, theme parks and fireworks displays, as well as improving dining, accommodation and shopping services, Xinhua said.

The Ice and Snow Festival park received 163,200 visitors over the New Year holidays, over five times more than a year ago, with almost 40% of those holiday makers visiting on New Year's Eve, Heilongjiang provincial television said in a social media post.

That generated 46.18 million yuan in income, nearly six times higher than a year ago, the provincial TV station said. Heilongjiang welcomed 6.619 million tourists over the three-day period, nearly triple from a year ago, producing tourism revenue of 6.920 billion yuan, almost five times the year ago figure, the station reported.

The city government announced a special public holiday, the Ice and Snow Holiday, to coincide with the festival's official opening.

The surge in domestic winter tourism has benefited local companies in the sector. Shares of ChangBai Mountain Tourism Co, a travel service company based in northeast China, have soared by 26% in Shanghai trading since the last week of December, beating benchmark shares.





Game Set **DUBAI**

Premier Padel Makes a Grand Entrance in 2024!



Dubai is gearing up to be the epicenter of paddle prowess as the host city for an official round of the 2024 Premier Padel season. The ink has dried on a multi-year hosting deal between the UAE Padel Association (UAPEA), the Department of Economy and Tourism (DET), and the Dubai Sports Council (DSC) with the world-renowned Premier Padel circuit.

In a grand spectacle scheduled for November 2024, the inaugural Dubai Premier Padel P1 event promises to be a smash hit. This game-changing tournament is a key player in the newly-unified 25-tournament season, spanning 18 countries across five continents. Organized by the powerhouse team at Gallop Global, the event will showcase 320 players competing in separate formats for male and female pairs, vying for a jaw-dropping accumulated prize pool of 470,000 euros (AED 1.89 million).

01. Sheikh Saeed bin Maktoum bin Juma Al Maktoum, President of UAPEA,

proudly exclaimed, “Securing Dubai’s spot in the Premier Padel circuit in 2024 is a game-changer for the UAE. The competition among cities was fierce, but Dubai’s rise as a paddle powerhouse is undeniable. With over 250 padel facilities and 900 courts, the sport has become a sensation in the UAE.”

Saeed Mohammed Hareb, the dynamo Secretary General of the Dubai Sports Council, added to the excitement, stating, “The Dubai Premier Padel P1 will not only elevate Dubai’s sporting landscape but also catapult it onto the global stage. Dubai continues to establish itself as a premier destination for top-tier sporting events, creating a melting pot of talent and excellence from around the world.”

Ahmed Al Khaja, the visionary CEO of Dubai Festivals and Retail Establishment (DFRE), emphasized the event’s alignment with Dubai’s

vision to be a global sporting hub. “The meteoric rise of padel in Dubai aligns perfectly with our ambitions. We are thrilled to host the world’s leading players in the emirate, further solidifying Dubai’s status as the ultimate city to live, work, and visit.”

Ivan Modia, the mastermind CEO of Gallop Global, couldn’t contain his excitement, declaring, “Dubai Premier Padel P1 is set to join the ranks of world-class sporting events hosted by this vibrant city. Stay tuned for our detailed plans as we prepare to unleash an international fiesta of padel. It’s going to be a tournament like no other!”

The countdown begins, and the paddles are ready to strike. Dubai, get ready for a Premier Padel spectacle like never before. More details on this groundbreaking tournament will be unveiled in the new year. Game on!”



Keffiyeh: The Silent Language of Liberation

It stands not merely as a piece of cloth but as an unbroken thread weaving its story, with each thread representing the enduring spirit of the Palestinian people in their quest for freedom



mirroring the pre- 1948 map of Palestine. The keffiyeh took centre stage, embodying the collective yearning for freedom.

02. Beyond fabric: The significant semiotics of the keffiyeh,

The fishnet pattern, arguably the most recognisable, has been interpreted in diverse ways—from symbolising the Palestinians, connection to the sea to

signifying collective strength and subtly alluding to the nation, occupation. Beneath the checks lie olive leaves, paying homage to the deep cultural significance of olive trees in Palestinian heritage—a resilient symbol not only of economic sustenance but also of an unwavering attachment to the land. The bold lines traversing the keffiyeh are associated with historic trade routes or interpreted as walls constraining freedom. While their origins remain debated, these patterns speak a silent language—a visual code telling the long and nuanced tale of Palestine.

03. Keffiyeh as a revolutionary symbol.

As the keffiyeh graces the shoulders of activists and adorns the profiles of celebrities, its silent proclamation echoes through time—a testament to sovereignty, identity, existence, and revolution. It stands not merely as a piece of cloth but as an unbroken thread weaving its story, with each thread representing the enduring spirit of the Palestinian people in their quest for freedom.

04. Unravelling the hidden threads

The roots of the keffiyeh extend deep into history, dating back to Sumerian times in Mesopotamia around 3100 BCE, where it was worn by priests as a symbol of honour and rank. The word ,keffiyeh, finds

its origin in the ,Kufa, area of Iraq, meaning "from the city of Kufa". Prior to the 1930s, it was worn by Bedouin tribes and Palestinian farmers year-round as protection against the sun and sand storms. During the 1936 Arab Revolt, Palestinians used the keffiyeh to conceal their identity, prompting a ban by British Mandate authorities. In response, Palestinians collectively embraced the keffiyeh, turning it into a potent symbol of resistance that persists to this day.

The keffiyeh, often known as a shemagh, arab scarf, Palestinian hatta, yamegh, or igal, carries diverse meanings and uses across cultures and regions. Its symbolic significance varies, with colours and styles reflecting the unique identity of each country. In Palestine, it is a common sight during solidarity protests and demonstrations, embodying a powerful symbol of resistance.

In recent years, the shemagh's entrance into the fashion world has brought both opportunities and challenges. While it has expanded its reach and sparked important conversations about its origins, concerns about commercialisation and commodification have arisen. Critics argue that turning the keffiyeh into a fashion accessory risks diluting its powerful message of resistance and solidarity, emphasising the need for a sensitive and respectful approach to its cultural significance. Nevertheless, the hatta weaves a narrative that transcends time and borders. From its ancient origins to its role in political resistance, this square metre of fabric carries the hopes, struggles, and identity of the Palestinian people. As it continues to make a statement on the shoulders of activists and in the fashion world, the yamegh stands as a testament to the resilience, strength, and enduring spirit of a people in their quest for freedom.

In the bustling streets of New York City, amidst the slapstick chaos of Home Alone 2, a subtle yet significant moment unfolded. As Kevin McCallister races through the urban maze, a street vendor sporting a distinctive keffiyeh captures a quiet nod to a symbol with a rich history, echoing far beyond the screen. This cinematic cameo adds an unexpected layer to the timeless narrative of the keffiyeh. It is more than a mere fabric; it emerges as a profound statement—a legacy of resistance elegantly etched in black and whitethreads.

01. The silent language of liberation, During the tumultuous Arab Revolt in 1936, the keffiyeh assumed a transformative role, becoming a symbol of defiance for Palestinians battling British colonial rule. This symbolic strength is further underscored by its role in the uprising movements of the 80s and early 2000s. Late Palestinian President Yasser Arafat, rarely seen in public without his hatta and igal, played an influential role in elevating the keffiyeh from a symbol of local resistance to an international emblem of Palestinian identity. He draped the keffiyeh over his right shoulder, transforming it into a visual manifesto,





2024 Zodiac Insights

A Yearly Overview of Finances and Well-being
for every **Sign!**



ARIES (Mar 21 - Apr 20)

Embrace the new year with positivity and good vibes. This is the year to expect sudden financial gains and create multiple income streams. Minimize unnecessary spending, and invest wisely to achieve your financial goals. Provide love and support to those around you. Avoid disagreements on the domestic front. Analyze your options thoroughly before making an important career decision. Senior professionals may soon receive that long-awaited promotion! Focus on spirituality and natural remedies over excessive pills. Daily exercise and a healthy diet will translate positively into other aspects of life too. Dedicate quality time to new friendships. They are likely to turn into long-lasting bonds. Compassion and resilience will be the path to long-term happiness. The year will test your faithfulness and your ability to communicate how you feel.

Lucky Number: 1, Lucky Color: Yellow, Lucky Months: January & August



Money Horoscope: Aries, your most promising month will be May since several planets will activate your second house of personal assets. Set realistic financial goals and dedicate yourself to following a budget to meet your goals over the next six months during the new moon in Taurus on May 7, 2024. Mid-May will be the perfect time to make a quick buck from odd jobs and short-term contracts. While May seems prosperous, you might experience economic issues throughout October and part of November since the cosmic energy will hit your eighth house of debt. Your family or household might have unexpected expenses to cover. Although there might be times when your expenses may seem dire, the fall could be the perfect time to refinance whatever debt you have to lighten your financial load.

Health prediction: Watch out for restlessness due to irregular sleep habits. Stay hydrated and get enough rest. If you're on the road a lot, be mindful of fatigue. Jupiter's influence suggests potential digestive issues, like indigestion. Also, be cautious about eye infections and possible joint or muscular pains.



TAURUS (Apr 21-May 20)

Welcome 2024 with a smile as it unfolds a myriad of opportunities and unexpected triumphs. While prospects to accumulate wealth may arise, the possibility of heavy expenditure lingers too. Exercise caution when lending money. Research, plan and adapt your strategies as and when needed, but remain open to new, unconventional ideas on the business front. Taurus influencers are likely to be in the limelight all year long. A past relationship may re-enter your life, which may open your eyes to a world of new experiences. Hard work is likely to pay off as you get the career opportunity you have been looking forward to. Avoid contemplating any job change in the first quarter of the year. Monitor your health cautiously, as the resurgence of chronic ailments may occur.

Lucky Number: 9, Lucky Color: Green, Lucky Months: April & September

Money Horoscope: Usually, you stick to tried-and-true financial methods. However, it might be

worth exploring new pathways to increase your abundance when your second house of financial stability is activated once Jupiter enters Gemini on May 25, 2024. Have an open mind as you explore your financial opportunities since some options might be short-term or something you wouldn't typically go for. The end of 2024 might be more financially strenuous. Then your eighth house of debt will experience some financial mishaps thanks to Mercury retrograde in Sagittarius, which will occur from November 25, 2024, to December 16, 2024. Keep an eye on fraudulent charges during this time and be mindful of scammers.

Health prediction: Be careful not to gain extra weight. Stay focused on your health. Try activities like yoga or walking to manage stress and avoid getting sick. If you have blood-related issues or low immunity, take extra care. Eating whole grains and organic food can help keep you fit.



GEMINI (May 21 - Jun 21)

Gemini, let us put the past behind and start afresh in the year 2024. Business ventures are likely to thrive in the first two quarters, and your diligence will be rewarded with unexpected monetary gains. You are advised to stay away from get-quick-rich schemes and should prioritize savings throughout the year. Seasoned employees can expect rapid career advancement, securing double promotions and increased remuneration. Stay competitive, and enhance your skills and knowledge. This year is delicate from a health perspective, with issues like stomach discomfort, chest infections or eye-related concerns are on the cards. Guidance from family elders will help you resolve issues on the relationship front. Travel stars burn bright for those who wish to explore the world.

Lucky Number: 3, Lucky Color: Purple, Lucky Months: February & November

Money Horoscope: You will have to give to get, Gemini.

June and July could be a financially prosperous period if you nurture long and short-term financial possibilities. However, this mindset might delay your ability to fulfill your goals. Once the new moon in Cancer rises on July 5, 2024, you may feel more inclined to seek opportunities that will nurture your financial goals. The astrology of July should be financially easier. Meanwhile, you may have two chances to expunge any lingering debt or financial hardships since there will be two full moons in Capricorn. The first full moon will be on June 21, 2024, and this might encourage you to let go of restrictive mindsets that curtail your ability to make, save, and budget your money. If you need an extra boost, the second blue full moon on July 21, 2024, will give you a much-needed push.

Health prediction: Focus on eating healthy. Good news for those with heart or blood pressure issues—things are looking up. If you're new to Yoga or Meditation, expect good results. Keep an eye on your spouse's health and be cautious about spine or chest issues.



CANCER (Jun 22 - Jul 22)

This year promises to be an eventful one for Cancerians. Your income potential is poised for a notable boost. A balanced approach between work and family responsibilities will make the life magical. Investing in improving money markets and strategizing savings side by side will highlight the financial front. Those who feel stuck in their careers will receive new offers aligning with their future. This will be accompanied by increased work pressure, but ultimately your hard work will pay off. An excellent year for singles as you get to hear of some good marriage proposals. Travel is likely to open new doors for you and also help you connect with new people. Stay attentive on the health front to counter minor health. Success will be around the corner for the students preparing for competitive exams.

Lucky Number: 2, Lucky Color: Orange, Lucky Months: January & March

Money Horoscope: Face your fears, Cancer! You will have to take a deeper look into your finances when Pluto enters

Aquarius on January 20, 2024. While Pluto is direct in Aquarius, you should use this time to conquer your fears of debt, financial entanglements, and poverty. You can amplify your power by using this cosmic energy to become more financially literate. If you need to revise your debts, stocks, credit scores, and retirement plans, do so when Pluto stations retrograde in Aquarius from May 2, 2024, to September 1, 2024. Financial strain may come at the end of 2024 thanks to Mars stationing retrograde in Leo from December 6, 2024, to January 7, 2025. Mars retrograde will impact your second house of personal wealth, so you may feel like you're burning a hole in your pocket. Sticking to a budget might help decrease how fast you spend your money.

Health prediction: Try having warm water daily and keep digestive supplements handy to avoid common issues like bloating or gas. While you may not always be careful with your food, be aware that untimely and uncontrolled eating can disrupt your health routine. It might be challenging to stick to a diet or exercise plan due to a busy work schedule.



LEO (Jul 23 - Aug 23)

In 2024, Leo will continue to radiate energy and enthusiasm, propelling them towards their goal. Businesses, especially in financial services, infrastructure, hospitality and international trade are set for profit surges. Career success is also likely, as your knowledge and expertise will play a pivotal role in informed decision-making. The first and third quarters demand courage and unconventional choices, emphasizing the empowerment of the workforce. A slight vulnerability to health will necessitate the adoption of healthy practices. Romantic challenges await you, especially in the first quarter. It is imperative you remember that small gestures are just as important as the grand ones in restoring your love life. Unwarranted expenses are on the horizon, which may cause a need for enhanced earnings. The period from March to May will require special attention on the financial front.



Lucky Number: 5, Lucky Color: Golden, Lucky Months: March & July

Money Horoscope: Living in the moment could cost you a pretty penny down the road, Leo. You will have plenty of chances to course-correct for the first half of 2024 while Saturn is direct in Pisces in your eighth house of debt. Since Saturn rules over responsibility and karma, you may want to make wise financial decisions early to avoid issues later in the year. Initially, Saturn in Pisces could be a beneficial transit since your eighth house can help you build wealth. However, if you choose to roll the dice, then you will regret it when Saturn stations retrograde in Pisces from June 29, 2024, to November 15, 2024. In true Saturnine fashion, the retrograde may teach you some hard, likely avoidable, financial lessons and encourage you to revise your financial plans

Health prediction: This year, take extra care of your health and your spouse's. Watch out for tiredness, stomach troubles, and mental stress. If chronic health problems come back, quick medical attention can help, but it might need some extra spending.



VIRGO (Aug 24 - Sept 23)

For Virgos, caution is the name of the game in 2024, both in personal and professional spheres. Financial stability is foreseen all year long. Rejoice in good news pertaining to your younger generation on the family front. Some tensions may arise, which are to be dealt with patience and compassion to preserve the love and respect within the relationships. Achievements on the career front are much indicated in the first half and will serve as the dose of motivation for the entire year. Caution in health matters is paramount, for even a minor oversight could lead to potentially troubling phase. Sound sleep and timely doctor's visits are advised to keep your health in check.

Lucky Number: 6, Lucky Color: Brown, Lucky Months: June & September

Money Horoscope: Virgo, count your lucky stars! Of all the zodiac signs, you are one of the two that have arguably the most favorable financial transits for 2024. Three eclipses will impact either your second house of personal wealth or your eighth house of

shared wealth. These eclipses will elicit fated yet somewhat unpredictable possibilities you should capitalize on! Springtime will feel like a whirlwind between the full moon penumbral lunar eclipse in Libra on March 25, 2024, and the new moon annular total solar eclipse in Aries on April 8, 2024. By the end of the year, one last fateful cycle will begin during the new moon annular solar eclipse in Libra on October 2, 2024.

Health prediction: Now is the time to step back from emotionally draining situations to prevent past health issues from coming back. Prolonged stress can lead to extreme tiredness, affecting your health—something you should steer clear of. Watch out for potential harm or injury from sharp objects.



LIBRA (Sept 24 - Oct 23)

An exhilarating journey awaits you in 2024! Brace yourself for the strengthening of business ties that usher in an upswing in earnings. But be cautious, for post-May, a surge in expenditure looms as a possibility. Cultivate a special place in the hearts of your loved ones through gestures of kindness.

Make patience your ally in resolving all conflicts amicably. Professional growth and a surging demand for your skillset mark the passage of the year. You are sure to find job stability this year, fostering amicable relations with subordinates and seniors alike. Stress and anxiety will be key factors when it comes to your health this year. Although they will be transient in nature, find solace in your personal relations to overcome the stress. Despite potential challenges in mid-year, the year inception is likely to bring about bliss and tranquility in your marriage/relationship.

Lucky Number: 4, Lucky Color: Green, Lucky Months: February, April & May

Money Horoscope: Tax season could be your worst financial period in 2024, Libra. Ideally, you may have hoped for a decent tax season. Mid-May might be the most unpredictable period. Your best bet for getting through this period will be keeping a close eye on your bank accounts to ensure that you're not over drafted, paying fees, or missing due dates. Luckily, the fall seems to be more promising. Your finances may somewhat stabilize when Uranus stations retrograde in Taurus from September 1, 2024, until the end of 2024. The astrology of October and November could encourage you to seek out financially gratifying opportunities.

Health prediction: Stay hydrated to avoid dehydration. Do regular breathing exercises to keep respiratory infections away, look out for indigestion, stomach issues, and chest discomfort this year. If you're dealing with conditions like high blood pressure, diabetes, or cancer, stick to your prescribed diet, meds, and exercise.



SCORPIO (Oct 24 - Nov 22)

A wave of positivity awaits all Scorpios in 2024! The year unfolds positively on the financial front, offering a promising landscape for investment in shares and speculative activities. However, businessmen need to be careful in the months of February and June. Unity within your family is set to strengthen, allowing you to foster a harmonious balance between personal and professional commitments. Anticipate a promotion with a substantial salary boost for those who are employed. Mid-level executives working in IT, software or service industry seeking growth prospects may receive enticing offers from desirable organizations. Make health a top priority this year, especially in the initial months. Those suffering with BP, diabetes or related issues would need to take special care of themselves. Married life may have its own set of challenges that you may need to handle with patience and love.

Lucky Number: 9, Lucky Color: Red, Lucky Months: March, May & August

Money Horoscope: Are you ready to invest, Scorpio? Long-term opportunities for financial growth and stability will arise after Jupiter enters Gemini on May 25, 2024. The lucky planet will enhance your eighth house of shared assets and wealth. But this energy could go in one of two directions. Luckily, Jupiter in Gemini could encourage you to learn more about your options to refinance your debt. Plus, the mutable energy might even help you pay off your debt by relying on several sources of income. If you need time to revise your financial plans, do so when Jupiter stations retrograde in Gemini from October 9, 2024, to February 4, 2025. Just be careful about overspending and occurring debt during this retrograde.

Health prediction: Watch out for falls from heights and fractures. Stick to a regular, balanced diet to avoid obesity. Visit the hospital for check-ups, especially for blood circulation issues. Devote time to spiritual activities to manage emotions and reduce stress. Keep your eating habits clean to prevent liver and kidney issues.



SAGITARIUS (Nov 23 - Dec 21)

“Change” is going to be your mantra in 2024. It’s time to address delayed tasks and resolve lingering differences. Anticipate new adventures to elevate your joy, as unexpected yet positive experiences await you in your business ventures. Success is in store for those appearing for competitive exams or trying their luck for a government job. Expect a blend of challenges and triumphs in your career, and resist unproductive temptations to stay on course. Be realistic in self-assessment, avoid distractions, exercise patience, and strategize your projects well. Married life or love front could face certain challenges that lead to conflict, but trust in one another may help you overcome those hurdles. The period from May to July could usher in some health concerns and infections. Embrace a routine of daily exercise- cardio, yoga, accompanied by eating healthy, to combat those concerns.

Lucky Number: 5, Lucky Color: Pink, Lucky Months: May, July & December

Money Horoscope: Figure out what your financial goals are for this year, Sagittarius. June and July have the potential for both financial hardships and gratification, but the astrological energy will be what you make of it.

The two full moons in Capricorn will conclude a cycle in your second house of personal assets. The first full moon will be on June 21, 2024, and the second full moon will happen on July 21, 2024. Between these lunations, you have two chances to fulfill your financial goals. Meanwhile, the cosmic energy of these two months may encourage you to utilize your talents to expand upon your abundance. The only potential catch-22 will be the necessity of debt.

Health prediction: Expect some minor health issues occasionally. Consider changing your lifestyle and eating habits. Stay fit with regular exercise and fun activities. Be careful in water to avoid accidents and waterborne diseases. Get sunlight and eat healthy for overall well-being.



CAPRICORN (Dec 22 - Jan 21)

2024 is likely to bring with itself an opportune time. Embrace a penchant for calculated risks this year, as entrepreneurial spirits are likely to be rewarded. With financial gains, you also have a freedom to buy things you have been longing for. Focus on strengthening family bonds and make sure your marital bond is not affected by what others say. Maintaining a positive attitude would be the key to your success. Time management would be important for students to achieve their goals on the academic front. Pull yourself out of the comfort zone, prioritize tasks at hand and seize opportunities to showcase your leadership skills on the career front. Apart from a few minor health concerns, the year bids well regarding your health.

Lucky Number: 8, Lucky Color: Grey, Lucky Months: February, May & October

Money Horoscope: Innovation will amplify your abundance, Capricorn. Give unusual financial prospects

a chance once Pluto enters Aquarius on January 20, 2024. This transit may feel like déjà vu since the last time Pluto was in Aquarius was from March 23, 2023, to June 11, 2023. Whatever happened in 2023 could come back in 2024! Since Pluto in Aquarius will intensify your second house of value, you may feel differently about your finances. You can always revise your financial habits when Pluto stations retrograde in Aquarius from May 2, 2024, to September 1, 2024. Later in 2024, you might have to be wary of fraudulent charges, scams, and overspending due to Mars retrograde in Leo.

Health prediction: Pay special attention to your health, but don't panic. Look out for issues related to the liver, intestines, lumbar region, and knees. Avoid overeating and maintain a healthy diet. Take care of your eyes, and be prepared for a possible surgery.



AQUARIUS (Jan 22 - Feb 19)

You can look forward to a fruitful year, Aquarius! You can anticipate skyrocketing success and material abundance with the onset of 2024. Embrace saving and financial planning as business may experience stagnation in the third quarter. Astute expense management and minute supervision would also be required in that phase. Your career stands on the brink of success, offering you significant achievements and opportunities that you have been desperately looking forward to. Students should stay away from distractions or your scores may be affected. The health of those ailing is likely to improve. Yet, special care would be required for those suffering from asthma, sinus, back or knee-related issues. Emotional bonding is likely to be strengthened on the family front.

Lucky Number: 7, Lucky Color: Peach, Lucky Months: May & June

Money Horoscope: Financial anxiety can help you stay on track with your goals and expenses, Aquarius. Your stress levels could benefit you while Saturn in Pisces activates your second house of personal wealth since you will be more mindful of your financial opportunities from January 1, 2024, to June 29, 2024. Your stress might be somewhat alleviated when Saturn stations retrograde from June 29, 2024, to November 15, 2024. Budgeting, bills, and financial hardship may not weigh as heavily on you. Since some of your anxiety will dissipate, you might have a clearer outlook on your financial limitations. Saturn retrograde could be an excellent opportunity to restructure your relationship with your money.

Health prediction: Skip the alcohol, meat, and fried fatty foods to avoid stomach or intestinal issues. If you love eating, be cautious of severe gastritis. Check-in often on rheumatic pains, neurological problems, and arthritis. Regular medical check-ups are a must, especially for chronic conditions.



PISCES (Feb 20 - Mar 20)

Welcome 2024 with a smile as many important developments are in store for you this year. For those eyeing business growth, this is an opportune year! With increased earnings, expect a rise in expenses as well. To combat this, master the art of saving and investing strategically. Heal old wounds with long-lost family connections and foster healthier relationships with those around you. Expect a topsy-turvy experience in regards to health, as most eye or foot-related ailments may make you look for medical guidance. Fluctuations in your love life need to be handled proactively. Students may be overwhelmed with their expectations from them. Refrain from making impulsive decisions. Honing your networking skills is likely to benefit you with more benefits in the second half of the year.

Lucky Number: 6, Lucky Color: Yellow, Lucky Months: March, April & November

Money Horoscope: Are you feeling rich already, Pisces? You are one of two lucky zodiac signs that will have favorable financial transits in 2024 since three eclipses will influence your second house of personal wealth and your eighth house of shared wealth. The beginning of spring might be financially cathartic with the full moon penumbral lunar eclipse in Libra concludes a cycle in your eighth house of debt on March 25, 2025. Since this will occur around tax season, you may be in a better position than anticipated. If you didn't get what you wanted at the end of March, then you will have another chance to try again during the new moon annular solar eclipse in Libra on October 2, 2024.

Health prediction: Be careful to avoid accidents or injuries, like falling from heights or minor road mishaps. Don't dwell too much on past troubles to prevent feeling down or emotional outbursts. Engage in spiritual talks and adopt a philosophical mindset to steer clear of health issues.





01

JANUARY

2024

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
31	1Jan	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1Feb	2	3

QUOTE OF THE MONTH

“SUCCESS IS NOT FINAL; FAILURE IS NOT FATAL: IT IS THE COURAGE TO CONTINUE THAT COUNTS.” WINSTON CHURCHILL





02

FEBRUARY

2024

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	30	31	1Feb	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	1	2

QUOTE OF THE MONTH

"EVERY PROBLEM IS A GIFT WITHOUT PROBLEMS WE WOULD NOT GROW. " – ANTHONY ROBBINS





03

MARCH

2024

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
28	29	30	31	1Mar	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

QUOTE OF THE MONTH

„THERE IS NO SHORTAGE OF REMARKABLE IDEAS, WHAT'S MISSING IS THE WILL TO EXECUTE THEM.“ — SETH GODIN





04

APRIL

2024

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
31	1 Apr	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	1	2	3	4

QUOTE OF THE MONTH

"ONLY A LIFE LIVED FOR OTHERS IS A LIFE WORTHWHILE."

-ALBERT EINSTEIN





05
MAY
2024

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	30	1May	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1

QUOTE OF THE MONTH

“DEVELOP SUCCESS FROM FAILURES. DISCOURAGEMENT AND FAILURE ARE TWO OF THE SUREST STEPPING STONES TO SUCCESS. ” — DALE CARNEGIE





06

JUNE

2024

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
26	27	28	29	1Mar	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

QUOTE OF THE MONTH

"DONT LET YESTERDAY TAKE UP TOO MUCH OF TODAY. " — WILL ROGERS





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07
JULY
2024

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
30	1 July	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3

QUOTE OF THE MONTH

“GOAL SETTING IS THE SECRET TO A COMPELLING FUTURE. ” — TONY ROBBINS





08

AUGUST

2024

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

QUOTE OF THE MONTH

“OPPORTUNITY IS MISSED BY MOST PEOPLE BECAUSE IT IS DRESSED IN OVERALLS AND LOOKS LIKE WORK.” — THOMAS EDISON





09

SEPTEMBER

2024

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4	5

QUOTE OF THE MONTH

“THINK LIKE A QUEEN. A QUEEN IS NOT AFRAID TO FAIL. FAILURE IS ANOTHER STEPPING STONE TO GREATNESS.” — OPRAH WINFREY





10
OCTOBER
2024

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

QUOTE OF THE MONTH

"HE WHO CONQUERS HIMSELF IS THE MIGHTIEST WARRIOR. " — CONFUCIUS





11

NOVEMBER

2024

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

QUOTE OF THE MONTH

"KEEP YOUR EYES ON THE STARS, AND YOUR FEET ON THE GROUND.

" -THEODORE ROOSEVELT





12

DECEMBER

2024

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

QUOTE OF THE MONTH

“COMING TOGETHER IS A BEGINNING. KEEPING TOGETHER IS PROGRESS. WORKING TOGETHER IS SUCCESS.” — HENRY FORD



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