



CEO Clubs Network®

CEO Clubs Network®

— No.1 Business Network —

March 2026 | Issue 71

Burj Global Power 100 AWARDEES

InsuranceMarket.ae Named
UAE Superbrand Again

Zimbabwe Mining
Investment Opportunities

Lyten Establishes Its First
Industrial Hub in Sweden

Dr. Surinder Singh Gill
CHAIRMAN
International Forum USA



CEO Clubs Network

Connecting Minds,
Creating Opportunities

Our Services

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

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CEO Clubs Network®

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

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

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

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

MISSION

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

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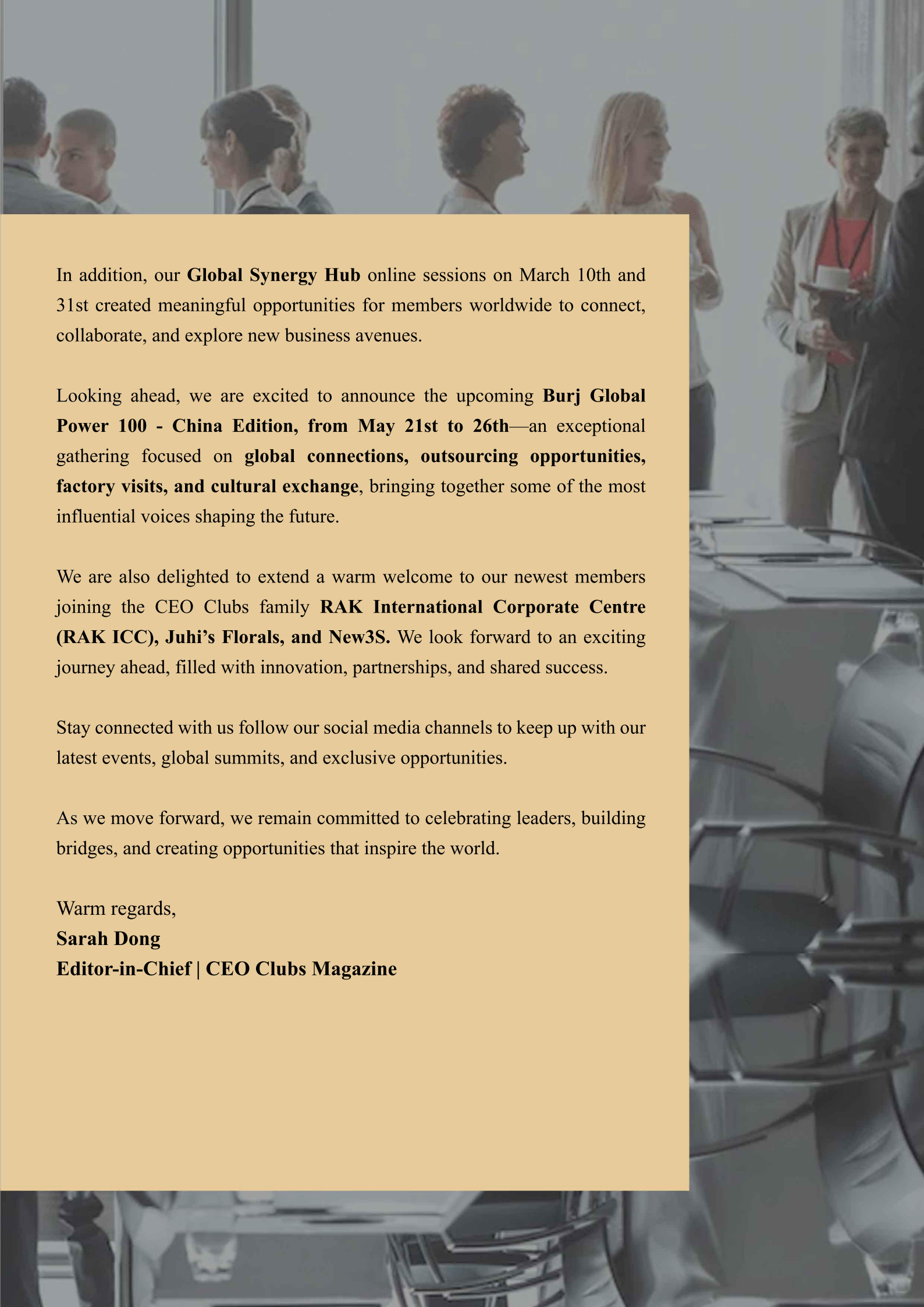
Dear Members & Readers,

The month of March stood as a powerful testament to vision, leadership, and global collaboration a time when ideas transformed into action and connections evolved into lasting partnerships.

On the Cover: We are honored to feature **Dr. Surinder Singh Gill** a visionary leader whose journey is defined by purpose, resilience, and impact. An accomplished entrepreneur with successful ventures in immigration services and the liquor and bar industry, Dr. Gill continues to inspire through his unwavering commitment to community empowerment and education.

From global stages to digital platforms, March reflected the true spirit of progress. The **8th Burj CEO Awardees were proudly showcased on the iconic Times Square billboard in New York**, honoring their exceptional achievements. This remarkable moment was complemented by a prestigious visit to the **United Nations Headquarters**, followed by an engaging networking lunch that fostered deeper global connections.

The Burj Global Power 100 & Global Power Summit in Washington, D.C. further elevated this momentum through a dynamic three-day experience beginning with a warm welcome reception, followed by the impactful Global Power Summit and a grand award gala recognizing outstanding achievers, and concluding with a memorable city visit and farewell gathering.



In addition, our **Global Synergy Hub** online sessions on March 10th and 31st created meaningful opportunities for members worldwide to connect, collaborate, and explore new business avenues.

Looking ahead, we are excited to announce the upcoming **Burj Global Power 100 - China Edition, from May 21st to 26th**—an exceptional gathering focused on **global connections, outsourcing opportunities, factory visits, and cultural exchange**, bringing together some of the most influential voices shaping the future.

We are also delighted to extend a warm welcome to our newest members joining the CEO Clubs family **RAK International Corporate Centre (RAK ICC), Juhi's Florals, and New3S**. We look forward to an exciting journey ahead, filled with innovation, partnerships, and shared success.

Stay connected with us follow our social media channels to keep up with our latest events, global summits, and exclusive opportunities.

As we move forward, we remain committed to celebrating leaders, building bridges, and creating opportunities that inspire the world.

Warm regards,

Sarah Dong

Editor-in-Chief | CEO Clubs Magazine

Burj Global Power 100



Washington, DC – March 26, 2026 : Power, increasingly, is no longer defined by position alone. It is measured by access, networks, and the ability to translate ideas into global impact. That shift was on full display this week in Washington, DC, where the Burj Global Power 100 Gala & Global Power Summit convened a cross-section of leaders operating at the intersection of business, policy, and innovation.

Held at the historic Mayflower Hotel, the gathering—hosted by CEO Clubs Network—offered a lens into how influence is being restructured in a more interconnected world. Under the theme “Powering Progress: Influence, Impact & Global Leadership,” the event moved beyond the format of a traditional conference, functioning instead as a curated platform for alignment across sectors and geographies.

“We are not just creating a platform for dialogue—we are building a global ecosystem where relationships translate into real opportunities, and influence drives measurable outcomes,” said Sarah Dong, Managing Partner of CEO Clubs Network.

Conversations throughout the Summit reflected a global economy in transition. Artificial intelligence, capital mobility, energy transformation, and sustainable investment were not treated as isolated topics, but as interdependent forces shaping the next decade of leadership.

Participants included public and private sector figures such as Reta Jo Lewis, Damon A. Hagan, and Henry C. Eickelberg, whose perspectives bridged regulatory frameworks, financial systems, and governance priorities.

They were joined by a diverse group of founders, executives, and institutional leaders contributing to the broader dialogue, including Timothy R. McAuley, MS, PhD (Founder & CEO, CHANGE Environmental); Rory A. Cooper, PhD, PLY (CEO & Founding Director, Human Engineering Research Laboratories); Dr. Surinder Singh Gill (Chairman, International Forum USA); Rafael Flores (Chief Product Officer, Treasure AI); Anthony Berryhill, FRSA (Founder & CEO, Elite College Hacker); Dr. Ghoham Mujtaba (Chairman, The Pakistan Policy Institute USA – PPI-USA); and César Ndéma-Moussa (President, North South Development Roots and Culture Canada).

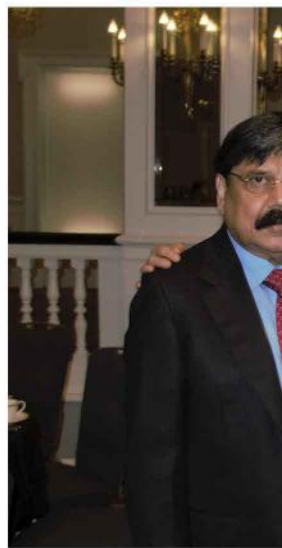
If the daytime sessions focused on ideas, the evening Gala underscored recognition as a strategic instrument. The Burj Global Power 100 Ceremony honored 30 CEOs and entrepreneurs among a select audience of 200 global guests—highlighting a cohort of leaders defined less by legacy structures and more by their capacity to operate across borders and industries.

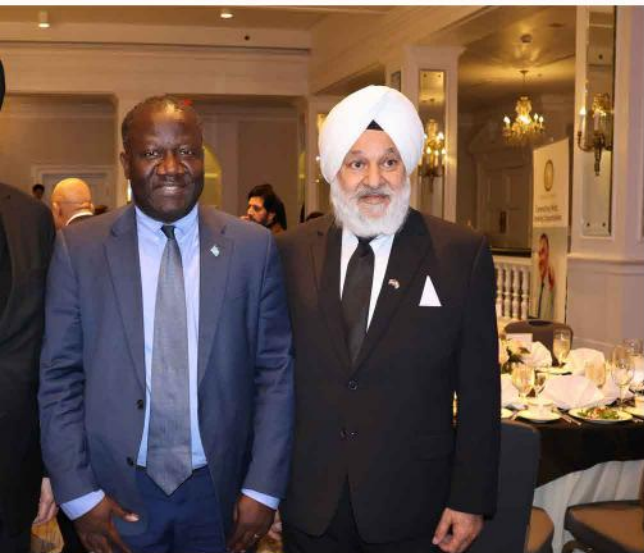
“In today’s environment, influence carries responsibility,” said Tariq Nizami, Founder and CEO of CEO Clubs Network. “The defining leaders of this era are those who can convert access into action and vision into measurable outcomes.”

What emerged from the gathering was a clear signal: leadership is no longer siloed. It is networked, cross-border, and increasingly collaborative.

As geopolitical and economic systems continue to evolve, platforms like the Burj Global Power 100 offer a glimpse into how the next generation of global influence is being shaped—not in isolation, but through deliberate connection.







Burj Global Power 100





Burj Global Power 100





Global Power Summit









Global Power Summit





Burj Global Power 100 Awardee



Timothy R. McAuley, MS, PhD
Founder & CEO
CHANGE Environmental

Dr. Timothy R. McAuley is the Founder and CEO of CHANGE Environmental, which is a globally recognized leading environmental strategy and consulting company headquartered in the United States. Dr. McAuley has served as the Founder and CEO for 20 years and during this time has set the standard of excellence both domestically and internationally across various environmental disciplines because of his knowledge and leadership skills that have been recognized as a global force across a multitude of clients to which he has served.



Dr. McAuley's mission and vision for CHANGE Environmental emphasize forward-thinking leadership and personal growth. By encouraging each individual to develop their own mission and leadership skills, this approach has driven both organizational success and personal development, fostering trust, respect, and long-term growth.



Jaspreet Singh
Legal Advisor
Governor New Jersey

Jaspreet Singh is a distinguished U.S.-based immigration attorney with over 28 years of experience, operating offices in New York, New Jersey, and California. He leads a prominent law firm with a large team of attorneys and paralegals, representing more than 8,000 clients nationwide and successfully helping thousands obtain legal residency in the United States.

He is also a respected Sikh community leader, serving as a legal advisor to multiple Sikh temples and representing the Punjabi Sikh community before senior political leaders,

including governors and members of Congress. As a director of the International Forum USA, he is actively involved in immigration policy advocacy and civil rights initiatives, supporting diverse immigrant communities.

In addition to his professional work, Jaspreet Singh is known for his humanitarian efforts, assisting families in need and promoting youth development through sports and community programs.

Burj Global Power 100 Awardee



Joseph Anderson
President & Chief Executive Officer
Rafael Systems Global Sustainment, LLC

Joe Anderson is a seasoned leader with 38 years of service in the U.S. Army, where he commanded infantry units at all levels and completed multiple deployments. After retiring, he became President of J Anderson Consulting Group, advising over 30 global clients, including leading firms and defense organizations.

He has held numerous leadership roles, including Chairman and Board Director positions across international companies and advisory boards. In 2024, he was elected President of the DC Chapter of the National Defense Industrial Association.



A graduate of the United States Military Academy, Joe holds advanced degrees in administration and national security studies. He has also contributed to academia as a visiting professor and mentor, supporting leadership development programs and career transition initiatives.

Burj Global Power 100 Awardee



Rory A. Cooper, PhD, PLY
CEO & Founding Director
Human Engineering Research Laboratories

Rory A. Cooper, PhD, PLY is an internationally recognized inventor, engineer, and entrepreneur whose work has transformed the lives of people with disabilities worldwide.

A pioneer in rehabilitation engineering and assistive technology, he has led the development of innovative mobility, sports, and access solutions that are widely used in clinical practice, community participation, and elite sport.

Dr. Cooper has founded and led multiple translational research and commercialization efforts, bridging engineering, healthcare, and business to deliver real-world impact. His leadership continues to shape global policy, technology, and opportunity for people with disabilities.





Winfried Vogt
Entrepreneur
Vogt Connect & Invest GmbH

Winfried Vogt is an internationally active entrepreneur, investor, and network builder focused on innovation, finance, and sustainable development. As the founder and CEO of GfK Gesellschaft für Kreditversicherungsservice mbH, he transformed the company into a global group and served as President of the international credit insurance network FAROSOL.

A specialist in high-impact ecosystems, Vogt founded the Entrepreneurs.Club, an exclusive platform connecting founders, investors, and industry leaders to accelerate global business opportunities.

He is also the driving force behind the Innovation Award, which promotes forward-thinking solutions in future technologies and sustainability.

With a degree in Business Administration and international experience from San Diego, Vogt bridges traditional financial expertise with modern innovation. His philosophy centers on long-term strategic collaboration, fostering growth for startups and scale-ups through high-level networking and risk management.



César Ndéma-Moussa
President

North South Development Roots and Culture Canada

Beyond being a community activist on the global stage, César is regional director of dei in child welfare for eastern ontario, canada, just as he is a united nations delegate for the canadian black civil society.



A multi-disciplinary subject matter expert, and autodidact, his passion and empathy are noted along the complexities as intricacies of topics he addresses in space-time and culture. covered in medias since his twenties, his initiatives have lead to volunteer on the 2008 Obama campaign

just as to return an afro-descendant to the tribe of his ancestors in Africa, but notably to give conferences and trainings to thousands of public servants and senior leaders, as university and high school students for over 15 years.



Anthony Berryhill, FRSA
Founder & CEO
Elite College Hacker

Anthony Berryhill, FRSA is the Founder & CEO of Elite College Hacker, specializing in high-stakes admissions and institutional leadership development. From pre-Katrina New Orleans' Lower 9th Ward to advising staff at Stanford, Yale, and Harvard, Anthony decodes the mechanisms of elite institutional access and strategic ascent. A 2026 Forttuna Global 100: Game Changer and Fellow of the Royal Society of Arts, he has been recognized as the Global Equity Champion by the World Leaders Summit at Oxford for his impact in education, HR, and social mobility.



With 20+ years of expertise, Anthony navigates talent into the world's most selective educational institutions and the Top 3 global consulting, investment, and asset management firms.



Dr. Carmelo Santillan Ramos
Founder & CEO
CSR Consulting

Carmelo Santillán Ramos is an international specialist in sustainability, circular economy, and ESG management, with more than 15 years of professional experience, including 12 years leading sustainability functions in organizations across Spain and Mexico.

His profile integrates corporate leadership, academic expertise, and strategic consulting, positioning him as a key figure in the business sustainability ecosystem.



As Founder and CEO of CSR Consulting, he has led more than 500 projects in 10 countries, advising over 200 organizations and receiving more than 50 international awards.



Rafael Flores
Chief Product Officer
Treasure AI

Rafael Flores is a globally recognized Chief Product Officer redefining how AI transforms enterprise growth. As CPO of Treasure Data, he architects the vision and strategy behind one of the world's most advanced AI-native customer intelligence platforms, trusted by leading global brands across the Americas, EMEA, and APAC.

Rafael leads category-shaping innovation at the intersection of AI, data, and marketing, championing the shift from static platforms to agent-driven intelligent systems.



He has driven the creation of the Marketing Super Agent and Intelligent CDP, setting new standards for real-time intelligence, identity unification, and governed personalization. Beyond innovation, Rafael shapes long-term competitive strategy, portfolio expansion, and market positioning, influencing revenue growth, analyst recognition, and global adoption.

Burj Global Power 100 Awardee



Dr. Surinder Singh Gill
Chairman
International Forum USA

Dr. Surinder Singh Gill is a distinguished scholar, peace advocate, interfaith leader, and global humanitarian.

Holding two Master's degrees and a PhD, he is the author of *Mind Training for Academic Excellence*, a pioneering work on mental discipline and character development.

Alongside academic excellence, he is a respected businessman known for ethical leadership.



INTERNATIONAL FORUM USA
Reaching Humanity Globally

He has received multiple high-level citations including Governors' Citations, Congressional and Senatorial recognition, the Millennium Award, and international peace awards. As Chairman of International Forum USA, representing 25 countries, and Chairman of Sikhs of USA, Dr. Gill continues to promote peace, dialogue, and community empowerment worldwide.

Burj Global Power 100 Awardee



Dr. Nizar Chaari
Founder
Epik Leaders

Dr. Nizar Chaari is an Organizational Transformation Strategist and Senior Consultant with over 30 years of operational leadership experience across media, international governance, and organizational change. He has held senior management roles in prominent pan-Arab and pan-African organizations, including serving as Chairman of the Arab Media Committee for the League of Arab States and Vice-President of the Arab Federation of Television Businesses.



As the founder of EPIK LEADERS and the Tunivisions Foundation, Dr. Chaari has built the largest student network in Tunisia, impacting over 50,000 members through leadership development. An author and recipient of an Honorary Doctorate for his contributions to African society, he specializes in strategic planning and mentoring for VIP leaders and governments.

Burj Global Power 100 Awardee



Aaron T. Manaigo
Managing Partner
Global Political Solutions, LLC

Aaron T. Manaigo is the Managing Partner of Global Political Solutions, LLC (Washington, DC) and a Founding Senior Partner at Potomac International Partners. With over 25 years of experience in government relations and international business development, he has advised leading corporations, U.S. federal agencies, and global institutions, including the Organization of American States (OAS) and the African Union. His work spans strategic consulting, public-private partnerships, and international engagement across multiple regions.

Mr. Manaigo previously served as Bronx County District Leader for New York State's 78th Assembly District (1995–1998), reflecting his strong foundation in public service and political leadership. He has also served on advisory boards for the Center for Strategic & International Studies (CSIS) and the U.S. Institute of Peace, and contributed to academia as a Political Science Instructor at Bowie State University.

He studied Communications at Clark Atlanta University and pursued advanced studies at New York University and Georgetown University.



Aisha Khan
CEO
Aishan Khan Group of Companies

Aisha Khan, as the CEO of the Aishan Khan Group of Companies, exemplifies modern entrepreneurial leadership through her strategic vision and ability to navigate diverse industries. Under her guidance, the organization has expanded its footprint by identifying emerging market opportunities, embracing innovation, and maintaining a strong focus on sustainable growth. Her leadership style combines analytical decision-making with a people-centered approach, enabling her to build resilient teams and foster a culture of excellence.

One of her most notable contributions is her commitment to empowering women in leadership. By advocating for inclusive workplaces and mentoring aspiring female professionals, she has helped break traditional barriers and create pathways for greater gender equality in business.

Her initiatives often emphasize skill development, confidence-building, and access to opportunities, making a tangible impact beyond her company.

Burj Global Power 100 Awardee



Anwar Qasmi
President
All Neighbors International USA

Anwar Qasmi is the President of All Neighbors International USA, an organization dedicated to community development, humanitarian support, and cross-cultural engagement. In his role, he has demonstrated a strong commitment to building bridges between diverse communities and promoting a spirit of unity and cooperation. Through various initiatives and programs, he has worked tirelessly to address social challenges, provide assistance to those in need, and create opportunities for meaningful dialogue among people of different backgrounds.

His leadership emphasizes inclusivity, mutual respect, and empowerment, helping individuals and communities thrive together. By encouraging collaboration and understanding, he continues to inspire positive change and strengthen connections across the United States. His vision focuses on creating a more compassionate and harmonious society where diversity is celebrated and everyone has the opportunity to contribute and succeed, making a lasting impact on communities nationwide.

Burj Global Power 100 Awardee



Dr. Tamara Nall
Founder & CEO
ReliAI

Dr. Tamara Nall is a visionary entrepreneur and global leader shaping the intersection of humanity and artificial intelligence. As President & CEO of The Leading Niche, she delivers data-driven intelligence to governments and corporations worldwide.

She is also Co-Founder of ReliAI (reliai.app), an AI-powered life companion that helps individuals rebuild, organize, and thrive through life transitions.



As Founder of HumanAI (humanaination.com), the world's first sovereign digital nation for human-AI relationships, she pioneers ethical and emotional frameworks for coexistence. Guided by her belief that technology should elevate humanity, Dr. Nall transforms innovation into purpose-driven impact.

Burj Global Power 100 Awardee



Ghulam Mojtaba
Municipal Commissioner
GOP Clifton NJ

Ghulam Mojtaba serves as the Municipal Commissioner for Clifton, New Jersey, where he is dedicated to public service, community development, and effective governance. In his role, he works closely with local officials and residents to address civic needs and implement policies that benefit the community. His leadership is marked by a strong commitment to improving infrastructure, enhancing public services, and ensuring transparency in governance. He actively supports initiatives that promote economic growth, environmental sustainability, and social well-being.

Through his efforts, he strives to create a more efficient and responsive municipal system that meets the evolving needs of the city.

His focus on collaboration and accountability has helped strengthen trust between the local government and residents. By prioritizing quality of life and long-term development, he continues to contribute positively to the progress and stability of the Clifton community.

Burj Global Power 100 Awardee



Dr. Prof. Theresa Pringle
CEO & Lead Coach
Pringle's Training Services

Dr. Theresa Pringle's previous extensive studies abroad combined with her not so long ago experience of homelessness and systemic gaps in policy and services became the catalyst to be the voice for the need for change to assist individuals to get on their feet and stay on their feet.

Dr. Prof. Theresa Pringle h.c. founder and CEO of Pringles Training Services incorporates interactive training, engaging presentations and coaching skills to "Make It Make Sense, Change The Mind-set, Change The Outcome".



Her ability to create thoughts during training proactively impacting service providers, community organizations, corporate leadership as well as the faith-based community to strive for program and policy change not only in the U.S. but globally as well.



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Dr. Sofica C. Bistriceanu, MD, PhD

Academic Medical Unit

CMI Dr. Bistriceanu, S.



Dr. Sofica C. Bistriceanu, MD, PhD

Academic Medical Unit

CMI Dr. Bistriceanu, S.

Dr. Sofica Bistriceanu, MD, Ph.D., graduated from Iasi University in Romania, and family medicine research at Maastricht University. She has attended numerous meetings worldwide. With over 135 international presentations and more than 60 articles published in top journals, she has received many awards.

Dr. Sofica Bistriceanu is a member of the Academy for Professionalism in Health Care, serves on the Editorial Review Board for The Journal of Patient Experience (JPX), and is an Associate Editor for Primera Scientific Publication.

She represents the Academic Medical Unit - CMI in NT, ROU. Additionally, she is the author of seven poetry volumes published by Cronica, and Time, both by Iasi Publishing House.

Beyond her academic and literary achievements, she is deeply committed to advancing patient-centered care and promoting professionalism in healthcare systems. Her work reflects a unique integration of scientific rigor and humanistic perspective, bridging medicine and the arts.



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José Antonio Sánchez Marín
Expert Council
AlphaSights, Dialectica & Swissmen
SWISSMEN



José Antonio Sánchez Marín
Expert Council
AlphaSights, Dialectica & Swissmen

Mr. Jose Antonio, member of the Expert Council at Swissmen in Dubai and AlphaSights across London, New York, Hong Kong, Dubai, Seoul, Shanghai, and Tokyo, as well as with Dialectica in the USA and Latin America. I serve as an Independent Non-Executive Director for Karoon Energy and Rapp Petróleo in Brazil and Australia, and as an External Consultant for Ipiranga in Brazil and Depthwize in Nigeria. I also lecture at international business schools, including EAE Business School and Odessa Polytechnic.

Previously, I held Chief Financial Officer roles at CES Group, SM Global Service Holding (Repsol brand), and Marina D'Or Group. I am a member of EJE&CON, the Spanish Association of Executives and Directors.

I hold a degree in Economics and Business from the University of Valencia and advanced qualifications from IE, IESE, ESADE, and Harvard Business School. My recent awards include global leadership and finance excellence recognitions from 2021 to 2026.



Burj Global Power 100

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Vanitha Mani
Founder & CEO
ILINKPOINT.AI



Vanitha Mani
Founder & CEO
ILINKPOINT.AI

Vanitha Mani is an award-winning AI leader, global pageant titleholder, and Founder & CEO of iLink-Point.ai an AI-powered project management and automation platform transforming how enterprises plan and deliver.

With deep expertise in Salesforce, Agentforce, and intelligent workflow automation, she bridges technology with strategic vision to help organizations scale smarter.

Crowned Mrs. Earth International AIR 2025 representing

USA-India and Miss Fabulous America 2024, Vanitha champions women's empowerment, innovation, and Earth advocacy on global stages. Recognized with multiple international leadership and technology excellence awards, she is known for blending queen energy with CEO execution.

A visionary, mentor, and lifelong learner pursuing a PhD in Artificial Intelligence, Vanitha's mission is clear: lead with purpose, build with intelligence, and inspire the next generation of powerful women in tech and beyond.



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Dr. Franco Lucà
Managing Director
A.W. Faber-Castell Cosmetics GmbH

FABER-CASTELL
COSMETICS



Dr. Franco Lucà
Managing Director
A.W. Faber-Castell Cosmetics GmbH

Dr. Franco Lucà is a German-Italian business leader with more than 20 years of C-suite experience across B2B packaging, cosmetics, luxury, and B2C e-commerce and fashion. He is driven by a forward-looking vision focused on performance, transformation, and sustainable growth

He has held senior executive positions in both private equity-backed and family-owned companies, consistently delivering strategic transformations, market share growth, and improved profitability. .

Dr. Lucà has built global brand strategies, led digital and operational transformations, and guided cross-functional teams in complex multicultural environments. His leadership style combines clear vision, team empowerment, and a result-driven mindset, with a firm belief in long-term partnerships and agile, participative organizations.

He earned his Doctorate in Sustainable Business from Business School Lausanne, specializing in change management, finance, and business sustainability.



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Dr. Fariah Iram Gaba

Associate Dentist - Aesthetic & Minimally Invasive Restorative Procedures

Dental Clinic Mondzorg Hollandspoor



Dr. Fariah Iram Gaba

Associate Dentist - Aesthetic & Minimally Invasive Restorative Procedures
Dental Clinic Mondzorg Hollandspoor

Dr. Fariah Gaba is a UK-born dentist and researcher. She earned a Biomedical Sciences degree with honours from the University of Sheffield, then graduated in Dentistry from UCH CEU Universidad Cardenal Herrera, Spain, with Summa Cum Laude, ranking in the top 1%. She has received nine international research awards and published in leading dental journals, including a 2023 book chapter on Fusobacterium nucleatum and breast cancer.

Dr. Gaba serves as a peer reviewer, editorial board member, and reviewer for Global Journals Inc.

She is an active member of La Facultad Invisible and regularly presents at international congresses. In 2026, she was inducted as a Fellow of the Pierre Fauchard Academy and featured in Insights Success magazine.

She is also set to be recognised at the Global Excellence & Leadership in Healthcare Awards. Based in The Hague, she holds a Master's in Aesthetic Dentistry from King's College London. Outside work, she enjoys travel, art, and sports.



Burj Global Power 100

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Lucas Carvalho Piccinin
CEO & Founding Partner
NetConv Shop



Lucas Carvalho Piccinin
CEO & Founding Partner
NetConv Shop

Dr. Lucas Carvalho Piccinin is an entrepreneur and business professional. Prior to founding NetConv Shop in 2015, he explored diverse career paths that shaped his entrepreneurial mindset. He first graduated in Business Administration from EAESP – FGV in 2006, where he developed a strong foundation in management and strategy. From early on, he was driven by the idea of selling groceries online, sketching the concept by identifying supermarket products and surveying neighbours about their delivery preferences.

During this period, he gained valuable experience working in the banking sector, further strengthening his financial and analytical skills.

He later pursued a degree in Law, broadening his expertise in legal and corporate matters. Additionally, he played a key role in a family business turnaround, contributing to restructuring efforts and the successful sale of part of the company. These combined experiences ultimately led to the creation and growth of NetConv Shop.



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Dr. Francesco De Noia

CEO

Elearning Formazione



Dr. Francesco De Noia

CEO

Elearning Formazione

Dr. Francesco De Noia is an entrepreneur and digital innovation leader, best known as the Founder and CEO of eLearning Formazione, which was awarded Platform of the Year 2023 at the prestigious Le Fonti Awards in Milan. With a strong vision for digital transformation, he has founded and scaled multiple online platforms, particularly across the hospitality and wellness sectors, helping businesses modernize and expand their digital presence.

Dr. De Noia has extensive expertise in developing advanced e-commerce solutions and advising organizations on business intelligence

strategic communication, marketing, and cybersecurity. His work focuses on integrating technology with business strategy to drive sustainable growth and operational efficiency

Through his leadership, he continues to support companies in navigating complex digital landscapes, fostering innovation, and implementing forward-thinking solutions that enhance competitiveness, improve customer engagement, and accelerate long-term success across diverse industries..



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Tanweer Ahmed

Community Leader & Philanthropist



Tanweer Ahmed

Community Leader & Philanthropist

Tanweer Ahmed is widely regarded as a respected community leader and philanthropist whose work has made a meaningful difference in the lives of many. With a deep commitment to social impact, he has consistently supported initiatives that focus on community development, education, and humanitarian aid.

His efforts extend to organizing charitable programs, contributing to relief activities, and encouraging collective action for the betterment of society.

Known for his inclusive approach, Tanweer Ahmed actively promotes unity and mutual respect among diverse groups, fostering a sense of shared responsibility and harmony.

He believes in empowering individuals and communities through sustainable solutions that improve overall well-being. His leadership style reflects compassion, integrity, and a strong sense of purpose.

Burj Global Power 100



Historic Moment as **Burj CEO Awards 2025 Awardees** Light Up Times Square, New York, USA Billboard



A remarkable milestone in the world of business excellence unfolded as the 8th Burj CEO Awards 2025 Awardees, representing a diverse spectrum of global brands, illuminated the iconic Times Square billboard in New York City.

This extraordinary moment not only marked a new chapter in global recognition but also left an indelible impression on all who witnessed this grand celebration of leadership and achievement.

The event was nothing short of spectacular. Delegates stood in awe as the exceptional accomplishments of the Burj CEO Awardees came to life on one of the world's most prestigious stages Times Square. The vibrant display symbolized not just recognition, but the global impact of visionary leadership across industries.

Dr. Tariq Nizami, Founder & CEO of CEO Clubs Network, reflected on this landmark achievement, stating:

“At CEO Clubs Network, we are honored to celebrate the 8th Burj CEO Awards and recognize the outstanding achievements of our awardees. This moment represents not just success, but the beginning of even greater milestones ahead.”



The two-day celebration was thoughtfully curated to create an unforgettable experience. Day 1 commenced with warm welcomes, delegate check-ins near Times Square, and an elegant networking dinner. Day 2 featured a distinguished visit to the United Nations Headquarters, followed by the much-anticipated Times Square billboard showcase and a high-level networking lunch. The event continued to foster meaningful connections and global collaboration throughout.

This unforgettable occasion will remain a defining milestone—one that continues to inspire leaders across the globe for years to come.







Celebrating the 8th Burj CEO Awardees



on the Times Square, New York Billboard



Celebrating the 8th Burj CEO Awardees



Celebrating the 8th Burj CEO Awardees



on the Times Square, New York Billboard





**Dr. Surinder Singh Gill receiving an award at
the Burj Global Power 100 Awards Gala**

DRIVING BUSINESS EXCELLENCE WITH PURPOSE, LEADERSHIP AND GLOBAL VISION

Cover Story | Business Leadership & Impact

In an era where leadership is often measured purely by financial success, Dr. Surinder Pal Singh stands apart as a visionary entrepreneur who has seamlessly combined profitability with purpose. As Chairman of International Forum USA and an accomplished business leader, he represents a new generation of executives redefining success through impact, integrity, and global thinking.

With a strong foothold in the immigration services sector, Dr. Singh has built a trusted enterprise dedicated to helping individuals and families. Deeply rooted in his values, he actively supports and helps run Sunday school programs at Sikh temples, nurturing the next generation with cultural knowledge, ethical grounding, and leadership principles. For him, education is not just an initiative—it's an investment in the future.

As a leader, Dr. Singh brings a rare combination of commitment with cultural knowledge, ethical grounding, and leadership principles. In him, education is not just an initiative—it's an investment in the future.



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As a leader, Dr. Singh brings a rare combination of commitment with cultural knowledge, ethical grounding, and leadership principles. In him, education is not just an initiative—it's an investment in the future.

Parallel to this, his success in the liquor and, barring of an industry reflects his sharp business instincts and strategic foresight and human centered thinking, and, amongst several and a boost—to incommensurate, five high-quality experiences—key drivers of sustainable profitability.

*“Success is not just measured by what you build,
but by how many lives you uplift along the way.”*



InsuranceMarket.ae Recognised as a UAE Superbrand Once Again

In a market where trust is the ultimate differentiator, InsuranceMarket.ae has once again been awarded Superbrands status in the UAE, reinforcing its position as one of the region's most respected insurance platforms.

The recognition follows a rigorous and independent evaluation process conducted by the UAE Superbrands Council, which assesses brands on criteria such as quality, reliability, customer loyalty, and market influence. Being awarded this status repeatedly reflects not just brand visibility, but sustained performance and credibility over time.

For InsuranceMarket.ae, this recognition is rooted in more than three decades of consistent innovation and customer-centric growth. The company has played a defining role in reshaping the insurance landscape in the UAE, introducing a more accessible, transparent, and digitally enabled approach to insurance distribution.

A key driver behind this recognition is the organisation's unwavering focus on customer experience and its strong claims commitment, ensuring customers are supported when it matters most. With over 28,000 Google reviews and an average rating of 4.8, the brand has built a reputation for delivering dependable advice, seamless service, and reliable claims support at scale.

Beyond customer experience, the company continues to invest in innovation, leveraging digital platforms, data-driven insights, and advisory capabilities to enhance how insurance is understood and accessed.

Being named a Superbrand once again reflects both legacy and momentum. As the UAE's insurance sector continues to evolve, InsuranceMarket.ae remains focused on strengthening its position as a trusted partner for individuals and businesses alike.





INVESTMENT OPPORTUNITIES IN ZIMBABWE'S MINING SECTOR

Zimbabwe's mining sector offers abundant opportunities for investment, driven by rich mineral resources, government support, and growing demand for minerals. The country is endowed with a diverse range of minerals, including gold, diamonds, platinum, lithium, rare earth minerals, chrome, and coal, among others. The government aims to grow the mining sector to a US\$12 billion industry by 2030, a goal that is becoming highly probable by the day.

Zimbabwe is among the top 10 mineral producing countries in Africa. Gold output reached 46.7 tonnes in 2025, and more is expected. The United Arab Emirates (UAE) is a major export destination for Zimbabwe's gold exports. Investment opportunities for production, and value addition, as well as gold buying are abundant in the gold sector. Zimbabwe also possesses significant deposits of rare earth metals.

The country has identified 11 of the 17 known rare earth elements from the exploration that has been conducted to date.

Furthermore, investment opportunities in the mining sector in Zimbabwe cut across the whole mining value chain. Despite its rich mineral endowment, the country remains underexplored, presenting opportunities in both exploration and production.

To unlock the investment potential in the mining sector, the government of Zimbabwe has implemented policies to attract Foreign Direct Investment (FDI). These include tax incentives, streamlined investment guidelines, 100 percent foreign ownership, and government support schemes. Zimbabwe's mining regulatory framework is governed by the Mines and Minerals

Act which regulates exploration, mining and licensing.

The mining sector in Zimbabwe for 2026-2027 features several key annual, regional, and specialized exhibitions, and conferences focused on investment, technology, and regional cooperation. These include:

- The Chamber of Mines Annual Mining Conference and Exhibition which will be held at the Elephant Hills hotel in Victoria Falls, Zimbabwe, from 26-29 May 2026,
- The Zimbabwe Mining Week, which will be held in November 2026,

- The Mine Entra which will be held at the Zimbabwe International Trade Fair (ZITF) Grounds in Bulawayo, Zimbabwe, from 29-31 July 2026,

- The Mining and Technical Exhibitions that will be held in Ngezi and Gweru on 18 and 20 August 2026 respectively, and

- The eminent ZITF, an annual event that features a strong mining component which will be held in Bulawayo from 20-25 April 2026.

The mining sector outlook in Zimbabwe looks strong, with the price of gold and lithium continuing to firm up. Zimbabwe is poised to become a significant player in the mining value chain.



H.E Isaac Moyo
Ambassador of the Republic of Zimbabwe to the United Arab Emirates

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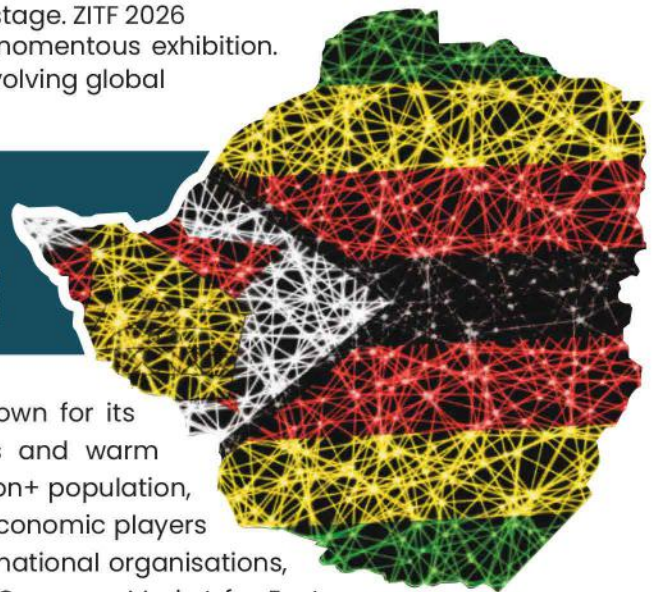
ZIMBABWE INTERNATIONAL TRADE FAIR COMPANY



The 66th edition of the Zimbabwe International Trade Fair (ZITF) convenes under the visionary theme: **Connected Economies, Competitive Industries**. This year, the show promotes partnerships designed to anchor economic vitality and forge high-value connections that define the modern commercial landscape. ZITF 2026 serves as a platform for catalysing innovation, regional trade advancement, and global competitiveness through the showcasing of diverse industries and their contribution to the local, continental and global economy.

ZITF 2026 is the definitive meeting ground for Africa’s industrial heavyweights and emerging disruptors. It is more than a simple exhibition, connecting manufacturing breakthroughs and digital shifts directly to global value chains. This is where local ingenuity meets international capital to build scalable, cross-border partnerships that define the next decade of African trade.

Sixty-six years of countless partnerships on one definitive trade stage. ZITF 2026 celebrates a long-standing legacy by delivering yet another momentous exhibition. This is your space to connect, compete, and lead in a rapidly evolving global economy.



ABOUT THE HOST COUNTRY: ZIMBABWE

Zimbabwe is a culturally diverse Southern African country known for its dramatic landscape, diverse wildlife, vast mineral resources and warm people. With a skilled labour force that forms part of the 15 million+ population, and easy access to regional trade routes, it is a prime hub for economic players from across the globe. The country is a member of many international organisations, including the African Development Bank (ADB), African Union, Common Market for Eastern and Southern Africa (COMESA), International Monetary Fund (IMF); Southern African Development Community (SADC); and the United Nations (UN) as well as a party to a number of trade agreements. The country has diversified economy which offers ample opportunities for backward and forward linkages across different sectors that include tourism, mining, agriculture, education, transport and infrastructure development, manufacturing, information, communication and technology among others. But don't just take our word for it, come through and experience Zimbabwe for yourself!

A LOOK BACK AT ZITF 2025

EXHIBITOR RETENTION
 reflecting the achievement of measurable ROI, quality leads, smooth operations and meaningful brand visibility.

INCREASE IN NEW EXHIBITORS
 rising from 195 in 2024 to 249 in 2025, demonstrating growing market interest and effective outreach efforts.



PRIVATE SECTOR PARTICIPATION
 demonstrating enhanced confidence in the trade fair as a business development platform.

ZITF 2026 PROJECTIONS



INDUSTRY AND TRADE PLATFORMS



ZITF INTERNATIONAL BUSINESS CONFERENCE - 22 APRIL 2026

Discover the power of entrepreneurship, industrialisation and trade at Zimbabwe's largest commercial assembly, the ZITF International Business Conference, where influential government figures, business leaders, and key stakeholders come together to leverage opportunities and set the tone for economic growth. To register for participation, **email: ibc@zitf.co.zw**



CONNECT AFRICA SYMPOSIUM 23 APRIL 2026

Join African political leaders, economic players, and investors at the Connect Africa Symposium to address socio-economic challenges and industrialisation, trade, and entrepreneurship. This platform unites diverse stakeholders to share experiences and solutions, contributing to overall continental development. To register, **connectafrica@zitf.co.zw**



ZITF DIPLOMATS FORUM 23 APRIL 2026

The ZITF Diplomats Forum, organised in collaboration with the Ministry of Foreign Affairs & International Trade, convenes the diplomatic corps, government, and business leaders to explore trade and investment prospects in Zimbabwe, fostering stronger relations between the nation and its global allies. Through multi-stakeholder dialogues, this platform facilitates economic and commercial exchanges, nurturing strategic partnerships for mutual growth and success. For more information on how to participate, **email: market@zitf.co.zw**

YOUTH-FOCUSED EVENTS



ZITF YOUTH IN BUSINESS CONFERENCE 20 APRIL 2026

Launching in 2026, the ZITF Youth in Business Festival kicks off the Trade Fair Week, spotlighting young entrepreneurs through exhibitions, networking, and collaborative opportunities designed to integrate them into the business ecosystem. Through interactive sessions and showcases, attendees will gain valuable insights and connections to enhance their entrepreneurial journeys. To register for participation, email: **marketing.mgr@zitf.co.zw**



ZITF INNOVATORS FORUM 21-22 APRIL 2026

Join the ZITF Innovators Forum, a dynamic event that unites young entrepreneurs and innovation enthusiasts to showcase local innovations, foster business networking, and share knowledge, with a focus on revitalizing industries and driving economic transformation. Featuring a Pitch Competition and Hackathon, the event serves as a valuable platform for harnessing entrepreneurial talent. To register for participation, **email: innovatorsforum@zitf.co.zw**



PUBLIC ENTERTAINMENT AND SPORTS



ZITF CHARITY GOLF CHALLENGE 23 APRIL 2026

Experience the perfect blend of business and leisure at the golf tournament, where networking opportunities abound away from the bustling exhibition halls. Enjoy a refreshing game of golf while forging valuable connections, all while supporting a worthy charitable cause. To register for participation, **email: golf@zitf.co.zw**



OFFICIAL OPENING 24 APRIL 2026

Be part of the prestigious official opening ceremony, where winners of the exhibition competitions are honoured and awarded for their outstanding exhibits across various categories throughout the week-long event. This exclusive ceremony, graced by high-profile dignitaries, including Zimbabwe's Head of State, a visiting head of state, and esteemed guests from visiting countries; showcases the ZITF show as a vital platform for fostering trade, investment, and tourism. For an invitation, **email: gmsecretary@zitf.co.zw**



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ASSOCIATION BUILDING

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FUTURE-FOCUSED INNOVATIONS

Stay ahead of the curve by learning about vital industry advancements, ensuring seamless global market entry and sustainable growth.

TRADE VISIBILITY

Maximise your reach and influence to drive your business forward in an ever-evolving marketplace



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ARMENIA IN MOTION: WHERE INFRASTRUCTURE, TECHNOLOGY, AND THE FUTURE ALIGN

There are moments when a country moves beyond being described in terms of potential. When momentum becomes visible, systems begin to align, and long-term ambition turns into practical execution.

Armenia is entering such a phase.

Not through declarations or headlines, but through infrastructure, technology, and the deliberate construction of ecosystems that quietly signal one thing: this is a country in motion, where the future is already taking shape.

Today, investors read countries differently. The question is no longer simply where growth exists, but where growth is organized where technology, infrastructure, and talent come together in a way that allows ideas to scale and investments to endure.

. Across the Gulf and broader global markets, capital is increasingly directed toward markets that combine technological capability with institutional credibility and long-term resilience. Armenia's economic trajectory reinforces this perception: the country has recorded strong economic activity growth in recent years (around 9%), while maintaining sovereign credit ratings of BB- (Fitch) and Ba3 (Moody's). **In addition, Fitch has revised Armenia's sovereign outlook to "Positive,"** signaling strengthened macroeconomic stability and fiscal discipline.

Digital Infrastructure as a Strategic Signal

One of the clearest indicators of this shift is the Firebird AI project. The initiative envisions the development of up to 100 MW of high-performance computing capacity, powered by NVIDIA Blackwell GPUs.

This is not a conventional data center. It represents a foundational digital layer designed to support artificial intelligence, large-scale data processing, scientific computing, and advanced engineering workloads.

From an infrastructure perspective, the AI Factory is not only a regional development but a global one, positioning Armenia as a global supercomputing hub. With the announced second phase totaling up to 4 billion dollars in investment, the project is expected to place Armenia among the five largest AI and high-performance computing clusters of its kind in the world. Importantly, the computational resources of the AI Factory will be accessible to foreign companies. International enterprises operating in AI, semiconductor research, advanced manufacturing, and data-intensive industries will be able to utilize this high-performance GPU infrastructure locally.

Armenia's expanding technology sector which has demonstrated double-digit annual growth together with continued digital infrastructure modernization, reflects readiness to host digital value creation locally rather than rely solely on external platforms. Such infrastructure is viable only where stable energy systems, resilient connectivity, and a technically capable workforce converge factors that directly reduce operational risk.

From Computing Power to an Engineering Ecosystem

Digital capacity alone does not generate lasting value unless embedded within a broader innovation environment. This understanding underpins the development of an Engineering City in Armenia.



Engineering City in Yerevan complements Armenia's digital infrastructure with a collaborative high-tech ecosystem. Founded as a public-private partnership, it unites startups, R&D centers, and educational institutions to drive innovation and product development at scale. Home to 20+ engineering companies and 300+ engineers in semiconductors, automotive electronics, aerospace, bioengineering, and wireless communications (5G/6G), it offers preferential land allocation for long-term R&D facilities, lowering entry barriers and fostering technology transfer.

Facilities include precision manufacturing and PCB labs, supercomputing access, accelerators, and UAV prototyping, enabling the entire innovation chain from idea to production under one roof. Investors in high-tech industries can find everything they need here for seamless operations.

Cluster-based environments of this nature are globally recognized as innovation accelerators because they shorten development cycles, enhance knowledge transfer, and reduce coordination costs between research and industry.

This evolution also corresponds with Armenia's improving position in global innovation benchmarks, reflecting growing institutional capacity in knowledge-driven sectors. Engineering City therefore signals a shift from isolated technological achievements toward a structured innovation geography capable of sustaining advanced industry at scale.

.Research, Education, and the Talent Pipeline

Another essential layer of Armenia's transformation is the expansion of research infrastructure in applied sciences, data analytics, advanced engineering, and precision technologies.

These centers function as bridges between science and industry, enabling joint R&D programs and commercialization pathways.

Education reforms complement this shift. Armenia produces thousands of engineering and IT graduates annually, and university laboratories increasingly expose students to real-world technological challenges during their studies.

Through initiatives such as Academic City, higher education is being aligned with industrial demand, reinforcing human capital as national infrastructure.

This talent ecosystem operates within a stable social environment; Armenia ranks among the safer countries globally according to international safety indices, an increasingly relevant factor for companies establishing long-term operational footprints.

Regional Infrastructure That Extends the Horizon

Technology ecosystems do not operate in isolation. Their effectiveness depends on the broader physical and digital environment connecting them to markets.



Regional infrastructure integration spanning transport corridors, energy modernization, and digital networks complements Armenia's technology agenda by linking innovation ecosystems with regional and international markets, including the Gulf region.

From an investment perspective, this strengthens supply-chain reliability, export potential, and operational continuity.

Within this framework, Armenia is positioned not as a transit territory, but as a regional node where digital infrastructure, research capacity, and physical connectivity converge.

A Country in Motion

Taken together, Armenia's digital infrastructure investments, the Firebird AI project including its second-phase expansion of up to 4 billion dollars, emerging engineering ecosystems, expanding research capacity, university integration, and regional connectivity initiatives form a coherent picture.

This is not a collection of isolated initiatives. It is evidence of direction, momentum, and deliberate design. Armenia is increasingly defined not by promise, but by progress and for investors across the Gulf and global markets focused on structured, technology-driven growth, it represents a market where the foundations of future competitiveness are already being built.



Third Ordinary Meeting of the Council of Ministers, chaired by the President of the Republic, João Lourenço

ANGOLA IN 2026: THE PURSUIT OF EXTERNAL FINANCING FOR A MACROECONOMIC TURNAROUND

The diversification of the national economy is undoubtedly an unavoidable and priority line of action on the Angolan Government's agenda, aimed at ensuring greater economic resilience for a country still highly exposed to oil price volatility.

External financing will significantly contribute to improving Angola's macroeconomic indicators, with 2025 already signalling a qualitative shift in the profile of key indicators, as Gross Domestic Product (GDP) remained in positive territory.

This article argues that the observed evolution should not be interpreted merely as a temporary outcome of volatile variables (particularly in the oil sector), but rather as evidence of a broader economic "recomposition", in which the non-oil sector assumes a decisive role in sustaining growth and simultaneously generating employment.

The sustainability of public finances remains the central focus of the Angolan Government, which has therefore turned to international markets by issuing bonds. In March, Angola returned to international markets with a new Eurobond issuance amounting to USD 2.5 billion.

The Ministry of Finance reported that the order book reached approximately USD 5.2 billion, with the issuance structured in two tranches, with maturities of 7 and 11 years and interest rates of 9.375% and 9.875%, respectively.

This operation forms part of the Government's financing strategy, which aims to consolidate the yield curve, extend the maturity profile of public debt, strengthen active debt management, and reinforce Angola's positioning in international financial markets.

The Ministry of Finance further noted that Angola's presence in the Eurobond market began in 2015 with an inaugural issuance of USD 1.5 billion. In 2018, the country strengthened its position with two additional operations: the first at an interest rate of 8.25% and the second at 9.38%, both with longer maturities. Between 2019 and 2021, a more structured approach to debt management was adopted, with the definition of a medium-term strategy.

From 2022 to 2024, active debt management was further reinforced, including the 2022 issuance and buy-back operations, which improved the maturity profile. In 2025, the Palanca VIII issuance marked Angola's return to the markets after three years, with strong international demand, consolidating investor confidence.

At the conclusion of the 3rd Ordinary Meeting of the Council of Ministers on 25 March 2025, chaired by the President of the Republic, João Lourenço,

the Minister of State for Economic Coordination, José de Lima Massano, explained that the funds raised would be used to finance various programmes under the 2026 General State Budget (OGE).

Minister Massano described the operation as historic, as it represented one of the largest same-day issuances by Sub-Saharan African countries, surpassed only by South Africa and Nigeria.

This process reflects a strong signal of investor confidence in the Angolan economy, despite ongoing uncertainty and volatility in international markets.

Angola is among the few countries that, following the conflict in the Middle East, has managed to secure lower interest rates than previously, being the first issuance by emerging economies after the outbreak of the conflict, in a context still marked by uncertainty and volatility in global markets.

Eurobonds are debt securities issued by governments or companies in a currency other than their domestic currency, playing a crucial role in raising international capital. Typically denominated in US dollars (USD), they offer flexibility and diversification.

The Government's macroeconomic projections are based on an average oil price of USD 61 per barrel, with inflation projected at 13.7%.

Angola requires financial resources to achieve its 2026 objectives.

Economic diversification remains an unavoidable and priority line of action on the Government's agenda, for several reasons, including ensuring greater economic resilience in a country still highly exposed to oil price volatility.

The strengthening of public finances remains significantly vulnerable to the oil sector and the structure of the national productive system, requiring continuous investment to improve the overall ecosystem. This includes modernising public financial management processes, updating legal frameworks, and enhancing borrowing capacity.

The “decoupling” between the oil and non-oil sectors indicates that Angola is undergoing a phase in which growth is no longer exclusively dependent on oil, but increasingly sustained by domestic activities — a necessary condition for expanding its impact on employment and household income.

Pressures for continued oil price volatility are expected to persist into 2026, despite the conflict in the Middle East. In the baseline scenario for the 2026 State Budget, the reference price is set at USD 61 per barrel, reflecting moderate expectations of market stabilisation.

The Government's objective is to continue stimulating the economy and businesses in order to sustain overall economic growth. This includes implementing tax relief policies to incentivise taxpayers, maintaining and expanding tax benefits across various categories, modernising and restructuring key institutions supporting food security, and strengthening the institutional framework of the real estate sector. In addition, there will be increased public financial support to the economy, either through public financing institutions or through the granting of sovereign guarantees.

For 2026, the Government forecasts real GDP growth of approximately 4.17%, driven by the non-oil sector, which is expected to grow by 4.73%.

Although production is projected to decline by 0.94%, a recovery in the oil sector — including gas production — is anticipated, with a growth rate of 1.07%, and an expected increase of 12.7%.

Regarding the non-oil sector, the main drivers are linked to various investment initiatives aimed at increasing the country's productive capacity, particularly in the food sector.

All information on investments can be found on the AIPEX website: <https://www.aipex.gov.ao/>. The information is also translated into several languages

By **Estanislau Domingos**,
Analyst for Legal and Economic Affairs

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

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



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Can You Transfer Your Mortgage to Another Bank in the UAE?



If you already have a home loan but feel that your interest rate is too high, you might wonder if switching lenders is possible. The good news is that in the United Arab Emirates, homeowners can transfer their mortgage from one bank to another through a process called mortgage refinancing or mortgage buyout.

This option allows borrowers to benefit from better interest rates, improved loan terms, or more flexible repayment options. In this article, we'll explain how mortgage transfers work in the UAE and the benefits of switching banks.

What Does Mortgage Transfer Mean?

A mortgage transfer means moving your existing home loan from your current bank to another bank that offers better conditions

.The new bank pays off your outstanding mortgage balance to your existing lender. After that, you continue your mortgage payments with the new bank under the new terms.

This process is commonly referred to as:

- Mortgage refinancing
- Mortgage buyout
- Home loan transfer

Why Do Homeowners Transfer Their Mortgage?

Many property owners in the UAE choose to transfer their mortgage for several reasons.

1. Lower Interest Rates

Interest rates change over time. If another bank offers a lower rate than your current lender, transferring your mortgage can significantly reduce your monthly payments.

2. Better Loan Terms

A new lender may offer:

- Longer repayment periods
- Flexible payment options
- Fixed or variable interest rate choices

These improvements can make your mortgage more manageable.

3. Debt Consolidation

Some banks allow borrowers to combine other debts with their mortgage, helping simplify financial commitments.

4. Improved Financial Situation

If your income has increased or your credit profile has improved, you may now qualify for better mortgage deals than when you first applied.

Mortgage Transfer Process in the UAE

The mortgage transfer process usually involves several steps.

Step 1: Check Eligibility

Before applying for a mortgage transfer, the new bank will review:

- Your income
- Employment status
- Property value
- Existing mortgage balance



Ms. Snehaal Bhuta
Amplus Mortgage Consultant

Step 2: Property Valuation

The new bank will arrange a property valuation to determine the current market value of the property authority.

Step 3: Mortgage Approval

If the bank approves your application, they will issue a new mortgage offer with updated terms.

Step 4: Loan Settlement

The new bank settles your outstanding loan with your current lender.

Step 5: Mortgage Registration

Finally, the new mortgage is registered under the new bank with the relevant property authority

Costs Involved in Mortgage Transfer

Although transferring a mortgage can save money, borrowers should be aware of certain costs involved.

These may include:

- Early settlement fee charged by your current bank
- Property valuation fee
- Mortgage registration fee
- Processing fees from the new bank

Despite these costs, many homeowners still benefit from long-term savings due to lower interest rates.

When Is the Right Time to Transfer Your Mortgage?

You should consider transferring your mortgage if:

- Interest rates in the market have decreased
- Another bank offers significantly better terms
- Your financial situation has improved
- You want to reduce your monthly payments

Before making a decision, it is advisable to compare different offers carefully.



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Should You Use a Mortgage Broker?

Many borrowers choose to work with a mortgage broker when transferring their loan. Brokers can compare multiple banks, handle paperwork, and guide you through the process.

This can save time and help you find the most suitable mortgage offer available in the market.

Conclusion

Yes, transferring your mortgage to another bank in the United Arab Emirates is possible and can be a smart financial move if it helps you secure better loan terms or lower interest rates.

However, it's important to evaluate the costs involved and compare available options before making the switch.

With the right planning and guidance, a mortgage transfer can help homeowners save money and manage their finances more effectively.



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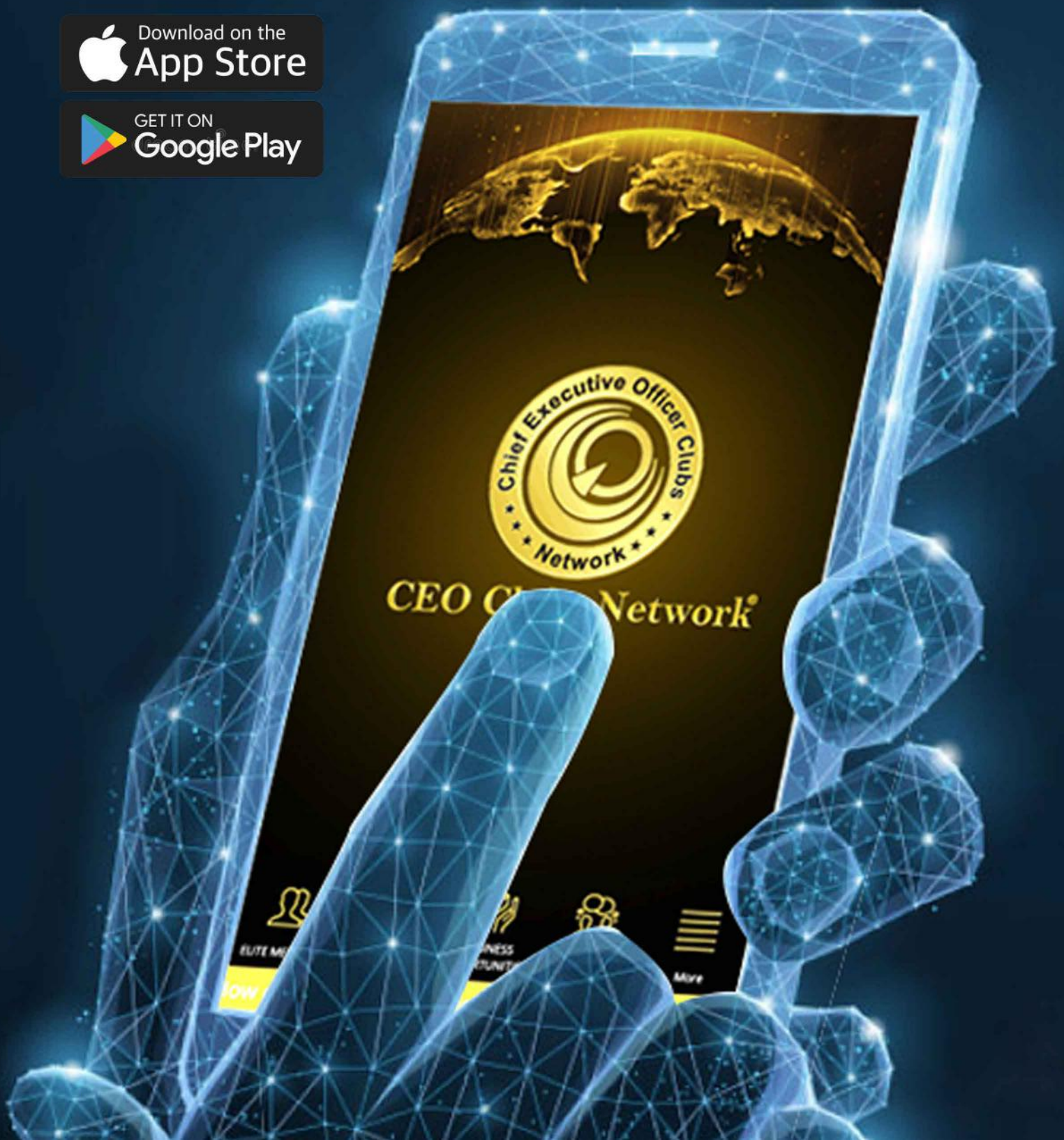
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LYTEN COMPLETES ACQUISITION OF NORTHVOLT SWEDEN AND ESTABLISHES ITS FIRST LYTEN INDUSTRIAL HUB IN SWEDEN

Lyten, a global leader in lithium-sulfur batteries and energy storage, announced today that it has completed the acquisition of Northvolt Ett and Ett Expansion (Skellefteå, Sweden) and Northvolt Labs (Västerås, Sweden).

The Northvolt Sweden acquisition includes 16 GWh of existing battery manufacturing capacity, more than 160 hectares of land, infrastructure and buildings to support expanded manufacturing and industrial activities, and the largest and most advanced battery research and development center in Europe.

Lyten additionally announced the formation of the Lyten Industrial Hub, located in Skellefteå, at the Northvolt Ett site. The industrial hub will utilize the infrastructure built by Northvolt and access to abundant, clean hydro power to co-locate battery manufacturing with AI data centers and complimentary industrial operations of strategic importance to Sweden and the European Union. Lyten plans to utilize its batteries and energy storage systems as part of the industrial hub's infrastructure.

EdgeConneX, a leading global developer of data centers and a portfolio company of EQT, plans to acquire a data center site from Lyten in Skellefteå. The site has potential to scale to a one gigawatt data center campus, which would be one of the largest data center facilities in Europe.

Dan Cook, Lyten CEO and Co-Founder stated, “With this acquisition, Lyten now operates one of the largest battery manufacturing campuses in Europe and the largest battery R&D center in Europe. We have the infrastructure, talent, and technology to build a thriving battery ecosystem across North America and Europe, supported by local supply chains and local talent, to deliver on the rapidly growing global need for distributed electricity infrastructure.”

Lyten plans to immediately begin the restart process for Northvolt Ett and Northvolt Labs. Ett will produce lithium-ion NMC batteries serving a broadened segment of customers, including battery energy storage systems (BESS), automotive and diverse mobility markets. Lyten expects commercial sales of cells from Northvolt Ett to supply Lyten’s BESS manufacturing facility in Poland, Northvolt Dwa, in the second half of 2026.

Northvolt Labs in Västerås will continue development of long-life lithium ion NMC cells and will collaborate with the Lyten Silicon Valley team to industrialize Lyten’s lithium-sulfur battery technology for gigascale manufacturing.



Kristina Sundin Jonsson, Head of Administration, Skellefteå Municipality, added, “We are pleased that battery production can now resume in Skellefteå. The need for batteries continues to increase and the EU has identified batteries as a strategic product for Europe’s competitiveness in its newly published battery strategy. The prerequisites we have in Skellefteå enable Sweden to take a significant position in this work and contribute to a strong, resilient battery value chain, including suppliers, research and talent attraction.”

“We truly appreciate the support of the Skellefteå municipality and Swedish government, the U.S. government, and the European Union in helping make this acquisition a reality,” stated Lars Herlitz, Lyten Chairman and Co-Founder. “We fully grasp the potential of these assets and the importance of creating high quality jobs and economic growth in Sweden. Batteries are now a critical part of securing energy independence and supporting the competitiveness of European industries ranging from automotive to aerospace to data centers to grid resiliency. We are bringing the best of Silicon Valley innovation together with Sweden’s engineering and manufacturing expertise to ensure this development is a success.”



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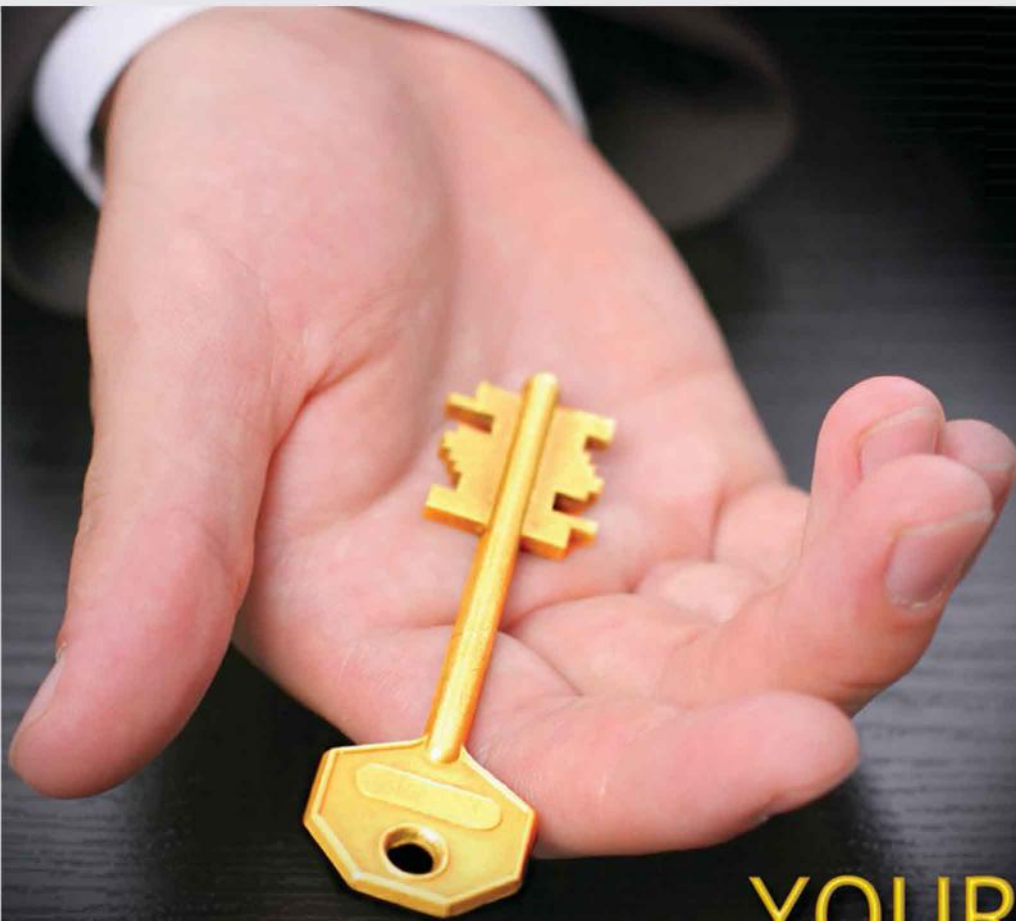


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