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Cologne-based Vamo Secures Over €7 Million

From the EDITOR

Happy Reading!

Dear Readers,

“Make a customer, not a sale.” This powerful quote by renowned retailer Katherine Barchetti is a vital principle for any business and served as a guiding philosophy at our **Customer Happiness Awards**, which concluded with great success recently.

Indeed, in a world where business is in a constant state of evolution, a steadfast focus on the customer is paramount for any organisation or individual to succeed. The visionaries featured in this issue of **Business Frontier** exemplify this commitment, demonstrating how prioritising client needs can lead to remarkable achievements!

Join us as we take you on an inspiring journey with the remarkable stories of innovators and leaders who have not only faced challenges head-on but have also transformed them into extraordinary opportunities for growth – all while prioritising client satisfaction.

Our cover story features Chuen Chung Chui, Co-Founder and CEO of Knowweather, a visionary who is reshaping the weather technology sector. His insights remind us that innovation can emerge from the most unexpected places, illustrating that creativity knows no bounds.

We also explore the exciting realm of artificial intelligence with John Liu, CEO of jumpAD, who likens the firm’s mission to that of a doctor in the digital age, aiming to redefine digital services. Alongside him, Hana Hamzeh, CEO and Founder of Fifreedomtoday, a unique financial podcast, passionately advocates for financial freedom as a catalyst for positive societal change.

Additionally, we bring you interviews with industry titans such as Mohan Karki, Managing Director of K.M. Engineers Builders; Courage G. Matsa, CEO of Baker Tilly Central Africa; and Bruce Piasecki, President and Founder of AHC Group, which reflect an unwavering pursuit of excellence and highlight the importance of adaptability in a rapidly changing market.

These narratives inspire us to embrace perseverance and creativity as we navigate the complexities of today’s business landscape. As we draw closer to the new year, let us draw strength from these insights and stories, igniting our ambition for what lies ahead.

Until Next Time. Happy Reading!



Deepa Natarajan Lobo
Assistant Editor,
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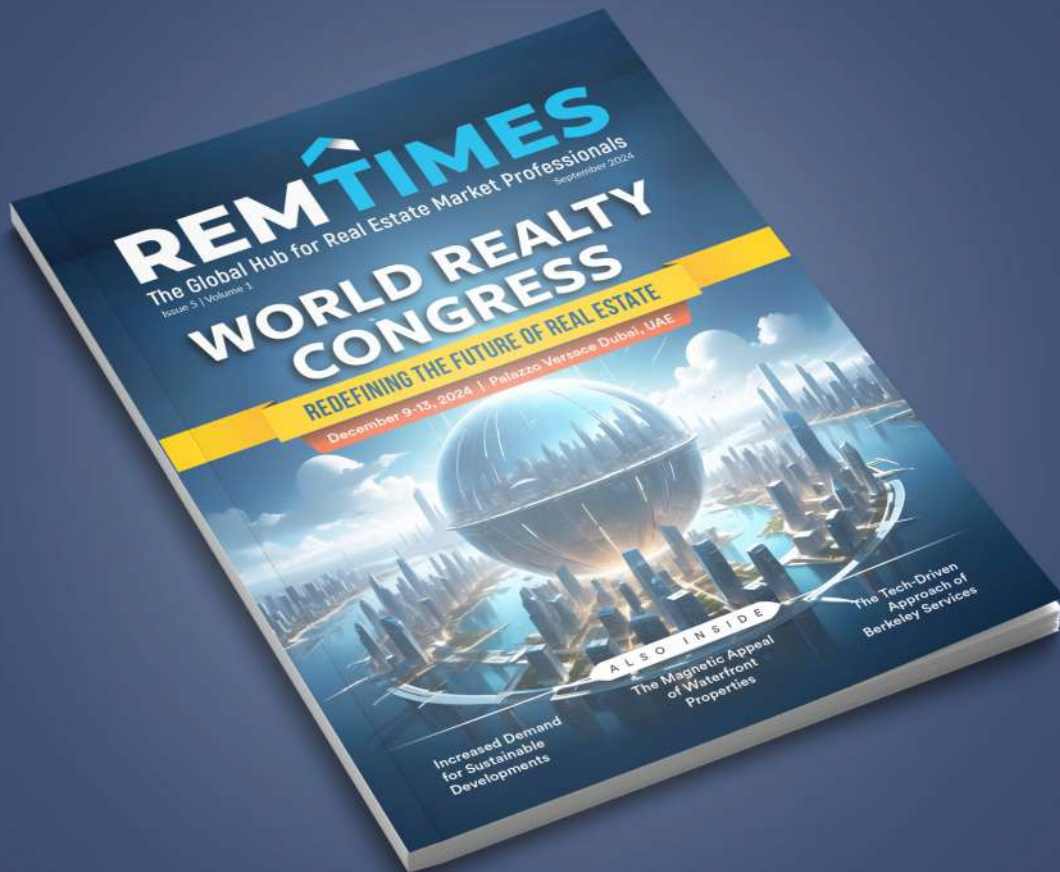
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Industry Roundtable Discussion



Fostering a Culture of Consistent Learning

Enrique Antonio Reyes, Vice President & People Growth and Productivity Champion, Converge ICT Solutions, speaks about the key lessons he has learnt throughout his successful career



A seasoned professional with over two decades of experience in the pharmaceutical and marketing industries, **Enrique Antonio Reyes** began his career as a medical representative at SmithKline Beecham (now GSK) and rose to become Associate Director and Public Sector Lead for Merck Sharp and Dohme's local subsidiary.

A graduate of the University of Santo Tomas with a degree in Pharmacy, Reyes has completed various management and

marketing courses, including a Doctorate in Business Administration from De La Salle University in Manila, and values continuous learning. Currently the **Vice President & People Growth and Productivity Champion, Converge ICT Solutions Inc.**, Reyes contributes to the growth of the Philippines' fastest-growing internet services provider and is deeply committed to fostering a culture of excellence in his field.

In an interview with **Business Frontier**, Reyes speaks about his transition from

the pharma to the tech industry and the key lessons he has learnt throughout his successful career.

From your early days as a medical representative to your current role at Converge ICT Solutions, how has your approach to leadership evolved?

In my early career as a medical representative, leadership was centred on personal discipline and meeting

individual targets. As I transitioned into managerial and executive roles, my leadership approach evolved from focusing on personal achievement to empowering and supporting teams. I've come to realise that leadership isn't just about giving direction; it's about fostering an environment where people can thrive, collaborate, and innovate.

At Converge ICT, my emphasis is on building capabilities, aligning productivity initiatives with organisational goals, and nurturing talent. Over time, I've developed into a more empathetic leader, understanding that the growth and success of the team ultimately drive the growth of the entire organisation.

What inspired you to transition from the pharmaceutical industry to the tech industry, and how have your experiences shaped your role at Converge ICT Solutions?

The transition from the pharmaceutical industry to the tech industry wasn't a conscious decision but rather, a natural progression driven by a desire to take on new challenges and have a broader impact. Technology is transformative in its ability to connect communities and drive innovation, which intrigued me.

My background in pharmaceuticals, where attention to detail, regulatory compliance, and a customer-centric approach was essential, has been invaluable in my role at Converge ICT. It has enabled me to bring a customer-first mindset to our operations, ensuring we deliver services that truly meet the needs of our employees while adapting to the fast-moving tech landscape.

Could you share an example of a challenging situation related to people growth or productivity that you faced, and how you successfully navigated it?

One of the most challenging situations I faced was during the business transformation phase at Converge ICT. As we redefined our business model, it became clear that our workforce needed to grow in capability just as rapidly as the company. Teams were struggling with workload management and productivity, creating bottlenecks in performance. To address this, we introduced targeted training programs and developed a mentorship framework

that focused on upskilling employees while streamlining workflow efficiency.

Additionally, we began implementing agile methodologies to enhance organisational responsiveness and efficiency. By prioritising both people growth and productivity, we successfully aligned our workforce with the company's ambitious goals, enabling us to move forward more effectively.

How do you measure the success of your initiatives aimed at boosting productivity and fostering growth at Converge ICT?

We measure the success of our productivity and growth initiatives through a blend of qualitative and quantitative metrics at the individual, group, and corporate levels. At the individual level, we track performance improvements using Objectives and Key Results (OKRs), while at the Group and Department levels, we use key performance indicators (KPIs). At the corporate level, we monitor progress through our scorecard. Additionally, regular feedback from employees and managers provides valuable insights into how these initiatives are influencing daily workflows and team dynamics.

We also gauge growth by the career opportunities available to our team members, the development of key talent and leaders, and our overall ability to execute the organisational strategy. Ultimately, success is seen when these initiatives drive tangible business outcomes, such as market expansion and improved service delivery.

You've had the opportunity to work with global brands across different industries. What are some key lessons you've carried with you throughout these transitions?

Working with global organisations has taught me the critical importance of adaptability, decisive leadership, and maintaining a long-term strategic vision. Each industry has its own unique dynamics, but the ability to adapt to new environments while staying true to core leadership principles is essential. I've also learned that building strong, cohesive teams and fostering open communication are fundamental to achieving success. Whether in pharmaceuticals, construction solutions, appliances, or tech, a relentless focus

“ Each industry has its own unique dynamics, but the ability to adapt to new environments while staying true to core leadership principles is essential. ”

on customer needs and a commitment to continuous improvement remain universal drivers of success.

How do you stay motivated and continue to grow professionally, especially after two decades of a successful career?

Staying motivated stems from a blend of curiosity, a passion for learning, and a strong desire to make a meaningful impact. I actively seek out new challenges and stay up to date with emerging trends in both leadership and industry developments. Mentoring others and witnessing their growth is another significant source of inspiration for me. On a personal level, I prioritise continuous learning through courses, industry events, and reading. I view leadership as a lifelong journey, where there's always something new to learn—whether it's from peers, advancing technologies, or the next generation of leaders.

What advice would you give to emerging leaders who aspire to drive people growth and productivity in their organisations?

My advice is to lead with empathy and curiosity. Take the time to understand the strengths, aspirations, and needs of your team members, and align those with your organisation's goals. Don't hesitate to innovate and challenge the status quo when it comes to driving people growth and productivity. Foster a culture of continuous learning and collaboration, where individuals feel empowered to contribute and grow. Lastly, be resilient. Growth is a long-term process—it requires patience, consistency, and the ability to navigate challenges with a solutions-focused mindset.

A Journey of Continuous Growth

In an enlightening interview with **Business Frontier**, **Rakesh Shah**, Director at Merck Healthcare, shares insights on his transformative journey from the finance sector to the healthcare industry

The story of **Rakesh Shah** is a compelling one of evolution and leadership. Though he began his career in finance and operations, areas seemingly distant from the medical field, he used these experiences as the very bedrock to his innovative approach to healthcare.

Shah's ability to translate skills from finance into effective healthcare strategies and his dedication to continuous learning and operational excellence have driven significant advancements in patient care and helped his organization – Merck Healthcare – make rapid strides in the sector.

In an interview with **Business Frontier**, the dynamic **Director of Merck Healthcare**, shares insights on his transformative journey from finance to healthcare, highlighting his approach towards leadership and market changes.

Please give us an overview of your journey in the healthcare sector, coming from a non-science background.

My journey began over three decades ago in a non-science background, presenting challenges and unique opportunities. Despite starting in various fields of finance, administration, and operations, I embraced a continuous learning and development approach to master the complexities of healthcare. My initial roles involved understanding supply chain management and patient services. My VUCA leadership, proactive approach, operational excellence, and ownership of responsibilities led me to take on roles of increasing influence.

This background gave me a fresh perspective, enabling innovative solutions and a creative approach to

problem-solving. Building strong cross-functional teams and driving operational excellence were crucial aspects of my career, which has been marked by a relentless pursuit of delivering value and advancement in the healthcare field.

What are the most rewarding and challenging aspects of your career?

The most rewarding aspect of my career is the profound impact it has on people's lives and the hope it gives them. Seeing how our efforts improve the patient's health and elevate quality care is incredibly fulfilling. I also experience a deep sense of accomplishment by contributing towards advancements in healthcare and driving sustainability-focused projects.

The biggest challenge lies in navigating the healthcare industry's constant evolution— regulatory changes, technological advancements, and shifting patient needs. Adapting while maintaining high standards requires continuous learning and agility. Managing cross-functional teams and harmonizing diverse perspectives in a fast-paced environment also presents challenges. Despite these hurdles, the rewards of making a positive difference and advancing healthcare far outweigh the difficulties.

How do you foster leadership development within your team?

Fostering leadership development involves several strategies such as:

- **Empowerment and Delegation:** Giving team members the opportunities to lead projects, helping them build confidence and decision-making skills
- **Mentorship and Coaching:** Sharing my experiences and offering guidance

to help team members navigate challenges and enhance their leadership abilities

- **Continuous Learning:** Supporting ongoing education through workshops, training, and relevant certifications
- **Setting Clear Goals:** Collaborating with team members to set actionable goals aligned with their career aspirations and organisational objectives.
- **Encouraging Innovation:** Creating an environment where team members feel comfortable proposing new ideas and taking initiative
- **Providing Feedback:** Offering regular, constructive feedback to highlight strengths and areas for improvement
- **Building Collaboration:** Promoting teamwork to allow members to learn from each other and develop leadership qualities
- **Decision Making and Risk Taking:** Helping leaders to perform under pressure and make calculated decisions

These strategies can help cultivate capable leaders who drive success within the organization.

How do you keep abreast of the changes in the market?

Staying updated on market changes involves a multifaceted approach for me:

- **Industry Publications and Reports:** Reading industry journals and reports to stay informed about trends and regulatory changes
- **Networking and Professional Associations:** Attending industry conferences and being active in professional associations provides diverse perspectives

- **Market Research:** Conducting regular market research to understand shifts in consumer behaviour and competitive dynamics
- **Engaging with Thought Leaders:** The following industry thought leaders on social media and through webinars for cutting-edge ideas
- **Collaboration with Internal Teams:** Engaging with R&D, marketing, and sales teams to gather insights on market trends and customer needs
- **Customer and Client Feedback:** Seeking regular feedback for insights into real-time market needs and preferences
- **Continuous Learning:** Committing to lifelong learning through courses and certifications to stay informed about new methodologies and technologies

I stay well-informed and responsive to the evolving market landscape by leveraging these strategies.

According to you, what changes will the healthcare sector witness in the coming years?

Looking ahead, the healthcare sector is poised for several transformative changes. The advancement of digital health technologies, including telemedicine, artificial intelligence, and data analytics, will significantly enhance patient care. These innovations promise to improve diagnostic accuracy, streamline operations, and offer more personalized treatment options.

Additionally, there will be a shift towards value-based care, focusing on improving patient outcomes and reducing costs rather than simply increasing the volume of services provided. Healthcare organizations will also need to adapt to evolving regulatory standards and heightened emphasis on sustainability, incorporating new practices and meeting stricter environmental and ethical expectations. Furthermore, as patients become more empowered and consumer-driven, there will be a growing demand for greater transparency and engagement in healthcare processes, fundamentally reshaping interactions between patients and providers.

How do you maintain a healthy work-life balance?

Maintaining a healthy work-life balance is crucial for long-term success. I set

clear boundaries between work and personal life, ensuring time for family, hobbies, and relaxation. Effective task prioritization and delegation help manage workload and prevent burnout. I use time management techniques and schedule regular breaks to recharge. Flexibility and open communication with my team about availability support a balanced approach. Additionally, I invest in personal wellness practices like exercise, yoga, meditation, and badminton to stay centred and focused. By integrating these strategies, I achieve a harmonious balance supporting career and personal fulfillment.

What advice do you have for budding professionals entering the industry?

For newcomers in the healthcare industry, I recommend to:

- **Cultivate Knowledge and Adaptability:** Build a solid foundation of knowledge and stay adaptable, as the field is dynamic and ever-evolving.
- **Focus on Continuous Learning:** Stay curious and committed to ongoing learning through various resources.
- **Build Relationships:** Network within the industry to gain diverse perspectives and opportunities.
- **Develop Skills:** Focus on both technical and soft skills, including leadership, communication, and problem-solving.

- **Adapt a Patient-Centred Approach:** Embrace a patient-centred mindset and strive for excellence in all aspects of work.
- **Take Ownership:** Be accountable for your contributions and align with organizational goals.
- **Remain Resilient:** Navigate the complexities of the sector with flexibility and perseverance.

Balancing these elements will help them excel and make a meaningful impact on the healthcare industry.

What philosophies and values drive you to success?

I believe in paying attention to thoughts as they become our words, which in turn become our actions and habits. Our habits subsequently become our character and our character finally becomes our destiny.

As far as values are concerned, I follow the values of honesty, authenticity, integrity, and love.



Innovating the Future of Weather Forecasting

Chuen Chung Chui, Co-founder and CEO of Knoweather, speaks to **Business Frontier** about the organisation's future goals and the critical elements that shape his growth strategies



In an era where accurate weather forecasting is increasingly vital, **Chuen Chung Chui, Co-Founder and CEO of Knoweather**, stands at the forefront of innovation in the weather technology sector. With a robust background in meteorological science, Chui has successfully transformed Knoweather into a pioneering force that leverages cutting-edge AI-driven solutions to deliver unparalleled weather insights. His vision has led to the development of groundbreaking products like ADVIS and AeroWaves, which provide real-time, reliable weather information tailored to various industries, and KEVS, a

revolutionary web-based meteorological data rendering technology, designed to provide real-time, interactive 3D weather data visualisation and analysis.

Chui's journey from academia to entrepreneurship underscores his commitment to advancing weather technology and setting new benchmarks for anticipating and responding to weather events. His leadership has not only propelled Knoweather into a position of influence but also fostered a culture of innovation and collaboration within the organization. As he navigates the challenges of a rapidly evolving landscape, Chui emphasizes the

importance of integrating advanced machine learning techniques and data analytics to enhance predictive capabilities.

In a recent interview with **Business Frontier**, Chui delves into the organization's future goals, discussing how Knoweather plans to expand its reach and impact. He highlights critical elements that shape his growth strategies, including partnerships, technological advancements, and a steadfast focus on customer needs. Chui's insights reflect a forward-thinking approach, positioning Knoweather as a leader in the quest for more accurate and actionable weather forecasting. As the world increasingly grapples with the effects of climate change, Knoweather's mission becomes ever more crucial, promising to revolutionize how we understand and respond to our planet's weather.

Can you provide a brief overview of your early days in the industry?

My entry into the industry was a daunting experience, marked by numerous challenges. With no experience in business management, I had to learn everything from scratch, navigating the complexities of running a company and marketing products in a new environment. Transitioning from a scientist to an entrepreneur was particularly tough, requiring years of adaptation to an entirely different set of rules. My initial business plan was derailed by the COVID-19 pandemic, forcing me to explore alternative strategies amidst personal challenges. Despite these difficulties, this period of upheaval pushed me to reassess my life and

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My motivation for founding Knoweather stemmed from my deep passion for research and development, particularly in finding innovative solutions. As someone deeply passionate about extreme weather, I began my career by tracking hurricanes through online resources, exploring the less-charted "how" aspects of various weather phenomena. ”

ultimately led to significant personal and professional growth.

Each setback offered lessons that shaped my approach, fostering a deeper understanding of both the industry and myself. This journey has not only equipped me with essential skills but has also ignited a passion for innovation that drives my work today.

What motivated you to start Knoweather?

I started Knoweather, a meteorological technology company in 2019, with the objective of utilising AI to support the uninterrupted growth of weather-sensitive businesses.

My motivation for founding Knoweather stemmed from my deep passion for research and development, particularly in finding innovative solutions. As someone deeply passionate about extreme weather, I began my career by tracking hurricanes through online resources, exploring the less-charted "how" aspects of various weather phenomena.

During my PhD, I realised the vast potential for improvement in predicting extreme weather events. However, the need for more suitable post-doctoral positions made it challenging to continue in academia. I was also opposed to the constant relocation associated with academic research. Thus, Knoweather was born out of a desire to create a platform where I could pursue meaningful research while simultaneously earning the resources to drive those efforts.

Please tell us about your latest meteorological data rendering technology, KEVS?

KEVS (Knoweather Engine for Visualisation) is our proprietary web-based meteorological data rendering technology, specifically designed to provide real-time, interactive 3D weather data visualisation and analysis. As the core technology behind our advanced weather monitoring system, KEVS transforms complex 3D meteorological data into an engaging and intuitive format that users can explore directly within their web browsers.

One of the standout features of KEVS is its ability to transcend the limitations of traditional static

imagery in weather presentation. Conventional methods often rely on pre-generated visuals that struggle to capture the dynamic and ever-changing nature of weather patterns. KEVS, on the other hand, brings these patterns to life with a robust array of real-time data rendering layers.

Users can seamlessly integrate and toggle between various visualization techniques, including:

Contour Lines: Offering clear delineation of different weather phenomena, contour lines



allow users to quickly identify areas of interest.

Colour Shading: This feature enhances the understanding of temperature, precipitation, and other meteorological variables, making complex data easily interpretable at a glance.

Particle Animations: These dynamic visualizations simulate the movement of weather elements, such as wind and precipitation, providing a more immersive experience.

This level of flexibility enables

users—ranging from meteorologists and researchers to decision-makers—to customize their visual experience based on specific needs and preferences.

With KEVS, meteorologists, researchers, and decision-makers can delve deeper into weather trends, gaining insights that were previously difficult to achieve. By facilitating a more interactive and customisable approach to data visualisation, KEVS enhances our ability to monitor, analyse, and respond to changing weather conditions effectively.

Can you tell us more about your other products such as ADVIS and Aerowaves and what sets them apart in the market?

ADVIS and Aerowaves are two of our flagship products, each designed to address specific challenges in weather forecasting. ADVIS, which stands for All-Day Visible Satellite Imagery, leverages a patented deep-learning model to generate visible satellite images even at night, offering a comprehensive view of low-level weather conditions 24/7. With ADVIS, users can now enjoy high-resolution, full-disk visible satellite imagery both day and night, achieving an impressive clarity of 2 km. This means that weather experts can access real-time, true-colour imagery of the globe around the clock, significantly enhancing their ability to monitor and analyse atmospheric conditions.

The continuous availability of this detailed imagery is essential for tracking severe weather events, studying climate patterns, and improving forecasting accuracy. By eliminating the constraints of daylight, ADVIS empowers meteorologists and researchers to gain deeper insights into global weather

dynamics, ultimately fostering better preparedness and response strategies.

Aerowaves, in contrast, is specifically designed for the aviation industry, delivering intuitive visualizations of turbulence risk through advanced satellite imagery. By focusing on user-friendly representations of complex data, AeroWaves ensures that pilots and aviation professionals can quickly grasp critical information needed for safe flight operations.

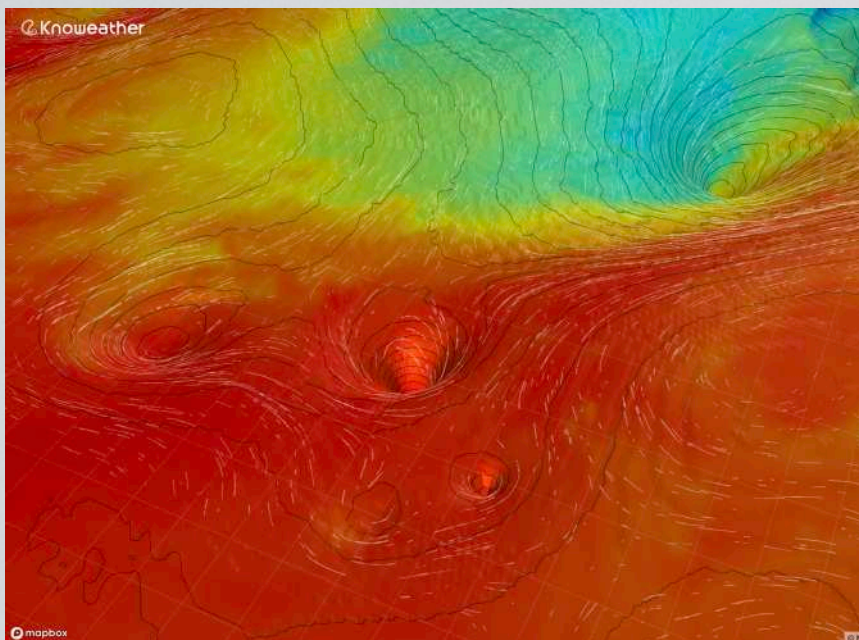
Both AeroWaves and ADVIS in addition to our other products are crafted to provide more accessible and actionable insights, distinguishing them in a market that is often saturated with intricate data primarily aimed at scientific analysis.

How do you foster leadership development within your team?

Leadership at Knoweather is built on the principles of collaboration and continuous learning. I prioritize recruiting individuals who share a passion for innovation and improvement, placing less emphasis on formal qualifications. This philosophy allows us to bring in diverse perspectives and fresh ideas, which are crucial in our fast-paced industry. I maintain an open-door policy to encourage direct communication, fostering an environment where team members feel comfortable sharing their thoughts and engaging in meaningful discussions about various aspects of the business.

My approach is intentionally non-hierarchical; I believe that great ideas can come from anyone, regardless of their title. This focus on ideas over ranks promotes a sense of ownership and empowerment among team members. As an experienced developer and designer, I actively engage in technical discussions, ensuring I stay connected with the team's challenges and aspirations. This hands-on involvement enables me to provide effective guidance while also learning from my talented colleagues.

Ultimately, this collaborative environment cultivates a culture of shared knowledge and collective growth. By encouraging open dialogue and fostering a sense of community, we not only enhance our problem-solving capabilities but also drive innovation, helping us achieve our goals at Knoweather.



What are Knoweather's future goals?

At Knoweather, our future goals are centred around strengthening our capabilities to combat climate change. While accuracy in weather forecasting remains a priority, we also recognize the broader challenges facing the weather industry. To address these, we are committed to improving operational efficiency and deepening our understanding of climate dynamics through advanced research and collaboration with experts in the field. Our ultimate aim is to drive innovation that enhances forecasting accuracy and supports global efforts to address climate change, ensuring a sustainable future for all.

By integrating cutting-edge technology and sustainable practices, we aim to empower communities, industries, and governments to make informed decisions in response to climate-related challenges. Ultimately, our mission is to drive forward-thinking initiatives that contribute to a sustainable future for all, positioning Knoweather as a leader in the ongoing fight against climate change.



As a business leader, what critical elements shape your growth strategies?

Our growth strategies at Knoweather are built on the pillars of innovation, accuracy, and an industry-centric approach. We continually challenge established methods in meteorological science, striving to enhance efficiency while maintaining the highest levels of precision. By embracing new technologies—especially artificial intelligence—we aim to improve our offerings and deliver cutting-edge solutions that meet the evolving demands of our clients.

Our industry-centric approach ensures that our products and services are specifically tailored to address the unique needs of various sectors, from public weather services to aviation, agriculture, and beyond. This customization allows us to provide actionable insights that empower our clients to make informed decisions based on real-time data.

By focusing on these core elements, we not only stay ahead of the technological curve but also cultivate strong, lasting relationships with our clients. This commitment to understanding their challenges and requirements drives sustained growth for Knoweather. Our dedication to innovation and accuracy positions us as a trusted partner in the weather technology landscape, enabling us to contribute meaningfully to our clients' success.

What innovative practices or technologies do you use to achieve accuracy in weather forecasts?

We achieve accuracy in our forecasts by integrating deep learning with conventional meteorology. This hybrid approach allows us to teach AI models the principles of established physics, enhancing their ability to predict complex weather patterns. Deep learning helps identify nuanced patterns, while traditional meteorological practices provide a solid foundation rooted in proven scientific principles, ensuring our forecasts are reliable and credible.

By blending these methodologies, we deliver highly accurate and reliable weather forecasts tailored to the specific needs of our clients, ensuring they receive actionable insights. This comprehensive strategy not only enhances the precision of our predictions but also ensures that our clients receive actionable insights, empowering them to make informed decisions based on real-time, reliable weather information. Ultimately, this commitment to accuracy strengthens our role as a trusted partner in the weather technology landscape.

SAUDI BIDS FOR 2034 FIFA: A LOOK AT THE PROPOSED VENUES

Business Frontier takes a peek into the different cities and stadiums that could play host to FIFA World Cup 2034 if the Kingdom wins the bid

Deepa Natarajan Lobo



The Kingdom of Saudi Arabia has bid to host what it promises to be the largest-ever FIFA World Cup in a single country.

At a recent FIFA ceremony in Paris, the Kingdom submitted a bid book in which it has underlined its plans as the potential host of FIFA World Cup 2034.

As per the bid, KSA will host the World Cup across five cities and construct 11 new stadiums and renovate four existing ones over the next decade. While eight out of the 15 stadiums are located in the capital Riyadh, four are located in Jeddah with one each in Al-Khobar, Abha and NEOM.

Here are more details on the cities and stadiums that may play host to the international championship if the nation wins the bid.



RIYADH

The Saudi capital of Riyadh will host the matches across eight stadiums. The opening and final matches will be held at the new King Salman Stadium, which is set to open in 2029 and can accommodate over 92,000 spectators thereby becoming the largest stadium in the nation.

With its futuristic designs, triple-tiered stands and expansive views of Tuwaiq cliffs, the city's Prince Mohammed bin Salman Stadium too comes close to King Salman Stadium in terms of design and is guaranteed to amaze sports-lovers during the tournament. The well-known King Fahad Sports City Stadium, which will also host the AFC Asian Cup





Red Sea. Part of a larger development that offers vast green spaces for spectators, the venue will transform into a recreational space for hosting games, concerts, and exhibitions post the tournament.

With a capacity of 45,000 spectators, Jeddah's Qiddiya Coast Stadium is yet another cutting-edge venue located along the scenic Qiddiya coastline which is scheduled to host the event.

AL KHOBAR

The new Aramco Stadium boasts a capacity of 45,000 and will be situated along the Arabian Gulf coast with easy access via public transport, bike paths, and pedestrian walkways. Designed by Foster + Partners, its high-tech, whirlpool-inspired design of the space reflects the local Dawwama



phenomenon through overlapping sail shapes and wave motifs that integrate seamlessly with the coastal environment. Post FIFA 2034, the venue will transform into the home of a professional football club, featuring training facilities, retail and commercial spaces.

ABHA

Situated southeast of Abha City, King Khalid University Stadium which currently accommodates 22,000 spectators, will be refurbished to accommodate over 45,000 spectators during the tournament. The renovation will also introduce a new west stand and modernize the infrastructure, while retaining the venue's historical charm.

NEOM STADIUM

Already creating headlines for being an architectural marvel, Saudi's urban mega real estate project NEOM will also play host to the football tournament. The NEOM Stadium will be located within the 170 km long linear city – The Line and run entirely on renewable energy. With its pitch being 350m above ground, the stadium promises to seat 46,000 people. Construction of the stadium will begin in 2027 and the work is all set to be completed in 2032.



in 2027, is all set to be refurbished too to accommodate over 70,000 spectators.

The other stadiums in the city include New Murabba Stadium, ROSHN Stadium and South Riyadh Stadium, all of which are slated to be completed in 2032.

JEDDAH

Reflecting a deep connection with the local culture and environment, the new Jeddah Central Development Stadium will incorporate traditional architectural motifs with cutting-edge technology and accommodate over 45,000 spectators.

Another venue in the city located 60 kms north is the King Abdullah Economic City Stadium, whose designs are inspired by the coral reefs of the



Sparking Innovation in the PPE Industry

Sumit Dhar, Managing Director, SPARTAN Safety India, highlights the journey of building the company from a small ecosystem to one that now supports over 100 families

Met **Sumit Dhar**, the visionary **Managing Director** of **SPARTAN Safety India** — a company that embodies resilience and dedication in the Personal Protective Equipment (PPE) industry. With a rich and diverse career spanning multiple sectors, Sumit's entrepreneurial spirit and unwavering commitment to manufacturing excellence have propelled SPARTAN® to emerge as a leader in workplace safety solutions, positively impacting the lives of over 100 families.

In an interview with **Business Frontier**, Sumit shares his insights on innovation, team motivation, and his mission to enhance workplace safety across India, while contributing to the nation's vibrant manufacturing landscape.

What inspired you to foray into the PPE industry?

I was always passionate about starting my own venture someday and explored multiple options. In 2017-18, when we saw the digital or service-oriented startup system booming in India, we started our core manufacturing-related startup against the flow. We chose PPE due to the significant opportunities in the sector and the unavailability of good and reliable Indian PPE brands. Moreover, the fact that the PPE industry is a traditional one with a long history and is here to stay motivated us to get into it.

Can you share some insights on your early experiences in the industry?

To me, a career means experiences in different sectors or types of roles. It should not be only one role or



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Leading a business means running a small ecosystem and creating an impact in society. Hence, I believe that in addition to my children, wife and parents, I need to take care of the other 100 families who share the same vision as me and work continuously to create an impact and strengthen SPARTAN®.”

sector throughout life. I am blessed to have worked as a sales and business development in the financial industry, an equity research analyst, an IT professional and a banker at a global bank. The experience gathered from all these functionalities have helped me a lot to shape my career and given me the required confidence to start and lead a venture.

What were some key challenges you faced early in your career, and how did you overcome them?

Coping up with different roles in a short period was a challenge – a new set of people, customers, subjects, industry and a whole new learning process all the time. To overcome that, I worked extremely hard with a passion for learning, and must thank my seniors, colleagues and bosses who always helped me and had faith in me. I did well in all the roles and never changed jobs just because I was not performing well.

If you are new to the field, surrender yourself to it on the first day and start learning from your colleagues and seniors with an open mind rather than portraying as if you know everything. In such a scenario, the people around you are sure to help you out.

As the Managing Director of SPARTAN®, what strategies do you use to motivate your team?

I have seen people get motivated by two major things: seeing that they can grow with the company, and getting respect and appreciation for the job. So, I follow these things strongly. It is a two-way learning experience in SPARTAN®, where I share my experiences and views and learn from the team.

Also, as an MD, creating a fearless environment is crucial, and anyone on the team should have the courage to acknowledge mistakes made unknowingly or knowingly. These strategies create a healthy and positive work environment.

What essential qualities or offerings define your brand's unique value in the marketplace?

Our registered brand, SPARTAN®, offers a few unique qualities in the safety industry, such as –

- Premium quality products with international standards
- Right product at the right price
- On-time delivery
- Vast product range

As a safety industry manufacturer, we strive to provide quality products to workers in the steel, aluminium, cement, engineering, shipbuilding, automobile, and construction sectors.

How do you use the latest technological trends to manufacture safety equipment?

India will soon become the third largest economy, and the manufacturing market is expected to reach more than a trillion dollars. The PPE sector will also grow at a pace like never before. We, at SPARTAN®, specialise in providing safety material for hot work or heat zone areas, unlike everyday safety items. We focus a lot on sourcing and keeping the certification standard in mind by using available tools. Procuring the best quality raw material is the primary tool for our success.

We also partner with all the established vendors in the market for raw materials, be it tanneries for high-class leather or mills for fabrics. Also working with the latest machinery helps us produce best in-class products. We aim to go

towards more automation, digitalisation, and smart and green factories. A part of our future investment will be in this direction only.

How do you envision the future of SPARTAN®?

Being in the industry for over seven years has helped us build strong product portfolios and taught us a lot. Today, we are aware of the Original Equipment Manufacturers (OEM) in India; the international market demand for safety products and are continuously preparing ourselves to cater to the more considerable demand. In the last three financial years, we have witnessed a higher double-digit growth and are confident that it is only going to increase in future.

What, in your opinion, will be the future trends in the PPE industry?

In the last three to four years, Indian OEMs have started adopting standard PPE culture to compete in the international market. This has unlocked a vast potential for PPE manufacturers like us. I have extensively met various stakeholders from industries like safety personnel, purchase people, on-ground workers, supervisors, dealers, and traders in India and abroad, and discussed about safety needs and prevention measures.

In all my visits and meetings with the safety personnel in the OEMs, I have emphasised on procuring the right product as per requirements and obtaining the standard certification so that at the end of the day, safety should not be treated as a tick box exercise and day-to-day business.

How do you balance your personal and professional lives?

Small things make me happy and energetic. I am a quiet person and like heading to the mountains and sea for relaxation. That being said, I don't differentiate too much between my personal and professional lives.

Leading a business means running a small ecosystem and creating an impact in society. Hence, I believe that in addition to my children, wife and parents, I need to take care of the other 100 families who share the same vision as me and work continuously to create an impact and strengthen SPARTAN®.

Three Things You Should Know About AI Applications

Lori MacVittie, Distinguished Engineer, F5 Networks, delves into the world of AI to understand its operational and security implications

There is no denying that AI is real. Yes, it's over-hyped. Yes, entire portfolios are being 'AI-washed' in the same way everything suddenly became a 'cloud' product over a decade ago. But it is real according to our 2024 State of AI Application Strategy research.

While most organisations (69%) are conducting research on technology and use cases, 43% say that they have implemented AI at scale. That's either generative or predictive.

Somewhat disconcerting is the finding that 47% of those already implementing AI of some kind have no defined strategy for AI. If we've learned anything from the rush to public cloud, it should be that jumping in without a strategy is going to cause problems down the road.

To help you define that strategy — especially when trying to understand the operational and security implications — we've put together a list of three things you should consider.

AI Applications are Modern Applications

It doesn't need to be said, but let's say it anyway. AI applications are modern applications. While the core of an AI application is the model, there are many other components—inferencing server, data sources, decoders, encoders, etc.—that make up an AI application.

These components are typically deployed as modern applications; that



is, they leverage Kubernetes and its constructs for scalability, scheduling, and even security. Because different components have different resource needs — some workloads will benefit from GPU acceleration and others just need plain old CPUs — deployment as a modern application makes the most sense and allows for greater flexibility in ensuring each of the workloads in an AI application is deployed and scaled optimally based on its specific computing needs.

What this means is that AI applications face many of the same challenges as any other modern application. The lessons you've learned from scaling and securing existing modern applications will help you do the same for AI applications.

Strategic Takeaway

Leverage existing knowledge and practices for application delivery and security but expand to include approaches that recognise that different components of AI applications may have varying resource needs, such as GPU acceleration for compute-intensive tasks or CPU resources for less compute-intensive workloads. Modern application deployments allow for flexibility in allocating resources based on the specific requirements of each component, optimising for performance and cost-efficiency.

AI Applications are Different from Modern Applications

Yes, they are modern applications but there are differences between the two that impact architecture, operations, and security.

First, AI applications exchange unstructured data. Those prompts have no format, no length or data type requirements, and the eager adoption of multi-modal LLMs only adds to the chaos that is a 'request'. In the sense that most AI applications wrap a prompt and response in a JSON payload, I suppose you could say it's structured, but it's not because the actual payload is, well, undefined.

Second, AI applications communicate almost exclusively with a model via an API. That means bot detection solutions that use 'human' or 'machine' as a base criterion for access are not going to be as helpful. Security services helping to weed out 'bad bots' from 'good bots' are going to be an important part of any

AI strategy. The reliance on APIs is also why, in our 2024 State of Application Strategy research, we found that the top security service planned for protecting AI models is API security.

Lastly, interaction patterns for AI applications are often dynamic, variable, and unpredictable. Generally, today's security services watch for anomalies in mouse click and typing rates per page, because the services can infer 'bot' behaviour based on deviations from established human average standards. That doesn't work when someone is using a conversational interface, and may type, retype, and submit questions on a highly irregular basis. Given that many security solutions today rely on behavioural analysis — including API security — that means some adjustments will be necessary.

“While most organisations (69%) are conducting research on technology and use cases, 43% say that they have implemented AI at scale. That's either generative or predictive.”

Strategic Takeaway

You will need additional security capabilities to properly govern AI applications. Rethink traditional security approaches that may not adequately capture the nuances of conversational interactions. Explore innovative approaches such as real-time monitoring of interaction patterns and adaptive access control mechanisms based on contextual cues. Recognize the critical role of APIs in facilitating communication with AI models. Invest in robust API security solutions to protect against unauthorised access, data breaches, and malicious attacks.

Different AI Applications use Different Models

Like the eventual reality that is multi-cloud, it's highly unlikely organisations

will standardise on a single AI model. That's because different models can be a better fit for certain use cases.

That's why we are unsurprised to learn that the average enterprise is already using almost three (2.9) distinct models, inclusive of open-source and proprietary models. When we look at the use of models based on use cases, we start to see a pattern. For example, in use cases which rely heavily on sensitive corporate data or ideas — security ops and content creation — we see significant trends toward open-source models. On the other hand, looking at a use case for automation, we see Microsoft gaining use, largely due to its ability to integrate with the tools and processes already in use at many organisations.

This is important to understand because the practices, tools, and technologies needed to deliver and secure a SaaS-managed AI model are different than that of a cloud-managed AI model, which in turn again are different than that of a self-managed AI model. While there are certainly similarities—especially for security—there are significant differences that will need to be addressed for each deployment pattern used.

Strategic Takeaway

Analyse the use cases within your organisation and identify patterns in the adoption of different AI models. Consider factors such as data sensitivity, integration capabilities, and alignment with existing tools and processes. Tailor your approach to deployment and security based on the specific characteristics of each deployment pattern.

There are a lot of considerations for building, operating, and securing AI applications, not the least of which is all the new requirements for model security and scalability. But many of the lessons learned from deploying modern applications across core, cloud, and edge for the past decade will serve organisations well. The core challenges remain the same, and applying the same level of rigour to scaling and securing AI applications will go a long way toward a successful implementation.

But forgoing attention to the differences and leaping in without at least a semi-formal strategy for addressing delivery and security challenges is bound to lead to disappointment down the road.

Shining a Spotlight on Customer Happiness



The sixth edition of **Customer Happiness Awards** once again set new standards for customer happiness across a diverse range of industries

CONGRATULATIONS GOLD WINNERS



CONGRATULATIONS SILVER WINNERS





Marking a milestone in recognising excellence in customer service, the sixth edition of the **Customer Happiness Awards (CHA)**, organised by Plan3Media,

took place amidst grand fanfare recently at The Westin Dubai Mina Seyahi. The prestigious event, which saw a record-breaking number of nominations this year, finalists from over 53 companies across 16 categories, continued to spotlight companies across a wide range of industries in the UAE and beyond that prioritise customer happiness.

The event, whose main agenda is to set industry standards for customer happiness year after year, was graced by presence of His Highness Sheikh Humaid Bin Khalid Al Qasimi and his esteemed business partner Mohamed Al Banna, Group CEO & Founder of

Lead Ventures & Connect Lead – the esteemed guests of honour who opened the ceremony and also gave away the first set of awards for the night.

Key companies in attendance included Virgin Mobiles, Nakheel Community Management, Oro24 Developments, and HSBC, all recognised for their commitment to customer happiness.

Winning Moments

Among the companies in attendance were Virgin Mobiles, Nakheel Community Management, Oro24 Developments, Burjeel Holdings, NX Digital Technology, HSBC, and Schneider Electric, all recognised for their exceptional efforts in putting customers first. While the Telecommunications and Digital Government Regulatory Authority earned two Silvers, including one for 'Best Contact Centre Initiative to Enhance Customer Happiness'; Nakheel Community Management bagged the Gold and Dubai Community Management walked away with the Silver in the 'Large Company' category.

Dulscoco won the Gold Award for 'Customer Happiness Team of the Year', and Autostrad Rent A Car claimed Gold for 'Customer Happiness Company of the Year – SME'. Other notable winners included NX Digital Technology, who won Bronze for 'Customer Happiness Team of the Year'; Virgin Mobile UAE, which won a gold and a silver in two categories, and ORO24 Developments, crowned 'Customer Happiness Real Estate Developer of the Year' – Gold.

Said Francis Giani, Chief Community Management Officer, Dubai Holding





Community Management, “Customer-centricity is at the core of Dubai Holding Community Management. Over the years, we have consistently transformed real estate projects into thriving communities, building a legacy we are proud to uphold. These accolades are a testament to the dedication of our exceptional team and reinforce our commitment to delivering vibrant communities for generations to come.”

Another winner Dr Abdullah Al Nuaimi, Founder & CEO of NX Digital Technology, echoed similar sentiments, stating, “Winning the Customer Happiness Award is a testament to our commitment to placing customers at the centre of our efforts. It inspires us to innovate and uphold high standards in customer satisfaction. This recognition not only highlights our dedication to excellence but also fosters a culture of continuous improvement, motivating

us to consistently exceed customer expectations.”

Added Atif Rahman, Founder & Chairman of ORO24 Developments, after winning the Gold Award in the ‘Customer Happiness Real Estate Developer of the Year’ category, “CHA is one award that I personally look forward to every year because it’s based purely on merit. I feel extremely excited and honoured about this recognition, which reflects our continued dedication to consumer satisfaction. I want to also congratulate the team for an amazing, well-organised and beautifully crafted event. It’s truly an authentic platform for recognising excellence through jury analysis.”

The presence of special guests, including Yaqoob Al Ali, Executive Director & Private Advisor from the office of His Highness Sheikh Juma Bin Maktoum Al Maktoum, and First Lieutenant Khalid Muhammed Banasser

from Dubai Police, added all the more prestige to an already glamorous evening. Liz Berks, Co-founder of 4SiGHT CX and a long-standing member of the jury panel, made a special appearance at the event, travelling all the way from Saudi Arabia to join the festivities and delivering inspiring opening remarks that underscored the critical importance of customer-centric excellence in the current business landscape.

Under the visionary leadership of **Jatin Deepchandani, CEO and Founder of Plan3Media**, the CHA has grown year after year, pushing the boundaries of customer experience and service excellence. In a nutshell, the awards not only showcased the organisation’s dedication to highlight the significant impact of customer happiness initiatives across industries but also foster happiness and well-being among companies and their customers.

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Exploring the Intricate Tapestry of Life

Bruce Piasecki, President and Founder of AHC Group, shares insights into his mission to inspire corporate leaders to find intersection of wealth creation and environmental stewardship



With over 40 years of experience advising global giants such as bp, Toyota, and Merck, **Bruce Piasecki** has consistently championed the integration of wealth creation and environmental responsibility. The **President and Founder of AHC Group**, a management-consulting firm, Piasecki continues to cultivate leaders who prioritise sustainability in their business strategies through his workshops, writings and the Creative Force Foundation, which he established to promote innovative solutions to environmental challenges and support initiatives that align economic growth with innovative practices.

His latest book, 'Wealth and Climate Competitiveness', challenges entrenched beliefs about wealth and corporate governance, advocating for a future in which businesses not only thrive financially but also contribute to addressing the climate crisis. In a recent interview with **Business Frontier**, Piasecki

reflects on his journey so far, his profound zeal for writing and shares his vision for inspiring both policymakers and the next generation of thinkers.

Can you share a defining moment during your work on 'Wealth and Climate Competitiveness' when you realised its potential to reshape corporate governance?

It was during an in-depth analysis of how companies like BP, Walgreens, and Toyota were tackling the intersection of wealth creation and climate action that I realised the book's potential. During this phase, I witnessed firsthand how businesses could lead the way in decarbonisation, decentralisation, and digitisation — critical components for the future.

What struck me most was the understanding that corporate governance needed to adapt to these transformative trends, particularly in integrating sustainable practices into core strategies.

This realisation emerged while delving into case studies demonstrating how forward-thinking corporations were not merely reacting to regulatory pressures but proactively innovating.

Their actions illustrated a clear link between environmental stewardship and long-term profitability, emphasising the importance of embedding sustainability into corporate decision-making. This moment was pivotal, as it revealed that the book could influence leaders to reevaluate their governance approach, encouraging them to see sustainability not just as a compliance issue but as a core driver of competitive advantage.

The potential of 'Wealth and Climate Competitiveness' to serve as a roadmap for this new corporate paradigm then became evident, underscoring the book's role in shaping future governance models.

Your memoir 'Doing More With One Life: A Writer's Journey' highlights influential figures like Jonathan Edwards and Winston Churchill. How does the process of writing on historical figures contribute to your personal growth and influence your approach to corporate leadership?

In general, writing books for me is a journey of continuous personal development. It allows me to explore the fine line between ego satisfaction, self-discovery, and self-promotion. This process keeps me grounded, helping me grow both personally and professionally. It also helps me balance my work commitments with personal time, cherishing moments with my family and indulging in gardening, which gives me space for self-reflection.

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Jonathan Edwards and Winston Churchill have been pivotal influences in my life. Edwards inspired my critical thinking and leadership approach with his profound intellectual depth while Churchill, with his resilience and strategic foresight, shaped my understanding of crisis management and persistence. Both figures have

guided me in my personal quest for self-improvement and leading businesses through complex challenges.

My corporate office too is filled with the books on Churchill's war talks or Jonathan Edwards' inaugural speech as President of Princeton. These works remind me of the importance of history and thought leadership in navigating today's challenges. As someone deeply connected to social history, my agent at Scott Meredith Literary Agency understands this aspect of my work, recognizing that my books are rooted in a broader historical and intellectual context. Through this, I aim to contribute meaningfully to both corporate thought and personal growth.

What inspired you to write 'Wealth and Climate Competitiveness', and how do you hope to influence business leaders and policymakers with it?

I was motivated to write 'Wealth and Climate Competitiveness' to explore how the long-standing prejudices about wealth and corporations prevent effective responses to the climate crisis. The book draws on my extensive experience with companies like Merck, BP, and Toyota, focusing on the concept of change management.

Throughout my career, I've seen that aligning corporate strategies with environmental stewardship is crucial to long-term success. I hope this book will inspire business leaders and policymakers to rethink their approach, integrating wealth creation with climate responsibility.

In your book discussions at places like the National Press Club, how do you address the relationship between innovation, wealth creation, and environmental stewardship?

At these discussions, I emphasise that innovation is crucial to both wealth creation and environmental stewardship. It's about realigning money, people, and rules in a way that meets both government regulations and consumers' shifting needs. Innovation isn't just about new technologies—it's about creating systems that promote long-term sustainability while also driving financial success. I've seen firsthand how companies can achieve this balance, and it's central to

how we move forward in today's business landscape.

What legacy do you hope to leave through your writings and initiatives like the Creative Force Foundation?

I aim to leave a legacy that promotes both personal and corporate responsibility. My books explore how businesses can thrive while contributing to societal good, and the foundation seeks to nurture young writers and leaders who will continue this work. By supporting emerging voices, I hope to foster a new generation that understands the balance between wealth creation, environmental responsibility, and social justice.

As you continue engaging with executives through your 'Achieving Results' workshops, what are leaders' most common misconceptions about sustainability?

One common misconception is that sustainability is a cost rather than an opportunity. Many leaders still view environmental stewardship as a regulatory burden when, in fact, it's a pathway to innovation and long-term profitability. Through the 'Achieving Results' workshops, I help executives see that integrating sustainable practices can enhance their competitive edge, attract more customers, and build resilience against market shifts.

With the expansion of your Creative Force Foundation into new countries, how do you envision fostering the next generation of writers and leaders in business and society?

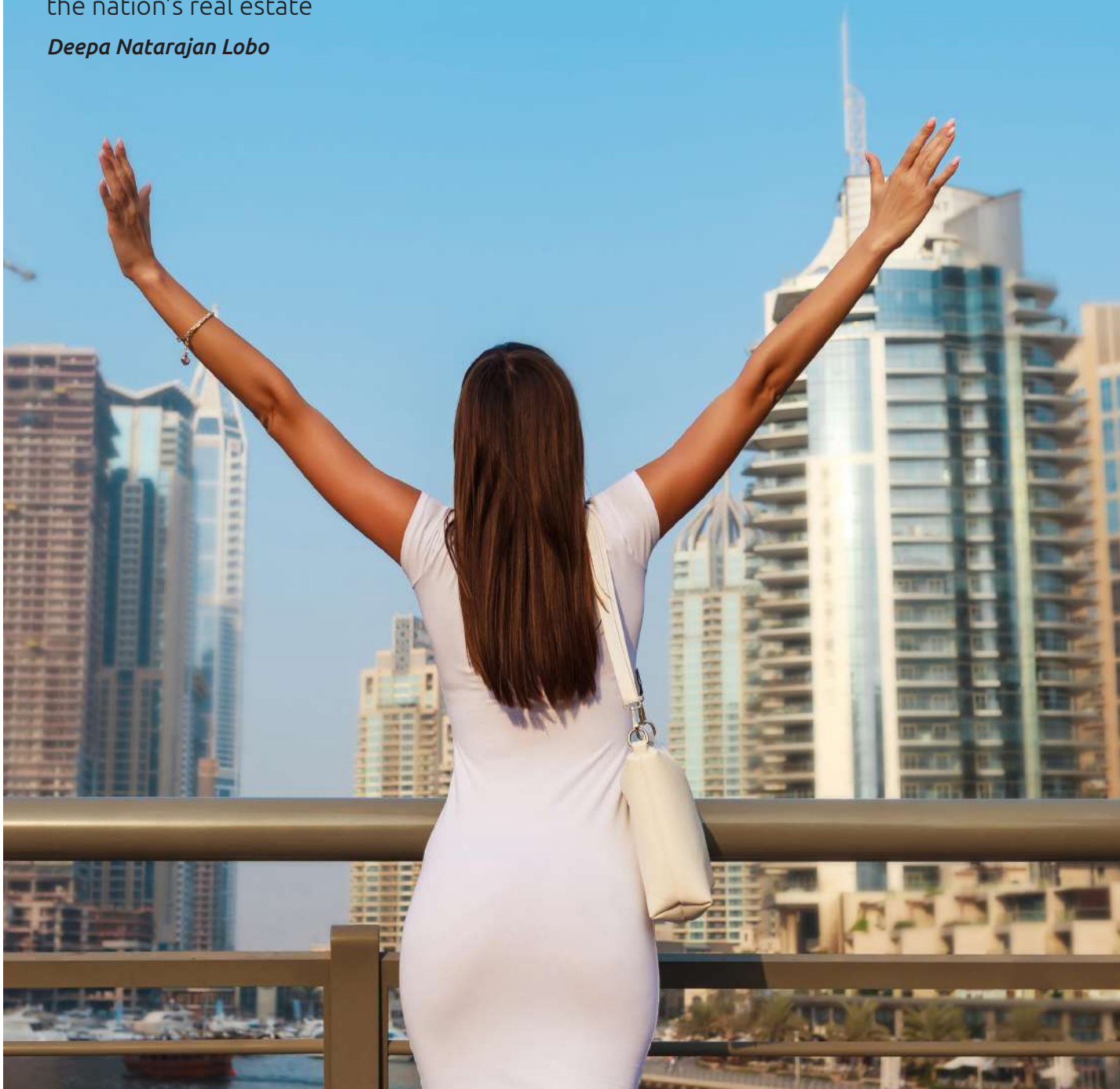
As the Creative Force Foundation expands globally, my vision is to empower young writers and leaders to explore the intersection of business, society, and sustainability. By providing them with platforms and resources, I hope to nurture talents who can address the challenges of our time, from climate change to social equity, through innovative thinking and responsible leadership. The goal is to build a global community of individuals who are not only successful in their careers but also committed to making a positive impact.

For more information, visit <https://www.brucepiasecki.com/> and <https://www.thedoingmorewithlessguy.com/>

THE IMPACT OF MILLIONAIRE INFLUX ON UAE'S REAL ESTATE

With a recent report stating that the UAE will welcome 6,700 millionaires by the end of the year, **Business Frontier** gauges the impact that the move will have on the nation's real estate

Deepa Natarajan Lobo



The UAE has always been the dream destination of many professionals and investors across the globe. In fact, as per a report by international investment firm Henley & Partners, which came out in June, the nation is all set to welcome 6,700 ultra rich migrants by the end of 2024. The 'Henley Private Wealth Migration Report 2024' also states the UAE's tax-free income, golden visa residency programme, and its geographic location have made the country a top choice for migrating millionaires. **Business Frontier** gauges the impact that the move will have on the nation's real estate.

Dream Destination

- UAE is expected to attract 6,700 ultra rich migrants by the end of the year
- The figure is nearly twice as much as the USA, which is touted to welcome 3,800 millionaires
- Experts believe that the move will increase the demand for luxury real estate in the nation

The report also indicates that the UAE has consistently drawn a significant number of millionaires from India, the Middle East, Russia, and Africa and that this year, it will attract nearly twice as many millionaires as the USA, which is projected to receive an inflow of 3,800 millionaires. "With its sights firmly set on becoming the world's top wealth haven, the UAE is pulling out all the stops to attract millionaires, from an attractive golden visa offering and luxurious living to a business-friendly environment in a strategic location," says Dominic Volek, Group Head of Private Clients at Henley & Partners, in the report. "By attracting wealthy residents and their capital, key sectors such as real estate, renewable energy, technology, and tourism tend to flourish," he adds.

Real estate experts believe that the move will definitely increase the demand for luxury properties in the

nation. Says **Istvan Juhász, Co-Founder & CEO of PropTech firm Shard**, "This surge will lead to higher rental yields and greater capital appreciation. Investment-minded customers can diversify their portfolios through the various co-ownership models offered by firms, such as ours, with strong price appreciation and high rental yields, allowing them to invest in multiple properties with the same amount of capital, thereby minimizing risk. This trend will solidify the UAE's status as a premier destination for luxury real estate investment."

Luxurious Rentals

The upscale sector is poised for significant growth, foreseeing a surge in demand for luxury properties in exclusive neighbourhoods such as Palm Jumeirah, Emirates Hills, and Downtown Dubai, observes **Mona Jalota, Founder and Managing Director of Krypton Global Investments**, an investment firm that specialises in real estate. "As affluent individuals seek opulence and comfort, developers are gearing towards crafting lavish residences with top-tier amenities to meet these discerning tastes," she points out and adds, "This influx of High-Net-Worth Individuals (HNWIs) is set to reshape the rental market, driving an escalation in prices and a distinct shift towards larger, more luxurious units to accommodate this affluent demographic."

Marcus Andersson, Director of Sales, Penthouse.ae, the luxury division of the prominent real estate brokerage firm Metropolitan Premium Properties, believes that the anticipated influx,

coupled with delays by developers handing over new units, may contribute to price increases. "With prime areas like Palm Jumeirah and other beachfront locations experiencing a supply shortage, these cash-rich investors prioritize larger, high-quality properties and are willing to pay premiums to secure their desired homes," he says. According to him, HNWIs are unfazed by high inflation and interest rates elsewhere and continue to seek premium properties in established communities like District One, Dubai Hills, Emirates Hills and Jumeirah Island, further pushing rents upwards. "While there may be some geopolitical challenges, the overall outlook for Dubai's luxury rental market remains highly positive," he concludes.



Istvan Juhász



Marcus Andersson

Navigating the Complex World of Compliance

Compliance expert **Yashwant Singh** speaks to **Business Frontier** about his passion for ethics and attention to detail



Driven by a deep commitment to ethical behaviour and organisational integrity, **Chief Compliance Officer Yashwant Singh** has built a distinguished career in compliance. With a keen eye for detail and a passion for navigating the complexities of laws and regulations, he plays a pivotal role in ensuring that business operations align with both internal and external standards. As a compliance leader, Singh oversees the development and implementation of policies, mitigates risk, and fosters a culture of compliance that supports the organisation's strategic goals.

In an interview with **Business Frontier**, Singh highlights how companies can overcome challenges through continuous learning and proactive strategies and stay ahead of regulatory changes to handle the ever-evolving landscape of global compliance.

What inspired you to pursue a career in compliance?

My passion for promoting ethical behaviour and ensuring that organisations operate with integrity is the driving force behind my career in

“
Open and honest communication is the foundation of a successful team. I communicate and train with my team regularly, which helps me build the interpersonal skills necessary for effective teamwork and embrace improvements in their experience and capabilities.”

compliance. I am dedicated to aligning business activities and policies with internal and external regulations and ethical protocols, as it allows me to make a meaningful difference. My fascination with the intricacies of laws and regulations is underlined by a deep desire to help organisations navigate these complexities. I also believe that factors like a meticulous attitude to work, with a focus on accuracy and attention to detail are crucial for career advancement. All this combined inspired me to pursue a career in compliance, positively impacting organisations.

Can you give an overview of your primary responsibilities? How do these align with the organisation's overall strategy?

Some of my primary responsibilities include ensuring that operations and business transactions of the organisation are conducted in compliance with the relevant legal compliance requirements; managing and supervising the compliance function of the organisation; drafting and revising organisational policies relevant to compliance with regulatory framework; handling investor grievances and coordinating with external and internal auditors and the inspection team.

These help the organisation align with its goal of minimising reputational and financial risk, and foster a culture of compliance, supporting the organisation's values and ethics. They also ensure adherence to relevant laws and regulations, maintaining the organisation's licenses and streamlining processes and procedures, reducing the risk of non-compliance; in addition to building trust with stakeholders and identifying areas for improvement.

What strategies do you use to train and develop your team?

Open and honest communication is the foundation of a successful team. I communicate and train with them regularly, which helps me build the interpersonal skills necessary for effective teamwork and embrace improvements in their experience and capabilities.

Sharing ideas, points of view, information, and expertise helps keep them informed and, in the loop,

to handle the evolving landscape. I always take feedback, brainstorm ideas, and listen to my team members. Thus, I develop an atmosphere where everyone feels comfortable learning and developing their capabilities.

How do you stay ahead of regulatory changes? What processes do you have in place to adapt quickly?

I am committed to staying ahead of legal and compliance changes by continuously tracking updates from regulatory bodies, industry associations, and esteemed sources. Further, I also engage with peers, attend conferences, and network with industry groups to ensure that I am always well-informed.

What are the key ethical challenges facing companies today, and how can they be addressed through compliance initiatives?

Companies face key ethical challenges nowadays, such as ensuring adequate and effective compliance programmes, promoting open communication, and taking responsibility for action. These are just a few examples of the ethical challenges that companies are grappling with currently.

These can be addressed through regularly evaluating, monitoring and updating compliance programme effectiveness; and publishing routine reports on company actions, progress and challenges. By addressing these ethical challenges with the above-mentioned strategies through comprehensive compliance initiatives, companies can promote a culture of integrity, build trust with stakeholders, and minimize reputational risk.

How do you see the industry evolving with global regulatory changes?

Considering the global regulatory changes, regulations will demand more disclosure thereby driving transparency in financial reporting and corporate governance. The international regulatory collaboration will enhance consistency and coordination across markets. Thus, companies will need to navigate complex and evolving regulatory requirements with care.

Fostering Pathways for Rural Progress

Mohan Karki, Managing Director of K. M. Engineers Builders, shares his inspiring journey from rural Nepal to leading a company focused on infrastructure development

With over 35 bridges successfully constructed in the hilly terrains of Nepal, K. M. Engineers Builders stands as a beacon of hope for communities in need. Founded by **Mohan Karki**, who grew up in the remote hills of the nation and dedicated to delivering essential infrastructure to rural areas, the company has transformed the lives of countless villagers, providing vital access to education, healthcare, and safety.

In an interview with **Business Frontier, Karki, Managing Director of K. M. Engineers Builders**, shares how his formative experiences shaped his vision for infrastructure development. He discusses how his company continues to expand its positive impact across Nepal's most isolated regions, striving to build a better future for all.

How did your early life experiences in the hilly regions of Nepal shape your vision for infrastructure development?

I was born in a small village in the hilly district Okhaldhunga of eastern Nepal, surrounded by towering mountains. Back then, reaching the nearest motorable road meant a four-five-day trek on foot. When I was just seven, I made my first journey with my father, traversing steep slopes and cliffs and crossing hundreds of rivers and streams. After days of exhausting travel, we finally reached the road.

Even today, I vividly recall every bit of those trails. Eight years later, when I was around 15, I retraced that path alone, guided only by those childhood memories. As I walked, I imagined the

city's roads and bridges extending to my village, connecting it to the outside world. My young mind was filled with dreams of building roads and bridges, though I had no idea what kind of education or skills were needed to make that a reality.

Luckily, I found myself working for a reputed construction company, and the dreams from my childhood began to resurface. Determined, I set out to start my own company. As fate would have it, I had the chance to acquire a construction firm specialising in building bridges. This was a turning point for me. Today, most of our projects involve bridge construction, which allows me to live out my childhood dreams through my business.

How do you prioritise safety and environmental sustainability across your projects?

Our company's mission is to contribute to rural infrastructure development. Most of our projects are small to medium-sized, which naturally reduces their environmental impact. Safety is always our top priority. We ensure the well-being of our employees, labourers, and local communities, taking special care to protect their health. After completing every project, we also engage in initiatives like tree planting and protecting local water sources from contamination, ensuring a sustainable and positive impact on the environment.

What role do you believe infrastructure plays in connecting remote communities with urban centres in Nepal?

Having grown up in a remote region, I know firsthand how difficult life can be

without access to proper infrastructure. In my village, we had to stock up on essentials like salt and kerosene for the entire year. Once a year, villagers would trek for four to five days to bring these basic supplies home. While it was a necessity, it also shaped our simple, self-sustained lifestyle.

Today, roads have reached even the most remote areas, changing lives dramatically. However, there is still a significant lack of motorable bridges, especially across Nepal's hundreds of rivers and streams. Recent studies show that Nepal needs 600-700 more bridges.

The monsoon season makes travel extremely difficult in hilly areas, while lowland regions are frequently flooded, cutting off villages from essential services. Many children cannot attend school due to the risks involved in crossing rivers. Sometimes, people can't access emergency medical care because of this lack of connectivity. Bridges are not just about transportation but about access to education, healthcare, and safety.

What motivates you to expand K.M. Engineer's Builders in Nepal's remote areas?

KM Engineers is a commercial construction firm, but profit isn't our primary motivator. Our fundamental mission is to bring happiness and opportunity to remote villages. While larger companies often take on big infrastructure projects, we focus on making a meaningful impact where it's most needed. Seeing the joy and relief on the villagers' faces when they finally have a bridge connecting them to the rest of the world is our valid reward.

“

We've independently designed and constructed about half a dozen bridges and are constantly improving through regular training and by adopting new technologies. This keeps us competitive and ensures that the quality of our work is second to none. ”

Since 2015, we've successfully constructed over 35 bridges, helping to uplift rural communities. We have also been firmly committed to completing projects within deadlines and supporting the government's infrastructure goals. We have completed some of our bridges well before the deadline, bringing them into service sooner than expected. Our reputation is built on delivering what we promise.

How do you ensure a strong company culture across different project sites?

We believe in more than just delivering projects on time; we aim to create a supportive environment for our workers. We pay close attention to their health, their families' well-being, and even their children's education and healthcare. Many of our workers have been with us for eight to nine years and are willing to continue in the coming days because they know that we care about them beyond just their work. This long-term loyalty and mutual respect are vital to maintaining a solid company culture.

How do you integrate innovative technologies into your construction projects to improve efficiency and quality?

Constructing bridges is inherently challenging, but we pride ourselves on building structures that last more than 50 years. We don't just build bridges—we design them too. We've independently designed and constructed about half a dozen bridges and are constantly improving through regular training and by adopting new technologies. This keeps



us competitive and ensures that the quality of our work is second to none.

What advice would you give young professionals aspiring to make a difference in the construction industry?

Nepal may be a lesser developed country but it has untapped potential for infrastructure development. There is so much work to be done — whether on roads, bridges, high-rise buildings, hydropower projects, cable cars, or even metro and railway systems.

Situated between two economic giants, Nepal is a land of opportunity,

especially in construction. Exploiting these opportunities requires a skilled workforce. Nepal offers ample prospects for young professionals eager to make a difference.

Young professionals have an incredible chance to make a real difference. However, many young people like to go abroad because they believe bureaucratic hurdles and regulations are tough to handle.

But the power to change Nepal lies in our hands. If we work together, the next generation can turn Nepal into a paradise through infrastructure development.

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‘We are Doctors in Digital Services’

John Liu, CEO of jumpAD, speaks to Business Frontier about his passion for technology, the innovative digital advertising solutions offered by the AI company and being a ‘Digital Marketing Therapist’

With a strong foundation in engineering and internet programming, **John Liu, CEO of AI firm jumpAD**, has expertly bridged the gap between technology and marketing to help the company emerge as one of the leading digital marketing agencies in Taiwan.

jumpAd, which is also Google Partner company today, not only offers innovative AI-driven advertising solutions but also balances tradition with cutting-edge innovation to ensure sustainable growth for clients and businesses.

In an interview with **Business Frontier**, Liu speaks about his early years in the industry, his passion for technology and the innovative AI-driven advertising solutions offered by his company.

Can you share your background? How did you become involved in technology and digital marketing?

I have an engineering background, and internet programming technology is a subject I have specialised in since I was small. In fact, I represented my school at a popular national-level science exhibition competition and won in the electronic technology category. I was even invited to be interviewed by the then President of the Republic of China.

However, no matter how good technology is, it cannot be promoted well without marketing. Therefore, I started from the basics and invested myself in the field of digital marketing, trying to use online advertising to smoothly expose the merchant's products and services, and attract customers.



What are jumpAD’s core offerings?

We provide AI advertising effect systems for enterprises and I keep reminding company managers that we are not selling, but serving customers by dealing with digital issues, and optimising customer growth tools.

We are doctors in digital services, developing solutions for our clients and I am proud to say that we have obtained the invention patent from the Republic of China and also been awarded with several recognitions from top media houses for our services.

“
I started from the basics and invested myself in the field of digital marketing, trying to use online advertising to smoothly expose the merchant's products and services, and attract customers.”



We do very little proactive advertising or business sales. Ninety per cent of our customers come to us for diagnosis and treatment on their own.

In today's data-driven world, what role does digital marketing play in building a brand?

We cannot live without the internet. Every industry is dependent on it. However, we need to assess which digital tools are appropriate for which industry as it's all about the type of tools and investment ratio used in internet marketing.

A brand's influence can be collected through online public opinion evaluations and its exposure can be amplified through digital marketing. Thanks to the internet, consumers can also communicate directly with a brand.

The internet is full of data, and it is this data that drives the growth of AI, which then recommends high-quality brands to more consumers. For example, YouTube's video recommendations allow more viewers to know the brand, become curious and actively search for it, thereby seeing more brand advertisements and giving viewers more opportunities to become consumers of the brand.

What has been your most significant learning experience in all these years?

We have encountered many problems in the process of serving customers and developing our service system, many of which originated from our own creativity. There have been times when some of our crazy ideas have led to bottlenecks in development. But instead of giving up easily, we came up with new ideas to solve the problem. Perhaps it is this spirit and courage of not admitting

defeat that led us to develop solutions and obtain national invention patents.

These challenges became the core of our experiences and led to the growth of our company. Today, jumpAD is not about being inventive but rather, staying passionate about solving problems in the digital realm for our clients and ourselves. Creating solutions brings us a sense of joy, accomplishment, and honour. In fact, we even call ourselves the 'Digital Market Therapists'.

How do you balance preserving jumpAD's traditional framework with the need to innovate?

I believe that as the Founder and CEO of the company, I am responsible for the company's brand. Innovation must be based on optimising the traditional framework. We can be bold and innovative, but still cannot violate existing traditional legal norms. After all, tradition has gone through many years of regulatory baptism.

Once the two conflict, innovative thinking must be tolerant. We need to think of ways, and constantly find suitable solutions. For example, when we develop digital marketing and artificial intelligence technologies, we often cross the line of personal data privacy. Of course, AI technology research and development must meet the needs of human nature and bring practical help, but it must not cause disgust among consumers.

In addition, if you want to provide innovative services sustainably, you must also be friendly towards global environmental resources and not

accidentally damage the earth's resources in the process of serving your guests.

How is jumpAD leveraging innovation to stay ahead and serve its clients better?

jumpAD provides feasible digital solutions and addresses the pain points of digital transformation for customers. Therefore, we often unexpectedly find innovative solutions while addressing a client's needs.

As a Google Partner, we often accidentally discover Google system problems in the process of serving customers. Through video conferences with the Google Support Team, we explain how the problems occurred, as well as offer our suggestions and debugs. This process can also unexpectedly give us new inspiration.

The problems our customers encounter and the ones we encounter while using Google products are the seeds that spark innovation.

What are jumpAD's future goals and ambitions?

We want to keep providing customers excellent digital marketing solutions and support customer growth, which will in turn lead to the growth of the society and the global environment. What I want is not a one-time service for my clients but a valuable long-term collaboration and growth cycle.

We will also strengthen our online presence so that our ideas and professional knowledge can reach more customers and partners.

Fostering a Culture of Collaboration

Courage G Matsa, CEO of Baker Tilly Central Africa, speaks to Business Frontier about overcoming self-doubt and redefining the accounting landscape of Africa



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Our goal is to redefine the accounting profession in Africa by focusing on digital transformation and sustainability.”

Through sheer determination and a willingness to push past my comfort zone, I developed a sense of resilience that has become the cornerstone of my leadership.

My mission now is to foster an environment where everyone feels empowered to stretch their abilities and reach greater heights.

As the CEO of Baker Tilly Central Africa, what are your most exciting goals and aspirations for the organisation?

Our vision for the future of Baker Tilly Central Africa is ambitious and transformative. We are committed to expanding our presence across this dynamic continent and bringing our expertise to new markets.

Our goal is to redefine the accounting profession in Africa by focusing on digital transformation and sustainability. This will position us as the trusted advisors to clients seeking to navigate challenges and capitalise on opportunities in this rapidly evolving landscape. We aspire to inspire the next generation of accounting and finance professionals to dream big and make their mark on this continent.

The visionary **CEO of Baker Tilly Central Africa, Courage G Matsa** has built an impressive career in the accounting industry overcoming significant personal challenges and embracing the complexities of leadership. His journey, marked by resilience and a steadfast commitment to growth, has shaped him into a leader who drives excellence and inspires the next generation of accounting professionals.

In an interview with **Business Frontier**, Matsa speaks about expanding the company's footprint across the continent with a focus on innovation, digital transformation, and sustainability, and paving the way for future leaders to make their mark.

What personal challenges did you overcome to build a successful career in the accounting industry and how did those experiences shape your leadership style?

My path to success was underlined by a fair share of personal challenges, overcoming which only strengthened me. During my initial years, I battled with emotions such as self-doubt and imposter syndrome, which many young professionals will be able to relate to. However, I refused to let those hold me back.

These experiences taught me the power of perseverance and the importance of encouraging and supporting my team.

What advice would you give young individuals considering a career in accounting, particularly within the dynamic African market?

Embrace the dynamism, complexity, and potential that lie ahead. This profession is not an ordinary one - it is a calling to be a driver of progress, a guardian of integrity, and a catalyst for positive change. The rules may be constantly changing, but that's what makes the journey so exhilarating.

Cultivate a mindset of adaptability, curiosity, and innovation. Develop diverse skills that extend beyond the technical – refine your communication skills, problem-solving capabilities, and strategic vision. Most importantly, I want to advise them to bring an entrepreneurial spirit that sees

challenges as opportunities and is unafraid to forge new paths. This is your chance to be part of something truly transformative – seize it with both hands and witness how you can transform not only your own life but also the very fabric of this continent.

How do you maintain a healthy work-life balance?

In the demanding field of accounting, maintaining a healthy work-life balance is not just a luxury but a necessity. I have learned this firsthand and am committed to passing this lesson on to my team.

Our most significant accomplishments come not from endless toil but the clarity of mind and spirit. Whether it's exercising, pursuing passion projects, or simply spending quality time with loved ones, I encourage professionals to protect that sacred personal space.

Only by nurturing our whole selves can we truly excel in our

professional lives and make a lasting impact. I make it a point to play golf, spend quality time with my daughters and wife, and cultivate friendships that keep me connected to the world outside of work, which is essential for everyone.

How does Baker Tilly Central Africa invest in its talent pool to ensure it has the expertise needed for the future?

Our people are the heart of our organisation. By investing in the growth and development of our talent pool, we are investing in the future of this continent. Our extensive training programmes and mentorship initiatives are designed to empower our team members to reach new heights, constantly push the boundaries of their abilities, and bring their unique perspectives to the table.

We foster a culture of innovation and collaboration, where everyone feels empowered to take on new challenges and contribute to the firm's collective success. By continuously cultivating our human capital, we ensure that we have the agility, expertise, and forward-thinking mindset to meet the evolving needs of our clients and lead the way in this ever-changing landscape.

Baker Tilly Central Africa now operates across four countries. What were the strategic considerations behind this expansion, and how do you ensure a unified approach across borders?

Baker Tilly Central Africa's strategic expansion across multiple countries demonstrates our dedication to serve the African market excellently. Establishing a regional footprint allows us to leverage synergies, share best practices, and deliver high-quality service to our clients.

We understand the importance of adapting to local nuances and tailoring our solutions to the unique needs of each market. Through knowledge sharing and collaboration, our teams work together seamlessly, benefiting from diverse perspectives and regional expertise. This approach enables us to push the boundaries of what's possible, driving progress and innovation across borders.



Demystifying the Complex Realm of Finance

Hana Hamzeh, CEO and Founder, Fifreedomtoday, shares key insights on how to use financial empowerment to make a positive impact on society



A passionate advocate for financial independence and social change, **Hana Hamzeh** founded Fifreedomtoday to provide practical tools and strategies for Arab youth to help them navigate their financial journeys. The media platform today, embodies a vision of financial empowerment and purpose-driven living, which goes beyond wealth building.

In an interview with **Business Frontier**, the **Founder & CEO of Fifreedomtoday**, shares her commitment to democratizing financial knowledge and fostering a future in which financial literacy fuels personal and communal growth.

How has your extensive background in journalism shaped your approach to digital content creation, particularly for Arab youth?

My background in journalism has been instrumental in shaping how I create digital content, especially for Arab youth. Journalism taught me the importance of storytelling, accuracy, and ethical reporting — critical principles in the digital space. With the rise of social media, content must be engaging and informative yet concise, given the shorter attention spans online. My experience allows me to blend traditional journalistic rigor with innovative digital techniques, ensuring that the content is compelling and trustworthy.

For Arab youth, who are increasingly consuming information online, providing content that resonates culturally while

“This experience continues to influence my work, reminding me that journalism is not just about reporting facts but about capturing and sharing the enduring power of hope.”

empowering them with knowledge and tools for their future is crucial. This approach ensures that we inform and inspire the next generation to think critically and act wisely in a rapidly changing world.

Can you share the most significant challenges you faced while transitioning from traditional media to digital platforms?

Transitioning from traditional media to digital platforms was both exciting and challenging. One of the biggest challenges was to adapt to the speed and immediacy of digital content. In conventional media, there's a structured process with multiple layers of review, but digital platforms require real-time updates and rapid responses.

Another challenge was to understand the diverse audience on digital platforms, which requires more dynamic, interactive content, and tailored to various demographics. The shift from long-form journalism to shorter, more visually-driven content was a significant adjustment. Ensuring the same depth of analysis and quality in this new format required a change in mindset and strategy. Lastly, staying updated with the latest technology and social media trends to maintain relevance in the digital space was a continuous learning process.

What drives your passion for financial freedom, and how do you convey this through your platform?

My passion for financial freedom is driven by the belief that true empowerment comes from the ability to make choices that align with one's values and dreams. Financial independence is not just about wealth; it's about having the freedom to live on your terms.

Through Fifreedomtoday, I aim to demystify finance, making it accessible and actionable for everyone, especially Arab youth. We share stories, tools, and strategies focusing on building a life of purpose and meaning, not just financial success. Our goal is to inspire others to take control of their financial futures, see money as a tool for freedom rather than a source of stress, and use their financial power to impact the world positively.

In what ways has your work with humanitarian causes influenced the content and mission of Fifreedomtoday?

Working with humanitarian causes has profoundly shaped the mission of Fifreedomtoday. It has shown me that financial education is a powerful tool for social change. I've seen firsthand how empowering individuals with financial knowledge can uplift entire communities, breaking the cycle of poverty and enabling sustainable development. This experience has inspired me to create content beyond individual financial success. Fifreedomtoday is about building a better world, where economic freedom is a means to contribute to the greater good. I strive to infuse our content with a sense of purpose and responsibility, encouraging our audience to use their financial independence to support causes they believe in, creating a ripple effect of positive change.

What role do you believe blockchain and digital transformation will play in the future of journalism?

Blockchain and digital transformation hold significant potential for the future of journalism. Blockchain technology can enhance transparency and trust in media by providing a decentralized and tamper-proof system for verifying information sources. This could combat the spread of fake news and ensure that content is authentic and credible. Moreover, blockchain can facilitate new business models for journalism, such as content-based micro-payments, allowing journalists to be compensated fairly for their work.

Digital transformation, on the other hand, is revolutionising how news is gathered, reported, and consumed. Artificial intelligence and data analytics enable more personalized

and efficient content delivery, while digital tools allow for greater audience engagement. As journalism continues to evolve in this digital age, embracing these technologies will be crucial for maintaining journalistic integrity and adapting to the changing landscape.

Can you share a memorable moment from your field coverage that impacted you?

One moment that profoundly shaped my perspective was during coverage of a war region in my country, Lebanon. Amidst the devastation, I met a woman who had lost her entire family yet continued to care for orphaned children in her community. Her strength and selflessness in the face of unimaginable loss moved me deeply. This encounter reinforced my belief in the power of storytelling to give voice to the voiceless and highlight the strength of the human spirit.

It was a stark reminder of the human capacity for resilience and compassion, even in the darkest times. It also deepened my commitment to humanitarian causes, driving me to create content that informs, uplifts, and inspires action. This experience continues to influence my work, reminding me that journalism is not just about reporting facts but about capturing and sharing the enduring power of hope.

What advice would you give young journalists looking to make a mark in the digital media landscape?

To young journalists, I would say: Embrace the digital age, but never lose sight of the core principles of journalism—truth, integrity, and empathy. The digital landscape offers endless possibilities, but it also demands authenticity. Be curious, be bold, and let your passion for storytelling guide you. Build your voice and brand by being true to yourself, and always prioritize the stories that need to be told, not just the ones that will get clicks. Engage with your audience, listen to them, and let that connection drive your work. Remember, journalism is not just a job; it's a responsibility to inform, inspire, and make a difference in the world. Let that mission be your compass as you navigate the ever-evolving digital media landscape.

How Mycorrhizal Fungi are Transforming Indian Agriculture

From enhancing soil health to cleaning up pollutants, mycorrhizal fungi are making significant contributions towards environmental conservation, writes **Tarun Ahuja, Founder of AndFungi, a provider of premium, home-grown mushrooms**

In the fertile plains of Punjab, India, farmers have been experimenting with mycorrhizal fungi to boost crop yields. By introducing these fungi into the soil, they've seen a remarkable increase in wheat and rice production, reducing the need for chemical fertilisers. This case study highlights the transformative potential of fungi in Indian agriculture, setting the stage for a broader discussion on their role in sustainability.

Fungi, often overlooked in the natural world, are proving to be indispensable allies in our quest for sustainability. From enhancing soil health to cleaning up environmental pollutants, these organisms are making significant contributions towards environmental conservation.

Enhancing Soil Health and Crop Yields

Fungi form symbiotic relationships with plants, particularly through mycorrhizae, which attach to plant roots



and extend their network deep into the soil. This relationship boosts nutrient absorption, particularly nitrogen and phosphorus, essential for plant growth. Recent studies in India, such as the 2024 research by the Indian Agricultural Research Institute (IARI), have shown that mycorrhizal fungi can significantly increase crop yields and reduce the dependency on chemical fertilisers. This not only promotes sustainable farming practices but also improves soil structure and fertility, leading to healthier ecosystems.

In addition to wheat and rice, other crops like mushrooms, including lion's mane, white oysters, pink oysters, gucchi, and portobello mushrooms, have also benefited from the introduction of mycorrhizal fungi. Farmers in Maharashtra and Karnataka have reported similar successes, with increased resilience to drought and pests. This widespread adoption underscores the versatility and effectiveness of fungi in various agricultural contexts across India.

Environmental Remediation

Fungi are also emerging as powerful agents in environmental remediation. Mycoremediation, the use of fungi to break down pollutants, is gaining traction in India. Certain fungi produce enzymes capable of degrading toxic substances like heavy metals and pesticides into less harmful compounds. For instance, a 2024 study by the National Environmental Engineering Research Institute (NEERI) found that fungi can break down plastics, offering a potential solution to the global plastic waste crisis. By leveraging the natural abilities of fungi, scientists are developing innovative methods to clean up contaminated environments, making our planet safer and cleaner.

In urban areas, mycoremediation projects are being implemented to tackle industrial waste and sewage. Cities like Mumbai and Delhi are exploring the use of fungi to treat wastewater and reduce pollution in rivers and lakes. These initiatives not only improve environmental health but also enhance the quality of life for urban residents.

Mitigating Climate Change

On a global scale, fungi are playing a crucial role in mitigating climate change.



They have the ability to sequester carbon in the soil, reducing atmospheric carbon dioxide levels. This process, known as carbon sequestration, is vital for combating global warming. A recent study published in 2024 by the International Journal of Environmental Science highlighted the potential of fungi to enhance carbon storage in forests and agricultural lands. By promoting the growth of mycorrhizal fungi, we can increase soil carbon storage, thereby reducing greenhouse gas emissions and improving soil health.

In addition to carbon sequestration, fungi contribute to the stability of soil organic matter, which is crucial for maintaining soil fertility and preventing erosion. This dual benefit of enhancing soil health and mitigating climate change makes fungi an invaluable tool in our environmental arsenal.

Innovative Applications in Waste Management

And Fungi, a pioneering company in India, is utilising solid waste to cultivate mushrooms. By converting agricultural and urban waste into a valuable resource, they are not only producing nutritious food but also reducing waste and promoting circular economy practices. This innovative approach exemplifies how fungi can be harnessed for sustainable development.

Moreover, And Fungi focuses on growing home-grown mushrooms, such as lion's mane, white oyster, pink oyster, gucchi, black fungus, and portobello mushrooms, which require significantly less water compared to traditional crops. This method of cultivation not only conserves water but also provides a sustainable

source of nutrition. By reducing water consumption, And Fungi is addressing one of the critical challenges in agriculture, especially in water-scarce regions where this can be a boon.

Expanding Potential and Future Research

The potential of fungi in sustainability efforts is vast and continually expanding. Ongoing research is uncovering new applications and benefits, from genetic modifications to enhance their capabilities to interdisciplinary collaborations driving innovation. By embracing the power of fungi, we can pave the way for a healthier, more sustainable planet.

To fully harness the potential of fungi, it is essential to support research and development in this field. Continued investment in scientific studies and practical applications will ensure that fungi remain at the forefront of sustainable solutions, benefiting both the environment and society.

Educational institutions and research organisations are playing a pivotal role in advancing our understanding of fungi. Collaborative efforts between universities, government agencies, and private companies are driving innovation and uncovering new ways to leverage fungi for environmental and agricultural benefits.

By recognising the importance of fungi and investing in their potential, we can unlock a future where sustainability and environmental health are within our reach. The journey towards a greener, more sustainable India is well underway, and fungi are leading the charge.

Driving Innovation in a Digital Landscape

Shabir Momin, MD & Founder of New Media Holding, shares insights on the evolving landscape of digital media and technology

An award-winning leader and visionary in the digital entertainment landscape, **Shabir Momin** is committed to enhancing user experiences and embracing technological advancements. The **Managing Director and Founder of New Media Holding**, one of leading media networks, Momin delivers a diverse array of content that captivates millions of viewers.

As the driving force behind a digital entertainment major, Momin fosters creativity and collaboration, paving the way for ground-breaking advancements in the industry. With a keen eye for emerging trends, he continuously seeks innovative solutions that resonate with audiences. In a recent interview with Business Frontier, Momin speaks about his inspiring journey, emphasising the importance of resilience and adaptability in overcoming challenges.

What inspired you towards your passion for technology?

Even as a child, I was always inclined towards technology. During my school days, the only subjects that I liked were physics, maths and computers. My keen interest in these subjects fuelled my passion, prompting me to self-teach many advanced topics. By the time I had reached 15 years in age, I was already 8 years ahead and by the time I was 16, I was already an Oracle and IBM professional.

Can you share a pivotal moment that shaped your entrepreneurial journey?

The journey towards entrepreneurship happened naturally with one thing leading to another. However, an important turning point came when I

created a technology working as a CTO in an organisation that my team couldn't understand and sell. So, I decided to pitch it myself to potential clients. When I presented it with honesty, the clients liked my offering and expressed interest in it. Until then, I had thought of myself purely as a technologist never realising that I could do more.

However, my company wasn't focused on going in that direction as every company has its own focus points. So, I realised that since I had built a product from scratch and sold it successfully, I had the foundations of entrepreneurship. This realisation led me forward.

What fuels your drive to deal with the ups and downs of your journey?

Success isn't something that you achieve every day. You work hard consistently, and get success only at certain timelines or milestones. Sometimes, it's 60% or 90% of what you had envisioned, and it is rare that you get 100% success. What I call "success against your own expectations" is often influenced by external factors.

The occasional gratification from these different kinds of wins that empowers entrepreneurs to do more. This cycle is addictive but we can be more balanced by celebrating the smaller successes.

Entrepreneurs often set large goals and become demotivated if they don't achieve them. Instead, setting smaller, attainable goals allows us to experience the joy and satisfaction of success along the way, motivating us to tackle the next challenge.

I also tell my team that they should cherish all their triumphs. At the end of each project, month, or quarter, it's natural and good to reflect on what went

wrong as we learn from it. However, it's crucial not to overlook the good things that we've accomplished on the way. If we focus solely on the negatives, we miss the satisfaction of our achievements.

So, take time to enjoy your successes first, then introspect and reflect on what doesn't need to be repeated. This balance helps one foster a healthier mindset and encourages continued growth.

You have diverse interests – from data science and crowdsourcing platforms to AI and renewable energy. How do you balance them all and what are some of the challenges that you face in doing so?

It's not just about interest but also about evolution. You need to constantly evolve else you will become obsolete and unfortunately, the most challenging part is to be able to evolve fast and in the right direction, and also not just evolve for the sake of evolving.

As an entrepreneur, you may evolve in a direction that you don't like much, but you still need to keep going as it's always about the whole system, which includes a lot of other people, their families, the organisational growth etc.

The good part is if you manage to build good leaders within your team, they take over a lot of this process. I call them captains of ships. Every function, micro function, department, vertical, business, has different captains of ships and I tell them clearly that if they don't call me, I'm happy as that means everything is going smoothly. I am blessed with a lot of amazing people in my team and believe that each one of them is a micro entrepreneur.

What excites you about the future of technology?

My generation has been extremely fortunate to see many exciting changes in the field. From manual and hand dialed landline phones to smartphones and smart headset, human solutions to now AI-created solutions and automation, I don't think any other generation will see all of this in one lifetime.

But with AI taking over the learning part and consolidating and presenting global information in a more engaging format, the next five years are going to be magical. Lot of things will change from how we commute to how we talk, interact and get information. I think the key lies in being more adaptive than reactive

You won the Entrepreneur of the Year in 2013 and 2018. How did that impact you professionally and personally?

I think any recognition makes you feel amazing. For business leaders, it's like an invisible boss giving us a pat on the shoulder and it really reassures us that we are headed in the right direction. It fuels us to do more, do better, create multiple solutions and basically, just keep going.

What advice do you have for young entrepreneurs, who want to build their own empire in the near future?

I work a lot in the startup ecosystem and feel that most entrepreneurs make two major mistakes. Firstly, they are busy making business plans to please investors in the initial stages when they should be sitting, thinking and conceptualising. Once they get the money from investors, they end up doing something that they hadn't intended to do in the first place in the business plan.

Secondly, a lot of professionals think more after the product is launched. Planning and changing too many things as you are delivering can become a huge problem and a significant percentage of entrepreneurs can avoid this if they plan carefully beforehand even if it takes longer.



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Success isn't something that you achieve every day. You work hard consistently, and get success only at certain timelines or,, milestones.”



COLOGNE-BASED VAMO SECURES OVER €7 MILLION

The start-up will use the funds to help customers save billions in heating



Vamo, a Cologne-based startup streamlining the switch to a high-efficiency heat pump, has expanded its seed round to over €10 million. After raising €3 million in 2023, Vamo has now additionally secured more than €7 million in an oversubscribed seed extension round. Led by Berlin's Extantia Capital and Munich's GET Fund, the fresh capital will be used to establish Vamo as a leading brand in green heating, scale its national partner network, and further develop its digital service offering. Existing investors caesar., neosfer, and Realyze also participated in the round.

Launched in 2023, Vamo is on a mission to accelerate the transition to sustainable heating. The company helps customers switch from oil and gas to a modern heat pump system in less than 30 days, ensuring reliable and efficient operations thereafter. Vamo has developed a proprietary software solution called HeatOS to optimize the customer journey from 'lead to heat', which manages the complex supply chain in the background. After installation, the heat pumps are connected to the internet and monitored and optimized in Vamo's control room,

which ensures reliable performance for decades, maximizing efficiency and minimizing energy consumption.

This way, Vamo is building the fastest-growing network of interconnected heat pumps – the Heat Fleet™ – forming the backbone of a smart system that adapts to fluctuating energy demand and optimizing energy consumption. A smart dispatch network that has the potential to save billions of euros by reducing the need for costly grid expansion and infrastructure costs.

"We will render heat pumps a no-brainer for mainstream customers, making it risk and burden-free for homeowners to switch to the cheapest form of heating," said Dr. Jan Ossenbrink, Co-Founder & CEO of Vamo. "All of this while earning money from stabilizing the power grid of the future. The new funding will allow us to seize the Edison moment in green digital heating."

Vamo's rapid growth is a testament to the growing demand for sustainable heating solutions. According to the International Energy Agency (IEA), heat pumps have the potential to cut global CO2 emissions by at least 500 million tonnes by 2030. In just six months,

the company expanded from its base in Cologne to a nationwide presence, growing sixfold year-over-year. Today, Vamo manages hundreds of smart heat pumps across all 16 federal states in Germany, driving forward the transition to greener, more efficient heating.

"Vamo is set to lead the future of sustainable heating," added Joern Carlos Kuntze, Co-Founder & Partner at Extantia Capital. "We're thrilled to back a team proving that the transition can be faster, more affordable, and capable of saving customers millions. At Extantia, we believe real innovation delivers green solutions at a discount, not a premium – and that's exactly what Vamo is achieving."

"Vamo's approach to heating is both efficient and impactful," commented Florian Löbermann, Partner at GET Fund. "By using data to manage heat pump installations, they reduce energy waste and help stabilize the grid. This method directly addresses key challenges in energy use, offering a well-designed solution that cuts carbon emissions and lowers infrastructure costs. We are eager to support Vamo as they expand and continue driving these meaningful results."



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