

BUSINESS FRONTIER

**The Leading Voice of
Business Excellence**

**Issue 2 | Volume 2
March - April 2025**

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of Early Education
in the UAE



**GLOBAL GROWTH AND LOCAL IMPACT:
STA. LUCIA MARKETING'S
VISION FOR THE FUTURE**

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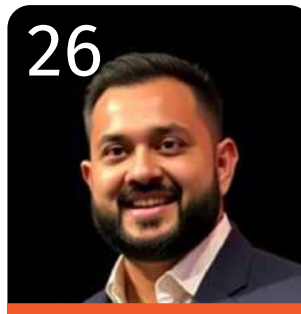
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From the EDITOR

Dear Readers, _____

“The future belongs to those who believe in the beauty of their dreams.”

This timeless quote from Eleanor Roosevelt reminds us that every bold idea begins with belief—and belief is where transformation takes root. In today’s ever-evolving world, transformation is no longer a trend—it’s the heartbeat of progress. This edition of **Business Frontier** brings together leaders who aren’t just navigating change, but boldly shaping what comes next—with purpose, creativity, and empathy at the core.

Whether it’s Alex Mead’s mission to make customer experience intuitive and deeply human, or Tomy Thomas’ unwavering commitment to building work cultures that value people as much as performance, every conversation in these pages reminds us that real leadership begins with people.

In our cover story, Liezel Tuason-Magpoc shares how Sta. Lucia Marketing is not just selling real estate, but helping overseas Filipinos invest in their futures with confidence and care. Meanwhile, Roshan George Thomas offers a compelling vision for human-centric AI, grounded in ethics and designed for real-world impact.

What ties all these stories together is a shared belief: that sustainable success comes from clarity of purpose and the courage to lead with heart.

As always, it’s our privilege to bring you these stories—the ones that start with purpose—and end in impact. May they spark new ideas, conversations, and inspiration.

Until then,
Happy Reading!



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Redefining Customer Experience with Innovation

Dynamic CX leader **Alex Mead** talks to **Business Frontier** on how AI and employee empowerment are transforming customer experience

With a relentless drive to reshape outdated customer service models, **Alex Mead** is not just a leader—he's a driving force in the CX space. For over 20 years, he has been transforming customer experience for global giants, digital disruptors, and even start-ups. His guiding principle, "Customer service shouldn't be a battle—it should be effortless, intuitive, and human", previously drove a digital-AI 4,000+ FTE transformation, significantly improving CSAT, revenue and global performance, whilst cutting costs by 40% through digital innovation, & performance uplift.

The recipient of several industry awards for customer transformation initiatives and teams he has led, Mead's proven frameworks, EPIC CX (Easy, Personalised, Intuitive, and Contextual experiences) and TIME EX (Time, Information, Motivation, and Empowerment), ensure that employees are equipped and motivated to deliver exceptional service.

Now, as he works with forward-thinking companies on AI-driven customer experience, Mead is at the forefront of shaping the future of customer service. In a recent conversation with **Business Frontier**, he discusses how the future of customer experience lies in brands simplifying interactions and empowering customers to take control of their own journeys.

Can you share some of the standout achievements in your career that you are most proud of?

Over the course of my 20+ year career, I've led customer experience (CX) and



service transformations on a global scale. This includes scaling a Greenfield BPO Contact Centre startup to several hundred employees in just one year, delivering £38M in operational savings, and achieving a 20% uplift in NPS for a global airline group. At a major multinational company, I implemented predictive analytics that reduced service costs by £24 million and cut call volumes by 80%, and at a travel company an amazing 99% of our customers stated they would book with us again. I also created the entire CX strategy for a new digital bank in KSA which has some class leading & unique service experiences.

However, the achievements I'm most proud of aren't just the numbers—they're about empowering teams to excel. My EPIC Customer Experience (CX) framework, which stands for Easy, Personalised, Intuitive, and Contextual experiences, serves as the foundation for every transformation I lead. I also place a strong focus on TIME Employee Experience (EX), which ensures that employees have Time, Information, Motivation, and Empowerment to succeed. This holistic approach enables teams to deliver exceptional experiences consistently, fostering both customer satisfaction and employee engagement.

I believe that creating great experiences for both customers and staff is the true measure of success.

How would you describe your leadership style, and what core principles guide your approach?

I lead with clarity, empathy, and a strong sense of accountability. My leadership style is direct and hands-on; I believe in giving teams the Empowerment to take ownership and make decisions, and do what is right for the customer, not just rigidly sticking to standard scripts. Delivering great service experiences to customers, when they are truly needed, is what truly inspires me. I'm not one to lead from behind a dashboard, I stay engaged with my teams and the work we're doing.

At the heart of my leadership is the belief that service leaders must remove friction for both customers and employees. By simplifying processes and fostering a supportive environment, we can build high-performing, motivated teams. This approach drives the EPIC service experiences we aim to deliver—



**“
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 great experiences
 for both customers
 and staff is the true
 measure of success.
 ”**

experiences that are Easy, Personalised, Intuitive, and Contextual. Ultimately, my focus is on creating an environment where both employees and customers feel valued, leading to outstanding results and continuous improvement.

How have you contributed to shaping GenAI and digital CX transformation?

I've worked with brands to integrate GenAI in ways that enhance customer experiences, rather than just automating processes. This includes developing natural language interfaces that understand not only customer sentiment but also their specific needs, offering personalized and contextual interactions. On the agent side, GenAI supports with tools like auto-case summarization and real-time assistance. However, the key to successful digital transformation lies not just in technology, but in creating a culture of

enablement. I focus on embedding these innovations alongside human-centred principles, ensuring both customers and teams benefit from the technology. Ultimately, AI should simplify the customer journey, not complicate it, and my role is to ensure that balance is achieved.

How do you adapt to global customer service expectations?

Globally, customers crave one thing above all: effortless service. While GenAI has huge potential to enhance CX, too many organisations are skipping the basics. I focus first on fixing core journeys, then layering the right tech where it truly adds value. My approach is to build seamless, omnichannel experiences — from self-service to hightouch — that flex across cultures and customer types. Customers should always be able to choose how they interact, and feel valued regardless of channel. If AI and automation are deployed properly, customers embrace them. But when journeys are broken or data is patchy, even the smartest tools frustrate. Before scaling GenAI, map the experience, empower your teams, fix the foundations. Then the results will come. GenAI in CX has incredible potential, but it also comes with great risk.

‘Employee Engagement is the Backbone of a Thriving Organisation’

In a conversation with **Business Frontier**, **Tomy Thomas, Senior Vice President – Human Resources at Krisumi Corporation**, talks about his leadership philosophy, the motto of the company and how he envisions the future of urban living

If there's one thing that sets **Tomy Thomas** apart, it's his unwavering commitment to people. With over 30 years of experience in leadership and people practices, he's built a reputation for creating cultures where employees thrive and organisations succeed.

Currently, he is the **Senior Vice President – Human Resources at Krisumi Corporation**—a unique joint venture between Japan's Sumitomo Corporation (boasting a 400-year legacy) and India's Krishna Group, renowned in the automotive industry. This collaboration blends Japanese craftsmanship with Indian hospitality, offering world-class residential and commercial spaces that set new benchmarks in urban living.

Under his leadership, the organisation has repeatedly earned the prestigious 'Great Place to Work' certification—considered the gold standard in workplace assessment and recognition worldwide. The company has also been certified as one of the 'Dream Companies to Work For', reflecting its deep commitment to the well-being, growth, and success of its team members while fostering an exceptional workplace culture.

Thomas' dedication to leadership excellence also hasn't gone unnoticed — he has been honoured as one of the '10 Most Admirable HR Leaders in India



2024' and 'HR Champion of the Year 2024', to name a few.

The sport enthusiast is also deeply invested in community upliftment, sustainable farming, and educational initiatives and embodies a well-rounded approach to life. In a conversation with **Business Frontier**, Thomas talks about his leadership philosophy, the motto of Krisumi Corporation, and how he envisions the future of urban living.

Given your experience across diverse industries like real estate, hospitality, and manufacturing, how do you adapt HR practices to meet the unique needs of each sector?

My strategic HR experience across diverse industries like real estate, hospitality, and manufacturing has taught me that while the core principles of HR - employee engagement, performance excellence,

and leadership development - remain universal, the way these principles are applied must be tailored to the specific needs of each sector.

In my 20-year-long journey in real estate sector, I've had the privilege of shaping various organisations' cultures, people practices and HR strategies from the ground-up, guiding companies through significant growth and transformation.

“
 By combining data-driven insights with empathy and personalised communication, I ensure that technology serves as an enabler rather than a substitute for human interaction.”

Two prominent multi-national real estate companies that I have worked for – Emaar MGF and Krisumi Corporation – are known for high-performance working culture, people development, employee engagements, and having a happy, healthy and positive work environment.

In the real estate sector, where sales, project timelines and site-specific work are crucial, HR practices need to be adaptable to fast-paced environments. I've developed world-class HR system; best people practices and policies that ensure flexibility while maintaining a strong organisational culture. For example, the 'Homecoming Experience', our innovative onboarding programme, helps new employees quickly integrate into the company culture, an approach particularly valuable in real estate, where team cohesion is essential.

For the hospitality sector, where employee satisfaction and service excellence are paramount, I've focused on creating an environment where employees feel valued and motivated to deliver exceptional customer experiences. Establishing sports infrastructure, innovative employee engagement programmes, effective career development programmes, multi-skilling, training and promoting wellness have been a part of fostering a work environment that enhances physical and mental well-being - something critical in a high-pressure, customer-facing industry like hospitality.

In the manufacturing sector, operational efficiency and safety are the primary focus. HR practices in this industry must emphasise continuous skill development, adherence to safety protocols, and creating a culture of innovation. By aligning leadership development and safety programmes with the operational needs of the business, I have helped foster a culture of accountability and growth, ensuring that employees remain engaged and empowered even in a more structured, process-driven environment.

Employee engagement is crucial for business success. What strategies have you found to be most effective in maintaining employee morale and driving productivity?

Employee engagement is the backbone of a thriving organisation, and I have introduced several people-centric initiatives that foster a positive work culture and high-performance environment.

A hallmark initiative is the 'Homecoming Experience', designed to make employees feel valued, welcomed, and connected from day one. This immersive onboarding programme ensures seamless integration, reinforcing our core values and people-first culture.

Understanding the role of sports in workplace engagement, I spearheaded the development of sports facilities, including a cricket ground, volleyball court, badminton court, and mini-golf course. The introduction of corporate cricket matches and Krisumi Sports Day, featuring track and field events, football, and team-based competitions, has significantly enhanced teamwork and motivation.

'Women's Day' and 'Father's Day' are other impactful initiatives aimed at promoting gender diversity, leadership development, and mentorship. Through networking events like monthly birthday celebrations, new joiners' introductions, appreciation day, environment day, festival celebrations like Lohri, Holi, Independence Day and empowerment programmes, this initiative has created a more inclusive and supportive environment for all.

A deeply personal initiative, the 'Newborn Baby Programme', involves visiting the homes of employees to



welcome a baby, offering personalised gifts and celebrating their milestone. Another programme, the 'Meritorious Student Award', recognises children of employees for academic excellence, instilling a culture of aspiration, pride and family.

How do you approach performance management to ensure employees stay aligned with the company's goals and objectives?

The Performance Management System (PMS) in our company is a programme developed to enable all employees to deliver their best - for themselves and for the organisation. The idea is to ensure that each employee is connected directly to the objectives of the organisation and has an opportunity to contribute directly to its welfare and the growth.

It is also about enabling each one to create a unique space for themselves so that their contribution could clearly be noticed, commended and rewarded. Because at the core of our business philosophy lies a deep desire to see our people reach the peak of success, which is not just professionally rewarding but also personally enriching. We manage performance through well-defined SMART KRAs, well-described competencies, performance counselling and awesome recognition of their performances.

We also truly believe that each one of our employees has a tremendous innate capability to think extraordinarily and deliver superlative performance each and every time.

With the growing reliance on technology in HR, how do you strike a balance between leveraging HR tech tools and ensuring that HR remains a human-centered function?

As HR technology continues to evolve, I believe in striking the right balance. While HR tech tools streamline processes such as recruitment, performance management, and employee engagement, they should complement, not replace, the human touch that is essential to building meaningful relationships and understanding individual needs.

We use HR tech to enhance efficiency, such as automating tasks and using data analytics to drive decision-making. However, the true strength of HR lies in its ability to connect with employees on a personal level, nurture their development, and provide support during both professional and personal challenges.

By combining data-driven insights with empathy and personalised communication, I ensure that technology serves as an enabler rather than a substitute for human interaction. Technology frees up time for HR professionals to focus on strategic, people-oriented initiatives, creating an environment where employees feel valued, supported, and engaged. This balance allows HR to remain a trusted partner in driving both organisational success and employee well-being.

As a senior HR leader, how do you inspire and lead your team to create a collaborative and high-performance environment within the organisation?

My approach to fostering a collaborative and high-performance environment revolves around trust, clear communication, and empowerment. I believe in leading by example, demonstrating the values of transparency, integrity, and accountability in every action. I encourage my team to embrace these values and lead with empathy, creating an atmosphere where collaboration thrives.

The company focusses on developing a culture of open communication where feedback is constructive and welcomed. Regular one-on-one meetings, and feedback loops ensure that every team member feels heard, valued, and aligned with organisational goals. We prioritise on clear targets, regular performance counselling, leadership development, offering training and opportunities for growth to inspire functional teams to excel and innovate.

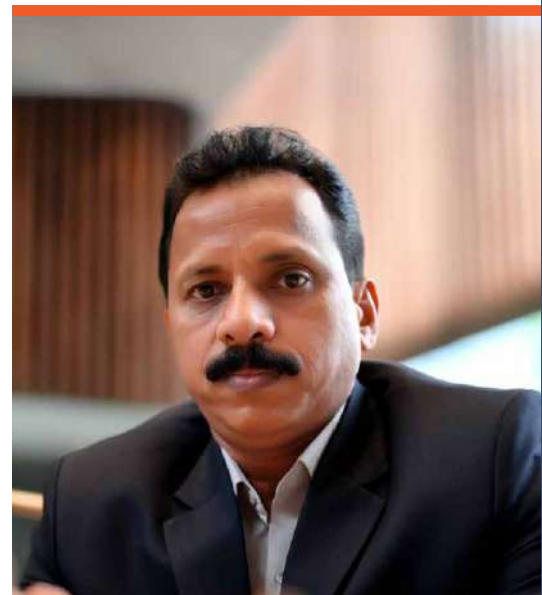
Additionally, we emphasise the importance of recognizing and celebrating achievements, both individual and collective. By creating a supportive environment, we empower teams to take initiative, share ideas, and work together towards common goals.

What are some of the key HR trends you see shaping the future of the industry, and how is your organisation adapting to these changes?

Several key HR trends shaping the future of the industry include the rise of AI and data analytics, a focus on employee well-being, and the shift towards remote and hybrid work models. As companies increasingly rely on technology for recruitment, performance management, and employee engagement, HR is becoming more data-driven. This allows for better decision-making, personalised development plans, and improved talent management.

We are embracing these trends by integrating advanced HR technologies that streamline processes and enhance employee experience. We are leveraging data analytics to gain deeper insights into employee performance, engagement, and retention, allowing us to proactively address any concerns and optimise talent strategies.

Additionally, we recognise the growing importance of employee well-being, so we've introduced wellness programmes and initiatives like our sports infrastructure, promoting physical and mental health. We're also adapting to the evolving work landscape by supporting flexible work arrangements, ensuring that our employees can thrive in both remote and on-site environments. These efforts help us maintain a high-performance culture while prioritizing employee satisfaction.



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Global Growth and Local Impact: Sta. Lucia Marketing's Vision for the Future

Liesel Tuason-Magpoc, President and CEO of Sta. Lucia Marketing, shares insights on the company's growth, challenges, and future vision for real estate development in the Philippines and beyond

Liesel Tuason-Magpoc, President and CEO of Sta. Lucia Marketing, has been at the helm of one of the most innovative real estate marketing companies in the Philippines. With a keen sense of vision, leadership, and a focus on both local and international markets, Liesel has successfully expanded Sta. Lucia Marketing's reach to Filipinos around the world, offering them investment opportunities in real estate developments across the Philippines.

In an interview with **Business Frontier**, Liesel shares insights into the company's global expansion, the challenges of catering to both local and overseas Filipino markets, the impact of technology on the real estate sector, and her leadership journey in a constantly evolving industry.

Sta. Lucia Land has seen impressive growth internationally. How do you balance catering to both local and international markets, and what unique challenges do these different markets present?

Sta. Lucia Land has grown significantly, and being its sales and marketing



partner, it's always been a privilege for us at Sta. Lucia Marketing to contribute to that growth. Locally, our majority of buyers are still overseas-based Filipinos who are working and living abroad. These are the individuals we were unable to reach through our international offices. Here in the Philippines, we recruit agents, often asking them to leverage their personal connections abroad, be it through relatives or acquaintances, to market the properties.

However, abroad, we face quite a few challenges. Filipinos working

overseas are busy, and have free time only during the weekends. We had to develop a system where we engage reliable agents who can help us connect with professionals, particularly in countries like Singapore, where we have an office targeting engineers and IT consultants. In Dubai, it's a bit different, with over 700,000 Filipinos living there, many of whom have other life priorities. Our challenge, then, is to teach them the importance of investing in something that will secure their future, especially when most of them are already working hard to support their families.

Every country has its own profile, which makes it even more important for us to understand what drives each Filipino market. We also need to comply with regulations when setting up offices abroad, which often involves high rental costs and operational concerns. We have a small, tight-knit team of staff who are trained in both local and international business to address these complexities.

How do you envision the role of technology transforming the real estate sector, and what steps is Sta. Lucia Land taking to stay ahead of these changes?

The role of technology in our business has grown immensely over the years. Just ten years ago, marketing real estate was

all about leafletting, door-to-door campaigns, use of outdoor collaterals like billboard and newspaper print ads. Today, with advancements in technology, we heavily rely on social media. We create content—videos and photos—and share these with our agents, giving them the tools they need to attract and engage prospective buyers. We also teach our agents how to use paid campaigns, how to boost posts, and how to create their own advertising initiatives.

One of the biggest transformations has been in how we connect with our clients. Since many of our customers are based abroad, virtual tours have become a key tool for us. Rather than asking our clients to fly back to the Philippines to see properties, we give them the opportunity to view properties virtually.

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I have always believed in being a hands-on leader, personally dedicating time to provide various types of training for our sales partners and employees.
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With tools like Google Maps and other visualization platforms, we provide them with an almost complete picture of the property and its surrounding areas. We also have a web booking system that logs transactions automatically, allowing us to track sales and provide real-time updates.

We also provide comprehensive training programs on social media marketing to enhance the selling skills of our sales partners and equip them with tools and knowledge needed to effectively leverage social media platforms for their growth.

As a leader, what has been the most rewarding part of building Sta. Lucia Marketing and expanding its reach globally?

I think the most rewarding part has been the impact we've made on Filipino families who have invested in real estate. Many of them have been working abroad for years, and they have saved money but haven't yet invested in something long-term. Real estate is often a foreign concept to some, so being able to educate them on how purchasing property is an investment that appreciates in value over time feels truly fulfilling. It's not just about helping them buy a home; it's about securing their future, and that's the real reward for me.

Another rewarding aspect is seeing our sales partners and employees happy and productive, knowing that they're also part of something that brings about positive change in the lives of many Filipinos. We often hear from our clients about how much they appreciate our office presence abroad, as it shows that we're serious about providing them with trustworthy investments. It's gratifying to know that our hard work is making a difference.



Being in a leadership role for many years, what lessons have you learned that you believe is critical for aspiring entrepreneurs or leaders?

I have always believed in being a hands-on leader, personally dedicating time to provide various types of training for our sales partners and employees. I personally believe that investing in their development is crucial to ensuring they are not only capable and confident in their roles but also reliable and aligned with our organizational goals. By taking an active role in their growth, I aim to empower them with the skills, knowledge, and support they need to excel, fostering a culture of continuous learning and success.

One key lesson I've learned, and I often share with my team, is the importance of focus. In our industry, there are many different developments and projects to promote, but you can't tackle them all at once. It's vital to focus on one project or development that you truly believe in, especially in a market as dynamic as ours. If you believe in what you're selling, others will too.

Trust is another important lesson. Trust in your employees, customers, and the business you're in. Your employees are your partners in achieving your goals,

and you have to trust them to deliver on what they've promised. Similarly, trust your customers to make wise decisions, and always be upfront with them. We always aim to deliver what we promise, and this builds long-term loyalty.

You've successfully navigated the complexities of both local and international markets. How do you manage the stress of such a dynamic and demanding role, and what keeps you motivated on tough days?

Motivation comes from seeing how we've come and knowing that the work we do truly matters. When I see customers invested in our projects, and when Sta. Lucia Land entrusts us new projects to market, that trust drives me forward.

Our employees and sales partners motivate me as well. Seeing their success and knowing that their efforts are making a positive impact on other lives can be incredibly motivating. It's a testament to the power of team work, dedication and the shared goal of helping others achieve financial security and growth.

On tough days, I always remind myself why I'm doing this — why I started this

journey in the first place. Having the love, encouragement, and support of my family is the most powerful motivator in my life. Their belief in me and their willingness to stand by me, even when it means sacrificing time together, shows how much they value my dreams and aspirations. With a full schedule, it's easy to get overwhelmed, but knowing that I'm creating opportunities for my sales partners, employees, customers and Filipinos is the fuel that keeps me going.

How do you manage to strike a balance between your professional and personal life?

I value my work and also prioritize family time. I dedicate time to my family ensuring we share meaningful moments together especially on Sundays. Sundays are also for church. This allows me to stay connected to my faith and give back to the community while strengthening our family bonds.

I feel inspired to work harder when I think of my four sons. I make sure to spend quality time with them especially during our international and local travels during holidays.

When I'm not working, I have a full social life. I also spend some weekends with friends, we travel, hang out, exercise and dine out. This social aspect, along with





family time, helps me maintain a healthy life-work balance and keeps me refreshed.

Looking ahead, what's your vision for Sta. Lucia Marketing in the next 5-10 years, and how do you plan to adapt to the evolving needs of your clients and partners?

In the next few years, we're focused on expanding our offices both locally and internationally. We're opening new offices in Dumaguete, Siargao, and General Santos, and internationally, we're looking to open additional offices in Greece, Germany and Switzerland. We've also been in touch with networks in Canada, and we're hoping to expand into that market as well. We continuously assess the potential of different locations to make sure we're always offering the best investment opportunities for Filipinos around the globe.

In today's fast-paced real estate industry, staying ahead of the latest technological advancements is crucial to reaching more clients and delivering exceptional service. By continuously keeping abreast of emerging tools and trends — such as virtual property tours, AI driven analytics, and digital marketing platforms — we empower our sales partners with cutting-edge resources to enhance their effectiveness. Sharing these innovations with our team ensures they can confidently offer real estate investment to Filipinos wherever they are in the world, leveraging technology



to connect, engage, and serve clients more efficiently and globally.

The real estate industry is constantly evolving. What key trends do you see shaping the future of real estate development, both in the Philippines and the APAC region?

In the Philippines and across Asia Pacific, the key trend I see is the rise of theme-based developments. People want to live in spaces that offer more than just the basics—they want an experience. For instance, in Siargao, where we're developing a residential

subdivision, we're taking inspiration from the area's resort atmosphere to create a residential community that reflects the charm of its surroundings. These kinds of developments, which blend both lifestyle and practicality, will likely become more prominent in the coming years.

Similarly, we've noticed that many of our clients are looking for developments that offer a strong sense of community, like gated communities with lakes, golf courses, and even shared amenities. Real estate developments will continue to evolve to meet these changing demands for lifestyle-centric, value-driven investments.

Leading Telecom Innovation in Mongolia

In an exclusive interview with **Business Frontier**, **Koji Kurushima**, CEO of **MobiCom Corporation LLC**, discusses the evolving role of telecom in driving digital transformation and shaping business growth in emerging markets

The visionary **CEO of MobiCom Corporation LLC, Koji Kurushima**, has played a pivotal role in transforming the telecommunications landscape in Mongolia. With a strong academic foundation from Waseda University, Koji has leveraged his leadership expertise to drive innovation and growth in the telecom industry. His career has been deeply influenced by his passion for technology and global business, leading him to pursue opportunities that enhance business operations and customer experiences in emerging markets.

Under his leadership, MobiCom has focused on utilising telecom infrastructure to create value through applications, platforms, and services, aiming to be a key enabler of both business and lifestyle for consumers. Koji encourages his team to explore new opportunities, continuously adapting to rapidly changing market demands. His results-driven approach has positioned MobiCom as a forward-thinking leader in the telecom sector.

In an exclusive interview with **Business Frontier**, Koji discusses the evolving role of telecom in driving digital transformation and shaping business growth.

What inspired you to enter the telecom industry, and what was your journey like in the early years of your career?

As a Japanese, I grew up alongside the evolution of technology. During my high school years, pagers were popular in Japan. When I entered college, PHS and mobile phones, along with home internet services like ISDN and ADSL, began to take off. These experiences sparked my desire to share



similar technological advancements with people in other countries, which led me to pursue a career in a company with a global presence in the telecommunications industry.

Unfortunately, early in my career, I wasn't able to join the global business sector I had initially hoped for. Instead, I found

myself working in areas like corporate strategy, new business development, and marketing. Although I momentarily drifted from my original ambitions, these diverse experiences have significantly shaped who I am today, helping me become a more well-rounded and structured business professional.

What motivated you to join MobiCom and how did your early career experiences and learnings prepare you for your role?

I initially joined Mobicom after working at KDDI, one of its shareholder companies. I received the offer while working on another assignment, and since it was an opportunity to go global and work for a non-Japanese company, I immediately accepted. I was particularly drawn to roles that were not routine and required me to search for answers and solutions. Given that Mongolia was a completely unfamiliar market for me, and it was an opportunity to test my global potential, I didn't hesitate to seize the chance.

Once I joined KDDI, I had the opportunity to work across multiple business domains, including strategy, business development, company turnover, group company management, and marketing. Each role presented a new set of challenges, and overcoming these difficult environments with tangible results has given me the confidence to take on this new role at Mobicom.

How do you see the role of AI evolving in the telecom sector, and how is MobiCom positioning itself to stay ahead of these trends?

Many people, including myself, view AI as a technology that will support and enhance human activities. In business, AI will play a key role in automating processes and enabling more efficient operations. For instance, data analysis, which typically takes time to understand current trends and inform business decisions, can now be completed in seconds with AI. Additionally, with the rise of generative AI, even content creation can be supported, significantly reducing the time and effort required for execution.

At Mobicom, we provide services to both consumers and businesses, and we've implemented AI in areas such as customer classification, customer prediction, and asset management. These applications help us make our operations more efficient and improve the quality of our services. As a company, we encourage our employees to experiment with new technologies,

enabling us to be early adopters of trends before introducing them to our customers.

As the CEO of MobiCom Corporation, what leadership strategies have been most effective for you in navigating such a dynamic industry? How do you keep your team motivated?

From my experience, the encouragement of management and employees is crucial for thriving in this dynamic industry. As human beings and business professionals, we all have our strengths and weaknesses. The key to maintaining competitiveness and ensuring the

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AI will play a key role in automating processes and enabling more efficient operations. For instance, data analysis, which typically takes time to understand current trends and inform business decisions, can now be completed in seconds with AI.
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sustainability of an organization is how effectively you can maximise the potential of the entire team.

I'm not a charismatic leader by nature, but I focus on encouraging my team to explore new initiatives and business opportunities, rather than sticking to what we've always done. While new initiatives may not always succeed, progress is impossible without taking risks and facing challenges.

As a leader, I also prioritise the understanding that we are not perfect, and mistakes are inevitable. However, it's essential that we don't repeat the same mistakes. Identifying the root cause of an issue is critical in recognising what went wrong and preventing future risks. For this reason, a leader must sometimes dive into the details and provide guidance to the team, ensuring that we learn and improve from each experience.

Having held key roles including that of Chief Marketing Officer and now CEO, what advice do you have for aspiring leaders in the telecom industry?

I believe a leader must pave the way for the team. If a leader is uncertain about the direction, the entire team will also be left in confusion. In the telecom industry, which serves as a critical infrastructure and value provider to both consumers and enterprises, it's vital to have a deep understanding of the market and a strong curiosity about its future. The ability to envision where the market is headed is key to being effective both today and tomorrow.

Furthermore, as technology evolves rapidly, staying informed about the latest technology trends and use cases is essential. This knowledge gives leaders, especially in emerging markets, a competitive edge, enabling them to make informed decisions and lead effectively in an ever-changing landscape.

What do you think the telecom industry will look like in five years, and how is MobiCom preparing for it?

I believe the global telecom industry will increasingly focus on value creation beyond just infrastructure, through applications, platforms, and services that act as business enablers or lifestyle supporters. Those companies that remain focused solely on infrastructure may eventually become pure utility providers and could face challenges in sustaining growth, as the demand for usage will largely depend on service providers at the upper layers.

Mobicom is also evaluating future opportunities and threats from this perspective, exploring ways to serve our customers by combining our infrastructure with applications and services in collaboration with our partner companies. Our goal is to ensure that customers continue to engage with our network. Given the rapid diversification of customer preferences and demands, it's a process of trial and error. We need to consider multiple initiatives to effectively reach and serve our customers.

Shaping the Future of Early Education in the UAE

In an interview with **Business Frontier**, **Natasha Shaikh, Co-Founder & CEO of Kinder Castle Nursery and Founder of Rainbow Valley Nursery and Kids Unlimited**, reflects on her transformative journey



A dynamic leader and visionary in early childhood education, **Natasha Shaikh** committed to creating nurturing, inspiring environments for young children. As the **Co-Founder & CEO of Kinder Castle Nursery and the Founder of Rainbow Valley Nursery and Kids Unlimited**, Natasha has made a significant impact on the industry. Her passion for holistic development, coupled with her dedication to empowering both children and educators, has led to the successful launch of multiple nurseries, preschools, and a kids' fitness centre.

Shaped by her experiences as a mother of four, Natasha has become a trailblazer in fostering community engagement and driving innovation in education. In an interview with **Business Frontier**, she reflects on her transformative journey, sharing her insights on the evolution of early childhood education and the values that have fuelled her success.

What are some important facets of your life and professional journey that you wish to highlight?

My journey as a leader in the education sector is deeply rooted in three core aspects: passion, innovation, and empowerment. Being a mother of four has profoundly shaped my perspective on early childhood education. It has given me a unique understanding of what families need and how important it

is to create environments where children feel safe, loved, and inspired to learn.

When it comes to professional growth and entrepreneurship, I've had the privilege of managing multiple successful nurseries, preschools, and a kids' fitness centre, which have taught me the importance of blending educational excellence with strong operational management and innovative programs. I've also embraced marketing and community-building strategies to create lasting impacts.

I'm passionate about empowering educators and staff; building strong teams and firmly believe in educating the whole child—fostering his or her cognitive, social, emotional, and physical growth. I also firmly believe that women can excel as leaders while balancing family life and want to inspire other women to pursue their ambitions without fear of limitations.

Give us a glimpse of your educational journey. What led you to foray into the field of early education?

My educational journey has been both personal and professional, deeply influenced by my experiences as a mother and my passion for nurturing young minds. I began my career with a strong belief in the transformative power of education and a desire to create a lasting impact on children's lives.

What truly led me to foray into early education was witnessing the formative nature of the early years in shaping a child's development. As a mother of four, I've observed firsthand how crucial those years are in building a foundation for lifelong learning, confidence, and creativity. This understanding inspired me to take the leap into the field, where I could combine my love for children with my drive to create environments that inspire curiosity and growth.

Additionally, I realized there was a gap in providing holistic education that nurtures not just academics but also social, emotional, and physical development. I wanted to fill that gap by building programs and centres that empower children to explore their potential in all areas. My journey has been about bridging that vision with practical innovation, ensuring every child in my care receives the best possible start in life.

The field of early education allows me to blend my entrepreneurial spirit with

my passion for community building, making it the perfect space to make a meaningful difference.

What are the key roles and responsibilities you shoulder as the CEO of Kinder Castle Nursery?

As the CEO of Kinder Castle Nursery and Rainbow Valley Nursery, my roles and responsibilities extend across leadership, innovation, and community building. At the heart of my role is ensuring that every aspect of our organization is aligned with our mission to provide high-quality early childhood education and care.

- **Strategic Leadership:** I oversee the vision and direction of all my nurseries, ensuring that our goals align with best practices in early education while fostering growth and sustainability.

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I also firmly believe that women can excel as leaders while balancing family life and want to inspire other women to pursue their ambitions without fear of limitations.
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- **Curriculum Development:** I work closely with educational experts to implement innovative, age-appropriate, and holistic curriculums that cater to the diverse needs of our students.
- **Operational Management:** From managing budgets to ensuring regulatory compliance, I ensure the smooth functioning of our centres without compromising on quality.
- **Team Empowerment:** This I feel is the most important as I lead and mentor a team of passionate educators and administrators, creating a supportive environment that promotes professional growth and collaboration and as our business is dominated by women, I spend a lot of time empowering our team and supporting them in their role as their leader.
- **Community Engagement:** Building strong relationships with parents, local organizations, and stakeholders is crucial to maintaining trust and a sense of belonging within our community.

Throw light on the most significant professional milestones you have achieved throughout your professional journey.

My professional journey in the field of early childhood education has been both rewarding and transformative. One of the key highlights has been launching and managing three thriving nurseries and preschools. These centres have become trusted spaces where children and families feel supported and valued. Another pivotal achievement was expanding into kids' fitness with the opening of a dedicated fitness centre to promote health and wellness for children. I have also focused on empowering educators by building strong teams and fostering a culture of professional growth and collaboration. In addition, developing meaningful relationships with parents and local communities has been instrumental in our success. Being recognized as an emerging leader in the education industry is a testament to the hard work, dedication, and innovation I've poured into my work.

On a personal note, how do you define success, and what role has your family played in shaping your journey?

Success is often measured in numbers, growth, and achievements, but for me, true success is reflected in the pride in my husband's voice when he speaks about my journey and the admiration in my daughters' eyes when they say they want to follow in my footsteps. As a woman entrepreneur, balancing the demands of running multiple businesses while nurturing my family has been both challenging and fulfilling. The most rewarding milestone isn't just professional growth—it's inspiring my daughters to dream big, believe in themselves, and know they, too, can achieve anything. There's no greater contentment than knowing that the work I do today is shaping their vision for tomorrow. This feeling is priceless.

What is your success mantra, and how has it guided you throughout your professional journey?

My success mantra has always been centred around three principles. First, passion with purpose: I am deeply passionate about early childhood education, and everything I do is driven

by the purpose of making a positive difference in children's lives. Second, adaptability and innovation: The education landscape is ever-changing. I've embraced change by staying ahead of trends, incorporating innovative practices, and continuously learning. Third, empathy and collaboration: I believe in leading with empathy—whether it's with children, parents, or staff. Building strong relationships and fostering a sense of collaboration has been key to overcoming challenges and achieving success.

Ultimately, my milestones reflect the collective effort of everyone involved—families, educators, and the communities we serve. My journey is fuelled by the belief that when we invest in the early years, we're shaping not just individuals but the future of society.

How do you foresee the early education landscape evolving in the UAE by 2025, and what key trends will shape the industry?

The early education landscape in the UAE is set for exciting changes by 2025, driven by innovation, inclusivity, and preparing future generations. Key trends include the integration of technology, with AI and interactive tools enhancing children's learning experiences while complementing traditional methods.

There will also be a stronger focus on holistic development, emphasizing emotional intelligence, mindfulness, and physical fitness alongside academics. Inclusion and diversity will continue to drive initiatives, creating equal opportunities for all children, while sustainability in education will become more prominent, with eco-friendly practices and environmental responsibility integrated into curriculums.

Parental involvement will be crucial, with more collaboration through digital tools and workshops. Mental health support for both children and educators will also gain importance. Increased investment in early years education will lead to better facilities and innovative programs.

In conclusion, the future of early education in the UAE looks promising, with a growing emphasis on innovation, inclusivity, and collaboration to create environments that help children reach their full potential.



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Transcending Boundaries to Revolutionise Industries

Roshan George Thomas, Director at Hilal Technology, speaks with Business Frontier about AI-driven innovation, ethical considerations, and the future of human-AI collaboration

A visionary leader in AI and technology, **Roshan George Thomas** comes with over two decades of experience driving AI-driven transformation across industries. His expertise spans artificial intelligence, automation, and digital transformation, with a strong focus on creating human-centric AI solutions that enhance user experiences and drive business innovation.

As the mastermind behind **Danaspeaks.ai** and **askgopio.com**, an advanced conversational AI platform, he has spearheaded groundbreaking advancements in natural language processing, automation, and AI-powered customer interactions. His work is centered on leveraging AI to make communication more intuitive, seamless, and impactful, ensuring businesses and individuals can harness the full potential of intelligent automation.

In this exclusive interview with **Business Frontier**, Roshan shares his insights on how AI is reshaping industries like healthcare, finance, and e-commerce, the ethical responsibilities of AI development, and the evolving relationship between humans and AI. He discusses the growing role of AI in solving real-world challenges, the need for ethical safeguards, and the importance of balancing technological advancements with human oversight.

How has your background in technology and leadership shaped your approach to AI-driven innovation across industries?

My journey in technology and leadership has always been about bridging the gap between human potential to innovate leading to transformation. Early in my career, I recognized that innovation is not just about creating new technologies



but about solving real-world problems in ways that enhance lives.

Having led diverse teams, I've learned that the key to AI-driven innovation is aligning technology with human needs. AI should serve as an enabler, not a replacement, empowering individuals and organizations to achieve more. My leadership philosophy is rooted in adaptability, ethical responsibility, and a vision-driven mindset with continuous learning as a way of life.

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When fostering AI practices and solutions, I emphasise collaboration, continuous learning, and an empathetic approach to problem-solving.
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When fostering AI practices and solutions, I emphasise collaboration, continuous learning, and an empathetic approach to problem-solving. By integrating technological expertise with strategic leadership, I aim to ensure AI advancements remain human-centric, fostering trust, accessibility, and sustainable impact across industries.

How do you see AI transforming sectors like healthcare, finance, and e-commerce, and addressing global challenges?

AI is transcending to revolutionize industries by unlocking secondary tier thinking as a framework leading to efficiencies, driving hyper-personalization, and solving critical challenges. In healthcare, AI is improving diagnostics, accelerating drug discovery, and personalizing & augmented treatment plans, leading to better patient outcomes.

Finance is experiencing an AI-driven transformation in risk management, fraud detection, and automated financial planning, making services more secure and accessible. E-commerce is more autonomous, benefiting from AI-powered recommendation engines, dynamic pricing, and enhanced customer experiences. Beyond industry-specific advancements,

AI addresses global challenges like climate change, food security, and

education accessibility. From optimizing supply chains to predicting natural disasters, AI's potential to create a more equitable world is immense. However, its success depends on ethical implementation and inclusivity, ensuring no one is left behind in this technological revolution.

What key AI technologies are driving the future of communication, automation, and decision-making across industries?

Several AI practices are shaping the future of communication, automation, and decision-making leading to autonomous environments and soon sentient. Natural Language Processing (NLP) combined with cognitive learning is revolutionizing interactions through virtual AI assistants.

Generative AI transcending to autonomous AI is enhancing creativity, content generation, and personalized user experiences. Robotics and AI process automation are streamlining operations, reducing inefficiencies, and allowing humans to focus on higher-value tasks. As AI evolves, its integration with the Internet of Things (IoT) and blockchain is further enhancing transparency, security, and smart decision-making.

The key to unlocking AI's full potential lies in responsible deployment, where technology complements human intelligence rather than replaces it, leading to technological singularity.

What ethical considerations and safeguards should businesses prioritise when developing and deploying AI solutions?

Ethical AI deployment is essential for building trust and long-term sustainability. Businesses must prioritise transparency, ensuring AI decisions are explainable and free from bias. Fairness and inclusivity should be embedded into AI models to prevent discrimination and ensure diverse representation.

Privacy and data security must remain paramount, with strict policies in place to protect user information. Additionally, businesses must establish accountability frameworks, ensuring AI systems are monitored, audited, and aligned with societal values. Ultimately, AI should serve humanity's best interests, and ethical safeguards are necessary to

prevent unintended consequences while maximizing its positive impact.

How do you tailor your leadership approach to foster innovation in AI-focused teams working on disruptive technologies?

Leading AI-focused teams requires a balance of visionary thinking, adaptability, and a culture of continuous learning. I prioritize fostering an environment where curiosity, creativity, and cross-disciplinary collaboration thrive.

Encouraging open dialogue and risk-taking enables teams to push boundaries and develop groundbreaking solutions. I emphasize ethical responsibility, ensuring that innovation aligns with long-term societal benefits. Investing in skills development and mentorship further empowers individuals to stay ahead in the rapidly evolving AI landscape.

My leadership approach is also people-centric—I recognize that behind every AI breakthrough are passionate individuals working together. By promoting inclusivity, psychological safety, and a shared sense of purpose, I strive to create a workplace where AI innovation flourishes responsibly and sustainably.

With AI becoming more integrated into daily life, what opportunities and challenges do you foresee in human-AI interaction?

AI presents tremendous opportunities to enhance daily life, from automating mundane tasks to providing personalized recommendations and improving accessibility. AI-powered tools can enhance education, healthcare, and productivity, making life more convenient and efficient.

However, challenges such as ethical AI biases, job displacement concerns, and the potential for misinformation must be carefully managed. Ensuring that AI remains transparent and understandable is key to fostering trust.

Additionally, maintaining a balance between AI, automation and human oversight is crucial to prevent over-reliance on AI-driven decisions. Education and AI literacy will play a significant role in ensuring society adapts positively to this transformation, enabling individuals to harness AI's benefits while mitigating its risks.

‘Change Has Been a Defining Theme in My Life’

Dr. Muhanned Al-Asfoor, Founder and Chairman of Injaz Development, speaks to **Business Frontier** about the evolving landscape of human resources

With a career spanning multiple industries – including government, banking and telecommunications, **Dr. Muhanned Al-Asfoor, Founder and Chairman of Injaz Development**, one of Oman’s leading human resource firms, has continuously championed change and transformation. A strong believer in adaptability, he pursued a PhD in Change Management and has dedicated his career to fostering dynamic work environments. In this conversation with Business Frontier, he shares insights into his journey, leadership, and the evolving landscape of HR.

Can you walk us through your professional journey and key milestones that have shaped your career?

I started my career in the Ministry of Higher Education, where I worked for five years before transitioning to the banking sector for another two years. Eventually, I moved into the telecom industry, where I have remained while also managing my own business on the side, which I started about 17 years ago.

Throughout my career, I have always embraced change. Every three years, I assess my position and consider new opportunities—whether within the same organisation or in a completely different sector. This passion for change led me to pursue a PhD in Change Management and a structured approach to navigating transitions in business.



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This passion for change led me to pursue a PhD in Change Management and a structured approach to navigating transitions in business.
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Give us an overview of Injaz Development and what sets it apart in understanding and aligning with a client's unique needs and objectives?

Since our inception in 2007, Injaz Development has been dedicated to helping organisations enhance their human capital and institutional development. Headquartered in Muscat, we emphasize the power of partnerships and collaboration.

What sets us apart is our commitment to deeply understanding our clients' unique needs and aligning our strategies accordingly. We prioritize building strong relationships based on mutual benefit, ensuring sustainable value and long-term impact. Our expertise extends beyond Oman, reaching key Gulf countries like Qatar and Saudi Arabia, as well as the broader Middle East, including Jordan.

Our vision is to remain a catalyst for human capital and organisational growth in the Middle East. We aim to empower communities through strategic partnerships and cutting-edge solutions, reinforcing our position as a premier provider of HR and organisational development services across the region.

How have you seen the HR industry evolve over the years, and what key trends or changes have had the most significant impact?

Traditionally, HR was viewed as a supporting function, but today, it is recognized as a strategic pillar of organisations. The biggest challenge I see in many industries is not technical expertise, but people-related issues. Culture and leadership play a critical role in an organisation's success, and HR is at the heart of both.

Another major gap is the perception of HR as a task-oriented department rather than a specialized profession.

Many organisations place unqualified individuals in HR roles, whereas functions like legal and finance demand certified professionals. HR needs to be treated with the same level of seriousness.

You wrote a book titled 'Blood Type (C)' recently. Tell us a bit about it and what inspired you to write it?

My book, 'Blood Type (C)', is a blend of my personal life experiences and the principles of change management—a concept I deeply believe in and advocate for. It is not just an academic discussion—it's a narrative that takes the reader through different phases of my life, offering real-world lessons on navigating change successfully.

Drawing from my expertise as a certified change manager and my higher studies in the field, I felt a responsibility to shed light on the critical role of change management, not only for organisations but also for nations. However, rather than presenting it through a purely scientific lens, I chose a storytelling approach—making the concepts accessible, engaging, and easy to grasp for readers at all levels.

Change has been a defining theme in my life. I believe in pushing myself even when I am comfortable, as growth happens outside our comfort zones. This mindset led me to coin the term 'Blood Type (C)', where 'C' stands for change. I often joke that if my blood type were tested, it might just show up as 'C'!

As someone who has worked across public administration, banking, and telecommunications, what common challenges do you see in these sectors, and how have you navigated them?

The biggest challenge across industries is managing people. While technological advancements, regulatory frameworks, and financial strategies receive significant attention, organisations sometimes fail to prioritize people-centric approaches, which are the foundation of sustainable success.

They often focus on tangible results—profits, sales, and expansion—while overlooking workplace culture and employee well-being. A strong HR team can bridge this gap, but only if leadership genuinely believes in its strategic importance.

Another challenge is trust. Many leaders struggle to establish trust with their teams, yet it is the foundation of a successful work environment. Trust is built over time, not through a single event, and it requires consistent communication, empowerment, and integrity.

As an experienced leader, what do you think are some of the key qualities a great leader should have?

Communication is the most essential leadership skill. A good leader listens, empowers, and trusts their team. Leadership is not about being the smartest person in the room—it's about creating an environment where others can thrive.

A leader must also be adaptable. People have different personalities, backgrounds, and moods, making leadership a complex task. Using tools to better understand team dynamics and fostering collaboration are critical for success.

Success is not about one person—it's about creating an environment where people can work together effectively. I can safely say that this, to me, is my greatest achievement.

Where do you see the HR industry heading in the coming years?

The trend is positive—HR professionals are increasingly positioning themselves as business strategists rather than administrative managers. Organisations are also beginning to recognize HR's role in long-term success.

However, a key challenge remains: HR is still not universally acknowledged as a specialized profession. Unlike finance or law, where professional qualifications are a must, HR is often handed to anyone. This mindset needs to change if businesses want to build resilient, people-focused organisations.

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

Be adaptable and embrace change. HR is not just about processes and policies—it's about people. Invest in understanding human behaviour, build strong communication skills, and most importantly, position yourself as a strategic partner in business growth.

HOW INVESTORS ARE NAVIGATING MARKET TURBULENCE IN 2025

Investors are compelled to reassess conventional strategies in a volatile market, expresses **Lale Akoner, Global Markets Analyst at eToro**



Stock market volatility is nothing new, but 2025 has proven to be a year when investors are being forced to rethink traditional strategies. The once-reliable playbook of riding mega-cap tech stocks to victory is being replaced by a more balanced approach, one that emphasizes diversification, high-quality investments, and strategic hedging.

As market turbulence continues, investors are adjusting their strategies, moving away from concentrated risk in a handful of overvalued names. Rather than placing all bets on a few high-growth stocks, diversified exchange-traded funds (ETFs) are gaining popularity as a means to hedge against single-stock risk. In addition, global markets—particularly in Europe, Asia, and Japan—are attracting fresh capital as investors

seek to broaden their exposure beyond the US.

With corporate reforms in Japan and a growing number of undervalued opportunities in European equities, international exposure is back on the radar. This helps mitigate the concentration risk posed by the US market's reliance on a small group of tech giants.

"Investors are increasingly turning to global markets and diversified assets to build more resilient portfolios," says Lale Akoner, Global Markets Analyst at eToro. "The shifting landscape in both the US and abroad is prompting a rethink in how and where to deploy capital."

As part of this shift, the focus is returning to fundamentals. Investors who were burned by speculative

frenzies, such as those seen with the Magnificent 7 tech stocks, are pivoting toward high-quality companies with strong balance sheets, resilient earnings, and dependable cash flows. The priority is now on substance over hype.

Sector rotations are also underway. Defensive sectors like healthcare, utilities, and consumer staples are experiencing renewed interest as investors look for shelter from market volatility. Financials, once beaten down by uncertainty, are showing signs of life, buoyed by rising net interest margins and an improving lending environment. Meanwhile, defense stocks are benefiting from a surge in global military spending, and clean energy continues to attract capital, driven by government incentives and long-term policy support.

Hedging remains a critical component in investor strategies. With lingering inflation concerns and shifting rate cut expectations, commodities like gold are once again taking center stage as a buffer. Bond ETFs are also making a strong comeback, offering steady income and portfolio stability amid continued market uncertainty.

Even cryptocurrency, once viewed as a high-risk asset, is regaining its place in the conversation. Bitcoin and Ethereum, as the dominant players with the largest networks, most adoption, and significant institutional backing, are emerging as safer bets for those seeking exposure to this emerging asset class.

"The days of mega-cap tech stocks single-handedly driving the market may be behind us," says Akoner. "2025 is shaping up to be a year where broader leadership, quality, and strategic diversification take precedence. Investors who are able to play both offense and defense will be the most likely to succeed in this evolving market."

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Etihad Rail: Transforming UAE Real Estate Through High-Speed Connectivity

Business Frontier speaks to industry experts on how the high-speed rail project between Abu Dhabi and Dubai will impact the property markets of the two emirates

The Etihad Rail's latest project, a high-speed passenger rail line connecting Abu Dhabi and Dubai, is set to reshape the UAE's real estate landscape with significant economic and infrastructural benefits. By cutting

travel time between the two cities to just 50 minutes, this transformative development is expected to drive demand for properties near key transit hubs, increasing real estate values and fostering the growth of transit-oriented communities.

Industry experts from leading real estate and investment firms speak to **Business Frontier** and share their insights on how the high-speed rail will impact property markets in Dubai and Abu Dhabi.

Connor Manning *Branch Sales Manager, Betterhomes*

"The new high-speed rail between Abu Dhabi and Dubai is going to have a big impact on property values in the surrounding areas. Cutting down travel times between the two cities will make commuting much easier, which is likely to increase demand for homes and businesses near the rail stations. That, in turn, should drive up property prices. Places like Al Furjan, Arabian Ranches 2, and Damac Hills in Dubai are expected to benefit the most, with experts predicting price increases of up to 15%.

Right now, driving between Abu Dhabi and Dubai can take anywhere from an hour and 20 minutes to well over two hours if traffic is bad. The high-speed rail is expected to cut that journey to around 50 minutes. That's a huge difference, making it far more practical for people to live in one city and work in the other without having to spend half their day stuck in traffic.

Historically, areas near major transport links have seen rise in property values. Improved transport links usually bring new business hubs, shops, restaurants, and other amenities, all of which make an area more desirable. Over time, that means even higher demand for property and continued price growth."



Blagoje Antic
*Chairman of the Board and CEO,
 DHG Holding*

“The high-speed rail is set to redefine the UAE’s real estate landscape by enhancing connectivity, reducing commute times, and unlocking new areas for development. Additionally, it’ll provide seamless access between Abu Dhabi and Dubai, which in turn will make previously overlooked locations more attractive for residential and commercial investment, driving demand and increasing property values. This project will also accelerate the rise of transit-oriented communities, where convenience, sustainability, and modern infrastructure converge. At DHG, we see this as a pivotal moment for the market, especially with areas like Jumeirah Village Circle (JVC), which is set to have a metro station in the coming years. This project also aligns with Dubai’s vision for smart, sustainable urban growth. By integrating high-quality developments with world-class infrastructure, the UAE is strengthening its position as a global investment hub, appealing to both end-users and international investors seeking long-term value.”



Madhav Dhar
*COO and Founding Member of
 ZaZEN Properties*

“The high-speed rail will act as a driver of growth in the UAE’s real estate sector, enhancing connectivity and increasing accessibility to key communities. By significantly reducing travel times between Abu Dhabi and Dubai, areas along major transport lines will experience more demand, driving property values and encouraging the development of integrated, transit-oriented communities.

At ZāZEN Properties, we are already witnessing this shift in areas like Al Furjan and The Gardens, where improved infrastructure is making sustainable, community-focused living increasingly attractive. With ZāZEN Gardens in Al Furjan already LEED Gold-certified, we are committed to delivering developments that align with Dubai’s vision for smart, sustainable urban growth. As connectivity improves, these well-connected areas will become even more appealing to both residents and investors, strengthening the UAE’s position as a global leader in progressive, future-focused real estate development.”



**Bas Kooijman, CEO & Asset Manager of DHF Capital S.A.**

“This is more than just a transportation upgrade – it’s a strategic move that reinforces the UAE’s position as a global economic powerhouse. Last year, the UAE’s construction sector witnessed a shift in focus towards major public infrastructure projects and mixed-use developments.

This is a trend that aligns with the UAE government’s overarching strategy and

key future-focused initiatives, such as the ‘We the UAE 2031’ vision to enhance residents’ quality of life. The new railway will not only cut travel time and improve connectivity but also naturally boost business activity, increase real estate demand along the route, and enhance workforce mobility.

From an investment standpoint, large-scale infrastructure projects like this

tend to generate strong secondary market effects. We’re likely to see rising property values, increased tourism flows, and more streamlined logistics – key factors that make the country an even more attractive destination for investors. The UAE’s visionary leadership continues to set the standard for forward-thinking development, and those who align their strategies with its vision will be well-positioned for long-term gains.”

NAVIGATING COMPLIANCE CHALLENGES IN A DIGITAL-FIRST WORLD



A digital-first world refers to an environment where digital technologies and solutions take precedence in various aspects of life, business, and society. It marks a shift from traditional, analog methods to digital alternatives. However, a digital-first world is not just about technology; it's about fostering an environment where employees feel empowered, engaged, and equipped to thrive in a modern workplace.

Navigating compliance challenges in a digital-first world is a complex yet crucial task for organizations, requiring a strategic approach. The key compliance challenges include:

- **Data Protection:** In a digital-first world, safeguarding sensitive data is more critical than ever. This involves maintaining confidentiality, integrity, and availability while ensuring secure storage, processing, and transmission of sensitive data.
- **Regulatory Complexity:** As regulations evolve, organizations must continuously adapt to remain compliant. Staying updated and aligned with new regulatory requirements is essential.

- **Cybersecurity:** Cyber threats are a constant challenge in the digital-first landscape. Organizations must be proactive in protecting against phishing, malware, ransomware, and other risks.
- **Third-Party Risk:** Engaging with third-party vendors and service providers introduces risks that must be effectively managed to maintain compliance.
- **Digital Identity Verification:** Verifying user identities accurately is vital to prevent identity theft and ensure secure access to systems and data.

Strategies for Navigating Compliance Challenges in a Digital-First World

To effectively manage compliance in a digital-first environment, organizations must adopt strategic measures tailored to modern challenges.

- 1. Implementing a Compliance Framework:** A structured framework helps align compliance practices with evolving regulations and organizational goals.
- 2. Conducting Regular Risk Assessments:** Proactively identifying potential risks through assessments and audits ensures that organizations remain vigilant and prepared.
- 3. Investing in Compliance Technology:** Leveraging advanced tools and software helps streamline compliance processes, reducing manual errors and increasing accuracy.
- 4. Fostering a Culture of Compliance:** Building awareness and embedding compliance into the organizational culture fosters responsibility and accountability.

Advantages of Navigating Compliance in a Digital-First World

Adopting a digital-first approach to compliance brings several advantages,

helping organizations stay agile and resilient in a rapidly evolving landscape.

- **Automation and Efficiency:** Automating repetitive compliance tasks reduces manual errors and boosts efficiency. Automated tools manage data entry, monitoring, and reporting, ensuring streamlined compliance processes.
- **Real-Time Monitoring:** Digital tools enable real-time monitoring of compliance activities, allowing organizations to quickly identify and resolve potential issues, minimizing the risk of non-compliance.
- **Data Analytics:** Advanced analytics help detect patterns and trends in compliance data, facilitating proactive risk management and informed decision-making. They also support better reporting and auditing.
- **Improved Accuracy:** Digital solutions ensure the accuracy and currency of compliance data, which is essential for meeting regulatory requirements and avoiding penalties.
- **Accessibility and Transparency:** Digital platforms provide stakeholders with easy access to compliance information, enhancing transparency, accountability, and a culture of compliance within the organization.
- **Scalability:** As organizations expand, digital compliance tools can scale to accommodate growing demands, ensuring continued effectiveness.

By leveraging digital tools and technology, organizations can effectively navigate compliance challenges, staying ahead of regulatory requirements while maintaining a robust compliance posture.

In essence, a digital-first world harnesses technology to develop more efficient, innovative, and user-friendly solutions, driving progress across various sectors, including compliance management.

BUSINESS FRONTIER

LEADERSHIP CONCLAVE AND AWARDS 2025

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In today's ever-evolving business landscape, where innovation meets urgency and leadership is continuously being redefined, the need for platforms that celebrate excellence and spark collective progress has never been greater. Stepping into that critical role is the **Business Frontier Leadership Conclave and Awards 2025** — an inaugural event bringing together a dynamic community of global changemakers for a day full of insights, recognition, and connection.

Taking place on **April 25, 2025**, at the **Le Méridien Dubai Hotel & Conference Centre**, the Conclave will unite industry leaders, entrepreneurs, professionals, and visionaries from

all corners of the world. The event is designed as a platform for exchange, bringing together experts to collaborate, discuss industry shifts, and celebrate the leaders who are redefining business success in a rapidly changing world.

With invitees from **over ten countries**, the Conclave promises a diverse and vibrant atmosphere, with participants from a broad spectrum of industries, cultures, and business sectors. The day will be packed with **inspiring keynote addresses**, insightful panel discussions, exclusive networking opportunities, and one of the region's most distinguished award recognitions.

What to Expect

Keynote Addresses: Powerful talks by globally recognized business icons

Panel Discussions: Deep dives into trends like digital transformation, future of work, sustainability

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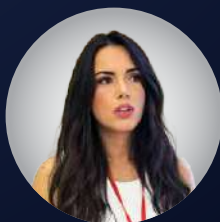
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BUYING vs. RENTING IN DUBAI: 'WHY DO I ALWAYS SAY BUY, BUY, BUY?'

Jatin Deepchandani, Real Estate Advisor and Investor, and Founder and CEO of Plan3Media and REM TIMES, pens his thoughts on why investing in property in Dubai is the best decision one can make



I have been asked a question countless times—especially by young couples renting a one-bedroom or two-bedroom apartment in Dubai. They are constantly battling the thought: Should we buy our first home instead of paying these high rents?

And my answer has remained the same, ever since I first stepped foot in this country in 2011: "Buy, buy, and buy!"

Why Pay Someone Else's Mortgage?

Renting in Dubai means your hard-

earned money is going toward paying your landlord's mortgage, not yours. Every month, you write a check, and at the end of the lease, you have nothing to show for it—no equity, no appreciation, just another year of expenses. Buying, on the other hand, means that every dirham you spend is contributing to your own asset, one that not only provides a roof over your head but also has the potential to generate

wealth over time. Consider this scenario: An individual who purchased a property in Dubai a decade ago and rented it out. The rental income covered the mortgage payments entirely. Now, years later, the property is nearly mortgage-free and stands as a valuable asset generating rental income. If they decide to sell, it will provide significant capital appreciation—something renting could never offer.





Conversely, someone who chose to continue renting during the same period would still be paying rent today, with no asset to show for it. While both spent money on housing, the buyer's funds built equity in an appreciating asset, whereas the renter's payments simply vanished.

Dubai's Population Boom: A Market Backed by Demand

One compelling reason to invest in Dubai's property market is the city's ever-growing population. According to Provident's Dubai Property Market Report 2024, the city's population surged to 3.83 million by the end of 2024, marking an 8% growth from Q4 2023. This influx of people—expats, professionals, and investors—creates a consistent and rising demand for housing. As more individuals and families choose to make Dubai their home, the need for quality residential spaces increases, pushing property values and rental yields higher. Unlike cities where property markets are shrinking or stagnating due to economic challenges, Dubai continues to expand, fueled by business-friendly policies, tax incentives, and world-class infrastructure.

A Real Estate Market That Rewards Patience

Dubai's real estate market has demonstrated resilience and strong long-term returns. In 2024, the total number of real estate transactions reached a record 180,987 deals, up by a substantial 36.5% from the prior year. Of course, real estate markets experience cycles. Prices may dip in the short term, and some years may feel less rewarding than others. However, history has shown that over a long-term horizon, Dubai real estate has consistently grown in value. Those who held onto their properties for a decade or more have seen their investments grow significantly—especially if they were living in the property for self-consumption. Remember, you would have paid rent anyway.

Final Thoughts: The Long-Term Advantage

Dubai is a city built for growth, and its real estate market reflects that reality. Unlike renting, which leaves you with nothing after years of payments, buying gives you a stake in one of the world's most dynamic cities. The market will have its ups and downs, but over a 15 to 20-year mortgage cycle, buying in Dubai has historically paid off.

If you're sitting on the fence about whether to continue renting or take the

plunge into homeownership, my advice remains unchanged: Buy, buy, and buy. And if you're stuck, need guidance, or want to discuss your options, write to us—we'll be happy to help.

About the Author:

Real Estate Investor and Advisor **Jatin Deepchandani** is the Founder & CEO of **Plan3Media** and **REM TIMES**, and comes with a strong track record of building successful ventures. With deep expertise in brand development, Jatin has become a key figure in shaping creative and innovative business solutions. An avid reader, he lives by entrepreneur Naval Ravikant's quote, "Don't settle and don't stress; life is what flows in between." Connect with him on <https://www.linkedin.com/in/jatindeepchandani/> and Jatin@plan3media.com

Disclaimer: This article reflects personal opinions and experiences. All investments carry risks, and past performance is not indicative of future results. Do your research before making any real estate decisions.

‘Partnerships are Crucial for Growth’

In an interview with **Business Frontier**, Asaad Tariq, Founder of AP Investments and Master Franchise Holder for Chicking reflects on the lessons he has learnt leading multi-sector businesses

An entrepreneur who has successfully merged property development with franchise operations, **Asaad Tariq** has created a unique business portfolio that spans real estate, hospitality, and investment. As the **Founder of AP Investments**, Tariq has overseen numerous residential and commercial projects, generating consistent returns for investors while contributing to local communities.

Additionally, as the **Master Franchise Holder for Chicking**, a fast-growing global QSR brand, the Edinburgh-based multi-faceted leader is helping to shape the future of the quick-service restaurant industry, expanding it across new markets. Under his leadership, Chicking UK was recently shortlisted among the Top 6 Retail Businesses in the UK at the 2025 British Business Awards — a milestone that underscores the brand’s growing presence and impact.

In this exclusive interview with **Business Frontier**, Tariq reflects on the diverse challenges of leading multi-sector businesses, his strategic approach to growth, and his vision for the future of both property development and franchising. He also shares valuable insights into how his entrepreneurial journey has shaped his leadership philosophy and how he plans to continue scaling his businesses in the years to come.

As an entrepreneur involved in both property development and the expansion of a global QSR brand, how do you balance these two different sectors, and what has been your strategy for success in both?



Balancing these two ventures requires a clear vision and strategic planning. In property development, I focus on creating value through build-to-rent and build-to-sale projects, ensuring strong returns for investors. We're also involved in commercial property investment with residential development. This includes commercial-to-residential conversions, which requires a lot of attention to detail and understanding of local markets.

On the other hand, my role in franchising Chicking is more operational, focusing on expanding the brand and ensuring each location is run efficiently. We've secured prime locations for Chicking, including the first-ever drive-thru in the country, which has been a game-changer. What unites both of these endeavours is the commitment to high-quality standards, whether it's in the properties we build or the food we serve. Strategic partnerships, like our collaboration with Barclays' Franchise Growth Programme, also play a significant role in ensuring the growth of both businesses.

You've had a strong track record in property development. Can you share more about your approach and how you ensure consistent value creation for investors?

At AP Investments, we prioritise high-quality developments that cater to both residential and commercial needs. Our key strategy is focusing on sectors with long-term demand, such as build-to-rent and commercial property investment with residential development, which generate consistent cash flow for investors. We also take a tailored approach with each project, using special purpose vehicles (SPVs) and joint ventures (JVs) to align investor goals with project outcomes. Our commitment to quality is reinforced by our certifications, such as the Q Assure and New Homes Quality Board approvals, ensuring every project adheres to the highest standards.

I believe that building strong, lasting relationships with investors is just as important as the properties themselves. By maintaining open communication and transparency throughout the process, we foster trust and create mutually beneficial partnerships.

With your experience in both property development and franchising, how do you see the role of partnerships in growing your businesses?

Partnerships are crucial for growth, whether in property or franchising. In the case of Chicking, our partnership with Barclays' Franchise Growth Programme has provided us with the support needed to scale the brand rapidly while ensuring long-term commercial growth. In property development, we work with a network of investors and other professionals who

“Over the next five to ten years, I plan to continue expanding both AP Investments and Chicking. For property development, we're looking at more international opportunities, with a focus on markets that align with our expertise in residential and commercial properties.”

bring valuable expertise to the table. The beauty of strategic partnerships is that they allow you to leverage strengths you don't have internally, enabling faster expansion and more robust outcomes.

For example, our partnerships help us navigate challenges in both local and international markets. In the case of Chicking, franchising in different regions requires understanding local preferences, and having the right partners on board is key to ensuring the brand resonates with diverse audiences.

We also saw an opportunity to merge our property expertise with QSR operations by acquiring prime commercial sites specifically for Chicking franchises. This not only enhanced the brand's visibility and presence in the UK market but also created added commercial value and stronger returns for AP Investments. It's a model famously used by McDonald's to fuel its growth — combining real estate

ownership with franchise operations to maximise profitability.

Building on this, Foodfixx Ltd has started receiving interest from large international brands looking to enter the UK market using a similar strategy. These new partnership opportunities reflect the strength of our integrated approach and the scalability of combining real estate and hospitality.

Looking ahead, how do you envision the future of both the property development and QSR industries?

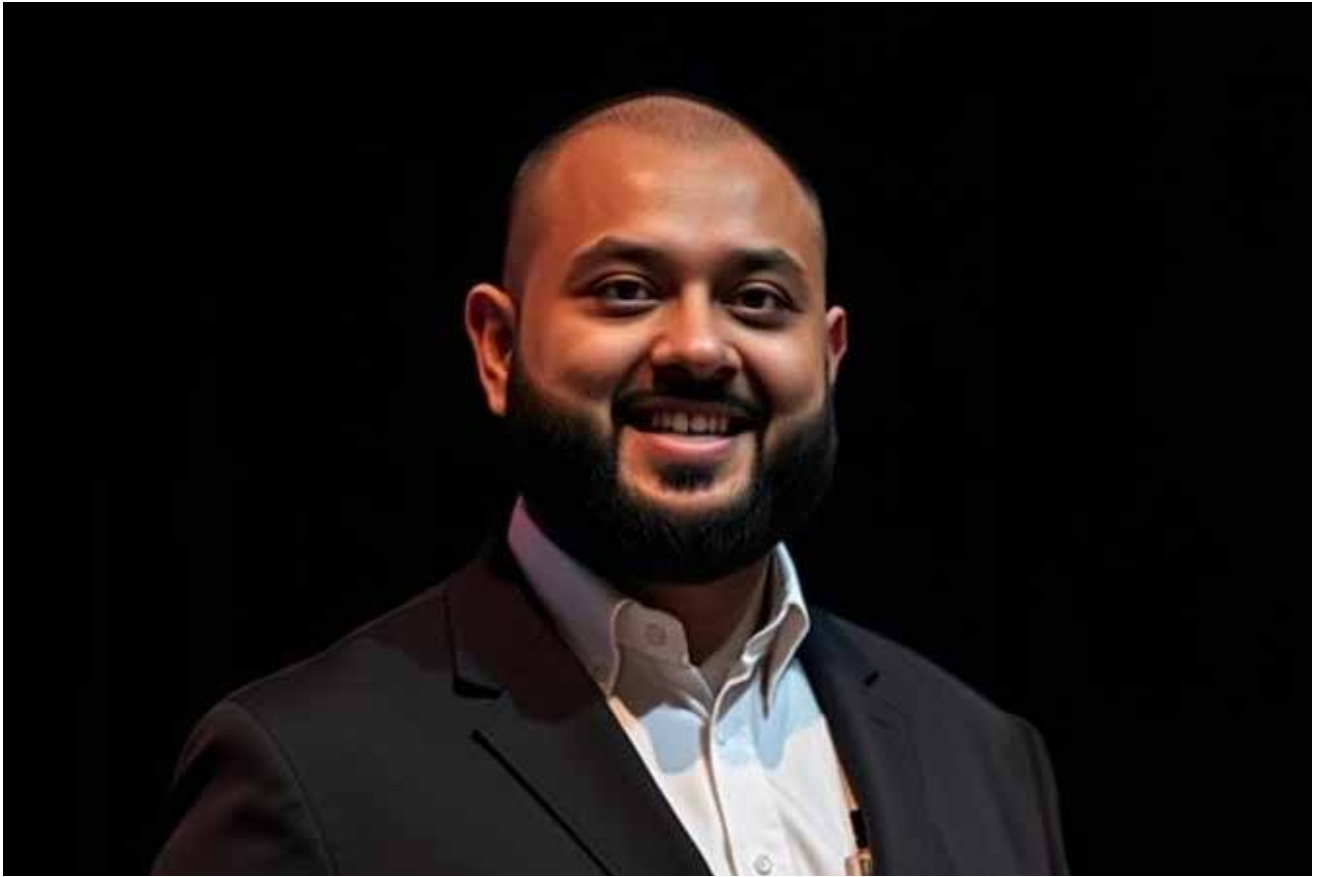
The future of both industries is exciting. In property development, I see a continued focus on sustainability and energy efficiency, driven by both consumer demand and regulatory requirements. Projects will increasingly incorporate eco-friendly designs, and we'll see more developments that blend residential, commercial, and leisure spaces to create communities that offer convenience and lifestyle benefits.

In the QSR industry, there's a shift towards healthier menu options and more tech-savvy customer experiences. Chicking has always focused on fresh, high-quality food, and we're adapting to market demands for transparency, healthier choices, and faster, more convenient service. I think the integration of technology will continue to shape how QSRs operate, with innovations in delivery, mobile apps, and online ordering.

Both sectors will also see growth in international markets. For AP Investments, we are exploring new opportunities globally, while Chicking's expansion into new regions will focus on understanding and responding to local food cultures and dining preferences.

What advice do you have for aspiring entrepreneurs looking to scale their businesses across multiple sectors?

The most important thing is to build a solid foundation and focus on quality. Whether you're in real estate, franchising, or any other industry, make sure you understand your market and your customers. One of the biggest lessons I've learned is that the fundamentals — delivering quality and maintaining a high level of service — will always drive long-term success.



Another key point is the importance of innovation. The world is changing fast, and businesses must adapt to stay relevant. Leverage technology and be open to new ways of doing business, especially when it comes to customer engagement and operational efficiency.

Finally, build a strong team and create meaningful partnerships. Surround yourself with people who share your vision and can help execute it. Business isn't a solo endeavour — collaboration is key to sustained growth.

What goals do you have for your businesses in the next 5-10 years?

Over the next five to ten years, I plan to continue expanding both AP Investments and Chicking. For property development, we're looking at more international opportunities, with a focus on markets that align with our expertise in residential and commercial properties. We want to provide sustainable, high-quality developments that add value to communities worldwide.

In terms of Chicking, our goal is to expand the brand into new regions and enhance our offerings with an

even more customer-centric approach. We're also exploring new technology integrations to make our operations more efficient and customer-friendly.

The future is all about scaling intelligently and ensuring that every project and franchise we undertake creates long-lasting value. Whether it's through innovative real estate developments or expanding Chicking to new global markets, we are committed to achieving sustainable growth and making a meaningful impact.

Finally, in your journey as an entrepreneur, what are some key lessons that have shaped your approach to business and leadership?

One of the key lessons I've learned is the importance of adaptability. Business landscapes are constantly changing, and being able to pivot when necessary is crucial for success. Whether it's responding to market trends, embracing new technology, or adjusting strategies, adaptability is key.

Another important lesson is the power of relationships. Whether with investors,

customers, or partners, building strong, trustworthy relationships is fundamental to sustained growth. The trust we've built with our investors and the communities we serve is invaluable.

Recognition is also a powerful motivator — not just for myself, but for the incredible teams I work with. Being named a finalist in the British Business Awards 2025, in association with NatWest, was a proud moment for Chicking UK. What makes it even more meaningful is that the awards are supporting Social Bite, an inspiring charity working to end homelessness through housing, jobs, and dignity. I believe business success should go hand in hand with community impact, and initiatives like these highlight the role we can all play in creating lasting, positive change.

Lastly, the importance of continuous learning and self-improvement cannot be overstated. As an entrepreneur, you should always seek new knowledge and ways to enhance your leadership skills. Never stop growing, both personally and professionally, and always strive for excellence.

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Empowering Women in the Built Environment

Women are breaking barriers in the built environment, leading with innovation, resilience, and inclusivity to shape a more sustainable future, writes **Atousa Aslaminezhad, Assistant Professor of Architecture at Heriot-Watt University Dubai**



Women in leadership roles bring immense value to organisations and industries, promoting collaboration, increasing productivity, and encouraging fairness. The built environment sector stands out as one where women have made remarkable strides in both leadership and operational roles. This industry, which encompasses the design, construction, and management of physical spaces where communities live, work, and interact, plays a crucial role in societal progress and sustainability. In recent years, more women have been at the forefront of shaping policies, leading innovation, and driving meaningful change in the sector. Their ability to adapt, communicate, and engage with diverse stakeholders is often recognised, but the depth of their insights and determination to succeed despite challenges is what truly sets them apart.

Despite these achievements, societal stereotypes and biases continue to discourage women from exploring careers in the built environment. However, a growing number of initiatives are working to shift this narrative. Many progressive organisations create mentorship opportunities, professional networks, and educational resources that help women overcome barriers and excel in their fields. These initiatives challenge misconceptions and inspire young women to see themselves as



future leaders in architecture, urban planning, engineering, and beyond by highlighting the success stories of female professionals.

Female Leadership

- From leadership to innovation, women are shaping policies, fostering collaboration, and enhancing sustainability in the industry
- Strong mentorship programs and industry-specific events are helping women overcome barriers, gain confidence, and advance in their careers
- With women holding 30% of leadership roles in the public sector and making up 41% of STEM graduates, the UAE is actively promoting gender equality in professional fields

UAE's Impressive Results

The UAE has been consistently promoting women's education and professional development. With a female literacy rate exceeding 95 per cent and a growing number of women pursuing higher education, the country is nurturing a new generation of skilled professionals. Emirati women account for 15 per cent of board positions in international industries and own more than 10 per cent of private sector businesses. The UAE's gender equality efforts have yielded impressive results,

with women occupying two-thirds of public sector jobs, including 30 per cent in leadership roles and 15 per cent in technical and academic positions. The government has also taken proactive steps to encourage more women to pursue Science, Technology, Engineering and Mathematics (STEM) careers. Data shows that 41 per cent of STEM graduates from UAE government universities are women, and the country has one of the highest proportions of female STEM graduates in the region.

A critical factor in sustaining women's growth in the built environment is the establishment of strong mentorship networks that provide guidance and support throughout their careers. International mentorship programmes play a crucial role in connecting aspiring professionals with experienced leaders who can offer career advice, share insights, and help navigate industry challenges. Creating these networks ensures that women receive long-term career support, helping them build confidence and resilience. More importantly, effective mentorship goes beyond offering advice—it involves walking beside women as they grow, listening to their experiences, guiding them through career transitions, and directing them towards new opportunities.

Diverse Perspectives

To thrive in leadership roles, women must be encouraged to step beyond their comfort zones and take on challenges that push their limits. By accepting new responsibilities and

challenges, women can gain the skills and knowledge needed to progress in their careers. Encouraging a culture of calculated risk-taking helps women develop confidence in their abilities and ensures they are equipped to take on leadership roles in an evolving industry. Additionally, industry-specific events, in collaboration with academic institutions, provide valuable exposure to female leaders through keynote addresses, panel discussions, and networking opportunities. These platforms allow young professionals to learn from the experiences of successful women, gain insights into career progression, and build meaningful connections within the industry. Showcasing the achievements of women in leadership roles reinforces the message that success in the built environment is attainable for all, regardless of gender.

As the built environment sector continues to evolve, the value of diverse perspectives becomes increasingly evident. Women's leadership brings fresh ideas, innovative problem-solving approaches, and a commitment to inclusivity, all of which contribute to a more dynamic and resilient industry. By promoting mentorship, encouraging professional growth, and supporting women in leadership, the sector is set for a future marked by creativity, sustainability, and excellence. As more women take their place as industry leaders, they will not only shape the built environment but also inspire future generations to challenge boundaries and redefine success.

'BUILD SOLUTIONS THAT ADDRESS REAL MARKET NEEDS'

In an interview with **Business Frontier**, **Pauline Chau**, Chief Finance Officer, Breega, discusses the evolving VC landscape in Europe

Adam Chin



The Chief Financial Officer at Breega, a prominent venture capital firm, **Pauline Chau** comes with a strong foundation built on five years of experience as a corporate lawyer at a leading French Tier-1 law firm. Gradually, she transitioned into her role at Breega, where she is responsible for overseeing legal, regulatory, and financial matters related to the firm, its funds, portfolio, and subscribers.

A graduate of HEC Paris, Pauline brings a wealth of expertise and strategic insight to her position, contributing significantly to Breega's growth and operational success. In an interview with **Business Frontier**, Chau discusses the evolving VC landscape in Europe, strategies for team motivation, emerging industry trends like AI and climate tech, the importance of flexible investment strategies, and key advice for entrepreneurs on sustainable growth and real market needs.

Give us a comprehensive overview of the business landscape in your region. What unique opportunities and challenges does it present?

The VC market in Europe has been marked over the last three years by a drying up of sources of financing, which

led to lower valuations and smaller rounds. It can be seen as the "end of playtime", but also as a unique moment to invest at a more reasonable price, with lower risks and higher returns to expect for our LPs. Entrepreneurs are being more cautious with cash too, and realize that not all companies are VC compatible. This can provide interesting build-up opportunities.

As a business leader, what are the core strategies you employ to keep your team motivated?

My goal when recruiting and training a member in my team has always been the same: find and grow someone who can be better than myself in their role. It implies someone who will do their tasks with ease and passion by design.

Another key to growing their motivation is to grant them early with real ownership and a strong sense of responsibilities. Today, collaborators want to have an impact, sooner, and younger. Therefore, the best response to this demand is to let them take the ownership that they aim for. It is good for them, and it is also good for the company because with the right people, we can grow faster. That's how Breega was able to grow its AUM by 12x in 10 years without hiring 12x more people!

Their job and missions also have to renew over time. It can mean an expansion of their missions and diversity of tasks, an expansion of their team, the exploration of new tools and new ways to deliver their missions, or more structurally in the case of Breega an expansion of our activities.

What, according to you, are the emerging trends that will reshape your industry in the coming years?

AI is definitely a game changer in all industries. It has become a systematic component if not the core of most

technologies in our dealflow – although the reality behind it can be blurry sometimes. All services jobs will be impacted and we have to integrate it in our usage and way of operating.

Climate tech is also a sector to be prioritized due to the worrying climate crisis we are going through. This industry is vast and can go from R&D deeptech solutions to scalable software for energy efficiency or water management. At Breega we firmly think Climate mitigation and Impact investment in general shall be embedded within the investment strategy of all our funds, and not reserved for one Climate fund or one Impact fund only.

Working in VC, we are extremely lucky to place bets anticipating the future and finance the world of tomorrow. We must continue being visionary with the immeasurable support of our entrepreneurs.

What advice do you have for budding entrepreneurs? What kind of roles should future leaders of the industry play while accessing new opportunities?

Build solutions that address real market needs, not just nice-to-have. A solution solving a fundamental need will scale faster and safer than one just improving convenience – plus you will contribute to making the planet and society a better place.

Think about ESG and grow sustainably. ESG may not look like a priority for Pre-Seed companies which prefer to focus on growth and build fast. But in tomorrow's world, non-sustainable businesses will not survive, because they will not be able to convince talents or clients. So, make it an early priority.

As we say at Breega, the future is whatever you make it, so make it a good one!

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