

TOP

BUSINESS LEADERS & CEOs IN THE UAE

A Gulf News Sponsored Supplement

Monday, December 16, 2024



WAVE IN INNOVATION,
FLOW WITH PROGRESS

Eng. Ahmed Al Shamsi, CEO, TAQA Water Solutions shares the company's role in optimising water management in the UAE



TAQA WATER SOLUTIONS

POWERING SUSTAINABLE WATER

LEADING THE CHARGE FOR SUSTAINABLE
WATER SOLUTIONS IN ABU DHABI

TAQA Water Solutions specializes in sustainable water solutions, transforming vital resources to support economic growth and improve quality of life. As part of **TAQA**, a leading utilities provider in the EMEA region, the company delivers high-quality recycled water to industries and communities, driving environmental impact and aligning with the UAE's sustainability goals.

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Revolutionising water management

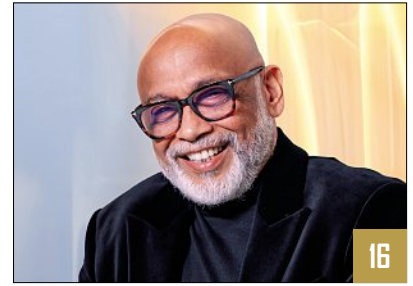
Eng. Ahmed Al Shamsi, CEO, TAQA Water Solutions



Innovation that inspires
Bal Krishen, Chairman, Century Financial



Embrace change, ensure growth
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Set the stage for real estate
How Aaronz & Co. provides the best possible experience for clients



Winning employee trust
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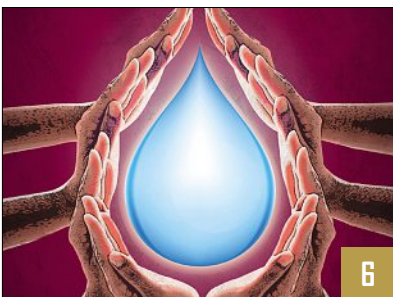


Revolutionising energy storage
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Transforming driver training with AI
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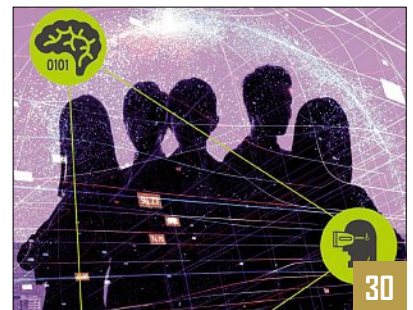
FEATURES



Every drop counts
Water management systems evolve for a sustainable world



Insurance sector evolves
Tech disruption sees industry embrace change



Enhanced engagement
Technology streamlines HR systems

Smart water systems usher in era of sustainability

IoT and AI are revolutionising the implementation of water management principles globally in diverse fields such as irrigation and urban landscaping

By Sankar Sri Pillai | Head of Content, Supplements and Contract Publishing

Water management has undergone a profound transformation over the centuries, driven by the growing needs of human populations, advancements in technology, and an increasing awareness of environmental sustainability. From ancient irrigation systems to modern smart water technologies, the journey of water management is a testament to innovation and resilience.

RISE OF SMART WATER SYSTEMS

The advent of digital technology has ushered in a new era of water management. Smart water systems leverage data analytics, artificial intelligence (AI), and the Internet of Things (IoT) to optimise water usage and distribution. Sensors and meters now monitor water quality and consumption in real time, enabling more efficient and sustainable practices.

Advanced forecasting models, powered by AI, help predict water availability and demand, allowing for proactive management in the face of climate variability. Smart irrigation systems, for example, adjust water delivery based on soil moisture levels and weather conditions, reducing waste and ensuring that crops receive the right amount of water. In a similar vein, in urban zones, governments globally are exploring strategies and opportunities to develop sustainable landscaping practices that enjoy increasing innovation in water management principles.

ADDRESSING GLOBAL CHALLENGES

Despite these advancements, water management continues to face significant challenges. Climate change has exacerbated water scarcity in many regions, while rising sea levels threaten freshwater supplies in coastal areas. Additionally, population growth and urbanisation place immense pressure on existing water infrastructure.

To address these challenges, governments and organisations worldwide are prioritising sustainable water management practices. Efforts include the restoration of natural ecosystems such as

wetlands, which act as natural water filters, and the promotion of water conservation measures among individuals and industries. Policies and frameworks are also being developed to ensure equitable access to water resources, recognising the importance of water as a fundamental human right (read our cover story interview on page 8 to understand why the CEO of UAE-based company TAQA Water Solutions believes the brand is aligned deeply with the nation's water security policies).

The future of water management will likely be defined by continued innovation and collaboration. Emerging technologies such as blockchain are being explored to improve water resource governance and transparency. For instance, blockchain-based platforms could enable more efficient tracking of water usage and allocation, ensuring accountability and reducing wastage.

Moreover, the circular economy concept is gaining traction in water management. This approach emphasises the reuse and recycling of water, minimising the extraction of new resources. Urban water systems of the future may incorporate decentralised treatment facilities that allow communities to manage their water resources locally and sustainably. Finally, education and awareness will play a critical role in shaping the future of water management. Empowering individuals and communities with knowledge about water conservation and sustainable practices can lead to a collective effort to safeguard this vital resource.

COLLABORATE TO INNOVATE

The evolution of water management reflects humanity's ingenuity and adaptability in the face of changing circumstance. From ancient irrigation systems to modern smart technologies, the journey has been marked by significant milestones that have shaped societies and economies. As the world faces growing water-related challenges, the emphasis on sustainability, innovation, and collaboration will be crucial in ensuring a secure and resilient water future for generations to come. ●



GN ARCHIVES



Turning challenges into progress

Integrating smart water management systems and embracing real-time data monitoring is allowing TAQA Water Solutions to optimise water management in the UAE, says CEO, **Eng. Ahmed Al Shamsi**

■ **As the head of a major business brand, what are the main challenges you face and foresee in your sector?**

As CEO of TAQA Water Solutions, which recently became part of the TAQA Group, I navigate the complex landscape of water security to ensure we have enough water in a region facing growing demand and climate change. We stand as champions of the UAE's water security capabilities, deeply committed to safeguarding our natural resources and driving sustainable development. Our work aligns with the UAE Water Security Strategy 2036, which sets a crucial target of 95% utilisation of recycled water. Having already achieved a regional record of 80% utilisation in Abu Dhabi, we are strategically positioned to reach our ambitious goal of 100%, continuously optimising our wastewater treatment management to deliver the highest quality recycled water.

While significant investment in resilient infrastructure is crucial to withstand the impacts of climate change, we view this as an investment in a more secure and sustainable future. By integrating smart water management systems and embracing real-time data monitoring, we are building an integrated infrastructure that optimises the water management network, proactively addresses leaks, and minimises loss. At TAQA Water Solutions, we're turning challenges into progress, ensuring a water-secure future for generations to come.

■ **People learn from their mistakes, more so CEOs and business heads, who use this learning to champion**

growth for their business and staff. What are some of the learnings you have managed in recent times?

My leadership is driven by the principle of continuous learning and adaptation. Leading a company in the water sector requires addressing current needs while anticipating and proactively tackling future challenges. We are creating solutions that will benefit generations to come. This means building a resilient team that sees challenges as opportunities for growth and innovation. This required developing a culture of resilience and adaptability within our team, empowering them to view challenges as opportunities for growth and innovation. At TAQA



Our work aligns with the UAE Water Security Strategy 2036, which sets a crucial target of 95% utilisation of recycled water."

Water Solutions, we have learned valuable lessons from the recent extreme weather conditions that faced the country, and we have developed additional measures and plans to ensure uninterrupted operations and management. I believe in leading by example, always learning and improving, and inspiring my team to embrace the same principles.

■ **How important is innovation as a facet of your company's operations and why?**

Innovation is the driving force behind TAQA Water Solutions. We are setting strategic targets to reduce water consumption among end-users through behaviour change initiatives and adopting advanced technologies. Addressing water scarcity should prioritise water recycling. By keeping water in continuous use through multiple cycles of reuse and minimising evaporation, we can significantly reduce the demand for freshwater while increasing the reliance on recycled water.

■ **How pivotal is CSR to your company's role in fostering a sense of community within the sphere of your activities?**

Corporate Social Responsibility is ingrained within TAQA Water Solutions. We are committed to supporting the communities we serve through programmes promoting water conservation, environmental sustainability, and community education. We aim to create a sustainable water use culture by educating our communities about its importance. This com-





mitment extends across four key pillars: clean water, environmental stewardship, education & health, and worker welfare & human rights. These initiatives align with our core business, sustainability goals, and mission to create a sustainable future for Abu Dhabi, driving positive ESG impact.

We are incredibly proud to have received the prestigious Sustainability Award in the Resilience in Action category for our Circular Water Resources efforts at the IDRA Industry and Sustainability Awards. This award underscores TAQA Water Solutions' commitment to innovation and sustainability in providing transformative water solutions that is powering the future of the water sector. Collaboration is key, with past partnerships including DulSCO, Al Qurm Charter School, Gulf Contractors Co.LLC, Dorsch, Protectol Health, Emirates Red Crescent, Mazara and Siemens.

Through these impactful CSR activities, we are advocating positive change by shaping the right mindsets for a sustainable future in Abu Dhabi.

■ **Where do you see your business, and yourselves 5 years from now in terms of growth?**

In five years, I see TAQA Water Solutions becoming a global leader in sustainable water



management. We'll reach our 100% recycled water goal in Abu Dhabi and expand our operations into new markets, particularly in areas facing water scarcity challenges. Our growth isn't just about scaling operations—it's about cultivating a culture of sustainability, innovation, and continuous improvement that drives both individual and organisational success.

■ **What is the legacy you would choose to leave behind, both for your staff at TAQA Water Solutions, and**

future CEOs and business leaders?

True leadership isn't just about today, it's about building a legacy for tomorrow. The legacy I hope to leave is building a culture of ownership, creativity, and proactive problem-solving, empowering individuals to drive innovation and expand our positive impact on a global scale. We're not just building a business, we're building a model that inspires future generations of water-sector leaders to embrace both responsibility and growth as we spread our success story to the world."



Building a legacy of excellence and empowering growth

Strong business acumen and people-centric leadership are central to success for **Bal Krishen**, Chairman, Century Group

“

Bal Krishen's leadership empowers people, fostering a high-performance culture and agility in dynamic markets.

Bal Krishen's remarkable journey epitomizes the power of vision, resilience, and principled leadership. Rising from humble beginnings, he began his career at Century Financial and steadily climbed the ranks to become the company's Chairman. In his two-decade-long journey in investment and financial services, he has redefined excellence in the industry. His tenure at Century Financial, an SCA-licensed investment services provider in the UAE, reflects a legacy of growth propelled by innovation and people-centric leadership. He further expanded his vision by founding Century Private Wealth, a DFSA-regulated asset and wealth management firm.

With his visionary leadership, he diversified across industries spanning real estate, technology, banking solutions, insurance, manufacturing, and logistics. His strategic foresight has driven the Group's expansion, shaping industries and delivering impactful solutions to global markets.

Bal Krishen's leadership style is characterized by empowering people, cultivating a high-performance culture, and fostering agility in dynamic markets. Guided by his unwavering com-



mitment to integrity and transparency, he has solidified trust among clients and stakeholders, reinforcing the Group's reputation as a trusted partner. His business philosophy centers on three pillars: Sustainability, ensuring long-term impact; Simplicity, making processes accessible; and Scalability, building adaptable solutions for the future.

Beyond business, Bal Krishen is deeply committed to philanthropy and sustainability. He champions initiatives that enhance financial

literacy for underprivileged communities, promote environmental responsibility, and create opportunities for underserved populations. His philanthropic, community, and sustainability commitments reflect his dedication to leaving a positive impact on society.

Celebrated for his transformative leadership, Bal Krishen has garnered numerous industry accolades. His vision continues to empower individuals, foster innovation, and drive progress, solidifying his enduring legacy.



Adapt to changing demographics

In conversation with **Mohamed Seghir**, Chief Executive Officer,
HAYAH Insurance Company

■ As the head of a major business brand, what are the main challenges you face and foresee in your sector?

In a dynamic and competitive environment, the challenges we face as an insurance brand in the UAE are multifaceted.

ADOPTION OF TECHNOLOGY

Technology is rapidly transforming various industries, including insurance. We must effectively adopt new technologies, embrace customer-centric digitalization, and move away from bureaucratic processes that hinder innovation. Prioritising agility, streamlining operations, and fostering continuous improvement is essential to meet our customers' evolving needs.

RELEVANCE TO THE UAE'S CHANGING DEMOGRAPHICS

The UAE's diverse and rapidly changing demographic landscape requires us to continuously adapt our offerings and communication strategies to align with the preferences of a youthful, multicultural population. Understanding market segments and tailoring our approach is key to resonating with varied demographics.

INTEGRATION INTO THE ECONOMIC FABRIC OF THE NATION

Insurance is a key player in a mature economy for prosperity and resilience, but we still need to better integrate it into the UAE's economic fabric. This involves aligning strategies with national priorities, supporting economic diversification, and building strong relationships with government entities, industry peers, and the community.

EMBRACING UAE'S AMBITION FOR THE INSURANCE INDUSTRY

The UAE leadership has set ambitious goals to elevate the country's performance. We must embrace this ambition by adopting best practices, enhancing services, and innovating to meet international standards, contributing to the UAE's vision of becoming a global insurance hub.

DEVELOPING LOCAL TALENT

A critical challenge is developing a highly skilled workforce that meets international standards. We are committed to raising a generation of experts, nationals and residents, through significant investments in education,

training, and professional development, ensuring our industry is well-equipped to thrive globally.

By addressing these challenges, we position our industry for success and contribute to the UAE's long-term vision of economic prosperity and global leadership.

■ People learn from their mistakes, more so CEOs and business heads, who use this learning to champion growth for their brand and staff. What are some of the learnings you have managed in recent times?

As a CEO, continuous learning has been crucial in shaping my leadership to ensure our business's growth. Flexibility in thinking is vital in rapidly changing conditions. Being open to new ideas, challenging the status quo, and adapting to changes can lead to innovative solutions and new opportunities, helping us navigate uncertainty with agility.

Fostering a growth mindset has been key. Encouraging teams to see challenges as opportunities drives personal and organisational growth, propelling us toward strategic goals.

It's also important to allocate enough resources for a strategic focus on the next big moves rather than getting lost in daily tasks. Strategic foresight ensures long-term success and keeps our company ahead of the curve.

Continuous learning and benchmarking by learning from leaders in other industries is invaluable. Cross-industry insights inspire innovation and sharpen our competitive edge, driving growth.

Staying grounded helps me understand so-



Insurance is a key player in a mature economy for prosperity and resilience, but we still need to better integrate it into the UAE's economic fabric."





SHUTTERSTOCK

cietal challenges and stay connected to our teams, customers, and the broader community. This ensures our decisions are informed and empathetic. These lessons have guided me through challenges and to set the company for future success. Embracing them positions us to grow, innovate, and contribute positively to our industry and society.

■ **How important is innovation as a facet of your brand's operations and why?**

For HAYAH, innovation is part of our value system. It is central to our brand's operations. As a new player in the insurance industry, we've sought to stand out through innovation rather than replicating existing models. Technology and digital solutions are important, but true innovation comes from embracing new ideas, challenging norms, and seeing opportunities where others see obstacles.

We want to be seen as more than just an insurance provider – a lifestyle brand that connects with those unmet by traditional offerings. This ongoing innovation is crucial in customer



I want our brand to be remembered as a catalyst of societal progress. My vision is for our company to help society to thrive through our business activities."

engagement, product tailoring, and delivering value that meets evolving needs.

Our business, life insurance, operates at the intersection of the future and present: inno-

vation is a necessity, driving our growth, relevance, and ability to empower today our customers' future.

■ **How pivotal is CSR to your brand's role in fostering a sense of community within the sphere of your activities?**

Corporate Social Responsibility (CSR) is integral to our brand's core approach. Our business focuses on empowering the future of UAE communities, which echoes well with CSR's objectives.

While CSR is part of our regulatory obligations, we have chosen to go beyond the basics. Our Vision 2030 strategy positions us as a leader, reflecting our commitment to making a meaningful impact on the communities we serve.

Our business is about securing the future: by embedding CSR into our brand's DNA, we ensure that our growth and success are shared with the people and communities of the UAE.

■ **Where do you see your brand, and**

industry benchmarks. Our growth will be measured by the value we create, the trust we build, and our contributions to the UAE's economic and social fabric. By focusing on these areas, we are confident our brand will thrive and help shape the future of the life insurance industry in the UAE and beyond.

■ **What is the legacy you would choose to leave behind for your staff and future CEOs and business leaders?**

The legacy I hope to leave is rooted in talent building, societal empowerment, and promoting general welfare. These pillars will sustain our company's success and contribute to the broader community and future leaders.

My goal is to create a lasting impact by investing in our people. I want to nurture a culture where talent development is central, fostering

continuous learning, innovation, and growth. By empowering our employees, I aim to build a strong foundation for our organisation's future, ensuring a pipeline of leaders ready to drive the company forward.

I want our brand to be remembered as a catalyst for societal progress. My vision is for our company to help society thrive through our business activities, CSR initiatives, and community engagement. Future leaders should recognise that business success is measured by the positive impact on society, not just financial performance.

Lastly, I aspire to leave a legacy of empowering social welfare, aligning our efforts with the well-being of the communities we serve. By prioritising health, protection, and overall welfare, I hope to inspire future CEOs to continue making a difference in the lives of others. ●

KNOW YOUR CEO: Mohamed Seghir in profile

Mohamed Seghir is a fully qualified actuary from the French (IA), German (DAV) and Swiss institute of actuaries (SAV). Having studied at ISFA (Institut des Sciences Financières et des Assurances), he holds a MSc in Finance and Actuarial Sciences and a BSc in Finance from Université Claude Bernard (Lyon, France).

Mohamed started his career in 2007 as an Actuary at FWU AG in Munich, where he was responsible for Western Europe and the Middle East, developing conventional and Takaful solutions for banks and insurance companies. In 2010, he took up the role of Manager Actuarial Services for Munich Re, and was in charge of the Middle East, before joining Swiss Re in Zurich in 2013. Initially taking charge as Senior Marketing Actuary and overseeing pricing of the life and health business in MENA, Turkey and Pakistan, he later became Head of North Africa (P&C and L&H) and Middle East (L&H).

Mohamed was appointed CEO of AXA Green Crescent in the UAE in April 2018, turning around the company's results in record time. Following the exit of AXA from the Middle East, Mohamed spearheaded the company's transformation and rebranded it as HAYAH, with a renewed corporate identity and new strategic direction.

Beyond his executive responsibilities, Mohamed is a fervent advocate for the insurance industry. He is a regular contributor at seminars, conferences, and in publications, sharing his knowledge and insight on a range of topics including digital, artificial intelligence, bancassurance, life insurance, Takaful solutions, pensions, and wealth management. Among his notable achievements, Mohamed created Nadwa by Swiss Re, a yearly gathering of insurance experts, and Rihla by HAYAH, a comprehensive report recognised as the most advanced on life and health insurance in the MENA region.

Mohamed's career is a testament to his dedication and forward-thinking approach in the evolving landscape of global insurance dynamics. His leadership at HAYAH continues to propel the company forward, making significant contributions to the industry and setting new benchmarks for excellence.



Constant investment in innovation and talent development is the key to growth

Vijayan K Raman, Founder & Executive Chairman, Emtech Group of Companies says how innovation is helping the IT solutions brand drive transformative technology solutions

enable. empower. evolve.

■ **As the head of a major business brand, what are the main challenges you face and foresee in your sector?**

In the technology sector, rapid advancements such as artificial intelligence, cloud computing, and digital transformation present both opportunities and challenges. Staying ahead of these trends requires continuous investment in innovation and talent development. Cybersecurity and data privacy are also critical concerns, especially as businesses rely more heavily on digital infrastructure. Additionally, maintaining operational excellence and client trust in a competitive global market demands resilience and adaptability.

■ **People learn from their mistakes, more so CEOs and business heads, who use this learning to champion growth for their brand and staff. What are some of the learnings you have managed in recent times?**

One key learning is the importance of embracing change with agility. As technology continues to evolve, businesses must remain proactive rather than reactive. During recent challenges, such as navigating the post-pandemic shift to digital-first operations, I've realized the value of empowering teams to innovate and adapt quickly. I've also learned that fostering collaboration across business units leads to more holistic and impactful solutions. Above all, failures are the ultimate teachers, shaping growth through their invaluable lessons.

■ **How important is innovation as a facet of your brand's operations and why?**

Innovation is at the core of Emtech's philos-



In five years, I envision Emtech solidifying its position as a global leader in digital transformation, offering pioneering solutions in AI, cloud computing, and IT services."

ophy. It drives our ability to deliver transformative technology solutions that empower our clients to thrive in an ever-changing digital landscape. Whether through advancements in AI technologies, cloud platforms, or digital learning tools, innovation enables us to stay competitive and relevant, ensuring we address our clients' evolving needs effectively.

■ **How pivotal is CSR to your brand's role in fostering a sense of community within the sphere of your activities?**

Corporate Social Responsibility (CSR) is integral to Emtech's ethos. From supporting

education through initiatives like the Kinder Garden Starters School and Springdale School to advancing skill development in IT through our training institutes, we are committed to giving back to the community. We aim to foster a culture of learning, empowerment, and social upliftment, aligning business success with societal well-being.

■ **Where do you see your brand, and yourselves 5 years from now in terms of growth?**

In five years, I envision Emtech solidifying its position as a global leader in digital transformation, offering pioneering solutions in AI, cloud computing, and IT services. We aim to expand into new markets, enhance our technology portfolio, and foster a culture of innovation while doubling our workforce and client base. This growth will be underpinned by our commitment to excellence, sustainability, and community impact.

■ **What is the legacy you would choose to leave behind for your staff and future CEOs and business leaders?**

As the chairman of Emtech, the legacy I want to leave behind is one that drives continuous innovation and empowers our team to thrive in an ever-evolving digital landscape. I hope to instill a culture of problem-solving, collaboration, and agility that adapts to the changing needs of technology and society. By fostering an environment of growth, transparency, and integrity, I aim to ensure that future leaders are equipped to push the boundaries of what's possible and create solutions that not only drive business success but also positively impact the communities we serve. ●





“Business efficiency is achieved only if overhead costs are managed”

In conversation with **Majid Akram**, General Manager, Advanced Fiberglass Industries, Dubai

■ **As the head of a major business brand, what are the main challenges you face and foresee in your sector?**

In the composite industry the main challenge is to make sure that the growth of the company is at a steady rate because, as the head of the company, the primary challenge is to bring in custom-built projects of a certain value. Once the project is completed, we need to hunt for another project to maintain consistent growth and manage the overhead costs of the company. For example, in the mass production of water bottles it involves building a product and then selling it and increasing sales by using marketing strategies. But in custom built composite products growth is based on finding the niche markets which requires custom products to bring designs to reality.

■ **People learn from their mistakes, more so CEOs and business heads, who use this learning to champion growth for their brand and staff. What are some of the learnings you have managed in recent times?**

The most important lesson learned is to accept and believe that money is not made when you sell a product, it is always made when you procure the materials / services required to build the product. The second-most important lesson learned in the manufacturing business is that “a business is only efficient if its overhead costs are managed efficiently.”

■ **How important is innovation as a facet of your brand's operations and why?**

In composite manufacturing it becomes very important to invest in machinery and



From left: Sooraj Pattenveetil, Head of Engineering, Karthik Gnanasekar, Operations Manager; Majid Akram Chaudhry, General Manager; Patrik Gajdosik, Project Director

products that eventually help you save production time and raw material consumption. The market has never paid more than the previous year, it has always catered to demands asking for a further reduction in prices than the previous year. Competition is not reducing moreover, technology from all over the world is brought to the UAE hence, changing with the times and adding innovation to our

production routines is essential to survive in this growing market.

■ **How pivotal is CSR to your brand's role in fostering a sense of community within the sphere of your activities?**

One of the main objective we thrive to achieve is to maintain healthy work environ-

ment for our office and production team. We tend to use petroleum based raw materials to manufacture fiberglass hence, we make sure that we do it in the safest possible way adhering to HSE standards laid by the Dubai Municipality. Moreover, we have hired specialist third party companies certified by Dubai Municipality to dispose of hazardous waste and have allocated a much higher budget to it to make sure that our production facility does not bring any adverse effect to the environment. Moreover, we are highly investing into recycling and reusing various consumable products at our facility.

■ **Where do you see your brand, and yourselves 5 years from now in terms of growth?**

Our main agenda is to bring this form of construction to countries which are still not aware of the benefits of using composite materials and have successfully catered to exports of over Dh60 million in the last 24 months, most importantly a product designed, engineering and manufactured from scratch "Manufactured in UAE" to various countries. We target to cater to 3 more countries that are shortlisted after intensive research and see us exporting to them as well in the next 5 years.

■ **What is the legacy you would choose to leave behind for your staff and future CEOs and business leaders?**

I need to say that it has become essential to sell a solution and not a product. "We never say no to a challenge" is our slogan and which has been religiously followed by me and our team. We always try to offer solutions to our clients hence, it is one of the reasons that clients we have dealt with trust us and always return to us, even after years. ●

“

Changing with the times and adding innovation to our production routines is essential to survive in this growing market.”





“

We are constantly on the lookout for people who are risk-takers, have an entrepreneurial mindset, and believe that money is a by-product of their work and passion.”

Aliyah McCarthy
Head of HR and Recruitment,
Aaronz & Co.

Division who has extensive experience in this space.

RISK-TAKERS AND ENTREPRENEURS – KEY SKILLS TO JOIN THE JOURNEY

Aliyah McCarthy, Head of HR and Recruitment, highlights the company’s focus on the talent it recruits, “We are constantly on the lookout for people who are risk-takers, have an entrepreneur-

al mindset, and believe that money is a by-product of their work and passion. “We look for those who are willing to make an impact in this industry.”

DATA-DRIVEN SUCCESS

Data and analytics serve as the backbone of Aaronz & Co. “Our weekly and monthly reports, created by in-house data team, acts as a single source of truth for our investors. By providing intelligent, data-driven insights, we empower clients to make confident decisions. Right data and intelligence drives success,” says Jikku Luke, CSO for Aaronz & Co. Group.

PRECISION IN FINANCE & PROCESSES

“Ensuring all documents and processes are well taken care for our clients and the company and, most importantly, ensuring our team is paid on time is my utmost responsibility,” says Leslie Manalastas, Finance, Accounts & Conveyancing Lead at the company.

THE FUTURE: A SYSTEM IN THE MAKING

Every service is a piece of art. Our focus is on delivering the best experience and achieving the best possible results for our clients. “The team at Aaronz is obsessed with five-star ratings and don’t settle for anything less”, adds Jesrani. “We’re on a journey to build a system that encompasses the A to Z of real estate.” Jesrani concludes, underlining the long-term vision driving the company. ●

Aaronz & Co. a stage for real estate

For Aaronz & Co., it’s all about giving the best experience and best possible results for its clients

At Aaronz & Co. we believe in building teams and in building businesses. “Real estate is real and even an open sky is real estate,” says Surandar Jesrani, Founder and CEO of Aaronz & Co., highlighting the tangible yet complex nature of this industry. Leaning into the Dubai’s real estate market is both exciting and surely not an easy feat. There is no fun in easy things anyways!

At Aaronz & Co., we provide comprehensive real estate services to businesses and to end customers. Advising on business strategies, structures, transactions, and analytics. Our offerings also include brokerage services for buying, selling, and leasing; real estate management and upkeep services; and short-term stay solutions through holiday and work-home options.

In this edition, we spoke with the Aaronz & Co. Management to gain their thoughts on how their journey has been in Dubai real estate market and what they see as next.

CUSTOMER SUCCESS, HAPPINESS BY DELIVERING RESULTS IS KEY

“Customer happiness is the foundation of everything we do,” says Johnson Antonio, Director of Residential Sales. In a fast-paced market, it’s easy to get carried away, but our focus remains on advising and guiding clients with integrity. “No amount

of profit can ever match the value of a truly satisfied customer.”

Priyabrath Rath, Associate Director of Commercial Real Estate, brings over 9 years of expertise in Dubai’s commercial market. He adds, “At Aaronz & Co., our focus is understanding clients’ needs and delivering results that add measurable value for business owners and decision-makers.”

“

We’re on a journey to build a system that encompasses the A to Z of real estate.”

Surandar Jesrani
Founder and CEO, Aaronz & Co.

GROWING GRACEFULLY

Real estate management has become a stand-out offering for Aaronz & Co. In a short span of time, the team has delivered on its promise of providing property owners with peace of mind while maximizing their returns.

“We are conscious of quality, and we are growing gracefully,” shares Mera Paquibot, Senior Manager of the Real Estate Management team.

“The luxury market in Dubai is just the beginning, and we’re preparing to claim our share of the pie,” says Anit Madhani, Sales Manager – Luxury

YOUR TRUSTED REAL ESTATE PARTNERS IN DUBAI

At Aaronz & Co, we provide comprehensive real estate services to businesses and to end customers. Advising on business strategies, structures, transactions, and analytics. Our offerings also include brokerage services for buying, selling, and leasing; real estate management and upkeep services; and short-term stay solutions through holiday and work-home options.

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Corporates need to win employee trust

Founder and CEO of Lime Source Consultancy, **Rajeev Gupta** is an award-winning entrepreneur and author, and recipient of the long-term Golden Residence Visa by the UAE Government under the Specialised Talent Category

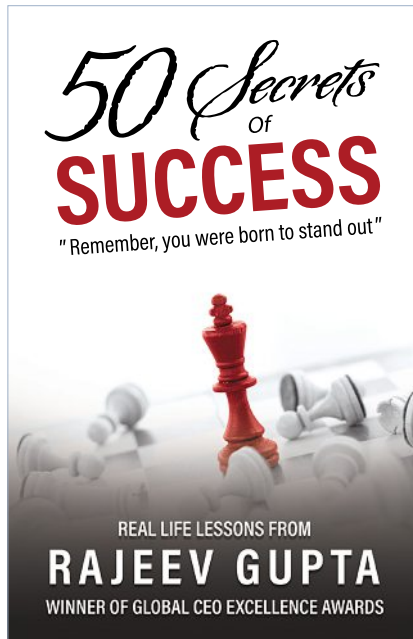
■ **As the head of a major business brand, what are the main challenges you face and foresee in your sector?**

The HR industry across the globe is undergoing major challenges to find the desired number of work force staff vis a vis high demand across multiple sectors, with construction, facility management, the service industry and hospitality sectors specifically seeing scarce supply. The main reason for this wide gap is that developing countries have multiple home-grown opportunities with hike in minimum wages, reducing the lure for workers to uproot themselves and migrating overseas, and less gap of saving potential. It's time for corporates to move from just hiring in numbers to creating workplaces that offer a community feel, as well as long-term employee welfare programmes that infuse much required confidence. This also offers a sense of belonging that not just provides immediate comfort but long-term assurances as well, such as upgrading skills, retirement and pension schemes to secure one's future.

■ **People learn from their mistakes, more so CEOs and business heads who use this learning to champion growth for their brand and staff. What are some of the learnings you have managed in recent times?**

In today's world, amid the rising cost of running business operations, corporate finance departments sometimes commit the mistake of cutting employee welfare expenses. This is where clients fail to retain the workforce for longer periods than was seen in the past. Facilities once offered when withdrawn not only leads to instability and insecurity but also leads to companies becoming a platform whereby workers are seen to be more keen to change jobs than in previous years.

At Lime Source, we ensure that corporates



Rajeev Gupta is the author of several books, published over the course of an illustrious career

Lime Source is blessed to have received compliments across the HR industry worldwide for creating new markets and new resources.

are counselled. It's time for corporates to be innovative, as it's not just the salary that glues workers to an organisation, it's that bond of trust, community living and that feel of genuine employee welfare that make each staff member feel the company cares and that they are appreciated. As a winning team, Lime Source tries to impart creative ideas to make all this happen.

Our Director, Neetu Gupta deeply feels that gender balance and multilingual staff need immediate attention. If we wish to see the growth of a balanced society, we need to create a platform for balanced gender growth. Women need to be offered more opportunities in the corporate world, which will surely infuse lots of positive energy and lead to the attraction of new talent.

■ **How important is innovation as a facet of your brand's operations and why?**

It's an old saying that when the going gets tough, the tough gets going. At Lime Source, we are blessed to have received compliments across the HR industry worldwide for creating new markets and new resources. Our approach towards innovation helped us win Best Talent Search Consultancy Award from the UK, and our creative efforts not only helped the Lime Source Family but the industry as a whole to reach out to new territories, and we feel immense pride to be successful in opening doors for others to benefit from the same.

■ **How pivotal is CSR to your brand fostering a sense of community within the sphere of your activities?**

We take CSR very close to heart, and realised that our workers overseas, especially from the African continent often sell their land or assets to fund their migration journeys and accept job opportunities abroad. We took the initiative





Founder and CEO of Lime Source Consultancy, Rajeev Gupta, with Neetu Gupta, Director, Lime Source Consultancy

and joined hands with the Ugandan royal family to start the Microfinance Banking organisation. This has already started funding workers against a basic guarantors' system, whereby job applicants can pay back loans from their salaries in six months to a year in easy instalments, and without having to sell their assets. The initiative has not only made the journey easy and hassle-free, but also helped employers and employees reduce gaps in demand and supply in the current market.

■ **Where do you see your brand, and yourselves 5 years from now in terms of growth?**

We see ourselves expanding our business operations globally to explore the full potential of both east and west, setting up world-class training facilities across Asia and Africa to benefit and nurture talent worldwide.

We also aim to set up an independent committee that will work towards supporting aspir-

“

We see ourselves expanding our business operations globally to explore the full potential of both east and west, setting up world-class training facilities.”

ing entrepreneurs to implement their business ideas, whereby we invest in their ventures to make it happen. We are confident that our three decades of experience and their brilliant ideas shall be a blessing to cherish. The Lime Source Family hopes to leave a prestigious legacy for the next generation to follow.

■ **What is the legacy you would choose to leave behind for your staff and future CEOs and business leaders?**

I would advise future business leaders to dream big, follow their inner passion and offer a product or service that adds immense value to society at large. They should never be afraid of failure, and never fail to keep learning. They should focus on building long-term relations, not just project-based ones.

Finally, business leaders should always ask themselves how they wish to be remembered, and focus on not just managing a livelihood but also building a legacy. ●



Energising innovation

As a visionary inventor, and CEO & CTO of Made in UAE brand, Enercap Holdings, **Waseem Ashraf Qureshi** has pioneered a revolution in global energy storage solutions

Waseem Ashraf Qureshi, a trail-blazing innovator and entrepreneur, has carved a niche for himself as a luminary in the realms of technology and energy storage. Beginning his remarkable journey at the young age of 16, Qureshi was awarded the prestigious National Science Award in 1987 for developing the first-ever UPS.

His ingenuity continued to shine as he introduced a Digital Lock for telephones in 1988 and founded Microns Electronic in 1992. By 1994, he had revolutionised GPS technology with an innovative tracking system, setting the stage for a prolific career marked by groundbreaking advancements.

As the CEO and CTO of Enercap Holdings, Qureshi has led with a bold vision, steering the company to the forefront of energy innovation. His leadership philosophy emphasises leveraging cutting-edge technology to address global energy challenges, blending sustainable practices with operational excellence.

HISTORIC COLLABORATION

Under his leadership, Enercap Holdings joined forces with Apex Investment, an Abu Dhabi-based diversified investment giant, to establish a game-changing 16GWh-per-year manufacturing facility for supercap energy storage. The collaboration highlights Qureshi's commitment to pioneering solutions that surpass the



limitations of traditional lithium-ion technology, ushering in a new era of energy storage.

WORLD-CLASS ENERGY SOLUTIONS

This partnership includes the creation of the largest supercap energy storage manufacturing facility globally, positioned strategically in the UAE. Enercap's Mussafah Industrial Zone facility in Abu Dhabi, with a capacity of 10GWh

per year, alongside its upgraded 6GWh/year Dubai Industrial City plant, underscores the scalability and ambition of this endeavour.

These facilities will collectively cater to the soaring demand for energy storage in sectors like renewable energy, electric vehicles, and data centres.

UNPARALLELED ACHIEVEMENTS

Qureshi's legacy is further solidified by Enercap's proprietary technology, which boasts 2.5 times the energy density and 5 times the power density of lithium-ion batteries.

These solutions are not only more efficient but also environmentally sustainable, fully recyclable, and capable of enduring over 500,000 cycles without capacity degradation—a milestone in energy storage technology.

VISIONARY LEADER

Qureshi's leadership extends beyond technological innovation; his strategic foresight has positioned Enercap Holdings as a pivotal player in global decarbonisation efforts.

His unwavering dedication to developing solutions that address energy challenges has earned him recognition as a leader who transforms vision into impactful reality. Through Enercap's groundbreaking advancements, Qureshi continues to inspire and lead the charge in building a sustainable energy future, firmly placing the UAE on the map as a global hub for innovation in energy storage. ●

PEDAL
MOBILITY

Pedal Mobility: The future of driver training in the AI era

In conversation with KG Sajith, CEO, Pedal Mobility

■ **What inspired Pedal Mobility to enter the driver-training sector and redefine the industry?**

At Pedal Mobility, we saw an opportunity to address significant gaps in the traditional driver training sector. This sector, often underserved and slow to adapt to change, needed a transformation to meet the demands of a digital-first world. Our goal was to create a holistic personal mobility ecosystem, starting with the first link in the value chain — the driver training sector. By seamlessly connecting students, schools, instructors, and regulators under one platform, we're building a foundation for a smarter, safer, and more inclusive future.

■ **The world is shifting from digital-first to intelligence-first. How is Pedal Mobility keeping ahead of the curve?**

We are entering the intelligence era, and the next 36 months will see a massive transformation in driver training driven by artificial intelligence. Many driving centres still rely on outdated systems and data models, inadequate for this new paradigm. Pedal Mobility addresses this gap with an intelligent digital platform that ensures students progress seamlessly through courses while instructors and institutes benefit from smart scheduling. This has already resulted in a 98.7 per cent resource utilisation rate, helping our partners achieve top industry rankings in just two years.

■ **Dubai has become a shining example of Pedal Mobility's impact. What's driving this success in the Gulf region?**

The Gulf region embraces innovation, and we've been fortunate to align with that mindset. In just four years in a highly competitive market like Dubai, our technology holds 35 per cent market share, and we estimate this will grow

to 60 per cent by the end of 2025. Since 2020, every new driving centre in Dubai has adopted our Driver Information Management System (DIMS). This isn't just adoption — it's transformation. We've modernised driver training for an expanding market that demands efficiency, scalability, and intelligence. Our success here is a testament to what's possible when innovation meets opportunity.

■ **What solutions does Pedal Mobility offer for regulators and government oversight?**

In addition to supporting driving centres, we designed the Pedal Soft platform specifically for government regulators. This tool simplifies compliance monitoring, improves communication, and significantly reduces administrative workloads. By enabling real-time oversight, regulators can modernise their processes, improve the quality of driver education programmes, and ensure accountability across the board.

■ **What's next for Pedal Mobility? How do you see driver education evolving?**

The future of driver education is intelligent, equitable, and efficient, and Pedal Mobility is at the forefront of making that happen. AI is a game changer for us. It's embedded in how we optimise schedules, track performance, and even manage compliance. For example, it powers smart scheduling to ensure instructors, classrooms, and vehicles are utilised to their fullest potential, optimising resources and improving outcomes. Additionally, our smart yards and vehicles for testing leverage computer vision, making the testing process faster, more accurate, and cheaper to implement. By addressing today's challenges with AI and preparing for tomorrow's needs, we're building a connected ecosystem that sets new standards for innovation in personal mobility. ●

“

We are entering the intelligence era, and the next 36 months will see a massive transformation in driver training driven by artificial intelligence.”



Insured against disruption

Embracing innovation and adapting to regulatory and technological change will help the global insurance industry navigate a complex landscape and overcome sectoral challenges in 2025

The global insurance sector faces an evolving array of challenges, from economic uncertainties to technological disruptions and shifting consumer expectations. As insurers strive to remain competitive, understanding and addressing these hurdles is paramount for their long-term sustainability.

TECHNOLOGICAL DISRUPTION

The rise of insurtech — technology-driven innovation in the insurance industry — has introduced new competition and forced traditional players to modernise. Technologies such as artificial intelligence (AI), blockchain, and data analytics are transforming how insurers assess risk, process claims, and interact with customers.

However, the adoption of new technologies comes with its own set of challenges. Legacy systems in many established insurance companies are often incompatible with modern solutions, leading to costly and time-consuming digital transformations. Additionally, cyber risks associated with increased digitalisation pose threats to both insurers and policyholders.

ECONOMIC PRESSURES

One of the most significant challenges for the insurance industry is navigating economic volatility. Fluctuations in interest rates, inflation, and currency values can impact insurers' investment portfolios and pricing strategies. In many regions, slow economic growth has also led to reduced demand for certain types of insurance products, further compounding the issue.

Additionally, natural disasters and climate-related events have increased in frequency and severity, resulting in higher claims costs. Insurers are now tasked with balancing affordability for policyholders while maintaining profitability in an era of heightened environmental risks.

REGULATORY AND COMPLIANCE CHALLENGES

The insurance industry is heavily regulated, and staying compliant with evolving regulations poses a constant challenge. Differences in regulatory frameworks across countries complicate operations for global insurers. Stricter capital requirements, data protection laws, and transparency mandates add to the operational complexity.

Regulations surrounding emerging risks such as cyber threats and digital currencies also demand that insurers adapt quickly to safeguard both their operations and their customers. Non-compliance can lead to reputational damage and financial penalties, making regulatory agility a key priority for insurers.

Today's consumers also demand more personalised and convenient insurance solutions. The shift toward digital platforms means that customers expect seamless online experiences, from purchasing policies to filing claims. Insurers must invest in user-friendly platforms and apps to meet these expectations.

Furthermore, the younger demographic prioritises sustainability and ethical practices, pushing insurers to align their offerings with these values. Developing green insurance products and demonstrating corporate responsibility are becoming essential for attracting and retaining customers.

TALENT ACQUISITION AND RETENTION

As the insurance sector evolves, attracting and retaining skilled talent has become a critical challenge. The industry requires professionals with expertise in data science, actuarial studies, and customer experience design. However, competition for such talent is fierce, particularly from technology-driven industries.

To address this issue, insurers are focusing on upskilling their workforce and fostering a culture of innovation. Offering flexible work

arrangements and emphasising diversity and inclusion are also strategies being employed to attract top talent.

ADAPTING TO EMERGING RISKS

Emerging risks such as cybercrime, pandemics, and geopolitical tensions have reshaped the insurance landscape.

Cyber insurance, for instance, is a rapidly growing market, but accurately pricing policies in this space remains a challenge due to the dynamic nature of cyber threats. The Covid-19 pandemic highlighted the need for insurers to adapt quickly to unforeseen global events.

From adjusting coverage terms to managing increased claims volumes, insurers learned the importance of agility and preparedness in responding to crises. Addressing these challenges requires a combination of innovation, collaboration, and adaptability. Insurers must embrace digital transformation to improve efficiency and customer engagement while remaining vigilant about emerging risks. Investing in research and development can help insurers stay ahead of technological and regulatory changes.

Collaboration with governments, industry peers, and tech companies can also drive solutions to shared challenges, such as climate change and cyber threats.

Additionally, fostering a customer-centric approach that prioritises transparency, trust, and sustainability will be crucial for building long-term relationships.

The global insurance sector stands at a crossroads, facing a multitude of market challenges that demand strategic action.

By embracing innovation, adapting to regulatory and technological changes, and staying attuned to consumer needs, insurers can not only overcome these hurdles but also thrive in a rapidly evolving industry. The path forward requires resilience, agility, and a commitment to shaping a more secure and sustainable future for all. ●



Workforce management transformed

Technology is empowering HR to enhance engagement, streamline tasks and drive success within organisations

The integration of new-age tools and platforms is no longer a luxury but a necessity for companies striving to stay competitive in a dynamic market. In the fast-evolving corporate world, technology is reshaping human resources (HR) by improving efficiency, enhancing decision-making, and redefining workforce management.

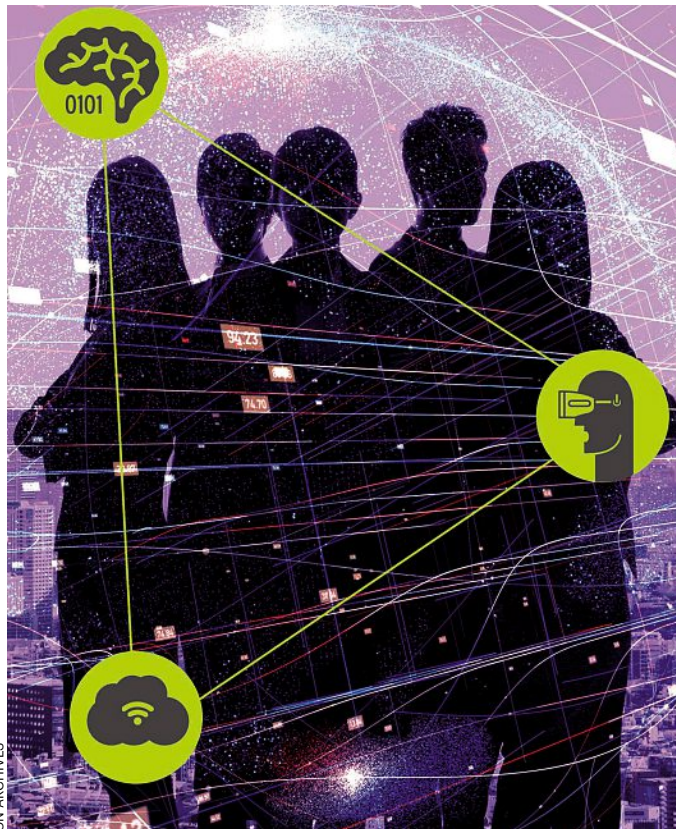
Technology has dramatically transformed recruitment, making it faster, smarter, and more inclusive. Artificial Intelligence (AI) and Machine Learning (ML) algorithms now streamline candidate sourcing, screening, and selection. These tools analyse resumes, assess candidate suitability, and even predict cultural fit, reducing bias and ensuring a more equitable hiring process.

Video interviewing platforms and virtual assessments have also gained traction, allowing HR teams to evaluate candidates remotely. This approach not only saves time but also expands the talent pool, enabling companies to tap into a global workforce.

EMPLOYEE ENGAGEMENT AND RETENTION

Retaining talent is a top priority for organisations, and technology is playing a pivotal role in this area. Employee engagement platforms provide real-time feedback, conduct surveys, and track job satisfaction. These insights allow HR professionals to address issues proactively, fostering a positive work environment.

Moreover, AI-driven tools personalise career development plans for employees by analysing their skills, performance, and career aspirations. This tailored approach enhances job satisfaction and reduces turnover rates, benefiting both employees and employers.



idly changing work landscape, and technology is transforming how employees acquire new skills. E-learning platforms offer flexible, personalised training programmes that cater to individual needs. Virtual Reality (VR) and Augmented Reality (AR) are also making their way into corporate training, providing immersive learning experiences that boost knowledge retention.

Additionally, analytics tools help HR teams track training effectiveness, ensuring that programmes align with organisational goals and deliver measurable results.

DATA-DRIVEN DECISION-MAKING

Data analytics has emerged as a game-changer for HR departments. By leveraging workforce analytics, HR professionals can now increasingly make informed decisions about hiring, compensation, and workforce planning. Predictive analytics, for example, helps identify potential attrition risks and workforce trends, enabling proactive measures.

Furthermore, data-driven insights support diversity and inclusion initiatives by highlighting disparities and suggesting actionable solutions. This approach not only enhances workplace culture but also drives business success.

While the benefits of technology in HR are immense, implementation comes with its challenges. Data privacy and security remain top concerns, as HR systems handle sensitive employee information. Companies must invest in robust cybersecurity measures and ensure compliance with data protection regulations.

Adapting to technological changes also requires a cultural shift within organisations. HR professionals need training to effectively leverage new tools, while employees must embrace digital transformation as part of their work culture. ●

STREAMLINING ADMINISTRATIVE TASKS

HR departments often juggle numerous administrative responsibilities, from payroll management to compliance tracking. Robotic Process Automation (RPA) is revolutionising these processes by automating repetitive tasks, freeing up HR professionals to focus on strategic initiatives.

Cloud-based HR management systems have further simplified administrative tasks as well. These platforms centralise employee data, streamline onboarding processes, and provide self-service options for employees, improving overall efficiency.

LEARNING AND DEVELOPMENT

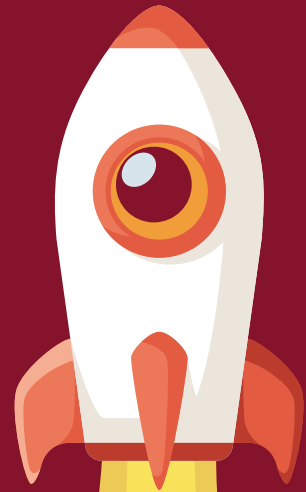
Continuous learning is critical in today's rap-

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