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May 2025



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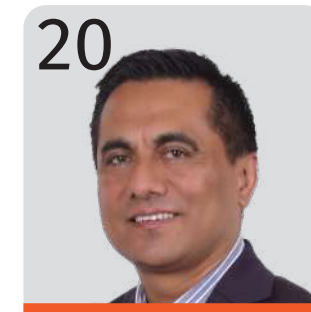
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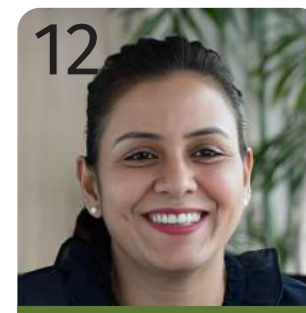
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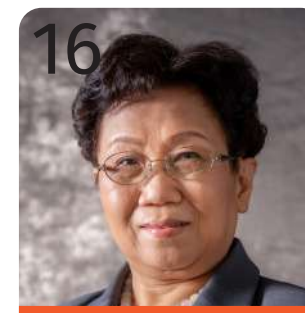
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From the EDITOR

Dear Readers, _____

As we step into the heart of 2025—with summer quietly settling in and the year’s midpoint within reach—it’s a fitting time to pause, reflect, and look ahead. In many ways, this special edition of **Business Frontier** mirrors that very sentiment: a blend of momentum, transformation, and resilience. In this issue, we celebrate the innovators, disruptors, and changemakers who are navigating complexity with clarity, and charting bold courses through today’s business squalls.

Our cover story features **Turab Ur Rahaman**, a transformative logistics leader whose decades of experience and people-first approach are redefining operational excellence across the region. We also speak to **Vandana Chopra**, a powerhouse in sales and business development, who shares how empathy and grit have shaped her journey across South and Southeast Asia.

From the entrepreneurial spirit of **Winpra Health Care’s** co-founders redefining rural healthcare in India, to **Belinda Wong’s** reflections on the evolving company secretarial profession, this issue is packed with insight, ambition, and action.

We also deep dive into the UAE’s most investable real estate communities for 2025, and spotlight K.M. Engineers Builders, a firm that’s literally bridging gaps in rural Nepal—one project at a time.

A special highlight this month is the inaugural **Business Frontier Leadership Conclave and Awards 2025**, which brought together global voices to explore the future of leadership, sustainability, and innovation. It’s a timely reminder that even in a rapidly shifting world, purpose-driven collaboration is our greatest anchor.

Here’s to the second half of the year—may it be one of renewed focus, fearless innovation, and meaningful growth.

Until then,
Happy Reading!



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BUSINESS FRONTIER

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Redefining Customer Experience Through Technology

In an insightful interview with **Business Frontier**, **Turab Ur Rahaman**, Director of Operations at **SAB Express**, delves into the key factors shaping the future of logistics

With an impressive career spanning almost three decades in the logistics industry, **Turab Ur Rahaman** has worked his way through various roles, gaining invaluable experience across a wide range of regions. Over the years, he has earned a reputation as a transformative leader—one who consistently excels in driving operational efficiency, strategic growth, and excellence. His journey began with managing data collection early in his career, and today, he is at the helm of overseeing the strategic growth and operational direction of SAB Express. His leadership journey has been characterized by resilience and a profound understanding of the logistics sector, navigating its challenges while leading transformative change.

One of the most notable achievements of his career was his time leading operations in Bangladesh, where he achieved considerable success despite operating in a highly challenging market. This phase of his career stands out due to his ability to innovate, drive growth, and build an operational culture grounded in collaboration and constant improvement. In this interview with **Business Frontier**, Turab shares his insights on how he has shaped the future of logistics at **SAB Express**, always keeping a clear vision and a strong commitment to excellence.



As the Director of Operations at SAB Express, what key metrics do you focus on to evaluate the effectiveness of operational strategies?

At SAB Express, we prioritize a range of operational metrics to track and measure the success of our strategies. As part of a time-definite service industry, one of the most important metrics for us is on-time performance, which includes timely clearance and delivery. Being able to deliver on time to our customers is paramount, as any delays can significantly impact our reputation and customer satisfaction. In addition to this, we consistently monitor our team's productivity, making sure that our workforce operates efficiently and maintains high levels of output. We also keep a close eye on operational costs and budgets to ensure that we're managing our resources effectively and staying within financial constraints. These metrics are designed to ensure that our operational efforts align closely with the broader goals of the business and result in the highest-quality service to our customers.

When failures occur, we take a structured approach to understand what went wrong. We perform root cause analyses to pinpoint where the breakdown happened and what can be done to rectify it. We apply Six Sigma methodologies in such cases to drive continuous improvement, ensuring that we learn from our mistakes and don't

“ At SAB Express, we prioritize a range of operational metrics to track and measure the success of our strategies. As part of a time-definite service industry, one of the most important metrics for us is on-time performance, which includes timely clearance and delivery. ”

repeat them in the future. This process is central to maintaining the high standards we've set for ourselves and ensuring that the performance metrics we track lead to better outcomes for the company and, most importantly, for our customers.

How do you foster a culture of innovation and continuous improvement within your operations team?

Fostering a culture of innovation and continuous improvement requires both a structured approach and an openness to new ideas. Within our operations team, we follow a structured process for addressing day-to-day issues, focusing on minimizing errors and streamlining processes. All of our Supervisors and Managers are trained in Six Sigma methodologies to promote operational efficiency and problem-solving skills. This training is essential for ensuring that our team has the tools and knowledge necessary to improve processes continuously.

We conduct weekly performance reviews where we analyze our key

metrics and discuss how we can improve our processes moving forward. These reviews are designed to be open, allowing for constructive feedback from all levels of the team. We encourage a culture of collaboration and creativity in these meetings, and everyone, from senior managers to front-line workers, is encouraged to contribute ideas. Creative solutions are always welcomed, and we actively seek out new ways to improve our services and operations.

Additionally, we have dedicated roles, such as Process Excellence Managers at the country level and Service Quality Assurance members at the station level, to ensure that we maintain high operational standards and drive continuous improvement. These dedicated roles help oversee quality control and performance, and they serve as key players in the overall strategy to deliver excellence. They also ensure that we are consistently evaluating our processes and identifying new areas where we can innovate and improve.





What do you believe are the most important leadership traits required for a Director of Operations to succeed in today's rapidly evolving business landscape?

In today's fast-paced and ever-evolving business world, leadership requires a unique set of traits to stay relevant and effective. One of the most important qualities for a Director of Operations is the ability to stay grounded and connected with people at all levels of the organization. While strategic decision-making is important, it's equally vital for a leader to understand the challenges faced by their teams on the ground. This connection ensures that the leader can guide and support their team through challenges while remaining aware of the nuances of day-to-day operations.

Creativity is also a crucial leadership trait. The ability to think outside the box and find innovative solutions to complex problems is essential in today's competitive environment. Transparency is equally important, especially when navigating through uncertainty or times of crisis. As a leader, it's important to communicate openly with your team, set clear expectations, and keep them informed about the company's vision and goals.

Another essential trait is adaptability. Market conditions, technology, and

customer expectations are constantly changing, and a successful leader must be able to pivot quickly when necessary. Adaptability also extends to embracing new technologies and understanding their impact on business operations. Finally, humility plays a key role in leadership. Whether in times of success or failure, it's important to approach both with humility. A good leader learns from their mistakes and celebrates successes by sharing credit with the team.

Accolades & Achievements

'Moving Hearts Award' (2008): Honored by TNT & WFP for exceptional contributions to CSR initiatives during Cyclone Nargis relief efforts

DAST Award (2015): Awarded second runner-up position for the Bio Diesel project at the Dubai Awards for Sustainable Transport (DAST) for pioneering sustainability in the UAE

Top 10 Indian Business Leaders in KSA (2023 & 2024): Recognised twice by a leading publication for leadership excellence in Saudi Arabia

Leader of the Year 2023 – Global Inspirational Leaders (Logistics & Transportation): Recognized by WCRC International and awarded at the House of Commons, UK, by British Parliamentarians for outstanding leadership in logistics and transportation

Given your experience in mergers and acquisitions, what are the most critical factors for a successful M&A integration, particularly in the logistics industry?

The logistics industry has seen a significant amount of mergers and acquisitions in recent years. M&A

activities are typically driven by the desire for higher profits, market expansion, and leveraging economies of scale. However, many mergers and acquisitions fail to meet their objectives, and this failure often stems from one key factor: a mismatch in organizational cultures.

In my experience, the culture of an organization plays a central role in the success of an M&A integration.

Every organization has its own unique culture, shaped by its values, its people, and its ways of doing business. For a merger or acquisition to succeed, both parties need to complement each other, aligning their cultures toward a common goal. Like a marriage, a merger or acquisition can only thrive when both parties are committed to working together for mutual growth

How do you approach managing operational risks, especially in a market that's so susceptible to disruptions like global pandemics or geopolitical tensions?

In today's world, logistics companies face an increasing number of operational risks, particularly from external factors like global pandemics and geopolitical tensions. The COVID-19 pandemic, for example, threw many logistics operations into disarray, with global supply chains severely disrupted. Similarly, geopolitical tensions, trade wars, and other global challenges can have significant implications for the logistics sector.

To manage these risks, we take a proactive and flexible approach. First, we ensure that we have contingency plans in place for various disruption scenarios. Flexibility and agility are key in navigating such unpredictable challenges. Additionally, we maintain open and transparent communication with our customers, setting clear expectations about what they can expect during times of disruption. This helps build trust and keeps the lines of communication open, allowing us to work together toward finding solutions. Being adaptable and prepared for disruptions is crucial to ensuring that we can deliver on our commitments to our customers, even in the face of uncertainty.

and understanding. Without a cultural fit, even the best strategic or financial plans can unravel.

What are some key projects you have managed throughout your career?

I have managed several impactful projects, including:

- **Cyclone Nargis Relief Operations (2008, Bangladesh):** Coordinated the transportation of 25,000 metric tonnes of rice in partnership with the World Food Program (WFP) to support disaster relief efforts.
- **Bio Diesel Fuel Initiative (2015, UAE):** Led the adoption of bio-diesel fuel for the vehicle fleet in the UAE, contributing to sustainability efforts.
- **TNT-FedEx Integration (2016-17, UAE):** Led the operational integration of TNT with FedEx in the UAE, ensuring a smooth transition post-acquisition.
- **3PL Project for Hotel Room Logistics (2023, KSA):** Managed a 70M SAR 3PL project that included freight, customs clearance, warehousing, and installation of hotel rooms in Saudi Arabia.
- **BOT RPA Automation Project (2022-23, KSA):** Led a project using Robotic Process Automation (RPA) to streamline the customs clearance process in Saudi Arabia.

In your opinion, what are the most pressing challenges facing logistics companies today, and how should they prepare for the future?

One of the most pressing challenges facing logistics companies today is the ongoing pressure to adapt and evolve in the face of technological advancements. The logistics industry is undergoing significant transformations, driven by technologies like IoT, AI, Digital Twins, and Robotic Process Automation (RPA). These technologies are fundamentally changing how logistics companies operate, from automating processes to providing real-time tracking and data analysis. Companies that fail to invest in these technologies risk falling behind their competitors, who are increasingly using them to improve operational efficiency and enhance the customer experience.

Another key challenge is the continued disruption from external factors like the COVID-19 pandemic and

geopolitical tensions. These disruptions have highlighted the importance of maintaining flexible, resilient operations. Companies need to invest in contingency planning, develop agile systems, and adopt technologies that help them better respond to sudden changes in the global landscape.

Looking back at your career, is there any challenge in particular which was highly rewarding and taught you a lot?

Looking back over nearly 30 years in the logistics industry, every day has provided valuable learning experiences. One of the most rewarding and challenging periods in my career was my time as Country Manager in Bangladesh. Arriving in the country in 2005 with limited knowledge of the culture and market dynamics, I had to quickly adapt, build relationships, and improve infrastructure while driving organic growth. This period was both incredibly challenging and incredibly fulfilling. Achieving double-digit growth for five consecutive years was a significant accomplishment and underscored the importance of understanding local markets and working closely with a dedicated team. That experience taught me the importance of resilience, patience, and the value of fostering strong partnerships.

Being in such a demanding position, how do you strike a balance between your personal and professional lives?

Striking a balance between my personal and professional life is incredibly important to me and I am fortunate to have a supportive family that makes it possible. Whenever I am off work, I cherish the time I spend with my loved ones. My wife, a dedicated homemaker, has been an amazing pillar of support and together we, have three wonderful daughters.

Our eldest twin daughters are both forging their paths in different fields – one is pursuing a Law Degree with a focus on International Relations while the other is making strides in Architecture. Our youngest is still in school, bringing a lot of joy and energy into our home. Their support and understanding make it easier for me to maintain a healthy balance between my career and family life. In my free time, I enjoy traveling and reading crime fiction and self-improvement books.

WORLD REALTY CONGRESS

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Exploring Sustainable Growth, Smart Cities & Strategic Investments

As the real estate industry navigates an era defined by transformation — whether through sustainability mandates, digital disruption, or changing investor priorities — platforms that foster meaningful dialogue and collaboration have never been more essential. Among them, the **World Realty Congress (WRC)**, organised by **Eventyst Global**, has emerged as one of the most influential gatherings for cross-sector engagement and strategic thinking.

Now, as preparations begin for the 2025 edition, scheduled to take place from **December 8–12**, the Congress is set to return with a renewed focus: to connect the global real estate community through conversations that drive impact, innovation, and investment.

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On-Ground Insights and Global Exchange

One of the most anticipated features of the upcoming edition is the introduction of community visits — designed to give international delegates an up-close view of Dubai’s most forward-thinking urban developments. These curated experiences will allow guests to explore real-time urban innovation, hear from on-ground community leaders, and witness how Dubai’s planning, technology, and service delivery are reshaping how cities function.

Alongside this, the Congress will welcome delegates from over 10 countries, with each bringing regional insights, investment trends, and collaborative opportunities to the table. WRC 2025 aims to not only exchange ideas but create actionable alliances across borders.

Themes That Reflect a New Era of Real Estate

As the world looks ahead to 2030 and beyond, the World Realty Congress 2025 aligns closely with the objectives of Dubai Vision 2033 — placing a key focus on sustainable growth, data-driven planning, and integrated real estate infrastructure.

Key themes will include:

- Sustainable Communities
- Real-Time Data & AI
- Integrated Real Estate Ecosystems



Whether it’s through smart zoning, automated operations, or adaptive infrastructure, WRC 2025 will showcase how Dubai—and the world—is evolving toward fully integrated urban systems.

A Call to Collaborate, Contribute, and Co-Create

As with previous editions, WRC 2025 will continue to spotlight leadership voices, celebrate excellence through recognition, and open the floor for fresh perspectives from across the industry. But more than ever, the Congress will serve as a collaborative engine — a space where the private sector, public institutions, and global investors meet to align on what the future of real estate should look like.

Join the Global Conversation

World Realty Congress 2025 is open to those leading change, shaping communities, or investing in what comes next—this is the platform to be part of.

For more details on speaking, attending or sponsorships, visit www.worldrealtycongress.com

WHAT'S NEW IN 2025

- 1 SPECIALISED PROPTech TRACK**
- 2 SPECIAL BROKERS WORKSHOP**
- 3 URBAN LIVING TRENDS ROUNDTABLE DISCUSSION**
- 4 AUDIENCE ENGAGEMENT WORKSHOP**



A Legacy of Leadership

Since 2018, the World Realty Congress has established itself as a convening point for developers, government leaders, brokers, property managers, facilities managers, PropTech innovators, and policymakers.

Supported by officials from the Dubai Land Department & Dubai Police, WRC has welcomed 50+ influential speakers and 700+ attendees from across the globe, reinforcing Dubai’s role as a knowledge and investment hub for real estate professionals worldwide.

Acing the Game of Sales

Vandana Chopra, Head of Business Development for India and South East Asia, APTON, speaks about being a changemaker, the evolving role of women in the industry, work-life balance and more

With a natural flair for sales and marketing, ace saleswoman **Vandana Chopra** has carved a niche for herself in the industry with her immense dedication, perseverance and people skills. Currently the **Head of Business Development for India and South East Asia** for the UK-based partition manufacturing company **APTON**, Chopra's role involves travelling across various regions, networking with industry insiders and improving the brand presence and adoption in South East Asia and India.

In an interview with **Business Frontier**, the powerhouse of talent speaks candidly about being a changemaker, the evolving role of women in the industry, work-life balance and much more.

“**Every job comes with its own share of challenges and growth opportunities. Understanding that it's all a part of the learning curve is what makes the journey worthwhile. The most important thing is one's ability to constantly learn and grow.**”

Gives us a brief overview of the early stages of your professional journey. What made you opt for sales/marketing as a career?

I think it would be safe to say that sales chose me rather than the other way round. When I moved from Jodhpur to Bengaluru, I applied for a job at a furniture company and got selected for a sales role. I thought it would be something that I would enjoy as I am naturally a chatterbox and a people's person.

I have never preferred sitting in a place and working on the laptop. I like meeting people and having conversations, more so being able to sell a product. I feel like it challenges me in a way that I truly enjoy. Hence, engaging with a client and convincing them was like a nice game for me where every sale I made, felt like I had won a game. That's how my love for sales grew in the early days of my professional journey and till date, it's something I take immense pride in doing.

Could you take us through your key responsibilities and what excites you the most about them?

I am currently working as the Head of Business Development for India and South East Asia for a partition manufacturing company called APTON. It is a UK-based company with some presence in India at the moment and my role here is to build a dealership network and improve its brand presence and adoption in South East Asia and India.

A regular day for me involves meeting people from the industry, mainly designers and architects; helping them understand our product offerings and creating more awareness about our

brand. My role also requires me to travel extensively and meet people around the region for upcoming projects.

As a thought leader and changemaker, how do you perceive the evolving role of women in the industry?

Honestly, when I started almost two decades ago, sales was a completely male-dominated industry and very ruthless for women trying to carve a niche for themselves. Over the years, women have been able to prove their mettle and change that narrative.

Today, women are more easily accepted and definitely given a fair chance in the industry. In fact, there are so many instances where women have outdone their male counterparts, so much so that we even get flak for being better in many ways. But that's the hard reality.

However, it's also heartening to see talent being recognised over gender bias and women making their way into every sphere purely based on merit and hard work. We are walking shoulder to shoulder and strength to strength with our male peers and people have started recognizing that. I definitely hope and wish more women will take on more demanding roles in companies at senior managerial positions.

What are the strategies you employ to deal with the everyday challenges at the workplace?

Every job comes with its own share of challenges and growth opportunities. Understanding that it's all a part of the learning curve is what makes the journey worthwhile. The most important thing is one's ability to constantly learn and grow.



Learning and upskilling is extremely important in any industry too. This is all the more applicable for sales, which is a highly competitive space. Having said that, I also recognize that it is an opportunity to grow so I take it in my stride. For instance, I am now taking up a course in Workplace Strategy just to stay relevant and upskill myself.

What is your favourite leadership style?

Leadership for me starts with oneself. You should be able to do what is expected of others. Secondly, it is all about empathy. So I would like to believe that my style is transformational, where empowering individuals to achieve their full potential is the key. This approach resonates with me the most because it's centred around the development of trust, encouragement of innovation, and the fostering of leadership qualities within the team.

However, I also adapt my leadership style according to the situation at hand. For instance, at times when quick decisions and swift actions are the need of the hour, I might adopt a more direct approach. Flexibility in leadership is crucial to effectively manage varying circumstances and support the team's needs in my opinion. At the end of the day, it is about fostering healthy relationships.

How do you maintain a healthy work-life balance?

Maintaining a healthy work-life balance is essential for sustained productivity and well-being. I achieve this by setting clear boundaries between work and personal time, prioritising tasks, and delegating when necessary. I also make it a point to disconnect from work during personal time to fully recharge. I have to thank my family for being fully supportive and understanding the demands of my role accommodating my busy days and hectic travel schedules.

Some of my favourite things to do in my free time are going for long drives, watching movies and exploring new restaurants whenever possible. Being a pet mom, my biggest stress buster is my three-year-old fur ball of joy. Spending time and playing with him everyday helps me unwind and relax.

Empowering Rural India, One Dose at a Time

Business Frontier talks to two young women who are rewriting the rules of healthcare entrepreneurship with Winpra Health Care

In a landscape often dominated by urban-centric healthcare brands, **Winpra Health Care Pvt. Ltd.** stands out as a bold and inspiring initiative led by two dynamic young women – **Managing Director Aswini C.**, who is also a trained pharmacist and **Chairperson Prarthanaa K.**, an aspiring corporate leader with a background in finance. Their shared dream? To offer affordable, high-quality pharmaceutical and nutraceutical products to communities often overlooked by mainstream providers.

Fuelled by personal challenges and a deep desire to create impact, the duo founded Winpra—a name that reflects the fusion of their identities ('Win' from Aswini and 'Pra' from Prarthanaa). Today, they are not only distributing medicines but also creating jobs, promoting inclusivity, and redefining healthcare entrepreneurship from the grassroots level. In this exclusive conversation with Business Frontier, the co-founders share the story behind Winpra, their unique approach to business, and the road ahead.

What inspired you to create Winpra Health Care, and what gap did you see in the rural and semi-urban health care market?

My dream was to provide high-quality pharmaceutical and nutraceutical products to rural India. I hold a Diploma in Pharmacy, and during my job search, I grew frustrated by the limited opportunities. That's when I decided I wanted to become a job creator rather than a job seeker.



I've always dreamed of starting a corporate company. While pursuing my B.Com and learning about company law, I became inspired to incorporate a private limited company of my own. Instead of opting for higher studies at a prestigious institution, I chose to take online courses and invest my educational savings into building Winpra. My background in accountancy helped me approach the business with financial discipline.

The name Winpra is a combination of our names—'Win' for Aswini and 'Pra' for Prarthanaa. It reflects our strong friendship and shared vision. India is known as a land of villages, yet rural healthcare remains severely underserved. We saw a gap in access to affordable, quality pharmaceutical and

nutraceutical products—and Winpra was our response to that need.

As a new entrant in a highly competitive industry, what strategies are you using to differentiate Winpra's product and brand?

At Winpra, we're focused on more than just health—we promote overall wellness. Our slogan, 'Well-wisher of your wellness', captures this philosophy. We offer a broad range of pharmaceutical and nutraceutical products to support proactive well-being. From day one, we've emphasized quality, investing in premium packaging and design to stand out on the shelves and build consumer trust.

“ Responsibility is deeply embedded in our work culture. We encourage every team member to take ownership—not just of their tasks, but also of the larger impact their work can have on the communities we serve. Regular feedback sessions, transparent communication, and shared goal setting help foster accountability across all levels of the organization. ”

How do you ensure product quality while maintaining affordability, especially when working with WHO-GMP and ISO-certified manufacturers?

We partner with specialized manufacturing companies that hold certifications from the World Health Organization's Good Manufacturing Practices (WHO-GMP) and ISO. By sourcing from different manufacturers for specific products, we're able to tap into their core expertise and reduce production costs. This strategy enables us to maintain high quality while keeping our prices affordable—critical for reaching rural consumers.

What are your key focus areas of growth—product expansion, geographic reach, or new service models?

Both product expansion and geographic reach are core pillars of our growth strategy. We believe that to truly make an impact in rural healthcare, we must not only broaden the types of pharmaceutical and nutraceutical products we offer but also ensure they are physically and affordably accessible to underserved populations.

On the product front, we are continuously working to introduce new formulations that address both preventive and curative health needs—ranging from basic medicines to immunity boosters and wellness supplements. We want to offer a diverse

catalogue that supports holistic well-being across different age groups and health concerns.

Geographically, our goal is to penetrate deeper into tier-2 and tier-3 towns, and eventually into remote villages that are typically left behind by mainstream health distribution networks. We are developing a robust supply chain and strategic distribution model tailored specifically for rural settings, ensuring consistent availability of our products without compromising on quality.

Winpra emphasizes values like inclusivity, creativity, and responsibility. How do you bring these values into your operations and team culture?

At Winpra, these values are not just statements—they are guiding principles that shape our team dynamics, customer interactions, and long-term vision for inclusive growth.

Inclusivity is at the heart of Winpra's corporate philosophy. We strongly believe that a diverse team brings richer ideas, broader perspectives, and more effective solutions. From the very beginning—starting with our recruitment process—we ensure that our doors are open to individuals of all ages, from 18-year-olds just beginning their careers to senior citizens looking for meaningful engagement.

We also value diversity in educational backgrounds. Our team includes individuals ranging from high school graduates to those with advanced academic degrees. What matters most to us is a person's willingness to learn, grow, and contribute meaningfully to our shared mission of wellness.

Creativity is encouraged in every function, especially in how we design our marketing strategies, engage with rural communities, and solve logistical challenges. Employees are empowered to voice ideas, challenge the status quo, and experiment with new approaches.

Responsibility is deeply embedded in our work culture. We encourage every team member to take ownership—not just of their tasks, but also of the larger impact their work can have on the communities we serve. Regular feedback sessions, transparent communication, and shared goal setting help foster accountability across all levels of the organization.

What role do innovation and technology play in your future plans for scaling Winpra, particularly in rural healthcare?

Winpra is fundamentally a marketing company, and we are using innovation to reach deeper into rural areas. We've adopted a hybrid employment model for our marketing workforce. Initially, team members receive a fixed salary, but once they cross a threshold, they transition into a profit-sharing model. This model doesn't require them to invest money—it rewards effort and outcomes.

We've also introduced a flexible opportunity called Marketing Associates, where individuals can work part-time or on their own schedules. This innovation allows people to balance personal commitments while being part of our growth story—making rural healthcare marketing both aspirational and accessible.

Looking ahead, what is your biggest dream for Winpra Health Care in the next 5–10 years, both in India and globally?

Our long-term vision is to expand from rural roots to a global presence. But we want to do it meaningfully—by creating satisfaction among healthcare professionals, promoting wellness among our customers, and fostering strong relationships with our marketing teams and channel partners.

We encourage our employees to dream big, and we aim to create a supportive atmosphere where their personal goals—like owning a home or car, or securing a stable retirement—can become reality.

One of our most exciting initiatives is the 'Winpra Mr.MR Club', which rewards top performers with extraordinary benefits like help building their dream home, funding for a dream car, a strong pension plan, and the opportunity to co-own a pharmacy franchise. Our motto is: "No monthly targets, only life goals." We believe that this shift from pressure to purpose will redefine how healthcare marketing works in India.

The Evolving Ecosystem of Company Secretarial Industry

In a conversation with **Business Frontier**, **Belinda Wong**, a veteran from the company secretarial industry, shares insights into the industry's evolution and challenges

Belinda Wong, the Founder of **Leader Corporate Services Limited** and a respected figure in the company secretarial industry, has played a pivotal role in shaping the profession over the years. After a serendipitous entry into the field, she founded her own firm in 2010, offering corporate governance and advisory services. Known for her expertise, she authored the *Hong Kong Company Secretary's Practice Manual* and other key publications that have become essential resources for professionals. Today, Belinda shares her journey, insights into the evolving landscape of the company secretarial industry, and advice for young professionals.

In an interview with **Business Frontier**, Wong speaks about her experiences and vision for the future.

How did you find your way into the company secretarial industry?

It was a bit of an accident. After university, I was unsure about which career path to pursue. I happened to come across an advertisement from the Institute of Chartered Secretaries & Administrators, which piqued my interest. Their examinations covered a broad range of topics such as law and



“ One of the most important things is to build a strong personal network early on, not just for business reasons but also for personal growth. Make connections with people who can help you develop both professionally and personally. ”

finance, and I decided to take the exams on my own. Once I passed, I joined a company secretarial firm, and that's where my career began.

The 1990s were turbulent years, especially with the mergers and changes in the big accounting firms. What challenges did you face during that time?

The 1990s were a period of upheaval. The collapse of one of the big six accounting firms due to accounting fraud was a stark reminder of the instability in the corporate world. During this time, the firm I worked for merged with another, and we saw firsthand how quickly things could change. I realized that job security wasn't guaranteed, so I began expanding my skill set by taking courses with the Hong Kong Institute of Directors and the Hong Kong Securities and Investments Institute. That broadened my perspective on where I wanted my career to go.

What motivated you to eventually start your own firm, Leader Corporate Services Limited?

By 2010, I recognised a gap in the market. Many companies needed company secretarial services at a reasonable cost but didn't want to deal with large, impersonal firms. I decided to start my own firm, offering personalized services that prioritized quality and strong client relationships. I also understood the importance of building a personal brand, so I started using LinkedIn to network with professionals, particularly in the legal and finance sectors. It was a way to connect with potential clients, and it helped grow the firm.

In 2011, you published the Hong Kong Company Secretary's Practice Manual. How did that come about?

At that time, CCH, a publisher of professional reference books, was looking for an author to write a manual for company secretaries in Hong Kong. I saw the opportunity and reached out to them. They agreed to let me write the book, which was a lot of work but also very rewarding. The manual became popular because it provided much-needed clarity on Hong Kong's legal and compliance systems, especially as they were becoming more complex. Over the years, I published multiple editions and even wrote another book, the *Hong Kong Company Secretary Checklist*, for students.

Hong Kong's legal and tax landscape has evolved significantly. What are some of the common misconceptions you encounter from clients?

Many clients still believe Hong Kong is a tax haven, which is not entirely accurate. Hong Kong has a low corporate tax rate, but it's based on a territorial taxation system. This means only profits earned in Hong Kong or from Hong Kong-based businesses are subject to corporate tax. Some clients also ask about offshore companies, but in reality, there's no such thing as an "offshore company" in Hong Kong. If a company conducts business outside of Hong Kong, it needs to prove to the Inland Revenue Department that its profits are not taxable in the region. There's also increasing global pressure for tax transparency, and Hong Kong complies with OECD and G20 standards for tax information exchange.

The company secretarial industry has changed over the years. How do you stay current with the evolving regulations and practices?

Keeping up with industry changes requires constant learning. The Companies Ordinance introduced in 2014 brought about several significant changes, and I was fortunate enough to write a third edition of the *Practice Manual* to reflect these updates. There

are always new filing requirements, forms, and legislative changes to keep track of, which is why it's important to be proactive. Additionally, the rise of technology has brought new challenges, such as the possible introduction of an Inward Re-domiciliation Regime for offshore companies. The industry is evolving, and it's important to stay adaptable and knowledgeable.

Trust plays a central role in professional relationships. What do you think is key to building trust in business?

Trust is built over time. It's something that can't be rushed. In business, technical competence and honesty are crucial. You need to deliver on your promises, and your actions should align with your words. Whether you're working with colleagues or clients, they need to know they can rely on you. When people trust you, they will come back to you, which is how long-lasting relationships are formed.

What advice would you give to young professionals starting their careers in the company secretarial industry?

One of the most important things is to build a strong personal network early on, not just for business reasons but also for personal growth. Make connections with people who can help you develop both professionally and personally. Pursue activities outside of work, like volunteering, photography, or traveling, to make your life fuller and more meaningful. And always prioritize continuous learning. The industry is constantly changing, so it's important to stay adaptable and keep honing your skills.

In such a demanding industry, how do you ensure a balance between work and personal life?

Hiking gives me the chance to clear my mind and step back from the busyness of work. When you're up in the mountains, you get a broader view of the world, and that's how I try to approach challenges in my professional life. Sometimes, stepping away from a problem helps me think more strategically and creatively. It's a way to reset, gain clarity, and return to work with a fresh perspective.

The UAE's Most Investable Communities in 2025: Insights from Brokers

With the release of a recent report on the UAE's most in-demand real estate communities for 2025, **Business Frontier** spoke to industry experts to gain further insights into where buyers and investors should be looking

Deepa Natarajan Lobo



The UAE's property market has seen significant shifts in recent years, shaped by economic recovery, job growth, and evolving buyer preferences. The latest data from Skyloov, a leading real estate portal, sheds light on the most searched communities in 2025, with International City in Dubai, Al Reem Island in Abu Dhabi, and Muwaileh in Sharjah emerging as the top choices for property seekers.

But do search trends necessarily indicate high investment potential? To gain a clearer picture, **Business Frontier** spoke with two industry experts—**Ben Crompton, Managing Partner at Crompton Partners** and **Yash Trivedi, Mortgage Advisor and Founder of YOUAE Mortgages**—who provided their take on the best areas for investment this year.

Abu Dhabi's Real Estate Comeback

Abu Dhabi's real estate market has had a fragmented recovery post-COVID, with premium areas such as Saadiyat

Island benefiting early due to financial sector job creation. However, the mid-market areas took longer to pick up. Now, with the Abu Dhabi economy in full swing, previously overlooked areas are experiencing steady appreciation.



Ben Crompton



Yash Trivedi

Ben Crompton, Managing Director at real estate brokerage firm Crompton Partners, explains, "Abu Dhabi has had a patchy recovery since the COVID pandemic catalysed the real estate market in 2021. Saadiyat and the premium areas in Abu Dhabi benefited from the job creation occurring in the financial district of ADGM, but the more mid-market areas such as Reem Island, Al Reef, and Hydra Village were slower to recover. Now, the Abu Dhabi economy is in full swing, sparking a broader uplift in property prices."

According to Crompton, Reem Island is currently moving up in both rental and sales prices, while Al Reef is witnessing rental price growth but has yet to see a corresponding rise in sales prices—though he expects that to change soon. He also highlights other overlooked but promising areas, including the NYU District of Saadiyat Island, Masdar City, and New Raha Beach, outside the traditional founder communities of Bandar, Muneera, and Zeina.

Dubai: A Tale of Affordability and Connectivity

Dubai continues to dominate the UAE's real estate market, attracting both investors and end-users. However, not all high-searched areas necessarily indicate strong demand, as affordability plays a key role in search behaviour.

Yash Trivedi, Mortgage Advisor and Founder of YOUAE Mortgages, explains, "The reason these communities are among the most searched areas is primarily due to their affordability. Generally, buyers tend to search for properties priced from lower to higher, which explains the demand for these areas. However, this does not necessarily indicate that they are in high demand overall."

For affordability, Jumeirah Village Circle (JVC), Al Furjan, and Sports City are top choices. On the other hand, buyers prioritizing connectivity tend to gravitate towards areas closer to Sheikh Zayed Road, such as Business Bay, Jumeirah Lake Towers (JLT), Dubai Marina, and Jumeirah Beach Residence (JBR). For those seeking townhouses, Trivedi points to Dubai South, Damac Hills 2, and Villanova as key options.

Sharjah's Growing Investment Appeal

While Sharjah's property market remains more restricted for expatriate investors, a few key projects are drawing increased attention. Trivedi notes, "In Sharjah, there are very few projects available for expatriates to invest in, and most properties are leasehold rather than freehold. As a result, options for

buyers are limited. However, due to the attractive pricing of projects like Arada in Sharjah, there has been a significant increase in interest from potential buyers lately."

This shift suggests that despite its limitations, Sharjah is becoming a more viable alternative for buyers seeking affordable housing options outside Dubai and Abu Dhabi.



Best Communities for Investment in 2025

Based on insights from Skyloov's report and expert opinions, here are the top areas to watch for investment in 2025:

Category	Communities
Affordable Apartments	International City (Dubai), Al Reem Island (Abu Dhabi), Muwaileh (Sharjah)
Mid-Market Growth	Al Reef (Abu Dhabi), Masdar City (Abu Dhabi), JVC (Dubai)
Luxury Investments	Saadiyat Island (Abu Dhabi), Business Bay (Dubai), JBR (Dubai)
Best for Townhouses	Dubai South, Damac Hills 2, Villanova
Connectivity-Focused	JLT, Dubai Marina, Sheikh Zayed Road corridor

In a Nutshell

The UAE's real estate market continues to evolve, shaped by affordability, lifestyle preferences, and investment potential. While search trends provide valuable insights, expert opinions offer a more nuanced perspective on where true demand and growth lie. As 2025 progresses, investors and homebuyers should closely monitor emerging opportunities in both established and overlooked communities to make informed decisions in this dynamic market.

Fostering Pathways for Rural Progress

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

BUSINESS FRONTIER

LEADERSHIP CONCLAVE AND AWARDS 2025 CELEBRATES GLOBAL BUSINESS EXCELLENCE

The one-day event consisted of impactful thought leadership sessions addressing key global business challenges



The inaugural edition of the **Business Frontier Leadership Conclave and Awards 2025** concluded on a high note, uniting over 50 distinguished business leaders, innovators, and policymakers from around the world. Organised by **Crestus Media** and presented in partnership with **Zenesis Corporation**, the prestigious event was supported by media partners **Business Frontier**, **REM TIMES** and **Global Leaders Today**, with **Plan3Media** as the official event management partner.



The one-day conclave consisted of guests from over 10 countries and featured an exceptional lineup of thought leadership sessions designed to foster dialogue on pressing global business challenges. In his opening address, **Jatin Deepchandani, Founder & CEO of Crestus Media**, set the tone by emphasizing the event's mission to create a collaborative platform for impactful conversations and innovation.

The programme was graced by the presence of guests of honour: H.E. Ambassador Bogdan Kolarov (Office for

Development Affairs, UAE Presidential Court), Mohamed AL Banna (Group CEO & Founder Lead Ventures & Connect Lead), and Lieutenant First Khalid Muhammad Banasar (Dubai Police). The dignitaries were felicitated during the event and also presented awards to the winners. H.E. Bogdan Kolrav addressed the gathering and shared valuable insights on diplomacy, development, and leadership.





Insightful Sessions

The **SoAR! MasterClass**, led by **Dr. Priscilla Kucer, Founder & CEO of Priscilla Kucer Consulting Solutions LLC**, empowered global leaders with actionable insights on aligning **profitability** with **sustainability** for long-term impact.

The keynote sessions featured influential voices from across the industry, including **Dr. Kamran Khan, CEO of Arabian Entertainment Co. Ltd.**, Saudi Arabia, who delivered a compelling address on The Role of

Emotional Intelligence in Leadership, alongside powerful insights shared by **Vanja Keindl, Sanjeev Kumar, and Yogita Tulsiani** on leadership, innovation, and transformation in today's business landscape.

The event also consisted of two expert panel discussions —one focused on how sustainable leadership can drive growth through purpose and responsibility, and the other explored how AI and automation are transforming the future of leadership. Both sessions delved into the evolving role of leaders in a rapidly changing





world and consisted of compelling insights from industry leaders such as Dr. Abeer S. Al-Humeimeedy, Dr. Mina Iskander, Nedim Alicic, Sanjeev Kumar and Dr Samir Thabet.

A major highlight of the conclave was the Awards Ceremony, recognizing excellence across several categories. Noteworthy awardees included:

- Dr. Adriana Vadillo (Global Computing) – Visionary Leader in IT
- Hana Hamzeh (Fifreedomtoday) – Women Leadership in Finance
- Dr. Satpreet Singh (Ardass Corporation) – Business Leader of the Year



Additionally, the event witnessed the launch of The Leadership Hall – Collector's Edition, honoring transformative leadership. Esteemed inductees included Cristian Salazar, Dr. Monica Sijabat, and Ar. Smita Das.

The conclave concluded with a dynamic networking session, enabling meaningful interactions among participants. By spotlighting innovation, collaboration, and strategic foresight, the Business Frontier Leadership Conclave and Awards 2025 firmly positioned itself as a premier global platform for business excellence.



Providing the Elixir for Organisational Excellence



Zulfiqar Kamal, Director of Finance, ZIM Laboratories Limited, speaks to Business Frontier about the strategies he follows to mould a financially robust organisation

Zulfiqar Kamal believes in fostering a culture of positivity, integrity, and excellence at ZIM Laboratories Limited, where he is the Director of Finance. A research-driven pharmaceutical company focused on providing innovative drug delivery solutions, ZIM Laboratories aims at improving patient convenience and treatment adherence. The organisation acts as a research-centric end-to-end product development partner for its customers across key developed, pharmerging and Rest of the World (RoW) markets by providing a constant pipeline of therapy-agnostic finished and semi-finished pharmaceutical and nutraceutical products.

In an interview with **Business Frontier**, Zulfiqar Kamal delves deeper into the strategies he follows to mould a financially robust organisation and describes how he leads his team towards excellence.

Give us a brief overview of your early days in the industry.

I am a Chartered Accountant with over 30 years of experience in finance and treasury management, mainly within corporate finance. At ZIM Laboratories Limited since 1991, initially as a Director on the Board, I have been focused on ensuring the organisation's growth and stability.

I oversee commercial operations and my vision is to establish ZIM Labs as a financially robust entity known for its operational efficiencies, technological advancements, and ethical business practices.

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

As a business and finance



enthusiast, my growth strategies are anchored in several key principles: Firstly, I prioritise market analysis, conducting comprehensive assessments to uncover growth opportunities and anticipate challenges. Financial acumen is central to my approach, as I firmly believe in the importance of sound financial management for ensuring sustainable growth and profitability. By fostering a culture of Innovation within my team, I encourage creativity and experimentation to address evolving market demands.

Secondly, strategic partnerships play a vital role in my strategy. Talent development is another cornerstone, as I invest in training and development initiatives. Thirdly, I emphasise on patient focus, consistently striving to enhance patient satisfaction by delivering quality products/services and providing exceptional support. In addition, keeping in mind adaptability, I remain flexible and responsive.

How do you maintain a healthy work-life balance, and how important do you think it is for your team to do the same?

I understand the pivotal importance of maintaining a healthy work-life balance, not only for personal well-being but also for professional effectiveness. I prioritise this balance by setting clear boundaries and efficiently managing tasks during work hours to optimise productivity. This approach allows me to disconnect and recharge during non-work hours.

Additionally, I recognise the significance of promoting work-life balance within my team. Encouraging a healthy equilibrium not only prevents burnout but also enhances job satisfaction and overall well-being among team members. By fostering open communication, I create a supportive environment where team members feel comfortable discussing work, deadlines, and challenges related to work-life balance.

How do you keep abreast of the latest trends in the industry?

Recognising the critical importance of staying abreast of industry trends to uphold our competitive edge, I go through reputable financial news

sources and publications, ensuring I am well-versed with emerging trends and regulatory shifts. Active participation in professional networks, forums, and conferences further enriches my knowledge.

Moreover, I prioritise continuous learning and development for both myself and my team, investing in training programmes and workshops to deepen understanding of evolving trends and acquire new skills.

What are the leadership principles through which you make sure that your team performs to the best of its ability?

I am committed to ensuring optimal team performance by implementing several key strategies.

Clear communication is paramount. By providing clear direction and setting expectations, I foster alignment within the team. Empowerment and trust are also essential, and I believe in delegating responsibility to promote accountability among team members. Continuous learning is another cornerstone of my approach through which I prioritise professional growth opportunities to enhance individual and team capabilities.

Recognition too plays a crucial role in motivation and acts as a morale booster. I make it a point to acknowledge achievements and celebrate successes within the team. Collaboration is something fundamental to our success. By fostering an inclusive environment that leverages diverse strengths, we can collectively achieve better performance.

How do you stay adaptable and responsive to new challenges in today's rapidly-changing environment?

There are several key strategies through which I emphasise adaptability and responsiveness to new challenges:

Continuous learning is essential. By staying informed about trends and technologies, we can anticipate challenges and proactively prepare for them.

Flexibility in strategy is crucial. Adapting our plans to unforeseen

“*Financial acumen is central to my approach, as I firmly believe in the importance of sound financial management for ensuring sustainable growth and profitability.*”

challenges allows us to pivot quickly and capitalise on emerging opportunities.

Agile decision-making is another cornerstone of our approach. By empowering the team to respond swiftly to changing circumstances, we foster a culture of adaptability.

Collaboration and networking play a vital role. Engaging with peers and stakeholders provides us with diverse perspectives and valuable resources to navigate challenges effectively. B

By fostering a mindset of resilience and equipping our team with problem-solving capabilities, we can confidently adapt to new challenges as they arise.

Technology adoption is key. Leveraging technology not only streamlines processes but also enhances our decision-making capabilities.

What legacy do you hope to leave in your current role, and how do you plan to achieve it?

My commitment lies in establishing a legacy of financial stewardship, innovation, and growth. I believe in financial excellence through the implementation of robust practices that ensure transparency and efficiency.

Embracing innovation and emerging technologies is key to driving organisational growth, fostering creativity and adaptability within our team. Leadership development is fundamental; so I invest in mentorship and training to nurture future finance leaders. Moreover, upholding ethical governance is most important. Additionally, I emphasise stakeholder engagement to build strong relationships that drive value creation and sustainable growth.



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