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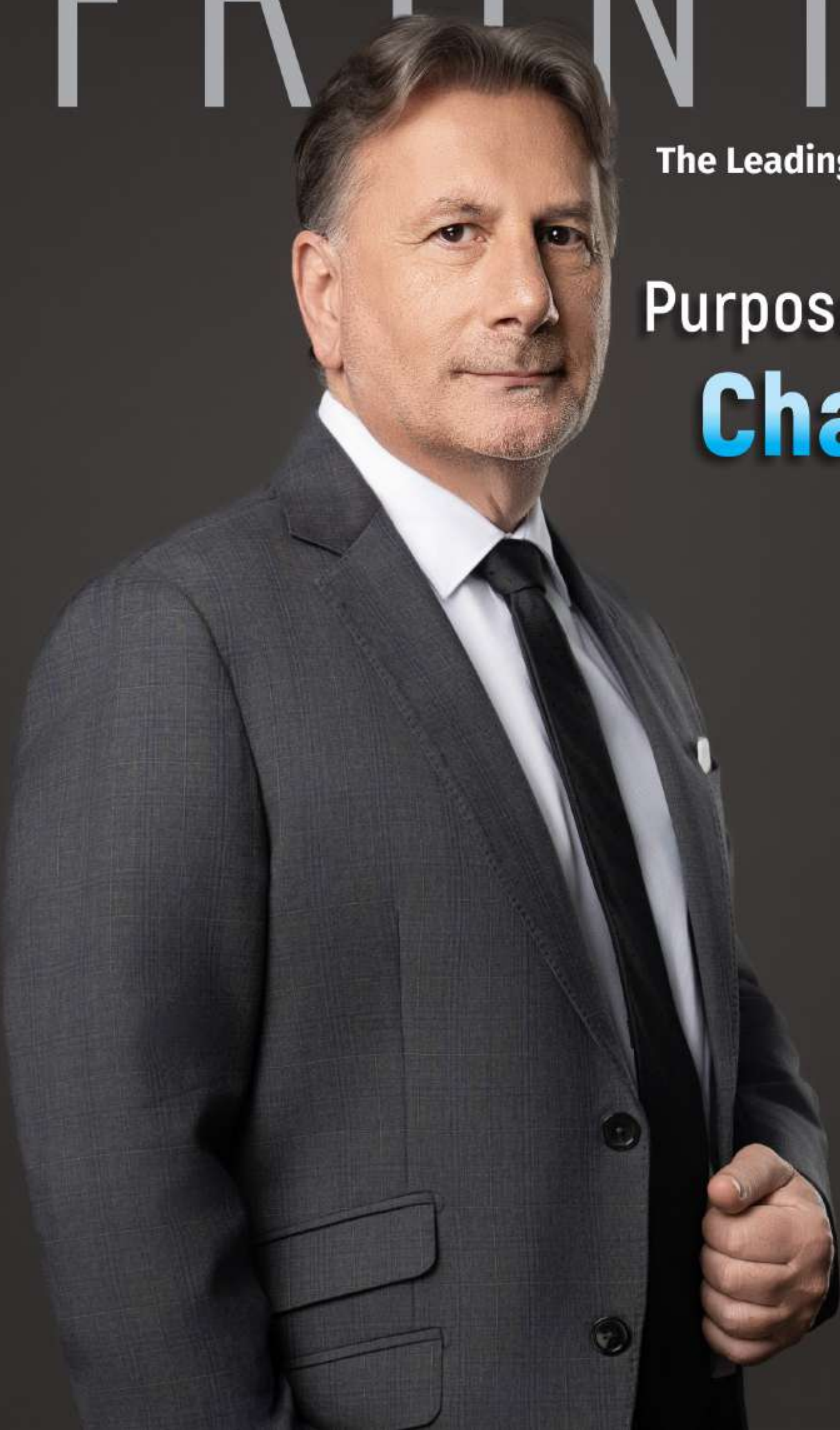

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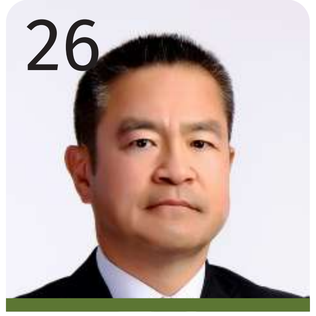

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From the
EDITOR

Dear Readers,

Every once in a while, a conversation lingers. Not just because of what was said, but because of how it was said — with clarity, conviction, and a deep sense of purpose.

That's the feeling **Rabie H. Issa, Managing Director and CEO, La Vie LLC at Nestlé Waters Vietnam**, leaves us with, in this issue's cover story — a leader reimagining what it means to guide a food and beverage brand with empathy, sustainability, and results in equal measure.

This spirit of purpose runs through the issue: from Ukraine's surprising emergence as a strategic investment destination, to Takayuki Ueda's insights on reshaping insurance access in India, and Mrad El Khoury's vision for AI-powered hospitality that blends technology with human connection.

We're also proud to spotlight the Employee Happiness Awards (EHA) UAE 2025) — our event that recognises companies by truly putting people, purpose, and well-being at the heart of work.

Across industries and geographies, these stories remind us that leadership today is less about control — and more about care, courage, and clarity. As always, we hope these pages leave you inspired — to reflect, to lead with intention, and to move forward with purpose.

Until then,
Happy Reading!

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'The Global Education Ecosystem is Shifting Towards Hybrid Learning'

In a conversation with **Business Frontier, Dr. Dorish Chitson, Founder and CEO of Overseas Education Centre (OVEC),** reflects on the challenges and milestones that have shaped her journey

Dr. Dorish Chitson, Founder and CEO of Overseas Education Centre (OVEC), has dedicated her life to transforming the dreams of Mauritian students into global realities. With an academic background spanning Geography, Law, and the Social Science of Development—earned through her studies in France and the UK—she brings a unique, interdisciplinary lens to international education. Before launching OVEC in 2002, she spent over two decades teaching in the country's best high schools, nurturing young minds with care, conviction, and a deep belief in the power of education to change lives. Thereafter, as a Post-Doctoral Research Fellow, she also produced some research work at the tertiary education level.

Over the years, Dr. Chitson has grown the institute of OVEC into Mauritius' most trusted education consultancy, known for its student-first, no-fee model, its ethical foundation, and a personalised approach that has helped thousands of students access life-changing opportunities abroad. Under her leadership, OVEC has received numerous international awards, but its true success lies in the stories of the students it has empowered—many of whom have returned as professionals to mentor others.

In a conversation with **Business Frontier**, Dr. Chitson reflects on the challenges and milestones that have shaped her journey—from navigating the disruptions of the COVID-19 pandemic to embracing digital transformation without losing the human touch.

You have a fascinating academic background, including studies in Geography, Law, and Social Science of Development. How did this diverse education shape your approach to the education sector and your work at Overseas Education Centre (OVEC)?

My interdisciplinary background in Geography, Law, and Social Science of Development has deeply influenced my work at OVEC by fostering a holistic, equity-driven approach to education. Geography provided insights into regional disparities and cultural adaptability, helping tailor study-abroad guidance. Legal training ensures compliance with education policies and visa regulations, enabling smooth student mobility. Development studies emphasised inclusive, sustainable education, aligning OVEC's ethical mission with global goals in quality education.

This blend of disciplines allows me to analyse systemic barriers—such as access inequalities or policy gaps—and design solutions that consider socio-economic, legal, and geopolitical factors. At OVEC, this means advocating for underrepresented students, optimising institutional partnerships, and ensuring programs are both practical and equitable. Ultimately, my academic diversity strengthens OVEC's ability to navigate complexities in international education while keeping student needs at the core.

> *"By focusing on long-term success and real outcomes–not just admissions–OVEC has built a reputation as Mauritius' most reliable and ethical education consultancy, setting standards that others strive to follow. Its excellence has earned multiple prestigious international awards.*

In your experience, what do you think is the biggest barrier students face when seeking overseas education, and how does OVEC work to break down those barriers?

One of the biggest barriers students face when pursuing overseas education is the financial burden—tuition fees, living expenses, and travel costs can be overwhelming. Beyond that, the complexity of the application process, visa requirements, and adjusting to a new cultural environment can also deter students.

OVEC works to bridge these gaps by providing comprehensive guidance through personalised counseling and mentorship. Many students lack proper guidance on university selection, course fit, and career prospects. OVEC's expert counselors offer step-by-step support — from shortlisting schools to application strategy.

We assist students with scholarship opportunities, application procedures, and visa support, ensuring they meet all necessary requirements. OVEC also helps students prepare for cultural adaptation through counseling and pre-departure briefings, making the transition smoother and less intimidating. By addressing financial, informational, and emotional barriers, OVEC makes global education accessible to a wider range of students.

What have been some of the toughest moments, and how did you overcome them to push OVEC forward?

When COVID-19 disrupted global education, we rapidly innovated to keep students on track. With exams postponed and borders closed, we:

Enabled virtual applications

- Processed applications using predicted grades, securing conditional university offers for students despite exam delays
- Transitioned all counseling online via Zoom/email while maintaining document support

Created our own platform for virtual education opportunities

- Hosted three international virtual fairs (2020-2021) featuring 90+ universities, with live ambassador sessions
- Developed AI-powered digital tools for remote applications and visa tracking

Optimised online learning

- Guided students through blended programs (online first year + on-campus completion)
- Promoted cost-saving online options while preserving work permit eligibility

Maintained future pathways

- Continued processing visas for when borders reopened
- Advocated for student-friendly policies like Canada's 50% online study allowance

Through webinars, virtual booths, and 24/7 online support, we kept aspirations alive and thus showed OVEC's resilience through the crisis. While emphasising the irreplaceable value of in-person study, our adaptive approach ensured no student lost an academic year - proving that crisis can spark innovation in global education.

What do you think has been the key factor behind the OVEC company's continued growth and recognition in the education industry?

OVEC's continued growth in Mauritius' education sector is rooted in its student-first, no-fee model, outcome-driven approach, and strong strategic partnerships. Since 2008, its collaboration

> *We are committed to forming value-centered future leaders through education that is entrepreneurial in spirit, ethical in focus, and global in orientation. By opening the doors to a great education overseas to countless students, we have opened minds and are contributing to a more enlightened and fair society.*

with Mauritius Commercial Bank (MCB)—the nation's largest bank—has amplified its reach by offering student loan support and hosting the popular annual OVEC International Education Fairs at MCB's landmark venue in St Jean. This iconic building, usually closed to the public, opens its doors exclusively for the event, drawing large crowds each year. (https://youtu.be/5igjT_8LkOU.)

What truly distinguishes us is our free, unbiased guidance, efficient processing, transparent visa support, and a strong emphasis on scholarships—making overseas education more accessible to students from all backgrounds. With trusted ties to governments, embassies, and top institutions, OVEC blends digital innovation with personalised, human-centered counseling. Student success stories drive word-of-mouth referrals, with alumni returning for post-study support.

By focusing on long-term success and real outcomes—not just admissions—OVEC has built a reputation as Mauritius' most reliable and ethical education consultancy, setting standards that others strive to follow. Its excellence has earned multiple prestigious international awards.

As someone who has been leading OVEC for over so many years, how would you describe your leadership style, and how has it evolved since founding the company?

With over 20 years at the helm of OVEC since its founding in 2002, my leadership journey has evolved from hands-on founder to strategic enabler—always anchored in our student-first philosophy. Education, as a service industry, demands deep ethical commitment. It took years of hard work to build OVEC's trusted reputation, and I've consistently pushed for excellence, professionalism, and integrity to elevate the sector from a once amateur space to one of social responsibility.

In the early days, I personally oversaw every application, fostering trust through close engagement. As we grew, I focused on mentoring teams and streamlining operations—without ever compromising our personalized support. The shift to digital tools tested our resilience, but we embraced innovation while preserving the human connection so vital to student counseling.

Today, my focus lies in forging strategic partnerships and advocating for wider access to education. Integrity over profit, resilience in adversity, and student outcomes over revenue remain the guiding principles of my leadership. By balancing innovation with consistency, adopting AI without losing the advisor's touch, and expanding globally while staying rooted in local needs, OVEC has become Mauritius' most trusted education consultancy. Our team's loyalty—many have stayed over a decade—is a reflection of the values we uphold every day.

With the global education landscape constantly evolving, especially with the rise of digital learning and remote education, where do you see the future of overseas education heading, and how is OVEC positioning itself for these changes?

The global education ecosystem is shifting towards hybrid learning, skill-based pathways, and volatile visa policies, with emerging destinations gaining traction over traditional options. OVEC is adapting by:

Leveraging technology – Implementing AI-driven counseling, VR campus tours, and so on to enhance accessibility while maintaining human mentorship.

Expanding destination options – Partnering with institutions in high-demand, affordability-focused markets.

Prioritising employability – Curating courses with work-integrated learning (e.g., Canada's Co-ops) and alumni job networks.

Advocating for students – Lobbying for streamlined visa processes and promoting sustainable "green degree" pathways.

OVEC's free, transparent model differentiates it from profit-driven competitors, as does its focus on long-term career outcomes over mere admissions. Challenges like AI disruption and geopolitical shifts require agile responses, but OVEC's student-centric ethos—combining predictive tools with ethical counseling—positions it to lead in an era where education is increasingly linked to global mobility and employability.

We are committed to forming value-centered future leaders through education that is entrepreneurial in spirit, ethical in focus, and global in orientation. By opening the doors to a great education overseas to countless students, we have opened minds and are contributing to a more enlightened and fair society.

All this has reaffirmed our strong belief in our calling to nurture the leaders of tomorrow.

For more information, visit www.ovecedu.com

CHINA DOMINATES EV CHARGING WITH IMPRESSIVE PROGRESS

Despite political and economic uncertainties, global acceptance of electric vehicles has continued to increase over the past two years, a new study shows. Albeit with regional differences, Roland Berger's EV Charging Index 2025 reveals that China once again reached first place in the ranking, followed by Norway and the US.

Charging Infrastructure

While Germany slips to fifth place due to a slump in sales after the end of government subsidies, other countries are catching up quickly: the UK, for example, rises to fourth place thanks to strong growth in e-car sales and charging infrastructure.

Portugal and Turkey also improved and made it into the top half of the index. South Korea remains a strong player in the EV market, but its overall ranking is declining, largely due to low customer satisfaction with the country's charging system.

The Roland Berger EV Charging Index 2025 is based on a survey of 12,000 respondents in 33 countries and evaluates the most important electric mobility markets according to criteria such as market size, charging infrastructure, industry innovation and customer satisfaction.

"The global growth of electromobility continues steadily, albeit with significant regional differences. For example, cost issues, battery supply chain difficulties and policy changes are leading to moderate growth in EV sales in much of Europe, while political uncertainties are slowing progress in the United States," said Adam Healy, Principal at Roland Berger.

"In contrast, China continues to embrace electrification and drive the development of the entire ecosystem. And younger markets in the Middle East and Southeast Asia are also seeing significant growth in EV adoption."

China continues to expand its already considerable e-vehicle fleet and also shines in the supply of public charging stations. This means that the country once again leads the EV Charging Index, while Germany has lost ground and is now in fifth place. After the abolition of government subsidies in January 2024, the market shares of electric cars have declined twice in a row. However, this trend is likely to reverse in 2025.

On a positive note, Germany has continued to push ahead with the expansion of the public charging infrastructure and the share of fast charging stations is growing. In addition, charging technologies have been further developed, there have been advances in battery swapping stations and new pilot projects in areas such as vehicle-to-grid (V2G).

Ecological arguments are still the leading driver of the growing market share of electric cars worldwide, but the lower operating costs compared to combustion vehicles are also becoming increasingly important. In the Asia-Pacific region and North America, the cost advantages for new car buyers are already more decisive than ecological reasons.

It is also clear that electromobility has become part of everyday life for more and more people: four-fifths of e-car owners say they drive 10,000 kilometres or more per year, and three quarters (73%) use their vehicles at least four days a week.

Purpose in Motion Amid a Changing F&B Landscape

Rabie H. Issa, MD and CEO, La Vie LLC at Nestlé Waters Vietnam, shares his leadership journey, guiding principles and vision for a food and beverage industry that puts people, planet and performance on equal footing

> *Leadership is not about titles. It is about vision, clarity, and empowerment. A strong leader sets a clear direction, aligns the team with purposeful goals, and trusts people to take ownership.*

The food and beverage industry is one of the world's most dynamic and essential sectors. It is where tradition meets transformation, and every decision has the power to shape not only markets but also societies. As global consumers become more conscious about health, sustainability, and transparency, the industry must continuously evolve to stay relevant, balancing innovation with responsibility, convenience with quality, and efficiency with ethics. In this landscape, visionary leadership is more important than ever.

At the helm of **La Vie**, Vietnam's leading bottled water brand and a key member of the Nestlé Waters global family, **Rabie H. Issa** is redefining what it means to lead with purpose. More than a seasoned executive with nearly three decades in the sector, Rabie is a passionate advocate for sustainable growth, people-centred leadership, and operational integrity.

Under his leadership, La Vie has emerged not only as a category leader in quality but also as a front-runner in environmental and social stewardship. Rabie's approach blends strategic foresight with human empathy, from reducing plastic waste and investing in renewable energy to empowering employees and forging partnerships that uplift communities.

In this exclusive interview, Rabie H. Issa shares his leadership journey, guiding principles, and vision for a food and beverage industry that puts people, planet, and performance on equal footing.

Having worked in the food and beverage industry for nearly two decades, how would you describe your journey to leadership? What core mantras have carried you through?

I started as a salesman. That gave me a firsthand understanding of every step in the business. As I climbed, I gained more than skills. I gained perspective. The higher you go, the more focus you need. My mantra is simple:

The higher you climb, the harder you can fall. So stay sharp, and stay grounded. Success is not about moving fast. It is about moving with purpose.

Could you tell us about your leadership style? What guides the way you lead your team?

To me, leadership is not about titles. It is about vision, clarity, and empowerment. A strong leader sets a clear direction, aligns the team with purposeful goals, and trusts people to take ownership. When your team sees that you lead with intention and integrity, they respond with commitment, not just compliance.

I sometimes say, with a bit of irony, that there is no "I" in leadership. Of course there is. But real leadership is not a solo act. The best results come when we move as one, navigating uncertainty, overcoming setbacks, and celebrating progress together. That spirit of cohesion is what transforms a group of individuals into a team that can achieve extraordinary things.

What steps do you take to ensure that value is genuinely shared with stakeholders and society?

It starts with people. Whether they are customers, partners, or part of the broader community, shared value begins by putting them at the centre of everything you do. You must understand their expectations, then shape your strategy to meet not just their needs but also their aspirations.

No matter what you offer, a product, a purpose, or an idea, the focus must be on creating relevance. People only engage when they see real meaning and alignment with their values. Shared value is about giving people a reason to care and a reason to believe they are part of something better.

What actions do you take to ensure your business benefits the environment?

At La Vie, environmental responsibility is not a checklist. It is a mindset. In the water industry, we understand that our operations must align with protecting nature. That is why we have made bold commitments, from reducing virgin plastic to driving the transition toward recycled and rPET materials. We are not just keeping promises. We are exceeding them.

But sustainability does not stop with packaging. Water regeneration is central to our mission. What we take from nature, we must give back. This applies across all our operations, from bottling plants to coffee factories.

We are also addressing CO_2 emissions by transitioning to hybrid fleets where possible and powering our facilities with solar energy to reduce our footprint.

This is not an individual effort. As a board member of PRO Vietnam, we are part of a collective movement pushing the industry forward. Leadership today means taking action, having influence, and setting an example. We are proud to live that commitment every day.

> *"The future, for me, is about building diverse, expert teams. Each member is a leader in their own right. Like an orchestra or an elite unit, we move together, and every role is essential to the whole. Whether in supply chain, marketing, HR, or innovation, our strength lies in shared excellence and shared responsibility.*

What are your expectations for future market trends and opportunities?

If I had to distill it into one belief, it would be this: never compromise on quality. Whether it is for a consumer, a supplier, or society as a whole, what we deliver must always be a great product, crafted with care and integrity. That is how we build lasting trust. Quality is more than a feature. It is our identity.

At La Vie, especially in the water space, our commitment to excellence speaks for itself. In a rapidly evolving market, that consistency becomes our greatest competitive advantage.

What does your future roadmap look like, and where do you see yourself in the coming years?

I truly believe that together, we can achieve our goals. And the more united we are, the more powerful we become.

This journey began for me 27 years ago, and I see the road ahead with the same clarity and purpose. The key is not just personal ambition. It is people. When you focus on empowering others, you unlock a force greater than yourself. That is when real possibilities emerge.

The future, for me, is about building diverse, expert teams. Each member is a leader in their own right. Like an orchestra or an elite unit, we move together, and every role is essential to the whole. Whether in supply chain, marketing, HR, or innovation, our strength lies in shared excellence and shared responsibility.

We cannot predict every twist in the next five or ten years. But with the right team, united by vision and values, there are no limits.

‘AI-Driven Hotels Will Know Guests and Adapt to Their Needs’

Mrad El Khoury, Senior Head of Hospitality in the MENA region, shares his expert insights on hotel openings, guest experience, and the future of intelligent hospitality

With over two decades of leadership across the Middle East’s hospitality landscape, Mrad El Khoury has built a reputation as a transformative force in hotel operations, asset management, and guest experience strategy. From rebranding legacy properties to launching new hotel concepts from the ground up, his approach merges hands-on leadership with a sharp strategic vision.

Currently based in Saudi Arabia, Mrad served previously several roles in the hospitality industry and recently as a head of hospitality and asset management—a role that gives him unique insight into balancing operational performance with brand value and guest satisfaction. Known for his ability to lead high-performing teams and embrace future-forward innovations, he sees the hospitality industry at a tipping point—where data, technology, and emotional intelligence must coexist.

In this exclusive interview with **Business Frontier, Senior Head of Hospitality,** reflects on the challenges and opportunities shaping modern hospitality, the principles behind his leadership philosophy, and why the next great hotel experience will begin before you even say a word.

You’ve led multiple hotel openings and rebranding efforts across your career. What do you consider the most critical success factor in ensuring a smooth and impactful launch or transition?

A hotel opening or rebranding is never just a checklist of operational tasks — it is a transformation that must be lived and led with clarity. The success of such an initiative hinges on strong planning, but also on agile leadership. Every element—from licensing, IT systems, and procurement, to recruitment, budgeting, and marketing—has to be managed like a symphony. It is about getting the critical path right and ensuring every milestone is tracked with discipline.

But beyond the technical aspects, it is about uniting people. You need to empower department heads, communicate transparently with stakeholders, and keep the entire team aligned with the vision. No amount of planning works without buy-in from those executing it on the ground. At the heart of a successful launch is trust, structure, and real-time adaptability.

As previous asset director and senior executive in hospitality, how do you balance operational efficiency with delivering consistently exceptional guest experiences?

It is a responsibility that requires both strategic clarity and emotional intelligence. On one hand, you are ensuring that operations run like clockwork—costs are controlled, systems are optimised, and teams are performing. On the other hand, you are also curating moments that guests will remember and come back for.

I believe these two objectives are not in conflict; they can complement each other. It starts with building a culture that respects both sides of the coin. You use data and performance metrics to track efficiency, but you also stay close to the guest journey to understand where meaningful experiences are created. Technology helps—CRM platforms, smart check-ins, automated back-of-house systems—but it cannot replace genuine hospitality. The goal is always to remove friction operationally while leaving room for surprise and delight. That is where leadership steps in: knowing where to automate and where to personalise.

In your view, what are the biggest challenges facing hospitality asset management today, and how can operators adapt to meet them?

Hospitality asset management today operates in a landscape that is far more complex than it was a decade ago. We are seeing economic volatility, political tensions, conflicts, shortage of hospitality staff, fast development of AI tools, rising operational costs, and evolving guest expectations that demand greater personalisation and sustainability—often without a corresponding willingness to pay more. That puts tremendous pressure on profitability.

One of the biggest tensions is the misalignment between ownership expectations—focused on ROI—and brand requirements, which may involve costly property improvement plans or tech upgrades. Bridging that gap requires transparency, strategic planning, and compromise. Operators need to present well-thought-out proposals that show how brand compliance or new tech investments will enhance the guest experience and improve long-term value. It is about connecting performance with purpose.

You’re known for being an inspiring leader. What principles or habits do you follow to build high-performing teams, especially in a dynamic industry like hospitality?

It starts with showing up. Leadership is not just about making decisions from behind a desk—it is about being present, especially during peak hours or moments of stress. When your team sees you involved, listening, and leading with integrity, this sets the tone for the entire culture.

> “Hospitality is emotional work. That is why empathy, communication, and recognition matter just as much as KPIs. When you create an environment where people feel valued and involved, performance naturally follows.

I also believe in empowering people. I give my team clear goals and the autonomy to find the best ways to achieve them. That trust builds confidence, and confident teams take initiative. Feedback is another cornerstone—constructive, consistent, and rooted in growth. I celebrate wins, big or small, and I listen deeply, not just to what is said, but also to what is left unsaid.

Hospitality is emotional work. That is why empathy, communication, and recognition matter just as much as KPIs. When you create an environment where people feel valued and involved, performance naturally follows.

With shifting guest expectations post-pandemic and the rise of digital-first travel experiences, how is the role of hospitality leadership evolving?

The traditional model of leadership—structured, hierarchical, and efficiency-driven—is evolving into something more human and adaptive. Today’s leaders must be emotionally intelligent, digitally fluent, and resilient under pressure. Guests expect seamless digital experiences, but they also crave connection. Similarly, staff look for workplaces that value well-being, flexibility, and purpose.

As leaders, we must create ecosystems where both can thrive. That means investing in training, embracing smart technologies, and fostering a culture of inclusion and continuous learning. Decision-making has become faster, more data-driven, and more collaborative. And increasingly, we are being called upon to lead not just operations, but conversations around sustainability, diversity, and ethical impact. It is a broader role—one that demands both vision and empathy.

Looking ahead, what trends or innovations do you believe will define the future of hotel operations and guest experience in the next 5–10 years?

We are moving towards an era where hotels will become intuitive, intelligent environments.

AI and IoT will create personalised experiences the moment a guest walks in—through facial recognition, adaptive lighting, and room environments that respond to mood or preference. Robotic automation will support service delivery in areas like luggage handling or room service, freeing human staff to focus on higher-touch moments. In fact, AI-driven hotels will know guests and adapt to their needs.

At the same time, sustainability will become non-negotiable. Zero-energy buildings, water recycling, and eco-friendly materials will shift from optional to expected. Payment methods will evolve too—crypto, NFTs, and next-generation loyalty programs will play a bigger role.

But the real transformation will lie in how these technologies enhance—not replace—human connection. The most successful hotels of the future will know who you are, what you need, and how to delight you—often before you even ask. And that, in my view, is where the magic of hospitality truly lies.

EMPLOYEE HAPPINESS AWARDS 2025 UAE

Honouring the Nation's Most People-First Workplaces

The third edition of **Employee Happiness Awards** continued to celebrate organisations that place employee well-being, engagement, and inclusion at the heart of their culture

The **Employee Happiness Awards UAE 2025**, organised by **Eventyst Global**, took place recently at **The Westin Dubai Mina Seyahi, Dubai**. In its third edition, the awards continued to celebrate organisations that placed employee well-being, engagement, and inclusion at the heart of their culture.

The initiative was led by **Jatin Deepchandani, Founder and CEO of Plan3Media, Crestus Media, and Eventyst Global**, who had been instrumental in shaping the platform into a powerful movement for workplace excellence. This year's edition received a **record-breaking 380+ submissions across 26 categories**, reflecting the growing commitment of UAE-based organisations to foster exceptional employee experiences. "Culture isn't created by annual initiatives or Friday perks. It's built in how policies are written, who gets promoted, and whether people feel safe showing up as themselves. That's what we asked our jury to look for. And that's what we saw in many of tonight's winners," said Deepchandani.

Among the winners were some of the UAE's most respected names, including **Deloitte & Touche, Etihad Airways, DHL Global Forwarding, Bacardi and EmiratesNBD**, among others.

Spotlight on Workplace Well-being

Al Tannan won **Gold** for its work in the **Most Supportive Return to**

Work Program and Bronze Award for Best Company to Work For. "This is an incredible honour and a proud milestone for all of us at Al Tannan Group. These recognitions are a testament to the values we hold close; empathy, resilience, and the belief that when we support our people, we empower them to succeed," said **Hassan Tamimi, CEO, Al Tannan**.

Virgin Mobile took home **Silver** for its work in **Best Workspace Design**. "What makes this recognition truly special is that it belongs to our team - every inch of our new office was imagined, designed, and brought to life by the people who live and breathe the **Virgin Mobile** brand every day. And the result? A workspace made by the team, for the team, and a daily reminder of what we can achieve when we come together," commented **Rob Beswick, Managing Director, Virgin Mobiles**.

In the category of **Best Workspace Design, ORO24 Developments** earned **Gold. Atif Rahman, Founder & Chairman, ORO24 Developments, said,** "The award is a true reflection of our team's vision, creativity, and collaboration and encourages our passion to keep designing for people first. Here's to shaping the future of work."

For its outstanding workplace culture, **EDGE Group** won **Gold** in the **Best Company to Work For – Large**. "This award shows our strong commitment to building a workplace where our people feel supported, valued, and motivated. The EHA 2025 event was a wonderful celebration of workplace excellence, and we're honoured to be part of such a great platform. This achievement goes to every EDGE employee whose hard work and passion made this possible," said **Sana Al Daoumi, Group Senior Vice President Human Capital, EDGE Group**.

For **Best Retention Initiatives**, it was **Balmer Lawrie UAE LLC** that won the award for **Gold**. "With a 48-year legacy in the UAE as a joint venture between the Govt of India and the Ruling Royal Family, Balmer Lawrie UAE LLC has always prioritized creating a workplace where people feel valued, supported, and inspired to grow. Today, 45% of our workforce has been with us for over a decade — a reflection of the culture we've built together," said **Francis Jerome- VP (HR), Balmer Lawrie**.

Honoured with **Silver, Ricci Di Napoli** stood out for fostering change led by its workforce. "This is a proud moment for us. It shows our commitment to building a workplace where innovation, employee well-being, and strong performance grow together. This recognition is a result of our team's dedication, which continues to shape our company and raise standards across the region," said **Kamal Al Najjar, CEO, Ricci Di Napoli**.

Recognised for driving change from within, **Emirates Islamic** took home the **Gold for Best Employee Driven Business Change.** "For us at EI, creating a positive and supportive environment isn't just part of the job; it's something we genuinely care about. We empower our employees to reach their full potential, we support our women at the workplace and value diversity. We always look at ways to transform our processes," said **Farida AlAwadhi, CHRO, Emirates Islamic.**

Expanding to Global Stage

Reflecting on this year's landmark celebration of workplace excellence, **Jatin Deepchandani, Founder and CEO of Plan3Media, Crestus Media, and Eventyst Global,** said, "Culture isn't created by annual initiatives or Friday perks. It's built in how policies are written, who gets promoted, and whether people feel safe showing up as themselves. That's what we asked our jury to look for. And that's what we saw in many of tonight's winners."

The next editions of the Employee Happiness Awards will be held in Saudi Arabia, Singapore, and Malaysia, using the same format: an independent jury, evidence-based evaluation, and a focus on work that holds up under scrutiny.

UKRAINE – THE MOST UNEXPECTED YET ATTRACTIVE INVESTMENT DESTINATION?

Olena Shtohryn, Founder and Managing Partner, Dictio, Attorney-at-Law and Mediator, writes about how Ukraine, despite ongoing challenges, is emerging as a strategic investment destination driven by reconstruction, reform, and international support

In a world where investors often gravitate toward predictability and stability, the most transformative opportunities frequently emerge from less expected places. Ukraine, despite its ongoing challenges, is rapidly positioning itself as one of the most compelling investment destinations globally — especially for those with a long-term strategic vision.

Since the beginning of the full-scale Russian invasion in 2022, Ukraine has faced devastating losses. However, these hardships have also opened a rare window for comprehensive renewal. The World Bank and European Commission estimate Ukraine's reconstruction needs at over $524 billion, making it the largest rebuilding effort in Europe since World War II.

Unlike conventional post-war recoveries, Ukraine's trajectory focuses not just on replacing what was lost, but on building modern, sustainable, and resilient infrastructure. It is an opportunity to reinvent urban environments, industry, and public services using the latest global standards.

As an investment lawyer and mediator with two decades of experience supporting international investors, I view Ukraine not through the lens of war, but as a country standing on the threshold of an economic renaissance.

Real Estate and Infrastructure: Key Drivers of Growth

The reconstruction of Ukraine places real estate and infrastructure at the center of the country's future growth. Several trends make these sectors particularly attractive:

Housing Demand Surge: With millions of Ukrainians displaced, the demand for new, energy-efficient housing is expected to soar as they return.

Industrial and Logistics Expansion: Ukraine's strategic position between Europe and Asia positions it as a future hub for trade, manufacturing, and logistics.

Green Development: EU accession aspirations drive the country to align with strict sustainability standards, creating strong demand for eco-friendly construction.

Social Infrastructure Rebuilding: Schools, hospitals, and administrative buildings require reconstruction, offering opportunities in public-private partnerships (PPPs). Moreover, Ukraine has been accelerating regulatory reforms, streamlining permitting processes, digitizing land registries, and promoting platforms like DREAM and Prozorro.Sale to enhance transparency and efficiency.

Risk Management and Investment Protection

The situation in Ukraine remains complex, but it is important to distinguish between generalized perception and grounded assessment. Large parts of Ukraine — particularly in the west and center — remain operational, stable, and increasingly attractive for business activity. Kyiv, Lviv for example, are experiencing notable growth in sectors such as IT, logistics, and manufacturing. Crucially, Ukraine is not alone. A network of international financial institutions offers support and protection mechanisms for investors:

- MIGA (Multilateral Investment Guarantee Agency) provides political risk insurance.
- EBRD and DFC offer blended finance models that combine grants with private investments.
- Bilateral Investment Treaties (BITs) with EU countries, the United States, and others provide for international arbitration and protection of investor rights. These mechanisms ensure that while the risks are real, they are actively managed and mitigated.

Ukraine Facility: The Game-Changer for Investment Climate

A significant turning point in Ukraine's investment environment is the establishment of the Ukraine Facility, a dedicated €50 billion support program launched by the European Union for the period 2024–2027. The Ukraine Facility offers:

- Macro-financial assistance to stabilize the Ukrainian economy and ensure currency and fiscal stability.
- Reform incentives linked to transparency, rule of law, anti-corruption measures, and improvements in the business environment.
- A guaranteed mechanism that aims to leverage private sector investments in Ukraine's reconstruction efforts, reducing financial exposure for international investors. In essence, the Ukraine Facility not only underpins macroeconomic stability but also enhances the structural environment necessary for sustainable private investment.

It sends a clear signal: Ukraine is not a short-term humanitarian project; it is a long-term investment opportunity with institutional support from the world's largest economic bloc.

U.S.–Ukraine Reconstruction Investment Fund

An agreement was recently signed between the Government of the United States of America and the Government of Ukraine to mobilize investment for Ukraine's post-war recovery, stimulate the economy, modernize infrastructure, and develop the private sector. The fund acts as both a catalyst for foreign direct investment (FDI) and a bridge for U.S. businesses seeking strategic opportunities in one of Europe's largest and most dynamic emerging markets.

Moreover, European investors — particularly those from Poland and neighboring EU countries — enjoy geographic proximity, cultural affinity, and an advantageous logistical position to engage with Ukrainian markets. Cross-border initiatives and EU Neighborhood Programs further ease market entry.

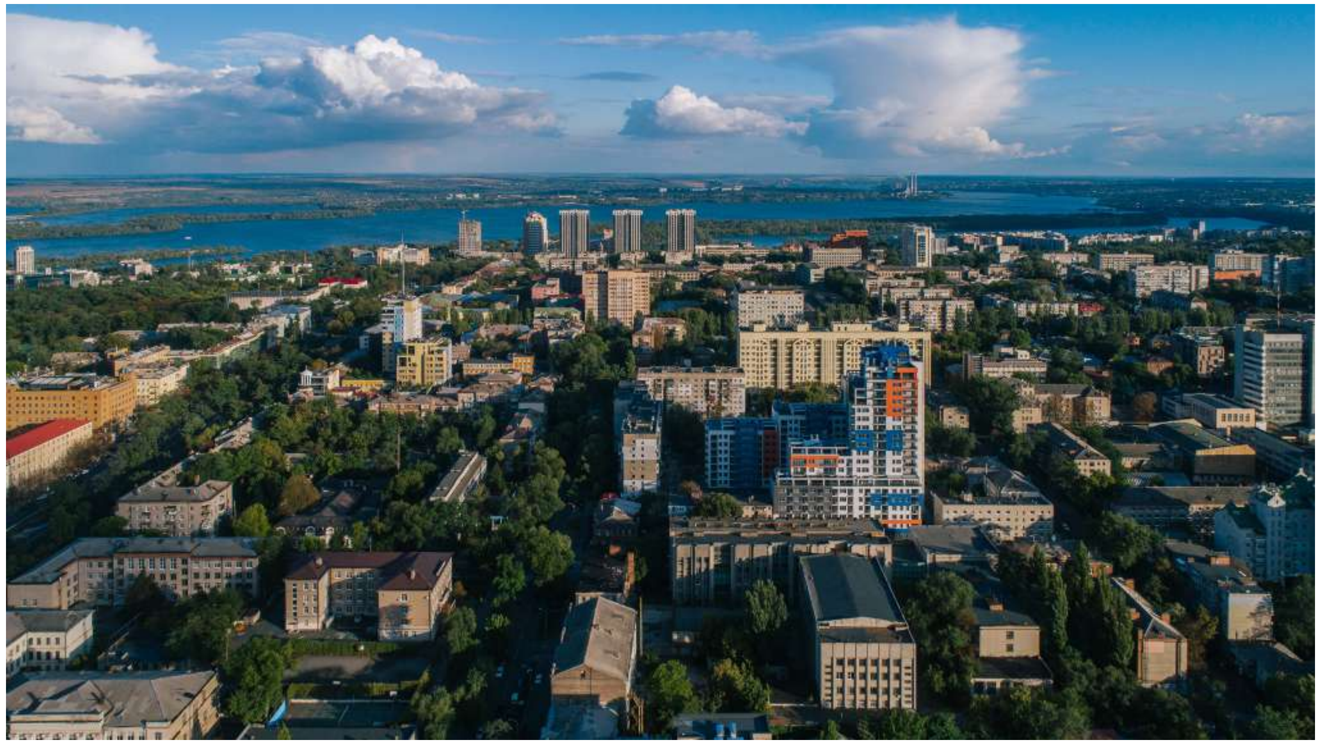
The Human Capital Advantage

Ukraine's highly educated, and tech-savvy workforce has long been a strength, especially in engineering and IT. However, the war has led to significant labor shortages — many skilled workers, particularly in construction, are serving in the military or have been displaced. As Ukraine begins large-scale recovery, addressing this gap is vital. Strategies to reintegrate veterans, bring back displaced professionals, and invest in vocational training will be key to rebuilding with local expertise.

Conclusion: The narrative surrounding Ukraine is too often dominated by risk. Yet, seasoned investors understand that transformative returns come from seeing what others overlook. Ukraine's investment case is about much more than rebuilding — it is about redefining a nation's place in the European and global economy.

Through strategic reforms, multilateral support like the Ukraine Facility, and the creation of vehicles such as the U.S.-Ukraine Investment Fund, Ukraine is positioning itself as Europe's next growth engine.

For those with vision, courage, and long-term commitment, Ukraine offers not only financial returns but the chance to contribute to one of the most significant reconstruction efforts in modern history. The risks are undeniable. But so are the opportunities.



BUSINESS FRONTIER

At the Helm of Legal Leadership: Jitendra Jangir's Journey Across Industries

Jitendra Jangir, AVP & Head – Legal & Secretarial at HealthKart, shares how his experience across multiple sectors helps him maintain an agile legal strategy and business-focused leadership

With over 12 years of diverse experience, **Jitendra Jangir, AVP & Head – Legal & Secretarial at HealthKart,** exemplifies the evolving role of legal leadership in dynamic industries. A graduate of Gujarat National Law University, Jitendra has built a career that spans sectors as varied as e-commerce, healthcare, manufacturing, gas transportation, infrastructure, ports, and retail. His expertise lies not only in legal affairs and compliance but also in aligning legal strategy with business vision—whether navigating complex private equity transactions, managing litigation, or mitigating cross-sector risks. In an interview with **Business Frontier**, Jitendra reflects on the values, experiences, and leadership philosophy that continue to shape his journey in the legal profession.

You've worked across diverse sectors from e-commerce to gas transportation. How has your cross-industry exposure shaped your legal strategy and leadership style?

Working across sectors such as e-commerce, healthcare, manufacturing, retail and port has equipped me with a nuanced understanding of the distinct regulatory environments, risk profiles and business dynamics that each industry presents. On the leadership standpoint, it has fostered my ability to lead with empathy, ensuring that legal teams are empowered to become business enablers, rather than mere enforcers of rules. On the strategy side, it has instilled in me a strategic mindset - seeing the bigger picture while being detail-oriented in execution allowing me to navigate complex legal landscapes with agility and foresight.

In e-commerce, for example, agility and speed are critical, so I developed a more responsive legal strategy that prioritizes quick yet comprehensive risk assessments. In healthcare, a sector with stringent compliance requirements, I honed a more methodical and preventative approach.

> *The legal landscape is constantly evolving, especially with the digital transformation of industries like e-commerce and healthcare.*

How has your leadership approach evolved over your 12+ years in the legal profession?

Over the course of my career, my leadership approach has matured from one that was predominantly focused on technical legal mastery to one that is deeply integrated with the strategic and operational fabric of the organization. Early in my career, I was resolutely dedicated to refining my legal expertise and ensuring that the organization adhered to the highest standards of legal compliance. However, as I ascended in my career, I began to understand that leadership in the legal profession is not merely about managing legal risks - it is about shaping the business's future and ensuring that the legal function is an indispensable ally in achieving organizational success.

Today, my leadership philosophy is one that combines legal acumen with business insight. I lead with an unwavering commitment to mentorship and empowerment, encouraging my team to move beyond traditional legal roles and actively contribute to shaping strategic business decisions.

What is your approach to aligning legal strategy with overall business goals, especially in fast-evolving industries like healthcare and e-commerce?

Aligning legal strategy with overarching business goals in fast-evolving industries, such as healthcare and e-commerce, requires a dynamic, proactive, and collaborative approach. In these sectors, where the regulatory landscape is constantly shifting and innovation is relentless, it is essential that legal frameworks not only support but actively enable business objectives. My approach begins with a thorough understanding of the company's strategic vision and goals, which forms the foundation for an integrated legal strategy that is flexible yet robust, forward-thinking yet grounded in compliance.

Above all, I believe that the legal function must be seen as a strategic enabler. By embedding legal expertise at the strategic table, I help guide decision-making processes that drive sustainable growth, mitigate risk, and ensure compliance - all while maintaining the business's competitive edge in an increasingly complex and fast-paced environment.

What key values have guided your growth as a legal professional over the past 12 years?

Throughout my 12+ years in the legal profession, several key values have guided my personal and professional growth. The most fundamental of these values are integrity, adaptability, and a strategic mindset. Integrity is the cornerstone of any legal profession; it is about providing honest, transparent advice and making ethical decisions, even when faced with difficult choices. This commitment to integrity has earned me the trust of my colleagues and stakeholders and has been crucial in maintaining long-term professional relationships.

Adaptability has also been critical in my journey. The legal landscape is constantly evolving, especially with the digital transformation of industries like e-commerce and healthcare. I've learned to embrace change, continuously update my skills, and adapt my strategies to meet the shifting needs of the business. Lastly, a strategic mindset has been essential in not just solving legal issues, but in anticipating them. Rather than waiting for legal problems to arise, I aim to foresee potential risks and offer pre-emptive solutions.

How do you ensure your legal team stays aligned with business goals while maintaining legal integrity and compliance?

I foster a culture of open communication and active collaboration with other departments, particularly with senior leadership. This ongoing dialogue ensures that the legal team is always in sync with business needs and can provide timely, strategic guidance. Simultaneously, I ensure that my team remains steadfast in its commitment to legal integrity by promoting a culture of continuous education and adherence to the highest standards of compliance. This proactive approach keeps the team not only legally competent but also strategically agile, allowing us to navigate complex legal challenges without compromising our ethical obligations.

Ultimately, my leadership emphasizes the dual importance of being both a business enabler and a staunch protector of legal integrity. By fostering a collaborative and well-educated legal team, we are able to drive business objectives forward while safeguarding the organization against legal risks and ensuring full compliance with regulatory requirements.

What advice would you give to young legal professionals looking to make an impact across diverse industries?

To young legal professionals seeking to make a significant impact across diverse industries, my advice is grounded in three essential principles: embrace versatility, cultivate a strategic mindset, and lead with integrity. The ability to thrive in various sectors is an invaluable asset - every industry presents its own challenges, and the more versatile you are in adapting to different environments, the more you will be equipped to offer innovative legal solutions.

A strategic mindset is equally critical. Legal professionals today are not just advisors; they are key partners in shaping business strategy. Understand the business context in which you operate, align your legal strategy with the company's goals, and always look for ways to drive value beyond mere compliance.

Lastly, always lead with integrity. The legal profession is built on trust, and your reputation will be your most enduring asset. Uphold the highest ethical standards, even when faced with challenging situations. Build relationships that are based on transparency, respect, and a shared commitment to excellence.

BUSINESS FRONTIER

Breaking Down Barriers in Insurance Access

Takayuki Ueda, MD and CEO of Toyota Tsusho Insurance Broker India, speaks to **Business Frontier** about the key trends shaping the insurance landscape

A veteran insurance leader whose journey has been defined by dedication and innovation, expansion, **Takayuki Ueda** comes with a strong background in sales and distribution in multiple geographies and a rich understanding of global market behaviours. Currently the **MD and CEO of Toyota Tsusho Insurance Broker India**, Ueda uses his knowledge and experience to foster the company's growth and transformation.

With a resilient spirit, a fervour for technology adoption, and an unyielding commitment to customer-centric solutions, Ueda attributes much of this evolution to the capabilities of his team, whom he calls his best teachers and partners in redefining what insurance can achieve. In an interview with **Business Frontier**, the industry veteran looks back at the key milestones that crafted his professional journey and the trends shaping the insurance landscape of India.

Give us an overview of your professional journey and key milestones that shaped your career growth.?

My professional journey in the insurance industry has been centred around driving significant growth and innovation. Japan taught me resilience, the importance of being an early adopter of technology, and the value of a client-centric insurance market. It was a valuable learning curve that aligned well with TTIBI's ambitious growth trajectory.

> *India's diversity means understanding varied client needs, cultural nuances, and building trust.*

My early experience in sales and distribution across various countries taught me the critical importance of local responsiveness and client engagement in a vast, varied market. Truly, India has been a great teacher in this regard.

Currently, as the MD and CEO of TTIBI, this is a defining period—not just about taking the reins, but about taking TTIBI to new heights. Since our establishment in 2008, TTIBI has been pioneering the introduction of innovative insurance products in the Indian insurance market, offering a wide range of insurance products including life and reinsurance to individuals and corporates. Through nationwide service delivery, we have achieved significant annual growth and play a crucial role in the Indian insurance market.

The firm, already on a high growth path, the goal now was to build on that foundation to create something even greater. I'm blessed with a remarkable team that imagines for me and continues to teach me, even at this stage of my career. Together, we are still reimagining the client experience, streamlining operations, and deeply focused on leveraging data for personalised offerings. This collective drive within each team member has transformed our firm—significantly enhancing service levels and making insurance more accessible.

You've led Toyota Tsusho Insurance Broker India through a period of significant growth. What key trends are currently shaping the insurance and reinsurance landscape in India?

India's insurance and reinsurance landscape is currently being reshaped by several powerful trends. Digitalisation and InsurTech are at the forefront, leveraging Big-Data, AI, ML, and automation to streamline processes from underwriting to claims. This enables personalised products, self-servicing options, and quicker payouts, catering to tech-savvy consumers.

Government initiatives like 'Insurance for All by 2047' and many reforms of IRDAI are making the insurance industry put on their thinking hats. The focus is towards actively driving increased insurance penetration, especially in underserved regions. Though current penetration remains below global averages, Indian customers are getting more and more informed and want more personalisation in insurance.

Rising risk awareness – fuelled by post-pandemic health concerns and the growing frequency of natural catastrophes – is accelerating demand for comprehensive coverage. Climate change impacts, like increased floods and cyclones, are prompting insurers to re-evaluate risk models and develop climate-resilient products. In reinsurance, the expanding presence of foreign reinsurers is boosting capacity and competition, while the evolving and complex risks of a rapidly developing economy necessitate more sophisticated and specialised reinsurance solutions. Sectors like energy – especially renewable energy – are getting widespread push.

Digitalisation, climate risk, and cyber threats are redefining the way insurance is perceived. How is TTIBI adapting to meet the changing needs of its clients in this dynamic environment?

At TTIBI, we are proactively addressing these transformative trends. For digitalisation, we are heavily investing in InsurTech, developing a web-app for seamless policy purchase, management, and claims processing. This enhances client experience and provides personalised offerings, with a strong focus on enhancing risk awareness and delivering exceptional service, aiming to demystify insurance.

Regarding climate risk, while India is still evaluating trend analysis and risk development, TTIBI is actively collaborating with insurers to introduce innovative parametric insurance products. These offer faster payouts based on pre-defined triggers (e.g., rainfall levels), providing quicker relief from extreme weather. We aim to be the first to launch such products, addressing a significant market gap.

To combat cyber threats, we are strengthening our internal cybersecurity infrastructure and getting some important certifications like ISO and others act as a leading example. This allows us to confidently offer comprehensive cyber insurance solutions to clients, covering data breaches, ransomware, business interruption, and legal expenses. We prioritise educating both new and existing clients on best practices for cyber hygiene, empowering them to mitigate their exposures in this increasingly digital world. Our core focus remains on combining technological innovation with a deep understanding of evolving risks to deliver relevant and robust solutions.

With your experience across geographies, what unique advantages do you think Indo-Japanese collaborations bring to sectors like insurance?

Indo-Japanese collaborations offer unique advantages in the insurance sector, primarily due to their complementary strengths. Japan brings advanced technological expertise, particularly in areas like AI, big data analytics, and automation, which can revolutionise product development, risk assessment, and claims processing in India. Their sophisticated risk management frameworks and experience with diverse perils, including natural catastrophes, can significantly enhance India's burgeoning insurance market. In emerging markets like India, leveraging experiences like those Japan once faced is key to our success as a "time machine" strategy.

Conversely, India offers a vast, unsaturated market with immense growth potential and a large, young, and digitally-savvy population who are early-adopters. This fuels expansion opportunities and provides a fertile ground for testing innovative solutions. India's strong IT talent pool also complements Japan's technological prowess, fostering co-creation of InsurTech solutions and products such as 'Pay How You Drive' or 'Pay As You Drive'.

Beyond business, the partnership benefits from a shared strategic vision

for the Indo-Pacific and a growing mutual trust. This deeper relationship facilitates smoother regulatory navigation and long-term investment, ultimately leading to more robust, client-centric, and technologically advanced insurance solutions for Indian consumers. While Japan brings calmness and compliance, India brings in the fire and eagerness. The same has been the philosophy of both our promoters Toyota Tsusho Corporation (Japan) and VikramGeet Investments and Holdings (India).

In a country as diverse as India, what strategies help TTIBI stay locally responsive while remaining aligned with its global standards and values?

Currently, one of our revenue streams involves automobile insurance sales through partnerships with automobile manufacturers and dealers (branded insurance programs), contributing to the value chain in the automobile dealer sector.

TTIBI employs a multi-pronged strategy to ensure local responsiveness while upholding global standards.

Firstly, empowering local talent and leadership is crucial. Our Indian teams possess deep cultural understanding and market insights, enabling them to tailor product pitch, service delivery, and engagement strategies to specific regional needs. This includes language adaptation and understanding diverse customer segments. We are present in 30+ cities with offices in eight cities.

Secondly, we focus on customised product development. We actively collaborate with Indian insurers to design solutions that address unique local risks, such as those arising from specific regional natural calamities or evolving lifestyle trends. Prime example is products that we offer in CPM and Motor Insurance that we provide Diverse Customers – Diverse products. For Example, last year, we introduced India's first telematics insurance and long-term policy, receiving positive feedback from the Indian market.

Thirdly, robust feedback mechanisms. We value our client feedback and market intelligence from our regional offices. We conduct several customer surveys and work actively to reduce customer pain points. These pain points become the road-map for our Strategy and Product Team. This constant dialogue ensures our offerings remain relevant and focus on our motto of 'Kaizen', which means continuous improvement in Japanese language.

Finally, our digital infrastructure is designed for both global Japanese consistency and local Indian flexibility, allowing for standardised operational efficiency while enabling localised experiences.

We aim to be the number one broker in India by premium income by the end of fiscal year 2030. Our mission is to support people's prosperous lives through insurance and contribute maximally to the development of the insurance industry in India

What would you say to young professionals or future leaders looking to build meaningful careers in insurance — especially in cross-cultural, evolving ecosystems like India?

To young professionals and future leaders, Be an 'intra-preneur'. Look for opportunities to drive innovation within your organisation. The Indian market offers immense potential for those willing to challenge the status quo, champion new product development, and leverage technology to enhance accessibility and service. This blend of technical skill, cultural intelligence, and proactive problem-solving will be key to your success.

Remember – learning doesn't stop when you leave school or university. The industry is rapidly innovating, so adaptability and a digital-first mindset are crucial. Try to bring a difference. A small Kaizen can bring enormous impact.

And lastly, cultivate strong communication and empathy. India's diversity means understanding varied client needs, cultural nuances, and building trust. This is paramount for breaking traditional insurance myths and offering truly client-centric solutions. Try to innovate and stay curious.

'Innovation is at the Core of how we Serve Our Clients'

Business Frontier talks to Rezan Patel, Director of Marketing Services at Fintrade Securities Corporation Ltd (FSCL), about his career journey, leadership lessons, and the vision driving FSCL's rise in the global financial landscape

With over a decade of experience spanning financial services, online marketing, and business development across New Zealand and Canada, **Rezan Patel** brings a unique blend of strategic insight and entrepreneurial energy to the financial world. As the current **Director of Marketing Services at Fintrade Securities Corporation Ltd (FSCL)**, a fast-growing investment firm known for its innovation and client-first approach, Patel plays a key role in shaping the company's brand, growth strategy, and international presence.

In this exclusive conversation with **Business Frontier**, Rezan shares his journey from a marketing graduate to a dynamic leader, the moments that defined his leadership style, and his bold vision for FSCL's global future.

Can you share a bit of your marketing journey and how that led you to your current role at FSCL?

My journey into marketing began at Auckland University of Technology, where I pursued a Bachelor's degree in Marketing Management. Those years gave me a strong foundation in branding, consumer behavior, and strategic planning. After graduating, I took my first role as a trainee with Wallstreet Finance Canada. It was there that I truly understood how customer service and trust deeply influence the financial world.

From there, I transitioned through various roles across the financial services and marketing sectors in both New Zealand and Canada, working in online campaigns, CRM, digital transformation, and business development. These experiences helped me understand the powerful intersection between data, customer insights, and agile strategy.

By the time I joined FSCL, I had spent over a decade developing marketing campaigns, building client relationships, and leading teams at an international level. FSCL was a natural next step—an organization where I could apply everything I had learned and take on the exciting challenge of shaping a brand with global ambitions. Today, I lead the strategic research and marketing initiatives, driving FSCL's growth in highly competitive international markets.

What were some turning points that shaped your leadership style?

I have had plenty of turning points but two in particular were especially defining.

The first happened early in my career in Toronto, during a high-pressure marketing project. I was trying to control every aspect of the team's performance. One of my mentors noticed and pulled me aside. He said, "Lead the pack—don't follow it." That advice completely shifted my mindset. I realized leadership is not about micromanaging; it's about setting direction, trusting your team, and adapting in real time.

The second turning point came at FSCL, when I led a cross-functional team during our Asian market expansion. We faced cultural complexities, shifting regulations, and operational hurdles. I had to balance vision with patience, and strategy with empathy. That period taught me that resilience, empathy, and adaptability aren't just useful—they're non-negotiable if you want to lead successfully in today's global environment!

What sets FSCL apart from other investment and financial firms?

FSCL isn't built on tradition—we're built on innovation, trust, and client value. We pride ourselves on using data-driven research to tailor financial strategies that aren't just effective, but also human-centered. Our team is incredibly multicultural and diverse and we bring deep knowledge of global financial systems and cultural nuance to everything we do. Hence, our biggest differentiator is agility.

> *"We don't just adopt technology—we adapt it to create real value. One of our biggest breakthroughs was the overhaul of our traditional servicing framework. We introduced AI-based analytics, revamped our CRM systems, and launched client-centric digital portals.*

The other factor that really sets us apart is how quickly we respond to market changes. While many firms are still weighed down by legacy systems, we move fast and adapt to the changing environment. We integrate new technologies, update our approaches, and build partnerships that reflect the evolving financial landscape. That's what gives us that competitive edge.

What role does innovation play in FSCL's client servicing approach?

Innovation is absolutely at the core of how we serve our clients. We don't just adopt technology—we adapt it to create real value. One of our biggest breakthroughs was the overhaul of our traditional servicing framework. We introduced AI-based analytics, revamped our CRM systems, and launched client-centric digital portals.

Now, clients can track cases, receive updates, and engage with services in a streamlined digital environment. This has reduced friction, improved service speed, and increased transparency. Innovation, for us, is not about having the latest gadget—it's about removing pain points and building trust through efficiency and relevance.

How do you see FSCL evolving over the next 5 to 10 years, especially in terms of global reach?

Over the next decade, our goal is clear: FSCL aims to become a global leader in financial services.

We are actively preparing to expand into emerging markets across Asia, the Middle East, and Europe. These regions are dynamic, full of growth potential, and often underserved by conventional financial firms. We believe FSCL can fill that gap with our nimble, client-first model. Simultaneously, we are investing heavily in people and technology. We are building what I like to call a "future workforce"—teams that are not only technically skilled but also culturally intelligent, digitally savvy, and mission-driven. Our growth isn't just about numbers. It's about making a positive impact wherever we operate, while staying true to our core values.

What's one piece of advice you often share with emerging entrepreneurs or founders?

The advice I give most often is: Practice self-awareness. Understand your strengths, acknowledge your gaps, and never stop working on them. The market is fast-moving, but clarity of self is what grounds you. I also stress the importance of clear communication—both with your team and with your audience. You build trust one conversation at a time.

Another critical piece is goal-setting. Set clear, measurable goals, and be honest about the obstacles that lie ahead. It gives your ambition direction. And remember—Success isn't just about outcomes; it's about the values you uphold and follow whilst achieving it. Never lose sight of your purpose and goals, because that's what will carry you through the inevitable ups and downs of entrepreneurship.

Wellness is the New Luxury: How Dubai's Real Estate is Evolving Around Wellbeing

Business Frontier talks to experts on why wellness-focused communities that prioritise health, sustainability and holistic living are taking centrestage in Dubai's real estate market

Deepa Natarajan Lobo


Rosa Piro


Parag Parekh Kumar

In the fast-moving world of Dubai's real estate, a new blueprint for the future is emerging—one centered not on square footage or skyline views, but on wellness. Once seen as an add-on or a luxury reserved for ultra-high-net-worth buyers, wellness is now becoming a mainstream priority, redefining what homebuyers value in both residential and community living.

Across the city, developers and brokers alike are responding to this shift, creating communities that integrate health, sustainability, and purposeful design. With global lifestyle changes triggered by the pandemic and a growing awareness of the link between environment and well-being, wellness real estate is no longer niche—it's becoming the standard.

"We're seeing a fundamental shift in what homebuyers prioritise," says **Rosa Piro, Senior Business Development Director and Head of Research at Arada**. "Wellness is no longer a luxury—it's now a key factor for a broad spectrum of buyers, including middle-income families."

Arada, one of the UAE's fastest-growing developers, is betting big on wellness. The company has embedded health-focused living into every aspect of its planning—from walkable master plans and green spaces to amenities that enhance both physical and mental well-being. A testament to this commitment is Arada's AED1 billion wellness and fitness division, which includes four brands and 15 gyms and studios across Dubai, Abu Dhabi, and Sharjah, already serving over 30,000 members.

Piro adds, "We believe wellness real estate will shape the future of how and where we live. We're preparing to lead this space with both a landmark ultra-luxury wellness development and a large-scale community built entirely around wellness-focused living."

This trend isn't just developer-led; it's being driven by what brokers are hearing directly from buyers. According to **Parag Parekh Kumar, Founder and CEO of Property Pro**, demand for wellness communities has skyrocketed in recent years. "This trend comes from a greater focus on health and well-being, especially post-pandemic," says Kumar. "Buyers now want communities that actively support a healthy lifestyle—with gyms, walking paths, in-house doctors, wellness retreats, and even weekly farmers' markets."

Kumar notes that families with pre-existing medical conditions are particularly drawn to wellness-oriented communities due to the positive impact on recovery and daily quality of life. Mental health, access to healthcare, and stronger social connections are now part of the homebuying conversation, alongside price and location. "People are also looking for eco-friendly materials and sustainable designs," he adds. "These communities are more than homes—they're environments that promote active, connected, and conscious lifestyles."

From a broker's perspective, this evolution is also reshaping the definition of value in real estate. While amenities such as swimming pools and gyms were once optional extras, they are now central to what makes a community desirable. Wellness is no longer a perk—it's a priority, believes **Zorro Ghura, Associate Director, Aqua Properties**, who says buyers in Dubai are gravitating toward wellness-focused developments not just for what they offer today, but for how they support long-term wellbeing. "The COVID-19 pandemic heightened awareness of the importance of a balanced lifestyle," says Zorro. "Wellness communities now appeal not only for their fitness centers, spas, and green spaces, but also for their energy-efficient designs and mental wellness programs."

Remote work has also played a key role in this shift. Homebuyers are seeking environments that blend

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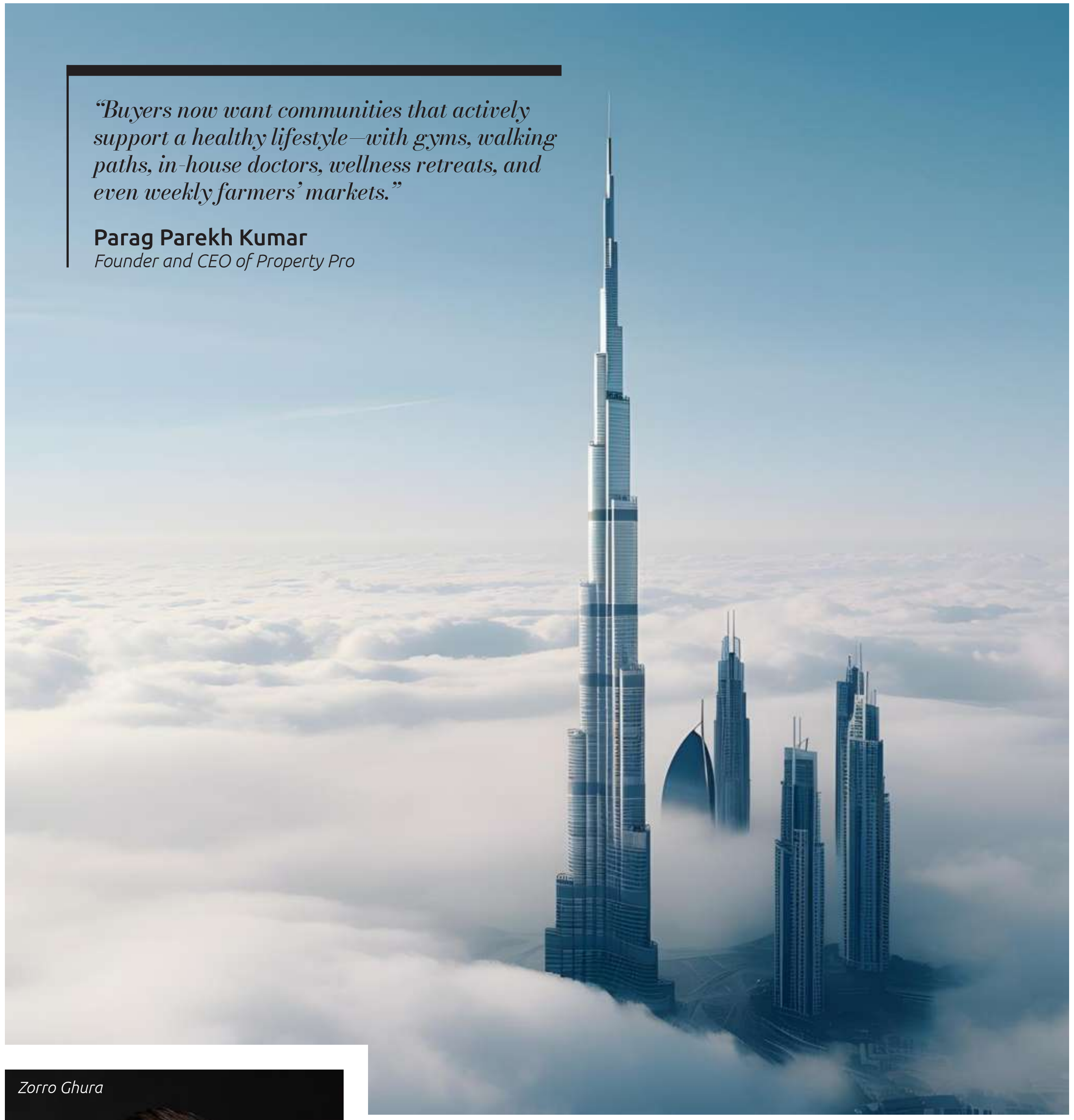
>
> **Rosa Piro**
> *Senior Business Development Director and Head of Research at Arada*



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>
> **Parag Parekh Kumar**
> *Founder and CEO of Property Pro*

Zorro Ghura

productivity and relaxation, with dedicated wellness zones, meditation rooms, and natural light becoming increasingly common in new projects.

Developments with cycling tracks, yoga studios, and nature trails are no longer reserved for the luxury market—they're entering the mainstream. That said, there's a definite premium aura to these communities, particularly in how they align with global lifestyle trends. "These communities offer a holistic living experience and are seen as long-term investments in both health and property value," Zorro adds.

As Dubai continues to grow as a global hub, wellness real estate is poised to play a central role in shaping its future. Whether it's through cutting-edge amenities, community integration, or sustainable infrastructure, the city is laying the groundwork for a new kind of urban living—one that nurtures body, mind, and environment alike.

Business Frontier brings you the latest Dubai real estate news.

BUSINESS FRONTIER

Joohie Patel on Crafting Spaces that Tell Stories

Deepa Natarajan Lobo

For **Joohie Patel**, design is more than a career—it's a way of seeing and shaping the world. With a lifelong affinity for creativity and an education in interior architecture from CEPT University, she has cultivated a design approach that is both emotionally resonant and technically refined. As the **Founder of The Design Compound**, Joohie has carved out a distinctive space in the industry by prioritizing client stories, contextual elegance, and sustainable choices. In this candid exchange with **Business Frontier**, she talks about her journey, the challenges of leadership, and how meaningful design is born from empathy, adaptability, and a deep understanding of space.

" Design and creativity thrive in an environment where people feel valued, inspired, and empowered to contribute. "

Can you share with us your early experiences and influences that shaped your passion for design? What was it that initially drew you to pursue a career in interior architecture?

I have always been a creative child with a vivid imagination. My mom was constantly creating—whether it was sewing my clothes from scratch, making thoughtful gifts, or experimenting with new recipes. She showed me that the world is a canvas, and it is all about what you make of it. Pursuing design was not a decision based on inspiration but rather a natural outlet for my creativity.

Interior architecture became the perfect medium, combining volume, materials, lighting, furniture, and fabrics. Beyond aesthetics, I am fascinated by the psychological impact of spaces and how they influence emotions. The ability to shape environments that evoke specific feelings is what truly drives my passion for design.

How did your education and experiences influence the direction of your career and the founding of The Design Compound?

My education at CEPT University's School of Interior Design gave me a strong foundation in spatial design, materials, and how spaces influence the way we live and feel. It wasn't just about aesthetics; it was about understanding how people experience their surroundings.

I've also lived and worked in multiple cities—Ahmedabad, Mumbai, Pune, and now Bangalore. This exposure helped me understand culture and life from different perspectives and gave me a unique lens through which to view design. I realized I wanted to tell stories through spaces, creating personalized, meaningful interiors. That vision led me to start The Design Compound, where I could bring my passion for design detailing and client-focused solutions to life.

Among the various projects you've undertaken, is there one that stands out as a personal favourite or one that posed particular challenges?

A recently designed multi-generation home, Solstice, is my favorite project so far. It was an incredible opportunity to design unique details and experiment with a variety of beautiful materials and finishes.

One of the biggest challenges was the year-long pause due to COVID and its aftermath. During that time, we evolved so much as a design studio, and the client's taste and requirements also changed. When the project resumed, we redesigned the entire home with a completely fresh perspective. Thankfully, we had the nicest clients with exquisite taste, which pushed us to create something truly special.

Solstice is a space that is both timeless and deeply personal, blending craftsmanship, thoughtful materials, and elegant details. It reinforced my love for storytelling through design and the importance of adaptability in creating meaningful spaces.

The design industry is constantly evolving. What current market trends do you think are most impactful?

The design industry is ever-changing, but we focus less on fleeting trends and more on getting the basics right. Quality materials, thoughtful details, and spaces that enhance everyday life are at the core of what we do.

What stands out today is the growing emphasis on personalization in design. Clients are moving away from cookie-cutter styles and choosing spaces that reflect their lifestyle, heritage, and unique preferences. Handcrafted details, vintage elements, and cultural or regional influences are becoming more prominent, blending timeless aesthetics with conscious design.

There is also a shift toward flexible, multi-functional spaces that adapt to changing needs, especially in urban homes. Technology is playing a bigger role too—from smart lighting and appliances to complete home automation. More than ever, both designers and clients are embracing individuality, becoming more experimental, and creating spaces that feel truly personal, which is a breath of fresh air.

As the principal designer and leader of your studio, how would you describe your leadership style? How do you foster creativity, collaboration, and growth within your team?

At The Design Compound, we have a small, close-knit team, which makes communication easy and seamless. I am very conscious of the work culture within our studio and believe that continuous learning should be a top priority for everyone who works with me.

I set a strong design vision, but I also encourage my team to build their confidence by taking the lead in generating ideas, handling client and vendor communication, and making independent decisions. Approachability is key, and we emphasize open communication so that no one hesitates to reach out for support. Above all, fostering a positive, collaborative atmosphere is essential. Design and creativity thrive in an environment where people feel valued, inspired, and empowered to contribute.

Sustainable design is becoming increasingly important. How do you approach sustainability in your work, both in terms of materials used and the overall design process?

Sustainability, for me, is about designing spaces that are timeless, functional, and responsible. I focus on durable materials, quality craftsmanship, and thoughtful planning to ensure longevity, reducing the need for frequent renovations.

We consciously minimize waste by repurposing materials whenever possible and incorporating handcrafted elements that celebrate local artisans. This not only provides employment to skilled craftsmen but also allows clients to own one-of-a-kind, heirloom-quality pieces. Additionally, we prioritize low-VOC materials to create healthier interiors. Sustainability isn't just about materials but about making thoughtful design choices that enhance everyday living while being mindful of the environment.

As a business owner and principal designer, maintaining work-life balance must be a challenge. What strategies do you use to ensure that both your professional and personal lives thrive?

Honestly, I think work-life balance—especially as a business owner and a working mom—is more of a myth than a reality. My personal and professional lives thrive, but not always at the same time.

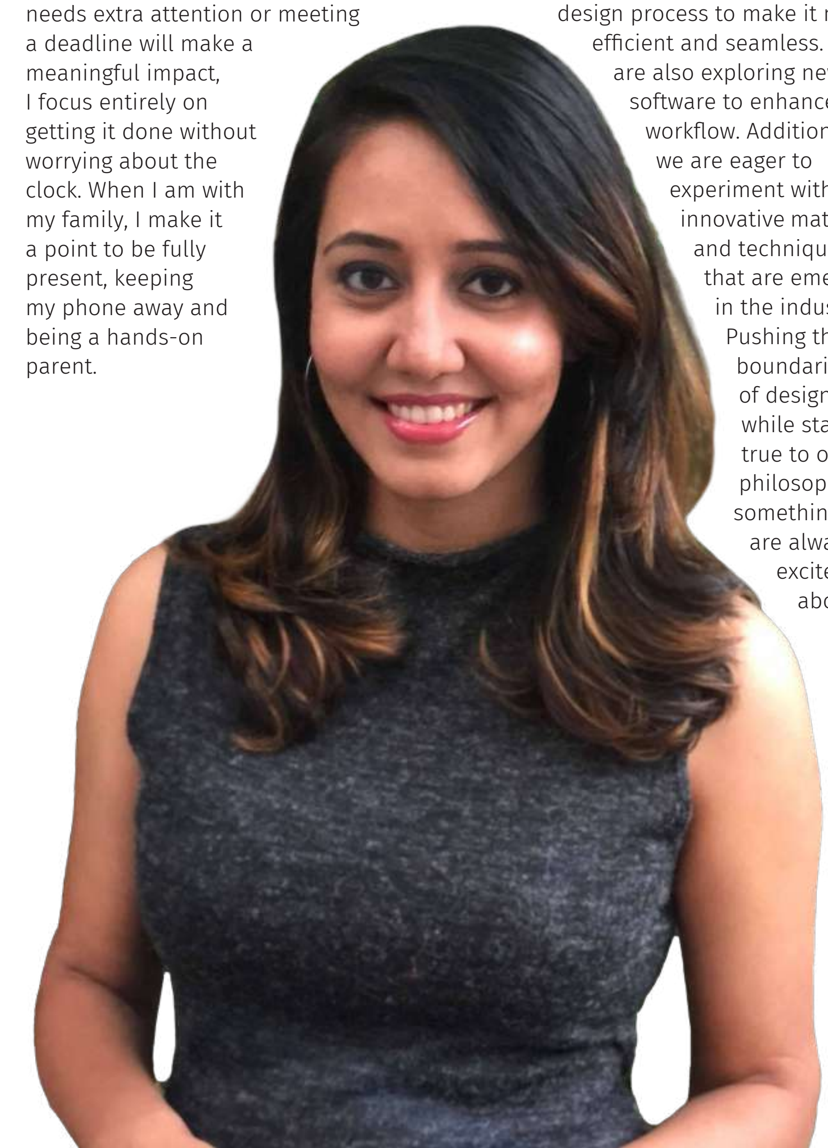
I believe in giving 100% to whatever I am doing at the moment. If a project needs extra attention or meeting a deadline will make a meaningful impact, I focus entirely on getting it done without worrying about the clock. When I am with my family, I make it a point to be fully present, keeping my phone away and being a hands-on parent.

In many ways, I approach my projects the same way I do parenting—with dedication, patience, and a commitment to nurturing something meaningful. To recharge and stay inspired, we take culturally immersive vacations as a family. This strengthens our bond and fuels my creativity in unexpected ways.

What's next for The Design Compound? Are there any upcoming projects or innovations you are excited to explore?

We are at an exciting stage at The Design Compound as we prepare to hand over some of our first projects in Bengaluru. Seeing how they come to life and how our clients experience these spaces is something we are really looking forward to.

Within the studio, we are focusing on integrating technology into our design process to make it more efficient and seamless. We are also exploring new software to enhance our workflow. Additionally, we are eager to experiment with innovative materials and techniques that are emerging in the industry. Pushing the boundaries of design while staying true to our philosophy is something we are always excited about.



UK MANUFACTURING OUTPUT SURGES BEYOND PRE-PANDEMIC LEVELS

Manufacturing output across all English regions and devolved nations has, for the first time, risen above 2019 levels, according to the latest Regional Manufacturing Outlook report published recently by Make UK and BDO.

Drawing on a range of official data, the annual report analyses the performance of manufacturing across the UK by examining output, employment, sector strengths, export activity, and trade trends.

Strongest Growth in South West and North West

The report, which uses data up to the end of 2023—the most recent available—shows a nationwide recovery in manufacturing, with some regions surging well ahead of pre-COVID benchmarks. The South West led the way with output 27% higher than in 2019. The East of England followed with a 21% increase, while the North West posted a 20% rise.

Make UK attributed this regional growth to increased activity in the aerospace and defence sectors, spurred by large-scale aircraft orders and heightened defence spending across Europe. These industries dominate regional output in both the South West and North West, accounting for 25.8% and 23.5% respectively. The North West also benefited from a rebound in automotive production, which had previously slumped during the pandemic.

While the nationwide recovery marks a significant milestone, experts warn of growing disparities between regions. Make UK's Senior Economist, Fhaheen Khan, noted that the pace of recovery varies depending on regional sector strengths. "It's taken some time and some regions are moving faster than others, but we're hopefully putting the post-COVID malaise behind us," said Khan. "However, the data also signals an emerging divide between regions that host high-investment subsectors and those that don't. As Local Growth Plans evolve—many with Advanced Manufacturing at their core—the Government must ensure that investment and opportunity are spread evenly."

Manufacturing Employment on the Rise

The sector also saw employment gains, with 12,000 new manufacturing jobs created in the year to March 2024, bringing total employment in the sector to just under 2.6 million. Richard Austin, Head of Manufacturing at BDO, emphasised the resilience of the sector in the face of pandemic-era challenges. "Manufacturing endured grounded flights, disrupted supply chains, and reduced demand. To see the sector bounce back so strongly reflects the grit of the industry and the strength of the regional ecosystems that support it," he said. "But to sustain this momentum, manufacturers need more than recovery—they need ongoing investment in innovation, design, and skills across the UK."

Shifting Patterns

The report also sheds light on shifting trade patterns. A key concern is the uneven exposure of UK regions to the United States market, particularly in light of the ongoing threat of US tariffs. The West Midlands stands out, with 26% of its exports bound for the US, driven largely by the automotive sector. The East of England (22%) and London and the South East (18%) also maintain significant trade ties with the US.

At the same time, exports to the EU continue to decline across all regions. Wales remains the most EU-dependent, with 61% of its goods headed to the bloc. This figure is down from roughly 75% in 2020, highlighting a sharp reduction in EU trade over the last few years.