

GLOBAL Leaders TODAY

Issue 11 | Volume 1

November 2021

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Leading Realtors
To Wow Your
Customers**

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Making Waves in

UAE Real Estate



From the Editor

Dear Readers,

We are delighted to bring you the November Edition of Global Leaders Today.

In this edition, we have showcased prominent leaders in the field of Real Estate in the UAE who have battled their way to the top with perseverance and hard work, as well as other global leaders who have significantly transformed their respective industries. The Cover Story, Porush Jhunhunwala, CEO of Banke International, has worked relentlessly to create his Real Estate empire in the region. While Hamza Betraoui, the Managing Director of Land Sterling, has used PropTech to revolutionize the industry and Dounia Fadi, CEO of Berkshire Hathaway HomeServices Gulf Properties, has made the sector more inclusive and diverse while empowering women.

In the thought-leadership section, we have dug deep to source and find content that can truly add value to you and your organization with articles such as 4 Activities To Improve Diversity of Thought Amongst Your Team that depicts various ways to embolden inclusion and diversity in companies to Tips From Leading Realtors To Wow Your Customers to add value to the budding realtors.

I would like to thank the team at Global Leaders Today for their efforts in putting together a compelling edition. We hope we can continue adding value to your lives.

Warm Regards,
Sherlyn Gomes
Editor at Global Leaders Today

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GLOBAL Leaders TODAY

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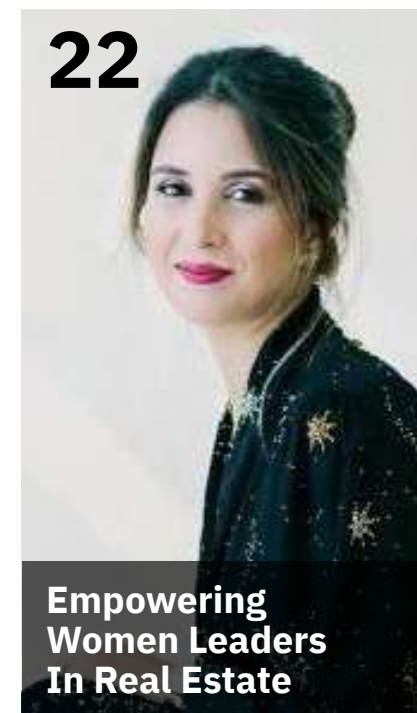
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TODAY

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leaders from around the world

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NEWS

A Win For The World: First Malaria Vaccine Approved by W.H.O.



The new malaria vaccine, called Mosquirix made by GlaxoSmithKline, rouses a child's immune system to thwart Plasmodium Falciparum, the deadliest of the five malaria pathogens and the most prevalent in Africa. On Wednesday, October 6th, The World Health Organization endorsed the vaccine, the first step in a process that should lead to wide distribution in developing countries.

The vaccine is not just a first for malaria — it is the first developed for any parasitic disease. In clinical trials, the vaccine had an efficacy of about 50 per cent against severe malaria in the first year, but the figure dropped close to zero by the fourth year.

“To have a malaria vaccine that is safe, moderately effective and ready for distribution is ‘a historic event,’” said Dr Pedro Alonso, director of the W.H.O.’s global malaria program. “It’s a huge jump from the science perspective to have a first-generation vaccine against a human parasite.”

World’s First Totally-Green Tractor Set To Plow Down European Farming Emissions

AUGA is Europe’s largest vertically integrated organic food producer. The AUGA M1 is the first of its kind, designed as a hybrid to ensure that farmers can run from sunup to sundown. The tractor consists of an electric motor powered by internal combustion from the biomethane and battery storage to save power during low-demand tasks that allow for many hours of additional use.

“Three years ago, when we first calculated our emissions, we saw that as much as 30 percent of them come from the use of fossil fuels on farms,” stated AUGA CEO Kęstutis Juščius. “There were simply no solutions to change it. That is



why we have taken the lead in developing technologies that will allow us to create a new standard for sustainable agriculture and drastically reduce pollution throughout the food value chain. The first result of this work is a biomethane and electric tractor.”

Spain Wants To Pay Youth €250 A Month To Leave Their Parents’ Homes

The youth in Spain should be offered money to move out of their parent’s homes and pay rent elsewhere, Prime Minister Pedro Sánchez has said. A monthly €250 (about £213) housing subsidy for youth aged 18-35 who earn under €23,725 as part of a more comprehensive housing bill has been proposed by Sánchez, the leader of the left-wing coalition government. Other proposals could include introducing rent caps for corporate landlords who own multiple properties to help vulnerable families and youth struggling to pay their rent in major cities.

Spain has one of the highest homeownership rates in the EU, with many young people forced to live with parents due to low wages, high rents, and



high unemployment. On average, people in Spain leave their parents’ homes aged 30, compared to the EU average of 26.4 years old.

“We need cohesive and sustainable cities that are clean and conducive to the emancipation of young people,” said Sánchez at the 1st Spanish Urban Forum, a housing conference run by the Ministry of Transport, Mobility and Urban Agenda.

Sherwood Forest Set For Robot Dogs And 5G Upgrade



Internet-controlled drones, robot dogs and a 5G upgrade are the new technology being trialled to improve the experience of visitors at Sherwood Forest. The Nottinghamshire County Council said the work would make it the first 5G-connected forest in the world. Drones and robots could be used to help with environmental research. The £10m trial covering the area around the forest, including Rufford Abbey, has been part-funded by the government’s Rural Connected programme.

Birmingham City University has provided the site with the robot dog, which will collect data and upload it via the 5G connection. If successful, the dog will gather data from inaccessible areas to help assess and monitor the health and condition of the forest environment.

The forest will also feature what is claimed to be the world’s first interactive holographic film, ‘An Arrow In Time.’ The film, which uses augmented reality headsets, will feature well-known characters from the legend of Robin Hood. Nottinghamshire county councillor Keith Girling said the 25-month project could attract ‘millions’ of tourists. “It’s going to draw attention to Nottinghamshire, which has got to be a good thing for investment,” he said.

DC Comics Revealed Latest Superman Would Be Bisexual

The famed heterosexual superhero will embark on a same-sex relationship with a friend in the latest comic. Kent, the son of Clark Kent and Lois Lane, started his tenure in July. His new love interest is a reporter, Jay Nakamura, who cares for him after he ‘mentally and physically burns out from trying to save everyone that he can’ in an issue of Superman: Son of Kal-El #5, which is set for a release in November 2021.

Kent’s sexuality is not the only way the character has been updated for a new audience. Recent issues have also seen him stopping a high school shooting, protesting against the deportation of refugees, and trying to put out wildfires that were the cause of the climate crisis.



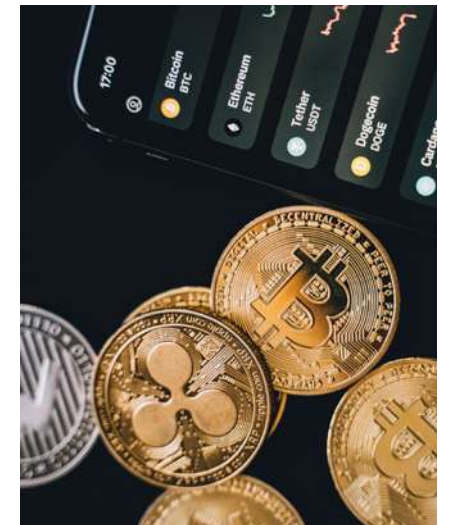
“I’ve always said everyone needs heroes and everyone deserves to see themselves in their heroes and I’m very grateful DC and Warner Bros share this idea,” said Tom Taylor, the series writer, in a statement. “Superman’s symbol has always stood for hope, for truth and for justice. Today, that symbol represents something more. Today, more people can see themselves in the most powerful superhero in comics.”

In A Landmark, ETF, The US Bitcoin Opens With Explosive Trade Volume

The ProShares Bitcoin Strategy ETF, the first Bitcoin-linked exchange-traded fund in the US, saw strong investor demand on its trading debut, marking a pivotal moment for the crypto industry. The fund, trading under the ticker BITO, rose as much as 5.4 per cent to \$42.15 before accumulating gains and turning negative at a point. According to the data compiled by Bloomberg, more than 2 million shares worth roughly \$480 million changed hands.

A Bitcoin ETF has been long-anticipated by the investors on Wall Street and the crypto community, many of whom have debated for years that approval by regulators would open up digital currencies to mainstream investors. The ProShares fund is based on futures contracts and was filed under mutual fund rules that SEC Chairman Gary Gensler has said provide ‘significant investor protections.’

“We are really excited to bring BITO, the first Bitcoin-linked ETF, to investors as an important opportunity for them



conveniently to invest in Bitcoin in their regular brokerage account,” Simeon Hyman, Global Investment Strategist at ProShares, said. “This is going to allow many people who have been waiting for an easy way to do this and a robust way to do this to now be involved and have it in their portfolios.”

Dubai's Economy Shows Promising Growth In 2021



Data from the Dubai Statistics Center revealed that Dubai's economy has contracted by 10.9% year-on-year in 2020. But growth this year has bounced back, with data for the first quarter of this year showing an 11% increase from the previous quarter. Emirates NBD forecasted a 4% growth for the emirate this year. As for UAE, it predicted 'whole UAE GDP growth of 1.9% this year from -6.1% previously.'

With surging rates of global travel and one of the fastest vaccination campaigns globally, the UAE is well-positioned to see increasing tourism numbers during the fourth quarter, when warm weather and relaxed Covid restrictions are expected to draw travellers. Dubai is banking on its six-month mega-event, Expo 2020, delayed by a year due to the pandemic, to be a significant tourism draw.

"We expect a rebound in annual GDP growth from Q2 2021 off last year's low annual base. However, global restrictions on travel likely weighed on Dubai's recovery in both Q2 and to a lesser extent in Q3," analysts at Dubai-based bank Emirates NBD said. But "these travel restrictions have eased in recent weeks. We expect growth to accelerate in Q4," the bank said.

Sainsbury's Significantly Reduces Plastic From The Halloween Range

Since last year, Sainsbury's has considerably reduced plastic across its Halloween range, removing 15 tonnes from circulation. The grocer said it has 'significantly' reduced plastic used across its decorative Halloween items by eliminating plastic lamination from its bowls range and paper plates.

It has redesigned its trick or treat buckets to be created using paper instead of plastic and has also eliminated plastic packaging out of wreaths, signs, and lights. Sainsbury's said it is also encouraging customers to reduce food waste by selling edible pumpkins. Earlier this year, Sainsbury's announced that 520 stores would offer recycling for typically hard-to-recycle flexible plastics, including salad pouches and crisp packets, items not easily recycled by local authorities.



"We're committed to reducing plastic packaging across branded and our own brand products by 50 per cent by 2025 and halving food waste across our value chain by 2030, which is why we continue to look at ways we can reduce our impact not only in our business but by helping our customers do the same," Sainsbury's Head of Technical and Ethical, Stephen Johnson said.

Tesla's Move To Texas Is The Latest Sign Of California Losing Tech Grip

California Governor Gavin Newsom frequently touted that his state is the pioneer in green technology and cutting-edge manufacturing. Now one of the most respected companies in those fields is shifting its headquarters. Tesla Inc.'s move to Texas from Silicon Valley marks the most recent blow for California. It joins companies including Hewlett Packard Enterprise Co., Oracle Corp. and Charles Schwab Corp.

The shift of firms born and bred in the state highlight many of its intractable issues, from high taxes and climate catastrophes to the nation's most expensive housing costs, which threaten continued economic growth if corporate departures continue to multiply. Losing Tesla -- a long-shot, clean-energy startup that revolutionized the auto industry and embodied much of the state's economy -- delivers a symbolic hit to the region.



"Tesla as a brand represents not just Motor City USA, it represents Silicon Valley and Hollywood," said David McCuan, Chairman of Sonoma State University's political science department. "Tesla is really a California-centric thing. But Elon Musk represents something larger than life, and that's really Texas."

Twitter Launches Spaces Spark Program



Twitter has announced a new creator program, Twitter Spaces, for its Clubhouse competitor. Twitter's take on audio-rooms launched last year, and now the company is planning on introducing a three-month accelerator program for its top creators. The allure of the program is the benefits that creators will receive, including monetary compensation of \$2500 per month, monthly ad credits to promote content, custom Spaces merchandise and of course, promotion on Twitter's handles.

Creator's will also have early access to new features and products, interact with the company's product leads and enjoy cross-promotion between various outlets. They will also receive highlighted posts on Twitter and will be incentivised with more opportunities if their Spaces do well enough.

In return, Twitter will expect you to host at least two Spaces in the three months, ticketed or otherwise. To apply, a creator must be 18 years or older, have an account with 5000 active followers or more, and have a verified profile.

Facebook Said It Would Add New Safety Features, Notably For Teens On Instagram, After Bombshell Whistleblower Leak

Facebook will implement new tools to limit the political scope, divert users away from harmful content and give parents more control over their teen's Instagram accounts. Nick Clegg, the company's Vice President of Global Affairs, told several morning news shows.

Clegg did not elaborate on the details of the tools; however, he told ABC's 'This Week' that one measure would urge users who are on Instagram for long periods to 'take a break.' Another feature would nudge teens looking at content classified as harmful to their well-being to look at something else, he added. Clegg also said the company had planned Instagram Kids, a service for children 13 and younger that was recently paused, would be a part of the solution.



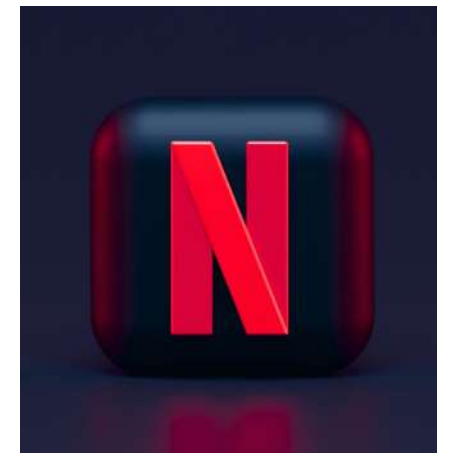
"We have no commercial incentive to do anything other than try and make sure that the experience is positive," Clegg said. "We can't change human nature. We always see bad things online. We can do everything we can to try to reduce and mitigate them."

Netflix Reports Megahit Squid Game Will Be Worth \$900 Million

According to figures seen by Bloomberg, Netflix estimated that its latest megahit, 'Squid Game,' will create almost \$900 million in value for the company. Squid Game stands out both for its relatively low cost and popularity. The K-Drama, about indebted people in a deadly contest for a cash prize, generated \$891.1 million in impact value, a metric the company has used to assess the performance from individual shows previously.

The show cost just \$21.4 million to produce — about \$2.4 million an episode. Those figures are for the first season and stem from a document detailing Netflix's performance metrics for the show. The document underscores just how successful this one show has been for Netflix and offers the most precise picture yet as to how the world's most popular online TV network judges the success of its programming.

Netflix has released self-selected viewership metrics for a handful of TV



shows and movies, but it doesn't share its more detailed metrics with the press, investors or even the programs' creators. An attorney representing Netflix said in a letter to Bloomberg that it would be inappropriate for Bloomberg to disclose the confidential data contained in the documents that Bloomberg had reviewed.



First-Ever Global Business Forum ASEAN To Explore Untapped Potential In Southeast Asian Markets

- GBF ASEAN organised by Dubai Chamber in partnership with Expo 2020 Dubai under the theme “The New Frontiers”.
- Taking place December 8-9, 2021, high-level forum will examine the wealth of opportunities for investment and trade in the 10 countries that form the ASEAN region.

Dubai, UAE:

The huge economic potential of the Association of Southeast Asian Nations (ASEAN) and the wealth of opportunities that the region offers businesses and investors in the UAE will be in the spotlight at the first ever Global Business Forum (GBF) ASEAN, which takes place December 8-9, 2021 at the Dubai Exhibition Centre, Expo 2020 Dubai.

Organised by Dubai Chamber in partnership with Expo 2020 Dubai under the theme “The New Frontiers”, GBF ASEAN 2021 is the first in the GBF series to focus on the 10 countries in the ASEAN region. The high-level forum will bring together government and business leaders from ASEAN markets and the UAE to explore new avenues of economic cooperation and emerging investment opportunities.

The two-day forum will examine the changing dynamics of ASEAN region in the wake of the Covid-19 pandemic, as well as new opportunities being created by digital transformation and trade partnerships. ASEAN’s digital economy is forecast to exceed \$100 billion, while financing sustainable infrastructure is estimated to be a \$2.8 trillion investment opportunity over the next decade.

Other topics on the agenda include plans among ASEAN members and their counterparts to create the world’s largest free trade area, based on the Regional Comprehensive Economic Partnership agreement that will add an estimated \$186 billion to global GDP by 2030.

Public and private sector stakeholders attending the forum will also discuss new ways that ASEAN countries can develop a low-carbon economy to build a more resilient and sustainable future, with Southeast Asia one of the world’s regions most at risk from climate change. Other issues include whether there is such a model as Southeast Asian or Middle Eastern brand of entrepreneurship and how much can Dubai and Singapore, as global hubs for their respective regions, can learn from each other.

GBF ASEAN forms part of Dubai Chamber’s Global Business Forum series that was launched in 2012 as a platform to drive trade and explore opportunities between the UAE and some of the world’s fastest growing markets.

“Expo 2020 Dubai represents the perfect backdrop for the inaugural GBF ASEAN, with its focus on building global partnerships highlighting the array of possibilities for increased investment between regions and pushing the boundaries of inter-regional trade, despite the constraints of the global pandemic,” said HE Hamad Buamim, President & CEO, Dubai Chamber.

“ASEAN companies can benefit by leveraging Dubai as a preferred trade and investment hub to expand their global footprint across the Middle East and Africa. GBF ASEAN is the right place to explore cross-border collaboration opportunities and forge new connections with government and business leaders,” he said, adding that the forum is a key pillar of Dubai Chamber’s international expansion strategy, which aims to build bridges between business communities in ASEAN and GCC.



ABOUT DUBAI CHAMBER OF COMMERCE AND INDUSTRY

Established in 1965, Dubai Chamber of Commerce and Industry is a non-profit public entity, whose mission is to represent, support and protect the interests of the business community in Dubai by creating a favourable business environment, supporting the development of business, and by promoting Dubai as an international business hub. www.dubaichamber.com

ABOUT EXPO 2020 DUBAI

From 1 October 2021 to 31 March 2022, Expo 2020 Dubai will welcome visitors from every corner of the globe to join the making of a new world, as it brings together the planet in one place to reimagine tomorrow.

- With the purpose of ‘Connecting Minds, Creating the Future’, Expo 2020 will be the world’s most impactful global incubator for new ideas, catalysing an exchange of new perspectives and inspiring action to deliver real-life solutions to real-world challenges
- Expo 2020 will be the biggest cultural gathering in the world, presenting a visually striking and emotionally

inspiring 182 days, as more than 200 participants – including nations, multilateral organisations, businesses, and educational institutions, as well as millions of visitors – create the largest and most diverse World Expo ever

- Expo 2020’s subthemes of Opportunity, Mobility and Sustainability will inspire visitors to preserve and protect our planet, explore new frontiers and build a better future for everyone
- For six months, Expo 2020 will be a must-visit family destination, with thousands of events, amazing exploratory experiences, and free entry for children up to age 18

- Expo is committed to building a more equitable and just world for everyone, while keeping visitors safe by following the latest guidance of the world’s leading medical, science and health experts
- Expo 2020 is the first World Expo to take place in the Middle East, Africa and South Asia (MEASA) region, located on a 4.38 sqkm site adjacent to Al Maktoum International Airport in Dubai South
- Built with a meaningful and measurable long-term legacy in mind, the Expo site will transform into District 2020 – a model global community that will rethink the cities of the future – after Expo 2020 closes its doors



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GBF ASEAN 2021

The New Frontiers

8 – 9 December 2021

Dubai Exhibition Centre - Expo 2020 Dubai

Featured Speakers



Ms. Sopha Soeng
General Manager
Sela Pepper
Cambodia



Mr. Ayman Amin Sejiny
Chief Executive Officer
The Islamic Corporation
for the Development of the
Private Sector
Saudi Arabia



Dr. Nuki Agya Utama
Executive Director
ASEAN Centre for Energy
Indonesia

25+

Sessions

45+

Speakers

50+

Countries

500+

Delegates

The forum will explore the changing dynamics of the region, examining opportunities to increase business and investment between both regions, and push the boundaries of inter-regional trade.

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NEWSMAKERS



Majid Miaad Mansour

Co-Founder of Home Dot Com Real Estate Brokers

Majid Miaad Mansour is a Commercial Real Estate expert, Entrepreneur and Businessman based in Dubai, UAE.

Born and raised in Abu Dhabi in the UAE, Majid Miaad Mansour was raised with Emirati culture as a significant part of his upbringing. His career background has spanned from human resources to property management and eventually, he found his passion in entrepreneurship. In 2017, he founded Home Dot Come Real Estate, a real estate company specializing in ultra-high net worth property management and sales.

The standard approach to real estate is well-known as a business model. However, what Majid has managed to accomplish with his work in such a short span of time completely separates him from the traditional way of approaching real estate investments.

His never-ending passion for progress and entrepreneurship is driving him towards a bigger vision of expanding beyond the UAE and changing the way Real Estate is portrayed locally and globally.

Rozan Kuthoos

Chief Operating Officer & Executive Director at Aarco Real Estate LLC

Roozan Kuthoos is the Chief Operating Officer and Executive Director of Aarco Real Estate LLC, a new generation global real estate company headquartered in Dubai, UAE. The firm is registered under DLD, monitored by RERA and involved in 'Buying/Selling, Leasing and Real Estate Management Supervision Services'.

Serving in this industry for many years, Roozan Kuthoos entails a diverse emerging strategy to bring out sustainable trade post-covid. Aarco, in collaboration with the most innovative project, 'Dubai Global Home' based in the



UAE, has become an exclusive facilitator for the global citizens to choose their second home in Dubai and the rest of the Emirates of the UAE.

Aarco, on its own, has the best collaboration with almost all significant developers including but not limited to EMAAR, Damac, Azizi, Aldar, and Nakheel.

when the global financial crisis hit Dubai. On his flight out, he promised his friends he would be back and indeed, he was back in a month landing a job with Emaar Properties.

At Emaar, Niraj was credited with creating successful strategies for filling up commercial assets during the real estate industry's downturn during 2010-2011. He spearheaded the entire operations of Hamptons from 2011 to 2013, including sales, leasing and property management. In 2013 Niraj co-founded a real estate brokerage business and successfully built it into a well-reputed brand before exiting the business in early 2020.

As soon as he was about to set up his new venture, the pandemic hit, and he was compelled to delay the launch of Artha Realty to June 2020. Today Artha Realty is a successful real estate business employing 20 agents, focusing on sales, rentals and property management, with a much larger vision for the years to come. Having seen various cycles in the Dubai real estate market, Niraj's motto is "To be of Significance rather than Success, To look at Value over Cost, and to build Character rather than Reputation".



Niraj Masand

Managing Director at Artha Realty LLC

Born and brought up in Mumbai, India, Niraj Masand has always aspired to become an entrepreneur. Having set foot in Dubai, UAE in 2004 to build a career in the then-upcoming real estate market, he started with one of the largest real estate brokerages Better Homes and spent the initial years learning the business and industry. Having built a team of 80 agents by 2008, Niraj had to pack his bags and leave Dubai in 2009

NEWSMAKERS



Latifa Bin Haider

Founder & CEO of Baytuki

Latifa is a social entrepreneur passionate about helping women achieve financial independence. To take this cause forward, she founded Baytuki, a smart real estate platform which aims to empower, educate, and enable Emirati women of all ages and income brackets towards financial prosperity. The organization is a one-stop shop to find the best properties to list on the platform, provide end-to-end property purchasing processes and manage properties and tenants.

"I support women to take a step forward in the field of investment to achieve financial stability and prosperity."

Due to her flair for business, Latifa has achieved many accolades, including the Dubai Land Department Honorary Award. Baytuki was also selected as the most promising business in the Emirati Development Program done by Dubai Startup Hub, an initiative of Dubai Chamber of Commerce & Industry, and Dubai Technology Entrepreneur Campus (Dtec).

Carl Attalah

Marketing Director for Sharjah Sustainable City

Carl Attalah is the Marketing Director for Sharjah Sustainable City (SSC), a real estate development project conceptualized as a partnership between Sharjah Investment and Development Authority (Shurooq) and Diamond Developers to meet the highest standards of sustainable development. Attalah's role is to provide leadership and optimize operational performance across a range of marketing disciplines with the objective of building awareness around the project.

A crucial element to the project is community engagement and furthering research into sustainable development. In this respect, the project partnered with the American University of Sharjah to host a series of webinars for academics to discuss energy and climate



change, eco-districts and sustainable materials and conduct research projects with students. SSC recently received the Real Estate Excellence Award for 2020 from the Sharjah Real Estate Registration Directorate (SRERD) for its pioneering approach to sustainable development.

With a diverse background in leadership and talent development, Attalah possesses over 15 years of regional experience in marketing, media and communications and is always on the lookout to add value to his clients.



Jason Hayes

Founder & CEO of LuxuryProperty.com

Jason Hayes made his first property investment in his early 20's while in University, followed by two decades of starting and growing businesses in Europe, the USA and Latin America. He founded LuxuryProperty.com in 2017, shortly

after moving to Dubai. The company is a digital destination meant to connect high-end clients to the world's finest homes. It reflects his can-do attitude to life and business, providing an impeccable customer experience that is founded on the highest levels of professionalism and discretion.

Starting as a five-person operation, LuxuryProperty.com is now an organization with over 80 team members, including 70 brokers, and over \$11 billion worth of property across 25 markets. It was recognized in the category of Best Boutique Brokerage in 2019 by the Property Finder Real Estate Awards and has earned individual awards for its brokers over the years.

In 2021, LuxuryProperty.com hit new highs with the sale of two villas at just over \$30 million and \$28 million, respectively, among the highest value sales in the city's history. The second half of 2021 has kicked off with the highest rental ever recorded in Dubai at a staggering sum of just over \$1 million, and the company is continuing to expand its international footprint.

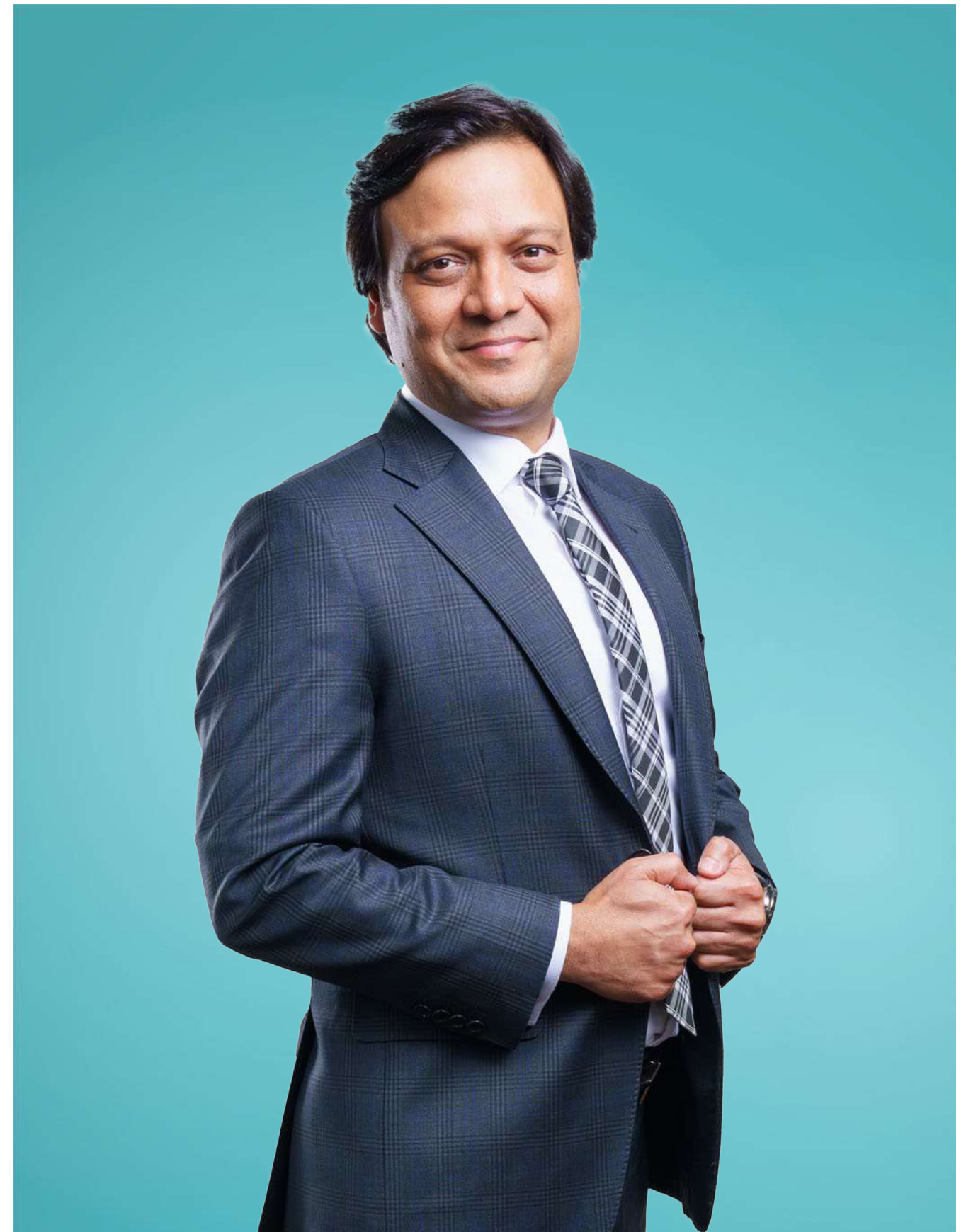
Cover Story

Making Waves In UAE Real Estate

Porush Jhunhunwala is the Founder and CEO of Banke International Properties, a leading real estate agency in UAE and a successful entrepreneur. Jhunhunwala is a market inspiration, who offers entrepreneurs valuable advice for starting their own business and is often a regular invitee at industry events and conferences.

His work is deeply embedded in strong work culture, increasing diversity and inclusion, as well as excellent client servicing. Jhunhunwala has a vision for his company where employees can enjoy their job, work professionally, and have a great inclusive culture. One of the most important values he believes in is that he loves to see people succeed and help them in their journey.

Written by Sherlyn Gomes



Jhunjunwala was born and raised in the metropolitan city of Mumbai in India. Living in a tight-knit family, he was ingrained with his parents' values such as honesty, loyalty, and integrity that has served him well while establishing his Real Estate Empire in the UAE.

Reminiscing his childhood, he says, "I come from a city in India where students face tremendous competition from school to employment." However, this pressure gave young Jhunjunwala an advantage over the others. To excel in this competitive environment, his parents instilled in him a strong sense of discipline that he still holds dear to his heart.

He recalled, "As a child, I remember I had a set timetable that I religiously followed. Even during the weekend, I was up by 6:30 am. But now, looking back, I realize that this discipline to do tasks as per a set schedule has definitely helped me in the long run."

Due to his extroverted nature and inherent ability to instantly connect with others, he decided to take the sales route and earned his MBA from the University of Mumbai. He was soon offered a management trainee position at the electronic giant Videocon in Aurangabad, India. He transitioned from managing the supply chain to being adept at hardcore sales.

Given his promising potential, Jhunjunwala was soon shifted back to Maharashtra to handle their Mumbai branch. Not long thereafter, Videocon offered him a lucrative proposition to move base to Dubai and run operations for the Middle East and Africa. In 2005, he shifted to Dubai with his wife; however, he adds, "I was based here, but technically I was always travelling, three weeks a month."

At the time, his wife was working for a leading Real Estate Company in Dubai as their Human Resource Manager. Jhunjunwala recalled, "one day, while conversing with my wife, she said, 'you are doing very well for yourself, but what you currently make in a year, the average employee in the company where I'm working makes in a month.' I was aghast and said I was doing this to secure a good career in the long run. She remarked, 'Irrespective of career, I'm just giving you feedback as a Human Resources Manager, that there's incredible opportunity in the real estate industry.'"



That was the turning point for Jhunjunwala's career; given the Real Estate Boom during 2006 and his wife's conviction, he soon entered the industry. However, he once again found himself as a beginner in the industry and had to start from scratch. When he first started, he says, "When I started meeting clients, structuring grueling transactions and selling properties, I got more confident and realized this was my passion."

With his zeal and unrelenting work ethic, he climbed the ladder to success one step at a time. In 2007, just a year later, he secured the position of Head of Commercial. However, in 2008, due to the Global Financial Crisis, Jhunjunwala experienced one of the most challenging times in the industry. He says, "But again, we were holding on because we knew that this was just a phase and I believed in the vision of the leaders of the UAE and I knew the potential the region possessed."

After seven years of experience in the Real Estate sector, Jhunjunwala decided to take the plunge. He says, "I had reached the peak of my career, achieved multiple accolades along the way and knew it was time to start a new chapter. I was 35 at that point, and I realized that I wanted to create something of my own to add value to others." With his entrepreneurial zeal at the forefront, he decided to follow his passion and established Banke International Properties in 2013.

With Jhunjunwala's mantra to always emphasize building relationships, he created his company by establishing a good rapport with the developers, clients and his staff. Due to this, he secured many good projects during the company's initial phase that helped him establish Banke International as

one of the fastest-growing real estate companies in the UAE.

By building his company solely on his values, Jhunjunwala laid the groundwork to slowly but steadily build a great company. In the first 3 years, he had less than 20 team members that have gradually transitioned to more than 150 and counting.

His company, Banke International, is a full-service boutique real estate brokerage firm that believes in the magic of limitless dreams. The company has a vision of tremendous growth in the Middle East and Asia using intelligent technology, engaging talent and offering exceptional real estate value to all their customers. Their philosophy is to ensure an insightful approach to the real estate sector with an ambitious outlook and exceptional customer service.

Offering insight on the boutique brokerage model, Jhunjunwala says, "It's a unique concept; instead of having client meetings at Starbucks, our clients can visit us at any retail outlet and discuss real estate opportunities. We are opening more pockets like these to service clients across UAE to enhance the customer experience."

Due to their tremendous success in Dubai, the company has expanded to Abu Dhabi and will open shortly in other emirates of the UAE. The company has since received numerous prestigious awards from Top Developers and are constantly listed among the Top Brokers in the UAE. But Jhunjunwala says his most significant achievement has to be not laying off a single team member during this pandemic.

He says, "The pandemic severely impacted us, but I have to say we are immensely blessed since we didn't lay

off a single member of our team. It's not over yet, but initially, things were quite challenging. To combat this predicament, all senior managers got together and devised strategies to handle the situation efficiently."

During that time, Jhunjunwala also made it his responsibility to look after his employee's mental health. He says, "We made certain to get on a zoom call with all employees on a daily basis to not discuss work but rather to ask them how they were dealing with the pandemic and how they were coping. We made sure to let them know that they could reach us at any time if they required our help."

Jhunjunwala took this downtime to perfect Banke International's tech processes and built their own CRM team. He says, "It took us six months to organize and store all our client database in-house and it's definitely a significant step for us that will help us optimize our processes further."

He also took the opportunity to spend time with his family, his two children and his wife, who works as the Head of Operations in his company. He affectionately adds, "Since I don't think I could find a better fit for the job, than my talented wife."

The company has already created waves in the real estate industry in UAE, and Jhunjunwala intends to grow it more with each passing day. In conclusion, he reveals his secrets to success; he says, "Firstly, planning is essential, but the execution is key. Always see-through the seamless implementation of every plan. Secondly, build strong relationships with your employees, clients and suppliers. Everything in business revolves around networking and establishing a good rapport with your clients. Thirdly, always put yourselves in the customer's shoes; it is guaranteed to take your customer experience to the next level. And lastly, there are no shortcuts in life, so be consistent every day and put in the work. It's not what we do once in a while that shapes our lives. It's what we do consistently."

Top 3 Trends Transforming The Real Estate Industry In 2021

- Jessica Albuquerque



The value of gold and shares in the stock market fluctuates with time. They can either increase or decrease. But the one asset that everybody can truly bank on is real estate. Over the past few years, the real estate market has boomed to new heights. Even with the disruptions caused due to the pandemic, real estate investors and realtors have seen a major rebound in sales. The long lockdown shifted people's perspective on the importance of permanent housing and transformed the realty sector into a hot-selling buyer's market.

According to economists at Goldman Sachs, home prices in the U.S. will grow 16% further by the end of 2022, and they are currently up 20% year-on-year. Across the globe, real estate investment firm CBRE Group states that average residential property prices in Dubai rose 4.4% in the past 12 months, making it the highest annual growth since February 2015.

Whether you're a realtor, property owner or someone interested in diving into the real estate market it is important to note that just like every other industry, the world of real estate is adapting and growing according to changes around it. Here are the top 5 trends transforming the real estate industry in 2021

1. REAL ESTATE GROWTH IN SUBURBAN AREAS

A new wave of potential homeowners is ready to enter the market over the course of the next few years—millennials. With a majority of millennials in their early 30s, they are now ready to take the next step as property owners. Unfortunately, due to recent unemployment and higher-priced home sales, the demand for lower-priced homes has greatly increased. According to PWC's Real Estate Trend report, the pandemic has led prospective real estate buyers to turn their focus away from the tiny, cramped apartments in expensive downtown markets to larger homes in rural and suburban areas. New millennial families prefer investing a smaller chunk of their savings in larger new homes that will offer them higher resale options in the future than a smaller apartment that's significantly more expensive.

2. WORKPLACE CHANGES

COVID-19 created a shift in various sectors of the economy, mainly in the way that businesses run. Companies had to adapt to the sudden quarantines and mandatory lockdowns that were taking

place world over. In an attempt to keep their work running smoothly, businesses switched to a work from home model that continues to be followed even as countries resume normalcy. With numerous companies still operating in a work from home setup and some making it a permanent choice, people are looking for larger apartments. "As soon as the lockdown was lifted, we have seen an increase in demand for bigger spaces as customer behaviours have been drastically impacted by the pandemic. Customers earlier looking for apartments in the city, have now shifted to focus towards having bigger spaces as the home is now also your office, your gym and your personal study as well," says Dounia Fadi, one of the top Real Estate Leaders in the UAE.

3. CO-WORKING SPACES

Since work from home has rapidly become the new norm, several businesses have opted to cancel their renting leases to save costs. For employees who struggle to work from home and are in desperate need of some peace and quiet, co-working spaces are the perfect refugee. This new market demand has given birth to an increase in co-working spaces in metropolitan cities and smaller towns. "There has never been a time where many people could work from anywhere, as we have right now, and where many people want to and realize they can work from anywhere," says John Trougakos, an associate professor of organizational behaviour and HR management at the University of Toronto. "That really gives these co-working space companies a leg up compared to prior to the pandemic, when there was a smaller niche of people doing this."

From increased demand in suburban areas to co-working spaces and preference for larger ready-made housing options, each of these trends are changing the landscape of the real estate market. To conclude, as business mogul Tamir Sapir once said, "If you're not going to put money in real estate, where else?"

Tips From Leading Realtors To Wow Your Customers

- Sherlyn Gomes

As a real estate agent, your business solely depends on your relationship with your clients. According to NAR statistics, nearly half of all potential buyers rely on recommendations from friends, neighbours, or relatives when choosing their realtor. This imposes the question, what can you do to wow your customers to get referrals?

The secret ingredient is to create an extraordinary experience that will give you an assured referral the next time around. Likewise, customers also expect and demand that their real estate agents deliver personable, responsive and tech-savvy experiences with complete expertise in their market.

Here's how to execute compelling client experiences before, during and long after the deal has closed.

1. GET TO KNOW YOUR CUSTOMERS PERSONALLY

After informing your clients about the home buying process and reviewing all their checklists, it is imperative to become properly acquainted with them. This will save you a lot of time and effort as the better you know them, the easier it will be to show them properties that they will like. Getting to know your buyers should go beyond identifying appropriate listings for your clients, or it comes off as a superficial attempt to close the sale.

"In my opinion, real estate agents need to remember that their clients are people and not a transaction," says Lorraine Beato, a licensed REALTOR® with Palmer House Properties. "I treat all of my buyers as if they are family members. I build a relationship with them, and I would say that about 90% of my past buyers are now friends."

2. HELP THEM NETWORK

As a real estate agent, you have an extensive network of known people in the locality and from previous connections, leverage this to your



advantage. As a person moving to a new locality, they will need to find a new gardener, the right plumber, a repair person; the list is endless. Helping a client in this situation will put you in a good light, thereby strengthening your client-realtor relationship.

"Use your knowledge to make yourself the go-to expert. Tell your real estate clients about gyms, country clubs, social groups, Facebook groups they should be a part of, and more. Even better: Introduce them to people you know in the community," said Johnny Isakson, a senator from Georgia with a 40-year career in real estate. This will help you bond with them and create a meaningful relationship that will go beyond the average realtor experience.

3. CREATE PERSONALIZED BUYER-FRIENDLY GUIDES

Customers will appreciate the extra effort taken to personalize their listings with their checklists ticked off along with the property you listed that matched their criteria. Creating additional informational material for your customers to review back at home will also help eliminate anxiety, as it will give them reading material to go through whenever doubts or queries arise. Your detailed explanations of each property will reinforce that you have the skills and knowledge required to help them through their significant milestone.

"Agents can break down the process for their clients in ways they'll understand,"

says Ashley Oshinsky, Founder of Higher Living Real Estate LLC. "That's why I've created buyer guides that are specific to my customers' needs, as well as checklists, so they have something they can always refer back to."

4. KEEP IN TOUCH AFTER THE DEAL CLOSES

After the sale goes through, maintain your relationship with the client by sending a thank-you note for their closings and check-ins for home anniversaries, birthdays and special occasions. Several apps can integrate this information and send out wishes, such as APINation that automatically sync contacts with specified MailChimp audiences to initiate email campaigns, such as an agent's monthly newsletter, holiday greetings or home anniversary celebration notes.

"I write cards to my buyers after our first consultation. And once they're in their new home, I write them a congratulatory card as well," says Andrew Sanchez, REALTOR® for Wardley Real Estate. "This lets my buyers know I truly care about them."

In Conclusion:

As Anthony Hitt, CEO of Engel & Völkers said, "To be successful in real estate, you must always and consistently put your clients' best interests first. When you do, your personal needs will be realized beyond your greatest expectations."

The Proptech Revolution

Hamza Betraoui is the Managing Director of Land Sterling, a visionary who has come from humble beginnings. He has over 15 years of experience in the real estate industry. He is an active lecturer at the Dubai Real Estate Institute and believes in moulding and sharing his experience with the upcoming professionals. His vision and strategies have helped the company grow from three people in 2009 to over 100 dedicated employees in the UAE, KSA, and UK. Hamza remains true to his vision to modernize the real estate industry by providing the highest standard of service and developing new technologies that would help improve the industry as a whole. He spearheaded some of the best industry software, one of which the UAE's largest banks have purchased to streamline its operations. Other innovations under his leadership include introducing Land Sterling Academy, where young talents are provided with structured training in valuations, building surveying and project management.

Written by Sherlyn Gomes



Hamza was born and raised in Algeria, North Africa and in the neighbouring country of Tunisia with a tight-knit family. His father was in the military, while his mother was a homemaker with the utmost compassion for her children. Being raised in a complex society, he had to always be aware of what was around him that shaped him to be a vigilant individual. As the second child, he also felt the need to make sure everyone was okay, a quality he still exercises daily to ensure his employee's wellbeing, especially during the difficult time of the pandemic.

Hamza first discovered his passion for technology when he chanced upon computers at the age of 8. Captivated by the device, he began learning everything he could about computers, from software to hardware. Hamza always had a knack for entrepreneurship; by the age of 12, he had successfully created his own computer, thereby starting his entrepreneurial journey.

To pursue his passion for technology and with the given boom in real estate at the time, he pursued a Bachelor's Degree in Planning & Property Development at Nottingham Trent University. While in college, he continued his quest for entrepreneurship. During his final year, Hamza and his friend identified the students' pain points in dealing with their dissertation and thesis submissions. He says, "Immediately, I saw a market in need of a product. And we started a printing business in our apartment that catered to students giving them a quicker and more affordable option." This soon turned into the first of many successful business ventures to follow undertaken by the brilliant Hamza.

He graduated in 2007 when the UK was experiencing an economic crisis. He had a setback with the first company where before joining, the real estate arm of the firm was diluted and therefore the opportunity was lost.

Hamza then decided to fly to Dubai and join his brother Youcef. While he was there, he observed the shortage of qualified Arabic-speaking professionals. Due to his excellent command of the language and expertise in planning and property management, he was immediately approached by four international property companies, but Hamza decided to join JLL.

While working at JLL, being a curious learner, Hamza observed that most of the processes were still done manually. To combat this lag in operations, he studied and learned about financial modelling. This advanced excel sheet that he developed made it easier for the valuers to create a report, especially for complex assignments. In turn, this ignited his curiosity and made him seek answers to this question, 'How do I develop a software that can be used to the same tasks in the shortest span of time?'

This led him to the discovery of Proptech and the vast benefits it offered to the industry. As he advanced in his knowledge and expertise, he started finding new ways to incorporate Proptech for the efficiency of processes. He says, "Proptech does not necessarily mean to remove the traditional method. Instead, it is an innovative way of shortening the distance between point A and point B and creating a higher accuracy rate."

Land Sterling was established in 2009, which gave a voice to these rising technological advances in the industry. Hamza explains, "At Land Sterling, it is essential for us to put the customers first and this became our driving force in developing new technologies to create a better customer experience. Proptech was not only able to shorten the turnaround time of our reports but also helped in creating a more accurate outcome that met and exceeded client requirements."

According to Hamza, the biggest challenge the real estate industry currently faces is liability, which places more emphasis on decision-making. He explains, "As consultants, it has become imperative to have accurate, clear and understandable reports. Because of this, fusing technology with real estate processes has made it easier to achieve high accuracy in a short period of time whilst adhering to the international best practices."

Hamza explains the strategic vision he has for the company using Proptech as a revolutionary tool, "In line with Land

Sterling's strategic vision to be future-ready and play a key role in shaping the built environment in UAE & the larger Middle East market, Belsons Technologies has been set up, which will seek to explore, identify and develop innovative methods and turn-key solutions for the real estate industry."

Aside from that, Land Sterling has also entirely digitized their operations and are currently one of the leading companies in the region to go paperless as part of their sustainability plan.

The pandemic was another indicator that showed the resilience of the UAE market due to the advancement of technology in the region. He adds, "The pandemic has had a massive impact on the market but with the great support that the UAE government provided, UAE was able to recover in no time. Being pioneers of PropTech, Land Sterling

was one step ahead of the needs that the pandemic created."

Due to his innate ability to always stay ahead of the curve and his prowess in the industry, Hamza was listed as one of the top ten real estate personalities in 2020 for the MENA region and also made it to the finalist list in the SME Awards 2021 in the category, 'Business Leader of The Year.' He has also provided much-needed stability for his company and employees during the extremely challenging time of the pandemic. He adds, "Despite the trials of the pandemic, the Executive Board made the right decision to expand the organization to Abu Dhabi, Riyadh, Leeds and London, thereby growing it by almost 70% from the previous year."

In conclusion, his advice for budding leaders is, "Always be respectful regardless of who you are dealing with, be truthful in everything you do, have compassion and keep on learning and innovating." And you are sure to excel in the corporate world.

Empowering Women Leaders In Real Estate

Dounia Fadi is one of the top Real Estate Leaders in the UAE. Respected by her colleagues for her problem-solving and leadership skills, Fadi possesses the singular ability to empower agents and create a collaborative and cooperative team. After 16 years in the Dubai Real Estate marketplace and as the Chief Operating Officer of Berkshire Hathaway HomeServices Gulf Properties, she leads a diverse team of hand-picked real estate professionals representing buyers and sellers locally and internationally. Fadi differentiates herself from the competition by thinking outside of the box, building a dedicated and loyal team and most importantly, putting the needs of her clients first. Featured by Forbes as a Business Leader and recently awarded Property Finder Woman Entrepreneur Of The Year 2020, Fadi is known for her ability to empower people and to promote women not just within her organization, but rather across the wider real estate community and beyond. She is also very passionate about sharing her knowledge and experience on both local and global platforms.

Written by Sherlyn Gomes



While growing up, the real estate mogul Fadi had no role model to look up to; however, she always held aspirations to shatter the glass ceiling in society and had a clear image of the woman she wanted to grow into and the qualities needed to succeed in life. She says, "It is only after I grew up and understood the world better that I started looking up and appreciating the work of the many women that came before me. These inspirational women paved the path for the next generations to follow. One amongst many that stands out for me is Ruth Bader Ginsburg for her tremendous work as an advocate for gender equality." She added, "But I can tell you that every woman on this planet is contributing and inspiring young girls out there because women have multiple roles to play in our society not limited to working women."

Following through with her vision in life, Fadi entered the world of Real Estate in Dubai with determination, zeal and relentless hard work to manifest her dream. However, when she started her career, Fadi says, "I wasn't only a woman, I was also very young and looked even younger thanks to my mom's genes, so yes I did experience misjudgment from the first look." But that did not intimidate young Fadi and she continued her pursuit and excelled at her job. She says, "I showed them my capabilities and expertise and in mere seconds their reactions changed and everyone knew I was the right fit for the job."

With her eyes set on her goal, she worked unceasingly to win over every buyer and make connections that forged her name in the world of UAE Real Estate. Fadi says, "I did work for a company for ten years and considered it my own, but very quickly, things took a turn as a new partner joined." Refusing to give in and put her faith in someone else's hand, she decided it was time to move on to the next chapter of her life. With her prowess in the industry, Fadi learnt the traits of the business and established her company, MD Properties in August 2016. Three years later she was approached by Berkshire Hathaway Home Services Gulf Properties and merged the two companies.

Berkshire Hathaway HomeServices is an iconic, well-respected and globally renowned brand. Their announcement to expand in the Middle East was well

received and gave a boost of confidence to the region's Real Estate Sector. Fadi says, "Guided by the principles of trust, integrity, stability and longevity our mission is to be the go to real estate agency. It has been founded on professional excellence, being the representative of our core brand values."

However, being a woman leader in the industry wasn't an easy feat to achieve. Talking about the barriers to female leadership, she says, "I personally believe it is the fact that we started late, but we are working hard on bridging that gap. It is just a matter of time before all women get to where they deserve to be and that is in higher roles in the management."

So yes, you have to sacrifice a lot if you want to grow your career without compromising on being a good and caring mother to your children. So from this platform I would like to salute all mothers out there, doing their best to juggle life's responsibilities. You deserve a round of applause!

However, she adds that we can combat this issue faster by changing our mindset. "Women need to understand that everything is possible but it is important to start somewhere because that is the most difficult step in any process. Only after starting will they realize that with time and experience they gain confidence and knowledge that will carry them forward." Fadi lives by the mantra, 'if you don't ask, you don't get.' She adds the secret to winning in life is to be confident enough to ask, even if the answer is no. Because if you don't ask, the answer will always be no.

As one of the leading female Real Estate Entrepreneurs in the UAE, Fadi says she always takes the opportunity to empower

other women by sharing her journey to try and inspire women and mothers that they too can do it. She says, "I love to support women when they seek employment or in any way that they need to get started. Not to forget that I'm a mother of two little girls and I will do everything in my power to teach and raise them to be motivated and empowered individuals to contribute positively to society and achieve wonderful things for themselves and for the community."

She has firmly instilled these values at Berkshire Hathaway HomeServices. The company has a Diversity and Inclusion department headed by a woman who works tirelessly to address these matters and ensure a balance is always maintained. With a satisfied smile, she adds, "In the Dubai office, our female workforce represents more than 55% of our total employees."

However, she says, despite the noticeable gender gap in the industry, one of the most significant challenges she endured has been the constant pressure to adapt and innovate. She explains, "I started my real estate career in 2005, and since, the local market and the global economy have been very eventful. Of course having to endure these changes and reevaluate your strategy to keep moving forward requires courage and confidence." She continued, "No one likes change, but it is an essential part of growth and you have to embrace it especially when everything in life is constantly evolving at an accelerated pace. If you don't keep up, your risk of losing out is very high indeed."

Besides her work responsibilities, Fadi is also a full-time mother with just the right work-life balance to give her love and attention to her job as well as her family. She adds, "I'm also a wife and a mother of 3 beautiful angels, my youngest is 3 months old. Being able to balance both is not easy at all. When I look back, I'm amazed at how I managed and am still managing to juggle everything, but when you love what you do, you persevere and find a way to balance it all."

She adds, "So yes, you have to sacrifice a lot if you want to grow your career without compromising on being a good and caring mother to your children. So from this platform I would like to salute all mothers out there, doing their best to juggle life's responsibilities. You deserve a round of applause!"

Here's Why Real Estate Is The Best Hedge Against Inflation - Jessica Albuquerque



Inflation, the modern-day wealth killer, has been rising higher and higher across the globe each and every year. According to the IMF's central forecast, inflation is predicted to rise sharply towards the end of 2021. In fact, inflation is nearing a 30-year high in the U.S. and in the U.K the Bank of England expects that inflation will rise another 4% this winter, reaching the highest level in a decade. So, how can you stay ahead of this? Let us take a look at how you can hedge against inflation.

While the stock market is most people's go-to when it comes to wealth building for the future, it is only beneficial if the year-on-year growth of your savings is higher than the inflation rate. If not, inflation will diminish the value of your returns. The second form of investment that most people turn to is gold. This is because it appreciates in value against the global currency, making it a safe bet to combat inflation. That being said, recently we have seen that there is an even better alternative to gold and the stock market—the real estate industry.

Here is how real estate helps you hedge against inflation

1. LONG TERM INVESTMENT WITH HIGH RETURNS

Since the supply of real estate is limited and the demand is constantly increasing day by day, its worth is bound to grow over the years, making it one of the best long term methods to increase the value of your money. Over the past decade, the cost of an average American home has risen from \$173k to \$257k, which is a 48.55% hike. Following this rapidly growing upward curve, RenoFi has predicted that the value of an average home in the U.S. will be worth \$382k by 2030, making the housing market a stable, high-return long term investment. Another advantage is that unlike other assets in an inflationary environment, real estate moves in the same direction as inflation, with rising prices and no decrease in demand.

The most common way for investing in real estate is through rental properties. This refers to buying a residential or commercial property and renting it out to tenants. If you've invested in a vacation home, you can rent your property on sites like Airbnb, Vrbo or

TurnKey. Hosts that list their properties on Airbnb make, on average, about \$924 a month, according to research conducted by Earnest. "You can set-up an Airbnb with your existing space and you can make a decent side income," says Danny Rusteen, former Airbnb employee and founder of OptimizeMyAirbnb.com

Another option is house flipping, where you buy a dilapidated property for a low cost, fix it up and then sell it for a much higher price. Of course, if investing in a rental property is currently out of your budget, worry not, here are two alternative methods that provide you with the opportunity to make real estate an asset in your portfolio:

A) REIT OR REAL ESTATE STOCKS

Real estate investment trusts (REITs) are specialized companies that own, operate and finance real estate projects. Just like real estate ETFs, REITs are traded on global stock exchanges and one can invest in them with minimal capital. It is a passive and liquid way to grow your income as inflation rises. RealtyMogul offers accredited investors who are looking for consistent dividends an investment option known as Mogul REIT. If you have a smaller risk appetite, you can always opt for a real estate mutual fund instead.

B) REAL ESTATE CROWDFUNDING

This method of investing in real estate operates through peer-to-peer financing. Real estate crowdfunding, often known as property crowdfunding, allows a small group of investors to pool in their money together to invest in real estate projects. The money is raised through an online crowdfunding platform where the property buyer borrows funds from investors looking to invest capital in the real estate market in exchange for high returns. Fundrise is one platform that allows you the option to start investing in real estate with as little as \$500.

To conclude, as entrepreneur Marshall Field once said, "Buying real estate is not only the best way, the quickest way, the safest way, but the only way to become wealthy."

Capture The Real Estate Market Using This One Resource - Justin Roberts

The Real Estate Industry has high entry barriers making it imperative to study the market thoroughly. Fortunately, there are multiple resources to do just that. Books are an excellent resource to absorb knowledge from those at the peak of the industry decades or even centuries ago with keen insights and strategies to help climb the ladder faster.

Whether you are a Real Estate Investor or a Realtor yourself, here are 4 must-read books if you are in the field of Real Estate:

1. THE MILLIONAIRE REAL ESTATE INVESTOR

Summary: An instrumental book in Real Estate is The Millionaire Real Estate Investor. The book was published in 2005 and ranked among the top ten real estate investment and leadership training books in the world.

The author, Gary Keller of Keller Williams, interviewed over 100 millionaire real estate investors to learn key strategies that are critical for success from previously successful investors. The book also comes highly recommended by Joshua Fraser, CEO of Estatic.

Why You Should Read It: The author, Gary Keller, has distilled and organized the core principles and practical strategies that can be used to ace your real estate investments.

2. THE BOOK ON ESTIMATING REHAB COSTS

Summary: In this book, all costs are broken down into 20+ categories with associated (and expected) labour/materials expenses. The book highlights the actual cost associated with Real Estate Investing rather than just rapidly moving through topics.

Every property is unique and can come with hidden costs; having a well-rounded knowledge about all property costs can be the make-or-break difference. The book also comes highly recommended by Bill Lyons, CEO of Griffin Funding, Greendoor, & Revestor.

Why You Should Read It: In the book, the author, J Scott revealed the tried-and-



tested methods of his professional framework and his methodology for precisely evaluating renovation costs from hundreds of his successful rehab projects.

3. HOW TO WIN FRIENDS AND INFLUENCE PEOPLE

Summary: An excellent book to learn how to communicate effectively and influence others to put their best foot forward in business relationships. The book gives keen insight into human emotions and how to use them to your advantage. Real Estate is a sector that is founded on relationships and networking, making it imperative to nurture meaningful relationships. A realtor can have all the technical acumen, but you will have limited success in real estate if you can't communicate your ideas clearly. The book is also highly recommended by Spencer Hilligoss, Co-Founder of Madison Investing.

Why You Should Read This Book: The author, Carnegie's extensive teaching experience has led him to explain the most fundamental principles in life using relevant examples. Furthermore, he links them to major events and public figures, using them as case studies to draw these conclusions.

4. WHO MOVED MY CHEESE?

Summary: A great read for the circumstances the world is currently facing with the advent of COVID-19.

The real estate sector was initially one of the hardest-hit sectors globally. Who Moved My Cheese? offers great insights to deal with change and strengthen the muscle of adaptability in everyday life.

The book narrates a fable about a mouse in a maze and sets the tone for how important adaptability and openness are to bring about real growth in life. With the ever-changing global realty market, this is one concept that is very familiar to realtors across the world. This easy and fun read will help put things into perspective and prepare you for all of life's surprises. This book is highly recommended by Michelle Risi, Royal LePage Connect Realty

Why You Should Read It: Change is inevitable; this book puts things into perspective about how we need to prepare and adapt to situations quickly. If we fail to do so, another company will seize the opportunity like in the case of Blockbuster, the network giant who was content with their market share until Netflix came along and left them in shambles.

Conclusively, using these lessons in the world of realty is bound to give you an edge over the others.

As Christopher Morley, American Journalist said, "When you sell a man a book you don't sell him just 12 ounces of paper and ink and glue -- you sell him a whole new life."

Deconstructing The Curiosity Code

Dr Diane Hamilton is the Founder and CEO of Tonerra, a consulting and media-based business. She is a nationally syndicated radio host, keynote speaker, and the former MBA Program Chair at the Forbes School of Business. Dr Hamilton has authored multiple books required in universities worldwide, including *Cracking the Curiosity Code: The Key to Unlocking Human Potential* and *The Power of Perception: Eliminating Boundaries to Create Successful Global Leaders*. She is the creator of the Curiosity Code Index® assessment, the first and only assessment that determines the factors that inhibit curiosity and the Perception Power Index, which determines the factors that impact the perception process. Thinkers50 Radar has also chosen her as one of the top minds in management and leadership.

Written by Sherlyn Gomes



Dr Diane Hamilton had an extremely happy childhood growing up, although she remarked it was pretty unusual as well. She explains, “Neither of my parents worked, so I didn’t have real role models for the working world, which is interesting since I now work almost 12 hour every day. My father was born legally blind so he couldn’t work.”

Her mother was a typical housewife who looked after her family and the kids. Reminiscing her childhood fondly, she says, “I think a lot of what my father did created my sense of curiosity, which is what I’m known for now. He always made us play school at the dinner table, and he would ask

age-appropriate questions to each of us to make it fun and interesting.” Another prominent aspect of her childhood was the constant competition amongst siblings that gave her a headstart as a brilliant salesperson.

Growing up, her mother had strong values; reflecting on the subject, she added, “You’re taught these values by your parents when you’re a kid. But as you grow, you realize that there are other values out there, it’s beneficial because it makes you develop empathy. I wrote my doctoral dissertation on emotional intelligence and a big part of that is empathy. So I think growing up with just one view, which most of us do can be quite limiting.”

Guided by her interest in understanding the workforce better, Dr Hamilton decided to pursue a degree in Business Management with a focus on Personnel. She recalled, “I would work all day and then go to school at night. It was a gruelling task because I was working in an agricultural chemical office and I also was getting married at the time that resulted in me being perpetually exhausted. But through it all, I recall it being a great experience.”

After her relentless perseverance in attaining her undergrad degree, Dr Hamilton’s first job was selling computer softwares at two school districts. She continued, “Which is interesting because I ended up in the education field later.” Talking about her sales experience, she says, “From mortgages to softwares, you name it, and I’ve sold it all. I think having sales as a background is such an excellent foundation for just about any job, because everything is sales, my husband’s a physician and he has to sell everyday but we barely ever think about it that way.”

After a while, she started her family and decided to settle into her role as a mother to put her children first. She took a job as a pharmaceutical sales rep; she explained, “It allowed me more flexibility, I could go to teacher conferences and be there for my children. The company also paid for my Master’s, which was a big step. And it made me interested in getting further education. My love for education started about that time.”

After working in the company for nearly 20 years, the turning point in her career, however, was when Dr Hamilton decided to call it quits and follow her passion since her children were now old enough to take care of themselves. Upon leaving, Dr Hamilton studied her options and decided to pursue a doctorate. She always fostered a deep love for education, and after attending the classes for her doctorate, she knew her passion lay in the Education sector.

This led her to discover the world of online education and help others, as she had previously suffered the wrath of balancing work and night school simultaneously. Due to this, she had a newfound appreciation for people trying

to do both work and study. she says, “So I started to teach multiple online classes, and I’ve taught thousands of them till now.” She continued, “However, after a while, I decided that I didn’t want to be in education as much as I wanted to help people become curious and learn more.”

After decades of experience in the corporate world, Dr Hamilton decided to share her knowledge by gathering her insights in her new book. She explains, “When I started writing the book, It was just going to be an ordinary book, but then I started to contemplate about the assessment to determine curiosity levels. And there were some assessments that would tell you if your curiosity levels were high or low. But then what do you do? Where’s the assessment that tells you what’s stopping you from being curious? And there wasn’t one.”

Determined to fix this, Dr Hamilton created the curiosity code index from scratch. She researched, conducted experiments and finally succeeded in her quest for curiosity. She says, “It’s like a personality test that you would quickly take online that is backed by peer-reviewed research that I’ve published in scholarly journals.” This test was crucial in developing what keeps people from being curious, finding the factors involved, and devising a strategy to overcome those barriers.

After her immense success with the test, she realized it was imperative to share her knowledge with organizations by training them to develop curiosity and perception, a building block in every organization. This led to the birth of Tonerra, a consulting and media-based firm founded by Dr Hamilton.

Her company, Tonerra, has since done groundbreaking work in the curiosity segment. She has previously worked with the Telecommunications Giant Verizon on an exciting project. She says, “We did some videos that were used for onboarding to encourage curiosity as well as for their training programs. We worked together to create content that focused on the importance of curiosity by highlighting employees who succeeded due to their high curiosity levels. These videos performed remarkably and has helped to increase

“The leaders you’ve had in the past may or may not be the best role models, but you won’t know until you get mentoring. I think getting several mentors to give you an idea of how to succeed is imperative. I’ve met some people who try to emulate their last leader and unfortunately for them, their last leader wasn’t very good. Having the right mentor or mentors paves the path to success.”

the overall curiosity index of their employees and improve innovation.”

She has also worked with companies like Novartis, a pharmaceutical company researching the area of curiosity. She adds, “They are doing commendable work in the segment and adding to the value of curiosity and its impact on engagement in organizations.”

Her exemplary work led her to be included in the Thinkers 50 radar as a Top Mind in Management and Leadership. She has since served on multiple boards and also worked alongside top CEOs from Adobe, McDonald’s, General Motors, Yahoo!, NASA, North Face, Oracle, Salesforce, Cisco, United Airlines, Shark Tank’s Kevin O’Leary, and many other top brands.

In conclusion, her advice to young leaders is, “The leaders you’ve had in the past may or may not be the best role models, but you won’t know until you get mentoring. I think getting several mentors to give you an idea of how to succeed is imperative. I’ve met some people who try to emulate their last leader and unfortunately for them, their last leader wasn’t very good. Having the right mentor or mentors paves the path to success.”

Building The Framework For Innovative And Resilient Leadership

Madelin Santana is a Neurocoach, Bridge Builder, and Anthropologist of L&D ecosystems. e-Learning SaaS and L&D Data Science. With over fifteen years of operational management experience, she has managed global initiatives and more than a hundred core projects for corporations globally, including Degreed, Harvard University, Boehringer Ingelheim, amongst others. In 2008, her philanthropic spirit led her to establish two programs that provide school supplies to rural schools in Guatemala and the Dominican Republic to ensure a meaningful educational experience for kids lacking basic essential school supplies.

Written by Justin Roberts



Madelin Santana was born on the serene island of Santo Domingo in the Dominican Republic. She described the charming haven as “the beautiful island of turquoise waters, incredible sunsets, and delicious tropical fruits.”

However, despite living on the peaceful island, she says growing up wasn’t easy with her family’s constant financial burden. But despite their struggles, her parents were great role models for her as a child; she explains, “My father worked two jobs, and my mom worked part-time

and took care of three kids. My dad grew up with gas lamps, and he became an engineer by studying late nights with a dim flame. He had a dream to unite the country with energy and I saw him achieve his dream.” She continued, “My mom changed careers from journalism to educator, showing me that a growth mindset is achievable, and we can all be trailblazers nonetheless.”

Being raised in poverty taught young Santana many essential lessons early on in life; she says, “I learned that we are our own change agents and learning and skill development became an important part of my DNA.” An incident as a child had a profound impact on Santana that pushed her to overcome every barrier she experienced in life. She says, “I recall; as a child, I would sharpen my pencil until the last portion was almost near the edge of my eraser. That key moment was a reminder that my family couldn’t afford the basics (pencils, pens, notebooks) and I would ask myself, ‘How can you expect me to learn? I just can’t.’ But through it all, I learnt to treasure the last portion of my pencil because, deep down, I knew I needed to overcome such barriers to learning.”

Through multiple odds and challenges, Santana graduated early due to her exceptional ability to learn and grasp concepts faster. She then decided to pursue her bachelor’s degree at Pontificia Universidad Catolica Madre Maestra in the Dominican Republic. While there, Santana had the honour to be an educator of the next generation and served as a second-grade teacher. A profession that she would later embark on in life by providing equal opportunities to everyone to succeed through quality education.

After graduation, she started working in pharmaceutical marketing closely with Europe and Mexico. She says, “This was my first exposure to developing the muscles of cultural competence skills and I found a new passion: becoming a bridge-builder.”

Her next adventure took her to Boston, MA, where Santana wanted to pursue graduate-level studies. While there, she worked in Financial Services, Manufacturing, and Defense. She says, “Each industry was entirely different,

“This was my first exposure to developing the muscles of cultural competence skills and I found a new passion: becoming a bridge-builder.”

and my anthropological work took place in these industries. All these roles had transversal skills based on Behavioral Design, Learning & Development, Project Management and Consulting at a global level. I wanted to expose myself and learn from different industries on how best to ‘collect the dots and then connect them.’”

After absorbing all the lessons she could from this role, she returned to her roots and accepted a position at Harvard Business School and Harvard Graduate School of Design. While there, she says, “I became a mom and soon enough I discovered that my child was diagnosed with autism spectrum disorder at 18 months old. This was the genesis for my interest in neuroscience and advanced behavioural science.” By fusing her life circumstances with her work; she says, “I found a new passion: how can organizations overcome their own disabilities, what to unlearn and how to influence behavior and create organizational mindsets.”

She recalled a transformational moment in her life as well her son’s, “As I sat in on a session at Harvard Business School with a Professor who mentioned an interesting fact on autism. I decided to wait until the end of the session to chat with her and she made a recommendation that completely changed my son’s life. He did what is called a bio-management program and went from non-verbal to talking and achieving many other milestones.” She added, “If there’s any reader who would like to talk more about this, please do connect with me.”

Her journey as a mother with a child with ASD has turned her into an ardent advocate to promote understanding, acceptance, and equal opportunity

in school settings for children who are either on the Autism Spectrum or who have an Individualized Education Program (IEP) in Massachusetts for the Latino community. Santana is also a part of a social change movement devoted to securing the educational rights of school children with disabilities and partnering with parents and educators to bring the child’s needs to the centre of the conversation. Santana explains, “It is a mentorship service with parents to navigate the complex web of disability and to better manage the care map that comes with the intrinsic joy of having a special needs child.”

The next step in Santana’s career, she says, was a ‘calling’ moment. She wanted to choose her next job with a transformational impact. “I made a list of transformational buckets inside organizations and spent a whole year applying and interviewing many organizations. I turned down jobs, they turned me down,” Santana added. After several attempts to land the right job, she found Degreed, where she partners with organizations in Latin America. She says, “They are brilliant minds driving cultural transformations in the region, and I am part of the conversation on creating mindsets of learning agility, growth mindset and curiosity to support their learning and talent strategies.”

Due to her exemplary work in the industry, in honour of Hispanic Heritage Month, Amplify Latinx highlighted 30 Latinx Leaders in Massachusetts and Santana was recognized as a Latinx Amplifier. However, she says, one of her most significant accomplishments was at home where she became an Assistant Teacher and got to spend more time with her to her two sons, she quipped, “and yes, I have more grey hair!”

In conclusion, she says to innovate during the pandemic, “Our organizations need to create ‘spaces’ to brainstorm, switching off our ‘task circuit’ and turning ‘on’ our creativity circuit to innovate the thinking process. Design for healthy behaviours, for mindset setting, for mindful design, for modes of transitions framework like resiliency and change management, for deep work. Follow the science, be bold and courageous, experiment with things you never did before, and then follow the data.”

Four Activities To Improve Diversity of Thought Amongst Your Team

- Jessica Albuquerque



and reflect, do your employees voice their opinion? And if they do, are these opinions considered?

In general, diverse organisations generate better business because they appeal to larger audiences. Having multiple viewpoints from employees of different backgrounds on how to broach a particular topic or market new products is always helpful. Here are a few ways to improve diversity of thought amongst your team

1. Breakdown Unconscious Biases

It is not uncommon to possess unconscious biases against certain individuals. Sometimes due to society or the way that we are brought up, one can fall prey to beliefs that enforce negative and unsubstantiated stereotypes. A few effective training activities to eliminate your unconscious bias include the Implicit Association Test (IAT), the Tag Game adapted from Fowler (2006), and the Circle of Trust. Harvard University offers an anonymous IAT test that you and your employees can take.

2. Encourage Innovative Thinkers

As an employer, you shouldn't always be looking for employees who are the exact fit and think the same way as you, instead, you should be searching for creative thinkers who challenge your views. For example, during World War II, Dr Robert Oppenheimer hired a number of scientists who had contrasting theoretical points of view to work on the Manhattan Project. This is because he knew that if those men could collectively work together despite their differences, they would achieve one of the greatest scientific discoveries in history. Encouraging these fresh innovative ideas helps your business stand out amongst competitors.

3. Brainstorming Meetings

Gathering your team together and sitting down to discuss different approaches and solutions to a project or problem is a great way to receive different ideas and perspectives. As a leader, it is important to create an environment that reassures all your employees that their ideas are important. This pushes them to contribute equally so that no one person is more dominant than others. "Look at any high performing business and you will see diversity of thought behind growth and innovation," says Antonia Hock, the global head of The Ritz-Carlton Leadership Center.

4. Challenge Stereotypes

According to research published in the Journal of Business and Psychology by Madera, J.M., King, E.B. & Hebl, studies have shown that challenging slurs and inappropriate or racist comments about marginalized individuals helps improve pro-diversity behaviour. I Am, But I Am Not is a great team activity that breaks down misconceptions and improves interpersonal understanding and inclusion amongst your team. When employees walk a mile in their fellow teammates' shoes and understand the challenges and vile comments that they face, they are more likely to become sensitive to their struggles and more supportive.

Advocating for diversity of thought in your organisation is only possible if leaders, managers, and employees understand each other wholly and facilitate a sense of acceptance and belonging. This is one of the most effective ways to ensure that your organisation will thrive in our modern diverse society. To conclude, as esteemed American entrepreneur Malcolm Forbes once said, "Diversity: the art of thinking independently together."

Employers often have a common misconception that diversity begins and ends with hiring a group of diverse individuals. This is because when we think of the words 'diversity' and 'workplace' together in the same sentence, we often think of diversity in terms of gender, race and sexuality. But that is not all that diversity stands for. When you hire a diverse group of employees, you also hire a group of diverse mindsets, and this is where Diversity of Thought comes into the picture.

What Is Diversity Of Thought?

Simply put, diversity of thought refers to being inclusive and accepting of the different perspectives and ideologies that people from different backgrounds possess. It is the ability to understand that different people interpret and react to different situations in a manner that's reflective of their culture, upbringing and personal experiences.

Just because you have a diverse workforce doesn't necessarily mean that your organisation includes diversity of thought. Observe your workspace

5 Ways To Have A Productive Break Using Your Phone

- Sherlyn Gomes

One of the most significant challenges that remote working has presented is the dilemma of turning work off, even if it is just for a quick 15 minutes break to refresh and re-energize. According to a new study conducted by Sooyeol Kim, a Doctoral Student, taking smartphone 'microbreaks' increases productivity and helps reduce stress.

Building on this concept, here are five different ways to use your phone while taking a break to re-energize you before moving on to the next task at hand.

1. Playing Games

A study conducted by TechRepublic found that most employees said they experienced positive benefits from gaming during work. 80% of in-office employees felt more relaxed, and 54% said that games alleviated the afternoon slump. Another 48% reported feelings of creativity and burnout were both positively impacted by gaming at work. More than one in five even compared gaming to coffee, saying games improved their focus, making it an excellent alternative.

Brain games such as Personal Zen have also shown tremendous potential in decreasing stress and anxiety. It is a science-based brain-training exercise created to reduce stress and anxiety within minutes and build resilience over time. However, if that isn't something that would interest you, you can always stick to the classics: angry birds and candy crush!

2. Meditation Walk

With the advent of the pandemic, meditation has become a necessity to quiet the mind. Combining walking with your meditation has reported multiple benefits in mental and physical health. Whether walking to refill your bottle or to get a file from your shelf, you can tune into apps like Calm and Headspace that have a dedicated section for meditation walks.

Instead of letting your thoughts wander to your to-do lists or the dreaded meeting in the afternoon, this will give you a moment to delve into the present and be mindful. Research has shown that individuals who took mindful walks showed significant decreases in end-of-day stress and fatigue and better concentration at work.

3. Listen To A Short Podcast

The afternoon slump tends to cause a drop in motivation levels, and this is where a quick 5-minute podcast can significantly help change the mood and boost those dipping levels.

Thanks to the growing popularity of podcasts, there's no shortage of high-quality content to listen to that can help you become more productive employees, effective leaders, savvy entrepreneurs, knowledgeable individuals, and generally happier human beings. Shows worth listening to include: The Tim Ferriss Show, Remotely Effective, Happier with Gretchen Rubin and The 5 AM Miracle.

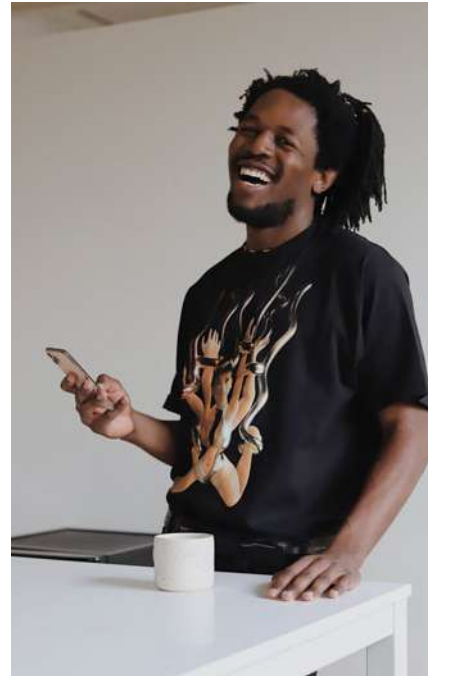
4. Learning A Tiktok Dance Routine

While this seems like a rather unusual suggestion, this is an excellent way to destress and take your mind off work entirely while you get into the rhythm. Dancing causes your body to release endorphins — chemicals in the brain that act as natural painkillers — and improve the ability to sleep by reducing stress.

While this is an effective method to keep you active, it also helps keep you up-to-date with trends while maintaining a healthy social life. To start, you can browse through dance tutorials on YouTube to trending TikTok's such as Learn How To Dance and Dance with Miss Auti.

5. Create An Energizing Playlist

Music at work can contribute to relaxation by channelling your stress



and negative emotions. It can also provide a mini-break from being mentally active and allow you to rest and recover by finding the perfect feel-good playlist. Depending on what you need that break to do, you can create several playlists to either relax, uplift your mood or reminisce a fond memory.

Binaural Beats and meditation music is another excellent way to destress; beats in the theta (4 to 8 Hz) range are scientifically proven to reduce anxiety and aid relaxation. While binaural beats in the alpha frequencies (8 to 13 Hz) report encouraged relaxation, promoted positivity, and decreased anxiety. Playing it in the background while you work has also proven to increase productivity and concentration.

Conclusively, planning the perfect break takes effort, but the result is definitely worth the serotonin boost it offers. Cellphones just might be the key to a more productive and happier workforce!

The Success Story Of Zhang Yiming, Founder Of Tiktok

Zhang Yiming is the Founder of Beijing ByteDance Technology Co., one of China's biggest internet technology conglomerates that are quickly eclipsing other online content platforms. The apps in ByteDance's portfolio include TikTok, the video-based social media app quickly becoming popular with Gen-Z. Founded in 2012, and Toutiao, a popular content platform in China. ByteDance is valued at \$75 billion and brings in around 1 billion monthly users globally — it is considered one of the world's most valuable startups.

Written by Kyle Goldberg



Image Credit: Wiki and Bio of Celebs

Born in 1983, Zhang is among a generation of Chinese millennials experiencing China's economic reforms first-hand. His home province Fujian on the southeast coast, was among the earliest regions in the Chinese mainland to open up to the world.

Like many of his Western counterparts, Zhang started humbly and persevered through trial and error. He graduated

from Nankai University in 2005, where he started off studying microelectronics before switching his major to software engineering.

After graduating, Zhang secured a job at a startup that helped him pick up valuable skills that would build the foundations of his own company. He says, "I joined a company called Kuxun and I was one of first employees. I was an ordinary engineer at the beginning,

but in the second year, I was in charge of about 40 to 50 people responsible for back-end technology and other tasks related to products." This speedy growth and his innate ability to master skills have helped transform the young entrepreneur into one of the decade's rising leaders.

Zhang learned the value of pursuing excellence in all his products while still in his first job at Kuxun. He continued, "At that time, I was responsible for the technology, but when the product had problems, I would actively participate in the discussion of product plan. A lot of people say this is not what I should be doing. But I want to say: your sense of responsibility and your desire to do things well, will drive you to do more things and to gain experience."

An engineer at the time, Zhang's dedicated attitude and fervour to solve problems eventually proved helpful in his ventures. Zhang credited that job to teach him valuable sales skills that he later used to grow his company, ByteDance. "I remember that at the end of 2007, I went to meet the client with the Sales Director," Zhang said. "This experience let me know what sales are good sales. When I established Toutiao and recruited staff, these examples helped me a lot."

In 2009, Zhang started his first business, a property search site called 99fang.com. He quit the business three years later, but the company sparked a drive for entrepreneurship in Zhang. In 2012, he founded ByteDance, a Beijing-based business that provides news aggregation services.

In 2012, Zhang felt that Chinese smartphone users were struggling to find relevant information in mobile apps and the search giant Baidu was adding undisclosed advertising with search results. Zhang had the vision to push relevant content to users by generating recommendations by artificial intelligence that eventually led to the birth of ByteDance.

The company began in a four-bedroom Beijing apartment where the team lived and worked in the early days. But Zhang said the condition was quite decent for a startup, and the neighbourhood is lovely.

The entrepreneur recalled a slogan he once saw at a construction site that reads, 'small place, big dream.' "The biggest room was like 10 square meters," he said. "Our ideas were very big. We could talk about globalization in a small apartment."

His vision for the company was not limited to China like most entrepreneurs; he planned to expand the company world over. However, this vision was not shared by most venture capitalists. Despite multiple efforts, he failed to secure funds until Susquehanna International Group invested in the startup, seeing the project's potential.

In August 2012, ByteDance launched the Toutiao news app and attracted more than 13 million daily users within a span of two years. Zhang wanted to create a news platform powered by artificial intelligence, different from China's search engine Baidu. "We push information, not by queries, but rather by news recommendations," he said.

"The most important thing is that we are not a news business," Zhang said. "We are more like a search business or a social media platform. We are doing very innovative work. We are not a copycat of a U.S. company, both in product and technology."

Zhang's management style with ByteDance was modelled after U.S. tech companies such as Microsoft and Google. It included bi-monthly town hall meetings and discouraged employees from referring to him as 'boss' or 'CEO,' as per the Chinese norm.

In September 2015, ByteDance launched its video-sharing app TikTok (known as Douyin in China) with a small fanbase. The product was an instant hit with Gen Z and millennials and became popular worldwide in the following years. ByteDance bought Musical.ly, a Chinese social media service a year later for US\$800 million and integrated it into TikTok.

According to Pitchbook, the company is now worth \$75 billion, making it the most valuable privately held company globally. The company also owns several social networking apps that operate within China. TikTok has emerged as the No. 1

non-gaming iOS app in the U.S; Business Insider reported in September 2021. The app is one of the most popular social networks among American teens and has been downloaded more than 1 billion times.

Talking about his experience with the app, he says, "For a very long time, I was merely watching TikTok videos without making any of them myself, because it's a product mainly for young people. But later on we made it compulsory for all management team members to make their own TikTok videos, and they must win a certain number of 'likes'. Otherwise, they have to do push-ups. It was a big step for me."

This step also helped him understand how to perfect the app based on his and his employees' experiences with TikTok. Employees reported that Zhang's leadership style is 'soft-spoken yet charismatic, logical yet passionate, young yet wise.'

Talking about the future of the app, he says, "I want the app to continue to grow abroad, and hope that ByteDance will be 'as borderless as Google' one day."

In conclusion, he says, "We must work harder, we must also be more perfectionist. Just like there was an international division of labour in the industrial age, in today's information age there's also an international division of labour. Chinese entrepreneurs must also improve their own capabilities as they go global."

"We must work harder, we must also be more of a perfectionist. Just like there was an international division of labour in the industrial age, in today's information age there's also an international division of labour. Chinese entrepreneurs must also improve their own capabilities as they go global."

Building A Design Empire Worth \$40 Billion

Melanie Perkins is an Australian technology entrepreneur known as the Co-Founder and CEO of Canva, an online publishing and design tool which makes graphic design simple for everyone. Perkins is listed as one of the youngest female CEOs to lead a tech startup valued at over a billion dollars. She has raised more than **\$166 million** from investors, including Yahoo! CFO Ken Goldman, Google Maps co-founder Lars Rasmussen, and funds such as Bond, General Catalyst, Felicis Ventures and Blackbird.

Written by Liam Cooper

Image Credit: Wikipedia



Melanie Perkins was born in Western Australia, in the state of Perth, in 1988. She is of multicultural descent: her father is a Malaysian of Filipino and Sri Lankan descent, while her mother is Australian-born. Her father was an engineer by profession, while her mother worked as a teacher. Growing up Perkins always had an entrepreneurial drive and at the mere age of 14 opened her first business and sold handmade scarves in markets around Perth to earn extra pocket money.

Driven by this passion for succeeding, she pursued communications, psychology, and commerce at the University of Western Australia. As a side hustle during her time at college, Perkins taught students basic computer design. After noticing that her students were struggling to use Adobe Photoshop and other complex design platforms, she was struck by the idea of developing an easy, user-friendly app accessible to everyone. She recalled the moment she had an epiphany, “I was tutoring other students in how to use the existing design software suite, but noticed it took a long time for students to feel remotely confident, even when designing something simple.” She continued, “I realized the future of design was going to be simpler, online and collaborative and that’s when the idea of Canva occurred to me. My boyfriend, Cliff became my business partner and we launched our first business together to test the idea when I was 19.”

Motivated to ameliorate the struggles of the design world, Perkins dropped out of college to pursue a career in business. She says, “My co-founder Cliff and I were university students; we had no money, no engineering or business experience. We did not even know what a ‘startup’ was, let alone know anyone who was in one. We just had a problem that we wanted to solve and an absurd amount of determination.”

The duo worked unceasingly to set up Fusion Books, a design tool for yearbooks. Perkins explained, “Fusion Books is a software platform that students used to design their school yearbooks. We started niche to prove our new approach to design was possible and needed.” Once finalized, the

yearbooks were printed and delivered to schools across Australia.

The business was an instant success and remains active to date. Perkins continued, “Once we had established a growing and profitable business and proven the approach, we were ready to expand it to the whole design space and began to work on Canva.”

However, Perkins needed a considerable investment and a talented tech team to launch the app. She encountered multiple rejections at the start and finding both took roughly two years. However, Perkins added, “But every time we got a hard question or a reason why people wouldn’t invest, we stayed focused. I revised our pitch deck after every meeting, more than 100 times in one year, to answer the questions or fix the reason for rejection from the last time. The normal thing to do after your 100th, 80th or even 20th ‘no’ would be to stop, but you just have to persevere.”

After several obstacles, Perkins finally received her big break in 2010 while at a conference. She recalled, “I met investor Bill Tai in 2010 at a conference in Perth. He said he was interested in my startup and if I went to San Francisco he would have a meeting.”

Building new relationships, however, wasn’t an easy task, as Perkins has previously perceived. Tai is an avid kitesurfer and was keen to share this recreational activity with Perkins and Obrecht at MaiTai, his unique retreat for investors and kitesurfing enthusiasts.

She recalled, “Every time Tai would say how was my business going, he’d also be like ‘how’s your kitesurfing going?’ I had not done it before — and, to be honest,

“My biggest piece of advice for any entrepreneur is to solve a real problem. If you find a problem that people care about, then it will make every other aspect of running a business much easier.”

it’s not something that I would normally try,” she said. But yeah, I decided to give it a go because when you don’t have any connections, you don’t have any network; you have to wedge your foot in the door and wiggle it all the way through.”

However, this trip proved conducive to the couple, and they were soon winning over major investors and had a headstart to select the talented pool of tech engineers to build Canva’s design platform.

She says, “We launched Canva in August 2012, and within the first month had more than 50,000 people sign up to use the platform.” Just two years later, they grew to 4 million users. Perkins continued, “It’s been incredibly popular with marketers, bloggers, graphic designers, and small businesses who need to create lots of visual content and struggle with the existing tools, and it’s been exciting to see it come together.”

Today, Canva has helped create almost 2 billion designs in 190 countries and won celebrity backing from the likes of Owen Wilson and Woody Harrelson. The app is currently valued at \$40 billion following a fresh capital injection of \$200 million (USD) in a round led by T. Rowe Price. This round has solidified Canva as one of the most valuable private software companies globally and propelled the Australian tech scene forward.

When asked about future plans for Canva, she says, “From the outside it could look as though Canva is fairly well developed. But we have only achieved 1% of what we plan to, and have a lot of work to do.”

Canva’s upward trajectory has placed the spotlight on Perkins; she was included in the Forbes 30 Under 30, 2016 list and the Forbes Top Under 30 of the Decade. She is also an ardent advocate of a diversified and inclusive workplace; her company has a workforce of 41% women, much higher than the industry average of 28%, leading the reigns to democratize the workplace.

Conclusively, Perkins says, “My biggest piece of advice for any entrepreneur is to solve a real problem. If you find a problem that people care about, then it will make every other aspect of running a business much easier.”

Essential Squid Game Lessons To Adapt In Business - Sherlyn Gomes



Since its release, the South Korean Squid Game has quickly risen to become one of Netflix's most viewed K-Dramas to date. The series has recently landed the #1 spot in the Netflix U.S. Top 10 list and has been viewed so many times that in a bizarre case, the South Korean internet service provider SK Broadband has sued Netflix, alleging that the streaming platform's popular show Squid Game has caused a surge in network traffic.

With its dark humour and compelling characters, each episode of Squid Game has plot twists that viewers cannot predict. While riding on this trend, here are 4 key takeaways from the series.

1. Scrutinize Every Opportunity Before Saying Yes

Squid Game had 456 players battling it out to win the prize money of 45.6 billion in six days. However, the organizers leave out one key aspect of the game before the players sign the contract: the losers of every game would be killed.

As entrepreneurs, it is imperative to always study every opportunity that comes along, as in the case of Target's expansion to Canada in 2015 that failed just two years later. The investment to set up stores in Canada cost the company billions and would require six years before recording profits. The brand soon realized its blunder and announced it was ending its foray into Canada, liquidating 133 stores and laying off more than 17,000 employees.

2. Find Innovative Solutions To Propel The Brand Forward

In the Dalgona Honeycomb challenge, Gi Hun almost gives up when he ends up with the most intricate shape, an umbrella. That is until he discovers an innovative method to solve his dilemma. While all the players stick to using the needle given to them, Gi Hun starts licking his biscuit profusely till it begins to melt and eliminates the risk of the biscuit cracking.

Too often, entrepreneurs get stuck in their routines and forget to innovate as they advance. However, Gi Hun showed us the importance of finding new and improved ways to accomplish tasks. This pandemic has also allowed entrepreneurs to innovate, with companies like Officer standing out, a fitness tool designed to disrupt the sedentary lifestyle experienced by the remote workforce. The active footrest relies on the principle of zero-gravity motion simulating up to 70 per cent of the walking motion even when sitting.

3. Nurture Every Connection

Sae-byeok and Ji-Young both have painful pasts, but they learn to trust each other despite the circumstances. The two show us an essential lesson on valuing friendship and how it can be useful in the future.

Experts agree that well-connected people are often the most successful due to their relationships with others. Investing in relationships — personal and professional — can pay you back in dividends throughout the course of your career. In order to network, it is not mandatory to attend traditional cocktail parties. Look for opportunities to network strategically in every facet of your life. Deena Baikowitz, Chief Networking Officer and Co-Founder of Fireball Network suggested choosing events and organizations that matter to you.

4. Always Be Kind

Considering the dark tone of the series, it's impressive how delicately the characters display compassion and kindness. Sang Woo, who is ruthless, finds his humanity by the end of the game by stabbing himself to allow Gi-hun to win the prize. In his final moments, Sang-woo also tells him to look after his mother, which Gi-hun does by giving her a share of the prize money and also putting Sae-byeok's brother in her custody.

A new study in the journal Emotion looked at acts of kindness within a working environment and showed how kindness does create a positive ripple that affects the whole workplace culture positively. The study has also shown that generosity and kindness propagate and spread. By spreading this culture in your organization, employees will not only have greater mental health but increased productivity that can help surge the growth of your company.

In Conclusion:

As Oh Il-Nam, the man who created Squid Game for his amusement, says, "Life is like a game, there are many players. If you don't play with them, they'll play with you."

Here's How A Great Mentor Can Help You Grow As An Entrepreneur

- Jessica Albuquerque

The amazing success stories of brilliant entrepreneurs and their incredible start-ups are often splashed across pages of business magazines, but one rarely sees the amazing support system that aids with this achievement. Truth be told, behind every great entrepreneur is an even greater mentor.

The biggest names in the industry have all had a helping hand. Mark Zuckerberg was mentored by Steve Jobs, Bill Gates would seek out Warren Buffet for advice, and Sir Richard Branson sought guidance from Sir Freddie Laker during the early founding days of Virgin Atlantic.

Studies have shown that 70% of small businesses that received mentoring had a higher success rate than those without and that 88% of business owners with a mentor believe it is an invaluable relationship.

Being an entrepreneur can be daunting, and running a successful business is not without its hiccups, but putting your ego aside and asking for help is what makes you a great leader. "It's always good to have a helping hand at the start. I wouldn't have got anywhere in the airline industry without the mentorship of Sir Freddie Laker," says Sir Richard Branson.

Here are 4 reasons why you need a business mentor:

1. Unparalleled Knowledge And Perspective

Unlike other people, your mentor possesses decades of knowledge about the dos and don'ts of running a successful business. The insight and expertise that they bring to the table comes through their own personal experiences and isn't something that can be learnt from books or through a course at a university. Indra Nooyi, the CEO of PepsiCo once said, "If I hadn't had mentors, I wouldn't be here today. I'm a product of great mentoring, great coaching... Coaches or mentors are very important."



2. Authentic Perspective

The hallmark of a good mentor is the ability to provide their mentee with unbiased guidance. An objective perspective can help you understand your strengths and weaknesses and see reason when you are making decisions based on emotions. It is important to choose a mentor who you trust and someone who tells you like it is. An honest relationship between you and your mentor is what can take your business from the sky to the stars. Michael Oved, Founder of Swap Protocol states that the best advice his mentor gave him is, "Three things bring great people down: fear, greed and ego." This motto has guided him and helped him make successful business decisions ever since.

3. Learn From Their Mistakes

Every company goes through rocky moments, and your mentor will have seen a fair share of these ups and downs while running their own business. This is what helps them guide you through a unique lens so that you avoid the same mistakes. The perfect example of this was when Bill Gates advised Mark Zuckerberg not to act arrogant and flippant as he once

did during his senate meeting in 1998 that has served him well during his career.

4. Create A Life-Long Friendship

Over the course of your mentor-mentee relationship, your trust in each other grows and you develop a strong bond. Knowing that your mentor has no ulterior motive for you or your business besides helping you grow creates an assuring support system. Famous mentor and mentee Warren Buffet and Bill Gates have nurtured a friendship over the last 30 years. "A person that I admire as well as like—that's the perfect description of how I feel about Warren," said Gates.

Having a mentor that guides you through your journey is one of the greatest assets that any entrepreneur can have. They act as navigators and help you pass through the pivotal milestones of your professional journey.

The great Steve Jobs once said, "My job is not to be easy on people. My job is to take these great people we have and to push them and make them even better." And that is exactly what your mentor is going to do for you.

The Wellness Guru Of India

Vandana Luthra is a successful Indian women entrepreneur and Founder of VLCC Health Care Ltd. The organization is a wellness and beauty conglomerate represented in Asia, the GCC and Africa. Due to her outstanding contribution to the world of business, she has won multiple awards, including the Padma Shri. In 2010, she was awarded the Women Entrepreneur Of The Year by The Enterprise Asia. Luthra also had the rare achievement of being featured in Fortune Magazine's list of '50 Most Powerful Women in Business in India' five times in a row.

Written by Alexis Miller



Image Credit: Wikimedia Commons

Vandana Luthra was born in an affluent family in Delhi; her father was a mechanical engineer by profession, while her mother was an Ayurvedic doctor who ran her company. Inspired by her mother's focus on self-development and healthcare, Luthra studied Polytechnic for Women in New Delhi with an ambition to change society and bring women to the forefront of entrepreneurship. After earning her graduate degree, Luthra travelled extensively to European countries in an attempt to follow her passion and study cosmetology and nutrition. She learned about lifestyle care, nutrition, beauty and the fitness industry. An industry under-researched, unorganized and practically non-existent in India in the 1980s.

When she returned to India, she got married in the 1980s; however, the initial years with her husband's family were not smooth sailing as it was a love marriage, and she was not her in-laws' choice. "I had the chance to live away from my in-laws, but I have always held the belief that family is meant to stay together, and I took up the challenge to change the family equation. It took me three years to win over my in-laws, but once they opened up, I received a lot of encouragement and love from them," she says, reminiscing fondly. This focus on connecting at a deeper level served her well when she established her wellness company to form a strong bond with her employees as well as her customers.

After giving birth to her two daughters, she embarked on her entrepreneurship journey. She founded the beauty conglomerate Vandana Luthra Curls and Curves (VLCC) in New Delhi, which ultimately transformed the wellness industry in India.

"When I started, there were hardly any women entrepreneurs. It was a male-dominated environment. I had to face a lot of criticism, a lot of people tried to ensure that I did not succeed and grow. The only thing I believed in was that my concept was unique, unusual and it was being introduced in India for the first time," Luthra says.

She wanted to stand on her own feet even though her husband offered to fund her organization initially. "My husband

was very supportive and offered to fund my dream but I was adamant that I would not take money from anyone. I booked the place and took a small loan and got started," she added.

"My approach was scientific and I started working with doctors from day one. This worked in our favour too," Vandana explained. The other thing she felt that placed the brand in the limelight was the branding of VLCC. "From day one I was clear that the brand would not be a glamorous one. The centre was a clinic and was projected in that very manner," she added.

Since the brand and the concept of health and wellness were unique, customers were drawn to it and soon fell in love with the product. Luthra broke even in the first month, and in the next few months, she started getting a return on investment.

However, in the initial days, she faced a ton of criticism and had difficulty convincing doctors and the medical fraternity to work with cosmetologists and nutritionists. "It took me a good five to six years to convince the medical fraternity to understand that wellness was a larger domain and it required the collaboration of beauty, health and fitness experts; in other words a cosmetologist, a nutritionist and a doctor. Eventually I did manage to convince them," she said.

Luthra was inundated with queries from people since the concept of wellness was relatively new. Today, however, the scenario is the complete opposite, with the focus on self-care gaining momentum. She explains, "People are more educated, women have started to work and they all want to look good, feel good and feel positive."

Explaining the concept behind her brand, she says, "I wanted VLCC to be a one-stop shop for everything, from top to toe, so it saves a person time and energy. Every service is provided as per their requirement and their needs. We also started services and then launched products. We wanted the clients to try our products and that really worked for us."

The products were also created and customized as per the client's

requirement, with a different product based on the various geographies VLCC worked in, thereby helping the company cater to unique needs. "This helped the brand evolve and have global presence as well," she added.

VLCC has kept up with technology and the latest trends and research. "We have our own R&D centers, I myself travel extensively to all parts of the world to fairs, conferences etc., to keep up with the latest in the health and beauty sector," Luthra says.

Under Luthra's watchful eye, VLCC has emerged as a significant employment generator across India, providing a range of services from slimming packages to lasers at affordable prices. Thirty years since the company's inception, Luthra remains a critical part of the empire. The company has now expanded to incorporate manufacturing units in India and Singapore and has also added training and vocational education under the Insitute of Beauty and Nutrition.

In conclusion, she says, "From the start, I was clear in my mind that whatever venture I get into should benefit the society and be accessible to all segments. VLCC is a manifestation of that dream."

"From the start, I was clear in my mind that whatever venture I get into should benefit the society and be accessible to all segments. VLCC is a manifestation of that dream."

Revolutionizing Modern Parenting For Millennials

Chhay Chhun is the Chief Technology Officer and Co-Founder of KidPass. Chhun leads the engineering team, oversees the company's technical strategy, and is dedicated to building a team of world-class engineers to modernize parenting. Chhun has an extensive background in web development, local marketplaces, content platforms, and project management at Time Out New York, Forbes, The Economist, and Harvard University. As a parent and an educator, Chhay founded KidPass out of his passion for building technology that can help families and kids' activity providers.

Written by Alexis Miller



Image Credit: Kidpass

“Being a dad is an additional role I need to grow into while continuing to be the best partner I can be to my wife. And that’s while we figure out how to be the best parents we can be—also while I’m trying to be the best Co-Founder and CTO I can be for KidPass. I accept that being a dad is something I have to try and grow into every day.”

Chhun was born in Thailand to Cambodian parents trying to flee the nation due to the Khmer Rouge. Due to these devastating circumstances, he spent his early childhood in refugee camps. After migrating to the Parkchester area of the Bronx with his family, his father started working as a tailor while his mother worked in a sweatshop to make ends meet and give their children quality education. Chhun recalled, “My parents had to pay for school back in Cambodia, they have a grade school education. So for them, a free education in the U.S. was surreal to say the least. Even though they couldn’t help with the actual work, they always made sure that we prioritized school and got good grades.”

He recalled his childhood in the Bronx, “I didn’t even know what kid activities were. Kids played in the streets or you joined Little League. I was lucky enough that my dad pushed me to go to a martial arts school.” Due to his personal experiences growing up, he wanted to give kids an edge over the others by providing them with courses and other kids’ activities that can help surge their potential.

In 5th grade, Chhun went to C.S. 102 in the Bronx, and his teacher suggested he apply for Prep for Prep,

an organization that identifies New York City’s most promising students of colour and prepare them for success at independent schools throughout the Northeast. Once placed, they support the academic and personal growth of their students through college. Due to this opportunity, he graduated from a prestigious prep school and then went on to earn his B.A in English at Harvard University.

After graduating, Chhun worked at several places, including Harvard University, Forbes and Time Out New York, before founding Kidpass. One day while conversing with his then-friend and now co-founder-Solomon Liou, they came up with a solution to combat the dilemma of millennial parents to balance a full-time job and raising a well-rounded child with a busy schedule and tight budget. Liou’s wife was pregnant at the time, and Chhun was about to get married and planning to have kids. This concept soon culminated into KidPass to aid new parents like Liou.

Chhun says, “I had worked at Time Out Kids, so I got some exposure to the kid space. We started kicking around the idea of KidPass to each other, and it clicked one day when we said it should be a subscription model.”

Explaining the dilemma of millennial parents, Liou says, “I think as a millennial, parenting is one of the biggest challenges for our generation, yet very few companies are doing much to address it. Almost everything we do today - whether it’s booking a table, a taxi, or a doctor -- is one click away. However, trying to find kids’ activities today still requires word of mouth and the yellow pages - almost nothing is digitally accessible.”

The duo wanted to modernize parenting and make it easier through KidPass, which helps parents find events, camps, classes, museums and more. The platform helps children discover and enrol in online courses and provides tools and training to their network of thousands of instructors, enabling anyone to effortlessly bring their classes online with just a laptop or phone, thereby revolutionizing modern parenting as well serving as an excellent tool for employment.

KidPass allows teachers to control their schedules and offer classes on topics they are passionate about—everything from math and foreign language to art, dance, music, sports, and theatre. Instructors offer drop-in extracurricular classes and semester-long academic classes, making it easy for parents to create their children’s own highly personalized class schedules. While this is an excellent initiative for kids, they also provide great job opportunities to instructors. Top instructors earn over \$80 an hour and up to \$10,000 a month on the platform.

Liou explained, “We’ve brought hundreds of local businesses online through our platform and have seen our customer base grow 10 times in just six months - all organically. Doing fun stuff with your kids shouldn’t be a chore, and I think with KidPass we’ve solved that.”

The company instantly became a success, and the advent of the pandemic has only helped accelerate their cause further. KidPass is now the most extensive website for booking online kids’ classes. Online class enrollments have been up more than 2,000% since February 2021.

The company has also introduced corporate partnerships with leading innovative companies globally to support the diverse family needs of their employees. This brilliant initiative allows employees to discover and book kids’ activities and child care services, saving time and money while solving one of the biggest challenges for modern working parents. The platform has also helped Chhun connect with his baby daughter Zoey while giving her a well-rounded childhood.

Talking about his role as a father and CTO, he says, “Being a dad is an additional role I need to grow into while continuing to be the best partner I can be to my wife. And that’s while we figure out how to be the best parents we can be—also while I’m trying to be the best co-founder and CTO I can be for KidPass. I accept that being a dad is something I have to try and grow into every day.” He concludes, “I’m grateful to have the chance to watch her grow and witness her developmental leaps, no matter how small.”

The Rise Of The Oprah Of Audio

Tim Ferriss has been listed as one of Fast Company's 'Most Innovative Business People.' He is an early-stage technology advisor and investor(Shopify, Uber, Facebook, Alibaba, Duolingo, amongst others) and the author of five #1 New York Times and Wall Street Journal bestsellers, including Tools of Titans: The Tactics, Routines, The 4-Hour Workweek and Habits of Billionaires, Icons, and World-Class Performers. The Observer and other media have called Tim 'the Oprah of audio' due to the influence of The Tim Ferriss Show podcast, which is the first interview podcast to have exceeded 100 million downloads.

Written by Brianna Da Cruz



Image Credit: Tim's blog

Ferriss was born in 1977 in the US in the state of Long Island. Throughout childhood, Ferriss experienced poor health, sparking an interest in self-improvement. He recalled, "My parents did not have a lot of money, and the one exception they made: 'We always have a budget for books. So if you want to get a book, we will figure out a way to get the book.' So what does that do to a child's brain? It makes you excited to figure out ways to get books. And so we became fascinated at a very early age with books."

As a child, Ferriss was small for his age and often got picked on due to his size. His mother signed him up for wrestling classes when he was eight, as Ferriss was a hyperactive kid. He says, "Some other mothers told my mom, 'You should put him into something called 'kiddie wrestling,' because that'll drain his batteries, and then when he gets home he'll just fall asleep.'" The sport soon laid the foundation for his love of experimenting, he says, "But the confidence built on the wrestling mat as a puny little - God knows, like 40-pound kid - is where a lot of it started."

At 15, Ferriss spent a year as an exchange student in Japan. It was his first time travelling abroad, and he says it was "a huge formative experience in my life." He considered this part of his life to be a wake-up call to the realization that there was a vast world beyond Long Island, and it fostered his passion for exploring other cultures.

This deep-rooted love led him to Princeton, where he majored in East Asian studies. However, it wasn't a smooth journey; Ferriss revealed in his 2017 TED Talk that he had dealt with bipolar depression and he got to a dark point during his senior year of college, he says, "And that is when I came close to sort of the precipice of total self-destruction." Ferris has since come to see it as one of several turning points in his life.

To safeguard his depleting mental health, Ferriss decided to take a year off and travelled to China, followed by Taiwan, where he taught Japanese and worked odd jobs to survive. When he finally returned to finish his degree, he was confident that he would not follow a traditional Ivy League path like his peers.

"I saw my classmates competing, because that's what they were good at!" he says. "I mean, you take kids who go to a school like Princeton, they're used to competing, and they are used to being number one, so if something seems coveted, they will compete for it, whether or not they really want that thing."

After graduating and gaining a perspective on his career, Ferriss decided to move to Silicon Valley, where he soon founded his own company, BrainQuicken. Ferriss says, "I created my own athletic supplement company because it was an area I was obsessed with in my life. I decided to combine supplements I was already taking while working with college athletes to determine the most considerable demand."

However, in 2004, Ferriss soon hit a roadblock after a close friend passed away, a relationship ended, and his business felt like it hit a dead end. Given his prior experience travelling to China to clear his mind, he once again decided to travel, this time he went to London to visit a friend.

In London, Ferriss discovered Seneca, the ancient Roman philosopher whose values have since helped him move through all the low points in his life. One line of the renowned author has stuck with him ever since "We suffer more in imagination than in reality." This has provided him with a new understanding of life.

During his absence, he realized that his business was performing better without micromanaging, and he extended his trip to visit Spain. During this time, Ferriss compiled lessons around efficiency and planning from his personal and professional struggles that led to his first best-selling book, 'The 4-Hour Workweek.'

Ferriss knew he could quickly have become a one-hit-wonder, so he decided to invest in budding tech start-ups. He befriended Mike Maples, the leading venture capitalist who helped lead him to hugely successful investments in Uber, Facebook, and Twitter. Ferriss was a proficient student and soon achieved great success as an early-stage investor and adviser. However, he decided in 2015 to refrain from making more investments to focus on his businesses.

"By working only when you are most effective, life is both more productive and more enjoyable. It's the perfect example of having your cake and eating it, too."

Ferriss decided that his following projects would explore other passions to avoid becoming pigeonholed as a career expert. His next book was 2010's 'The 4-Hour Body,' which became a number-one New York Times bestseller.

At the time, Ferriss had already authored several books and wanted to take a break from anything that was even remotely related to writing. He was then interviewed on Joe Rogan's show, Marc Maron's 'WTF,' 'Nerdist' with Chris Hardwick, and he says, "I really enjoyed it because I could be myself. I could curse if it came out, from Long Island and all, and there was very little censoring. I didn't have to try to encapsulate everything about a 600-page book into 20 seconds of scripted time. And in those interviews I had so much fun, No. 1, and then, No. 2, they moved a lot of books. I was blown away by how many books these podcasts moved. It just completely made my jaw drop compared to a lot of other media."

Awestruck by the power of podcasts, Ferriss committed to six episodes. He says, "I felt like that would give me a certain critical mass, where I could develop new skills. First one was a softball with my buddy Kevin Rose. Didn't even have a name for the podcast at that point, I was really nervous to interview one of my best friends, partially because he was busting my balls the whole time, and after six episodes I decided to keep doing it."

Now 500 episodes later, Ferriss is still going and has turned into the go-to guide for personal and character development. His podcast has been chosen by Fortune Magazine as the top business podcast and was named 'Best of' to Apple Podcasts' list.

In conclusion, he adds, "By working only when you are most effective, life is both more productive and more enjoyable. It's the perfect example of having your cake and eating it, too."



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