

GLOBAL Leaders TODAY

NOV 2023



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THE INNOVATORS

BUSINESS LEADERS DRIVING CHANGE IN THE UAE

DR. ENG. MOHAMED IBRAHIM AL ALI

FOUNDER, SMART INSPIRATION UAE TRAINING

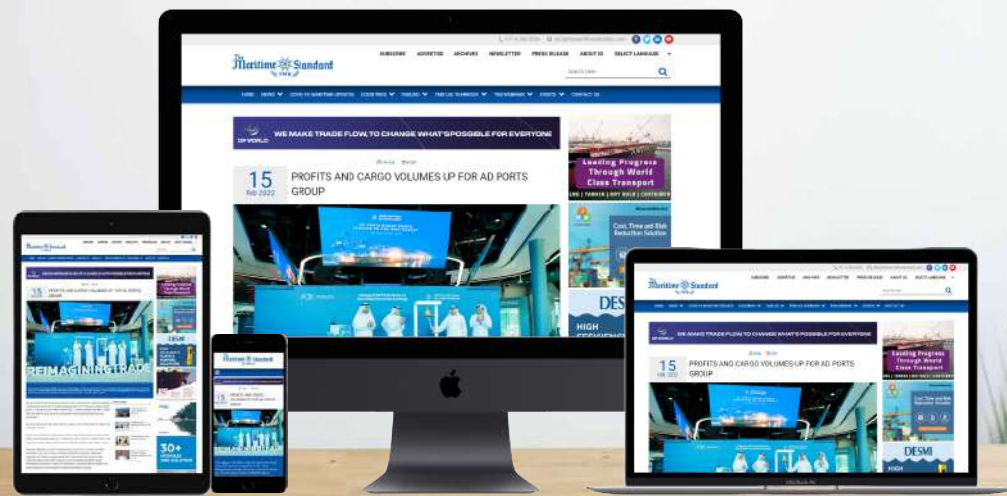
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GLOBAL Leaders TODAY

From the Editor

Dear Readers,

It is with immense pleasure and pride that I present to you our inaugural special edition: "Innovators: Business Leaders Driving Change, UAE 2023."

At Global Leaders Today, we have dedicated ourselves to spotlighting inspirational leaders who redefine industries and inspire global progress. This special issue celebrates the exceptional leaders in the vibrant landscape of the United Arab Emirates.

Within these pages, you will discover narratives of brilliance, resilience, and groundbreaking strategies that have shaped and transformed the business world. Each story reflects the ethos of leadership and creativity that define these inspirational individuals.

It has been a privilege to curate this collection of stories that highlight the extraordinary endeavors of these trailblazing leaders. We have aimed to capture not only their achievements but also the essence of their journeys, their motivations, and the impact they have made on their respective industries and beyond.

I invite you to immerse yourself in the stories of these visionary leaders and be inspired by their vision, dedication, and relentless commitment to innovation. May their stories ignite a spark within you and fuel your aspirations to shape a brighter tomorrow.

Thank you for joining us on this extraordinary journey of exploration and celebration. We are honored to share this special edition with you.

Warm regards,
Elena Arnaiz
 Editor-in-Chief,
 Global Leaders Today

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STEERING THROUGH ECONOMIC SHIFTS UAE'S ADEPT NAVIGATION IN THE NEW AGE OF BILATERAL TRADE SETTLEMENTS

Written by Vasudevan Kidambi



I believe I found my answer, all human beings can be trained for their abilities to be transformed into capabilities,

TAPPING INTO HUMAN POTENTIAL: DR. ENG. MOHAMED IBRAHIM AL ALI

Dr. Eng. Mohamed Ibrahim Al Ali is a lifelong knowledge seeker and learner with a Ph.D. in Unveiling Dubai's Knowledge Economy – a journey towards enhancing knowledge exchange and human capital certified in Rockence Genetic Behavior Analyses; he envisions leaving "No mind behind." Among his many accolades, he has received licenses and certifications such as "Trainers Training Strategy in Rockence Genetic Behavior" and the coveted "Outstanding Leadership Award for Education and Continuous Learning."

From his early days, Dr. Eng. Mohamed's insatiable curiosity about people and their true selves has been the driving force of his career. He mused, "Do you know the analogy – are you a looker, listener, or doer? If you consider me with this analogy, I am a looker. But I have found that when I start a conversation with someone, they are far from what I presumed them to be. And I wanted to know if there is a way where people can know their true self."

Interestingly, his professional journey didn't commence in this field but boasts a diverse history over several decades, which has aided in his mission. In 1990, Dr. Eng. Mohamed started his professional journey at Etisalat, initially focusing on Basic Engineering. Dr. Eng. Mohamed Ibrahim Al Ali was selected by the Planning Department to take care of Area Land Development and to give No Objection Permissions to the building's consultants and contractors, Road Works projects, and Utility Services.

He was the main coordinator of the project "Work Order Collaboration System," which merges the Maps along with the Etisalat Network. Further, the main coordinator of the project "Work Order Collaboration System" that merges the Maps along with Etisalat Network. The feather on the cap was, of course, geared toward learning how to be a professional in Geographic Information Systems (GIS) to manage all the Underground network and Etisalat database.

His contributions extended to becoming a member of the Sharjah Town Addressing System. Since 2015, he has been working with one of the entities of the Dubai Government.

The birth of Smart Inspiration UAE Training

However, his true passion lies with Smart Inspiration UAE Training. This dream finally became a reality in 2019 when he found the ideal Chief Trainer to lead the center. This vision for Smart Inspiration UAE Training finds its roots in Dr. Eng. Mohamed's enduring fascination with understanding people. He reflects on his inquisitive approach, akin to being a "looker," and how his interactions often revealed stark differences from his initial perceptions. This sparked a profound question - can we truly understand our authentic selves? This question led him to the intriguing world of Rockence Genetic Behavior Analysis, thanks to Dr. Berty J Rockence's patent rights.

Passionately explaining this, Dr. Eng. Mohamed says: Rockence Genetic Behavior Analysis is a science where, with psychobiometrics or fingerprint analysis, we understand the genetic behavior of every



individual. The studies reveal brain type, mind frame, skills, competencies, behaviors, learning preference, functional style, and more."

Delving deeper, he explains, "You may ask how does a fingerprint help? Well, our fingerprint reflects our brains. An embryo's brain development coincides with fingerprint formation from the 10th to the 19th week of pregnancy. It reveals every mother's well-being or stress during this crucial period, influencing a child's inborn state and potential adult behavior, if not trained."

Personal Development and Transformation

Dr. Eng. Mohamed firmly believes that understanding the genetic behavior of each individual is the cornerstone for transformation. He says, "This process allows us to identify the training points for each individual, nurturing growth in areas that require improvement and fortifying those where progress is already evident. With the analyses in hand, we begin training the students in a one-on-one session to maximize the abilities into capabilities." The result is a holistic approach to personal development that leverages an individual's

unique genetic behavior as a roadmap for growth.

This fascination with understanding the human psyche led him to a dedicated focus on Personality Development and Behavioral Skills, a core discipline at his training center, Smart Inspiration UAE Training. Witnessing his students, both young and old, undergo significant transformations during a minimum six-month training process based on the Rockence Genetic Behavior Analysis Report has solidified his belief that every individual has the capacity to convert innate abilities into tangible capabilities. "I believe I found my answer – all human beings can be trained for their abilities to be transformed into capabilities," he affirms.

Dr. Eng. Mohamed's work extends beyond analysis; it encompasses an actionable plan for change. "However, even as the report showcases room for improvement, the food program and kinesthetic activity, along with skill management, are put in place, and we can see how the student – the child or the adult transforms. We have students from 6 years to 68 years learning their genetic profiles through our Personality Development sessions and transforming their behavior skills through the 6-month training period – the training periods may extend to one

year or beyond, depending on the consistency of the student towards doing the instructions advised in class.

The approach at Smart Inspiration UAE Training

At Smart Inspiration UAE Training, the pursuit of knowledge is not confined to the classroom. It is a dynamic learning and implementation process, focusing on the four essential perceptions: Cognitive, Effective, Critical, and Reflective. Dr. Eng. Mohamed and his team employ the powerful tool of Rockence Genetic Report Analysis to reveal the unique graph of each individual's perceptions. They craft tailored plans to enhance or diminish specific perceptions that encompass each learner's food, exercise, and thought processes.

Dr. Eng. Mohamed elaborates on their approach: "When we speak about Creative Mind, I must add that every individual can work effectively with his or her mind frames – Creative, Active, and Academic though one mind frame may be dominant. We train students in this aspect." We add holistic approaches to the scientific approach - it acknowledges the individual's innate disposition and equips them

with the tools to excel in their area of strength, fostering well-rounded growth.

At Smart Inspiration UAE Training, this respect for individuality is at the core of their approach - a commitment to not label anyone and training all minds. "I must say there is a genius in everyone," he states with conviction. It's an inclusive philosophy that sees the potential in all and aims to empower every mind.

Case Study and Practical Impact

Dr. Eng. Mohamed's work is an intricate dance between understanding the neuro-chemical wiring of individuals and guiding them to change their behavior and personality. Dr. Eng. Mohamed illustrates the practical impact of Genetic Behavior Analysis through a compelling case study: "We had an 8-year-old student. His parents were not sure if his behavior had a label. They were anxious to know the root cause of their son's behavior, and when we did the fingerprint before training, we found that his logic was static." The keen insights from the fingerprint analysis revealed the key to transforming this young individual.

"We told the parents that they needed to add at least 100 grams of spinach, and while we

would focus on creative drawing and writing, they needed to support us by allowing their son to dribble the ball daily and play basketball." The prescribed changes were simple yet profound, tailored to address the root cause of his behavior.

Dr. Eng. Mohamed shares the heartwarming outcome: "Today, four months later, he is back in school, and in the first month after discontinuing for more than two years (when parents were searching for answers), he received the best student of the month."

Future Research and Vision

Dr. Eng. Mohamed is currently working on doing further research on Management traits, Leadership traits, Communication traits, and deeper work on the Autism spectrum with genetic report analysis. He is also working on simple research for the benefit of sustainable organization charts, realistic assessments at the workplace, recruitment, and workplace behavior with the support of the Rockence Genetic Behavior Analysis Report.

Dr. Eng. Mohamed's vision reaches far beyond personal growth; it encompasses his homeland, the United Arab Emirates, and the global community. He passionately says, "My

country, the UAE, and the entire world can reap the rewards." In his vision of the future, he sees the leadership of the UAE and organizations worldwide adopting more effective recruitment and placement methods, coupled with a deeper understanding of the underlying causes of behavior.

"I must say there is a genius in everyone," he states with conviction. "It's an inclusive philosophy that sees the potential in all and aims to empower every mind."

CAPTIVATING THE MASSES: DAVE CRANE'S JOURNEY THROUGH THE LIMELIGHT



In an exclusive interview with Dave Crane, a BBC-trained international motivational speaker with over 30 years of experience shares his industry insights. He has delivered captivating keynotes, moderated panels, and hosted large-scale events for prestigious entities like ICC T20 World Cup Cricket, NASA, Emirates Airline Dubai Rugby 7s, and many more.

What ignited your passion for public speaking and coaching in your early years?

From being the only colored person in town as a young black man, I discovered the power of engaging and entertaining people. My entertainment journey began with talent competitions, including winning second place in 'Search For A Star' in Scotland when I was 11. Despite my early successes, my parents remained cautious of the industry. However,

driven by my personal choice and determination, I found my way back to the entertainment world in later years. My parents always supported me at every stage and came to see me in action almost every time.

My journey evolved as I held various roles, from being part of a band to becoming a DJ, driven by a lifelong ambition to be on the radio. The prospect of interacting with rock stars and bringing them onstage for massive crowds became a reality in Dubai decades later. This ability to establish an immediate connection with live audiences emerged as a superpower during my 20-year tenure at the Dubai Rugby Sevens, where I entertained over 50,000 people and a global viewership estimated at 200 million annually.

This fits into what I do best and want to do forever. These are three things.

- 1) Engaging and entertaining people.
- 2) Helping others to grow.
- 3) Getting paid for it.

Most days, it feels like I have won the life lottery. Not because of the cards I have been dealt but because of how I have played the ones I got.

What were the defining moments that shaped your career trajectory?

Life, when seen in reverse, reveals a narrative of deliberate ascension. I have constantly been punching upwards; I've never been 'discovered' with no 'rags to riches' story. As an entertainer, I toiled diligently at my craft, evolving from a child performer to winning UKTV's Blind Date Xmas Show and collaborating with major stars and prestigious events.

The stage widened as I hosted rock festivals for a constellation of music legends, from Kanye West to Iron Maiden. Additionally, I hosted an electrifying performance at the Dubai Rugby Sevens, orchestrating a 45,000+ crowd rendition of 'Bohemian Rhapsody.' Dissatisfied with previous radio DJs, Organizers recognized my unique ability to engage and promptly enlisted me for a fruitful collaboration spanning many years.

In this narrative, it's not just about the events that transpire; it's about the choices made in their aftermath. Success isn't passive; it's about being prepared to hit the ground running when the world discovers your distinctive brilliance.



Share memorable experiences from major events and collaborations, such as the ICC T20 World Cup Cricket.

One of my most cherished memories is my inaugural stage hypnosis show in Dubai on New Year's Eve. The odds were stacked against me – only 25 attendees, most of whom were friends due to the venue's decision not to sell tickets. Despite the daunting circumstances, I persevered. In a year marked by personal setbacks – a broken engagement, job loss – I saw an opportunity for reinvention. Determined to prove my ability to turn things around, I leaped into the unknown, growing wings on the way down. The result? A hilarious show that marked the end of a challenging year just before midnight. The following year, armed with newfound resilience, I took the show worldwide.

Reflecting on the ICC T20 World Cup Cricket, life threw another curveball. Woken at 4:50 am after the first match, I received news of my father's critical condition due to COVID-19. Urged to say goodbye, I rallied my family via Zoom, grateful for the chance to have closure with my hero. Three days later, I went back and hosted another seven matches. How did I enjoy the cricket? Like I said, it's not what happens; it's what you choose to do next.

As the CEO of "The Game Changers," you lead a global community of high achievers. What inspired you to create this community?

Most people don't know that many entertainers, like me, are massive introverts. The pandemic deepened my privacy, but financial challenges spurred action. With my wife Azizah, we birthed an online accelerator for thought leaders,

evolving into "The Game Changers," because I realized that I was suffering from anxiety, depression, and isolation and nobody was going to help me. If I was going through that, then many others were too. I wanted to create a nurturing community that could give them purpose, life skills, and a chance to become more successful.

With over 400 members growing, the impact on individuals starting businesses and achieving six-figure incomes in the first year is remarkable. I don't know what makes us so different, but I know that it makes me very proud to see the impact we're truly making.

As the founder of Speak Onstage, can you share a success story or transformational moment from one of your students?

I've tailored exceptional speakers, ranging from politicians to CEOs, each with distinct needs and outcomes. My focus spans across their message, brand, and voice—what they convey, what lingers in others' minds, and the shared inner narrative. This comprehensive approach not only cultivates effective speakers but also opens doors to online courses, retreats, books, podcasts, community building, product licensing, joint ventures, affiliate product sales, and coaching, fostering a cascade of success.

Last week, one of my "Game Changer" community spoke on LinkedIn and shared how, since working with me, he had found the courage to leave his challenging job as CEO of a tech firm and launch his one side hustle, which has now grown from 2,000 USD per month to 50,000 USD per month. Typically, it yields significant ROI. Another client now opens for Marshall Goldsmith onstage, one receives weekly 7-figure real estate offers, and yet another is fully booked and paid to speak on international stages for

In the social media landscape, focus on positivity, as anger and humor often dominate.

the following year. Creating Industry Icons is incredibly fulfilling—they're all legends, and I couldn't be prouder.

Recall a particularly memorable or life-changing experience during your global speaking engagements.

Launching my Comedy Stage Hypnosis Tour in South Africa, the inaugural night at Caesar's Palace in Johannesburg took an unexpected turn. With a sold-out show and media professionals in attendance, the atmosphere was electric until about 40 minutes into the performance, when an unforeseen power outage cast the entire theater into darkness. Faced with managing the situation without immediate solutions, I quickly assessed the audience's ability to hear my voice without a microphone. Leveraging the venue's acoustics, I invited everyone to close their eyes, take a deep breath, and enter a hypnotic trance, turning the blackout into an impromptu and captivating experience. I took them into a trance to experience future successes, end past challenges, and believe in their well-being. Thirty minutes later, the lights hadn't returned, so I counted to 10, asked them to switch on their phone light and applaud themselves, then left.

This way, everyone would snap out of it, including my volunteers, who had been happily baking in hypnosis for over an hour. When the exit doors opened, light and music flooded in. Every experience is an adventure!

What advice do you have for aspiring public speakers looking to make an impact in their respective industries?

My advice to aspiring public speakers is: Find your unique voice and message and be authentic and passionate. Your words shape the future—aim to transform, not just inform. Use your influence to help others grow economically and spiritually. In the social media landscape, focus on positivity, as anger and humor often dominate. Remember, Generation Alpha seeks global unity; our duty is to build a harmonious future. Let's do better than our predecessors, fostering a world our children can proudly embrace.

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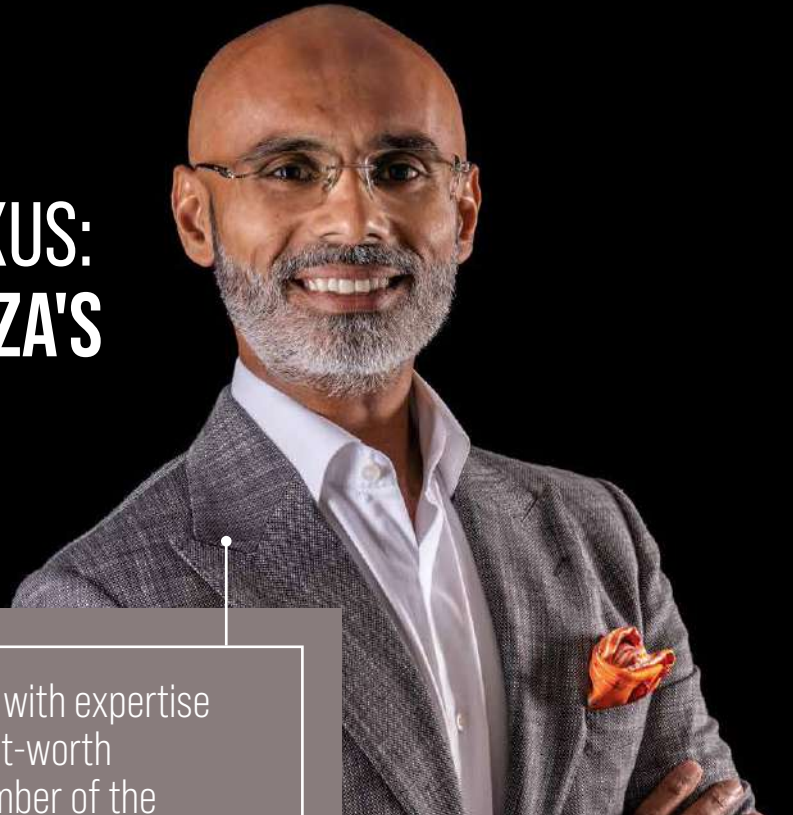
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THE WEALTH-WELLBEING NEXUS: RICKSON D'SOUZA'S PERSPECTIVE



Rickson is a Life Insurance specialist with expertise in products and solutions for high-net-worth individuals. He has been a proud member of the Million Dollar Round Table (MDRT) since 2003, and for 15 consecutive years now, has made the prestigious Top of the Table (TOT), an elite circle of the top 1% of Life Insurance and Finance professionals globally.

Stepping into the insurance and financial services industry marked a turning point in Rickson D'Souza's life, traced back to October 17, 1999. He vividly recalls, "As I entered the industry, my first manager instantly became my guiding mentor. In a revelation that ignited a passionate fire within me, he conveyed that I had no limitations on my income and could amass any desired amount in the business. The freedom to work any number of hours beckoned me. That's why I joined the business – It was an industry with no ceilings for the ambitious; it was free from Red Tapsism and office bureaucracy. Everything hinged on my efforts, putting the results squarely in my hands. This pivotal realization was not just why I entered the business; it's why I chose to remain."

Breaking free from traditional constraints, Rickson actively engaged in coaching programs like Strategic Coach. These interactions with successful entrepreneurs fueled a paradigm shift, leading him to focus on quality over quantity. He

explains, "One of my coaches changed the course of my life because he showed me an alternate path of working, which required me to work on five to six new 'right-fit' clients a year rather than 152 clients a year. That shift was a game-changer and has, today, landed me in the space of large-value Life Insurance for high-net-worth (HNW) and ultra-high-net-worth (UHNW) entrepreneurs."

Reflecting on his extensive career, Rickson shares a defining moment: "One of my earliest career milestones was getting physically thrown out of API Tower on Sheikh Zayed Road by building security after two or three months in the business. I was cold-calling in the building, and the receptionist of a large organization complained about me. I consider it a milestone because it taught me how to navigate extreme rejection."

Rickson's journey continued with significant achievements, including qualifying for the Million Dollar Round Table (MDRT®) in 2005

and attending his first MDRT meeting in 2007. Establishing his own business in 2005, he reached the pinnacle of performance standards in the financial services sector, earning the esteemed 'Top of the Table' qualification for the first time in 2009. In 2012, he audited and restructured a life insurance contract, sparking a passion for working exclusively with high-net-worth entrepreneurs. Reflecting on this, Rickson notes, "That sparked the need, urge, and passion to work with entrepreneurs only. It was, at the time, the largest deal that we'd ever closed; it was a total life insurance cover of \$60 million."

Health Epiphany Fueling Transformative Change

Despite these professional triumphs, Rickson faced significant personal challenges. The catalyst for his transformative journey from a workaholic lifestyle to a four-day workweek was a stark wake-up call from a life insurance company. They charged him a 100% higher premium than the average person when purchasing a life insurance policy. At the age of 35, weighing 158kg, and working 12-15 hours a day, six days a week, he was considered morbidly obese, posing a high risk according to the underwriter's assessment.

Reflecting on this challenging period, Rickson shares, "In 2011, my daughter was born, and I realized that I was chasing the dollar at the expense of spending time with her. This was the beginning of my health and fitness journey. In 2012, I underwent bariatric surgery and took the reins in my hands. I trained hard and started to watch my diet, and I haven't looked back since."

Seeking inspiration from Tim Ferriss' "The 4-Hour Workweek," Rickson discovered an alternative way to work. He actively pursued health, fitness, and downtime, resulting in a healthier lifestyle and transforming from a 100% higher-rated life insurance policy to standard pricing.

The pursuit of 'balance' wasn't just about personal well-being but extended to a strategic reevaluation of his professional commitments. Rickson strategically shifted his focus to working exclusively with right-fit clients, seeking to achieve more impact with fewer engagements. The value of time became a focal point,

prompting a thorough redefinition of the criteria for entrepreneurs to benefit from his advisory services. He identified specific parameters based on which he chose his clients, including hailing from the Indian subcontinent or the Arab world, being married with children, and belonging to an entrepreneurial family. The litmus test became a dinner invitation – if Rickson could extend an invitation, they were instantly deemed a right-fit client.

Financial Planning Beyond Conventional Coverage

Rickson's dedication extended beyond professional considerations. He actively engaged with individuals facing higher premiums due to health reasons, prioritizing their transformation to significantly lower price points through improvements in health metrics. This personalized approach ensured clients had an advisor who understood and navigated similar challenges empathetically.

He says, "My personal experience greatly influenced how I advised my clients afterward. Instead of simply providing theoretical advice, I could share my firsthand knowledge of time, money, and health costs. I was no longer just saying, "You need to shed a few pounds and get moving." I had stories and experiences about how I had done it myself."

In a notable case, a family patriarch with two sons and a daughter faced an imbalance in asset distribution. Having entrusted the business to his sons and believing the daughter's marriage negated the need for asset transfer, he later realized the disparity. To rectify this, Rickson structured a large-value life insurance policy with the daughter as the beneficiary. In the event of his demise, the daughter would receive a payout equivalent to the current estate value, creating an equitable distribution among all three children. While the sons inherited their share through business and assets, the daughter's share came through the life insurance payout, providing a thoughtful and strategic solution to address the familial imbalance.

Rickson's Take on Life Insurance: Much More Than A Safety Net

Reflecting on the evolving landscape of life insurance over the last two decades, Rickson says, "Life insurance policies have markedly expanded in their applications. They now serve diverse purposes, such as succession planning, estate equalization, loan collateral, and ring financing. This broader utilization of life insurance products has reshaped modern financial planning, empowering me to provide clients with bespoke solutions that transcend conventional coverage."

In conclusion, drawing from his experience, Rickson extends valuable advice to emerging leaders in the financial sector: "Stay true to your client, your audience, and your team. There needs to be an alignment between your purpose, knowing your WHY, and identifying the problems you want to solve. Everyone is saying something, but if you can be clear about why you are in this business, what problem you are here to solve, and then align your team to that mission – that's when you're on to something."

I was no longer just saying 'You need to shed a few pounds.' I had stories and experiences of how I had done it myself.





HOW FINANCE PRINCIPLES BENEFIT TIME AND MONEY-POOR BUSINESS OWNERS

Written by contributing writers
Amol Maheshwari and Shweta Jhajharia

About the author:

Amol Maheshwari is the Managing Partner and M&A head at Growth Idea. Shweta Jhajharia is a leading global business coach and founder of Growth Idea. Their new book *Score* is the ultimate handbook to help SME business owners and senior leaders master the fundamentals of finance in order to propel them towards unprecedented success.

You've probably heard the famous quote by Abraham Lincoln: "Give me six hours to chop down a tree, and I will spend the first four sharpening the axe." This simple wisdom applies to any endeavor, but especially to running a successful business.

Many business owners start their ventures without investing enough time and effort in sharpening their most important tools: their knowledge of how to run a good business and their ability to make smart decisions that will save them time and money. They end up on a never-ending hamster wheel of stress and struggle, always short of time and money. This problem is more common in the SME sector, where most business owners lack formal management training.

That's why we are passionate about working with SMEs because we have seen the amazing results that can be achieved when knowledge is combined with hard work and ambition. When you increase your knowledge, you can ask better questions and gather relevant information that helps you make better decisions. Better decisions lead to higher chances of success and growth and create a compounding effect that sets you apart from other businesses that rely on luck or trial and error.

The Importance of Measuring Your Performance

However, many business owners neglect one of their most important responsibilities: measuring their own performance and progress. They don't define their own key performance indicators (KPIs) to track how well they are doing. One of the most critical KPIs for a business owner is the optimal allocation of resources in the business – of which there are two – capital and labor. While most business owners are constantly thinking about who is doing what and how well, they often forget about the other resource – capital – and how it is being used or wasted in the business. The core purpose of every business is to create value, and this depends on how capital is allocated and what return it earns. This is reflected in the financial scorecards of the business, the profit and loss statement, and the balance sheet. Every good or bad decision on capital allocation shows up in these financial statements.

The statistics are sobering: 61.5% of businesses in the UK don't survive past their fifth anniversary, according to ONS data. The most common reasons for failure are poor cash flow management, sometimes caused by overtrading, and poor decision-making by the business owners due to a lack of skills and knowledge required to operate a business. Moreover, according to ONS 2021 data, out of the 5.6 million companies in the UK, only 512,000 reported a turnover of over £1M – implying that even if business owners manage to survive, they are likely to be in the 91.5% of businesses that don't reach the £1M revenue threshold.

These statistics reveal the direct correlation between the growing complexity of a larger business and the ability of an untrained business owner to manage and continue to grow it. One of the key skills required to manage this complexity is the constant process of simplification through eliminating what's not working and focusing on what's working in the business. And the most important metrics that guide these decisions are financial metrics.

How Financial Metrics Can Help You Make Better Decisions

We had a client who faced two seemingly similar opportunities. One had an expected profit of £50,000, while the other had an expected profit of £60,000. The client only had the resources to take on one project and thought it was an easy decision – it was, but not based on just these numbers. It turned out that they would have to invest £100,000 for the first project and £150,000 for the second one to deliver successfully. This meant that the return

on invested capital (ROIC) on the first project was £50,000 / £100,000, i.e., 50%, whereas on the second project was £60,000 / £150,000 i.e., 40%. While both returns were above the company's cost of capital and, therefore, value creation, it would have taken the wrong decision if simply looking at the net profitability of the projects.

In another instance, a client had to choose between a 19% ROIC project and a 20% ROIC project. The key difference in this case, however, was that the first project gave them the ability to use debt financing, whereas the second one did not. This meant that the ROE (return on equity) on the first project was 40% against the ROE of 50% on the second project, making it a lot more value-creating for the business owner. In both cases, a simplistic understanding of financials – we need to make more profit – was inadequate for better decision-making. While these decisions were not make or break for the businesses involved, they were examples of how consistent good or bad decisions can determine the long-term fate of any business. Business owners need to start using their scorecards as guides for decision-making, understanding the return and the costs associated with their actions, and therefore consistently trying to maximize value creation.

How to Optimise Your Most Important Resource – Time

Equally, for their most important resource – time, they need to consistently make decisions that maximize the returns that their time gives to the business. For one of our clients, their profit every year was £200,000, and the business owner was routinely putting in 70-hour weeks and had not been able to take time off in the last couple of years as the demands of the business kept increasing. A simple calculation indicated that he was earning £400,000 every year on a time commitment of 5,640 hours (70 hours over 52 weeks) and, therefore, around £55 per hour. We decided together to identify all tasks he was doing that were less than £25 an hour jobs and hired an assistant to take them over. We also decided that he needed to refocus on the highest per-hour activities in the business – which, in his case, was focused on large-value sales. In just under a year, the business owner was no longer 'time-poor' and making significantly more money than he had been when working non-stop.

The language of business is numbers, and entrepreneurs who have decided to spend their whole lives in business need to take time out to sharpen their axes – and learn this language of business to make better decisions and escape from the constant state of being time and money-poor.

MARIA CONCEIÇÃO: UNCONVENTIONAL PHILANTHROPY FOR EDUCATIONAL CHANGE



In an exclusive interview, Maria Conceição shares her extraordinary journey with a mission to uplift lives. She is an innovator, philanthropist, and the first Portuguese woman to summit Mount Everest. She was also the first Portuguese woman to trek the North and South Poles. Despite having no formal background in sports, Maria has 8 Guinness World Records for running ultra-marathons and Ironman Triathlons, aiming to fund the children living in poverty in Bangladesh.

Your journey towards helping underprivileged children in Bangladesh is incredibly inspiring. Could you share what motivated you to start this transformative journey?

Absolutely. When I was working as a flight attendant with Emirates, during layovers in Dhaka, Bangladesh, I witnessed numerous children with immense potential being constrained by poverty and forced to work rather than attend school. It was heartbreaking. I aimed to transform these children, akin to turning caterpillars into butterflies. Education is the key; it goes far beyond classrooms and

textbooks; it's about providing individuals with the tools, knowledge, and skills necessary to transform their circumstances. When we talk about poverty, it's not just the lack of material resources; it's the absence of opportunities and access to avenues that enable upward mobility. Education disrupts this cycle by opening doors that might otherwise remain closed.

Another key motivator was my personal history, which greatly influenced my mission. At three, my birth mother faced severe challenges and left me with a refugee woman named Maria Cristina. However, due to unforeseen circumstances, she couldn't return to me. Maria Cristina became my guardian angel, fostering six

children already despite her own struggles. Her compassion inspired my belief in the power of helping others.

The Maria Cristina Foundation's impact on education in Bangladesh is significant. What challenges did you face while running the foundation, especially during difficult times like the recession?

Maintaining the foundation proved to be a formidable task, particularly during the recession when funding became scarce. In response, I embraced unconventional fundraising methods,



such as participating in marathons and extreme sports, pushing the boundaries of my own capabilities.

My foray into sports was unexpected, as I had never been involved in such activities. However, challenging circumstances prompted me to take unconventional measures. I undertook these physical challenges not only out of necessity but also to convey a powerful message to draw attention to the cause, highlighting the extraordinary lengths one can go to make a difference. It's about pushing boundaries, not limited by personal limitations. I aim to inspire and rally support through these extreme sports endeavors, directing all energy towards transforming lives through education. Every effort is driven by a promise I made to the children I aim to assist: a promise of a brighter future.

Your organization has not only provided education but also extended support to families in need. How does this holistic approach contribute to sustainable change and empowerment within communities?

Our approach at the Maria Cristina Foundation revolves around understanding that education is just one piece of a larger puzzle. Sustainable change requires a holistic perspective. We cannot expect children to thrive academically if they are hungry or lack access to basic healthcare or shelter. These fundamental needs must be addressed alongside education for long-term, sustainable change.

Our support extends beyond the classroom. Providing essentials like food, healthcare, and shelter creates an environment where

children can focus on learning without the burden of unmet basic needs. Moreover, we acknowledge the integral role of families in this equation. Supporting families bolsters children's educational journeys and strengthens communities, fostering a cycle of empowerment and growth.

Can you share a success story from the Maria Cristina Foundation?

I want to share the story of Mohammad, a dedicated individual in Dhaka who supported his family by operating a cycle rickshaw. Despite facing significant challenges, Mohammad held a fervent dream—to provide his children with an education beyond his means.

In 2006, Mohammad's journey intertwined with the Maria Cristina Foundation's Dhaka Project, offering a glimmer of hope for his family's future. Through this initiative, Mohammad found a lifeline; with his younger children enrolled in our education program and the essential support we provided, Mohammad's family experienced a positive shift. For the first time, they had consistent meals and proper shelter.

Driven by the belief that education breaks the cycle of poverty, Mohammad seized every opportunity to improve himself. Initiatives like The Catalyst empowered him to learn English and acquire new skills. In 2011, he ventured to Dubai, landing a job at Emirates Airlines—a turning point that separated him from his family but enabled him to save for their future.

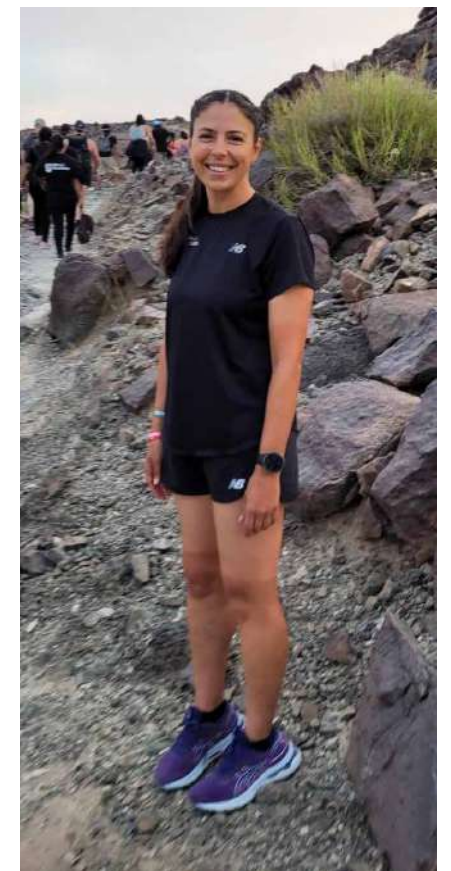
Returning home in 2012, Mohammad was struck by the stark reality of poverty in his village. Inspired by his experiences in Dubai, he was determined to make a difference. Mohammad established the Helping Hands School, offering underprivileged children free education, meals,

and uniforms. Despite financial challenges, Mohammad's commitment remained strong. Mohammad also set up a committee to manage the school's day-to-day administration in his absence. The idea is to begin with just one class in grade one and gradually extend the school to grade ten.

He tirelessly canvassed support, enrolling 25 eager students and envisioning a future where the school could expand. His determination to bridge educational gaps inspires others to believe in the transformative power of education and to take proactive steps toward positive change.

Beyond your personal achievements, how do you believe your endeavors have impacted the children you aim to support?

I hope my efforts have conveyed a message of resilience and possibility to these children. Witnessing someone tackle seemingly insurmountable challenges wasn't just about personal triumph but about imparting hope and inspiration. I wanted these children to understand that despite their circumstances or societal norms, they hold within them the potential to accomplish extraordinary feats. It was about instilling in them the belief that they, too, can defy the odds stacked against them.



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DECLUTTERING YOUR LIFE WITH SAAHIL MEHTA: MIND, BODY, SOUL, AND WORLD

In an exclusive interview with Saahil Mehta, best-selling author, speaker, peak performance coach, and passionate mountaineer, he shares his strategy to declutter your life and achieve optimum capacity to scale your summits of success faster!



Have any specific childhood experiences significantly influenced your career path and leadership style?

My family instilled in me the importance of nurturing relationships from a young age. One key lesson was about genuine client connections. Instead of typical business meetings, my father would invite clients home for meaningful conversations. This experience showcased the art of building profound relationships and effective communication.

Another pivotal lesson involved work-life integration. My father had a unique approach to blending business trips with family holidays. This allowed him to balance his professional commitments with quality family time. I learned that finding harmony between work and family is possible without keeping them entirely separate. There's a middle ground where you can enjoy both family time and work.

Can you share your career trajectory and tell us if there was a defining moment or experience that led you to focus on strategic decluttering and leadership coaching?

My career journey commenced as an investment banker when I joined Credit Suisse First Boston in London. However, in 2002, my life took an unexpected turn when I decided to support my father as he started his entrepreneurial journey after reaching retirement age in the diamond company where he served for over three decades. It is also customary to conduct your training in another company without pay. So I went from a high-paying, stimulating, and independent lifestyle to a nonpaying, dependent lifestyle where all I did was sort diamonds for almost two years. This was a very valuable lesson- to not make important financial

decisions solely on emotions, and one must really think things through and understand the impact of your choices beforehand.

Serendipitously, my analytical acumen caught the attention of a friend in the Real Estate industry, leading to a new career path while continuing to support my father in the diamond industry. But the tumultuous wave of the 2008 financial crisis marked another turning point in my life. Although we had diversified in real estate assets across three continents, the crash resulted in our liquidity going down to almost zero. It highlighted the importance of maintaining a consistent reserve of liquid assets, regardless of the prevailing global circumstances.

My entrepreneurial journey continued to evolve, taking me across various industries as I was on the search for something that was fulfilling and that I could make a career out of. In that search, I dabbled into various industries, resulting in mediocrity or failure in my ventures. The lesson here was that first, I need to have

diamond-grade clarity in who I am and what I need to thrive in order to succeed in any venture.

Your story takes a profound turn when you transition into coaching and motivational speaking. Can you share the pivotal moment or realization that led you in this direction?

Indeed, the transition into coaching and motivational speaking was a significant shift in my journey. Despite external success, I felt something essential was missing internally. The pivotal moment came when I participated in a retreat committed to the principle of "no judgment." This experience liberated me from the constant need to impress others. I could be my authentic self without worrying about what others think.

This transformation journey was difficult, and I faced dark moments and challenges. However, my belief in the rightness of this path kept me going. I understood that true growth often requires pain and adversity, affecting various aspects of life, including relationships and work. "No pain, no gain" became my mantra, and this realization drove me to embark on a mission to inspire and guide others.

You have developed a framework for personal transformation, which revolves around decluttering the mind, body, relationships, and the world. Can you explain the key principles of this framework and how it's helped you and others in your coaching?

The framework for personal transformation is the core of my coaching approach. It centers around four key areas: the mind, the body, relationships, and the material world.

Starting with the mind, thoughts are the foundation of emotions, actions, and habits. Initiating change at the thought level sets off a positive chain reaction. It all starts with the thought.

When it comes to the body, it is a well-oiled machine that thrives on proper nutrition and self-care. Nurturing the body becomes vital for optimizing one's capabilities.

Decluttering relationships goes beyond purging toxic connections. If someone is affecting you negatively, my advice is not to focus on them but on yourself and what is triggering you. Address unresolved issues through open communication.



The holistic approach to decluttering extends to the material world. I encourage people to evaluate their belongings and give away their items that serve no purpose to those less fortunate. By lightening the load of material possessions, you can free yourself from the weight of excess baggage and navigate your life journey more easily.

Your journey has inspired your best-selling book, "Break Free: A Guide to Decluttering Your Life." Can you share the motivation behind writing the book and the key message you hope readers take away?

Writing "Break Free" was driven by a realization as I ventured into public speaking and addressed international audiences. I recognized a disparity – not everyone had access to my transformative insights. This fueled my mission to provide an affordable avenue for individuals to tap into my wisdom and decluttering principles.

In conclusion, what advice would you offer those striving to overcome challenges and pursue personal growth?

As a mountaineer, I've learned that we all strive for various aspirations in life, such as health, wealth, relationships, personal growth, and community status. However, it's not just about adding new elements to our lives; it's also about managing and consciously eliminating the baggage we carry along the way.

My advice to those striving to overcome challenges and pursue personal growth is to understand that every step forward, no matter how small, is a victory. Just like in mountaineering, where you need the right equipment and tools, in life, you don't need to carry everything with you; only take what serves function or purpose on your journey. Break things down into a size that works for you, and celebrate each victory along the way.

The pivotal moment came when I participated in a retreat committed to the principle of "no judgment." This experience liberated me from the constant need to impress others. I could be my authentic self without worrying about what others think.



LEADING TOGETHER: THE 21ST CENTURY SHIFT FROM SOLO TO COLLABORATIVE LEADERSHIP

Written by contributing writer Jenni Miller

About the author:

Jenni Miller is a founding director at Management Dynamics and a certified team coach, working with organizations such as PepsiCo, Pandora, and ITV. The co-author of *Leading Edge, Strategies for Developing and Sustaining High Performing Teams*, she has extensive experience in the talent and leadership development arena. She is fascinated by the people and organizations that make a great, lasting impact on the world, and she is renowned for her unshakable pragmatism and ability to create performance through people and teams.

The 21st century has witnessed an unprecedented transformation in the way organizations operate. The shift from traditional hierarchical, top-down structures to more dynamic and flexible teams has become a distinct competitive advantage in today's fast-paced environment. In this evolving landscape, command and control style leadership has become more and more redundant and outdated. Instead, collaborative leadership has emerged as a critical concept, emphasizing the transition from individual leadership to leading teams effectively, where teams can be more and more self-directed. We explore the significance of collaborative leadership in the 21st century, the key principles that underlie it, and its impact on organizations and individuals.

The Business Case for Collaborative Leadership

Collaborative leaders focus on creating high-performing teams of people who deliver results. These teams bring at least three things to organizations:

- 1) Greater Innovation
Innovation seldom flourishes through the efforts of a lone individual. Instead, it requires a collaborative team to transform ideas into

reality. These teams refine and enhance ideas, collectively crafting a strategic blueprint. The process revolves around experimentation, courageous risk-taking, and a resilient attitude that welcomes learning from errors and setbacks. While individuals can occasionally exhibit some of these qualities, sustaining them over time or unlocking their full potential for the organization typically requires the support of a team. An individual may come up with a brilliant concept, but the journey from inception to execution typically hinges on teamwork. A high-performing team, in this context, serves as a fertile ground for innovative ideas, where experimentation is encouraged and risks are embraced. Collaborative teams only happen when we have collaborative leadership.

2) Complex Problem Solving

Just like innovation requires a collaborative approach, so does complex problem-solving. An individual can often solve simple problems independently. However, complex problems demand a different approach. High-performing teams excel in tackling complex challenges and leveraging their collective strengths to arrive at superior solutions. They harness the variety of perspectives within the team to approach problems from fresh angles. Collaborative leadership plays a pivotal role in facilitating this.

3) Superior Decision Making

In organizations, the significance of making high-quality, timely decisions cannot be overstated. Delayed or poorly executed decisions can have huge consequences for organizations. Frequently, we encounter teams grappling with decision-making challenges, where discussions become repetitive and progress stalls. Leaders can also become bottlenecks when their teams rely on them to make all the decisions. In some cases, decisions are made at the wrong organizational level, with a focus on tactical matters at the expense of the strategic, ultimately disempowering their team members. High-performing teams, under the guidance of collaborative leaders, consistently excel in decision-making. They achieve this through trust, collaboration, and constructive dialogue.

Principles of Collaborative Leadership

1. Reason: Collaborative leaders create clarity for their team about the reason why the team exists in the first place and how it fits into the wider organizational purpose.
2. Results: They also create clarity on what the team is accountable for delivering – its goals, objectives, and strategy. This must be simple, memorable, and inspiring to everyone on the team.

3. Routines: Collaborative leaders also continually review the routines in the team to ensure they are fit for purpose in the changing context of the team. They look at how the team meets, communicates, and makes decisions to continuously optimize them.

4. Relationships: Collaborative leaders know that relationships are just as important as the task itself. In fact, relationships are a route to consistently smashing the team's goals. They work on psychological safety, trust, and conflict to ensure that the team is able to work at their best.

5. Resilience: They also know that success cannot be sustained by an exhausted team. They review workloads regularly, they emphasize the need for support, learning, and community. They also work with the team to anticipate challenges that might impact them.



Impact on Organisations

1. Enhanced Innovation: Collaborative leadership promotes innovation by encouraging the exchange of ideas and cross-functional collaboration. Organizations benefit from fresh perspectives and the ability to adapt quickly to changing market conditions.
2. Increased Agility: In the fast-paced 21st-century business landscape, agility is a competitive advantage. Collaborative leadership facilitates agile decision-making and responsiveness, enabling organizations to pivot and adapt to new challenges rapidly.
3. Improved Employee Engagement: Employees in collaborative environments feel more engaged and connected to their work. This leads to higher job satisfaction, lower turnover rates, and increased productivity, all of which have an impact on the bottom line.
4. Better Problem-Solving: Complex problems often require a multidisciplinary approach. Collaborative leaders assemble teams with diverse skills and knowledge, leading to faster, more effective problem-solving and decision-making.

Impact on Individuals

1. Personal Growth: Collaborative leadership encourages individuals to develop their skills and capabilities, fostering personal and professional growth. Team members are exposed to different perspectives and learning opportunities, which leads to more resilient and capable learners.
2. Enhanced Leadership Skills: Collaborative leadership helps individuals hone their leadership skills, including communication, conflict resolution, and decision-making. These skills are valuable not only within the team but also in broader leadership roles.
3. Improved Adaptability: Collaboration requires adaptability and the ability to work with diverse personalities and viewpoints. Individuals in collaborative teams become more adaptable and resilient in the face of change.
4. Greater Accountability: Collaborative leaders often hold team members accountable for their contributions, fostering a sense of responsibility and ownership. This accountability can lead to higher performance and professional development.

Challenges and Considerations

While collaborative leadership offers numerous benefits, it is not without its challenges:

1. **Cultural Shift:** Implementing collaborative leadership requires a cultural shift within organizations. Traditional hierarchies may resist the shift, and leaders will need to change their mindset from "me to we", learning to let go of full control and empowering their teams to step up.
2. **Conflict Management:** Conflict can be more prevalent in collaborative settings, and leaders must be adept at managing it constructively.
3. **Balancing Autonomy:** Empowering teams with autonomy while maintaining alignment with organizational goals can be a delicate balance.
4. **Skill Development:** Collaborative leadership requires a specific skill set, and organizations must invest in developing these skills among their leaders.

Collaborative leadership represents a fundamental shift in the way we approach leadership in the 21st century. It recognizes the power of teams, diversity of thought, and the need for collective effort in tackling complex challenges. By fostering shared purpose, trust, and open communication, collaborative leaders create environments where both organizations and individuals thrive. As we navigate an increasingly complex and interconnected world, the transition from individual leadership to collaborative leadership is not just a choice but a necessity for long-term success.

TECH MOM'S JOURNEY TO EQUILIBRIUM: SHRADHA SAMANTRAY

Shradha Samantray is an accomplished IT professional with a rich background in data management and analytics. Widely recognized for her innovative thinking and a successful track record in leading large-scale data transformation projects, Shradha has honed her skills over years of experience.

Shradha Samantray's journey into the world of data and technology can be traced back to her early academic years. When contemplating her decision to venture into the tech field, she shares her perspective with candid introspection, "In India, the simple truth is that when you're growing up, you're often presented with just two well-trodden paths: becoming a doctor or an engineer."

While Shradha ultimately chose engineering, her academic journey was marked by proficiency in both biology and mathematics. However, what truly distinguished her was her fascination with computers from a young age. Fondly reminiscing, she adds, "Despite excelling in biology and mathematics, my genuine passion lay with computers. This interest was not a passing phase; it had taken root during my school days when I first learned basic and DOS programming."

After pursuing a B. Tech specializing in Information Technology, her journey led her into the complex and intriguing world of data. During her academics, she was often questioned about her choice, "Why data? Why

not Java?" Reflecting, she says, "I'm a data modeler. For me, it's about delving into the intricate connections of data and crafting its models. This, in essence, is the very bedrock upon which every masterpiece is artfully constructed."

Her fervor for these subjects shaped her professional journey. As she transitioned into her career, Shradha assumed roles as a Software Engineer and later as a Data Architect. These early positions allowed her to engage with diverse tech projects, offering invaluable hands-on experience.

Driving Data Transformations

Her career path led her to prominent organizations like Emirates and Cognizant Technology Solutions. At Emirates, Shradha held a pivotal role within the core team responsible for establishing the analytical framework when the industry transitioned toward microservices and data-as-a-service frameworks.

Currently working as the Senior Director of Data and Analytics at Informa, she says, "It's been a wonderful six years with these



teams. I've played a substantial role in a data transformation program and was key in driving this transformation." Talking about one of her significant achievements in the role, she says, "One of our notable achievements has been the inception and delivery of a Recommendation Service. This project empowered our media and digital marketplace products, enhancing user experiences by providing personalized content recommendations." She continues, "It's a great example of how data-driven insights can impact user engagement and revenue."

Shradha's team also successfully engineered a value-driven data strategy initiative that will ensure the organization leverages data as a strategic asset, driving innovation and competitive advantage.

In Shradha's view, "Data serves as an organization's DNA." She explains, "Data serves as the guiding compass for organizations, offering the insights essential for well-informed, strategic decision-making. Whether it's comprehending customer preferences, tracking market trends, or optimizing operational efficiencies, data plays a central role in steering organizations in the right direction."

Breaking Barriers: A Woman in Tech

However, her rise to the top wasn't easy; as a woman navigating the tech landscape, Shradha knows firsthand the challenges of shattering the glass ceiling. She emphasizes, "It's not easy when you're a female in the technology industry. There's often a heightened sense of competition, sometimes even within ourselves, as we question if we're 'good enough' to seize the next opportunity. This self-doubt can be a huge hurdle that we need to overcome.

Data serves as the guiding compass for organizations, offering the insights essential for well-informed, strategic decision-making.



She candidly shares her experiences, "Breaking through barriers in the tech world, as a woman, has not been without its challenges. There were moments when I was expecting my baby and a promotion opportunity arose. Balancing these responsibilities can indeed be a formidable challenge."

Shradha's tenacity, coupled with her family's continued support and encouragement, has played a pivotal role in her journey. She humbly acknowledges her good fortune, "I've been blessed with a wonderfully supportive family, including my forward-thinking parents and my husband. Their encouragement has enabled me to pursue my passions wholeheartedly."

But for Shradha, it's not just about managing her career; it's about embracing the balancing act and ensuring her family receives the attention they rightfully deserve. She proudly shares,

"My son is not merely an aspect of my life; he is my entire world. Achieving this balance is not solely about managing my career; it's also about ensuring my family gets the attention and care it needs. It's about setting an example for my son, teaching him the invaluable lesson of balance and shared responsibilities."

Conclusively, Shradha provides a powerful directive to emerging women leaders in the tech sector, especially those engaged in data and analytics positions: "Embrace continuous learning to harness the ever-evolving tech landscape's potential fully, and remember that your knowledge is your power. Simultaneously, be a fierce advocate for diversity and inclusion, as your commitment to creating an inclusive environment empowers not only women but also drives innovation and growth in the tech industry."

NEETHU PAUL: ELEVATING BRANDS IN A GLOBAL MARKETPLACE



In an exclusive interview, Neethu Paul shares with Sherlyn Gomes, the Features Editor of Global Leaders Today, Neethu Paul shares her expertise as a seasoned marketing leader with over 20 years of experience working for leading technology organizations like Service Now, Epicor, Microsoft, Autodesk, TechData, and WorldView Technologies. As a strategic global thinker, she builds strong relationships across all organizational levels, functions, and geographies, driving transformative change.

Could you describe the journey that took you from one organization to another, highlighting key roles and transitions that shaped your career?

I have a vast background spanning 18 years of work experience in domains such as Marketing and Digital Strategies, Demand Generation, Brand Building, and implementing Customer

Marketing programs. My journey started at Microsoft as a Telesales Consultant, where I gained insights into sales and marketing. As my career progressed, I held positions at Autodesk, TechData, and WorldView Technologies, honing my marketing skills along the way. The turning point came when I joined Worldview Group of Companies as the Director of Marketing and Incremental Business. In this role, I achieved numerous milestones, such as a substantial increase in Marketing Qualified Lead generation for incremental business and compliance, boasting a noteworthy conversion rate for Autodesk. Additionally, we witnessed a significant upswing of 110% in focus segment manufacturing revenue through strategically crafted demand-generation programs. Our success story extended to the execution of ABM campaigns, resulting in a 100% repeat business for Autodesk. Notably, within a mere two-month period, our planned marketing initiatives generated over ZAR 45 Million.



Currently, I hold the position of Senior Manager for Strategic Initiatives, Global Integrated Marketing at ServiceNow—an American software company based in Santa Clara, California, that develops a cloud computing platform to help companies manage digital workflows for enterprise operations.

How did you identify your areas of specialization, such as Digital Strategies, Demand Generation, and Customer Marketing programs? Can you give us a deeper understanding of how to implement the right marketing strategy?

My specialization in digital strategies, demand generation, and customer marketing programs evolved organically over the years. Each role I undertook helped me gain expertise and become more skilled in these areas. Digital strategies became a focal point as I witnessed the digital transformation in the business landscape over the past years, with AI gaining dominance recently. While Demand generation and customer marketing programs became my areas of expertise through hands-on experience and a deep understanding of customer behavior.

When we talk about Customer Marketing programs, it's essential to recognize that consumers choose a particular brand or product for their unique reasons, not necessarily ours. This understanding shows us the importance of defining a precise target market and gaining a deep understanding of it. By comprehending our audience's needs, we can customize every aspect of a marketing campaign to resonate with their interests, emotions, perspectives, and journeys. In doing so, we can create products and services perfectly aligned with their needs and desires, leading to more happy and satisfied customers.

As someone who has worked across different regions, including EMEAL, APAC, and ANZ, how have these varied geographic experiences influenced your approach to marketing and leadership?

These varied geographic experiences have been instrumental in several ways. They have greatly aided my cultural insights, enabling me to craft personalized marketing strategies that relate to diverse audiences globally. This cultural acumen is particularly invaluable in a world where a one-size-fits-all approach no longer suffices.

These experiences have also honed my adaptability, making me more open to embracing different approaches. In today's global market, being receptive to change and new ideas is paramount for staying at the forefront of the industry. Leading teams across these varied geographies have also reinforced the critical role of effective communication and relationship-building. These foundational abilities have repeatedly proven to be the linchpin for driving substantial change and promoting collaboration, irrespective of geographical limitations.

Could you share a specific achievement or project that you are particularly proud of?

During the pandemic, one of my significant achievements was the transformation of Epicor's marketing program, resulting in over 70% of the total sales pipeline for FY20 and FY21. I also led successful digital campaigns, such as the Epicor Germany campaign, which achieved 1.2 million impressions in just two weeks and surpassed lead targets by over 100% in paid digital campaigns. Despite the challenges of the pandemic, I hosted virtual events with a 70% turnout rate. While my industry-specific

My advice to aspiring leaders, particularly women, is to stay authentic and resolute in your convictions. In a world filled with noise, have the courage to stand out and pursue your vision.

customer journey campaigns achieved a 55% click-through rate, generating over \$5 million in the pipeline.

Looking ahead, what emerging marketing trends do you believe will define the industry in the next five years, and how should marketers prepare to harness these trends for success?

In the next five years, emerging trends in marketing will likely revolve around data privacy, personalization, and sustainability. Marketers must prepare by staying informed about evolving data regulations and ensuring compliance. Personalization will be key, with AI's central role in delivering tailored content. Sustainability will also be a crucial focus, with consumers expecting eco-friendly practices from brands. Marketers should prepare by aligning their strategies with these trends and prioritizing ethical and sustainable marketing practices.

Lastly, considering your wealth of experience, what guiding principles or mantras have consistently shaped your approach to leadership and career development, and how can they inspire others in their professional journeys?

My advice to aspiring leaders, particularly women, is to stay authentic and resolute in your convictions. In a world filled with noise, have the courage to stand out and pursue your vision. Dream big, embrace failures as stepping stones to growth, and let resilience propel you forward. Leverage your compassion, inner strength, and emotional intelligence, and always lead with empathy. Your journey is unique, so savor every experience and prioritize your happiness, as it's your passion and joy that will drive your success.



STEERING THROUGH ECONOMIC SHIFTS UAE'S ADEPT NAVIGATION IN THE NEW AGE OF BILATERAL TRADE SETTLEMENTS

Written by contributing writer Vasudevan Kidambi

About the author:

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The 'greenback' or the U.S. dollar has been synonymous with global trade and finance for years. From its monopoly over benchmark oil prices to its pervasive status as the world's reserve currency, its near-imperial hegemony is evident in dozens of ways. There is, however, a noticeable change in the air as geopolitical realities shift and countries redefine their economic plans. The global financial landscape is being reshaped as countries, motivated by financial sovereignty hopes and strategic needs, forge more bilateral agreements to avoid the U.S. dollar in trade settlements. This is not just a financial maneuver; it's an expression of a changing world, adjusting to the new rules and in quest of diversified economic dependencies. Nations such as India, China, Russia, Sri Lanka, Saudi Arabia, Iran, Venezuela, Turkey, Malaysia, Brazil, Argentina, Bangladesh, and the United Arab Emirates are leading this change, exploring alternative trade arrangements that could redefine global trade dynamics, influence currency markets, and reshape the broader international financial paradigm.

What is de-dollarization?

De-dollarization is a process of substantially decreasing the US dollar's presence in worldwide trade and finance. The result is a reduction of the dollar's demand on national, institutional, and corporate levels. The reduction of the role and influence of the dollarized global capital market would be weakened. Two scenarios could erode the dollar's status: adverse events that undermine the perceived safety and stability of the dollar and positive developments outside the US that boost the credibility of alternative currencies.

How does de-dollarization impact the global economy?

De-dollarization would shift the balance of power among countries, reshaping the global economy and markets. Most affected would be the US, where de-dollarization implies a large relative fall in US financial asset prices vs the rest of the world. This would trigger a withdrawal or redeployment from US markets, eroding trust. The impact of de-dollarization on US growth is still unclear, but a chronically weak dollar could enhance US competitiveness, even as it lowers foreign investment in the US economy.

De-dollarization in currency and oil markets:

The dollar still serves as the world's dominant reserve currency and is broadly employed for trade and international transactions. However, its dominance is being challenged, especially due to geopolitical shifts like the Russia-Ukraine

crisis. Some signs of de-dollarization are evident in currency markets, with the dollar's share in FX reserves declining to a record low of 58%.

In oil markets, more sales are now being transacted in non-dollar currencies; nevertheless, its position is up in there and has been challenged particularly by something such as, for example, the Russia-Ukraine catastrophe.

Is de-dollarization imminent?

While some level of de-dollarization is expected, a rapid shift away from the dollar is not anticipated. The US has a long-standing global network of alliances and partnerships, which will likely prevent a swift transition away from the dollar. However, partial de-dollarization, especially among non-aligned countries and China's trading partners, is more plausible.

Could the UAE benefit from de-dollarization?

UAE has always been at the forefront of development in the region. Its dynamic re-positioning every time the world undergoes a churn stands testimony to its swift adaptability and resilience. With respect to the new global phenomenon, viz., de-dollarization, the UAE stands to gain significantly through enhanced economic stability, diversified trade relations, and reduced currency risks.

By transacting in alternative currencies like the Chinese Yuan or the Indian Rupee, among others, the UAE can secure better deals and more

consistent pricing on international purchases.

As the nation actively experiments with Central Bank Digital Currencies (CBDCs), providing a viable alternative to the U.S. dollar for transactions and settlements and fostering financial innovation and digital transactions, it also insulates itself from the economic policies and financial stability of the U.S. This helps the UAE in exerting greater control over its economic environment.

Engaging in trade with nations that are also distancing themselves from the U.S. dollar further strengthens the UAE's economic ties and positions it advantageously in the shifting global economic landscape. Through these deliberate and measured steps, the UAE is not only navigating but also capitalizing on the opportunities presented by the global trend of de-dollarization.

How corporates should prepare themselves

With the unfolding of a growing de-dollarization process, the importance of CEO and CFO roles in companies is skyrocketing. Here are the strategic captains leading their businesses through the complex currents of global financial change. Amidst the broader recasting of the economic landscape, it will be up to CEOs and CFOs to proactively lead and capitalize on the resulting upside. Here are the critical steps they must take to ensure resilience and sustainability in this new paradigm.

For CEOs:



Strategic Diversification:

CEOs should ensure that their business operations, investments, and partnerships are diversified across various regions and not solely dependent on dollar-dominated markets. This reduces the risk associated with any single currency's volatility.

Strengthen Alternative Partnerships:

Building strong relationships with partners in emerging markets can provide alternative avenues for trade and investment, reducing dependency on dollar-based transactions.

Continuous Monitoring of Global Economic Trends:

CEOs should stay informed about global economic shifts, currency trends, and geopolitical events that might influence the de-dollarization process.

Invest in Financial Education:

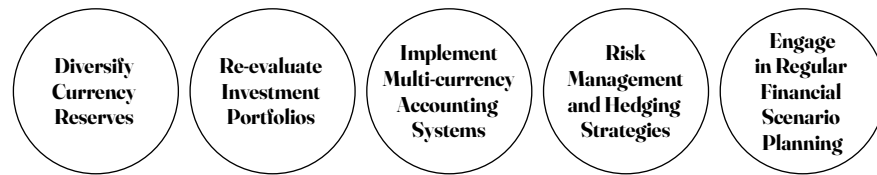
Ensure that the organization's leadership and decision-makers are educated about the implications of de-dollarization and are prepared to make informed decisions.

Adopt Flexible Business Models:

Businesses should be agile enough to adapt to changing financial landscapes, whether

it's shifting to new markets or adopting new transaction methods.

For CFOs:



Diversify Currency Reserves:

Instead of holding most reserves in dollars, CFOs should consider diversifying into other stable currencies or assets to hedge against potential dollar depreciation.

Re-evaluate Investment Portfolios:

Regularly review and adjust the company's investment portfolios to ensure they are not overly exposed to dollar-dominated assets.

Implement Multi-currency Accounting Systems:

Adopt accounting systems that can handle multiple currencies seamlessly, allowing for easier transactions and financial reporting in various currencies.

Risk Management and Hedging Strategies:

Develop strategies to hedge against currency risks, especially if the organization has significant transactions in dollars. This might include forward contracts, options, or other financial instruments.

Engage in Regular Financial Scenario Planning:

CFOs should conduct regular financial scenario planning exercises to anticipate the potential impacts of de-dollarization on the organization's financial health and be prepared with mitigation strategies.

By proactively addressing the challenges and opportunities presented by de-dollarization, CEOs, and CFOs can position their organizations for resilience and continued success in a changing global financial landscape.

It is also important to see some of the rapid developments that have taken place in the recent past:

Country	Country	Details
India	Sri Lanka	Amidst economic challenges, Sri Lanka is considering the Indian Rupee for local transactions to bolster trade ties and simplify currency exchanges with India.
India	Russia	On the backdrop of the Ukraine-Russia war, India and Russia swiftly switched to dealing in respective currencies, bypassing the USD.
Russia	China	Russia has boosted its use of the Chinese yuan, with the Finance Ministry allowing up to 60% of yuan reserves in the National Wealth Fund and witnessing a surge in Ruble-yuan trade.
China	Argentina	China expanded its currency swap agreement with Argentina.
China	Brazil	China reached an agreement with Brazil, with which its annual trade is \$150 billion, to trade in their own currencies instead of the U.S. dollar.
Iran	China & Russia	Due to sanctions imposed by the U.S., Iran has sought to bypass the USD in its trade relations.
India	Malaysia	India and Malaysia have agreed to settle trade in the Indian rupees, the Ministry of External Affairs announced on April 1, 2025.
India	Bangladesh	In July 2022, India's Reserve Bank of India RBI facilitated foreign trade settlements in INR, reflecting a strategic shift towards international trade conducted in the Indian rupee.
Tanzania	India	India, and Tanzania have started trade settlements in local currencies, and this new initiative will help promote commerce between the two countries

More actions beyond the Greenback

Brazil's Push for Regional Currency: Brazil's President, Luiz Inácio Lula da Silva, has called for a new common currency to trade in South America. This, if implemented, would help decrease the region's dependence on the dollar for transactions.

Saudi Arabia, Iran, and the UAE: The Middle East which has been a bastion of dollar dominance due to its oil-driven economies, but there have been discussions and treaties in recent years that point to a slow phase-out. From oil trading to other businesses, they are exploring options — often with the help of major Asian economies.

EU's Deforestation Law: The Middle East which has been a bastion of dollar dominance due to its oil-driven economies, but there have been discussions and treaties in recent years that point to a slow phase-out. From oil trading to other businesses, they are exploring options — often with the help of major Asian economies.

Global Reserves Movement: By the end of 2022Q3, the dollar's share of global foreign exchange reserves fell just below 60%, versus more than 70% in 1999. China, the biggest foreign US debt holder, reduced its dollar holdings as its relations with the US worsened.

Turkey: Turkey has been working on alternatives to the dollar in trade, especially with countries such as Russia and China. They have also utilized their national Turkish lira currency in intra-trade with the neighboring countries.

Venezuela: In response to sanctions, Venezuela has attempted to conduct trade in currencies other than the USD, including the euro and Chinese yuan.

RBI has allowed banks from 18 countries to trade in rupee: Botswana, Fiji, Germany, Guyana, Israel, Kenya, Malaysia, Mauritius, Myanmar, New Zealand, Oman, Russia, Seychelles, Singapore, Sri Lanka, Tanzania, Uganda, and the United Kingdom

So, in today's evolving global Financial Ecosystem the role of CEOs and CFOs in organizations becomes paramount. As the tectonic plates of economic power slowly move to create a new age, these leaders must have the vision, proactivity, and adaptability that make it feel like they are the ones behind it. CEOs need to lead their organizations with strategic anticipation for changes in order to build resilience and competitiveness. On the other hand, CFOs, in these economic circumstances, need to maximize resources, allocate assets wisely, and hedge against the risks of currency fluctuations and changing global trade equations. Their collective leadership will be crucial in navigating the future complexities, equipping their organizations to thrive in a world where the old trade and finance dictums have been rewritten.

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