

GLOBAL Leaders TODAY

Jul - Sept 2026



THE PATIENCE ECONOMY: 52 YEARS OF RESTRAINT AT NATURE'S WAY

Yoshiaki Hagiwara

President and Owner, Nature's Way

Pg. 20

**Carol Tomé Reshapes UPS
Leadership for New Global Model**

Pg. 22

**Fernando Fernandez Reimagines
Unilever for Focused Growth**

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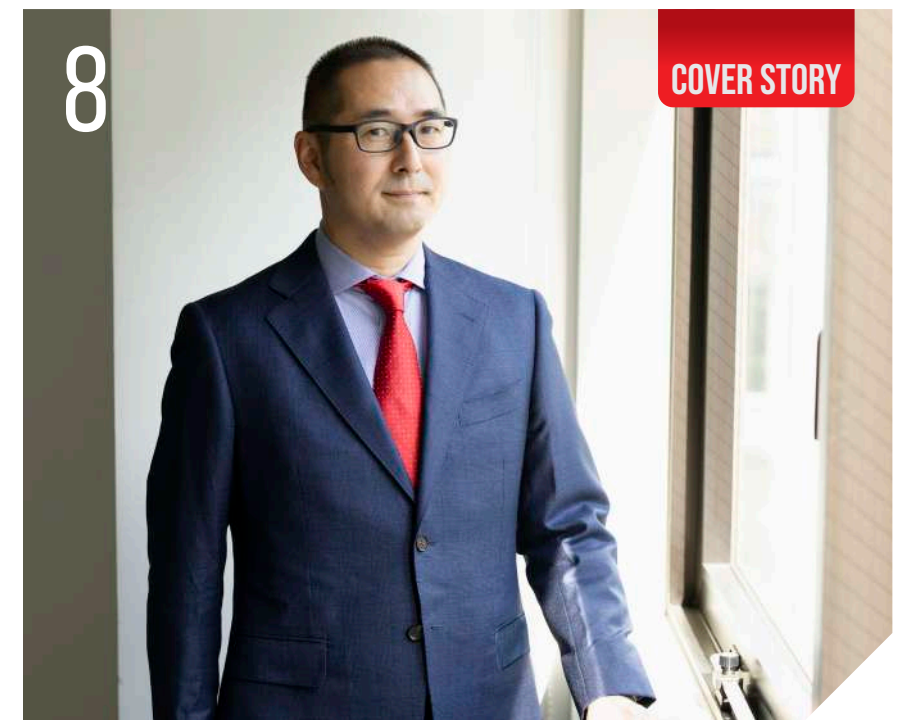


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6	TECH & TRANSPARENCY FOR SMARTER COMMUNITIES
8	THE PATIENCE ECONOMY: 52 YEARS OF RESTRAINT AT NATURE'S WAY
12	BUILT TO BE CARRIED: GRABIT'S SHIFT FROM TRADE TO BRAND
14	WHEN TESTING BECOMES INTELLIGENCE: TESTITION'S AI-FIRST BET
16	BUSINESS FRONTIER LEADERSHIP CONCLAVE & AWARDS: WHERE THE WORLD'S BUSINESS LEADERS CONVERGE
20	CAROL TOMÉ RESHAPES UPS LEADERSHIP FOR NEW GLOBAL MODEL
22	FERNANDO FERNANDEZ REIMAGINES UNILEVER FOR FOCUSED GROWTH
26	WHY HUMAN CAPABILITY IS THE NEW COMPETITIVE ADVANTAGE
28	CLEAN-LABEL PREMIUMIZATION STARTS AT THE FARM
34	THE POWER LIST: WOMEN LEADING UAE REAL ESTATE IN 2026
41	THE POST-SUMMER MONEY RESET: FIVE WAYS TO GET YOUR FINANCIAL GOALS BACK ON TRACK
38	THE INFORMATION OVERLOAD STORY: A COMIC



COVER STORY

THE PATIENCE ECONOMY: 52 YEARS OF RESTRAINT AT NATURE'S WAY

Yoshiaki Hagiwara, President and Owner of Nature's Way, reflects on 52 years of building one of Japan's earliest plant-based cosmetics companies, treating sustainability as structure, not storytelling, and choosing conviction over speed and short-term scale.



WHEN EFFICIENCY REMOVES THE SPACE BETWEEN

Martina Maya, Founder of HypnoBond Private, explores how removing friction from working life may have erased the pauses that help us truly transition between demands.



WORLD REALTY CONGRESS 2026: FIVE DAYS THAT BRING THE REAL ESTATE INDUSTRY TOGETHER

World Realty Congress returns to Dubai 7-11 December for its 11th edition, with community tours, masterclasses, debates, networking and an awards gala uniting the industry.



From the Editor

Dear Readers,

There is a particular kind of pressure that comes with leadership today: the pressure to move faster, grow bigger, respond sooner and constantly prove what comes next. Yet some of the most compelling leaders are those who know when not to follow the pace around them.

That idea sits at the heart of our July-September 2026 issue of Global Leaders Today. Our cover story features Yoshiaki Hagiwara, President and Owner of Nature’s Way, whose leadership offers a perspective that feels increasingly relevant. Nature’s Way has refused to chase speed and scale for their own sake. Instead, Hagiwara has built with patience, conviction and a long-term view, treating sustainability not as a story to tell, but as a structure on which a business is built.

His journey raises a larger question: in a world that often celebrates how quickly something can grow, should we be paying more attention to how well it can endure?

Across this issue, we bring together leaders from around the world whose stories offer different answers to that question. They come from different industries, markets and backgrounds, but each reflects the realities of leadership today, the decisions made when there is no obvious answer, the willingness to challenge convention, and the responsibility that comes with building something meant to outlast the moment.

At Global Leaders Today, we believe leadership stories matter because behind every organisation, transformation and breakthrough is a person making choices, sometimes visible, often not, that determine what happens next. This issue is about those people. As you turn these pages, I hope you find not only stories of achievement, but perspectives that make you reconsider what meaningful leadership looks like today, and what it might demand tomorrow.

Happy Reading!

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Global Leaders Today

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16

BUSINESS FRONTIER LEADERSHIP CONCLAVE & AWARDS: WHERE THE WORLD’S BUSINESS LEADERS CONVERGE

The 2nd Business Frontier Leadership Conclave & Awards brought diplomats, developers, technologists and founders to Taj Dubai in September for candid dialogue on AI, real estate and the future of work, honouring 50+ leaders.



20

CAROL TOMÉ RESHAPES UPS LEADERSHIP FOR NEW GLOBAL MODEL

UPS CEO Carol Tomé reshapes leadership around a new global operating model, elevating Nando Cesarone, Matt Guffey and Wilfredo Ramos and creating a Chief Global Commercial Strategy Officer role to balance consistency with local responsiveness.



22

FERNANDO FERNANDEZ REIMAGINES UNILEVER FOR FOCUSED GROWTH

Unilever CEO Fernando Fernandez is reshaping the consumer giant around focus, concentrating resources on Beauty & Wellbeing, Personal Care, premium products, digital commerce, the US and India to make the company simpler, sharper and faster.

34

THE POWER LIST: WOMEN LEADING UAE REAL ESTATE IN 2026

The Power List recognises the women leading UAE real estate in 2026, from founders and CEOs to researchers, designers and HR leaders, whose conviction across brokerage, investment, hospitality and development has built things that last.



42

ARAMEX APPOINTS FAYSAL EL HAJJAMI AS CHIEF COMMERCIAL OFFICER

Aramex has appointed former DHL Express executive Faysal El Hajjami as Chief Commercial Officer, bringing 25+ years of international logistics experience to lead global commercial strategy, pricing, sales and customer growth under its Accelerate programme.



44

LULULEMON RESHAPES LEADERSHIP ACROSS CHINA AND APAC

Lululemon has promoted San Yan Ng to Regional President of China and APAC and appointed former Bulgari and Louis Vuitton executive Jeffrey Hang as Senior Vice President and General Manager of APAC, reporting to Ng.



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Tech & Transparency for Smarter Communities

Samuel Lehain, CEO & Founder of Logic Utilities District Cooling Services, discusses how technology, transparent billing and customer-focused utility management are helping create smarter, more efficient and sustainable communities across the UAE.



Samuel Lehain
CEO & Founder, Logic Utilities

As utility management becomes increasingly data-driven, developers and community managers need solutions that combine accuracy, transparency, compliance and efficiency. Samuel Lehain shares how Logic Utilities District Cooling Services is transforming utility management through smart technology and an end-to-end service approach.

What does Logic Utilities specialise in?

Logic Utilities is a UAE utility management company specializing in district cooling metering, billing and customer service solutions. As an RSB-licensed Billing Service Provider in Dubai, we support developers, property owners and community managers with end-to-end services covering BTU and water metering, AMR systems, billing, collections, account management and technical support.

How does Logic Utilities create value for communities and property stakeholders?

We combine accurate metering, transparent consumption-based billing and professional utility management to ensure customers are charged fairly for their actual usage.

For property stakeholders, our end-to-end approach improves visibility, revenue recovery and service quality

while reducing the operational burden of managing utilities.

What role does technology play in improving utility efficiency?

Technology allows us to turn consumption data into actionable insights. Through smart metering, AMR systems and performance monitoring, we can identify abnormal consumption, faulty meters, leaks and inefficiencies early.

This helps reduce energy waste and operating costs while giving property managers greater visibility and encouraging customers to manage their consumption more responsibly.

How do you help clients reduce costs and support sustainability goals?

Accurate metering and proactive monitoring help identify excessive consumption, inefficiencies and potential revenue leakage. At the same time, consumption-based billing encourages customers to become more conscious of their usage.

By combining accurate data with preventive maintenance and transparent reporting, we help clients improve financial efficiency while supporting more sustainable communities.

How does your team's expertise strengthen service delivery?

Our strength is the combination of technical, operational, regulatory and customer-service expertise within one team.

This integrated approach allows us to respond quickly, continuously improve our processes and deliver reliable utility management from metering and compliance through to billing, collections and customer support.



(From L-R) Mahmoud Hamza, Nouha Kedous, Georg Frank

— INTRODUCING —



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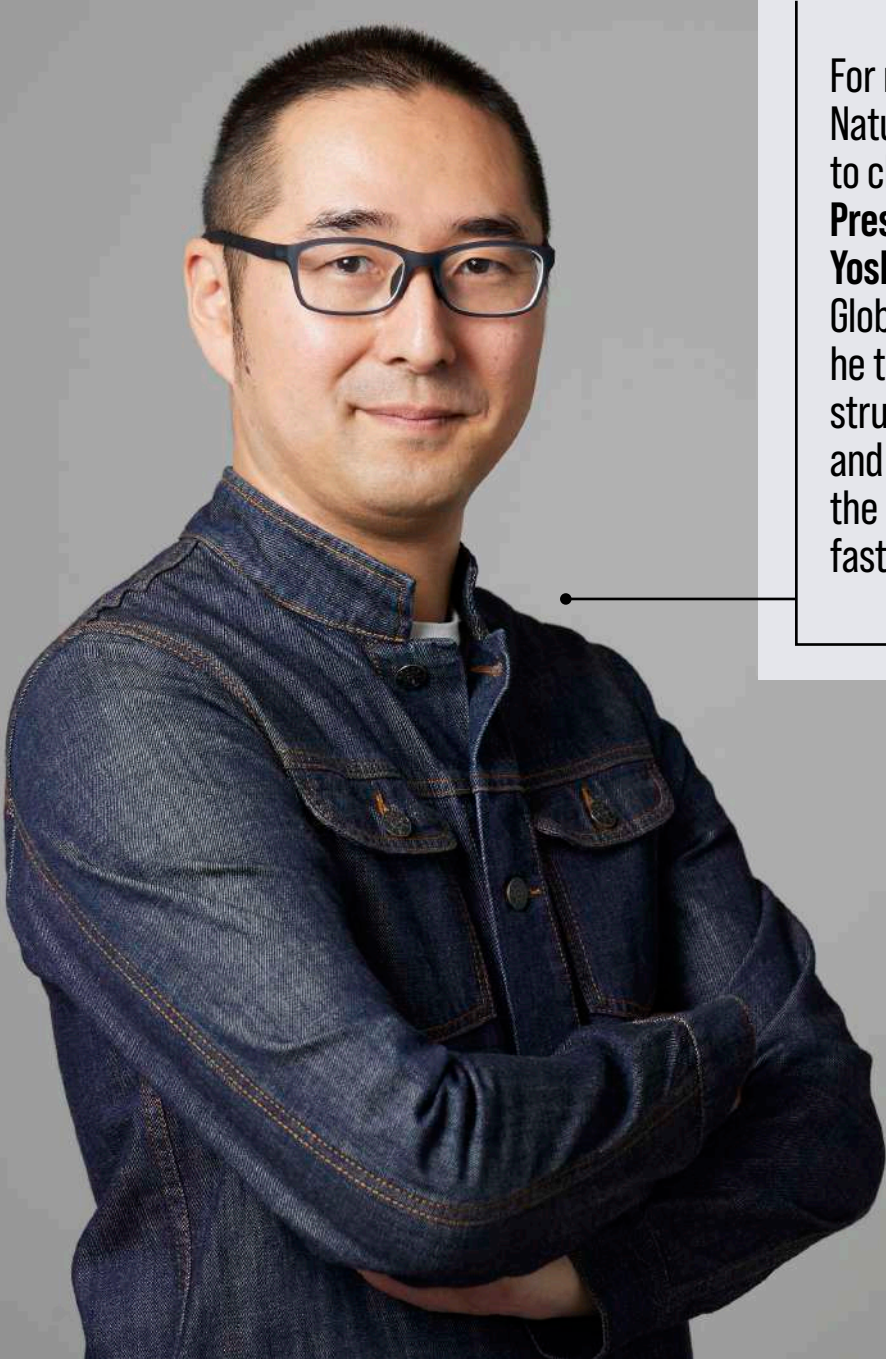
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The Patience Economy: 52 Years of Restraint at Nature’s Way



For more than 50 years, Nature’s Way has refused to chase speed and scale. **President and Owner Yoshiaki Hagiwara** tells Global Leaders Today why he treats sustainability as structure, not storytelling, and why conviction has kept the company standing while faster rivals came and went.

Sustainability is not something we do for advertising, it is something we live

Founded five decades ago, Nature’s Way remains one of Japan’s earliest plant-based cosmetics companies, built at a time when botanical skincare did not yet exist as a mainstream category. **President and Owner Yoshiaki Hagiwara** has spent his career resisting an industry pattern built on rapid growth and marketing-led sustainability claims, choosing instead to root the business in conviction, transparency and long-term value.

Hagiwara’s approach has been shaped less by industry trends than by family history: watching two generations build businesses out of scarcity, and learning that leadership sometimes demands restraint rather than acceleration.

In this exclusive interview with Global Leaders Today, Hagiwara reflects on the legacy that shaped him, why sustainability must be measurable rather than declared, how COVID-19 reshaped Japan’s cosmetics industry, and why conviction, not velocity, defines businesses built to last.

Nature’s Way marks five decades this year. How would you describe the company’s journey across its three distinct eras?

Our journey over five decades can be divided into three main parts. The first stage was one of relative obscurity. It is only in the last 10 years that natural organic cosmetics have been recognised as a mainstream commercial product in shops across Japan and Asia. Until then, there were no competitors and no large markets. Customers made a purchase decision only after we carefully explained our products. The last decade was a period of significant market growth. Competitors increased sharply, and the market expanded as cosmetics firms jostled to acquire as many shelves as possible. It was a good time to spend money on advertising, and the more companies invested, the more they grew.

The market changed fundamentally after COVID-19 began in 2020. Customers stopped visiting shops, and in-store promotional material became meaningless. Cosmetics companies were forced to invest in social networking to appeal directly to customers.

You carried forward a family legacy that began long before cosmetics. What shaped your understanding of business before you ever ran one?

After the war, when Japan was still politically and economically unstable, my grandfather



started his business by bringing food from the countryside into Tokyo. Initially, he simply delivered food to hungry people amid shortages. Over time, his keen eye for quality led him to carefully select vegetables and fruits, and the business evolved into a fruit shop and eventually one of Japan’s earliest supermarkets.

From childhood, I grew up listening to his stories about surviving the harsh post-war market. From him, I learned the genuine joy of turning zero into one. My father later ran Japan’s first organic cosmetics company. He never gave specific instructions on product development, but he was clear that selling products and profit were not the ultimate goal. From my father, I learned that the foundation of business is putting smiles on the faces of customers and stakeholders alike.

Globally, very few companies can call themselves authentic plant-based cosmetics makers. What separates Nature’s Way from brands that use sustainability as a marketing message?

Globally, there are fewer than 10 companies that can honestly recognise each other as genuine plant-based cosmetics companies. That is how difficult it is to continue making botanical cosmetics authentically. Sustainability is not something we do for advertising; it is something we genuinely strive for as part of living within nature. Some companies emphasise a single eco-friendly activity to present themselves favourably. We are different. Our reason for existing is to make both skin and the Earth better.

An organisation cannot grow if it cannot admit faulty decision-making

How do you ensure sustainability remains operational rather than symbolic?

Our defining features include owning forests to absorb carbon dioxide and nitrogen, maintaining farms that cultivate organically grown herbs, and operating our own factories. We measure the emissions generated by our business activities every year and evaluate how much can be offset by our forests and farms. We have also obtained B-CORP and SBT certifications. Through initiatives such as container recycling and clean energy utilisation, we aim to make both skin and the planet healthier through our very existence.

Your leadership philosophy centres on transparency. How does that principle actually function inside the company day to day?

Decision-making at Nature's Way is completely transparent. The minutes of our management meetings, along with the opinions I have expressed there, are clearly written and shared with all employees, so there is total clarity about my thinking on any given project. The difficulty arises when past decisions turn out wrong. Because staff can see them, I am always expected to make the right calls. I do not hesitate to admit errors in judgement and take a new decision, sharing it openly with everyone. An



organisation cannot grow if its leadership cannot admit faulty decision-making.

I also strive to build a good working environment, because employees are ultimately responsible for implementing every project. I interview each staff member every six months to hear their honest opinion of the company and their colleagues.

With over 200 staff, how do you maintain that closeness without informal favouritism creeping in?

As owner and president, I hold responsibility toward all employees and stakeholders, but I cannot communicate with over two hundred staff members daily. We operate through departments, and daily instructions are handled by department heads. To avoid misunderstandings, I hold 20-minute one-on-one meetings with every staff member twice a year. We also conduct annual 360-degree evaluations to prevent authority from becoming excessive and identify outstanding talent. I avoid informal interactions that could undermine

organisational fairness. I believe accepting solitude is part of the role of top management.

Tradition and innovation are often framed as opposites. How do you reconcile the two at Nature's Way?

I do not believe tradition and innovation are mutually exclusive at all. Tradition is not something consciously created; it is simply a word we use when looking back at outcomes. The future must never be constrained by the past. In business, innovation should always take precedence. From an ingredient perspective, natural materials are a constant stream of new discoveries. Even within the same plant species, herbs harvested in different regions exhibit different properties due to climate and environment. I never think of natural ingredients as old or stable.

COVID-19 changed consumer behaviour across most industries. How did it specifically reshape Japan's cosmetics sector?

Previously, direct contact between manufacturers and customers was not welcomed. Retailers and department stores interacted with customers, while manufacturers focused on negotiations with wholesalers. During the pandemic, wholesalers struggled to attract customers and began requesting manufacturers to promote products through social media instead. Manufacturers strengthened their social media departments and began communicating product value directly to customers for the first time. This shift altered how manufacturers thought about communication and responsibility toward consumers.

You've said profit and purpose must be one and the same. Can you explain what that means in practice?

I believe the purpose of running a company and its profits should be one and the same thing. If they are not aligned, sustainable motivation becomes very difficult to maintain. Many companies use profits to fund eco-friendly activities, which is positive. However, I believe eco-activities must be integrated into business operations. If sustainability depends on profitability alone, it contradicts the idea of being a positive force for the Earth, the soil and the people who depend on both.

Where does e-commerce fit into the next phase of Nature's Way's growth?

We believe e-commerce should become our next growth engine. We aim to enhance content across social media and other platforms to help customers understand the deeper appeal of plant-based cosmetics. A business model based solely on price appeal is unsustainable for a small company like ours. We do not need to appeal to everyone. Instead, we want to resonate deeply with a smaller group of customers and strengthen our e-commerce presence through that connection. Depth of understanding matters more than volume of reach.

Which international markets excite you most as Nature's Way looks beyond Japan?

There are not many companies globally that can mutually recognise each other as authentic plant-based cosmetics companies. I do not wish to make this company larger than necessary, but I do want it to remain special and educational. The Middle East and Southeast Asia are particularly important markets, given their economic and population growth. I would welcome collaboration with companies strong in sales that genuinely share our values.

After decades in leadership, what legacy do you hope to leave for the next generation of business leaders?

Cosmetics represent hope and the future. People choose them with excitement and anticipation. Through cosmetics, I want to deliver not only benefits for the skin, but also hope for what comes next. As for legacy, I hope to pass on a way of thinking: staying grounded during good times, improving during difficult ones, focusing on what can be changed, and approaching others with humility and gratitude. Business must be sustainable to truly benefit many people. If there is one message I wish to leave, it is that long-term value is built through patience, responsibility and respect.





BUILT TO BE CARRIED: GRABIT'S SHIFT FROM TRADE TO BRAND

Shariq Khan, CEO, Globelink International, shares how GRABIT Accessories is transforming from a distribution business into a consumer-focused technology brand built on quality, innovation and long-term value.

“A vision may come from one person, but execution always comes from the team”

After spending more than three decades in the consumer electronics industry across Africa, the Middle East and beyond, **Shariq Khan** has built a career around understanding markets, channels and consumer behaviour. In conversation with Global Leaders Today, he discusses the journey behind GRABIT Accessories, the opportunities he identified in the market and the leadership principles that continue to guide his growth strategy.

What inspired the launch of GRABIT Accessories, and what gap did you see in the market?

We have been trading consumer electronics and Apple products for many years, but trading alone does not create lasting value. We wanted to build something of our own. The inspiration came when we studied the success of smartphone accessory brands in markets such as India and realised there was room for a brand that focused equally on quality, affordability and user experience. We saw a gap in the market where many products prioritised marketing over product

quality. Our objective was to create accessories that people genuinely wanted to use, products that delivered strong performance without the premium price tag.

What makes GRABIT stand out in a crowded tech accessories market?

Our focus has always been on quality, design and functionality. We do not want to be just another accessories brand. Every product is selected and developed with the customer experience in mind. Today, GRABIT offers more than 300 SKUs across categories including chargers, power banks, earphones, speakers, smartwatches and mobile accessories. We have built a strong retail presence across the UAE and continue to expand rapidly. The goal is simple: provide consumers with products that look good, feel good and perform reliably.

How do you decide which products become part of the GRABIT portfolio?

Every product goes through a detailed evaluation process. I personally review many of the products before they are introduced to the market. We work closely with leading manufacturers and factories worldwide to identify products that offer genuine value. We do not launch products in a hurry. We spend time understanding market demand, testing quality and ensuring the product meets our standards before it reaches consumers.

What are consumers looking for today, and how is GRABIT meeting those needs?

Consumers want dependable products at competitive prices. They are looking for convenience, performance and design. We started by focusing on everyday essentials such as chargers, power banks and audio devices because these are products people use daily. At the same time, we are continuously exploring new technologies, including AI-enabled and IoT-based products, to ensure we remain aligned with evolving consumer expectations.

What is your vision for GRABIT's future growth?

The Middle East remains our primary

focus and strongest market. We already have an established distribution network and strong retail partnerships across the region. Beyond that, Africa represents a significant growth opportunity, while India remains a long-term strategic market. Our ambition is to become one of the leading accessories and gadgets brands across the Middle East before expanding further. You will also see increased brand collaborations, marketing initiatives and consumer engagement as we continue building awareness.

What has been the biggest leadership lesson in your journey?

One of the biggest lessons I have learned is to stay close to the business. Leaders cannot operate only from boardrooms. They need to understand what is happening on the ground. Whether it is product development, sales or customer feedback, I believe leaders must remain actively involved. Being hands-on allows you to make better decisions and stay connected with both your team and your customers.

How would you describe your leadership style?

I believe in leading by example. If I expect commitment from my team, I must demonstrate the same commitment myself. I also believe in building strong teams.

A vision may come from one person, but execution always comes from a team. Creating the right culture, empowering people and maintaining open communication are critical to achieving long-term success.

What advice would you give business leaders and entrepreneurs today?

Focus on industries and opportunities you genuinely understand. Experience matters, and understanding your market gives you a significant advantage. At the same time, surround yourself with the right people.

No vision can succeed without a capable team behind it. Stay involved, stay connected to your customers and never lose sight of the value you are creating. In the end, sustainable businesses are built on consistency, quality and trust.

“We wanted to create a brand people genuinely wanted to carry, use and trust every day

WHEN TESTING BECOMES INTELLIGENCE: TESTITION’S AI-FIRST BET

As enterprises accelerate digital transformation, **Rohith Alagarsamy, Founder & Chief Technology Officer, Testition Technologies LLP**, believes Quality Engineering is evolving from a testing function into a strategic driver of business resilience, innovation, and customer trust.



For Rohith Alagarsamy, innovation is only valuable when it solves meaningful business problems. Having worked across multiple phases of enterprise technology evolution, from traditional software delivery models to AI-driven Quality Engineering, he has seen how digital transformation succeeds when innovation is supported by strong execution, continuous learning, and customer focus. In this conversation with Global Leaders Today, the Founder and CTO of Testition Technologies shares his perspectives on AI-led Quality Engineering, enterprise resilience, leadership, and the future of digital assurance.

“Organisations that combine innovation with purpose, trust, and responsibility will be the ones that create lasting value

Your career has evolved alongside technology. What experiences shaped your leadership philosophy?

Over the course of my career, I have worked across different stages of technology evolution. The experience that shaped me most was seeing how technology initiatives succeed or fail based not on tools, but on people, culture, and execution excellence.

I learned early that innovation is most valuable when it solves real business problems and creates

measurable outcomes. Working with global enterprises taught me the importance of balancing speed with quality, and ambition with accountability. My leadership philosophy is built on empowering teams, encouraging experimentation, and creating an environment where questioning the status quo is welcomed.

Where do you see the biggest opportunities for AI-led Quality Engineering?

The greatest opportunity lies in moving beyond defect detection toward enabling better business decision-making. Traditionally, quality was viewed as a testing activity. Today, AI allows Quality Engineering to provide predictive intelligence across the software lifecycle.

By analysing patterns across requirements, code, test results, and customer behaviour, AI can identify risks before they affect business operations. This helps organisations reduce delays, improve resilience, and optimise technology investments. Ultimately, Quality Engineering is becoming a strategic business enabler that supports innovation, risk management, and customer satisfaction.

How is Quality Engineering becoming a strategic business capability?

Quality Engineering is no longer a final verification step before release; it is becoming an essential component of business strategy. In today’s digital economy, organisations cannot afford quality issues that affect trust, revenue, or brand reputation. Quality Engineering now plays a critical role in accelerating delivery by identifying risks earlier and integrating quality practices throughout the development lifecycle.

Most importantly, Quality Engineering directly influences customer experience. As AI and automation mature, it will increasingly help organisations innovate faster while maintaining reliability and security.

How does Testition balance AI innovation with customer trust?

“Innovation is most valuable when it solves real business problems”

At Testition, we have built our culture around three pillars: innovation, engineering excellence, and customer trust. While innovation drives our vision, trust remains the foundation of every customer relationship.

We encourage our teams to explore emerging AI technologies, but every innovation must solve a real customer challenge and deliver measurable value. Engineering excellence is maintained through rigorous standards, continuous learning, and a strong focus on outcomes. Customer trust comes from transparency, consistency, and delivering solutions that are reliable, secure, and scalable.

Which innovations will shape enterprise competitiveness over the next decade?

I believe the most transformative innovations will be autonomous software delivery, predictive Quality Engineering, intelligent observability, and AI-powered decision support. AI-driven autonomous testing and self-healing automation will reduce manual effort while increasing speed and accuracy. Predictive analytics will shift organisations from reactive problem-solving to proactive risk management, while intelligent observability platforms will improve operational resilience.

I am also particularly excited about AI copilots that support engineering teams across development, testing, and production environments. However, technology alone will not determine success. The real differentiator will be how organisations combine AI capabilities with skilled people, strong governance, and a culture of innovation.

How do you nurture future leaders and a culture of innovation?

I believe future leaders are developed through experience, responsibility, and continuous learning. At Testition, we encourage individuals to think beyond

their immediate roles and understand the broader business impact of their work. We create opportunities for team members to lead initiatives, solve complex challenges, and make meaningful decisions. Curiosity is encouraged through experimentation and knowledge sharing, while ownership comes from empowering people to take accountability for outcomes.

My goal is to create an environment where learning is continuous and leadership is measured by the ability to inspire, collaborate, and create meaningful impact.

What are Testition Technologies’ priorities for its next phase of growth?

Our next phase of growth is centred on becoming a leading AI-first Quality Engineering and digital assurance partner for enterprises worldwide. We are investing in AI-powered platforms, intelligent automation frameworks, and predictive quality solutions that help organisations improve speed, efficiency, and resilience. A key priority is expanding our capabilities beyond traditional testing into broader quality intelligence and digital assurance services.

What legacy do you hope to build as a technology leader?

Beyond business growth, I want my legacy to be defined by the people, ideas, and positive impact I helped create. I hope to contribute to a future where Quality Engineering is recognised as a strategic driver of innovation and where technology is used responsibly to improve lives, organisations, and communities.

For entrepreneurs and engineering professionals navigating the AI era, my advice is simple: stay curious, remain adaptable, and focus relentlessly on solving meaningful problems. Organisations that combine innovation with purpose, trust, and responsibility will be the ones that create lasting value.

BUSINESS FRONTIER

Leadership Conclave & Awards

— 2ND EDITION —

WHERE THE WORLD'S BUSINESS LEADERS CONVERGE

Diplomats, developers, technologists and founders filled Taj Dubai for a single day of candid dialogue on AI, real estate and the future of work, as the **Business Frontier Leadership Conclave & Awards** cemented Dubai's place as a crossroads for the world's business leadership.



Dubai's business elite converged at Taj Dubai, Business Bay, on 4 September 2026, as the second edition of the Business Frontier Leadership Conclave & Awards drew senior leaders, CXOs, entrepreneurs and investors from across the globe for a day defined by candid dialogue, sharp debate and record recognition.

Presented by WOW Workplaces Certification, the conclave placed leadership, Artificial Intelligence, real estate and the future of work at the centre of its agenda, with keynote sessions, moderated panel discussions and an awards ceremony honouring achievements spanning entrepreneurship, corporate leadership, technology, operations and organisational excellence.

Building on the momentum of its inaugural edition, the invite-only conclave positioned itself once again as a platform for candid, high-level dialogue on the forces reshaping business and leadership across the region.

Diplomacy Meets the Boardroom

The event was graced by Guests of Honour **Mohamed Al Banna, Group CEO and Managing Director of LEAD Ventures**; **H.E. Yaqoob Al Ali, Executive Director and Private Advisor in the Office of His Highness Sheikh Juma Bin Maktoum Al Maktoum**; and **H.E. Dr. Oleksandr Balanutsa, Ambassador Extraordinary and Plenipotentiary of the Embassy of Ukraine to the UAE and Bahrain**, who felicitated honourees for their leadership, innovation and impact.

Their presence underscored the scale the



conclave has reached in only its second year, drawing diplomatic and government representation alongside senior corporate leadership, and reflecting Dubai's growing role as a convening point for cross-sector dialogue.

Three Panels, Three Frontiers

Three panels anchored the day, each examining a different dimension of the forces reshaping business leadership. The headline session, "Women at the Frontier of Leadership, AI & Innovation," brought together senior women leaders to explore the opportunities and challenges of AI-led transformation and the growing role of women in shaping the next generation of business. Moderated by **Sreyasi Roy, Founder of Verve Humane Capital**, the panel featured **Prof. Fatima Zaman, CEO of Serenity UK Care**; **Misha Sharma Gambhir, Founder of Heartspire Foundation**; and **Dr. Prithvi Priyadarshini, Gastroenterologist and TEDx Speaker**.

The second panel, "What Keeps Dubai's Real Estate Market Attractive and What

Leadership Will It Need Next?", examined what continues to draw investors and developers to Dubai property. Moderated by **Prof. Jeevan D'Mello, CEO of Zenesis Consulting**, the panel featured **Kartik Shankar Narayan, Chief Sales Officer at Berkeley Services UAE**; **Dr. Majid Jack Hsiung, Founder and CEO of Source of Fate Properties**; and **Abhishek Jalan, CEO of Grovy Developers**.

The final panel, "The Leadership Engine: How People, Culture & Talent Drive Business Growth," focused on the human side of organisational performance. Moderated by **Preethy Suresh, Founder and CEO of Ignition Point Ventures**, it featured **Dr. Soha Chahine of Forward Training & Consulting**, **Tiago Costa of Parisima** and **Emma Jordan of Infinite Consulting**.

Five Voices on the Keynote Stage

Alongside the panels, five keynote sessions brought perspectives from leaders across HR, education, healthcare and workplace development, ranging from



resilience and disruption to education, technology and purpose-led leadership.

Prof. Fatima Zaman opened the line-up with “Leading Through Adversity: Lessons in Resilience from Mental Health Recovery.” **Salma Hassan, Founder of IGNITIA HR Consulting and Executive Coaching**, followed with “Leadership for the Next Era: Seeing People Clearly in Times of Disruption,” while **Sonal Shah, CEO of Sonajapan Japanese Language Academy**, addressed “From Vision to Impact: Building Beyond Borders Through Education, Technology & Human Values.” **Dr. Ignacio Bonasa, President and Founder of Liderarte**, spoke on “Leadership with Soul to Transform the World,” and **Javeed Ashraf Khan of TidyHire** closed the sessions with “Round One: The Interview That Never Changed.”

A Record Field of Honourees

The awards ceremony recognised more than 50 individuals and organisations for leadership and organisational impact across business, technology, real estate, healthcare, education, finance, operations and workplace development. Winners included Dr. Ahmed Hanafy of DP Holding, Business Leader of the Year in IT & Tech; Anju Madeka of Bengal Aerotropolis Projects Limited, Iconic CFO Leader of the Year; Koji Kurushima of Mobicom Corporation, Iconic CEO in Telecom; and Yoshiaki Hagiwara of Nature’s Way, Visionary CEO in Cosmetics, among honourees from across the region and beyond.

People, Purpose and the Ability to Adapt

Speaking at the event, Jatin Deepchandani, Founder and Chief Executive Officer of Eventyst Global, said the pace of change facing businesses today requires leaders to look beyond traditional models. “AI is accelerating that transformation, but technology alone will not define the future of business. People, purpose and the ability to adapt will remain equally important. Dubai provides an ideal environment for these conversations, bringing together diverse perspectives from across markets and industries,” he said.

Following two successful editions in Dubai, the Business Frontier Leadership Conclave & Awards will head to Bangkok for its next edition, expected to build further on this year’s scale and scope.



By the Numbers

- 150+ Leaders
- 50+ Recognitions
- 3 Panel Discussions
- 5 Keynote Sessions



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MOMENTS FROM 2ND EDITION OF #BFLCA2026



CAROL TOMÉ RESHAPES UPS LEADERSHIP FOR NEW GLOBAL MODEL

UPS CEO Carol Tomé has introduced a new global operating model alongside major executive changes, appointing Nando Cesarone, Matt Guffey and Wilfredo Ramos to expanded leadership roles while creating a new global commercial strategy position.



UPS CEO Carol Tomé is reshaping the company's executive leadership around a new global operating model, redistributing responsibility across operations, domestic business and international markets as the logistics group looks to manage its worldwide network more cohesively.

Effective September 1, 2026, Nando Cesarone became Executive Vice President and Chief Global Operations Officer, Matt Guffey became Executive Vice President and Chief U.S. Domestic Officer, and Wilfredo Ramos took over as Executive Vice President and Chief International, Healthcare and Supply Chain Solutions Officer.

UPS is also creating an entirely new executive position; Chief Global

Commercial Strategy Officer, with an external search underway to identify its first leader.

Together, the changes represent more than a series of executive appointments. They reorganise how responsibility is distributed at the top of UPS as the company moves towards greater global standardisation while retaining flexibility across individual markets.

"At UPS, we intend to leverage the full power of our global network," Tomé said in announcing the structure. She said the combination of global standardisation and local market responsiveness is intended to create greater efficiency, strengthen customer experience and support growth.



A Global Operations Role for Nando Cesarone

At the centre of the new structure is Nando Cesarone, who takes on the newly configured role of Chief Global Operations Officer.

Cesarone will oversee UPS's global air network and gateways, surface transportation, building and engineering operations, Intelligent Network of the Future initiatives, automotive operations and sustainability functions.

The appointment gives a single senior executive oversight of several of the physical and operational systems underpinning UPS's worldwide network.

Cesarone brings an unusually broad perspective to that responsibility.

He began his UPS career as a preloader in 1990 while studying at York University and later became a delivery driver. Over more than three decades with the company, he has gone on to lead operations across multiple regions.

Before leading UPS's U.S. business, Cesarone served as President of UPS International, overseeing operations across more than 220 countries and territories outside the United States. He has also served as President of UPS Europe and President of its Asia Pacific region.

His progression from an entry-level operational role to responsibility for the company's global operating network gives the appointment a notable leadership dimension: deep institutional

knowledge is being paired with extensive international operating experience.

Matt Guffey Takes Charge of U.S. Domestic Operations

Matt Guffey, meanwhile, has been appointed Chief U.S. Domestic Officer.

He will oversee UPS's U.S. businesses, including Small Package, Roadie, Happy Returns, The UPS Store and Mail Innovations.

Guffey joined UPS in 2000 and has worked across marketing, sales, operations and strategy in the United States and Europe.

Most recently, as Chief Commercial and Strategy Officer, his responsibilities included corporate strategy, transformation, marketing, U.S. sales, communications and the company's on-demand network.

His new role moves him closer to direct operating responsibility for UPS's core domestic businesses, while elements of his former commercial and strategy portfolio will sit within the newly created global commercial leadership position.

Wilfredo Ramos Steps Into International Leadership

The third major appointment follows the retirement of Kate Gutmann, Executive Vice President and President of International, Healthcare and Supply Chain Solutions.

Gutmann is stepping away from her current position after nearly 37 years with UPS. She will continue serving as a strategic adviser through March 2027, supporting continuity during the transition.

She will be succeeded by Wilfredo Ramos, a UPS veteran of more than 20 years who currently leads the company's Asia Pacific and Brokerage businesses.

Ramos has held leadership positions across multiple regions and business units during his career with UPS. In his expanded position, he will oversee the international, healthcare and supply chain solutions portfolio.

His promotion means all three of the executives taking on the major operating roles have significant experience within UPS, giving Tomé's new leadership structure a strong element of internal succession.

A New Seat at the Leadership Table

One position, however, remains open.

UPS is creating the role of Executive Vice

President and Chief Global Commercial Strategy Officer, who will be responsible for global strategy, marketing and communications, product management and pricing.

The creation of the role is significant because it separates global commercial strategy from several operational responsibilities, giving those functions their own representation on the executive leadership team.

Once appointed, the executive will report directly to Tomé alongside Cesarone, Guffey and Ramos, as well as Chief Financial Officer Brian Dykes, Chief Human Resources Officer Darrell Ford, Chief Digital and Technology Officer Bala Subramanian and Chief Legal and Compliance Officer Norm Brothers.

The restructuring comes as UPS shifts its focus towards its next stage following the completion of its Amazon volume glide-down and network reconfiguration initiatives in June 2026.

The company's stated ambition is to evolve from operating as an international organisation towards what it describes as a truly global enterprise, standardising critical operating processes across geographies while preserving the ability to respond to individual markets.

That makes the leadership redesign particularly important.

Organisational transformations ultimately depend on more than changing reporting lines. They require clarity over who owns global priorities, where local decision-making remains important and how different parts of a large organisation work together.

Tomé's new model attempts to address those questions by creating clearer global ownership of operations, separating U.S. domestic leadership and consolidating international, healthcare and supply chain responsibility under another executive.

For a company operating across more than 200 countries and territories, the challenge will be turning that redesigned leadership structure into the balance Tomé is seeking: global consistency without losing local responsiveness.

Fernando Fernandez Reimagines Unilever for Focused Growth

Unilever CEO Fernando Fernandez is reshaping the consumer giant around a simpler portfolio, sharper investment priorities and higher-growth categories, putting focus at the centre of his strategy for the company’s next chapter.

How do you make one of the world’s biggest consumer companies move with the focus of a much smaller business?

For **Fernando Fernandez, CEO of Unilever**, the answer increasingly appears to be: do fewer things, concentrate resources where growth is strongest, and make the organisation simpler around them.

That philosophy is becoming clearer as Fernandez reshapes Unilever’s portfolio and directs greater attention towards Beauty & Wellbeing and Personal Care, alongside premium products, digital commerce and two priority markets; the United States and India.

The strategy represents more than a portfolio adjustment. It is an attempt to redefine how a company whose products reach billions of consumers allocates its capital, talent and management attention.

A Bigger Company With a Narrower Focus

Unilever still operates at enormous scale. Its products are sold in around 190 countries, with 3.7 billion people using them every day. Following the separation of its ice cream business, the company reported €50.5 billion in 2025 turnover across Beauty & Wellbeing, Personal Care, Home Care and Foods.

Fernandez’s strategy, however, is increasingly about being selective within that scale.

Unilever has identified seven strategic growth priorities: Beauty, Wellbeing, Personal Care, premium products, digital commerce, the US and India. In the medium term, the company wants Beauty & Wellbeing and Personal Care to account for around two-thirds of turnover.

The logic is straightforward. Fernandez has previously identified Beauty & Wellbeing and Personal Care as categories structurally



exposed to higher growth, while Unilever sees opportunities to build more premium and digitally driven businesses around them.

Reuters reported on August 25 that the broader transformation also involves reducing Unilever’s exposure to food assets, reinforcing the move towards a more concentrated consumer portfolio.

‘Simpler, Sharper and Faster’

Portfolio choices are only one side of Fernandez’s plan.

Since becoming CEO in March 2025, he has pushed Unilever towards what he describes as a “simpler, sharper and faster” organisation. The company’s strategic framework combines brand investment with a stronger performance culture and an organisation designed to be more agile and technology-enabled.

That includes using AI and technology across creativity, growth and productivity while simplifying internal structures and concentrating resources behind areas with stronger growth potential.

There is also a deliberate emphasis on fewer, stronger brands. Unilever’s Power Brands represented 78% of turnover in 2025, giving the company a more concentrated platform for investment and innovation.

Beauty & Wellbeing offers an example of what that strategy can look like. Unilever is investing in science-led innovation and premiumisation while expanding brands across emerging categories and digital channels. The company has also reduced SKUs within the division by more than 30% since early 2024, part of a wider effort to simplify operations.

The Leadership Idea Behind the Strategy

What makes Fernandez’s approach notable from a leadership perspective is the choice to treat focus itself as a growth strategy.

For large organisations, expansion can naturally create complexity: more categories, more brands, more markets and more competing priorities. Fernandez is pursuing the opposite logic, using Unilever’s scale while becoming more selective about where the company

directs its intellectual and financial capital.

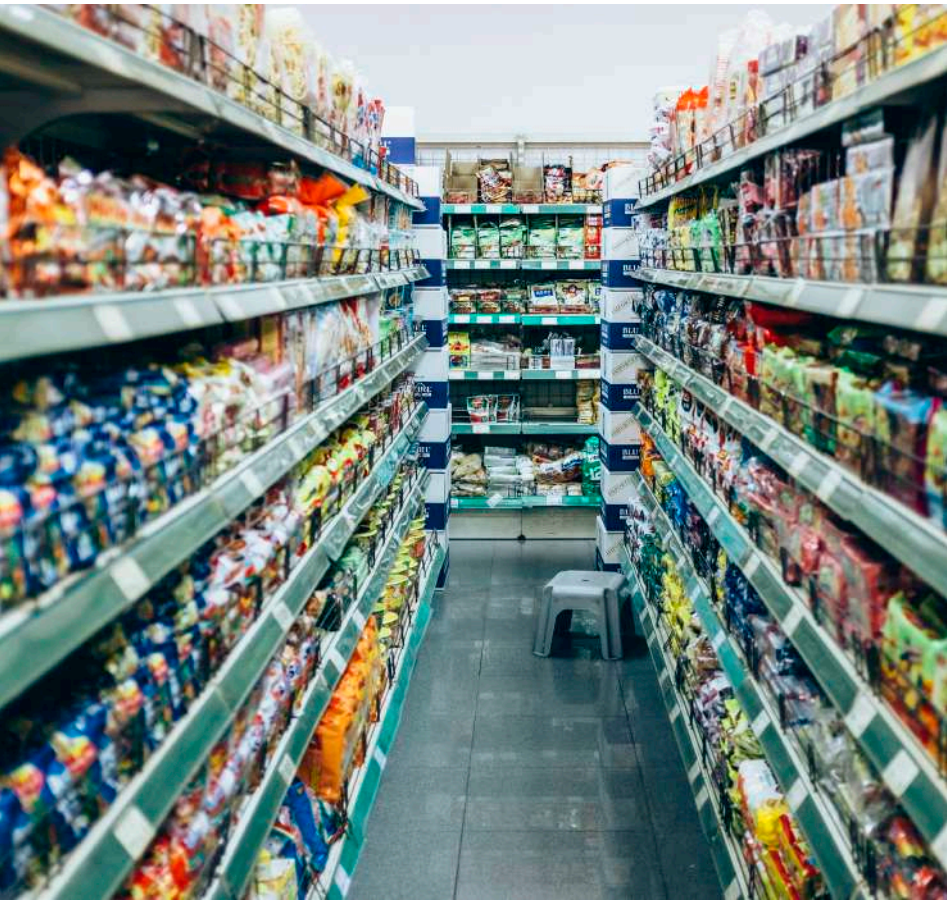
It is a strategy built around concentration rather than simply expansion.

Unilever’s stated ambition remains underlying sales growth of 4% to 6% over the multi-year period, supported by at least 2% volume growth. Its longer-term aim is to generate absolute profit growth consistent with top-third total shareholder returns among peers.

For Fernandez, achieving that ambition means deciding not only where Unilever should grow, but where its resources can create the greatest impact.

And that may ultimately be the defining idea behind his leadership of the company: Unilever does not necessarily need to become bigger everywhere. It needs to become more focused where it believes it can win.

“
India is already our second largest market. And we are convinced it can become an even bigger engine of growth for Unilever



WHEN EFFICIENCY REMOVES THE SPACE BETWEEN

“We have designed friction out of modern working life, but some of the spaces we removed may have been doing something more important than we realised,” says **Martina Maya, Founder of HypnoBond Private.**



“
In making movement between demands increasingly seamless, perhaps we have sometimes confused physical transition with psychological transition

We have learned to live efficiently, perhaps sometimes too efficiently. From the moment we wake up, many of us reach for our phones and almost immediately enter a sequence of emails, messages, meetings, appointments and decisions, with our days increasingly organised around making sure that very little time is wasted. Modern executive life has become extraordinarily good at removing friction from this process. Communication is instant, meetings can happen from almost anywhere at the click of a button, transport is faster and more private, and digital tools can organise our schedules so precisely that we can move from one conversation to another without even leaving the chair.

We consider this progress, and in many ways it undoubtedly is, but I have become increasingly interested in what may have disappeared alongside some of that friction. What if some of the pauses we have eliminated were also creating natural boundaries between one demand and the next?

Imagine finishing a difficult meeting in which something you said was dismissed,

or perhaps you raised a concern that nobody really acknowledged. You may have felt unheard, embarrassed or frustrated by a colleague’s response, but the meeting finishes nevertheless; you close the laptop or walk out of the boardroom, the appointment disappears from your calendar, and technically it is over. Psychologically, however, the ending may not be quite so clean.

Perhaps you are now on your way to collect your child from school and, while travelling there, you continue replaying the conversation. You wonder why you didn’t say something differently, why somebody reacted in a particular way, or whether you were too direct. By the time you reach the school, you are physically somewhere completely different, yet part of your attention may still be sitting in that meeting, rehearsing and analysing what was said and what you might have done differently.

Your child runs towards you, you smile, give them a hug and ask about their day, and they begin enthusiastically telling you about a project they have been working on with their friends. You hear them, you respond and perhaps you

even nod at all the right moments, but somewhere underneath that interaction your attention is still moving between what happened before, what is happening now and perhaps what needs to happen next. Nothing dramatic has occurred, and you may not even notice it, but in a very ordinary sense you have not fully arrived. By that I simply mean that what happened before has not quite closed, while your attention has not yet fully opened to what is in front of you.

What Lingers After We Leave

There are several established areas of research that give us useful ways of thinking about this experience. Research into what has been termed attention residue, for example, has shown that when people switch away from a task, particularly an unfinished one, some attention can remain with what came before and affect performance on the subsequent task. Experimental research into task switching has also found that changing task sets can create event boundaries in how continuous experiences are organised in memory. These findings do not establish that every transition in everyday life works in the same way, but they do raise an interesting broader question about whether physically moving from one demand to another necessarily means that our attention has moved with us.

Occupational psychology approaches a related issue through research into psychological detachment, broadly referring to our ability to mentally disengage from work during non-work time. A systematic review covering 159 empirical studies describes psychological detachment as an important recovery experience and places it within a modern working environment increasingly characterised by communication technology and blurred boundaries between work and private life. Again, this does not mean that every unfinished thought or difficult meeting is harmful, nor that people should somehow achieve a perfectly clear mental state before moving on. Human attention simply does not work that way. What it does suggest, however, is that the transition itself

deserves more attention than we usually give it.

When Efficiency Erases the Boundary

This is where I begin to wonder whether efficiency may have created a problem that we rarely recognise as one. We have learned that planning and organisation give us control, keep us productive and allow us to fit extraordinary amounts into a day, yet in making movement between demands increasingly seamless, perhaps we have sometimes confused physical transition with psychological transition. A meeting ends and another begins, so we assume the transition happened somewhere in between, even when the “somewhere in between” has been reduced to clicking Leave Meeting and opening another window.

The obvious answer might be to create more time for recovery or reflection, but that is not always realistic. It is not always practical to meditate for twenty minutes between meetings, write in a journal after every difficult conversation or continually stop a demanding working day in order to process whatever has just happened. Nor am I convinced that this should be necessary. What interests me much more are the small spaces that already exist: walking between buildings, travelling home, waiting for somebody to arrive, closing a laptop, making a drink, sitting in the car for a moment before going inside, or simply experiencing those few seconds after one conversation finishes and before another begins. Research into commuting provides an interesting example because the journey between work and home has been considered not simply as travelling time, but as a potential period of transition between different roles and an opportunity for psychological recovery. This makes me wonder whether some of the ordinary spaces we increasingly regard as inefficiencies or obstacles in a busy life might sometimes be useful precisely because they create a boundary. The point is not to deliberately make people’s lives less efficient or to suggest that every transition requires an intervention; rather, it is to question whether eliminating every pause is necessarily the same thing as

improving the human experience moving through it.

Reclaiming the Space In Between

Perhaps the practical change is not to add another recovery technique to an already crowded day, but to stop automatically consuming every transition that already exists. When a meeting ends, resist the instinct to immediately open the next email, make the next call or mentally begin the next task. Instead, allow even a very small boundary to remain and notice what is still occupying your attention before you cross into what comes next. This does not require you to resolve the previous meeting, suppress the thoughts it created or somehow empty your mind. The purpose is simply to stop treating the end of one demand and the beginning of another as though they have to happen at exactly the same psychological moment. Before you move straight into what comes next, give yourself a moment in between and notice what you carry with you.

This is one of the questions I am currently exploring through HypnoBond Private: can we become better at recognising and designing the transition between what just happened and what needs us next? At HP, we are beginning to investigate these moments more deliberately, including what, if anything, people carry across them, how attention appears to disengage and reorient, and whether there may be particular points within a transition when a very small intervention is more useful than at others. There is still a great deal to understand, test and challenge.

What keeps bringing me back to this question is a simple observation. We have spent decades designing increasingly efficient ways of moving people, information and decisions from one point to another, and perhaps the next challenge is not simply making that movement even faster, but understanding what happens to the person in between.

Because ultimately, arriving somewhere physically is easy to measure. The more interesting question may be whether, when we get there, we have actually arrived.



WHY HUMAN CAPABILITY IS THE NEW COMPETITIVE ADVANTAGE

Lule Bunjaku Karapinar, CEO GCC Markets and Executive Education, LEORON Institute, explores why human capability could become a defining competitive advantage as AI transforms how organisations work, adapt and lead.

For years, upskilling largely belonged to HR. It sat alongside onboarding, employee engagement and leadership development, measured through training hours, participation rates and completed courses.

That model no longer reflects what businesses are facing.

AI, automation and digital transformation are changing industries faster than many organisations can build the capabilities required to use them. The question for leaders is therefore shifting. It is no longer simply whether to invest in new technology, but whether their people can evolve quickly enough to turn that investment into meaningful business value.

That is why upskilling has moved from an HR conversation to a boardroom priority.

Technology Is Available. Capability Sets Businesses Apart

One of the assumptions surrounding AI is that adopting it automatically creates competitive advantage. Yet as frontier models, automation tools and digital platforms become increasingly accessible, technology itself is becoming less of a differentiator

The real distinction lies in what people do with it.

Give two organisations access to the same AI capabilities and the outcomes can look entirely different. One may redesign workflows, improve decision-making and identify new opportunities. Another may simply automate existing processes and produce more of the same work at greater speed.

The difference is not necessarily the technology. It is

the skills, judgement and adaptability of the workforce using it.

Across the GCC, this distinction is becoming particularly relevant. Governments have invested significantly in AI infrastructure and national digital strategies, creating an environment where innovation can scale. The next challenge is building the talent capable of translating that infrastructure into measurable outcomes.

In many ways, human capability is becoming the new infrastructure.

From Digital Transformation to Workforce Transformation

Buying technology is relatively straightforward. Building an organisation capable of continuously learning alongside it is considerably harder, and potentially much more valuable. This is why the conversation must extend beyond digital transformation to workforce transformation.

There is another dimension leaders cannot afford to overlook. As AI becomes embedded in everyday work, employees may increasingly outsource not only repetitive tasks, but elements of critical thinking itself.

The objective, therefore, should not be to use AI to replace thinking. It should be to elevate it.

Employees need the capability to question AI-generated answers, challenge assumptions, consider alternative viewpoints and exercise judgement. Faster output has value, but better thinking remains what turns that speed into meaningful results.

Why Upskilling Cannot Belong to HR Alone

This responsibility cannot sit solely with the HR function. Business leaders must determine which capabilities will differentiate their organisations, which roles are changing fastest and where capability-building can deliver the greatest strategic value. HR remains essential in enabling learning, but the priorities themselves should be closely connected to business strategy.

The way organisations measure upskilling must evolve too. Learning hours and completion rates are useful operational measures, but they say relatively little about whether new capabilities are changing the business. Leaders should also be asking whether learning is improving productivity, decision quality,

innovation, customer outcomes and organisational agility.

If capability is a strategic asset, it deserves to be measured like one.

The Advantage That Technology Cannot Replicate

The organisations that thrive in the years ahead may not necessarily be those with access to the most advanced AI. Increasingly, many businesses will have access to similar technologies.

The advantage will lie in building cultures where learning is continuous, curiosity is encouraged and human judgement remains central to decision-making.

Technology will continue to evolve rapidly. Human capability must evolve alongside it. Ultimately, upskilling is no longer simply an employee development programme. It is an investment in an organisation's ability to compete, adapt and lead.

And in an era when powerful technology is becoming available to almost everyone, one of the hardest advantages to replicate may be the people who know how to think, adapt and create value with it.



Clean-Label Premiumization Starts at the Farm

As consumers seek greater transparency from frozen food brands, **Haresh Karamchandani, MD & Group CEO, HyFun Foods**, explores how technology-backed farming, traceability and stronger sourcing systems are helping the industry build quality and trust from farm to freezer.



The frozen food category is entering a new phase of premiumization. Convenience may have been one of the reasons consumers initially embraced frozen products, but expectations are evolving. Increasingly, consumers want to understand what goes into their food, where ingredients come from and whether the quality promised on the pack is supported by the processes behind it.

For CPG brands and retailers, that shift is bringing greater attention to an important part of the value chain: the farm.

This is particularly relevant in India, where frozen foods have expanded alongside urbanisation, changing lifestyles, organised retail and quick commerce. As the category develops, the opportunity is no longer simply about selling more frozen products. Building greater consumer confidence around how those products are sourced and produced is becoming equally important.

That is where clean-label premiumization is beginning to take on a broader meaning.

Transparency Beyond the Label

A clean label today can represent more than a shorter or simpler ingredient list. Consumers increasingly expect transparency across the wider journey of a product.

NielsenIQ’s 2025 India findings, show that 64% of consumers want detailed product information, while 61% want labels that are more transparent and easier to understand. At the same time, 51% say healthier alternatives are too expensive and an equal proportion say they struggle to find them in the market.

For frozen staples, delivering that transparency begins well before processing.

Products such as potatoes, peas and other vegetables depend heavily on agricultural conditions. Crop variety, soil, weather, irrigation, harvesting and storage can all

influence the quality of the finished product. If brands want consistency in areas such as texture, colour and taste, managing quality therefore needs to begin at the source.

Technology Moves Closer to the Farm

Technology-backed farming models are creating new possibilities for doing this.

Digital farm records, satellite imagery, crop monitoring, weather data, precision agriculture and traceability tools can give food companies greater visibility into the raw materials entering their supply chains. Artificial intelligence is also being explored for predicting quality across planting, harvesting and storage, while IoT and blockchain-based systems can strengthen traceability and data management. The value extends beyond operational efficiency.

When companies can understand where ingredients originated, which varieties were cultivated, how crops performed and how produce travelled through the supply chain, they have a stronger foundation for maintaining consistent standards.

That makes transparency something that can increasingly be supported by information and processes rather than communicated only through packaging.

Why Traceability Matters to Retailers

The same shift is becoming relevant for major retailers and their private-label businesses.

Walmart’s Great Value line as an example of a private-label ecosystem operating within structured supply-chain requirements. Walmart requires disclosures relating to production facilities and certain directly sourced ingredients, alongside defined food-safety requirements.

Its wider approach to food traceability also demonstrates how supply-chain information can become an important part of quality management.

For the broader CPG industry, this signals an evolution in what creates value. As private labels expand and consumers become more discerning, provenance, consistency and traceability can increasingly complement the traditional considerations of product, price and convenience.

Building a More Connected Food Ecosystem

For India’s frozen-food industry, stronger relationships between companies, farmers and technology could be particularly significant.

Direct farmer engagement combined with technology-led sourcing can help create more predictable supply ecosystems. Farmers can also benefit from improved crop planning, timely advisories and better-informed decisions around agricultural inputs and harvesting.

The growing application of satellite-based agricultural systems in India demonstrates how field-level information can support crop monitoring, resource management and farm advisories.

This creates an opportunity for technology to connect two priorities that are often viewed separately: agricultural efficiency and consumer trust.

Ultimately, the next stage of premiumization in frozen food may be shaped as much by what happens before a product reaches the factory as by what consumers eventually see on supermarket shelves.

For CPG businesses, that means developing farm-level visibility alongside processing and packaging capabilities. For retailers, it means building supply networks capable of delivering reliable information, traceability and consistent quality at scale.

And for consumers, transparency can gradually become more tangible, a journey that can be followed from farm to freezer.

The clean-label premiumization wave is therefore about more than presenting frozen staples as premium products. It represents an opportunity to strengthen the systems behind them and build consumer confidence through quality, visibility and traceability.

As those expectations continue to evolve, the farm is becoming not only the beginning of the food supply chain, but an increasingly important part of the value consumers ultimately experience.



THE UAE IS BUILDING AN AI ECONOMY ON HUMAN FOUNDATIONS

Mohammed AlKhotani, Senior VP and GM, Middle East, Salesforce, explores how the UAE’s people-first approach is creating the foundations for long-term AI leadership.

Artificial intelligence is often viewed through the lens of cutting-edge chips, powerful computing infrastructure and large language models. While these technologies dominate the conversation, they tell only part of the story. The UAE has taken a markedly different approach; one that recognises people, not technology, as the true catalyst of AI-driven progress.

Sheikh Mohammed bin Rashid has articulated this vision with clarity, setting the ambition for the UAE to become the world’s most prepared nation for artificial intelligence. Achieving that goal requires far more than investment in infrastructure. It demands investment in teachers, coders, researchers and students; the people who will ultimately shape how AI is applied. The UAE understands what many markets are still debating: technology creates value only when people direct its purpose.

The UAE National Strategy for Artificial Intelligence 2031 identifies a potential AED 335 billion increase in economic output from AI. Separately, PwC has estimated that AI could contribute AED 353 billion to UAE GDP by 2030, equivalent to 13.6 per cent of GDP

The UAE has backed this philosophy with decisive action. In 2017, it became the first country to appoint a Minister of State for Artificial Intelligence, with Omar Sultan Al Olama taking on the role even before the launch of the National AI Strategy. That decision signalled that AI readiness would be treated not as a future aspiration but as a governance priority.

Building the Talent Infrastructure for AI

The country’s investment in talent has continued to accelerate. The Mohammed bin Zayed University of Artificial Intelligence, the world’s first university dedicated entirely to AI; now hosts 653 students and ranks among the top 20 AI



research institutions globally. Large-scale initiatives have further strengthened this foundation. The One Million Arab Coders programme has attracted participants from 80 countries, generating more than one million registrations and five million training hours. The Dubai AI Campus welcomed over 120 companies within its first six months and aims to create 3,000 jobs by 2028. More recently, the UAE introduced AI education across all school levels, from kindergarten to Grade 12, beginning with the 2025–2026 academic year. These are not isolated initiatives, they are structural investments in the country’s future workforce.

The results are already becoming evident. The Stanford AI Index ranks the UAE first globally for growth in AI talent concentration, recording a 121 per cent increase between 2019 and 2025. It also ranks second worldwide for net AI talent migration, while the Stanford HAI AI Vibrancy Index places the country fifth globally. Talent follows opportunity, and the UAE has created that opportunity with clear intent.

A People-First Model for the AI Economy

The Middle East is not adopting AI incrementally; it is building an economy with AI at its core. Our \$500 million investment in Saudi Arabia and our commitment to upskill 30,000 Saudi citizens by 2030 reflect our confidence in the region’s long-term trajectory.

These investments reinforce an important lesson. Successful AI strategies are built around people. Digital labour and agentic AI will increasingly handle repetitive tasks, allowing individuals to focus on strategy, creativity and stronger customer relationships. Unlocking that potential, however, requires sustained investment in skills, leadership and workforce development.

The UAE has demonstrated that discipline at a national level. As Sheikh Saif bin Zayed observed, the country does not wait for the future, it creates it. That future will ultimately be shaped not by algorithms alone, but by the people who design, govern and apply them.

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FIVE DAYS THAT BRING THE REAL ESTATE INDUSTRY TOGETHER

From community tours and executive masterclasses to industry debates, networking, recognition and the awards gala, **World Realty Congress** returns to Dubai this December with a programme designed to bring every part of the real estate ecosystem into one conversation.

As real estate markets evolve, industry events are no longer simply places to exchange business cards or listen to presentations. They have become environments where professionals learn from one another, challenge established thinking, discover new opportunities and build relationships that continue long after the event ends.

That philosophy sits at the heart of World Realty Congress 2026, which returns to Dubai from 7-11 December 2026 for its 11th edition. Over five days, the Congress will bring together developers, brokers, community management professionals, facilities management leaders, PropTech innovators, consultants and industry

decision-makers from across the region and beyond. Hosted at the Mövenpick Grand Al Bustan Dubai, this year's programme has been designed as a complete industry experience rather than a traditional conference. Across five days, delegates will move between learning, networking, site visits, thought leadership sessions and celebrations of industry excellence.

More Than a Conference

The week begins with curated community tours in Dubai and Abu Dhabi, giving participants an opportunity to explore developments and communities firsthand while engaging with peers in a more informal setting. These tours have

become one of the most distinctive elements of the Congress, allowing industry professionals to step outside the conference environment and experience how communities are planned, managed and operated. On 9 December, attention turns to the CAM G10 Summit and a series of specialist masterclasses focused on some of the industry's most relevant topics. Sessions include The Lifestyle Masterclass; AI Isn't Coming for Real Estate, It's Already Here; and What Real Estate Can Learn From the World's Best Apps. Together, they reflect the growing influence of technology, customer experience and changing resident expectations on the future of real estate.

Conversations Built Around Real Industry Challenges

The core Conference takes place on 10 December and features a programme that moves beyond traditional panel discussions to focus on practical challenges, industry debate and real-world solutions. Among the sessions planned are discussions on developer-community collaboration, reserve funds and ageing communities, service charges, facilities management pricing, brokerage performance and emergency preparedness.

The agenda also introduces more interactive formats designed to encourage participation and discussion. Delegates can expect sessions such as The Great Debate, The 3-Minute Fix, Community Courtroom, The Crisis Room, and The Deal Room, where industry issues are explored through live problem-solving, case studies and practical scenarios rather than theory alone. Alongside the main plenary programme, dedicated tracks will focus on community management, facilities management, development and brokerage, ensuring that attendees can engage with content directly relevant to their roles and responsibilities.

A Meeting Point for the Industry

One of the defining strengths of World Realty Congress has always been its ability to bring together sectors that often operate in separate conversations. Developers, brokers, community managers, facilities managers, consultants and technology providers all play different roles

within the real estate ecosystem. Yet many of the challenges facing the industry today require collaboration across disciplines. By creating a shared platform, the Congress enables participants to exchange perspectives, understand emerging trends and identify opportunities for partnership.

The networking experience remains a central part of the event, with dedicated breaks, lunches and evening engagements designed to encourage meaningful interaction between delegates throughout the week.

Celebrating Excellence

The week concludes with the World Realty Congress Awards Gala Ceremony on 11 December, recognising organisations and professionals whose work is shaping the future of real estate and community living.

For many attendees, the awards evening serves as both a celebration of achievement and an opportunity to connect with peers from across the industry in a more relaxed setting. It is also a reminder that while the sector continues to evolve, excellence remains the foundation upon which lasting communities are built.

As the countdown to December continues, World Realty Congress 2026 is positioning itself as more than an event. It is a week-long platform for learning, collaboration and industry advancement, bringing together the people, ideas and conversations that will help shape the next chapter of real estate.

WHAT A WEEK AT WRC LOOKS LIKE

- 7 December**
 - Community Tour | Dubai
- 8 December**
 - Community Tour | Abu Dhabi
- 9 December**
 - CAM G10 Summit
 - The Lifestyle Masterclass
 - AI Isn't Coming for Real Estate, It's Already Here
 - What Real Estate Can Learn From the World's Best Apps
- 10 December**
 - World Realty Congress Conference
 - 20+ sessions, debates, power talks and industry tracks
- 11 December**
 - World Realty Congress Awards Gala Ceremony

5 DAYS | 40+ SPEAKERS | 1,000+ DELEGATES | 20+ SESSIONS | 1 GLOBAL PLATFORM



Scan the QR code to explore the full agenda, speaker updates and registration details at World Realty Congress 2026.

The Power List: Women Leading UAE Real Estate in 2026

BEHIND EVERY BUILDING THAT GOES UP IN THE UAE, THERE IS A DECISION SOMEONE MADE. TO ACQUIRE LAND OTHERS OVERLOOKED. TO BACK A CONCEPT BEFORE THE MARKET CAUGHT UP. TO WALK AWAY FROM A COMFORTABLE POSITION AND BUILD SOMETHING FROM SCRATCH. THESE ARE NOT ABSTRACT STRATEGIC MOVES BUT PERSONAL ONES SHAPED BY CONVICTION, RISK APPETITE, AND A PARTICULAR WAY OF SEEING OPPORTUNITY WHERE OTHERS SEE UNCERTAINTY.



The women on this list have made those decisions, many times over. Some lead firms they founded themselves. Others have carved out specialisations within large organisations, becoming the person others turn to when a deal gets complicated or a project needs rescuing. What they share is not a single path but a common characteristic: they build things that last.

The UAE has always attracted people who think at scale and act with intent. The sector they are helping shape is more considered, more creative, and more globally connected than it has ever been. This Power List recognises the women doing exactly that in 2026, on their own terms.

Real estate is a long-cycle business. Decisions made today reveal themselves only over years, and sometimes decades. The work demands a certain kind of patience that does not always show up in quarterly results or annual rankings. It calls for an ability to hold position when the market turns nervous, and an instinct for when to move before the consensus arrives. The women recognised here have demonstrated this temperament across cycles, not just in the recent moments of momentum, but in the harder periods that test whether conviction is durable.

Editorial Note: The Global Leaders Today Power List is an editorial selection based on publicly available information, industry achievements and editorial assessment. It is not an independently audited ranking and is presented in no particular order.

HALA MATAR CHOUFANY

President - Middle East, Africa and South Asia, HVS

Hala Matar Choufany serves as **President for the Middle East, Africa and South Asia at HVS**, a global consulting firm focused exclusively on the hospitality sector. Over two decades, she has advised on more than 5,000 hospitality and mixed-use projects across Europe, the Middle East, Africa, and Asia, covering valuations, acquisitions, asset management, strategic investments, contract negotiations, and real estate advisory. Her work spans the full investment lifecycle, from feasibility and valuation through to asset management and strategic repositioning, across markets at varying stages of development.

She is a board member of HVS Global and sits on the boards of the Harvard Business School

Club of the GCC and the Hotel Investment Advisory Board. A regular speaker at investment and hospitality conferences, she addresses topics ranging from asset valuation and management contracts to women in leadership. She has authored more than 50 industry publications and her commentary has featured on Bloomberg, CNN, Forbes, Al Arabiya, and Abu Dhabi TV.

Choufany holds an MBA in Finance and Strategy from IMHI (Essec-Cornell) in Paris and completed Executive Education at Harvard Business School. She is fluent in English, French, and Arabic. Earlier in her career she held roles at PwC, Arthur Andersen, Hard Rock International, and the Al Kharafi Group, across London, Bahrain, Beirut, and Kuwait.



DOUNIA FADI

Managing Director, eXp Realty Dubai

Dounia Fadi's entry into Dubai real estate in 2005 was the beginning of a career that would span more than two decades in one of the world's most demanding property markets. Today, as **Managing Director of eXp Realty Dubai, a global real estate brokerage**, she leads an operation built on the principles that have defined her career from the outset: trust, rigour, and relationships that outlast any single transaction.

Known for her leadership and market influence, Fadi has built her reputation across luxury property, investment advisory, brokerage leadership, PropTech, and agent development. Her track record includes multimillion-dirham transactions, but her peers and clients are equally likely to cite her ability to navigate complex deal structures,

build high-performing teams, and create environments where agents are genuinely equipped to grow.

As an international speaker and global executive with deep UAE market knowledge, Fadi is a visible advocate for future-ready real estate strategy and for raising professional standards across the brokerage sector. She is known for her client-first instincts, her command of market dynamics, and an approach to leadership that combines commercial sharpness with a genuine investment in the people around her.

Her belief is straightforward: lasting success in real estate is built beyond the transaction, through knowledge, integrity, and relationships with a longer horizon than the deal.





TATIANA TONU
Chief Executive Officer, Object1

Tatiana Tonu brings over 20 years of expertise spanning banking, marketing, and real estate development to her role as **CEO of Object1**. She joined the company as its sole sales manager and advanced through Head of Sales and Managing Director before taking the top role, a trajectory that mirrors the company’s own growth from a 10-person startup to an organisation of more than 500 employees.

As Managing Director and Head of Sales, Tonu led her team to a 200% increase in sales within a single year, working closely with CEO and Founder Egor Maslennikov. She played a central role in the organisational restructuring that supported Object1’s scale-up, working with the HR department

to establish a management structure capable of sustaining that growth.

In her current role, Tonu oversees key business divisions, develops and launches new residential projects, and manages the company’s marketing and sales strategies. Her academic background, a Master’s and PhD in Economics alongside certification in Business Development, combined with a foundation in mathematics and cybernetics, informs a distinctly analytical approach to leadership. She describes this grounding as central to her decision-making, enabling data-driven choices in strategic and investment areas while helping the company navigate risk with confidence.

SVETLANA POLITOVA
Chief Executive Officer, Whitewill Real Estate Abu Dhabi and Oman

Svetlana Politova began her career in Gulf real estate in 2008, during the global financial crisis, at a moment when the region’s property sector was being fundamentally redefined. Where others saw uncertainty, she saw the foundations of something larger being laid. In 2010, she founded her own real estate company in the UAE, growing it through a period of rapid market development into a business with a strong reputation among local and international clientele. She subsequently sold the company and during this period also worked closely with British entrants to the UAE market, helping them establish and navigate the region’s fast-

evolving investment landscape. Today, as **CEO of Whitewill Real Estate Abu Dhabi and Oman**, Politova leads the company’s expansion across Abu Dhabi and Oman. Under her leadership, Whitewill has built a reputation as a trusted partner for international investors, with teams recognised through multiple industry awards. Her approach combines strategic market knowledge with a practical understanding of investor needs and regional development cycles, shaped by more than fifteen years at the forefront of Gulf real estate.

Beyond her commercial record, Politova is known for developing future leaders and championing women in a sector that has historically been male-dominated.



PRATHYUSHA GURRAPU
Director and Head of Research, Cushman & Wakefield Core UAE

Prathyusha Gurrapu is a recognised voice in UAE real estate research and serves as **Director and Head of Research at Cushman & Wakefield Core**, where she oversees market intelligence, strategic advisory, and thought leadership across the country’s major asset classes.

With 17 years of experience spanning real estate consulting, urban planning, and architecture, she advises developers, government entities, sovereign wealth funds, institutional investors, and family offices on investment decisions, development strategy, and market positioning.

She joined Cushman & Wakefield Core in 2015 and established the firm’s Strategic Consulting team before moving into research leadership, having previously worked with JLL, Dar Al-Handasah, and CDM Smith.

At the core of her work is a conviction that data must translate into decisions. Where others saw momentum, she was among the first to call the shift, noting that Dubai’s residential market was “transitioning into a more balanced phase” and forecasting price growth moderating to mid-single-digit levels in 2026. Clear-eyed about cycles and resistant to market noise, she consistently focuses on what the fundamentals actually say.

A professional member of the Royal Institution of Chartered Surveyors, she holds a Master of City Planning from IIT Kharagpur in India and a Bachelor of Architecture with Honours. She has authored more than 100 industry reports and is a regular commentator across regional and international media on capital flows, occupier trends, and the future of UAE cities.



NOOR AL MUHAIDEB
Founding Partner, Opaal Interiors

Noor Al Muhaideb is the **Founding Partner of Opaal Interiors**, a Dubai-based design studio known for its contemporary, culturally rooted approach to residential and hospitality spaces. An Emirati entrepreneur, she established Opaal to bring her vision of timeless design, artisanal craftsmanship, and innovative functionality to the region’s most ambitious projects.

As the lead creative behind Opaal, Al Muhaideb combines a deep appreciation of Emirati heritage with a global design sensibility, delivering spaces that balance modernity with meaning. Under her direction, Opaal has been entrusted with the interior design of Amaal’s debut project, Mansory Residences, a premium

residential development that exemplifies understated luxury and considered living. Her aesthetic philosophy centres on spaces that feel authentic, refined, and deeply personal, a sensibility that has contributed to redefining high-end interiors across the UAE. Al Muhaideb holds a Bachelor’s degree in Interior Design from the American University of Sharjah and brings over 22 years of professional experience to her practice. Passionate about empowering women in design and entrepreneurship, she is an active advocate for greater Emirati representation in the creative industries, and through her leadership at Opaal continues to set a benchmark for excellence in the region’s design landscape.





OLGA SUKHANOVA
Founder, COLABB

Olga Sukhanova is an international entrepreneur and the **Founder of COLABB**, a Dubai-based commercial real estate investment and creative development firm that integrates acquisition, interior design, and digital strategy under one roof. Before launching COLABB, she spent over a decade in leadership at Solvers Estate, where she closed more than 300 million dollars in real estate transactions, including deals in Moscow City, Russia’s largest business district. She then stepped away from a senior executive role, took a deliberate sabbatical, and re-entered the market as a founder.

Her move to Dubai led to one of her most defining investments: the acquisition of commercial property in DIFC ahead of the market’s

significant appreciation. That decision gave rise to CODE, a premium corporate coworking space in DIFC where she serves as Development Partner and Managing Director. According to company-provided figures, CODE has delivered rental yields of 16.3% annually and capital appreciation of 63.5% over 18 months. Through COLABB, Sukhanova works with private and institutional investors to acquire, design, and activate high-potential commercial and hospitality properties across Dubai and Abu Dhabi. She also leads COLABB’s hospitality division, currently developing a tech-driven ‘performance hotel’ concept. Her philosophy is rooted in the belief that real estate is not simply a financial instrument, but a platform for ideas, culture, and lasting impact.

ALESSIA SHEGLOVA
Chief Executive Officer, Dacha Real Estate

Alessia Sheglova is the **Chief Executive Officer of Dacha Real Estate** and a visible real estate voice in Dubai. With over 18 years of experience in the city’s property market, she has built a career across brokerage leadership, client advisory, business growth and digital real estate communication. At Dacha Real Estate, an established Dubai agency founded in 2004, Alessia has played a central role in strengthening the company’s market presence in one of the region’s most competitive brokerage landscapes. Her work spans sales, leasing, property management, business development and agent mentorship, giving her a strong understanding of how Dubai’s real estate ecosystem operates across market cycles. What makes Alessia’s profile

especially relevant today is her ability to bridge traditional brokerage leadership with modern digital influence. Through her digital platforms, she has become a recognisable public voice for buyers, investors, agents and Dubai residents seeking accessible insight into the property market. Her content often simplifies real estate trends, lifestyle considerations and investment conversations for a wider audience, making property discussions more engaging and easier to understand. As the industry becomes increasingly shaped by trust, visibility and education, Alessia represents a new generation of real estate leadership: commercially grounded, market-aware and digitally fluent.



GEMMA MORRIS
Senior HR Business Partner, Savills Middle East

Gemma Morris brings more than 20 years of HR experience to her role as **Senior HR Business Partner at Savills Middle East**, including over a decade building her practice in the UAE. At Savills, she partners with business leaders on the people decisions that underpin sustainable growth, balancing commercial priorities with fairness, integrity, and a genuine commitment to workplace culture. She is recognised for influencing through credibility and sound judgement rather than authority alone, helping leaders build high-performing, people-focused organisations where strong commercial outcomes and exceptional employee experience are treated as complementary rather than competing goals. Beyond her corporate role, Morris is a vocal advocate for inclusive

leadership and neurodiversity in the workplace. Through speaking engagements and leadership podcasts, she contributes to wider industry conversations on accessibility, employee experience, and the future of work. She holds certifications as both a Neurodiversity Champion and Accessibility Ambassador, and her advocacy reflects a consistent belief that workplaces perform at their best when people are able to perform as themselves.

Her approach to HR leadership is grounded in empathy, authenticity and purpose, qualities she brings equally to the boardroom conversation and to the broader industry platforms where she continues to shape thinking on what inclusive, high-performance organisations can look like in practice.



SEVIL RYSHATOVA
Human Resources Director, Livrichy Real Estate

Sevil Ryshatova has built her career in Dubai’s real estate sector on a straightforward conviction: exceptional teams are intentionally developed, not accidentally formed. Her entry into real estate was driven by a genuine curiosity about people, their motivations, ambitions, and the conditions that enable them to succeed. That curiosity evolved into a career centred on impact.

Throughout her professional journey, Ryshatova has led key HR functions including recruitment, training, employee engagement, performance management, and operational strategy, contributing to the development of high-performing teams across leading real estate firms in one of the region’s most competitive markets. Her approach balances strategic execution with human understanding, grounded

in the belief that sustainable business growth is driven by individuals who are motivated, supported, and empowered to deliver their best. She operates at the intersection of leadership, sales performance, negotiation psychology, and organisational development, supporting real estate professionals in translating potential into measurable results.

She has been recognised among the Top 100 HR Leaders in the MENA region, named L&D Champion of the Year, and honoured as the 2026 Women Leader in HR and Learning Excellence. A strong advocate for continuous learning, she develops training programmes, workshops, and educational initiatives focused on leadership, emotional intelligence, and real estate excellence.





THEY BUILT BEFORE OTHERS LOOKED

The profiles in this feature do not follow a single arc. Some of the women recognised here built their own firms from scratch. Others rose through large organisations to lead functions, practices, and markets at the highest level. Some arrived in the UAE and made it their base. Others have been part of the region’s real estate story since the beginning. What connects them is not background or sector or career path. It is a particular quality of conviction, the kind that shows up in decisions made before the outcome is clear.

That is what the UAE’s real estate market has always rewarded; not caution or consensus, but the sheer ability to read a moment correctly and act on it before the rest of the market catches up. The women featured here have done that, repeatedly, across investment, research, brokerage, hospitality consultancy, interior design, and development. They have done it in a market that moves fast and has little patience for anything that does not perform.

In fact, the nature of leadership itself has shifted across these profiles. The sector’s most visible work, including the transactions, the launches and the groundbreakings, is only one part of the story. The other part is the quieter, more sustained work of building organisations, raising professional standards, mentoring the next generation, and bringing intellectual rigour to a market that can sometimes mistake momentum for strategy. That work is represented here too. The UAE real estate sector in 2026 is globally connected, analytically sophisticated and increasingly diverse in its leadership. These profiles are a reflection of that. Not a complete picture, they never could be, but an honest one. Practitioners whose work speaks for itself, across disciplines, across markets, and across the full arc of a sector that continues to define what ambitious, considered development looks like on a world stage.

THE POST-SUMMER MONEY RESET: FIVE WAYS TO GET YOUR FINANCIAL GOALS BACK ON TRACK

Charis Marr, Co-Creator of In Good Wealth, shares five practical ways to move past post-holiday spending guilt, regain sight of your finances and build a realistic plan that still leaves room to enjoy life.



Summer has a way of changing our normal spending habits. School breaks, long-awaited holidays and more time with family can mean loosening the purse strings. A meal here, an activity there, a few holiday extras; individually, they may not feel significant. But by the time normal routines return, the total can be considerably higher than expected.

Then comes what I call the post-summer syndrome: opening your accounts, looking at the numbers and wondering, How did we spend that much?

The temptation can be to overcorrect. No shopping. No takeaways. A strict budget that suddenly makes everyday life feel like punishment.

But financial wellbeing is not about punishing yourself for enjoying your summer. Nor is it about pretending the spending never happened. It is about understanding where you are, learning from what happened and making your next financial decisions with greater intention.

Here are five practical ways to reset.

1. Work Out What You Actually Spent

Start with the number.

You do not need to account for every last dirham, but you do need an honest picture of what the holiday cost. Once you know that, you can stop guessing and start deciding what “back on track” actually means for you.

Everyone’s answer will be different because income and financial surplus vary. The important thing is having enough visibility to make intentional rather than reactive decisions.

2. Find Where the Money Came From

Next, ask a simple question: how did you fund the summer?

If it came from savings, you may want to focus on rebuilding them. If credit cards covered part of the holiday, repaying higher-interest debt may need to come first.

Look at which accounts took the biggest hit and prioritise accordingly.

3. Build Your Way Back, Gradually

A financial reset does not have to mean cutting everything enjoyable from your life.

If your monthly income does not currently leave much breathing room, identify one or two areas where you can temporarily reduce spending. Small adjustments that last are generally more useful than dramatic restrictions abandoned after a week.

If you do have surplus income, consider directing it towards the debt charging the most interest first. Once that falls, the same money can be redirected towards savings or rebuilding your financial buffer.

4. Don’t Let One Slip Become the Plan

No financial plan works perfectly every week.

You might overspend one weekend or move away from the plan you created. That does not erase the progress already made.

Instead of treating a slip as failure, recalculate where you stand and continue. Sustainable financial habits leave room for real life.

5. Make the Next Holiday Part of the Plan

Once you have regained control, look forward. If travel matters to you, begin building future holidays into your financial goals rather than treating them as unexpected expenses. That might mean creating dedicated savings while continuing to work towards your other priorities. Ultimately, financial wellbeing is not about spending as little as possible.

It is about using money intentionally to support the life you want, today and in the future. You should be able to spend on things you enjoy while knowing where that money is coming from and what it means for the rest of your financial picture. Summer happened. You enjoyed it. The goal now is not to feel guilty about it, but to take what you learned and make your next financial decisions with greater clarity.

Disclaimer: This article is for general informational purposes only and does not constitute financial, investment, tax or legal advice. Readers should consider their individual circumstances and seek professional advice where appropriate.

ARAMEX APPOINTS FAYSAL EL HAJJAMI AS CHIEF COMMERCIAL OFFICER

The logistics veteran brings more than 25 years of international experience to lead global commercial strategy, customer growth and commercial execution.

Global logistics networks are becoming increasingly interconnected, placing commercial leadership at the centre of how companies build customer relationships and pursue growth across international markets. At Aramex, that responsibility is now moving into the hands of an executive with more than two decades of experience across the logistics industry.

Aramex has appointed **Faysal El Hajjami** as its new **Chief Commercial Officer (CCO)**, with responsibility for leading the company's global commercial agenda. Based in Dubai, he will oversee commercial strategy and execution while focusing on customer growth, sales, pricing and strategic account management across Aramex's international network.

The appointment brings an executive with more than 25 years of international express and logistics experience into the company's senior leadership team.

From DHL Express to Aramex

El Hajjami joins Aramex from DHL Express, where he most recently served as Vice President Commercial for the Middle East and North Africa. His career has covered commercial strategy, sales, pricing, product development, aviation, trade lanes and general management. At DHL Express, he oversaw commercial strategy across a significant revenue portfolio and also contributed to the company's wider global commercial direction as a member of its Global Commercial Executive Committee.

That combination of regional and international experience will now form part of his mandate at Aramex, where he will work across the company's global network to advance its commercial strategy and support its long-term growth plans.

Strengthening Global Commercial Leadership



For Aramex, the appointment comes as the company focuses on strengthening commercial capabilities and deepening the value it delivers to customers.

Group CEO Amadou Diallo highlighted El Hajjami's experience in commercial leadership and business transformation across complex international markets. He also linked the appointment to Aramex's wider growth ambitions under its Accelerate programme.

El Hajjami's role will extend across several areas that influence how a global logistics company competes, from pricing and sales strategy to strategic accounts and customer relationships. The scope is particularly relevant for a business operating across multiple markets, where commercial decisions need to reflect different customer requirements, trade flows and competitive environments.

Building the Next Phase of Growth

El Hajjami said he intends to work with teams across the organisation to strengthen commercial excellence and deepen customer relationships while

contributing to Aramex's next phase of sustainable, profitable growth. His appointment is also accompanied by another leadership move within the organisation. Tim Martin has been appointed Regional CEO, West, following El Hajjami's appointment. Together, the appointments strengthen the leadership structure around Aramex's international operations and commercial strategy.

Headquartered in the UAE, Aramex today operates in more than 600 cities across 70 countries and employs over 16,000 people. Its operations span international and domestic express services, freight forwarding, and logistics and supply-chain solutions.

For El Hajjami, moving into the CCO position means translating more than 25 years of logistics experience into a global mandate encompassing customers, commercial execution and growth. For Aramex, his appointment brings experienced commercial leadership to the table as the company works to strengthen its international network and execute its next phase of growth.

GULF BUSINESS MACHINES APPOINTS PIETER BIL AS CEO

He brings more than three decades of leadership experience as the technology company advances its regional strategy across AI, digital infrastructure and enterprise transformation.

As artificial intelligence and digital transformation reshape business priorities across the Middle East, Gulf Business Machines (GBM) has chosen an experienced technology executive to lead its next phase. **Pieter Willem Bil** has been appointed **Chief Executive Officer** of GBM, taking responsibility for the company's strategic growth across its regional markets. His mandate will include supporting enterprise and public-sector organisations as they adopt AI, modernise digital infrastructure and navigate wider technology transformation.

Bil brings more than 30 years of executive leadership experience spanning business transformation, digital modernisation and growth across major enterprises and government organisations.

He joins GBM from Kyndryl, where he served as Senior Vice President and Managing Director for Middle East and Africa. His background includes leading large-scale transformation partnerships, AI integration initiatives and complex multi-vendor technology environments.

Leadership for an AI-Driven Market

Bil's appointment comes at a time when organisations across the Gulf are accelerating investment in AI, cloud infrastructure, cybersecurity and digital services. For GBM, his regional experience will be central to the company's plans to strengthen its position across these evolving technology priorities.

GBM Chairman Marwan Faraj Bin Hamoodah highlighted Bil's leadership experience and strategic perspective, noting the growing importance of resilient technology infrastructure to organisations across the region. The appointment also places AI adoption firmly within Bil's leadership mandate. According to the announcement, he will focus on helping enterprise and public-sector customers accelerate AI adoption while strengthening the resilient digital foundations needed to support wider transformation.

This creates a leadership brief that extends beyond technology implementation. As organisations introduce AI into more areas of their operations, decisions around infrastructure, security, resilience and long-term technology strategy are becoming increasingly interconnected.

Building on Regional Experience

Bil's previous leadership across the Middle East and Africa gives him familiarity with a market where governments and businesses are pursuing ambitious digital agendas at different stages and scales.

That experience is particularly relevant for GBM, which has operated in the Gulf for more than 36 years and today has seven offices and a workforce of more than 1,500 professionals across the region. Its activities span digital infrastructure, hybrid cloud, cybersecurity, digital business solutions and managed services.

Bil said his focus as CEO will be on continuing to deliver the secure and intelligent infrastructure required to support the region's next stage of digital economic development while building on GBM's existing foundation.

His appointment therefore brings together two important dimensions of technology leadership: understanding the emerging potential of AI while ensuring organisations have the underlying infrastructure and resilience required to use it effectively.

Guiding GBM's Next Phase

For technology leaders across the region, the rapid development of AI is creating new opportunities while also expanding the scope of executive decision-making. Infrastructure choices, cybersecurity, data management and business transformation increasingly need to be considered as parts of the same strategy. GBM's appointment of Bil reflects that changing environment.

With three decades of leadership experience and a background spanning enterprise transformation and regional technology operations, Bil takes the helm as GBM looks to support national digital agendas and deepen its work with enterprises and public-sector organisations. His next chapter at GBM will centre on translating that experience into the company's regional growth strategy; with AI adoption, resilient infrastructure and digital transformation forming key parts of the agenda.



LULULEMON RESHAPES LEADERSHIP ACROSS CHINA AND APAC

San Yan Ng has been promoted to **Regional President of China and APAC**, and **Jeffrey Hang** has been appointed as **Senior Vice President and General Manager of APAC**.

Lululemon is reshaping its leadership structure across two of Asia’s most dynamic consumer markets, bringing China and Asia Pacific under shared regional leadership while appointing an experienced luxury retail executive to oversee its APAC business. **San Yan Ng** has been promoted to **Regional President of China and APAC**, expanding her responsibilities after eight years leading lululemon’s China business. At the same time, **Jeffrey Hang** has joined the company as **Senior Vice President and General Manager of APAC**, reporting to Ng. The structure gives Ng responsibility for strategy across both regions while maintaining dedicated APAC leadership through Hang. For lululemon, the intention is to create greater alignment between its China and APAC businesses while retaining the local market understanding required across a diverse group of countries and consumer cultures.

A More Connected Regional Structure

Ng’s promotion represents a significant expansion of her existing leadership remit. She joined lululemon in January 2018 and has spent the past eight years as General Manager of its China business, playing a role in developing the market into one of the company’s most important international operations. Her earlier leadership experience also spans China and the wider Asia-Pacific region, giving her familiarity with the different consumer behaviours and market dynamics across the geography. As Regional President, Ng will lead strategy across China and APAC, with the new structure designed to help the businesses share market insights and capabilities while remaining responsive to the distinct needs of individual markets. “Both regions present tremendous opportunities, shaped by distinct guest needs, cultures, and market dynamics,” Ng said in announcing her expanded role.



Working alongside her will be Hang, who joins lululemon with more than two decades of leadership experience across premium consumer and retail brands in Asia Pacific and China.

Bringing Regional Retail Experience to APAC

Most recently, Hang served as Managing Director for Bulgari across Southeast Asia, India, Australia and New Zealand. Before that, he was Senior Vice President and CEO of Louis Vuitton China. His career has included experience living and working across Mainland China, Hong Kong SAR, Macau SAR, Singapore and Japan. That regional experience will be central to his new position. As Senior Vice President and General Manager of APAC, Hang will lead lululemon’s teams across the region, with responsibilities centred on the company’s regional presence and long-term development.



The appointments are also notable for how lululemon is organising leadership across markets that can differ considerably in consumer preferences, retail environments and cultural expectations.

Rather than treating China and APAC as entirely separate leadership structures, the company is seeking to connect the two more closely at the regional level. Lululemon says the structure should enable it to share market insights and scale capabilities across the regions, while continuing to adapt to individual markets.

The leadership changes come during a broader transition at the top of lululemon. André Maestrini is currently serving as Interim Co-CEO alongside Meghan Frank while continuing as President and Chief Commercial Officer. Heidi O’Neill took over as CEO on September 8, 2026.

FORMER AIRBUS CEO FABRICE BRÉGIER NAMED CHAIR OF VERTICAL AEROSPACE

Former Airbus Commercial Aircraft CEO **Fabrice Brégier** has joined **Vertical Aerospace** as **Chair**, bringing more than three decades of aviation, defence and technology leadership as the company moves its electric aircraft closer to certification and commercial operations.

Building a new aircraft is an engineering challenge. Turning it into a global aviation business requires something else: experience navigating certification, manufacturing, commercialisation and the complexities of scaling aerospace programmes.

Vertical Aerospace has brought in a leader with considerable experience doing exactly that. The UK-based electric aviation company has appointed **Fabrice Brégier as Chair of its Board of Directors**, effective September 21, as it advances towards certification and commercialisation of its Valo electric vertical take-off and landing aircraft.

Brégier succeeds Ben Story, who had served as Interim Chair since May and will remain a member of the board.

The appointment brings one of European aviation’s most experienced executives into a sector attempting to create an entirely new category of commercial aircraft.

Three Decades of Aerospace Leadership

Brégier’s career spans commercial aviation, helicopters, defence and advanced technology.

He served as CEO of Airbus Commercial Aircraft from 2012 to 2016, before becoming Chief Operating Officer of Airbus Group and President of Airbus Commercial Aircraft from 2017 to 2018. Earlier, as Airbus COO, he helped lead the development of the A350 programme and the company’s operational turnaround.

His experience extends beyond commercial aircraft. Brégier previously led Eurocopter, now Airbus Helicopters, and held senior leadership positions at Matra BAe Dynamics and MBDA. More recently, he served as President of Palantir Technologies France between 2018 and 2024, adding experience at the intersection of technology, data



and defence. He also holds non-executive positions with Safran and ENGIE and serves as non-executive Chair of SCOR.

From Technology to Commercial Aviation

The timing of the appointment is significant. Vertical Aerospace is developing Valo, its piloted all-electric eVTOL aircraft, while also working on hybrid-electric technology, autonomous capabilities and potential defence applications.

The company’s current Valo design is intended to carry up to six people, targeting speeds of around 150 mph and a range of up to 100 miles.

For Vertical, however, developing the technology is only one part of the journey. Certification and the transition towards scaled commercial operations represent a different leadership challenge. That is where Brégier’s background becomes particularly relevant.

He has spent much of his career taking complex aerospace programmes through

development and into international markets, experience that could inform Vertical’s next stage as it works to turn an emerging aviation technology into a commercially operating aircraft platform.

Brégier said Vertical had reached an important point in its development, highlighting progress in flight testing alongside its work in hybrid-electric flight, autonomy and defence.

For the wider eVTOL industry, his appointment is notable for another reason. As electric aviation companies move closer to certification, leadership requirements are changing. The challenge is gradually shifting from proving that new aircraft can fly towards demonstrating that they can be certified, manufactured and operated reliably at scale.

By bringing an Airbus veteran into the chair, Vertical Aerospace is adding experience from conventional aviation precisely as it works to build what it hopes will become aviation’s next category.

Who’s the Boss Now?

AI and automation are everywhere. Competitors are announcing new tools, headlines promise transformation, and every conference seems to carry the same message: adapt or fall behind. For the leader of a large company, the pressure to act is real. The harder part is the simple question that follows: where do I even start?



Ask AI itself, and the answer is overwhelming. Automate HR, automate sales, automate finance, and the list keeps growing, line after line, until it quietly reaches the leader’s own desk. Somewhere in that list sits the question many leaders are privately asking: if everything can be automated, what is left for me?



What is left is the part no machine can do. Trust, judgement, culture and the hard calls still depend on people. A business is not just a set of processes; it is a team. The smartest leaders start by asking where AI can help their people, not where it can replace them.



That is where clarity begins. Let AI take on the routine work that slows the business down, set clear rules for how it is used, and keep people in charge of the decisions that matter. Adopting AI does not mean handing over the keys. It means knowing exactly who is still running the company.



“AI can run the tasks, Only a leader can run the company”

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