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Issue 7 Volume 2 / December 2019

B ENTREPRENEUR

INSPIRING STARTUPS AND ENTREPRENEURSHIP IN BAHRAIN

INTERVIEWS:

DR. HASHIM HUSSEIN

CHIEF EXECUTIVE
WORLD ENTREPRENEURS
INVESTMENT FORUM

HEJER KRICHENE

ADVOCATE
WOMEN WHO CODE

TERRY TAMMINEN

PRESIDENT/ FOUNDER
7TH GENERATION
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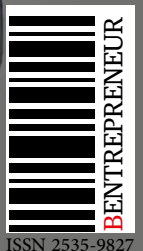
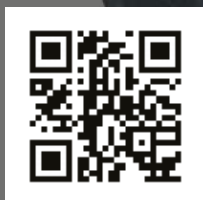
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INTERVIEW WITH

PROF. GHASSAN FOUAD AOUAD

President of Applied Science University, Bahrain





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ACKNOWLEDGEMENTS

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Inspiring Startups and Entrepreneurship in Bahrain **B** ENTREPRENEUR

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Editor-In-Chief :	A. Hamid Alasfoor
Associate Editor:	Doris Martin
Project Manager:	Ainne Frances dela Cruz
Content Manager:	Arnel Ortiz
Reporter:	Michael Jackson
Co-writers:	Marwa Hammadi Hussain Sharakhi Asharaf K
Creative Director:	Zahraa Hubail
Associate Graphics/Layout:	Haleema Abdulkarim Samad Muhammad Muhammed Thanveer K
Photography/Videography:	Karthika Jayan
Social Media:	Abdul Rashid
Web Developer:	Nigel Quadros
Digital Marketing Team Lead:	Shameem KP
Head of IT:	Ruben Joseph
Production Manager:	Naushad Cheriyl
Production Director:	Nezha Najih
Business Devt. Director:	

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For advertising & events coverage contact:

Ainne Frances dela Cruz
Mob: + 973 66900297
Email: editor@bentrepreneur.biz

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This course is designed primarily for IT professionals who have some experience with Windows Server and for those who will be responsible for managing storage and computer systems using Windows Server 2016.

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EDITOR'S NOTE

INNOVATION AS A CULTURE



We cannot overlook the importance of innovation in any business organization. The implementation of innovation is essential to every business model.

As markets evolve, demands change, attitudes shift. Entrepreneurs come up with new and fresh ideas-- and new ways of doing business. Change becomes inevitable, and to be competitive in business, innovation is mandatory. Whether it's for people, ideas, products or services. At the end of the day, innovation makes things much better, innovation is the key to defy competition and grow as a business.

BEntrepreneur's seventh issue pays tribute to our heroes in innovation. We showcase companies ripe with fresh ideas, dynamic concepts and explosive energies. Businesses offering home-grown solutions, revolutionary products using new technologies, and out-of-the-box concepts.

Every business has something to offer, every entrepreneur has an innovative streak which just needs to be tapped and utilized properly to come up with the right business model.

Innovation is an important pillar in enabling operations. Innovation is critical to scaling in business.

BEntrepreneur salutes our innovators in business!

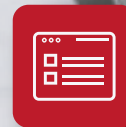
a. hamid alasfoor
Editor-in-Chief
BEntrepreneur Magazine



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INDUSTRY EVENTS

January 14-15, 2020
BBK Digital Economy Forum & Expo 2020
Four Seasons Bahrain Bay

Under the patronage of the Central Bank of Bahrain, the BBK in collaboration with Bahrain Institute for Banking & Finance (BIBF) has organized a two-day forum entitled BBK Digital Economy Forum & Expo, introducing an innovative platform about the importance of digital transformation to revolutionize the economy.

For more information:
bibf.com/bbkdigitaleconomy



January 29, 2020
Smart SMB Summit
Gulf Hotel, Bahrain

Smart SMB Summit will focus on the transformation themes that are impacting the business dynamics in the market, ranging from VAT implementation to digital transformation. The keynotes will be addressed by experts in the respective domains and the panel discussions will include a cross-section of industry representatives who bring high-level debates on the chosen topics.



February 3-4, 2020
Creating Legacy in Times of Crisis
The Grove Hotel & Conference Centre, Bahrain

Creating Legacy in Times of Crisis will address the societal deficiency in the concept and methodologies of the creation of impact and legacy; especially in times of increasing polarizations in the world in general. The sessions in the conference would help the delegates to indulge in pursuing new approaches towards dealing with the adverse effects of the capitalist economy and globalization, which has distanced all social parties from the meanings of the quality of real life.



February 24-25, 2020
Annual Middle East Healthcare & Technology
Intercontinental Regency, Bahrain

Bricsa Consulting is coming up with its annual event, the 2nd Annual Middle East Healthcare & Technology. It features long-term strategic plans of the Middle Eastern countries in the healthcare sector.



February 3-9, 2020
Bahrain International Design Week 2020
Bahrain International Exhibition & Convention Centre

Bahrain International Design Week is going to be organised at Bahrain International Exhibition Centre, Manama, Bahrain from 03 Feb 2020 to 09 Feb 2020. This expo is going to be a 7-day event which forays into categories like Apparel & Clothing.

February 27, 2020
OPENX—The API Economy
Four Seasons Bahrain Bay

Bahrain Fintech Bay's Open Banking Conference aims to be the region's leading platform from which the latest developments in Open Banking can be discussed; bringing together regulators, financial institutions, Fintechs, technology players and others. The conference, which aims to attract over 300 delegates will cover pertinent topics such as regulations, monetization of open banking, API's and data protection.



February 10, 2020
Big Data Symposium
University of Bahrain

The University of Bahrain in partnership with Liverpool John Moores University (LJMU) in the United Kingdom is organizing the second Big Data Symposium as part of the activities of the M.Sc. in Big Data Science and Analytics which was recently launched and validated by LJMU to be the first Masters program of its kind in the Kingdom of Bahrain and among the first in the GCC. The focus of this symposium will be on the applications of big data and the recent trends in this important field.

INDUSTRY NEWS

INDIA'S STRAVA TECHNOLOGIES TO SET UP A CYBER HUB IN BAHRAIN

Strava Technologies, India's first space technology startup, will set up Strava Cyber Labs, a cyber defense center in Bahrain, in a strategic partnership with Bahrain Economic Development Board (EDB), the Kingdom's investment promotion agency.

As an initial venture in its international expansion, the techno startup will set up a cyber defense center in Bahrain that will undertake cyber security and space technology-related projects and later on open offices in the Kingdom and throughout the GCC region including Dubai and Saudi Arabia.

Strava's services are highly recommended for companies in the oil and gas industry in the Middle East, and include cyber mapping and geo spatial applications which have become crucial tools to counter unexpected cyber attacks in production facilities, which cripple production operations.

Its geo-spatial products, 3D Mapping, analysis and visualization will help potential customers build safe spatial layers in their cyber and security systems.



BAHRAIN ON THE QUEST FOR INVESTORS IN A WATER PARK ATTRACTION

The Works, Municipalities Affairs and Urban Planning Ministry announced its search for investors for a 7,000 sqm water park project designed to create a one-of-a-kind water park that will be powered by solar energy.

The Ministry said that a public tender will be launched soon and potential investors will be equally responsible in the overall design, maintenance and operation of the project throughout the duration of the contract; the entire park will likewise fall under their jurisdiction.

The centerpiece in the underwater theme park is a decommissioned Boeing 747 aircraft sunk into the sea at a cost of \$100,000. Other attractions will include an underwater replica of a traditional Bahraini pearl merchant's house, artificial coral reefs and various sunken sculptures that will serve as a habitat for sea creatures.



NEW \$1.1BN BAHRAIN AIRPORT TERMINAL TO OPEN IN MARCH 2020

The new terminal at Bahrain International Airport is set to open in March 2020. Constructed at a cost of \$1.1bn, it is one of the biggest construction projects undertaken in the Kingdom of Bahrain.

The opening date for the terminal had originally been

scheduled for December 2019, coinciding with Bahrain's national day, but it was moved due to additional requirements for safety checks.

The new terminal will feature facilities and equipment that will level up operations and boost customer experience. It will maintain 104 check-in counters, 24 security screening points and 36 passport control booths.

The size and scale of the new terminal, which now measures 207,000 square meters, will increase current terminal

operations by four times the previous rate and capacity will likewise increase to 14 million passengers per year.

Bahrain Airport Company, the

airport management arm, will evaluate the capacity of the new terminal by immersing 10,000 to 14,000 volunteers in a customer experience testing.



100% FOREIGN OWNERSHIP FOR BUSINESS

The Bahraini government relaxes its rules on ownership of foreign property by granting rights to 100 percent foreign ownership for businesses.

His Royal Highness Prince Khalifa bin Salman Al Khalifa, the Prime Minister of the Kingdom of Bahrain approved the regulation which will ease restrictions on foreigners by giving them the same ownership rights enjoyed by Bahrainis. It is expected to create a positive effect on the property market

and on its rating on the index of Facility of Starting Business. The move is expected to generate new businesses and encourage leading international firms to explore investments in Bahrain which can drive increased opportunities in the GCC and the region.

The benefits of easing regulations will allow 100% ownership in diverse sectors that include real estate, administrative services, information and communications, residency, health and social work, technical activities and manufacturing.

ARLA FOODS TO INVEST \$55M IN BAHRAIN CHEESE PROCESSING FACILITY



Arla Foods, the fifth largest dairy company in the world has opened a new cheese production site at Salman Industrial City and will invest about \$55 million over the next three years in the expansion of operations for its key strategic manufacturing hub in the MENA region.

The production facility is expected to generate over 100 jobs in the next three years. All products under the Arla brand which are distributed throughout the region will now be produced in the Salman Industrial City manufacturing

facility, thus enabling expansion and improvement in efficiency in production across the supply chain.

By 2025, Arla is expected to produce more than 100,000 tons annually for Kraft, Puck, Private Label, Dano and Arla brands.

Arla's recent entry in Bahrain depicts the current trend among international manufacturing companies establishing regional operations in Bahrain to gain access to the region's \$1.5 trillion market.

A professional portrait of Prof. Ghassan Fouad Aouad, a middle-aged man with grey hair and glasses, wearing a dark pinstriped suit, a white shirt, and a blue striped tie. He is smiling slightly and has his hands clasped in front of him. The background is a plain, light grey.

A Culture of Excellence and Quality

An Interview with the President of Applied Science University

Prof. Ghassan Fouad Aouad



1. Can you tell us about your role as President of the Applied Science University?

I've been the president of Applied Science University for five years.

My role is to make sure that all functions related to university operations are managed properly.

We are guided by the Board of Trustees which is chaired by Professor Waheeb Al Khaja, whose wisdom and knowledge inspired us while he was President for 10 years. We also have the Board of Directors which is chaired by Mr. Sameer Nass.

My main role involves the day to day supervision of operations at the University.

2. What do you do to enable innovation in the university?

It's all about creating a culture of excellence and quality. We have always put quality at the heart of everything we do. We feel that quality is the oxygen we breathe, and that leads to excellence and innovation.

Innovation happens at all levels: from students' activities, to staff events and performances to the ASU management team, in the way they have introduced innovative practices. We are grateful for the innovative guidance from the Board of Directors and the Board of Trustees, and at the National level we are guided by Vision 2030 and the excellent strategies from the Higher Education Council on research and higher education; so creating a culture of innovation has been one of our top priorities and it has been reflected in our achievements at all levels, by alumni, staff and stakeholders.

I am happy to list a few of

these achievements over the past few years. Recently we have achieved our institutional accreditation from the Higher Education Council. This is a major achievement for us because it opened doors to recruit students from outside Bahrain which is crucial to our targets.

We have achieved ISO 21001- 2018 which deals with certifications of educational organizations management systems. I think we are the first university in Bahrain and perhaps the first in the Arab region to achieve such a certification.

We also have ISO 9001- 2015 which deals mainly with Business Processes. In terms of ranking, we have achieved high recognition from various accrediting bodies which rank universities across the globe.

In the QS Arab region university rankings 2020 we have achieved rank 37th out of 1200 universities in the Arab world. We were 45th last year and now we have gone up 8 places this year.

We have also done well in the Times Higher Education universities impact ranking. We are ranked number 301+ in the world out of over 20,000 universities.

To receive that ranking from a prestigious award body is yet another achievement.

We are ranked 25th in the Arab region in the Green Metric Ranking, dealing with green issues in universities such as sustainable campuses.

3. Talking about students, you recently hosted the International Conference on Innovation, Technology, Enterprise & Entrepreneurship. Would you like to tell us more about it?

We hosted a conference on innovation, technology, enterprise and entrepreneurship last 24th and 25th November 2019. It was

held under the patronage of His Excellency the Minister of Education, Dr. Majid bin Ali Al Noaimi, in association with the London South Bank University and the Chartered Institute of Building, headquartered in the UK. We received support from the Association of Arab Universities and the Grove Hotel in Amwaj where the event took place. This is the second conference we are doing in collaboration with the London South Bank University. It is a peer-refereed international conference and we received 69 papers from researchers in 16 countries: Australia, Canada, United Kingdom and from many other countries in the Middle East and the Arab region. We have

"It's all about creating a culture of excellence and quality. We have always put quality at the heart of everything we do. We feel that quality is the oxygen we breathe, and that leads to excellence and innovation."

produced a proceedings report which is about 700 pages of knowledge and research findings. We had two key speakers; the Vice Chancellor and Deputy Vice Chancellor of London South Bank University. The Gala Dinner speaker was the President of the Chartered Institute of Building. The Secretary General of the Association of Arab Universities, His Excellency Professor Amr Ezzat Salama was with us as well. It was a fantastic conference covering many themes including innovation, technology, education, sustainability, entrepreneurship, project and knowledge management, building information management, and financial innovation.

4. How do you see the university fitting in with the Bahrain Vision 2030?

The vision is to make Bahrain a knowledge hub to be able to attract students from various places and get investment in education and research in Bahrain and the region. The university of course, will play a major role in contributing to the educational sector through various research and academic learning programs. Last year, we produced 116 research publications. For a university of our size I think it's a major achievement. Our

work with the community, our involvement with international partners to do joint research and publication will help us immensely in contributing to Vision 2030 and its goal to make Bahrain a knowledge hub. This is in line with the vision and strategies of the Higher Educational Council in Bahrain where a culture of innovation and research is created. The importance of STEM subjects: science, technology, engineering and maths play a major role in making Bahrain an educational hub in the region.

5. What is the university doing to help or assist young graduates to step into the workforce?

It is very important to produce graduates who can meet the market demands, and the skills needed. We want to produce graduates who have the leadership, communication, analytical and presentation skills.

We have developed the graduate attributes model in the university where we work very hard to equip the graduates with the right skills they need to be competitive

in the job market. In addition to the academic skills, we develop the extracurricular skills which are in demand in the market. We're not just talking about Bahrain but also about the region. In the global market nowadays, companies are looking for a different type of graduate—someone who is well prepared and well informed about what's happening in the world. We have an alumni division in the university to look after the alumni and their careers. We have an alumni club where we continuously hold gatherings, interactions and an annual dinner.

6. Why should I choose to become a university graduate of ASU?

Why ASU? We feel that ASU is unique in terms of its achievements. From the very top vision of the Board of Directors and Board of Trustees who are on a mission to transform the university; we had a goal to make it one of the best universities in the region and our achievements will speak for themselves.

We have a diversity of programs that are taught in Arabic and/or English, which is

really important for us. Our infrastructure is state of the art. For years we have been recognized as one of the best-decorated buildings in the educational sector. This achievement was showcased in a competition arranged by the Capital Governorate and we publicized this in social media during the Bahrain National and Accession Day. We have won the title for four years straight.

The design of our campus is iconic similar to the facilities we have for our students: the staff development, HEA Center and the Business Incubation Centre. Our students achievements' as well is public knowledge. Everyone knows we are winning in academic as well as in sports competitions. And of course, the staff we have is amazing. We have people from 22 nationalities, and that's a truly multinational and very cosmopolitan type of environment.

The value system is fantastic, the team spirit is amazing. We all work together as a team. We are all moving in the right direction.

Our students are full of energy. The student council is so active. The president and council members together with our alumni are the real





essence of this institution, our best ambassadors for the university.

Considering our ranking and achievements, publicity and marketing--we are very active in the press--the university is in a unique position to deliver consistent metrics in terms of academia, student life and extracurricular activities.

7. What are you doing to support entrepreneurship in Bahrain?

The subject of entrepreneurship is really important to us. In the past we teach it mainly in the business administration programme, but now it is offered to all programmes.

We have created a business incubation center in our technology building and this supports students with entrepreneurial minds to have the right business environment. We provide them with the right facilities and support them with their mentoring needs in order to nurture and realize their ideas. This is very important for us in order to encourage them to be engaged and become more entrepreneurial. In the digital age, many jobs in the public and private sectors will be disappearing in the future that's why it is important for us to equip them with

the entrepreneurial skills needed to set up their own businesses and flourish by themselves.

8. How do you tie-in with the government on this mission?

We have a set of student clubs and media clubs in the university, which encourage students to engage in activities and develop an entrepreneurial mind.

We work with all agencies especially with Injaz and Tamkeen. We follow the Higher Education Council guidelines in alignment

with Vision 2030. We have many partner companies with whom we encourage our students to enroll for their internship program and work for two months, learning about operations and applying knowledge which they have acquired in the university.

We are a pillar in the field of Applied Science, and this is what make ASU unique-- we combine theory and practice with reality.

For more information
www.asu.bh





Nabatik

For a Green Kingdom

An Interview with
Mohammed ALKhalid, the Founder of Nabatik

“What we have noticed lately is that many companies are taking an interest in such initiatives and are racing to make a positive environmental impact by funding the plantation of trees in their communities. We cater to these companies.”





NABATIK

One Million Trees. You talked about the goal of planting one million trees in the GCC. How close are you to the goal?

Planting one million trees in the harsh climate of the Arabian Peninsula is quite a challenge due to the limited water resource, the extreme temperatures and the nature of the soil. It requires a tremendous effort to plant and maintain such a high number of trees in order to create a sustainable ecosystem that renders those trees to be self-reliant. That being said, we realized that we must rely on the good intentions of people and the power of the latest technologies to overcome that challenge.

At NABATIK, we focus on enabling and emphasizing the importance of social responsibility especially at corporate levels. Capitalizing on the corporate social responsibility trend is a key source of funding for the afforestation initiative. We enable big companies to contribute to lowering their carbon footprint in the region by allowing them to plant trees using our platform. The benefit of using the platform that we have built is they can monitor and keep track of the actions that they have taken as we ensure that each tree is accounted for.

What we have noticed lately is that many companies are taking an interest in such initiatives and are racing to make a positive environmental impact by funding the plantation of trees in their communities. We cater to these companies.

The good news is that although we have established NABATIK fairly recently, we are in the process of planting 3,000 trees in the Khobar Area (Eastern Province, Saudi Arabia) which was funded by a local company as part of their Corporate Social Responsibility program. That company will be recognized for their contribution. At this rate, we will be able to plant up to 300,000 trees annually.



to know their location. Why is this important?

We at NABATIK want to create a strong bond between the customer and their trees. To help them achieve that we are using Tree Mapping which gives customers the opportunity to see all the trees that we have planted in an interactive map and from there, they will be able to see the calculated eco-benefit of each tree.

It will also allow customers to share the location and information of their trees in social media to promote awareness. This will encourage more people to plant their trees in order to see them in the map and continuously monitor their status.

The ultimate goal of using such maps is to have a database of all the trees that we have planted in certain urban lands. Since we treat each tree as an asset, it is wise to have an asset management tool to be used in any future services that we provide, such as tree-care. It is also valuable information to be shared with local universities and environmental agencies for future studies.

Evolving Technologies. How do you maximize and/or utilize evolving technologies to improve operational efficiency and the breeding and cultivation of new plants and/or species?

Since water in the kingdom is scarce, we treat it as a precious resource. Therefore we had to explore innovations that conserve irrigation water while ensuring that plants are sufficiently hydrated. We

are using technology that has been tested and proven in the United States, Europe, and China for their water conservation efficiency.

We also rely on global best practices and international standards when it comes to tree plantation, transport and even storage (nursery). Such best practices have shown its effectiveness in yielding a rapid growth of green ecosystems.

We also studied the possibility of building a relationship between the customers and their trees by allowing them to

name their trees for their loved ones. We also implemented a feature so that customers can monitor their tree eco-benefits and know how much energy was conserved in the house as a result of the cooling effect of the trees. This way the customers know the savings in Riyals or Dollars from their electricity bill. Other metrics include CO2 absorption, air quality improvement and more in the interactive map we will launch soon on our website.

Tree Mapping. Nabatik maps local trees to have a database and



After all, it is our responsibility at NABATIK to promote environmental awareness and support environmental studies to help the Kingdom become greener.

Scale. What is Nabatik's plan for scaling in the MENA region? Are you also planning to enter Western markets in the future?

Every week we are making new partnerships with local farms and nurseries in order to help them scale up their sale of trees. We started operations in the Eastern Region of Saudi Arabia, and we are planning to cover the entire Kingdom by mid 2020 and start expanding to the GCC by the end of 2021.

Since NABATIK is an online platform that can have limitless potential to where it might extend its service, we definitely would consider scaling up in the Western markets by partnering up with nurseries, farms and governments from all around the globe to enable such service.



Challenges: What are the challenges of introducing foreign trees to an environment that is not endemic to them?

In order to optimize tree plantation efforts in the Kingdom and yield the best results of afforestation, we have to rely on rapidly planting native trees and plants since they have been adapting to the harsh environment for thousands of years. Native trees can not only withstand harsh, hot environments, but

also, they tend to require less water to grow rapidly. Trees such as "Neem", "Labakh", "Sidr", "Ficus religiosa" and "Bougainvillea" can beautifully grow in our lands providing shade and amazing aesthetics to our streets.

Introducing foreign trees to our environment is tricky because you would have to experiment with many types of trees to identify the ones that can prosper in our environment. We have to be careful though because some trees may look amazing and grow rapidly casting great

shadows; however, they might extend their roots looking for water and thereby damage city infrastructure.

We at NABATIK are carefully selecting the trees that we provide to our customers in order to promote a native and natural ecosystem in the Kingdom while maintaining a high afforestation growth rate.

For more information:
www.nabatik.com





Gulf Air

Gulf Air - the Kingdom of Bahrain's national carrier, in line with its boutique strategy to add premium leisure destinations to its delicately crafted network has revealed new additions to its 2020 network with three popular business and leisure destinations: Milan in Italy commencing from July 2020 on the new Airbus A321neo, Munich in Germany and Mykonos in Greece which both will be available on a seasonal basis from July to September 2020 with 4 weekly flights and 3 weekly flights respectively. Moreover, due to the popularity and success of the routes during summer 2019, Malaga will be reinstated during summer 2020 with 2 weekly flights and Salalah will be reinstated during the same period with 3 weekly flights.

Gulf Air recently signed a five-year retailing deal with ATPCO to integrate Routehappy Rich Content on the airline's website gulfair.com to further

modernize and enhance its flight shopping display. In addition to Gulf Air's direct channel website, the deal will also see the airline's targeted rich content integrated with key regional and global third-party sales channels.

ATPCO's Routehappy Rich Content types that will be integrated by Gulf Air are:

- Amenities: provides at-a glance information about flight features.
- UTAs (Universal Ticket Attributes) provides easy to-understand benefits and restrictions such as cancellation, refund policies and boarding priority by fare.
- UPAs (Universal Product Attributes) providing relevant media, captions and descriptions to define the airline's products and services by aircraft type, cabin, time of day, etc.

ATPCO will also support Gulf Air in creating and structuring its newly branded fares, crafting its UPAs and providing UX (User Experience) consulting and design. Creation of UPAs and development work is currently underway. Indirect channels went live with Gulf Air's UPA content last December 2019, with the airline expecting users to see the first integration on its direct channel in Q2 2020.

INNOVATION & DISRUPTION





Introducing Kate Gibson: Innervate's Regional Director

“I realised that it was exactly the company ethos and approach I’d always looked for, so when the opportunity came up to join, I snapped it up. I’m really excited and proud to be part of such a talented team”.

Kate Gibson recently joined Innervate as their Regional Director for The Gulf. We sat down with Kate to understand a bit more about her, her experience, and how she’s going to be helping Innervate to build a Bahraini business.

Originally from the UK, Kate has been living in Bahrain for over 10 years now and will celebrate 11 years on the island in March 2020.

“If someone had told me when I was younger I’d be living and working in Bahrain when I grew up and then also told me I’d be doing so as the Regional Director for a rapidly-growing tech company, I probably would have raised my eyebrows in surprise - but also secretly hoped it would come true.”

“I’ve always had a head for business development and have come to my role at Innervate via some different sectors. I’ve worked across property, food and beverage, event management, and prior to Innervate in the Department for International Trade (DIT) within the British Embassy in Bahrain.”

“I owe a lot of gratitude to the organizations that I’ve worked alongside with for the amazing experiences, (both good and bad) that I’ve benefited from. They’ve all helped shape my personal and professional development. I’ve been offered some very cool opportunities, met exceptional people, been exposed to fascinating projects, and learned about the importance of diversity, inclusion and cultural understanding.”

Making the Move

Kate explains how her and Innervate’s paths crossed:

“I’d worked with Innervate for over a year whilst I was at the Department for International Trade and I always loved seeing the team. The enthusiasm they have for Bahrain and their view of the opportunity here, plus the amazing sense of teamwork and collaboration they have was always very inspiring to me.”

“I realised that it was exactly the company ethos and approach I’d always looked for, so when the opportunity came to join, I snapped it up. I’m really excited and proud to be part of such a talented team”.

“And the timing couldn’t be better either.”

“There are so many businesses in Bahrain and across the region, especially across the Financial Services and Higher Education sectors that we’re poised to be able to help with our digital transformation projects as their digital productivity partner.”

Understanding customers fully

“Forward-thinking companies are now realising that understanding their customers fully is key to maximizing their business potential. This is particularly key in the banking sector where in the last two years we’ve seen a lot of innovation and disruption, particularly with the advent of Open Banking.”

“It’s so important that businesses continue to progress but they also need to ensure they don’t lose sight of the customer – who is at the heart of all our businesses. It’s about having the right technology in place to support your ambitions and strategy, rather than thinking that having the technology is the strategy.”

“We’re watching with interest how this plays out in Bahrain, how the digital transformation agenda develops, and how our solutions, services and support can help customers across all sectors.”

“We’re not just sitting back though. Our plan is to create a local hub for Innervate that will service the region and beyond and allow us to train a new generation of digital gurus. The Bahraini nationals that we upskill and develop will enable us to continue to offer market leading solutions to the organizations and businesses in need of our expertise.”

“It’s a truly amazing opportunity, and one that we wouldn’t be able to seize without the help of some close partnerships.”

Nothing without a network

“We’ve been really lucky to have the support of Bahrain Fintech Bay and the Economic Development Board from the beginning, and these partnerships have been instrumental in our journey so far.”

“From helping us to build our network, to facilitating, attending and co-hosting events, even being involved in Bahrain Tech Week – all of these have helped Innervate to lay the foundations for our Middle East venture.”

“We’ve met some fantastic people that have allowed us to understand the market here and how to adapt our working practices to suit this exciting region.”

“Of course, our relationship with Microsoft is also key in helping us to drive the business forward and I am really pleased to be working with a motivated local Microsoft team, helping us get the Innervate message out to customers.”

“The support and partnership ecosystem that has developed in Bahrain over the last few years is something that we feel privileged to be a part of. We like to think that our success is testament to how well that support network works.”

Resilience and self-belief

“If my time in Bahrain has taught me anything, it’s about the importance of resilience and having some self-belief.”

“There aren’t many places in the world that offer such a varied and exciting working life – but I had to keep pushing myself towards those roles with challenges and opportunities that made me look forward to starting work in the morning, and feel rewarded at the end of the day.”

“And now taking all those great experiences, everything I’ve learned and channelling them into making a success of Innervate in Bahrain and across the region – that makes every day pretty exciting, as far as I’m concerned.”

For more information:

Innervate UK
innervate.uk.com
 @InnervateTech



world
**Entrepreneurs
Investment**
forum 2019



From the Chief Executive of the World Entrepreneurs Investment Forum



Dear Readers,

I am delighted to mention that the World Entrepreneurs Investment Forum 2019 (WEIF 2019), recently held in Bahrain on 11th-13th November, was a tremendous success on an international scale.

It gives me great pleasure to highlight the significant achievements of WEIF 2019 towards promoting investment, fostering entrepreneurship best practices, and addressing the upcoming Digital Revolution.

This year's WEIF 2019 marks a new step, as we have been successful in promoting and networking Arab investors with Arab entrepreneurs towards joint investment opportunities. The WEIF 2019 was organized with the 18th Arab Businessmen and Investors Conference (ABIC), held under the patronage of His Majesty King Hamad Bin Isa Al Khalifa, the King of Bahrain. The event was organized by UNIDO ITPO Bahrain in cooperation with the Union of Arab Chambers, the Bahrain Chambers of Commerce and Industry, the Arab Bank for Economic Development in Africa, Union of Arab Banks, Al Baraka Banking Group and 35 partners.



Manama Declaration

The 3rd series of the WEIF was launched in-line with the “Manama Declaration on Entrepreneurship and Development”, a set of recommendations derived from international experts and entrepreneurs during the First World Entrepreneurs Investment Forum in 2015, circulated during the 2015 United Nations General Assembly. The Declaration recommends establishing a permanent secretariat in Manama and to hold the WEIF event in Bahrain on a bi-annual basis.

We are here to continue the work outlined for us in the Manama Declaration, which calls upon governments, the private sector, academia, civil society, and international organizations to cooperate in facilitating the empowerment of entrepreneurs and SMEs around the world. The Declaration calls for cooperation in support of technology exchange and transfer, including innovation and capacity development programs for promoting entrepreneurship.

Participation & Engagement

The WEIF warranted international attention and was visited by prominent leaders from the region, including H.H. Shaikh Faisal bin Rashid bin Isa Al Khalifa, Vice President of the Supreme Council for Environment, Mr. Zayed R. Al Zayani, Minister of Industry, Commerce and Tourism of Bahrain, H.E. Yousef Bin Ibrahim Al Bassam, Chairman of the Board of Directors from the Arab Bank for Economic Development in Africa, H.E. Dr. Khaled Hanafy, Secretary General of the Arab Union of Chambers, H.E. Mr. Aymen Tawfiq Almoayyed, Minister Youth and Sports Affairs of the Kingdom of Bahrain, H.E. Mr. Mohd Redzuan Md Yusof, Minister of Entrepreneur Development of Malaysia, H.E. Mr. Jibril Rajoub, Minister of Youth and Sports of the State of Palestine, H.E. Mr. M. Amadou Thiam, Minister of Institutional Reforms and Civil Society of the Republic of Mali.

His Excellency the UN Secretary-General, Mr. Antonio Guterres, conveyed a written statement to the WEIF that “the Fourth Industrial Revolution provides us with a tremendous opportunity. By leveraging emerging technologies with entrepreneurial spirit and investment, we can accelerate progress towards the Sustainable Development Goals. This is critical as we enter the Decade of Action to deliver the SDGs by 2030.”



Summary

The WEIF offers a platform for participants to exchange knowledge, share innovative best practices, leverage domestic and foreign direct investments, and to establish new partnerships in favour of the 2030 Agenda for Sustainable Development and its 17 Sustainable Development Goals (SDGs), with special focus in 2019 on innovative approaches afforded by the Fourth Industrial Revolution (4IR).

The world continues to face enormous investment gaps for the full implementation of the 2030 Agenda for Sustainable Development and the WEIF, which was first held in 2015, therefore continues to provide a unique platform in the MENA region to connect local, regional and global investors with entrepreneurs and start-ups, with an emphasis on youth and women, in order to develop partnerships and create joint initiatives for inclusive and sustainable development.

Achievements

Both events brought together an impressive 1,500 participants from 83 countries from around the globe, representing ministers, officials, dignitaries, experts, entrepreneurs, investors, NGOs, financial developmental funds, banks, academicians, support institutions and chambers. In addition, the event featured over 600 startups in various relevant sectors.

Entrepreneur to Entrepreneur bilateral meetings were organized on the margins of the event, allowing for high-level representatives and entrepreneurs to discuss investment and business opportunities during which 1000 bilateral meetings were held leading to 106 letters of intent being signed with an estimated investment of 22 million USD.



UNIDO Managing Director Ms. Fatou Haidara emphasized in her opening remarks the need for more sustainability, inclusiveness and partnerships and the critical part that women and youth play in achieving the 2030 Agenda for Sustainable Development and the 17 SDGs. Furthermore, she highlighted the achievements of the UNIDO ITPO Bahrain office stating that “ITPO Bahrain successfully contributes to reduce development imbalances by brokering investment and technology agreements while fostering entrepreneurship in developing countries over 40 years.”

The UNIDO Goodwill Ambassador Ms. Veronika Peshkova attended the event and addressed the audience by highlighting the need to invest more in women’s economic empowerment and to ensure that gender equality is being implemented in all spheres of society.



WEIF 2019 Highlights

WEIF 2019 featured the Arab Entrepreneurship Rally 2019, an entrepreneurship competition for university students from the Arab Region, organized by the Arab Academy for Science and Technology and Maritime Transport, UNIDO ITPO Bahrain - AICEI, the Union of Arab Chambers, and the Bahrain Chamber of Commerce & Industry (BCCI).

Over 750 applications were received during the Rally, and 36 entrepreneurs got the chance to present their innovations and technologies to connect with investors and other potential business partners here in Bahrain. The teams were also exhibiting in the WEIF Smart Zone Expo and had the opportunity to pitch their innovative ideas to the event participants and investors with great success; The winning teams received \$170,000 USD from Arab investors, in addition to the \$100,000 prize money.

The final awarding ceremony announcing the top three teams from the Arab region was held in the presence of HE Mr. Ahmed Abou El Gheit, Secretary General of the League of Arab States. The top 18 shortlisted teams received a 3-day intensive boot camp held at our offices in Bahrain prior to the event, aimed at developing their pitching skills and fine-tuning their business plans.

WEIF 2019 also featured The Gender Equality and Industrial Development Training Programme, a 2 day training course conducted by UNIDO Gender office ITPO / Arab International Center for Entrepreneurship & Investment in Bahrain, the Ministry for Foreign Affairs of Finland and the Bahrain Supreme Council for Women. The gender programme equipped the participants with skills to better analyze and design policies and programmes to promote women’s economic empowerment. An award ceremony was held for the 33 participants, young women and men from the MENA region.

Further highlights of the event included discussions around the need for an enhanced financial and educational inclusion of entrepreneurs in the context of the 4th Industrial Revolution as well as the need to better institutionalize innovations at the national, regional and global level. A special focus was also given to SDG9 which calls to “build resilient infrastructure, promote sustainable industrialization and foster innovation” – the session stressed the importance of increasing investments in infrastructure, industrialization and innovations around the globe, but especially in developing countries, including the MENA region and Africa.

Three high-level side events supplemented WEIF 2019, namely the “Young Business Hub Start-up Investment Summit”, aimed at exploring the means of further promoting entrepreneurship and innovation in the 56 member countries of the Organization of Islamic Cooperation, the “2nd International Conference on Entrepreneurship, Innovation and Investment: Role of Education and Universities”, which underlined the need for innovation and investment as well as fostering entrepreneurial spirits, and the event on “Sustainable Investments for Agenda 2030 – Investing in Green Industry” held under the patronage of the Supreme Council for Environment, represented by H.E. Dr Mohamed Mubarak Bin Daina.

The closing session was held in the presence of HE Mr. Ahmed Abou El Gheit, Secretary General of the League of Arab States, and concluded with a consensus that a more inclusive and sustainable environment for entrepreneurs, especially youth and women on the macro, meso and micro-level is key to achieve the 2030 Agenda for Sustainable Development and that all stakeholders have to closely work together to ensure a successful implementation of structural change in favour of entrepreneurship and economic development – this call of action was summarized in the 3rd Manama Declaration and announced by myself, as Chief Executive of WEIF. The Declaration has been submitted to the Ministry of Foreign Affairs of the Kingdom of Bahrain to receive the endorsement of the United Nations General Assembly.





Interview with H.E. Mr. Taha Ayhan

President, Islamic Cooperation
Youth Forum (ICYF)

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H. E. Mr. Taha Ayhan is the third President of the Islamic Conference Youth Forum (ICYF). He has been a Member of the Discipline Committee in the Justice and Development Party since 2017 and is Deputy Chairman of the World Ethnosport Confederation. In 2009, Mr. Ayhan established his own firm, Ayhan Law Office, where he still practices as an attorney; he is also the Founding President of the Liberty and Justice Association.

Please tell us more about the ICYF and what your role as its President entails?

The Islamic Cooperation Youth Forum (ICYF) is an international non-commercial, non-partisan organization uniting leading umbrella youth organizations from the Member-States of the Organization of Islamic-Cooperation (OIC) and International youth organizations. The Forum operates in the OIC region with youth organizations representing significant Muslim minorities worldwide. ICYF was established at its Founding General Assembly held on the third of December 2004 in accordance with the resolution adopted by the 31st Session of the Islamic Conference of Foreign

Ministers conducted in 2004 in Istanbul. ICYF was granted the status of affiliated institution to the OIC on its 3rd General Assembly. I was elected as President of the ICYF with the consensus of 56 member organizations for a four-year term. ICYF is committed to promoting the youth organizations of the region and consolidating its activities while enhancing cooperation in the fields of economic and social development.

Why is it important for the youth to be involved in the national economy, politics and visioning?

The OIC member states altogether account for one-fourth of the world's

youth population. By 2050 OIC member states are projected to have more than one-third of this segment.

With such a micro democratic structure, that's a potentially powerful development in the OIC member states. However, the same statistics also create deep concerns and challenges in the quality of education, training, employment, access to health services, personal development and many others. Unfortunately, many young people today feel excluded and maltreated.

This country needs to create 9.2 million new jobs between 2012 and 2020 in order to ensure additional jobs for every 5-year period by 2025 in order to reach stability. The average employment rate for ICYF members is 85%, while the average employment rate for non-ICYF member states is 93%.

The labor force participation rate among young women is about 24% lower than that of their male counterparts. And that is indicative of serious gender inequalities. The unemployment rate of youth in ICYF member states is unfortunately 16% compared to 12% of the whole world average.

The ICYF needs to respond to these challenges facing the youth especially our young citizens who are actively taking part in global issues and are continuously seeking to take part in decision-making processes.

Attracting youth empowerment will not only improve the living conditions of young people but would also reinforce their voice on human rights and dignity, and facilitate progress and socio-economic growth.

ICYF provides a clear path for all youth core issues and problems whether it is related to education, employment, nutrition or entrepreneurship, and is constantly addressing challenges resulting from globalization.

In your experience with the youth, how are they able to envision and help shape the future?

The youth are at the peak of their adult strength. They can hope for the best and envision a better tomorrow; they are a constant force that can turn our dreams and plans into a concrete course of action. Young people are headed for better options and a prosperous future. They are rejecting the status quo and demanding better living standards. There is a critical need to involve young people in decisions that will affect their future. We cannot head for development without giving serious attention to the active and meaningful involvement of youth who are our major shareholders in the future. And yet they are not given a major role in our decision-making process. They deserve a strong and more meaningful voice, role and position in their respective communities.

In ICYF we give the youth access to both tools and solutions that can create a sustainable change that is powerful. We



invite them to practice their creativity and embrace education and push their learning to the next level wholeheartedly-whether through our programs and through experimental learning opportunities.

We listen to them and support their generation which will be most affected by these challenges. In the future we envision, young people creating a world and a future which they have imagined to live in, regardless of gender, race or occupation.

What is your vision for ICYF in the next 5 years?

In the next five years I believe that ICYF will be most effective when focused on

empowering youth and resolving their various issues and problems. ICYF looks forward to supporting the youth in the region through different activities that will help build youth capitals that are highly skilled, focused and effective.

We are currently making extensive efforts to realize sustainable development goals and endeavors and achieving multiple milestones by aligning our programs with the activities of SDGs (Sustainable Development Goals).

To achieve those goals, we have set some plans to interact or engage with SDGs in various aspects like culture, social awareness, youth empowerment, environment, art, government and networking.

In this context and after five years, we will be able to provide significant access to quality university education to the Muslim youth and contribute to their improved engagement in different fields. We are hoping for significant contributions to education, reduced inequality, protection of women against violence, and harnessing the role of youth in social awareness and community building. We aim to provide equal access to affordable vocational training, while eliminating much of the common gender disparities. It is also our goal to make a substantial contribution in reinforcing the role of environment and resources and making significant improvements in zero waste programs.

Attracting youth empowerment will not only improve the living conditions of young people but would also reinforce their voice on human rights and dignity, and facilitate progress and socio-economic growth.



What advice can you give to young entrepreneurs/ startups especially in this market economy?

ICYF countries need to create 9.2 million new jobs between 2012 to 2020 in order to ensure economic stability and generate additional jobs for every 5-year period by 2025 which will help to maintain stability. Up to now I can assure you that we have failed in this goal. We cannot create millions of jobs, and if we continue what we are doing now, we will not be able to create any of those jobs again.

In this context of addressing unemployment, ICYF has introduced the Young Business Hub, or YBH and established an institutional

framework for young entrepreneurs, set to enhance and develop their business skills and support the growth of ICYF economies. It aims to promote youth entrepreneurship and facilitate the sharing of innovative ideas and best practices among young entrepreneurs in the global level.

The YBH platform also offers young entrepreneurs vast opportunities in online and offline training in related fields with potential advantages. We are also developing an extensive platform to help the youth engage in our activities. These platforms will be released soon and we will gather all of the projects, programs and trainings of the ICYF.

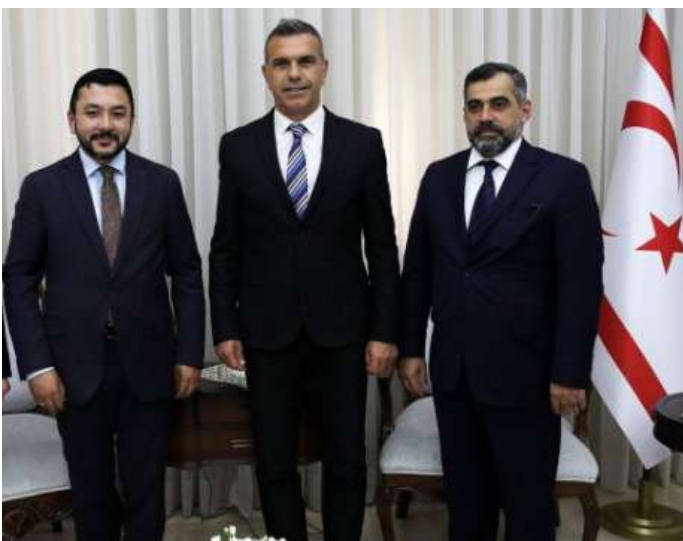
The youth will be able to apply online to these programs and benefit from the training, networks and guidance. We met with Dr. Hashim Hussein from UNIDO Bahrain

with the help of the UN Investment and Technology Promotion Office and we had our first investment summit together with the team of Bahrain to talk about our program which aims to engage the youth from all over the world.

In Istanbul for the OIC High Level Investment Summit, we sought the participation of the private and public sectors and

brought seven of the most successful startups to our booth where they share their potentials with other entities from these sectors. This platform will be used in all ICYF projects starting with the application phase and will be in full force till the feedback phase. It will be used in the research hub to better enhance connectivity, interaction, networking as well as social cohesion.





This country needs to create 9.2 million new jobs between 2012 and 2020 in order to ensure additional jobs for every 5-year period by 2025 to reach stability.



World Entrepreneurship Investment Forum Presents Women's View

An Interview with **Veronika Peshkova, President**

Can you tell us more about Women's View and your role as its President?

The Women's Vision Foundation for Public Diplomacy (WVF) sees its goal in helping to shape women business leaders, innovators and entrepreneurs and thus drive economic expansion and entrepreneurship around the globe.

One of the ways that WVF plans to do that is by bringing together like-minded individuals and organizations

to advance entrepreneurship ecosystems, women's business education and women-friendly policymaking. As a president I have a leading role in the organization and run activities to extend the organization partners' network.

Your advocacy is on women's entrepreneurship. Why do you think it is important for more women to be entrepreneurs?

Increasing women's economic activity is the logical reaction

to the opportunities and challenges of the 4th Industrial Revolution. Moreover, full-scale involvement of women will provide an opportunity to add up to USD 28 trillion to global GDP by 2025.

Women economic empowerment is up-to-date in all regions of the world. Currently, women represent the majority of the global population and there is a huge potential for growth both in women leadership and in women entrepreneurship. When a woman becomes an entrepreneur she can realize

her own idea and bring to the world something new. In addition to that, being an entrepreneur gives her a chance to earn her own money and have her own choice and voice. And finally, being an entrepreneur provides women entrepreneurs with an opportunity to plan their time and gain greater flexibility. For many women, that gives better opportunities to combine economic activity with family commitments.

What are the challenges/ roadblocks that women face when they try to enter into business?

From your experience in your advocacy work, what has been the best ways to overcome these challenges?

Unequal participation of women in economic life has different roots and sometimes leads to unpleasant outcomes. One of the obstacles that women face is difficulty in access to capital. Another important challenge is the deficit of necessary knowledge and skills.

Based on my experience, the interactive training programs for women which helps potential entrepreneurs form their ideas and prepare a business plan for potential investors and creditors, can help to overcome these obstacles. The cooperation between public SME support infrastructures, NGOs active in women economic empowerment agenda and private sector companies and financial institutions in arranging such educational programs for entrepreneurs can increase the efficiency of such projects.

What is your vision for women entrepreneurs in developing countries?

Based on my experience there are very interesting women projects and companies in different parts of the world. I have met very exciting women-driven companies in Peru, Papua New Guinea, Vietnam, Republic of Moldova and others. My top vision for the development of such projects is the building of the ecosystem that will help women entrepreneurs in



developing countries to have access to markets including international ones. If a company has a market, it has potential sales revenue streams. That helps to develop other sides of the project.

This February, I participated in formulating and presenting a Russian initiative to make the complex ecosystem development model at the UNIDO platform. The model rests on the successful experience of projects implementation in the national, bilateral and multilateral formats. The core of the model is efficient public, private and social interaction for women's benefit at the

platform of an international organization. The influence should be made at the level of countries, territories, companies and communities.

What advice can you give to women entrepreneurs, especially those who feel disenfranchised/ disadvantaged?

I would recommend for women not to be afraid to say, "I want". Do you know, that internationally, a man applies for a tender or better work position in case he meets 60% of requirements mentioned in the description, but a woman applies only in case she meets 100% of the requirements. So, if you really want to achieve something, first you should apply for that. And there is a chance that you would be selected.

Increasing women economic activity is the logical reaction to the opportunities and challenges of the 4th Industrial Revolution. Moreover, full-scale involvement of women will provide an opportunity to add up to USD 28 trillion to global GDP by 2025.

BEST APPS FOR BUSINESS



WHEN I WORK

When I Work is an excellent solution for small businesses in matters pertaining to time tracking and job scheduling. The app helps monitor employees on how and where they spend their time. The app eliminates issues like buddy punching with the use of the GPS location clock, it identifies sources of delays and pending tasks, and creates job schedules in a format suitable for everyone's use. The time management app is available for free to companies with up to 75 employees; with alternative plans designed for companies with over 75 employees.



CONNECTEAM

Connecteam is an easy-to-use app for managing, communicating, operating and training your employees all from one place. It starts from employee on-boarding to daily communication, time tracking, job scheduling and operational procedures. It also encourages employee productivity, and keeps you in the loop, and in full view of ongoing activities and operations.

It's an all in one solution that tracks work hours, checklists and forms and allows online management of workflows and procedures, develops training courses, builds a searchable library and conducts quizzes. It features customizable chat options and an employee directory which updates through channels, surveys, a suggestion box and more.



SAP SUCCESSFACTORS

SAP SuccessFactors is designed to boost productivity, engage the entire workforce and connect employees to ensure timely completion of critical tasks. The app can perform HR duties, disseminate key information and processes, provide self-service tools for managers, employees and HR, automate workforce processes, improve visibility and efficiency and help execute business strategies.



MONDAY

Monday organizes tasks and boosts team communication. This project management app is best for use in newly created projects wherein tasks have to be added and steps need to be accomplished. Upon completion of a specific task or step, the status is immediately updated to inform everyone on the current status of the project. Knowledge bases can be built-in to store documents and whatever else is relevant to the project.

The application is flexible for use on desktop and mobile and regularly sends notifications for information updates.



TOGGL

Toggl serves as a time tracker that boosts productivity and helps get things done. Toggl breaks down numbers and presents data in a clear and easy to understand format. Utilizing over 80 online tools, data accessed shows how and where time was spent, thus providing room for correction and adjustment.



WORKDAY

Workday is best for HR and finance use because it utilizes data in the most efficient manner. The app easily engages all employees and is easily customizable. It enables managers to efficiently and effectively plan, recruit, and develop talent in an easy to navigate, user-friendly business app.

STARTUP ECOSYSTEM



Interview with Kaiser Naseem

Banking & Digital Finance Advisory Services

Please tell us more about Digitization and Digital Transformation, and its role in the current global marketplace.

Today, technology provides society a great opportunity to better undertake the work each one of us is doing. Whether it is managing a business, providing financial and banking services or running a city government,

the tools now available in the form of technology are powerful and impactful. By using these tools, the way work is done can become more efficient and effective. With the help of technology, we can ensure faster access to basic services for all humans, whether it be access to food, health services, markets or finance. With the help of technology, we are

better able to manage agricultural output, manufacturing and energy use. In short, technology enables us to build a more homogenous society allowing for a much deeper impact on economic development.

However, since the structures that are currently in place in terms of existing institutions (financial institutions, city governments, regulatory bodies, etc.) are legacy ones, a transition period is needed to change not only these legacy systems but also legacy mindsets and ways of thinking. Only then can technology be leveraged adequately and strategically. This is what we call digital transformation; transforming from legacy systems and mindsets to ones that incorporate technology with the view of improving the way we do what we do. This transformation is not easy, as it requires a great deal of effort in terms of commitment, understanding, and willingness/ability

to change. Moreover, a conducive eco-system must be created, and regulatory frameworks developed, which, while protecting the system and the consumers, should not stifle innovation.

As such, this transformation from legacy to digital has a very significant role in the current global marketplace in that it must be undertaken properly and responsibly to ensure that consumers of products and services are being served in a timely and efficient manner.

What are the key opportunities that will influence new ways of working through digital transformation?

A major opportunity that is available today is the large number of young people inhabiting the planet; more so in the MENA region. It is these youth who are un-encumbered with legacy issues that will be able to ensure that technology is embedded in every activity to make it more efficient





and cost effective. This will be done through innovation, and through creating institutions and eco-systems that are not only supportive of technology but also mindful of the impact on the environment: social and other issues faced by humanity to ensure sustainability. The opportunity for using technology lies in each aspect of society – from ensuring financial inclusion, to conserving energy, to alleviating poverty and hunger to justice for all and beyond. Each of these areas can benefit from technology and these are the opportunities that properly guided young entrepreneurs can tap, target and innovate on. By properly guiding young entrepreneurs, I mean that they should be provided the necessary education, skills and work ethics to address the issues that they will face in a responsible and sustainable manner.

How will digital transformation affect entrepreneurs and small and medium enterprises?

With digital technology now disrupting almost all segments of the economy, the opportunities for young entrepreneurs are many in terms of designing new products, services and processes that leverage technology. In today's economy, where the way people buy products, access services and consume information is changing rapidly, entrepreneurs that

are innovative and forward-looking have a big role to play in meeting these changing demands. We thus see more and more of our youth now opting to work for themselves by setting up their own businesses and catering to the demands of the consumer. Small businesses have the opportunity to use technology to lower their costs and move faster, whether for assessing finance, reaching markets or supplying products.

This allows them to use the limited resources that they have in a more efficient manner, something that only technology allows them to do.

Moving to the next 5-7 years, what do you see are the opportunities present for entrepreneurs especially in the MENA region—who can

harness the power of all things digital?

Given the youth population in the MENA region, coupled with the fact that the region is also fast embracing technology, there are several opportunities for entrepreneurship, mainly in serving the requirements of a digital economy. MENA is a region with several issues rooted in history, culture and tradition.

However, the youth are the ones who are taking it out of its legacy state and moving the region into the new century and making it more in sync with modern times. With such a shift comes a need for innovative ways of conducting business, running governments and ensuring responsible behavior by individuals and corporates. Over the years the

This is what we call digital transformation: transforming from legacy systems and mindsets to ones that incorporate technology with the view of improving the way we do what we do.

eco-system for nurturing entrepreneurship in MENA has been strengthened, mainly with support from multilateral and bilateral institutions, such as the UN/UNIDO, World Bank Group, etc.

The current breed of entrepreneurs can (and have) avail of opportunities to become self-employed and leverage technology to develop businesses catering to the changing economic landscape. Already, we see several MENA based enterprises that have become regional or even global players.

Over the next 5-7 years, as the populations of this region become more digital savvy, the eco-system becomes more conducive, and the regulatory frameworks become more supportive, we will see many new young entrepreneurs with novel ideas aimed at solving grass-root problems, be it taking care of refugees, making payments to the underprivileged or providing local support to global companies, as part of their supply chain. The opportunities are immense.

What advice can you give to entrepreneurs, especially those who are from developing countries?

The advice and key messages I would want to give to young and upcoming entrepreneurs not only in developing countries but even globally, are as follows:

- a. The opportunities to build an inclusive future better than the past, is within our reach, given the more powerful tools we now have in the form of technology. Therefore, innovate for sustainability and to ease the life of 85%+ of the global population who are struggling to make ends meet. Identify their pain-points and innovate to redress them;
- b. Always remember that the kind of future you build as entrepreneurs depends on how responsible you are in

building it. Most important of all, innovate with responsibility and empathy;

- c. Regulations follow innovation; so, as entrepreneurs and innovators make sure to leave a track record of responsible behavior. Otherwise regulations that follow may stifle innovation;
- d. While data is fast becoming a commodity and will be used in all innovations and entrepreneurship endeavors that leverage technology, make sure that its collection, structuring and use is undertaken responsibly;
- e. Responsible innovation includes ensuring that any ML (meta language) being undertaken, or algorithms being developed are not reflecting biases of persons/institutions developing them;
- f. As entrepreneurs and innovators, you may be constrained by legacy eco-systems made for legacy institutions; so be part of the dialogue to change them;
- g. Make sure to leverage each other for strength; ensure you have a platform to interact with regulators/ other stakeholders so that the regulatory, legislative and other eco-systems to be put in place are aligned with what your innovation is wanting to achieve;
- h. Challenge the legacy education systems and influence and demand changes so that they match your expectations of learning (and even unlearning and relearning); and
- i. Learn from experienced legacy professionals; perhaps more of what not to do (unfortunately).





Programmatic Advertising

I have come across startups and larger businesses in the Middle East who use online methods such as social media and Google Ads to promote their services and products to end users either B2B or B2C and I think it's a good thing. However, it has its downsides too.

When you are trying to promote products and services through digital marketing but are not getting conversions, there is definitely something that has to be changed with regards to the system used or the type of strategy in place.

Having been in the digital, smartphone and advertising industry for over 8 years and having worked in the Middle East for approximately 5 years with brands spread across different verticals, I feel that there is a lot of improvements that can be made with regards to digital content execution and content marketing.

Bahrain and Saudi Arabia are the two countries that need to start adopting the future of digital advertising – which is Programmatic.

Put simply, programmatic ad

buying, is the use of software to buy digital advertising spaces across millions of places. Instead of going through the process of traditional advertising which includes requests for proposals, quotes, human negotiation and tenders; programmatic ad buying is more seamless and faster.

There are so many businesses in Bahrain which could benefit a lot from programmatic advertising, where they could increase their brand awareness and boost sales and revenues to 45% whether it's online or offline.

Why do I recommend Programmatic Advertising to businesses in the hospitality, automotive and fashion and the education industries, ministries—and even schools?

1. Gain access to a wider audience that is anywhere between 40M to 150M across various regions and demographics.
2. The cost of leveraging these kinds of ads are far different from Google Ads and early adopters of this technology have the chance to make more money through sales.

3. when it comes to business, all that matters are numbers and your quarterly numbers can be huge if you execute programmatic advertising.

4. access to 50+ brand data providers, 60,000 data attributes and over 1 million profiles globally

Traditionally you would have manually prepared ad tags or insertion orders, which can be labor intensive. With the execution of programmatic buying, optimization experts have more time for leveraging and improving ads rather than going the whole route of sending proposals, quotes or tenders.

Humans will always be needed to plan and optimize advertising, but programmatic advertising will mean there will be fewer ad buyers buying spaces that are far more valuable and high converting compared to basic CPM and CPC methods.

Is it successful? And why?

Quite simply: Yes. It's tried, tested and super-efficient.

EMarketers noted that there were numerous researches which have estimated that

the US spends money on programmatic ads which accounts for 84% of all digital display ads spending.

Furthermore, 74.5%, or \$24.25 billion of these sales are through private marketplaces or direct setups. Some of the leading programmatic advertising solutions are Oracle, BlueKai, SmartAds, MediaMath and Criteo.

Running such kinds of ads is not for everyone and requires the assistance of optimization experts to ensure that bids and buys are not going to get wasted by placing them on platforms that have less conversion potential.



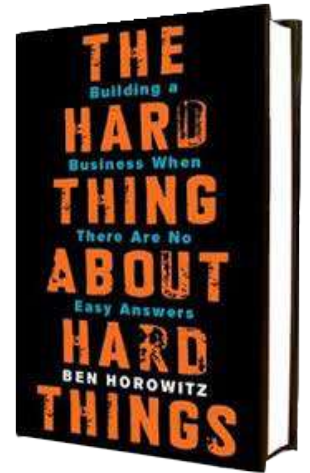
Nigel Quadros

Digital Marketing Team Lead
AMG Digital

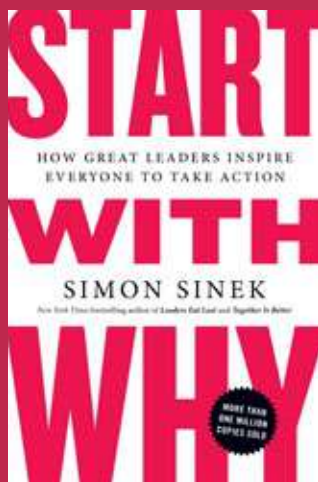
6 Books Every Entrepreneur Should Read

1 THE HARD THING ABOUT HARD THINGS

Ben Horowitz



“The hard thing about hard thing” talks about the handling of the 3 most important pillars of a great business which are People, Products and Profit. Starting a business may be hard but handling the business is the real pledge. In order to maintain those pillars you, as the boss must come to an understanding with your team through thick and thin to roll out your vision clearly and make a profit. Focusing on these three things allows a business to thrive.



START WITH WHY

Simon Sinek

2

“Start with Why” shows the reason and concept of WHY it is important to assert the idea of what you bring to the table. The essence is shown from the title itself, successful organizations that set their roles between the people and the importance of their existence is addressed. This book is helpful when you are questioning whether you should quit your day job and start on your entrepreneurial dreams. .



3

BUILT TO LAST

Jim Collins & Jerry I. Porras

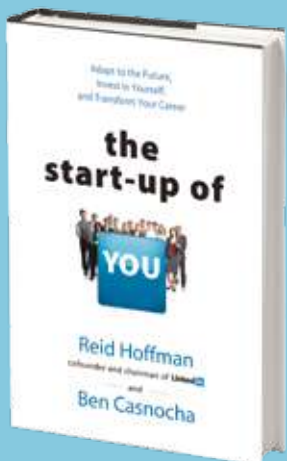
Fasten your seatbelt ladies and gentlemen, "Built to last" is about to fly you beyond the great and mighty startups. Mdsize to large. This book includes concepts on the massive ways wherein startups can ignite their business and move forward. From great to the longstanding GREATER, "Built to Last" is a must-read for those wanting to pioneer great things.



THE STARTUP OF YOU

4

Reid Hoffman & Ben Casnocha



"The Startup of You", starts with you growing into your professionalism, learning work ethics and mostly being innovative in and out of the box. This book talks about amplifying your skills and potentials which leads to greater leadership and motivational skills that we can adapt and amplify within our field. Creative book!

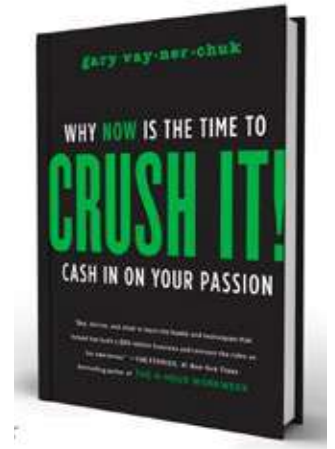


5

CRUSH IT

Gary Vaynerchuk

Own your passions and learn how to convert it to business. Here Gary Vaynerchuk talks about the depth of entrepreneurship and how it evolves with passion. Finding how to start up a business through marketing your passion in social media is all in the book "Crush it!"



6

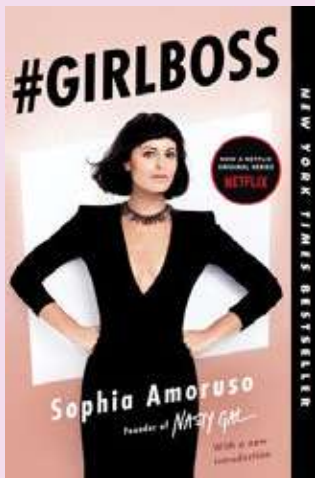
#GIRLBOSS

Sophia Amoruso

#GIRLBOSS, power mixed with pure drawn on walking embraced fashion filled with colors as growing up to be one of the powerful entrepreneur Sophia Amoruso, delicate and virtuous.

Defining the fashion with her grace of sharing with us her journey through and within entrepreneurship. Along the way she takes us to a road filled with many worth risk taking, a succesful fashion line filled with shops and branches in different locations within the US, starting with NASTY GAL brand!

Immerse in the passion which fashion designers hold on to in this business. Dress up fashionably and take a look at the glamour in this book #GIRLBOSS.



Interview with Dr. Khaled Hanafy

Secretary General of the Union of Arab Chambers

world
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Please tell us more about your job as Secretary General of the Union of Arab Chambers and what your work entails?

My duties are interrelated with the exceptional and prominent function of the Union of Arab Chambers that plays, since its creation in 1951, a leading role in gathering the capacities and potentials of the Arab private sector to serve Arab development and economic integration goals for the sake of achieving an Arab Common Market.

Our strategy now focuses on expanding cooperation and interactions with Arab Chambers and Arab Foreign Chambers of Commerce and in building new alliances with all economic acting parties, with a special focus on the

new opportunities provided by the fourth Industrial Revolution to serve our goals more efficiently. We are also keen to launch new projects and initiatives, among which are establishing centers for the Arab Chambers and bridging resources to create direct linkages between the Arab business society and young Arab entrepreneurs.

Your Excellency has gained fame in creating initiatives that developed internal trade and made it more efficient. Can you tell us some lessons learned on the above initiatives?

When I previously assumed the position of Minister of Supply & Internal Trade in Egypt, I launched many initiatives in the domain

of internal trade, such as “Egypt’s Food Industries”, “Consumer Complexes E-Linking Project” and many others. I felt that it is my duty to create and implement a system that would curb waste and serve the wheat loaf demand more efficiently, which is the most important commodity for the entire society of Egypt. Therefore, I took the initiative to apply a card system that would serve the goal of curbing waste and loss and at the same time reward the consumer when using it.

This proved to be highly successful in satisfying the consumer as well as in highly improving food security in the Egyptian society. The lesson of this

experience is that one should not resist applying non-traditional methods especially when sophisticated problems sometimes need non-conventional solutions.

“ We are also keen to launch new projects and initiatives, among which is establishing centers for entrepreneurship in the Arab Chambers and in bridging resources to create direct linkages between the Arab business society and young Arab entrepreneurs. ”





What is your vision for the MENA region in the next 5-6 years?

The region is passing through a critical period as the geopolitical developments and wars in some countries are taking their toll heavily on humanity and on the social and economic situations. Financial loss is estimated by international figures at more than US\$ 600bn since 2011, while the number of unemployed is exceeding 22 million. I think we have come out of the tunnel and the region is able to regain prosperity and sustainable growth within the next 5 to 6 years. Of course there are great disparities between the Arab countries, with the Arab Gulf countries leading in terms of ease of doing business and in the business environment in general. Other countries like Egypt for example is leading in terms of the rate of growth and has witnessed substantial reforms and great urban development that will bear fruit in turn and will reflect in significant leaps in the coming period. As for the countries that were hit hard by the violent unrests, it is essential for them to start reconstruction with the assistance of the Arab and international parties.

How can the Union of Arab Chambers help developing countries in creating initiatives that would support internal trade, food security and other issues that are endemic to the region?

We are putting much emphasis in our work and events on increasing the awareness of the Arab investor in the on-going technological transformation and

the importance of the private sector in handling development issues through the innovative and sustainable technologies. It is particularly important to achieve progress in tackling priorities, such as food security which is non-attainable when approached in a traditional manner due to the strict limitations of the natural resources in the Arab region which lies in some of the driest areas of the world. Now, thankfully, focusing on innovation has created a major impact on agricultural productivity. Effective productivity growth involves a steady supply of new technologies. Nevertheless, it is crucial to pave the way for trade in agricultural and other commodities in the context of the Pan Arab Free Trade Areas by facilitating regional export/import exchanges, harmonizing standards and regulations and eliminating non-tariff barriers on trade flow.

Please give us your views on the recently concluded ABIC, WEIF & Bahrain Smart Expo which was held in Manama?

The ABIC, WEIF & Bahrain Smart Expo events were major successes with more than 1500 participants and we are proud of what we have achieved in cooperation with the Bahrain Chamber of Commerce and the Arab Regional Center for Entrepreneurship, Investment and Training (ARCEIT). The events marked a quantitative leap in our joint work and achieved tangible results and achievements. We organized these occasions in a new, overlapping and

simultaneous way to establish intense and fruitful interactions between the audiences of the Arab Businessmen & Investors Conference (ABIC) that gathers prominent investors from all Arab countries and the young innovators of the World Entrepreneurship & Innovation Forum (WEIF) who displayed their innovations and creations at the Expo. In preparation for this, we jointly organized a Rally in cooperation with the Arab Academy for Science, Technology & Maritime Transport (AASTMT) whereby 750 young innovative teams participated and we ended up with 18 teams from most of the Arab countries to compete for the grand prizes. They met and interacted with the delegations from the Arab



businessworld and investors' delegations to discuss opportunities for match making and forms of contribution and cooperation in order to transform their innovations into real projects. A special ceremony was assembled to announce the 3 final winners who received generous support for their projects. We are greatly satisfied to find that our continuous efforts reaped the requested benefit and we look at the results as a milestone that will surely set the pattern for our future work.





World Entrepreneurship Investment Forum presents **Wissam Fatouh,** Secretary General of the Union of Arab Banks

Please tell us more about your role as Secretary General of the Union of Arab Banks and what are its day to day challenges?

The aim of the Union of Arab Banks is to develop and advance banking and financial markets in addition to the cross-border relations and exchange of expertise with its international counterparts.

Can you please tell us how this is being achieved?

The main objective of the Union of Arab Banks (UAB) is to strengthen ties and cooperation among Arab banks, develop banking and finance in Arab countries, and increase the effectiveness of the role played by the Arab banks and financial institutions in promoting economic and social development. UAB also seeks to be an essential support for the joint Arab economic work, and become a cornerstone in raising the Arab banking and financial industry to higher professional level. UAB's activities focus mainly on

The main objective of the Union of Arab Banks (UAB) is to strengthen ties and cooperation among Arab banks, develop banking and finance in the Arab countries and increase the effectiveness of the role played by the Arab banks and financial institutions in promoting economic and social development.

performing research, studies and guidelines for its member banks, as well as increasing the scope of activity related to its regulatory requirements; in addition to communicating with international regulatory authorities, central banks and institutions.

UAB has obtained significant international and regional reputation in recent years, and established partnerships with international institutions, including the World Bank, the International Monetary Fund, the G20, the US Federal Reserve, the FATF, Reuters, the Arab League, the European Union and China.

UAB keeps pace with economic, financial and banking developments, globally and regionally. Accordingly, we currently pay great attention to two key issues. The first is the rapid developments in financial technology and its effects on Arab banks and their customers as well as regulators and the

future of banking services. In this regard, UAB has held a number of conferences and specialized forums that brought together regulators and bankers to discuss how to follow up the revolution in financial technology.

The second issue is sustainable development and banks which can participate in the United Nation's plans to achieve the Sustainable Development Goals (SDGs). Therefore, UAB has undertaken several activities related to financial inclusion, including SME financing and women empowerment.

What is your vision for the future of the Arab Economy?

Most Arab countries are facing considerable internal and external economic and financial challenges that restrict economic recovery. For instance, the continuous



uncertainty in global oil markets represents a challenge for both Arab oil exporters and importers. In addition, the mounting trade wars between the United States and China and the tariff increases have threatened the recovery of the global economy, which eventually affects the Arab region. Moreover, some Arab countries also suffer from internal conflicts and security risks that hinder economic growth (Yemen, Syria, Iraq and Libya).

Many Arab countries actually suffer economic distortions resulting from lack of proper economic and financial planning, lack of economic diversification and heavy reliance on one sector; whether oil, gas, agriculture, or tourism, which are affected by global economic and financial cycles and shocks. What has worsened the economic and social situation further in the Arab region is the massive destruction caused by the eight years of wars, conflicts and

political turmoil. It is estimated that 75% of the world's refugees are from Arab countries, and the cost of destroyed infrastructure exceeded USD 400 billion, in addition to losses to the Arab GDP amounting to more than USD 300 billion since 2011.

However, despite this negative landscape prevailing in our region, some Arab countries have taken bold and very promising initiatives to transform challenges into opportunities and implement long-term transformational plans, particularly Saudi Arabia and Egypt, that have both adopted what is known as "Vision 2030". These visions aim at changing the economic, financial, and social landscapes in these two countries and will allow them to become super regional economic powers, which will definitely benefit the entire Arab region.

How is the Union of Arab Banks helping to secure that vision?

UAB has the experience, knowledge and relationships that both Egypt and Saudi banks can benefit from in adopting their 2030 programs, and helping them in achieving their visions. Among the areas in which UAB can play a



supporting role, are for example, issues relating to the financing of SME sectors, renewable energy, green economy, and more broadly; financial inclusion and financial culture, due to the fact that UAB has undertaken many initiatives in these areas. In particular, UAB has organized a large number of conferences, forums and specialized workshops related to these topics, in addition to performing a large number of reports and studies. UAB can indeed play an important role in promoting and raising the level of financial inclusion.

Moreover, UAB can play a pivotal role in promoting trade, investment and tourism; and can particularly assist Arab banks and financial institutions in identifying trade, investment and tourism opportunities available within the Arab world.

What is your advice for entrepreneurs in the MENA region?

Entrepreneurship is a significant factor for economic growth and development in the Arab region. We all have witnessed a considerable increase in startups over the past decade, mainly in the financial technology and e-commerce sectors. Therefore, we believe that these two sectors will represent great opportunities for entrepreneurs and will help in the creation of a considerable number of jobs in the Arab region.





Saving the Planet, One Step at a Time

An Interview with **Terry Tamminen**

((Let me first say that the planet doesn't need saving - - more than 98% of all plant and animal life ever to appear on earth has gone extinct before the arrival of industrial humans, so it will be fine without us. We need to save the quality of our lives on this planet before it's too late.))

Please tell us more about the scope of your work as an author, lecturer and strategist on energy and the environment.

I began my career in real estate, but in 1993, I decided to follow my passion for environmental protection; especially for our ocean resources and founded the non-profit Santa Monica BayKeeper to protect the coastal waters of California. Working with other activists, university law schools and academics for over a decade, I realized the biggest changes can be made in government; so in 2003, I accepted the appointment by Governor Arnold Schwarzenegger to be the Secretary of the California Environmental Protection Agency. Together we created the Hydrogen Highway Network to electrify transportation in the state, the Million Solar Roofs initiative, California's landmark Global Warming Solutions Act of 2006 and the creation of over a million acres of "ocean parks" along California's coastline.

When our term ended seven years later, I wanted to help other governments - - especially other states and regional authorities - - to develop their own environmental and climate solutions, emphasizing the economic development opportunities around clean/efficient energy and waste reduction, so I co-founded two new NGOs: Seventh Generation Advisors



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(www.7thgenerationadvisors.org) and R20 Regions of Climate Action (www.Regions20.org) to share "lessons learned" globally.

But despite these accomplishments, my impact on the planet might be greatest from taking these experiences and applying them to business and finance. By influencing companies and investors to add sustainability to their supply chains and practices, I was able to help Walmart, Proctor & Gamble, Pegasus Capital Advisors, and several pension funds, to become "greener" and to implement measurable, large-scale, low-carbon and climate resilient economic development projects that can simultaneously solve the climate crisis and build a sustainable global economy.

Finally, no matter how important your message and mission might be, it won't mean much unless it is communicated, so I was honored to help global celebrities including Leonardo DiCaprio, Jane Goodall and President Obama to develop and amplify their goals, policies, and success stories, so all the world could learn and be inspired.

I also realized that books can communicate and influence

**7th GENERATION
Advisors**



people from many walks of life, so I authored *Lives Per Gallon: The True Cost of Our Oil Addiction* (Island Press), to examine our dependence on oil and a strategy to evolve to more sustainable energy sources; *Cracking the Carbon Code: The Keys to Sustainable Profits in the New Economy* (Palgrave), which shows how to find the low carbon products and services that save money, get ahead of regulations and preserve resources for generations to come; and *Watercolors: How JJ the Whale Saved Us* (Seventh Generation Press) which follows the life of a

rescued whale that today faces challenges of climate change impacts to our global oceans.

You have been recognized as an Environmental Hero and one of the Top 50 People who can save the planet, but what does it really take to save the planet?

Let me first say that the planet doesn't need saving -- more than 98% of all plant and animal life ever to appear on earth has gone extinct before the arrival of industrial humans, so it will be fine without us. We need

to save the quality of our lives on this planet before it's too late. Indeed, for many people and animals, it's already too late. The impacts of climate change, pollution and over-use of Nature's bounty have cost the health and lives of

planet running out of ways to sustain us. So we need innovation and bold, creative entrepreneurs to dedicate themselves to developing new tools for making more with less, for sharing our knowledge, and for ending



many. To reverse this trend, indeed this existential threat, we need to make everyone understand that they need to be a part of the solution, since we have all been a part of the problem! Even small changes in our daily lives -- how we use energy, food, water, consumer items (especially plastic) can add up to making the world sustainable. But that alone won't be enough, because the population is growing, so more people using more resources, even efficiently, risks the

the concept of "waste" (think about how much food, water, and resources go to landfills every day -- all materials we could use over and over again with new technologies, products, and services).

What are the issues that you grapple with on a day to day basis or what are the challenges of being an environmental advocate?

Perhaps the biggest issue we deal with is the sense by





people in all walks of life that they can't make a difference to such huge global challenges. In fact, no big changes ever happened without the spark of innovation of a few, which led to movements and positive change in the entire world. And where would we be if Edison believed the critics and never invented a practical lightbulb? What if Elon Musk had listened to critics and

never invented a "sexy" electric car! As advocates, we have to overcome the sense of powerlessness or of being alone -- in truth, everyone wants a healthier life and planet, wants to leave the world better than they found it. Only by leading the way, taking chances, and always innovating, can we be the change we want to see in the world.



What is your vision/ dream for the environment?

There is no reason -- given modern science, technology, and global connectivity -- that we can't set a goal (and achieve it) of everyone on earth having access to clean air, clean water, healthy and adequate food supplies, and productive, positive jobs in a truly sustainable world by 2030. We should accept nothing less.

What advice can you give to entrepreneurs/startups, especially those who are taking on environmental/ agri-tech issues?

There's no greater challenge -- or opportunity -- than creating sustainable, healthy food supplies for a growing population worldwide, but with new science and technology around regenerative agriculture, there's no reason we can't achieve that goal. For generations, we have produced healthy abundant

food on sustainable soils by harnessing the power of nature, rather than modern practices of sterilizing our soils and supplementing them with expensive, often toxic, petro-chemical fertilizers and pesticides/herbicides. Getting back to "regenerative" farming practices will ensure sustainable food supplies for generations to come, especially in a climate change-challenged world of more intense droughts and other impacts to farms and gardens. Modern technology innovators can help -- for example, micro-monitoring systems can help farmers target water and organic fertilizers to where they're needed and prevent pollution of nearby water and land, so entrepreneurs will be needed to develop the products and businesses of the farming future.

For more information:
http://en.wikipedia.org/wiki/Terry_Tamminen

Leading Asian Third-party Logistics Provider **KERRY LOGISTICS** Launches Regional Operations in Bahrain to Access GCC Markets



The Bahrain Economic Development Board (EDB) - the investment promotion agency for the Kingdom of Bahrain - has announced that one of Asia's largest third-party logistics providers, Kerry Logistics Network, has launched operations in the Kingdom.

The Hong Kong-headquartered company which manages 60 million square feet of logistics facilities over 53 countries and territories, has investments in Bahrain which are part of their regional footprint expansion plans to enhance access to key markets such as the Saudi market - the Gulf's largest market.

As well as gaining access to Saudi Arabia and the opportunity to scale across the wider \$1.5

trillion GCC markets, Kerry Logistics cited the EDB as part of their decision-making process in launching operations in Bahrain.

Mr. Raymond Cheng, Director - Middle East & Africa at Kerry Logistics said: "Bahrain's access to the region is unrivalled, as is the support we received from the EDB. There is enormous potential to grow and scale our services across Saudi Arabia, the GCC and beyond. The Kingdom has acted as a commercial bridge between the East and the West for thousands of years. In today's increasingly digital and hyper-connected world, it is the ideal regional logistics hub."

Hussain Rajab, Co-Chief Investment Officer - Manufacturing, Transport and Logistics at EDB said: "Attracting a company with the size of Kerry Logistics required seamless collaboration and work between the Economic Development Board of Bahrain, Ministry of Industry, Commerce & Tourism and the Ministry of Transportation and Telecommunication to support the company in every stage

during the setup process. The rapid access to key decision-makers enjoyed by businesses, large or small, when looking to set up in Bahrain is unparalleled. We call it our 'Team Bahrain' approach and it embodies the access and connectivity that really sets Bahrain apart. I'm delighted to have seen it in action with Kerry Logistics, who will be a fine addition to our logistics ecosystem."

Bahrain enjoys easy access to GCC markets via Saudi Arabia by the 25km King Fahad causeway, and with a second causeway to Saudi Arabia in the planning stage. Also due for completion in the first quarter of next year is a new terminal for Bahrain International Airport, which will increase annual capacity of passengers to 14 million from 8 million, and cargo capacity to 1 million metric tonnes per annum. With continuous improvements to its air, sea and road networks, Bahrain has positioned itself as the region's de facto logistics hub, where several global logistics leaders, including DHL have based their regional operations.

"Bahrain's access to the region is unrivalled, as is the support we received from the EDB. There is enormous potential to grow and scale our services across Saudi Arabia, the GCC and beyond. The Kingdom has acted as a commercial bridge between the East and the West for thousands of years. In today's increasingly digital and hyper-connected world, it is the ideal regional logistics hub."



BIGGEST CAREER DAY HOSTED BY CFA SOCIETY BAHRAIN

20+ regional and global speakers, 10+ employers, exclusive line up of one-on-one mentorship sessions, and strategic workshops

CFA Career Day 2019 under the patronage of the Ministry of Labor and Social Development welcomed more than 300 attendees for its 2nd Edition. The largest career event was held in strategic partnership with the Supreme Council of Women, INJAZ Bahrain, LinkedIn and the International Coach Federation (Bahrain Chapter). The event hosted more than 20 regional and global speakers, 15 employers, and an exclusive line up of one-on-one mentorship sessions, and strategic workshops.

The event kicked off with an opening speech and welcome note by CFA Society Bahrain President Mr. Mahmoud Nawar, saying "The second edition of our Career Day welcomed graduates and students that were keen to enhance their career

prospects, strengthen their skills and connect with potential employers. Our career event combines multiple verticals which includes gaining insight from regional speakers and seasoned entrepreneurs, one-on-one mentorship sessions and access to workshops from experts in different sectors. Our aim for this platform is to provide concrete opportunities, broaden their scope through our rich network, and gain skills that are required for the disruptive future".

Main global speakers of the event included Eric Sim - Entrepreneur, Bobby Henebry - Entrepreneur and a Specialist in Blockchain & Wealth Management, and Malek Osseiran - Head of Gulf LTS, LinkedIn.

The event had two panels featuring regional and

well-renowned Bahraini business owners. "Women Participation" featuring Lamyse Ammer - Enterprise Territory Director at LinkedIn, Dr. Dunya Ahmed - Strategic Planning & Development Advisor at the Supreme Council for Women (SCW), Hala Sulaiman - Founder & Managing Director at Beyond Borders Consultancy, and Noorhan AlZann - Director at CFA Society Bahrain & Qodwa Chairwoman. The Second Panel "Hustling" featured Manal Fakhrawi - Athlete & Radio Presenter; Imran Aradi - Radio, DJ, Entrepreneur Comedian and Compliance Officer, Sebahat Isik - YSM Consultancy WLL,MD; WBAF Senator, and Haya Al Khalifa - Health & Well Being Coach.

The four workshops focused on several trending topics such as tackling disruption, the future of employability,

and How to Navigate Through New Work Environments. A total of 16 workshop speakers delivered sessions focused on disruption, social media, innovation, finance and more.

The CFA Society Bahrain Career Day is the largest career event in the Kingdom. Each year, the event hosts regional and global speakers from various industries and sectors. Attendees get the opportunity to broaden their horizons, expand their capabilities through intensive career activities, insightful networking sessions with high calibre attendees and join workshops hosted by key people. The event includes Bahrain's biggest financial institutions, companies and recruiters all under one roof.

For more information:
www.cfasociety.org



#BOSS





INAGRAB

An interview with serial entrepreneur Husain Haji

Please tell us more about your very interesting career trajectory, the companies you've founded and sold and of course the very popular Inagrab.

It was back in 2012/13 when I started my first business, and I remember there was a massive high that I felt whenever I spoke about it, and looked at the documents surrounding it. Like every other entrepreneur relative to our region, I decided that the first business I'll launch would surround the F&B Space. I decided that my multi-million dollar idea was a restaurant. Little did I know that restaurants are going to be just an entry point or a massive learning curve for me towards the first step of entrepreneurship.

It was my first learning curve where we failed quite fast and shut down pretty quickly due to many mistakes we've

made in the structure of the business and the basic points surrounding it like location etc. After that failed attempt, I decided to get into something a bit more interesting for me, which was technology and because I've been in the food space, I thought Food Tech was the answer. It was around the end of 2013 beginning 2014 when I decided I'll launch a regular food ordering platform on the web and that was a massive learning curve for me as well.

We lacked specialized knowledge when it comes to development, we were treading uncharted waters in our region, we didn't understand online customer acquisition strategies, and we hadn't the slightest clue how to get such a platform up and running. That was our downfall for our first tech business.

Around that time, I was intent on proving a point, especially since I didn't have an entire support structure, and I'm the kind of guy that wants to prove everyone wrong. Because of that intent, I very quickly ricocheted and stood back up to create a new tech startup within the food space. This time we decided to tackle the B2B Food space, where we connected restaurants with food suppliers other than the "big two suppliers" in Bahrain. The concept was to provide a tablet to a "paper and ledger" economy of small food suppliers that connected them straight

to the POS Systems of restaurants. This time we didn't lack business acumen. However, we still lacked a proper customer acquisition strategy, and we didn't understand how to tackle cultural factors.

The acquisition strategy, was what I believed to be the reason for the second failure. Let's refer to those failures as learning curves, and I would say I'm lucky to have been through those fast, and that's a good thing. After that specific slump, I remember entering a dark phase, and it was one of those movie moments, where I was fully dressed under the shower banging my head against the bathroom wall, trying to figure out what it is that I was doing wrong.

Life responsibilities were kicking around in my head (I had a daughter and practically nothing in my wallet to spend). It was after my wife had sent me a screenshot of a dish from a local food ordering app "Talabat" to order for dinner, that I thought to myself I wish I can click this screenshot and it just goes to a cart. Eureka! Pikadot was born.

The whole unique selling point of Pikadot was to create a mechanism for people to socialize about the food they ordered. When they visit each other, they can share what they want to order and click on the item shared, and it would access a cart



creating something similar to a multi-cart mechanism.

We managed to get \$1.5 Million committed from a Saudi-based private investor and went forward with it, growing quite significantly to a somewhat successful business.

The business grew significantly to a point where the same investors took over, and I technically had my first exit. This started to get a bit more exciting for me; I created a business and sold it.

Enter my 4th Startup, "Tasleem." With Tasleem, we decided to tackle a logistics issue that restaurants face. Restaurants who deliver have a couple of peak hours when it comes to delivery, and in those peak hours, they have a shortage of workforce. That's where Tasleem decided to come in.

It was intent on providing a delivery service to mitigate that gap by providing delivery agents within the vicinity of a restaurant, requiring them to come and work for an hourly

rate just by getting hailed from an online platform.

Tasleem snowballed and we managed to break even within the first six months of the life of the business, catering to massive food chains in Bahrain specifically. It was around that time where I met my current co-founder Dr. Mustafa, a Ph.D. holder in Computer Science and a brilliant and unique individual.

We spoke about starting up something together surrounding the data space and gig economy space, and in a week, we signed a co-founders agreement for something (not knowing what that something was).

It was like an alignment of the stars when a local family-owned business offered to acquire Tasleem, and that was my second exit. Today, we are working on our passion, which is a platform that bridges the gap between businesses and 30% of unemployed youth by allowing them to monetize their word of mouth, generating much-needed income.



What inspired you to leave everything and be an entrepreneur?

I've always had this sense of wanting to put up my own business, and I recall when I was younger, I always figured out a way to make money for various reasons.

The hustle was lit in me when I saw my father struggling at some points in his life when it comes to covering the cost of four costly children (myself included). I used to flip (buy and sell) just about

anything I saw a trend for, from firecrackers, to live-strong bracelets, and even offered services such as painting bicycles & designing them for a fee. Regardless of all the above, it was in 2012 when I had my first child, my beautiful daughter Layla, I was working in a company heading Business Development, and after a struggle with the management about something I saw as corrupt, I thought to myself I don't want to be that kind of person. I want to launch a business and be honest and do something

I thought to myself I don't want to be that kind of person. I want to launch a business and be honest and do something that will change the world and allow me to achieve my dreams. I want to make enough money to be able to offer a fantastic life to Layla, and to all my children who'll come after her.





that will change the world and allow me to achieve my dreams. I want to make enough money to be able to offer a fantastic life to Layla, and all my children that'll come after her.

What do you think are the common misconceptions about entrepreneurs and why do you think people never start the business that they want to do?

I believe a common misconception about entrepreneurs is that they're just lucky people who stumbled upon something that made them successful, when in fact, entrepreneurs go through so much to achieve what they believe in. Sleepless nights, long days, sacrificed time, and lost friends are all things that an entrepreneur would go through to reach their goals. People don't start their businesses for several reasons. Still, the most prominent one would be their lack of risk appetite; they have a steady job with a steady income, and they're content with that and are afraid of losing that even if it's for something that they would instead do themselves. The first few years of an entrepreneur's life (I call it pre-success) are ones that do not have any stability whatsoever, and security is the critical metric that people with steady paying jobs are looking for. Other reasons may include a lack of imagination, creativity, hunger to solve problems. Dreams are there to be achieved, and not just to stay in the clouds of our thoughts.

You want to bridge the gap between business and people by monetizing "word of mouth". Please tell us more about this concept.

We recently launched a platform called Dalooni, and with Dalooni, we can do just that. Before we came out with the concept of Dalooni, we had visited a few organizations in the hopes of striking a deal to resell some software that we've developed through their existing sales teams to their retail clients, and almost all of them came back to us with a challenge that they had. That challenge was a shortage in salespeople in their team, now mind you those organizations were all profitable and paying out dividends if not quarterly, at least semi-annually. My response was straight forward, "well why don't you hire some more sales agents?", and their answer was expected "We would rather not spend money on 'liabilities' and pay salaries we would rather pay for advertising".

On a corporate standpoint that might make sense. Still, the entrepreneur in me was furious that they called people liabilities. I knew of a statistic that said 30% of youth aged 18 to 30 in the MENA Region are unemployed, and that number would probably increase with the advancements in technology. For businesses that spend millions on advertising, the fact of the matter is

that the highest recorded ROI on any advertising campaign is around 8%, which, if you do some math, would result in a loss in the long run. Dalooni became that connection for that glaring gap. We offer a platform that allows businesses to list their products for free and allow people who register to Dalooni as sales agents to refer & sell those products using their communication channels such as WhatsApp, email, or SMS to their connections. Only at a successful sale, the business will be charged a transaction fee, a chunk of which is paid as a commission for the sales agent that was responsible for the referral using Dalooni. With this, we can help the youth get access to a source of income, and the businesses not lose money on conventional advertising.

What advice can you give to entrepreneurs out there, especially to those who are still thinking about starting their business?

You will never know if something works until you try. Starting a business is not for everyone, but NOT starting a business is not for everyone too, and for those who have that spark or dream that they want to achieve, the only way for you to materialize that dream is for you get off your butt and get it.

Interview:

Simone Demelas

Global Facilitator for Startup Weekend

Can you tell us more about Startup Weekend and why you became a Global Facilitator?

Startup Weekend is an event that started in 2007 in the USA from where it spread all around the globe and is now a global movement; a community of people, an event that helps to inspire people to become entrepreneurs and to teach others on how to learn to be an entrepreneur. Our mission is to educate people to have an entrepreneurial mindset and part of this mindset is to never stop learning. You, as an entrepreneur or an aspiring entrepreneur can learn something new everyday. I became a Startup Weekend facilitator to give back not only to my local community in Rome (Italy), but also to give everyone the chance that I had when I first entered the startup ecosystem via Startup Weekend, attending my first event in 2012.

What have been the challenges of this event?

There were no particular challenges, every event is a challenge even after having facilitated more than 35 events around the world, I still find myself excited and just a little bit apprehensive about each new Startup Weekend.

As Startup Weekend Global Facilitator, how were you able to help overcome these challenges?

Wherever I go to facilitate, the first focus is to adapt to the local community, to the local needs, to the local expectations without forgetting the global format. Sometimes this is easier, sometimes more difficult; sometimes you have to take control of everything, sometimes the local organizers are so skilled that everything runs smoothly, like here in Bahrain.



What is the “high” of being a Global Facilitator for Startup Weekend?

I get a high everytime I meet people who are so connected to you by mindset that they are like your best friends even if that event is the first time you meet them. So I really love going to new places and meeting new people and this is the “high” of being a Global Facilitator for me.

What advice can you give to aspiring entrepreneurs/startups?

Be open minded, don't stay fixed on your own idea too much, listen to feedback, look for feedbacks (good or bad doesn't matter, but for me the bad feedbacks are the best). Be curious, be creative, and don't stop learning.





Applied Science University on the Scale of Global Rankings: 37th in the QS World University Rankings (Arab Region 2020)

4 Stars in the QS Rating System

This is according to the annual report issued by the QS Rankings (Quacquarelli Symonds) which is internationally specialized in classifying universities: This year, Applied Science University (ASU) has achieved 37th place and 4 stars in the QS rating system that was attained in various areas.



The annual report issued by the (QS) showed that the university has progressed 8 places higher than the previous year's ranking, and achieved the top spot as Best Private University in the Kingdom of Bahrain for the second consecutive year. This ranking shows that the university placed 37th out of 130 universities in the Arab region which have all undertaken a standardized evaluation system.

This achievement comes in line with the framework of the university's vision of continuing achievements in the higher

education sector. These efforts enhance the institutions' position amongst the regional institutions and universities, in line with the strategies of the Higher Education Council (HEC). This states that the university is positioned first in the Kingdom of Bahrain and is the first Arab private university to receive such a certificate.

Professor Waheeb Al Khaja, Director of the Board of Trustees, thanked and praised Professor Ghassan Aouad, the University President, and all the university members for their efforts on the continuation of this outstanding achievement. He pointed out that the university is keen on developing its academic level, improving its performance and output that fulfill the market gaps with skilled and highly qualified candidates.

In a thanksgiving speech by Professor Ghassan Aouad, the University President, he congratulated all who contributed their time and hard work in this excellent achievement that was especially dedicated to Professor Waheeb Al Khaja for his leadership, vision and continuous support. Professor Aouad also acknowledged all directorates and staff who contributed in organizing this event for their creativity and innovative work.

Ashwin Fernandes, Regional Director of MENA and South Asia QS, highlighted in his speech that the (QS) rankings of universities are among the most important landmarks of success by the academic levels in the higher education sector.

He explained that each ranking system is designed to establish a sequential order for universities to demonstrate the availability of scientific research conditions for the quality of the educational



environment on a global level. Finally the announcement of the achievement was revealed in the QS stars and culminated in the declaration of each criteria (Teaching, Employability, Facilities, Social Responsibility, Inclusiveness and Internationalization) and concluded that the University is now rated at an overall 4 stars by the prestigious QS universities rankings agency.



The Institute of Life

An Interview with
Eric Sim
CFA & Entrepreneur

Please tell us more about the Institute of Life and what inspired you to start the business?

I was weak in school - weak in sports, weak in studies and weak in social skills. Because of my lack of social skills, I also performed poorly during the early part of my career. Only in recent years, did I realize the importance of many skills that were not taught in schools: skills like the ability to change people's minds, the ability to see things through other people's perspective, cultural awareness, the power of habits and time management, just to name a few.

I set up the Institute of Life (IOL) to teach these skills to complement what's being taught in schools. I got the idea of setting up IOL in December 2015 when I wrote a LinkedIn article on the education we need. The article attracted 3,000 likes but it was the 1,000 comments that made me set up IOL. Although a few readers disagreed, saying that some schools are already teaching life skills, many readers echoed my sentiment that we need to teach career and life skills. I set it up anyway. I incorporated some of these skills into my university teaching. I was Adjunct Associate Professor at the Hong Kong University of Science and Technology from 2016 to 2019; now a guest lecturer at Queen's University (Canada) and a Senior Career Fellow at Nanyang Technological University in Singapore. It took me a few years to tweak the curriculum to get it right.

Can you tell us more about how young professionals can be both more productive at work and successful in life?

Young professionals can be productive at work by cutting down choices and developing useful habits. For example, I wear the same Timex watch for all occasions, whether I am in my suit attending a wedding or in my exercise gear going for a run. Cutting down choices helps us focus on the more important tasks. I drink a glass of warm water first thing in the morning, this habit does wonders to the body. It helps me stay alert throughout the day. To be successful in life one should start by helping others first, learn new skill every year, and keep fit and healthy.





You are globally the most followed CFA charter holder on LinkedIn, and you talked about how to use social media to advance your career. Can you give our readers some tips?

- a. Always add value to your connection when you post on social media. So instead of posting about expensive restaurants, you can post about the three best restaurants to entertain foreign friends and clients in Bahrain. Talk to the chef and take a video of the kitchen showing how that chicken is grilled over charcoal or how the rice is being cooked.
- b. Use social media to engage with key people - people who are your role models, people who can motivate you or influence you positively.
- c. Use social media to build your personal brand. And trust is the most important quality of a brand. Without trust, no business can be done.

When you were a star banker, you helped budding bankers with their careers; is there a lesson there? Do you think that helping others can also help us grow professionally and individually?

I wouldn't call myself a star banker. The name was given to me by an editor with a financial career. He was being kind. I help budding bankers navigate the treacherous and cutthroat working environment in investment banking. I tell them to always treat people well and with respect when you are in a position of authority and power.

When you help others, you gain so much more. The gain may not come directly from the people you help, it may not come within the same month but it will come.

What advice/ tips can you give to aspiring entrepreneurs?

Entrepreneurs should have a personal brand. Investors invest in founders more than

Entrepreneurs should have a personal brand. Investors invest in founders more than ideas and products. A trusted and competent brand can attract not only investors but also talent and customers.

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Entrepreneurs should develop the ability to build rapport with people quickly which will help them sell their ideas and products more effectively.

The entrepreneurship journey is tough. There will be ups and downs and there will be more downs than ups, so

having support from friends and family helps.

When the going gets tough, go for a run or exercise in the gym to clear your mind. Be ready to adapt and pivot. Have a mentor or coach to get some different perspectives. There may or may not be a monetary reward at the end but the entrepreneurship journey itself is definitely rewarding.



AWARDS 2019

Entrepreneur OF THE YEAR

presented by



BAHRAIN WINS “DIGITAL STARTUP HUB OF THE YEAR” AT ENTERPRISE AGILITY AWARDS 2019

Enterprise Agility Awards 2019 named Bahrain the winner of the “Digital Startup Hub of the Year” award which recognises the highly active community of entrepreneurs across the Middle East.

The Kingdom was awarded the honour for StartUp Bahrain – a community led initiative powered by the Bahrain Economic Development Board to boost the entrepreneurial ecosystem by bringing together startups, corporates, investors, incubators, educational institutions and the government. This award recognises Bahrain’s fast-growing, highly-connected and pro-business hub with technology at its heart - enabling startups to test, innovate and scale quickly.

The initiative seeks to help and promote startups in every sector and at every stage, with a key focus on community, incubators, funding, education, corporates and policy & regulation. Considerable efforts have been made in each pillar to make Bahrain

an ideal location for startup or scale companies not only regionally but also globally.

Commenting on the award, Pakiza Abdulrahman, Manager – Business Development for Startups at the Economic Development Board said: “StartUp Bahrain plays an indispensable role in growing our ecosystem, providing innovative startups with the crucial support they need to flourish. The initiative has proven to be a significant factor in what makes Bahrain such an attractive proposition to new firms seeking to scale across the US\$1.5 trillion Gulf market. This award is well deserved by all the people who have worked so hard to make StartUp Bahrain the undeniable success it is today.”

Bahrain offers the ideal launchpad for startups looking to enter the region, offering up to 30-40% lower operating cost environment compared to neighboring countries according to KPMG’s cost of doing business report. This, combined with highly skilled local workforce, prime geographical location and

modern soft infrastructure, provide the perfect environment that allows startups to innovate and grow quickly.

Bahrain has long recognised the value of startups in driving economic diversification and creating job opportunities and its ‘Team Bahrain’ approach is supporting a flourishing startup ecosystem.

The country provides a dynamic regulatory environment for global investors and entrepreneurs, including reforms such as



the bankruptcy law, data protection laws, and 100% foreign ownership in the majority of sectors.

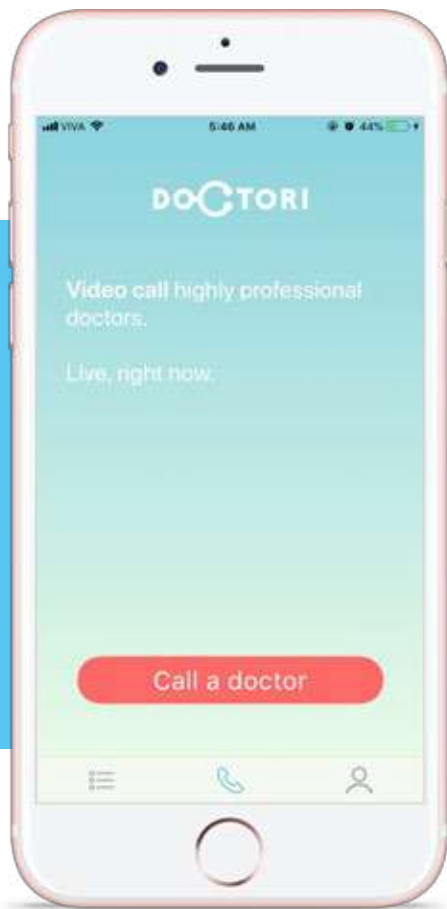
The Kingdom is a regional leader in digital infrastructure – as well as being one of the first countries in the world to roll out nationwide commercial 5G. 2019 marked the launch of the AWS Cloud Region in Bahrain – the first in MENA.



*Happy First
Anniversary*

BENTREPRENEUR

1
st
YEAR
ANNIVERSARY



Doctori: Your Virtual Medical Clinic

Can you tell us more about Doctori and what inspired you to start the business?

Doctori is the first and only licensed telemedicine platform by the National Health Regulatory Authority of the Kingdom of Bahrain that allows patients to speak to doctors via video calls. The idea came about when my partner Ahmed Mahmood and I were studying at the University of Manchester in England. We, as foreign students were facing problems whenever we tried to reach a specific doctor. We noticed that prices per consultations were high, waiting time was long and the entire healthcare system was not private. This problem was also prevalent in the GCC. We also noticed that telemedicine was a market that jumped from a 5 billion dollar market to a 50 billion

dollar market in less than 4 years. Thus, the opportunity to solve and tackle this problem was there!

Your tagline is “you deserve better health”. What are the primary problems that Doctori addresses?

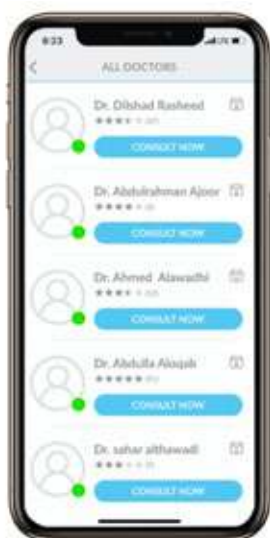
Doctori addresses three primary problems: 1) Time, 2) Money, 3) Privacy. We have interviewed over 100 patients and doctors; patients complained that the waiting time to get an appointment and to wait for an appointment in a clinic was way too long. Doctori provides an artificially intelligent healthcare solution that allows for on-demand service and doctor response. In terms of financials, our services go for around 60% less than the market. Thus, we provide a similar and

reasonably priced service. Patients also complained that the healthcare sector was not private. Our system allows a patient to visit a virtual clinic without being seen by the public.

How do patients save on medical bills through Doctori?

The average price for a mental health consultation in Bahrain is between BD35-40. Our price is discounted from all





doctors who are part of our healthcare solution. Not only that, but patients may choose short consultations instead of physically visiting a doctor and paying for an entire hour when the issue requires a 15-minute solution. This way, patients will be able to save money and virtually access their medical records.

What were the challenges that you faced when setting up Doctori?

The main challenges were technical and regulatory. When we came up with the Doctori idea, a legal framework for telemedicine did not exist. We worked with the Ministry of

Health to create and enact a law related to telemedicine. In terms of technical, it was very difficult to find the right person when it comes to mobile development. That is why all startups should really be careful before they choose their tech person to work with.

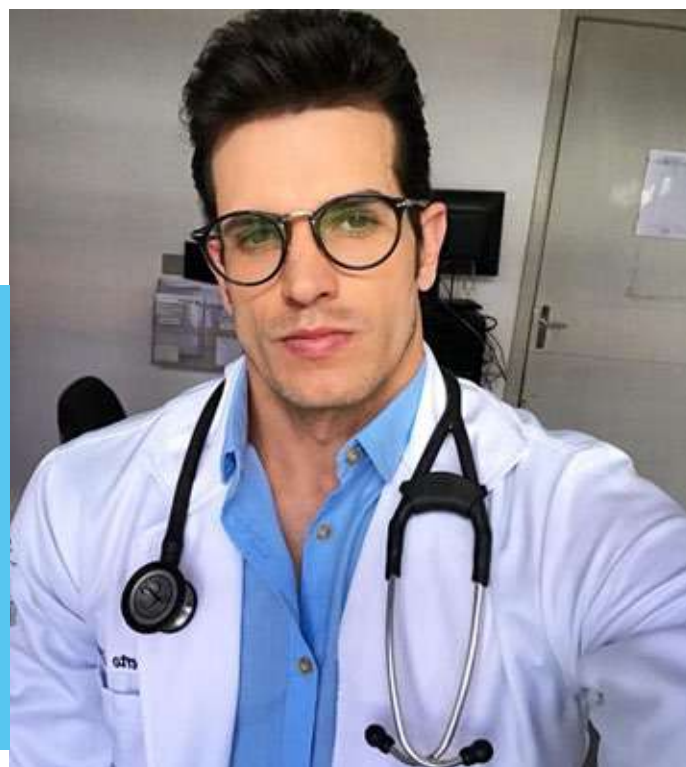
What advice can you give to aspiring startups/entrepreneurs?

Never wait for your product to be perfect to jump into a new market. Today, Doctori is only 5% of the real vision. If we waited for it to be 100% we might have waited until the year 2025, or customers might not accept the 100% Doctori

as it is too overwhelming. Jump into the market, make mistakes, pivot from ideas that are not working and always remember to keep the vision alive and to keep having faith in Allah.

For more information:
<https://doctoriapp.com>

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COFE APP MAKES UK PREMIERE AT LONDON COFFEE SHOP INNOVATION EXPO 2019

COFE, the coffee-centric online marketplace that connects coffee house chains and specialty coffee roasters with coffee lovers through a seamless, easy and efficient mobile application participated alongside big named brands including Costa Coffee, Pret A Manger, Café Nero, Paul and Just Eat at The Coffee Shop Innovation Expo 2019.

The immersive two-day event took place at the London Excel, the international convention centre, offering visitors a preview of COFE App's capabilities ahead of its official UK launch in 2020. Visitors to the stand had the opportunity to order



their favourite customised beverage from Nude Coffee Roasters using the app.

The vibrant COFE stand proved a huge hit with consumers, retailers and buyers alike, with the likes of Kimberley Lasi (Sustainability Project Manager at Pret A Manger), Felix Pelegrino (Head of IT at Paul's Bakery), and Paolo Peretti (MD Retail at Patisserie Valerie), commenting on what a ground-breaking concept COFE App is and how it will be key to the growth of the international coffee marketplace. Ali Al Ebrahim, Founder and CEO of COFE App also spoke at the event. His keynote focused on the international coffee industry, the opportunities of an online marketplace designed especially for coffee communities around the world and the App's USP – its multi-branded customizable rewards program. Listeners were intrigued by the company's offerings, COFE App's impressive growth and its plans for international expansion, starting with the UK.

Ali said "I have been overwhelmed with the positive response to COFE App and the amount of support the team and I have received over the last 48 hours. Hosting an event to such an engaged



crowd has been a privilege. COFE App has been hugely successful across the MENA region, and we are excited about our foray into the UK next year. We look forward to serving coffee lovers here."

During the second day, the COFE App was shortlisted as one of the top five startups for the Tech Innovation Award alongside ground-breaking brands including Viva Wallet, iFinca, Coffunity and Dining Hub. The Tech Innovation Award nomination is one of the long list of accolades that the brand has received since inception. COFE App was recently awarded the Top 50 Tech Companies in Asia Award by InterCon and has also been listed by Forbes Middle East as one of the 50 start-ups to watch in the Arab World. COFE App was among the most promising 100 start-ups by The Arab Youth Centre in Dubai, UAE in 2017. Ali Al Ebrahim was the recipient of the Arabian Business Entrepreneur of the Year Award for his work with COFE App. The Coffee Shop Expo continues to play a significant role in the industry and

provides exhibitors a platform to network and grow their business. The show attracted trade industry professionals, comprising of large corporations, independent coffee shop, owners and buyers from popular high street chains, all of which showcased their innovative ways to extend their offerings and increase their footprint within the industry.

Officially launched in November 2018, COFE App was created to serve the coffee community worldwide. The App offers concierge services that enable customers to customize, order and pay for their coffee online, which can then be collected at the counter, office, car, hospital, airport departure gates as well as delivery to preferred locations. The App

serves all kinds of coffee needs from ready-to-drink beverages, machines and beans.

The Coffee Shop Innovation Expo ran for over two days – Tuesday, 19th November – Wednesday, 20th November 2019 – and hosted some of the biggest names in the culinary world.



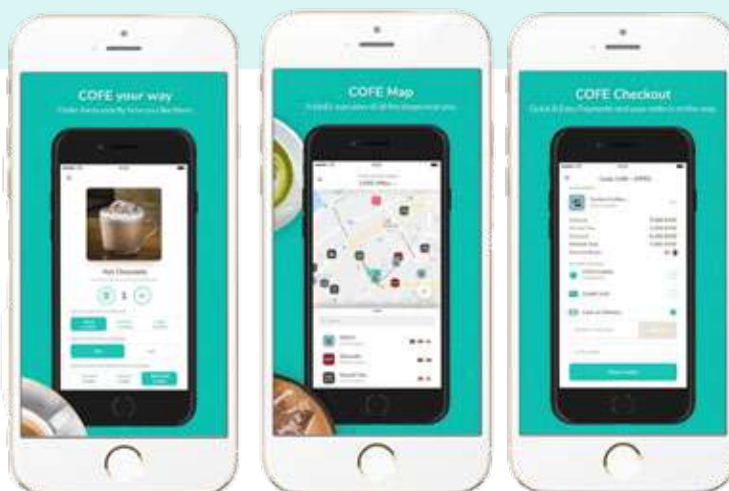
About COFE App

- Summer 2017: COFE App was seeded by its Kuwait based founder Ali Al Ebrahim along with other coffee enthusiasts.
- February 2018: Conceptualized in Kuwait and developed in Silicon Valley, the app was beta launched.
- December 2018: The app has been featured in Forbes Middle East's annual list of "Top 50 startups to watch for in the Arab world".
- February 2019: The app closed a pre-series A round of funding, raising US\$ 3.2 Million Dollars funds from investors across the Middle East and from Silicon Valley.
- March 2019: Ali Al Ebrahim, Founder & CEO of COFE app listed as one of the 6 Notable Arab Innovators by Forbes Middle East.
- April 2019: "Arabian Business Entrepreneur of the Year Award" given to Mr. Ali Al Ebrahim, Founder & CEO of COFE app.
- September 2019: Nominated for the Tech Innovation Awards at the annual Coffee Shop Innovation Expo held in London in November 2019.

COFE App features

- A state-of-the-art customer rewards program that enables customers to collect points and redeem them with prizes.
- Saves time through a quick, easy, seamless and simple coffee purchasing experience.
- Extensive menu options that enable drinks customization (for example: sugar, milk type, and other add-ons).
- Multiple delivery options, including fast delivery to office or home, store pick up, and in car delivery service.
- Catering services for meetings and private banquets, with on-site kiosk and barista service.
- Multiple payment options, including cash-on-delivery, debit cards and credit on the account.
- Bilingual, available both in English and Arabic.
- COFE Maps: Map view showing all the COFE Shops around the users.

COFE





Al Salam Bank-Bahrain and MSA Capital (China) to Launch \$50 million MEC Ventures, Positioning Bahrain as MENA's Gateway to the Digital Silk Road

Al Salam Bank-Bahrain ("ASBB") has partnered with China-based MSA Capital ("MSA") to launch Al Salam-MSA Bahrain Fund I, I.L.P. ("MEC Ventures"), a US\$ 50 million venture capital fund which will target investment opportunities that put innovative Chinese technologies and business models to work within the MENA region using Bahrain as a gateway into the region's US\$ 1.5 trillion economy.



AL SALAM BANK

MEC Ventures will be the first privately funded and led venture to unify Chinese and Middle Eastern capital and technology markets. The Fund is expected to be the first investment limited partnership to be established under Bahrain's recently introduced Investment Limited Partnerships Law, cementing the Kingdom's vision to promote inward investments and technological advancements into the wider MENA region. Boasting over 400 million people with a common language, similar demand patterns and a high level of mobile penetration, the region is ripe with investment opportunities and technology-centric market white space.

The Fund will spearhead capital and technology flow and cooperation

between the two regions while capitalizing on best practices pioneered in the Chinese tech-industry. Investments by MEC Ventures will cover multiple sectors, including ecommerce, FinTech and the array of technology ecosystem enablers like big data, artificial intelligence, cloud computing as well as logistics and networking systems.

MEC Ventures will leverage on ASBB's network and market presence in MENA alongside MSA's deep expertise in Chinese technology to source and participate in venture capital investment opportunities with high geographic and sectoral moats. The Fund will also leverage on MSA's extensive Chinese portfolio which includes the sector leaders in most major technology



verticals such as healthcare, big data, gene sequencing, electric vehicles, food delivery, ride hailing, micro-mobility, and cross-border ecommerce. MSA has a track record of injecting Chinese-inspired best practices into MENA-based companies led by seasoned local entrepreneurs.

The team at MEC Ventures will aim to complement portfolio companies in their expansion strategies by enhancing their offerings, geographic reach and usage volumes, thereby exponentially enhancing value. Leveraging on its regional network and capabilities, ASBB will complement MSA on curating adoption cases across the MENA region. Collectively, the partners will aim to introduce a fresh approach to

value creation and knowledge transfer via pairing Chinese technologies and models with MENA companies.

Rafik Nayed, Group CEO at Al Salam Bank-Bahrain said: "Al Salam Bank-Bahrain is uniquely positioned to provide regional access to capital and investment opportunities in the ever-growing MENA market complementing MSA's deep industry expertise. Bahrain is a natural fit for this



pioneering partnership having served as a commercial bridge linking East and West for thousands of years. MEC Ventures will be an active participant in

the regional venture capital landscape which only stands to grow by leveraging on cutting edge China-based technologies and expertise."

Ben Harburg, Managing Partner at MSA Capital said: "The combination of high mobile penetration, high ARPU, and a large youth population, coupled with substantial market white space, evidenced by factors such as low ecommerce penetration levels and large unbanked populations, offer an ideal opportunity for investment.

We believe that the MENA region is nearing an inflection point that can be accelerated through the adoption of Chinese-inspired mobile-first business models. We are proud to partner with Al Salam Bank-Bahrain to establish MEC Ventures, and see Bahrain as a hyper-efficient, user-friendly gateway to the MENA region, where we can collaborate with regulators, entrepreneurs, and strategic corporate partners to pilot new business models and serve as a hub for regional expansion."





Making the most of a small team

When you are building a business with just a few employees, multitasking does not have to mean chaos. Follow these steps to lay a strong foundation of function and efficiency.

Every business, no matter the size, needs systems that allow its team to move fast without breaking.



As the CEO of DM Consultancy, I am faced with big challenges. How do I accept entrepreneur and startup clients? How to build checks and balances that begin at a macro level and then work it down to the micro level. To keep a small team functioning, consider five principles:

1. Set expectations – When you build your team, it is important for new hires to understand that the job will require work outside their typical scope. Team members need a clear understanding of the mission and their responsibilities.

2. Learn from others - Leverage the power of mentors. Find someone who has walked in your shoes, explain one problem you have, and see what their advice is.

3. Assign a project manager – Every aspect of your business should have an “owner”, someone who keeps all the darts from falling off the board. Based on their subject matter expertise, the owner will be assigned to client services and internal functions.

4. Weekly check-ins –At each of my projects, I gather on a weekly basis to run through the primary goals with the team. On Thursday, I block out an hour and check in on those goals. In case the goals are not met, we discuss why and outline a solution.

5. Daily check-ins – Meeting culture can be an issue, yes, but if you keep daily check-ins to just 15 minutes, they do not feel like meetings. Instead, they are considered quick conversations

that are more about support and care. When things are moving fast, it is important to make sure your team is doing well and knows that you have their support.

Remember: Multitasking does not have to mean inefficiency. But it requires transparency, planning and backup systems. In the short term, it will improve the function of your business. In the long term, it will help identify where you need the most support as you continue to grow.



Doris Martin

Associate Editor - BEntrepreneur

Head of Advisory Committee
Bahrain Businesswomen's Society

Predicting the Future of Social Media is Always Fun

by Nigel Quadros



Predicting the future of social media is always fun. Product managers make sure that their customers engage a lot more on their products than they did the previous day. Hence the product's features and tools are rolled out in a way that it offers more ways to connect, track and maximize a product's online marketing performance.

Though there are lot of products being launched, only the best will endure. I make my own predictions every coming year, then look back at them to see if I was spot on or way off.

These are my trend predictions for social media marketing in 2020 and where things seem to be heading as we begin the next decade, based on my subject expertise and experience in 2019.

1 Influencer Marketing

According to the latest research, influencer marketing will skyrocket, with 59% of marketers planning to increase their influencer budgets in 2020.

Consumers always get confused when multiple ads are targeted towards them hence an influencer marketer builds that trust by reviewing the product and convincing them in their purchase decisions. These people can be friends and family, but the circle of trust has now grown to people they follow on social media, ranging from celebrities to niche

artists and experts in specific fields.

Social media has always been great for small and medium sized business and startups, because it allows small brands with less budget to compete with brands on the same stage. Many small and medium sized business don't have the budgets to go after the "named" influencers, so we see a rise in the growth of micro-influencers in the coming ages.



2 Shopping on Social Media

Shopping on social media is a trend that began this year and is predicted to grow. Through your fingertips you get to see the things you need without even making an effort to visit the ecommerce website.

Now, with just a few clicks, you can go from seeing something you like while scrolling Instagram or Facebook. Within a few seconds you can acquire a product by COD or via borderless transactions.

Many startups sell their products online since this platform reduces storage space and helps cut down the budget.



3 Stories Will Become the Marketers' Darling

For a while, Stories were exclusive to Snapchat, but then Instagram and Facebook Stories came out, and recently YouTube also started to show Stories.

Stories portray reality and consumers are more eager to see what are the latest and most interesting things that are happening with their brands. Videos can be captured on the spot and Stories can be easily created which gives traction to authentic insights. Stories offer a sense of urgency since they have a time limit of no more than 24 hours to boost sales and offer discounts.



4 Chatbots

When chatbots first came into the picture, customers only received pre-recorded answers to questions.

Algorithms are improving chatbots' effectiveness by "understanding" what users are writing to them. Brands no longer have to stock the bots with canned answers, as chatbots find accurate answers online very quickly. Chatbots can interact with multiple audiences at the same

time. Multitasking is where humans do multiple things at the same time to save huge chunks of time. Soon, chatbots will take the jobs away from humans.



5 Improved Customer Service

This second part is dedicated to chatbots. Every day, the duration of the time that elapses from the moment a consumer initiates a call and until he establishes contact and expect an answer is indeed shortening. We know that having a live 24/7 customer service team for every single business is a waste of resources. Utilizing chatbot technology, in combination with your live staff, enables a type of round the clock coverage.

Although bots do not answer every single question, nor do they allow the personalization of talking to an actual human – lots of time can be saved for the customer service workers by handing over the same repetitive questions, changes to addresses and passwords to the chatbots.

There are lots of improvements needed for an effective chatbots to run. They will be the major game changers in the automation industry in 2020; offering time, cost and savings efficiency, and enabling wise use of company resources.

Hence these are the main technology pivots in social media. A lot of new tools and shifts will take place in 2020, but in terms of actionable marketing potential, these are the areas where I predict to see the more relevant shifts. Hopefully these notes will help you make your strategic approach.



One Step Closer to Achieving your Entrepreneurial Vision

When I was doing my MBA, twelve years ago, I had a topic in the 'Business Policy' module called Entrepreneurship. As a young beginner in this field, I was chosen to present about it, and frankly, I could barely pronounce the word as it was quite long for a non-native speaker. I had started my preparations by using the dictionary to enable me to understand the word and pronounce

it properly, when the definition caught my attention, i.e. 'an entrepreneur is someone who takes business risks'. I prepared lots of examples with several personalities, and the day came when I presented and luckily got an 'A'. Yet, there was something missing, the practical element of entrepreneurship which universities and schools do not teach and that is the personalized

benefits of entrepreneurship, and the first practical step.

Years passed and after several employment experiences, I recalled that module and started my own project. At the same time, I began to lecture and train jobseekers, students and employees, where I got the opportunity to evangelize entrepreneurship in its true sense and motivate people to take the first step especially with the support that they can get from various governmental bodies such as the Ministry of Industry and Commerce and the Labour Fund 'Tamkeen'. Yes, an entrepreneur has to take the risk in order to achieve his or her goals. Without investing the time and effort, and later the financial resources, you will stay in your place and not reach your target. Therefore, how can we come closer to achieving our vision?

For you to become an entrepreneur, I always recommend watching Zig Ziglar's YouTube videos on Setting Goals, where he encourages you and





me to do the following:

- Make them very specific
- Set a timeline and dates to these goals
- Mention the possible obstacles that may face you
- Find out who can support you on achieving them including people and organizations that you must work with
- Personalize the goals with benefits
- Finally put out a plan of action



While executing these tips, we will definitely look at the bigger picture and understand the opportunities and threats that will come our way. Trust me and the late Zig Ziglar on this: writing your vision, objectives and goals always brings you a step closer to reaching them. When I explain this concept to youngsters, they start to complain about the seriousness of writing them down, and they bring up the challenges and obstacles first, but I always ask: have you written the goals and their



benefit to you? Have you realized the personal and individual benefits and how they can impact you, not your friends and family? Have you discussed which organizations may support you? The answer is unsurprisingly, No!



If you don't believe the power of writing your plans and objectives down, have a quick search on YouTube for a 'Vision Board' or 'Dream Board' and you'll see hundreds of video testimonials of personal experiences on how effective was a board with a someone's vision towards making success. If you're reading this, and you started



writing the obstacles as well, and perhaps came across budgetary and place-related issues, make a mind-map with solutions and alternatives, and as mentioned: think outside the box.

Innovative ideas are numerous, as today the economic direction is towards a collaborative or sharing economy. For example, write down places you could exhibit your products and/or services and think always of a win-win situation for your project with other supporting persons and organizations.



This new model of distribution to utilize existing showrooms and shops on a profit-sharing model or commission has been proven successful and the Ministry of Social Affairs is using it with productive families. Moreover, list down the NGOs and societies of government bodies which share the cost of your overhead; today Tamkeen supports up to 50% of your systems, and gives another 50% for the wages of your Bahraini staff. This is why the difference today compared to when and where I was twelve years ago, is that we are now smarter, apps and social media are in our own hands to support our projects, having a commercial registration has never been easier before, and certainly the ability to practice and execute your entrepreneurial vision is also easier.

Consequently, by writing, brainstorming, mind-mapping and visioning, my dear entrepreneur, you are transforming your dream into a goal, and you will be one step closer to achieving your goal.



Hussain Sharakhi

A renowned trainer and regional speaker for more than 14 years. He specialises in Soft & Social Skills, Sales & Marketing, Blended Learning, Human Resources and Linguistics.



WOMEN IN SPACE

Interview With
Shaima Almeer
of the Bahrain National
Space Science Agency

Can you tell us more about the Bahrain National Space Science Agency and what your role as Space Data Analyst entails?

The Bahrain National Space Science Agency (NSSA) was established by a royal decree issued by his Majesty King Hamad bin Isa Al Khalifa in 2014 to fulfill his Majesty's vision to promote the Kingdom of Bahrain to a position of international prominence in the field of space science for the purpose of achieving comprehensive and sustainable development.

NSSA is also working closely with universities on exciting

potential space missions to advance research and development in space areas. Being a Space Data Analyst, I am entitled to operate with different types of satellites and spatial softwares to capture land and water surface areas, extract data, and analyze them to come up with valuable information that serves different governmental entities.

When did you know that you were interested in this sort of job and are there any special requirements for it?

My interest in space technologies was first aroused when the United Arab Emirates built and launched their first satellite; KhalifaSat. As a result, I started researching about the technologies being used to launch the satellite, then I came to know that most of the concepts work via artificial intelligence (AI). During my undergraduate studies at Bahrain Polytechnic where I studied Information and Communication Technology, I focused on integrating artificial intelligence



methods in within my final year research and implementation project. I developed a robot that incorporates artificial intelligence and operates as a customer service for one of the well reputed banks in the Kingdom of Bahrain and I became the first robotics programmer in Bahrain.

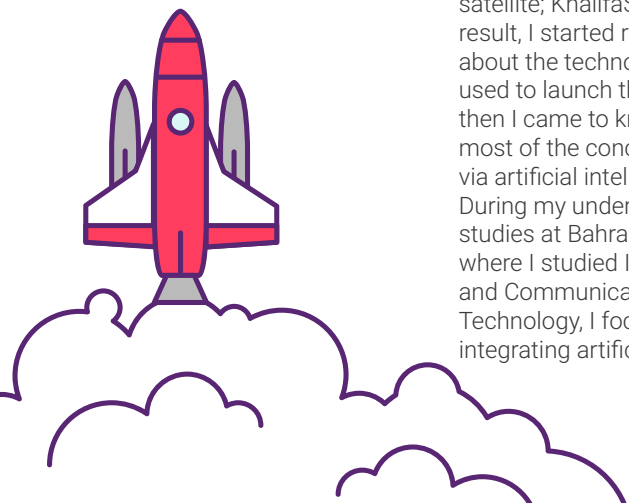
There are several requirements

that needs to be achieved to be part of Bahrain's Space Team. One of the important requirements includes individuals having a strong base in English, mathematics, physics, biology, and chemistry. Also, a bachelor's degree in either Engineering or Information and Communication Technology. Subsequently, applicants will have to pass numerous interview stages, and the exams given by NSSA.

What does it feel like to be one of the pioneering women in the Bahrain National Space Science Agency?

I am extremely proud of being a member of the Bahrain's Space Team at the National Space Science Agency,

“ I believe if we build upon curiosities, learning and innovation become limitless. ”





especially that I have achieved this dream at a young age. I have always worked on projects that integrate the latest technologies, as I always wanted to serve the country and make an actual difference in the Kingdom. Now that I am part of NSSA I feel like I can finally give back to my country and to our leaders, as they have made us an integral part of Bahrain's vision.

On the other hand, this would not have been possible without the support and guidance provided by my parents, grandparents, and the rest of the family members. Also, I would not have reached this level if it was not for the unlimited support of NSSA top

management and the knowledge provided by Bahrain Polytechnic and every single tutor there.

Why is it important for more women and young people to engage in STEM and research fields?

Regardless of gender, I highly believe that incorporating STEM learning at an early stage provides ongoing opportunities for young people. STEM learning is effective at an early stage because it teaches young people the intersected way that science extends beyond math and art and design blends into technology. Young students always have an undeniable glint of curiosity in the things surrounding them; it is crucial to grab these sorts of excitements and capitalize in them. I believe if we build upon curiosities, learning and innovation becomes limitless.

What advice can you give to young people who want to pursue their passion?

Follow your passion, your instincts. Society might try to dissuade you from your passion, but never ever let society determine who you are or who you can be. Never allow anyone to underestimate your capabilities and keep chasing your dreams. Because if you don't work on your dreams, you'll start working on someone else's dreams. Therefore, even if you fail once, twice, and thrice, never give up, for if you believe in your dream, you'll eventually make it through at the end. And every single time you think of giving up, just remember why you first started!



How To Succeed In 2020

by Marwa Hammadi

Starting a new year is as exciting as it sounds. Let's start by listing a resolution as we list down the goals to be targeted throughout the year, and as you keep on listing them down the excitement gets higher and higher. Considering your goals is already an accomplishment, for example you plan on traveling to Bali, Indonesia or going hiking or starting a business.

Fantastic! That's how you shall start a New Year knowing you are focused on your plans and targets.

What did 2019 teach you? Whether it gave you success, breakdowns, health or even emotional heartbreaks, consider all of it worthwhile. Whatever 2019 gave you, make sure that you are ready to give yourself the strength and power to learn and proceed with it in 2020 with full acknowledgment that you can and you will! Remember that a New Year is a new 365 chances ahead of us, **YOU WILL MAKE THIS HAPPEN.**

This is a new decade people! Let's make it legendary by reaching our highest ambitions and let's cross the limits of our passion. For example, find a hobby and get creative with it. Let the creativity of your hands show you miracles you never thought you were good enough to do. Work as hard as you can. Always remember to embrace

the beauty of your work. It will take a lot of effort, energy, sweat, tears and breakdowns and that my friends is what will push you to the finish line. After you achieve your accomplishments—a brave new world is opened for you!

As the Scorpions said in their song 'Follow your heart', "This is the only road to go" which clearly means the meaning of motives to push yourself through limits and it's time to be passionate about every step you take. Every step taken brings you to new friends along the path.

I wish you a happy new decade.



The Blind Men and the Elephant



Have you heard this story?

The story goes, once upon a time, a king summoned six blind men to his court to tell them about an elephant he had in the great hall. None of them had any idea what an elephant was, so they decided that even though they would not be able to see it, they would go and feel it anyway. All of them went to where the elephant was standing and they all touched the elephant.

The first man who touched the animal's tail said, "Hey, the Elephant is like a rope."

"Oh, no! It is a tree trunk.", said the second man who was touching the Elephants leg.

"It is like a great big hand fan.", said the third man who was touching the Elephant's ear.

"Rubbish! It is just a big snake.", said the fourth man who touched the trunk of the Elephant.

The fifth man who touched the side of the Elephant said, "Don't be silly, it is like a huge wall."

"No, no, the Elephant is like a spear.", said

the sixth man who touched the tusk of the elephant.

They began to argue about the elephant and each one of them insisted that he was correct and soon started to become agitated. The king's wise man stopped them and asked, "Why are you arguing?"

They said, "We cannot agree to what the elephant is like." Each one of them told what he thought the elephant was like. The wise man calmly explained to them, "All of you are right. The reason every one of you is telling it differently because each one of you touched a different part of the elephant. So, actually the elephant has all those features that you said."

After some consideration, they agreed that the wise man was indeed correct and that they were also correct.

When somebody argues with you or becomes irritated, try to be a little more tolerant of others and their viewpoints. Ask yourself, "How much does this person really know or see?" I am not condoning anyone who perpetrates violence as a solution to someone holding alternative beliefs, but with a little understanding and a bit of curiosity – we may see the

world from a slightly different perspective and that little bit of understanding may not be such a bad thing because it may provide you with a different marketing opportunity.

Go out and seek to learn something new - Don't go to argue – seek to understand! You'll never know, you could be surprised at how similar we are and how much we all want the same things.

**Who uses a coach?
Winners do!!**



Michael Jackson

Michael Jackson is a passionate coach, trainer and public speaker.



Bahrain
FinTech
Bay

FINTECH STARTUP WEEKEND WINNERS REVEALED!

THE FIRST FINTECH THEMED STARTUP WEEKEND BAHRAIN KICKS OFF WITH 50+ PARTICIPANTS AND REVEALS 3 TOP WINNERS

Under the patronage of the Central Bank of Bahrain, the first FinTech themed Startup Weekend Bahrain kicked off with 50+ participants over the 3-day weekend. This year's Startup Weekend brought together fintech enthusiasts and corporates to address problem statements, share perspectives and take the first steps to establish fintechs.

Startup Weekend was hosted by Bahrain FinTech Bay in Strategic Partnership

with the National Bank of Bahrain, the Economic Development Board and Tamkeen. Additional partners for the event include Supporting Partner Batelco and educational partners; University of Bahrain and Bahrain Polytechnic.

The 54-hour event was facilitated by Simone Demelas; a global facilitator for Startup Weekend and a community leader for Techstars. Participants formed their teams on the first day after being

introduced to the agenda for the weekend and to the speakers, coaches, and community leaders for this edition. The second day included one-on-one coaching and mentorship sessions, while the final day was purely focused on finalizing and practicing final pitches for the main presentation day.

12 mentors were present at the event from various sectors such as marketing, technology, design thinking and consultancy, data analysis and more. Some mentors included Abdulla BuAli; Head of Project Management Office at National Bank of Bahrain, Hassan Al Hamad; CEO of Fathom Media, Hejer Krichene; Technical & Business Consultant at INSOMEA Computer Solutions, Khalifa Al Mannai; Founder & Managing Director of Mannai Tech, and more.

Three teams with the best pitches were selected by four judges from the National Bank of Bahrain, Central Bank of Bahrain, Tamkeen, Bahrain FinTech Bay, and the

The 3-day event highlighted the current FinTech landscape, and outlined how customers' expectations are changing, with the ever-increasing demand for services and goods to be provided through digital channels.



Economic Development Board. The winning startups included first place winner – FORK; an automatic payout interface for corporates and multi-vendors. Second place winner – BasmaBot; a Whatsapp integrated chatbot that simplifies applying for the loan process and Third place winner -- LAMMA W.L.L; a bill splitting app that easily integrates multiple applications. In addition, the honorable title went to Jaibk; an app that helps users perform enhanced budgeting. The winning startups were rewarded for their efforts with cash prizes, free co-working space for a set period and access to mentorship.

Yaser Alsharifi, Chief Strategy Officer at the National of Bahrain stated, "As a leader in digital innovation, NBB is delighted to support the event that brings together entrepreneurs with mentors and experts to solve the challenges faced by the industry. We are committed to supporting the ecosystem nurtured by the government and to support our fellow collaborators from the Central Bank of Bahrain, the Economic Development Board and Bahrain FinTech Bay towards a thriving digital economy."

Khalid Saad, CEO Bahrain FinTech Bay stated "FinTech has emerged as one of the key themes driving Bahrain's financial services sector over the past few years. The outcomes of FinTech Startup Weekend Bahrain 2019 highlight the growing interest in not only participating in this ecosystem, but also addressing industry's current and future needs. Bahrain FinTech Bay will continue supporting such key initiatives to drive the FinTech ecosystem forward. We would like to take this opportunity to thank our partners the National Bank of Bahrain,

Bahrain Economic Development Board and Tamkeen for their support".

The 3-day event highlighted the current FinTech landscape, and outlined how customers' expectations are changing, with the ever-increasing demand for services and goods to be provided through digital channels. Education and knowledge partners conducted workshops and mentorship sessions to support the teams in all the stages of creating an idea from forming the team, building an actual product, and pitching their ideas.

Startup Weekend is the world's largest community of passionate entrepreneurs with representation in over 1,475 cities in 156 countries around the world, running for a decade with 410,000 participants and 7,000+ Startup Weekend events.



Please tell us more about the scope of your work as Group Recruitment Specialist for Bank ABC.

In my current role as a Group Recruitment Specialist, I advise and counsel the bank's senior management to attract and retain top talent from the global market, which is now increasingly focused and targeted towards digital banking.

I also partner with the key stakeholders to identify current vs. future talent skills based on business drivers and enablement. As part of the recruitment process, we leverage on new data-based talent technologies and innovative organizational processes to achieve strategic corporate goals.

You talked about the "Future of Employability" and many graduates or those who will be graduating are afraid that there is a mismatch between their skills and what the market needs. Please share your thoughts on this.

A recent report published by the World Economic Forum in 2018 suggested that robot automation will create more jobs than they displace, hence it is critical that graduates focus on soft skills just as much as hard skills. Many kinds of jobs is going to have a digital component, however, this doesn't mean everyone's got to be a computer scientist. It is imperative that graduates sharpen their data skills and have the ability to adapt to change and conceptualize complex multiple ideas at once (transdisciplinarity) as well as keep on top of their creativity skills and maintain an innovative mindset.

Having an excellent sense of social intelligence and natural creativity is something which can't be easily replicated by the latest digital technologies. As long as you can think outside the box, you'll be just fine.



The Future of Employability

**Interview with Samar Muradi,
Group Recruitment Specialist for
Bank ABC: Member- Women in
Fintech**

How do you advise individuals to develop their careers as opposed to landing a job?

Never stop learning. Invest in yourself and embrace the process of learning in the workplace. I believe learning is a lifelong activity that you should incorporate in your everyday life as this is how you bring value to yourself.

If you want to transform your job into a career, below are a few tips you can follow:

a. Change your outlook:

Challenge yourself to approach your work with a different outlook where you may find yourself imbued with a sense of purpose. Always remember that your responsibilities, however mundane they may seem, are integral to the organization's continued success.

b. Play to your strengths:

You are more likely to feel satisfied with your job when you utilize your strengths. Try to redesign your responsibilities to better leverage your strengths.

c. Look outside yourself:

Consider focusing some of your energy on making connections, including internally with colleagues and your manager as well as with people pursuing a path you admire. Building relationships and networking will help break-up the monotony of a typical day and give you a different aspect of your professional life to focus on.

Understand who you are and what you want. That's not about money or things, it's about what's in your heart. What really matters to you? If you can find a way to make that your career, you'll find opportunity around every corner and success at the end of the day.

Tell us more about your passion and what inspires you in your career?

My core passion is assisting individuals in identifying their strengths and guiding them to further explore, develop and evolve their career journey as opposed to just



landing a job. I am keen to actively contribute in creating a platform that enables vertical and lateral connection and engagement between employees within the firm.

When working with any organization, I am interested in understanding their talent strategy, people analytics, and more specifically help the business leaders see beyond the data to identify solutions that will raise the bar for all things people related.

As a Talent Acquisition professional, my ultimate objective is to enable and

foster an open, relevant, trustworthy and mutually beneficial relationship between all employees and the senior leadership team.

I believe that high performing organizations need to attract the best, develop the best, and retain the best talent to be the best in all that they do.

What inspires me the most is working closely with the process of involvement in talent acquisition for the Fourth Industrial Revolution.



A recent report published by the World Economic Forum in 2018 suggested that robot automation will create more jobs than they displace, hence it is critical that graduates focus on soft skills just as much as hard skills.

Do you have any advice for the would-be graduates next year? How can they integrate into the marketplace and make their own contribution to the Bahraini economy?

I encourage the graduates to be fearless and move into the working world with all their energy, passion and a commitment to succeed. Yes, it will mean leaving the comfort zone of college, friends and perhaps family, too, but it's a necessary part of getting ahead and writing the next chapter of their lives. Build a broad network of strong, trusted relationships and be known as someone who people eagerly want to collaborate with.

In your first job, be prepared to embrace and learn from things that may seem sub-optimal on the surface, and even from some of your mistakes. Like most new grads, when I started my first job, I had a rosy and optimistic view of it and what I would bring to it. But, at times reality didn't match my rosy view, and it felt like a setback instead of an opportunity.

In the moment, it's hard to appreciate that those setbacks and mistakes that you make are actually learning opportunities that will not only make you better at your job, but a better leader down the road. As painful as it may be, embrace the unpleasant to become stronger and leap ahead. It is also critically important to continually reassess and re-evaluate the skills required for your industry to continue to stay ahead of competition.



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AION DIGITAL INVESTING 1 MILLION USD ON BAHRAINI YOUNG PROFESSIONALS

aion digital
BUILDING DIGITAL BANKS



In its first phase, 10 dynamic Bahraini graduates are being offered full time employment with exposure to technology buildout labs, mentoring, and hands on client experience.

GCC's leading fintech, Aion Digital, is investing 1 million USD in a youth initiative; the Young Fintech Professionals Program. Aion was recently recognized as "one of the most exciting and innovative global fintech startups" by Fintech Abu Dhabi. As regional first-movers, Aion is now developing national talent pools in financial technology and digital transformation.

In its first phase, 10 dynamic Bahraini graduates are being offered full time employment with exposure to technology buildout labs, mentoring, and hands on client experience. Trainees will undergo professional placement across multiple business functions. The objective is to generate skilled and innovative Bahraini thought leaders to drive the digital shift within the GCC in the coming years.

The program is led by Fahad Kazim and Yasser Haji; two highly skilled Bahraini fintech practitioners who have quickly

built their reputation in the digital banking space. Aion is building this futuristic talent in line with Bahrain's Economic Vision 2030 and with support from Tamkeen.

The candidates are selected from various professional and educational backgrounds, primarily in the fields of computer science, data science and digital marketing. The work environment at Aion ensures exposure to crucial

fintech areas such as digital identity, e-KYC, Big Data, AI & machine learning, personal financial management, P2P lending, and more.

The program will scale up to include 100 outstanding young graduates and train them in the digital banking space.

"We expect 70% of the existing banking skill set to be redundant within the next decade. At the same time, there is tremendous demand for futuristic skills in mobile, cloud, data and artificial intelligence. The aim of the Young Fintech Professional Program is to prepare GCC youth to be at the forefront of the digital era." said Osama Al Khajah, founding partner and board member at Aion.

About Aion Digital

Aion Digital is a Bahrain based FinTech firm that solves business problems for banks through digital transformation. Built on disruptive technologies like open banking APIs, mobility, and AI, the platform allows banks to transform quickly and economically. Banks work with Aion Digital to create the best customer experiences and uses their newfound agility and greater understanding of customers to go from follower to formidable leaders.

Seek innovation to grow and stay relevant in business



Innovation is vital in growing your business. It is the process of creation, introduction of new ideas, products or services, or devising revolutionary ways of doing things.

According to the author Saul Kaplan, "Over all of my years as an innovation junkie, the common denominator among the innovators I have connected with and the most successful enterprises I have observed and worked with, is passion."

Innovation is more than just unravelling something new, it also entails building on the strengths of an existing system to come up with something more potent or beneficial.

It requires altering the business model and redesigning the existing environment to create products or services that bring greater satisfaction to the market.

A successful innovation is that which

is made an inherent part of a business plan or strategy, a culture of innovation embraced as a way of life in the workplace. Used wisely, innovation ensures efficiency, productivity and performance.

The global market continues to evolve into a complex competitive landscape, with the emergence of new technologies and well-connected commercial platforms on the Internet.

A key process, innovation offers a multitude of approaches that result in better productivity and performance and a more growth-friendly environment.

Innovation in business means:

Enhancing business processes

A successful innovator improves or replaces business processes to increase efficiency and productivity.

Diversification

Adapts a strategic approach in product or service expansion.

Launching new products or services

Development of new and improved products and services to address new and changing market needs and demands.

Value addition

Creating or adding value to build products or services that are different and unique.

Mentorship

It is likewise important to solicit the help and support of established and successful innovative companies. Innovation is a passion. Leaders, employees, researchers, suppliers, product development teams and even customers seek innovation in infinite ways.

Continuous innovation promotes competitiveness, improves productivity, adds brand value, establishes new partnerships, reduces costs and improves profitability. Lack of innovation on the other hand, may result in lack of productivity and efficiency, demotivated employees, decreased market share, reduced profit or worse, bankruptcy.

Whether you're launching a new product or service, adopting a new technology or process, or perhaps introducing a new system in the workplace, innovation means opportunities, a strategic vision of growth— the way forward in business.

Khalid Humaidan

named Chairman of Bahrain Fintech Bay

Bahrain FinTech Bay (BFB) has announced the appointment of Khalid Humaidan as the new Chairman of the Board, succeeding H.E. Khalid Al Rumaihi. BFB would like to convey its appreciation and gratitude to H.E. Khalid Al Rumaihi for his leadership and support in his time as Chairman during which BFB was established and transformed into one of the region's leading FinTech ecosystems.

Khalid Humaidan, who was recently appointed as the Chief Executive of the Bahrain Economic Development Board (EDB), brings a wealth of experience in the financial services industry, having previously served as Head of Global Markets MEA for BNP-Paribas. His experience and leadership will be instrumental in helping grow BFB's ecosystem and strengthening Bahrain's position as the region's leading FinTech hub.

On this occasion, Mr. Humaidan said: "I am pleased to join Bahrain FinTech Bay, which is a key pillar of our FinTech ecosystem. As Bahrain embarks on an ambitious digital transformation journey, organizations like Bahrain FinTech Bay are instrumental and play a central role to the development of non-traditional sectors, like FinTech.

He continued, "Through its forward-thinking regulator, Bahrain has introduced a number of regulations over the past two years to promote investment in the sector, including the region's first nationwide sandbox. This, combined with the efforts of Bahrain Fintech Bay, helps support the growth of the ecosystem and makes the Kingdom an ideal testbed to the region. I look forward to seeing innovation in this sector thrive and I am excited to be working alongside Bahrain FinTech Bay".

Maissan Almaskati, Chairman of the Fintech Consortium and Board Member of Bahrain Fintech Bay said: "I am delighted to welcome Khalid Humaidan as Chairman of Bahrain FinTech Bay and I look forward to working with him. His knowledge and experience will be instrumental in furthering the development of both BFB and Bahrain's position in FinTech. I would like to take this opportunity to extend my gratitude to Khalid Al Rumaihi for his support and invaluable contributions in the establishment and growth of BFB."

For more information on Bahrain FinTech Bay visit <http://bahrainfintechbay.com/>



**LIVE
YOUR
BEST LIFE**





HIPPIE ENTREPRENEURS

It's a combination of high-quality products or services with an adorable personality that makes the customer experience unique.

Hippie entrepreneurs emerged from the 1960's as part of a movement that sneered at working for "the man", who advocate the notion that one of the greatest advantages a business can have is to be considered hip and sensitive to larger issues.

What characterizes hippie entrepreneurs? What make these groovy entrepreneurs so nonchalant and laid back about their business, open to whatever growth comes their way, and yet they have been elevated to "moguls" status or icons of success in business.

Care for your customers through unique products plus exceptional people skills

The "hippie" type of entrepreneurs are distinct in the sense that they are laid-back and always interested in other people's stories and thoughts. Such an attitude makes people or prospective customers around them feel special. "Hippies" also exert best efforts in developing their products and services. Basically it's a combination of high-quality products or services with an adorable personality that makes the customer experience unique.

An innate desire to help: show vulnerabilities and make other feel good

The hippie approach of making us feel good triggers our subconscious and compels us to spread the good feeling and help these entrepreneurs achieve the success they deserve. Customers develop the "natural desire to help" and take it upon themselves to refer, promote and personally advocate and sell the product and entrepreneur.

The customer is then transformed into a "sales force," or advocate, and somehow these "hippie" entrepreneurs have learned how to achieve this naturally.

Give thanks and share credit

To take things further in a positive way, the "hippie" entrepreneur praises everyone including those who have become the sales force, the customers, or even strangers they meet on the street which causes customers feel even better about themselves, making them want to do more and increase their support for the "hippie" entrepreneur. This endless cycle of making others feel good, and giving praise and credit to others constantly fuels the "hippie" entrepreneur's success.

THE MODELS OF "HIPPIE" ENTREPRENEURS:

Karen Auster '88: Founder and CEO of Auster Agency



Karen Auster spearheads a boutique marketing agency, whose employees range from social media strategists to event planners. Karen has been at the "forefront of changing the face of events management in New York City" through her agency, an expertise she acquired from her experience in Binghamton's

School of Management, which she later on utilized to make a quick shift into the world of marketing.



Chris Wanstrath, CEO and Co-founder of GitHub



Executive chairman Chris Wanstrath heads the world's largest software collaboration and hosting service. He co-founded San Francisco-based GitHub in 2008 along with fellow software developers Tom Preston-Werner, 38, and PJ Hyett, 35. In a decade, the company has grown into the world's largest host service for software code, from more

than 24 million individual users, and previously on track for \$200 million in annual subscription revenue. Wanstrath's estimated net worth is at \$360 million in 2016 when GitHub was valued at \$2 billion.



Steve Jobs, Chairman, Chief Executive Officer (CEO) and Co-founder of Apple Inc.

Steve Jobs was an American business magnate, entrepreneur and investor. He was the chairman, chief executive officer (CEO), and co-founder of Apple Inc., the chairman and majority shareholder of Pixar, a member of The Walt Disney Company's board of directors following its acquisition of Pixar, and the founder, chairman, and CEO of NeXT.



Recognized as a pioneer of the microcomputer revolution of the 1970s and 1980s, Jobs's real genius was seeing, before practically anybody else, that the computer industry was melding with the consumer-goods industry, and that success would go to products that were useful and well designed, but also nice to look at and cleverly branded. He took genuine innovations and improved upon them.



Ben Cohen and Jerry Greenfield, Creators of Ben & Jerry's

Ben Cohen and Jerry Greenfield are the men behind one of the most talked-about and least conventional success stories in American business. Founders of Ben and Jerry's Homemade, Inc. built a store-front venture into an ice cream and business phenomenon by harnessing the power of social responsibility and creative management. A venture pioneering the use of business as a force for social justice.

With their best-selling Ben & Jerry's Double-Dip: How to Run a Values Led Business and Make Money Too, they created a nuts-and-bolts guidebook to the promises and pitfalls of "values-led" businesses as well as an inspiring wake-up call about the growing international influence of the "socially conscious" or "mission-driven" corporation.



Richard Branson, the man behind Virgin Airlines



Sir Richard Branson's limited academic background and stutter did not prevent him from creating one company after another, almost always with success: today, he has a net worth of around 4 billion dollars.

In his early years, the hippie capitalist founded the "Student" magazine, a school magazine that was also read outside his school. He rented a warehouse over a shoe shop where he sold

cheap records. The store was named "Virgin" because all the partners were completely new to business, which soon became the label of the world's greatest bands and which soon led to the founding of Virgin Records America.

The hippie capitalist also established Virgin Atlantic Airways, Virgin Express, Virgin Blue and Virgin America, and his most ambitious business in 2004, "Virgin Galactic", the first company to organize tourist trips into space.



Anita Roddick, the founder of the Body Shop

When Anita Roddick opened her first Body Shop, she didn't expect to get rich. She just hoped to survive. Her plan was disarmingly simple-- she would create a line of cosmetics from natural ingredients and rather than rely on vanity to sell her products, she would appeal to her customers' concern for the environment.

Through a combination of low-key marketing, consumer education and social activism, The Body Shop Ltd. rewrote the rulebook for the \$16 billion global cosmetics business and made Roddick one of the richest women in England.



Felix Dennis, the magazine impresario



Former hippie, former jailbird, former aficionado of crack cocaine, Felix Dennis built one of the most successful, privately owned magazine empires in the world.

Felix Dennis was one of Great Britain's best-known entrepreneurs. This big-personality media mogul's best-known hit was the men's

magazine Maxim, but he also launched Mac User, Computer Shopper, The Week and dozens more magazines, including the allegedly obscene publication Oz, which landed him briefly in jail. His colorful life included numerous girlfriends, glamorous houses in three countries and the planting of what he intended to be Britain's biggest deciduous forest.



Jann Wenner, Founder of Rolling Stone and Editorial Director of Wenner Media

From its inception in 1967, Rolling Stone became the voice of a generation, and is one of the most successful and iconic magazines in publishing history, with numerous accolades including 15 National Magazine Awards. Wenner's commitment to quality journalism has kept Rolling Stone in the forefront of the popular dialogue, both recording and shaping the zeitgeist through definitive music coverage, provocative interviews, award-winning photography and incisive investigative and political reporting.

Currently, Rolling Stone has evolved into a multi-platform content brand with unrivaled access and authority, which reaches over 60 million people per month.



Travel to find your passion

***“Dear Flight passengers,
prepare for take-off please.”***

What an enthusiastic rush a passenger gets when announcing the take-off “departure”. Flying around from one place to another is already considered as a refreshing change of routine. Some of us fly around the world to meet friends and family; some travel for business and some for the sake of the passion that they find in each and every country. Detailed itineraries, intense colors, strange buildings and maybe jungles and forests or beach sides await.

For those people with passionate, risk-taking and adventurous souls, buckle your seat belts as we are about to take-off on a wild flight.

As we fly around let’s not forget to mention the exciting rush that passionate travelers feel in their souls, as the thought of adventure sinks in. After all, is there anything better than visiting and exploring a new city?

Let’s go downtown to Paris and watch the sunset and feel lucky to see those amazing views? How about trekking through the huge great mountains of Canada? Isn’t it great when the wind pushes through your soul and the feeling illuminates this passion that you have for life, which makes gazing at the stars and reflecting on life a massive personal experience?

When I was trekking through the mountains, I felt the power and the greatness of the mountains within me. How lovely that night was under the stars, when I felt myself bonded to infinity. Embracing the beauty of nature within you is a whole level of relaxation and strength.

Let’s go to the cities with amazing unforgettable nights-living among the city lights which carry such dramatic colors and how you search for that one coffee shop under the rain to chill with your company and good tea or coffee, watching the people walk by and living their moments. You realize that each one of these people carry the same feelings as you do as this good breeze of winter catches you and makes you reflect on the changing course of time. After a full exciting trip or shall I call it soul reforming, you can finally go home or is home where you left your heart in the mountains while gazing at the city lights and breeze of winter; you will come back to find your soul energized.



Marwa Hammadi
is a Sales Executive at
Trainme Training Center





Helping Youngsters Reach their Destiny

Interview with **Suneeta Habeeb** Founder of Youngstiny

Youngstiny: Please tell us more about Youngstiny and what inspired you to start this initiative?

Youngstiny is a platform featuring student entrepreneurs and young innovators. The name Youngstiny means Youngsters who create their own destiny. We started this to #Inform people about these hidden gems, #Inspire our younger generation and people on the verge of failure to not give up and put a spark of #Innovation in the minds of people which makes our tagline #Inform #Inspire #Innovate.

As part of the management of an educational institution in India, we realized that every child is special and unique. Younger people can do wonders if the right kind of exposure is given to them. We also noticed a few students who turned their passion into pay checks without knowing much about business. We thought it is important to recognize their hard work and help these student entrepreneurs

by creating a community of like-minded people which would help them share their views and ideas. And hence Youngstiny was formed!

Young Entrepreneurs/ Innovators: Why is it important to teach entrepreneurship/ innovation at an early age?

Today's students are tomorrow's leaders. It is very important for kids to realize that the world which awaits them is not so easy to live in. In order to be self-sufficient and excel in life, one should always have an entrepreneurial mindset. Entrepreneurship is tough and we help them understand the way to tackle it and also build multi-skills in them like marketing, communication, finances, multi-level thinking, logical analysis, etc. The chances that a student entrepreneur gives up on life is less compared to that of a non-entrepreneur, because student entrepreneurs would have faced a lot of challenges and failures already that would enable them to be strong

enough to face worse situations in their life.

Challenges: What were the challenges of setting up Youngstiny and how were you able to overcome these challenges?

It was a great challenge to find the right people with the passion to work for Youngstiny. Initially we had to do multi-tasking for the back-end works like talking with student entrepreneurs, writing content about them, connecting them with the right people or like-minded people in other countries so that they could exchange ideas, etc.

Our aim is to bring a change in our younger ones. We want them to be strong enough to consider failure as an option when everybody says failure is the end.



Milestones: What were the milestones that you have achieved/celebrated in Youngstiny and how do you see the team 4 or 5 years from now?

Youngstiny is a project with a social impact which has grown without a single penny spent on marketing. We received the Global Education Awards 2019, Dubai for the Leading Student Magazine of the Year.

We are so happy that there are a bunch of student entrepreneurs who have taken their businesses into a serious level by registering their businesses according to the rules and regulations of the country, many have built in proper technology in place of physical operations.

We are proud that student entrepreneurs get back to Youngstiny for various requirements with which we could support them connecting them to various great businessmen, providing them with technical support and guidance in registering their businesses in Bahrain, etc.

Our aim is to bring a change in our younger ones. We want them to be strong enough to consider failure as an option when everybody says failure is the end. Our team is more than happy to create a community of student entrepreneurs from across the Globe with a vision to support and help students throughout their entrepreneurial journey.

We want to build a school of the future where students could do business while they study and we would have accelerator programs to help them bring up their business.

Tips: What advice can you give to young entrepreneurs?

I would say, "The future belongs to those who dream, create and execute it. There is no point in living a life without doing something remarkable. Success will not come in a fortnight. Thus keep pushing forward. It might take days, months or years but will surely happen if you are passionate about your dream."

Bahrain is a country which has huge capabilities within its younger generation even if it is a small island in the world. We are mesmerised by the way this island supports entrepreneurs and the way kids work to create an impact on the community. Hats off to such a great government who extend an immense support to people in Bahrain, no matter whether they are Bahrainis or other nationalities.

Would you like to mention any person(s) who has been the guiding force throughout your journey?

My husband, Jassim Veeran is the pillar of my strength who has been very supportive from the very inception of Youngstiny till what it has become today. I am fortunate enough to be working with an exceptional motivator and mentor Fareed Bader, Chairman of Bader Group who has always been supportive of my vision of nurturing young minds. My interactions with Narayanan Ganapathy, CEO of Anginvest Ventures, has resulted in me adopting a layer-based approach towards achieving my goals which also inculcated in me the desire to be more disciplined and patient while pursuing my dreams.

For more information:
www.youngstiny.com



Offerpedia

The Referral App

Interview with
Jassim Veeran Said Mohamed



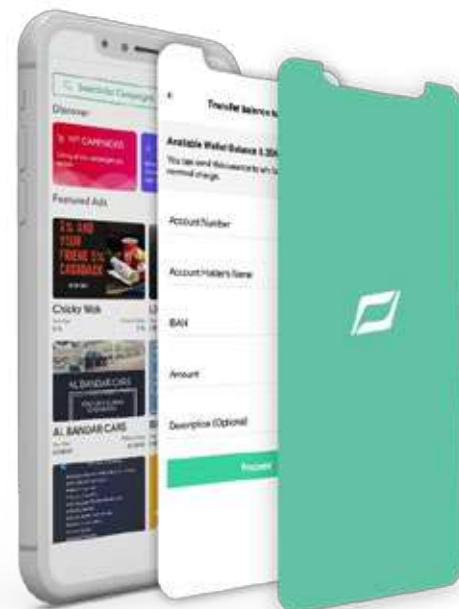
Idea: Please tell us more about Offerpedia and what inspired you to start the business?

Offerpedia is a mobile application which makes it ridiculously easy for online/offline businesses to get an online sales team. It is a referral program which allows an app user to refer the businesses listed on the platform to their friends through any social media. Once purchased, both the referrer and the referee get a

cash back. These cash backs could be transferred to any other app user, used for purchases in any Offerpedia tie-up outlet and can also be withdrawn from their bank account.

On the company side, Offerpedia follows an outcome-based pricing model where businesses only pay per conversion.

My story of offerpedia goes back to the days where I had to conduct events as a part of my family business. But, bringing



people together for the event would always be a tedious task. The next best alternative that I could think of was to print and distribute flyers but soon I realised it wasn't efficient or worthy enough.

That led me to trying my luck by bringing in the referral program where anybody who attended the event with someone else's reference; both the referrer and the referee would earn a small gift. This was the most cost effective way to bringing in more people. Upon conducting a research, I understood that youngsters and housewives are looking for easy ways to make money online and businesses are ready to pay as long as they get customers.

Thus; offerpedia was born as an amalgamation of technology with the physical referral program.

Sharing Economy: Can you tell us how your business utilizes the power of social media and the "sharing" economy and why this is important in today's world.

In today's era, social media has become an integral part of our lives. Thus, we are trying to create an opportunity for people to make money for spending through social media. An app user can refer a business listed on the platform to their friends using any social media by simply

sharing the campaign with one click, on the other hand the friend receives the referral as a message in his social media and he/she can use it for their purchase to avail cash backs for both. It makes it easy and convenient for an app user even without technical knowledge to use Offerpedia.

While a Minimum Viable Product (MVP) of Offerpedia was implemented in India initially, many businesses wanted GCC expatriates to refer their friends and family in India. This gave us an idea for cross-border referrals where a referrer from Bahrain can refer a campaign to his friend in India. When his friend makes a purchase in India, both the referrer and referee gets cash back in their respective countries.

Vision: What is your vision for Offerpedia in the next 5 years?

We aim to make Offerpedia into a referral bank in the future with which people get money to spend where they don't need to pay back. It will be a platform which ensures guaranteed sales for businesses.

Challenges: What were the challenges that you encountered when you were building your business and can you tell us how you overcame these challenges?

When starting Offerpedia people did not believe that they would really get money by simply referring people using their mobile. There are people who even thought they had to pay initially to join Offerpedia. The major challenge was to build the trust. We tried to overcome this challenge by educating people on what exactly Offerpedia is and how simple it is to use.

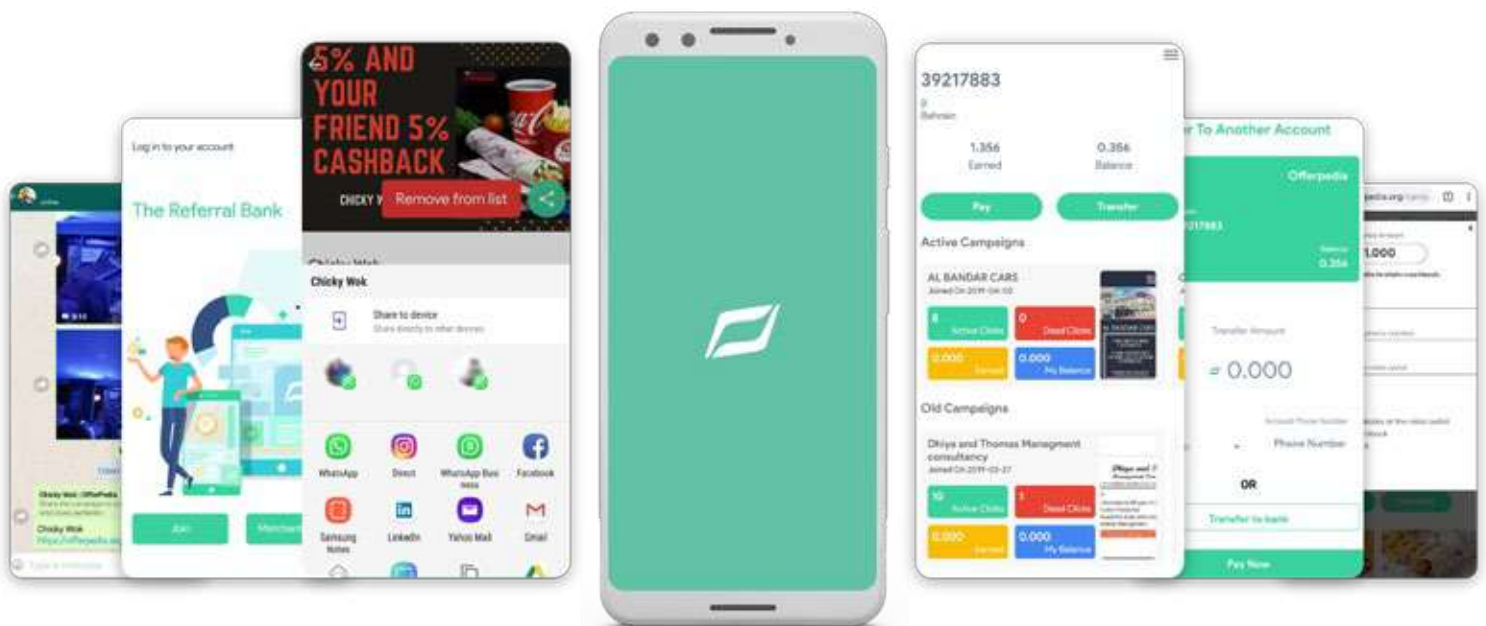
Tips: What advice can you give to young entrepreneurs, especially those who would like to start their own businesses?

“Do not disclose your ultimate goal/aim to people because nobody will believe in you until you achieve your goal. Do not withdraw yourself or give up on your dreams when others say you cannot, because people will try to pull you down rather than encourage you. Keep believing in yourself and push forward with patience.”

Bahrain has an amazing ecosystem for upcoming startups. We are extremely thankful to the Bahrain Economic Development Board for supporting the Offerpedia launch in Bahrain. Our journey as a startup in Bahrain was definitely empowered by the guidance and partnership of C5 Accelerator in Bahrain. Offerpedia aims to expand into new markets whilst keeping Bahrain as its headquarters.

For more information:
<https://www.offerpedia.org/>

“Do not disclose your ultimate goal/aim to people because nobody will believe in you until you achieve your goal. Do not withdraw yourself or give up on your dreams when others say you cannot, because people will try to pull you down rather than encourage you.”



Brinc's 4th Demo Day

Global IoT solutions closer than ever



Graduation of the fourth batch of Brinc MENA IoT Accelerator Program

The Ministry of Industry, Commerce and Tourism represented by the SME Development Department participated in the graduation ceremony of the fourth batch of Brinc MENA IoT Accelerator Program. In the presence of the Director of SMEs Development at the Ministry, Ms. Shaikha Abdullah Mohammed Al Fadhel and the Chief Development Officer of Brinc and the General Manager of Brinc MENA; Yassin Abudaoud, Brinc's Demo Day returned for the fourth cycle in partnership with Tamkeen, EDB, Batelco and Oqal with the title of "IoT: Enabling digital transformation in the MENA region".

Demo Day is an extraordinary platform for meeting startup founders and networking with investors, corporate strategists, government partners and the press. It is an avenue to discover the latest global innovations in IoT to explore the potential of cross pollination of

ideas and build partnerships that put Bahrain on the frontier of digital modernization and innovation. Brinc's 4th portfolio of startups pitching on Demo Day offer IoT and connected hardware solutions with the potential to solve some of the world's greatest challenges, using Bahrain as a launchpad to offer their products and services to the wider region and the world. The presence of these startups in Bahrain is a testament to the maturity of Bahrain's startup ecosystem. Brinc is delighted to have the ability to support in incubating and developing such brilliant startups. As a Hong Kong headquartered accelerator, Brinc's Demo Day highlighted the sophisticated relationship and cooperation between China and Bahrain, which enables Bahrain based IoT startups to take advantage of the connected hardware manufacturing capabilities in China.

The event was focused on highlighting the four verticals of investment that form Brinc's Investment Thesis. The event also brought together elite local, regional and international investors for the five startups from the fall cohort accelerator program to pitch their brilliant innovative IoT solutions and products in pursuit of further funding to accelerate their journey to solving global problems.

Brinc's five portfolio companies for this cohort include:

- **Anser** is the only web and mobile platform that allows managing costs, time and resources in real time through the use of Augmented Reality and Artificial Intelligence in a practical and preventive way on site. Anser places the experienced construction manager in the palm of your hand, no matter how much experience you

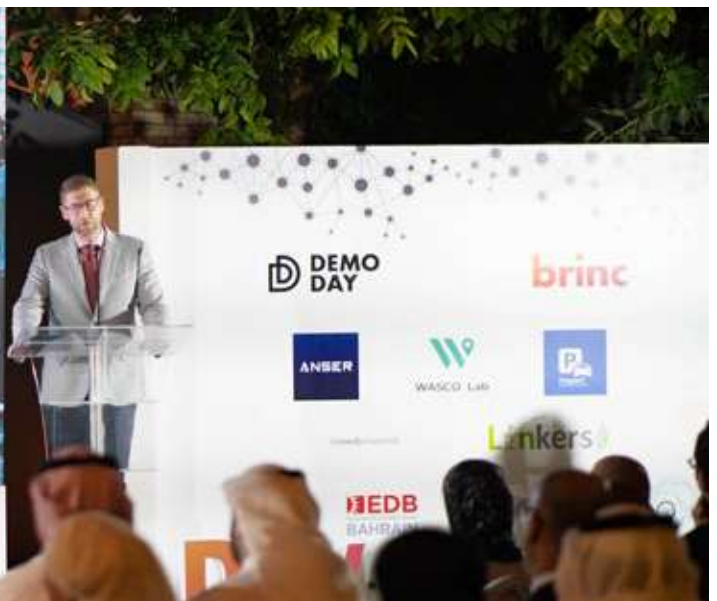
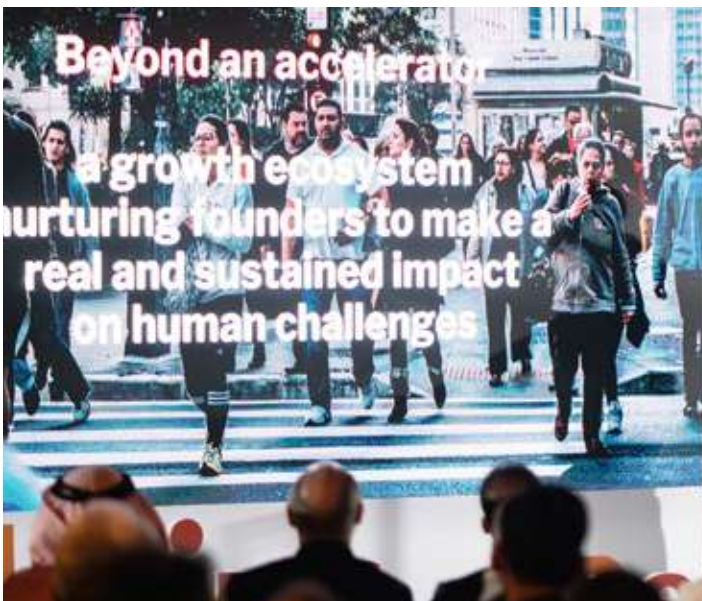
have or what position you perform.

- **Freepark** is a smart parking solutions provider. That produces smart parking locks that are controlled by a smartphone application and can be used for private parking space sharing, booking, and remote authorization.
- **Wasco Lab** is a hardware-enabled SaaS company with a vision to be part of the global Smart Cities movement. They strive to understand the needs of their customers by optimizing waste management through the use of sensors, analytics and a platform.
- **Linkers IoT** helps shop owners understand different Store customer counts and uncover a lot of information about the number of visitors and average time spent in the store. It helps them manage their assets with the advanced sensing techniques that connect Assets to the

cloud easily. Additionally, they help business owners stay tuned and use IoT to monitor instant consumption for different utilities (energy, water or gas).

- **Crowd Powered** enables institutions to save money on electrical and fuel bills while maintaining power quality. Their SAAS and hardware-based solution creates onsite micro grids that integrate existing assets and utilities with solar, wind and battery storage.

Brinc has come a long way since being launched in January 2018 in Bahrain to its first accelerator program demo day on May 2018 in partnership with Tamkeen; offering investment, education, mentorship, services, prototyping tools, and co-working space to startups from across the Middle East.





“Anyone
can build
a global
company.”

Brian Chesky

Co-founder, CEO, Airbnb

“ His vision was to offer a new kind of experience in the world of travel. He was determined to offer places where anyone can go to and belong anywhere in the world. ”

The co-founder, head of community, and CEO of Airbnb started Airbnb with Joe Gebbia and Nathan Blecharczyk in 2008.

His vision was to offer a new kind of experience in the world of travel. He was determined to offer places where anyone can go to and belong anywhere in the world.

Growing up, Brian Chesky never envisioned that he will become a successful entrepreneur managing a multibillion-dollar platform.

He was born in New York, and graduated with a Bachelor of Fine Arts in Industrial Design at the Rhode Island School of Design.

During a local industrial design conference in 2007 in San Francisco, Airbnb founders Brian Chesky and Joe Gebbia, who were unemployed

at that time, had trouble paying their house rent and were finding a way to earn extra cash. At that time, all hotel rooms in the city were booked since the conference attracted a lot of guests.

Chesky says he learned the best ideas by attempting to solve his personal problems--- “If we tried to think of a good idea, we wouldn't have been able to think of a good idea at all... you just have to have a solution for a problem in your own life.”

Brian and Joe saw an opportunity in the situation, and offered 'air bed and breakfast' through a website at an affordable fee of \$80 per night. Three customers booked for the service. Soon, they welcomed to the team another co-founder, Harvard graduate and technical architect Nathan Blecharczyk.

However, their site only had two users, Chesky included. On their initial launch, they only received two bookings. They developed a new website, launched in August 2008 before the opening of the Democratic National Convention in Denver which was expecting over 20,000 guests. All hotels were booked due to the event while Airbnb received over 600 people.

The founders funded their startup by selling election-themed Obama O's and Cap'n McCains cereals from which they earned \$30,000. They raised their first funding of \$20,000 from Y-Combinator.

Initially, investors dismissed Chesky's idea as 'crazy', but it was the breakfast cereal idea that kept Airbnb going-- "If you believe in your idea, you will find a way to make it work."

But during that time, they were only making \$200 a week so they decided to use the money to travel to New York where their biggest market is based. After finding out how bad the photos are in their listings, they invested on a camera and visited sites to take better images for their listings.

Chesky's team was consistently turned down in their attempt to raise capital, but despite the rejections, they considered it as a learning experience.

On January 2009 the three founders were invited by an incubator to join its three-month training program.

Chesky says that he considers countless



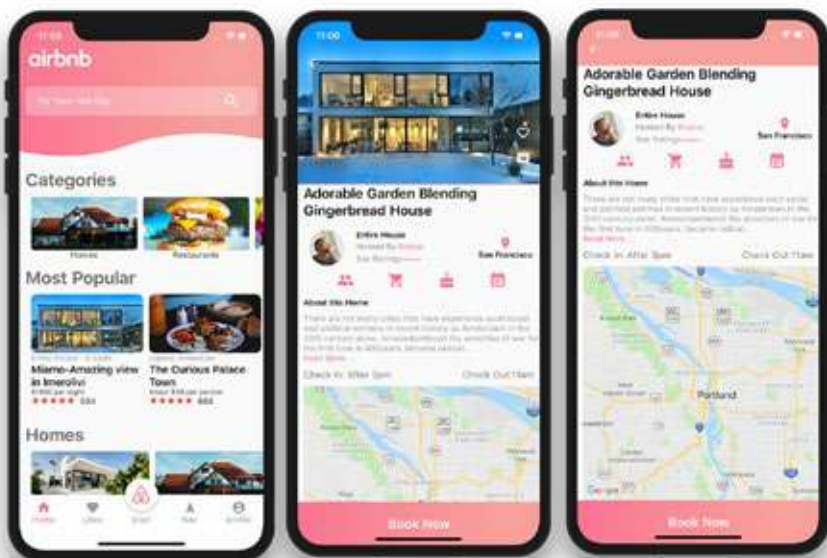
entrepreneurs as his mentors, seeking help and advisors who impart their entrepreneurial wisdom-- "Every time I didn't know how to do something, I figured there's someone who does."

In New York, Airbnb expanded its thrust from shared spaces to all types of accommodation. By March 2009, Airbnb reached 2,500 listings and close to 10,000 registered users.

Currently, Airbnb had hosted over 40 million guests with more than 2 million listings across over 190 countries and

34,000 cities. Airbnb's current worth is estimated at 25.5 billion making it one of the most successful online market places in history across the competitive world tourism and lodging industry.

Brian Chesky saw numerous hardships while he was growing up and until the early days of his entrepreneurial life. However, such helpless situation taught him resilience and confidence. His predisposition to look at the positive side of things in the most adverse situations offered him valuable moments of clarity of vision, an opportunity to reevaluate his standing and push forward towards the right direction and the path to success.





Bringing More Women & Minorities in Tech

An Interview with Hejer Krichene of Women who Code

Please tell us more about INSO-MEA Computer Solutions and what your work as Technical & Business Consultant entails?

INSOMEA Computer Solutions is a key player in the digital transformation of companies and we position ourselves as a strategic partner of our customers by supporting them in achieving their strategies, increasing their productivity and cutting their costs. We provide them with cutting-edge solutions, state-of-the-art technologies and very reliable experts to help them master and enjoy their digitization experience. Basically, we help our customers on the two axes of digital transformation: Digital marketing and Cloud Transformation. We are proud to be Microsoft Cloud Partners since 2014. We gained a great deal of experience with our certified experts deploying and implementing various Microsoft solutions in different fields.

WOMEN WHO
CODE

We have been collaborating closely with Microsoft to deliver advanced, cost-effective solutions to our clients in order to increase their productivity and revenue and promote innovation.

My work as Technical & Business Consultant is all about creating value for customers by ensuring they clearly define their business outcomes and then build a “success plan” with the appropriately identified objectives, stakeholders, milestones, risks and metrics needed to achieve them. I help them successfully cruise through their digital journey, be it moving their data to the cloud, creating an application, launching a website, or a digital marketing campaign.

Is writing code easy? Do you feel that this is an imperative skill for startups?

You said it, it is a skill, so it can be acquired, just like any other skill. If you put in the right time and efforts, you will surely master it quickly, especially with the plentiful resources that are available nowadays for next to nothing, online and elsewhere. Whether it is an imper-

ative skill for a startup surely depends on the nature of the startup itself, but it always helps to have a “coder” in your team. I personally believe that writing code is a “brain sport” and anyone can start doing it regardless of their age or line of work.

Tell us about Women Who Code and your advocacy for bringing more women and minorities into tech.

Women Who Code is an international non-profit organization with the mission to inspire women to excel in technology careers. We envision a world where women are proportionally represented as technical leaders, executives, founders, VCs, board members, and software engineers. Assisting women in developing technical skills is at the heart of what we do, and I consider myself fortunate to be able to contribute in this regard.

I advocate for bringing more women and minorities into tech because of the great opportunities that come with new technologies, and it’s only fair that all people, men or women, get exposed to such opportunities and learn how



to profit from them. What's more, I firmly believe that bringing more women into tech is also good for tech itself. Think about it: there are numerous applications and digital products that are designed specifically for women as their target audience or primary consumers; wouldn't you prefer a woman

behind the coding desk or the design board, to have a more fitting application/product?

Now, encouraging women to get into tech should start at an early age, preferably since school and high school. Luckily, I recently learned that great efforts are being

deployed here in Bahrain to get more students to choose STEM subjects and many girls are actually opting for computer science disciplines.

Tell us more about the mentoring process and why this is an important part of your advocacy.

I have been lucky enough to be a mentor in a number of initiatives and activities since I came here to Bahrain, such as INJAZ Collegiate Competition, Flat6Lab startups, and more recently FinTech Startup Weekend 2019. Basically, mentoring is a process in which an experienced individual helps another person develop his or her goals and skills through a series of time-limited, confidential, one-on-one conversations and other learning activities. I found this relationship to be very rewarding and I learned a lot from it myself.

It is actually an important part of my advocacy because I believe that's where you show your true commitment to the cause. Being

a mentor is no easy task if you don't truly believe in what you do: it means that you will dedicate significant time and efforts to help your mentees achieve their goals. You should always be available and ready to answer their questions, even during the weekends and holidays. They rely on you, you can't let them down, it's a huge responsibility. But once your mentees achieve their goal, you share their joy and happiness and at that moment you forget about all your sacrifices.

What advice can you give to aspiring entrepreneurs/ startups?

I am part of a startup myself and I can tell you that it comes with a lot of work and pressure. There are a lot of sacrifices and compromises to be made, almost on a daily basis. But you know what they say: Entrepreneurship is living a few years of your life like most people won't, so that you can spend the rest of your life like most people can't. But what really keeps me going is that I love what I do and I have a clear idea of where I'm going and where I need to be. So, my advice to all aspiring entrepreneurs: if you are going for this path, make sure you choose a discipline that you are truly passionate about. Life is too short to not love what you do!



**MAY THE
FORCE
BE WITH
YOU**

The text is rendered in a bold, black, sans-serif font with a white outline and a subtle glow. It is set against a dark blue and purple starry space background with a nebula-like pattern.

-star wars-

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