

A COLLECTOR'S EDITION



BY















This First Edition of the “UAE’s Most Iconic NRIs”  
Celebrating the Achievement and success stories of the people from all walk of life.

Conceptualized, Compiled and Produced by



DCOM Design Co. FZE

DCOM Design Co. FZE

P.O. Box: 391186, Al Barsha, Dubai, UAE.

T: 04 387 3511, E: dcom@eim.ae



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All Design, Content & Images are provided and later approved by all the ICONIC NRIs featured in this Edition.



## INTRODUCTION

The history of strategic ties between India and the United Arab Emirates has strengthened manifold over the years based on mutual interests. Indians from all strata of society have played an integral role in the growth and progress of the country. Undoubtedly, the world class infrastructure , security and excellent quality of life provided by the UAE have contributed towards attracting overseas residents.

This coffee table book is a compilation of the unique stories of true Iconic Non Resident Indians in the UAE and provides glimpses of the paths they have traversed to achieve exemplary success and create an indelible mark in society.

It seeks to provide insights, a treasure trove of inspiration and advice for others to imbibe in their lives.

- Vikas Bhargava

WITH OTHER NIMI

ONE MAN, ONE TRUCK, ONE VISION



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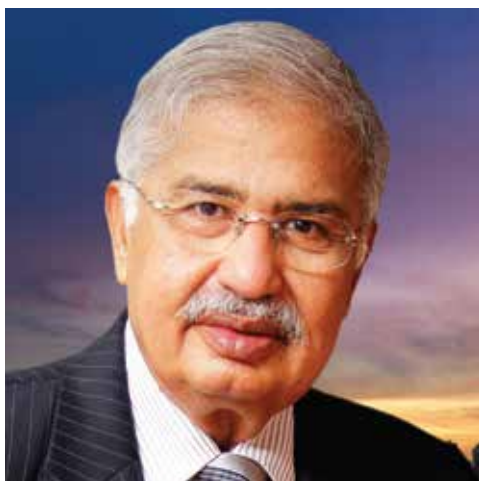
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# PREFACE

*In today's world, the significance of our traditional Indian value systems and emphasis on the diversity of our culture is fast gaining international prominence even in the most secluded corners of the globe. Thus, as citizens of India we have an added responsibility to be the guardians of our coveted customs, ideals and it is our duty to serve as reminders and custodians of our motherland's immense contribution to global history, in shaping key events, decisions and spreading the essence of our influence in driving global opinion. Our ingenious minds have helped resolve numerous international dilemmas and continue to do so. Our incessant march towards setting an inspiring universal example with regards to self and mutual respect, irrespective of our differences has won over billions of admirers.*

*Our national ethos refers collectively to the thousands of distinct and unique cultures of all religions and communities that make up our Subcontinent.*

*India's history, languages, religions, dance, music, architecture, food and customs differ immensely from place to place within the country. Our widely celebrated culture has influenced many dissimilar cultures around the world and its prominence in doing so is several millennia-old. Many elements of our unparalleled diversity, such as the many religions that is practiced by Indians, our philosophies, festivals, drama, theater and cuisine have inspired and continue to motivate many societies across the globe.*

*I wish NRI Media all success with this unique concept of the highly-engrossing Collector's Edition of its Coffee Table Book, 'UAE's Most Iconic NRIs' and its stirring endeavour to bring to the fore the successes and stories of the entrepreneurial Indians who have not just made a mark in the economies and hearts of those in foreign lands, but have left a legacy that is celebrated as the legacy of the legendary land, India.*



DR. RAM BUXANI (PH.D, D.LITT), Chairman, ITL Cosmos Group





# PREFACE

*For many decades now, the UAE has been a source of success and happiness for the large NRI community of unskilled laborers to businessmen and top professionals. The country has given endless opportunities to NRIs and provided a safe environment for pursuing careers and business interests in various fields.*

*The 3.3 million strong Indian expatriate community in the UAE is one of the largest NRI groups in the world. As a community, one of the most profound impacts we have made in the UAE is by way of pioneering initiatives and investments in key sectors like education, healthcare, research, retail business, construction, etc.*

*UAE-based Indian businessmen have also been at the forefront of giving back to the community, both here and in India. Moreover, NRI-owned business groups have been increasingly investing in India, thereby using the fruits of our success to drive the growth and progress of our home country as well.*

*We, Indian businessmen have always made our country proud by way of the countless recognitions we have achieved here. The UAE government has always lavished praise at the Indian expat community, for our role in building the modern and futuristic UAE. This gives us more reasons and motivation to pursue bigger ambitions in this beautiful country.*

*I congratulate NRI Media for coming out with this publication, which details the achievements of UAE's 100 most iconic NRIs. This is not the first such effort from NRI Media, who have always been enthusiastic about celebrating the accomplishments of the NRI community in the UAE.*

*I am sure that this book will serve not only as a source of pride for the NRI community, but also as a source of inspiration for young and upcoming Indian professionals and entrepreneurs who are driven by the dream of transforming our country into a global superpower.*

DR. THUMBAY MOIDEEN, The Founder and President of Thumbay Group





# PREFACE

*Born in Gujarat and moved to Yemen at very young age, before landing a job in a shipping firm in 1949. With my co-workers was the late industrialist Dhirubhai Ambani. Over the past six decade, shifting base from Yemen to Saudi Arabia and finally to the UAE, throughout seen and been with Indian diaspora, gradual shifts and success of the expatriates from Indian subcontinent. As a founding member of the Overseas Indians Economic Forum Dubai and the Gujarati Samaj, I've seen many wonderful stories of non-resident Indians (NRIs) based in the GCC.*

*After receiving Pravasi Bharatiya Samman Award, one of India's most-coveted recognition for stars of Indian diaspora and Jewel of Gujarat award has given much more reasons of responsibility to serve the community wherever they resided. In Dubai, with open door policy for all for 24/7.*

*As the UAE and India ties are getting stronger I feel that many great stories are going to unfold. Over the past, Indians have been gone to great heights with the valuable support of UAE leader's vision. It's the adopted home of all the Indians who have achieved their objectives and dreams through their determination.*

*Putting across few such stories in a book of many such NRI's in "UAE's Most Iconic NRI's" in a very different manner for the young and upcoming achievers. It may not be new but indeed a different approach by NRI Media. I wish them luck and success for their effort.*

BHARATBHAI SHAH - Entrepreneur and philanthropist







# BOLD OVER by PASSION

AJAY SETHI, Chairman of Channel 2 Group Corporation and Vice-Chairman, Emarat Dzayer Group LLC Dubai

“Wise men don’t need advice and fools don’t take it”







WIFE DEEPNA\_SETHI



WITH WIFE DEEPNA, KIDS YUIVRAJ, NAVITA, KARISHMA & FRIEND ANIL KAPOOR

There are those whom fate plans for and there are those who plan their fate. Mr. Ajay Sethi definitely is a painter who uses his brush to paint his canvass of life.

A believer that opportunities lie in challenges, Mr. Ajay started his journey in Nairobi (Kenya) in the 80s' with a foot in the automobile spare parts market with his first business venture – Exim Trade Ltd. and moved to Dubai in the 90's. While his automative roots still form the lodestone, he admits being the proud owner of the Nelson Mandela Bay Stars, team in South Africa Cricket League.

Well he is a dreamer indeed. He believes, that you cannot allow your dreams to come true, unless you don't dream, for which you need a vision. And for that he insists you must look beyond people.

With sincerity in his thought, Mr. Ajay points that all success stories and failed attempts have the same story. The only difference is how your destiny positions you to meet the right people at the right time, coupled with sheer hard work and self-belief.

Born to a middle class family of four children in Chandigarh, he was brought up in an environment of

strict discipline and great family values. He went on to graduate with his masters in Economics and later an MBA.

He reminisces that it was on the insistence and farsightedness of his father Mr. Shakti Sethi, who was a civil servant himself, that he opted out from taking up the Science stream. His father was his guiding light, he recalls, that lent him the hand he needed to set on a sturdy pathway to growth. From then onward, his predetermination, diligence and truthfulness assumed control to take off.

A man who knows his strength: A visionary, optimistic, creative and practical; it wasn't difficult for Mr. Ajay to venture wherever he recognized the opportunity for it. He traveled to various cities of the not so known market of the African continent: Tanzania, Kenya, Nairobi and by the age of 26, he had earned his first million dollars.

That's a huge for a man still in his early 20s', that today he reasons and understands had streaked him with arrogance. Nevertheless, a man who learns from his

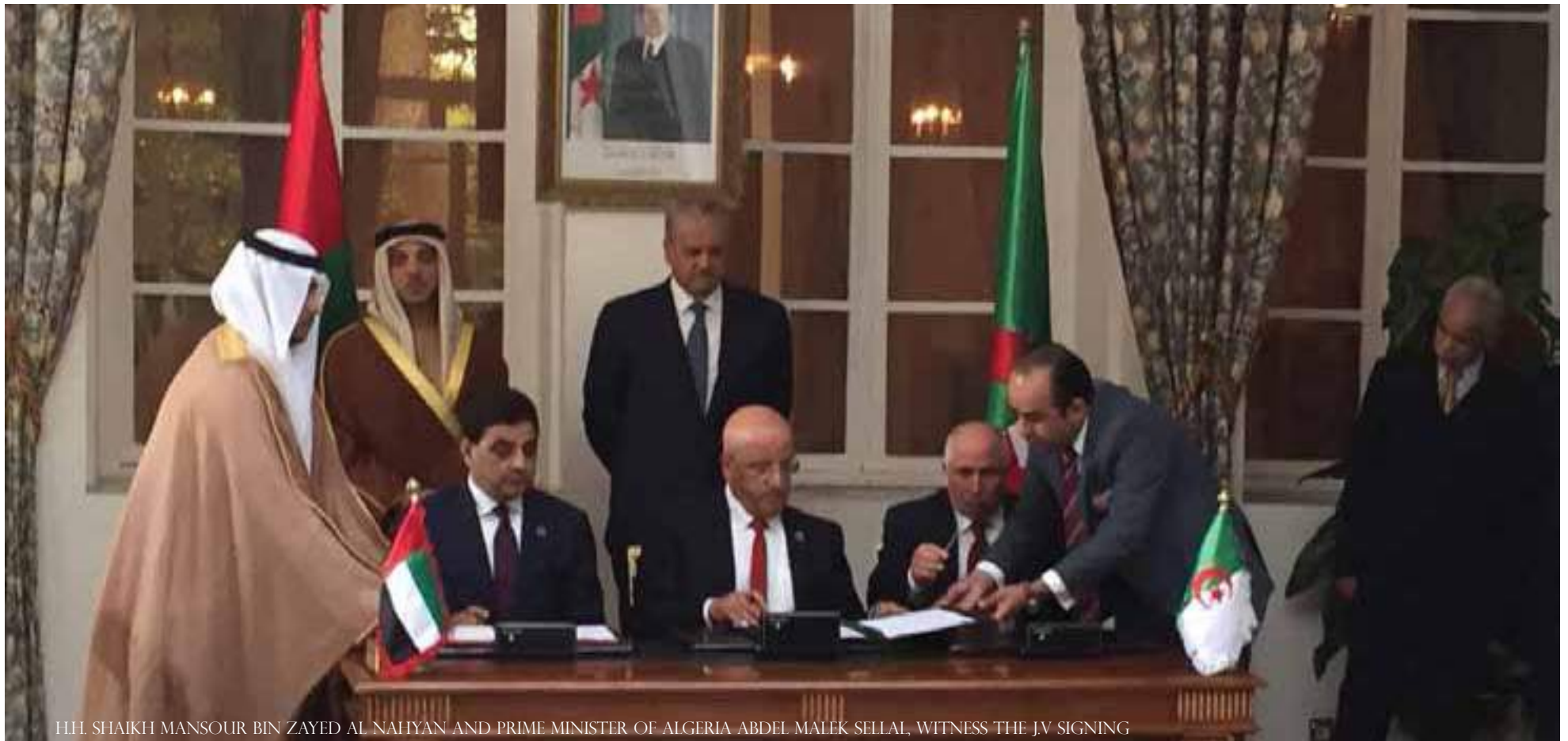
mistakes is definitely backed with sound values and ethics for which he credits his mother. He ardently believes, "Parents never die, but live through their children."

He is all gratitude to have learnt this imperative lesson of life at such a young age: God chooses few people to be instrumental in making money, and ability to make money is the ability to give it away. But the underlying key is how you earn that money and remembering the people who have helped you on the way.



WITH - SRIDEVI AND PRODUCER BONNEY KAPOOR

*“It’s fine to celebrate success but it is more important to heed from the lessons of failure.”*



This Dubai-based Indian billionaire’s company, Emarat Dzayer Group LLC Dubai has signed J.V with the government of Algeria, to set up a steel plant that will produce 1.5 million tonnes per year of directly reduced Iron (DRI) and 1 million tonnes of steel in the form of rails, steel structures and seamless pipes for US\$1.6 billion.

A huge fan of cricket as a sport, Mr. Ajay co-founded the St Lucia Zouks in the Caribbean Premier League. And having been in the cricket business for a long time, his Channel 2 Group Corporation that provides terrestrial services in the United Arab Emirates, has the Global Audio Rights for all ICC events until 2023 after signing an eight-year deal in 2016, as well as the ICC Live Video Clip rights. He keeps a careful eye on cricket in the UAE and launched a cricket app as well. More recently, Mr. Ajay opened a t-lounge at Ibn Battuta Mall

that is co-owned by former Pakistan cricket team captain Rameez Raja. He plans more t-lounge outlets in the UAE in the years to come.

Having achieved everything on his wish list, Mr. Ajay feels content and at peace with himself. His journey has been that of a learner and teacher. He solemnly believes that learning is a continuous process and it’s your responsibility to share that experience driven knowledge.

With a never-say-never attitude and knowing that opportunities lie in challenges, Mr. Ajay is a self-made man who is strong in mind, body and spirit.

He agrees with Bill Gates, when he says: “It’s fine to celebrate success but it is more important to heed from the lessons of failure.”







# GURU OF THE *advertising* WORLD

AVI BHOJANI, CEO of BPG Group

*“Deliver quality and success will follow”*



Sharp, fast-paced and inquisitive, is how Avi Bhojani, CEO of BPG Group, describes himself. Bhojani thinks on his feet, acts with courage and is at any moment well ahead of the time, so much so His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice-President and Prime Minister of the UAE Ruler of Dubai, wanted him on board to set up Dubai Internet City.

In 1993, Bhojani helped the Dubai Economic Department in building the Dubai Quality Award

(DQG). "When I started assisting HE Mohammed Al Abbar and HE Mohammed Al Gergawi, the question we asked was, 'how do you attract world class companies to Dubai and make this a globally competitive city?' Deliver quality and success will follow." This belief has proven right.

"We started the Dubai Shopping Festival then Dubai Summer Surprises, The Holy Quran Award, Dubai Government Excellence Program, etc...which were followed by Emaar Properties and Dubai Internet City."





*"You need to be sharp, those who don't get it, don't survive."*

Bhojani recalls, "When we started Dubai Internet City, His Highness said, 'You have to be one of us'. That was the time we had just merged PanGulf with Bates Middle East and we also acquired Clarion Advertising - to re brand as Bates India. So I told my boss HE Mohammed Al Gergawi that I am contractually committed to run these businesses, due to an earn-out. He replied, 'I'm not telling you to not run your businesses. I'm asking you to spend some time with me. Change your visa and become the Director-General here'. So I asked, 'can I have an economic interest in my own company as well, and contract my company?' The reply I got was, 'We trust you. You can do what you want to do'." Bhojani committed to 24 months, but after 16 months, felt his task was done and he moved back to the private sector.

Speaking of his fast-paced life, Bhojani recalls how his youngest son taught him the most crucial life lesson. It was a time, when he made multiple trips to the US in a month. So his 6-year-old asked, "Why do you do meetings?" To Bhojani's reply that it was to make money, the youngster offered him his piggybank and requested him to have a meeting with him. The incident touched him, that he re-built his businesses.

In fact, Bhojani's journey in the UAE started with Gulf News, where he headed the Strategy Department. And it pains him to see how the print media is not yet changing the business model. "If talent is not re-invented, it become obsolete," he explains. He still clocks 80 hours a week. "I'm into seven other industries. In today's virtual world if you are focussed

all you need is a Whatsapp account to control everything," Bhojani says.

Bhojani is health conscious, too. He has a gym session with his personal trainer thrice a week and plays 9-holes of golf twice a week. One day is reserved for cardio. Call him a multi-tasker? Well, he says, "There is a lot of slack time. I scan through three newspapers in 3 minutes because I get the same news of Twitter, which I check while on the move. Pace is at the very core of everything I do.

One should optimise, not maximise. Shoot at a fast pace. Out of 10 decisions, may be two will be wrong, but 8 will be right, so carry on. Rather than perfecting those two decisions," he explains and adds, "You need to be sharp, those who don't get it, don't survive."



Bhojani is also inquisitive by nature. "I've always wanted to learn and learn more. That's why I hopped industries. With Nilesh Ved as my partner, we as AMEA Ventures are now venturing into property development which is, hopefully differentiated by clarity of Vision and a medium to long term perspective. About 8 years ago, I also got into F&B business."

His character was molded thus, early in childhood as he became a boarder in an international school at age 6 in the 1960s.

He picked up French, Gujarati, Sanskrit and Italian languages in school.

He later joined National Institute of Design in Ahmadabad with the dream of making short films. However, within a year-and-a-half, he realised that he did not have the required motor skills and dropped out to join Indian Institute of Management, Bangalore.

His professional career started with Ogilvy in Mumbai. He moved to Delhi and joined Ulka (now FCB India) and he kept growing and exploring and got an opportunity to be the Founder of an agency, Interface Communications, after his boss was impressed by the whitepaper he had submitted. However a few years later, he sold his shares and moved to Dubai.

Contemplating on the 29 years he has been in the UAE, Bhojani says, "My wife brings stability to my life. Now our two boys are grown up and we are living our life."

Bhojani feels Indians haven't contributed enough to the UAE. "I don't think even I have contributed enough." His advice to entrepreneurs is to enjoy what one does.

"Every day is a new day. Risk your own skin if you want to be successful."





# MELODIES *beyond* BOUNDARIES

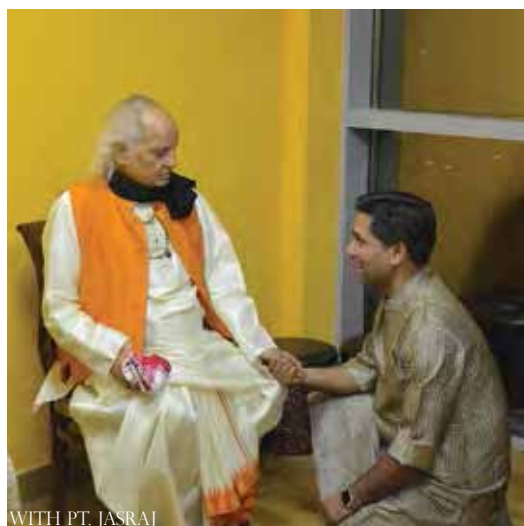
JOGIRAJ SIKIDAR, Founder & Director: Malhaar Centre For Performing Arts

Jogiraj Sikidar wears many hats – a recipient of the Times Now NRI of the Year Award 2018 in the field of Art & Culture, he is a Hindustani Classical vocalist, theater director, and multi-award winning creative, brand strategist in the broadcast media industry.

Jogiraj's musical odyssey commenced at a tender age of four in Silchar, Assam. He has been trained in the Guru-Shishya parampara of Kirana Gharana under stalwarts like Pt. Mani Prasad, Smt Kankana Banerjee, Smt Shikha Ganguly and Prof. Rita Ganguly.

Under the guidance of Prof. Rita Ganguly, Jogiraj mastered the legendary style of Thumri rendition of the late 'Thumri queen' Siddeswari Devi and 'Malka-e-Ghazal' Begum Akhtar; a rare accomplishment for artists of his generation.

If there is anything that can describe Jogiraj's rendition of music, both classical and contemporary, it is the passion and dedication towards his craft. He has performed at several reputed music festivals and events across the world.



WITH PT. JASRAJ



WITH KAVITA KRISHNAMURTHY





SHUBLA MIRDAL



PT. AJAY CHANDRA KRABARTY



BICKRAM GHOSH



JASHN-E-AWADH

## *An Indian Oasis in the UAE: Hitting the perfect musical note with Malhaar*

Apart from his solo Hindustani classical concerts, Jogiraj's passion lies in directing and producing Indian Broadway musicals through Dubai-based Malhaar, the first and largest Indian performing ensemble of expat artists in the UAE, sharing India's rich and diverse artistic heritage with global music connoisseurs.

Established in 2008, Malhaar has today over 100 musicians, dancers, theatre persons and other performing artists from across the sub-continent, numerous artistic collaborations and many successful shows to its credit.

Jogiraj has leveraged his training in Indian classical music to adapt and create a Western choral music style for Malhaar. From Indian choral music to Hindustani classical, folk and other contemporary music, Malhaar has inculcated diversity and performed across vast music genres.

Malhaar is best known for its thematic mega-musicals,

inspired by Indian culture, folklore and rich historical heritage.

With over 100 expat artistes on stage – actors, dancers, visual artists, poets and playwrights – Malhaar creates grand, Broadway-style musical productions. Be it 'Rooh-e-Ishq' or 'Jashn-e-Awadh' or 'O Ganga' or 'Draupadi', or 'Haaye Akhtari'- every Malhaar production has received tremendous critical acclaim and have had packed houses.

Malhaar is a theater and music movement – of expat artists and for expat artists. Team Malhaar runs purely with the voluntary effort of its members and the support of expat South Asian community in the UAE. Malhaar members include housewives, students, working professionals and other artistes, who spend long stretches of their personal time while sharing their immense passion for music and arts. They collectively contribute as designers, writers, marketing managers and finance specialists from the

inception of an idea till the last performance on stage. Our theatrical productions are primarily funded through corporate sponsorships and the profit earned through these productions is donated, in its entirety, to support a significant social cause.



AFTER RECEIVING TIMES NOW NRI OF THE YEAR AWARD WITH KIREN RIJIJU, UNION MINISTER OF INDIA



WITH ASHA BHOSLE



DANCE CLASSES AT MALHAAR



WITH FAMILY

To give this passion a purpose, in 2017, Jogiraj launched Malhaar Centre For Performing Arts in Dubai, UAE. It is the hub of Indian performing arts training in the UAE. It is the one-stop destination for learning the age-old traditions of Indian classical music and dance in a modern environment.

Indian music is traditionally an aural tradition and is learnt directly from the teacher. Given Malhaar's large pool of talent, it was an easy decision to move to the next level and spread the rich musical heritage of Indian performing art forms among the UAE residents.

Malhaar Centre For Performing Arts' aim is not only to provide training but also groom students to become complete performing artistes. The idea is to learn from

mentors, observe the Maestros and perform with peers. For more than 25 years now, Jogiraj has focused on concerts, musicals and towards teaching Hindustani classical music to expats of several nationalities, ranging from four-year-old to sixty-year-old students.

In a world where Indian culture is mostly equated with Bollywood, Jogiraj continues to work tirelessly to preserve and showcase the country's rich musical traditions.

Jogiraj is a seasoned television media person with more than 20 years of experience in the broadcast industry. He has worked as a Creative Director with some of the

best TV brands such as National Geographic, OSN, Nickelodeon, MTV, ZeeTV and MBC Group.

Jogiraj has been training and mentoring children from different countries in the field of music, theater and films for the last 20 years. He has conducted several workshops with children across the world.

A graduate in Commerce from Kirori Mal College of University of Delhi, Jogiraj is also an alumnus of IIM, Ahmedabad, India.

Jogiraj is married to Mily Chakrabarty, a media professional and has a 13-year-old son named Aadi.







# ENTERTAINMENT *to people's* LIFE

MUKUND CAIRAE, CEO, Middle East & Asia Pacific

*"Believe you can do it and you will, "*



MOST ICONIC NRI OF THE UAE- 2018



A movie buff who believes in himself! Little wonder, he heads one of the leading entertainment Networks. Mukund Cairae, CEO, Middle East and Asia Pacific, Zee Enterprises Limited - Zee Network, arrived in the UAE with an aim to learn about mainstream TV business. And that he's done with aplomb in just about eight years. "It has been a learning journey since I have managed

Middle East, Africa and Pakistan until now. I am now applying the learning from the ME to other parts of Asia Pacific," says Cairae, determined to up the game in all ways he can. So was he always focused and clear-minded? "My childhood had a lot to do with the person I have become," he says.

Cairae grew up as the only child, but because his father was in the Indian Civil Services, which meant the family moved frequently, he shifted schools often and thus had many friends across the country. "It made me adaptable to any situation and gave me a broader mindset at a young age. And during the final school years, I was sent to a hostel and that made me an independent youngster."



The same values he shares with his 11-year-old son, who looks up to him as a guide and friend. But his 5-year-old little princess, he says, "considers me as an executor of her wishes." It's a relationship similar to what he enjoyed with his mother. "She was my best friend until my teens. She was very particular about me being empathetic." That defines Cairae because his biggest dream, he says, "is to influence the thought process of the global population". A strong-willed person who is objective and multi-tasking his second nature, Cairae is clear not only about his vision for Zee but also about his personal life. "Every day, he sets aside time for family. "Over tea, we discuss the events of the day," he says and adds, "I try my best not to take work home and focus on family as I enter home."

Time management and attention to detail are other traits that sets him apart, and helps extract maximum results at the work place. According to Cairae, a leader commands respect, while a boss demands it. And he'd rather be known as a leader who is a perpetual learner. His professional graph only accentuates the fact. An optimist, Cairae believes Expo 2020 will see a boom in infrastructure and job creation. "At Zee, we will be investing more into the region from a content perspective for sure," he explains "I believe in the UAE, we are indeed lucky, as a community to have a benevolent and encouraging government that reaches out to us and participates with us in our social fabric. The recent DED initiative for an outreach program to Indian business leaders is a typical

example of this benevolence," Cairae stresses.

The unassuming gentleman is reluctant to speak of his benevolence though. Cairae supports the education of 3 girls back home. And one among them is a special child. Is there anything, he would want to do differently, if given a chance? And quick comes the reply, "I believe I have got all the chances humanly possible in the world. To that I am grateful each day. I would not change my past life or do anything different since I have the freedom and the opportunity to do that anyway."

Now, that's a confident, self assured man! "Believe you can do it and you will," he explains, "There is no secret to my success other than this."



## VASUDHAIVA KUTUMBAKAM





# FRAMING THROUGH THE LENS

RAMESH SHUKLA, Royal Photographer, Artist & Owner Four Seasons Ramesh Gallery



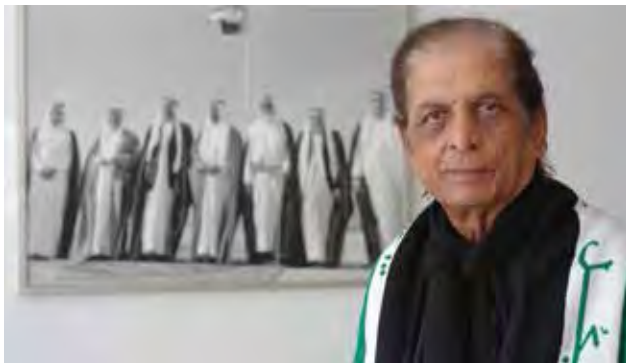
More than five decades ago, he set out with 25 rolls of camera films on a journey of capturing 1,000 frames in his INR 1,200 (approximately AED68.5) Rolleicord camera in 15 days with just INR 50 (approximately AED3) in his pocket.

What the Times of India photographer carried on his way home to India was enough to bring him back to the deserted desert land he would call home for the rest of his life.





*“A man who dares to waste one hour of time has not discovered the value of life.”*



Mr. Ramesh Shukla, a celebrated photographer today, is the man who has not only captured the Spirit of the Union photograph in 1971, but the spirit of the life and times of the UAE. He has in ways lived through his lens the growth and development of the country he proudly calls home today.

But it was his endeavor to be at the right place and at the right time that etched a destiny to photograph and

document some of the pivotal moments in the UAE history and captured a culture and changing landscape. He recalls, when his pictures got published in various Indian publications that elicited a huge response because for many readers, it was the first time they were seeing a place that they had only heard about from traders and travellers.

His photographs offered a discerning insight into the

Gulf region. This helped him bag more commissions for similar features from Dubai and Sharjah and the photographer then decided to take along his family – wife Taru and four-year-old son Neel.

Travelling once again by boat they arrived in Deira, Dubai, where young Ramesh set up a studio, Neel Kamal. He recognized Deira and the area around it to be a haven for him.

*“Even after I’ve gone, the history  
I have captured will live on.”*

He worked untiringly to capture it all on film. He would wake u at five in the morning and with a cup of tea to satiate him through the day, and set out on foot.

He would capture candid shots of people and gather a collection of around 100 pictures a day. By the end of the day, he would immerse himself in manually developing and printing them through well into the wee hours of the morning.

When work is passion, it does not tire you, he insists. He went on to capture the cultural ethos of this new found home by photographing people and the soul of the city.

Over the years, Mr. Ramesh has taken innumerable photos, some of which have made their way into the



books that he has published.

He feels immense pleasure when he sees many of his pictures adorn the walls of metro stations in Dubai, museums, and offices, on stamps and even on the currency.

However, a dream come true for him has been to see

part of his works of the last 50 years at the Etihad Museum. But the journey hasn’t yet begun for this octogenarian.

There are a thousand miles to go and the desire to triumph the unattained keeps the passion alive and burning for this lens man.







# RAISING THE BAR *for the* LEGAL PROFESSION

ASHISH MEHTA, Founder & Managing Partner, AMA Lawyers



With Indian Shri PM Narendra D Modi

Ashish Mehta founded his law firm Ashish Mehta & Associates ([www.amalawyers.com](http://www.amalawyers.com)) in the year 2000 and now it is a multi jurisdictional law firm operating in Dubai, New Delhi, London and Singapore.

Since a young age, this high profile senior lawyer has a celebrity client list that includes leading multinational, Indian, regional and local corporates, political personalities from the sub continent, ultra high net worth families, Bollywood celebrities, to name a few.

You get a fair hint of Ashish Mehta from the moment you walk into his office. Rare photographs line the walls of his office, showing Ashish sharing very comfortable space with some eminent political and public personalities including Prime Minister Modi, President of India, Teresa May, Boris



With H.H. Sheikh Ahmed Bin Saeed Al Maktoum

Johnson, Rahul Gandhi, L.K. Advani, Asif Ali Zardari, Benazir Bhutto, Bill Clinton, Tony Blair, Rajiv Gandhi, Bilawal Bhutto Zardari, Robert Vadra, Shahrukh Khan, Salman Khan, Abhishek Bachchan, senior leaders of BJP and Congress Party and members of ruling family.

His firm, Ashish Mehta & Associates specializes in a multitude of sectors, including corporate & commercial, real estate, financial institutions, banking, acquisition & mergers, energy and natural resources, restructuring and insolvency, healthcare, education, engineering, construction, entertainment, hospitality, food and transport, litigation, arbitration and mediation, general crime, private clients and tax haven structures, creation of legal entities, employment and intellectual property, amongst others





With Prime Minister of UK- Theresa May



With Ex President of USA Mr. Bill Clinton-



With Ex PM of UK Mr. Tony Blair-

## "Service before self"

He came to Dubai in 1989 with intention of a short visit and has been on an 'extended visit since'! He liked what he saw – a city poised at the cusp of exponential growth – and he decided to move countries. A decision he has never regretted.

Ashish began life in Dubai working for a Dubai company. Around two years later, he went into law practice. For himself. "I was fortunate to be granted licence by the Ruler of Dubai to practice law in the UAE. It seems that this was my destiny and I always remain grateful to the Ruler of Dubai," he says.

Fiercely proud of his chosen profession, Ashish debunks the myth that the practice of law is easy. "I can categorically deny this widely held notion on the basis of facts and experience. Law is an extremely demanding profession; clients are extremely demanding. And mind you, times have changed," Ashish emphasises.

"Clients prefer not to engage lawyers who provide them box-type solutions. They want their lawyer to be very

innovative. They are not interested in merely getting the legal opinion from a lawyer. After reading those multiple pages of legal opinion, they'd rather arrive at their own conclusions. What they want now is a lawyer who is a solution provider. And, they want out-of-the-box solutions."

Ashish should know because he is an international lawyer himself. Apart from the UAE (his home for 29 years now) and India, he is qualified to practice law in the United Kingdom and Singapore as well. And is also a partner with a prominent law firm in Singapore.

"Law has upped its glamour quotient today. Compared to what it was even two decades ago, the practice of law has changed. In the past, the focus was on litigation; today it's much wider and complex."

For Ashish, the practice of law is not only a profession, but a vocation. He loves its challenge and its

ever-changing complexity. "I enjoy my profession as it synchronises with my persona. I enjoy interacting with people. I never wanted to go for a profession that was going to be monotonous in nature," he points out. Every day brings him a new case – new facts, new people, new nuances.

The potential to excel in the practice of law is limitless. There is never a dull moment with the multitude of challenges that are unique to each situation.

As a member of the student's council in school and as an office bearer of a political party in the Delhi university, I actively participated in learning about the grievances of my fellow students and resolving their issues. Subsequently, I developed an interest in assisting others to resolve their grievances and enjoyed public dealings since that time. After knowledge of the law, the second most important ingredient in the practice of law is interaction with people from different spheres of life. I thoroughly enjoy interacting with people and participating in affairs affecting common people.

*"Hazon jawabo se achchi hai Khamoshi meri, Na jaane kitne sawalo ki aabru rakhe."*

The practice of law provides the opportunity to come across and deal with different types of legal issues each day where facts vary from one matter to another matter, interact and liaise with people from different cultural, religious, ethical and educational back grounds. Each day is a learning process. Generally speaking, I enjoy the challenges and ever changing complexities experienced in the practice of law.

Is the electoral best served by illiterate / semi-illiterate politicians having no knowledge or understanding of the laws of our country OR by politicians who are educated and possess specialized knowledge and understanding of the laws of our country? What is best for the electoral?

In my opinion the electoral is better served by lawyers who turn politicians, as their knowledge, understanding and interpretation of the complex laws allow them to better apply the law to resolve the socio-judicial

grievances and other issues affecting the people of India. Is there a synergy at play? He responds by quoting: "Hazon jawabo se achchi hai Khamoshi meri, Na jaane kitne sawalo ki aabru rakhe." (My silence is better than a thousand answers; it keeps intact the honour of innumerable questions).

In truth, there are several Ashish Mehta's. There is the eminent senior lawyer who has a passion for law and believes potential to excel in the practice of law is limitless and there is never a dull moment with the multitude of challenges that are unique to each situation. Then there's the Ashish Mehta who believes lawyers are apt at politics and further believes it is not mandatory to contest elections to be in public life. Then there's the Ashish Mehta who is a writer and political analyst who regularly writes legal and political columns for leading publications. Finally, there's the Ashish Mehta who

reaches out to less privileged sections of the UAE society by providing free legal counseling to the deserving expatriate members of the Indian and other communities. In this way, this legal eagle fulfils his social responsibility to give back to the society that has given him so much.

As part of corporate social responsibility, since many years the firm has been and continues to provide pro bono (free) legal services to Indians residing in the UAE through the offices of the Indian Workers Resource Center in Dubai, which is established by the Government of India in Dubai to assist Indians who are in distress in the UAE.

He provides free advice by his weekly questions and answers column in Khaleej Times, a leading newspaper in the UAE, which is partly owned by an entity of the government of Dubai.



DAUGHTER  
OF THE  
EAST

To  
the best lawyer in town  
MR Ashish Mehta,  
in friendship and with respect,  
Bunagie Shetty  
12 May 2007





# WALK THE TALK

ASHOK KHANNA, Chief Executive Officer, Al Tayer Motors

*“Anyone who stops learning is old, whether at  
twenty or eighty - anyone who keeps learning stays young”*







Ashok Khanna is a man who walks his talk. After qualifying as a Chartered Accountant and Company Secretary, and gaining some work experience with multinational companies in India, Khanna arrived in the UAE in 1990, with big dreams and even bigger determination.

Khanna's belief that the harder and smarter one works, the luckier one gets, is testimony to his nearly three-decade association with Al Tayer Motors - his first job in the UAE! 'Coming together is a beginning; keeping together is progress; working together is success', he elaborates, quoting Henry Ford.

Is this his secret to success? Well, he calls himself a 'perpetual learner'. "Anyone who stops learning is old, whether at twenty or eighty - anyone who keeps learning stays young", he explains.

While he never shies away from interacting with people smarter than himself and embracing the internet to learn new things, he ensures to attend seminars and workshops to keep himself up to date with the latest developments in business, leadership as well as the automotive sector.

Most recently, Khanna attended senior leadership

programmes at Harvard and INSEAD in 2015 and 2016 respectively.

Little surprise that he has been ranked among Forbes Top Indian Leaders in the Arab World and Arabian Business' 100 Most Powerful Indians in the Gulf. Khanna was also the recipient of Esquire's Man at His Best and CEO of the Year Awards.

"With recognition and success comes responsibility and credibility. You have to continue doing what is right and be even more creative and innovative in the way you do things," he says.



In a vibrant country like the UAE, where people from all across the world contribute and flourish in a rich and fulfilling environment, Khanna says he has had a successful professional life.

He attributes his success to the values inherited from his parents - including integrity, honesty, focus, hard work, giving a helping hand to those who are less privileged - and his wife of over 30 years, Meetali, whom he calls his 'anchor'.

Khanna, is equally, a family man, too. "I have a fantastic relationship with both my sons. We are always there for

one another and constantly challenge and encourage each other. Some of my happiest moments are when we are all together. We make it a point to spend time, including family holidays, together with my wife and daughter-in-law," he says.

A man with a vision, Khanna who calls himself a "constant dreamer", urges his sons to dream big as well and help people.

In fact, helping the under-privileged is his way of life. Among the many initiatives, Khanna is passionate about educating deserving children from poor families.

Amid such a busy professional and personal life, wonder how Khanna unwinds? "Me time remains a dream and is very high on my wish list!" he says. An avid reader, he also loves listening to music to unwind, and go cycling. "I am also an enthusiastic art collector, keenly interested in contemporary Indian art," he adds.

So, what's his next dream you ask and pat comes the reply, "As soon as one dream is realised, another one takes shape. I don't think any dream is too big to achieve, especially in a country like the UAE, which continues to dream big and achieve success on an ongoing basis!"





# BUILDING EXCELLENCE *through* CREATIVITY

DEEPAK ARORA, (Architect) Managing Director, City Diamond Contracting LLC



Heading the City Diamond Contracting company, Deepak Arora has been instrumental in executing several projects all over the UAE that have contributed towards transforming the vast expanse of desert into the model of architectural brilliance we see today. One of the most prominent Indian architects and contractors in the UAE, he has been involved in prestigious design and build projects in the industrial, residential and commercial sectors.

The guidance of his parents and the values they instilled

have shaped his success in building long lasting relationships throughout his career and continue to have a deep impact on his decisions. As one of five children in a middle class family, he was born at a time when his parents had migrated from Pakistan during the partition and were in the process of rebuilding their life after losing everything. They set a wonderful example of hard work and dedication in his life. Deepak also acknowledges the influence of his elder brother whose studies and work in Architecture fascinated him and fuelled his desire to enter this field.





He landed his first job and arrived in the UAE when a company from Ras Al Khaimah gave him the opportunity to design a project to be built in Sharjah. He soon realized the immense potential and abundant opportunity in the UAE to succeed and become the architect of one's own destiny.

Deepak established his own construction company as far back as 1980 in Ras Al Khaimah but that business venture unfortunately did not work and he ended up losing a lot of money. However, this setback only made

him see hope in the adversity since he viewed it as a chance to move to Sharjah and then to Dubai where he knew greater opportunities existed.

And it is this ability to pick oneself up after a fall and to stay motivated by adopting a positive and balanced approach at all times that have been the primary reasons behind his enviable success. Over more than four decades of his stay in the UAE, his passion and drive for excellence have taken Deepak on an amazing journey through the course of which he has delivered

several landmark projects that have added to the glory of the UAE.

According to Deepak Arora, "A leader should have the potential and patience to deal with all situations", and this has helped him stay the course through difficult times. The vast expertise that he has acquired over the years in the construction industry combined with great attention to detail and focus on speedy execution have all enabled his group of companies to earn prestigious contracts from major companies in the UAE.

*"A leader should have the potential and patience to deal with all situations"*





As a man who practices and firmly advocates the need to focus to achieve and move ahead in life, Deepak is certainly a wonderful role – model for his two children who are now actively involved in the business. “My relationship with my kids now as they have grown up is more like friends but during their childhood we used to closely try and engage them to have right values”.

*“I leave for work and then  
I am 100% at work.  
Once I am home I am absolutely  
a family man. I don’t carry  
business home and vice versa”*



Undoubtedly, he enjoys an open relationship with them, emphasizing the need to share and learn from each other.

Citing his life as a perfect example of the excellent environment for work and business in the UAE, Deepak is full of admiration for the infrastructure and various measures provided by the country and its rulers to foster growth and development of business and industry. Recent initiatives such as the Expo 2020 have also given a tremendous boost to his business. “The Indian community has also contributed to the development of the UAE at all levels”, he says.

His wonderful journey in the UAE has been interspersed with many accolades and awards including the Asia One, Burj CEO and being featured among the Indian Super 100 entrepreneurs, businessmen and professionals from

the Middle East and Africa. However, according to Deepak, “The biggest award is the wonderful journey and professional satisfaction for years in life”.

When not immersed in architectural designs and construction, Deepak loves to spend time with his family. “I leave for work and then I am 100% at work. Once I am home I am absolutely a family man. I don’t carry business home and vice versa”, he says, elaborating on his constant effort to maintain a great work – life balance. He also loves to travel and enjoys exploring new places, listening to music and a good game of golf.

His message for the new and upcoming entrepreneurs encapsulates the philosophy of his life, “Work hard and be true to what you do and if you fail do not get disheartened, keep chasing your goal till you succeed”.









# BE DIFFERENT *make a* DIFFERENCE

FAIZAL KOTTIKOLLON, Chairman, KEF Holdings

*"It has been an incredible journey of over two decades!"*



Faizal Kottikollon first visited Dubai with his wife Shabana in 1995 on holiday and fell in love with the Emirates immediately. "The pioneering spirit of the UAE's leadership struck a chord, and I decided to stay on to realise my business ambitions," he says.





Faizal saw potential in the scrap metal recycling segment and launched Al Ahamadi General Trading in Ajman. Since then he has run several successful enterprises. "It has been an incredible journey of over two decades!" The numerous honours Faizal's KEF Holdings is awarded is a testimony to this.

KEF holding was honoured with 'Employer of the Year' Award by HR Summit & Expo and 'GCC Best Employer Brand Award' in 2016 and 2017 as well as the Business Excellence Award Mohammed bin Rashid Al Maktoum Business Award, and 'Visionary of the Year' by Arabian Business.

Faizal has been garnering awards in India, as well. 'Outstanding Business and Social Excellence Award' by

Rotary; 'Valuable Contribution in Business and Philanthropy Award' by P.V. Sami Memorial; 'Business Excellence Award' by The Indian Business and Professionals Council.

He currently sits on the Indian Prime Minister's advisory board for 'Champions of Change in Infrastructure'.

Faizal is passionate about his business. Determination and curiosity are traits that distinguish him from his competitors and keeps him ahead of his league.

"Several people have influenced me," he says, "such as Dr. APJ Abdul Kalam, JRD Tata, Elon Musk... Each of them has fought against some difficult odds to do work that is not only meaningful to them but also has and

will continue to influence people and the world at large. In my own way, I continuously work towards making an impact, and that is why at KEF our statement of purpose is – 'Be different, Make a Difference'.

Faizal attributes his entrepreneurial spirit to his parents, though. Born in a business family in Kerala, he grew up seeing his father built a successful enterprise. It is his passion and determination that encouraged Faizal to follow his dreams.

After obtaining a civil engineering degree, Faizal pursued MBA and earned his Master's in Industrial Engineering from Bradley University in the US before setting out to achieve his dream.



FAIZAL AND SHABANA AT THE KRISHNAGIRI PUBLIC SCHOOL, TAMIL NADU SUPPORTED BY THEIR FOUNDATION



JUST A USUAL WORK OUT

Faizal says a lot of his practices today have been etched in since his childhood. "Growing up early mornings were devoted to physical exercise or sport. I still start my mornings with tennis or yoga. From a very early age, my three brothers and I would spend a couple of hours after school at my father's business, and this helped us develop a strong work ethic and a deep sense of responsibility," he explains.

Has he passed the values on to his kids? "Shabana and I are very involved parents. Family dinners, holidays, playing tennis together and in general, family time is an essential part of our lives. Even in business and the social work we do at our Foundation, the kids are very involved. We share our ideas and plans with them, so they better understand what we do, and we like hearing their thoughts." Their eldest daughter, Sophiya, has now joined them as project manager of their new home vertical, which will be launching soon.

Faizal's biggest dream, however, is to support those most in need. "I feel all human beings should have an opportunity to be happy and necessities that constitute



FAIZAL KOTTIKOLLON, SHABANA FAIZAL, SOPHIYA FAIZAL, SARAH FAIZAL, ZACHARIAH FAIZAL, CZARIN A FAIZAL

a person's happiness like a good education, affordable homes, civic amenities and healthcare should be available to all. Our aim with KEF Infra is to do just that in India, where this is a crucial concern. We want to build schools, hospitals, and homes, faster and better than ever before and – Fast Forward India. We will then take this concept globally," he says explaining his vision.

Faizal thanks and salutes the UAE leaders for their forward-looking vision. His key message to entrepreneurs is to "start today, work hard, be persistent and always be willing to accept new ideas. Most importantly always give back, business and society are inter-dependable so make sure that through your business you have a positive impact on the world."

In 2007 he started the Faizal and Shabana foundation with the vision 'giving to create impact'. "During the last decade, we have given over \$20 million to 25 programmes and projects in India and the UAE which has impacted thousands of lives. Some of our key projects in the Middle East, include supporting Al

Jalila Foundation and the American University of Sharjah for critical research on Aids and Cancer leading to scientific breakthroughs. In India, some of our key programs include PRISM in collaboration with the Government of Kerala where we are working to make government schools at par with the best private schools in the country.



WITH DR. RAJA EASA SALEH AL GUIND, FROM AL JALILA FOUNDATION

The flagship school is GVHSS Nadakkavu and today over 68 schools have witnessed a transformation through this program. We have also adopted a panchayat with over 1,500 families in Krishnagiri, Tamil Nadu, and introduced a village intervention model to promote sustainable growth and development."





# CONQUERING UNCHARTERED TERRITORIES

PARVEZ KHAN, Chairman -Pacific Ventures, Director- Pacific Sports Club, Co Owner- Maratha Arabians



He is a trailblazer who creates a path for others to emulate, a leader inspiring people to realize their dreams and a businessman unafraid to take the road less travelled.

Pacific Ventures is well – known in the construction and real estate for its mark of trusted quality and appeal. However, its Chairman Parvez Khan is quick to point out that it stands firm on a foundation of patience and perseverance.

During a stress free childhood in Pune, India when he developed his continuing love for cricket, Khan was greatly influenced by both his parents who were from a service background. He acknowledges the many lessons in leadership learned from his mother who was actively involved in various initiatives apart from her job in a hospital in Pune.

The other great influence in his life, he admits, is the unwavering confidence and trust his wife places in him.





Khan is also fortunate to enjoy the support of both his children – his daughter, Firdaus Khan who has thrown herself wholeheartedly into Marketing and Social Media, also handles his media activities. His son Ali Akbar Khan is the CEO of Pacific Sports - MS Dhoni Cricket Academy. He also manages Finance and other aspects of Pacific Ventures.

The City of Dreams, Dubai allured him with the promise of turning his vision of building a brand into reality. And in 2008 Pacific Ventures was set up with this dream of building a name for himself in the international market which he was successful in

achieving within a short span of time.

Khan is known for his bold initiatives and astute business sense. In 2010, Khan came forward to assume control of stalled construction projects under the Dubai Land department's Tanmia scheme.

The trust extended by the UAE to the Indian Diaspora is in his view, the biggest factor influencing the UAE-India relations. Khan has immense faith in the vision of the UAE leadership and finds the lives of the many successful Indians in the UAE deeply inspiring. Pacific Ventures is also planning several new and innovative

Social Responsibility projects give back to the country in a big way.

Pacific Ventures is also building homes in the U.K.- Pacific House in Old Trafford - Manchester, one of the most compelling cities of the U.K.



*“I have immense faith in the vision of the UAE leadership”*





*“Patience is the key to success.*

*There are no shortcuts in life.*

*Success will come*

*slow and steady*

*but it will last long.”*

He believes that the UAE has immense potential to continue its journey of growth and development for many decades. The excellent leadership and vision of the country will certainly steer it ahead far more in the years to come, he says.

Khan’s characteristic streak of boldness and creativity extends to his passion for cricket. The media – savvy Khan has roped in several Bollywood celebrities and ace cricketers to launch the Pacific sports club and the Maratha Arabians Team in the UAE.

In his spare time there is nothing more that Khan enjoys more than spending time with family and friends.

He says, “Patience is the key to success. There are no shortcuts in life. A success will come slow and steady but it will last long.” He emphasizes the importance for everyone to learn to have the patience and courage to face downfalls in life. And this is the invaluable advice from a man who has faced several setbacks and every downturn in his life with aplomb.









# QUEST FOR PERFECTION

P N C MENON, Founder & Chairman of Sobha Group



This 68-year-old Indian Omani businessman, self-admittedly, is addicted to success. A first-generation entrepreneur, Mr. P.N.C. Menon began his professional career by setting up an interior decoration firm in the Sultanate of Oman in 1976.

His business empire soon expanded to the U.A.E., Bahrain and Qatar with an unmatched reputation for quality construction and interiors.

Seeing the potential in the Indian real estate market, which was in dire need of quality construction, he founded SOBHA Limited (formerly SOBHA Developers) in Bangalore in 1995.

The company built its foundation on international quality standards and value systems and has created an unparalleled name in the Indian real estate industry.



*“Feed a man, clothe him, give him decent quarters to live and you’ll find a man with self-respect, ready to contribute and become a productive human being”.*



Speaking of the name – SOBHA is Mr Menon’s wife’s name— a name which has become synonymous with quality and an indisputable brand in the industry. Today, it stands as a silent testimony to the enduring eminence of all the enterprises that he has built over the years.

SOBHA has since launched its real estate projects and has also been doing contractual projects for some of the most reputed corporate houses like Infosys, WIPRO, HCL, Dell, BOSCH, Taj Group of Hotels, ITC Hotels etc., in almost all major cities in India. His projects signify the start of a new era - an era where quality meets consistency, technology meets aesthetics and passion meets perfection.

A thought leader and a pillar of society, Mr. Menon

encourages every member of his team to be a specialist in his/her own field. He says: "Let the drive for perfection start from within."

A philanthropist to the core with a deep-felt commitment to social responsibility, he is engaged in numerous causes. The social initiatives undertaken by him are truly replicable models in the society.

Some of the key social projects are -

- a) SOBHA Hermitage: A unique senior citizens home with world class amenities.
- b) SOBHA Health Care: A primary health centre with high quality amenities and service for medical treatment.
- c) The SOBHA Academy: An exclusive educational institution for the underprivileged children.
- d) SOBHA Icon- High School support initiative: An



educational initiative to improve the standards of Government school students.

e) SOBHA Icon Higher Secondary Course: A technology-driven, professional college enrolment-oriented program for science and commerce stream.

f) SOBHA Vocational Training centre: Which trains to develop skilled tradesmen from the economically weaker sections of the society.

g) SOBHA Rural Women Empowerment Rehabilitation Programme: program for 46 widowed mothers and their 88 children.

h) SOBHA Young Widows Rehabilitation Programme: for young mothers and their children. 7 Young widows out of 18 have been remarried off.

i) SOBHA Dowry-Less Social Wedding: a unique programme for eradicating the societal malaise of dowry from the weaker section of the community.





WITH EX PRESIDENT M. PRATIBHA PATIL



WITH HH. SHEIKH RASHID BIN SAUD BIN RASHID AL MULLA



Mr. Menon has always been focused on creating value for the society and has earned him a plethora of laurels:

- Nominated to the Prime Minister's Advisory Council of Overseas Indians in 2008.
- Awarded the prestigious Pravasi Bharatiya Samman Puraskar by the President of India in 2009.
- Bestowed the 'Lifetime Achievement Award' by NDTV Profit.
- Being ranked 9th in the Top 50 GCC developers by Construction Week.
- Lifetime Achievement Award 2017 at Construction Innovation Awards ME 2017
- Business Visionary of 2017 at the Indian Innovators Award.

A great thinker who plans way ahead, a perfectionist who continuously seeks to improve every aspect of his business, Mr. Menon is far from resting on his laurels - "I am never completely satisfied. I feel that there is so much more to progress towards quality."

Mr. Menon has his own unique style of management - one that is practical, useful and scalable to the need of the hour. His uncommon views of running the enterprise may appear to be radical business management techniques to others. But he has always proven that his plans are workable and effective.

Leadership, vision, drive, clarity of an organized mind, analytical abilities, honesty, courage, determination, high personal integrity, empathy, forthrightness and simplicity- it's rare that so many qualities would be embodied in a single person. But Mr. Menon is indeed a phenomenon.

This simple and down-to-earth person hailing from a small village in Kerala, who set extraordinary goals for himself, seems never satisfied with the current challenges and always raises the bar each day to improve and innovate.

*"Money cannot be the motivator for success —  
it can only be a by-product of success"*





# BUILDING

*a fortune of* FATE

RIZWAN SAJAN, Founder and Chairman, Danube Group

*“Hard work is the key to success.  
You did not come this far to only come this far. Keep going!”*

What may have seemed the end of a career was the beginning of a journey to marvel at in years to come. Mr. Rizwan Sajan bears witness to such turn in events in his life that have made the man we know today.

While the 1991, infamous Saddam Hussein led Kuwait invasion may have wrecked havoc in many lives; it was a blessing in disguise for this maker of destiny.

But his tryst with fate dates before that.

Born and brought up in Mumbai in a lower middle-class family, he faced huge challenges right from his formative years in school and college. With a never-say-never, attitude, this young lad took up any and every opportunity to earn that extra buck.

He would work as a part-time storekeeper at his father's company while receiving a meager AED14 (Rs 250) per

month or even sell firecrackers and books to his friends when in his teens.

Well, the trial and tribulations were not to end soon. His father's death when still not an adult himself, sought him to become the sole breadwinner and fend for his younger brother and sister.

Having started as a salesman in India, he took it up as an opportunity to learn from experience the pulse of the market. With an opportunity for growth, he set foot on the Gulf shores and with his uncle's assistance set up a trading business in Kuwait.

The Kuwait invasion came as yet another blow to the young entrepreneur and he landed on Dubai shores later in 1991 with his wife. Thus began his marathon towards his dream with a never-ending obstacle course with pits and bumps and road breakers.



But when you have your eyes set on your goal, you take it all in your stride. Mr. Rizwan knew there are no shortcuts to success and you achieve only as a result of hard work and determination.



He set his trading business in building materials in 1993 with his wife Sameera Sajan as his first employee. Today Danube group provides over 25,000 products to its customers and the group takes pride in not just designing and building but also nurturing a lasting relationship with its clients.

In less than 25 years, a small trading firm has grown into one of the largest building materials company in the region, with its diversified branches worldwide including, UAE, Oman, Bahrain, Saudi Arabia, Kuwait and India, in addition to procurement offices in China with a team of 3000 plus staff.

His faith not quivering and depending only on his wits, the man has indisputably become a market leader today.

Nonetheless, Mr. Rizwan strongly believes that if you

want to live a happy, contented, successful and stress-free life, you have to master the art of balance, where work and personal life need adequate attention.

And one may wonder how does he manage it all without a frown on his ever-gleaming face? Yes, it's passion, determination and hard work that make the clock tick right for the man.

His belief in being a leader does marvel the credit he takes. 'A true leader creates more leaders': So the basic mantra for Mr. Rizwan is to find the right people, then trust and empower them to run the business.

And while still jogging well on his road to newer challenges, he continues to walk and grow with his well-wishers, family and old staff, while paying heed to the delicate power of persuasion.



*“A true leader creates more leaders”*



**HIS FOCUS ON CREATING VALUE FOR THE SOCIETY HAS EARNED HIM A PLETHORA OF LAURELS:**

- *Top real estate Company in the Arab World 2017*
- *Gulf Business 2017 – Best Real Estate Company in the Arab World*
- *Listed among the 50 most powerful Indians in the UAE for the year 2017*
- *Indian Innovator Awards 2017 – Entrepreneur of the year*
- *Businessman of the Year Award 2016 – Masala*
- *Global Business Leader Award 2016 at the inaugural NDTV Gulf Indian Excellence Awards*
- *‘Arabian Property Award’ by The Telegraph for the ‘Best Residential High Rise High Development for Dubai (Project Name: GLAMZ) in 2016*
- *Danube Properties is listed among the Top 30 developers in the regions by Forbes Middle East for 2016*
- *Forbes Middle East honoured Mr. Rizwan Sajan by ranking him 12th among Top 100 Indian Leaders in the UAE for three consecutive years*
- *Visionary of the Year 2012*
- *Asian Young Achiever Award*
- *Most Admired Retail Professional of the Year 2011 Award*
- *Businessman of the Year 2010*
- *Dubai Quality Appreciation Programme' (DQAP) to Danube Building Materials in the year 2010*
- *Mohammed bin Rashid Al Maktoum business award to Danube Building Material in the year 2010*

*And the list continues.....*

Nonetheless, he does not believe in resting on his laurels and continues to strive and explore the not trodden path and rein the Danube rule.



But no success is worth the while if it's not shared. Mr. Rizwan set up the Danube Welfare Centre in November 2012, to make substantial contributions to the society by offering a plethora of free-training courses to help unskilled workers improve their language skills and further develop their careers. The program outlines:

- Improving communication skills
- Language classes
- Personality development and grooming
- Tackling interview skills
- Building self-confidence and developing a positive attitude





# ENTREPRENEURSHIP

## *with a fiery passion for* SUCCESS

NAWAB SHAJI UL MULK, Chairman, Mulk Holdings International



At the helm of one of the biggest manufacturing conglomerates of the UAE is Nawab Shaji Ul Mulk, a man of many facets, just like the multinational business empire he has created with diversified interests in Manufacturing of Alubond brand of Metal composites, Interior and Exterior Design and Fit –outs, Plastics, Power generation, Aluminum coil coatings, Healthcare, Real estate and Solar energy.

True to the advice of his parents to never rest on the laurels of his regal ancestry but to make his own mark, Nawab Shaji has succeeded in excelling



at anything he sets his mind on. His talent in cricket is well – known, he was brilliant in academics and great in business too.

Nawab Shaji Ul Mulk belongs to the royal family that ruled Kurnool in Southern India and fought the British colonial powers alongside the legendary ruler of Mysore, Tipu Sultan. Due to his family heritage Nawab Shaji admits to having “a slightly different childhood”, mostly confined to the home compound along with his five siblings and that is when he developed his devotion to cricket.





*"I was the first to bring aluminium cladding to the UAE"*

He landed in Dubai from his ancestral home in Kurnool in Southern India planning to stay only long enough to get a visa to complete a master's degree in the United States. However, though he completed all formalities for his studies, he decided to stay back in the UAE. He soon started his own venture manufacturing ceiling tiles. This later led him to establish Mulk Holdings which is now spread across several countries and its flagship brand – ALUBOND U.S.A. – Metal Composites has grown into the world's largest Metal Composite brand with operations in 11 countries and a market reach of 90 countries.

"I was the first to bring aluminium cladding to the UAE", says Nawab Shaji.

The thirst for success and a go – getter attitude, risk taking ability and an honest approach together helped him achieve the phenomenal growth of his business empire.

He admits to have come to the point of having lost everything at an early stage in his career when he was cheated by someone. However, as he says, "It is important to bounce back and not waste time thinking about what happened but to continue making things happen."

This inspiring competitive spirit is well balanced with a strong bond that he shares with his close- knit family. His son, Adnan, helps him run the business and he has



WITH SON, ADNAN

two daughters also. He says, "We are like a group of friends, going for picnics, we have a good time." His wife is the support strength and advisor for all of them. In a career journey spanning over 35 years several factors have influenced this business tycoon.

The experiences of life have been the major lessons for him. He admires several world leaders including Mother Teresa for her selfless service and Sheikh Mohammed's visionary zeal.

"The UAE and its rulers have provided a very conducive environment, security and opportunities for work and business. And in turn, the Indians have played a very big part in the development of the UAE."



WITH FAROOQ ABDULLAH AND FAMILY



WITH SUBHASH CHANDRA AND SUBHASH GHAI



WITH PRESIDENT OF SERBIA IGOR MIROSOVIC

*“What excites me now is creating something new or to create a legacy in the world of cricket. More than a dream it’s an ongoing urge to create”*



MOST ICONIC NRI OF THE YEAR 2018

Nawab Shaji reveals that as a young adult he was determined to make it on his own and wanted to be a millionaire. “What excites me now is creating something new or to create a legacy in the world of cricket. More than a dream it’s an ongoing urge to create,” he says.

In business, sports or in personal life it is this thirst to give everything to follow his passion that has been the motivating force. He also emphasizes the need to have the backing of credibility at all times and says, “I always try to deliver what I promised”.

Nawab Shaji elaborates the point with his experience of asking his friends to invest in a new concept in cricket. “I had asked them to commit money on an unknown, untested concept and I received 9

confirmations in 48 hours. “Credibility takes a lifetime to achieve”, he says. His style of corporate governance is also largely based on the foundation of trust. He believes in empowering his team to help them achieve the best.

The Chairman of Mulk Holdings holds several philanthropic interests close to his heart. The company believes strongly in corporate social responsibility and has helped in setting up schools for children, free clinics, libraries etc. “Giving has been a prominent culture in the company and the family and individuals”.

He is grateful for every turn that life has taken him on, including his mistakes and his decisions since he believes that it all contributes towards building one’s personality.



HH SHEIKH NAHYAN BIN MUBARAK AL NAHYAN AT T-10 LAUNCH



SHANE WATSON SIGNING WITH T10 LEAGUE





# WHEELING *through* LIFE'S FULL CIRCLE

SURENDER SINGH KANDHARI, Chairman Al Dobowi Group



A keen business insight and establishing presence at the right place at the right time has been key to Mr. Surender's success. Four decades ago, this 27-year-old young man full of dreams from Vijayawada, Andhra Pradesh, molded by the challenges of a new environment, and in spite of an affluent family, shaped his destiny by self-reliance.

Determined to succeed, Mr. Surender established Al

Dobowi in 1976 and pioneered tyre and battery solutions in Dubai that has since become his home away from home.

'Al Dobowi' that translates to 'the man from Dubai' in Arabic has, by destiny, defined Surender Kandhari's professional and social life. He has been globally recognized for his business and socio-civic achievements closely associated with Dubai and the UAE.





It was not only the aggressive economic activity in the UAE that made the business of Al Dobowi grow exponentially, it was Mr. Surender's thrust on quality that made the lasting impact, up to this very day.

Over time, the Al Dobowi Group has developed into a conglomerate of 24 companies and is a globally renowned systems and solutions provider for tyre management, power storage, industrial rubber, material handling and fluid management industries. A firm advocate of continuous growth, Mr. Surender relentlessly pursues transforming Al Dobowi to become a billion-dollar group.

Actively managing a multi-national company did not

slow down least stop him to continue his family's tradition of leading Sikh community's efforts to build Gurudwara Sikh Temple where there is none. It was in fact his grandfather, Atma Singh that told him to do so when he was a young child.

The Gulf region's largest and world's most modern Gurudwara, a 125,000 sq ft building serving over 40,000 daily worshippers, opened its doors in 2012 in Jebel Ali, Dubai. In building the Gurudwara, Mr. Surender not only created a legacy for himself but also allowed him to understand his greatest purpose in life. It took five years and AED 65 million for the world famous Dubai Gurudwara be commissioned on January 17, 2012. The

funds were raised almost entirely from the 50,000-strong Sikh and Sindhi community in the UAE.

March 18th 2018 - Guru Nanak Darbar Gurudwara Dubai received the Guinness World Record for hosting the event, "Largest Distribution of Saplings" with DPS Dubai, in line with the Year of Zayed; commemorating the life, values and achievements of the late Sheikh Zayed bin Sultan Al Nahyan, a true advocate of environment protection.

Last year April 13, 2017 the "Year of Giving"- Guru Nanak Darbar Gurudwara Dubai received the Guinness World Record for 'Most Nationalities Having a Continental Breakfast'.



*“Be truthful to your customers and be in complete harmony with your whole self.  
Success will follow.”*

With great pride and honor, Mr. Surender credits his wife, Bubbles Kandhari, to be the wind beneath his wings. He was indeed fortunate to have a woman of both fortitude and warmth that unselfishly supported all his endeavors.

He also does not shy learning from peers. He clearly remembers Suresh Subberwal's advise to keep his core business and not be tempted into venturing into unknown businesses for it could be disastrous.



Being the sincere, generous and humble tyre mogul that he is, Mr. Surender looks up to respected business leaders such as V. Narayanan of Goodyear India and RNR Gandhi of CEAT India as source of inspiration.

He values the lesson of giving importance and appreciating the virtues of other people. Most importantly, adhering to the principle of protecting one's reputation.



## AFFILIATION AND AWARDS:

- Chairman of Gurudwara Guru Nanak Darbar Dubai
- Founding Member of the World Trade Centre Club
- Founding Member, Former Club Captain, Emirates Golf Club
- Vice-President, Auto Parts Merchants Group
- UAE delegate, G20 Interfaith Summit in Gold Coast Australia 2014, Malaysia 2015, and Greece 2017
- “Most Iconic NRI” Ministry of External Affairs, Government of India and NRI Media, January 2018
- “Jewels of Punjab Award” World Punjabi Organisation and Maneesh Media, August 2017

- “Punjabi Gaurav Award” Punjab Association India, April 2017
- Honoured by the NDTV Gulf Indian Excellence Awards for being an outstanding gulf Indian business leader and as an inspiration to Indians across the globe, December 2016
- “Business Excellence Award” Indian Business Professional Council Business Summit Dubai, 2016
- “Punjabi Icon Awards” Punjabi Cultural Heritage Board, April 2016
- “Sikh Jewel Award” British Sikh Association 2014
- Included in the Top 100 Indian Business Owners In The Arab World 2017 by Forbes Middle East





# FOCUSING ON GOALS

YUVRAJ NARAYAN, Group Chief Financial Officer and CSO of DP World



When one hears the name Yuvraj Narayan, the name DP World follows. Narayan has helped build the organisation from the very beginning and has been part of placing it on the world map.”

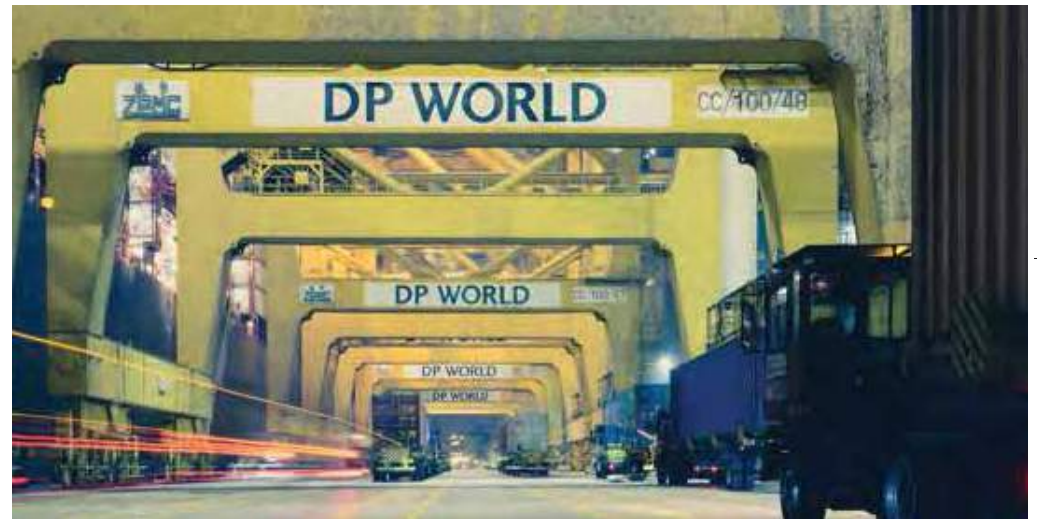
“It's been a phenomenal journey,” he says, recalling when he joined DP World back in 2004. “Back then it was just a local business, but the vision was to go global. Today we are the fourth

largest port operator in the world with 78 marine terminals across 50 countries and business in every continent.”

What sets him apart for such success? “Being fearless and ambitious,” he says, explaining that his ambitions are not his personal ones, but ones that fulfill the vision of his team and DP World’s shareholders.



*"Wherever you are whatever you do, never forget your values"*



Narayan credits the vision of the UAE leaders for DP World's growth. "The operating standard of Dubai is to do the best and be the best always. You need to be fortunate to be able to be part of such a journey," he says.

"There have been several firsts. And that's the most satisfying part of my journey. In 2005-2006 we made acquisitions worth \$10 billion, which was the largest acquisition then. Similarly, we were the first to issue a 10-year sukuk (Islamic bond). The process has continued until this day as our business grows. We have spent \$17 billion buying and building new assets across the world."

Narayan's only dream when he started his career with DP World was to make it a global business.

A focus on achieving goals is a trait ingrained in Narayan since a young age. He was ranked 10th in the CBSE Board exams in high school. He then completed his Honours at St Stephen's College and continued with Chartered Accountancy before moving into merchant banking.

Narayan started his career in a bank in Delhi, India. He was instrumental in setting up merchant banks in Hyderabad and Mumbai between 1984 and 1997.

Finally, he decided to switch industries and took up an

offer for constructing a port in Salalah, Oman. Thereafter Narayan left India and began his journey in the Middle East.

"Wherever you are whatever you do, never forget your values," he urges. He thanks his parents for instilling great values in him. "Values are the tools, apart from education, that will help you achieve your dreams."

This is exactly what he passes on to his own children. "I lead by example because that is what they will learn. I believe in giving them opportunity and then letting them fly. I guide them, but I'm not possessive."

The one other aspect one needs is passion, he says. "When you are in a fast-moving environment, you need to love your work and ask yourself how you can make other people successful. I am driven by the response and enthusiasm of the stakeholders."

Narayan says he has far exceeded his biggest dream he had as a child. "Now, I am focused on making sure there are no black spots around what I have done thus far. I am focused on growing this business in a socially conscious and sustainable way. And to ensure that it remains strong through the process to continue achieving the objectives."

However, Narayan, admits he would love to work more towards achieving a better work-life balance. And quickly adds, "It's a balance that the world has lost today. We are no exception. I am consciously trying to correct it."

He loves outdoor sports. "I go to the wadis to spend time with myself and family. Earlier, I played golf and tennis. Now I watch them," he says.

Narayan's definition of a good leader is one who builds other leaders. "Leaders are bosses. But not every boss is a leader. Leadership is not only about creating an environment to achieve, but it is also about building

leadership. Leaders build leaders."

DP World gives utmost significance to charities and community development. The company has been involved with Expo 2020 since the beginning. "We are one of the main co-sponsors of the Expo. We have a whole section working to make sure that Expo 2020 is the biggest that the world has seen. And one that will have a sustainable impact," he says.

He cautions young entrepreneurs and those starting on their career about the pace of change today. "You need to be a constant listener and constant learner to succeed. Otherwise, the fast-paced world will overtake you!"

*"When you are in a fast-moving environment, you need to love your work and ask yourself how you can make other people successful."*









# ROAD TO the impossible DREAM

ASGAR SHAKOOR PATEL, Group Chairman, House of Patels



FAMOUS ILLUSTRATION OF  
-ONE MAN- ONE TRUCK -ONE VISION

Asgar Shakoor Patel is a go-getter, with an insatiable hunger to succeed. Industrious, enterprising and passionate, he humbly describes himself. Rightly so! The scion of House of Patels started his business with a single truck in 1959 in India and over the decades diversified into freight-forwarding; foreign exchange and money remittance businesses... with mere hard work as his companion.





MAN OF DETERMINATION

Born as the second youngest among 10 siblings into a Gujarati family in 1939, Patel who spent his early childhood in Mumbai, was sent to England at 7 years of age. He along with his sister and 2 brothers boarded with a Scottish family until he was 13 years old, before he was moved to London.

While boarding life made him independent and brave, Patel was in for a shock when he returned home from England. He realised that he could not speak in Hindi, while he dreamt of having a pan-India logistics business. That was the first challenge he overcame in his professional life.

Patel urges people to dream big. "If you can't dream, you can't live life. Nothing is impossible. Aim high, if

you want to succeed, take challenges head on. Keep learning, keep hopping forward!" His philosophy of life also reflects on the company logo - a kangaroo. "Our goods are safe in our kangaroo's pouch, we are fast and always onward bound just like a kangaroo that travels about 40 miles per hour with joey safely in her pouch. And it never walks backwards."

From a stenographer to a secretary to salesman to transportation to construction to glass factory to globalization...Patel has been marching ahead. "My first job was as stenographer to Mr. Anand Swadi of Fairdeal Motors in Mumbai for a salary of Rs.4 per day. Soon I learnt all about car the business and went onto sales and recoveries, then finally into transportation.

He arrived in Dubai in 1978 and felt UAE's congenial and encouraging business environment was the perfect destination for him to set his first international footprint.

"It was while selling construction material in Dubai that I noticed labourers queuing up outside Indian banks, waiting to send money home. I thought since I was already transporting goods, there must be a way to transport money, too. So, I returned to India, got the necessary permissions and started Wall Street Exchange Centre (WSEC) in Dubai. We hired the best managers, bought the latest technology and soon Wall Street grew to nine branches in the UAE and expanded exponentially into an international organisation with a network of branches in UK, USA, Hong Kong, Canada.



WITH FAMILY



Patel had to face several challenges and revive and rebuild his businesses. But he did it with aplomb, with a staunch belief in what he calls his 'ten commandments', which includes 'there is no substitute for hard work'; love whatever you do, no matter how big or small'; 'there is no shortcut to success'; 'time is crucial, don't wait, just do it, all the lights will never be green'; 'exercise your body because a healthy mind and body is essential for hard work'; 'you live only once so live well'.

Patel, indeed, follows his commandments. An early riser, he plays golf daily just like he has a strict yoga and exercise regime. He never misses out on important dates of his children and travels with his whole family every year.

It's thanks to his mother and mentors that he treasures such staunch values and discipline in both professional and personal lives. Not to forget his partner of 55 years. "My wife is my strength and support." Patel attributes his professional acumen to his brothers Noorali and Ramzan Patel. Similarly, he is quick to remember his brother-in-law who was instrumental in Patel



starting the trucking business.

Ask what is Patel's dream now? "I want to plant my business flag in every country." The number of awards bestowed upon his institutions only reinforce his vision.

Not one to pause by the laurels, Patel introduced 'Couriers Association of India' (CAI) a National Body formed representing the interests of the Small/Medium/India Courier Companies. He is also the Founder and Director of the "Money Changers Association of India", a Non-Profit Vibrant Association that was formed in 1997 for the purpose of liaising with the Regulatory Authorities for the mutual benefit of the Government & Money Changer. He was the founder member of the Rotary Club of Bombay, Bandra.

Patel's social initiatives include PITMR (Patel Institute of Transport Management & Research); Almeida Park Initiative; Beautification of Bandra Talao, among others. And, yes, 3 sports awards for golf between 2011 and 2014, too.







# CARING FOR UAE for over 4 DECADES

DR. B. R. SHETTY, Founder & Chairman – BRS Ventures, Founder & Chairman – NMC Healthcare,  
Chairman – UAE Exchange, Chairman – Travelex, Founder, Chairman & M.D. – Neopharma





## *Most ICONIC NRI of the UAE- 2018*



Dr. Bavaguthu Raghuram Shetty is an institution in himself, who lives by the simple mantra of serving people and helping enrich their lives.

When he arrived in the UAE in the early seventies in search of a job, Dr. BR Shetty's only intention was to stay until he cleared all his loans back home. However, life had a different script awaiting him. A qualified pharmacist, BR Shetty started off as a pharmaceuticals salesman. Today he leads over 50,000 employees and a multi-billion dollar empire worldwide.

The Founder and Chairman of NMC Healthcare and Chairman of UAE Exchange; Founder, CEO and MD of Neopharma and Chairman of BRS Ventures, says, "There is no place like the UAE to conduct business."

Being honest, innovative and willing to work hard are the three attributes needed to succeed, he says. Hailing from Mangalore in Karnataka, India, Dr. Shetty to-date lives by the words of his mother - "Go anywhere, do anything, but ensure your actions positively impact at least 10 people around you." Therefore, his advice to

doctors is, "Look at the pulse of patients, not at their purse"!

In fact, a personal tragedy, made him more determined to serve society. It was the loss of his sister to cancer, which affected BR Shetty that he set out to establish oncology programmes in hospitals. That is just one of the numerous initiatives he started. "Quality and affordable education has always been my priority as is healthcare, while philanthropy and charity remains at the core of our CSR programmes," he says.





Today, NMC is the 6th largest private healthcare provider in the world outside the US, and BR Shetty continues to aim bigger, in order to take his services to every corner of the globe.

He is working towards opening a medical university in Abu Dhabi in honour of the Late President His Highness Sheikh Zayed bin Sultan Al Nahyan and aims to become the largest private healthcare provider in the world, with the intention of making this world a healthy and happy place. Dr. Shetty has been a recipient of a plethora of awards including the Padma Shri in 2009, the Asian Achievers Award in 2011; the Order of Abu Dhabi Award - the highest civilian

distinction in the UAE; the Industry Excellence in Healthcare Award; Lifetime Achievement Award by Milaap... and the list goes on.

So how does he manage to achieve all this you wonder? Well, by being a "perpetual learner and sharing the learnings," he says and adds that one need to be a boss and a leader as the situation demands. "A leader pulls the team out of a problem, while a boss pushes them towards a solution and he diligently includes both styles of leadership as the situation warrants.

A family man at heart, Dr. Shetty says he feels blessed to have his wife Dr. CR Shetty by his side for over 40

years. A proud dad of three daughters and a son, he believes fatherhood is the most amazing experience a man can go through. While helping his extended NMC family grow, he acknowledges that he did miss out on some key moments of his kids, however, he makes up for them now by creating opportunities to travel with them.

An eternally positive person, Dr. BR Shetty firmly believes that the world is a beautiful place and there is lot more to be done. He is always churning up ideas to serve people!

We wish him all the best!





# EMPOWERING *people through* FINANCIAL INCLUSION

PROMOTH MANGHAT, CEO, UAE Exchange



UAE Exchange has evolved into one of the leading global remittances and foreign exchange brands in the world, owing its astounding success largely to the CEO, Promoth Manghat, whose dream is, “To see every single household having access to formal channels of financial services and products”.



*“The road to success might be a little longer, but integrity has the brilliant ability to liberate you.”*



The man who has played a pivotal role in spearheading the impressive growth and expansion of the UAE Exchange to several countries and continents has cherished reminiscences of a childhood spent in the village of Nemmara in Southern India. Growing up amidst lush greenery and picturesque natural beauty, Promoth belongs to a family of farmers and has no corporate background.

As part of a joint family set – up, Promoth and his elder brother Prasanth enjoyed an upbringing rooted in their culture and aligned with nature. They benefited from the presence of an extended family that helped instill very strong values. He is especially grateful to his maternal uncle who was the guiding light at every crucial stage helping him to take important decisions. As Promoth recounts “There’s so much one can learn from community living, where there’s so much symbiosis.”

Education was given a lot of importance by his parents. Promoth’s early fascination with numbers propelled him into the area of finance and he completed Chartered Accountancy from the Institute of Chartered Accountants of India. Dwelling on some guiding principles which he refuses to compromise on, Promoth says, “The road to success might be a little longer, but integrity has the brilliant ability to liberate you.”

He is also constantly driven by the ability to focus

completely on every situation. And these are the qualities that have helped him look beyond the obvious and overcome fears and doubts to achieve greater heights.

These values form an integral part of his approach to parenting and together with his wife he tries to inculcate them in his daughter. Always striving to integrate his personal life and work by practicing the art of achieving a fine balance, he relies heavily on planning, time management and the use of technology. As he admits, “There are some days when I need to spend more time at work and I am required to travel extensively that I can’t avoid it. And then there are lean days when I leave work early to go home and spend time with family.”

Prior to joining the UAE Exchange, Promoth strengthened his passion for finance, taxation and auditing at Varma and Varma associates, a Chartered Accountancy firm. He was offered a challenging role in the Global Headquarters of UAE Exchange in Abu Dhabi in the year 2003. This, he realized was his golden opportunity to make a mark in his chosen path.

“The initial years were long and challenging and at the same time exciting. I was a part of the Finance function and my role began with defining the processes, streamlining them and bringing improvements for overall efficiency. The brand’s ambitious vision and my inquisitiveness made me crossover to learn about other functions like marketing, product development, operations and strategy etc.”



WITH HIS WIFE AND DAUGHTER



Despite the challenges of the complex financial industry, Promoth was able to propel his brand into global expansion and product diversification within the first decade of his stint with the company and driving it ahead into the dynamic digital era.

However, he attributes this growth to Dr. B. R. Shetty's vision for the brand. "The brand's primary goal was to be "useful" to customers and communities, for if this is achieved, success will surely follow."

Promoth also nurtures deep appreciation for the vision of the rulers of the UAE, providing numerous opportunities for growth in one of the fastest growing economies. He adds, "Indians as a community have had a significant share in contributing to this growth journey. And I am proud of it."

Every day Promoth thinks about, "how to ensure that today will take me closer to my dream. This keeps me going by taking on new challenges and finding new solutions." Undoubtedly his home for the last 14 years, the UAE, has been instrumental in bringing him closer to this dream.

Firmly believing that it is important to continue learning to keep growing he looks at learning something



new from every person he meets including his 10 year old daughter. And this is the culture that reflects in his work place where he likes to take every member along on the journey towards achieving a common goal. This is based on his firm belief that , "A leader is someone who inspires people and creates more leaders and does not shy away from adverse situations but also gives credit where it's due." In fact he likes to quote from an interesting anecdote about the chief of the Indian Space Research Organization who took responsibility for failures and also gave his people the freedom to lead.

Away from the world of numbers and finance, Promoth nurtures a fondness for reading books of all genres, especially philosophy and spirituality.

Promoth takes immense pride in being a part of the impressive growth and development of the UAE and ensures that his brand extends all support to the theme of Expo 2020 - "Connecting Minds, Creating the Future."

The biggest strength of the UAE Exchange, he remarks, has been to stay alert by constantly improvising and working towards launching more innovative products and services.



He reiterates, "We are all living in a time where technology and science are so advanced that miracles happen every day. I want to seize this opportunity, leverage technology and permeate into the uncharted territories bringing about complete financial inclusion in the world."

### THE PRESTIGIOUS RECOGNITIONS INCLUDE:

- *Visionary CEO of the year award by World Leadership Federation in 2017*
- *Banker Middle east Awards 2017 for Excellence in Financial Services*
- *Excellence in Finance and Profession Award from Institute of Chartered Accountants of India*
- *Finance CEO of the Year from Indian CEO Awards 2016*
- *Global Finance Leader of Golden Achievement Awards Dubai 4th edition 2016 by Global Media Event*
- *Featured in the 2017 edition of the " Most Powerful 100 Malayalees in the UAE by IMG Media Group*
- *Featured among 100 Inspiring Leaders in the Middle East by Arabian Business*
- *Featured among Top 50 Influencers in Middle East by LATTICE80*
- *Member of the World Economic Forum's Promoting Global Financial Inclusion (PGFI) Steering*





# SUCCESS beyond FORTUNE AND FAME

Y. SUDHIR KUMAR SHETTY, President UAE Exchange, President of Indian Business and Professional Group (IBPG)



Yenmakaje Sudhir Kumar Shetty is a name that rings a bell in finance and global remittance communities, for he has strong technical insight and operational expertise.

The force behind the global remittance brand, UAE Exchange, Mr. Sudhir has strengthened the company's culture of innovation and infused inimitable quality across its operations.





“  
The disarming smile hides many a talent  
in Sudhir. He’s an actor, excellent orator, a  
social worker, a champion of culture,  
folklore, several sports, educational and  
institutional activities.”

### Humble Beginnings

Sudhir was born into a middle-class family in rural Karnataka. Having lost his father before his birth, Sudhir and his elder brother grew up under the guidance of grandparents.

His grandfather Belle Shamraya Shetty, a head master of a school, was a major influence on Sudhir. As a young adult, Sudhir was perseverant in getting well educated, which superseded the arduous four-mile walk to school.

After completing higher education from St. Aloysius College in Mangalore, Sudhir went on to complete his Bachelors in Commerce and Law from University of Mysore. Following which Sudhir completed his Chartered Accountancy from Mangalore.

### Journey at UAE Exchange

Sudhir was handling auditing for several firms, financial institutions and banks when he met Dr. B R Shetty, Chairman, UAE Exchange Group. Soon Sudhir joined as an ‘internal auditor’ at Group. Within a year’s time he was asked to take charge as general manager. Sudhir’s exceptional leadership skills and subject matter expertise elevated him to the position of COO and later was named President of UAE Exchange.

Under Sudhir’s leadership, UAE Exchange initiated a comprehensive study that led to organisational restructuring, strengthening the brand and expanding its network beyond the UAE and the region.

Sudhir instilled a culture of excellence across various functions of the organisation including IT, Product



Development, Expansion, Human Resources etc. Today, the company has over 800 branches, 15000 employees and is present across 28 countries.

An excellent orator and thought leader, Sudhir has spoken in many prestigious forums worldwide.



WITH FAMILY



SAARC EVENT WITH MR.KAPIL DEV



WITH K JYESUIDAS & PT RAMESH NARAYAN



*“My mantra to success:  
Monetary benefit will not motivate you  
forever. You need to nurture  
a growth-environment.”*

Some of his engagements include:

- ‘The Global and European Remittance Markets: State of Play’ at IFAD & World Bank GFRD - Global Forum on Remittances & Development 2015 in Italy .
- ‘Harnessing Migration, Remittances and Diaspora Contributions for Financing Sustainable Development’ at UN HQ in USA.
- ‘Raising the bar on Compliance’ at Bank Negara Regional Conference on Money Services Business in Malaysia.
- ‘Need to Redesign’ at IIM Udaipur Leadership Summit 2013 in India.
- ‘Asia Pacific Remittance Marketplace - Market Trends, Innovations & Opportunities’ at IFAD & World Bank GFRD - Global Forum on Remittances 2013 in the UN Conference Centre held at Bangkok, Thailand.
- ‘Mobile Money Across Borders-Regulation of International Remittance and Central Bank Co-operation on Cross Border Mobile Payments’ in India.

Awards & Memberships:

- Chiranthana Excellence Award 2015 by Hon'ble Home Minister of Kerala, Mr. Ramesh Chennithala for his exemplary contribution towards business and philanthropy in UAE.
- Excellence in Finance Award by ICAI Abu Dhabi Chapter.
- Most ICONIC NRI of UAE-2018 by NRI Media.
- NRI of the Year Award in the Professional category from ICICI Bank and Times Now.
- Eminent Aloysian Alumni Award by St. Aloysius College, Mangalore.
- Mayura Award 2013 by Karnataka Sangha Sharjah.
- Shihab Thangal Award 2013- Indian Islamic Centre, Abu Dhabi.
- RAKKEA Award for Commendable Contribution to Indian Society by Crown Prince of RAK
- Member - National Anti-Money Laundering Committee, Central Bank of the UAE.
- Vice Chairman of Foreign Exchange & Remittance Group, UAE.
- Founder member of Toastmasters in the UAE.

Member of:

- Indian Business & Professional Group (IBPG), UAE.
- American Business Group (ABG), UAE.
- Australian Business Group (AusBG), UAE.
- Philippine Business Council (PBC), UAE.
- Advisory Board of Innovative Development Centre for Educational Aptitude (IDEA).





# DIRECTING IMPACTFUL CHANGE

AJAY MANKANI, Co-Founder & Executive Director, Fortes Holdings



Born and raised in the UAE, Ajay recalls that his formative years in Dubai were full of wonderful memories of close ties of family and friends. Sports played a huge part of his growing up and he was an avid tennis player winning numerous tournaments.

Ajay went on to graduate from the University of Pennsylvania in the US. The entrepreneurial spirit in him was evident even at that early stage of his life. At a time

when most of his classmates went to Wall Street, he decided to go to Russia and trade commodities, to take advantage of the huge business opportunities that had emerged from the dissolution of the Soviet Union into independent sovereign republics that opened their borders to trade.

However, he had to wind up his first business venture after a few years due to political instability in the CIS region.



*"Our schools are recognised leaders in Positive Education in the region. Positive Education - a paradigm shift in global education - is defined by outstanding teaching and learning, and the science of positive psychology, wellbeing and happiness. Our schools equip children with the skills for academics and achievement and character development and wellbeing."*



Ajay moved back to the UAE and started all over again, this time in partnership with his brother – who he describes as his best and “critical friend” – who also returned from the US. Together, they steadily built up their business in several verticals such as engineering, property development and education.

Ajay himself has varied interests outside of work. He’s a bit of a fitness fanatic but who enjoys grueling bike rides and workouts but also yoga and vipasana meditation. He’s also an avid reader preferring biographies and likes collecting art. He also enjoys spending quality time with his family.

Ajay believes that it is very important to live one’s life with a sense of gratitude and not to compare one’s success with that of others, as that leads to

dissatisfaction. He strongly believes in excellence and doing things with one’s heart and soul in whatever one wishes to pursue. And he practices the values of perseverance, humility, love and kindness that his parents have brought him up with.

These are also the values that form the essence of the culture at Fortes Education, his educational enterprise. Fortes Education’s schools are regional leaders in “Positive Education” – a paradigm shift in global education – defined by outstanding teaching and the science of positive psychology, wellbeing and happiness. “Our schools equip children with the skills to for academics and achievement and character development and wellbeing.

We believe that by focusing on a child’s wellbeing,

happiness, and character strengths and values – such as perseverance, resilience, kindness, love and compassion – the child will become successful and happy in whatever they choose to do.”





DEVIKA AND AJAY MANKANI

*"Anyone can have an idea but it is the hard work put into converting that idea that makes the difference."*

"We are today considered a leader in 'positive education' in the region by KHDA and are invited to give seminars to other schools to share our practices on how to transform education. Positive education and the happiness agenda are core pillars of the UAE's National Education Agenda. Being able to contribute to improving the educational landscape and impacting the lives of young children positively is a great source of satisfaction," says Ajay.

At his company, Fortes Holdings, Ajay provides strategic direction while pushing growth opportunities. He is also involved in daily operations and enjoys

working with his team. He takes pride in the fact that he is surrounded by smart people at work and learns as much from them his colleagues as they do from him.

"While I do spend time in different functional areas of the business, and looking at systems and processes, I try to spend more time on people management," he says.

Ajay owes his achievements to the focus, dedication and in-depth understanding of every aspect of his business. For the future entrepreneurs he reflects, "The bar to succeed keeps getting higher. Everybody can have an idea but it is hard work that makes the difference."

Ajay is deeply grateful of the UAE where he has spent a lot of his life. "The UAE has been very kind and gracious to many of us who have been able to build our families, businesses and careers here. I'm very grateful to the rulers of the UAE and the Emiratis.

I have grown as a person, been able to have and support my family, build a wonderful business and have developed some wonderful friendships here. At the same time, it's important to give back to this land, both financially and emotionally." Through his work and personal activities, Ajay is happy to say he is doing his bit.





# FRAMES<sub>of the</sub> MANAGEMENT LIFE

NAVIN KAPOOR, Owner & Managing Director, Xpertize United

*"If you need to learn how to swim, you need to dive in!"*







If you need to learn how to swim, you need to dive in - is the phrase Navin Kapoor, Owner & Managing Director, Xpertize United, lives by. In fact, his life elicits it. "My dad told me after schooling to be independent" he recalls, "But, on hindsight, that is what has made me into who I am today," Navin admits and calls dad his mentor.

Born into a north Indian family of 5 siblings, he says, it was difficult for his dad, a lawyer, to educate all his sons. But Navin was not the one to bow out. He got admission in IIM Ahmedabad on scholarship. "I took a loan to pay the fee. I then worked hard to get scholarship to pay back the loan. That made me a stronger person. I took up summer job in Goa, because that money served as a cushion."

But his hardships ended with that, he claims. He got a campus selection to a British MNC in Mumbai and led a comfortable life, when luck beckoned him. His colleague got a job offer from Manu Chhabria of Jumbo Electronics, but he was not interested in

relocating to Dubai and so asked Navin to meet Chhabria. The rest is history.

Navin flew to Dubai in 1984 to join Jumbo Electronics. "Jumbo crossed Dh 1billion in sales in 1994. After some years, Chhabria offered me a role in Muscat, which did not work out and I left."

Navin worked with Konica Films distributor for a few years and grew financially stronger. I realized at this time that one can make money in business. I am the first in our family to venture out into business. All my brothers are professionals in the US and India," he says.

"Electronics business was something I knew very well. I used to travel to Hong Kong often during those days as part of my job. But I was tired of handling commodity trade. So I diverted and started management skill development and training business. We got break into African markets and this business has grown substantially. This business will not make you dollar billionaire but we are happy," explains Navin of his new journey in life.

*“Be clear in your thought process. Be honest and transparent in your work. Be appreciative of the fact that changes will happen. Prepare yourself for that.”*

A friendly and loving personality, Navin is a family man. His wife Jyothi has been supportive all along. He is a doting father to his two daughters. "I have a wonderful relation with my daughters. Elder daughter Rachita studied in Switzerland in the best hotel school and returned to work with Marriott and Grosvenor House. She is an hotelier. She is married to Nikhil who hails from a business family. They have a lovely daughter, our first granddaughter Kiarah. Our younger daughter Trisha studied business management in the UK, worked for a while at DIFC and is currently involved in my business. More than me guiding her, she guides me. Younger generation is more risk taking," Navin laughs and adds. "Trisha is married to Pranav, a businessman."

Though he had to face a lot of hardship while growing up, Navin refuses to call his life challenging. "I've led a comfortable life," he says. "After the IIM days, I was very comfortable. Challenges are there, but never financial."

His biggest dream is to see his daughters and sons-in-law doing well in life. "I would like to take the company to the next level. We are looking at Saudi

expansion. We are seeking collaborations in India as well," Navin tells of his business ambitions.

He is grateful to the UAE government for the opportunities offered to business people. Anyone can succeed here. "Be clear in your thought process. Be honest and transparent in your work. Be appreciative of the fact that changes will happen. Prepare yourself for that. Never be proud. Think you are small," are his nuggets of wisdom.

A perpetual learner, Navin's message to youngsters is, "Luck may open the door for you. But hard work is what will retain you there. Never lose focus. Be prepared for hardships in life."

So how does he relax? I watch political, sports and business news. I spent time with family in the evening, now that I can choose my time. "Navin has no major regrets. The only thing he would do differently, if given a chance, is taking more risks in the early stage of my life. "I was risk averse. So I haven't grown to my full potential. I would like to take some risks and learn from younger generation to take greater risks.







# BUILDING *for the future* GENERATIONS

POONAM BHOJANI, CEO, Innoventures Education

*“Measure our success by the success of our students”*







She quit the financial sector at the helm of her career, only to pioneer in the field of education! Poonam Bhojani personifies 'woman power' in all its essence.

Action-oriented, gritty and positive-minded, as she describes herself. Under Poonam's leadership the schools and nurseries of Innoventure Education are today sought after by students who dream of making a mark in life and by families with high expectations for their children.

"I believe in the Latin proverb, 'Aut viam inveniam aut faciam', by Hannibal, which means 'We will either find a way or we will make one'. This summarises the conviction I had when I embarked on my journey in the field of education," she says.

Poonam's career as an education entrepreneur started when she became a mom. She took a sabbatical from the corporate job to be with her two boys. Researching to give them the best education, she

learnt about the continuum of programmes by the Geneva-based International Baccalaureate - the Primary Years Programme, Middle Years Programme and the Diploma Programme. However, these were not offered in any school in the UAE at that time.

Thus Innoventures Education was established by Poonam & Avi Bhojani along with some like-minded friends, with the vision of providing truly world class education. DIA opened its doors on September 10, 2005 with over 500 pupils - including their two young sons.

Was it a tough call to swap a career in international technology specialising in financial services industry across India, the US, Belgium, Netherlands, Hong Kong, Oman, Sweden and UAE? Poonam recalls, "My aim then was to become the Chief Information Officer in a world-class organization." She started her career in the UAE with Philips Information Technology and then moved to head technology services for MashreqBank's

international banking division and then to head the technology services of ABN AMRO Bank in Dubai.

"I have always believed in the core values of achievement, collaboration, innovation, integrity, respect and responsibility." In fact, it is these values that have moulded successful students from Innoventures Education over the years.

"I am committed to seeing each child succeed in whatever they pursue. I would like to see Innoventures Education students continue to find places in some of the top colleges across the globe as well as work in world-class organisations. More importantly, I would like to see them contributing to the creation of a better world and becoming responsible citizens.

The key differentiator of Innoventures Education is that we measure our success by the success of our students. Each decision is student-centric and the parental perspective is highly valued," says Poonam.







So whom does she look up to? "Well, my parents have been my role models and have always inspired me to work hard and excel while being grounded. The joie-de-vivre of my mother combined with the disciplined perseverance of my father have helped shape my approach to life."

"I have been a mentor, a guide and a friend to my children. And, we have much to learn from children today. I believe in life-long learning. To be an effective teacher one must be an excellent learner."

A Dubai resident for over 25 years, Poonam says, "The Indian community has played a pivotal role in shaping the UAE economy by integrating exceptionally well with the needs of the country in a mutually beneficial way and through the hard work and drive enabled by the extraordinary leadership of UAE."

The rulers of this country present an excellent model of leadership that is benevolent, visionary and progressive. The UAE government has a policy for tolerance and

mutual respect that celebrates the diversity within this country."

So how does she unwind? "I like to spend time with my family, read and engage in fitness activities." Poonam dares youngsters to dream and indulge in their passion. And she cautions them that the road ahead will always have obstacles, so equip oneself with determination and grit and by never compromising integrity.

Innoventures Education established GiVE the 'Gift of Innoventures Education' a philanthropic initiative that supports the underprivileged. GIVE has partnered with Dubai Cares to build schools in Nepal. "We have already raised more than Dh1 million since its inception towards sponsoring four schools in Nepal." She contributes personally towards a community primary school and a dispensary for the under-privileged children near her home in New Delhi.

Poonam was honoured with the 'Education CEO of the Year' award and 'Indian Female Entrepreneur of the Year' award by ITP.







# *Fresher* PERSPECTIVES, NEW HORIZONS'

DR. VANDANA GANDHI, CEO and Founder of British Orchard Nursery



She navigates effortlessly between different career worlds – from being a seasoned banker to establishing the largest nursery chain in the UAE. And that’s not all. Dr. Vandana Gandhi now moves on to realize her next dream – setting up teacher training centers across the UAE with plans of expansion to other places.

The rich experience of her uncles and father in the business sector and their association with the leaders even before the formation of the UAE acquainted her at an early age with many insights that greatly helped in her entrepreneurial journey. Her father Mr. Kumar Gandhi remains her role model who inspired her to make a positive change and contribute to the society.





Both her parents were instrumental in maintaining her strong connection to her roots and the Indian culture. Moreover, they also passed on a good deal of practical wisdom and instilled sincerity and dedication. Dr. Vandana firmly believes in investing time and effort in giving her own children the same values and believes that most ethical and moral values can only be taught at home.

Her successful career with multinational banks proved to be a great learning experience in various aspects of banking such as wealth management, client servicing, finance and compliance and these skills helped Vandana in the schooling sector too.

"We work at corporatization of the education sector, where we follow ISO certification. We are the first nursery to be ISO certified for quality, environment and health and safety." British Orchard Nursery follows the British National Early Years Curriculum guidelines focusing on shaping young minds through in – depth planning.

"We are pleased to have received over twenty – five national and international awards."

She says," It is not just the business of education. We need to have the responsibility and ethics to draw the line of not compromising quality for the children."

*We are pleased to have received over twenty – five national and international awards."*

*“We want to engage with parent and partners for the betterment of the children”*



For achieving all these ambitious goals of best quality practices, assessments and inspections by the government, the guiding principles and everyday activity revolve around the Vision and Mission of the British Orchard nursery.

“We are set out to be a leader in the international education of young children, nurturing them in a very healthy and safe environment. Our values are our fundamental principles and we do not compromise them at all.”

This helps the British Orchard nursery develop a strong foundation for a progressive culture, several innovations and a foolproof curricular system and certifications more reliant on processes and efficiency and less on human error.

“We actually assess all the children for over 680

assessment points over a period of four years, so that when they go to a big school, parents are aware of the strengths and weak areas of the children. Moreover, the British Orchard Nursery also regularly screens the children for disabilities that help take corrective action early and help identify special talents. “We want to engage and research more for the betterment of the children.”

British Orchard Nursery received the award for championing Social responsibility activities in the Year of Giving, 2017. The company in fact, maintains a calendar for CSR activities, with staff regularly contributing to society through various activities, educating parents regularly through interactions with experts in various fields and donating a part of its revenue for social causes. A free training program is also conducted for Emiratis. Always keeping an open mind, Dr. Vandana looks at

every day as a day of learning, preferring to engage the employees and find solutions for the benefit of everyone involved.

She draws the energy to be involved in so many activities from a reservoir of strength within – embarking everyday on an inward journey through yoga, spirituality, music and art that help her sail through a busy day.

She finds family time therapeutic and also enjoys reading especially non-fiction and listening to music. She also believes in spending some time in silence and meditation everyday to rejuvenate and seek answers to life.

She encourages women to come to the forefront and have the will to pursue their dreams to help create their own destiny.





# OF GOLD, DIAMONDS AND BONDS

FAISAL AK, Corporate Executive Director at Malabar Gold and Diamonds, Co-Chairman at Cosmos Sports

As the man who built his empire up from a spice vendor to a gold manufacturer, AK Faisal is not known for walking away from challenging situations.

Born in a lower middle class family, and being the eldest among the three children of Mr. Hasankutty and Kumhi Aysha, Mr. Faisal struggled through his school and degree program. No amount of encouragement from his father to face the future with confidence would help him make it through.

So while, he couldn't back himself with a good educational startup, his meager financial status added to the challenge at hand.

He remembers most Malayalee families being in a similar plight then that coaxed them to seek for better livelihood across shores.

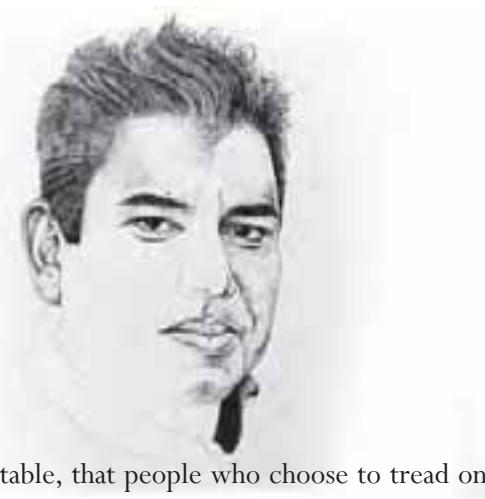
This was a natural progression for Faisal as well. With three lakh rupees (AED17,289) given to him by his mother after selling her ancestral property, Faisal joined hands with his uncle MP Ahamed, the present Chairman of Malabar Group in his copra business.

It was time he supported his father who was working hard to make ends meet then. This was the advent of a successful journey.



WITH MOTHER SAIF AL SHAMSI





It's undisputable, that people who choose to tread on undiscovered paths meet with unraveled opportunities leading them to a path of creativity and innovation. Those are the bow breakers, the trend-setters, the makers of destiny.

It is this attitude that helps them discover the mines of opportunities and thus Malabar Gold came into being in 1993 as a super brand with presence in nine countries, with over 10,000 employees and over 190 stores globally today.

It was a venture of a team of six small-scale entrepreneurs: MP Ahamed, Beerankutty, KP Abdul Salam, Abdul Majeed, A K Nishad and AK Faisal from Meppayoor, a village in Kerala, India. Making a humble start in a 600sq.ft showroom near Palayam bus stand, Kozhikode with the name Malabar Jewelry.

It was all destined to happen.

They initiated with a small-scale business, United Produces Company, in spices and copra. They would make payment by issuing a credit note on a piece of paper to the farmers that could be reimbursed within a few days from the company. Usually, farmers would

sell their copra and purchase gold from nearby jewelers by presenting just this credit note.

During those days a major portion of the business was shared amongst jewelers as Joy Alukkas, Varnana Gold and Nabvikas jewelry.

This inspired them to open a jewelry store to attract not just these farmers, but invite other customers as well.

Faisal worked relentlessly for three years. He learnt the value of a credit note and his fascination escalated to see the rate of gold change when it was set in a design. He had a great rapport with local jewelry craftsmen and he decided to take the plunge into manufacturing.

Though his first venture was funded by his mother, his wife Nasira came to the rescue by handing over her 350gm gold ornaments.

Faisal is a believer that if you earnestly desire to achieve, the universe conspires for it. He recalls working for more than 15 hours a day then, when Rajadhani Jewelers owner Usman promised his complete support to this young entrepreneur.





MOST ICONIC NRI AWARD -2018

In 1994 Ideal Gold Manufacturing Unit was established and within a span of six years it became a leader.

It was also the age of changing business mantras. He realized that 24x7 hard work was not sufficient to make waves in business. He set the business model to brand building and thus came into being the present generation Malabar Gold and Diamonds.

Yet another exceptional business model Mr. Faisal and the management at Malabar Gold and Diamonds believe in is to work and do business as a family, where most of the staff is a shareholder.



And with experience he has grown into a businessman who believes in the new age business of diversification. Understanding the changing needs of the time, he opened a sports goods brand - Cosmos Sports in 2013 alongside his brother Mr. Nishad, who is sports fanatic. Today Cosmos has branches in Cochin, Thrissur, Kozhikode, Manjeri and Coimbatore and a brand new store in Dubai is in the offering.

Needless to say he is a man of golden bonds and is fondly referred to as the Nokia Man for bringing and connecting likeminded people together. “I always connect people,” he says it with a smile.



ACHIEVEMENTS:

- *Organized International Promoters Association (IPA)*
- *Chairman of Humanities Charitable Trust, Calicut*
- *Executive Director of Forum For Charitable Trust and Malabar Charitable Trust*





# A HEART OF PURE GOLD

FIROZ MERCHANT, Founder & Chairman of Pure Gold



His philanthropic deeds have received as much acclaim as the gold and diamonds business empire that he has established over the years. The phenomenal success of Firoz Merchant is truly awe – inspiring especially because he started with nothing - no money to invest, contacts or experience in gold trading. However, what he did

possess in abundance is a wealth of values and guiding principles inherited from his parents and he owes all his success to their blessings and advice. The lessons learned during a modest life in Mumbai, living in cramped accommodation along with his eight siblings became the strong foundation for his growth.



*“This country has given me a lot. It has taught me several things and has given me immense respect, love and helped me believe in myself. It is my duty to give back to the society,”*

His father was a real estate broker and starting from the age of seven Merchant learned many lessons from him about business and work ethics. He had to discontinue his education and began supporting his father in running his business. “He has taught me a lot about the world of business and of dealing with people,” says Merchant with utmost regard.

On his first visit to Dubai in 1980, soon after his marriage, he recalls being captivated by the Dubai Gold Souq and was impressed by the security that the country provides for trade.

After returning to India, he informed his parents about the strong desire to start a gold business in Dubai but they only scoffed at him at that time.

They finally relented though it took several years to convince them. He fondly recalls the advice given by his father before leaving India - “Always work with honesty, sincerity and follow the laws of your host country. Do not forget your home country also.”

“This country has given me a lot. It has taught me several things and has given me immense respect, love and helped me believe in myself. It is my duty to give back to the society,” says Merchant. The leadership and the great messages given by the UAE leaders through their work and ethics never cease to impress him.

It is also the early life of hardships as well as the lessons of humanity received from his parents, especially his mother that continue to motivate him to be involved in

extraordinary acts of kindness and generosity. Merchant constantly engages with the government of Dubai and various charity organizations to bring solace and assistance to numerous families of all communities.

Firoz Merchant has been able to build on his instincts and plunged wholeheartedly into establishing a business leading to the creation of a brand that has matured over the years into a market leader in the trade.

Now, the Pure Gold Group has more than 155 outlets across the Middle East and Asia with plans for further expansion. He is assisted by his children and also acknowledges the immense support of his wife throughout his career.



*“I lead a disciplined life and am conscious about keeping fit.”*



Merchant has never allowed himself to lose sight of what he has learned from his parents. He teaches his children the same lessons of integrity and truth and also about his own life experiences. And he gives them the same advice he has received from his father. “Never focus on short term gains. Look at the larger picture and have a vision for the future.”

Always giving importance to health, Merchant works out five times a week and is particular about punctuality and tries to devote his time well to family as well as professional life. He says, “I lead a disciplined life and am conscious about keeping fit.”

He also believes in maintaining a deep connection with nature as this helps in translating the messages given by the natural world into our life.

The Pure Gold Group has been involved with several



social and humanitarian initiatives, providing their unflinching support to various organizations for a number of causes. Merchant adds that he looks for innovative solutions for the genuine problems of people.

Firoz Merchant set up ‘Forgotten Society’ in 2008, an initiative to release incarcerated people in UAE prisons and send them back to their home country. Over the years Firoz Merchant’s philanthropic initiatives have seen over AED20 million (INR 36 Crores) donated for noble causes and freed more than 15,000 debt-ridden prisoners.

The Group is now working towards women empowerment and the cause of furthering education of the youth through scholarships whilst continuing with various other initiatives such as helping in the release of prisoners.







# THE MAN *with a* MIDAS TOUCH

JOY ALUKKAS, Founder, Chairman and MD, Joyalukkas Group

*‘Service from the heart because Customer is King’.*

It wouldn't be an exaggeration to change the age-old adage 'The Man with the Midas Touch' to 'The Golden Touch of Joy'.

Being one of 18 siblings in a jeweler's home, Joy Alukkas started to learn the ropes of entrepreneurship from his father and then at an early age set off to Abu Dhabi to open the family's first overseas store in the year 1987.

Nevertheless, the phenomenal growth started from the year 2000 when he changed his jewellery chain's brand name to 'Joyalukkas', today the brand is a 140 showroom chain spread across 11 countries which includes the GCC, Singapore, Malaysia, India as well as the U. K. and the U.S. A.

For those who know him better, Mr. Joy is determination, perseverance and diligence personified and his meteoric rise is credited to his unassuming entrepreneurial grit and intuitive enterprise.

However, humility and hard work are virtues handed to him down by his greatest influence, his parents. He learnt the basics of good business management from his father, Varghese Alukkas and developed the discipline and single-mindedness required to build a flourishing brand.

With big dreams in his eyes and a vision to 'enhance people's lifestyle' by ornamenting the world, Mr. Joy has impressively achieved what he had set out for three decades ago.

Undoubtedly his first job as a salesman at his father's jewelry shop in Thrissur, Kerala, India, taught him lessons for a lifetime, and helped take the reigns of the business in his hands: From having an in-depth knowledge of the market, making product selections that best suit the customers, to effectively dealing with customers' requirements.





Setting achievable goals has been his mantra for success. When he came to the UAE in 1985 with just a thought of one jewellery store in mind, jewellery business was not operating as an organised trade then.

He was one of the first jewelers to take the challenge to educate customers on the value of jewellery as an investment rather than just luxury gift items. And then the Gulf War broke out.

It was not easy, but he learned from experience and built a brand that continues to grow at a rapid pace.

He understands that being a perpetual learner and a teacher are virtues of a leader, and he believes to lead by example. He solemnly believes in 'Service from the heart because Customer is King'.

While choosing a new jewellery collection, innovating new services, and planning his next venture, Mr. Joy regards the customer at the forefront of everything he does with utmost sincerity.

This is the inspiration that has grown the brand from a single jewelry showroom in Abu Dhabi to over 130 showrooms in 11 countries and executed extensive projects such as the unique Diamond Cave and world's biggest state of the art jewellery showrooms in Chennai, India and the Middle East's largest jewellery showroom in Dubai.

He definitely is more than a one-hit wonder. In the last 15 years he has diversified from a mainly jewellery retail entity to a group of companies spanning money exchange, fashion, malls, real estate and even luxury charters.



He acknowledges the unflinching support and assistance from his family which includes his wife Jolly Joy Alukkas, his son John Paul Alukkas who manages the international operations of the Group, his daughters Mary Antony and Elsa, son-in-law Antony Jos who oversees the Joyalukkas Exchange operations and daughter-in-law Sonia John Paul Alukkas who is actively involved in the jewellery business. Mr. Joy also absolutely adores and cherishes his four beautiful granddaughters, Michelle, Thea Rose, Hazel and Julia and ensures he spends quality time with them whenever possible.

And as the journey continues, Mr. Joy chooses not to limit his company's growth to any particular milestone or world event. He dreams ahead to be a brand with global appeal, expanding his product lines to cater to younger, more contemporary tastes, and strengthening the brands online presence.

While he remains focused and innovating at work, he never neglects his family time and most importantly the me-time, tending to his beautiful organic garden, watching movies and going for a walk.

#### NEVER RESTING ON HIS ACCOLADES:

- *Forbes Top Indian Leaders in the Arab World 2016*
- *India's Richest List Recognition*
- *Forbes World's Billionaires' List*
- *Best Keralite Entrepreneur Award 2010*
- *Kerala Business Award "Excellence in Retailing" Business" by the World Malayalee Council*
- *Rotary Club Malayalee Business Achiever Award 2011*
- *Retail Jeweller Award 2014 for Special Contribution to the Gems & Jewellery Industry*
- *Arabian Magazine Top 100 Business Leaders in the UAE*
- *Most Respected Entrepreneur in Kerala 2015*
- *"NRI Business Man Of The Year 2015" by The Dhanam Business Excellence Summit Award*



DUBAI SERVICE EXCELLENCE AWARD



DUBAI IBPC EXCELLENCE AWARD







# A PASSION FOR FASHION

MEHER ANAND, CEO of Meher & Riddhima and Managing Director of Palmon Group



Meher Anand, the young Chief Executive of Meher & Riddhima and Managing Director of Palmon Group, believes in moving forward and leading a meaningful life.

Meher & Riddhima's exclusive collections of luxury western clothes celebrate the empowered woman in every thread, line and stitch of the gorgeous evening and bridal gowns, exquisite cocktail dresses, chic tops, skirts and jumpsuits that have been making waves on the Dubai and international fashion scene. "Women are very

inspiring," says the co-founder of the high fashion prêt-a-porter brand that's caught the eye of Bollywood beauties, Hollywood celebrities and the Middle East's high-powered glitterati set.

Meher's passion for fashion has brought her the Masala! Award 2012 for Fashion Designer of the Year besides three consecutive nominations for the Grazia Style Awards and high praise for the collections on the pages of international publications including Vogue and Harper's Bazaar.





Meher's business partner and the label's co-founder is Riddhima Whabi, her best friend since Grade 4, who is the Creative Head of the brand. Together they craft 500-odd garments each month at their Jebel Ali Free Zone atelier, and retail these through 19 stores across the US, Saudi Arabia, Qatar and the UAE. They also ship to India, Europe and across the Middle East. They also have a sophisticated online store.

Keen on art and painting from an early age, Meher wanted to be a fashion designer since she was 12. This took Meher to American University in Dubai and thereafter to London's American Intercontinental University, where she graduated in Fashion Design and



Marketing. Meher & Riddhima came about in September 2002. Raised in a home where her entrepreneur parents invariably talked about clothes and often travelled with her and younger brother Kunal to New York and Las Vegas to attend prestigious fashion trade shows, it was but natural for Meher to foray into fashion.

Meher admires Tom Ford, Albert Elbaz and Elie Saab. She also likes Zara, Chanel and Dior. But, Meher mostly wears her own collections. "I love what I see but I love more what I make. I have so much of my own collection to wear that I rarely get down to buying anything else," says the fashionista, who served

as one of the main judges on the UAE panel for Luxury Lifestyle Awards 2016.

"Life motivates me. We live in a wonderful country where His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice-President and Prime Minister of the UAE and Ruler of Dubai, lives by the motto that 'Nothing is impossible'. That, and the energy that drives this country is motivation for all of us to do better and achieve," she says.

Meher grew up in Dubai after arriving from Mumbai with her parents at the age of four. Her father set about making a success of Palmon Group, the family business launched in 1985.

Meher & Riddhima too has evolved. A Junior line has been added to the women's collections and moves are on to introduce menswear shortly. The online portal [www.meherandriddhima.com](http://www.meherandriddhima.com) has taken off well and the duo is scouting for a suitable location to site their planned M&R boutique in Dubai. The years have thrown up challenges, but Meher does not believe in wasting energy worrying over these.

Meher recently established the Palmon Foundation. "We have always helped our employees at Palmon Group's 12 companies with interest-free loans, but through the foundation we want to undertake this in a structured, organised manner," says Meher.

She has also raised funds through M&R events for Harmony House, a non-profit organisation based in Gurgaon, India. As the Brand Ambassador for Fonterra, New Zealand's multinational milk cooperative, Meher has campaigned to fight bone density and osteoporosis among women.

As Palmon Managing Director, Meher ably steers the group companies Marinascape, C+P Furniture and Ernestomeda. She has also helped her parents take the family enterprise forward and diversify into real estate, logistics, furniture and food and beverages.

Meher particularly looks forward to the time she gets with her six-year old twin daughters, Vaaniya and Vihana. "I enjoy spending quality time with them."

To a woman aspiring to make it in the world of business and fashion, what would she say? "Pursue your dreams.

To be happy and feel fulfilled, you must love what you do in life. A fashion business requires a lot of investment and good management skills. Do not be afraid of your dreams, for if your dream does not scare you then it is just not big enough!"

She admits that challenges are always there and that's what makes you grow into your best self. I recently heard a talk by Miles Hilton Barber that I resonate with "The quality of life, fulfilment and success is not dependent on our circumstances, but how we respond to those circumstances. Persistence, Perseverance and Vision is what got Meher to where she is!

Meher is a member of the EO, Entrepreneurs' organisation which is a global network exclusively for entrepreneurs. It helps entrepreneurs learn and grow through peer-to-peer learning, once-in-a-lifetime experiences, and connections to experts. Meher believes learning is growing and is most important to make you your best you. Everyone should be part of this or such organisation to keep learning and evolving.

Meher credits her family for her success. "I learnt from them to be an empathetic leader, to view things from another's perspective, to guide people in the right way and to accord equal respect to everybody irrespective of fame, status, wealth or gender. Their values have helped me develop into a strong person.

I attribute it to my parents, in-laws, husband and friends who have always supported me and loved me unconditionally," Meher says.







# SEQUENCE *of real life* EVENTS

SHEFALI MUNSHI, Founder and Director of Selecte Global Experiences

‘My spirit animal, I’m a hundred per cent sure, is a beaver. A beaver eats and breathes enthusiasm, is known for building canals and lodges and has impressive mental insights. I am a beaver. Of course with a designer fur jacket on!’ That was Shefali Munshi, Founder and Director of Selecte Global Experiences in her own words.

She first came to the Gulf in 1997 when she joined the sales team of Safir International Hotel in Kuwait. She moved to Dubai in 1998 as a Corporate Sales Manager at Le Royal Meridien Beach Resort & Spa. ‘I came to this region with the intention of staying for about 3 years and then moving on. I am still here and Dubai is home now. This Emirate has groomed me from a girl into a woman, from a sales manager to an entrepreneur. Dubai has shaped my personality. My soul resides here,’ beams a proud Shefali.

Shefali also believes that Dubai is one of the

world’s safest cities for women. ‘Women can be out and about at any time of the day and feel secure. I thank the government for its tourism policies and cultural initiatives that offer all expats the freedom and luxury of finding their individual unique space and creating their own success stories.’

As a single parent, Shefali has gone through her own share of trials and tribulations, but the beaver that she is, she has emerged a winner each time with grace and humility. ‘Doubts, failures and heartbreaks are like essential condiments of life, just like joys, successes and determinations are. Each experience has enriched me and given me unrelenting hope in life. It has made me compassionate and given me the ability to laugh it all and not take things too seriously. I fiercely advocate the same to all my friends who feel dispirited and I keep doing that till I know they are ready to take on the next challenge.’





She credits her parents for who she is today. Her father was the Senior Regional Director of The Indian Council For Cultural Relations. The Council's main objective is to promote cultural exchanges with other countries and people pertaining to India's external cultural relations. Her father ensured that she accompanied him, whenever possible, to the many cultural events such as Theatre, Concerts and National Day Events. This exposure opened up her understanding of the world and its diversities and taught to her to embrace and enjoy the differences and

similarities that we all as global citizens possess. 'When I look back at my life, I feel the passion and keenness in creating events that I have today could be a result of those early outings with my father.'

'My mother has played a huge part in developing my own sense of style. She ingrained in me the finer nuances of being a woman and the importance of beauty – inside out. I still carry all her training with me, everywhere I go.'

Shefali's younger brother, Zohaib Haider, came in to her life when she was already 12.5 years old. 'He was my first introduction to motherhood and all the joys it entails. My son, Arnav and Zohaib, almost grew up together. It has been an adventurous ride and these two men in my life have taught me well. I have to confess that I'm constantly in awe of them and their levels of calm collectedness and wisdom. I keep learning so much from these two.

Shefali's first job was in Mumbai with the Oberoi Hotels in Mumbai as a Sales Executive. Her professional career, however, started before that in 1996 with a short stint at Tata Consultancy. Services 'I had to sell the company's Accountancy Software Package as part of its Winter Incentive Scheme. I'm

not a geek and still find subjects like accounts or technology beyond my reach. It was no different in 1996. But did I find the task daunting? Hell, no! It was just a little detail that could be easily fixed with heaps of confidence that I never lacked in. My job was to sell and that's what I did. I also won the Award for highest sales. There was no other option for me, especially because I needed the Prize which was a fully paid trip for the Michael Jackson concert in India that I could not afford and did not want to miss at any cost', she laughs. It is this eagerness to learn anything with conviction that has seen her grow professionally in abundance.

Shefali's mantra for a meaningful life is gratitude. 'I thank God (in every form) that I am alive, can breathe and that I have another day to look forward to.'

Shefali survived a near-fatal road accident and had to go through multiple surgeries and bionic implants. The crash had compromised her mobility in the neck and arms. 'It was not pretty, but it is behind me now. It was a tiny bump and life has prepared me well to get shaken up by such episodes.

I have been a single parent from the time my son was 11 months old. Today, he is 18. I pay my bills and earn my keep,' she chuckles.

*“I thank God that I am alive, can breathe and that I have another day to look forward to.”*



So are there any unfulfilled dreams? Well, nothing for herself. ‘I am happy to see my son grow in to a fine young man and my younger brother succeed. I am happy creating and curating successful events for my clients. I feel satisfied but am hungry at the same time. I want to keep learning’.

A proven meticulous professional at heart, Shefali calls herself a 'traditionalist', when it comes to work. ‘I’m not a top-down, boss versus management kind of a person. I come from a humble environment where we worked and grew together. I believe in team work.’

A hands-on professional in a demanding industry she finds it difficult to strike a work-life balance. ‘My son, however, remains a priority and I make sure I’m right behind or next to him whenever he needs me’. Health restricts her

from doing yoga but she is constantly working towards adopting a holistic way of life.

Is there anything she wishes she could have done differently? ‘I would not change a thing. It has all been perfect. I would, however, love to add some professional qualification to my catalog. There is so much to learn. I want to be an ace nurturer/leader. May be an MBA? And I would want to bring strength back to my neck that I lost.’

Any advice to the millennials? ‘The current crop of kids is sharp and driven. I admire that. I just want to tell them that perseverance is a trait that I have valued most in life. Everything becomes palatable as long as you have that and it comes in very handy if you want to follow your dreams and see them come true. And above all, ‘be true to yourself, be you!’ Shefali urges.





# SPICING<sup>up</sup> the GRAIN BUSINESS

ALOK BHARGAVA, Managing Director, Praramb Agri Trading DMCC

*“The day you stop dreaming, your life stops”*



Alok Bhargava always dreamt of having a business of his own. Born the youngest of three siblings in 1967 into a family of academicians, initially it seemed far-fetched an idea. What with his father being a university professor! The young Bhargava pursued a degree in Science and later changed stream to become a Chartered Accountant. That's when he realised, his parents were

his biggest supporters.

"My parents never stopped me from doing anything," he says and claims that they never once dissuaded him from taking risks. He credits them for what he has become today. "In fact, my mother has been a huge influence on me."



Bhargava started his professional career in India with Ambuja Cements in the Accounts Department. As destiny would have it, during his tenure, the company accomplished a Limca Record for setting up a plant in the shortest time period of just seven months. Bhargava was part of several teams that worked on setting up the new plant. "Though I was an accountant, I learnt several other aspects and that was a process of discovering myself. I realised that if I were to do something else other than accounts, I will succeed!"

That was a revelation, indeed! Bhargava proceeded to Tanzania to explore greener pastures and stayed in the country for 11 years before coming to the UAE in 2005. He yet again started off in a job, however, this time he was determined to set up his business quickly. And thus, in 2008, he started a business.

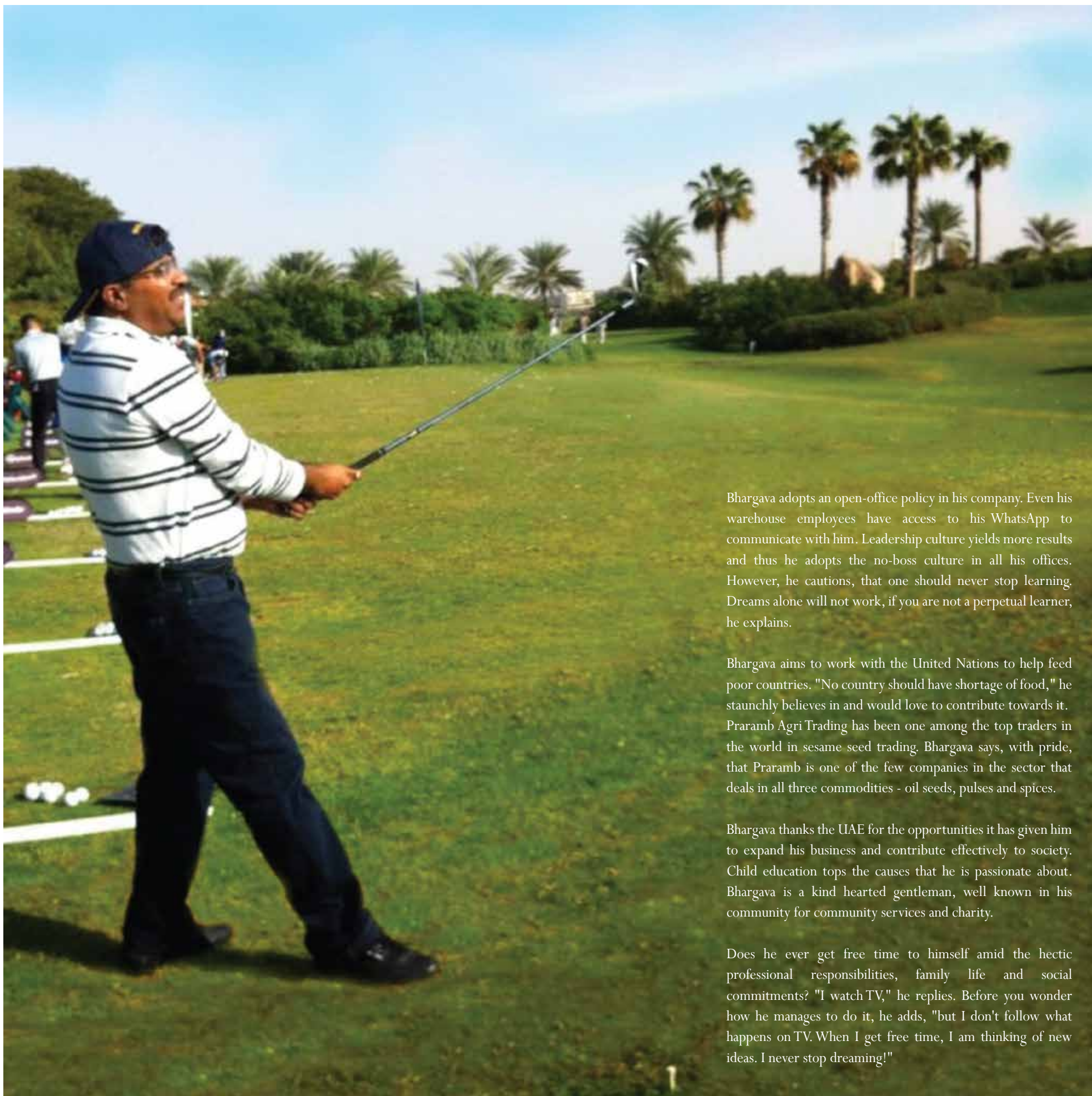
In fact, knowledge, integrity and performance are the three attributes that make a successful businessman, he opines. "A business owner needs to have thorough knowledge of the field he or she is operating in and perform relentlessly with honesty," he explains. Today, his business is his passion!

The secret to his success, Bhargava says, is to never stop dreaming. "The day you stop dreaming, your life stops!"

Well, there is one other unwritten rule in his dictionary - never give up. "When a problem arises, be positive, tell yourself there is a solution to it and don't give up till you solve it." This is his advice not only to his staff, but also his children.







Bhargava adopts an open-office policy in his company. Even his warehouse employees have access to his WhatsApp to communicate with him. Leadership culture yields more results and thus he adopts the no-boss culture in all his offices. However, he cautions, that one should never stop learning. Dreams alone will not work, if you are not a perpetual learner, he explains.

Bhargava aims to work with the United Nations to help feed poor countries. "No country should have shortage of food," he staunchly believes in and would love to contribute towards it. Praramb Agri Trading has been one among the top traders in the world in sesame seed trading. Bhargava says, with pride, that Praramb is one of the few companies in the sector that deals in all three commodities - oil seeds, pulses and spices.

Bhargava thanks the UAE for the opportunities it has given him to expand his business and contribute effectively to society. Child education tops the causes that he is passionate about. Bhargava is a kind hearted gentleman, well known in his community for community services and charity.

Does he ever get free time to himself amid the hectic professional responsibilities, family life and social commitments? "I watch TV," he replies. Before you wonder how he manages to do it, he adds, "but I don't follow what happens on TV. When I get free time, I am thinking of new ideas. I never stop dreaming!"







# LORD *of the* FRUITS

AAK MUSTHAFA, Managing Director, AAK Group

*“When the sun shines you have many friends around you, but those who weather the storm with you are your true supporters.”*



A man who has created a great storyline with his journey, without availing any bank facilities or bank credit, he has 25 years of excellence in worldwide business of import and export. Started by his father in 1980. Today, well-known as wholesalers, distributors and marketers of premium quality, branded foodstuff such as fruits, vegetables, eggs and many other products.

Undoubtedly he sure knows his apples from his

oranges! Running a gigantic conglomerate, Mr. AAK Musthafa believes in serving with commitment and quality indeed.

He has tasted what failure is at a very early stage in life. Failing in grade 9, his father asked him to begin loading and unloading fruits and vegetable boxes at their wholesale shop foreseeing that to run a business his son should learn the business from the bottom line.





The hardships of the job at hand, he understood the value of education and that salted water success tastes sweet. Now Musthafa is pursuing Business Management at University in Dubai as he believes that AAK Group is an expanding corporate house and it needs a leader with higher academic.

His experience groomed a metamorphosis within him. He became a young lad who was as determined as a turtle to cross the length of learning.

Within two years he taught himself all that was needed to

run the business: From purchasing to retailing, from maintaining the balance sheets to managing the accounts for business. It was by the end of '93 that he joined his father in the Hamariya market.

But with intent to make it work for himself he worked hard, took up challenges and adapted to the need of the hour. Every time he needed the money to grow his business, he came up with simple yet innovative ideas that helped him combat competition in the market and grow from one rented shop to 25 wholesale shops, 45 retail shops, 252+ delivery fleet, 2 modern cold storage

facilities with 35,000 sq ft. each in area consisting of 35 cold store rooms with a storage capacity of 5,500 tons/day or more and 50,000 sq ft. for non-perishable foodstuff items. A 25,000 sq ft. of in-house brand food stuff distribution department

Today the company as a whole, has multimillion US Dollar yearly turnover and is rapidly increasing its business with the total strength is more than 1,000 employees spread all over UAE, Oman, Qatar and KSA for prompt service and controlled quality. Dealing in almost 50 countries and with all the hypermarket and supermarket within UAE.







*“You have to be  
a two-faced coin  
and choose  
your side as required.”*

He unquestionable credits his accomplishments to his father, Mr. P. Moideen Kutty Haji, Chairman, AAK Group of companies. He taught him to work his way up from the ground level, all the time keeping faith in hard work and making most from any opportunity. Mr. Muhamed Ali, CEO, AAK Group his maternal uncle is his support and guide.

Mr. Musthafa bears witness to the fact that fortitude, resilience and not shying away from laborious hardships coaxes fate to bend its knees at your beck and call. Rising from the ground level to create a weighty business empire, Mr Musthafa has awakened everyday with the urge to grow and beyond.

Seesawing between being a boss and a leader, he believes in wearing a different hat as the need of the hour is: “You have to be a two-faced coin and choose your side as required.” But this teacher does not prophesize to know it all and is rather a perpetual learner.

And as the journey continues, Mr. Musthafa chooses not to limit his or his company’s growth and dreams ahead to be a brand with global appeal.







# SPICES *with the* FASHION

SHAMSUDHEEN KARIMBANAKKAL, Managing Director Nellara group of Companies



A self-taught businessman, he is the king of spices, with an eye for fashion and a craze for football! That's Shamsudheen Karimbanakkal in a nutshell.

Shamsudheen arrived in the UAE in 1992 after graduating from Calicut University in Kerala and worked in the merchandising field for almost 10 years. During this period, when the businessman in him was lying dormant, he was nurturing his ambitions and sprucing himself up for a successful future by learning all the nuances of doing a business and studying the various markets.

Meanwhile, he settled into a family life, too.

In 2002 Shamsudheen was ready. His *modus operandi* reminds one of the famous quotes by Abraham Lincoln - 'If I had six hours to chop a tree, I'd spent the first four hours sharpening the axe'. Shamsudheen returned to Kerala and did an extensive research about the various spices, their packages and target audiences for two long years. "I studied the spices market inside out," he says nonchalantly. And thus was born 'Nellara' in 2004 in UAE.





"I introduced a special taste in Dubai, which was not in any market," he explains saying his target audience are Keralites, especially bachelors in the Middle East, who depend on ready-made products to ease their busy lives.

Once the business started growing there was no stopping Shamsudheen. "I started with 2 vans. Today we have 70 vehicles and a presence in 9 countries including Oman, Bahrain, KSA, Qatar, Kuwait, Kongo, Angola and Australia. We are the number one in the UAE," he

claims. He is hands-on with every department of the spices business.

If you thought Nellara is all he is passionate about, wait till you hear his interest for men's clothing. "I've always had an eye for fashion. I loved studying boys' and men's dresses. Even now nothing fascinates me more than studying how elegantly men can carry themselves," he says excitedly.

It's not just an interest that developed lately. He took tailoring classes as a teenager while in Grade 7. "When

I was in Grade 9, I stitched my own shirts and pants. In fact, when I arrived in the UAE in 1992, I did my own wardrobe," he explains.

"Once Nellara was established and running, I turned to convert my long-awaited passion into a business," says Shamsudheen.

In 2008, he started 'Address Men's Fashion Wear'. "Today we have around 60 showrooms globally and 4 in UAE. We will open three more in the UAE this year."







Shamsudheen once again did extensive research before taking the plunge. "Our price range is average and affordable. It ranges from Rs.1,199 to Rs2,200," he says and explains that people in Kerala buy on an average about 10 shirts a year. My focus is youngsters. It's exciting to experiment and create for them," Shamsudheen says.

Are there any other passion that we would see converted into business? "Well, I'm passionate about football," he quips in. "We have a Nellara football team. We have football staff, too. Actually I was a player. I played a lot. Even after coming to the UAE I played and even was the Chairman of the football association here. Now, I don't have the time to do justice to the role, so I stepped down."

So how does he manage all of his interests? "This is something I learnt from my father," he says. "He was a

simple person. So simple that he did not have a bank account. But he did multiple businesses. He sold cashew nuts, betel leaves, pepper and coconut. Now he is 83, but active and hard working. He still works on our farm."

A father of three kids himself, Shamsudheen, unwinds by spending time with his family. And, he quickly adds, "I love music. In fact, I have a whole system set up at home. That's how I unwind."

He is the recipient of several awards including Most ICONIC NRI of the UAE Award - 2018. The Young Entrepreneur of Singapore Award; Kerala government's Young Entrepreneur of the year award; World Malayalee council young entrepreneur award; Gulf Malayalee best businessman award; Most Influential young businessman of UAE award and Leadership Award by KMCC, Dubai.







# SMALL<sup>town</sup> TO BIG DREAMS

SHARAD ANAND, CEO, Delta Food Industries FZC

*“Life gave me more than what I deserve.”*



An award-winning golfer; Padi-certified diver; devoted father who travels the world with his two children, an artist at heart... Sharad Anand, a hands-on working CEO, returned from retirement in 2015 to head Delta Food Industries with the aim of once again retiring in a few years from now - at age 50!

"I have no regrets!" he declares. Anand firmly believes that it's important to enjoy life. Six years ago he had retired and took to playing golf seven days a week, going to office for a few hours post-lunch before heading to the club to dine with friends, and travelled thrice a year. "I felt I had everything," he says,





CEO OF THE YEAR



ICONIC CHEF SANJEEV KAPOOR

But then, he says, he was bored. So Anand decided to head to the UAE to helm Delta Food Industries, a food and beverage manufacturing company based in SAIF Zone, exports 250 to 300 containers per month with in-house can manufacturing facility to produce about 30 million cans per month.

His mantra of success is to 'Just Do It!' You want to go sky diving? Do it now. Tomorrow never happens. This is his advice to his children, too, who he says are "book worms". That's something Anand doesn't appreciate.

"Nobody asks me for my university degrees today. Education is overall development of children, it's not just coming first in class. I want my kids to learn what real life is all about."

Anand's schooling was unlike his kids. Born into a wealthy family in the Indian state of Uttar Pradesh. He was raised by his grandmother as his younger brother arrived in one year and had primary education in Hindi-medium school. He failed in Grade 5 when he was transferred to an English-medium school. That was

one of the biggest hurdles, he confesses. Later, he continued his schooling in boarding. Anand recalls being alone most of his childhood, and learnt to take decisions for himself.

He chose to study Science after Grade 10, then switched to Applied Arts for graduation and later opted for Advertising and Media. Hopping across diverse fields, Anand is a perpetual learner and doesn't regret any decision. "At 44 today, I love learning the art of food technology, finding new ingredients for recipes."



AWARD WINNER - DELHI



NATURE LOVER



Anand chose the UAE because this is the land of opportunities. "I always thought I was more capable and was limited because of lack of opportunities in India. My urge to grow led me here. I was desperate to enter new markets and have new designs."

The only time he is frustrated he when "things don't move." But every morning is a fresh start, he says. He is a hands-on leader, who never shies away from getting to the grass-root levels to find a solution and



implement new ideas.

"I do not want to die like a politician. When I am gone, I want people to remember me for my achievements, for my goodness." A trait, he learnt from his father. He has whole-heartedly taken over the charitable activities his father pursued, the most close to his heart being the running of a school in India.

Today, he is a busy man, leading his employees from 10

am to about 8pm on weekdays and making weekend trips to visit his family in India. Being the perfect father to his son and daughter, playing tennis and golf with them and teaching them to dream.

His advice to entrepreneurs is to never stop dreaming and to be honest. "I show the balance sheets to my staff and tell them, we make money together. If the company grows, they grow." That's the secret to Delta's success!







# HEALTHY *vision* FOR OTHERS

DR. AZAD MOOPEN, Chairman & Managing Director of Aster DM Healthcare







## *“Identifying the capable people and empowering them is my best skill”*

Dr. Azad Moopen, a visionary with a sharp sense of business acumen and loads of empathy, is an institutional builder whose leadership style is truly inspirational.

He heads a healthcare conglomerate, which runs a network of 307 operating facilities across nine countries, which includes 19 hospitals, 95 clinics and 202 retail pharmacies.

Dr. Moopen believes in management guru Tom Peters' words - 'Leaders don't create followers, they create more leaders'. "Identifying the capable people and empowering them is my best skill," he concurs. "I have been quite successful in delegating and not interfering. But I am certainly monitoring. We have over 300 establishments, so micro-managing is not possible." However, he clarifies, that he is not like Warren Buffet

who writes only one letter every year to the CEOs.

Dr. Moopen started his career as a teacher in Kerala after completing his medical education. After 5 years of teaching experience, he moved to the UAE and started a single-physician clinic in 1987 in Dubai.

"Over the last 3 decades," Dr. Moopen says, "I have seen tremendous improvement in patient care due to advancements in technology. These days the number of people dying of infectious diseases has drastically reduced. Modern medicine has to be credited for this." However, he says, "Cost structures have changed and insurance coverage has become critical."

Aster DM Healthcare's organisational transformation was kick-started with the first private equity partner coming onboard 10 years ago. "It was the first external

validation of our business model," he says and considers it the happiest moment in his entrepreneurial journey. Five years later, the second PE partner joined and Last year, Aster DM Healthcare celebrated 30 glorious years of its operations.

What he strives to maintain is a perfect balance between a world-class clinical model and a sustainable corporate business entity satisfying investors. "Aster doesn't want to be either one only," he emphasizes.

Speaking of his vision, Dr. Moopen says, "Aster DM Healthcare has a vision for 2025 - to be one of the top 10 healthcare companies in the world by way of turnover, profits and spread. We will have a turnover of \$6 billion by then," he says and adds, "Aster has crossed \$1 billion mark last year."



*“Quality is the only means of survival today in the global marketplace”*

Indian has always been a key priority for Aster DM Healthcare, with the company having 8 of its hospitals in five states, offering 1840 functional beds. Aster has huge investments in Kerala, with about 10,000-plus employees at Aster facilities in the south Indian state.

Expansion plans are huge in India and Aster DM Healthcare is looking at Mumbai and other places, and is actively pursuing acquisition opportunities.

"Quality is the only means of survival today in the global marketplace," he says. Driving digital business

transformation at Aster DM Healthcare is his KPI now. "It is certain that in the next decade the way people will access medical care will drastically change especially in the wearable's and telemedicine areas. So if we are not ahead of the game, we will become like Kodak," he explains.

Dr. Moopen is a proud father of three daughters. The eldest Alisha, after completing BBA and Chartered Accountancy from the UK, has joined as the Executive Director and CEO of Hospitals and Clinics SBU in the GCC. Second daughter, Ziham, is into education and

not healthcare, he says. His third daughter, Zeba, has completed medical education and joined him in the business.

He says, money does not mean much now. He gives 20% of his wealth to go to charity. Dr. Moopen has been on the Forbes list as one among the top 10 Indian business leaders in the Arab World.

He is also the recipient of Padma Shri, Pravasi Bharatiya Samman; Arab Health Award, among several others.





# IN PURSUIT OF PASSION

ADVET BHAMBHANI, Chairman, The Advet Group (TAG)

*“What I know is infinitesimally less than what I don’t know.”*

Driven by success, ambition, ethics and an unrelenting desire to innovate, Mr. Advet is a businessman who does not find gratification in cookie-cutter business models. Being a proponent of innovation than replication, he simply likes to do things his way.

The 37-year-old businessman advocates the pursuit of happiness and passion. He is a firm believer in the fact that ‘when people think your ideas are crazy and will never work, then you’re in the right direction’.

Born in Jaipur, little Advet spent the first three years of his life in Mumbai before his family moved to Dubai, where his father was a specialist trauma surgeon at Rashid Hospital for 15 years until the early 1990s. As a child his inclination towards the healthcare industry was organic by all

means, as he would spend hours reading his father’s books on medicine.

But while senior Bhambhani had little interest in the business side of healthcare, his junior opted to graduate in Industrial Engineering from Purdue University in Indiana, USA followed by Hospital Management.

He spent close to a decade in the US until the dotcom bubble burst, 9/11 [happened], then the Republicans got in power and he could foresee tougher times in the States in the years to come.







At around the same time, in 2001, the UAE government enacted new laws on freehold land ownership making it easier for foreigners to invest. He decided to return to the Emirate and build up Lifeline Healthcare, the company he had co-founded along with his father, to fund his education in the States but which had been operating at roughly the same size for most of the previous decade.

Taking inspiration from his maternal uncle who epitomises relentless hard work and unwavering perseverance, young Advet drew a lifeline for himself. He inherited his uncle's fiery ambition and knack for business. Growing up, he was always in awe of his uncle's achievements and of course his sharp suits and flashy cars! He gravitated towards the intoxicating effect of power and aura that is hand in glove with success.

For a man who stands steadfast on a rock solid foundation he credits his father's humility, integrity and humanity and his mother's fearless honesty that has inspired him to be a better person each day.

Starting his career as an engineering internship at Bechtel for the Dubai Airport Expansion Project, the journey since has been a challenging one, sprinkled with mistakes and lifelong lessons. Fortitude, luck and blessings helped him ride out of the choppy waves of the business abyss. As the UAE market matured and evolved over the past decades, the regulatory framework had become increasingly complex and stringent. With an increasingly competitive business environment and an equally fast evolving legal framework, keeping up with constantly changing game rules had been daunting.

But he credits his clear management philosophy – delegate, empower, monitor that helps him be a leader who inspires others to follow him.





Having an unquenchable thirst for information, he is constantly bursting with new ideas and new ways of doing things. One of the things he wants to do differently is healthcare. TAG’s flagship holding company, Advet Health, represents UAE-based brands including Lifeline Hospitals, Lifeline Clinics, Nucleus Clinics, 800DOCTOR and Nucleus Pharmacies. With nine medical centres and three hospitals in the UAE, the company aims to expand across the GCC over the next decade. The group has the first mobile healthcare service in the UAE and the largest private ambulance fleet in Dubai.

However, Mr. Advet has set himself on a task of diversification. Under another division of TAG called Constellation, he runs the largest 10-minute theatre festival in the Middle East, Short+Sweet. He also produced his first movie, Angry Indian Goddesses, which won the BNL People’s Choice Award at the 10th

Rome Film Festival. The Rome win followed its world premiere at 40th Toronto International Film Festival (TIFF), where it was voted the first runner-up in the People’s Choice Award.

Living by his life’s mantra: ‘Carpe Diem – Seize today, as tomorrow may never come’, Mr. Advet feels blessed to live his dream. For him, being a husband, a father and a son who makes his parents proud and a business leader who inspires thousands is a dream that he has realised.

So while conjuring up a string of new business ventures, like his real estate arm, aptly named Conjure Realty, he sifts through film scripts to produce his second feature film, and spends time with his wife and three children.

It is an exhaustive list of pies to have his fingers in, but he is motivated by a desire to be the driving force behind a multitude of ventures and the journey goes on.



*“Regrets only enable the past to cripple the present so I have none.”*





# LIVING WITH TIMELINE

DR. BADAL BHARGAVA, Managing Partner, Al Noor Medical Centre

*“This is such a beautiful country that one stays much longer than planned initially.”*



Dr. Badal Bhargav’s significant contribution of forty two years of medical service in Al Ain, UAE provides a great testimony to his dedication and the immense trust that he inspires in the people.

The sense of reassuring calm that Dr. Bhargav exudes seems to play an important role in his outstanding career and it certainly helps to give him his patients the conviction that they will be well taken care of.

Born in Jodhpur, Rajasthan he is one among four brothers. Dr. Bhargav learned to shoulder family

responsibilities at an early age, since he lost his father when he was just sixteen years old.

This has been instrumental in helping him gain several experiences and learn a lot even at that stage in life because after his father’s early demise, Dr. Bhargav had to take care of his business along with his medical studies. He was however, able to well apportion his time and energy between both these duties. His mother had a big influence in his life and she always encouraged her children to pursue their dreams and build successful careers.



*“I am really happy and honored to treat several local families over four generations. The grandfather, father, son and grandson all seek my medical advice and treatment,”*



Dr. Bhargav arrived in the UAE in 1976 in search of better job prospects. At that time he had no plans to stay for a long time in the country. He says, “When we came here our intention was to stay for a couple of years and then go back, just like most expatriates who come to the UAE.”

“However, this is such a beautiful country that one stays much longer than planned initially.”

He acknowledges the respect earned by Indians in every sector of the UAE economy.

Through his long and dedicated service in the UAE, he

has indeed earned a lot of respect and affection from the people of Al Ain where he has worked throughout his stay in the country. And this is what he aspires to continue to receive for the rest of his life.

As an Indian doctor working in the UAE for so many years, Dr. Bhargav has been able to build a great reputation among the local families in Al Ain.

“Since the time I arrived here I have been aware of the respect that people here have for the Indian doctors. They know that Indian doctors are good and have always believed that they are in good hands.”

“I am really happy and honored to treat several local families over four generations. The grandfather, father, son and grandson all seek my medical advice and treatment,” he says with immense pride.

It is obvious that he inspires his colleagues through excellent service standards and a proactive approach towards medical treatment. He always maintains a team spirit and believes in giving everyone the opportunity to bring out the best in their work. This is the reason that many of the doctors, nurses and others have continued to work with him for a long period of time.



“There are doctors who have been working in my clinic for over thirty seven years. There are others who have been working with me for more than twenty years.”

Dr Bhargav has also earned the respect of the Indian community in Al Ain where he has been a long time resident. He contributes a lot of time and efforts to serve the people and due to a keen interest in sports was also active in managing the cricket Academy.

Dr. Bhargav is grateful for the great support of his wife and credits her with the excellent grooming and education of their children. His daughters have pursued engineering and are now settled in Canada while his son is a part of the medical profession.

Dr. Bhargav would like to continue serving the community through a lot of charitable work and social initiatives.

*“There are doctors who have been working in my clinic for over thirty seven years. There are others who have been working with me for more than twenty years.”*





# SERIOUS CRUISING

KULWANT SINGH, Founder & MD of Lama Groups



Raised in the UAE, Kulwant Singh, Founder & MD of Lama Groups, says the Emirates has played a significant role in making his dreams come true. "The UAE is a place where you can dream big. I respect the Emirates' policies of equal opportunities for all. And above all, I love the safe and secured environment here."

Perhaps, one of the reasons why Singh took the decision

of staying back when his parents migrated to the US in 1996. He has been on his own since then. "Initially it was a struggle," he says. "I had to find a job to be legally staying here. I got an offer in a travel agency as a tourist guide. I worked there for some time, but the company did not give me visa. That inspired me to start my own company and I began contacting friends and colleagues for help."





Luckily for Singh, an Emirati who played football with him offered support. "Lama was thus born, as a one-man show, with just a table and chair. I did everything," says Singh. It was his determination that has seen the business grow and expand over the last two decades.

Today the company's 20 branches are spread across the GCC, India and the UK. With about 300+ staff with 500-plus vehicles, Lama Tours has become a vast and vibrant tourism and transport network.

What's his secret to success? "I learn from my mistakes," says Singh. "I believe only hard work fetches you results. Second is honesty. If you are honest in your vision, in your ideas, you will not go wrong."

Interestingly, Singh says he is his own mentor. "I have been a mentor for myself. I set my own bars and strive to reach there.

I am inspired by film personalities, especially those who grew out of nowhere such as Shah Rukh Khan, Tom

Cruise, and businessmen like BR Shetty and Yusuf Ali. None of them had godfathers, they started alone and are big names in their respective fields," he explains.

Singh, however, credits his parents for instilling in him good values and ethics that he follows to date. "I try my best to teach my kids the same. My dad always said, 'Believe in God and be honest. There is only black and white. No middle way. No grey. You may struggle initially, but do no wrong and your story will be a long successful one'."



He also admits to learning a lot from his kids. "My kids handle the TV remote better than me. They know to surf channels better. When my phone hangs, they fix it for me. Today's kids are more technologically driven. My three kids are my stress-busters. I look forward to reaching home before they get into bed. It gives me power, energy, good feelings, their mere presence encourages me to do better and I want to work for their future."



*"Today's kids are more technologically driven. My three kids are my stress-busters. I look forward to reaching home before they get into bed. It gives me power, energy, good feelings..."*

However, Singh quickly adds that he will not cushion them and be over-protective. "I don't want them to struggle like I did, eating half a sandwich and surviving on water. But I will let them find their own path and make their own mistakes. I am here to guide and protect them." As a kid, Singh was a sports enthusiast. Raised in Al Ain, he represented the Gulf in under-19 Athletics Meet in India and won gold and silver medals.

Today, it's this same enthusiasm to learn and include everyone in his journey that has seen him flourish in his business. "I cannot see anyone being left out or unattended. I am very emotional a person. If someone said that I ignored him, that would hurt me. I don't like people talking negative about me."

Singh loves to watch movies, but the only time he gets now is on the plane. "While travelling to LA, I ensure I watch at least 5 movies," he laughs. That apart, he



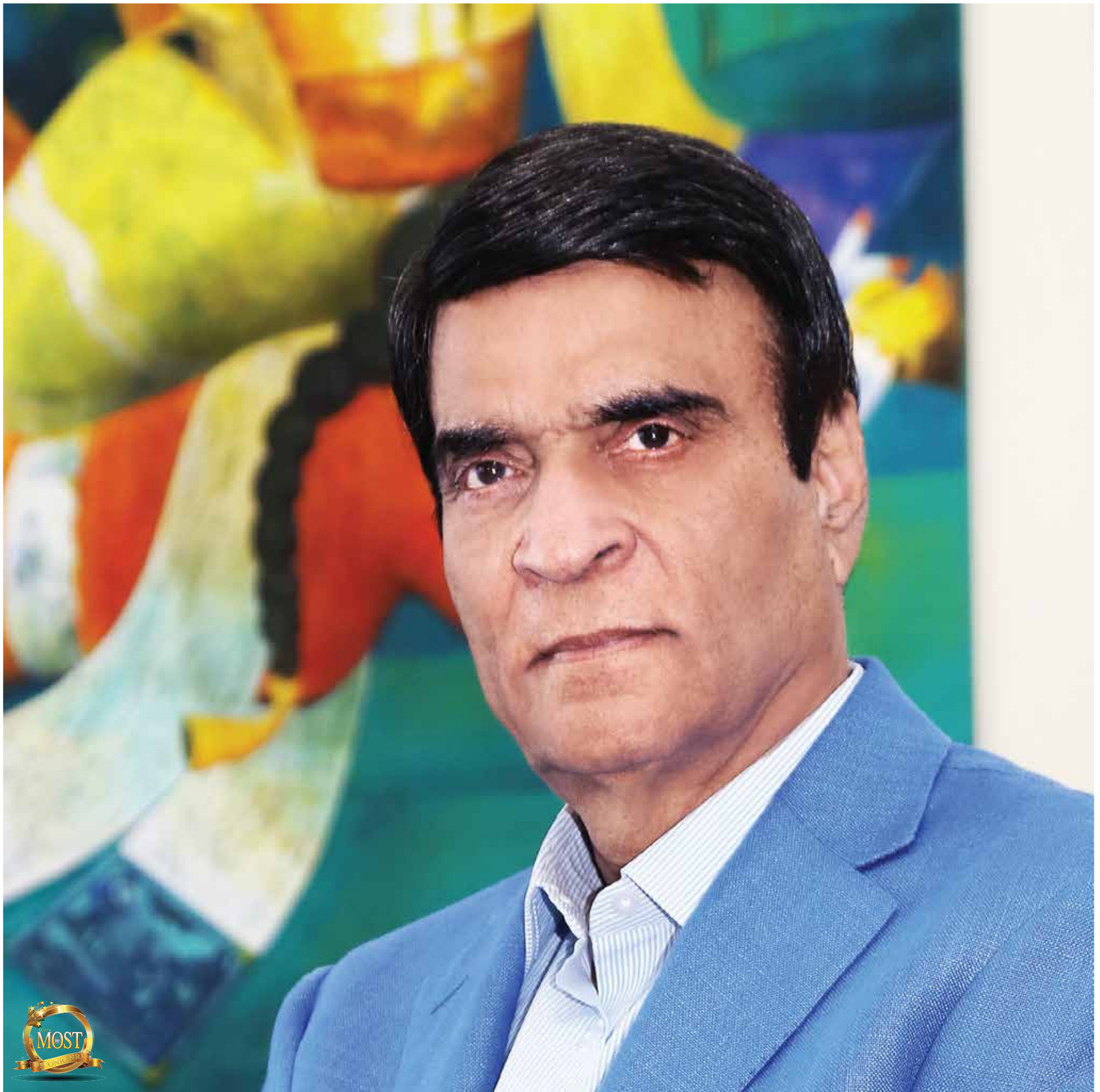
loves playing golf on some weekends that he manages to steal time to himself. He secretly wishes to have a 9-5 job with Dh300,000 salary and 5-day week, but adds with a smile, "the grass is always greener on the other side. I am happy where I am and with what I am doing."

"His advice to youngsters is to stay healthy and away from drugs. "Drugs is the bane of our times," he says and urges them to carry on when they fail. "Consider failures as experiences that you are getting free of charge. Take it and move on!"

Singh has been on the Forbes Middle East list for top Indian leaders. He has won numerous other awards, including National Tourism Award, from the Government of India; Young Asian Achiever Award, Dubai SME and Tourism Award; 4 Arabian Travel Awards; Travel Master Award, etc.

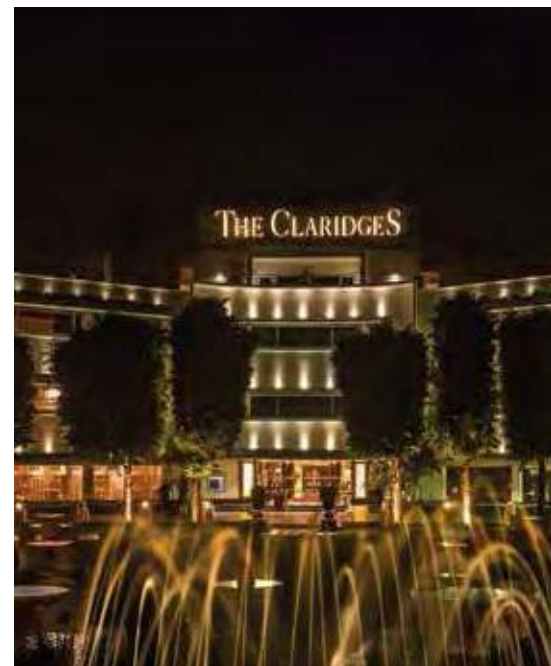






# POWERED *by* PASSION

SURESH NANDA, Chairman, Downtown Investments Limited



Suresh Nanda's career spanning over five decades is an incredible journey that has taken him on various paths leading to extraordinary success through courage, enterprise and a highly inspiring positive attitude.

He joined the Indian Navy following in the footsteps of his father Admiral S. M. Nanda, who had an illustrious career in the Indian Navy. His father was a 4 Star Admiral and served

as the 8th Chief of Naval staff, and he led & won the Naval war in 1971 which made him a National Hero.

Suresh rose to the rank of Lieutenant Commander in the Indian Navy, and after getting 3 war medals, left to create a business empire with interests in varied sectors including the hotel industry, ship repairs, software solutions, international trading and a host of other businesses.



*“Your word should be like a contract.”*



Suresh Nanda ventured into various business assignments in India before moving to London in 1984 where he worked for a shipping company and traveled to various countries to get orders for the sale and charter of ships. His easy affable nature helped him create a network at an international level.

A huge part of Nanda's success may perhaps be attributed to his ability to seize opportunities and surge ahead with courage and conviction. His career shows several instances of the intrepid choices he made. He was able to confidently drive huge sales in India for a German company making engines for ships. He went to Rwanda and sold them Tata trucks. In Algeria, he helped them to modernize their tanks and submarines. He raised capital to buy out the 'Claridges Hotel' in New



Delhi and later made other acquisitions in the hospitality sector including the Sea Rock hotel in Mumbai for which he later partnered with the Taj group.

His frequent travels helped build significant contacts across many countries and this opened the doors for several golden opportunities.

The ability to face every adversity with a composed and balanced approach and the efforts to build relationships based on trust have undoubtedly, played a big role in his expanding business and big fortunes.

He says “Your reputation and integrity should be your passport”, “Your word should be like a contract”, and “I



have always honored verbal commitments even if it has meant a loss on occasions”.

Suresh Nanda arrived in Dubai with bigger prospects for growth and partnered with a 28 Billion Dollar US software solutions company for their Middle East and India operations. This association later won his company ‘C1 India’ a global bid for an E-tender project with the Andhra Pradesh government. C1 India was awarded by the World Bank. This led to building a reputation and a pan India presence along with offices in Europe and the Middle East.

Though it has not been smooth sailing all the way in his business career, the amazing tenacity and ability to take challenges in his stride have greatly helped him pave his own roads to innovation and success.

*“We are finding the quality of life and education in Dubai, excellent!”*



Nanda's family is now settled in Dubai with his grandchildren also studying here. "We are finding the quality of life and education excellent in Dubai and I feel it is the best city I have lived in," he says. His daughter Sonali Punj has two sons while his son Sanjeev Nanda who is a well-known business man is blessed with two daughters.

"The Indian community has contributed immensely towards the UAE economy", says Nanda. "Indians are highly respected and appreciated here" he adds. He set up Taj Dubai and in 2 years helped it achieve the award for 'The Best Indian Hotel in the UAE'.

Nanda has been fortunate to have a long career across

several industries and numerous interactions across the globe.

Looking back at his life so far, Nanda says that he is a contented man. A conversation with Nanda is peppered with interesting anecdotes and jokes as well as infectious laughter. Always forward – thinking and buoyant in every situation, Nanda opines, "I think tomorrow is better than yesterday. There is so much excitement in the future."

He emphasizes the need to think dynamically in the ever changing environment we are living in today and be open towards embracing change and technological innovations.





# EXPANDING THE THRESHOLD

AJAY BINDROO, CEO and Managing Partner, Clásico Brands

*“To see things in the seed that is genius.”*

Entrepreneurial icons are a combination of operational prowess, marketing acumen and abounding creativity. Mr. Ajay Bindroo resonates just that, backed by the doctrine that business is for the ambitious risk-taker who doesn't hedge his bet.

And once you have managed to bring together the core competencies required to run a business, success is but obvious, and this entrepreneur par excellence bears witness to this.

But his is yet another 'aspirational' story. Born and brought up in the scenic Kashmir valley in India, life was rather quiet and calm. He had the most ideal childhood, living in a massive mansion overlooking a huge apple orchard in the picturesque town of Sopore. He would go to the market with his father, trying to understand the trade, as he admits the number game always fascinated him.

But untoward incidents in Kashmir compelled 17-year-old Bindroo and his family to migrate to Delhi, where they attempted to give life a second chance.

Destiny favoured him, and young Bindroo landed an opportunity with a family-owned business, from where he started his career and moved to Dubai.

So what brought this Kashmiri man to seek out things for himself in the desert, one may ask? Yes, it was his innate curiosity that urged him to explore. His career as a marketing executive with the family-owned business continued to grow with the company till he held the helm of the organisation as a Group CEO and led the brand in the league of global FMCG players, with footprints in over 150 markets.



*“Leadership is the capacity to translate vision into reality.”*



After a corporate life of over 22 years, Mr Bindroo decided to go solo, grappled with concepts like risk-taking and exploring opportunities elsewhere using a tried and tested formula in hand. Neither influencing his calibre nor limiting himself, he decided to take on a global challenge.

Having travelled the globe in over 20 years, Mr. Bindroo observed that there was abundant production capacity and R & D available worldwide, it therefore made business sense to tap these underutilised capacity rather than setting up a new manufacturing base. This way he was well-placed in better utilising his core expertise in

marketing, distribution and supply chain.

The next step was to then get on board like-minded professionals who were ready to jump on to the entrepreneurial bandwagon and geared for a global conquest.

The final binder was the strategy to build a platform for aspiring brands to spearhead in global marketplace coupled with a 360 degree execution.

The key driver to this vision was “Creating value through collaboration”

- Collaboration with reputed manufacturers with

un-utilised capacity and technological competence to propel them onto the global landscape.

- Collaboration with motivated entrepreneurial professionals, giving them the perfect selling story, along with the ideal product to sell in the market.

- Collaboration with the Distributors who would want one sourcing point for a large bouquet of FMCG product requirements.

- Collaboration with the end consumer who wants nothing but quality at value.

The cycle was complete and at every stage, there was value being created for each person involved in the chain.



WITH WIFE MADHAVI & THEIR TWINS ANAY AND ANSH.

In this second innings , Mr. Bindroo brought along wisdom of his several leadership roles to the table alongside his own personal brand of collaborative working, long-term vision, agility and the ability of transform and this has been the winning mantra.

Coming from a very humble beginning, from small state where you aren't too exposed to the outside world, his parents instilled in him, the value of living up to the faith he was entrusted with, and to be humble.

He believed, “if you'd like to grow like a tree, deep in your roots and branched out – then stay on and work in one place, instead of hopping.”

To him, his work has also been his playground. He has ingrained in himself that if one wished to excel in a job,



A PASSION TO BE WITH

one should get into it 100 per cent and own it and success would be inevitable.

Like everyone else, Mr. Bindroo too has a personal bucket list. He dreams to set up an institute for young entrepreneurs and management graduates, where he can teach them what globalisation really means. Mr. Bindroo is the Guest Lecturer in many leading management institutes in the world.

He always advocated the strategy of hiring young talent from management institutes around the world.

His ideology was rather go on a talent-shopping spree and headhunt exceptional professionals in the industry which would be an immediately solution he preferred to give deeper thought process of building tomorrow's prosperity today.

At home front, he would like to see his sons earn the best of what life has to offer, but is sure that he wouldn't want to serve it to them on a platter. He would like them to be self-reliant and have the freedom to choose their own destiny.

He is convinced that nothing is impossible if you work hard to realise your dream with a clear strategy, a superior product and a strong belief in your product, for there will always be a market for it.

## ACHIEVEMENTS AND ACCOLADES

- *Indian CEO Awards 2015: “CEO of the Year for the Consumer Goods category”.*
- *Ranked 7th in the 100 Most Powerful Indians in Gulf by Arabian Business.*
- *Winner of the Best CEO of the Year Award 2012*







# CRYSTALLIZING SUCCESS

AKBAR N SURA, CEO and Managing Director, Crystal Gallery

*“Quality is never an accident but a result of high intention,  
sincere effort, intelligent direction and skillful execution.”*

To be successful, the first thing to do is to fall in love with your work. Better still; work what you love to do. Mr. Akbar irrefutably is all passion for his work and life at Crystal Gallery since 1992.

With a sincere passion for business and building relationships not clients, has been the drive for Mr. Akbar.

Born into family business, Mr. Akbar first set foot in the desert soil in the early 90s' to support his eldest brother Mr. Jafer Sura's vision in the potential of crystal business.

Putting his best leg forward, working hard with zealous effort, this team player took up the challenges in his stride. Under his able companionship, Crystal Gallery started with manufacturing and processing traditionally handcrafted crystal tableware items and gradually

extended its product range to accommodate bespoke items customized to the needs of its clients.

Determined to succeed, Mr. Akbar stood steadfast in his belief to sell a 'made in the UAE' product competing with 200-year-old brand products that were being imported from Germany and Czechoslovakia. For he was a businessman who had garnered his confidence right from his first-ever-sell, a plastic bucket and a mug!

His resilience encouraged immense support from the UAE government in his early struggle days and Crystal Gallery participated in as many exhibitions to enunciate its presence and product quality.

It was not only the aggressive economic activity in the UAE that made the business grow exponentially, it was Mr. Akbar's thrust on quality that made the lasting impact.





*Perfecting the art of crystal making and expanded into a network of retail, corporate offices and showrooms in the UAE and the GCC.*



Today no celebration, felicitation, corporate, sports or an award ceremony is complete without Crystal Gallery being part of it. The company, with great pride and humility can boast that most residents in the UAE own a handcrafted Crystal Gallery product on their shelves.

With the support of the large 45-member joint family whom Mr. Akbar credits his business prowess to, and the brand continues to evolve. Growing from a small outlet with a five-member staff in Al Aweer to an 80,000sq feet showroom & factory which houses 260 staff members, magnificent collection of crystal artifacts and handcrafted pieces in Ras Al Khor, is no ordinary feat.

The Sura family has continued its legacy in perfecting the art of crystal making and expanded into a network of retail, corporate offices and showrooms in the UAE and the GCC. It offers its clients a wide range of innovative and world-class range of gift solutions.





Achievements include creating a crystal replica of the tallest building in the world, Burj Khalifa in a 3.5 meters high crystal structure, which is the tallest crystal replica in the world. Another magnificent creation and truly a work of art is the crystal replica of the Sheikh Zayed Grand Mosque which is considered the 8th largest in the world and largest in the country.

As a leader and pacesetter, Mr. Akbar who belongs to the Dawoodi Bohra community, maintains that he runs his business without depending on bank loans or a savings account. He insists on running a business of quality and not quantity. Passionate about his brand’s vision to deliver an uncompromising commitment in quality, superior customer care and concern for the environment, truly reflect Mr. Akbar’s ethics. With these benchmarks tirelessly adhered to, the company has been affiliated with the Department of Economic Development, Dubai Quality Group, International Standardization Organization (ISO), Awards Recognition Association (ARA), supporting Dubai Autism Centre, Rashid Pediatrics Therapy Centre, Emirates Environment Group and Dubai Cares.

Being the humble, sensitive and ordinary looking gentleman Mr. Akbar is, he has passed on the baton to his able sons, Huzaifa, Aliasgar and Tehzun.

He has instilled the company’s vision and mission in them and advises the upcoming generation to live with integrity, do what you love honestly and sincerely with mind set on taking no short cuts to success.

He dreams to see his company as the most successful provider of corporate services of high quality standards in the crystal awards and recognition industry and make Dubai proud of having an industry that has been in the past only the monopoly of the Europeans.







# NO RISK NO GAIN

ALTHAF ALI, CEO Inspired Holding Group (IHG)

*Most ICONIC NRI of UAE- 2018*





*“Dreams and Dedication  
are a  
powerful combination.”*



Ever-growing businesses have driven cultures employing technology, talents with product solutions promoting sustainability. Work is an integral part of life and you're your own boss. This is how a self-made man, Mr. Althaf chose to carve his life's journey.

Born in Kootanad, Kerala, he studied in Malayalam at GVHSS Vattenad School and later graduated in Computer Science. An all-rounder, he was active in school clubs, for notice boards, science exhibitions, tree plantations, college magazines, industrial tours.

He enthusiastically spent his formative years, hanging around his father's Duty-Free shop, picking up roots of trading, networking and familiarizing with international products acquainting himself with quality. His father bought home a computer. Playing and

experimenting with technological innovations, he sharpened his technocrat skills. His mother inculcated reading habit in him, due to which he is an ardent reader.

He yearned to be an army officer having a perfect physic for sturdy activities such as trekking, mountaineering etc. Unfortunately, business turmoil hit his father's business and his mother was reluctant to enlist in army due to the Kargil war. With dad's health deteriorating and sister's marriage around the corner, financial burdens pressed hard. Being the eldest sibling he decided to shoulder family responsibility.

Blessed with a creative bent of mind, he started designing ads, logos and pamphlets as a designer for his cousin's business in advertising whilst in college. He began his first business at 16 years and opened ventures

- Rent a Car, Spoken English Centre etc. Higher responsibilities paved his destiny into Dubai in 2003 where he encountered real struggle. He opted sales in advertising domain on a profit-sharing basis with various companies. Engrossed into research/marketing, he got his hands soiled to fetch orders on commission basis. In 18 months, with sufficient earnings, he incepted his own business Metroplus Advertising LLC, a signage manufacturer in 2005. This was a turning point.



While designing signage, he pursued an in-depth study of the technology in play and chose LED lights when others were with Neon. He started importing these components, gradually falling in love with lighting technology. Thus was born LEDWORLD LCC, which he ascertains is a true acronym for lighting/electrical/decorative representing the best reliable brands in the industry, promoting only eco-friendly lighting solutions.

Undergoing transitions/diversifications, the company reached a holding Group level, centrally managing business verticals efficiently in 2015. Under IHG, Companies are Metroplus, Ledworld, Lumibright, LWS, Inspired Lighting, DWS etc.

As years progressed, his entrepreneurial acumen sought more challenges, venturing into architecture, home improvement, decoration, furniture. The game is on...

The manufacturing arm IHG Industry holds factories in Dubai, Sharjah, India, China with 230+ OEM/ODM partners in 13 countries. They source, manufacture, assemble and distribute own brands ,

execute bespoke solutions, signage solutions, custom architectural facades & digital signage etc. All B2B business especially specification selling, trade sales and channel distribution happens through IHG brands operating in Middle East, India and UK. [www.ihg-brands.com](http://www.ihg-brands.com)

IHG Retail comprise of LEDWORLD and online stores. IHG media handles complete above the line advertising activities for the group, co-hosting and partnering with various international events. IHG TECHNO handles complete IT intrastate, software's, technical R&D; as an integrated IT solutions provider.

Mr. Althaf is a practical person when setting goals. He then integrates backward to achieve them, and is already on the move for the next challenge. With a grin, he states, "I'm fortunate to implement innovative ideas in the best manner with unwavering confidence." With a business acumen honed over years, this self-confessed perfectionist is surely difficult to please. The CEO, however, appreciates people who match his risk-taking propensity, foresee the vision in his ideas and adapt quickly. No wonder his maxim is "Be inspired to inspire".



*"Design and Innovation is our DNA."*







# A WINNING PLAN

HARMEEK SINGH, Founder / Owner Plan B Group



The career path of Harmeek Singh traces the passion of a man who has created a benchmark in his industry through fiery determination, innovation and commitment to excellence.

A self – made man, Singh started out in the UAE with no capital, business contacts or experience but created a niche for himself in the multi-cultural environment of the country. His company Plan B,

has build a reputation as one of the finest in marketing and events, responsible for delivering several prestigious events for global brands as well as government and semi – government entities.

Plan B offers bespoke solutions across a wide spectrum of services including marketing campaigns, branding services, event management, visual merchandising and other projects.



*“I followed what I have learned from my parents —  
Honesty, Hard work and Humility.*



Entrepreneurship comes naturally to Singh since both his parents have been successful in the business of manufacturing electronics and at a certain point of time their company was among the leading electronic companies in Asia. Singh was educated in New Delhi and has grown up learning from the drive and dedication of his parents to create and manage a successful business enterprise. However the family’s fortunes dwindled when the business suffered due to severe competition and that is what brought Singh to the UAE in search of job prospects.

Armed with no experience but the single – minded focus, Singh landed his first job to sell a product he knew nothing about. “I was working for fourteen to sixteen hours a day,” he recalls.

However, he later moved to the media industry and

through his sales skills and capitalizing on a loyal clientele he had created during his earlier job he was able to create a fortune for himself.

Singh soon started his own company, Plan B as a small agency and initially he used to wear multiple hats and managed all aspects of the business on his own. He set about creating a differentiation through service, commitment and quality.

“I followed what I have learned from my parents — Honesty, Hard work and Humility.

This is what he refers to as the three H formula that he has always adopted and adds, “It has worked for me.”

“We have always created a platform that enables everybody to excel. We now have people of over forty five nationalities working with us.”

He believes in an open work culture and strives to create a family environment in his company. His leadership style is one of infusing passion and creativity into his team so that all team members work collectively and create solutions to stand apart. Also the company believes in taking setbacks in its stride and moving forward.



*“There are no shortcuts to success. Accept your failures and treat them as lessons and challenges that help you improve.”*



Singh expresses a deep sense of gratitude for the opportunities he has received in the UAE and is proud of the role played by Indians in shaping the progress of the country.

Constantly looking for ways to evolve, his company is working towards numerous initiatives including the Zayed run that brings all communities together across the seven Emirates, art campaigns and creating technology platforms.

Plan b is also gearing up to get the infrastructure ready and creating avenues to welcome the large number of visitors of Expo 2020 and other major plans of the UAE.

He is grateful for the excellent support of his family throughout his career and admits to learning a lot from his children. He is now involved in writing a book about life experiences and his views about the world in general.

The journey of Harmeen Singh is undoubtedly one that helps everyone believe in their potential to succeed. He reveals the lessons he has learned from life when he says, “There are no shortcuts to success. Accept your failures and treat them as lessons and challenges that help you improve.”

He adds, “Honesty is the only way one can build credibility and staying grounded is extremely important.”





# GAME *of* SUCCESS

KISHAN DEEPAK PALIJA, Managing Director, Geekay Goup



WITH BROTHER NIMIT PALIJA

Tracing the trajectory of growth witnessed by the Geekay group MEA reveals the able leadership and progressive outlook of its Managing Director, Kishan Deepak Palija who took over the reins of the company at just 18 years of age.

The Geekay Group, a leading player in the gaming industry across the Video Games, Action Figures, Lifestyle Merchandise, Technology and telecom sectors, owes its origins to the highly enterprising spirit of Kishan's father -

Deepak Maganlal Palija. He had shown the courage to venture into the gaming sector long before the exponential growth and massive popularity that it has gained now.

After the untimely demise of his father, Kishan assumed responsibility of the business at a very young age. By infusing new ideas, adopting extensive brand building efforts and innovations in all aspects of the business he has directed its growth and strategy towards new heights.





Kishan is grateful for the support of his mother during the early years in his entrepreneurial journey.

Kishan has climbed his way to the top of the organization after gaining first-hand experience in all aspects of the business including sales, warehouse operations, purchasing and banking.

"I have learned something from every employee in the organisation," he reminisces about his interesting journey so far.

"Ever day brings new experiences as well as fresh avenues to improve and grow." And this is also his advice to aspiring entrepreneurs. "Learning is the key to success and never disregard anyone in life because

one can learn from each person one meets." Also he stresses on the need to show humility at all times.

Kishan is certain that the key to keep his team motivated is to keep growing and to continue looking for innovations." One should look at innovation in every aspect of business, "he says. "There are no limits to new ideas." And it is this forward thinking and progressive approach that has helped him make huge strides for the organisation. His approach to leadership is to take each member of the team along on the journey and to consider inputs from everyone.

He has launched Geek Nation, a leading destination for comic, movie and video game lovers. In fact it is a one stop shop for all pop culture fans.

On the anvil for the Geekay group are also many other products, innovations and ideas that are aimed to delight the customers.



*"There are no limits to new ideas."*



*“Every day is a new learning for me and there is something to learn from every single person I interact with.”*

Dubai has been home to him throughout his life and Kishan is immensely grateful for the wonderful opportunities provided by the UAE. In fact, he is reminded of the support always extended by the country to Indians and quotes the example of his grandfather who was among the early settlers from the subcontinent.

Kishan draws a lot of inspiration from the astounding progress and ambitious projects that the UAE has achieved. Also he says that Indians have been the pillars of success of the UAE. He attributes this to the fact that Indians are a great contributing force in every place that they choose to reside in.



Kishan invests a lot of time in fitness and believes in a highly focused approach to work as well as time management. And this is how he manages to apportion his time well between work, family, relatives and a large group of friends. He also loves spending time with his three young children.

Along with some highly ambitious plans for the Gekay Group, Kishan cherishes the desire to work towards the betterment of the society and help improve the lives of those less privileged.









# BUSINESS

*all the* WAY

MOHAMMAD (KUTTY), Founder, Managing Director, Kalima Curtain Co.

*“The journey is never over until you succeed”.*

The journey of Mohammed Kutty provides a lesson of perseverance and grit, starting from humble beginnings and eventually escalating into a thriving business.

He tried his hand at a string of business ventures, beat all odds and through sheer persistence established the Kalima Group of companies, a leading brand name in Curtain and furnishing fabrics, with branches across the Middle East.

Born and raised in the small village of Karakkad in Palakkad district, Kerala, South India., Kutty nurtured a strong inclination towards entrepreneurship from a very early age and acknowledges the big influence of neighbors, friends and acquaintances who were all engaged in various business enterprises.

While still in primary school, he began selling old iron rods during the weekends and school holidays. He has

also assisted in selling tea, sold jute sacks and many other things during the early stage of his life. "In fact, there is nothing that I haven't sold. I have been involved in selling bricks, vegetables, sun glasses, etc," Kutty says.

He set up his first shop when he was just seventeen years of age, with the money given by his father. That grew into three shops within a couple of years. "However, I was young and reckless and accumulated debt," Kutty recalls. Then, he went to Bangalore and soon joined an acquaintance who was the owner of a shop selling bed spreads and quickly learned all tricks of the trade. At that time he also helped his brother and many friends gain jobs in the city.

Though happy with his newfound success he was unable to save any money. "That is when my father-in-law brought me to Abu Dhabi in 1992," he remembers.



*"I always remember that without the blessings of my mother  
I would not have received success in life."*

However, life was not easy and he went through a lot of struggle. He worked in a garment shop and later sold watches to make a living. His life experiences had by now taught him to be careful with money.

He remembers distinctly that everywhere he worked he was able to impress his colleagues with a knack for dealing with customers and the ability to generate higher sales hence making the business more profitable. There were also instances when he was able

to quickly revive the profits due to dipping sales at the time of his absence.

With the great ambition to own a business in the UAE he invested in a garment business. Around that time he also noticed a shop at the basement of a building that was shut down due to the non - availability of parking. He was determined to own this shop and distinctly remembers going there almost every day to take a look around through the glass window. Finally after several

negotiations Kutty was able to buy the shop and arranged for parking facilities also.

Determined to make this venture a success, he announced a great sales promotion which was a relatively new concept in those days and for this he bought garments from Ajman at a highly affordable price."There were long queues at my shop and other shopkeepers started complaining about their declining sales," he recalls.



It was in 2005 that Kutty entered into the business of curtain fabrics helped by the advice of some relatives who possessed considerable experience in this field. At that time he sourced goods directly from China, Korea and other countries."He later expanded the business to Oman and Qatar, followed by shops in Bahrain and Dammam. Now the majority of his fabrics are from India.

Kutty looks back at his life with a sense of contentment and credits his success to an enterprising attitude and

great self confidence. He has remained undeterred by the many setbacks he suffered during his career including huge losses due to a fire at his garments shop.

"The biggest lesson I learned and share with my children is to spend money wisely and also to help people," says Kutty and adds that for several years he has been extending financial support to needy families every year.

He attributes a large part of his success to the UAE. "If

we are dedicated and sincere we can succeed here," he says. His brothers and son – in – law are a part of his business. He says, "The support I receive from my family plays a big role in my success."

Despite the phenomenal success that he has been able to create for himself through years of hard work, Kutty remains a humble and simple man, grateful for his fortunes and the many opportunities that life has presented.



*The MKA group of companies has recently launched a pension scheme for employees who have completed 15 years of service.*





# CREATING SPECTACULAR HOMES

MUSHTAQ VAKIL, Founder & Managing Director, Marina Retail Corporation



It is indeed a great reminder for our perplexing times when the spirit of entrepreneurship and the responsibility of leadership intermingle with the admirable quality of compassion and a humane approach. The Founder and Managing Director of Marina Home Interiors, Mushtaq Vakil is defined by a great sense of humility and calmness while manoeuvring his business to soaring heights and helping it gain a strong foothold as an upscale home furnishings brand.

Over the years, Marina Home has gained the status of an iconic landmark in the industry with showrooms in

several countries around the world, serving as destinations of discovery with an extraordinary mix of quality and design. They offer a unique array of choice in creative interiors, effortlessly combining the urban and the exotic to bring wonderful opportunities to lose oneself in the magic of beautiful home décor.

Born and brought up in Kashmir, Mushtaq started his career at a very early age in Iran in the year 1974. He worked as a Supervisor in a construction company and later travelled across Europe before returning to Iran during the revolution.





Amid the earliest Indian businessmen to migrate to the UAE, Mushtaq arrived in 1977 to settle down and build a career. The Vakil brothers were eventually among the early settlers in Dubai.

Mushtaq recalls the struggles and challenges of the initial years in the UAE. He says, the first five years were tough and a lot of hard work focused on seeking opportunities, goal setting, and slowly shaping dreams of building a legacy. I remember even now how

significant it was achieving the milestone of the first million.

A family man at his core, Mushtaq credits his success and that of his brothers to their parent's blessings. He believes that it is the foundation that they have imprinted of family values that has enabled both his generation and the next.

Marina Home's award winning signature store design has gained recognition on both regional and

international platforms. While at the forefront of several initiatives and innovations to help propel the business into a realm of exclusive design and creativity, Mushtaq, never loses sight of his humility.

Adopting a leadership style of taking initiatives and providing guidance to his team, he remains willing to learn from others at all times and especially attributes the influences of Mr. Sham Ghandi in his professional development.

*“Everything is possible, all you need is determination and a never give up attitude.”*

The UAE has been a witness to his exceptional career path over the last forty years and Mushtaq is full of admiration for its role in facilitating and promoting business and helping enterprise thrive. In particular, for Indians who account for a significant percentage of the expatriate population in the UAE.

He sincerely appreciates the efforts of the Government of the UAE including the recent initiative such as honoring 2018 as the Year of Zayed and giving importance to the commitment of innovation. The highly praiseworthy initiative of assigning national importance to ‘giving’ greatly resonates with Mushtaq’s ideals of compassion as he rightly points out – “A lot of people around the world are in need.”

It is clear that great resilience and the patience to adapt and innovate have fueled his dreams and enabled him to create an exceptional brand in the realm of home interiors.

And the lessons that the life of Mushtaq Vakil offer to new entrepreneurs are well articulated in his words –

“Everything is possible, all you need is determination and a never give up attitude.”

Marina Home has historically been a long-standing member of the pioneering Dubai Service Excellence Scheme and has been awarded numerous times by the Government of Dubai’s Department of Economic Development.

THE PRESTIGIOUS AWARDS AND  
RECOGNITION FOR MARINA HOME  
HAS BEEN AWARDED FOR SERVICE AND  
EXCELLENCE IN RETAIL DESIGN  
AMONGST SUCH PLATFORMS.

- *Retail and Leisure International*
- *Middle East Council of Shopping Centers*
- *Retail Middle East*
- *UK Trade and Investment*
- *Dubai Chamber of Commerce*







# A STITCH *in* TIME

MUSHTAQ SHAIKH, Managing Director, Lobo Tailors

*“We leave this world just as we entered it-  
with nothing in spite of all our hard work.”*

It certainly will not be an overstatement to say that entrepreneurship got a new lease of life with Mr. Mushtaq Shaikh. A self-made man, his grit and gumption stand witness to the legacy of an institution he has built with Lobo Tailors.

Clothing generations of local dignitaries, famous celebrities and high-flying businessmen since 1978, his tailoring business stands witness to his sheer determination, perseverance and vision.

He has reason to swell with pride to own a tailoring business grown from seven to 200 tailors from one rented shop which is for walk-in customers to 8,000 sq.ft factory. He caters to corporate clients where he crafts clothes for major airlines security agencies, car showroom, hotels, corporate companies etc.

A staunch believer in the age-old adage: ‘A man’s got to do what a man’s got to do’, he adheres to ‘self-dependence’ and ‘giving it all you’ve got’. And this is what young Mushtaq put to test when he arrived in Dubai in the late 60s’ as a teenager with only INR300 rupees (AED17 today) – in his pocket.

His life’s journey is undoubtedly, a genuine rags-to-riches tale. Being the eldest of a large family of seven brothers and three sisters in Pune India he eked out his meager living by working when still in school. When getting a day’s meal was difficult he decided to fend for the family.

It was during these trying days that one of his friends gave him the idea about moving to Dubai as many people were going to the emirate in wooden dhows and earning money.



Mushtaq sought the opportunity presented to him. He landed at Dubai Creek in April 1967 from the western coast of India, Balsar Gujarat.

He left his house with only one Pajama, one shirt and one Hawaiian rubber slippers and three hundred rupees given to him by his mother. Before leaving, he told his mother to forget him if she did not hear from him in the next three to four months. Sea journey those days was risky as smuggling of goods was rampant and there was no security.

When he arrived in the UAE, he initially slept on the streets and sometimes inside the dhows. His trying days sought to end, when a man took pity on him and offered him a job in a construction company, Sharjah Ras Al Khaimah road project and that was Bin Laden Construction as a garage cleaner. And the salary he got was 300 dirhams per month with an overtime, he used to draw 700 dirhams per month.

Reaching to the site camp is used to take an hours as there were no roads but all sand dunes. Nevertheless, he did not mind the hard work, as he was happy that he had found a job to earn money and support his family.

Being noticed by the management, he was promoted him from a garage cleaner to assistant store keeper, thanks to his English skills he had picked up at his school, St.Vincent’s High School in Pune India.





*In 1978, with some tailors from Mumbai, he rented a shop and started the business. Lobo Tailors soon became a landmark.*



It was during those days that Mushtaq noticed a lack of quality tailors in the city. Paying heed to unrelenting persuasion by friends, in 1978, with some tailors from Mumbai, he rented a shop and started the business. Lobo Tailors soon became a landmark. And from being one of the oldest stores in Bur Dubai, today it boasts of diplomats and wealthy sheikhs amongst its clientele.

What is truly notable is that till date he relies solely on word of mouth and refrains from using any advertising to advance his business.

For this man of resilience personified, he maintains: "Money anybody can make. It takes enterprise to build clients and retain them too."







# VISION *with an* OBJECTIVE

NEELESH BHATNAGAR, Owner and CEO of NB Ventures

*“I do not believe in dreams as much I do in objectives”*



An Entrepreneur with proven Leadership, Integrity and Passion, Neelesh has the innate vision, drive and determination to strengthen and implement positive change within complex organisations.

Born in India and having spent over 30 years in the Middle East he blends international management practices with local customs with exceptional success and has seamlessly integrated into the local culture at senior levels.



## *Transforming corporate strategy into operational execution*

Neelesh is the Owner and CEO of NB Ventures, growth funding new-age digital companies. It is a Venture Capital fund to invest in Indian and Middle East startups. The vision is to invest in Indian companies which can then be brought to Dubai and the Middle east and Africa region.

He is the Owner of JSB Group of Companies and he is a Director on several Boards - USPL, Usha Shriram, DipTab, HealthifyMe, MonkeyBox, Foundation Holdings, Zeven Sports, Kims Healthcare, ESCA, Vipera, IPTL, IDFY, ENACT, RNB Productions etc.

He had a distinguished career for over 25 years with the Landmark Group, the largest retailer conglomerate in MENA and India, where he was Director/Board Member. He was also the Founder/Ex-CEO of both, Landmark Arabia and Emax. His earlier experiences include MNC's - Xerox, Inchcape PLC and TNT. He has recently launched VanityKart.com, a premium online store for women that focuses on fashion, beauty and wellness. Restaurants The Yellow Chilli and Pressman's and also Fitness Clubs Snap Fitness.

Visionary, with a strong relationship-driven and objective-focused approach, Neelesh is skilled in setting Businesses ground-up (Greenfield), Performance Excellence and Corporate Governance

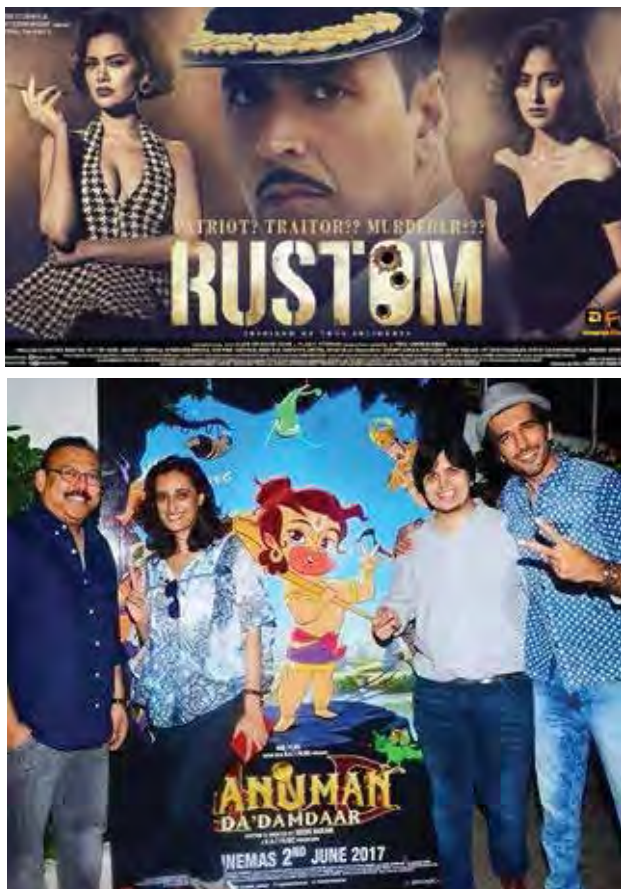
and in recognition he has been awarded by Forbes Middle East as one of the "Top Indian Business Leaders 2018" and by Arabian Business as one of the "Indian Aces of 2018".

Neelesh combines a burning passion for business with excellent people management skills, always providing an environment that is motivating as well as encouraging in order to bring out the best in his team. It is evident that this has been instrumental in this success, together with a realistuc approach to business.

His differentiating factor is his ability to 'think differently', communicate effectively and to take calculated risks. With a firm eye on performance, Neelesh inspires and drives his teams, even under strong pressures, to achieve long- term sustainable corporate growth and value creation.

Neelesh has a messege for all youngster as he had quit smoking after 29 years and appeal to new generation not to indulge in such un healthy habbits.





Neelesh has also produced Bollywood movies Rustom, Hanuman and Jagjit Singh.

Family is the most important part of Neelesh's life and he makes a dedicated effort to spend quality time with his spouse Rachna and their children, Nikita and Rushab.

Second to his family comes his passion for sports, most notably Tennis and Cricket. He is the co-owner of UAE Royals in Tennis and T10 Cricket League's Bengal Tigers.



#### AWARDS AND ACHIEVEMENTS:

- *Forbes Middle East Award*
- *Top Indian Business Leader Award*
- *Arabian Business Indian Ace Award*
- *Asia One Top 50 Business Leaders Award*







# *the* SERVING TASTE ZONE

RAHFATH FILLI, CEO, Tea Zone

*"I did everything from cleaning, to taking orders,  
to delivery to making coffee. It was a sort of training for me"*

He is, indeed, a role model for millennials. Mohammed Rahfath Filli, CEO of Tea Zone, is not only an inspiration to youngsters, but an example to all those who wish to create the life they desire. If his professional acumen and self belief will leave you in awe, wait till you meet him in person. Rahfath can be easily mistaken for a model! What with his well-chiseled figure!

If he is aggressive and ambitious on the professional front, he is equally humble, down-to-earth fun-loving a person who values relationships and family ties.

Born in 1988 into a modest middle class family in Kerala, as one among 5 siblings, Rahfath along with his wife and baby share their home with his older brother Rameez and family. "We stay together. That's how we like it," he says. Ask him, how in this his age of nuclear

family system, do they amicably share their roof, and he replies, "We respect each other and give one another the space."

In fact, brotherly affection goes much more than living together. When he arrived in the UAE in 2006, he joined work with his now famous elder brother Rafih Filli, the Founder of Filli Cafe. "I was an all-rounder there. I did everything from cleaning, to taking orders, to delivery to making coffee. It was a sort of training for me," says the young CEO.

Business was not new to the brothers as their father owned a cafe in Dubai in the late 1980s, before he returned to India and started a mattress business in his hometown. Filli remembers towing his father to his shop during holidays. "Dad would show us the products in the shop and tell us about how he bought it and how people would come and buy them from him."



Little wonder that Filli ventured into his own business at a tender age of 18. "Me and my friends would buy used bikes and re-sell them. It was fun. We loved it then. Shortly after that, he decided to make UAE his home.

"My dad would say, 'concentrate on business if you do not like to study further'," Filli, who never pursued higher education, recalls. "I was not good at studies. I managed till Grade 12 before calling it quits.

Business always intrigued me."

After gaining experience at Filli Cafe until 2010, Rahfath Filli decided to venture out alone. He set up Filli Cafe the same year in Deira, which he followed up with another outlet. In 2016, Rahfath Filli decided to have his own brand and renamed his outlets 'Tea Zone'. "Today, we have 7 Tea Zones, with three outlets under construction in the UAE. We have a franchise in Qatar and have signed for 10 franchises in Dubai and 5 in Colombo," he explains.

Rahfath aim is to be the 'Starbucks' of tea. "I want Tea Zone to be the global equivalent of what Starbucks is to coffee," he says explaining his vision for his brand.

Tea Zone, is his first love. "I have other business such as a mobile phone outlets in the UAE. I am also into garment trading. I manage a labour accommodation in Qatar, too. But they are all mere business, Tea Zone is my passion," says Rahfath and adds, "When people think of tea, they should think Tea Zone!"

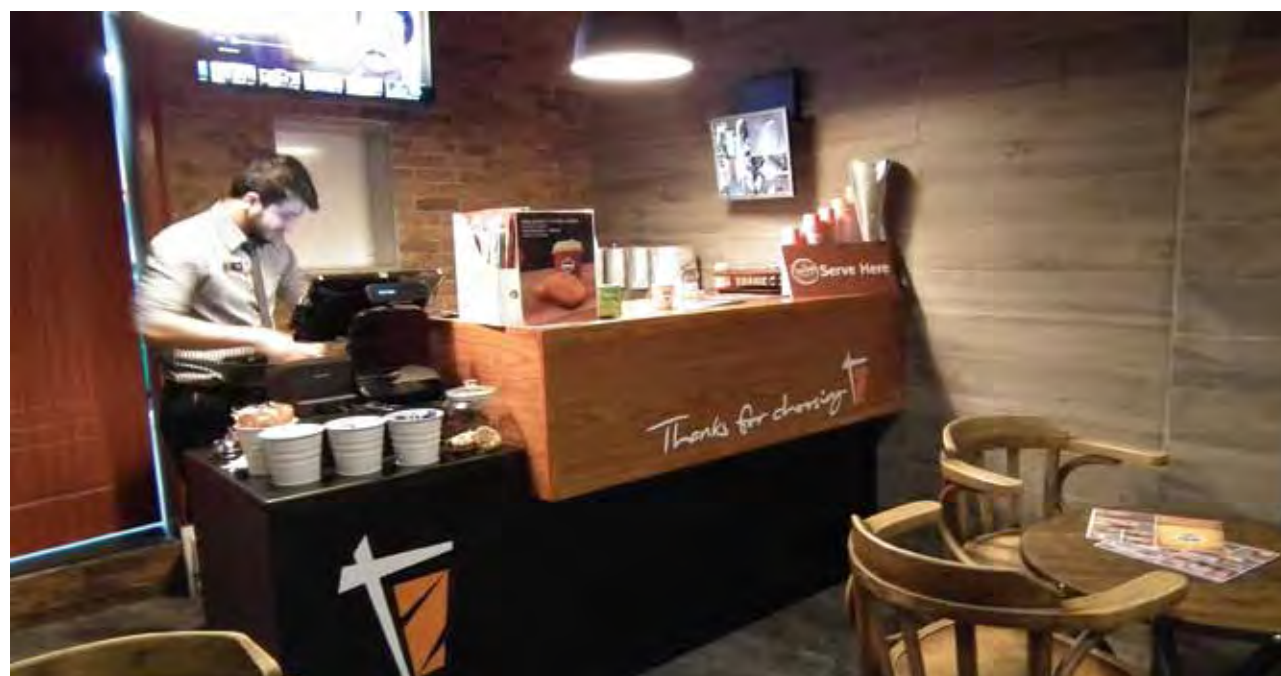




The tagline of his brand sums it up aptly - 'Talk n' Town' - Composing a cup of tea has become an easy task for all. But mastering the creativity within this is the true skill. Thus TEAs are not simply a cup with random flavours. Real TEAs are artists drawn by nature!!"

So how does the busy entrepreneur unwind? I love spending weekends with my one-year-old daughter. And I love cricket. I still continue playing at the district level for my hometown."

"I also travel a lot," he explains. It serves both



purposes. "It helps me unwind and also study the various teas available. In fact, I make special trips to Singapore, Kolkata and Columbo to study tea market," says the perpetual learner.

"The secret to my success is hard work. We need to put in 200% effort. It is equally important to maintain a good relationship between the employer and employee. We have a very friendly atmosphere. They are the ones who run the business."

So what's his aim for 2018? "We will have 25 Tea Zone outlets in UAE by this year-end and 25 outlets in other

parts of the world."

Meanwhile, he is also hands-on with his charitable initiatives, too. "I help poor families in my hometown. Be it healthcare of the elderly or education of children. I first do a thorough groundwork, when I receive requests. And select genuine cases and support them."











# LIFE IS *not an easy* JOURNEY

KP SAHEER, Founder and CEO of Bronet Group of companies



The life journey of KP Saheer, Founder and CEO of Bronet Group of companies, is an inspiring one, from being a taxi driver to a restaurant cleaner to almost becoming a fish monger and being on the run as an illegal to impersonation, KP Saheer's life is nothing short of a celluloid thriller. The youngest of three brothers, Saheer is today busy steering the business to greater heights.

In 2018, Bronet, an acronym for Brothers Network, owns 12+ various ventures, it spread

across UAE, Qatar, Singapore, India, UK and Hong Kong, with a chain of business in various sectors like healthcare, IT, telecom, furniture, Artificial Intelligence, Market research & services, E-commerce etc.

Saheer, who hails from Kozhikode in Kerala, joined his elder brother's garment business in Mumbai after graduation. However, the business took a hit during the Mumbai riots. But not one to lose courage.



*"I learnt it is very hard to make money, but easy to lose it,"*



Saheer left for Qatar in 2000, where he started to work as a cleaner boy in a restaurant. Within three months he became a sandwich maker. But his desire to become businessman was burning within. After another three months, with his savings and a borrowed amount of QR10,000 from his elder brother, he began his own mobile card distribution service. His capital investment was a Toyota Razor for QR1,000. He established his business with in a short period.

Then, he went to India and invested it all in a network marketing business, only to lose it all within a year. Back to square one, Saheer returned to Qatar. "I learnt it is very hard to make money, but easy to lose it," he says.

This time he was determined not to ask his family for help, so he zeroed in on a business that required the least capital. Saheer started a chit fund with 10 people

to buy the basic amenities to become a fish monger. He even bought a 1980-model Mazda car to set off. But the bad luck, a day prior to him starting off, a robbery at his home left him high and dry yet again.

Not one to be devastated, Saheer started a car-lift service. He made good money for three days. On the fourth day, the car developed an issue, and the cost to repair was far beyond what he could afford.

Once again, Saheer was staring at a blank slate. That's when one of his friends told him about the government issuing tenders for new restaurants. Saheer grabbed the opportunity and in 2005, with the help of PM Abdulla Haji and some other friends, he began to set up his new business.

However, Saheer says, one day before the opening, local sponsor demanded 50% equity from agreed

amount of 10%. "I was against his demand, but gave in as I was liable to my investors who trusted me." After few successful years, he decided to quit. "But the sponsor would not give me a NOC, nevertheless, I moved out and joined my brother's garment business, which I helped to set up while saving money from the restaurant business."

Anticipating trouble from the sponsor, Saheer tried his best to evade him and changed his identity by wearing a wig and Pakistani suit.



*“Celebrate others' success to be successful”*



"After a few years, I decided to move to the UAE. I requested the sponsor to clear off the papers and issue NOC, which he agreed if I paid Dh7,000. But, I was arrested at the airport and spent 7 hours in jail, waiting for the sponsor to come and clear the matter. That was a nightmare," Saheer recalls.

He came to Dubai in 2006. Saheer did a couple of businesses before starting Bronet. "Now Bronet group has various businesses, which include a chain of 20

pharmacies called 'Open Medicine'; Stories - a multi-branded furniture hypermarket; Openkart - an ecommerce retail business; and Debross - an innovative IT solution organization.

Saheer is equally a family man, sharing the values he learnt from his father to his 4 children. "My dad always said, 'you three brothers must use one wallet. I don't want one of you rich and the other poor.'"

An avid traveller, Saheer says he has visited 35 countries. "That's when I unwind." Building houses for the poor is one of his pet projects. He builds at least 10 houses every year for the homeless.

Saheer's advice to youngsters is to think of society and help others. "Celebrate others' success to be successful," he says, and adds, "only 50% is education, the rest is attitude. So anyone can become successful."





# BUILDING the structural SUPPORT FOR NATION

SANATH K.P. NAIR, Founder of Wellgate Scaffolding Trading Co LLC

“*No risks. No success.*”

A civil engineer by profession, businessman by passion and a singer at heart, Sanath K.P. Nair- the Founder of Wellgate Scaffolding Trading Co LLC - is a man who believes in taking risks. "No risks, no success!" he proclaims. This simple and yet profound statement in essence describes him.

Hailing from a small town in Kerala, and having studied in the vernacular medium, it was a humongous challenge for Sanath to face multi-national clients when he sought employment opportunities in the UAE. But not one to be disappointed, he strode ahead, only because he arrived in the Emirates with an aim.

"My aim was to get a job. Make money. Help parents. I was very clear then,' he explains of the time 23 years ago. "I arrived in Al Ain on a 60-day visit visa, which was renewed 5 times before I got a work visa."

To say his initial days were a struggle is an understatement. "I got a job as a draftsman in a construction company. I was extremely happy and began work. The very first week I was caught by because I was an illegal. I was jailed for 5 days. A horrible experience. It was summer time. I will never forget those days," says Sanath.





*"I never wanted to be a business man. All I dreamt of was a job with a steady income"*

## Family and support

Sanath and his two brothers have followed their father into business. "My dad, who is my role model, was a cloth manufacturer." He developed a flair for business seeing his dad. "We had looms at home. In earlier days, it was hand looms then power looms."

However, Sanath says, the family business eventually had to close down with union issues and other causes that affected profits drastically. Little wonder that Sanath never dreamt of being a businessman. "I never wanted to be a business man. All I dreamt of was a job with a steady income. Being the eldest in the family, I felt responsible for my parents," says Sanath.

But life has its way of steering you to your purpose! In 1999, when he was pretty settled in his job as a draftsman in a Korean company, he was asked to go to the US. That was the time, when he was also set to be married. He asked a month's extension, but the company refused. "I had only two choices. Either I resign and get married or go to the US and postpone my wedding. I chose the former," he recalls.

"That was a turning point in my life! I returned after my marriage and started Wellgate in Abu Dhabi in 2000 with one chair and a table on borrowed money of Dh5,000," Sanath says with pride. He returned the money within a year and there was no looking back. "Today, we have about 300 staff. You need to take risks to succeed," he emphasizes.

In 2004 started the next scaffolding industry in Ajman. In 2012 started another scaffolding manufacturing company in the name of Wellgate Industries Ras Al Khaimah. "We are major suppliers for Middle East and some African countries today," says Sanath.

This generation seeks the easy way out, he alleges. "There is no substitute for hard work!" he says and explains how his team worked for 5 whole days to finish the prestigious Sahara Centre project. Earlier, they were into events, too. "When celebrities came to the UAE for shows, we put up the stages in 24 hours. That would be crazily hectic. But we never once faltered. We deliver what we promise. Hard work is the secret to gains."



*“I share the values  
I learnt from my parents  
and tell my kids the  
importance of hard work.”*

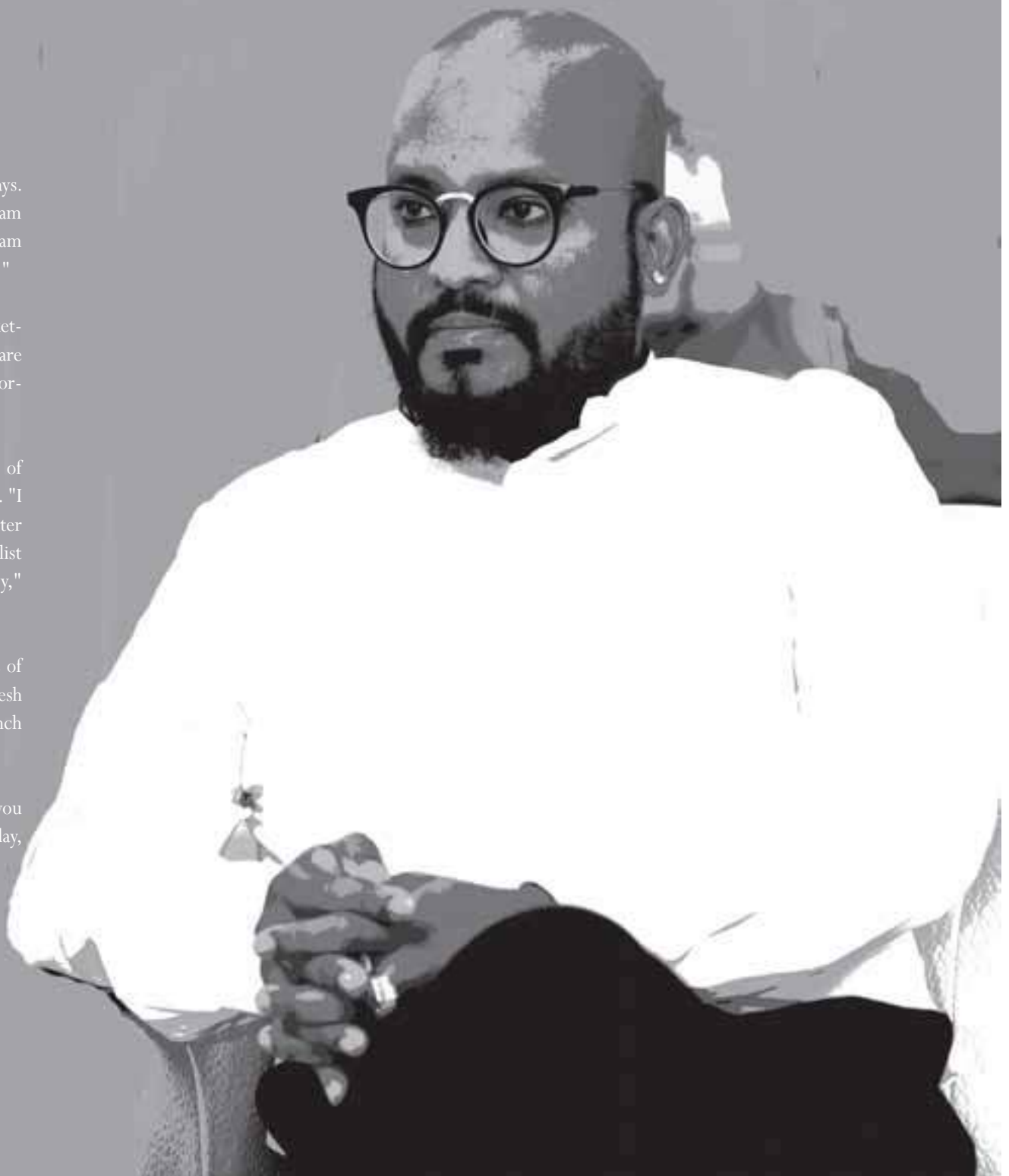
What's his magic mantra? "Well, my staff is my magic! he says. He believes in being friendly with his staff. "As a leader I am hands-on involved with every section of the company. I am never tired of learning new things. Only then can we grow."

"Today, my eldest son has started showing interest in marketing out company products," says the proud father of 4. "I share the values I learnt from my parents and tell them the importance of hard work."

Sanath loves have singing evenings, when his large groups of cousins gather at his home and they sing for hours together. "I love singing. That's how I unwind and de-stress. As a youngster I was into sports. In fact, in 1989 I was the state gold medalist in 800 meter race. That made my engineering admission easy," says Sanath reminiscing the old days.

His other interest is ice cream business. He has 10 outlets of 'Iceberg' in India, which serves 300 varieties scoops with fresh and dry fruits as toppings. His current dream is to launch Iceberg in the UAE.

So what's his message for young entrepreneurs? "When you wake up say a thank you to God. Make an intent for the day, work hard, take risks and enjoy life!"









# EMPOWERING *the innovative* CHANGE

SAMIULLAH KHAN, Chief Operating Officer, Grand Group



Samiullah Khan, Chief Operating Officer, Grand, Regency Group, boasts a diverse background in engineering, theology, management as well as in strategy from Harvard and Innovation from the Massachusetts institute of Technology.

Born and educated in Chennai, southern India, Khan has imbibed qualities of both his parents - oratorical abilities of his father and the teachings of his mother who was an educator.

His work philosophy has been shaped by his association in the early years of his career, with the Tata group in India where he was highly influenced by the interaction with JRD Tata and Ratan Tata.

The winning attitude of always looking for the positive streak in every adversity is what keeps Khan going. Holding on firmly to the Tata philosophy - 'You have to give many times over if you want sustained growth'.



Khan believes in sharing knowledge to keep adding on to the wealth of information one possesses. Interestingly, he still keeps in touch with his professors as well as former colleagues and frequently interacts with students of premier educational institutions in the UAE and India to exchange knowledge.

And it is this constant sharing of ideas and learning along with the depth of experience gathered across several sectors and various global locations that has provided Khan with unique perspectives on a range of subjects including Automobile, Retail, Education, Health Care, Hospitality, Construction and Information Technology.

Khan's association with the UAE for over twenty years has given him several opportunities to meet and interact extensively with the members of the ruling family.

“The Indian community is the single largest group contributing towards development of most sector in the UAE,” he says.

Khan's leadership style is also largely defined by the Tata philosophy of emphasising on empowerment, empathy and conflict resolution in order to motivate employees towards superior performance.





As a part of the Regency Group, Khan has been fortunate to be involved in numerous projects contributing to the benefit of the society in general. In alignment with the sustainability goals of the UAE Khan is spearheading a Solar and biogas initiative as well as several other ambitious plans including the implementation of a lifestyle of zero waste.

Also, there are projects focussing on the lowest strata of society, in alignment with the all-encompassing Happiness initiative of the UAE. In India, he is planning a township for the benefit of several marginalised sections of the society with the help of major corporates.

However, despite his extensive experience in reputed

organizations Khan acknowledges the lessons in time and work management he has learned from his wife Sayyada Aashi who manages the home affairs like an efficient organisation.

He enjoys spending quality time with his two sons and adopts a parenting style that is based on setting the right examples to allow children to imbibe the right values and habits through observation.

In order to succeed in these times of rapid changes in every sector, Khan points out - “It is important to continuously learn, unlearn and re- learn.” Also, he emphasises, “One has to look for the positive in every situation.”

*“It is important to  
continuously learn,  
unlearn and re- learn.”*





# LASTING LEGACY

VASU SHROFF, Chairman, Regal Group



Vasu Shroff has been a resident of Dubai long before its dramatic evolution into the city of remarkable architecture and state-of-the-art technology, as we know it today. When he landed on these foreign shores in 1960, at a time when the British Trucial states were in existence, he was just twenty years old but had the strong determination to be successful. The youngest child of the family, his father motivated him to join his brothers in the family business. He draws inspiration from the work and achievements of Mahatma Gandhi and recalls, “When I left Bombay, I decided I would do something with my life.”



*As a founder of a leading Indian school he was an honorary teacher and has a strong interest in the field of education.*



Shroff's memories of his early days in Dubai give us a rare peek into the simple life of those days when the Indian currency was in circulation and Dubai was just a small area comprising the Museum and nearby markets with shops and houses made of sea stone.

He recalls that there were no roads or transportation when he first arrived and ships would come laden with vegetables, pulses and cargo.

Life in the desert without air conditioning or power seems inconceivable but Shroff says, "We had no facilities but we were very happy."

His family is one of the pioneers in Dubai along with other people from the Sindhi community. Though textiles remain their core business, they have diversified into many areas including supermarkets, hotels and department stores. His children are partners in his business and he now devotes more time to serving the people and helping others.

Shroff stresses the importance of developing a strong will to succeed and shares an interesting anecdote of the time when he was just eighteen years of age and fearlessly went ahead when asked to deliver a speech in front of Jawaharlal Nehru.

Later, during a long expatriate life in the UAE he has received numerous opportunities to preside over and lead the activities of many clubs and associations in Dubai.

As a founder of a leading Indian school he was an honorary teacher and has a strong interest in the field of education.

He also leads the Committee that takes care of the temple in Bur Dubai and is well known in the Indian community for his service and social initiatives.





Speaking about his life that has been defined by honesty and generosity, he says “Seventy per cent of my time, I give to the public.” The schools, homes for the elders, cremation grounds, temples and hospitals that he has set up in India and abroad speak volumes about a life of selfless service and compassion.

He has always believed in a work culture that promotes opportunities for everyone to work hard and prove their ability. He says, “I always appreciate team work.”

As someone who has been a witness to how the rulers of the UAE have turned their dream for the nation into

a reality, Shroff has great admiration for their visionary leadership. He says with conviction, “The UAE will remain the best in all fields. They do what they decide on doing.”

The life of Vasu Shroff is not only a story of resounding success in business, he has provided a sterling example of giving back to society and helping those in need.

His advice to the youth of today is to “Work hard, with honesty.” He also has a word of caution for them – “Do not be a slave of machinery and technology.”

*“Work hard, with honesty.  
Do not be a slave of  
machinery and technology.”*









# GUARDIAN *of the dead* FOR REASONS



ASHRAF THAMARASSERY, Businessman & Social worker,  
recipient of Pravasi Bhartiya Samman Award Winner 2015







*Ashraf has helped repatriate 4,300 bodies, as of this year, to 38 countries around the world.*

He is humble, soft-spoken and unassuming. In times when people do not stand up for one another, Ashraf Thamerassery has dedicated his life for the dead. He recently found himself in the spotlight when he helped Bollywood star Sridevi's family go through the procedures after the actor's accidental death in Dubai. Ashraf says, there is nothing more satisfying than helping expatriates in the UAE cope with their relative's death.

He arrived in the UAE in 1999, just like numerous others from his homeland of Kerala, with the aim of stabilising in life and building a home for himself. He started off as a driver, before setting up his own garage in Ajman along with his brothers and a relative.

As destiny would have it, he happened to visit an ailing friend at a Sharjah hospital. On his way out, he ran into a youngster weeping and had no clue how to get the body flown back to his family. Ashraf was so disturbed by his plight that he began collecting information and helped the youngster take his dad's body home in about 4 days. "That was the beginning," he says.

From poor labourers to the elite, Ashraf has helped repatriate 4,300 bodies, as of this year, to 38 countries around the world. "The UAE laws for the dead are the same, irrespective of which country you hail from, or whether you are poor or rich," he explains.

His only aim and dream in life is to help as many

families in need as possible. "Today, people have no time for one another. You do not even know who is your neighbour. Everybody is busy making money. Money is not everything. Nobody takes money when they die," he says. "One should be more involved with the community and they will stay healthy, too."

He has an excellent support system in his wife and friends. "My wife takes care of home and kids and I have friends who helps me. When there are more than 2-3 bodies a day, I can't handle it alone," he says matter-of-factly.

The father of three, says his eldest son, who now studies engineering in Kerala, also used to help him while he was a student here.



PINARAYI VIJAYAN, CHIEF MINISTER, KERALA



HONORED BY SUIDHIR SHETTY -PRESIDENT UAE EXCHANGE



So, how does he look after his business? "Well, my relatives run the business. I am full-time into social service," he says.

His efforts have been recognised by the governments and officials, so much so he has no place in his cupboard to keep the awards and trophies that he now stores them in boxes.

The Indian government has honoured him with the Pravasi Bharatiya Samman in 2015. He has been felicitated by numerous associations in India and abroad. Ashraf has also been honoured by Dubai Police and the Kings University in the US and at least four books have been written on his life. There are also media reports that Ashraf's work has also inspired a Malayalam movie, which will be made soon.

Ashraf doesn't take a penny for his service. Recalling an interesting episode, he says that when a Brit had died and he helped with repatriating his body, his wife

offered him \$5,000. She was upset when he did not accept her offer because she thought he wasn't accepting the money because it was far too less. Then an official explained to her that Ashraf never charges for his services. "Even after she returned to the UK, she used to call me," he says.

Ashraf does not believe in weekend or holiday or 'me time'. It's all about people and helping them. "I leave home by 9am in the morning and return only late at night," he says and adds, "I do this because I get blessings, that's important to me."



WITH WIFE SUHARA ASHRAF KIDS - SHEFANA, SHAFEL AMEEN





# MANZIL *towards* SPECIALLY-ABLED

DR. AYESHA SAEED HUSAINI, Director, Manzil

The name Dr. Ayesha Husaini is synonymous with social work - the one-woman workforce that has crusaded for the specially-abled section of society, not only giving them dignity and respect but also empowering them to live their lives to the fullest.

One can take Ayesha away from Manzil, but you cannot take Manzil away from her! In fact, the genesis of Manzil happened way back in 1999 when Ayesha as a Founding Member of UAE's first support group for families who have members with special needs brought that community closer together. She birthed Manzil in the UAE at a time when disability was not spoken about openly and has today helped change the perception among society about the disabled and has made inclusiveness a popular trend in educational institutes and workplaces.

Tracing Ayesha's journey it is evident, that it was only but natural for her to lead a life for others. Born into a family of social transformers, she says, "my Grandfather Syed Siddique Hasan, ICS made a significant impact in UP". Her maternal uncle Padma Shri Mahmud ur Rehman went well beyond his scope of work as an IAS Officer to bridge the divide between Kashmir and the rest of India. She added "I was also blessed to have an amazing person like my Father-in- Law Sanjar Husaini in

my life who was known to have never turned a needy person away. He received the Indian Police Medal from the President of India".

Family has always played a crucial role in Ayesha's life "My parents and brother played a very important role in shaping my thinking, I am who I am today thanks to my husband who has been extremely supportive with every initiative and every idea I have ever had, however outrageous it might have seemed at the time" Ayesha says.

Thinking out of the box is another strength she has. Her creativity shines through all that she does Be it doing up her beautiful home or coming up with innovative concepts like reverse inclusion in Manzil or bringing the young and the old under one roof in India.

Her daughter Amani takes after her in being a sensitive and well-rounded personality. Amani at 12 years of age has already published 4 children's books and has been acclaimed by many celebrities including the Late President of India Dr. APJ Abdul Kalam.

All proceeds from Amani's books are donated to underprivileged children in schools across the Philippines, Sri Lanka, India and the UAE





A brilliant student, who always won scholarships, Ayesha says, as a 10-year-old she was so moved at seeing her cobbler's children fight over a roti and a piece of onion that she asked her mother if she could donate her scholarship amount to those children. That was just the beginning. Throughout her college years, she donated her scholarship to more deserving students.

But it was an incident she witnessed as a teenager in college that shaped her destiny. "One day, my classmates started screaming and running to the back of the class. When I asked them why they were screaming, they pointed to a young girl with Down's

Syndrome at our door. What moved me was that she was standing there doing nothing. And what disturbed me was our teacher also looked frightened. I simply walked up to her and took her back to her class. It was a short walk that became the longest journey of my life," recalls Ayesha.

"I might be a soft-spoken person, but I can challenge and fight the system if things do not resonate with my principles and values," Ayesha says matter-of-factly.

She switched from finance to psychology after that. She did her master's in social work and special education. In 1997 she arrived in Dubai and She completed her PhD

from Sheffield University in the UK. Her 500-page thesis focused on "Inclusion in UAE".

Ayesha was the Operational Trustee for LIFE - Landmark International Foundation for Empowerment in India which she ran for the Landmark group. She incubated the concept and brought to life a home for abandoned children and the elderly. "It was a new concept, because we had both children and old people in one space.

We touched over 100,000 lives, conducted medical camps, children were taught in the best schools, now the foundation has spread across India."







WITH MOTHER



WITH FAMILY



WITH BROTHER MAJID



WITH DAUGHTER AMANI HUSAINI

"I built Manzil brick by brick. I am thankful to Sheikha Jamila for the support. Today we have students of 9 nationalities at Manzil."

There are numerous success stories of Manzil students. "We are a family here. In all these years, not once did the staff not get salary on the first of a month. There are so many heart-touching stories," says Ayesha.

She recalls how a father brought his son cursing that he is not good at studies and how she took him up at Manzil and now he is employed and supporting his family.

Similarly, a student lost her father and the sole breadwinner and Manzil stepped in, offered her a job, employed her mother and enrolled her disabled brother in Manzil as well. Today, the young adults are both employed, and the family is living comfortably.

Ayesha says the misconception that children with disability are a liability is grossly wrong. She was also instrumental in getting mainstream schools in UAE to include children with cognitive challenges. "It was a

lengthy process, but the government has now stepped up in a far more proactive manner by drafting laws and driving this effort".

Ayesha serves on the Advocacy Committee of Dubai Government's CDA – Community Development Authority. She was also part of the committee that organized the first job fair for the disabled. She is also Governor - Inclusion on various School Boards in UAE.

Ayesha has been honored with several awards - the most prestigious one was as Outstanding Director General from Princess Haya Award in Special Education and Woman of the Year Award among several others. She has been on Radio and TV with her shows spreading awareness.

Today, after having worked with over 100 top companies, Manzil has created a niche for itself in the inclusion and sustainability arena and is also expanding into social entrepreneurship as well.

Under Ayesha's leadership, Manzil is now the first

Special Education Centre in the Middle East to be accredited by Pearson's and receive the "Disability Confident" accreditation from the UK Government - the first Centre outside the UK to achieve that accolade as well.



WITH HUSBAND RICKY HUSAINI





# CALL TO SERVE

## ALL *walk's of life*

BUBBLES KANDHARI, Vice-Chairperson of Guru Nanak Darbar Dubai and Founder of Young Hearts Group

*“It is my disposition not to give unsolicited advice as it often goes unheard or unacted but rather put my aspirations into action by way of service.”*





The most rewarding way to find yourself is to lose yourself in the service of others. This perhaps best summarizes Mrs. Bubbles Kandhari's credo in life.

Easier said than done, but Mrs. Bubbles beams a smile so genuine making all the sacrifices and hard work seem easily bearable. Her day starts and ends with planning and managing service activities for others, especially to those most in need.

Born and raised in Mumbai, India and growing up as the only girl among the siblings, Mrs. Bubbles received distinct attention and adoration from her parents.

Her special stature in the family however did not in any way hamper her grounded upbringing, she asserts. Her

parents took care of striking a balance between discipline and freedom. And she is eternally grateful for living up the traditional values and progressive approach that her parents taught her.

Bubbles Kandhari shares that she follows the guiding principle of the Mul Mantra - the words first spoken by the spiritual master Guru Nanak after enlightenment. In everything that she does and in facing everyday challenges, it is with uncompromised passion and faith. It reminds her to be better, sensitive, compassionate and dedicated towards others.

Every day, she makes sure to do at least one good karma. Demonstrating the inner perfectionism in her character.



*Every day, she makes  
sure to do at least  
one good karma.  
Demonstrating the  
inner perfectionism  
in her character.*

Coming from a privileged family and happily married to a successful businessman, Mrs. Bubbles lives her life beyond material wealth and actively serves as Vice Chairperson at the Guru Nanak Darbar Dubai. The Gulf region's largest and world's most modern Sikh Temple established by her husband Mr. Surender Kandhari.

Every week, the massive 5-star industrial kitchen of the temple cooks more than 1000 kgs of rice, 1500 kgs of wheat flour and 300 kgs of ghee to serve thousands of worshippers and visitors. It wouldn't be an exaggeration to estimate that around 15,000 vegetarian meals known as Guru ka Langar

(community meals) are served every Friday, which are given free not only to Sikhs, but to visitors of any faith or nationality. And to manage such production, Mrs. Bubbles leverages on her extensive business experience and management skills to efficiently operate the temple's daily functions.

She has been instrumental in various temple activities aimed for the children. Teaching them Punjabi language. Harnessing them with cultural insight by learning Gurbani (hymns from Guru Granth Sahib, the holy book of the Sikh community), the harmonium and the tabla (Indian percussion instrument). Initiate outreach and welfare events. Provide education for the

underprivileged. And distribute food to the needy. These activities are more than enough to keep one occupied the entire day, yet Mrs. Bubbles at the same time spearheads a project for the elderly people called The Young Hearts Group. Very dear to her, this group provides extra care for the elderly and to ease their loneliness by connecting with people. Set up in 2015, today the forum consists of 40 members between the ages of 60 and 92, helped completely by 20 volunteers.

This 66-year old humanitarian, author and poet's enthusiasm and zest for life determines how much of a difference she has made in her life and in the lives of others. An empowered woman of compassion indeed.







# CREATIVE *ideas through* BEAUTIFUL PEOPLE



GULSHAN KAVARANA, Founding member of Special Families Support group & an art mentor at Mawaheb

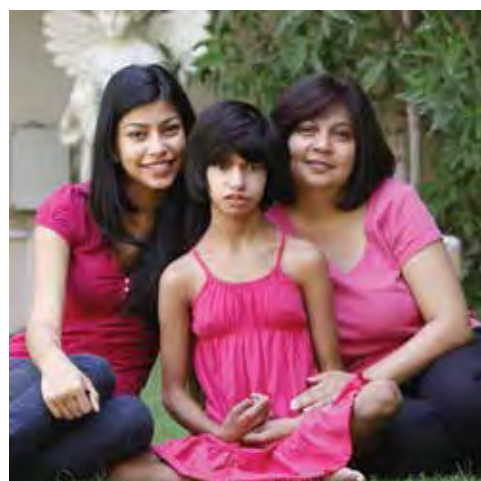
*"I teach students life skills and in turn,  
they teach me about what it truly means to live."*

Selfless, inspiring, reassuring, strong, these are but just a few words that sum up Gulshan Kavarana - the founding member of Special Families Support group, and an art mentor at Mawaheb, an art studio for adults with determination. However, Gulshan describes herself as resilient.

Gulshan, who is popularly known as Zara's mother, a title she is immensely proud of, says being resilient, is something her daughters and her students taught her. "I teach students life skills and in turn, they teach me about what it truly means to live."







In March 1997, Gulshan moved to Dubai from Mumbai along with her husband Zeheer and her then seven-year-old daughter, Jenai. Their second child, Zara was diagnosed with Dravet's Syndrome, a rare form of epilepsy. When Zara was only four months old, she had her first seizure, just 16 hours after being given her 2nd dose of the DPT vaccination. Zara had suffered a febrile convulsion, which caused profound retardation. Two months later, while on holiday Zara had a second seizure, resulting in hospitalization, followed by series of tests and medical reviews by neurologists confirming her condition and further regression.

The Kavarana's continued to find ways and means to help Zara and give her the best possible treatment, but

the seizures continued leaving Zara in a vulnerable state. As persistent parents, Gulshan and Zeheer left no stone unturned, but had to face the eventual and harsh reality of Zara's regression. Through the positive efforts of therapists, Zara did learn at first to crawl and then to walk. With each day, Gulshan and her family faced tough challenges. They had to learn to deal with guilt, denial, self-pity and anger until they finally came to accept Zara's condition.

Eventually coping with her emotions and overcoming her desolation, Gulshan brought about a new sense of hope, courage and determination for the Kavarana family... and in turn, helped empower other mothers with children with determination do the same for their families.

SFS or Special Families Support Group was started in Gulshan's living room with just 6 families back in 1999, and has now grown to over 1000 families in over 5 countries. "You don't need money to start to make a difference. All you need is passion, time and energy," Gulshan says. "SFS is very close to my heart because we support families through every stage of their lives... and everyone benefits: mums, dads, siblings, the determined ones, grandparents, friends, volunteers and hopefully the society at large."

Gulshan is appreciated not only for her genuine and positive attitude as a parent of a child with determination, but as well for her dedication and hard work as a mentor and volunteer in supporting the cause.

*"You don't need money to start to make a difference. All you need is passion, time and energy,"*

## *'I can, I will and I must'*



Zara needs help round the clock. She needs to be fed and changed. Gulshan recalls an incident where her husband had to take Zara to toilet at the airport because she had a shoulder operation and she was reminded about her responsibilities as a mom, by a police man. She, in turn, had a conversation with the official about the need for separate family toilets outside for the determined ones. These conversations inspire true change. Over the years, the UAE has been making a conscious effort to make public spaces as accessible to people with determination as possible. "The RTA is very helpful. You only need to write to them about a place not having ramps and you will see how quickly they will have one built. The authorities are listening to our needs."

Gulshan's elder daughter, Jenai is a successful brand designer, but she too tries to balance her professional life

with some volunteering. She mentors a young girl from the streets of Mumbai, encouraging her to stay in school and chase her dreams of becoming a fashion designer. "This is my dream" Gulshan says, "When I see my kids teach others what I taught them. One of my students said his life was over at 21, because all he wanted to do was go to college, but didn't know if he could cope with the classes, as he is deaf. So I helped him find a shadow mentor and in 3 years he completed his BA in Graphic Design with flying colours, while making lasting friendships and life-long memories. This is what keeps me going," she explains.

Zara is the family role model, she is an example of strength, courage, individualism and passion based on the significant challenges she overcame throughout her tumultuous, these are qualities that are inspirational

especially given the day-to-day challenges that she faces. "I try and maintain a work-life balance," says Gulshan.

"My personal mission statement is 'I can, I will and I must' (make a difference in the life of a person with determination). I don't think I could have done 21 years ago, what I am doing today... that's why one should not put barriers on one's self or you'll never know what you can accomplish. We need to put our inhibitions aside and get out there and just enjoy life."

Gulshan has received several awards including the Dhawani Award and The Inspire Dubai Award Guardian of the Year. Gulshan has been featured on Arabian Business' List of Gulf's most Powerful Indian Women and in Ahlan 'Hot 100' List. Her family was bestowed the Princess Haya Award for Outstanding Family.





# RE-WRITING THE FUTURE

VENKATRAMAN KRISHNAMOORTHY, Chartered Accountant,  
a Guinness World Record holder for the largest collection of school supplies for charity within 24 hours



Never think that what you have to offer is insignificant. There will always be someone out there who needs that what you have to give. Mr. Venkatraman Krishnamoorthy definitely is a believer in this philosophy. Fondly known as the Pencil Man of the UAE, Mr. Venkatraman moved to Dubai in 1992 with his wife

Neela and established his own software services company.

And then as he turned 50, dawned the moment of realization. He was contented with what he had earned and saved for his children; it was now time to live beyond his own dreams and seek for that ultimate satisfaction.



*“Communicating is most empowering, so ask. For, even ‘No’ is an answer.”*



He visited homes for the aged to figure out if there was anything he could do for senior citizens, but soon realised that he could not see people in pain, whether it was children or older people. He decided to focus on something that was very close to his heart.

Being a proponent of education himself he believes it is the best investment for mankind's future and everybody must enjoy this as an entitlement. On delving deeper, Mr. Venkatraman began to feel bothered by the inequities creeping in different forms. Stationeries used by his children who outgrew them were acknowledged as a 'luxury' for underprivileged children by one of his friends.

He recognized that the root cause of children feeling

distanced from the learning process was the lack of proper pencils. Within a month, he took it upon himself to collect 80 kilograms of pencils/colour pencils and distributed it to 50 schools in India.

While stationeries have become a lucrative business, he became cognizant of the fact that surplus led to wastage amongst the financially well-off section.

By collecting used pencils he was addressing the burgeoning problem of the need to save the Earth as well as providing this much-needed 'tool' to a deserving student.

He decided to collect and route them to the needy. His approach did address some critical gaps in the system. An extra pair of uniform would mean a lot to those

children who had only two sets of uniforms provided by the government schools. Following suit, an extra notebook and pencils would mean they could practice writing more efficiently.

Venkatraman began collecting extra stationeries, books and other utility items for school children. Education4all took shape in 2009 and was solely managed by Venkatraman's efforts. From the thought of committing an hour a day for the community, Venkatraman today engages himself in coordinating awareness programmes and collection drives in schools, consulates and other places. From stationeries, he has moved on to provide uniforms, books, board games, sports items, school infrastructure items like benches and chairs and toys too.

With his support, libraries have been set up in few government/ less privileged schools in India. Connecting with more NGOs in various States of India, education4all is now active in more than a hundred government/ less privileged schools across India.

Venkatraman feels that funds allocated for such expenses could be utilised for other necessities and that Education4all is not country specific. The organisation website connects with all interested individuals and those who wish to help schools in their locality. All they must do is to get in touch with them. He solemnly believes, “Communicating is the most Empowering, so ask. For, even ‘No’ is an answer.” Today Mr. Venkatraman is happy that his vision has helped reach out to more than 25,000 children across India and Africa.

And since then, this pencil man has been lending his

thoughts, innovative ideas and initiative in every and any possible direction for education.

Interestingly during one of his school visits in Tamil Nadu, Mr. Venkatraman found that the cost of milk bought from open markets limited food expenditure in a school. He then pooled in resources and gifted cows to the school. Local villagers were engaged in maintaining the cows and milk was bought by the school at a subsidized price. Twenty families living around the school are now above poverty line and empowered with a livelihood.

Education4all also began to focus on quality of teaching in government/ less privileged schools. Volunteer teachers, housewives and interested students from Mumbai and Dubai spend an hour a week to teach children in remote schools in India through Skype, whatever be their field of expertise or interest.

And the wheel keeps turning more productive ideas. Mr. Venkatraman supported the ‘gyanavahanam’ which is a mobile van with laptop and Internet connectivity manned by a science teacher who visits schools on a rotational basis to promote visual learning.

With his strong belief in the wonders of education he has decided to formalize the concept in India through an online platform called [www.joyfulgifting.com](http://www.joyfulgifting.com). The objective is to connect more than 1000 Schools and NGOs with as many well-wishers who would like to support the initiative. They could select the NGOs/ schools where these items should be dispatched or leave the selection to them.

Mr. Venkatraman lives by the anthem that happiness and contentment is a state of mind, which can be achieved, by being selfless. For him seva (service) is dharma (faith), and recognition is just its byproduct.









