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WATCH



TRANSFORMATIONAL WOMEN LEADERS TO WATCH IN 2023:

Driving Change and Economic Progress for A Sustainable Future



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THE 2023 DRIVE TOWARDS DELIVERING IMPACT AND RESULTS DRIVEN SOLUTIONS FOR WOMEN ACROSS SECTORS, SOCIAL STATUS AND NATIONS

In the year 2022, like other years, the Amazons Watch Magazine was given privileged access to the diverse experiences of women across different climes, which were written in form of stories, and informed some of our interventions and projects. On one end, there were women and girls who challenged status quo, refused to settle for less and became change agents in their communities while on the other end, the picture remained grim.

Different dimensions of unequal access to education for girls were revealed including restrictions to viable career routes such as engineering and economics; and a projection of up to 11 million girls around the world to be likely pushed out of school permanently because of the effects of COVID-19, according to a study by the United Nations Educational, Scientific and Cultural Organization (UNESCO). There is also the menace of gender-based violence (GBV), also termed the shadow pandemic, which continues to cut short the lives of these women. Also, the worrisome statistic which showed that One woman is killed every 11 minutes by intimate partners or family members is a pointer to the devastating effect of this GBV menace, considering that the figure does not account for women political leaders and human right defenders who experience such violence in increasing proportions. Others include stories indicating that some 650 million women across the globe were married before the age of 18 and about 71% of all human trafficking involves women and girls.

Consequently, in 2023, Amazons Watch Magazine, in collaboration with the Centre for Economic and Leadership Development and other key partners from our Multistakeholder Partnership for Women Development Network, is poised to lead a solutions-oriented and results-focused projects grounded in actionable research that will deliver maximum impact to women.

This is against the backdrop of recent projections of the likelihood of a new world full of unexpected technologies, unseen competitors, and unforeseen sustainable development challenges. It is therefore paramount now

more than ever to proactively seek to engage the over 67% of women who are disengaged in their work because they feel unheard and undervalued, according to research. There is also an urgent need to consider the challenges of women in the grassroots such as women farmers, and especially the estimated 740 million women worldwide working in informal sectors such as plantations, processing plants, street vendors, domestic workers, subsistence farmers and seasonal agriculture workers.

We anticipate that in this year 2023, more collaborations will be formed to really focus on action conversations and solutions to lift these women out of the impact of the multifaceted gendered dimensions of inequality.

For us all at Amazons Watch Magazine, it is a case of 'too far too long' and we are determined to leave no stone unturned in our drive to deliver impact and results-driven solutions for women across sectors, social status, and nations. We look forward to a "World" where leading with one's heart and compassionately as a woman leader is not misconstrued as being weak but rather evidence of one who is both compassionate and strong enough to feel the pulse of the people and address their dire challenges.

Therefore, stay with us as we redefine the true meaning of impact and solutions by women for all women.

Yours in Service,

Dr Mrs Ibifuro Ken-Giami

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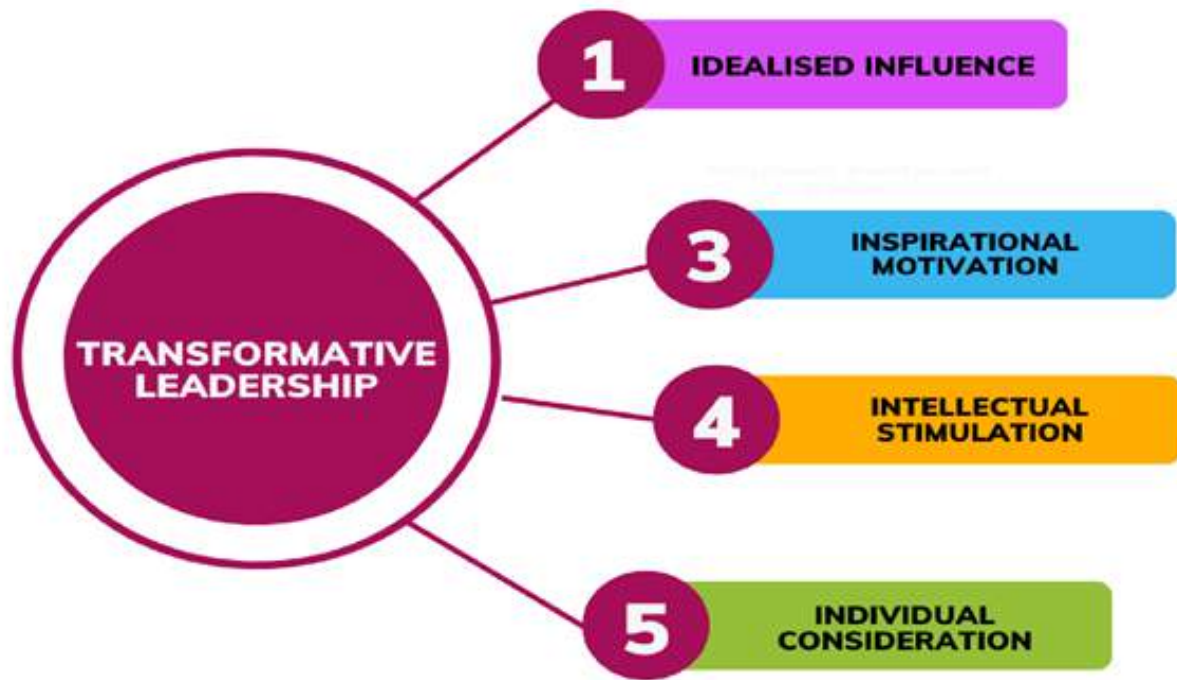
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While great care has been taken in the receipt and handling of materials, production and accuracy of content in the magazine, the publishers will not accept any omissions, which may occur. The publishers would like to thank all those companies and individuals who took part in the magazine and wish them every success.

TRANSFORMATIONAL WOMEN LEADERS DRIVING CHANGE AND ECONOMIC PROGRESS FOR A SUSTAINABLE FUTURE

Over the years, Amazons Magazine has spent time with several memorable female leaders who have gone above and beyond in their significant disciplines to accomplish commendable milestones and create a world with room for women to be more and do more. We have learnt a lot about them, how they've built their way to success, and how unique they are. One thing we noted is the different leadership styles of each woman. In this edition, we narrowed down to one leadership style that garners the most change and leads to the most progress. According to leadership theories, transformational leadership is when a leader engages teams or followers in ways beyond their immediate self-interests to recognise necessary changes and develop a vision for those changes. There are four specific factors to transformational leadership: idealised influence, inspirational motivation, intellectual stimulation, and individual consideration. This edition is proud to present these phenomenal women and organisations that are transformational in their leadership and actively driving change and economic progress for a sustainable future.

Let's begin to break down how this leadership style works:



Idealised influence

Leaders who project an idealised impact embrace high adherence to organisational values and motivate staff to put in their best efforts to achieve successful organisational results by setting the example. The women we spoke to all started with a significant vision which led them to the places there are now. The first step to being transformational is envisioning what change would look like. Leaders who put their vision into their values motivate others who are keen to drive change.

Inspirational motivation

Inspirational leaders display and communicate quality and take the time to honestly and morally centre themselves, their team members, and the work at hand. Simply put, they motivate you. Motivation is key in any organisation, but sometimes people become concerned with reaching deadlines rather than willingly working towards what they need to do. Our transformational female leaders motivate their peers, employees and people around them.

Intellectual Stimulation

To be intellectually stimulated, a leader must promote creativity, innovation, critical thinking, and problem-solving. Intellectual stimulation involves inspiring followers' ideas and imaginations and their capacity to recognise and come up with inventive solutions to issues. For visible and beneficial economic progress, these women have used their intellect to stimulate those around them and those in their company to encourage growth, and now they find success in their businesses.

Individual Consideration

The degree to which a leader provides for each follower's needs and acts as a mentor, coach, or guide is known as individualised consideration. This leader empathises with each follower's circumstances and needs while also taking the time to hear their worries and needs. Undoubtedly, the powerful women in this magazine are exceptional leaders and even better mentors to those around them.

In this edition, we shine a spotlight on all industries, from the fashion and beauty industry, where Asian women are pioneering, and the political decisions that Latin American women are making for a better future. We also spoke to successful entrepreneurs who are opening doors for the youth and creating better job opportunities, simultaneously boosting their economies.

Due to their hard work and determination, the following women are the transformational leaders to look out for. Their numbers are extraordinary, and the profits show that good leadership leads to good results. Tomorrow looks bright with sustainable leadership consolidating the future of our children.

Tanya Maswaure

Associate Editor



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INSIGHTS OF THE S.A.M.E.A.W.S. 2022 - VIRTUAL

Leading Through Crisis - Inclusive Leadership For Tough Times

The 10th edition of the Amazons Watch Magazine SOUTH AMERICA - A.F.R.I.C.A. - MIDDLE EAST - ASIA WOMEN SUMMIT (S.A.M.E.A.W.S.) 2022, which was held virtually on December 15, 2022, in collaboration with the American University in the Emirates (A.U.E.) as the Summit's official knowledge and research partners, was outstanding. With the summit theme, Leading through Crisis - Inclusive Leadership for Tough Times, S.A.M.E.A.W.S. 2022 attracted participants across Africa, the United States, the United Kingdom, South America and the United Arab Emirates. It evoked thought-provoking discussions about the future of women.

The South America – Africa – Middle East – Asia Women Summit (S.A.M.E.A.W.S.) is an annual programme that brings together the most influential and prominent women as well as key stakeholders from South America, Africa, the Middle East and Asia regions to re-emphasise the critical role of women in the future of developing economies, celebrate influential and prominent female role models who are directly contributing to their development, and most assuredly, confront the inequalities women face and focus on the change we want to see – and create – in the world. The S.A.M.E.A.W.S. 2022 speakers and panellists covered issues bordering on Women, Wealth and Investing, Equal Political Participation, Inclusive Leadership



I envision a world for women where women's rights are protected, and gender equality is really at the forefront of women's liberation





in the Banking Sector, and The World We Want for Women.

The Summit started with an opening plenary, with the introduction of attendees by the master of ceremonies, Ms Priscilla Nwipo, and a welcome address delivered by Dr Mrs Ibifuro Ken Giami, the Summit Convener and Executive Director of the Centre for Economic and Leadership Development (C.E.L.D.), who reiterated the need for inclusive leadership in all sectors. Other speakers during the opening plenary included Professor Muthanna G Abdul Razzaq, President of the American University in the Emirates (A.U.E.), who delivered the opening remarks, and Baroness Sandip K Verma, Member of the U.K. House of Lords, who gave the Keynote Address highlighting the deficit in inclusive leadership.

The participants and attendees were presented with four exciting panels, which kicked off with The World We

Want for Women (4W) Amazons Watch initiative aimed at collating and documenting a compendium of short stories from young girls and women aged 9-35 about their vision of the world they want for women. The session participants were two young female leaders, Leboghang Nkambule and Maitha Mousa Murad Albaloushi, who expressed what they hope to see for women. Maitha said, "I want a world where women are not oppressed by their spouses or have to choose between their career and families", and Leboghang supported her, stating, "I envision a world for women where women's rights are protected, and gender equality is really at the forefront of women's liberation. To live in a world where we as women can be united beyond our nationality, sexuality, economic background, political affiliations, religion, class, race,". The panel discussants were Ms Meena Kumari, Founder & Director of H.O.P.E

Training & Consultancy, U.K.; Dr Martha Muhwezi, Executive Director of Forum for Educational Women Educationists (F.A.W.E.) Africa; Ms Abigail Kajumba, Executive Director, Raising Voices, Uganda, and Dr Dalal A. Bin Hamdan, Assistant Professor of Sociology, Social Science, Tolerance and Diversity, American University in the Emirates, A.U.E.

Panel Session 2, titled - Women, Wealth and Investing (WWI), brought together financially savvy and informed women who are seasoned and forward-looking professionals in the finance sector with expertise in wealth creation and preservation to discuss and expand on diverse strategies and opportunities for women in the future of wealth and financial markets as well as generate timeless strategy on how to use women's economic power to unlock global wealth. The Panelists included Prof. Asma Salman, Dean, College of

Business Administration for the American University in the Emirates, A.U.E; Binta Max-Gbinije, Chief Executive of B.M.G. Seven Limited; Chairperson, Envis Consulting Limited, Zambia and Dr Nikolina Ljepava, Assistant Professor of Marketing of the A.U.E. the panellist agreed that men had held the reign of wealth management, but we see changes.

In response to the question about the importance of a wealth advisor, Dr Elizabeth Nkumbula responded, "Because men have always held the reign, women have become under-invested. It has negative financial consequences. However, today women manage more money than before and invest more assets in various countries. In over 30 years of working in the financial sector, I have been part of the evolution of women that have encouraged other women to be investors and maximise their income. Understanding the history of us women will empower us." The panellists agreed that the best way to preserve wealth is to identify the saving and investment tap. "If we save with no goal or mindset, it will not work."

In the third panel, titled Equal Political Participation; Dream or Duty? Hon Dee Dawkins Haigler, Former House of Rep Member, U.S.A.; Hon. Laura Vandiver Hall, US House of Representatives; Hon. Rosalyn Henderson Myers, Member, U.S. House of Representatives, and Ms Wadei Powell, C.E.O., S.R.I.M.E.X. Oil & Gas Company, Liberia, discussed Women's political participation is a fundamental prerequisite for gender equality and genuine democracy.

Ms Wadei Pawell suggested that young women should be groomed to see themselves as leaders. "Surveys say that young women said being a leader is not a priority; how do we change this image?" she asked. In response, Honourable Dee said, "I believe it is achievable if we can inspire and create a pipeline to the youth and prove to them that it

is worth their hard work and attention. If we talk about it and not do something about it remains a dream."

The First Lady of Suriname, Her Excellency Mellissa Santokhi – Seenacherry, was next with a First Ladies' on a Mission presentation. She discussed a project to create a louder, more dominant voice for women in Suriname.

PANEL SESSION 4, titled; Creating an Enabling Environment for Inclusive Leadership in the Banking Sector had banking professionals Ms Folake Ani Mumuney – Group Head, Marketing & Corporate Communications, First Bank of Nigeria and Ms Christine Baingana, C.E.O. Urwego Bank, Kigali, discuss ways that the banking sector can be more inclusive and how banking on women can help in times of crisis. On a light note, Ms Ani-Mumuney began the conversation by saying, "People are asking where the women in banking are, and today, we have debunked that. Here are the women!" There were a lot of discussions on what needs to be done to engage women in stem. Ms Ani-Mumuney Folake shared, "Banking strategies aren't about your traditional banking models but also about allowing creativity and listening to women who didn't do the typical stem studies. We are seeing more women at the heart of innovation. If we look at the female product support lens, we will better figure out how to hold on to top women and women at the bottom of the pyramid." She added that women cannot even open accounts independently or invest in some countries. Conclusively they stated that banks and financial services need to create gender-friendly policies. We need to use a gender-friendly lens.

Ms Baingana supported Folake and added the importance of balancing life and work. "If anyone figures out how to have a perfect balance of leadership and family, please tell me." she stated humorously, "I

raised four children and have been in leadership. It has taken a strong will and a drive behind success, and I am also a single mom. I have learnt that the balance is not there all the time." It is possible to lead and have a good family life, but it is a lot of structure. She concluded, "We don't need to change our roles as mothers and sisters and daughters to show that our brains can still work and we can move mountains whilst holding our babies."

The S.A.M.E.W.S. 2022 Virtual Summit was not only inspirational, but it was also an eye-opening experience. The panellists shared and discussed ideas that changed our outlook on finance, working women and politics. Fortunately, the conversations did not end there, as our collaborations with the A.U.E. continued. As a result, every panellist now has a whole new set of goals for 2023: to create space and develop a future that will benefit young women and girls everywhere.



Baroness Sandy Verma: Parliament, Energy, Fashion

Margaret Thatcher once said, "If you want something said, ask a man; if you want something done, ask a woman." Baroness Verma has led with this quote. Leading a laudable life and climbing her way up her political realms has not stopped or prevented her from being a leader in other avenues of her life.

Sandip K. Verma, Baroness Verma, known until 1977 as Sandip K. Rana, is an Indian-British politician in the United Kingdom. An appointed member of the House of Lords, and former Ministerial Champion for Tackling Violence Against Women and Girls Overseas. Baroness Verma chairs the UN Women's national committee for UK; served as a minister for Energy and Climate Change, and minister for International Development and government whip for the coalition government. She was the Chair of the EU Sub Committee for Goods, a Member of the EU Select Committee. Baroness Verma holds several positions and roles in the private sector, a strong and consistent voice for equality, diversity and inclusion that cuts across all her work. She is the granddaughter of the Indian freedom fighter

Ujagar Singh, a former leader of the Indian Workers' Association and the India League.

Baroness Verma grew up in Britain at a time when black and ethnic minority groups were constantly fighting against prejudices. "You were constantly battling external forces, asking yourself 'Why am I not included?' and so that also fuelled my appetite for politics by questioning the environment that I was growing up in." Her father may have been a conservative man. Still, he instilled one value that she has never forgotten, "He always reminded me that 'You must never think of yourself as less than any other person; just because you're not white, it shouldn't stop you from reaching whatever it is that you want in your life'".

This limitless way of thinking encouraged her to venture into something you may least expect from a politician: The fashion business. Baroness Verma started her high fashion business when she was 19 making it her first business, supplying high street multiples. In 2000 she changed her business to the service sector. Baroness Verma had long been interested in social politics, working on topics like

domestic abuse and child care, but she quickly realised that her impact as a businesswoman was small. She decided to enter politics because she believed that this was the field in which she could impact society. "If you're going to drive the change, you need to be in the seat that drives the change. However much wealth you generate, no matter how much power you yield within a sector, the actual drivers are not there. So rather than have people drive change for me, I would rather drive it myself! At least then I know that changes are happening for the right reasons."

In 2006, she was promoted to the peerage in the County of Leicestershire and elected Baroness Verma. She served as the Opposition Whip from 2006 to 2010, and then after the 2010 general election, she became the Government Whip. Baroness Verma served as a spokesperson for the Cabinet Office, international development, women and equalities, and business innovation and skills before she was appointed Parliamentary Under Secretary of

State for DECC.

In a 2022 interview, the Baroness asked why the question of diversity, even for 4th generation people of minority are still in the UK, is still so prevalent, especially for women. She admitted there is still much we can do. She began leading the way in June 2014 when she co-founded POWERful Women (PfW), a project to highlight female leadership potential in the UK's energy industry. POWERful Women (PFW), a professional effort started in 2014, aims to develop a gender-balanced, inclusive, and diverse UK energy sector. We want to accelerate change to have a diversified talent pool for the energy transition by working with business leaders, D&I specialists, the government, regulators, and aspirant women. One of PFW's objectives was for 40% of middle management positions in energy companies to be held by women by 2030 and 30% of executive board members in energy companies. These are lofty objectives for a very young project, yet there has already been a favourable response and welcoming

and positive attitudes toward PFW's mission.

In collaboration with PwC UK, they compile and disseminate data on the proportion of women in executive and non-executive board positions as well as in the executive pipeline at the top 80 energy businesses, emphasising the biggest employers in the UK energy sector. According to the most recent statistics on the top 80 significant employers, 27% of Board seats across the UK energy sector are held by women, and women hold 15 % of executive director roles across the UK sector. Although the numbers may seem small, these few women are supported and guided by PFW.

Overall, Baroness Verma has shown that sometimes women must take up the roles they wish to see in their societies. These roles she has taken up have seen some success, and although she is still working her way up in her ventures, she has shown great determination and outstanding leadership.





Her Excellency
Mellissa Santokhi Seenacherry
First Lady of Suriname

Transformation Through Communication-

HE Mellissa Santokhi Seenacherry Redefines Women and Youth Inclusion

A small country located on the northeastern coast of South America, inhabited by one of the most ethnically diverse populations in the region and defined by vast swaths of tropical rainforest, Dutch colonial architecture and a melting-pot culture. That's what comes to mind when you think of Suriname.

Her Excellency Mellisa Santokhi-Seenacherry, the First Lady of Suriname, in an Exclusive Interview with Dr Mrs Ibifuro Ken-Giami, publisher of the Amazons

Watch magazine, shares insights about Suriname, the women, youth, her passions and projects in the country, and how she is determined to create a good future and a nurturing environment for the women and youth of Suriname. She discusses her upcoming projects focusing on empowerment, harnessing the full potentials of digital development and environmental sustainability, and how she encourages her Nation to be sustainable in all they do. – Excerpts.

Q: As the First Lady of Suriname, my first question is, what most motivates you about the women in your Nation?

R: I think what is very inspirational in Suriname is that women have always taken responsibility. They have done more than their share in the family context and society, and there is a saying that women are the cornerstone of the family and society. The only thing is that they never get that appreciation, which we see is lacking and needs improvement. Today, more women are getting a higher education and educating themselves, and I hope we have a brighter future with this. They have always taken responsibility and put in more than 100%, and everyone in Suriname knows this.

Q: Which of your ongoing projects did you like managing and directing the most, and why is this particularly meaningful?

R: There is not just one project; everyone stems from who I am. I am proud of each of them, but the first one I started speaks to my heart the most. In Dutch, we say "hoe we ons voelen," which translates to "how do we feel." It is an inclusive program where children may talk about fundamental issues. The most fundamental aspect of being a person is being able to communicate how you are feeling, what you are going through, and how you gain the tools you need to express something to someone else when we might be going through it ourselves, especially during COVID when we were all experiencing it. The program's fundamental tenet is to teach children how to handle any difficult circumstances they are facing. The most important thing I advised them to do was take the time to get to know themselves because how can you expect someone else to know you if you don't take time to know yourself? You also learn to know yourself better and develop confidence during this process.

They were initially very guarded and essentially emerged from that in the first session, which was very encouraging. We could see that they needed this and that it was working. And at that time, we declared that we must continue doing this regardless of the circumstances, and I was pleased that UNICEF joined forces with me on this project and has remained supportive from the moment my husband and I took office. This year, we will pay close attention to the triggers and how to deal with them; we will also visit schools to bring that message there. From what we have observed, we role-play to teach the tools to vocalise, whatever it is full. Therefore, we can see that this is very extractive because, as I mentioned earlier, our children are being influenced by social media. Nobody provides these tools, such as how to express themselves and stand up for themselves; they just do not know how to do it. Everyone believes that you should be aware of the proper technique. Yet it doesn't seem to be the case in this day and age.

Q: Well, I was about to mention this program's effects on youngsters, but you have already mentioned some of them. How significant is this program for children? Is there a typical story you can recall of a youngster who participated in this program and how it impacted and transformed them from who they were before to who they are now?

R: There are so many, and each and every one of them has grown enormously. As I mentioned, they were initially very wary, extremely hesitant and reluctant to talk. But, as they reached the second session of the first program, they were already so at ease and opened up about their problems. We observed them over the course of two years as they grew, and they frequently observed or took part by asking questions at school. One, in particular, is a teenage musician named Lianto, who was always reserved, and this is a necessary

part of maturing. We got to watch him succeed because he just took over as the master of ceremony, which made him the hero of a program we did. So, that was one instance in particular where everyone could see his development, and I am proud of him. This is so fundamental that a connection is made when you can see how you helped them develop their talent, capacity, and confidence to overcome any obstacles in their path. This is just one specific example, but many others like it. Also, due to their rapid growth, all the youngsters engaged are now successful young men and women.

Q: Excellent work, Your Excellency. In a related case, you made a social media post about a new creative program for children, urging them to submit their proposals and concepts for environmental projects. What are the objectives of this initiative, and what was the driving force behind it?

R: It is about empowerment. Today's globalisation is fantastic; on the other hand, the digital world is quickly overtaking everything else, and we are also losing the younger generation's affinity for nature and Mother Earth. In fact, given all that Mama Suriname provides for us, I would say that she is Mother Earth. Compared to other countries, we are unique, one of just three carbon-negative countries worldwide, yet no one seems aware of this. Why do young people fail to appreciate their culture's uniqueness and significance because they are so focused on Western culture?

I am conscious of how materialistic modern society is, with everyone working hard to get their child a tablet, laptop, or cell phone. Our soil is so fertile that you can do just about anything; you only need to throw seeds, and they will grow, and the younger generation have no idea how fortunate we are. We need to reintroduce those norms and our culture to this generation so that

they can adopt it because what they are being taught now will be passed down to their children, and what we are going to do with this program will ensure that not only this generation but also the one after has access to food.

Q: It's amazing how those values are transferred from our generation to the next; well done. What is your best piece of advice for other female leaders who are trying to transform their societies?

R: That is a really wise one. Women in leadership positions have not always been facilitated or supported as they should because it is still a club for old boys. Women are becoming more educated themselves and, as I mentioned, receive higher education in greater numbers. In the shortest amount of time, young women will be the ones with the knowledge to lead, to lead a company, or at the very least; they will know how to carry out the day-to-day job. This is important because it is common for men to try to undermine women who take on leadership roles and undermine their confidence. Women are more numerous and should help one another.

We have jobs and degrees, but as I see it, the gap will be in our lack of leadership experience and confidence, even if those leadership roles already exist. This is something that we, as women across the globe who have leadership experience, can do to help close this gap, which

is already there and will only get bigger. I am attempting to do this through the "Your Own Hero program," which advocates providing women pursuing higher education with the necessary tools. We provide them with a stage to share their experiences in hopes that it would inspire other women, particularly young women, who are facing similar difficulties.

To give our young women the experience of trying to bring about change, I would support any platform that offered them the



chance to do so. I would also support tools we could provide them with and any tools they could create on their own. I would support it, so if it is pageants, talent shows, or workshops, it does not matter.

Great answer Your Excellency; I am really grateful for this time to have an interview with you, which has now come to an end.

Thank you so much for the chance. I hope we can work towards creating

any platform that can bring young women who think similarly together so that they can support one another. In numbers, we can support each other, find strength from one another, and continue to empower because we have challenges that we must face to fulfil our goals. I sincerely hope that we truly implement change rather than just strive to do so.

Dr Mrs Ibifuro Ken-Giami:

Thank you so much, and I agree that this is something to look forward to this year. When we work together, we accomplish more. Given that the majority of what we do aligns with yours, we also plan to support more of your efforts. By the end of 2023, we will see that we have successfully brought about a change in our communities. So that is what we anticipate.

Her Excellency Mellisa Santokhi-Seenacherry:

I will anticipate it as well. Therefore, I anticipate the follow-up, keep up the good work, and know that you have my backing.

Dr Mrs Ibifuro Ken-Giami:

Thank you, Your Excellency; I greatly appreciate it.

END.

A close-up, profile view of a woman with short, dark, wavy hair, looking upwards and to the left. She is wearing a yellow top. The background is blurred with warm, golden light.

Wu Yagun - Winning in China's Real Estate Sector

China's real estate sector contributes enormously to the nation's economy, with estimates ranging from 17 to 29% of Real GDP. According to the People's Bank of China (PBOC), direct investment in real estate in 2020 reached about RMB 7.5 trillion (US\$1.18 trillion), contributing about 7.4% to GDP.

In 2020, 51.5% of investment in fixed assets nationwide was driven by real estate, and investment in real estate development accounted for 27.3%, since it is linked to major industries, key players of governments, and investors and homeowners, according to Ren Zeping, chief economist at Soochow Securities, a financial services institute. So who doesn't want a roof



over his head? And a comfortable one at that?

In 2020, the number of enterprises for real estate development reached one hundred thousand in China. Since the 1998 housing reform, the number of real estate developers has increased annually. However, most real estate developing companies in China are privately owned, and only a few are playing it big. One such big player in the industry is Wu Yagun.

Wu Yagun, Co-founder, Longfor Group Holdings, built her real estate company from scratch over the years and has become a champion and a household name in China. The real estate mogul and billionaire once worked in a factory and as a journalist, where she was paid only US\$16 each month, but she's now worth over US\$8.3 billion building her brand. Although Wu Yagun is quite reserved, and so much is unknown about her, her story is uniquely inspiring.

At 16 years, Wu started studying engineering at Northwestern Polytechnical University in Xian, where she graduated with a bachelor's degree. Upon graduation, she served four years at a factory in Chongqing, earning about US\$16 each month.

Fate beckoned, and Wu began a five-year job as a journalist writing about property at the China Shirong News Agency. She was motivated to start her company Longfor when she wanted to secure accommodation as a lady. The difficulty she encountered in getting a place to stay was what urged her to establish her brand. Being brought up by her not-too-rich parents, Wu saw the opportunity and grabbed it. Through her pain, she found her purpose, 'providing houses for people.'

Together with her ex-husband, Cai Kui, they co-founded Longfor Properties, a property development company now known as Longfor Group Holdings. The company is based in Hong Kong but has branches in more than 47 cities across the globe. Wu served as the company's CEO

for six years and was chairman of the board from 2007 until 2018.

The real estate sector in China was recently faced with lots of turmoil which affected some key players in no small way, yet Wu was able to swim through the tides successfully and keeps scaling greater heights in the industry.

According to Forbes, the Hong Kong-listed real estate developer Longfor is now worth \$15.2 billion. Compared with the 40% drop in net worth from 2021 suffered by Country Garden's Yang Huiyan, 70% by Evergrande's Hui Ka Yan, and 73% by Sunac's Sun Hongbin, Wu Yagun's wealth has primarily held steady.

Sun Hongbin, the 58-year-old's wealth has primarily held steady.

Wu Yagun has displayed strict financial discipline, excellent management, and rare entrepreneurial skills that have helped her. During the period of crisis in the sector, where lots of real estate developers ended up in huge debts, Longfor managed its growth and liquidity rather carefully under Wu's supervision. The company never borrowed across the board or pursued scale like others. Instead, Longfor, on its part, built shopping malls to get recurring rental income and increase cash flow.

Also, in 2017, it launched the apartment rental business, Goyoo, to take advantage of the rising need for quality housing among the younger generation. It is no wonder that even amid crisis, Longfor still gains investors' trust because they have proven over time to be reliable.

Wu is a model that every upcoming woman entrepreneur should follow and study closely. One can thrive in her wealth of wisdom, expertise and experience.

Sheikha Hanadi Al Thani:

A Highflyer in the Qatari Business World



Women worldwide remain a fundamental part of any nation's economic growth. For Qatar, Sheikha Hanadi Al Thani has earned the spotlight for her enormous contributions to the growth and development of the economy. She is a role model to many women and a leader who has impacted young people's lives and has many people looking up to her.

Sheikha Hanadi started her career as a lecturer in the department of Economics at Qatar University, her alma mater. Soon after, she established the Qatar Ladies Investment Company called AMWAL. Sheikha Hanadi started her career as a lecturer in the department of Economics at Qatar University, her alma mater. Soon after, she established the Qatar Ladies Investment Company called AMWAL. The company is the foremost investment company recognized by the Qatar Central Bank and granted permission to carry out investment banking and asset and wealth management.

As founder and CEO, the business tycoon, launched the Al Wa'ab City project, one of the largest privately owned real estate projects in Qatar. It is spread over 1.2 million square metres and will be home to over 8,000 people when completed. She is also CEO of the trading and contracting group Nasser Bin Khaled AL Thani and Sons Group and founding Chairperson of Q-Auto, a



Whatever I have
aspired for or
achieved in my
career has always
been fueled by a
longing to break
the stigma or what
is perceived
about women in
my region



Volkswagen and Audi auto dealer in Doha, Qatar.

As the founding chairperson of INJAZ Qatar and a board of trustee of the College for Business and Economics at Qatar University, Sheikha Hanadi has, through her relentless efforts, boosted the institution to over 51,000 students from 84 schools and universities across Qatar by hosting programs that enlighten them on work readiness, financial literacy, and entrepreneurship.

Sheikha Hanadi is passionate about women and seeing them achieve all they should. She has promoted many opportunities for women over time and inspired women and youths everywhere with her achievements. She co-founded the 30% Club GCC Chapter, a provincial volunteer effort of multi-sector leaders working together towards better representation of women on boards and in senior-level positions.

"Whatever I have aspired for or achieved in my career has always been fueled by a longing to break the stigma or what is perceived about women in my region. As a business person, I've also wanted to emphasise the main priority and the importance of working towards the progress and well-being of society. Throughout my life, I have fought to pursue opportunities that did not exist for women. I faced challenges that stemmed from systematic misunderstandings, stagnant norms that were never challenged, and concrete ceilings that boxed me in. With each failure, I have become stronger, and I was taught more about persistence with each step forward. I only hope that

the accumulation of my efforts has made it easier for the upcoming generations of young women and men."

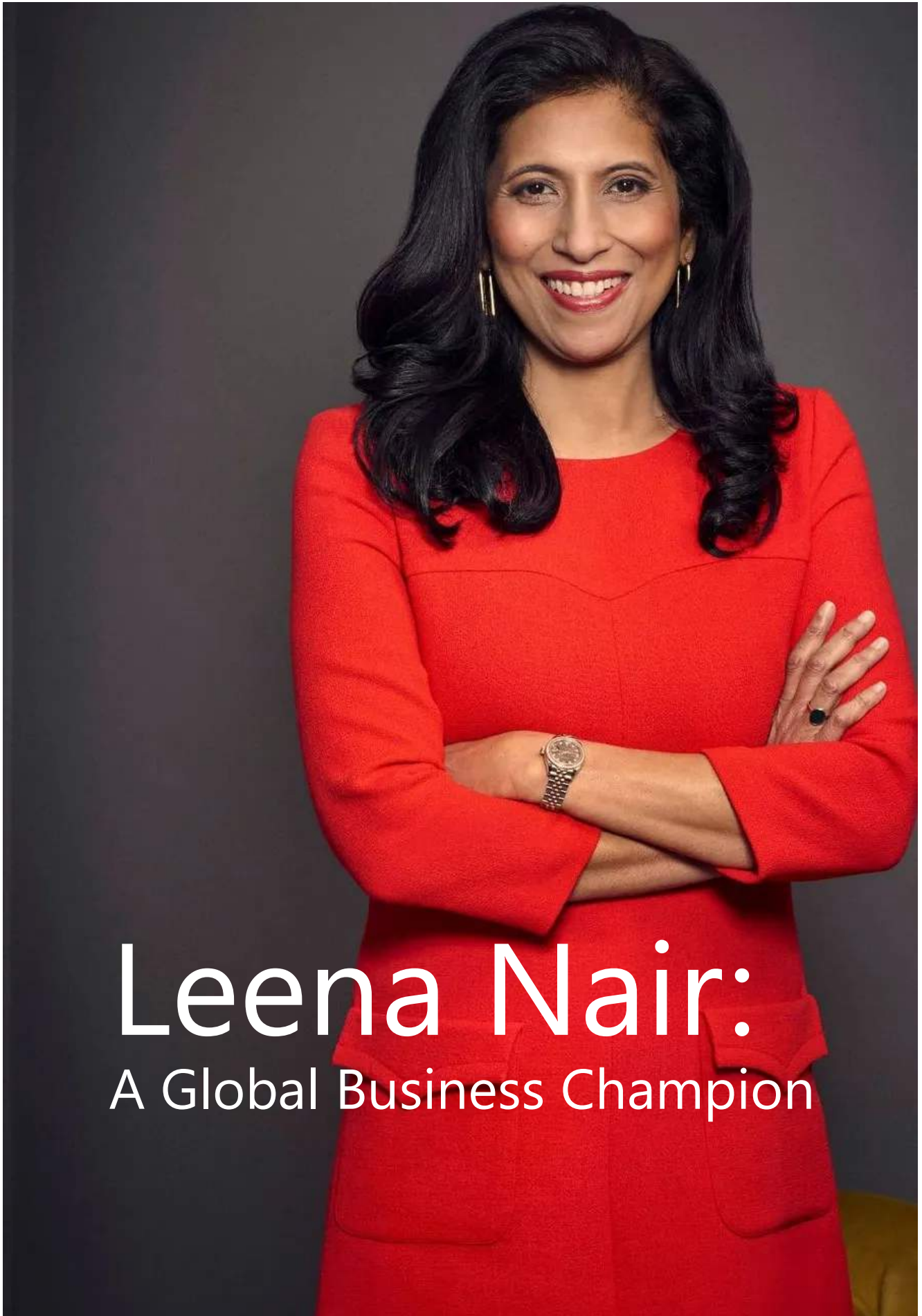
Sheikha Hanadi serves on several advisory councils and boards, lending timely profound wisdom and a wealth of experience.

This passionate and goal-oriented entrepreneur, business leader and mother has always been an inspiration. Her commitment and hard work helped her attain an Executive-MBA from London Business school, a Master's degree in Economics from the University of London, and a Bachelor's degree in Economics from Qatar University.

To mention but a few, she's a member of Dana Gas, an executive committee member of Silatech, an outstanding advisor to Standard Chartered Bank, and a member of the Bank's Gulf Advisory Council. Furthermore, she is also on the advisory board of the Legatum Centre for Development and Entrepreneurship at Massachusetts Institute of Technology (MIT) and the Harvard Business Review Arabia advisory board, representing Qatar.

According to Forbes, this multi-talented Amazon has an estimated net worth of more than US\$15 billion and multiple awards and recognition to her name.





Leena Nair:

A Global Business Champion

According to the International Finance Corporation (IFC), “globally, women hold only 19.7 percent of board seats, 6.7 percent of board chair positions, 5 percent of CEO, and 15.7 percent of CFO positions”. Only a few women, like Leena Nair, have broken through the glass ceiling. She currently serves as the CEO of the multi-billion global fashion brand Chanel. Leena Nair is a British-Indian business executive and is the first female CEO of a French luxury brand.

Before she was appointed CEO, she worked at Unilever, one of the world’s largest consumer goods companies, for 30 years, as the first female and first Asian, where she grew from scratch as a management trainee to becoming the youngest ever Chief Human Resource Officer (CHRO), of Unilever and member of the Unilever Leadership Executive (ULE).

The electronics and telecommunication graduate could barely enjoy her career as an engineer. It took the intervention of a professor to make her see her area of strength. Leena had extraordinary people skills. Despite her father’s disappointment when she told him she had found her path, Leena didn’t give up; she was keen to follow her instinct. “From day one, I felt that it totally makes sense to me”.

At Unilever, the instinctive leader had an excellent track record in managing the firm’s human capital. She didn’t climb to top managerial and leadership roles by chance; she dared to walk into places others dreaded. Although when she started at Unilever, the company’s factory was a place no woman dared to go at that time, for Leena, it was home.

In a 2021 interview, she said, “Often when I went to the factories, there was never a loo for ladies because nobody had imagined a woman would come to their factory, and my first job would always be there to ensure that they built a toilet that I could use.

Jokingly, all these loos built were called “Leena’s Loos. So put your hand up for tough jobs that will give you experiences others can’t match. And always think more about how you can contribute rather than what your position or job is.”

Leena was also tasked with championing Unilever’s growth and expansion in five major markets with a business size estimated at around 6 billion Euros. As a CHRO, she was responsible for the 160,000-strong human capital of Unilever, which functions across multiple regulatory and labour surroundings scattered in 190 countries. Managing people came easily for Leena.

She ensured the company had the right people with the needed skill set and knowledge, playing the appropriate roles in delivering high business accomplishments. This facilitated the company’s ability to meet demands and expanded the firm’s growth. Her enormous contribution to the company fostered its growth, leading to the €50

billion business it is today.

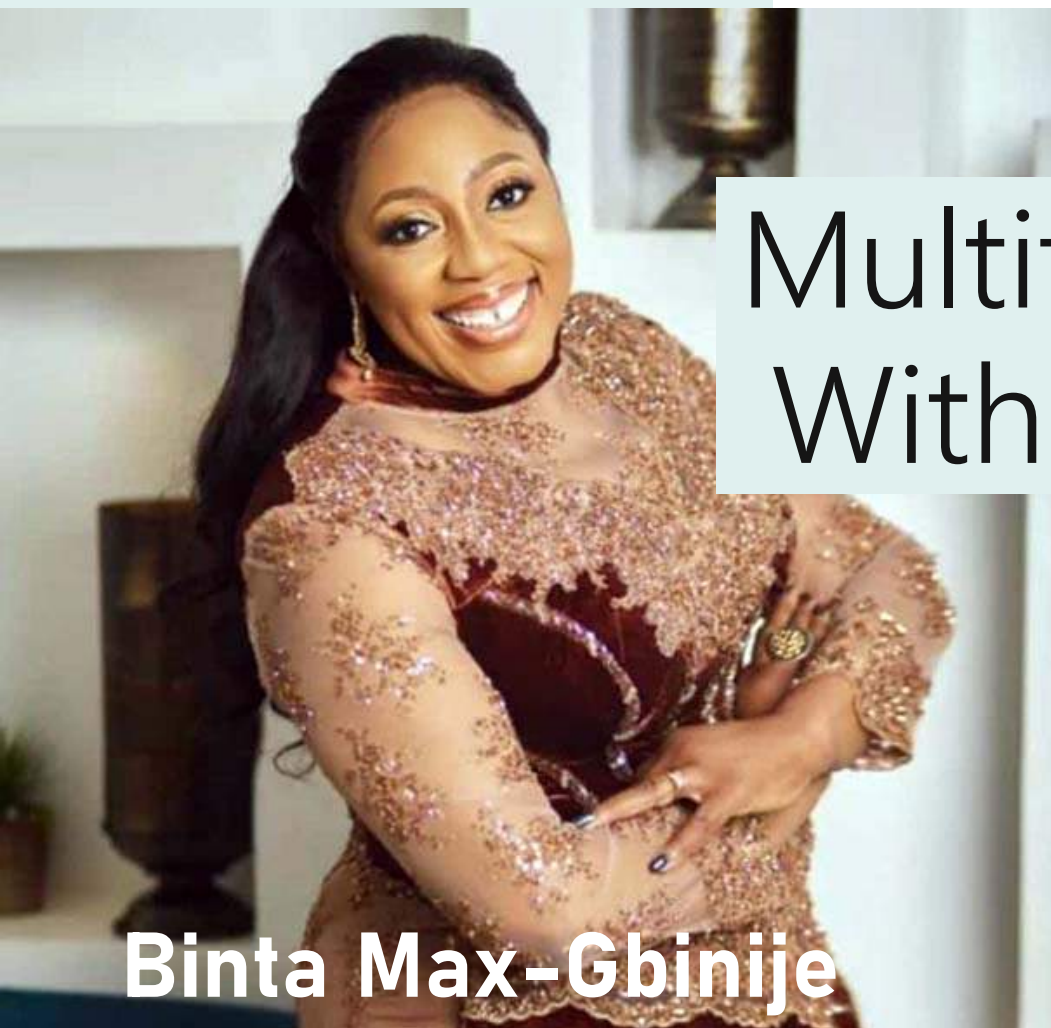
During her 30-year career at Unilever, the company was named the foremost FMCG graduate employer of choice in 54 countries. Furthermore, she played a vital role in helping the company achieve a 50/50 gender balance across global leadership.

It is no surprise why the French Company, Chanel, onboarded Leena as the company’s CEO. With her wealth of experience garnered in her three decades at Unilever, Leena is set to catapult the company to yet another altitude.

The fashion brand was founded over 100 years ago and has grown worldwide with more than 20,000 workers. Her wittiness, exceptional people skills and unique approach to business got her recognised by the Late Queen Elizabeth II as one of the most accomplished Indian business leaders in the UK; she was also listed among India’s Most Powerful Women’s in 2021. With numerous accolades and accomplishments to her name, Leena believes anyone can dream big, and one should never doubt her abilities.

In her words, “It is very important to dream big. Do not let others tell you; you determine how big your dreams should be. Don’t get discouraged if people doubt your abilities because if I had, I would not have reached where I am.”





Multitasking With Grace

Binta Max-Gbinije

The top 4 rules of effective multi-tasking are to set realistic goals, set enough time, write a list and prioritize. Following these four rules can be extremely difficult, especially because we falter as human beings, and most times need support. Mrs Binta Max-Gbinije has somehow balanced all four rules, and she tells us that her support is heavily derived from spiritual guidance.

Handling various delicate positions and at the same time, functioning optimally in all, is a rare charm Mrs Max-Gbinije carries. Binta is the Chief Executive Officer of BMG Seven Limited, a boutique consulting company. For eight years, she worked tirelessly as the pioneer Chief Executive for Stanbic IBTC Trustees Limited. She was pivotal in projecting the brand to where it is today. And recently, she has brought in over 31 years of experience in strategic leadership, wholesale and retail banking, wealth and fiduciary management, treasury marketing and asset management, serving as a member of the Board of Directors of a fast-growing Fintech company, Chamsmobile.

According to the Chief Executive Officer of Chamsmobile, Mrs Mayowa Olaniyan, "Binta has a great record of achievements, especially in the finance industry, and the results speak for themselves. We are

thrilled to have a seasoned professional with an excellent personality like Binta on board. Her presence at Chamsmobile will surely lead us to the next phase of growth and success."

In an interview, she explained, "I run a Management Consulting Firm and have clients I look after on a daily basis. Another big part of my life these days is the privilege I have to serve with WIMBIZ and the laudable causes we are involved in that are so value-adding."

WIMBIZ stands for Women in Management, Business and Public Service (WIMBIZ) and is a non-profit organization that has, over the last 21 years, implemented programs that inspire, empower and advocate for greater representation of women in leadership positions in the public and private sector.

Mrs Binta Max-Gbinije, with WIMBIZ, collaborates with credible domestic and international global organizations to deliver programs which have influenced over 320,190 women since its inception. They are the 1st Nigerian NGO rated by NGO Advisor and ranked 428 worldwide in 2018. They are also the only African/Nigerian Affiliate partner and representative of the International Women's Entrepreneurship Challenge (IWEC) Foundation.

Binta is not just a seasoned social impact professional and entrepreneur; she is also a revered pastor with an undying love for humanity. Wearing such hats at different times is something she defines as an honor. Her ability to manage multiple roles exceptionally and seamlessly is worthy of emulation for the upcoming generation of young women.

Mrs Binta Max-Gbinije goes above and beyond the 4 top multitasking rules, and she does so with grace.

A portrait of Mrs. Folake Ani-Mumuney, a Black woman with her hair styled in braids, wearing a vibrant, patterned African print dress with purple, white, and yellow motifs. She is smiling and has her arms crossed. The background is a solid grey.

Championing Excellence in Nigeria's Banking Sector

MRS FOLAKE ANI-MUMUNEY

First Bank Nigeria has begun 2023 on a roll, hitting the ground running as they collaborate and support multiple industries. These collaborations are why the Bank is an exemplary leader in banking across the African region. This is all due to this bank's strategic and well-organized marketing, which is led by the successful Chief, Marketing & Corporate Communications Officer, Folake Ani-Mumuney.

Folake is seen by many as a marketing strategist, but through time, she has evolved into a solution for each business she finds herself in. She naturally frontlines top managerial positions. She takes on challenges bravely and excels at what she does, leaving a stellar track record. She supervised marketing activities in Europe and Africa and British Airways. She always longed to project Africa and present her continent in the best light possible. Her journey has led her to First Bank Group, where she leads the Marketing & Corporate Communications team.

Beyond experience and training, success in one's specialty can sometimes be traced back to how one was raised. Being brought up in a reputable home, Folake was not expected to perform any less. She had so much passion for education, and her drive led the way to her successful path. She was so determined to attend school early so much so that at 15 Folake was already through with her secondary education and had gotten admission to study Law at the University of Ife. Due to how young she was, her parents agreed that she should first study Philosophy, after which she could study Law.

Folake went straight ahead to study Law at the University of Buckingham, England after she bagged her Philosophy degree in Nigeria. Fuelled by her enthusiasm and love for education, she also graduated with a Business Computing Systems Analysis and Design diploma. "I felt I had missed out on the internet revolution, and that was my way of catching up," she said.



Alongside business computing, she also learnt SQL (Structured Query Language) and mastered how to code and build things. "It helped me to become what I have become today, which is a solution provider. I don't say I am a marketer or I am a strategist or I am a business analyst, which are all things I have done. I provide solutions. In whatever field I find myself in, I try to provide solutions. The only thing I don't think I can do is maybe brain surgery or rocket science. But everything else, there is a principle, there is an approach, and if you don't know, go find out who knows and put it all together."

When she joined British Airways as a trainee in 1999, she learnt to become a Business Analyst (UK) Strategy & Business Planning Manager. With this new role, Folake was at the forefront of proffering solutions to grow the business and bring innovations.

"We did amazing things. We conceptualised a whole idea of moving everything online—online ticketing and online check-in. People said it would be impossible, but we did it. I was a big part of creating Terminal 5. It was a huge, huge project to be able to bring everything in, bringing the network and everything." She served as Head of Marketing Services in Africa for four years and as Head of Brands, Policies & Communications for Europe & Africa (overseeing over 59 countries) for a year. Folake resigned from British Airways in 2009 and joined Dangote Group as the Chief Marketing and Communications Officer. She often recalls

how she joined the group at Mandela's 90th birthday party in London.

"In less than two minutes he (Dangote) helped me make up my mind. I knew I wanted to be a part of something great, I knew I wanted to be part of taking a Nigerian brand to the global stage. After all, I was doing that for an international brand. And I did it very successfully such that I won awards and accolades. But he said: 'Come and do it. Because if we don't do it, if we don't take Nigeria to the world, then the negative narrative on Nigeria is what we would hear—we would never hear the positive stories of Nigeria. So come and do this. Come and join me.'"

Folake joined forces with the largest conglomerate in Africa and scaled the organisation. She then moved to First Bank Limited, served as Head of Marketing and Corporate Affairs, and was appointed as the Chairman of the Board of FBN Insurance Brokers Ltd in September 2017. Hard work and excellence can stand anyone out. Folake has to her name several awards, chairs and co-chairs several boards, and is an executive member of numerous reputable associations.

It is no surprise taking into consideration her journey to leading the African Marketing sector. FBN continues to benefit from her determination as a child and the different subjects and courses she took. The year 2023 promises to be suitable for the organisation, and in the marketing hands of Folake, there is no doubt about it.



Ms Wadei Powell

Championing Energy & Capital Development

An average of 23 per cent of consulting firm owners and partners are women, compared to 38 per cent of senior managers; therefore, it is always exciting to discover such firms led by a woman, let alone an African woman. UFOUND Solutions Group is a 100% Liberian female-owned and operated consulting firm in Monrovia, Liberia. They specialise in Organizational Development, primarily focusing on Advisory & Investment services, Organizational Effectiveness, Human Capital Management, Human Capacity Development Training, Program/Project

Management, and Government Affairs.

This trailblazing organisation is led and championed by Ms Wadei Powell, who serves as the CEO and leader of UFOUnd. She plays an essential role in the capital development of several organisations and companies, gaining much success, but her resume continues. She is also Chief Executive Officer at SRIMEX Oil & Gas Company, one of Liberia's most significant petroleum players, with a primary focus on petroleum importation, storage, sale and logistics.

One might wonder how she has created such a unique profile for herself. Her leadership success may be rooted in her upbringing and experience. She was born in the West African nation of Liberia, where Ms Powell attended St. Teresa's Convent School in Monrovia and earned a Diploma in 1989. She admitted that she grew up modestly because although her mother was a single parent, her mother sacrificed everything to ensure she and her siblings had the best life. Having such an inspiring role model may have pushed her to go further. In an interview with Amazons Watch magazine, she also expressed how other women assisted and encouraged her to be who she is today. She said, "My school counsellor encouraged me to apply for an editing job". I am forever indebted to her for that because it helped shape my future professional path. At SIA (Security Industry Association), I was fortunate to have a direct supervisor and mentor, Ms L. Virginia Williams, who encouraged and nurtured me professionally. She was a petite woman, in stature, with a "quiet but strong presence". Although the professional world of "Standards" at that time was very male-dominated, I would watch my mentor command a room of mostly men with a combination of her wealth of subject knowledge and quiet confidence. I knew then and there that if I would be successful in a professional world dominated by men, I would need to develop that same confidence." And with that very same confidence, Ms Powell is taking the energy and capital development world by storm.

With over 25 years of experience in organisational development in the private and public sectors, she has

worked as a Consultant on several USAID developmental projects and served as Vice President for Administration & HR at Cellcom Telecommunications, Inc., General Services Manager of Firestone Liberia, Inc. and Inventory Control Manager, Manager of Information Systems at the Central Bank of Liberia. Before returning home to Liberia in 2005, she worked with several Industry Associations and Fortune 500 Companies in the United States, including Security Industry Association, Consumer Electronics Association, and Mellon Financial. She also served as the Second Vice President of the Liberia Chamber of Commerce (LCC), held memberships in the Liberia Corporate Responsibility Forum, and served on the Board of the National Port Authority of Liberia. Mr Powell is also the first female CEO of an Oil & Gas company in Liberia.

Her experience includes private sector development, financial, operational, organisational and functional



business process development and management, government relations, concession agreement compliance, inventory control, management information systems, and corporate legal affairs.

Her success is astonishing, and her process fully exemplifies how a transformational leader paves the way for others.





Dr. Nikolina Ljepava

Assistant Professor of Marketing, American University in the Emirates, Dubai-UAE

BALANCING THE BENEFITS OF ONLINE DEVELOPMENT



12% of people on the Internet have experienced some form of harassment



Online platforms were previously known for work exchanges and research. However, in recent times, the online world has been growing in all directions. Now a lot can be done on the Internet; some say we can live on the Internet. You can work online, and in the same heartbeat, you can meet and interact socially. There are so many easily accessible and convenient online tools that make work easier; that's why the marketing world has taken the Internet by storm. But unfortunately, this massive tool has created a new set of dangers for everyone. Dr Nikolina Ljepava, Assistant Professor at American University in the Emirates, has dedicated her academic life to benefiting fully through e-commerce whilst advocating for the safety of all who make the best for the Internet.

Dr Nikolina Ljepava is an Assistant Marketing, Research Methods and Statistics Assistant Professor at American University in the Emirates. She is a practice-oriented academic with extensive industry experience in marketing research, e-business and evaluation and assessment from America, Europe and Asia. She holds a PhD with a specialisation in Marketing Research from the University of Belgrade, and two master's degrees in Data Analysis and E-business, following a degree in Psychology from the University of Windsor, Canada. E-business is the future, and it has taken over almost every unique media platform, and this is due to the success and benefits of online marketing, which Dr Nikolina has researched.

Online market research is market research that uses two types of web data: your data and other people's data that has been published. Gathering and analysing this data helps you better understand your target market and the size of your products. Today's marketers build their tactics on research, current events, and historical data. Understanding why people act and believe the way they do should be considered, even though they are essential variables. Understanding how the target audience behaves is the key to taking marketing efforts to the next level.

It has been witnessed that studying consumers has helped firms and organisations to improve their social media strategies. Psychology influences social media's success and how business owners use different social media channels to promote their services and products. The research interests of Dr Nikolina are related to online consumer behaviour, the psychology of social media, digital marketing, neuromarketing, survey methodology and online panel research. Her research has shown that connecting with customers can boost social media engagement. To build an emotional connection, one needs to ensure one interact with the customers meaningfully. Closely studying the audience as well as the patterns of the Internet can ascertain what type of content appeals to them best. As a digital creator, Dr Nikolina knows this best. It is still important to remember, though, that content on the Internet is a two-way street, and the information you absorb on it may affect who you attract. This is where the dangers of the Internet may creep in.



A post-pandemic society where education, social media, remote employment, e-commerce, and so many other elements of life have become more popular than ever is primarily due to the Internet. But when we spend more time online, we expose ourselves to the immoral scrutiny of internet users. These startling facts about internet safety

must be addressed to make it safer for adults and children to use the Internet.

Research shows that just under 80% of Americans are worried about how companies use their data, and rightfully so because an online attack takes place every 39 seconds. Furthermore, 12% of people on the Internet have experienced some form of harassment, and 59% of US teens have been cyberbullied or threatened online. With such staggering facts, we must also study and observe internet safety. This is a passion of Dr Ljepava. Dr Nikolina is dedicated to community development and engagement, especially in youth Internet safety education. She is the author of numerous conference

papers, articles, and successful media appearances on the mentioned topics.

It is hard to take total control of a tool so large and so manipulative as the Internet. However, this is why academics and researchers such as Dr Nikolina are essential in our ever-developing world. As we work our way up the ladder, we are comfortable knowing that women such as Dr Nikolina have our backs.



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Prof. Asma Salman
Professor of Finance, America University in the Emirates, Dubai

Leading the Way in the World of Cryptocurrency, Bitcoin and Blockchain

The world is moving online. Since the internet was well known globally, people have been uploading their lives, friends and family for convenience. What began as a way of communication quickly evolved into a community and a more extensive and grander world. Now even whole nations are moving online to preserve their history. Money is a significant part of our lives that we have watched grow online. What began as records and online banks have now evolved into more compound complex currencies such as Bitcoin. Dr Asma Salam is a blockchain developer and a professor of Finance, and she is one of the leading female voices in the world of Finance and cryptocurrency. She has not only led extensive research on the topic, and Dr Salman has also changed how we understand the world of cryptocurrency, Bitcoin and blockchain.

Blockchain is the technology that enables the existence of cryptocurrency (among other things). Bitcoin is the name of the best-known cryptocurrency for which blockchain technology, as we currently know it, was created. A cryptocurrency is a medium of exchange, such as the US dollar, but is digital and uses cryptographic techniques. It's the protocol to verify the transfer of funds and control the creation of monetary units. Dr Asma Salman has spoken at several events outlining these definitions and explaining their importance and how we can best embrace cryptocurrency. In one event, she specialised in blockchain,



Finance is the
language of
business



where she best explained that a blockchain is a decentralised ledger of all transactions across a peer-to-peer network. Participants can confirm transactions using this technology without the requirement for a central clearing organisation. Applications might involve paying bills, concluding business deals, casting ballots, etc.

Her latest work with IntechOpen is a study and book on Blockchain and Cryptocurrencies. The summary of the book states, "Finance is the language of business, and as technological disruption accelerates, a fundamental change is underway. This presents both opportunities and challenges for current-day organisations and finance professionals alike. They say money makes the world go around, but digital money not only makes the world go around, it does it in a decentralised fashion. Because the currencies are decentralised, with the right mix of technology, the opportunities that emerge are noteworthy and emerge as game changers for financial institutions. This book shows many different aspects, examples, and regulations of cryptocurrencies through its underpinning blockchain technology in the present-day digital era. The diversity of the authors who summarise this book signifies the importance of implementation in the digitised economy. It is divided into four main sections, with topics on Bitcoin, blockchain and digital returns, the impact of cryptocurrencies in gaming, and cryptocurrency exchanges."

Besides leading in cryptocurrency education, Dr Asma Salman is an Associate Professor of Finance, serving as the Department Chair at the College of Business Administration at American University in the Emirates. She completed her MBA in Finance & Accounting and earned a PhD in Finance from the School of Management at Harbin Institute of Technology, Harbin, China. With research credentials from Brunel Business School at Brunel University, London, she has been actively engaged in scientific research, published credible articles in International Journals & Conferences, and edited Books under her name. She also serves as an associate editor at various International Journals and is appointed as the handling editor for the Journal; of Investment Management and Financial Innovations. Dr Salman is the Dubai Cohort supervisor for students under the Nottingham Business School DBA program, where she is affiliated as a visiting scholar. Research has made her gain several awards and honours around the globe, and she is a recipient of Research Grants for macro-level projects.

As a speaker and an academic, Dr Salman has been awarded for her excellence, and we firmly believe that her journey into the world of cryptocurrency has been fruitful, yet there is still so much to learn. She is a force to be reckoned with.





Meena Kumari

Advocating and Safeguarding International Communities

Hope can be defined as trusting or wanting something to happen. Hope is something that everyone holds on to during both bad and good times. Hope is what we have when we are at our lowest point and looking for a light at the end of the tunnel. Meena Kumari is in the industry of bringing hope. Although the definition of HOPE consultancy is a little different from the dictionary definition, it is close in its results and purpose, and this is all due to the passion and care of Meena Kumari.

Meena Kumari is a philanthropist, founder, director, and Safeguarding professional. Safeguarding a citizen's health, well-being, and human rights enables them to live without fear of harm, exploitation, or neglect. It is crucial to delivering high-quality medical care. Meena plays an essential role in her society, working hard to create a

healthy and safe environment for everyone, and this is only the beginning of her work.

Meena is the founder of H.O.P.E Training and Consulting, which offers Training, Consultancy, Activism & Advocacy. According to Meena, she developed H.O.P.E in 2008 after she felt she wanted to share her skills and knowledge around Domestic Abuse, Sexual Violence and Safeguarding with professionals that were working on these issues. Sadly, abuse is widespread in society, and sometimes those who are most defenceless are the ones who suffer abuse the most.

Living in a secure environment free from violence or abuse is a fundamental human right, and no one should ever be abused. Therefore, safeguarding practices are essential to making sure these people are protected. This is where the H.O.P.E organisation plays an essential role.

"I started my journey delivering training around Forced Marriages, Honour Abuse & Female Genital Mutilation training but then expanded out to other subject matters that I have dealt with as a front-line professional." Working with several organisations and professionals, she has continued to drive her vision forward, creating a great example of a societal leader. In all her work over the years, she has not limited her research and assistance to only one group.

Recently she has been working closely with refugees and survivors who are being abused and persecuted because they have nowhere else to run. She stated, "Our vision is a world where domestic abuse is not tolerated, where perpetrators are held to account and survivors' safety and well-being is centred." At the end of 2021, of the 89.3 million forcibly displaced people, an estimated 36.5 million (41%) are children below 18. Between 2018 and 2021, an average of between 350,000 and 400,000 children were born into a refugee life per year. With such high numbers, the cases of abuse are visible, especially in areas where they have nowhere to go. The UNHCR commissioner for refugees stated, "There is no place for sexual exploitation, abuse or harassment at UNHCR, an organisation dedicated to serving and protecting others.". Several organisations have dedicated themselves to helping in this project, and Meena plays a significant role in this with her organisation.

Meena has worked in front-line services since 2005 with victims, perpetrators and young people. In 2008 Meena was awarded the Leicester Young Achiever Award (part of the women of achievement awards), and in 2015 Meena was shortlisted as a finalist as part of the Iranian & Kurdish Women's Rights organisation IKWRO Awards for her work in combating Honour Abuse and Forced Marriages. In October 2020, Meena was shortlisted for the Emma Humphreys Memorial Prize. In 2021 Meena was awarded the Thought Leader Award as part of the Baton Awards. In 2022 Meena was awarded a High Sheriff of Leicestershire award for her work with women and girls and



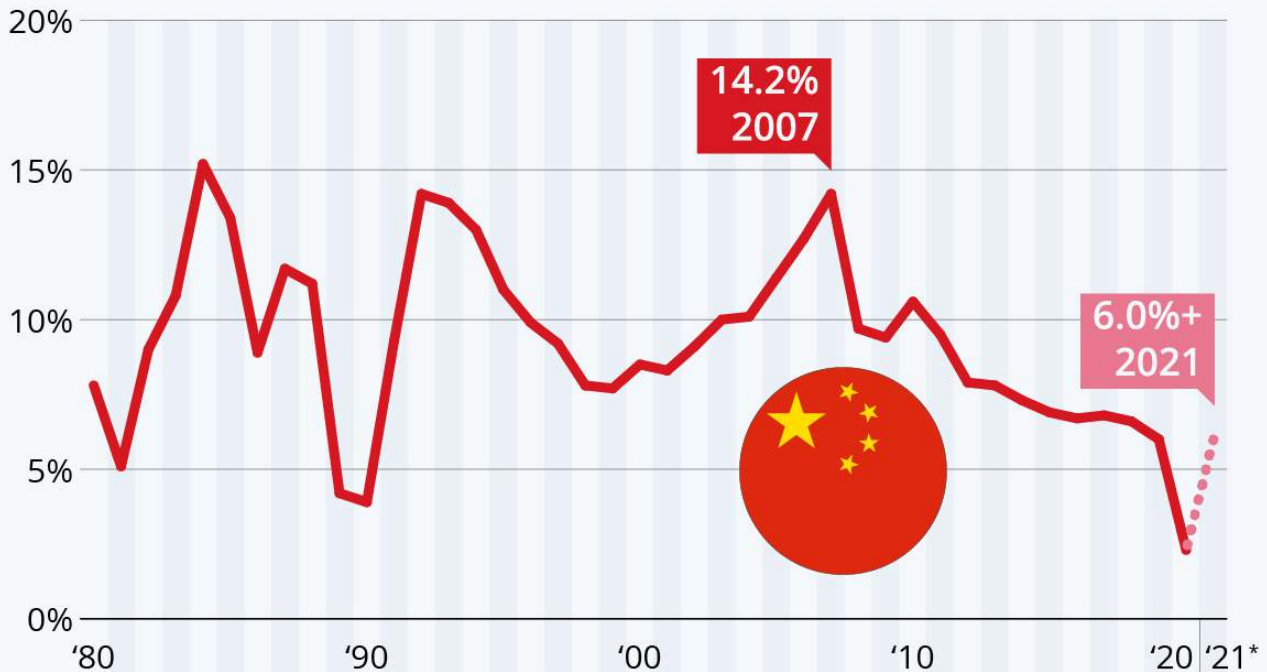
shortlisted in the Women of East Midlands awards in the category of Community Impact. Meena was previously a Magistrate (2019-2021) and sat in adult and family court.

In January 2020, Meena started studying PgCERT in Leading Culture Change in Safeguarding at Worcestershire University part-time and is now qualified. In April 2020, Meena set up the national H.O.P.E Calls looking at domestic abuse within Black & minority ethnic communities during Covid-19 and received federal and local recognition for this work. Meena is the curator of the H.O.P.E digital ART project, which was launched in 2020 and finished in 2021. This project now showcases 100 Black & Brown women from the VAWG sector with inspirational quotes. A book will be released in October 2022 showcasing this work. Meena was part of Cohort 2 in the Community Leadership Program funded by the Leicestershire Police Crime Commissioner & Violence Reduction Unit. This program ended in February 2022. Meena is now part of a leadership group who have graduated from this program. Meena is a proud Trustee at the Quetzal Project. This project supports women 16 and over living in Leicester, Leicestershire and Rutland who have experienced sexual abuse. Meena is also an independent safeguarding panel member for Netball England and sits on the newly formed (September 2022) Ethics & Transparency Panel as part of the Leicestershire Police & Crime Commissioner.

In the industry of creating hope, Meena has been beyond exemplary, but her work still needs to be completed. Meena continues to train and teach, helping many others understand the importance of ethics education and creating a safer environment for women and young girls everywhere.

China Announces GDP Growth Goal of More Than 6 Percent

China's real GDP growth since 1980



* Government goal

Source: National Bureau of Statistics of China

China's economy has stood to become a force to be reckoned with, it has become Asia's economic giant, with an Annual Growth Rate that has averaged 9.05 per cent from 1989 until 2022, reaching an all-time high of 18.30 per cent in the first quarter of 2021 and a record low of -6.80 per cent in the first quarter of 2020 largely attributed to the global pandemic. According to the World Bank, more than 850 million Chinese people have been lifted out of extreme poverty; China's poverty rate fell from 88 per cent in 1981 to 0.7 per cent in 2015, as measured by the percentage of people living on the equivalent of US\$1.90 or less per day.

To record this tremendous level of economic growth there are specific

industries that contribute significantly to China's economic growth, some of which include the information technology industry, the C-pop industry as well as the e-commerce and online marketing industry. China's ability to break into every country on the planet, nearly doubling its exports over imports, leading to a surplus balance of payment has allowed it to grow exponentially. In September 2022 China exported \$323B and imported \$238B, resulting in a positive trade balance of \$84.7B. Between September 2021 and September 2022 the exports of China's have increased by \$17.5B (5.73%) from \$305B to \$323B, while imports increased by \$809M (0.34%) from \$237B to \$238B.

International collaboration has

become the most important part of China's technology development china's receptive nature to international collaboration has become the most important part of China's technology development leading to rapid market growth international collaboration has become the most important part of China's technology development. The Chinese e-Commerce market contributed to the worldwide growth rate of 15% in 2021. Also, China is the largest market for e-commerce with a revenue of US\$1542.6 billion in 2021, placing it ahead of the United States. A major player in this sector is the Alibaba Group of companies also known as the cyber giant. In September of 2021, the company raised more than \$21 billion in its Initial Public

Offer (IPO), the group offers an open, yet coordinated, prosperous e-commerce ecosystem. From its inception, Alibaba's special innovation was targeted at building an ecosystem: a community of organisms (businesses and consumers of many types) interacting with one another and the environment (the online platform and the larger offline physical elements). the strategic imperative was to make sure that the platform provided all the resources, or access to the resources, that an online business would need to succeed, and hence supported the evolution of the ecosystem.

The business plan for Alibaba was simple at first, but in the last decades, it has grown to become an ecosystem that linked buyers and sellers of goods. As technology advanced, more business functions moved online—including established ones, such as advertising, marketing, logistics, and finance, and emerging ones, such as affiliate marketing, product recommenders, and social media influencers. Alibaba has expanded its service offerings to accommodate these innovations, thus creating new types of online businesses, and completely reinventing China's retail sector along the way.

Alibaba today is not just an online commerce company. It is what you get if you take all functions associated with retail and coordinate them online into, fast spreading, a data-driven network of sellers, marketers, service providers, logistics companies, and manufacturers, with the recent inclusion of its very own financial service company Ant Group.

Most businesses are migrating from physical buildings to virtual, paperless and cashless operations, this may be considered as innovation due to technology, but beyond this, a more sonic approach that isn't widely used but highly effective is the smart business growth model and the Alibaba

group has been able to successfully hacked and implemented this business strategy.

Smart business emerges when all players involved in achieving a common business goal retailing, for instance, are coordinated in an online network and use machine-learning technology to efficiently leverage data in real-time. This tech-enabled model, in which most operational decisions are made by machines, allows companies to adapt dynamically and rapidly to changing market conditions and customer preferences, gaining tremendous competitive advantage over traditional businesses.

The seamless strategy, also allows work flow to be fast and effective, taking away the problems on minute decision-making. Ample computing power and digital data are the fuel for machine learning, of course. The more data and the more iterations the algorithmic engine goes through, the better its output gets. Business corrections such as changing market conditions, the ever-changing customer preferences, prices of competitors etcetera are factored into the algorithms of these smart business AI, the consistent use of this technology continues to fine-tune and perfect a business's ability to predict the market and therefor provided supplies that accurately meets demand.

This is where technology-based innovation differentiates from smart business, Technology based organizations, incorporate the use of tools such as laptops, computers, online meetings, cloud computing etcetera, but these facilities still need humans behind them to work, smart business on the other hand engage tools such as artificial intelligence, big data analytics and algorithms to enable as many operating decisions as possible to be made by machines fuelled by real-time data rather than by humans supported by their own data analysis.

The Alibaba group's business model can be summarised in 4 processes.



More than 850 million Chinese people have been lifted out of extreme poverty



Datafy customer exchange procedures, software repeated activities and operations that need little to no supervision, collate real-time data on customer behaviour, and apply these findings to consistently adjust and refine the algorithms that generate smart business decisions.

Nonetheless, some businesses cannot fully take on automated processes, businesses that operate the price over quantity strategies such as artists, or building and construction conglomerates may not be able to or even have the need to fully automate their process, secondly, There will always be a need for human customer representatives to deal with complicated or personal issues, but the ability to handle routine queries via a chatbot is very useful, especially on days of high volume or special promotions. Previously, most large sellers on the platform would hire temp workers to handle consumer inquiries during big events. Not anymore. During Alibaba's biggest sales day in 2017, the chatbot handled more than 95% of customer questions, responding to some 3.5 million consumers.

This strategy works best for business that attract high number of individuals such as buying and selling, delivery and logistics, social media etcetera. Hence it is prerequisite that a business understands what category it falls under and maximize its available tools for maximum profitability.



KENYA'S MUKURU CLEAN STOVES

Wins 2022 Earthshot Prize for Cleaning The Air

The Earthshot prize awards categories for 2022 were announced in December 2022. The prizes were divided into five categories: nature, oceans, air, waste-free, and climate. Mukuru Stoves was awarded the Earthshot prize for cleaning the air. Mukuru Clean Stoves is a social enterprise that creates, manufactures, and distributes improved cookstoves for low-income homes that are dependable and affordable. They use locally acquired recycled waste metal to construct their cookstoves. Due to the lower production costs, their target market can afford the products. 100 % of the sales agents are women and over 500000 people were reached and assisted. Mukuru stoves sold more than 200000 stoves across the nation; this is why Mukuru stoves are worth every memorable mention and support. The Mukuru Clean Stoves social enterprise is the brainchild of Charlot Magayi, a young woman who grew up in an informal settlement in Kenya.

Growing up in the Mukuru Kwa Njenga slums in Kenya, Charlot and her family just had enough to survive. Their primary source of energy was coal and open fire. Mukuru Kwa Njenga is a slum in the Mukuru slums of Nairobi, among other villages in Mukuru, namely; Mukuru kwa Reuben, Mukuru kwa Njenga, Sinai, Paradise, Jamaica, Kingstone, Mariguini, Fuata Nyayo and Kayaba. The population exceeds 100,000. With a population that high in one slum and the population increasing, energy demand keeps rising.

Like any other slum, Mukuru has faced various challenges, including crime, substance abuse, illegal body trade, and other common social issues in slums. However, the people of Mukuru have persistently battled these challenges, which has enabled many improvements in the community. In the slums, many families live in single-room corrugated iron shacks roughly 3×3 metres in size. Only a tiny

percentage of homes have access to power, and up to 20 families may share a single water tap and latrine. The area's air pollution is extreme with such high demand for basic necessities and population numbers. After Charlot and her daughter struggled with respiratory issues and gathered enough money for treatment and education, she learnt that the charcoal they used and the pollution caused there was killing their community, propelling her to change.

Mukuru Clean Stoves, Awarded \$1.2 Million Earthshot Prize for 2022 - Kenyan Wallstreet

According to SEI's research in Mukuru, which included a pilot study on air quality monitoring, residents of Mukuru are exposed to toxic levels of air pollution that are close to or above the 24-hour average recommended by the World Health Organization (WHO) guidelines and the Kenya Environment Management and Coordination Regulations. According to the WHO, air pollution poses the biggest threat to human health from any environmental factor. Fine particulate matter is the pollutant that causes the most harm (PM2.5). Dust, dirt, soot, smoke, and liquids are just a few of the very minute solid and liquid particles that make up PM2.5 floating in the air.

Even though air pollution is a global issue, those living in low-income areas of cities in developing nations are the most affected, especially women, children, the ill, and the elderly. Additionally, low-income groups are frequently the ones most exposed to high levels of pollutants from cooking and heating. Families are exposed to air pollution levels up to 50 times higher than those recommended by the World Health Organization for clean air when solid fuels like wood, charcoal, and agricultural waste are burned in open fires and conventional stoves. Clean cookstoves reduce the amount of fuel consumed by 30 to 60%, the amount of toxic smoke released into the air by 50 to 90%, and the risk of burns in children under five by 40%.

Although the slum has its lows, the women in the slums are resilient and do their best to maintain their families. The founder, Charlot, used to walk long hours and sell charcoal in the community to earn money. She had to work for herself as she was orphaned at a young age. She explains on her website, "My first job was selling charcoal within the slum community, and it was the only fuel I could afford. My daughter and I kept suffering from respiratory tract infections, and when she turned two, she suffered a severe burn injury from a traditional stove." Because of her experiences, she saw first-hand how strong women in Mukuru had to be. The zeal and tenacity of women living here inspired the company name.

Their vision is to reduce household air pollution in underserved African markets significantly.

Their mission is to be the most reliable cooking asset for the base of the pyramid households. Mukuru has gone over and above all of its goals. They are now collaborating and partnering with several significant organisations, namely the African Business Heroes, The Adventure Project, Echoing Green, Global Citizen and EEP Africa. Their most



My first job was selling charcoal within the slum community




recent partner is the Earth Shot Prize.

Each winner of the Earth Shot Prize receives a grant of £1 million to continue their environmental work. The Earthshot Prize was launched in 2020 by Prince William and David Attenborough. The Earthshot Prize Council selects the winners, including Prince William and Attenborough.

"The Earthshot Prize is about harnessing that optimism and that urgency to find solutions to some of the world's greatest environmental problems. We believe this decade is one of the most crucial for the environment [...] We must have some hope and optimism because if we don't, it is all too much; it is very apocalyptic about things. These are grave times for the environment. But I do believe in human ingenuity, and I do believe in the younger generations speaking up as they are now, that they will not stand for this lack of hope." — Prince William, Duke of Cambridge, on the development of the Earthshot Prize.

Together with the assistance of their partners Mukuru Stoves will be changing the world and improving the air we breathe. The work of Charlet Magayi inspires us, and we look forward to the sustainable impact she will have in the future of Africa.

A portrait of Komal Dadlani, a woman with long dark hair and glasses, smiling slightly. The background is blurred, showing what appears to be a laboratory or office setting with orange and yellow tones.

Komal Dadlani:

Restoring the Love for Science, Technology, Engineering and Mathematics

The world of science is a world of adventure and practicality. Yet, only a few women have successfully delved into this field and are making tremendous impact. Komal Dadlani is one of such women who have brought innovations to the world of science and technology and inspired both students and teachers in Chile and beyond to embrace the possibilities of Science, Technology, Engineering and Mathematics (STEM).

Several Latin American classrooms lack infrastructure in science education. The Inter-American Development Bank states that over 88% of schools in Latin America do not have laboratory equipment. The absence of these infrastructures makes science education more of a theory than practical, depriving the students of the knowledge and expertise they should get.

According to the World Economic Forum (WEF), 65% of children entering primary schools now will grow up to have jobs that do not yet exist, most likely in STEM fields. Due to inadequate knowledge in the field of science,



65% of children entering primary schools now will grow up to have jobs that do not yet exist





young people will continue to lose out on a market that will constantly continue to thrive. Komal Dadlani is set to change this narrative.

She experienced firsthand the difficulties of going to school without having access to laboratory equipment or partaking in practicals. As the then President of the National Students of Biochemistry in Chile, she had the opportunity to travel around other schools, and she discovered similar challenges. Some schools had equipment, but no one knew how to operate them. With these compounding issues, more students began to lose interest in science. For what is science without practicality?

She says, "To actually learn science, you need to live the experience of scientific experimentation, but that is very expensive. Can you learn how to ride a bicycle by reading a book? It is very difficult, just like in science."

Komal saw the light at the end of the dark tunnel. Born out of the drive to restore the lost passion for science among students, and to make teaching and practicals easy

for teachers, Komal and her co-founders developed the Lab4U app.

Komal is leveraging science education to make science communication, analysis and laboratories a fundamental aspect of every science classroom. She provides students with the necessary tools to learn about science and fuels their interest in experiments in an intricately fun way; to boost their zeal, as well as to raise a new generation of scientists and equip them with the needed knowledge to excel in a world that is increasingly STEM driven.

"At Lab4U, we believe we don't only need people with good intentions to solve problems like global warming or breast cancer. We truly need people with a real understanding of science. We can achieve this goal by democratising Science."

Their first product, the Lab4Physics app, provides students with activities and laboratories that require inexpensive lab equipment and maintenance, it also takes the burden off teachers by providing them with lesson proposals,

instructional videos, and platforms to interact with other science teachers. Furthermore, Komal works with communities to make them see why they should place importance on science education and collaborates with companies to provide devices, including smartphones if they do not have them.

The app utilizes tools already in a smartphone, such as sensors, cameras, and GPS, to imitate laboratory equipment so that students can practicalize concepts such as pendulum motion, uniform motion, magnetism, and gravity.

To increasingly arouse the interest of young people, Komal structured the app is just like a game so that students wouldn't feel bored and they would feel inspired while they got along with science. Furthermore, the app's labs and lessons tally with the National Science Curriculum in Chile, encompassing over 40% of the next-generation science standards of the United States.

To carry students from all backgrounds along, Komal, in her wisdom, diversified the characters

who spearheaded the experiments and made them as real-life as possible.

Since Komal launched Lab4U in 2013, the biochemistry graduate has worked with Enseña Chile, an organization in the Teach for All network, to work with vulnerable, low-income schools.

Before she launched the Lab4U app, Komal carried out pre-tests and post-tests on students. After using the apps, students' performance improved on average by 40%.

Due to the functionality and benefits of the app to students, the app has been downloaded more than 128,000 times and is in use in over 100 schools in Chile, Mexico and 30 schools in the USA. Unrelenting in her quest to make students love science, Komal partnered with the state of Sinaloa in Mexico on a pilot program that benefited over 10,000 students.

Her zeal to see students get it right in science is so contagious that it attracted partners and supporters

such as the Inter-American Development Bank, the Smithsonian, and the American Association of Physics Teachers. Even in Chile, she partners with Professor Pablo Valenzuela, notably known for developing the first Hepatitis vaccine and discovering Hepatitis C, and also from technology and education sectors such as

Socialab, CORFO, Samsung, Intel, Microsoft BizSpark, and Fundación Ciencia y Vida

(Science and Life Foundation).

For bringing so much light and innovation to the world of science, Komal has received

numerous awards, including the Cartier Women Initiative Awards 2015, Toyota Mother of Invention Award 2017, MIT Technology Review, 35 Under 35 Leaders in LatAm, Ashoka Fellow and Internationally, recognized by The New York Times, Forbes, People Magazine, and the BBC for her work at Lab4U as a top female

entrepreneur.

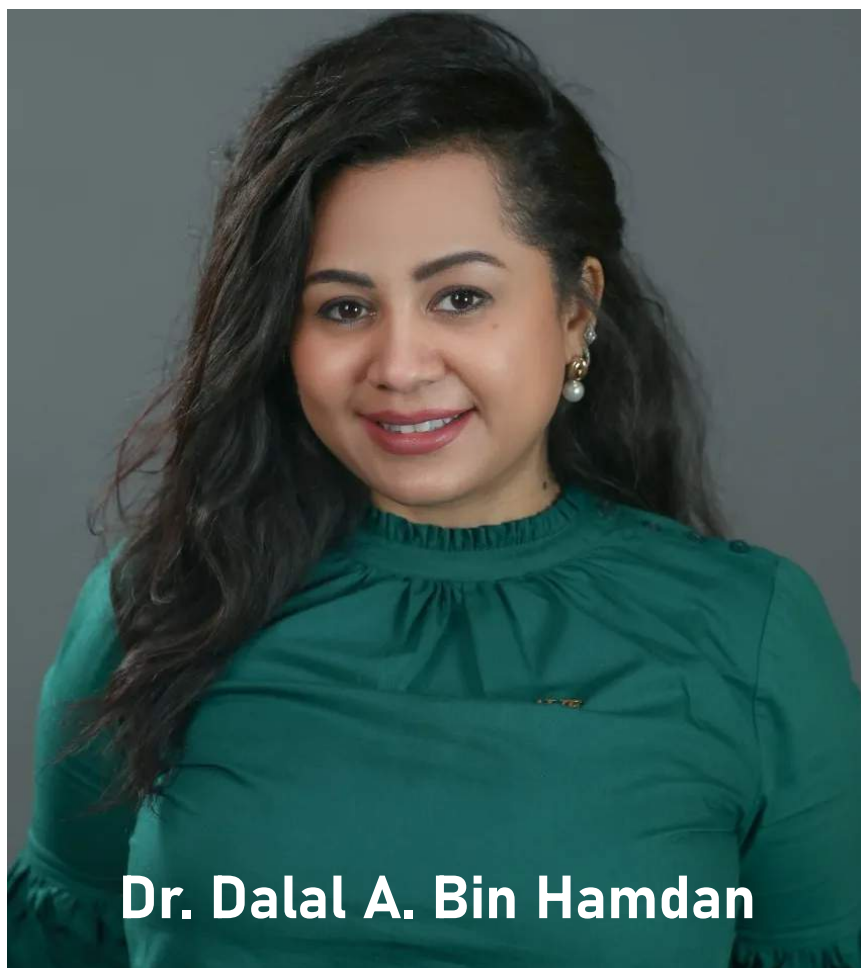
There is hope for the future and a world of science; we have Komal Dadlani to thank.

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To actually learn science, you need to live the experience of scientific experimentation

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Dr. Dalal A. Bin Hamdan

Looking Into The Aftereffects of Bullying in the UAE

Several studies have been conducted on the effect of bullying and adversity on the future of adults and a child's lifestyle. According to a 2019 research by UNICEF, one in three young people in 30 countries said they had been a victim of online bullying, with one in five reporting skipping school due to cyberbullying and violence. Dr Dalal A. Bin Hamdan has dedicated her work and effort to digging deep into this societal issue. An issue so critical yet sensitive demands a research leader that is not only determined but filled with heart and passion for the adults of the future. Dr Dalal is the perfect candidate for such a life-changing study worth all our attention and support.

Dr Dalal A. Bin Hamdan is an Assistant Professor of Sociology, Social Science and Tolerance and Diversity at American University in the Emirates. She is a Saudi Arabian sociologist whose work focuses on the latent function of social stress from Childhood Bullying Adversity by studying its consequences on human agency and society over the life course. Her research and writing are rooted in youth and adolescent maltreatment prevention in Saudi Arabia and the United States.

Dr Hamdan's research interests include structural functionalism theories, post-modernity theories, sociology of bullying, education, health, public sociology, social inequalities, life course studies, counselling and human development, qualitative research, quantitative research, and evaluation research. Bin Hamdan

is a member of Alpha Kapa Delta - International Honor Society of Sociology, USA.

In the United States, 1 in 5 students ages 12-18 has been bullied during the school year. The most commonly reported type of bullying is verbal harassment (79%), followed by social harassment (50%), physical bullying (29%), and cyberbullying (25%). In the UAE, approximately 16% of students reported that they usually or never felt safe at school. These facts only emphasise the importance of the work Dr Dalal has been doing at the university.

Outside academia, Bin Hamdan worked as a child protection social worker for King Abdul-Aziz Medical City in Riyadh's Suspected Child Abuse and Neglect team (SCAN). She also worked as a social worker for the National Family Safety Program (NFSP), established by the royal order in 2005 and run by the Ministry of National Guard-Health Affairs (MNGHA), to combat the epidemic of violence against women and children in the UAE. Dr Dalal was awarded the King Abdullah Scholarship from the Ministry of Higher Education to pursue a doctoral degree in the United States of America in 2012. She also earned a Doctor of Philosophy in Sociology from South Dakota States University in 2019. With this and more recognition, we look forward to seeing more progress and developments in the studies on bullying and how we can best improve the lifestyle of children everywhere.



The most commonly reported type of bullying is verbal harassment





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A portrait of Farida El-Choubachy, a woman with short, wavy brown hair, wearing glasses and a red jacket over a patterned top. She is looking slightly to the right with a neutral expression. The background is a solid blue color.

Farida El-Choubachy:

Hope for Women in Politics

Politics is a sector chiefly dominated by men, with little recognition of women. The Inter-parliamentary union states, "Globally, there are 24 States in which women account for less than 10 per cent of parliamentarians in single or lower houses, including three single/lower chambers with no women at all." As part of the constant cries and attempts to close gender gaps in society, light has finally shone in certain parts of the world, such as the Middle East, particularly Egypt.

The World Economic Forum's 2021 Global Gender Gap Report notes progress in terms of gender equality. "Egypt is one of three MENA (Middle East and North Africa) countries that closed its Political Empowerment Gap between 20% and 22.7%, with all other countries at 15.1% or lower." According to the United Nations, "Women's equal participation and leadership in political and public life are essential to achieving the Sustainable Development Goals by 2030."

The record-setting emergence of 83-year-old Farida El Choubachy as a member of the Nation's House of Representatives and the first woman in 42 years to preside over one of its opening sessions is a wake-up call to other nations. Farida never expected the turnout of events, especially in a country where women have long been disadvantaged. Yet, women are becoming braver, with more women dominating politics.

"It was a historical moment. I never expected it, but it shows how the role of women in political and parliamentary life is being transformed, now women are being well represented everywhere - in the parliament, in the cabinet - and that signals a turnaround in the political leadership's perspective on women" said El Choubachy, being the oldest member of the house, Farida brought in her wealth of experience as a journalist and political writer.

"I'm proud that I'm the oldest member because my experience has been clean and under the spotlight since my younger years. Thank God, and thanks to the people who trusted the political leadership that revived the role of Egyptian women and me,"

Farida started working at a very tender age to support her family after her father encountered losses in his business. She even taught French as a teacher. She has always wanted to be an independent woman who proudly makes her own money. These fueled her zest to have a successful life full of impact.

While she worked as a journalist and newspaper columnist, Farida hosted a Current affairs show, "Wanted for Comments, " on the government-owned Nile News Channel.

Being a female political advocate, she encourages women to take up politics as a career, as they are needed for the transformation of any nation.

"In this era, there is no room for anyone to say that women are less or cannot enter political life or that their voices should not be heard. Now women are being well represented everywhere - in the parliament, in the cabinet - and that signals a turnaround in the political leadership's perspective on women."

Women demonstrate political leadership by working across party lines through parliamentary women's caucuses—even in the most politically combative environments—and by championing issues of gender equality, such as eliminating gender-based violence, parental leave and childcare, pensions, gender-equality laws, and electoral reform.

Farida is proof that anyone can be what they want to be regardless of age. Dreaming is never too late; if you keep pursuing that dream with determination, it will become a reality.

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Egypt is one of three MENA countries that closed its Political Empowerment Gap

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The American University in the Emirates:

Providing a Level Playing Field for Women Through The International Majilis of Women



The American University in the Emirates' unshakable dedication to the vision of the United Arab Emirate's leadership in women related issues, gave rise to the ground-breaking program known as the International Majilis of Women (IMW). Majlis (Arabic: pl. مجالس Maj lis) is an Arabic term meaning "sitting room", used to describe various types of special gatherings among common interest groups of administrative, social or religious nature in countries with linguistic or cultural connections to Islamic countries.

This article, therefore, highlights and celebrates the significant and impactful Majilis being led by Prof. Muthanna G. Abdul Razzaq, the President, and CEO of the American University in the Emirates (AUE). Through his visionary leadership, Prof. Razzaq has set goals for the IMW to benefit women in the UAE and across the globe, bringing them international support and much success.

H.H. Sheikh Mohammed bin Rashid Al Maktoum's affirmation of his vision for the UAE is the IMW's inspiration:



"Our job is to provide an environment that unlocks women potential-one that protects their dignity and femininity, helps them create the necessary balance in their lives, and values their talents and potential. Given this environment, I am confident that women will perform nothing short of miracles."

The UAE leads the way in the Middle East and North Africa (MENA) region regarding Women, Peace, and Security (WPS). Domestically, initiatives are led by founding Mother Sheikhha Fatima through the General Women's Union, which also hosts the Sheikhha Fatima bint Mubarak Women Peace and Security Initiative at the Khawla bint Al Azwar Military School- a women's military academy that trains cohorts of women throughout the region.

Additionally, the UAE has a Gender Balance Council that maintains domestic and international benchmarks to make the UAE one of the leaders in gender equality worldwide. Therefore, it is unsurprising that organizations and

groups such as the IMW are making significant strides in female empowerment.

The aspirations of the International Majilis of Women are embedded in its vision to become a leading platform for empowering women from all backgrounds to become agents of positive change locally, regionally and internationally. Their mission is to connect, engage, and mentor to inspire women to participate actively in their communities and beyond. IMW provides a platform for women from all backgrounds to connect with one another, engage in meaningful conversations, and leverage their potential.

In this year of action, their main objectives are for women to find empowerment in motivation, strength in diversity and learning mentorship and to support the UAE 2021 gender equality index through women's participation as agents of change. This includes ensuring education for all women, fostering and sustaining opportunities for women and recognizing their

achievements. They have also set goals to build and promote networks of support and mentorship for women at the local, regional and international levels. Finally, they advance social sustainability via philanthropic activities that promote the well-being of underprivileged women.

The Amazons Watch Magazine in collaboration with the Centre for Economic and Leadership Development (CELD) is therefore, pleased to work with the AUE to spotlight and contribute to all the noble projects that are planned for women through the IMW platform with the intention to ensure maximum impact for women worldwide.





Love And Relationship:

Spending Time With Your Significant Other

There is a difference between spending time together and spending quality time together. It may be hard to understand this, but after the quarantine and lockdown experience during the COVID-19 pandemic, some couples may agree that all the time they spent together was too much. In simple terms, spending quality time together is not about the hours in the day but how you fill those hours. A healthy relationship requires you to make quality time a priority.

Spending time together thoughtfully while expressing your love and admiration for one another can deepen your connection and closeness. This is what quality time is all about. It entails deliberately deciding to make time for each other and your relationship rather than simply sitting in the same room simultaneously. Simple activities like working next to each other, doing chores together, reading in the same room as your partner is watching TV, etc., can be included in time spent together.

Quality time is spending time together while being conscious of one another to build connection and intimacy in your relationship. It also involves showing love to your





body. Not necessarily through intercourse but rather by holding hands, hugging, caring for, and tickling. These affectionate behaviours will increase partner satisfaction, according to studies.

That distinction must be made while analyzing your time with your partner. When did you two last have time to yourselves? Even though you were in quarantine alongside them, have you felt cut off from them? This can be the case since your time together is unplanned or automatic. It is not time reserved, especially for spending time together and emphasizing your relationship.

A vital component of the love language of quality time is setting aside time for intimate interactions. Nothing says "I love you" if your preferred method of communication is through quality time, like receiving a partner's attention. The love language theory's creator, Gary Chapman, asserts that uninterrupted time together strengthens bonds.

There are many other activities you could do together that could qualify as quality time or time where you can create new shared experiences:

1. Attend a Social Gathering
2. Try New Things Together
3. Schedule in Tech-Free Time
4. Hit the Gym as a Couple
5. Cook Meals Together
6. Have a Regular Date Night
8. Avoid Canceling Plans
9. Have a Daily Ritual
10. Go to Bed Together
11. Plan a Weekend Getaway

Contrary to popular belief, you can spend too much time with your partner. Sometimes a very intense job or career can mean making personal sacrifices, including reducing your time with loved ones and family members. Therefore, it is important to balance time with partners and other commitments. Make time for yourself, your job, and the other people and things in

your life that make you happy, even if you might be eager to share your experiences with your partner, especially during the honeymoon phase.

That is to say, rushing into a relationship can frequently come at the expense of your career, other relationships with friends and family, and personal interests, which is unhealthy.

The next step is to acknowledge your unique needs, value your differences, and establish a balance that allows both partners to feel at ease maintain while checking in. It's up to you whether that is engaging in physical activity for two hours each day or going on a date once a week. Quality time is important and can be negotiated according to a couple. Sometimes when you get to a certain stage, you even need to put it on a calendar. Regardless, it is a necessity for every relationship.

Athleisure:

What is it, and why do we love it?



If you regularly people-watch, you may have noticed that jeans and slacks are becoming a little less common. Certain brands and labels have made more appearances, and sweatpants are selling out as compared to a few years ago. Back then, there were articles you would find in a gym or workout videos. Now you will find people spotting workout tights and Nike hoodies whilst chilling or watching a movie. This fashion trend is athleisure, and it is here to stay.

A hybrid clothing style known as athleisure is generally used for athletic activities and in other places, including the workplace, school, or different casual or social settings.

Yoga pants, tights, sneakers, leggings, and shorts that "look like athletic wear" are examples of athleisure outfits. Athleisure is defined as "fashionable, dressed-up sweats and workout clothing."

Athleisure can be considered a fashion industry movement, enabled by improved textile materials, which allow sportswear to be more versatile, comfortable, and fashionable.

According to some, women wearing yoga pants gave rise to the athleisure trend of the twenty-first century. According to a different report, the fad started since people could wear them to other settings without having to change, which was more convenient as they did not need to bring an extra gym suit with them when they went from home to work.

Athleisure success may have been because it filled a need left when sportswear was more functional than fashionable. Technology and textile developments have improved the functioning of clothing and footwear, making them lighter, more breathable, and waterproof. The new clothes improve



performance since they make it easier for users to go about their daily lives.

The desire to blend the ideas of athletics and leisure has existed since the late 19th century, despite the relatively recent rise of athleisure. Sportswear emerged in the 1870s as individuals sought more functional ways to dress for pastimes like tennis, golf, and bicycling. At this time, sportswear was defined by separates that allowed the wearer greater freedom of movement. It wasn't until the 1920s that the more relaxed silhouettes of sportswear became a fashion staple, as designers like Coco Chanel and Jean Patou made the look mainstream.

Fitness' big boom came in the '70s and '80s. At-home workouts were rapidly growing in popularity thanks to Jane Fonda's famous workout tapes and those of other celebrities. Commercialised gyms, fitness centres, spas, and workplace wellness programs were also rising, giving birth to a holistic, healthy lifestyle. This caused a demand for

more advanced activewear—clothes explicitly designed for sweating and mobility.

Athleisure clothing is also easy to wear because it doesn't wrinkle, often has anti-odour properties, and is breathable and durable. Unlike many other clothing trends, athleisure is also suitable for many different types of weather and is usually produced specifically for working out in various weather conditions, including extreme heat or cold. That means it's the perfect thing to throw on when you're running errands in the summer and worrying about sweating through your clothes or you're headed out in the middle of winter and want to be sure you're protected from the elements.

So overall it seems Athleisure is here to stay and we appreciate its flexibility.

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Technology and
textile developments
have improved the
functioning of
clothing and footwear





Hard Questions To Ask Before Getting Married

Marriage is a tough adventure with crazy routes and unexpected twists and turns. Every experience and major trip requires extensive planning and a perfect checklist. Sometimes finding those questions and finding where to start is hard. This week I sat down with one young, recently married couple, a couple that has been married for over 20 years and a couple preparing to get married, and these are the questions they recommended to start those tough conversations.

1. Do you want kids?

Although some may assume kids are obvious but people differ. Some may be ready to have children soon, whilst others prefer to wait. There are also some more interested in adoption. These are honest conversations that can shake a marriage, so it is essential to talk about them.

2. How are your finances going to be split?

Everything needs money, especially if you are moving in together. However, not everyone starts at the same financial level, so you need to find a good balance without pride.

3. What do you consider cheating?

This may seem obvious to some, but others consider even entertaining and interested individuals cheating. It is simply setting boundaries. Never assume anything about your partner; talk about it to ensure no one steps on the other's feet. Dating rules may not apply to marriage rules.

4. How do you want to raise our kids?

Parenting skills differ, and that is not a bad thing. Just make sure that you agree on how you will do it together.

5. What mistakes did your parents make that you do not want to repeat?

This sounds like a loaded question but don't panic, take it as positive criticism. We love our parents, but they are human too. We must always learn from everyone's mistakes, including our own. So try to keep the conversation as peaceful and calm as possible it should not be an attack.

6. How involved do you want our family to be in our lives?

Marriage is the joining of two people and two families. These two families are very different, and they would love to be involved. That is not always the case, though. Some families prefer to keep to themselves; if your partner is used to the involved family, they might feel isolated. Talk to your families and find out how best to balance it.

7. How important is religion to you, and what are you not willing to compromise?

This question is not specific to any religion or culture at all; this question is a guide to exploring each others' beliefs, objectives and limits. This will teach discipline and help with question 4

8. Are you open to couples or individual therapy?

Destigmatise therapy! It is okay to seek help and advice.



Allow each other to find counsel both together and individually. It may not be a trained specialist or a pastor, or an elder in the family. Either way, it doesn't hurt to have some guidance before things go wrong. Prevention is better than cure.

Whilst going through these questions, it is important to remember that this is not to start a fight but rather to prepare for a journey you are about to start together. So take a breath and dig deep! Love always overcomes.



Cristina Junqueira:

Financial Mogul in Brazil's Banking Industry

The fintech industry holds many possibilities. It majors in driving innovations to enhance the delivery and promotion of financial services. It encompasses digital payments, big data, investments, and alternative finance segments.

According to the World Economic Forum, Brazil is leading a Latin American boom in financial inclusion. FinTech companies and Central Bank-led initiatives provide access to bank accounts for the first time to millions of people.

Brazilians now enjoy the ease and unhindered bank transactions from anywhere around the country, courtesy to Cristina Junqueira for her innovation as one of the three co-founders of Nubank, the world's largest digital banking system, with over fifty billion US dollars in market capitalization and 53 million users, and has provided 5.6 million people who had previously never had access to banking services, solidifying its worth as the world most valuable digital bank.

At that time, the 30-year-old certified engineer had just recently quit her job, where she was a manager and the head of the credit cards division in the bank. Due to her dissatisfaction with how the firm was run, and their laxity towards their customer care, Junqueira chose to walk away without knowing where next to go, but she knew exactly what she wanted and how things could be done.

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I worked for the largest incumbent bank in Brazil for five years and was just done making rich people richer.

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"I worked for the largest incumbent bank in Brazil for five years and was just done making rich people richer. I was trying to make many changes to improve customers' lives and failing miserably. I never really got why we had to shove these horrible products down people's throats. Customers hated it. And at some point, I was like, you know what? I'm done."

With the experience she gathered from over five years of working in the bank, she met two other like-minded individuals who had a similar vision and craved to make a

Having so much passion for delivering exceptional customer service has given them an edge over their competitors.

Today, Nubank provides services ranging from a savings account to granting access to personal loans and life insurance to its millions of clients across Brazil, Mexico, Colombia and Argentina. It is no wonder the bank was recently named the world's first and only company with a female founder to reach a valuation above ten billion US Dollars, as compared to Creditas and Ebank, which are also leading

"Looking back at my corporate career, I remember how tough it was to work in those predominantly male environments and do things like wear suits just to fit in," she recalls. "At Nubank, I was determined to create a working environment without all the stupid barriers detrimental to women's career development." All this translates into a more inclusive work culture. Women make up 43% of the workforce of Nubank's 2,000 employees, including 30% of all senior roles, compared to 8% in the sector.

According to Forbes, with a 2.9% stake in Nubank, she was worth about \$1.3 billion—making her the second woman in Brazil to be a self-made billionaire at the time and one of just two female fintech billionaires (the other is Jenny Just). Her fortune now stands at an estimated \$900 million amid a broader market sell-off;

The mother of two adorable girls is motivated to leave a legacy, showing them that impossibility does not exist, as far as you believe, "I want my daughters to grow up in a world where they can

dream of being whoever they want to be — and you can't dream of what you can't see." Digital transactions are engineering profound change in Brazil's banking sector and causing a silent revolution.



difference in the country's banking sector.

Having a clear-cut vision, the trio established Nubank in 2013, a digital banking system that functions with a user-friendly app. Next, they leveraged technology and launched their first major product, a credit card that charged no annual fee in 2014.

Nubank, also called Neo-bank, delivers transparency and excellent customer care service, which is not far from the point that "nu" in Portuguese means nude/new.

banks in Brazil and have been valued at more than one billion US dollars.

Following Nubank, which is the world's largest digital bank, is San Francisco-based Chime, which nabbed a \$25 valuation in an August and is in talks to go public at a valuation between \$35 billion and \$45 billion.

Junqueira, in her attempt to make a change and to encourage gender parity, made provisions that grant women access and opportunities in the fintech sector.



Dr. Samantha Du:
Godmother of China's
Biotech Industry

As the world's second-largest healthcare market, there have been diverse evolutions in China's healthcare system. We have the likes of Samantha Du to thank for her immense contribution to bringing biotech to the nation.

China is the largest population in the world and accounts for nearly 24% of newly diagnosed cancer cases globally; the nation's biopharmaceutical sector is encountering a significant transition from a formerly generics-focused stage to one that promotes innovation, a gap Samatha is contributing to fill.

Dr Samantha Du is a renowned drug inventor, entrepreneur, investor, and authority in China's healthcare sector. She comes to mind for her influence on healthcare policies and work with various government bodies in China.

Born out of the drive to provide a first-hand solution and unmet needs to diverse health challenges people face, Samantha Du founded the Zai Lab in 2014. With over thirty years of experience in the biotechnology industry, Zai Lab provides many innovations and possibilities in the healthcare system. Samantha is motivated to make healthcare accessible to all, irrespective of gender, race or financial capabilities.

"We've made significant strides at Zai Lab to accelerate the access of innovative drugs to patients in China and worldwide. I will continue doing this at Zai Lab and encourage everyone in biotech to drive innovation forward to save more lives worldwide."

Her quest to find innovative therapeutic solutions for patients, and her unrelenting pursuits to discover faster and better remedies began as far back as when she co-founded Hutchison Medipharma, which earned her the nickname "Godmother of China's Biotech Industry." Her approach to innovation and constant advancement after she founded Zai

Lab hasn't changed yet; it keeps improving and impacting patients' healthcare globally.

As a "drug hunter", I've been called the "Godmother of China's Biotech Industry," which has always been fascinating to me because what I want, first and foremost, is to advocate for patients in need, to bring them innovative therapies that make a difference in their lives. Since co-founding Hutchison Medipharma, I've learned so much about how the biopharmaceutical industry can be more collaborative and nimbler in its approach to innovation. I took that with me when I established Zai Lab in 2014.

Sales in China's biopharma market rose to \$137 billion in 2018, making it second only to the United States. American-based data and analytics company Iqvia projects it will grow to as much as \$170 billion by 2023. Dr Du is leveraging the market by promoting licensed products. She has the blueprint for China's know-how to commercialize her products.

For reference, Zai Lab's bestselling ovarian cancer drug, Zejula, boosted the company's revenue nearly sixfold annually to about \$19 million. Furthermore, Optune equipment to eliminate cancer cells is equally in high demand.

As a mentor and role model to many biopharmaceutical entrepreneurs, Samantha has held the hands of other biotechnology entrepreneurs as a big sister would. She encourages females to get involved in the industry as there are vast opportunities and prospects in the sector. For her, it is more about one's ability to proffer solutions, not necessarily about gender or race.

"We need to "forget" gender roles and encourage others to be curious, to be problem-solvers and explorers, to wonder "what if." When I look at the biotech industry, I see so many opportunities for change. For example, within Zai Lab, women represent 57% of the workforce, with 53.8% of women in key management positions."

Samantha keeps blazing the trail and lighting the path for others to follow. Her excellence and competent delivery in providing answers to the healthcare sector got Zai Lab numerous collaborations with different firms.

"Zai Lab is uniquely positioned as a fully integrated global biopharmaceutical company. Our mission has always been to bring transformative medicines that address unmet medical needs. Our open innovation model has attracted biopharmaceutical companies to partner with Zai Lab to advance clinical-stage product candidates and bring them to market. We're excited to work on several new collaborations within oncology, autoimmune diseases and neuroscience."

Dr Samantha has garnered lots of recognitions and awards to her name, including 2020 Forbes Asia's Power Businesswomen, 2017 Bayhelix lifetime achievement award; Biocentury/ BayHelix 2016 Person of the Year and 2015 R&D Leader of the Year awards; 2015 FierceBiotech's Top 12 Women in global Biopharma among many others. She has also been spotlighted in the Wall Street Journal, Forbes, Nature Review, scripts, Bloomberg, Financial Times and C&EN, and lots more.

She obtained her PhD in Biochemistry from the University of Cincinnati and her BS/MS in molecular biology from Jilin University. Dr Samantha is a testament that women can successfully achieve anything she sets out to do.

Can Venture Capitalists Change the World?



The relatively new but fast-growing business has changed our perspectives and opened our minds to a new way of investing. Still, beyond this, it has also proved to be a channel through which wealth owned by people of means can flow to business start-ups, early-stage companies and emerging economies. Some might call venture capitalism risky investing, and some might call it income and wealth redistribution, but what is most important about venture capital funds is that it brings financial gains as well as drive impact, an impact significant enough to move an emerging economy ranking from double-digit to a single digit on the global poverty index or human development index.

Investment in early-stage, high-risk firms is a clear example of venture capital's (VC) beneficial effects in advanced economies. The proof is all around us; venture-backed companies formerly produced Facebook profiles, iPhones, Skype calls, Google maps, FedEx deliveries, and Intel chips, among other things. Venture capital may be a valuable instrument for clever Silicon Valley investors to commercialise technology advancements, but can it aid in the battle against poverty, promote social and environmental well-being in developing nations and

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emerging markets, and more so for women?

Like many developing nations, Latin America also has a problem with SMEs' access to financing. Some businesses may be too huge for microfinance organisations and too tiny for domestic, commercial banks. Hence they are caught in a big financial "missing middle." It is anticipated that venture capital funds would help solve this well-known issue, and research and data analytics indicate that VCs contribute to bridging the funding gap.

In a study on the effects of venture capital in Latin America that was commissioned by the Inter-American Development Bank (IADB), Dalberg Research investigated this issue. For more than ten years, the Multilateral Investment Fund (MIF) of the IADB has been a significant investor in VC funds in Latin America. The MIF had invested more than \$160 million as of January 2012 through 50 VC funds in more than 350 small and medium-sized businesses (SMEs).

The MIF invited Dalberg Research to look at whether VC impacts business performance and overall economic, social, and

environmental well-being in Latin America, and if so, how. Their research findings indicated that VCs contribute to filling the funding gap. Additionally, SME CEOs say that venture capital backing increases the credibility of their companies with clients, suppliers, staff, lenders, and other investors.

Receiving VC funding provided business owners with the opportunity to obtain commercial loans that were previously out of reach, as identifying with big venture firms boosted their credibility and loan eligibility from commercial banks. Other notable benefits of venture capital funds are the non-financial benefits, including strategic and operational support, sector expertise and access to networks, improvements in governance and professionalisation, etcetera. This non-financial support is observed to affect SMEs' performance and their economic, social, and environmental impact on their communities.

While these findings are very comforting, only a few companies will attract VC investments because VCs are, by definition, interested in supporting "the winners" with excellent growth potential.

Consequently, VC is not a "magic solution" for development. However, venture capital investors (VC) can play a significant role in promoting equitable economic development, particularly if the few chosen businesses emerge into trailblazing businesses with the capacity to significantly boost innovation and growth.

Amidst the mix of venture capitalism, economic growth, start-up and financial access, there is still a minute yet crucial issue to be discussed, many may say the business case has been made. Some may say that women have more access to finance now than they did in the past, mainstream media has made us believe that women are doing better in the start-up industry when compared to their male counterparts, we may say funding is now more accessible to women than before. But is that the truth or is there a lot of make-believe in this narrative?

Are women gaining ground? Is wealth truly more equitable in terms of redistribution? The statistics speak differently from the media posts and the snapshots of cheques handed to a few groups of women business owners in the suburban



regions of a native African village. Are the funds and initiatives advertised on billboards an illusion to make us think that venture capital funds are bridging the gap as fast as they are perceived to be? One may infer that venture capital investments in businesses with female founders are significantly increasing. However, statistics seem to indicate that this is not the case. According to Pitchbook, a financial data and Software company. Since 2011, the percentage of VC dollars granted to teams of only women has ranged from 1.8% to 2.7% it currently sits at 2.0%, showing a 0.07% decline in access to funds. Although the gender gap is slowly improving in some industries, the funding difference stands still. What is creating the illusion of "fast-growing access to funding for female business founders?"

The Mental shortcut of availability heuristic is a common cause. Imagine being asked just out of random to list two female-founded start-ups that have received VC funds in your local country that have gone public, indeed; you'll be able to list them without thinking too hard. This may seem like a good thing, but it's not. The fact that they are some popular examples readily known by many people tricks us into believing that they are more success stories. Few available stories become a vividly available data point supporting the idea that women everywhere are finally having their moment of economic growth. However, these one-off success stories do not change the statistic significantly; in reality, there have only been 20 female founders to take their companies public. This bias runs a greater loss. It allows people to focus on the few successes, ignoring real statistics. This dangerously gives the impression that there has been a significant development for female founders across the board, even if this is untrue. To fix this, we must take our eyes off the big screen and look at the small farmers in the small village settlements. Are they genuinely receiving help? It is

important to note that venture capitalism is purely for profit and not a charitable business that usually goes for high growth potential business. Sacrosanctly, we must also note that even in the tail, investments have the potential to make a big difference.

Consequently, if an issue is given so much attention, panel discussions and round table conversations are held here and there, you might think it must be receiving adequate attention and is being solved, but this poses another reversed psychology trick. According to a social psychological hypothesis known as the "bystander effect" or "bystander apathy," people are less inclined to assist a victim when other people are equally around

entrepreneurs. In the end, despite what the media may have you believe, women still do not have a fair share of opportunities, and this cyclical process continues.

The women fortunate enough to receive funds that are promoted on the big screen is a win by all means, but could it also be why small and medium-scale business is overlooked? We are taught that the aggregate of many little wins makes one big win. One big fund spread across thousands of small businesses is a more significant investment than millions of dollars in just one business start-up. We must look past the Silicon Valley start-ups and the few mega projects that either consciously or unconsciously blindside us.



and aware of the situation. To put this more in context, when financial experts continuously talk about the issue of VC funding for women, investment banks, venture funds, etcetera, they tend to believe that all this talk must lead to actions by "others"; hence they are less inclined to invest.

Many may conclude that the issue has already been resolved since it receives so much attention from the headlines and readily available press releases. However, due to the bystander effect, those with access to cash will feel less pressured to invest their funds in female

Tomorrow starts today...



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Lifetime Learning & Consulting was set up in 1999 to bridge a gap in quality international corporate training and consultancy in both Mauritius and the African countries. With a team of more than 12 consultants, Lifetime Learning & Consulting focuses on training and consultancy which produces tangible results at the workplace and a Return On Investment (ROI). Our Client includes Multinationals, Government bodies and Charitable Organisations.



Simple Ways To Make Your Home Attractive

By Goodnews Buekor



Whether you are moving into a new home or you want to give your home a fixer-upper, there are simple ways or things you can do here and there to make your home more attractive. Every once in a while, I do some revamping in my home. Surprisingly, this doesn't require you to break the bank. According to experts, here are some things to do that can make your home a delight for anyone.

1. Spice up the front door

Painting your front door using a catchy, glossy tone can make an excellent first impression. "Red is a lucky colour in many cultures," says Lara Allen-Brett, a New Jersey-based stager. According to the expert, a red door meant "welcome" to weary travellers in early America, and in churches, it represents a haven. According to San Francisco-based interior decorator Christopher Breining, two other attractive hues are: orange and yellow. Both colours are associated with joy and warmth. So let go of the old-fashioned screen door. Instead, you could replace it with a storm door.

2. Paint wall colours white and neutral

Go with colours like beige or grey, particularly on the first floor. "You want to minimise jarring transitions," says Breining. "Neutral walls give you the greatest decorating flexibility, allowing you to switch up your accessories easily." If you have two small rooms close to each other, painting them using the same neutral colour gives you the perception that they are bigger. "Look at a paint strip and move up or down a shade or two for a subtle variation from room to room," suggests Allen-Brett.

3. Ensure your living room furniture is arranged correctly

The last time you visited a hotel, could you picture what the lobby looked like? The furniture is arranged in groupings that invite conversation. The same pattern should be applied when organising your home. When you place the furniture in your living room, target a sense of balance and intimacy. "A conversation area that has a U-shape, with a sofa and two chairs facing each other at each end of the coffee table, or an H-shape, with a sofa directly across from two chairs and a coffee table in the middle, is ideal," says Michelle Lynne, a Dallas-based stager. One mistake you should put in check is to avoid shoving all the furniture against the walls. "People do that because they think it will make their room look bigger, but in reality, floating the furniture away from the walls makes the room feel larger," she says.

4. Place at least one mirror in every room

"Mirrors can make a space feel brighter because they bounce the light around the room," says Breining. At the same time, you must be careful not to place your mirror in the wrong spot. For example, hang mirrors on walls perpendicular to windows, not directly across them. Hanging a mirror now opposite a window can bounce the light right back out the window.



5. Attach some artwork to the walls

Without some artwork, walls are boring. Artwork spices up the walls and allows them to stand out at a glance. Again, the strategic positioning of the artwork is key. "There are few things more ridiculous-looking than hanging dinky little art too high on the wall," says Breining. The middle of a picture should hang at eye level. Also, consider scale; for a large wall, one oversize piece or a group of smaller pieces gallery-style would be perfect. "For the latter, don't space the pictures too far apart; 2 to 4 inches between items usually looks best," Breining recommends.

6. Hire the services of a pro

You will agree that the longer you stay in a house, the less you notice how jam-packed the place is over time. But, every once in a while, you could hire the expertise of a pro for a few hours to look with a fresh pair of eyes at what needs to be removed or added. Your home is your haven; make it worth it. Give it every befitting touch it deserves. These simple but practical steps can give your home a brand-new look. It would be best if you tried them out soon.

Geeta Vemuri: Leading the way in Biopharmaceutical Venture Capital



Venture capital investment has spiked since the mid-2000s. This tremendous fundraising for startups has increased the number of investments and boosted valuations, evident by the number of unicorns being established in the market from year to year. According to Forbes, "500 venture capital-backed unicorns reached valuations over \$1 billion in 2021."

Yet, women seem disadvantaged when it comes to funding allocations. Since 2011, the amount of Venture Capital dollars granted to teams of only women has ranged from 1.8% to 2.7%; it currently sits at 2.0%; while the gender gap is gradually shifting in the right direction in some sectors, the disparity in funding seems to remain stagnant, a need Geeta Vemuri has come to meet.

Meanwhile, World Bank stated, "An increase of women's labour supply by a mere 0.5 percentage points per year would increase gross domestic product (GDP) per capita by about 6% by 2040 and almost 10% by 2050."

Geeta is the Director at Carbon Biosciences and Immunitas Therapeutics and a Managing Partner at Agent Capital. She got concerned owing to how startups, especially women, find it challenging to secure funds to push their business; this, alongside other reasons, motivated her to find her company, "The Agent Capital," in 2016. The emergence of her brand is an answered prayer for women, especially women of colour.

Agent Capital is a healthcare venture capital firm focused on investing in the novel, differentiated therapeutics and treatments that address unmet patient needs. She founded this company intending to enhance better opportunities for women in terms of financing. Before that time, Geeta served as a Managing Partner at Baxter Ventures and Baxalta Ventures. She mapped out strategies and formed the team that made up the company's venture capital arm while managing \$300 million in Capital.

Due to her tremendous efforts and excellent services rendered during her time at Baxter and Baxalta Ventures, she built a solid reputation, which made things even easier when she moved to start her firm.

"The track record I built up and was able to deploy over time was important to me. I built up strong relationships that enabled me to build the company and invest in other companies."

With all the necessary knowledge, skill and expertise gathered over the years, managing Agent Capital was never a challenge.

"My time at Baxter and Baxalta gave me confidence and credibility. Like in any other industry, people know what needs to be disrupted in that particular industry. That was a big picture."

Under the leadership of Geeta, Agent Capital has pioneered investments in 14 different companies. Beneficiaries of Agent Capital's financial aid include Orchard Therapeutics, Dragonfly Therapeutics, Orbus Therapeutics and more. Vemuri employs the knowledge accumulated from Baxter and Baxalta, as well as a giving critical examination of the landscape of the therapeutics space before risking Capital.

It is true that investing in a company, especially one that is still trying to develop a treatment for a disease condition, could be quite risky; for Geeta, the dividends are far greater. Apart from the fact that there are massive financial returns for the company, however, knowing that she played a significant role in the development of a new therapeutic gives her profound joy and a sense of fulfilment. This, for Geeta, is her motivation.

The venture capital industry is not for the faint of heart but for smart risk-takers. Great had developed this skill over the years from her background and experience

Succeeding as a venture capitalist requires unique attributes and exceptional leadership skills, including humility and understanding; these essential qualities have made Geeta stand out in her career over the years.

"To succeed as a venture capitalist, you must couple this with humility and an understanding that you are not in this to get rich quickly on a few smart deals – you need to do the work and have a servant-leader mentality to foster innovation and maximize returns.

The biopharmaceutical industry holds diverse opportunities and areas to explore. With Geeta collaborating with individuals to provide health care remedies, not only are lives being saved, but economic growth is being fostered.

Simplify Your Travel Checklist

By Tanya Maswaure



Planning a holiday can be chaotic, whether it is the festive season or you just decided to take a break from work. A lot goes into taking a break; regardless of the irony, many people can relate to this. Some people even leave their holidays or breaks more stressed than before. This is why it is essential to start planning for everything well in advance and to create a travel to-do list, or rather, what to do before the travel.

1. Research

Regardless of where you want to go, just getting up and leaving is not ideal. Unless you go to a holiday home, bookings always need to be done in advance, and certain locations need transport plans. Researching where you want to go will guide you in structuring your travel to-do list. Once you have your information, you can begin making the necessary payments, reservations and packing.

2. Write Out Your Packing List

Make a list of things and add to it when you remember all the extras. This list will include the information you gathered in step one. Questions like whether your accommodation will provide catering and help you ensure you have everything. When you travel, it is also important to know about the weather; this is just not if it will rain. Find out if your Airbnb or lodge has extra blankets if you get cold easily at night. This can be the difference between a great weekend away and a bad one. If you are flying, our advice is to always have a jacket, towel, and a change of T-shirt in your hand luggage for those unexpected bag delays or layovers. The best part about this list is you can keep it and use it for your next trip with just a few tweaks and changes according to the location.



3. Visas And Documents

Part of your research is finding out if you need a visa for your chosen destination but remember that some Visas can take up to 3 months to obtain. Unless you have a Golden Visa, most visitors to Asia will require a visa, whilst many European destinations are open to EU citizens and more. If you are travelling locally, taking note of toll gates and renewing your licence can be listed under important documentation. Also, remember to check your car documentation, especially if you do not leave the city often. These are the small things that can go over our heads.

4. Make Copies of Your Passport (Visa)

Making a copy of your passport is good for two reasons:

If you lose your passport, at least you have a copy, and some accommodations may require a copy. While most places have a copier, there are some instances, such as Airbnb, where the owners will need them in advance. Also, depending on where you are travelling, the check-in and border control process will be much easier and faster if you already have copies of your documents in order rather than waiting for them to use their own. This is, of course, in special circumstances, but the goal here is to make the travel as smooth as possible.



5. Tell Your Bank and Get Your Finances In Order.

You should avoid using your debit cards abroad to stop those extra charges, but if you need to, it always helps to contact your bank and let them know. The last thing you want is to make an expensive phone call to unblock a card. Most UK banks have a section on their online banking website for you to contact them about travelling abroad. At the same time, having cash around can be dangerous so in your research, make sure you find an excellent bureau of exchange or bank that can give you a reasonable rate for the local currency.

6. Give A Copy of Your Itinerary to A Friend or Family Member

In an emergency, it's wise to have someone at home know your whereabouts. This also puts your family's minds at ease knowing what parts of the world you are in, especially if you travel alone. If you are taking a short day trip, share your location with a friend.

7. Food

As we mentioned before, finding out whether your location is self-catering is essential, but making sure you do not leave perishables at home is good. After spending a month away from home, returning to rotting food in your kitchen may take away all the joy the break brought. Unless it is spontaneous, plan your return for a better transition.⁵¹

8. Learn About the Culture

Read up about your chosen destination to prepare for your trip. For example, some cultures have strict rules on clothing, and public displays of affection, so make sure you know about those little rules before you travel and pack accordingly. Learning a few things about their language and food can also be beneficial as they respect people who respect them. Finally, read blogs and comments from other people who stayed there to get a sneak peek into what to expect when you arrive.

Extra tip – Carry your charger and bring a travel adapter. If you are driving, buy a car charger as well.

The list can be extended depending on how far or close your travel is. Thanks to the internet, you can download several checklist templates that suit your specific destination. Regardless, it is important to keep these critical elements in mind before travelling to ensure a memorable and smooth trip.





Cynthia Chua
CEO of the Spa Esprit Group

Singapore And The Million Dollar Asian Beauty Industry

The wellness industry is a \$3.4 trillion mega-industry constantly growing and evolving. In 2017, the Global Wellness Institute (GWI) estimated in the first-ever Global Spa Economy research that over 149,000 spas were operating globally, bringing in \$93.6 billion in revenue and employing up to 2.6 million people. From 2015 to 2017, there was an increase in revenue of 9.9% annually. The beauty and wellness sector in the city-state has more than 18,000 enterprises. According to the Spa and Wellness Association of Singapore, it employs around 100,000 people, with a market worth US \$1,040 million. The business is so crucial to Singapore that 12,000 individuals signed a petition in June requesting that beauty salons and hair salons be permitted to reopen after the circuit breaker period.

Despite these challenges, according to the most recent statistics, the beauty and wellness industry only saw a 1.4% decline in revenue from US \$1,055 million in 2019 to 2020. Additionally, it is among Singapore's fastest-growing sectors, with a compound annual growth rate of about 2% before the pandemic. According to Ms Nah, the Singapore beauty services sector is expanding within that market at a rate of about 10% annually, while the country's cosmetics market grew by about 5% between 2016 and 2020.

With these facts and statistics and the ever-growing Asian economies, it is no surprise that some entrepreneurs have taken advantage of the changing tides. One such individual is Cynthia Chua.

Cynthia Chua is a tenacious businesswoman not afraid of

making leaps. Cynthia Chua founded the Spa Esprit Group in 1996. Since then, she has expanded her lifestyle empire to include businesses including Strip, Browhaus, 40 Hands, Common Man Coffee Roasters, Tippling Club, and Tiong Bahru Bakery. The Spa Esprit Group has its headquarters in Singapore and has been operating there since its launch.

Spa Esprit Group is a hospitality organisation that develops, owns, and manages several iconic, innovative concepts, each with a unique narrative and viewpoint on the contemporary cultural-culinary scene. While each property speaks in its way, they are all unified by a carefully researched sense of location, purpose, innovative architecture, and, most importantly, a dedication to providing the most spectacular experiences for everyone.

The Spa Esprit Group has facilities in nine cities worldwide, including Singapore, New York, London, Shanghai, and Hong Kong. It runs more than 100 retail units on a truly global scale.

The Singapore beauty and wellness industry has been particularly hard-hit by the Covid-19 outbreak, along with the food and beverage industry. This is because the need for flawless skin, hair, and makeup has decreased as Singaporeans work from home and socialise less frequently than they once did. As a result, salons throughout Singapore felt the pinch the pressure alongside the demand that covid brought.

The first indication of Ms Chua's keen instincts for growth was how rapidly Spa Esprit took off and became the preferred urban spa for working women. Then, as one of the pioneering businesswomen to champion wellness as a mind-body concept, Ms Chua launched Qi Mantra, a concept service for stress alleviation and mood enhancement that draws on taichi and qigong techniques.

The two companies have been combined for a while now.

Some sources state that Cynthia Chua has an uncanny ability to give consumers what they don't know they want, primarily because of her forward-thinking and risk-taking. She was the first to market ideas like the organic wine bar Drunken Farmer, the farm-to-table restaurants Noka and Open Farm Community, and the gut-friendly and gluten-free restaurant: The Butcher's Wife. These ideas are becoming increasingly popular as modern-day consumers push for healthier and more modern consumption.

Ms Chua transformed a portion of the former Tanglin Barracks into House in 2007, a multi-concept spa and a restaurant. House included treatment rooms that faced out onto lush greenery and a café that served creative dishes, including alcoholic beverages in tiffin carriers. At the vanguard of cocktail culture, the Tippling Club was a part of this expansion into food and drink in 2008. "Many of the brands result from a market gap I identified. Forty Hands was born when I discovered Melbourne's "hole-in-the-wall" coffee culture. I thought Singapore would benefit much from having this.

Her diversification approach is lateral and linear, based on her current advantages. Ms Chua's bravery began to surface as she progressed. STRIP, her Brazilian waxing business, which she founded in 2004, was a significant risk since, despite Singaporeans' self-described cosmopolitanism, pubic hair removal was still taboo to discuss, let alone have done in a salon. STRIP and its competitor Browhaus, which primarily shapes brows for men and women, have become

globally famous brands. In response to STRIP clients' requests, she just launched TWO LIPS, a range of exquisite intimate care products that includes a vulva mask. She introduced the Blackout Mask under the Two Lips brand, which recently opened its first boutique in Singapore, in keeping with her inventive attitude. The product made its debut in 2018 and was the first in a new line of exclusive intimate-care products targeted at empowering women. It was marketed as the first activated charcoal mask in the world that calms, detoxifies, brightens, and moisturises the vulva, something that many beauty industries are still yet to explore.

Ms Chua defines the pursuit of excellence as "passion, creativity and tenacity." These values have driven her to grow her brands beyond Singapore. The STRIP and Browhaus concepts caught on worldwide, from Singapore and Shanghai to New York and London. And even if you don't live in any of these cities, you can still have a piece of Spa Esprit through the beauty emporium. Shop, a beauty website offering Ms Chua's line of products, a curated selection of her favourite beauty buys, and two lips.VIP, where you can purchase vulva masks. In 2016, Ms Chua opened The Beauty Block in Chelsea, London, which houses the Ministry of Wax (as STRIP is called in London), Browhaus in London and a canteen called A Wanted Man. "Almost all the concepts reflect my state of mind and how I want to live," she says. "I am curious and love travelling and reading. I surround myself with beautiful things — and this, coupled with a love of innovation, has given me the blessings and success in the evolution of my businesses."





Tara Fela-Durotoye

The Beauty Industry is the New Oil and Gas

The beauty and skincare industry is a promising sector that most people aspire to venture into, a vision the Nigerian lawyer and cosmetic entrepreneur Tara Fela-Durotoye caught decades ago; when she founded the first bridal directory, top-notch makeup studio and the country's foremost makeup training institute in 1994.

Africa's beauty and personal care market is set to grow by USD 1.26 billion from 2020 to 2025, progressing at a Compound Annual Growth Rate (CAGR) of 2%, according to Technavio. Particularly, the Nigerian cosmetics Industry is valued at \$3.4 billion, with Tara worth over 4 million dollars. Since her business inception, the pioneer makeup artist and torch bearer has not stopped stunning the industry with her creativity.

Tara developed an interest in the makeup industry because her stepmother loved to look stylish. "My stepmom was a great woman, extremely trendy, so when you looked

at her dressing table, she had makeup items, she painted her face in the morning, she never missed her hair appointment, and her nail polish was always immaculate". She watched her stepmom over time beautify herself in

front of her when she was a child, these were moments she enjoyed and watched keenly. "I was unaware that a seed had already been planted in my heart."

Tara fueled her unflinching passion for makeup, regardless of her course of study at the University. Today, that seed that was sown in her has yielded fruits, including, The House of Tara International, which she founded after graduating from the University, has now become a major store, distribution outlet, management company, and centre for beauty education in Nigeria.

With over 270 different products and 14 beauty schools, the brand can boast of over 1500 graduates from the makeup school, who are playing big in both the local and international cosmetics scene. The firm is also helping solve economic problems by providing jobs for hundreds of people across the country, with over 40 stores in Nigeria, 10,000 networks and representatives, and branches in 14 locations worldwide.

House of Tara will forever remain a reference as a company with lots of firsts, chiefly among which is "Be Inspired" Nigeria's first home-grown fragrance, and Orekelewa, a

makeup line. No one ever believed that Tara would make it past one day when she started her business. The reason was not far from the fact that people did not see makeup as something worth paying for.

“Before then, it was the norm for brides to get their mothers or aunts to apply makeup on their faces at no cost. It was quite difficult to convince them that the same service was worth paying for, but with time we broke through.” It was usual for someone to take loans to start a business, but for a makeup business, it was considered a waste of resources.

“I remember seeking a bank loan, and the response I got suggested that I was crazy to consider getting a loan for a business that was not in oil and gas. But the situation is very different today because everyone now realises that the beauty industry is oil and gas, and every woman wants to look beautiful.”

One thing that drives Tara is her desire to boost the country's economy while empowering entrepreneurs through her business. A move she has accomplished through the “Tara Beauty Entrepreneur, Tara Fela-Durotoye (TFD) Series, TFD Mentorship Program, and TFD Bride Grooming Academy.

“Creating a business that impacts and generates income, developing micro-entrepreneurs who will grow their business and employ more people to improve the Nigerian economy.” Anyone can turn their passion into a profit-making and impact venture. Take Tara for a reference. She is a huge inspiration to many young people in Nigeria and beyond.

“I was simply doing what I enjoyed – making women beautiful, and slowly, it dawned on me that this was a big deal, and it could go far beyond a few random weddings and become a pioneering movement. I haven't looked back ever since,” she later said.

For bringing so much glamour to Nigeria's makeup industry, Tara has got lots of recognitions to her name, including the National Recognition award for social impact and job creation, the African Economy Business Awards, the African Makeup Icon, the Leadership Award for Entrepreneurship by Harvard Business School Association of Nigeria, a 2013 list of 20 Young Power Women in Africa, Young Global Leader by the World Economic Forum amongst others. The Nigerian beauty sector is fast growing, with all indications pointing towards bigger prospects.





Good Beauty Habits to Start in 2023

By Tanya Maswaure

Happy New Year at Amazons, and we are excited to start 2023 with you, our phenomenal leaders. We are in the season of setting resolutions, and everyone is brainstorming on how best they can maintain a new and successful life in 2023. According to research, people's most common resolutions are exercising more, losing weight, and saving more money. Whilst these all sound exciting, a few beauty resolutions might help you feel your best throughout the year. Here are our top good beauty habits to start in the year 2023.

The first thing everyone needs to start immediately is applying sunscreen. It is not just a lotion to apply on the beach or when you go on holiday, but it also has several health benefits. Wearing sunscreen is the best way to maintain your skin's health regardless of age, race or gender. Every day we are exposed to ultraviolet light, which affects our skin and ages it whilst also being associated with skin conditions and sometimes skin cancer. Most anti-ageing creams and serums that we opt to use later in life have SPF, which is the sun protection factor in sunscreen. The level of SPF in our sunscreen is also important to note. Skin doctors recommend using sunscreen that is SPF 30 or higher. So tomorrow morning, before starting the day, remember to apply sunscreen before tackling the new year.

Get some rest. This sounds like an essential thing, but it is helpful for your mental health and your face. Dark circles under your eyes are not only unflattering, but they make you look older. Plenty of rest is necessary to keep your skin and body healthy and beautiful. Set a compulsory sleep time and wake-up alarm for yourself and if you have a really

busy day or week, schedule a few naps. Without a good amount of rest, you may spend the days groggy and stressed, and we all know the best accessory you could ever wear is your smile.

Don't just drink lots of water; eat healthy as well. A good diet can do wonders for your skin and your hair. Make sure that when you eat, you have a sufficient amount of fibre and vitamins and balance them out with the starches and sugars. Access oil, starch and sugars can create build-up in your skin, causing break-outs. If you find it hard to discipline yourself, find a meal plan you can stick to or consult with a dietician, which leads to our next beauty habit of 2023.

Don't be afraid to ask for help from the experts. There are experts in almost all our avenues of life, and it would be a waste not to use them. Whether it is our skin, diets or even hairstyles, we lose nothing by walking into a salon and asking for advice on how best to maintain our looks. Sometimes we make mistakes by assuming what our hair texture needs or how best to treat our acne. Whilst the internet has been helpful, a face-to-face consultation may reveal new things we didn't know. So next time, before you apply a new homemade conditioner to your hair with strange ingredients, ask a trusted hairstylist whether it will help or damage your hair before making a big mistake.

How we look has a major effect on our confidence, and what you needed to tackle all your goals for 2023 was that extra ounce of confidence. With our beauty tips, you can look at the year head up high. Compliments of the season, and all the best!



Falguni Nayar:

Bringing E-Commerce To The Spotlight

The number of digitally influenced consumers and online patronizers has surged rapidly in recent years, reaching over 260 million to 280 million for the former and 210 million to 230 million for the latter. Statista Research Department expects these figures to increase by 2.5 times over the next decade, followed by nearly six-fold growth in online retail spending.

India, in recent years, has experienced exponential growth in the online and e-commerce scenes, which have significantly boosted the nation's economy. With about 43% of Indian women dominating the internet marketplace, we have Falguni Nayar to thank for being a huge inspiration to women in e-commerce and her recent emergence, according to Forbes as the richest woman in India with an estimated net worth of US\$6.5 billion is an added advantage and push for women to do even more.

Falguni Nayar is a force to be reckoned with in India's e-commerce sector. The Founder and CEO of 'Nykaa' is known for creating and distributing online beauty and



I started Nykaa at the age of 49 with no experience



wellness products.

Falguni started her business in 2012 after resigning from her job as a top Managing Director of Kotak Mahindra Investment Bank, where she worked for 18 years.

"The emptiness syndrome came in after my kids went to college, and I was itching to do more. But I thought about leaving Kotak almost three years before I implemented it. However, all my learnings as a professional came in to help me build the right company. So, whatever the path, it has its advantages and disadvantages, and it all falls into place. I do believe that it's fate. And it'll happen when it has to happen."

At age 49, Falguni launched her dream to provide an online platform that could aid easy access to cosmetics and wellness products from anywhere within India, a gap that needed to be bridged. She launched Nykaa, which means 'One in the Spotlight.' Taking this 'risk' of quitting her job where she was doing well, and deciding to chase her dreams, regardless of her age, once again reminds me that age is not a limitation if one is ready to dream and explore, which is one of Falguni's characteristics that has at every stage, distinguished her.

"I started Nykaa at the age of 49 with no experience. I hope the Nykaa journey can inspire each of you to be the Nykaa of your lives; I'm an explorer," she says. "I was never a great swimmer, but I was always the first to dive in." "It never occurs to me to think, 'What if I break my leg?'" she added.

In a generation where people, especially young people, like comfort, Falguni took advantage of the online platforms while leveraging a Sephora-like model. Several brands are obtainable under a specific umbrella, presenting customers with various options rather than having different stores.

Furthermore, Fulgani, unlike other entrepreneurs, dared to develop a cordial relationship with her customers. Not only did she want them to buy from her, but she also spurred them to live their best lives and be their best selves. So why wouldn't she win their hearts when she always had their best interest?

"I used to go and connect with my customers — women — all across the country in smaller towns, and I would interact with them. Then, somewhere, I started giving the message, 'look, you need to be the star of your lives. For too long, women were too afraid to upset the apple cart by asking more for themselves. They were too scared to dream for themselves because they thought it would upset the balance at home. So, our message relayed very well with them, and that's how Nykaa became a much bigger brand as we initially got a lot of trusts and brand love since we fit in well with their life philosophy."

Today, Fulgani has curated more than 4500 brands

online and multiple thousands of products, with 100 stores across India. There are also several arms of Nykaa, including 'Nykaa Luxe and Nykaa on Trend.

Luxe focuses on Indian and international beauty brands along with Nykaa Beauty, the in-house beauty products collection, while On Trend is a collection of high-demand market products. She has also launched privately labelled products in the bath and body care category, with major warehouses in Mumbai, New Delhi and Bangalore.

Since Nykaa entered the beauty scene, shopping for beauty products has been modified in the country, with diverse innovations Nykaa keeps bringing up.

To mention but a few, Nykaa has garnered lots of awards and recognition, such as the 'Woman Ahead' award at the 2017 Economic Times Startup Awards. Falguni was named Businesswoman of the Year at the Economic Times Awards for Corporate Excellence 2019 in recognition of her contributions to the Indian beauty industry in just the last year. She was also crowned Businessperson of the Year 2019 by Vogue India and named one of Asia's Power Businesswomen 2019 by Forbes Asia. In 2021, Nayar won the EY Entrepreneur of the Year 2021 award as the Founder and chief executive officer (CEO) of the speciality beauty and personal care platform.

Building a billion-dollar business like Nykaa from scratch is the motivation to push forward one's dream.

"With patience and belief, things will move forward, and there is no connivance to hold you back. I don't see the pessimistic view at all."



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WOVEN INTO THE FABRIC OF SOCIETY

-You First-

Combat Stress Using Massage Guns

By Goodnews Buekor

Ever tried a massage? I bet you probably visited a spa, a clinic or a hospital. Well, you can bid goodbye to the stress of having to visit any of the following places when you desperately need a massage after a hectic day's work. You can get a cosy massage from the comfort of your home with little or no help from anyone.

As part of the ways to pamper yourself and relieve stress, you do not have to wait for a special occasion to get a massage. With the help of massage guns, you have nothing to worry about. Massage guns are awesome tools used for quick relief from muscle pain.

Don't be frightened by the word "gun". There are no actual guns involved. It only has a gun-like shape, but it is light and made precisely to meet your massage needs.

The massage guns made explicitly for women are light and weigh ideally around 2 pounds or less. Also, you should have no fears about the size. They are compact and not bulky at all.

There are various brands of massage guns for women. However, here are some factors to consider when making your choice:

- **Amplitude or Stroke Length** – This refers to the length the massage gun head covers as it moves back and forth during percussions. The stroke length can be low, midrange (or what we call a "sweet spot"), or high. Using actual figures, below 10mm is considered low and vibrational, 10-13mm is midrange, while 14-16mm is high. Therefore, for women, a midrange stroke length is recommended. However, if you are a bigger person, an athlete, or there's a reason why you may want something that hits harder, then you can go for a 14-16mm stroke length.

- **Stall Force** – This is the ability of the device to withstand some pressure when pressed against the body. Massage guns with 25-30 lbs are considered entry levels. Or you will find a powerful device that can offer 50-60 pounds of pressure. A device with 30-50 lbs, with 10-13mm, can serve you perfectly. This kind of device allows a gentle or soothing massage before or after sleep and tenderly massages painful areas. You can also use it to warm up tissue.
- **Percussions Per Minute** – The number of hits per minute you get from a massage gun varies from one gun to another. Always bear in mind that guns with a high stroke length tend to have fewer hits per minute compared to guns with a low stroke length. This is because the head travels a longer distance. Most guns with 16mm, have a maximum of 2400 RPMs. So they punch harder but not fast. Guns with 10-12mm stroke length will hit faster. And they have 3200-3300 RPMs.
- **Noise** – It is hard to cope with a noisy device. As a reminder, devices with longer amplitude tend to be louder than devices with shorter amplitude.
- **Attachments** – 4 to 6 different attachments are enough for a full-body massage. Don't be carried away by devices that have up to 20 attachments. Most of those devices are low-quality and won't serve you better.
- **Battery and Charging** – Most guns have good batteries these days. It is not so much to worry about. You should get a week or more on a single charge. Some guns have USB charging, which is decent enough.
- **Travel Case** – It's always nice to have one.
- **Warranty** – Some brands will give a 1-year warranty. Some great brands also provide lifetime and incredible



customer support.

- Value for the money – Make sure the device is worth the money you are paying for it.

Some massage guns you can easily get include:

1. Ekrin 365 – This gun is made with quality materials. It has a nice pastel blue colour and a pleasant rubberized handle. It looks stylish, it's adequately light, and has a nice ergonomic touch.

2. HyperVolts 2 – This is a new massage gun from one of the leading brands in the massage gun industry. It's a full-sized massage gun that is recommended for women. In addition, this version of Hypervolts comes rebranded. Hypervolts were heavy tools that only NBA players loved to use. A recent unveiling now have devices that can serve women as well (not just the women in WNBA, but any woman who wants a massage gun).

3. Opove Apex – This is one made with you in mind for those who prefer deep hits. Aside from the fact that you can give yourself some pampering by getting a massage, massage can also be a helpful tool that can be beneficial for your health and well-being. With a massage gun, you can even learn how to self-massage or engage your partner at home.





Alibaba Group, The Smart Business Strategy and China's Growing Economy

By Victory Enokela

China's economy has stood to become a force to be reckoned with; it has become Asia's economic giant, with an Annual Growth Rate that has averaged 9.05 per cent from 1989 until 2022, reaching an all-time high of 18.30 per cent in the first quarter of 2021 and a record low of -6.80 per cent in the first quarter of 2020 attributed mainly to the global pandemic. According to the World Bank, more than 850 million Chinese people have been lifted out of extreme poverty; China's poverty rate fell from 88 per cent in 1981 to 0.7 per cent in 2015, as measured by the percentage of people living on the equivalent of US\$1.90 or less per day.

To record this tremendous level of economic growth, specific industries contribute significantly to China's economic growth, some of which include the information technology industry, the C-pop industry, and the e-commerce and online marketing industry. China's ability to break into every country on the planet, nearly doubling its exports over imports, leading to a surplus balance of payment, has allowed it to grow exponentially. In September 2022, China exported \$323B and imported \$238B, resulting in a positive trade balance of \$84.7B. Between September 2021 and September 2022, the exports

of China have increased by \$17.5B (5.73%) from \$305B to \$323B, while imports increased by \$809M (0.34%) from \$237B to \$238B.

International collaboration has become an essential part of China's technology development china's receptive nature to international cooperation has become the most crucial part of China's technology development leading to rapid market growth. International collaboration has become the most important part of China's technology development. The Chinese e-commerce market contributed to the worldwide growth rate of 15% in 2021. Also, China is the largest market for e-commerce, with a revenue of US\$1542.6 billion in 2021, placing it ahead of the United States. A major player in this sector is the Alibaba Group of companies known as the cyber giant. In September of 2021, the company raised more than \$21 billion in its Initial Public Offer (IPO); the group offers an open yet coordinated, prosperous e-commerce ecosystem. From its inception, Alibaba's special innovation was targeted at building an ecosystem: a community of organisms (businesses and consumers of many types) interacting with one another and the environment (the online platform and the larger offline

physical elements). The strategic imperative was to ensure that the platform provided all the resources, or access to the resources, that an online business would need to succeed and hence supported the evolution of the ecosystem.

The business plan for Alibaba was simple at first, but in the last decades, it has become an ecosystem that links buyers and sellers of goods. As Technology advanced, more business functions moved online—including established ones, such as advertising, marketing, logistics, and finance, and emerging ones, such as affiliate marketing, product recommenders, and social media influencers. Alibaba has expanded its service offerings to accommodate these innovations, thus creating new types of online businesses and completely reinventing China's retail sector.

Alibaba today is not just an online commerce company. It is what you get if you take all functions associated with retail and coordinate them online into a fast-spreading, data-driven network of sellers, marketers, service providers, logistics companies, and manufacturers, with the recent inclusion of its own financial service company Ant Group.

Most businesses are migrating from physical buildings to virtual, paperless and cashless operations; this may be considered as innovation due to Technology, but beyond this, a more sonic approach that isn't widely used but highly effective is the smart business growth model. The Alibaba group has been able to successfully hacked and implemented this business strategy.

Smart business emerges when all players involved in achieving a common business goal retailing, for instance, are coordinated in an online network and use machine-learning Technology to leverage data in real-time efficiently. This tech-enabled model, in which machines make most operational decisions, allows companies to

adapt dynamically and rapidly to changing market conditions and customer preferences, gaining a tremendous competitive advantage over traditional businesses.

The seamless strategy also allows the workflow to be fast and effective, removing the problems with minute decision-making. Ample computing power and digital data are the fuel for machine learning. The more data and iterations the algorithmic engine goes through, the better its output gets. Business corrections such as changing market conditions, the ever-changing customer preferences, prices of competitors, etcetera are factored into the algorithms of these smart business AI; the consistent use of this Technology continues to fine-tune and perfect a business's ability to predict the market and therefore provided supplies that accurately meets demand.

This is where technology-based innovation differentiates from smart business. Technology based organisations incorporate the use of tools such as laptops, computers, online meetings, cloud computing, etcetera, but these facilities still need humans behind them to work; innovative business, on the other hand, engage tools such as artificial intelligence, big data analytics and algorithms to enable as many operating decisions as possible to be made by machines fuelled by real-time data rather than by humans supported by their own data analysis.

The Alibaba group's business model can be summarised in 4 processes. First, Datafy customer exchange procedures, software repeated activities and operations that need little to no supervision, collate real-time data on customer behaviour, and apply these findings to consistently adjust and refine the algorithms that generate smart business decisions.

Nonetheless, some businesses cannot fully take on automated processes, businesses that operate the price over quantity strategies,

such as artists, or building and construction conglomerates, may not be able to or even need to automate their processes fully. Secondly, There will always be a need for human customer representatives to deal with complicated or personal issues. Still, the ability to handle routine queries via a chatbot is beneficial, especially on days of high volume or special promotions. Previously, most large sellers on the platform would hire temp workers to handle consumer inquiries during significant events. Not anymore. During Alibaba's biggest sales day in 2017, the chatbot held more than 95% of customer questions, responding to some 3.5 million consumers.

This strategy works best for businesses that attract many individuals, such as buying and selling, delivery and logistics, social media etcetera. Hence it is a prerequisite that a business understands what category it falls under and maximises its available tools for maximum profitability.



There will always be a need for human customer representatives to deal with complicated or personal issues





Living with Diabetes

One in every nine adult women in the U.S., or around 15 million women, have diabetes.

Diabetes is a chronic condition brought on by high blood sugar (glucose) levels. This may occur if your body does not produce enough insulin or does not use it properly. In this edition, we would like to discuss the diagnosis and the explanations and recommend a few tips for living with diabetes. As common as it may be, some are still unaware that diabetes is a death sentence. Like any health issue, there are ups and downs; fortunately, diabetes is far more manageable, and you can live a full life with a few minor adjustments.

First, we should define the science behind diabetes. The pancreas, an organ located close to the stomach, produces the hormone insulin. Insulin facilitates the entry of dietary glucose into your body's cells for energy. The glucose lingers and builds up in your blood if your body does not produce enough insulin or uses the insulin improperly. This excess glucose can cause prediabetes or diabetes over time. Diabetes increases your risk of developing other significant, fatal health issues like heart disease, stroke, blindness, and kidney damage.

The three main types of diabetes are

Type 1 diabetes

Because type 1 diabetes is an autoimmune condition, the cells that create insulin in the pancreas are attacked and destroyed by the body's immune system. If you have type 1 diabetes, you must take insulin daily since your body cannot produce it. In the less common type 1 diabetes, the immune system mistakenly destroys the beta cells, leaving the body with little to no insulin.

Type 2 diabetes

The most typical form of diabetes is this one. Type 2 diabetes can strike at any age, even in infancy. Your body either does not produce enough insulin or cannot use the insulin it produces properly if you have type 2 diabetes. As a result, blood glucose levels increase.

Pregnancy diabetes

One type of diabetes that exclusively develops during pregnancy is gestational diabetes. If gestational diabetes is not managed, the mother and the unborn child may experience health issues. Having diabetes while pregnant increases your risk of developing type 2 diabetes later on,

even though gestational diabetes disappears after your baby is delivered.

Insulin resistance develops in the liver, muscle, and fat cells. These cells don't absorb enough sugar because insulin doesn't interact with them normally. As a result, a sufficient amount of insulin cannot be produced by the pancreas to control blood sugar levels. Although the exact cause of this is uncertain, being overweight and being sedentary are major risk factors.

The role of glucose

Glucose is the main energy source for the cells that make up muscles and other tissues. The use and regulation of glucose include the following:

- Glucose comes from two major sources: food and your liver.
- Glucose is absorbed into the bloodstream, where it enters cells with the help of insulin.
- Your liver stores and makes glucose.

When your glucose levels are low, such as when you haven't eaten in a while, the liver breaks down stored glycogen into glucose to keep your glucose level within a normal range.

Over 25 million people in the U.S. have type 2 diabetes; however, most individuals with diabetes are unaware they have the condition because the symptoms seem more like annoyances than signs of a dangerous condition. Nevertheless, knowing the most common symptoms is always important to be better aware of any conditions you might face.

Here are the ten most common symptoms of type 2 diabetes.

1. Numbness

Diabetes frequently manifests as numbness that begins as tingling in the hands, fingers, legs, and feet. This happens due to elevated blood sugar levels, which reduce blood supply to the extremities and result in nerve damage. This numbness is frequently the initial symptom of health problems for many people.

Numbness from diabetes typically begins as a minor prickly, tingling, or painful sensation in the hands and feet. However, as the nerve damage progresses over time (and sometimes years), the mild tingling can become chronic and quite painful, involving motor and sensory function as well as autonomic and involuntary nervous system responses with sudden and painful numbness in the fingers, toes, feet, hands, legs, and arms.

2. Increased Urination

People with diabetes frequently report having a strong urge to urinate, and when they do, it's usually quite a lot. This increased urine often requires a doctor visit and a type 2 diabetes diagnosis. Severe dehydration is frequently the result of this excessive urination. Therefore,

maintaining enough is crucial. The immune system deteriorates with dehydration, making you more vulnerable to infections and kidney damage.

The term doctors use to describe excessive urination is polyuria. It is a condition that results in passing abnormally large amounts of pee each time you use the restroom (often more than 3 litres per day as opposed to the average of 1 to 2 litres per day). A common sign of type 2 diabetes is polyuria (and also type 1 diabetes).

3. Weight Loss

Diabetes frequently causes rapid and unexplained weight loss because the body has trouble adequately absorbing glucose (sugar). Particularly with type 1 diabetes that is not controlled, this occurs. However, people with untreated type 2 diabetes can sometimes lose a lot of weight quickly and without apparent cause. If your hormone levels are out of balance, your body will start using fat and muscle as a source of energy. Naturally, this will result in lower overall body weight. Consult your doctor immediately if you've inadvertently lost between 5 and 10 pounds of weight in less than six months. If a blood test reveals that you have diabetes, your doctor can start medication immediately to control your blood sugar levels.

4. Increase in Appetite

Sudden weight loss frequently causes a rise in appetite, which may initially make you feel fortunate since you believe you may eat whatever you want without suffering any negative effects. Your body, which is diabetes, deprives your cells of vital energy, which accounts for your heightened hunger, which frequently lasts for hours after eating a meal.

Weight gain may result from increased hunger and from consuming more calories than your body needs for energy use. After physical activity, it's common to have a greater appetite, although this usually subsides after eating. However, a dangerous condition like diabetes or hyperthyroidism may be indicated by persistently increased hunger. Make an appointment with your doctor if your extreme hunger is persistent.

5. Blurry Vision

You may already be aware that untreated diabetes can result in eye problems and possibly blindness. Indeed, type 2 diabetes frequently presents with impaired vision. As glucose levels rise, blood vessels are harmed, and fluid flow to the eyes is restricted, causing this to happen. As a result, the patient may lose all vision if diabetes is not diagnosed correctly. The American Diabetes Association claims that people with diabetes are more likely than people without the disease to experience minor eye conditions and go blind. This justifies the significance of routine eye checkups.

In addition, diabetes patients are 40% more likely than non-diabetics to develop glaucoma, a disorder that damages the retinal nerve and increases eye pressure.

According to American Diabetes Association statistics, glaucoma risk increases with the duration of diabetes in a patient. The chance of cataracts, or the clouding over of the eye's lens, is also 60% higher in diabetics.

6. Itchy, Dry Skin

Skin can be impacted by type 2 diabetes, which can affect any organ in the body. Our sweat glands frequently become inoperable when diabetes interferes with blood circulation, leaving our skin dry, flaky, itchy, and inflamed. Due to this, skin conditions are frequently the first symptom of a disease and the first sign of diabetes. Fortunately, diabetes may be managed so that, when discovered early, most skin disorders can be avoided and treated.

Patients with undiagnosed diabetes are more likely to develop many skin conditions, such as diabetic dermopathy, fungal infections, diabetic blisters, bacterial infections, dry and itchy skin because of poor blood flow in the lower legs, necrobiosis lipoidica diabetorum, boils, carbuncles, eruptive xanthomatosis, and infections of the fingernails and toenails.

7. Unexplained Fatigue

One of the most common and annoying signs of diabetes is fatigue. Your life might be impacted by unexpected weariness (e.g., social, career, and family life). You can suddenly stop caring about pastimes you once loved because you simply lack the energy.

Blood can become thick and "sludgy" when blood glucose levels are high, as they are in type 2 diabetes, which causes reduced circulation and hinders the delivery of essential nutrients and oxygen to cells. This can also happen when the body's energy needs are unmet and blood sugar levels are low. Due to blood vessel inflammation, type 2 diabetes affects many persons who also experience excessive tiredness.

8. Unquenchable Thirst

We've already established that type 2 diabetes can result in more frequent bathroom visits and more urine being excreted from the body per visit. Rapid dehydration will result from the increased urge to urinate. An unquenchable thirst is frequently a direct result of lost body fluids since the body will demand that the lost liquid be replaced.

However, diabetics can experience intense thirst for a variety of other causes. In people with untreated diabetes, for instance, elevated blood sugar levels can result in dry mouth, dehydration, and increased thirst. Thirst usually returns to normal once blood sugar has been stabilised. An increase in urination, dehydration and increased thirst are all symptoms of diabetes insipidus, a disorder that affects the kidneys by way of hormones.

9. Slow Healing Cuts or Bruises

If you have a cut or bruise, you might find that recovery takes a lot longer than usual. An underlying health problem, such as untreated diabetes, may be indicated by wounds, burns, abrasions, or sores that take longer than a few weeks to heal because they are more likely to become infected and frequently need medical attention. High blood glucose levels damage the immune system and reduce the process of healing, which causes slow recovery.

This is a result of the nerves being gradually damaged by high blood glucose levels. Over time, neuropathy, or "disease of the nerves," can cause poor blood circulation, which impedes the delivery of new blood for skin healing. Burns, sores, and wounds that are left untreated for an extended time can develop bacterial and fungal infections and, eventually gangrene.

10. Irritated Gums

Patients with type 2 diabetes frequently observe that their gums turn red, swollen, and inflamed. Additionally, they may actually observe the gums pulling away from their teeth and develop gum

infections that ultimately lead to gum disease. Periodontal disease (often known as gum disease) and diabetes can really feed off one another, leading to more severe forms of both conditions, claim researchers at Marquette University. This implies that gum disease causes diabetes and that diabetes causes gum disease.

Patients with uncontrolled diabetes are particularly vulnerable to periodontal disease, according to research from the American Academy of Periodontology (AAP). The justification is that diabetes and gum disease both promote inflammation across the entire body. Inflammation can cause various problems, such as stroke, kidney illness, heart disease, and more, when it affects vital body parts like blood vessels.

You don't get good at dealing with diabetes overnight. But over time, you'll figure out how to go from getting it done to taking it in stride. Finally, here are some tips on how to maintain your health:

- Make and eat healthy food.
- Be active most days.
- Test your blood sugar often.
- Take medicines as prescribed, even if you feel good.
- Learn ways to manage stress.
- Cope with the emotional side of diabetes.
- Go to checkups.

One way or another, you've had to try to make it all fit with family, work, school, holidays, and everything else in your life. With the proper guidance and support, diabetes can be an element in your life rather than a negative force. Learning and understanding more about it will benefit you in the long run. Never hesitate to see a medical practitioner for advice or if you have any questions.



Yummy Noodle Frittata

All I want to do after a long day at work is to grab a snack and relax. But, of course, there is family to fend for, and we want them to be healthy, so they must eat healthily. On days like this, I resort to this easy but delicious recipe recommended by a friend. My family could not get enough of this meal after I first prepared it. Noodle frittata is a revamp of the usual noodle preparation familiar to many. Why get bored eating the same type of meal when you can spice it up with creativity? Aside from the noodle frittata is super delicious, it is also easy to prepare, and the ingredients are easy to come by.

Preparation time: 10 minutes

Cooking time: 20 minutes

Ingredients for two or three servings

- i. 3 medium-pack noodles (Anyone of your choice).
- ii. Vegetable oil.
- iii. 1 Red bell pepper.
- iv. Ground pepper.
- v. Salt (or your noodles seasoning).
- vi. 1 green bell pepper.
- vii. Stock cubes and thyme.
- viii. 1 big size onions.
- ix. 6 raw eggs.

Steps for preparation

- Wash and slice all the vegetables.
- Get a pan and add your oil. Fry the plantain till it's golden brown, and set aside.
- Break the egg in a bowl, add the sliced vegetables and add a little salt to taste.
- Proceed to add seasoning, and thyme (optional). Also, add the ground pepper and whisk together. Set aside.
- Get a pot of boiling water. Add your noodles and allow them to cook for some minutes to help them soften. Pour it into a sieve to drain out excess water. (Tip: the quantity of water used should be even with the number of packs of noodles that is being cooked).
- Get a clean bowl and mix the whisked egg with the cooked noodles. Mix evenly.
- Grease your pan with oil, and pour in your mixed noodles and egg, allow for some seconds and flip over to the other side. Allow to turn light brown.

Viola, your yummy noodles frittata is ready to eat. It comes in handy for breakfast or dinner. Give this a try, and thank me later.



Easy Bakes

With Your Kid

The holiday season is upon us. The shops are filled with decorations; bonuses are coming from work, and most noticeably, the schools are closing! Everyone is coming back home, and covid has taught us that distractions are a priority. Of course, one of the best-controlled distractions is grabbing a meal, but let's take it up a notch. Here are two sweet and savoury bakes you and your kids can enjoy and make together.

Watermelon doughnuts

Recipe by Juliet Sear

Ingredients

For the batter

200g plain flour

180g golden caster sugar

2 tsp baking powder

½ tsp ground cinnamon

250g buttermilk

Two medium eggs, lightly beaten

30g butter, melted

1 tsp vanilla extract

To decorate

300g pink candy melts

200g green candy melts

2 tbsp vegetable oil

30g dark chocolate chips

You will need

12-hole doughnut tin

STEP 1

Heat oven to 220C/200C fan/gas 7. Put all the dry ingredients in a bowl and mix well with a whisk to distribute the cinnamon and baking powder. Add the wet ingredients and mix until just combined. Pour the batter into a piping bag and fill the doughnut pan until each hole is approximately three-quarters full. Do this in batches if needed.

STEP 2

Bake for 9–10 minutes until risen, golden brown and the tops are springy to the touch. Allow cooling for a couple of mins, then turn out onto a wire rack to cool completely if the doughnuts have lost their holes during baking; use a small cutter or piping nozzle to recut them.

STEP 3

Put your pink candy melts in a microwaveable bowl with 1 tbsp vegetable oil. Melt at 30-second intervals at medium heat until silky and completely melted. Spoon the pink candy melt over the top of each doughnut, wiping off any drips that fall down the edge. Leave on a wire rack until set (about 5–10 mins). Do not throw away the excess pink!

STEP 4

Meanwhile, melt the green candy melts in the same way. Hold your doughnuts on the edge and roll them through the green candy melts, only covering the outside, not the pink. Leave to set.

STEP 5

Cut the chocolate chips in half to create watermelon seed shapes. Next, dip a cocktail stick into the pink candy melt, mark out the spots to place your seeds, and then stick on the chocolate chips.

Homemade pizza

INGREDIENTS

Pizza dough

Packet of mozzarella

Tin of tomatoes/tomato sauce

Any other toppings you like

It's the holidays; we understand if you are not in the mood to make fresh pizza dough, which is why our recipe doesn't include the ingredients. If you have the time, go ahead, but we recommend getting some fresh from the store.

Preheat the oven and dust the counters with flour to make rolling easy. Lay out the toppings and have fun. Let the kids roll out the dough and put on their favourite sauce

and toppings.

Pizza Toppings for Kids

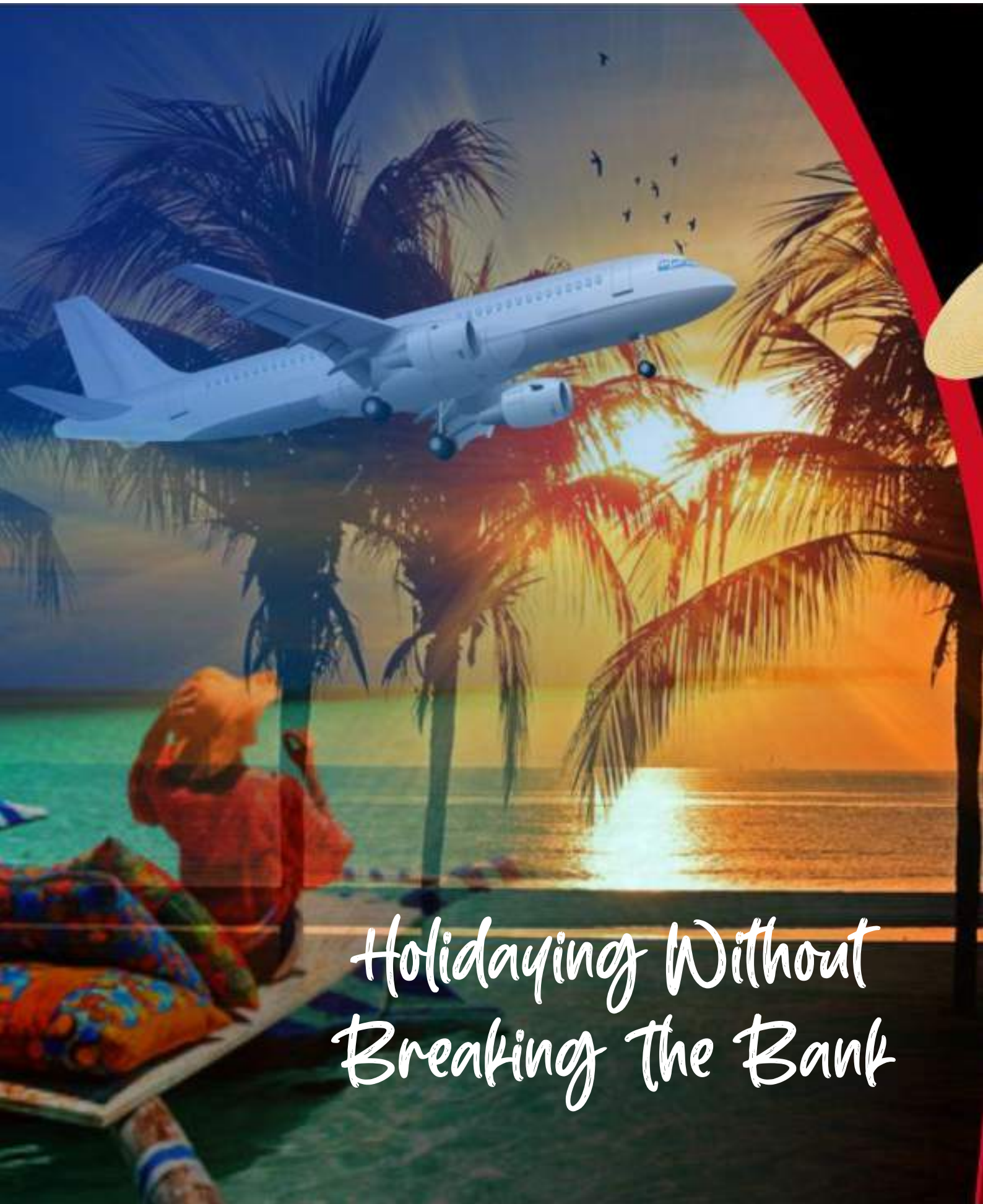
For the sauce: Use a classic store-bought or homemade pizza sauce, or switch things up with alfredo, barbecue sauce, or pesto for those adventurous eaters.

For the cheese: Mozzarella, an Italian blend, provolone, and parmesan are the classics! If you want to make a kid's cheese pizza, try combining a few for maximum cheesiness.

For the rest: Pepperoni, crumbled sausage, bacon, roasted chicken, ham, black olives, pineapple, mushrooms, spinach, broccoli, red onions, bell peppers, roasted red peppers—the world is your oyster here! For a healthy kid-friendly pizza recipe that's also fun to assemble, put together a rainbow of vegetable options and let your kids use them to create funny faces or designs on their pizzas.

Spend some time with your kids in the kitchen and inspire a generation of chefs!





Holidaying Without Breaking The Bank

Holidays are fun, necessary and truly exciting; whether it is a short weekend holiday or a whole month, it's bound to be a memorable time. Unfortunately, sometimes a memorable time equals a major dent in the wallet. However, there are ways to save your bank whilst making those essential memories for yourself or your family. Here are a few of our tips for the perfect but budget-friendly holiday.

Plan Early

Planning your holiday early makes all the difference. This is because the tourism industry banks on last-minute bookings. So booking a flight a few months before your departure date is cheaper than booking the week before. The same applies to hotels and resorts. When you put a plan on paper, it is easier to prepare for those bookings. Planning early will also allow you to allocate your funds accordingly, whether you prefer a 5-star hotel and a cheap flight or vice versa.

Weigh Your Options

Depending on where you are going, there will always be different options. If you are going to a popular tourist destination, you will likely find the accommodation areas expensive regardless, but this is where early planning will help. But even in those areas, small Airbnb's and hotels are in the outskirts, providing cheaper accommodation. With this in mind, you may allocate the other funds to travel to and from the sites.

Budget and Allocate

Once you get to the location, you can get so excited that tapping and swiping a card is so light you may not be able

to hold back. That is where the danger is. This is why it is essential to have a holiday budget or fund allocated explicitly for a holiday. Going to a new location may bring in new demands, so on top of spending money, you should also set aside money for emergencies or plan changes. When budgeting for your holiday, it may be hard to admit this, but sometimes you have to accept that you cannot afford everything. Keep this in mind when budgeting so that you are not stressed, and borderline broke when it's time to go back home. Another way to ensure this doesn't happen is to set aside funds for everything you need after the holiday so that you are not at risk of eating into your home funds.

Work With An Agency

If you can find a trustworthy travel agency planning your holiday will become cheaper. Most agencies already work with hotels and transport to create a cheaper package. The packages they provide are also usually all-inclusive, and depending on the agency, you can select a package that works with your budget. In some countries, you may even have agencies that allow you to pay in instalments over a longer period, allowing you to get excited about your holiday without eating into your holiday planning budget.

You can do much more to ensure your memories do not leave you desperate. With sufficient planning and the right help and information, your next holiday could be one for the books whilst being easy on your wallet.





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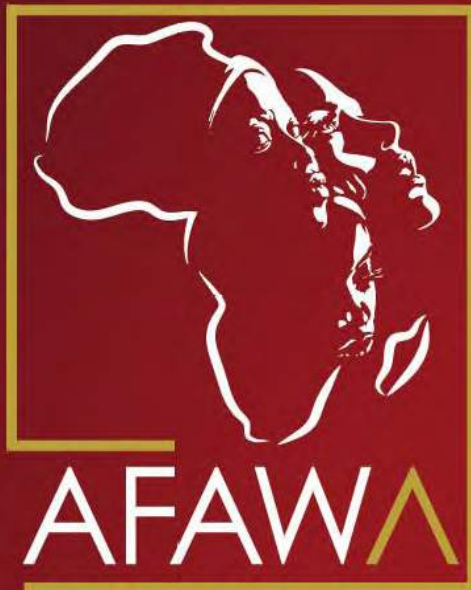


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