

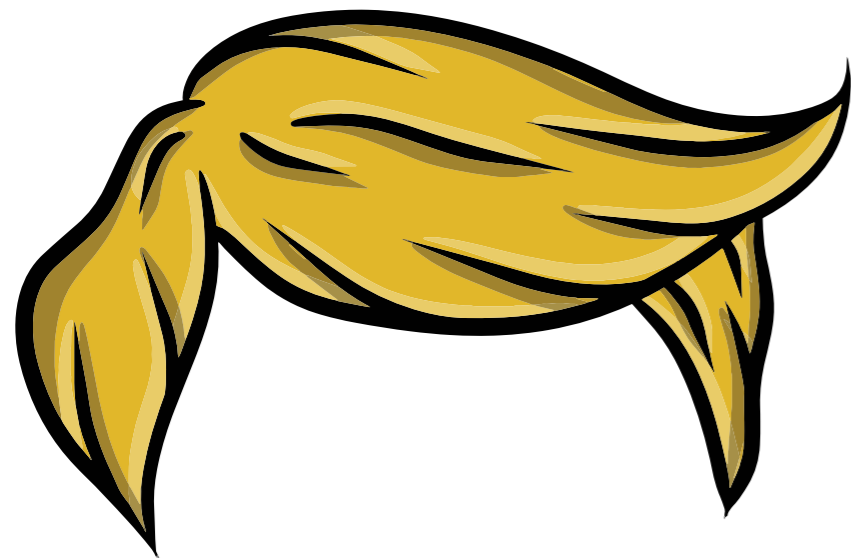


BRITISH
BUSINESS GROUP
ABU DHABI

CAPITAL LETTER

Vol. 23 | Issue 2 | Summer 2020





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Chairman's Foreword

Welcome, everyone, to this summer 2020 edition of *Capital Letter* magazine.

It is perhaps not surprising that there is a dominant theme running through this issue. COVID-19 has impacted on us all, in many aspects of our lives big and small – it simply cannot be ignored. We have all had to find ways to adjust to our new-normal-for-now and, to use a typically British cliché, keep calm and carry on. Our Business Group is no different in this regard, and the transformation has begun.

With regard to the business world, we have focused this issue of *Capital Letter* on the impact of COVID-19 across various sectors of business in the UAE, how our members' businesses have been responding to the crisis and how we are all now preparing for reopening under current circumstances.

Both BBG Abu Dhabi and BBG Dubai and Northern Emirates are

delighted to be part of a Joint Task Force that will serve as the single window of communications between its representative international business community members and the UAE government. We have established new levels of collaboration and conducted a joint BBG business continuity survey, to understand the impact COVID-19 was having on our members' businesses, and we have launched a dedicated microsite to offer appropriate support. More details on page 2.

In lieu of his being able to address the BBG in person this year, Honorary BBG Member and UAE Minister of Tolerance HE Sheikh Nahayan Mabarak Al Nahayan, has provided us with an uplifting message to our readership in this issue. We warmly embrace his message of cooperation and fellowship, and can only agree that we are stronger together.

We hope you continue to join us for

the regular virtual events BBG Abu Dhabi are holding, we appreciate your support and hope you find them informative. Even more so, we hope to return to a regular calendar of physical events soon.

Wishing you all a safe and healthy summer season.

Nick Cochran-Dyett MBE
Chairman



Contents

BBG and Embassy Update		Special Features	
Chairman's Foreword	1	Tolerance and Human Fraternity in a Changing World	18
Communicating Through COVID-19	2	The Road to Resumption	19
Notes from the BBG Office	2	Great British People in Business	20
COVID-19: Facing Up to the Cyber Security Challenge	3	Reset, Restart, Reopening	21
HM Ambassador and HM Consul General's Business Briefing	4	My Life as a Travel Counsellor During Lockdown	22
A Dynamic Events Solution	5	News, Events & Updates	
Expo 2020 – Innovating for a Shared Future	6	Providing Mental Health Services During the Pandemic	24
Multi-Nation Business Continuity Joint Task Force	7	BAE Systems Internship Programme	25
UAE-UK Business Council Hosts High Level Video-Conference	8	Barclays Market Perspectives, May 2020	25
The UAE-UK Business Council 2020: Restructure and COVID-19	9	Stay in the UAE to Study	26
Insight		BUID Moves to Full Online Teaching	27
From Smoke and Mirrors to Zoom in 500,000 Years	10	The Arts and Education: Developing the Next Generations	27
Reboot Your Business	11	News in Brief	28
Measures by RAKBANK to Mitigate the Impact of COVID-19	12	About the BBG	
With Great Power Comes Great Responsibility	13	Events Gallery	30
Nursing the World to Health	13	Why Join the BBG	32
Getting Round to Preparing a Will	14	Corporate Sponsors	33
Planning a Tax Efficient Return to the UK	15	Committee Members	34
Office Space Post COVID-19	16	New Members	34
		Membership Listings	37

Cover Picture: Ras Al Khaimah artist and engineer Tareq Al Salman turns scrap metal into a sculpture of the coronavirus. Name of piece 'C-19 Lockdown.'

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Communicating Through COVID-19

The arrival of COVID-19 has placed us all in unprecedented times. At an early stage in mid-March, respective chairmen of the Abu Dhabi and Dubai & Northern Emirates groups opened up a dialogue that has seen the two groups brought closer together than at any stage in their combined histories. The imperative of collaboration in the face of adversity was clear, with the shared goal of ensuring that British business interests were able to both survive the crisis and to subsequently “thrive in the aftermath.”

To deepen our understanding of the COVID-19 impact a joint BBG business continuity survey was conducted of the combined groups’ membership, eliciting responses from just over 900 members across many sectors. The information gleaned provided vital evidence to support communication with UK and UAE authorities. It also threw into stark relief the disparity in impact that COVID-19 was having, and the enormous challenges that many of our members have faced and often overcome.

Concurrent with the members’ survey a combined COVID-19 Working Group was built and launched a joint COVID-19 website with the aim of consolidating reliable information on all matters relating to COVID-19, to provide an authoritative source of information on the plethora of local initiatives and guidance. The website has also created a directory of offers of free support and advice from member businesses, and a forum for sharing of information and experiences. The website was generously funded and created by BBG Abu Dhabi members, Taqarabu Hybrid Communications (THC) and can be found at www.britishbusiness.org/covid-19/.

Beyond these tactical responses, ultimate success will only become apparent in the coming weeks and months, and it will mainly be achieved through the effective representation of our memberships’ interests. This calls for a change in how our groups engage with local bodies, a dynamic that has been welcomed by UAE government authorities. It is also leading to wider collaboration across

the international business community, with the creation of the UAE Joint Task Force – a move being led by combined AmChams in Abu Dhabi and Dubai and over 20 Business Groups participating. In essence, one voice representing the combined membership of approximately 6,500 international companies is not only difficult to ignore but greatly eases the complexity, for the UAE authorities of bilateral communications with multiple business groups and chambers. We will be sharing details of the Task Forces’ activities and progress in the coming weeks. (For more see page 7.)

COVID-19 has delivered many surprises but one of the more positive effects has certainly been the re-energisation of the British Business Groups as effective advocates for their members. Notwithstanding the loss of traditional events, and our current reliance on on-line meetings, this renewed focus and the rapid adaptation of our modus operandi is attracting both new members and re-joiners.

Notes from the Office

- ✦ Firstly the office team would like to thank all of our members and sponsors for your understanding during this unprecedented time. Our team like everyone else, quite quickly in mid March had to adapt our environment to work from home, postpone our entire upcoming events calendar and familiarize ourselves with the virtual world of webinars and video calls. We have worked to continue supporting our members as much as possible during this time through the various ways outlined in our Joint BBG COVID-19 Response efforts, and we appreciate all of the engagement we have had with you all during this time and your on-going support for BBG Abu Dhabi.
- ✦ This summer we are saying goodbye to several outgoing committee members whom we would like to thank for their years of work and support of BBG Abu Dhabi – Gavin Anderson, Graham Outterside, Wendy De Luca and Rachel Elks of the UAE-UK Business Council.
- ✦ Our own BBG Events and Operations Coordinator Sarah Warner leaves us this summer for a new adventure in the United States, she will be greatly missed by us all and we would like to thank her for her hard work over the past two and a half years.
- ✦ Finally, BBG membership and sponsorship are now available at a pro rata rate for the remainder of 2020. Please encourage colleagues, clients and contacts who would benefit from being a member of our Group. As a not for profit organization we rely entirely on the support of our corporate and individual members, and hope to continue welcoming new joiners to the Group this year.

By Simon Hosking

COVID-19 seems to be affecting most things in life, and the on-line world is no exception. Being able to work from home, have the kids in virtual school and connect with friends both close by and overseas have been a few of the pluses of the last weeks. But what does this accelerated reliance on connectivity mean for our security? As countries seek to increase their resilience to cyber-attacks, recent news indicates that even the most advanced and well-protected systems can be vulnerable. So what of the less complex systems we use at home? And what should we be

where credentials can be harvested and sold – is troubling long term. While it’s understandable that firms will want to use free services rather than stand up a more expensive alternative like Teams or Skype, they are no substitute for a structured approach. But whilst the choice of technology is important, the best-prepared businesses realise that cyber security isn’t simply a technical problem. Most cyber risks are not caused by technology – they are caused by the way that humans interact with that technology. So businesses need to look beyond technical solutions and think about the key behaviours that will help them increase resilience:

Panel, which is an industry group supported by UK law enforcement (search ‘Fraud Advisory Panel UK’). Again, the UK’s National Cyber Centre has excellent free advice available for small to medium-size businesses – search ‘NCSC 10 Steps to Cyber Security’.

Cyber attacks at the national level are not new either, especially against the healthcare sector. Data is the new currency for large criminal groups. Nation States flex their muscles by accessing systems even when the strategic intent behind their actions is hard to discern. The UK has released technical detail to business and

COVID-19: Facing Up to the Cyber Security Challenge



thinking about if we are either running a business or concerned about IT security in the workplace? And finally, should we be worried – at a national level – about how our data is taken care of?

UK cyber companies have seen a rise in individuals being targeted by cyber attacks linked to COVID-19. In many ways these are not really new threats. It’s just that they are wrapped up in a form that currently catches the attention (such as offers of compensation related to COVID-19). They are mostly ‘phishing’ attacks where a recipient is encouraged (either through the offer of money, or through some kind of alarming warning) to click on a link embedded in the email that allows malicious code to be transferred. The regular advice stands: don’t trust messages from senders you don’t recognise; keep your firewalls up to date; be wary of things that are either too good to be true (or are alarming); have different, complex passwords and don’t give them out to anyone. If you’re unsure of even the basic precautions you should be taking as an individual to safeguard yourself on-line, ‘Cyber Aware’ from the UK’s National Cyber Security Centre is a good place to start (search ‘NCSC Cyber Aware’ or visit www.ncsc.gov.uk/cyberaware/home).

Businesses face more sophisticated threats every day, and there is, unfortunately, a worry that the COVID-19 shift to remote working could be storing problems up for the future. A reliance on platforms like Zoom –

- Create inventories of systems and data – we cannot protect what we don’t fully understand;
- Separate critical or sensitive internal systems from public facing systems such as internet and email (or deploy solutions that make these safer from attacks such as phishing and other malware);
- Accept that we will probably all experience a cyber security incident at some point and focus on building effective response capabilities, taking advice from industry experts and sharing information across our sector about attacks;
- Consider the competitive advantages arising from cyber resilience;
- Look outwards at the threat landscape, as well as inwards to defences, and consider buying in ‘threat intelligence’ that can identify what problems are out there;
- Start to think like the attacker and use security testing services that give a view of vulnerabilities as the attacker sees them.

So, whilst new technology presents some risks it can also contribute to protective solutions. It’s really a combination of people, process and technology working together with good information sharing that will provide the answer. For businesses that are worried about how COVID-19 fraud could affect them, there is good information being shared by the UK’s Fraud Advisory

governments about sophisticated attacks linked to COVID-19 (see <https://www.ncsc.gov.uk/news/covid-19-exploited-by-cyber-actors-advisory>) and is leading the way on programmes to keep citizens safe, wherever they are. This means working with partners across the Gulf, including the UAE, to strengthen collective resilience. Again, this is partly about new technology (for example the UK has opened two Cyber Innovation Centres in Cheltenham and London that support companies developing the next generation of cyber technologies) but training, skills, developing people and sharing information are just as important. The UK, both government and industry together, makes the world’s most compelling partner on national cyber security.

So just as cyber threats are in many ways old-fashioned risks like fraud and espionage in a new wrapper, so COVID-19 attacks are nothing new in themselves, but merely dangers we have always faced packaged up in a novel way. Most of the IT threats we face as individuals can be mitigated by good practice; businesses, even though at greater risk, can follow a structured process; and governments can work together to tackle the most sophisticated problems. But overall the cyber security challenge and the ways that we work together to meet it will only increase as we move even further on-line in a connected world.

Simon Hosking is the UK Government’s Cyber Security Industry Representative to the Gulf.

HM Ambassador and HM Consul General's Business Briefing to the British Business Groups, 28 May 2020

Ambassador Patrick Moody was delighted to be able to speak to both Business Groups at the same time thanks to the new virtual way of working. He thanked and congratulated the chairs, the BBG Committee and all the members on setting up and contributing to the BBG microsite, demonstrating the added value that the Business Groups bring and he encouraged all British

The UAE Government is acting to deal with the economic implications of COVID-19 in a tight fiscal situation; signalling a shake-up of structures and priorities to further diversify the economy and support recovery in a changing environment.

The Ministry of Economy is aligning national industries with global trends – giving government a more active role in the economy and increasing investment in digital infrastructure. That includes investment in the green economy, renewable energy, electric cars, 3D printing, biotech, genetic engineering and robotics.

Going forward the UAE will continue to have a focus on Emiratisation and in-country value schemes, which may pose challenges for UK companies as well as opportunities. There are still prospects for stimulus from Dubai Expo 2020. The UAE hopes to expand diversification



businesses to join them so we can work together. DIT has been working closely with the BBGs in their efforts to inform and advocate for the membership. The Embassy team has also been busy assisting Brits to return to the UK, making the case for those who wish to return and keeping them up dated with changes, through the travel advice.

Every government has been greatly challenged by this situation, but we are fortunate to live in a country where effective public health measures have been taken to control the spread of COVID-19 and where the quality of medical care is good. The UAE has one of the highest levels of testing in the world, now at 20% of population, a low morbidity rate and there have been no shortages of equipment or supplies. The situation still has some time to run so it will continue to be a challenging operational context for some time.

The UAE have also laid out a support package to help businesses. The UAE Central Bank has introduced an AED256 billion economic support scheme to ease financial difficulties faced by businesses, and other initiatives have created approximately AED26 billion worth of additional stimulus packages. The UAE have told us how important the UK companies are to the recovery.

into more innovative sectors, such as e-learning, agri-tech, space, AI, health and life sciences, renewable energy and e-commerce, which the UK will take advantage of.

There will be an acceleration of the trend to look at efficiencies between Emirates. Moreover, there will be some big choices for the UAE, for example, oil vs. new green tech, low cost labour vs. higher value and less reliance on construction.

Both countries have a deep friendship, only strengthened by the close working in this crisis. We are working closely together and are committed to global trade, innovation and the alignment of our industrial strategies.

The Ambassador informed us about the British Community Assistance Fund, (BCAF), which was formed in 1986 to assist British nationals in Dubai and the Northern Emirates, who found themselves in distress.

To date BCAF has assisted more than 2,500 individuals who have needed help, many of whom were enabled to return to the UK after their situation had been regularised here. Not only financial assistance is provided, but also counselling and help with medical or legal problems, frequently provided on a 'pro bono' basis." A message can

be left for them on their helpline (04) 337 1413.

HM Consul General (HMCG) to Dubai, Andrew Jackson, who is also the Department for International Trade's Head for the whole of the UAE, underlined the priority in the Embassy's work on the COVID-19 healthcare response, supporting British nationals and listening to business. He covered



three main areas: the Embassy's recent engagement with UK business and the UAE authorities; the BBG survey's insights and feedback, including on the local economic stimulus; and initial thoughts on opportunities and challenges ahead.

HMCG underlined how the Department for International Trade's UAE team had prioritised listening to business through a range of remote engagement, close work with the BBG and support available through the British Centres for Business (BCB). A range of activity has included sector specific and cross-sector roundtables, most recently on education and skills, with the BBG for the construction sector and a business briefing with Dubai Customs. HMCG acknowledged the BBG's new microsite, with a range of useful information on the UAE stimulus package.

The UAE authorities' recent engagement with ministers and senior officials reflected the breadth of the UK-UAE partnership. For example, topics had ranged from health as a particular priority in the current situation, to the economy, food security, education, advanced science and artificial intelligence.

HMCG noted the main elements of the UAE stimulus package, both the initial elements and more recent schemes. He

welcomed the BBG's initiative with their survey and acknowledged important insights in the survey results, for example the priority to help businesses access the best possible information stimulus measures and available support. Also a positive message on the commitment of UK business to new opportunities, including through innovation in the use of technology. The UAE authorities were interested in the experience of UK business, so the survey insights would help inform the Embassy's continued engagement.

HMCG also welcomed the important direct contribution of UK businesses and individuals to the COVID-19 response. This ranged from front line healthcare professionals to other individual efforts to donations of medical supplies and other support from some companies. He also drew attention to the wide range of donations and support the UAE had provided internationally.

As well as national stimulus measures, HMCG noted the UK's international priority to help keep trade flowing and supply chains open so we can all have the essential supplies we need in this difficult time. Free trade and resilient supply chains, through open markets would be crucial to the global economic recovery.

HMCG encouraged businesses to let us know of any particular concerns or challenges and noted recent initiatives that had helped small UK businesses, for example, the relaxation of some Arabic language requirements on food products. HMCG noted the positive examples shared at Dubai Customs virtual event of how UAE ports were operating well and innovating to improve the flow of trade. We were aware of some temporary restrictions on healthcare exports but our understanding is that these don't affect transshipments and exceptions may be granted.

Looking ahead, HMCG noted new opportunities already emerging, also noting the UAE Government's recent announcements on priorities for recovery.

Healthcare was a long-standing area of strong partnership, getting even stronger as we work together in responding to the pandemic. Opportunities ranged from frontline healthcare provision by UK providers to UK service expertise or innovative use of new technologies, both in the COVID response and wider healthcare.

Education was another example with a number of UK companies finding opportunities through ed-tech and online learning. Innovation in delivery of examinations and certification was another important area. The high numbers of UK curriculum schools and UK universities were a particular strength, as well as collaboration on regulatory best practice. British universities in UAE already deliver through diverse means from branch campuses to joint programmes and online provision and have adapted to the current situation. We also see scope for more opportunities in vocational training, including current work



exploring scope for online training.

HMCG noted other emerging sectors such as agri-tech, wider tech, clean and renewable energy and cyber security expertise, which offered growing opportunities alongside established sectors. While there remained significant challenges and uncertainties in some areas, for example the effects of reduced air travel, and short-term impacts were significant for some companies, in future there would be opportunities as the UAE set out to further diversify its economy as part of recovery. DIT would continue to help identify opportunities across the board and help UK companies to take advantage of them.

On the wider picture, HMCG updated the meeting on the work of the UAE-UK Business Council including its two new co-chairs. There had been a number of virtual meetings with business and a first remote meeting of the Council with its new structure was planned for July. HMCG also looked forward to the Dubai Expo's new dates in 2021, noting its added importance after such a challenging period.

HMCG concluded by reflecting on the strength of the UK-UAE partnership. Whether long-standing in market, or newer arrivals, the understanding, expertise and track record on quality that the UK offered, would help companies find opportunities to be a part of further strengthening that partnership.

A Dynamic Events Solution

With all events banned from March 2020 until further notice, BSL Middle East, a dynamic events solution agency founded in the UK in 1986 and headed by Nancy Power, the Deputy Chair of BBG, has been innovating digital concepts to survive during the current pandemic and into the new norm.

BSL, along with their long-term AV partner GDL, have developed a virtual event solution that is an upgrade for the standard webinars and provides a virtual live event experience. With the option to design a virtual stage based in an existing venue, or a virtual set that can be fully customized, the event can include multiple speakers, MC, entertainment, video and presentations along with guest interaction displayed on virtual LED screens equivalent to live feed at an event. The technology was used for the British Business Briefing on 28th May, which is usually held in the auditorium at the InterContinental Abu Dhabi.

Guy Taylor, Managing Partner of THC and BBG Abu Dhabi member, said: "The presentation was one of the best produced I have seen, proving that you can deliver good quality experiences by engaging professional support. In the same way THC stepped into help British business with the website, BSL delivered an event which had high production values and provided all stakeholders with important information."

BSL is planning for the future, once the event ban is lifted, and are developing a hybrid event solution where in the first instance 30% of guests will be able to attend a live event experience following tight COVID-19 regulations, additional guests can attend a remote experience and the remainder a virtual experience based at home.

Nancy Power explained: "We are proud to be at the forefront of developing technology for the events industry in the UAE however, I do not believe that virtual events can ever replace live events and look forward to when the events industry will be back up and running."

In the meantime, until this unknown date and the fact that events fall in phase four for the re-opening schedule, BSL plan to continue to innovate and keep the industry alive.

Expo 2020 – Innovating for a Shared Future

By Laura Faulkner

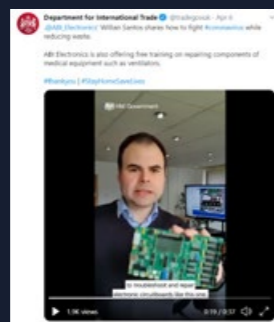
The coronavirus has affected the date of Expo 2020 Dubai, now postponed to start in October 2021. This gives organisers time to develop programmes to show the world coming together in the face of the pandemic.

The UK Pavilion's theme at Expo 2020 Dubai is 'Innovating for a Shared Future'. As we start to think about what the world will look like after COVID-19, this innovation is more important than ever because our global future is indeed, shared.

Since the beginning of this pandemic, hospitals around the world have been scrambling to source sufficient equipment to treat patients and keep their staff safe. The media is full of photos of nurses and doctors in clear discomfort from tight-fitting masks rubbing on their skin. The constant need for sanitisation rapidly depletes the stockpile of disinfectant.

Businesses around the UK are looking for ways to be part of the solution and contribute to the global efforts to combat COVID-19. Thanks to quick thinking and innovation, enterprising companies are adapting their production and manufacturing capacity to provide solutions to these challenges.

I have seen fantastic stories of companies stepping up to do their part. Poole-based company Muc-Off, who provide cleaning products for bikes, donated empty bottles from their production line to help fill the urgent need from sanitiser manufacturers. They also donated chamois cream to frontline workers, who found an innovative use



for it to treat friction marks caused by masks. ABI Electronics in Barnsley – who normally design and manufacture measurement and fault diagnostics equipment – have turned their expertise to support the fight against COVID-19 by offering free training to repair components of ventilators and other medical equipment. The training is available virtually and globally to help those who need it most.

British companies engaged in Expo 2020 Dubai are no exception. The postponement of Expo 2020 has not hampered the willingness of these companies to contribute to the wider effort.

Architects at the cutting edge of innovation and design are leading and supporting efforts to produce protective equipment for frontline healthcare workers around the world. Grimshaw Architects for example have joined the UK open-source campaign organised by the National 3D Printing Society to print and assemble components for protective masks. Hopkins Architects are using their 3D printers – normally used to create architectural models – to create face-mask components as part



of a Royal Institute of British Architects (RIBA) initiative to support our National Health Service (NHS). Foster+Partners has created a laser-cut face shield that can be quickly manufactured as well as taken apart for cleaning and disinfection. The firm are also sharing the design files to encourage other manufacturers to explore scaling up production, because laser cutting the face shield is a quicker process than 3D printing.

De Montfort University is a UK Pavilion Founding Partner and provides a further example of how the UK's education sector is rallying to support during this pandemic. Around 200 nurses from the University have been fast-tracked to join the NHS, and 1,500 student nurses are on placement in the East Midlands to support the NHS. Student pharmacists are on the ground at local pharmacies to help out, and De Montfort University teaching staff are returning to previous roles in the NHS. Our other UK Pavilion Founding Partner, HSBC, is also donating millions to charities in the UK and the Middle East supporting the fight against COVID-19.

The pandemic will have a lasting impact on how we view the world and the way we live our lives. As never before, the impact of COVID-19 shows the world that every nation must collaborate across borders.

Laura Faulkner is the UK Commissioner & Project Director, Expo 2020 Dubai.



Laura Faulkner is UK Commissioner & Project Director, Expo 2020 Dubai.

Multi-Nation Business Continuity Joint Task Force

In response to the global impact of Covid-19 and its pressures on the multi-national business landscape in the UAE, a multi-nation group of business councils and chambers based in Abu Dhabi and Dubai have joined efforts to engage with the UAE government, as business and industry work together to ensure business continuity in the United Arab Emirates. The group's mission is to expand and improve awareness of business goals, and support the development of policies that advocate for a robust trade environment for the UAE. The Joint Task Force will serve as the single window of communications between its representative international business community members and the UAE government.

Comprised of 20 diverse business councils, representing over 6,500 companies, the joint task force is a business-to government initiative established with the intent of serving as an advocate and resource, to be utilized by the UAE government as it seeks clear, concise feedback from business and industry. The group's work is designed to support development of an effective regulatory framework, creating a convergence of purpose between the regulators and business.

Both BBG Abu Dhabi and BBG Dubai and Northern Emirates are delighted to be part of the joint task force, which was initiated by AmCham (the American Chambers of Commerce) Abu Dhabi and AmCham Dubai & the Northern Emirates. They quickly realised aligning with their international partners to harness the collective voice of the multi-national business and industry community was the best way forward.

The task force members include both BBGs, AHK (The German-Emirati Joint Council for Industry and Commerce), the Australian Business Group Abu Dhabi, the Australian Business Council Dubai, the Belgian Business Council Dubai, the Benelux Business Council Abu Dhabi (representing Belgium, Netherlands and Luxembourg), the Canadian Business Council Abu Dhabi, the Canadian Business Council Dubai, the French Business Group Abu Dhabi, the French Business Group Dubai

& the Northern Emirates, the Italian Business Council Abu Dhabi, the Netherland Business Council UAE, the Russian Business Council, the South African Business Council, the Swedish Business Council, the Swiss Business Council Abu Dhabi and the Ukrainian Business Council UAE.

The collective business group is working with the Abu Dhabi Chamber of Commerce & Industry (ADCCI) and the Dubai Chamber, as well as various UAE government entities. Based upon

exploratory meetings now held, the task force steering committees have developed sector specific and target-specific working groups. The working groups, which include members from a diverse section of international business and industry sectors, along with UAE Chamber representatives, will work on longer-term policy development designed to stimulate and promote a healthy and sustainable collective business environment for all post-pandemic period.

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On 20th May, the UAE-UK Business Council (UUBC) hosted HE Khaldoon Al Mubarak, Managing Director and Group CEO of Mubadala Investment Company, and Lord Grimstone, Minister for Investment at the Department for International Trade and the Department for Business, Energy, and Industrial Strategy. The video-conference, attended by members

to 10 years of social change into a few weeks/months, with the new working from home culture fundamentally changing the way we work in the future. Many CEOs are now reviewing their supply chains, including tier two and three suppliers, with measures to shorten and diversify to ensure resilience. Lord Grimstone felt that this presents vast opportunities for

platform for communication across the business community and our Governments. He noted that collaboration and support between the UAE and the UK through the onset of COVID-19 had deepened bilateral and business ties.

His Excellency updated the audience on the UAE's testing regime and measures put in place by the Government to support the

stated that in his opinion, certain sectors permanently impacted, with important new opportunities emerging in others.

His Excellency gave the example of the new strategic collaboration between Mubadala's wholly owned subsidiary, Strata Manufacturing in Al Ain, and Honeywell, to produce over 30 million N95 respirators annually to help address the need for PPE, one of the most significant challenges currently facing Governments and organizations globally as they work to limit the spread of COVID-19.

He explained that the collaboration had gone from the first discussion to production line live within days, something inconceivable in a pre-COVID-19 world, but demonstrating how important it is for organisations to keep agile and adapting throughout the crisis. He noted that it had been a multilateral effort to establish the production line and supply chains, citing it as an example of how important it is to keep supporting and promoting global trade as part of the recovery.

Lord Grimstone commented that companies have to be prepared to evolve and work together if they are to survive. He felt that this crisis had blurred the boundary between the public and private sectors as everyone has realised they need each other. Trade and investment will be what takes our countries forward, noting that the UAE and the UK often stand together on trade and investment; and are stronger together than apart.

HE Khaldoon Al Mubarak agreed that governments and businesses need to be more aligned than ever before. He stated that he is very optimistic about the UAE and UK relationship as we are both forward focussing countries with a strong history of collaboration. He said important trade and investment opportunities are under active discussion, particularly related to the tech and life sciences space.

Her Majesty's Ambassador, Patrick Moody, concluded the call by thanking the speakers and attendees for their participation and their shared commitment to supporting the bilateral relationship in these challenging times.

The UAE-UK Business Council 2020: Restructure and COVID-19



By Rachel Elks

2020 has been an interesting year for the Business Council and not just because of COVID-19. At the start of the year we decided to undertake a restructure of the entire Council to re-energise and re-focus our activities for the benefit of our members and the wider British and Emirati Business Communities.

We began by appointing two new Co-Chairs, HE Ahmed Ali Al Sayegh and Sir Edward Lister. His Excellency is a UAE Minister of State and Chairman of ADGM. Sir Edward Lister is the Chief Strategic Advisor to the Prime Minister, Boris Johnson. Both Co-Chairs bring a wealth of experience with them and are already involved in our UAE and UK Government engagement regarding progressing our bilateral trade and investment agenda.

The next stage of our restructure will be to launch a new, joint Secretariat in London. We are currently recruiting for an Executive Director to fill this role. We are also in the process of reviewing all of our working groups, aligning them to the priorities of our respective Governments and preparing ourselves for the post-COVID world. At the end of July we will be holding our first ever, virtual Business Council meeting.

The UK and the UAE are intrinsically linked in so many ways, but especially through trade and investment. We are in a challenging period. We do not under-estimate the struggles that businesses are facing at the moment. The current pandemic highlights just how important it is to keep trade flowing and supply chains open so we can all have the essential supplies we need in this difficult time.

The relaunched Business Council

will be a powerful platform for communication across the business community and our Governments. We have already seen that collaboration and support between our two countries since the onset of COVID-19 has deepened bilateral and business ties, and the Council will seek to expand upon this moving forward. With this in mind we are holding monthly video-conferences for the British and Emirati Business Communities, dealing with how our respective countries are handling the economic impact of COVID-19 and what the future trade and investment landscape may look like.

The new post-COVID world will mean that companies have to be prepared to evolve and work together if they are to survive. The UAE and the UK often stand together on trade and investment and this will be what takes our countries forward; we are stronger together than apart. The Business Council is very optimistic about the UAE and UK relationship in the post-COVID world as we are both forward focussing countries with a strong history of collaboration.

On a personal note, this will be my last article for *Capital Letter* before I move on to pastures new. I have thoroughly enjoyed my time in this role and I am very grateful for the support I have received from so many of you, especially the BBG Office in Abu Dhabi. I have found it fascinating to learn so much about so many different areas of the commercial world. I shall continue to follow the Council's pursuit of its target from afar, and I wish my successor every success in helping to make this a reality.

Rachel Elks is Business & Communications Director at UAE-UK Business Council.

UAE-UK Business Council Hosts Video-Conference with HE Khaldoon Al Mubarak and Lord Grimstone



of the UUBC and the wider British and Emirati business communities, focussed on the business and investment climate as a result of COVID-19, and opportunities to deepen UAE-UK trade ties.

After providing brief opening remarks, Her Majesty's Ambassador to the UAE, Patrick Moody, then led a discussion with HE Khaldoon Al Mubarak and Lord Grimstone.

Lord Grimstone commented that COVID-19 was the worst crisis faced by most countries since World War II. The world has never before faced a situation that has affected every nation at the same time. He stated that COVID-19 had compressed five

the UK and the UAE, which both countries are ready to harness.

When asked what the future investable sectors would be, Lord Grimstone suggested life sciences, education, electric cars/batteries, clean growth and working from home solutions. He gave an open invitation to anyone who invests in the UK to tell the Business Council how the UK Government can make that investment journey easier, and how investors can be encouraged to increase their investments in the UK.

HE Khaldoon Al Mubarak thanked the Business Council for organising the event. He commented that the relaunched Business Council is a powerful

economy, ensure resiliency and prepare for the recovery. He stated that the UAE has now conducted over 1.7 million tests, which equates to close to 20% of the population. He noted the testing would be central to the UAE's strategy moving forward.

His Excellency stated that Governments across the world must ensure that the business community is supported to weather the storm. In the short-term businesses must focus on cash-flow management and continue adapting to operate effectively under COVID-19 measures. At the same time, they must proactively prepare for a post-COVID world in 2021/22. He

By Marc Mercer

From the evolution of mankind, the earliest forms of communication were recorded at around 500,000BCE, including making sounds, talking, drawing, dancing, acting and using signals, fire and drums. Today we're using Zoom and multiple apps to plug the gap in what these early conventions had on offer. However, the quality and value of communication remains the often over-looked critical lifeline to our humanity.

It is the main driver of progress or indeed regression on any level – from one-on-one relationships with others to how governments communicate to populations and amongst each other, all is won or lost on communications.

From Smoke and Mirrors to Zoom in 500,000 Years

It is little wonder then that millions of people around the world dedicate their professional pursuits to the art of communication – from academics and linguists, to life coaches, counsellors and strategic communications advisors – all playing their part to promote effectiveness in this critical feature of all our lives.

Nothing highlights the important role that communication plays more than the Covid-19 pandemic, requiring levels of coordination and communication not usually required during peacetime. And although it is arguably too early to evaluate the successes and failures of the global response, the half-term scorecard certainly demonstrates that effective communications are key to a good grade.

A closer look at case studies from the corporate world demonstrate just how critical it is to communicate effectively with your stakeholders, especially through a crisis. Just think about the positive impact of effective communications during a crisis – think New Zealand and Prime Minister Jacinda Ardern or Airbnb, the CEO of which is known for his authentic tone and transparent approach.

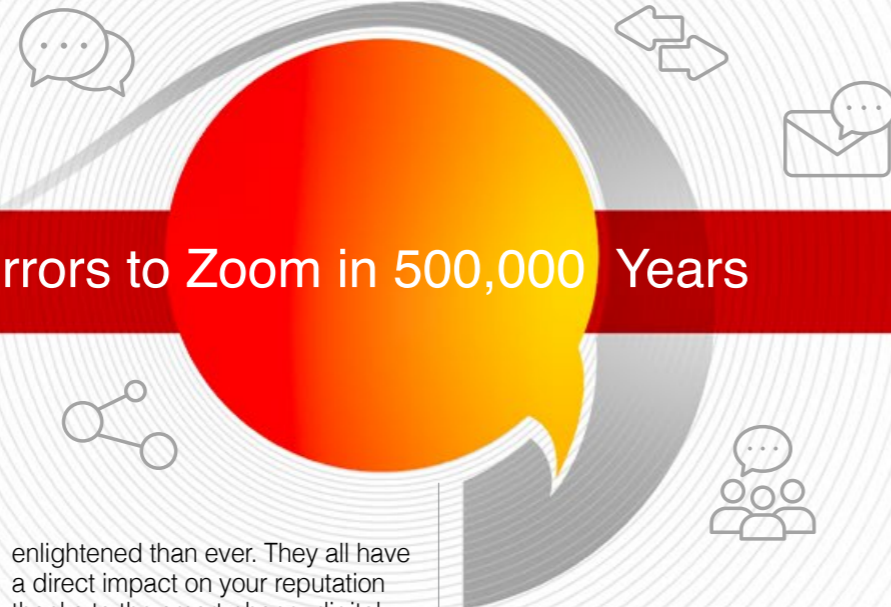
As many countries try to return to some semblance of (a new) normal, what key changes has this crisis brought to the field of communications, the advice its practitioners give and how organisations should adapt to these changes? Here are some examples that should shape how companies, organisations and

governments plan for their futures.

1. Reputation is your most valuable commodity: this experience has further solidified the importance of reputation. Building and managing reputation is a journey; you can lose it in a second, particularly if you haven't put in the hard yards to build reputational equity before.
2. Pre-digital age tactical PR is consigned to history: it is no longer fit for purpose. Your stakeholders are more active, aware and

long-term value: strategic communications is a critical driver of this effort.

7. Organisations need to navigate to the best, but plan for the worst: they must audit their crisis capabilities and develop tested contingency plans for how they will act and communicate during a crisis.
8. Trust will be earned or lost based on your communications capabilities: without trust, you have no license to operate.



enlightened than ever. They all have a direct impact on your reputation thanks to the smart phone, digital age. Sweeping issues under the rug is no longer a panacea for even the smallest problem. Strategic communications, good governance and change management will help you mitigate and manage risk while building long term value.

3. Strategic communications earned its position as a critical function of the C-suite and a permanent fixture on the Board's agenda: it should be an essential function in the business model and strategic direction of any organisation. It is on the front line as a steward of reputation.
4. Communications therefore contributes to and permeates all aspects of an organisation: from setting the tone of leadership's engagement with employees to defining community relations and all in between.
5. You must define your purpose, it must form part of your business model and go beyond the singular focus of shareholders: it will define your culture, your reputation and thus your long-term opportunities and success.
6. Earning the trust of your full stakeholder universe is key to your future success and building

The demands placed on organisations to communicate and the way in which they communicate has altered dramatically in recent decades. The digital age has sharpened scrutiny and an awakening of consciousness has demanded greater authenticity and transparency. As these changes have gripped professional life, communications as an advisory service has matured away from notions of transactional, tactical PR to a far more strategic, meaningful form of critical counsel. It is time for organisations of all types and sizes to embrace the importance of strategic communications as a vital component of risk management, a significant driver of momentum and growth. Disregard this at your peril, because good communications is at the core of our very being and key to progress.

In its never-ending search to provide clients with targeted, best in class expertise and counsel, THC launched a strategic advisory practise to support clients through complex decision-making and execution, managing crises and building long-term value. Strategic communications counsel sits at the heart of this practice.

Marc Mercer is Senior Partner at THC.

Reboot Your Business

By Helen Barrett

In this dawn of the 'new normal', many organisations are re-thinking their existing business models, often realizing that they must redefine and re-launch their services or products. This will necessitate taking precautions to ensure that their new go-to-market strategies and product or service offerings are compatible with their existing corporate structure and legal capabilities.

This necessity was highlighted in the recent British Business Groups for Abu Dhabi, Dubai and Northern Emirates Business Continuity Survey in collaboration with the Department for International Trade (DIT).

In the UAE, it is typically a General Manager's duty to ensure that appropriate processes, governance and controls are in place for the success of the business. Indeed, many of these responsibilities are enshrined in law and failure to observe them could result in civil and/or criminal sanctions. In this article, Helen Barrett, Partner in CBD Corporate Services, identifies some of the key areas for General Managers to address to ensure that the business is fit for purpose and structurally secure in the current climate.

Good corporate governance

In the midst of a crisis, a General Manager's role becomes even more critical and their decisions are under closer scrutiny with stakeholders taking a more active role in reviewing and monitoring the performance of the business against expectations. It is therefore even more important for a General Manager to review, update and/or adapt the internal governance framework of the business to ensure that any risk of serious consequence for him/her, the business and/or the stakeholders is mitigated.

This could involve:

- Adjusting reporting lines to ensure that there are no barriers to key information flow required for boards and/or stakeholders to make informed operational and/

or financial decisions.

- Seeking out ways of reducing expenditure by taking advantage of economic stimulus packages, reducing staff costs, deferring rent payments and/or re-negotiating regular payment terms.
- Keeping abreast of regulatory developments that affect the business and its people and implementing strategies to safeguard compliance to avoid unnecessary business interruption or penalties.
- Ensuring that important decisions are recorded in the Company Book and retaining/referencing any specific documentation which has been reviewed to support such decision.
- Calling a general meeting if the company's losses fall below 50% of its share capital to avoid exposure to personal liability.

Secure corporate structure

All businesses evolve so it is important to re-evaluate corporate structures from time to time to ensure that this remains legally sound and affords maximum security and resilience. As part of this assessment, businesses should undertake a review of their commercial licences to ensure that they are appropriate for any new services and/or products that have been or will be launched post COVID-19.

Businesses which partner with corporate service providers are more likely to be legally compliant as they deliver access to valuable business solutions and resources. In addition, foreign investors retain unrestricted control over their business, its revenue and profits.

Replacing an individual local partner/sponsor with a corporate service provider will guarantee a clear exit and succession plan for the business, while ensuring asset protection and wealth preservation. It will also mitigate the risk of your business being exposed to third party claims should your individual local partner find himself in financial difficulties.

CBD Corporate Services provides reliable and secure nominee partner and professional sponsorship services to businesses operating onshore throughout the UAE. CBD remains at the forefront of key market intelligence to pave the way for its clients to adapt and survive in these uncertain economic times.

If you are a business owner or manager who would like to ensure your UAE business is legally and operationally resilient post Covid 19, visit our website at www.cbddubai.com.

Helen Barrett is an English-qualified Solicitor and Partner in CBD Corporate Services.

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Measures by RAKBANK to Mitigate the Impact of COVID-19

By Peter England

This pandemic has changed the way overall business is conducted at banks and financial institutions. The long-term impact for banks in the UAE will revolve around adopting secure technology to support banks' continuity of their daily operations. The technological revolution was definitely playing a vital role in the UAE's banking industry, but



security and precautionary measures have slowed down the implementation process. This virus and health crisis has forced banks and regulators to value the importance of swift and secure implementation.

That said, because banks are providers of essential services to customers and communities where branch visits are still needed to complete certain banking requirements, they will adopt a carefully segmented approach to workforce management. Particularly careful attention is required for those who are either customer facing or that require infrastructure only available at work premises.

RAKBANK's main focus will be on financing primary industries such as manufacturing, trading & shipping, logistics, agriculture and

more. In addition to this, the health crisis created a paradigm shift with regards to what industries banks and financial institutions will be focusing on financing in the post-COVID19 era.

First and foremost, among the main drivers of disruption shall be digital and online implementations in every aspect of a person's life. Many retailers who didn't have an online store were forced to act fast and create digital platforms to sell their goods and avoid going out of business. In addition to many online retailers who saw their businesses flourish and made major gains during this pandemic. All this will result in RAKBANK looking to finance more online businesses and e-commerce stores as the trend of shopping post-COVID19 will most definitely be altered into online platforms.

Furthermore, this new wave of disruption that is unfolding has mainly shifted a person's priority and that of the community whereby health is central. We are looking to finance hospitals, medical clinics, pharmacies and pharmaceutical companies. This unprecedented shift in consumer priorities has also made an impact on the government sector, people realise that need for ease of access to government facilities and services is a vital requirement and so that is another pillar that RAKBANK is targeting to finance.

As soon as the health crisis affected the economy, RAKBANK immediately made a commitment to work with individual customers, SMEs and large corporates on a case-by-case basis to provide flexible solutions to help them manage through challenges such as pay disruption due to COVID-19 or those customers facing illness from the virus. The UAE is currently taking the right precautions in terms of government stimulus packages to support banks with the aim of financially supporting individuals and small businesses. This will help keep the economy running and won't bring everything to a complete halt.

For individual customers the Bank has provided payment deferrals of up to three months on mortgage loan instalments, auto loans and personal loans for COVID-19 impacted salaried and self-employed individuals without any charges.

RAKBANK established a direct helpline to assist its Business Banking customers in these challenging times



and urged them to directly contact their Relationship Manager for further assistance.

The Bank is waiving off local transfer charges conducted via the Digital Banking app, in AED only. We are also offering a one time discount of up to 50% on overdue transaction fees as well as discounts on trade finance services done via the Bank's Digital Banking. Lastly, RAKBANK is offering RAKstarter zero balance current accounts to start-ups and new entrepreneurs.

RAKBANK is urging all customers, especially SMEs, to take their business online with several options to efficiently run their operations successfully and not have any health implications on the surrounding environment. RAKBANK Simplify instantly transforms businesses onto a web platform, it allows merchants to generate and send secure payment links to customers to collect payments online, thereby encouraging social distancing.

The financial relief measures that RAKBANK set in place for its customers were made possible with the support of the Central Bank of the UAE's financial stimulus packages that directly benefited customers by relieving them of their financial burdens during the health crisis. This important step underscores the resilience of UAE's financial system and the strength of the country's regulators. RAKBANK will monitor evolving conditions and consider more actions as necessary with the ultimate aim of further supporting customers.

For more information on RAKBANK's products and services please visit www.rakbank.ae.

Peter England is CEO of RAKBANK.

With Great Power Comes Great Responsibility

By Ashish Chaturvedy

The UAE has traditionally been a global marketplace with products sourced from all over the world. This opens competitive options for finding the best value products and materials, especially when it comes to those needed for the nation's infrastructure projects. However, while monetary 'value' is always a consideration in sourcing these materials, quality must remain king. This is all the more important as COVID-19 reshapes global supply chains and some infrastructure players look to new alternative providers.

The quality consideration is particularly true in areas like power cabling and wiring. There is actually a huge discrepancy between market leaders and grey market suppliers. Unfortunately, the presence of counterfeit and uncertified cables is a global phenomenon. Even the use of legal but untested cables has started to climb in recent years, as they are almost always cheaper to produce and store.

Genuine cables are tested to industry standards for both performance and construction. They bear hallmarks that certify them for the applications they're intended for, whether that is for use

inside residential projects, in public transport systems or to simply connect your coffee maker in the kitchen.

For developers and business owners in the UAE today, buying from the source is always the best way to ensure cabling products purchased are genuine. When that's not feasible, requesting safety hallmarks and

certifications is a must, and should be easily attainable in purchase orders. Manufacturers can do everything possible to earn quality standards and demonstrate them. But it will take sustained cooperation between UAE industrial entities, government regulators and local retailers to minimise risk to life and property moving forward.

Taking Individual Responsibility

Most individuals won't know – or have control over – the kinds of wiring used within our office and home. Nonetheless, there are some best practices we can all keep in mind when it comes to managing power:

- Buy genuine branded goods. Trusted cabling brands come with certifications that they have passed required safety standards. If this is not mentioned on the product, check online before you consider buying.
- Don't overload sockets. If an extension cord is designed to support four appliances, don't overload it with more than that, as there is an exponential risk of overheating the cables.
- Minimize open wiring. Exposed wiring is subject to conditions that may not be suited to the product. Whether it is water, dust, or even sunshine, wiring needs to be used as specified on the package.
- Avoid uncertified repairs. Again, cheap is not always best. If you're getting repairs done, ask to see any cabling that is being replaced, and the packaging in which it came in.
- Remember to switch off. Even when you do use the best cables available, switch sockets off at the wall and unplug electrical goods if they aren't in use. This will extend their lifecycle and avoid catastrophes while you're out.

For more information, the UAE Ministry of Interior General Directorate of Civil Defense provides official resources on fire safety codes, preventive safety and more. *Ashish Chaturvedy is Head of Marketing at Ducab.*

Nursing the World to Health

By Sinéad van der Hoeven

It could not be timelier that the World Health Organization designated 2020 as the International Year of the Nurse and the Midwife. On May 12th it was International Nurses' Day and all over the world we celebrated the contribution that nurses make to the world's health and wellbeing. The courage and bravery of nurses and all healthcare workers in the face of COVID-19 pandemic crisis and its tragic consequences does honour to the 200th anniversary of Florence Nightingale's birth.

Today, the world's 22 million nurses account for half of the global healthcare workforce. How fitting it is, then, that the theme of this year's International Nurses' Day should be, "A Voice to Lead – Nursing the World to Health".

Every nurse has experienced professional joy and sadness, pain and suffering, life and death. Nurses are present at some of life's most precious moments, and at some of its saddest. Nurses serve and, by their actions,

protect the health and wellbeing of individuals and communities. Around the world, people routinely recognise nursing as one of the most honest and ethical of the professions: people instinctively trust and respect nurses and the work that they do.

Challenging times bring out the best or the worst in people. The past couple of months have been just that, challenging times. But the healthcare staff in Mediclinic Airport Road Hospital and across Mediclinic Middle East have risen to the challenge of the COVID-19 pandemic and have braced themselves to treat a disease with no known cure yet. Caring for sick patients is demanding, intellectually and emotionally. But wearing full PPE (gown, head cover, face shield, N-95 Mask, gloves and shoe covers) for in excess of 12 hours per day, whilst caring for patients, is physically exhausting and even overwhelming. Yet, it is something that nurses and all healthcare workers choose to do because they have the strength of character, the compassion and the commitment to make such a

positive contribution to society.

Exceptional teamwork is more important than ever now and all hands are on deck, regardless of specialisation. There is an amazing atmosphere of camaraderie and solidarity throughout the hospital. Even with the personal risk of contracting the virus, everyone helps each other, everyone is trying to uplift their colleagues – and although all are wearing masks, you can still see them smiling with their eyes. There is also an added stress factor of fearing that one will bring the virus home to families, while for many others who separated from their families, there is an additional worry of their loved ones overseas and when they will get to go home again.

The staff in Mediclinic have responded quickly to the pandemic while maintaining patients and families at the centre of everything we do, with courage, compassion, empathy and professionalism.

Sinéad van der Hoeven is Nursing Director at Mediclinic Airport Road Hospital.

Getting Round to Preparing a Will

By Nita Maru

During these unprecedented times many people are reflecting on whether their own affairs are in order. For expatriates living in the UAE, the importance of having a valid Will cannot be stressed strongly enough, more so now than ever before.

As an expat living in the UAE it is more important to protect what you have – and your family – by deciding now what to do when faced with death and consider having a Will in place. The Government of Dubai's official website states that 'the UAE Courts will adhere to Sharia law in any situation where there is no will in place'.

Here are the answers to some frequently asked questions:

1. How do I choose the right lawyer or firm to prepare my Will? What should I look out for?

Many local companies are offering to draft and register DIFC Wills; therefore, it can be challenging to know how to choose someone with the experience and expertise to protect you and your family's wealth and best interests. However, expatriates must exercise due diligence and ask the following questions when selecting a DIFC Wills lawyer:

a. Are the lawyers drafting your will regulated by the Dubai Legal Affairs Department?

The Dubai Legal Affairs Department is one of the government departments affiliated to His Highness The Ruler's Court, providing various legal services to the government and government entities in Dubai. It also oversees the regulation of the advocacy and legal consultancy professions in the Emirate of Dubai.

All legal service providers/lawyers providing wills services must be registered with the Dubai Legal Affairs Department. However, unregistered providers still operate and instructing such a legal service provider can result in your Will being invalid and/or your wishes not being accurately ascertained or recorded.

b. Is the lawyer you instruct a registered Wills draftsman with the DIFC Wills Service Centre?

Under the DIFC Wills and Probate Registry Practice Direction of 9 February 2016, lawyers

registered as DIFC Wills draftsman should advise on and draft DIFC Wills. The Practice Direction sets out the requirements for registering as a Will draftsman in terms of professional standing, knowledge and experience in private client work.

c. Are they a member of STEP or a similar professional body?

Membership of a professional body demonstrates a lawyer's commitment to abiding by set standards or a code of conduct. The Society for Trust and Estate Practitioners (STEP) is a global organisation professional body, comprising of lawyers and other practitioners that help families plan for their futures. You can recognise a Full Member of STEP by the letters 'TEP' (Trusts and Estates Practitioner) after their name.

2. When do you think expats in the UAE should start thinking of having a will prepared? How important do you think it is for people not to procrastinate on this and why?

The absence of a will also allows authorities to allocate the guardianship of any surviving children according to Sharia law, especially if both were to die simultaneously. Unless a will specifies who should raise your children, there is a possibility that their care will be entrusted to relatives other than the surviving spouse. For many people, making a will is a task you intend to complete someday, but seldom give priority to. Thinking about your own death is not pleasant but postponing the preparation of a will results in one dying 'intestate', leaving you with a limited input in the future of your wealth, assets, business and even children. Bearing all this in mind, the answer is that the best time to make a will is 'now'.

3. My husband and I jointly own a freehold apartment in Dubai. If one of us dies, will the other or our children automatically inherit it? (MJ, Australian, 31)

In the UAE, inheritance for Muslim nationals is guided by Sharia laws, while the law of the deceased's home country could be applied for non-Muslim expatriates. However, there are many uncertainties

regarding real estate inheritance issues, and expatriate property owners are recommended to make wills to overcome these. Unlike other jurisdictions, the UAE does not practice 'right of survivorship' (property passing on to surviving joint owner upon death of the other), and the local courts will make final decisions.

4. If I don't have a will, is it correct to assume that my spouse will be the automatic guardian of my children? (SM, Africa, 35)

If you do not have a will, and you die before your child reaches the age of majority, the courts can intervene and appoint a guardian on your behalf. In these circumstances, it is very unlikely that their decision will reflect your wishes.

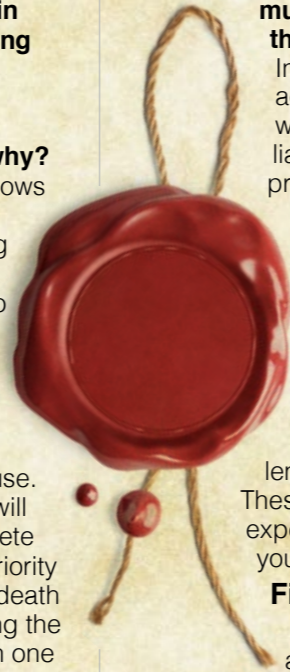
5. I have heard some horror stories of financial troubles after a sudden death. Is it true that if my husband dies, our joint bank account will get frozen, and what must we do to avoid this? (SS, British, 44)

In principle, the bank accounts of a deceased will be frozen until all liabilities such as car, property and personal loans, credit cards and business debts are cleared. Sometimes, an account gets frozen within hours of a fatality but the procedures for reactivating it are lengthy and complex. These can be avoided or expedited by planning your estate.

Final words

Professional Wills and estate lawyers understand that their work can have a significant impact on peoples lives. We all want to ensure the wealth we have accumulated over our lifetime benefits our loved ones and/or the causes we support. To ensure your wishes are carried out accurately, take the time to choose a DIFC Wills lawyer who demonstrates a commitment to their craft and their clients' best interests. We would therefore always recommend consulting with a qualified and experienced lawyer licensed by the Dubai Legal Affairs Department.

Nita Maru is Managing Partner at TWS Legal Consultants.



Planning a Tax Efficient Return to the UK

By Stuart McCulloch

The emergence of Covid-19 may have caused changes in your personal life or career that has prompted you to think about a move back to the UK either now or in the future.

Before a move becomes a reality, it's sensible to try to stay a step ahead and understand the key financial considerations that may affect you. It's easy to overlook financial planning in the midst of dealing with the practical and logistical elements of a move, so it is best to act early and plan accordingly.

Notably, moving to the UK can expose you to a significant amount of tax, so it's vital to take steps to protect yourself. For example, if you are spending ad-hoc periods of time in the UK to transition into a new job you may unknowingly qualify for UK residency before you actually move. In addition, moving partway through the financial year may impact on the tax charged on any investments you

hold and plan to sell at a later date.

Here are a few useful financial considerations to bear in mind when you start to plan a move:

- Review your situation in the tax year prior to leaving and take some actions at that time, whilst there are more tax planning opportunities open to you.
- Make sure you are up to date with your filing obligations with HMRC.
- Review your financial interests including property, bank accounts, life assurances, pensions and investments with a financial planner.
- Identify the tax characteristics of each asset determining which should be kept and which should be sold for maximum tax efficiency.
- The complicated 'Statutory Residence Test' determines your UK residence status. Be sure to check on the HMRC website and maintain a record of your time in

the UK in the tax year prior and for ideally five years before that.

- Review your property assets, both in the UK and overseas, as Capital Gains Tax complications can arise, for which specialist advice is usually needed.
- If you or your spouse are not British, there are particular tax planning considerations you should take into account through the use of offshore assets and holding structures.

It is beneficial, both personally and financially, to plan ahead. A good financial planner and tax specialist will be invaluable to help you navigate some of the potentially tricky tax and wealth matters. The right advice will also ensure you are in the best possible position for a smooth transition back to the UK, safe in the knowledge that your financial affairs are in order for you and your family.

Stuart McCulloch is Market Head Middle East at The Fry Group.

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By Charles Neil

Say hello to the high-walled cubicles made famous in the 1999 film *Office Space*, because they're about to make a comeback and it's safe to say the open office is dead. Getting back to work is about realising that a dramatic shift in office life as we know is being unveiled.

For years, office design has crammed more and more employees into smaller spaces, while creating an open collaborative atmosphere. Now with COVID-19, aspects like 'benching' and co-

a glimpse of the future, packed with 'contactless pathways' whereby employees rarely need to touch the building with their hands.

By installing beacons into its office to track employees' movements via their mobile phones, employees will be sent alerts when six-foot rules are breached.

Companies expecting to save money initially by requiring less space may not be able to do so in the short term because of reduced densities, but commercial rents will fall due to economic conditions, and once office design changes

sure employees follow the new rules about distancing. After the crisis, some workers will likely continue working from home on a regular basis. To accommodate a more flexible workforce, companies have more reason to demand adaptive energy systems that can respond more effectively to changes in occupancy levels.

Perhaps the most controversial recommendation is to switch air-handling units with recirculation to 100% outdoor air. However, what caused the spread of COVID-19 on the cruise ships was circulation

Office Space Post COVID-19

working are the opposite of what employees want to face as they return to work.

As companies plan how to bring their workforce together again in the office, architects are going to become extremely busy thinking about how to design new offices or 'retro-fit' existing ones, and HVAC engineers will have to reconfigure existing layouts as well as adapting to the new measures being brought in.

A lot of the standards developed over the years to make offices eco-friendly actually run counter to making an office safe from a public health perspective. Due to a lack of regulations it will be up to each individual company to develop its own policies and bring in experts to advise who may offer quite differing advice.

Designers say the process of 'de-densifying' the office might include:

- Wider corridors with one-way footfall – think road markings, but for offices. The floors and wall of our offices are likely to be covered in visual instructions.
- Air filtration and circulation
- Touchless elevator controls
- Antimicrobial materials in new construction
- Video-conferencing even within the office to avoid the conference room
- Dividing the workplace – with alternating attendance days and alternating desks

The new headquarters for the Bee'ah waste management company in Sharjah, UAE may be



take place with more capsulation/ individualised work stations being installed, densities can increase again.

Collateral changes that will take place will be clean desk policies to allow more efficient cleaning of surfaces, laptops that can be taken away instead of desktops. Antimicrobial materials and ultraviolet lights for cleaning may be the future, but will not yet be in place as most people go back to school and work.

Toyota said on its earnings call that it will install plexiglass barriers between bathroom sinks. Many office bathrooms already have touch-less sinks and soap dispensers, but what about the toilet stall door? These should at a minimum open outwards to avoid touching handles in the cubicles and maybe thinking through even incorporating voice activation to open doors.

All companies will have to put a team member in charge of making

of the airborne particles in the air conditioning systems. Aircraft, which have cut fresh air intakes to negligible amounts on the basis of saving on fuel costs, will have to switch to 100%, but with fuel prices low for the foreseeable future this should not be an issue.

It is recommended to avoid recirculation of air during COVID-19 episodes by closing the recirculation dampers (via the Building Management System or manually). Sometimes air handling units and recirculation sections are equipped with return air filters, but most of these filters, even HEPA filters may not filter out virus size particles effectively. Ultraviolet light can be used to disinfect indoor spaces and could be installed to destroy viruses.

People's expectation about their buildings will change. The next time we go back to our offices, we'll think about it differently.

Charles Neil is Director/Owner of Eurotek Air Conditioning Services LLC.



Port of Fujairah



Dubai Parks Lagoon



Al Maryah Island



Qaffay Island



Yas Island Development



Hazzaa B. Z. Stadium



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Tolerance and Human Fraternity in a Changing World

By HE Sheikh Nahayan Mubarak Al Nahayan
Minister of Tolerance
United Arab Emirates

Over recent months, we have witnessed the unfolding of a global human crisis. The COVID-19 pandemic is a major shock to the world. First and foremost a health challenge, the wider impact extends across all aspects of society. People have lost loved ones; unemployment and jobless numbers have skyrocketed; businesses are stagnant; and our family and societal relationships have been greatly impacted. My heart goes out to all of those who are negatively affected.

In the midst of this crisis we are witnessing the world come together in truly amazing ways. To “flatten the curve” required an all-of-society response. This greater sense of shared responsibility has sparked a pronounced emergence of various collaborative initiatives highlighting the importance of strong relationships between countries, companies, government, society and the public. We see the rise of volunteering on an enormous scale. Businesses have altered their operations to help and support employees, customers, clients, and investors. Governments and companies have readily deployed technology to ensure people are safe while keeping parts of the economy functioning. Individuals, business leaders and institutions are demonstrating incredible agility, but also empathy, compassion, tolerance, and fraternity as they unite to face this challenge.

Improved collaboration is, without a doubt, one of the keys to long-term success. Physical distancing requirements have highlighted the power of technology to help connect people and keep businesses running. The crisis has highlighted the great advantages of better collaboration and stronger relationships that bring together the country, and indeed the entire world's diverse communities.

Today, we are reminded that the global community is closely interdependent and that our differences are trivial compared to the common needs we have and the challenges we face. In this spirit of fraternity there is renewed hope that together we can address any challenge. This hope comes from the confidence we have in ourselves to make positive changes in our lives. It also comes from the confidence we

have in others and their willingness to make a difference. Now is a time to build on that hope, to work together and become the hope for others.

As the initial shock of the crisis passes, it is natural to look to the future. We know with some certainty that the world will not return to its pre-covid norms. Whether the change is seen as an improvement or a loss will depend entirely on how we manage our way through it. We are seeing new and innovative collaborations. Many businesses are responding to the wider call to take a socially-responsible, purpose-led approach to emerging from this crisis. New channels for dialogue have sparked innovative discussions on the bigger questions of how we live, what is truly important to us and where we are headed collectively as a human species.

We cannot know how our world will be transformed by COVID-19. This crisis will result in new behaviours, new expectations, new business models and processes. My hope is that we will look back upon this extraordinarily difficult season as a time of positive social, economic and technological transformation. A transformation that has tolerance and human fraternity at the centre, geared toward protecting human wellbeing, as well as the environment.

Here in the UAE, we actively promote tolerance as a vehicle to boost strength and resilience in our country and around the world. And as we look to a new day, I ask CEOs and business leaders to reflect on the importance of tolerance and fraternity to business success as they continue strategizing for the future. Now is a time for businesses to clearly articulate what their core purpose is and how they can link it to the complementary goals of preserving and enhancing society and of moving the world forward with confidence and hope. With a purpose rooted in tolerance and human fraternity, there is unified strength and greater capacity to direct our attention towards this greater good. This begins by respecting and embracing diversity, responding to difference and challenges with curiosity, being genuinely concerned for the welfare of fellow human beings and being prepared to take actions



based on those concerns.

As the readers of this magazine know, the United Arab Emirates has always been a crossroads for people, ideas, and commerce, and it has always welcomed travelers with unconditional hospitality. Our greatest fortune in the United Arab Emirates has been that the leaders of our country are people of wisdom and vision. The president, His Highness Sheikh Khalifa bin Zayed Al-Nahayan, leads our country with wisdom and courage. He has the formidable support of His Highness Sheikh Mohammed bin Rashid Al-Maktoum, Vice President, Prime Minister, and Ruler of Dubai and of His Highness Sheikh Mohammed bin Zayed Al-Nahayan, Crown Prince of Abu Dhabi and Deputy Commander of the Armed Forces. Under their wise leadership, the UAE embodies tolerance and cooperation in a world characterized by heightened tension and increased divisions.

This strengthened spirit of tolerance and fraternity is everywhere around us. In the UAE, we live in peace and prosperity. We enjoy a tolerance dividend in all aspects of our lives. We are committed to solidifying the already very strong position of the United Arab Emirates as a flourishing global cultural hub and an important centre of international cultural exchange. We build positive relationships between countries and among peoples. And we are committed to making tolerance, fraternity, and peaceful coexistence an integral part of our lives as dedicated global citizens.

I express great hope and optimism that the common experiences with

COVID-19 around the world will lead to a new day where our top priorities are to provide the basic needs of safety, food, health, and shelter to all human beings. Together, we must take up the banner of fraternity, peace, and preservation of human dignity. Together, we must continue to address

the issues of human disparities and environmental sustainability. Together, we must pay attention to the role of knowledge, culture, science, and technology in our lives. Together, we can work to improve the human condition and to sustain the progress of society and the world. Together, we

will shape a safer and more resilient future. A resilience that is proactive, rather than reactive, and that is rooted in tolerance and human fraternity and is built upon community spirit and creative collaboration.

We are in this together. And together, we shall prevail!

The Road to Resumption

By Matt Hinton

Over the past few weeks, the conversation around returning to work has been growing, fuelled in part by rising and historic unemployment, concerns about the economy, the roll-out of government-backed resumption plans and the witnessing of different regions, countries, states and localities starting to open up at varying speeds.

It's with that concern that companies have started contemplating 'business resumption planning' and focusing on a formal return to facilities and travel in a safe and productive manner. At this time, there is tremendous value in briefly pausing to reflect on the organisation's COVID-19 journey to date and conduct an 'in-flight' incident review as a means of optimising the approach going forward.

Traditionally, following a crisis, boards of directors and/or senior management require organisations to undergo what is often referred to as a 'post-incident review'. These reviews focus on root cause analysis and corrective actions required to ensure the organisation is better prepared for the next crisis. However, given the severity of the COVID-19 pandemic and the unknown length of the disruption, companies have increasingly been using a similar methodology to conduct 'in-flight' incident reviews now, in the midst of response.

With that in mind, the following are three key lessons we've learned conducting post-incident reviews during previous crises, as well as recently during several 'in-flight' reviews, that organisations should consider as they embark on their own 'in-flight' journeys:

1. Humans are often naturally leery and defensive.

A key element of any quality post-incident or in-flight review is the interviewing of company personnel

familiar with the crisis and company's response. This, however, poses a significant challenge: employees are often leery of the real purpose behind the review. This often results in employees becoming defensive and/or deflective when being asked to provide perspective on what could have been improved, rarely attributing any blame to their own actions. This can make it difficult to nail down consensus view around performance.

The solution: Upfront communication – and continued reiteration – of the real purpose of the review is key. Assure participants that the goal in this is improvement, not punishment, and that improvement can't be achieved without an open and honest dialogue. In addition, ensure the interviewees include individuals who were impacted by the company's decisions in addition to those who were responsible for the response.

2. The focus of the review must extend beyond just response.

A common flaw we observe as companies embark on these types of reviews is that they solely focus on how the organisation responded to the crisis, without examining how prepared they were for the crisis in the first place or obtaining any insight into what the organisation needs to consider as they look forward.

The solution: Ensure the review is holistic and focuses not just on the now, but also on the before and after. As the organisation looks forward, it is valuable to gain the perspective of those actively managing the crisis as well as those managing the everyday business, who are often faced with secondary effects of the crisis. These discussions should be used to identify potential emerging risks as the crisis continues to unfold and/or slow down. Identifying the risks now, ahead of them materialising, puts the company in a great position

to minimize their impact and/or avoid them.

3. External expectations are on the rise. Unlike some crises, COVID-19 has very clearly shown how an organisation's response can have serious implications for other key stakeholders, including customers and partners, and even wider societal impacts if the services/products they provide are linked to essential infrastructure or goods.

The solution: Be proactive in communicating efforts you are undertaking to improve and optimise your path forward. There is general acknowledgement that this is a crisis unlike anything anyone has seen before; thus there is some natural forgiveness for mistakes made at the beginning of the response, and it's important to emphasise that you've learned from those mistakes. Conducting these reviews, and ultimately embedding lessons learned from them in your business resumption planning, are all part of your commitment to your people, clients, partners and the broader community that you are 'all in' on getting this right going forward.

While it can be tempting to immediately jump into business resumption planning and start thinking through how you're going to return to some sort of 'new normal', taking a brief pause to conduct an 'in-flight' incident review is quite prudent and can provide great insight that can and should be factored into any formal business resumption planning. This will help the organisation ensure it has factored both successes and failures into forward planning. It will provide assurance to interested external parties that you are taking this seriously and focused not just on the short term, but on the long-term success of the organisation and protection of its employees, customers and partners.

Matt Hinton is Partner at Control Risks.

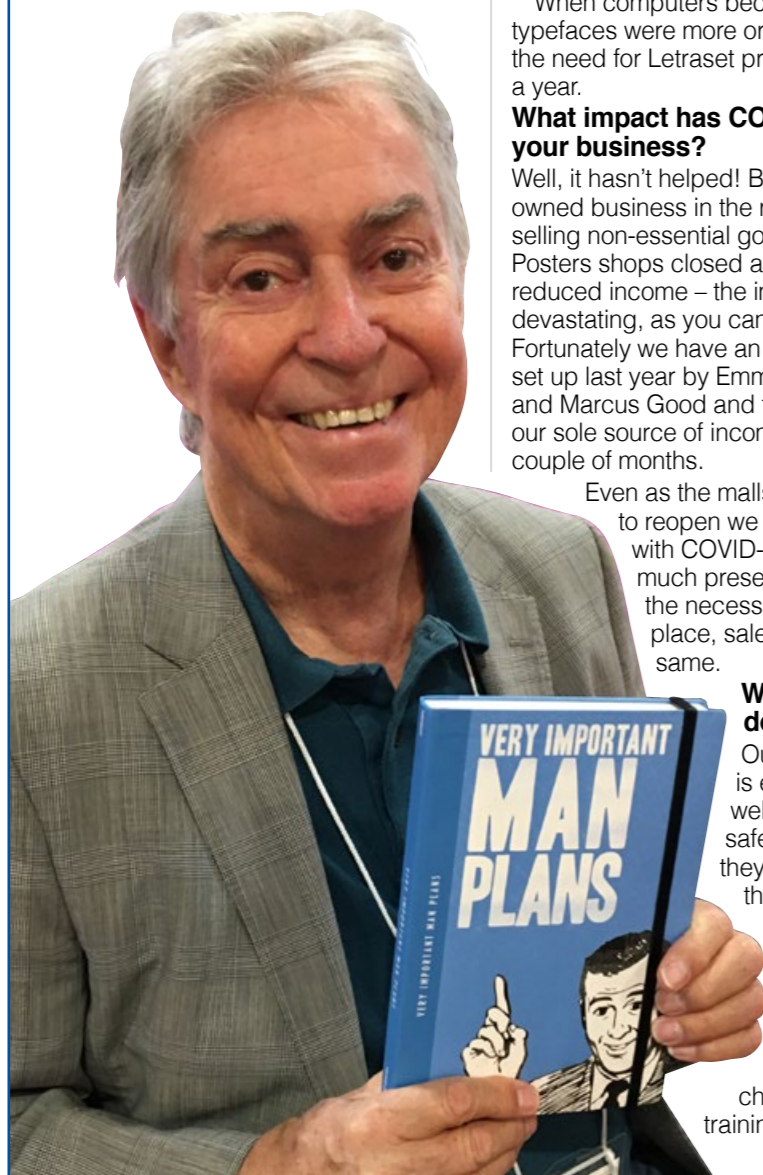
Great British People in Business

Capital Letter interviews BBG members every issue to help us get to know them. This time we speak to Richard Cartwright, owner and founder of Posters, a chain of retail outlets in Abu Dhabi specialising in picture framing, fancy dress, gifts and fun.

What is your current role and responsibilities?

As we are a small family business, with a management team of only three (including me), I am involved with all aspects of running the company. Temporarily, I seem to be in the role of General Manager again, as my daughter Emma, who usually holds that position, is about to produce her second baby.

Normally, I visit UK Trade Fairs to stay abreast of current trends and find new companies and exciting products. I am responsible for the purchasing and importing of all the items that you find in Posters.



What brought you to Abu Dhabi?

I came to Abu Dhabi in 1975 to work as a graphic designer for a local company and quickly realised that the country was missing Letraset products. Letraset was a system of rub down letters, in a variety of fonts, weights and sizes, which were essential at that time for the production of graphics and predated computers.

The following year I set up my own graphic design business in a studio on Najda Street, became the local agent for Letraset and business took off. I opened my first shop, Trett Seeker in 1979 on Electra Road. We sold graphic art materials and did the design work and picture framing in the flat above the shop.

In 1982 I opened a second shop called Posters, renamed the first shop Letraset – both trading under the company name Trett Seeker.

When computers became available, typefaces were more or less free and the need for Letraset practically died in a year.

What impact has COVID-19 had on your business?

Well, it hasn't helped! Being a family owned business in the retail industry, selling non-essential goods, with all five Posters shops closed and dramatically reduced income – the impact is pretty devastating, as you can imagine. Fortunately we have an online website, set up last year by Emma Cartwright and Marcus Good and this has been our sole source of income for the past couple of months.

Even as the malls are beginning to reopen we recognize that with COVID-19 still very much present, and with all the necessary restrictions in place, sales will not be the same.

What challenges do you face?

Our first priority is ensuring the wellbeing and safety of our staff as they struggle with the lockdown, the lack of work, and uncertainty over the future – whilst far from their homes.

Another challenge is training and educating

the staff to operate the shops and the website in a COVID secure manner.

The greatest challenge is to renegotiate our current leases and rental rates in order to sustain a profitable future for Posters but, at present, the Leasing Departments are not in a position to be able to start discussions.

Can you describe a typical local client in terms of their needs from you?

As we have three very distinct sections in Posters (bespoke picture framing, fancy dress, gifts and party items) it's hard to describe a typical client.

It could be a government department requiring 100 frames, or a parent who has just learnt that their child needs a costume for Book Week, or someone looking for a gift that's just a little bit different. We have 14,000 items so we believe we can find something suitable for everyone.

What was your best client solution?

Client solutions have grown organically as the market needs have changed and developed over the years.

We like to think that we the Management are very easily accessible for our customers and therefore are available to quickly solve any issues and problems as they arise.

What makes you a leader?

I always say "be fearless", that's the only way to approach life. I have always had a very definite vision of how I want the company to be and I feel that I am able to inspire my team to take bold steps – even when things seem difficult.

The advantage of a family business is having a small, close management team, so I have the ability to make instant decisions and take actions, without having to go through committees or long winded bureaucratic procedures.

What would be your advice for a company thinking about entering this market?

Obviously the retail industry has changed dramatically worldwide since I first began, but one of the most important aspects is to have an in-depth knowledge of the products that you offer and this is particularly applicable for the picture framing side of our business.

In addition to identifying a definite gap in the market, businesses need to stay agile and constantly adapt to external changes.

What do very few people know about you?

I am dyslexic but, as it didn't seem to be a problem for Richard Branson, I decided that I would not let it be a disadvantage for me!

Reset, Restart, Reopening

By Ian Hainey

According to the Director General of Dubai's Department of Tourism and Commerce Marketing, the emirate aims to gradually reopen its economically crucial tourism offering by July 2020. Meanwhile, in the US, Starbucks has announced it will boost marketing activity as it reopens stores that were closed during the coronavirus outbreak, planning to spend its existing budget for the year within an accelerated schedule, focusing more on mobile ordering and pickup.

Whether it's where we spend our holidays and leisure time or how we consume our coffee, the world is moving into a new way of operating, for at least an extended period until a vaccine is approved, which will change the way we approach marketing organisations, products and services.

Company leaders, most of whom are still dizzy from traumatic restructuring and organisational pivoting, need to take some time now to consider their marketing approach as they reopen and get back to work. It will not be 'business as usual' for many organisations, and how they approach the second half of the year could prove crucial to their success, or even survival, in incredibly competitive markets during an unprecedented global recession.

Brand awareness and sales generation may have never been more important than now, as organisations simultaneously begin reaching out to customers, but all must take care to 'read the room' given the sensitivity and widely varying views this period has evoked among us.

While no one is saying brands should hold back in how much they communicate, customers should be approached with caution in coming months. It is important to listen to customers and communicate with customer service departments to obtain feedback and overall sentiment, but also to keep track of needs and demands, which can help create the right marketing content and tone of voice.

This is also not a time to make promises that cannot be kept. Logistics and downsized workforces simply may not be able to cope with the same demand as previously, so this needs to be considered when choosing what to promote and when. Long-

established reputations can be quickly tarnished through lousy service, and it can be difficult to recover a damaged reputation – so face reality and adapt your messages to fit your objectives now more than ever.

Great marketers understand three things: their audience, their company's objectives and how and where to deliver messages with audience and objectives front and centre. With this in mind, adapt your plan and budgets to focus on the areas that require more promotion.

Consider where your customers are looking. For example, if 50% of your customers are working from home online, then what's the point in continuing with outdoor advertising? Perhaps you had event budget allocated – now it's time to consider how you could use this to create content or provide value to your customers in other ways, as they spend more time on social feeds, consuming content and making purchasing decisions online.

When was the last time you spent some marketing budget on your online assets? The likelihood is more people will be spending much more time at home for months to come, browsing brands, products, goods and services. What are they finding when they land on your website and social media channels? Where do you appear in the results when they Google your products and services? How do you stack up against the competition?

It's been reported there has been a rise of over 60% in social media engagement globally since the pandemic hit. However, another report on the impact of COVID-19 found over 70% of brands surveyed are communicating less through social media. Of course, most organisations have had more pressing priorities, but this is undoubtedly an opportunity and, now reopening has started, it is time for many brands to readdress their social media offering.

Reengage with your customers. There is no limit to the creativity that can be injected into your brand through creative content. From videos, design and animations to

working with influencers or online ads, nothing has changed in terms of the online content that can be created – the only difference is the audience is larger and alternative marketing options are more limited.

The consumption of news and online content is currently through-the-roof. A recent study shows 95% of consumers say they're now spending more time on in-home media consumption activities. People are desperate for new information and to see, hear and read what experts have to say on a variety of topics from all industries. Not everyone wants to sit and listen to the constant mainstream news churn of COVID-19 stories. Isn't it about time you started that podcast you had been thinking about or finally got around to trying out some personal PR or brand media outreach?

Insight from the retail sector suggests email open rates as of April 14, 2020, are up 40% from levels before 1st March, 2020, so it might be time to look at how you can provide some value to potential customers who might have more time on their hands to read your email blasts or newsletters. These can be a particularly effective way to reconnect with people, especially if they are targeted and not sales focused.

While some countries, such as the UAE, haven't been hit as hard by the pandemic as others, it's still prudent to recognise the fear and apprehension that many people still feel. Your reopening marketing strategy shouldn't appear to gloss over what's happening. Allude to ways your organisation is addressing the situation and doing things differently with empathy and respectfully in a way that keeps people safe in the wake of Coronavirus.

Reset, restart, reach out – but read the room, as you look with positivity into your reopening marketing strategy and create engaging content that resonates with your audience and aligns perfectly with your new business objectives.

Ian Hainey is CEO of Dubai-based B2B PR & Marketing agency, IHC.

My Life as a Travel Counsellor During Lockdown

By Alison Slater

What unprecedented times we are living in right now.

Working in the travel industry, as you can no doubt imagine, my business is currently too quiet. Initially, my main priority was taking care of my regular customers requests for date changes, refunds etc. Now, with more free time, I have been thoroughly entertained by watching very informative Zoom broadcasts from our lovely suppliers around the world, advising us all about their “must do” activities. I have literally taken a virtual trip around the world, and here are just

up at the sky!

If you want to get up close and personal with a Giant Tortoise, then Raffles Hotel on Praslin Island in the Seychelles is the place to be.

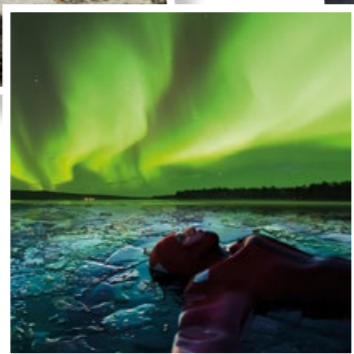
A must do in Madeira, is afternoon tea at the Reid’s Hotel in Funchal. This hotel was opened in 1891 by Mr William Reid, a Scottish man



For those people bored with Bali, the neighbouring islands have fascinating volcanoes to visit at dawn and then later in the evening, who could resist a bit of Komodo dragon dancing?

Disney Cruising is a must-do experience for the kids, who will be entertained all day starting with breakfast with their favourite Disney characters, whilst the adults can have lots of me-time in the adult only areas.

At the Wild Coast Lodge in Sri Lanka, you can sleep in “Cocoon Tents”, discover leopards in Yala Park and even learn how to cook lunch Sri Lankan style.



a few of the highlights I would like to share with you.

Be prepared for it to take all day to find Silverback gorillas, when trekking in Rwanda or Uganda. And note that a 90-minute walk in the jungle will feel more like four hours!

In Bolivia, imagine being wowed by the most magical starry sky you may ever see, when spending the night in a pod on the Salt plains in Uyuni.

Lapland is the ultimate place to experience “Aurora floating”. It is one of the best ways to see the majestic Northern Lights. You are totally mollycoddled by being kept completely warm and cosy wearing a sumo-style body suit, whilst floating in a very cold lake looking

wanting to escape the harsh winters of his homeland.

Most people know about the awesome cherry blossom displays in Nara, Japan, but there is so much more to see and experience in this beautiful country from sightings of snow monkeys in Jigokudani Monkey Park, to cooking classes and meeting Geishas in Gion, Kyoto. There are sword classes and even Ninja for the kids.

In California the aptly named Heavenly, in the resort of Lake Tahoe, is a must-visit for skiing and awesome scenery and don’t forget the wealth of vineyards to wander around in Napa valley!

On a positive note, there are green shoots appearing in my business in the form of staycations, which is so encouraging for me because it demonstrates that people are still keen to go somewhere, even with the current restrictions.

Alison Slater is a Travel Counsellor.

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Our jobs are changing, and fast. Many roles are disappearing altogether, while new ones are springing up from nowhere. The discrepancy between the skills people have and those needed for jobs in the digital world is one of the most critical problems of our time.

It’s a problem for everyone. And we need to work together to solve it.

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Providing Mental Health Services During the Pandemic

By Sue Partridge and Mary Barrett

For many companies, the implications of how we might need to change our working practices due to what was to become the COVID-19 pandemic sank in gradually. As the media story developed and people started to get scared, the first thing we noticed was that some people were contacting us to cancel their appointments. They did not want to come to our clinic because they feared becoming infected. Screening patients at reception and reassuring them that we were following best infection control practices was not sufficient to persuade them to come in. Others booked appointments because they were in desperate situations, with family members ill and refusing to allow them to tell anyone else – they wanted someone to tell them what to do.

In between these two extremes most of our patients were initially happy to accept services as usual without a mask in sight. As the situation developed, however, the risk assessment changed and we moved to implement on-line working. Once we got to grips with the technology it was apparent that many patients liked it. It was more convenient for them, and we were able to call patients who didn't come on line to enquire whether they were having connection difficulties, and with that reminder the number of people who might have missed a session previously greatly reduced. We are currently seeking more formal feedback about how people find online assessment and therapy, but our initial impression is that many people really like it.

Some of our patients are enjoying the isolation of lockdown – people with social difficulties or experiencing workplace stress are reporting all their problems have gone away. Well, perhaps not gone away, but at least they have a breathing space in which they can begin to develop some

coping strategies – although not yet in a position to practice them.

Other people, mainly those locked down with their families, have been reacting in many different ways. Some daughters have told us how happy their mothers are that they have all their children around them and, without any outside pressures, family relationships that were previously problematic seemed to improve.

In other families, particularly those with children with special needs, the picture has been a more challenging one. Mothers in general have struggled with the demands of supervising their children's on-line education, which has placed enormous stresses on them, particularly for those with children of different ages. Others have worried about how their extended families might be infecting vulnerable family members, and have needed support to raise these issues. Sometimes the crisis has provided a much-needed perspective for individuals struggling with guilt, shame or anger. In other cases it has intensified such feelings.

Our service offers a range of therapeutic approaches, from Cognitive Behaviour Therapy (CBT), Schema Focussed Therapy, Dialectical Behaviour Therapy (DBT) and counselling through to Emotion Focussed Therapy for couples experiencing problems. Our psychiatric colleagues have continued to offer assessment and prescribing services and we are shortly hoping to be joined by a speech therapist.

We run a specialised service for people with eating disorders. Assessment services for children with developmental difficulties and mental health needs are also provided and we have found innovative and creative ways of delivering assessments that would previously have been undertaken face-to-face. Working clinically on-line has led to much up-skilling for us as clinicians in our

technology expertise and knowledge. Services in the clinic are available in English, Arabic and French.

Clinics have remained busy during the pandemic. Despite this we have also been able to respond to requests for workshops and webinars relating to the psychological impact of the crisis. We have provided advice on our website in relation to supporting young people and children from home, managing eating disorders, the importance of self-care, supporting a neuro-diverse population and more.

Daily liaison is on-going with clusters of schools, from which we have received feedback and suggestions regarding topics for support sought by these schools and their communities. This feedback has been invaluable and has acted as the catalyst for our webinars, live feeds and the content for our social media updates. Individual clinicians have been contributing articles, videos, audio clips, live streams, webinars and presentations to the wider community as a means of free support and guidance during these challenging times.

There has been an upsurge on social media of how to manage lockdown, the importance of routine, promoting self-care and general wellness. Our best advice remains 'control the controllables', 'be kind to yourself' and 'make sure you get enough sleep'. Living with uncertainty is never easy, but we are confident that we all have the ability to get through this, even if we may not be entirely unchanged. Looking after our mental health is an important part of coming through and we are here to help if needed.

For further information you can find us on www.maudsleyhealth.com.

Sue Partridge is Consultant Clinical Psychologist and Mary Barrett is Educational Psychologist, both at Maudsley Health, Abu Dhabi.

BAE Systems Internship Programme 2019/20

Coinciding with International Women's Day on Sunday, 8th March, BAE Systems' Applied Intelligence arm recently celebrated the conclusion of its first Space Internship Programme, which hosted Ashwaq Saleh and Maryam Al Nuaimi from the UAE.

Ashwaq and Maryam spent six months learning and working at AI Labs in Great Baddow, Essex, in a programme that brought together teams from Electronic Systems, Group Business Development and AI, and delivered numerous cultural and commercial benefits to all involved.

To mark the end of the programme, the lead internal stakeholders attended presentation events in Great Baddow and at the Blue Fin building in London. Among the highlights of the London event was the attendance of three guests from the UAE Embassy in London, including the Cultural Attaché.

The Emirati special guests in London received an overview presentation of BAE Systems by Angus Currie, AI's Defence and Space Director, as well as an overview of the Space programme from Nick Easton, Engineering Director at AI Labs.

Ashwaq gave a detailed presentation on her main project of designing a Switch Matrix Unit for the Tracking, Telemetry and Command Processor (TTCP). During her time at AI Labs she studied RF and environmental requirements while working on a mechanical concept of the sub-system,



making sure the switches and cables meet standards and regulations.

Maryam's main project was focused on writing a data splitter programme where she learnt about a new operating system. During the project she successfully worked on running special RLAS tools that were designed for post-processing of TTCP data. Using data from the Rosetta mission, she worked on identifying discrepancies in the results generated by different tools to ensure correct processing of data.

At the end of the presentations Mr Alkaabi praised the work of Ashwaq and Maryam as well as the support, guidance and care provided by their mentors and line manager, Ingrida Juraite.

The Embassy team, as well as John Young, BD at Applied Intelligence, and Andy Crisp, UAE Country Director for GBD, were highly impressed with the

interns' achievements and the value they added to the business during the programme.

Ashwaq said: "Every day I learnt new things at AI Labs which was incredible. Throughout the programme I was working closely with senior engineers and professional experts, which gave me amazing experiences. I was given my own work to do, which meant that I was 100% accountable to the project, which in turn gave me a great sense of responsibility to deliver."

Maryam said: "It was brilliant learning about space and in particular the European Space Agency Rosetta mission which BAE Systems provides its IFMS, an inter-planetary communication system. During the six month programme we also got to visit other space-related businesses like the Surrey Space Centre which expanded our learning further."

Barclays Market Perspectives, May 2020

By Jean-Damien Marie and Andre Portelli

Excerpts from the May edition of "Market Perspectives", the monthly investment strategy update from Barclays Private Bank.

Financial markets have recovered somewhat following a sharp sell-off, with the level of COVID-19 infections and timing of any vaccine dominating sentiment.

Equity and bond markets seem to be taking radically different views on inflation expectations. Valuations in the former suggest a quick, strong pickup in activity, and presumably inflation. However, those in bond markets hint at a long period of low inflation. The difference matters. Given the uncertainty, hedging against inflation by investing in inflation-linked debt or gold may make sense.

The strong rebound in stock markets may reflect overoptimistic sentiment, given the uncertainties over the pandemic and size of the coming recession. While equities are unlikely to revisit March's lows in the short term, we expect them to take a breather and let fundamentals resync with valuations. As such, diversification should assume more importance to eke out returns.

Meanwhile, in March emerging markets had the second largest monthly outflow of capital since October 2008 as investors fled from risk assets. While emerging market debt valuations may seem attractive, spreads are elevated and the asset class may face heightened volatility for some time. As such, asset selection is likely to assume more importance than usual.

The sight of the oil price in negative territory for the first time in April and a very steep oil curve highlighted the extreme nature of the supply and demand issues facing the industry. Oil producers are unlikely to cut supply sufficiently soon. Meanwhile while uncertain in quantity, the demand destruction the pandemic will cause is likely to top any supply cut implemented.

Government debt is set to soar in order to fund measures being taken to resuscitate the economy. That means that less money may be available to tackle climate change risk. But the risk remains. The challenge facing investors is to position portfolios for the transition to a low-carbon economy while being aware of the fresh opportunities created by the extra government spending. *Jean-Damien Marie and Andre Portelli are Co-Heads of Investment, Private Bank, Barclays.*

Stay in the UAE to Study

By Ben Bailey

The University of Birmingham Dubai has been granted Initial Institutional Licensure by the UAE's Ministry of Education through the Commission for Academic Accreditation (CAA), achieving a status of 'high confidence and low risk', which is the highest endorsement that the Ministry of Education can confer. This recognition of quality supports the UAE in strengthening a knowledge-based economy, underpinned by a higher education system where students are assured their qualifications are of a high standard and recognised across the globe.

Never has this been more important than in the current climate, as students can now refrain from additional travel and remain in the UAE whilst still obtaining the same level of education and academic experience.

University of Birmingham Dubai degrees are taught, examined and accredited to the same high standards as those delivered on its UK campus, with students receiving a University of Birmingham degree when they graduate. Entry requirements are set at the same level as the UK campus to assure the highest academic standards.

The recent licensure also enables graduates to take up government employment across the Gulf region. Currently, the University of Birmingham Dubai is the only university licensed by the UAE Ministry of Education to offer a UK three-year undergraduate degree programme.

In addition, work has begun on the second phase of the University's campus in Dubai International



Academic City (DIAC), which will create an iconic education landmark with state-of-the-art facilities, and provide a holistic campus university experience for students in the UAE, based on the UK campus.

Development partner TECOM Group has appointed Khansaheb to build the campus building, which will open its doors to students in September 2021, initially providing 30,000m² of teaching and research space, later expanding to 50,000m². Located opposite Dubai's first purpose-built student housing community, the campus will be home for up to 2,900 students to start with, growing to 4,500, featuring innovative teaching and research space to encourage cross disciplinary working. There will be a focus on learning spaces incorporating digital technology and a student hub to support student needs across teaching and wellbeing.

Designed by Hopkins Architects, the buildings will be looking across parkland and green spaces and reflecting the green heart of the University's campus in Birmingham giving the student community a campus university experience. Sheltered courtyards and social spaces that have been designed to enhance the campus' sustainability will provide a

relaxing environment in keeping with the UAE climate.

The University of Birmingham was the first global top 100 and UK Russell Group university to establish a campus in Dubai in September 2018. The campus already offers a wide range of programmes including Business, Economics, Computer Science, Mechanical Engineering, Accounting, Banking and Finance, International Commercial Law, Psychology, Teacher Training degrees (including teacher training in Arabic) and Inclusion and Special Educational Needs – and the range of degree programmes will continue to grow in the new campus.

This latest accreditation, as well as the breaking ground of the iconic new campus, are important milestones for the University, and for UAE society in general, enabling students to access a first-class education from an elite British university and graduate as high achieving and employable problem solvers, all without leaving the Emirates.

For more information about the University of Birmingham Dubai, visit www.birmingham.ac.uk/dubai. *Ben Bailey is Campus Director, University of Birmingham Dubai.*



BUIID Moves to Full Online Teaching

By Hugh Martin

Since the British University in Dubai (BUIID) started more than 15 years ago, we have supported and cared about our students, our staff and all those who connect with us. To deal with the ongoing corona virus outbreak, BUIID started operating entirely online from the end of March – using up-to-date distance and online learning platforms to support and safeguard its students, faculty and administrative staff. Our students resumed their studies for the third term of the academic year and are attending their classes online. Many have expressed their satisfaction with the experience of using our online platforms.

BUIID has spared no effort in order to facilitate this online learning process and has provided all necessary technical support for its students and

staff. Furthermore, our Library has made the necessary investment in international e-resources to expand its already considerable electronic databases and to guarantee the smooth running of the teaching process as well as ongoing research.

BUIID's world-class, research-led teaching and learning continues unabated. To ensure the continuity of the PhD research by our doctoral students and to enable them to complete their PhD requirements, the University has scheduled viva voce exams to be conducted online. During the month of April, two of our students studying for PhD in Business and PhD in Education successfully passed their thesis defence in this way, and BUIID has scheduled more exams to be conducted online in the coming months. Furthermore, all supervision for postgraduate students is being done

remotely to ensure the continuity of the teaching process and the full support of the University for its research students.

BUIID is also supporting and guiding all its undergraduate students through their first experience of BUIID's distance learning provision to ensure they benefit fully from it.

BUIID was well prepared for the transition to full online teaching. In January, the University launched its Centre for Research in Digital Education – through this centre and our Doctoral Training Centre, we have conducted webinars to share our expertise in and experience of online teaching with various educational institutions across the UAE. From 2018, BUIID's students were the first in the UAE to receive digital degree certificates, which can be verified online through blockchain technology.

We are very proud of the accomplishments we have achieved since we started in 2003 and with the standards reached by our students during these difficult and exceptional times.

Hugh Martin is Registrar and Chief Administrative Officer at The British University in Dubai.

The Arts and Education: Developing the Next Generations



range of artworks from students across different forms such as fine art, photography and graphic design.

Held at the BSAK campus, the exhibition was inaugurated by Dr Hamed Bin Mohamed Khalifa Al Suwaidi, Founder and President of Abu Dhabi Art Society, in the presence of Mr Mark Leppard MBE, Headmaster of the school, Mr Dan Emery, Head of Art and the management team of The British School – Al Khubairat.

"Arts and culture have an important role to play in shaping individuals and societies. Nurturing promising young artistic talents and providing them with platforms for creative expression is crucial to encouraging unique approaches to art-making and inspiring more young people to take up arts as a profession," Dr Hamed Al Suwaidi said.

The exhibition also holds an important value in the academic year of the students majoring in Art A-Levels. Art students present their final graduation projects and receive their grades based on the evaluation of their artworks displayed at the exhibition, which allow them to complete their graduation projects. In addition to the great opportunity for the students to showcase their art works to art patrons,

connoisseurs and the school faculty.

The BSAK school's ongoing efforts aim to shed the light on the projects and endeavours of its Art Department, encourage the professional and artistic development of students and provide them with opportunities to display their talent. The school has more than 50 years of academic experience and is regarded as one of the best British curriculum schools in the capital. It is known for consistently providing a high standard of education, while maintaining a keen focus on encouraging student engagement with arts and artistic endeavours.

As the Official Patron of the Arts at The British School – Al Khubairat, Dr Hamed Al Suwaidi has played a huge role in encouraging art education and cultivating a culture of creativity among students. Dr Al Suwaidi is also the Abu Dhabi Patron of the National Portrait Gallery in London and often leads efforts to facilitate closer cultural and artistic interaction between the UAE and the UK. Dr Al Suwaidi is known to actively promote the works of talented young artists and continues to dedicate his time, skills and resources to the development of contemporary art in the UAE and beyond.

News in Brief

Call for submissions: Do you have something you want to share with your fellow BBG members? Do you think we've missed something important that would be relevant to the BBG and to the numerous businesses and embassies that receive Capital Letter? We accept the submission of articles from members, although inclusion of articles in Capital Letter is not guaranteed and is at the discretion of the editor. If you have something that you would like to submit, please send an email to magazine@bbgauh01.ae.

Education Has No Limits

By Kareem Refaay

Education has no limits and in these challenging times we at The London Institute of Banking & Finance MENA are adapting to the digital world by providing virtual learning in financial education.

Following the directive of 'Abu Dhabi Inspires', an initiative launched by HH Sheikh Khalid bin Mohammed bin Zayed to transform adversity into opportunity, we are supporting pillar one by offering digital programmes and qualifications for participants and our clients. This enables them to continue their technical and behavioral learning journey in banking and finance with us in the region. We have had to adapt quickly to gear our systems more towards online learning, since we were a strong provider of face-to-face teaching. It has been an

educational path with its own challenges that we have learned to overcome.

The London Institute of Banking & Finance MENA understands that COVID-19 will change education in both the short-term and the long-term. Working closely with our clients we have adapted our array of services and programmes for online and virtual delivery. For the time being, client interaction and face-to-face teaching has been replaced with virtual learning and online meetings with potential clients. We are thankful to be in the UAE, where we feel safe and know we will put these unprecedented times behind us eventually. In the meantime, we will continue to work together to ensure education really does have no limits. *Kareem Refaay is Regional Director Gulf & MENA, The London Institute of Banking & Finance MENA.*

Where the Expat Community Comes Together

By Mike McGrath

In recognising the financial challenges that many of their Members face due to the economic fallout of COVID-19, one of the first things that The Club's executive body decided to do in response to its enforced lockdown was to offer their Members a 50% reduction on their Membership fees for April, May, June and July. As a not-for-profit organisation that has served the expatriate community in Abu Dhabi for the last 58 years, The Club draws on years of experience in the field of managing under difficult circumstances, being there for their stakeholders and maintaining a long term outlook.

Throughout, it nurtures a very keen sense of doing what is right. This recent offer of reduced fees is indicative of how The Club respects its Membership. However, the respect it is afforded by its Members

is just as important. And this can be measured by the fact that over 700 Members took the time, trouble and expense to write to The Club asking that they pay their fees in full rather than accept any reduction on their fees. Such a show of loyalty and commitment is testament to the bond that Club Members have with the organisation. Not only would The Club's founding Members of British expats in the early 1960s be proud of the physical developments that have taken place over the intervening years but they would take great spirit in seeing how their pioneering attempts at creating a social club has resulted in so much more. Now, with Members from 84 countries worldwide, The Club provides an instant and inimitable sense of belonging that its stakeholders value over and above short term savings. *Mike McGrath is General Manager, The Club Abu Dhabi.*

Oxford Professional Education Group: Online Studying

Raj Achan

With over 20 years' experience, Oxford Professional Education Group are world-leaders in delivering a wide portfolio of professional qualifications including the areas of marketing, management, project management, procurement and supply and sales. Currently, we offer the full suite of practical CIM marketing qualifications, ranging from the entry level Foundation Certificate to the esteemed Marketing Leadership Programme.

We also provide a range of shorter, digital courses in areas such as social media marketing, SEO, digital analytics and PPC marketing. These shorter courses are perfect for delegates who are not yet looking to commit to a full professional qualification but are still looking to enhance their knowledge and skills in a specific area of interest.

We understand that our delegates are busy, working professionals and have different preferences on studying. This is why we offer two highly comprehensive online learning packages: totally flexible pure distance-learning and virtual-classes.

All our qualifications are studied via our bespoke virtual-learning platform, providing the highest level of flexibility to our students. This platform has been designed by our expert team and provides access to a range of materials including webinars, podcasts, videos, reading materials and 'test your knowledge' exercises.

Our excellent support package includes a personal tutor, and our in-house delegate support team are always on hand, guiding delegates at every stage along their journey towards their professional qualification. Our high level of student support is reflected by our outstanding pass rates – across all our CIM marketing qualifications, we currently hold a pass rate of 98%, a testament to the support we provide to each and every one of our students.

As a response to the difficult and challenges times the world currently faces with COVID-19, we have developed a brand-new method of online delivery: virtual classes. Our virtual classes aim to provide the quality classroom learning experience our students have come to expect from the college, without the need to attend any face-to-face sessions.

With our virtual learning package, delegates will attend weekly interactive online sessions, designed and delivered by our team of expert tutors. Furthermore, students will still receive all the online materials and the same level of personalized support that our distance-learners receive.

Every year, Oxford Professional Education Group sees hundreds of student graduate with a professional qualification. *Raj Achan, Director at Accolade Engineering Consultancy*

GSK Announces New Initiatives to Meet Covid-19 Challenge

UK-based, global healthcare leader GSK has announced a series of international and local initiatives to tackle the pandemic COVID-19 virus.

Since the outbreak, GSK has been energetically exploring ways to help by applying the company's cutting-edge science and healthcare expertise.

As a priority, GSK has taken measures to protect the health and well-being of its workforce globally and locally here in the Gulf region. Work From Home (WFH) has been a long-standing option at GSK, and employees embraced this precautionary measure as the COVID-19 situation intensified.

At the global level, GSK is donating US\$10 million to WHO and the UN Foundation's COVID-19 Solidarity Response Fund to support WHO and partners prevent, detect and manage the pandemic, particularly where the needs are the greatest.

The Company has also expanded its vaccines collaborations – GSK is working with five partner companies and research groups across the world, including in the USA and China.

These collaborations build on GSK's previous announcements regarding partnerships with the University of Queensland and Clover Biopharmaceuticals to make vaccine adjuvant technology available to

support their respective COVID-19 vaccine research programmes.

The use of an adjuvant is of particular importance in a pandemic situation since it may reduce the amount of vaccine protein required per dose – allowing more vaccine doses to be produced – and therefore contributing to the protection of more people.

Additionally, GSK is entering a new collaborative research effort, the COVID-19 Therapeutics Accelerator, by making available compounds from the Company's libraries for screening. The aim is to bring forward the most promising molecules that could be used to treat cases of COVID-19.

The company is also evaluating currently marketed medicines and those in development, to determine if any could be used beyond their current indications. GSK is evaluating options to make available specialised laboratory space to help in research and testing of COVID-19.

GSK is also donating surplus reagents to countries to support diagnostic testing. The Company is preparing to do the same for surplus personal protective equipment (PPE).

GSK has initiated new volunteering processes for employees, to enable those with medical or specialist expertise to provide support to frontline health workers and national governments.

GSK Pharmaceutical Healthcare is prioritising actions in its supply chain to deliver more products that are in high demand due to COVID-19. This includes reviewing business contingency plans and the supply system to meet customer requirements.

The Company has also announced a new GSK-Sanofi vaccines collaboration with Sanofi to develop and manufacture COVID-19 vaccines, building on the combined strengths of both companies in research, production and global distribution capacities.

And finally, here in the UAE, GSK is joining 23 innovative biopharmaceutical member companies of the Pharmaceutical Research & Manufacturers in the Gulf to donate AED1,000,000 to the Ministry of Health and Prevention toward the procurement of vital PPE to support front-line healthcare professionals.

GSK has been dedicated to helping patients "feel better, do more and live longer" in the Gulf region for more than 50 years, and the Company is confident that we can and will vanquish this dangerous disease.

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Cheese & Grape Evening in association with The Fry Group

BBG Abu Dhabi and The Fry Group were delighted to collaborate for a networking evening at the stunning setting of The Deck at The Club Abu Dhabi. Members and guests of BBG Abu Dhabi enjoyed mingling with clients of The Fry Group over a stunning selection of cheese and grape, in an event kindly sponsored by The Fry Group and supported by Gray Mackenzie and Partners.



Joint Business Group Speed Networking

Unbeknownst to us at the time, BBG Abu Dhabi spearheaded what was to be the last physical Joint Business Group Networking event of the season, in early March of this year. Hand sanitizers were distributed to attendees at this gathering and though many connections were made during the event, there was no handshaking allowed. It was great to welcome a ballroom of attendees representing nine Abu Dhabi Business Group communities. We hope to physically come together again soon!





Why Join The BBG?



The British Business Group in Abu Dhabi actively promotes business between the UK, Abu Dhabi and the UAE by providing a forum for the British business community in Abu Dhabi through regular meetings, presentations and social events. In particular it helps UK companies identify new business opportunities in Abu Dhabi and the UAE. The BBG provides an essential bridge between the business community in Abu Dhabi, the Department of International Trade team at the British Embassy and aspiring new entrants to the market, by providing advice and help to British trade missions, business groups and visitors to Abu Dhabi. The BBG has a membership of some 300 business people and is supported by a Committee and an administrative office both of which work to provide a busy calendar of networking activities for members and visitors. It produces a magazine every quarter about new developments and business successes, which is distributed to members and other stakeholders in the growth of the UK's trade with the UAE. The magazine is also available on the BBG website at www.britishbusiness.org. The BBG in Abu Dhabi and its counterpart in Dubai & the Northern Emirates actively cooperate in events and membership activities, and both are now members of the Global Business Network, part of the British Chambers of Commerce.

BBG Membership provides:

- Opportunities to meet and network with over 350 members

- Invitations to all BBG events, both networking and social, at discounted rates
- Inclusion on the mailing list for important British Embassy announcements
- Copies of our three-times-annual magazine Capital Letter, bringing a round-up of the biggest British-Abu Dhabi business news from the previous months as well as BBG events, photos, articles, new members and member listings
- Your business contact details listed in Capital Letter
- Access to Members Only area of website, keeping you up to date with BBG events
- A personal BBG Membership Card which provides members with various discounts in and around Abu Dhabi (see below for further details)

How to Join

Each member joins the BBG individually. There are two methods of joining the Group:

- Individual Membership: Joining Fee: AED 210 and Individual Membership Fee (January – December): AED 945
- Associate: Joining Fee: AED210, Associate Fee (January – December): AED945 (in accordance with UAE law VAT has been applied at 5%.)

Membership rates are now available at a pro rata rate for the remainder of the calendar year, please contact the BBG for information. Applicants need to complete an application form and submit it to the BBG office along with a copy of their passport, visa and a head shot image. If

their application is approved the appropriate fee should be paid. Please contact the BBG office on 02-4457234 for further advice on applications and payment method options.

Benefits for BBG Members

Members of the British Business Group Abu Dhabi enjoy a multitude of benefits upon production of their membership card at the following participating outlets. Should any member have any difficulty in obtaining a listed discount, please contact the BBG office so we can rectify the situation.

- Andaz Hotels
- British Airways
- The Bayshore
- Boston Dental Center
- Dolci & Capricci
- Crowne Plaza Abu Dhabi
- Dusit Thani
- InterContinental Abu Dhabi
- German Veterinary Clinic
- Emirates Palace Spa
- Marriott Downtown Abu Dhabi
- Novotel Al Bustan
- Peninsula
- Posters
- Pascal Tepper
- Saadiyat Big Band
- Spinneys (beverages)
- Tamba
- Edition Abu Dhabi
- The Muse
- The Club Abu Dhabi
- The W Abu Dhabi

For details of the discounts available at each of these outlets see

www.britishbusiness.org/membership-benefits.
Terms and conditions apply to all members' benefits.



The following companies are Corporate Sponsors of the BBG. Their support and that of their representatives is much appreciated. For information about becoming a BBG Corporate Sponsor please contact office@bbgauh01.ae

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Committee Members



Back row from left: Lee Bailey, Tom Shorrock, Chris Keeling, Wendy De Luca, Tim Allen, Ross Barfoot, Stewart Highett, Sinéad Whelan
 Front row from left: Graham Outterside, David Spearing MBE, Nancy Power, Nick Cochrane-Dyet MBE (Chairman), David Good, Amy Gilbert.
 Not pictured in Group photo: Kristina Williams, Cris Partridge, Ali Al Janabi, Tariq Haddad, Gavin Anderson.

Membership Listings

The British Business Group Abu Dhabi derives its members from a broad base of sectors, embracing both British and Emirati businesspeople, as well as Government. They include British and UAE nationals, reflecting the close relationship between the two countries in business and trade, as well as citizens of other countries. Working closely with the Department of International Trade at the British Embassy, as well as with local government institutions, the BBG provides a platform to stimulate networking, education and business opportunity. Membership of the BBG provides access to interesting speakers, business visitors, networking and other events. If you are interested in joining, please contact: 02 445 7234 or Email: office@bbgauh01.ae

Honorary Members:
H. E. Sheikh Nahayan bin Mubarak Al Nahayan – Cabinet Minister and Minister of State for Tolerance
HMA – Patrick Moody – British Ambassador to the UAE
John Martin St. Valery – BBG Dubai Chairman

Title	First Name	Last Name	Company	PO Box	Business City	Business Tel	Email
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*Note: (A) denotes Associate. (CR) denotes Corporate Representative.

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Community & Government Services							
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New Members



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Marcus Osborne

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 Designation: Head of Events
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Tracey Boux

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Michelle Grant

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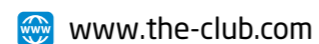
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*Note: (A) denotes Associate. (CR) denotes Corporate Representative.

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Table with columns: Title, First Name, Last Name, Company, PO Box, Business City, Business Tel, Email. Includes various members and sections: Engineering - Products & Services, Environmental Services, Hotel & Catering Services, Legal Services, Engineering - Consultancy & Architecture, Engineering - Contracting.

Table with columns: Title, First Name, Last Name, Company, PO Box, Business City, Business Tel, Email. Includes various members and sections: Engineering - Products & Services, Environmental Services, Hotel & Catering Services, Legal Services, Management Consultancy & Consultancy Services.

Title	First Name	Last Name	Company	PO Box	Business City	Business Tel	Email
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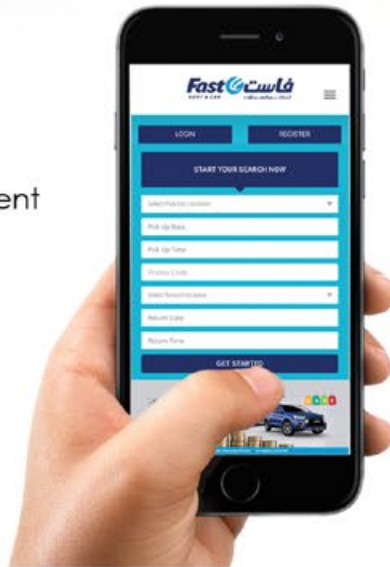
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