

BT BUSINESS TABLOID

ISSUE #13 | SPECIAL EDITION | JAN 2026

WELCOME TO
The 6th Annual
Awards Night!

2026

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OUR REGION, ONE
VISIONARY IDEA AT
A TIME.

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STANDARD FOR
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SPECIAL EDITION

**BT BUSINESS
TABLOID**

WELCOME TO THE



**6TH ANNUAL
BUSINESS TABLOID
AWARDS**

Celebrating Business Excellence

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LETTER FROM OUR **EDITOR**

As we gather for the 6th Annual Business Tabloid Awards, a unifying story emerges. This year's winners collectively represent more than excellence. They embody the transformative spirit shaping our region's future. Their achievements reveal a shared commitment to meaningful progress.

A clear theme is the human-centric use of technology. From healthcare to logistics, innovation served people first. It enhanced reliability, access, and trust profoundly. In fintech, it drove unprecedented financial inclusion. In engineering, it restored critical assets swiftly. Technology became a bridge to greater societal resilience.

Another consistent driver was foresight and integrity. Leaders cultivated cultures of agility and accountability. They invested deeply in empowering their teams. This focus transformed potential risks into definitive growth opportunities. Furthermore, they balanced ambition with unwavering operational responsibility.

Their models prove commercial success and social impact are synergistic. Each winner contributes directly to broader national visions. They strengthen local economies and foster self-reliance. Ultimately, they provide a masterclass in modern leadership.

We celebrate their well-earned recognition tonight. Their journeys inspire immense confidence for the future. They are the definitive architects of tomorrow's economy.

VINAY PRAKASH OOMMEN
MANAGING EDITOR

A Tribute to
Visionary
Leadership at
the 6th Annual
Business
Tabloid Awards

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Kuwait Oil Company (KOC)

Celebrates Landmark Recognition – 2025 BT Awards

Honouring Leadership And Sustainability In The Energy Sector

As the new year begins, Kuwait Oil Company is proud to reflect on a remarkable year of achievements in 2025, highlighted by international recognition that underscores its leadership, innovation, and commitment to sustainable energy.

At the 6th Annual Business Tabloid Awards, held in Dubai, UAE, on January 22, 2026, KOC and its Chief Executive Officer, Mr. Ahmad Jaber Al-Eidan, were honoured with two of the event's most prestigious distinctions: Chief Executive of the Year 2025, awarded to Mr. Al-Eidan, and Most Sustainable Hydrocarbon Producer 2025, awarded to KOC.

These awards represent a pinnacle of acknowledgement from the global business community, celebrating KOC's sustained operational excellence, strategic foresight, and dedication to environmental and social responsibility. They also reflect the Company's unwavering commitment to serving Kuwait's energy needs while advancing sustainable practices that benefit both the industry and society at large.



At the 6th Annual Business Tabloid Awards, KOC secured two prestigious honours. Chief Executive Mr. Ahmad Jaber Al-Eidan accepted the Chief Executive of the Year 2025 award. He expressed deep appreciation for the recognition. Importantly, he credited the entire KOC workforce for this collective achievement. He views the award as a testament to their unified dedication.

Consequently, it highlights their shared vision for excellence.

Together, they steer the Company through a dynamic global energy landscape. Their focus remains on innovation and sustainable growth. Furthermore, KOC earned the title of Most Sustainable Hydrocarbon Producer 2025. This award reflects industry-leading efforts. Indeed, the Company integrates sustainability into every operational aspect.



For instance, it employs energy-efficient technologies and robust emissions programmes. Moreover, KOC launches large-scale environmental initiatives. It also pursues meaningful social impact projects. Therefore, it sets benchmarks for responsible energy production. This commitment guides every decision, from exploration to community engagement.

Beyond these highlights, KOC received other international recognitions in 2025. These accolades praise excellence in Corporate Social Responsibility. They also commend achievements in energy education and innovation.

Specific initiatives have drawn significant praise. For example, the annual Ahmadi Sports Day fosters community spirit. Similarly, the Ahmad Al-Jaber Oil & Gas Exhibition drives education. The "Ezraa" planting campaign, furthermore, promotes environmental stewardship.

Collectively, these honours underscore a comprehensive commitment. KOC successfully blends operational success with societal contribution. Ultimately, it proves leadership extends beyond production to positive global impact.

Advancing Global
Progress

CONGRATULATIONS
ON YOUR ACHIEVEMENTS

BUSINESS
TABLOID

KUWAIT OIL
COMPANY (K.S.C.)

Energy CEO of the Year
2025

Mr. Ahmed Jaber Al-Eidan

KUWAIT

BUSINESS
TABLOID

KUWAIT OIL
COMPANY (K.S.C.)

Most Sustainable
Hydrocarbon Producer
2025

Green Rig Initiative

KUWAIT



Zilla Capital

Triple Recognition for Excellence in MENA Investment Banking

Confirming a Leading Market Position with New Standards

Zilla Capital celebrates a remarkable industry milestone. The firm has secured three prestigious awards for 2025. These honours confirm its outstanding performance and growing influence. Specifically, they recognise excellence in MENA investment banking.

The awards include Best M&A Deal of the Year. Moreover, the firm is named Best M&A Advisor. Finally, it is acclaimed the Fastest Growing Investment Bank. This triple recognition highlights comprehensive sector leadership.

Zilla Capital operates as a leading regional investment bank. It leverages extensive partner experience and networks. Consequently, it delivers integrated financial solutions for clients. The firm acts as a one-stop shop for strategic needs.

Its services encompass financial advisory and asset management. Additionally, it offers private equity and non-banking financing. The firm maintains offices in key locations. These include Cairo, Abu Dhabi, and Nairobi.



Zilla Capital

This strategic presence ensures deep local expertise. Therefore, it can support ambitious growth strategies across MENA. The geographic footprint facilitates seamless cross-border execution.

The Best M&A Deal award honours a groundbreaking transaction. It involved merging Egyptian German Industrial Corporate with Saudi Arabia's Tahweel. This created a regional water solutions manufacturing leader.

The deal combined manufacturing and distribution strengths expertly. The deal combined manufacturing and distribution strengths expertly.

Notably, its structure featured unique complexity. Zilla Capital designed a trilateral framework skilfully. This framework merged three complex elements simultaneously. It involved a cross-border merger and a shareholder buyout. Furthermore, it included a vendor-financing arrangement.

Execution required flawless coordination across multiple jurisdictions. The team worked with several legal and financial advisors. Ultimately, it secured a favourable valuation for all parties. The deal sets a new standard for regional M&A.

The Best M&A Advisor award recognises consistent advisory excellence. It acknowledges the firm's complete transactional capabilities. Zilla Capital guides clients from initial planning to final support. The team provides true strategic partnership throughout.

Its integrated model is a key differentiator. The firm can structure optimal financing solutions directly. It also provides asset management services. Moreover, its private equity platform can invest as a principal.

**WE
MAKE
IT HAPPEN**

Cairo • Abu Dhabi • Dubai • Riyadh • Nairobi

The Fastest Growing Investment Bank award reflects impressive expansion. The firm has grown its transaction volumes significantly. Additionally, it has expanded its geographic reach and service capabilities. This growth is both strategic and sustainable.

Client trust is evident in growing assets under management. The firm often wins mandates against larger banks. Its client-first approach and local expertise ensure superior outcomes. Strong foundations enable this rapid progress.

Together, these awards tell a compelling story. They highlight execution excellence on landmark deals. They recognise consistent quality across advisory services. Furthermore, they confirm strong market validation for the firm's model.

The image features the Zilla Capital logo at the top, which consists of a blue shield containing a white stylized 'Z' with an upward-pointing arrow, followed by the text 'Zilla Capital' in a white sans-serif font. Below the logo are two glass pyramid trophies. The trophy on the left is inscribed with 'BUSINESS TABLEOID', 'ZILLA CAPITAL', 'Best M&A Advisor 2025', and 'EGYPT'. The trophy on the right is inscribed with 'BUSINESS TABLEOID', 'ZILLA CAPITAL', 'Fastest Growing Investment Bank 2025', and 'EGYPT'. Both trophies are set against a dark blue background with gold geometric lines.

Looking ahead, regional demand for expert advisory will grow. International capital continues to flow into MENA. Local companies are pursuing more sophisticated strategies. Zilla Capital is perfectly positioned for this environment.

For clients, the awards provide clear confidence. They partner with a firm of proven capability. It has a strong track record of success. The commitment to future excellence is unwavering.

The Zilla Capital name signifies creative thinking and expert execution. Dedication to client success remains its hallmark. As capabilities and reach expand, this principle will continue. The future promises further boundary-setting achievements.



Revolutionising Healthcare with a Human Touch.

CONGRATULATIONS ALMANA GROUP

www.almanahospital.com.sa





The Region's Largest AI Powered Payment Orchestration Platform



"Customer insights drove us to build a payments orchestration layer that learns from transactions, delivering smarter outcomes."



**Mohammeed Abbas,
Chief of Sales & Operations,
Paytabs Group**

SASREF

A Vision Realised Through Innovation and Stewardship

Setting the Global Standard in Sustainable Energy Excellence

SASREF (Saudi Aramco Jubail Refinery Company) celebrated a prestigious dual win at the Business Tabloid Awards 2025.

The company secured two of the ceremony's top honours in Dubai. Consequently, it earned the title of 'Most Innovative Energy Company 2025'. Furthermore, it claimed the 'Green Initiative of the Year 2025' award. This recognition highlights exceptional innovation and environmental stewardship. It firmly strengthens SASREF's reputation as a global industry leader.

The dual awards reflect a clear strategic vision. SASREF successfully balances energy reliability with bold sustainability goals. Moreover, it continuously drives operational innovation. The company demonstrates that technological advancement supports environmental responsibility. This parallel progress creates significant long-term value for all stakeholders.

SASREF embeds innovation across the entire energy value chain. This comprehensive approach earned its 1st award. The company adopts forward-looking methods in refinery optimisation. Additionally, it pursues digital transformation and workforce development.



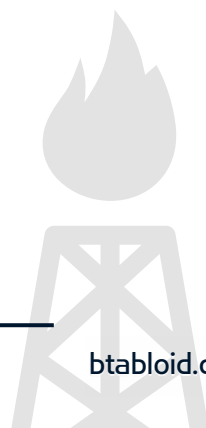
These initiatives enhance overall agility, efficiency, and resilience. Sustained investment in advanced technology plays a vital role. SASREF implements data-driven decision-making tools effectively. It also uses predictive maintenance systems and smart process controls. These improvements boost asset reliability and reduce downtime.



Consequently, they strengthen safety and ensure consistent product quality. The company equally emphasises people-led innovation. It cultivates a culture of continuous improvement and collaboration. Therefore, employees contribute ideas with measurable business impact. This inclusive culture ensures competitiveness in a complex landscape.

The 2nd award underscores leadership in environmental sustainability. SASREF's initiatives proactively support global climate objectives. Its portfolio focuses on reducing environmental impact comprehensively. The company also enhances resource efficiency and promotes responsible operations.

Notable achievements include targeted energy efficiency gains. SASREF reduced its carbon footprint through process enhancements. It also adopted best-in-class environmental controls.



These actions maintain strong operational performance simultaneously.

Water stewardship remains a cornerstone of its strategy. Advanced management practices focus on conservation and reuse. In parallel, the company strengthens waste reduction principles. Improved recycling and recovery practices minimise landfill disposal effectively.

These accolades join other significant national recognitions. SASREF earned the Corporate Social Responsibility Award from HRSD.

It also received certification as a Golden Company. Furthermore, it accepted the National Award for Volunteer Work.



Together, these honours confirm consistent excellence across multiple fields. They affirm SASREF as a leading energy company and a trusted national partner.

The company contributes meaningfully to both economic and social development.

These accomplishments align closely with Saudi Vision 2030. The national vision emphasises industrial excellence and sustainability. SASREF actively supports the Kingdom's competitive energy sector ambitions. Its practices also mirror global ESG standards seamlessly.

Transparency and accountability are embedded in its governance. Sustainability considerations guide all strategic decisions. This builds trust through demonstrated responsible leadership.

The company engages constructively with employees and partners. It also fosters strong community collaboration. Initiatives in education and safety awareness reinforce its role. SASREF functions as a responsible corporate partner creating shared value.

Winning both awards positions SASREF as a global benchmark. It highlights an ability to innovate, adapt, and lead responsibly. The company closes the year with a remarkable record of achievement.



Velora

Defining the Future of Aviation Services

Dual Award Win Confirms Leadership in UAE Operations and Safety



Velora secured two major accolades at the 6th Annual Business Tabloid Awards. The ceremony took place at The Westin Mina Al Seyahi Dubai. Consequently, the company earned recognition for outstanding operational excellence. Furthermore, it was praised for its exceptional safety leadership and sector contribution.

The company won 'Best Ground Handling & Cargo Logistics Service in the UAE 2025'. It also claimed 'Best Health & Safety Initiative of the Year in the UAE 2025'. This dual achievement marks a significant milestone for the aviation provider. Velora delivers essential Ground Services, Cargo & Logistics, and Security Services in Abu Dhabi.

The 1st award reflects consistent world-class service delivery. Velora ensures safe, secure, and reliable experiences for all clients. It leverages operational excellence and advanced technologies daily. Moreover, a highly skilled workforce supports this mission. The company plays a central role in Abu Dhabi's aviation ecosystem.

Therefore, it enhances both efficiency and network resilience continuously.

Safety remains an unwavering core value across all operations. This commitment underpins the second prestigious award. Velora's approach relies on proactive risk identification strategies. It also prioritises continuous engagement with frontline teams. Strong leadership accountability strengthens this culture significantly.

The company implements structured risk assessments routinely. It launches targeted safety campaigns and data-led interventions. These actions have strengthened hazard awareness effectively. Subsequently, they have reduced operational risk across all activities. This includes ramp operations, cargo handling, and ground support equipment usage.

Training and competency development are central to this strategy. Employees gain essential technical expertise through these programmes. Crucially, they also develop a strong, proactive safety mindset. This integrated approach addresses compliance and human factors collectively. As a result, it delivers meaningful and measurable safety outcomes consistently.

The company builds on over forty years of industry expertise. A professional workforce of more than 5,000 employees supports its scale. Velora's ground services at Zayed International Airport handled 24 million passengers. This occurred during the first nine months of 2025 alone.

فيلورا
Velora

It maintained this efficiency using advanced systems and operational excellence. Cargo and logistics operations managed thousands of tonnes of freight annually. Additionally, Velora Security Services completed international shipments to over 70 destinations. This demonstrates impressive global reach and capability.

A clear vision guides the company to elevate every journey. It focuses on delivering world-class services powered by innovation. These awards testify to a commitment to operational leadership. They also highlight dedication to long-term value creation within aviation.

The Business Tabloid Awards honour organisations redefining excellence. Winners are selected through a rigorous merit-based evaluation. An internal committee assesses innovation, achievements, and industry contribution. This process places Velora among 2025's most impactful recognised organisations. Therefore, it enhances both efficiency and network resilience continuously.

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Petromin Express UAE

The Pulse of Confident Journeys

Setting the New Standard in Smart, Accessible Automotive Care



Efficiency and reliability are everyday standards in the UAE. Drivers navigate fast-paced city streets and long highways daily. Consequently, they need automotive services they can truly count on. Petromin Express UAE meets this need directly. It delivers smart and dependable vehicle care designed for the Emirates' dynamic lifestyle.

The brand adopts a steadfast customer-first approach. It combines skilled expertise with operational excellence. Furthermore, innovative processes make maintenance faster and more accessible. The goal is to provide a seamless service experience. This meets the high expectations of today's UAE drivers.

Quality, convenience, and reliability remain the core focus. Every customer can trust their vehicle is in expert hands.

Vehicles here face uniquely demanding conditions. Extreme heat and frequent long-distance travel test engines constantly. Petromin Express UAE addresses these challenges proactively. It employs high-quality diagnostics and specialised services. Therefore, it ensures optimal vehicle performance and safety year-round.

Streamlined operations and smart technology integration are key. They deliver efficient, consistent, and accurate service with every visit.

The company offers a full range of essential maintenance services. Each one meets the specific needs of modern drivers.

Services include oil changes for high-performance engines. Additionally, battery testing guarantees reliable starts every time.

Comprehensive tyre services feature replacements, balancing, and alignment. Air-conditioning inspections ensure comfort in the local climate. Brake checks and servicing prioritise safety and responsiveness above all.

Trained professionals perform every service following strict procedures. They prioritise both quality and efficiency equally. This ensures a dependable result for every driver.

Strategic location of service centres provides ultimate convenience. They are situated across major cities and residential communities. Consequently, expert vehicle care is always within easy reach. This makes essential maintenance simple and remarkably stress-free.

The brand leads through operational innovation and workforce development. It has earned recognition from prestigious global platforms. Such accolades underscore its position as a trusted industry leader.

Ultimately, Petromin Express UAE is about keeping drivers moving confidently. Its blend of expertise and accessibility sets a new benchmark. The brand ensures vehicles remain safe, reliable, and road-ready always.

The UAE continues evolving as a hub of mobility. Petromin Express UAE stands ready to support every driver. It empowers journeys and keeps the nation moving forward.



ONE STOP SOLUTION FOR ALL YOUR CAR CARE NEEDS



BOOK YOUR SERVICE TODAY AT PETROMIN EXPRESS UAE

Azad Properties

Blueprinting the Future of Saudi Real Estate

Dual Awards Cement a Model of Visionary Development & Disciplined Growth

Recognition in real estate reflects sustained performance. Azad Properties earned two major awards in Dubai this year. The 6th Annual Business Awards Ceremony hosted the event. Consequently, it acknowledged innovation in Saudi retail development. Furthermore, it celebrated the company's rapid property management expansion.

These awards highlight two complementary business dimensions. The first award recognises Souq7 as a pioneering project. It is the 'Most Innovative Customer-Centric Retail Development in Saudi Arabia'. Additionally, the second award names Azad Properties itself. It is the 'Fastest Growing Property Management Company in Saudi Arabia' for 2025. The company was founded in Jeddah in 2017. It has since evolved into a full integrated



platform. Azad Properties now oversees a portfolio of 18 properties. This represents over 1.4 million square metres of leasable area. Its operations span retail, commercial, and industrial real estate.

The award-winning Souq7 project reimagines traditional retail completely. It adopts a contemporary and highly contextual approach. Since opening, it has recorded strong footfall growth. High customer engagement on digital platforms confirms its market relevance.

This success signals a broader sector shift. Retail assets are now judged by more than size. Relevance and repeat visitation define true performance. Souq7 modernises the traditional retail format skilfully.

The second award highlights remarkable growth in property management. Azad Properties' expansion is driven by structured processes and integrated systems. Its disciplined operating model scales across different asset classes effectively. This ensures consistent standards are never diluted.

Strong in-house teams support this operational growth. The company invests deeply in building internal capabilities. Consequently, it can absorb new assets seamlessly. High operating standards are maintained across the entire portfolio.

Together, these awards underscore a core real estate principle. Development and management are fundamentally interconnected. Innovative projects require strong operators to sustain them. Azad Properties aligns both disciplines with clear purpose.

The company's approach supports Saudi Vision 2030 meaningfully. It contributes to economic diversification and strengthens local retail ecosystems. Its destinations support employment and community engagement.

The recognition reflects confidence in its past achievements. Moreover, it highlights the robustness of its ongoing operations. This is crucial in a rapidly transforming market.



For Azad Properties, these awards provide strong validation. They affirm a model built on clarity and discipline.



A distinctive character of the general atmosphere of Souq7





LEADING WITH VISION, SUCCEEDING THROUGH PARTNERSHIPS

Azad Properties is a Saudi-based development and asset management platform with a growing footprint across retail, commercial, and industrial real estate.

Founded in 2017, it develops and manages innovative, sustainable destinations aligned with Saudi Vision 2030, creating environments that drive long-term value for stakeholders and support Saudi Arabia's economic growth.



16

PROPERTIES



4

CITIES IN KSA



+1.4M

SQM

TOTAL OF GLA



+35

AWARDS



Almana Group

Redefining Healthcare Through Human-Centred Innovation

A Dual Award-Winning Model Where Empathy Meets Execution



In modern healthcare, excellence transcends clinical outcomes. It is defined by genuine presence and attentive listening. It is measured in moments of vulnerability. Across Saudi Arabia's Eastern Province, Almana Group of Hospitals has redefined this experience. Its network-wide transformation earned major recognition in 2025. Consequently, it was named Best Hospital Group for Patient Experience in Saudi Arabia.

This achievement resulted from a deliberate, human-centred journey. The group transformed patient voices into decisive leadership action. Furthermore, it embedded empathy directly into its care delivery fabric. A pivotal shift occurred at the outset of 2024. Patient experience would thereafter be led in real-time.

Almana joined a national collaborative led by the Council of Health Insurance. This aligned with a Kingdom-wide ambition for patient-centred care. Analysed feedback revealed three clear priorities for patients. These were clearer communication about delays and stronger nursing dialogue. Seamless care coordination was the 3rd vital priority.

The group approached these themes as core leadership responsibilities. It employed a rigorous Plan-Do-Study-Act methodology. Improvements were tested, refined with data, and scaled with discipline. The transformation began with a precision pilot in Primary Care Clinics. Multidisciplinary teams redesigned workflows and introduced targeted interventions.

Results were immediately measurable and, importantly, repeatable. Proven interventions scaled across every Almana facility within months. Excellence became systemic, not location-dependent. Steering committees united executives, frontline teams, and patient representatives. This fostered a shared culture of ownership and continuous refinement.

Technology was deployed with restraint and profound empathy. A real-time waiting-time dashboard flagged outpatient delays exceeding 15 minutes. Patient Experience teams then engaged proactively. This transformed waiting from a

frustration into a moment of respect.

A refined, compassionate complaint journey was simultaneously introduced. Patients could raise concerns digitally or at the bedside. Each concern received immediate acknowledgement and personal management. Leadership escalation became a standard safeguard. Resolution proceeded until the patient felt genuinely heard.

An automated referral system integrated into the Hospital Information System. This allowed patients to choose locations and complete payments digitally. It created continuity where fragmentation once existed. By the end, every initiative embedded across Almana's network. Local Patient Experience teams aligned under a unified group strategy.

Weekly leadership reviews of live data ensured rapid accountability. The result was consistent, values-driven care. Patients encountered clarity, courtesy, and calm confidence at every touchpoint. By 2025, the transformation delivered authoritative results. Access to Care scores improved significantly from 63.0 to 68.6. Care Coordination scores rose notably from 76.5 to 80.3.

Nearly all patients reported consistent communication about delays. Formal complaints per 1,000 visits declined sharply. Over 90% of complaints are resolved within 72 hours. These outcomes culminated in the prestigious national award.

This understanding sparked a fundamental reimagining of digital tools. Almana developed a more human question internally.



How could technology restore trust and dignity to the experience? The answer was a fully integrated, in-house developed platform. It transformed service recovery into a seamless, patient-centred journey. This innovation won the Best Person-Centred Software award for 2025.

The platform's foundation was powerful yet simple. Every patient's voice matters and deserves immediate attention. Developed in-house, it unified concerns into one digital ecosystem. Patients could scan a QR code or access the platform digitally. They connected instantly with the relevant department without intermediaries.

At its heart lies an integrated Service Recovery Dashboard. Every issue appears instantly with a live timer. This visual urgency ensures no concern fades away. Frontline teams log real-time recovery actions immediately. These can include apologies, service corrections, or billing amendments.

Small issues often resolve within minutes. More complex cases escalate seamlessly without delay. The system includes automated escalation triggers for accountability. Senior leaders receive immediate alerts for high-severity concerns. This reinforces that patient experience is a core leadership responsibility.

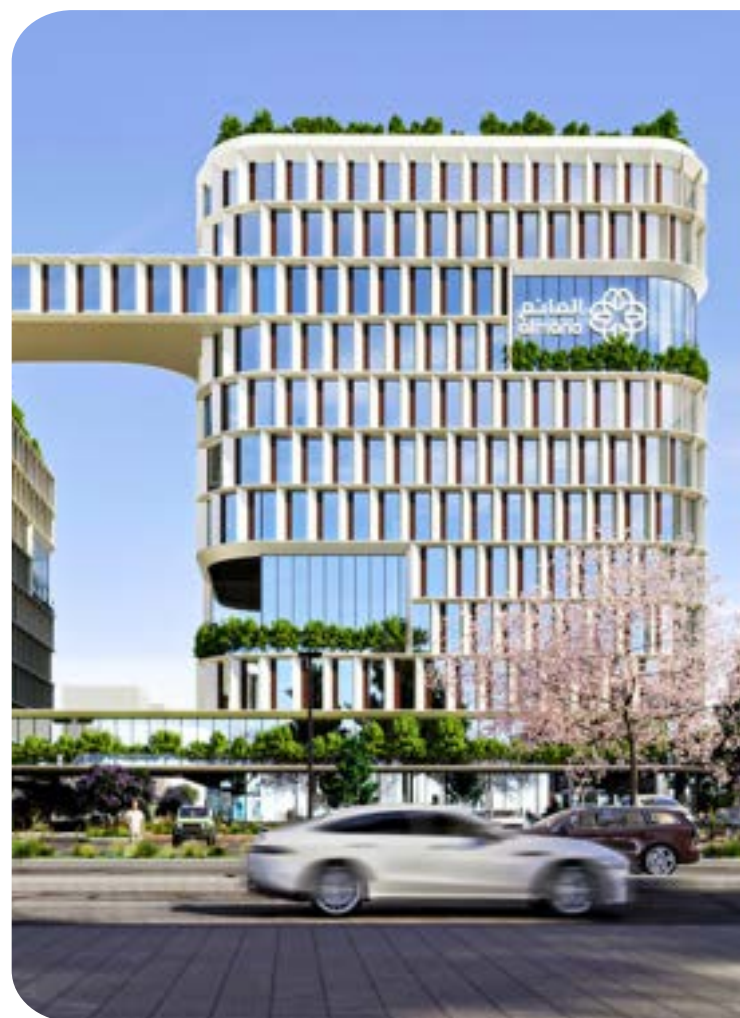
The platform's most defining feature is its closure protocol. A case only closes after capturing post-resolution patient feedback. Satisfaction must be confirmed by the patient themselves. This closed-loop mechanism transforms recovery into a continuous learning engine.

The measurable impacts were immediate and profound. Most minor issues are now resolved within minutes. Larger cases typically conclude within 1–2 days. The average complaint resolution time dropped sharply in 2025. Over 90% of complaints are resolved within 72 hours.

Internal development was a defining element of its success. The software evolved organically from Almana's core values. It allowed rapid iteration and close cross-team collaboration. Technology reflected real patient journeys and cultural context.

Almana's platform won because it was compassionate, not just complex. It removed patient friction and empowered staff decisively. It held leaders accountable through transparent systems. Feedback became a human signal demanding response, not just data.

Together, these dual awards recognise a singular philosophy. The most powerful healthcare innovation restores connection and dignity. Almana Group has set a new national standard. It proves that when technology listens authentically, care becomes profoundly personal.



Megamind IT Solutions

Architecting the Future of Patient Engagement

Award-Winning Mobile Application Unifies Healthcare Experience Across the Middle East

Megamind IT Solutions has redefined digital patient engagement. Its award-winning Patient Mobile Application secured top honours. Consequently, it won 'Best Patient-Doctor Mobile App Solution – Saudi Arabia 2025'. This recognition highlights a structural shift in regional healthcare delivery. The platform enables consistent, patient-centric care at remarkable scale. Moreover, it operates across diverse clinical systems and geographies seamlessly.

Digital transformation is now a strategic regional imperative. Providers face evaluation beyond clinical outcomes alone. They must enable seamless engagement across the entire patient journey. Megamind works with the Middle East's most trusted healthcare institutions. Its solutions support millions of patients across three nations. These include Saudi Arabia, the UAE, and Egypt.

Operational scale introduces significant technical complexity. Hospitals within a single group often use different EMR systems. Local regulations and historical deployments shape these variations. This fragmentation can disrupt data and patient continuity. Megamind identified the need for a unified digital front door early. Its application abstracts backend complexity expertly. Therefore, it places patient engagement at the centre of the experience.

The 1st key distinction is its multi-EMR operability. The application harmonises data from multiple, different systems. It employs an advanced interoperability layer for this purpose. A central API gateway and standardised data models are crucial. These synchronise appointments, medical reports, and prescriptions in real-time. Patients enjoy a unified experience regardless of location. Healthcare institutions retain their existing systems intact.

This approach drives measurable efficiency for providers. It supports up to a 40% increase in patient engagement. Repeat visits also grow without disrupting clinical operations. The core design strengthens engagement across every care stage. Patients can search for doctors and manage appointments easily. They also access visit histories and conduct telehealth consultations.



Clinicians benefit from immediate, structured patient data access. This enables faster and more informed clinical decisions. Digital prescriptions and online medication refills ensure continuity. Family profile management addresses a critical regional need. Caregivers can oversee healthcare across generations conveniently.

The platform is built around strategic convenience. Push notifications inform patients about key updates. These include appointment reminders and result availability. Integrated online payments and e-wallets simplify financial interactions. Multilingual Arabic and English support ensures broad inclusivity. Secure authentication using biometrics and national ID builds trust.

Enterprise-grade technology supports this intuitive experience. A cloud-ready, microservices-based architecture ensures resilience and security. Encrypted communications and audit logging comply with regulations. Saudi health data standards are met comprehensively. A built-in CMS provides essential governance and control.

Recognition reflects Megamind's strategic vision and execution discipline. The application treats patient experience as core infrastructure. It sets a new regional benchmark for digital healthcare. Scalable, patient-centric design is now the established standard.



CONGRATULATIONS

MEGAMIND IT SOLUTIONS





Cover Story

MASDAR CITY FREE ZONE

**A Global Benchmark for
Innovation**

A Well-Deserved Recognition



Masdar City Free Zone (MCFZ) has emerged as a dynamic hub for business and innovation. Recognized in 2025 as the fastest-growing free zone in the UAE, MCFZ has become a magnet for global investment, providing companies with a flexible, business-friendly regulatory framework, 100% foreign ownership, and access to a thriving ecosystem of partners, knowledge, and capital. MCFZ forms a unique integrated model where sustainable urban development and economic growth coexist, reinforcing Abu Dhabi's position as a global innovation leader.



Driving Abu Dhabi's Priority Economic Clusters

Masdar City Free Zone's strategy is anchored around six high-impact innovation clusters — Artificial Intelligence, Energy, Space-Tech, Mobility, Life Sciences, and Agri-Tech — each designed to accelerate the UAE's transition toward a knowledge-based, future-ready economy. Through this cluster model, companies are provided with the regulatory flexibility, R&D infrastructure, testing environments, and collaboration platforms needed to scale breakthrough technologies.

In parallel, the Free Zone actively supports Abu Dhabi's government-led economic clusters, enabling their growth through its ecosystem:

- **SAVI (Smart and Autonomous Vehicle Industries):** The SAVI cluster was launched in Masdar City to accelerate smart and autonomous mobility across air, land, and sea, supported by advanced testing zones and an enabling regulatory framework. Masdar City Free Zone's mobility and AI clusters directly reinforce SAVI by hosting innovators in autonomous systems, robotics, and next-generation transport.
- **HELM (Health, Endurance, Longevity & Medicine):** Abu Dhabi's HELM cluster focuses on life sciences, pharmaceutical innovation, digital health, and biotechnology. Masdar City's

Life Sciences and AI clusters complement HELM's growth by providing a platform for biotech research, AI-driven health technologies, and partnerships with global innovators.

- **AGWA (AgriFood Growth & Water Abundance):** AGWA aims to advance food security, novel food ingredients, and water-tech solutions through innovations such as alternative proteins, algae technologies, and advanced water systems. Masdar City's AgriTech and Energy clusters support AGWA by hosting sustainable agriculture startups, water-efficiency innovators, and clean-tech companies aligned with national food and water security goals.

A Thriving Business and Innovation Ecosystem

One of the MCFZ's defining strengths is its diverse business and innovation ecosystem. Companies of all sizes, from multinational corporations to high-growth startups, benefit from a unique combination of regulatory support, strategic location, and access to talent. In 2025, MCFZ's remarkable growth was recognized nationally, cementing its status as the fastest-growing free zone in the UAE and a preferred destination for forward-looking businesses.

MASDAR CITY  **مدينة مطر**
FREE ZONE المنطقة الحرة

MCFZ hosts companies across a variety of sectors, including technology, consulting, professional services, mobility, research, and advanced industries. This diversification reflects its evolution into a truly multifaceted hub where knowledge, capital, and expertise converge to generate opportunities and solutions.

Innovation platforms such as The Catalyst, Masdar City Free Zone's startup accelerator, further strengthen this ecosystem. By providing mentorship, funding access, and market opportunities, The Catalyst enables both homegrown and international innovators to scale solutions that address global challenges. The collaboration between MCFZ and innovation hubs like The Catalyst ensures that businesses are not only profitable but also aligned with broader sustainability and societal goals.

Driving Abu Dhabi's Priority Economic Clusters

While Masdar City is globally renowned for its sustainability credentials, what sets it apart is the practical application of sustainable principles. Sustainability is embedded in daily operations, infrastructure, and decision-making processes. Energy-efficient buildings, smart mobility solutions, advanced waste and water management, and climate-responsive urban planning are standard rather than aspirational.

The Free Zone supports this vision by attracting businesses that prioritize environmental responsibility, circular economy practices, and innovative technologies. By combining sustainable urban design with forward-thinking business practices, Masdar City demonstrates that economic success and environmental stewardship are mutually reinforcing.

Collaboration, Knowledge, and Global Impact

Masdar City Free Zone thrives as a platform for collaboration. Government entities, private sector leaders, academia, and innovators come together to exchange knowledge, test solutions, and scale impact. World-class educational and research institutions within Masdar City contribute to talent development, applied research, and industry partnerships, creating a fertile environment for innovation.

The Free Zone amplifies this impact by connecting companies to global networks, providing them with

market insights, partnerships, and opportunities to expand across the UAE and the Middle East. This integrated approach positions Masdar City as a global reference point for urban development, sustainability, and business innovation, demonstrating how cities can drive economic and social progress at scale.

A Destination Designed for People

Masdar City is not just a business and innovation hub—it is also a residential and lifestyle destination. High-quality communities, green spaces, retail and dining options, and public amenities foster social interaction and well-being. The city's walkable streets, recreational areas, and educational facilities create an environment where people can live, work, and innovate in harmony.

The Free Zone enhances this experience by ensuring that the businesses and industries



it hosts contribute to the city's liveability. By attracting companies that align with Masdar City sustainable and innovation-driven principles, the Free Zone helps create a city that is economically vibrant, socially inclusive, and environmentally responsible.

Contributing to National and Global Goals

Masdar City aligns closely with the UAE's sustainability and economic diversification strategies. They contribute to national development objectives, support international climate commitments, and promote responsible consumption, clean energy solutions, and inclusive economic growth.

From renewable energy deployment to sustainable water management and advanced industries, the city and its Free Zone provide a practical demonstration of how global sustainability targets can be integrated into local strategies. Their combined impact shows that cities can be both engines of economic growth and exemplars of environmental and social responsibility.

Looking Ahead

As Masdar City celebrates its achievements of 2025, the focus remains firmly on the future. Ongoing expansion, new partnerships, and continued investment in technology and infrastructure will further enhance the city's value proposition.

Future plans include strengthening innovation-led industries, expanding residential and commercial offerings, and deepening international collaboration. MCFZ will continue to attract global companies seeking access to the UAE and the region, supporting Masdar City Free Zone's overarching vision of sustainable, innovation-driven growth.

A Well-Deserved Recognition

The Business Tabloid Award affirms Masdar City's status as a pioneer in sustainable urban development and its Free Zone as a fast-growing hub for business and innovation. Together, they set a global benchmark for what modern cities can achieve—demonstrating that sustainability, liveability, and economic success are not only compatible but mutually reinforcing.

By combining visionary planning, practical

sustainability, and a thriving business ecosystem, Masdar City continues to inspire cities worldwide, proving that the cities of tomorrow can be both forward-looking and people-centered.



PayTabs

Orchestrating the Future of MENA Fintech

Award-Winning Platform Delivers Unrivalled Payment Independence and AI-Powered Growth

PayTabs has secured a significant milestone for the MENA fintech sector. It was awarded Best Payment Orchestration Solutions - UAE. Business Tabloid Magazine presented this prestigious recognition. Consequently, it underscores the company's pioneering role in the region. Its AI-powered platform is transforming the entire digital payments ecosystem.

The award celebrates a specific and powerful capability. PayTabs enables businesses to build fully independent payment platforms. Financial institutions and merchants leverage its ready-made, compliant technology. This allows for complete customisation of payment infrastructure. Therefore, it becomes a true game-changer for scalability and innovation.

The orchestration platform adapts to a fast-paced digital economy. It provides a robust full-stack solution for diverse needs. Services range from online payment processing to AI-driven transaction recovery. The integrated system includes a sophisticated merchant dashboard and EFT switch. This end-to-end approach guarantees security, stability, and scalability.

Johnson Sasikumar, Deputy CEO, reflected on the company's journey. He stated the award reflects a commitment to meaningful infrastructure. The team built the region's largest AI-powered orchestration platform. Its core purpose is to empower business growth on their own terms.

A 1st key strength is delivering custom-fit solutions for leading verticals. The platform serves banking, e-commerce, travel, and retail. Deployment models include cloud, on-premise, or hybrid systems. This ensures every business can access cutting-edge technology. Furthermore, it is available at highly affordable pricing structures.

True white-label capability is a cornerstone of the offering. It allows businesses to deploy solutions under their own brand. This empowers banks and fintechs to strengthen customer relationships. Importantly, it removes all external branding from the payment experience.

The platform's flexibility is demonstrated through specialised tools. The Moderator Platform is





A payment solution
for every digital disruptor

designed exclusively for large corporations. It streamlines operations and enhances payment ecosystem control. PayTabs serves a rapidly growing client base across key markets. These include the UAE, Saudi Arabia, Egypt, and Jordan.

Local compliance is critical in a dynamic regulatory landscape. PayTabs provides technology designed for local alignment. Proprietary platforms ensure data localization in each country. Minimising third-party reliance accelerates client market entry significantly.

Mohamad Abbas, Chief of Sales & Operations, highlighted this practical impact. Clients value the exceptional agility PayTabs provides. They can launch payment solutions in just 5–12 weeks. This is the fastest go-to-market timeline in the MENA region.

AI-powered innovation sits at the core of the platform. The Payment Acceptance Booster recovers declined transactions in real-time. This technology turns potential losses into recovered revenue. Additionally, the Consultancy Suite transforms data into actionable insights. These insights directly drive growth and profitability for clients.

Winning this award validates PayTabs' mission to democratise payment technology. It provides flexible, scalable, and secure solutions across MENA. The company operates as a true technology ally and partner. This partnership model is built on shared goals and deep regional expertise. It distinguishes PayTabs in a competitive fintech landscape completely.



Redefining Finance with AI at its Core

Award-Winning Platform Merges Communication, Credit, and Inclusive Technology

botim celebrated a defining achievement in 2025. It earned formal recognition at the 7th Annual Business Tabloid Awards. The Dubai ceremony honoured the platform as 'Best AI-Native Consumer Tech Firm – UAE 2025'. This award recognises a transformative fusion of artificial intelligence and financial services. Consequently, it highlights botim's leadership in creating accessible digital connectivity.

The award reflects a year of profound strategic transformation. botim evolved from a leading communication platform into a fintech-first ecosystem. It now serves over 157 million users globally. This shift embedded payments and credit directly into the app. Therefore, it transformed everyday communication into seamless financial empowerment.

A key milestone was the rebranding of its fintech arm. The service formerly known as PayBy became botim money. This united all financial solutions under one trusted name. The transition drives access for traditionally underserved communities. It particularly assists expatriate workers and small businesses. The platform meets users where they already are comfortably.

The 1st distinguishing feature is its AI-native architecture. Artificial intelligence integrates into every service layer. It powers onboarding, risk assessment, and fraud detection. Furthermore, it streamlines compliance and personalises user

experiences. This approach allows rapid, secure scaling. It maintains stringent trust and regulatory integrity simultaneously.

AI enables sophisticated multi-language customer support. It also detects suspicious activity in real-time. This reduces friction and improves financial decision-making. The technology is a core reason for the award win. It translates advanced innovation into practical, everyday value.

A commitment to financial inclusion fuels its success. Millions in the region remain outside traditional banking. botim's strategy aims to change this dynamic directly. Its ethos is 'Simplified by Design'. The platform transforms complex services into intuitive experiences. This promotes greater participation in the digital economy.

The platform offers a comprehensive digital wallet. Users can send, receive, and store money securely. They also access short-term credit services conveniently. A crucial feature involves reporting to the UAE credit bureau. This helps users build formal financial profiles responsibly. It opens doors to broader credit access.

A credit-led approach shapes its long-term vision. A strategic investment from Citi in 2024 supports this focus. The goal is sustainable



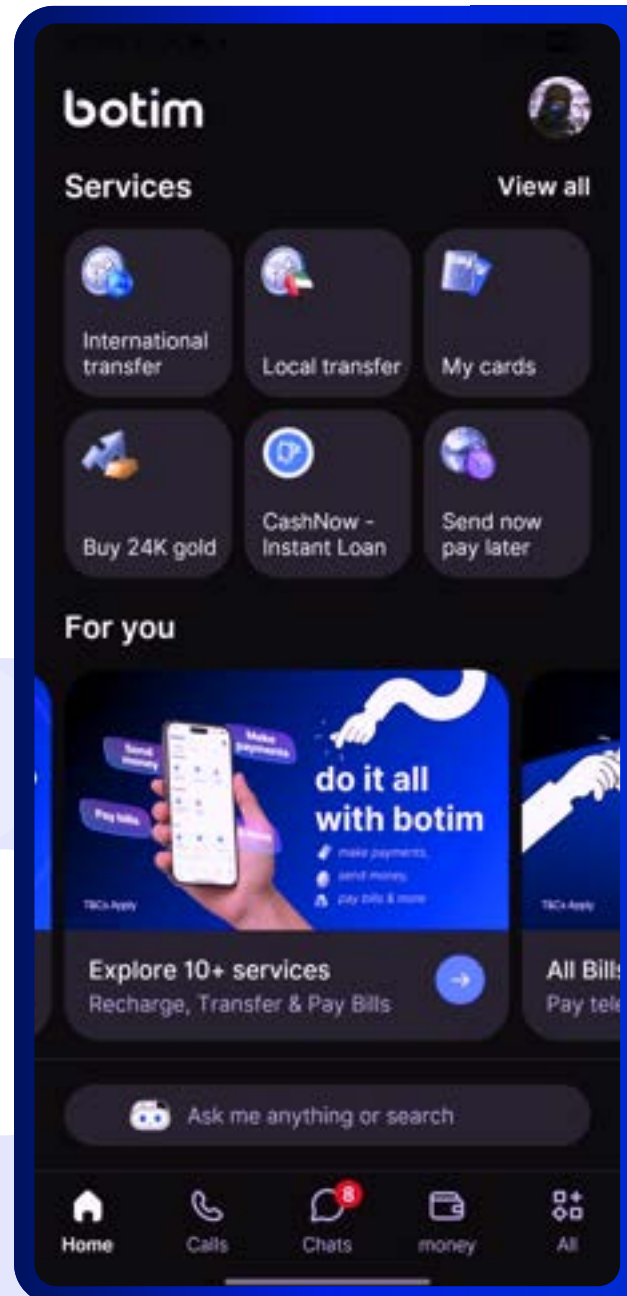


growth and responsible access. The company prioritises this over short-term transaction volumes.

The Business Tabloid Award celebrates industry leadership and impact. botim's win acknowledges its support for a national vision. It contributes to a digitally inclusive and connected economy. The platform strengthens the UAE's position as a fintech hub. It enables secure, real-time services across borders effectively.

Looking ahead, the focus remains on deepening AI capabilities. botim will expand its financial services portfolio further. It also aims to extend its reach across new communities. The consistent goal is to make finance simpler and safer. Winning this award recognises past achievements meaningfully. It also signals strong future potential for growth.

With a robust user base and regulatory foundation, botim is poised for influence. Its technology stack is built for significant scale. The platform will continue shaping digital finance's future. This award year highlighted strategic reinvention and tangible impact. It stands as a testament to innovation and inclusion. Ultimately, it showcases AI's power to transform daily financial connections.



botim
by **ASTRA**TECH



ENOC Link

Fueling Trust Through Digital Innovation

Award-Winning Platform Redefines Reliability in UAE Logistics

ENOC Link celebrated a transformative achievement as the new year began. It earned prestigious recognition on an international stage. The 6th Annual Business Tabloid Awards in Dubai presented a distinguished title. Consequently, ENOC Link was named 'Most Reliable Fuel Delivery Platform – UAE 2025'. This accolade is more than a trophy. It validates a deliberate, tech-driven revolution in fuel logistics.

Logistics and transparency are vital in a rapidly evolving world. Therefore, the company transformed the traditional fuel delivery model completely. It created a fully digitised and comprehensive customer experience. An in-house ecosystem powers this transformation with two main platforms. A customer mobile application and operational system complete the integrated suite. Together, they drive smarter fuel delivery and enhance customer experience. Ultimately, they bring measurable value to every user.



The solution stands out through its unique, integrated architecture. All systems convey information through two primary access points. The 1st platform empowers the Operations Team specifically. Managing an extensive delivery fleet requires precision and real-time coordination. This platform tracks truck availability and automates order assignment expertly. It also handles intelligent shift scheduling seamlessly. Previously, this was a manual and time-consuming process. Now, the system manages it all effortlessly. Consequently, it brings enhanced structure and responsiveness to daily operations.

The 2nd platform focuses firmly on customer needs. It provides greater visibility and direct control over fuel transactions. Customers can monitor usage with full transparency through it. They top up accounts and place orders in just a few clicks. Its user-centric design simplifies complex decision-making helpfully. Furthermore, it empowers users with actionable insights into their fuel consumption.

A dedicated mobile app brings this experience closer to clients. It is available on both Android and iOS platforms. The app places the customer platform directly into their hands. It offers instant access to transaction history and account balances. Customers can also place orders and track deliveries in real-time. This visibility has dramatically improved engagement and satisfaction levels.

Another key element is the on-site application for fuel attendants. This robust tool manages each delivery directly from the field. It serves both customer deliveries and internal fleet refuelling. Designed with adaptability in mind, it supports truck loading operations. Therefore, it streamlines coordination between the supply chain and staff. The result is real-time data capture at every touchpoint. This eliminates paperwork and reduces errors significantly.

Cloud-based architecture in the UAE forms the secure core. Every transaction syncs to the Cloud automatically. This ensures consistent data availability and strong security. Teams now monitor fuel activity from anywhere effectively. Real-time data provides the insights for fast, informed decisions.

Integrated Power BI reporting tools unite the entire system.





**FUEL DELIVERED AT
YOUR FLEET'S CONVENIENCE**



They aggregate and analyse data from every platform. These tools review delivery performance and fuel usage trends. They also assess manpower efficiency and customer order patterns. The reporting suite enables strategic and operational oversight clearly. Dynamic reports are accessible to team leaders and executives. They transform raw data into genuine business intelligence.

This technology suite is uniquely differentiated by its in-house development. From ideation to deployment, internal experts built the system. They created a solution that understands unique operational needs perfectly. This approach provided the flexibility to iterate rapidly. The team adapted tools using real-world feedback continuously. Furthermore, it ensured deep integration with core business workflows.

The impact has been truly tangible across operations. Inefficiencies are now drastically reduced throughout the process. Human errors in scheduling have virtually disappeared completely. Customers are more informed, empowered, and satisfied overall. Most importantly, the data-driven infrastructure creates a solid foundation. It reliably supports long-term scalability and continuous innovation.

By building a connected, serving ecosystem, a new model emerged. It demonstrates how traditional industries can embrace digital transformation. Ultimately, they unlock greater growth, operational efficiency, and lasting trust.

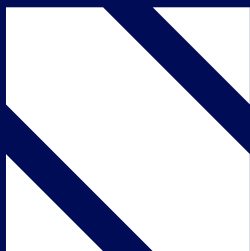
**THIS PROJECT REFLECTS A
CORE COMPANY BELIEF
COMPLETELY.
TECHNOLOGY SHOULD
NOT ONLY SUPPORT THE
BUSINESS, IT MUST
ELEVATE IT.**

FORT Engineering

Building Resilience Through Integrated Design

Award-Winning Bureau Delivers Practical Solutions for MENA's Industrial Demands

FORT is honoured to receive a significant industry award. It was recognised as Best Engineering Designs & Solutions Bureau – MENA 2025. This accolade highlights the company's contribution to practical regional engineering. The full-cycle bureau is based strategically in Abu Dhabi. It combines expert design with reverse engineering and custom manufacturing. Consequently, it supports complex mechanical systems in demanding industrial environments.



فورت
FORT

Industries across MENA now face rising performance expectations. Tighter maintenance windows and long global lead times add pressure. Engineering excellence is increasingly defined by tangible outcomes. These include faster restoration of critical assets. Furthermore, they involve repeatable solutions for legacy equipment. Reliable local execution has become absolutely essential.

FORT's work focuses directly on these pressing challenges. It helps asset owners translate urgent technical problems into validated solutions. Zayed Bin Jabara Al Marar, Chairman, explained the company philosophy. He stated that engineering independence fundamentally drives progress. This is achieved by combining deep local expertise with responsible manufacturing.

The 1st core principle involves starting at the asset itself. The most expensive failures are often time-based, not purely technical. Teams frequently encounter incomplete documentation or obsolete assemblies. Components can be impossible to source quickly. The primary barrier becomes supply-driven rather than purely technical.

FORT addresses this with a structured

integrated workflow. It connects design and manufacturing under one engineering-led approach. Assessment and geometry reconstruction are initial steps. Manufacturability validation and precision machining follow seamlessly. This integrated chain ensures shorter iteration cycles and clearer ownership. It delivers higher confidence, especially during downtime-sensitive scenarios.

Over the past year, FORT delivered multiple successful engagements. These supported industrial operations where reliability is critical. The work focuses on restoring performance and improving maintainability. It enables fit-for-purpose replacements when documentation is limited. Combining design and manufacturing reduces sourcing risk significantly. Operators can respond faster without compromising on quality or repeatability.

Behind these outcomes lies ongoing investment in capability. FORT's services span reverse engineering and CNC machining. Custom manufacturing and engineering-led implementation are also core offerings. Practical quality controls ensure parts fit existing assemblies perfectly. They perform reliably from their very first day of operation.

This discipline matters immensely in demanding regional conditions. Tolerances and material performance are often non-negotiable. Integrating design and manufacturing accelerates the feedback loop. It clarifies what is needed versus what is producible. This supports the urgent repairs that operations teams depend on.



فورت
FORT

Andrei Vlasov, Group CEO, outlined the broader vision. The goal is to lead the next generation of local equipment. This means producing smart, efficient, and sustainable solutions. The company is building this future through deliberate, incremental steps.

This award aligns with strengthening regional priorities. Organisations across MENA now emphasise local engineering capability. Industrial strategies prioritise localisation and supply-chain resilience. Faster response during shutdowns is critically important. Partners who can deliver validated solutions are therefore vital.

As a full-cycle bureau, FORT supports this strategic direction. It combines problem-solving with technical execution and production readiness. This helps clients reduce lead-time risk effectively. It also improves overall equipment availability and delivers practical solutions.

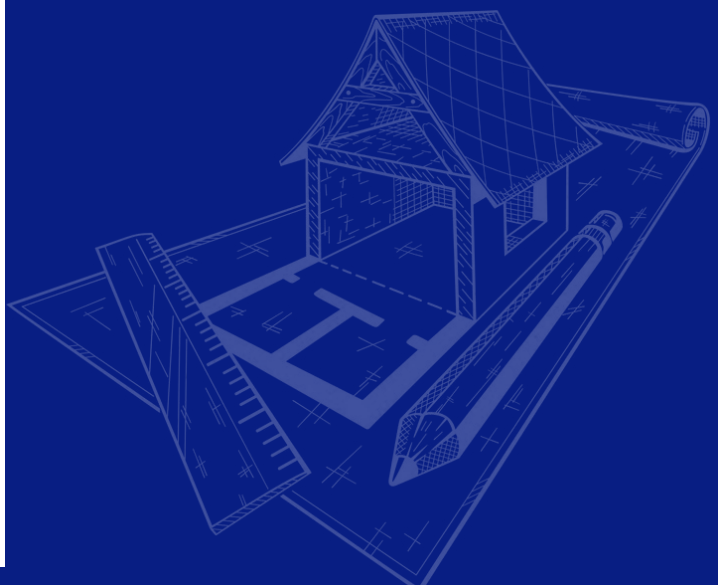
The recognition reinforces a commitment to creating in-country value. Local engineering directly strengthens industrial resilience. It reduces dependency on imported spares and supports operational continuity. Developing know-how that remains in the country is a key benefit.

The company invests continually in people and processes. Collaboration with qualified regional partners is essential. The aim is to increase the share of value created locally. This contributes directly to long-term UAE industrial objectives.

Looking ahead, FORT views the award as both an honour and a responsibility.

It plans to scale its service-led engineering model further. Expanding reverse engineering programmes is a priority. Accelerating response for critical recoveries is equally important.

Demand is growing for proven engineering outcomes everywhere. Faster restoration and confident local execution are paramount. FORT remains focused on what matters most ultimately. The engineering must perform precisely when it is needed. Solutions must hold up reliably in real operating conditions every time.



Banque Misr

A Verified Benchmark in Sustainable Banking

How Rigorous ESG Integration Earned the Title of Egypt's Best CSR Bank 2025

Banque Misr's recent accolade demands thorough verification. It was named Best CSR Bank - Egypt 2025 by Business Tabloid. This analysis audits the bank's non-financial performance beyond simple claims. It examines structural and strategic realities from 2023 to 2025. The review aligns with UN SDGs and Egypt Vision 2030. Furthermore, it uses Global Reporting Initiative standards as a benchmark.

The bank possesses a profound historical legacy. It was founded in 1920 to drive national economic sovereignty. Today, its award signals a critical modern evolution. The focus has shifted from traditional philanthropy to governed sustainability. Social impact now receives the same rigor as credit risk.

A decisive factor is its robust governance structure. A specialised EESG Board Committee oversees sustainability. This places oversight at the highest decision-making level. Consequently, a direct line exists between strategy and execution. The bank adopted the 'double materiality' concept in reporting. It assesses both internal and external environmental impacts. Therefore, it sets a new regulatory benchmark for Egypt's sector.



The 1st verified pillar is economic prosperity through MSME support. Banque Misr served 143,587 MSME clients during the evaluation period. This portfolio reached approximately EGP 54.1 billion by December 2023. It systematically dismantles financing barriers for small businesses. The 'Express' digital loan product was a key innovation. It facilitated over EGP 34.8 billion to 26,000 clients. This reduced approval time from weeks to mere days.

The bank also implements national development agendas directly. The 'Mashrouak' programme is a prime example. It granted EGP 5.8 billion to 11,046 customers for local projects. Business Development Service centres provide vital non-financial support. They delivered 67,258 services to 26,907 entrepreneurs. This 'Credit Plus' model significantly

enhances business sustainability.

The 2nd pillar is a verified commitment to gender equality. Women own 23% of the bank's MSME portfolio. This is a significant metric for the MENA region. The 'Zaat' programme, developed with the IFC, targets female entrepreneurs. It deployed EGP 1.8 billion to 19,000 women clients. An IFC loan of \$234 million specifically supports this goal.

Initiatives extend to include rural women comprehensively. The 'Tahweesha in the Bank' programme digitises traditional savings circles. It provided banking services to over 141,146 women in rural





areas. This brings them securely into the formal financial sector.

The 3rd pillar is tangible environmental stewardship. The 'Green Branch' model transforms physical infrastructure. Flagship branches use solar panels and efficient LED lighting. A specific technical achievement verifies a 95% water-saving rate. This resulted from installing Water Mist Fire Suppression Systems. The system uses only 5% of a traditional system's water.

The bank rigorously monitors its full carbon footprint. It secured a \$100 million green financing line from the EBRD. This capital funds SMEs in solar energy and waste management. Therefore, it finances Egypt's broader green economic transition.

The 4th pillar is systemic healthcare intervention. The bank's CSR budget reached EGP 1.1 billion in 2023. It funds critical national health infrastructure projects directly. Donations included EGP 100 million to Qasr El-Aini Teaching Hospital. A further EGP 110 million went to Ain Shams University Hospitals. The 'Your Health Matters' programme reached over 900,000 beneficiaries.

Educational empowerment forms the 5th strategic pillar. The bank partners with industry to develop applied technology schools. It funds university scholarships for high-potential, underprivileged students. Financial literacy workshops educated 278,432 youth and 182,700 women. This cultivates both social mobility and future bank customers.

The 6th pillar is deep social solidarity integration. Banque Misr is a cornerstone partner in the 'Hayah Karima' initiative. It provided EGP 8.4 billion in financing for rural development. The 'Al-Momken' programme ensures full inclusion for People of Determination. Staff training and adapted digital interfaces remove access barriers.

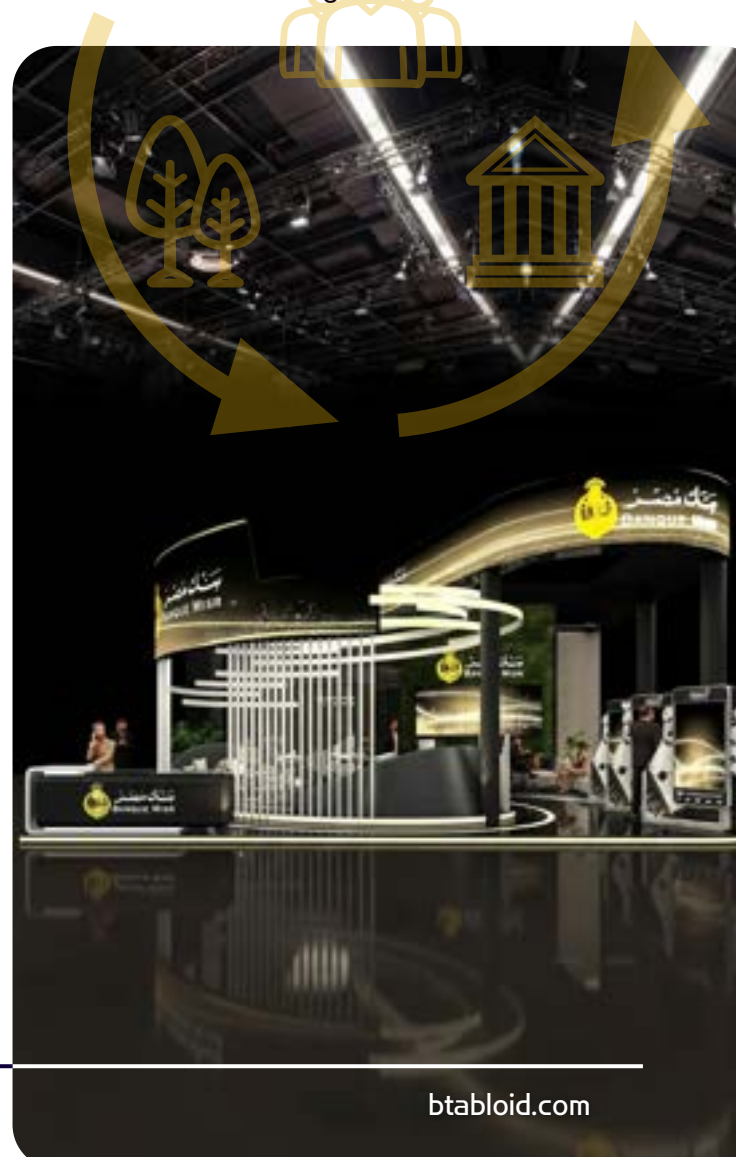
Finally, digital transformation is viewed as future-facing CSR. Partnerships with fintech firms extend services to the unbanked.

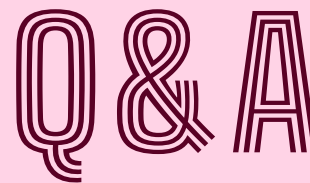
The push for a cashless society supports national formalisation goals.

An in-house startup accelerator nurtures the local fintech ecosystem.

In conclusion, this verification confirms the award's validity completely. Banque Misr transitions from a legacy institution to a sustainability leader. Its model is defined by scale, depth, and structural integration.

The bank does not merely donate; it builds capacity systematically. It does not just lend capital; it empowers communities holistically. This comprehensive approach merits the international recognition received.





Inside the Mind of an AML Leader A Culture of Compliance

An exclusive interview on navigating the UAE's grey list removal and building a resilient financial future.



**WITH
DR. MARYAM HUSSAIN**

Q¹

What was the game-changer behind this recognition?

My work on strengthening inspections and supervision of DNFBPs during the FATF action plan period was the most impactful. We focused on real risk areas, improved follow-up mechanisms, and ensured findings led to actual corrective actions. Contributing to the UAE's removal from the grey list was a major professional milestone for me.

Q²

What drew you to AML and compliance?

I realized early that financial crime is not just a regulatory issue — it affects people, businesses, and national stability. That sense of responsibility pushed me toward compliance, where I felt I could make a real difference, not just process transactions.

Q³

How has your leadership style evolved?

I moved from focusing on doing everything myself to building strong, independent teams. Today, I focus more on guidance, trust, and accountability, while making sure everyone understands the bigger picture, not just their individual tasks.

Q⁴

How are you using RegTech against new financial crimes?

We rely more on automated monitoring, smarter screening tools, and data analytics to detect unusual behaviour early. Technology helps us move faster, but professional judgment is still essential in making the right decisions.

Q⁵

How do you balance business needs with strict compliance?

By applying controls based on actual risk, not the same rules for everyone. When compliance is involved early in business planning, you protect the institution without slowing down good customers.

Q⁶

How did you create a positive AML culture in your teams?

By explaining the real impact of financial crime and making people feel part of the solution. When teams understand that AML protects their organisation and reputation, they take ownership instead of just following instructions.

Q⁷

What legacy do you want to leave?

I want to help build strong systems and confident compliance professionals who can handle future risks. If the sector becomes stronger and more resilient because of the people I worked with, that's what matters most to me.

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Architect of Accessible Health Translating Vision into Widespread Action

A Visionary's Blueprint for Empowering Arab Communities Through Trust and Technology

WITH
DR. MOHAMMED ALGHANDOR



We want to congratulate you on winning "Best Public Health Advocacy Leader & Influencer in the Arab World."

Q¹

Looking back at the past year, what specific project or initiative do you believe was the "game-changer" that led to this recognition?

First and foremost, I would like to sincerely thank you for nominating me for this prestigious title. I am truly honored and delighted by this recognition, and I extend my gratitude to the organizing committee for the excellent organization.

1st: I believe the most important initiative has been the love and trust of the people in me, in my topics, and in the content I provide. To date, my television and radio episodes, as well as my programs across social media platforms, have exceeded 5,000 episodes program worldwide—across leading television channels and radio stations. This reflects both the audience's trust and affection, and the confidence media platforms have in the engaging, leadership-driven, and impactful content I deliver to society.

2nd: Through my programs and initiatives, my episodes have reached millions of views globally. This has been achieved by presenting numerous health initiatives, promoting quality of life, and encouraging positive lifestyle change.

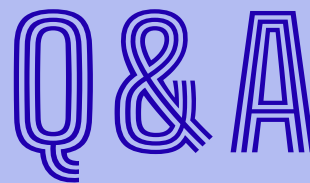
3rd: Being honored with the global TikTok award for reaching one million followers signifies my success in delivering accurate medical information to the younger generation. This achievement came as an extension of receiving the global YouTube Gold Play Button for one million subscribers, for which I am truly grateful.

4th: The trust of my followers and clients in what I offer has enabled me, by God's grace, to positively change the lives of hundreds of thousands of people.

Q²

Your career has been dedicated to public health and education. What was the defining moment or "spark" that drew you toward this vital mission of empowering communities with health knowledge?

Simply medicine. I aspired to be the first physician to present medical information in a simple, engaging, and accessible way that everyone can understand. I became the first Arab doctor across social media platforms to deliver medical advice both inside and outside the clinic and broadcast it to the world, starting more than 15 years ago. Many medical content creators who came after me did so after witnessing the success of my experience and journey. Success may come easily, but continuity is the real challenge.

**Q³**

How has your leadership style evolved as you moved from being a clinical expert and content creator to a high-level strategic advisor and influencer?

My leadership style evolved as my professional role expanded from a clinical expert and content creator to a strategic advisor and public health influencer. In the early stages, my focus was on establishing scientific credibility and delivering evidence-based health knowledge. As my influence grew, my leadership approach became more strategic—centered on transforming knowledge into sustainable healthy behaviors through effective communication, building partnerships, empowering teams, and measuring long-term community health impact.

Q³

With the rise of digital media and AI-driven misinformation, how are you leveraging technology and digital strategies to stay ahead in effectively reaching and educating the public?

I leverage technology to work for me, not against me, ensuring that my programs remain current and relevant. I was among the first physicians to integrate artificial intelligence into my medical and nutrition programs. I continuously combat misinformation through:

- Educational episodes on major television networks and social media platforms.
- Publishing and authoring medical books; I have released three medical books, including The Alghandour Encyclopedia and Alghandour Diet.
- Serving as a brand ambassador and official spokesperson for numerous trusted local and global hospitals and products and company
- Delivering training programs for the public and for corporate organizations.

Q⁴

There is often tension between creating engaging, popular content and ensuring scientific rigor and accuracy. How do you balance both to keep your advocacy attractive yet trustworthy?

This balance is challenging for many. However, as a physician, television presenter, and certified trainer, who has delivered numerous courses worldwide and operates clinics in several countries such as Saudi Arabia and Dubai, I have been able to integrate these experiences. This allows me to combine engaging content with scientific accuracy. Scientific knowledge alone is not enough to sustain impact; how it is communicated is equally important.

Q⁵

Dr. Alghandour, your journey highlights the human element of persistence. In a field where public-health outcomes may be long-term and sometimes intangible, how did you succeed in creating the cultural shift needed to view public-health awareness not as a marginal effort, but as a core investment in societal well-being?

First, it is success granted by God.

Second, it is the unwavering support of my audience. When I see my episodes achieving millions of views and real-world impact, it reassures me that I am improving the quality of life for millions. My love for my work and for my audience drives me to constantly seek better, more effective ways to serve them.

Q⁶

Finally, beyond awards and recognitions, what lasting legacy do you aspire to leave within the public-health landscape of the Arab world?

I aspire to leave a legacy that establishes a strong culture of health awareness—one where medical knowledge is a right accessible to everyone, and where health education becomes a daily practice and a sustainable lifestyle across the Arab world. My ultimate goal is for investment in human health to remain a permanent societal priority that transcends individuals and awards.



Sukoon Takaful

Redefining Protection Through Shared Value

Pioneering an Ethical and Digital Future for GCC Insurance

Sukoon Takaful stands as a trusted name in ethical insurance today. It is redefining how protection and peace of mind are delivered. The organisation emphasises core Shariah principles and a commitment to innovation. Consequently, it has built a strong reputation for its customer-centric solutions. It is not merely meeting current market expectations. Furthermore, it is actively shaping the future of Islamic finance itself.

The UAE and GCC regions show remarkable demand for ethical finance. Customers increasingly seek values-based alternatives to conventional products. Sukoon Takaful operates at the forefront of this movement. It achieved exceptional growth with contributions nearly doubling in early 2025. This performance reflects a strategic blend of operational excellence and sharp market insight.

The acquisition by Sukoon Insurance provided essential scale and infrastructure. This strengthened distribution across retail and corporate segments significantly. Strategic alliances with leading Islamic banks expanded access further. Simplified customer journeys reinforced its position as a trusted ethical partner. Looking ahead, the company aims to deepen its digital distribution channels. It will also enhance broker engagement and explore selective GCC market entry.

A commitment to Shariah-compliant innovation lies at the organisation's heart. It offers a comprehensive portfolio including motor and medical takaful. Property, engineering, and family protection plans are also available. Each solution is designed around cooperation and shared benefit. Surplus-sharing remains the foundational model, reinforcing a mutual ethos. This clearly distinguishes takaful from conventional insurance.



Every product enhancement undergoes rigorous Shariah committee review. This guarantees strict compliance and sustains customer confidence completely. Beyond standard offerings, the company pioneers sector-specific propositions. A notable example is its tailored solution for legal professionals. This combines liability and personal protection within an ethical framework. Awareness programmes support adoption for these customised schemes.

These innovations pair with streamlined digital servicing. This makes takaful simpler, fairer, and more accessible for everyone. The organisation aligns product development with genuine customer needs. Therefore, it continues setting clear benchmarks for the entire industry.

SHARIA-COMPLIANT INSURANCE SOLUTIONS

FOR YOU AND YOUR LOVED ONES



Digital transformation is a core strategic imperative for growth. Sukoon Takaful invests in advanced digital capabilities proactively. These enhance customer experience and reduce fraudulent activity. They also minimise the operation's environmental impact helpfully. Analysing trends ensures technology investments create tangible value.

Digital engagement now extends beyond mere convenience. It has become a vital educational platform for clients. Transparent communication clarifies takaful principles and surplus distribution. Every digital initiative resides within a robust governance framework. This safeguards data privacy and ensures ongoing compliance. Consequently, this holistic approach fosters deep trust and strengthens client retention.

Operating in a dynamic regulatory environment requires resilience. The UAE's stringent standards demand rigorous compliance constantly. Sukoon Takaful meets this through robust risk management. Transparent reporting and a strong solvency position underscore its reliability. This ability safeguards participant interests and honours commitments fully.

Competition remains intense from conventional insurers. Sukoon Takaful's differentiation lies in its authentic mutual structure. Its surplus-sharing ethos and staunch governance provide a clear advantage. The organisation engages actively with regulators to ensure alignment. It preserves its core values while adapting to evolving standards.

Looking ahead, the company envisions insurance transcending mere transactions. It aims to deliver a truly transformative customer experience.

A solid foundation and strategic synergy support this goal. The ambition is to lead the next generation of ethical solutions.



Our ambition is to be the trusted takaful partner that delivers ethical protection and long-term peace of mind.

Mr. Ahmed M.A. Abushanab

**CEO,
Sukoon Takaful**



BUSINESS TABLOID AWARDS

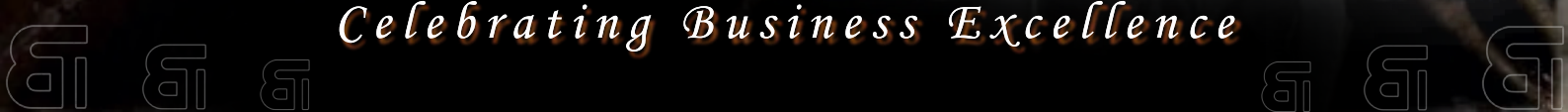


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