BUSINESS TABLOID

Issue 02 | www.btabloid.com

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MOST INNOVATIVE HEALTHCARE SERVICES

BEST NEW INFERTILITY HOSPITAL

SAUDI ARABIA 2019

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EDITOR'S NOTE

In this edition we delve into prominent happenings from the field of technology, finance, real estate, business, automotive and health tech to bring you a comprehensive report of the global business news which could impact global markets.

Advancements in technology has been a key focus this year. Many nations are competing to gain an edge in artificial intelligence. In the cover page we have featured about China's focus and action to become the super hub of artificial intelligence in its bid to surpass the US and European Union. The government's sanctions and an array of private investments have helped China to set up state of the world R&D facilities to innovate AI technologies. However what is particularly interesting is how China is going to transition from research and development to commercialisation of it the same.

Though Chinta is catapulting towards achieving a technological super hub status, multiple socio political issues are hurdling its process. Apart from the looming trade wars with US, the growing unrest in Hong Kong has plunged the the country into recession for the first time in a decade. Hong Kong's economy has shrunk by 3.2% in the last quarter. The recession along with the riots have affected the labour market extensively.

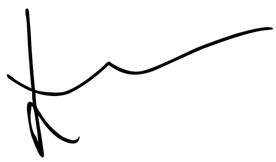
AI being the future of all business has got companies like Sony corporation to develop new artificial intelligence technologies which would focus on entertainment in the field of gaming and movies and in the gastronomy, revolutionising the way we cook and process food. Technology has indeed overtaken every industry from food to health. Health tech in Asia is creating advanced monitoring and diagnostic technologies and is set to reduce the cost of health care in the continent. Similarly banking apps have created a world of convenience to transact for the technologically savvy customer who no longer has to go to the local branch and thereby impacting customer loyalty.

There is huge technological revolution taking place in the Middle East. Saudi's vision 2030 is fielded by Fintech Startups. The government is committed to make necessary adaptations. On similar notes Kuwait based telecom company Zain, is all set to launch the first ever 5G roaming services in MENA to fuel the technological shift happening there. Zain is looking forward to expanding in the rest of the world as well. Even the traditional Islamic banking and economy has adapted to the latest technological trends to cater to the modern Muslim. Countries like Saudi Arabia , UAE, Malaysia and Indonesia are leading the rising Global Islamic Economy.

Though technology sector is growing, this quarter has seen slow growth in a few sectors with the global economic slump. The automotive company has taken the most hit with fewer cars being sold. Audi has planned to axe 9500 jobs in order utilise the resources for manufacturing electric vehicles which are the need of the future. Tesla has already established a prime chunk of the market share for electrical cars. However their delays in construction of Gigafactory and high costs has set their market shares to fall. The Logistics sector in the Indian Sub continent is also reeling under the impact of tepid business and slow pace of growth in the auto industry thereby leading the logistics companies to cut corners and put off plans of expansion.

However the economy hasn't impaired growth of all companies in India. Recently India's leading cloud based business software company, Zoho Corporation has announced its historical milestone of 50 million customers worldwide. Similarly Indian private vehicle hailing company Ola has expanded its business to the United Kingdom. It is due to start its operation in London soon giving utmost importance to safety features and compelling service to help London tackle its ever growing mobility needs. With the bilateral trade agreement with India, Moscow is eyeing for Indian business investors in the field of Pharmaceuticals, chemicals, automotive and aviation to set business in Moscow with attractive tax incentives and buy back guarantee of manufactured goods in order to strengthen the ties between the two countries further.

Global real estate trends indicate that commercial real estate transactions have achieved a record breaking high in Asia Pacific. Investors from this region are future oriented seeing past the current head winds of slow growth and trade wars. However in regions like UK, the ongoing political uncertainty has created ripples in the housing market irrespective of reports indicating that Brexit will not have any major impact on the real estate market.



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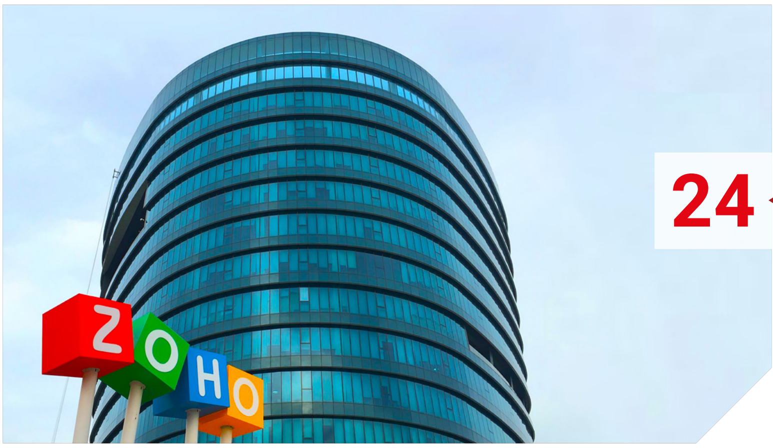

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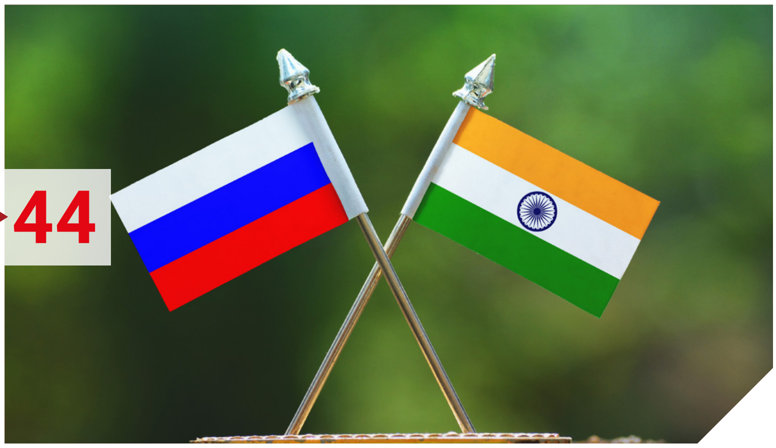

BUSINESS TABLOID

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Global Islamic Economy on the Rise: $2.2 Trillion Growth

With over 1.8 billion Muslims worldwide the report on annual Global Islamic economy established that Muslims spend over US $2.2 trillion annually. This further signifies that the Islamic economy is steadily growing and forecasted to grow further. Expert economist feels that there is a significance scope of growth and maturity in the Islamic economy. US $745 million was disclosed as in private equity investments and US $595 billion was disclosed as private equity and venture capital investments. Economist feel that there is requirement of more government backing in certain sectors of Islamic communities and countries. Simultaneously a more nuanced and focused approach is required in areas like regulations in order to take the Islamic economy even further.

Certain Islamic countries such asUAE, Malaysia, Saudi Arabia and Indonesia is clearly emerging as strong leaders and path setters in Islamic economy.

Which sector attracts what investment

According to the global Islamic economy report an estimate of US $1.3 trillion out of US $2.2 trillion was spent on food and beverages. This was followed by clothing which saw a spend of around US $279 billion. Media and entertainment industry spend was approximately about US $209 billion. Travel was listed at about US $177 billion. The spend on pharmaceuticals was reported to be US $87 billion and the expenditure on cosmetics was reported to be US $61 billion respectively.

Adaptation to the lates tech trends

The recent trends in the global Islamic economy showed that they were well in fire with the latest technological advancements currently available. Islamic financial companies have adapted to blockchain technology for areas such as making payments, checking Halal

compliance, tracking food orders, buying cosmetics and pharmaceuticals either from manufacturer or retailer. Islamic economy is opening up to and expanding the applications of blockchain and automation in its financial sector. Smart technologies have been incorporated in other sectors too such as clothing industry for smart Hijabs and GPS systems such for purposes such as finding closest prayer facilities. Simultaneously there is investments happening in the fields of artificial intelligence and virtual reality to cater to the needs of the new age Muslims.

Tapping into Ethical products and services

The Islamic economy is rightfully tapping into ethical products and services which is a growing trend globally and has been adapted in the Islamic community as well. The Islamic economy has perfectly aligned with practices like the Sharia based principles, Halal based food, farm to fork concepts. A splendid example is that of Blossom finance which with its blockchain solutions helps small and medium enterprises by raising sukuk finances. Islamic economy is fielding new concepts such as Halal cosmetics to a concept called Halalopathy medicines which includes life saving vaccines free from animal components.

Halal food contributes to a major chunk of the Islamic economy. More and more companies are getting certified as Halal right from Halal certified mozzarella cheese to halal certified organic vegetables. Even multinational companies have noted the growing demands and available opportunities with companies such as Harbibo has opened up a Halal candy shop in London. Japan's Mitsubishi corporation is investing in a halal food company from the UAE called as Al Islami food. With an increase in global mergers and acquisition the food safety and regulations for halal certified foods are becoming better with massive improvement. Muslim spend on food and beverage has reportedly increased by 6.1% and forecasts state that it is likely to grow into a US $1.9 trillion business by the year 2023. Malaysia and UAE are the global leaders in this industry as Halal food provides an immense opportunity for investment globally.

The Future of Islamic Finance Industry

Global Islamic finance industry has become a force to be reckoned with. There is a considerable penetration of Islamic bankingin the OIC countries especially UAE. Malaysia's conventional bank loans are over taken by Islamic finance and has provided a boost for consumers. It is also to be noted that Islamic finance is not just subject to UAE or Malaysia. It is being diversified into other countries from regions such as Easter Africa to Central Asia. Sukuks are being issued in continuity leading to the first dollar denominated sukuk by a GCC issuer for US $1 billion. Other technologies such as Fintech, a sharia compliant robot advisory firm are a few examples to indicate that the Global Islamic Economy is on the rise due to adaptation of not only Islamic principles but also modern technologies to cater to the new age Muslim. ■

HEALTH TECH SET TO MAKE HEALTH CARE AFFORDABLE IN ASIA

Appointments, lengthy queues, referrals, cumbersome diagnostics may soon become a thing of the past in Asia with Health tech startup's advancing both technologically as well as reaching out to even the most remote places.

What is Health Tech?

Health tech is the usage of technology both software and hardware that could cover areas such as diagnostics, disease management, health monitoring and rehabilitative needs of individuals. These data's can be used by the consumers or directly relayed to health care providers. Health tech products are developed keeping in mind the ease of accessibility, affordability and efficiency in providing health care solutions

"The demand for quality and affordable health care is rising globally and more so in population dense continent like Asia. Other factors contribution of demand for health tech in Asia is due to the rising affluence and ageing population across various countries in Asia," says Ted Tan, Deputy Chief Executive Officer of Enterprise Singapore.

How is is set to make health care affordable?

Malaysian based Health tech company called Naluri's CEO, Arzan Osmani- Rani says, "in Malaysia a typical structured intervention programme like the Diabetes Prevention programme where the patients receive counselling and their health monitored by a team of professional doctors, nurses and dieticians costs anywhere from $1000 to $2000 for a four month programme. However a similar program done online with facilities like blue tooth connected weighing scale, a consultation and health screening before and after the programme and mental health test and constant monitoring online only costs under $100." She further adds on that "this has enabled many corporate companies subscriber group health care as a part of their employee welfare system. The constant counselling and monitoring has helped Naluri identify the high diabetes risk individuals and provide them with timely intervention, online support and life coaching even before diabetes takes over their life."

Another example is from Singapore's health tech start up solution called mClinica. It's CEO Farouk Meralli said, "mClinica is a Heath tech headquartered in Singapore with a wide presence in many South East Asian countries like Cambodia, Vietnam,Indonesia, Malaysia, Philippines and Thailand.They tie up with pharmacies across these countries via a mobile app in order to bring down the medicine costs. This further helps with patient's affordability and adherence to treatments.

Dr. Sneha Patel, CEO of MyDoc, Singapore said, "MyDoc is a health tech that enables accurate collection and analysis of diagnostic data. It monitors real-time behavioural and health data thereby reducing the need for costly treatments. She further adds on, "saving costs are just one aspect to health tech, however from a consumer point of view, health care data is very confusing, fragmented and disjointed. One has lack of understanding as there is no continuity or coordination between various diagnostics. MyDoc guides consumers and ensures there is no misdiagnosis, wasted time and lack of clarity."

Health tech is do doubt set to make a huge difference to the Health care sector not only in Asia but also across the world.

How does Health tech's future look like for Asia?

Health tech is definitely the future of health care. However there is a constant requirement to evolve across various healthcare spectrums. The biggest challenge that lies ahead is to convince consumers to go the tech way as they are so used to the face to face interactions with the doctors. Many countries have warmed to the Health tech ideas but remote places in Asia firstly required basic technological advancements in order to implement Heath tech successfully.

According to the latest Health Tech landscape report, Heath tech companies in South East Asia have invested over $189 million in just the first half of 2019.

Health Tech is due to create a whole new ecosystem in the healthcare industry. ■


LOGISTICS C
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Logistics The current looming slowdown in India's economy is beggining to manifest in the logistics industry. Top companies such as DHL Express, Allcargo logistics, the logistics wing of the Mahindra & Mahindra group and the retail behemoth Future Group, the Warburg Pincushion backed Stellar value chain are all reeling under the impact of tepid business and slow pace of growth. Some of these above mentioned companies have also put off from their plans to expand due to the relatively modest revenue targets that they have been setting for themselves.

R.S Subramanian, senior Vice President and managing director of DHL Express, Indian operations which is a part of the Deutsche Post told in a recent interview that, "There has been a little bit of a slow down. We are expanding 5 to 10% slower this year in comparison to the previous year. The slowdown was most visible in August and September." DHL operates the largest courier service in the world. He further added that, "the slowdown in the automotive industry is the most talked about. Having said that, there are other industries such as the pharmaceutical industry and life's ibexes industry which are still healthy." Furthermore he has also indicated that revenue has not declined for the company and therefore it has lead to no imminent changes in its medium to long term expansion plan DHL Express.

Managing director, Future Supply Chain, Mr. Mayur Toshniwala said "the Future Supply Chain has seen a mellowing demand in the first two quarters of this financial year. If the sales for a customer used to be 15% the new statistics indicate that it is now 7%." Mr Toshniwala further added on saying, "Future Supply chain has postponed its plan of constructing new warehouses. The company had planned to add to the three million square feet of warehousing space this year. But will now downsize it to 2 to 2.5 million. The company had earlier planned to spend ₹ 250 crores on the new warehouse project this year. They have now axed their budgets to ₹ 180 crores to ₹ 200 crores."

Rampraveen Swaminathan, CEO of Mahindra Logistics said, "The revenue projections for Mahindra Logistics May Habeeb recaliberated given the current economic slowdown. The Senior manager of Allcargo Logistics also stated in a recent report that they have seen a slower growth in exports. It is most likely to miss its US $2 billion revenue targeted for the year 2020.

India's GDP for the second quarter shows trends ofa demand slowdown in areas such as automotive sales, real estate sales, consumption, less favourable bank credit data. India's industrial production is considerably shrinking consecutively for a couple of months in September. These worrying economic trends indicates that it is at its worst performance since April 2012.

Even though while many companies haven't been in a decline in their revenue growth due to the addition of new customers, sales for traditional customers have taken a blow. Chairman of Stellar Logistics, Anushman Singh pointed that whilst the company pencilled in 25% growth from its traditional customers it was only able to bring in an actual growth of 5%. He said, "However, we are still growing at a 100% aggressive pace every year due to our new customer acquisitions, new company acquisitions and new warehouse." He also stated that," Due to the economic slowdown our long term plan of 50 million square feet of warehousing space from our current warehousing space of 5 million square fret and addition of 50,000 trucks in originally planned five year time frame may not happen. We will require a couple of more years for completion."

The transportation industry has seen the most significant impact of the economic slowdown with companies axing their plans to expand their fleet. Prahlad Tanwar, partner and logistics expert at KPMG said," the Indian logistics sector's struggle to grow profitable in a market marked by tight margins and rationalised volumes continues. Transportation, particularly the roadways being the biggest segment of the the Indian logistics is feeling the heat. The temporary dip in transport volumes has resorted companies to take measures including rationalising routes, manpower and new order capacities." Sumit Sharma, co founder of the logistics startup GoBolt said, "the company has cut by half its plan to increase its fleet size to 100 this year. It operates 500 trucks on a combination of owned and leased trucks." ■

The Big E race- Audi to cut 9500 jobs in order to push Electrical cars

At the wake of an economic slowdown globally, the car industry is facing a down turn in its key markets including China. Another factor plaguing the automotive industry is the tough emissions regulations by the European Union which has lead to the increase in vehicles cost and therefore a major transition towards electric cars are taking place throughout the world. Audi already saw falling sales, revenue and operating profits in the first nine months of this year. Therefore in order to keep up with the dramatic changes roiling the global auto industry the German premium car brand has announced that it would be axing 9500 jobs which sums up to roughly 10% of its current labour out of 61,000 jobs in Germany between now and 2025 to make more money available for manufacturing electric cars as well as digitalising it's operations. Simultaneously, Audi is looking at creating two thousand jobs with focus on areas such as electric mobility and other new technologies.

The Volkswagen (VLKAF) owned premium car company Audi also established that the job cuts will be achieved as ethical as possible through turnovers and retirements. It has further guaranteed jobs of the rest of its workers through the year 2029. These imminent changes will free up approximately US $6.6 billion over the next ten years that Audi intends on investing the same to make the cars of the future. These planned job cuts are undertaken as a part of agreement with worker representatives. In a statement the carmaker said, "The job cuts will take place along the demographic curve, in particular employees turnover and a newly launched attractive early retirement programme." This would allow Audi to utilise two of its major factoriesin Germanyto be overhauled for the manufacturing of its electric cars. Audi expects its plants located in Neckarsulm and ingolstadt, where companies head quarters are located to produce a combined 675,000 cars a year.

All the established car makers from around the world are re working and enhancing their business models in order to adapt to to a new market demand where electric cars are to replace gasoline and diesel. Volkswagen too wants to ride the electric car wave. The group which also owns other premium car makers such as Porsche, Bugatti, Skoda and Lamborghini is spending billions of dollars to make an electric or hybrid version of every vehicle in its lineup and it also plans to launch over seventy new electric model cars by 2028. Audi is set to play a major role in that transformation. The brand has already launched its first electric SUV, the e-Trob which is manufactured at a plant based in Brussels that used to churn out small cars powered by fossil fuels.

Audi's spokesman Perter Mosche said, "the company must become lean and fit for the future which means some job profiles will no longer be needed and some job profiles should be newly created to sustain." He also added' "we will continue to train young people and to create better workforce. Like it's rivals Audi too is spending billions on new technologies including battery, electric and hybrid vehicles, connectivity and autonomous driving.

The Future is Electric

Electric cars are advantageous as they have fewer parts than those powered by internal combatant engines that require considerably lesser number of workers to assemble. However on the flip side they are quite expensive to develop. Competition in the electric car market is steeply rising and the next few years would specifically be interesting to observe to see the survival and adaptation of carmaker's both established and new. This is also forcing companies to get into mergers and acquisitions.Fiat Chrysler and Peugeot Owner Group announced its plans to merge last month creating ripples in the auto industry. BMW and Daimler have formed a joint venture that will develop driverless technology and Honda has invested in General Motor's self driving car unit. What is phenomenal is all these changes taking place amidst a slump in global auto sales. No carmaker wants to miss on his chunk of the market as the future is bound to be electric.

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AWARDS

2019

Nominations Open for 2019

ARCHITECHTURE
ASSET MANAGEMENT
ADVISORY
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HEALTHCARE
INSURANCE
REAL ESTATE
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Cover Story

IS CHINA THE NEW ARTIFICIAL INTELLIGENCE AND TECHNOLOGY SUPER HUB?

Many nations across the world are competing in order to achieve a global innovation and advantage in artificial intelligence as it is an already well established fact that AI is the future foundation to boost competitiveness, increase productivity, protect national security and help solve societal changes. AI will transform nations by getting them ready to update and adapt to the future. Currently countries like China, the European Union and United States have positioned themselves well ahead other countries in order to win the AI race. China has emerged a noteworthy competitor and is completely focused riding the artificial intelligence wave with finesse.

China has announced ambitious plans to lead the world in artificial intelligence by 2030. President Xi Jinping has formulated an elaborate framework to ensured that China seizes the opportunities available in order to become the world leader in technology. China has set an aggressive approach with major economic milestones of making the artificial intelligence industry worth one trillion Yuan by 2030. “China has been pumping a lot of money on developing artificial intelligence. It has rolled out large scale research and development on AIareas like facial recognition features, speed recognition, smart cities and medical diagnosis,” says Rebecca Fannin, author of “Tech Titans of China.”

China is a lot dependant on foreign technology and has even received backlash for being an imitator of already developed and available technology. “One of the most notable examples is that of we chat, what started as a whatsapp clone and received much criticism has now revolved into a much broader platform. It is like an operating system on an app. So even if China imitates they also improvise the AI technology,” says Dr. Tan Tineu, Chinese Academy of Sciences.

Given the issue, with the current domestic push in technology despite US and China trade wars will help to focus on the gaps in the tech sector, is set to advance China further. “Though there is an advance in technology sector, China lags behind US when it comes to research and development of artificial intelligence. Multiple factors such as ability to retain homegrown talent, work ethics, looming trade wars and the unrest in Hong Kong has created uncertainty amongst investors both domestically and internationally,” says Joy Dantong Ma, AI analyst.

China sees artificial intelligence as a very critical technology in the current era and wants to match or surpass Unites States. China is set to put emphasis on fostering new services that will bolster socioeconomic growth.China is working closely with enterprises and market mechanisms to develop and build a more innovative and open artificial intelligence platforms capable of producing efficient and innovative solutions. China’s Ministry of Science and Technology has called for market pioneers as well as medium and small tech based enterprises to participate in research to develop AI based solutions across China and for this they have allocated financial resources in order to ensure continuousresearch and innovation.

Here is a look at what China has been doing in key technological areas to emerge as a technology super hub:

Artificial Intelligence

Artificial intelligenceis a broad term for technology that makes machines copy or follow human intelligence for example recognising images of speech like the facial recognition features. China has its own set of national strategies and policies drawn over artificial intelligence in 2017 and has been investing a lot of money into developing innovative solutions.“Even though US is in the lead in AI research and development, China is well catching up with well funded and technologically advanced start ups such as Face++, Sensetime and iFlytek to name a few,” the Council of Foreign Relations established in their recent reports.

Fintech

Financial technology has emerged and booming in China. Global investments in this sector has doubled to 55.3 billion USD in 2018 with China accounting to over 46% of that figure. It is the home to some of the largest fintech companies in the world such as the Alibaba affiliate, Ant Financial which runs the mobile payment app called Alipay. "Both Alipay and Tencent owned We Chat pay can be used across China from small stores to big shops. These super apps also help with wealth management and help provide and process micro loans helping consumers go cashless, careless and hence bypass the banks to a certain extent," Henri Arslanian, Chairman of Fintech Association of Hong Kong. He further added that, "China's central bank have issued a three year financial technology development plan with better regulatory frame works in order to ensure China is the world leader in the Fintech area."

Blockchain

Blockchain in China has evolved with the technological advancements. There are various trials across sectors right from finance to the food industry, education to health care sector. Edith Yeung, managing partner of blockchain focused venture capital group, Proof of Capital, said "It is clear that China wants to lead the world standards for blockchain technology and the president's commitment to the same will ensure a strong foundation and better innovations in the sector."

Smart Phones

Chinese smart phone firms are well known to be few of the best in the world with Huawei strongly positioned as number two globally. "Chinese vendors are notoriously known for copying and imitating Apple's and other large companies design and technology. Whilst it is partly valid, what gets overlooked is the innovations in areas such as cameras, screens, facial recognition and charging which have been innovative from device to devicemade in China," Bryan Ma, Vice President, devices research at IDC. China is now focusing on original, state of art and advanced smart phones

5G

China has recently turned on its 5G network this year ahead of their 2020 timeline. 5G mobile network is set to provide low latency and faster data speed. Even though 5G is a highly politicised issue, it is essential for the technological growth and advancement in China.US has been claiming that Huawei' hardware could be used in spying citizens by the Chinese government and has been urging other manufacturers not to use any Huawei components. Even though Huawei has been refuting the claims, the national security risks have been highly debated. However this hasn't stopped China on the track of heading towards becoming the largest 5G market in the world," claims Kai-Fu Lee, author of AI Superpowers.

Health Sector

The artificial intelligence in the health sector has grown by leaps and bounds in China. There a multitude

technologies adapted in order to bring about a change in life care services. Chinese researchers have developed AI systems that can easily diagnoses childhood diseases. The device could detect Asthma with an accuracy of 90%. It could detect gastrointestinal diseases with an accuracy of approximately 87%. Researchers trained these Artificial intelligence system with the electrical health records of over 60,000 Chinese patients. AI is also used to detect blindness caused by diabeticretinopathy.

The Road ahead for China.

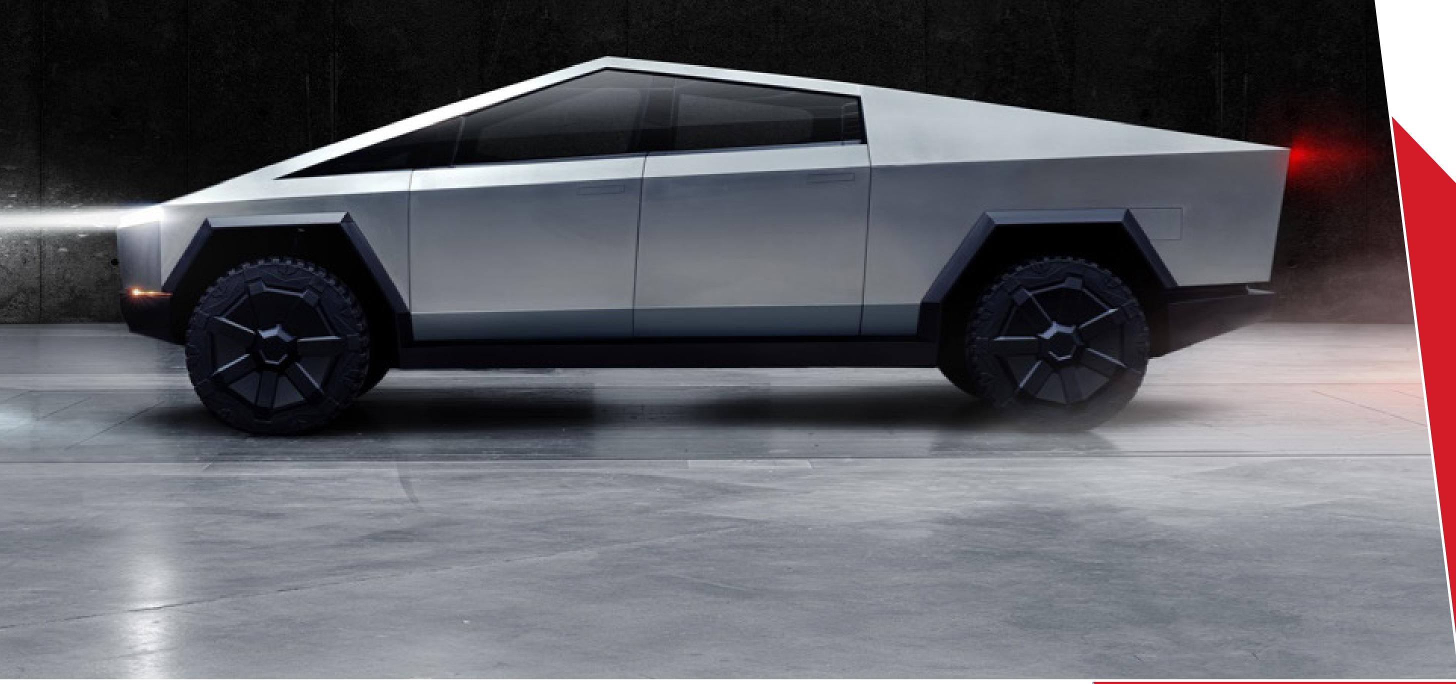
Though China is accelerating its technological growth to emerge as a global leader, one has to take into considerations, various factors such as the US-China trade war,the instability due to Hong Kong protests and the global economic slow down. Though China's grand vision of emerging as the tech global leader by 2030 is on the right track, one has to wait and see how newer tech markets and policies evolve globally.

"Another looming concern is the battle for data and talent. Given the increased demand for AI skilled Human Resource's throughout the world, China must improve, expand and retain their talent. For this reason China's Ministry of Education announced to incorporate AI learning in mainstream educations. Most Chinese colleges have departments dedicated to only AI. The Chinese Ministry of Education has also sets up 50 AI research centres with world class facilities for research and development. They are also introducing various incentives and online programs. The government intends to train 500 instructors, 5000 students in the next five years," says David Wipf, a lead researcher at Microsoft Research in Beijing. He further added, "Most Chinese pioneers in AI have over 10 years of experience however have relocated to United States in search of lucrative career and business opportunities."

International reports suggest that China is on a fast pace and could soon replace Unites States as the number one hub for artificial intelligence. China is already leading the countries of the European Union adoption and data and it is accelerating itself to quickly reduce the gap between itself and United States. To catapult the progress China's Ministry of Industry and Information Technology has committed to allocate USD 950 million annually in order tofu dish strategic AI projects. This is seen as a welcome move as most innovations fail to sustain without proactive measures from the government. Apart from the government many venture capitalist are also funding research and development of AI in China.

With China running to catch up the AI global position there are a few hurdles it needs to tackle swiftly especially with international trade and political turmoil. However these hurdles are easy to cross as China has already made sufficient foundational progress. The spotlight lies on how China makes the transition from research and development to commercialisation of Artificial intelligence technology. ■

TESLA RUNNING OUT OF TIME? SHARES SET TO DIVE OVER 30%



Tesla has undoubtedly been the number one electric car manufactures globally. They hold 80% of electric car market share in the Unites States alone. However the automaker's unique global position is facing serious threats with Ford's arrival into similar market share from 2020 onwards.

Dan Levy, Credit Susie Analyst said, "Tesla is set to face huge challenges and competitive threat to Model 3 by Ford. Even though Tesla has a huge window of opportunities and competitive lead they need to act fast. Ford is launching its Mach-E soon in their luxury segment with price ranging from $40,000 to 50,000 with a 300 mile range."

With Tesla's Model 3 having a number of quality glitches in over 5000 customers. This has createdan immediate decline in new owners according to a report conducted by Bloomberg. Irrespective of the glitches when Bloomberg asked respondents how much they enjoyed driving their Tesla they received an unusual high score of 4.97 out of 5.

"Even though Tesla's shares we not very promising and roughly down by 30% this year, if the company continues to hit on its financial targets as well as operational targets then things will only move the positive stride for Tesla," claimed Cristopher Eberle, an analyst from Nomura Instinet. He further added, "Recent developments such as the Chinese tax break is a sign of progress for Tesla's under construction Shanghai facility along with the launch of a new insurance product, which is currently available only in California and soon to be available at multiple location." Elon Musk's insurance initiative is in order to lower the cost of owning a Tesla which would further assist in an increase of new buyers for Tesla which is the kind of relief the company is looking at.

Barrons, an automobile market analyst also added on to the above mentioned stating that, "Tesla has managed to win a tax exemption from Chinese car purchase tax, which is generally only awarded to domestic car manufacturers. Tesla has increased its price in China and is looking at further doing so by early next year." He refuted the concern claims and said, "Tesla has an unbeatable demand in North America which is particularly robust considering Tesla's market share. Low consumer demands shouldn't be Tesla worry whatsoever."

However there have been raising causes of worries especially amidst investors. Few of them are listed out by Vertical group analyst, Gordon Johnson.

1. Tesla Cars Still Expensive

Irrespective of the various tax breaks and generous government incentives, Tesla is still not a budget friendly car for many. Their latest low budget launch itself is $35,000 which is considered high for the mass. The prices cannot get any lower than that. Tesla is reportedly losing about $14,000 from each of the Model 3 it sells.

2.Tesla can run out of batteries

Tesla can run out of batteries to power. Tesla's still under construction - Giga factory was set to tackle the battery crisis of the company. Gigafactory is plagued by a Serious of issues such as logistics and regulatory hurdles. Tesla cannot afford to waste more time on the construction. Musk has even hinted that Tesla would require multiple Gigafactory and just one won't help ease the battery crisis.

3. Low gas price

Decreasing gas prices have made gas vehicles economically attractive than electric vehicles. Petroleum companies are looking at better ways to extract oil and gas. For the mid segment market price is a huge indicator for decision making therefore even though electronic vehicles are the future they settle for affordability.

4. Increased electric vehicle competition

In the recent times many companies are looking at entering the electronic vehicle market. Ford, Chevrolet and Nissan are a few companies. Even though Chevrolet and Nissan didn't get much traction in the earlier days their constant revamping has put them back on race.

5. Tesla May never Recoup Capex

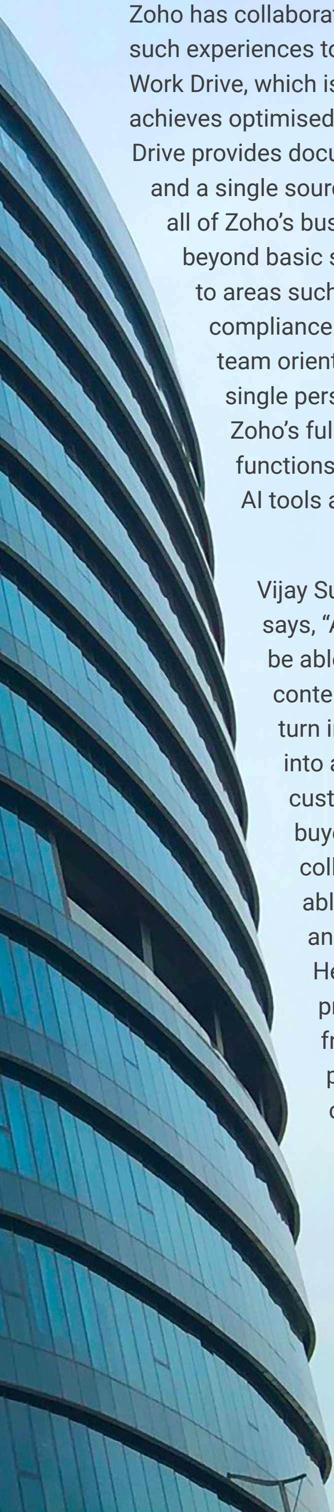
Tesla has received sums as CapEx and even though investors like to see their bucks being spent on huge aspects they would definitely be looking out for pay offs on the returns on investment. Therefore Tesla needs to focus on not just spending but also making enough for payouts. ■

50 MILLION CUSTOMERS:

ZOHO'S COLLABORATIVE PLATFORMS HAS REARCHITECTED ITS GROWTH.

India's leading Cloud based business software company Zoho corporation has recently announced that they have reached over 50 million customers which is a staggering growth and a historical milestone l for the company.The privately run Indian company competes against stalwarts such as Sales Force. Zoho currently has expanded to 10 data centres globally and 45 various applications to help a variety of business across 180 different companies. Zoho is one of the renowned companies in areas such as developer space too offering no code, low code and pro code applications. As more and more businesses across the globe is turning towards Zoho for the ease of carrying out their business activities, the company is putting focused and redoubled efforts to provide unified platforms, best services and innovative applications available.

Zoho has collaborated with various platforms to bring such experiences to their users. One such platform is Work Drive, which is a content collaborative platform that achieves optimised business solutions to teams. Work Drive provides document management, unified search and a single source of storage across all verticals in all of Zoho's business application. Businesses seek beyond basic storage these days. Emphasis is given to areas such as audits, multi level security and compliance. Sharing and collaboration implicit team oriented business processrather than single person models. We drove integrated in Zoho's full technology stack helps with various functions such as virus detection, encryption, AI tools and image processing



Vijay Sundaram, Zoho's Chief Strategy Officer says, "A content collaboration platform must be able to understand the context of the content being stored. A basic proposal may turn into a sales contract and consequently into a service agreement. Therefore customers also tradition from prospective buyers to ones requiring service. A collaborative content platform should be able to understand all these transitions and keep all relevant parties interlinked." He also added that, "Zoho is working at proving easy solutions which are user friendly for the consumers which will prove to be unique and valuable to the customers."

Zoho has also revamped its otter collaborative platforms such as Workplace Suite which includes Cliq, Notebook, Connect, Writer, Sheet, Showtime, Mail, Meeting. Workplace suite now rested as an integrated app with customisable widgets and apps.

Few of Zoho's notable collaboratively listed for the ease of better business:

1. WorkDrive and Zoho sheet is further integrated with Zia, Zoho's virtual assistant.

2. Zoho Cliq helps consumers build bots, message commands, actions, schedules etc to centralized data

3. Zoho Writer helps users to create business documents with fillable fields. They can publish these documents to collect responses and fees backs and can also merge these documents for consolidated business.

4. Zoho ShowTime helps with virtual training and certification at the users convenient time.

5. Zoho Mail are revamped with features such as retain mails. A wide range of emails can be retained across the organisationwith a search feature to retrieve required information.

6. Zoho notebook also enhanced by Zia, to search and store notes and reminders.

7. Zoho meeting has newly added features such as moderator controls, lock meeting, mute or remove participants.

Alex Dibben, Managing director of Expect Best Ltd said, "We are impressed with how much Zoho's collaborative platforms has helped us to juggle our many projects and clients with ease. Work Drive integration along with the massive storage space Zoho has provided is worked very well for us." Similarly Bob Sullivan, CO founder of Vector Solutions said, "The ability to create individual folders for clients where they can only view their folder securely is our favourite aspect of working with Zoho." Zoho respects user privacy and does not indulge in advertisement revenue model in one of business verticals including its free products. Isn't it almost amazing that apart from 8000 employees of Zoho in countries like Unites states, India, Japan, Mexico, China, Singapore, Australia, Netherlands and United Arab Emirates over 50 million customers across thousands of different companies and hundreds of different countries use Zoho every day to carry out its businesses.

BANKING APPS THE SILVER LINING AS BANKS STRUGGLE WITH LOYALTY

The new age consumer has widely adopted the usage of smart phone and multiple financial technology in order to conduct financial tasks. According to a recent survey conducted by IBM, consumers have stated that they find using mobile banking apps convenient and easy. Several mobile market analytical and data measurement companies globally have conducted multiple research to establish the industry to establish consumer loyalty with regards to consumer loyalty. Adjust, a pioneer in the above mentioned released the Mobile Finance Report for the year 2019. The findings of the report highlighted that Banking Apps scores high consumer loyalty and has a wide scope of achieving further higher growth. Their global report analyses over 90 different apps from thirty six different countries.

The current tech savvy consumer finds mobile apps convenient to conduct their errands without having to visit their nearest bank branch therefore gruelling customer satisfaction. David Albertazzi, a senior analyst from Aite group, Atlanta said, "However, while mobile affinity may rank high, banking executives are overestimating customer trust, proving there are major gaps in Loyalty that banks need to fill." He further added, "financial institutions are stepping up the development of mobile apps by using features such as device based camera to digitally capture data, mobile on boarding capabilities that can eliminate the need for the customers to manually enter data." He said "financial institutions are also working on extending mobile banking on wearables such as smart watches in order to provide customers with new realms in areas of personal finance management with capabilities like timely and relevant context based insights such as projections of savings potential based on end user's income, and cash flow and other expenses, insights based on optimal number of credit products to own based on debt ration and optimal borrowing limits, fund allocation insights based on credit cards and saving account balances, mortgage re financing options based on current market conditions and financial

projections for long term savings."

Mobile's key role

The sheer convenience of depositing money, transferring money, withdrawals and checking accounts on smart phones is helping re vitalise the financial industry. Customers, almost 80% feel banking apps are user friendly. 86% of customer feel they are easy

to use. This statistics whole be given utmost importance considering people across all demographics including old people are using the mobile banking tools. Ping Mobile's marketing director, Shula Lowy said, "One area financial institutions are working is implementing biometrics verification to allow users to make purchases. While finger print verification is already available many banks are not very keen to use them as they are easy to replicate." She added "Anotherinteresting possibility is the usage of geo data to verify purchases. Banks can verify customer locations in order to ensure fraudulent practices do not occur. Since the consumer demand is high banks need to open up to new practices to ensure customer retention. For instance a Canadian bank called Tangerine introduced a new app thatenables users to offer their opinions with just shaking their device.

The boost banks need A 90% of banks feel that their customers trust them more than their competitors, however only 70% of customers concur with the statement based on a recent study. 48% of banks feel they provide commendable service and products to their customers whereas only 35% of customers agree with this. These studies prove that there is a massive gap that banks need to work on to ensure they earn their customers loyalty. Ms Lowly said, "traditional banking requires reformative action to convert it into a more personalised, simplified and richer customer experience in order to tap into customer loyalty. As banks are growing globally the only way they can offer personalised experience to each individual customer is to incorporate technology. This will only bios interactions with the consumers in order to create meaningful affinity to the bank."

Banks should focus on a 360 degree view of their customer rather than a individual transaction or process and establish the next generation customer engagement activities to create a consistent experience across all channels in contrary to the current disjointed experiences that focuses on singular aspects such as individual transactions leading to brand dilution and diminished customer loyalty. Customers are looking for convenience and technology seamlessly blended to provide them top notch banking products and services," elaborated Mr. Albertazzi. ■

SAUDI'S VISION 2030 TO BE BOOSTED BY FINTECH START UPS

The Crown Prince, Mohammed bin Salman's vision 2030 for Saudi is steer the country from an oil driven economy to technology driven economy. The government intends to create world's largest sovereign wealth funds with assets over $2 trillion which will boost the country's economy and create more employment one of the major areas the government showed keep interest was Fintech industry. However they had to quickly address various gaps in order to achieve their ambitious plans.

When looking into why London has over 4000 Fintech start ups and Saudi Arabia only 15, there are a series of issues which the government needs to consider and tackle to boost its vision 2030. One of the key issues Saudi has been facing is lack of infrastructure and regulations available to build a Fintech framework in the country. The government has a huge task of honing the nascent Fintech industry by investing heavily and making more start ups not only set their bases in the county but also continue their operations in Saudi. Saudi Arabian Monetary Authority (SAMA) as well as Capital Market Authority (CMA) have already started drawing regulatory policies to benefit for Fintech startup's as well as the government. They have placed paramount focus on creating a right environment for Fintech companies to thrive and scale up. The third important issue Saudi has been facing is the lack of talent pool. Government has been taking keen interests in setting up educational opportunities and talent pools. With the three major problem areas being tackled steadily, Saudi Arabia is soon to emerge as a revolutionary in the area of Fintech.

In an report established mid year, Nejod Al Muslim, Director of Saudi's Fintech states that, "Saudi has achieved several Fintech milestones in a year. Few of the important ones were development of the Fintech community, launch

by regulatory policies, First Fintech tours, Fintech access guides and around fourteen Fintech startup's were also licensed this year."

Islam Al Baya, Head of KPMG, Al Fozan & Partners said, "government is really places technology based entrepreneurship as its key focus for vision 2030. These entrepreneurial businesses are preferred for providing innovative solutions for payment platforms. This is a huge opportunity to both the business and the start ups as less than 20% of the general population are open to digital payments. The government wants to achieve atleast 70% by 2030. Therefore making Saudi Arabia a potential market for tech companies."

Ammar Bakheet from Raqamyah, said, "collaborative businesses by both Fintech companies and banks will create minimal payment disruptions and create an overall win win situation for both the banks and start up businesses. This will uplift one another and ensure consumers also have the trust factor places as traditional banking system is incorporated too in such a model."

The third important aspect is that irrespective of the programmes rolled out by the government are there available talents and resources in Saudi Arabia? Even though there is a huge job market being created with the government's grand vision, there still seems to be lack of technical expertise widely available in Saudi Arabia. Qualified local candidates are difficult to find. Though the talent crunch seems to be an imminent problem, the government is doing all it can to set up domestic institutions. The major trends have been that students move out of Saudi to complete technical qualifications and a very few actually come back to the country. However with all the emphasis being placed on vision 2030 a lot of students are home bound to make a difference in their community," according to a gulf news report.

There are some exciting economic times ahead for Saudi Arabia as it plans on placing itself in the helm of global technological hub. What is commendable is the government's commitment to achieve its goals.

United Kingdom to Ride the Indian Based Hailing Company Ola

United Kingdom is getting a new alternative to Uber after Ola has announced its plans to expand to the country. Ola's footing in UK will open to its first ever market in Europe.Indian ride sharing company Ola has began its operations and is now signing up for drivers in London for its launch in a couple of weeks. Ola's international head, Simon Smith said," we are inviting thousands of private hire vehicle drivers across London to register themselves on Ola's platform.

Ola was founded in 2010 and has rapidly grown not only in the 110 cities in India but also over hundreds of city in Australia, New Zealand and now in the United Kingdom.

Ola's model of operation is one where it offers licensed taxis, private hire cars and rickshaws through a network of over one million drivers. Ola hasreceived its license from TFl (transport for London) earlier this year.

The sweet spot of Ola is that this announcement comes days after its rival Uber was denied a new license to operate within the UK due to repeated safety failures.this is the second time Uber has had its license revoked due to safety failures. TfL has issued a statement establishing that Uber does not meet the required standards for for a healthy private hire business. There has been several breeches and the app is vulnerable to exploitation. London Mayor, Sadiq Khan, said, "at this juncture, TfL can't be confident that Unber has a robust process in place to prevent another serious safety breech in future."

Ola CEO and co founder Bavish Aggarwal said, "UK is a fantastic country to business and we are looking forward to providing a responsible, compelling and new service which will help the country meet its ever growing and demanding mobility needs." Ola's International head, Simon Smith in a statement said, "We have had constructive authorities, drivers and local communities in London over the past few months." He further added, "the company has built a robust mobility

platform for London and rest on Uk which is fully compliant with TfL's high standards."

The company has recently raised around US$3 billion from investors such as SoftBank, the Chinese duo Tencent and Didi Chuxinng and DST global. The company is said to be valued at US $7 billion. Ola is seizing the moment and simultaneously eyeing the rest of Europe market.

However the road ahead is not an easy piece of cake. With tough competitions Ola has to be on top of its game to succeed. Competitors like Taxify, another unicorn start up backed by Didi is looking ahead to relaunch in the UK market. Uber is also preparing to appeal against TfL's decision to strip the firm of its license.

The New Uber under CEO Dara Khosrowshahi is working hard to fix all the wrongs of the past. However the compliance with its regulators is a long drawn process which takes a sizeable amount of time. Uber requires a wholesome change to its business and operations. Ola has not been commenting about their direct rivalry with Uber. However their statements indicate that Ola is focused on being a more collaborative and regulated company that Uber.

Ola has been doing an immense amount of groundwork. With Mr. Aggarwal meeting the regulators repeatedly since last year. He said, "Ola is committed to continue its engagement with Unite Kingdom's pouch makers and regulators as we keep expanding across the country." In July this year Ola has received a fifteen month agreement for its entry into London market.

Ola is extremely cautious about safety measures, the reason that caused all the regulatory hassles for Uber. Uber's license was revoked based on 14,000 trips made by drivers with fake identities on the company's platform. Therefore Ola is leaving no stones unturned to ensure that safety is given prime importance. The SoftBank backed firm is touting various features such as driver facial recognition technology, a built in in-app emergency button to alert emergency response teams.

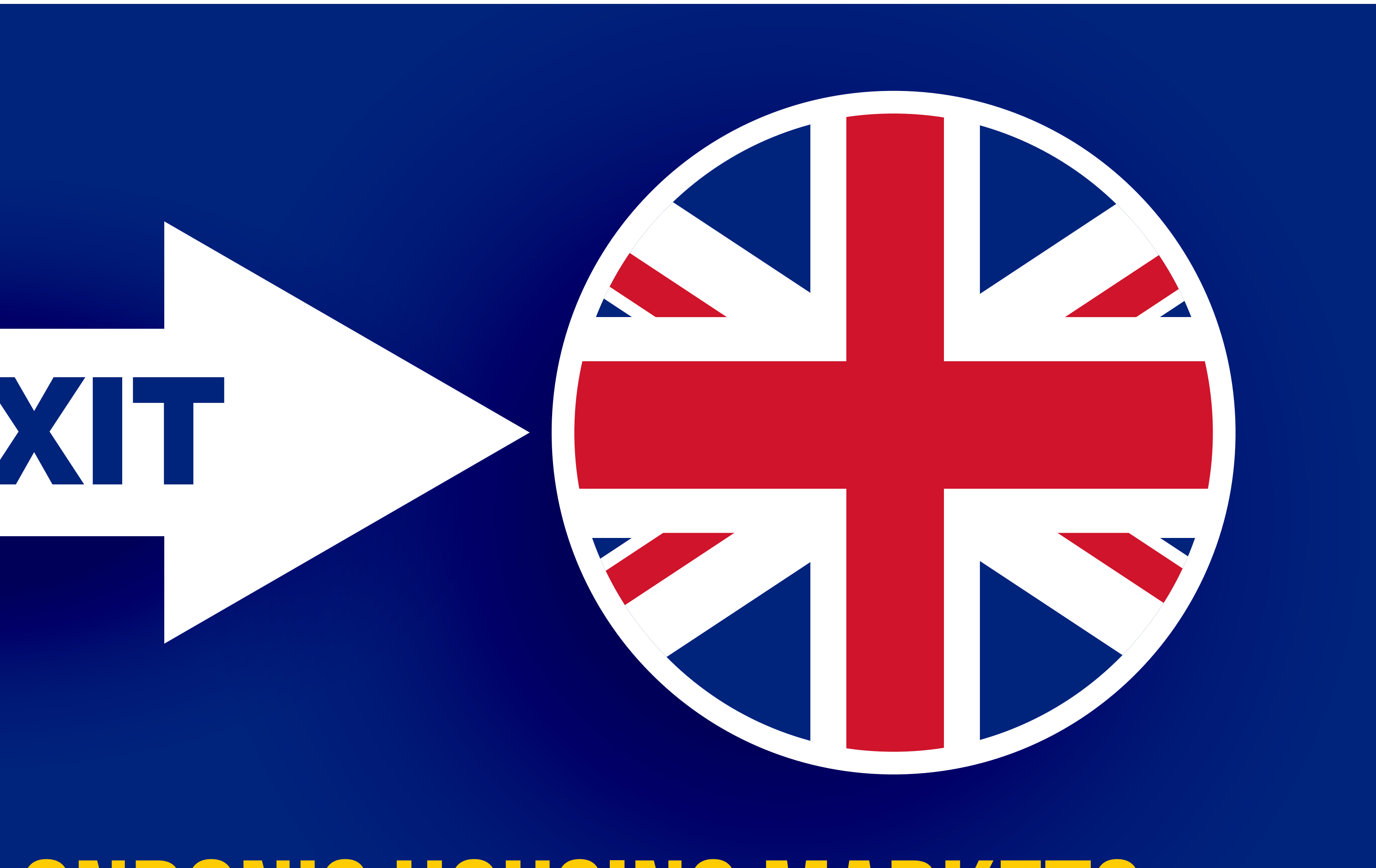
Ola has been extremely ambitious about further international expansion. Mr. Aggarwal said, "Ola is looking at an expanded overseas presence and this is likely to happen over the next three to four years. ■

IS BREXIT STILL DAMPENING

The lasting political uncertainty in theUnited Kingdom continues to dominate the sentiments of the public in the prime London markets even in the final months of this year as per a report established by the findings ofthe international property consultants Knight Frank. By mid October this year there were indications that the European Union and the United Kingdom were moving closer to signing a withdrawal agreement. However with the upcoming general elections scheduled in December this year has further pushed Brexit bill to 31st January 2020. This extension of time has been sanctioned by the European Union as well. The current political turmoilof if Brexit will happen and when is certainly creating ripples in the property market.

Mark Hayward, chief executive of NAEA property mark said, “With each political party in the UK having differing views on Brexit, it is difficult to establish what would the unending effect be and almost impossible to predict the potential knock on effect for property prices and the housing sector as a whole in 2020 until the general elections have completed. A survey conducted by the property buying company called the Good Move reveals that about 75% of the respondents overestimate the impact of Brexit on the property prices so far. However, irrespective of the political backdrop, the transaction activities have been on an upward trajectory in PCL. Knight Frank has carried out 11% more transaction in prime central London between the months January to September this year in comparison to the year before. In outer London the transaction volumes were broadly flat in comparison to the year before.”

These trends have been established due to a combination of factors such as stamp duty related price adjustments and Sterling discount, which combined has had a noticeably pronounced effect in PCL. Further more other factors have also added value such as the ultra low cost of debt and a prolonged build up of demand which has been driving the buying trends.PCL prices have considerably declined by an average of around 14% over the last four years and this continues to further contribute towards compensation for higher rates of stamp duty. This when combined with a weaker Sterling , overall discounts of more than 25% are available for buyers denominated



LONDON’S HOUSING MARKET?

in a range of overseas currencies in Comparison to June 2016.

Kate Faulkner, a housing experience said, “The ratio of new prospective buyers to new properties listed out in September was 1:4 in prime central and prime outer London. This is the highest level reported in more than ten years now indicating the lent up of demand. Furthermore the total available potential spend of all prospective buyers of the existing homes registered in London rose to £55 billion in the third quarter of this year. However it is also noted that the number of new listing for PCL above £ 1 million has simultaneously declined by 28% due to Brexit related uncertainty. This goes on to indicate that the imbalance between the supply and demand has lead to moderated rate of price declines. The average price of existing homes in PCL fell by 3.9% which is a declining trend for the first time in 12 months. Prime outer London too saw a decline of 3.5%.” She further added “Buyers have held back on buying due to the uncertainty of Brexit and hoping the prices will further fall. This not happening has brought them back to buying, however the challenge lies in lack of suitable properties listed.

These trends show a difficulty to ascertain if there is a direct link between Brexit and housing market’s price activity. No studies could conclusively prove the effect Brexit has had. Some economists are arguing that the house price slowdown is a long pending market correction in order to assist first time house buyers. David Blake a mortgage expert said, “Do not make any panicky or rushed decision. Do not jump into a fixed rate without considering the alternatives. The recent price drops in certain region further encourages buyers. Property buying should be viewed as a long term investment plan.”

Irrespective of the Brexit blues, London has reinforced its position as the leading global investment hub. It leads as the largest global currency trader underlining its long term credentials as a dominant financial global hub according to the Bank for International settlements. Irrespective of the short term political disturbances, London’s real estate economy is most likely not going to be affected to a great extent by Brexit.

1st 5G Roaming Services is to be launched in MENA by Zain

Kuwait's well note, prestigious and innovative telecommunication company, Zain Group has recently announced that it has launched the first ever 5G roaming services in the Middle East and North Africa Region from mid of this year. This has established to be the first ever service of this category in this region. The 5G services are already available in Kuwait as well as Saudi Arabia. Zain has been looking at providing these services in widely in North if Africa too. Zain has established itself as the largest network provider in the Middle East and North Africa region and the third largest 5G network operator throughout the world.

The company through its future oriented vision and under the able leadership of the government was able to establish 5G swiftly and with great ease in Kuwait along with Saudi Arabia. Zain, The telecom company commenced it's 5G operations in Kuwait in the month of May this year and its Saudi Arabian operations followed subsequently in the month of October this year. According to Zain the roaming agreement between Kuwait and Saudi Arabia sets ground for further 5G agreements with in the Zain Group and beyond. The company currently operates in over 27 cities in Saudi Arabia and provide them with 5G network. It also operates in at least eight different markets acrossMiddle East and Africa and setting sight to exponentially expand its areas of operation very soon. Zain has also announced in the beginning of November that it will be sooncollaborating with the global telecom giant Ericsson in order to expand its area of operation and provide 5G network to Bahrain. This collaboration is most likely to happen by end of this year or early next year.

Badger Al Kharafi, Vice Chairman of Zain Saudi Arabia in a press conference said that, "This momentous stride taken on our 5G journey has reinforced the leading global position of implementing the exciting 5G technology in the MENA region. Rapid progress was made in areas that were nascent so far to us by spearheading with a clear vision and strategy in order to roll out both the government initiatives namely the "New Kuwait Vision 2035" and the "Saudi Arabia

Vision 2030." He further added that, "Zain is transforming from a regular telecom company into a global digital lifestyle provider and we are extremely confident that our early footing into this technology and investment in 5G technology will help us to capture and consolidate our global position and strive for higher growth of the company worldwide."

Zain's 5G speeds are as high as 500 mbps for both inbound as well as outbound roaming. Zain is ranked at number three globally for 5G network deployment.

Zain Kuwait and Zain Saudi Arabia between them count over 550 4G and 3G roaming agreements in over two hundred and fifteen countries. With this latest milestone of 5G roaming agreement, opens a plethora of countless opportunities to further enhance the mobile experience for Zain Group customers as they travel the world, and 5G becomes more widespread with the advent of more 5G devices.

Bader Al Kharafi added, "the Zain group is passionate about empowering nations and improving customer experience. The technology of 5G opens a whole new world of opportunities in order to achieve this. We are transforming into a digital lifestyle provider." He also added that, "Zain's pioneering approach to 5G means that as soon as compatible devices begin to ship in commercial numbers the mobile operator's network will be ready and capable to provide 5G services to the customers immediately."

Bader Al Kharafi concluded stating, "the launch of 5G roaming confirms Zain's success in achieving a much greater integration, extracting synergies as well as enhancing our expertise between all our key regional operations along with ambitious global operations planned in future."Zain hasrecently collaborated with a few notable global operators in order to test and introduce international 5G roaming and stands out to be the only global company to have established 5G technology between two countries Kuwait and Saudi Arabia swiftly one after the other in the MENA region.

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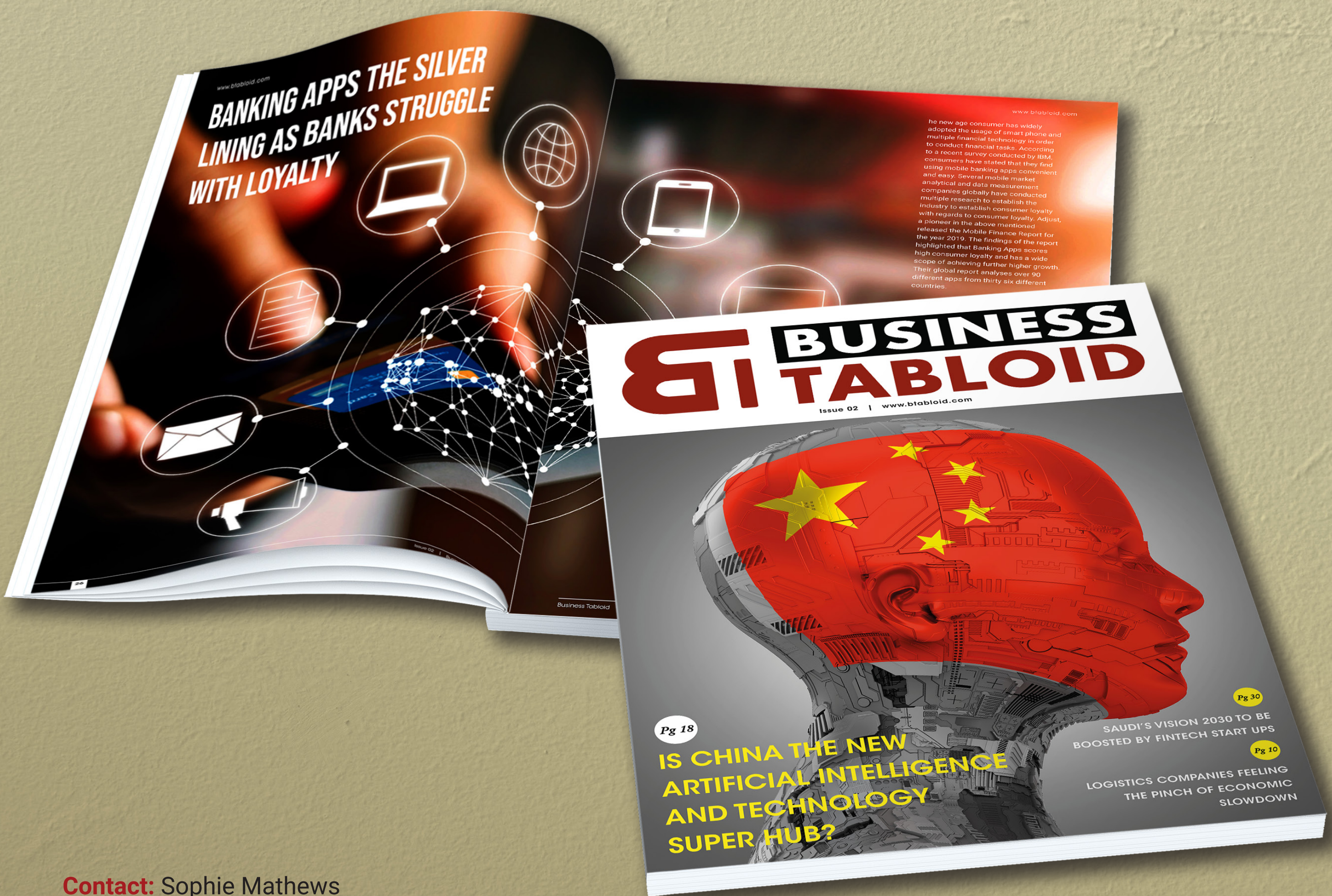

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HONG KONG PLUNGES INTO RECESSION DUE TO PROTESTS

Hong Kong sinks into recession for the first time in a decade due to the increasingly violent anti government protests as well as the US-China trade wars. The economy has shrunk by 3.2% in the previous quarter. With no end to the protests and fresh violence erupting every now and then economic analysts are worried that Hing King's financial and trading centre might face a deeper and much longer economic slump than the global economic slump in 2008/2099 or even the SARS outbreak in 2003.

"Due to the ongoing protests domestic demands have taken a hit on consumption related trade patterns. The Gross domestic product (GDP) has contracted for the second consecutive quarter indicating a recession. The sociopolitical unrest has further weakened theinvestment both global as well as domestic in Hong Kong. Tourists are cancelling their trips, retailers have seen a sales plunge and stock market is faltering. The retail sales have sunk down by a record breaking 23% this quarter. To add to the woes over six months of riots, transportation disruptions and lack of any political reforms is further dampening Hong Kong's economic slowdown. As the recession is deepening, the job markets have taken a hit with widespread unemployment and laying off of labour," says Ines Lam, an economist at CLSA Ltd.

Retailers are facing a devastating blow to their business. Food, accommodation and travel business is feeling the heat too and there is very little that can be done. "With fewer travellers travelling to Hong Kong, once a busy transit hub for airlines is now facing widespread cancellations,"Cathay Pacific, Hong King's flagship carrier has established results.

The protests began with a proposed extradition bill with the

territory and Mainland China over five months ago. This has piled further pressure on already existing economic strains. Inspite of the controversial extradition bill being withdrawn there has been increasing demands for freedom.With the already weakened Yuan due to US - China trade wars, mainland visitors have curbed their spending which is adding on to the economic pressure pile.

“In order to completely stop the issue the only solution would be to work together to curb the riots from happening. Destruction of infrastructure etc should be avoided and ensured that the entire society should recover soon,” says Paul Chan, Hong King’s financial secretary. Apart from the oblivious reasons of domestic economy strengthening there are other price factors as to why Hong Kong’s stability is economically important to China as well as other countries.

Hong Kong: the business gateway to China

“Hong Kong is the one of the world’s top most financial hub with total banking, funds and wealth management assets over 6 trillion USD. Many global business which aim at expanding to mainland China first try their stint at Hong Kong thereby making it a business gateway to China. Similarly Chinese companies with global aspirations also use Hong Kong to get their footing and funding to other international markets,”Marius Zaharia, Reuters.

Government Measures

“The government has been rolling out various measures in order to deescalate the protest and stabilise the economy. They have rolled out a stimulus measure since August 2019. However since they have to keep a high level of reserves in order to back the Hong Kong dollar peg to US dollar, the packages have been relatively smaller.Economic analysts have expressed their doubts as to whether the handouts holds any sort of effectiveness,” Tommy Wu, Hong Kong based economist expressed.

“Uncertainty and growing riots have created a fear amongst both consumers as well as investors and therefore spending and investing patterns have seen a downward slump.
Many businesses are closing down or down sizing their operations and thereby leading to concerning job losses. This is further weaken push the country down the recession roads.
Hong Kong requires immediate remedial actions against the protests to re emerge from recession,” says Iris Pang, a Greater China economist.

SONY

Sony to Establish AI that will Focus on Gaming and Food

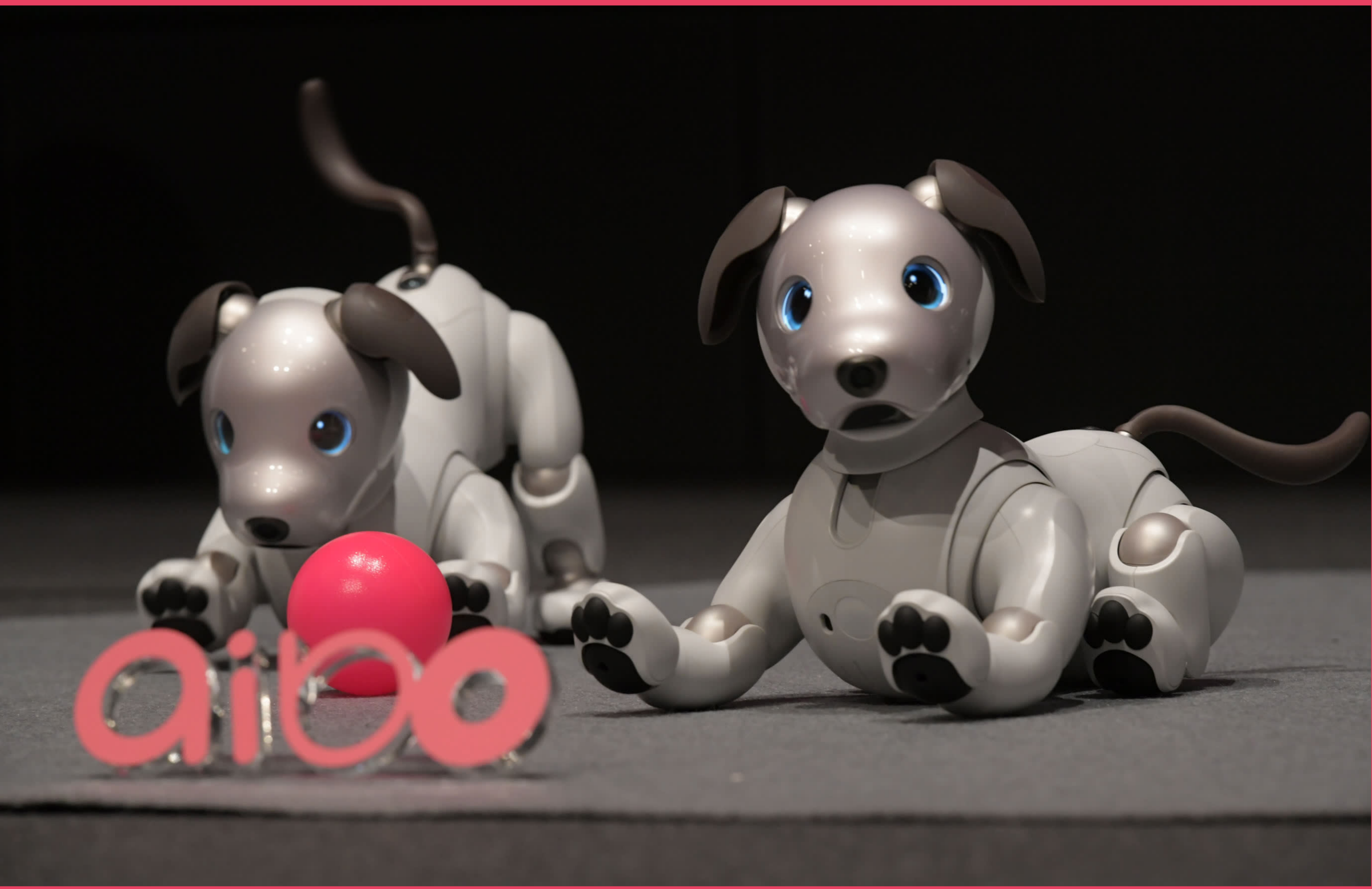
Sony Corporation made an announcement that the company has set up Sony AI, a research and development company with focus on Artificial intelligence. This new venture of Sony is likely to have offices in Japan, United States and Europe in preliminary stages. Sony AI is likely to place prime focus on areas like games for gaming images and experiences and gastronomy for sensing and experiencing food. The firm that has produced play stations and Spider-Man movie series now wants to venture into the food business globally.

The tech giant stated that, "Adoption of new AI technologies developed through our flagship products will be of absolute importance in order to enhance Sony's gaming and sensor businesses in the years to come as well as areas such as camera and entertainment such as movies and games." Sony's spokesperson further added that, "these research will be pursued in close collaboration with relevant Sony Groups business units."

AI systems operate by relying on artificial neural networks (ANN), which creates a similar simulation such as the one the brain creates in order to learn. ANN can be trained to recognise patterns such as speech, text data and visualimages to name a few.

What's cooking at Sony?

Sony's AI global head had partnered with Carnegie Mellon University in order to to develop an autonomous tech to build a gastronomical robot to cook food. This has garnered a lot of interest across various industry pioneers to see what it will develop into. SincheTobe said, "We hope the new AI technology will change how we cook and process our food. It is not meant to replace chefs but rather expand their horizons of creativity. We are looking at using the AI's analytical capacity in order to study various molecular structures of food and blend textures and tastes and aromas to bring about a shift in the food industry."



Their promotional videos showed that AI can be used for features such as warming food, doing the heavy lifting in the kitchen,

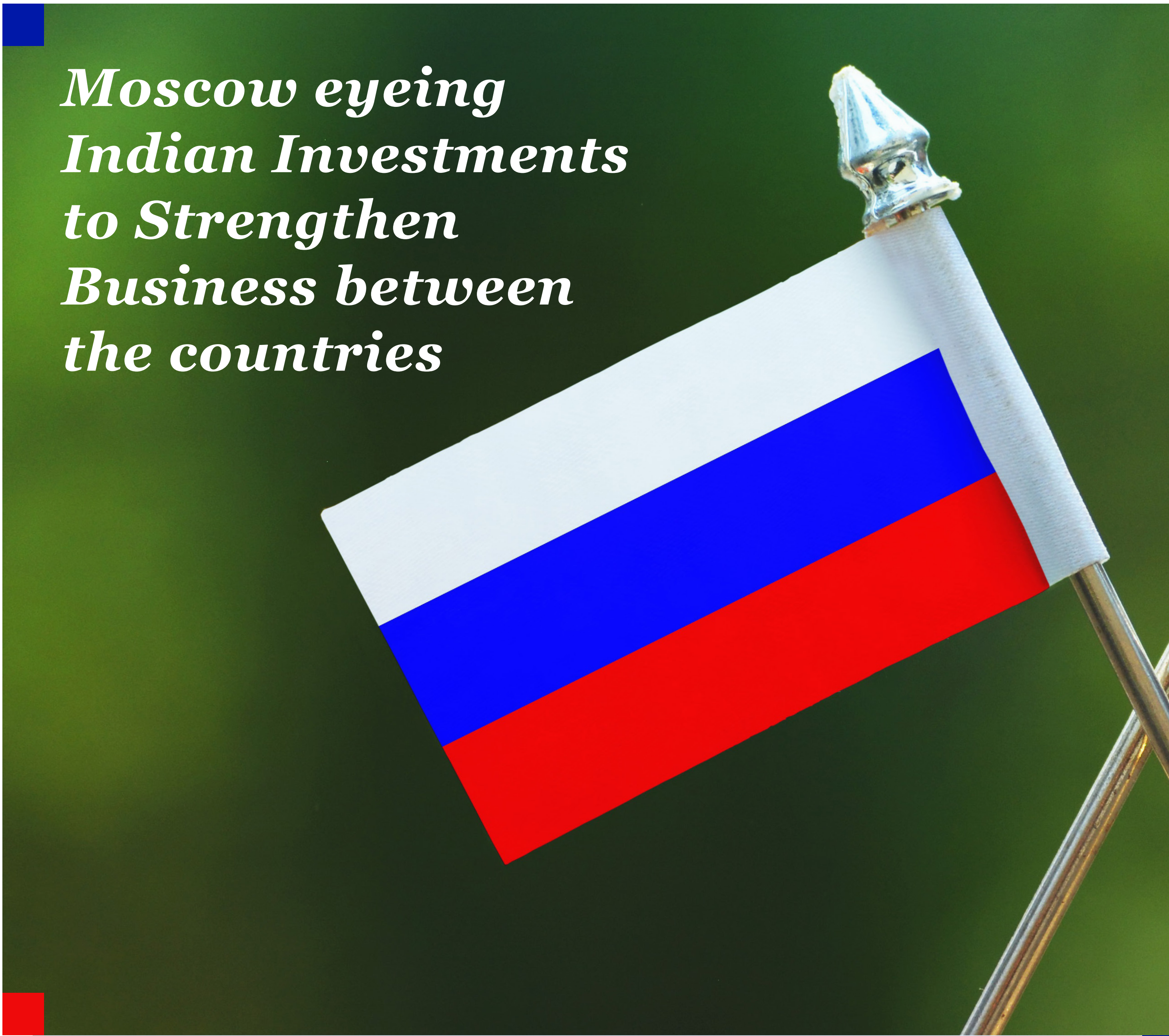
Sony's AI application has also been used in their products such as the A6600 camera to bring about advance features such as impressive autofocus. Sony's recently updated puppy bot has created a remarkable wave in the company's imaging and sensing areas and their application already applied in the areas of entertainment like movies and gaming.

The Road Ahead

AI has garnered a lot of attention and is still debated on due to its unknown potential. Even though the European Commission acknowledges all the positive impacts AI can bring to the platter it has also been critical and have established that AI has to be used with caution. People are somehow open to AI in fields of technology, gaming and entertainment as it is already prevalent and widely used by consumers and companies.

However countries and organisations are still debating as this could lead to massive shift in the food business and bring about a series of changes such as loss of jobs in the food industry if Robots take over cooking. Sony however is very positive about the road ahead. They feel AI in the food industry is going to bring a massive shift. Of course the fancy part of robots cooking instead of chefs at an open restaurant will prevail, but however the areas that will create a huge impact will be helping the elderly and sick with cooking assistance without even an open flame will change the future of AI in the food industry. ■

Moscow eyeing Indian Investments to Strengthen Business between the countries



The bilateral trade between India and Russia can grow if the government creates awareness about business and investment opportunities in Russia," said Vadim Khromov, Deputy Governor of Moscow, during his visit to India mid November along with his business delegates. Moscow is looking to attract investors in various areas such as pharmaceuticals, chemicals, automotive components and aviation industry. He further added, "the leaders of both Russia and India share a warm relationship and Russia is looking at Indian investors for long term business partnership."

Russia is looking at establishing dialogues with investors across various fields and showcase the opportunities available in Russia for the Indian businessmen. He also established that Russia is also looking at investing in India simultaneously. The sectors that hold a realm of opportunities for Indian Businessmen include automotive industry, production of automotive components, mechanical engineering, electronics, pharmaceuticals, aerospace, biotechnology, logistics and agriculture to name a few prime focus. Khromov said, "Russia holds endless business opportunities across all sectors except oil. Oil is the only thing we don't have."

There are 10 companies currently from India that have successfully established their business in Moscow. They are from sectors such as pharmaceuticals, real estate, chemical manufacturing andpackaging industry. Khromov said, we have many success stories from these already established Indian business in Russia. One such example is of a Pharmaceutical company which was given a special contract for seven years where Russia will buy a part of all manufactured medicines for seven years after they complete their facility. All this whilst large Indian companies such as Dr. Reddy's, Glenmark and Ranbaxy have been exporting their goods to Russia. Indian drug and pharmaceutical companies already hold a big market in

Russia. Setting up businesses and investing in Moscow will further strengthen and expand this sector."

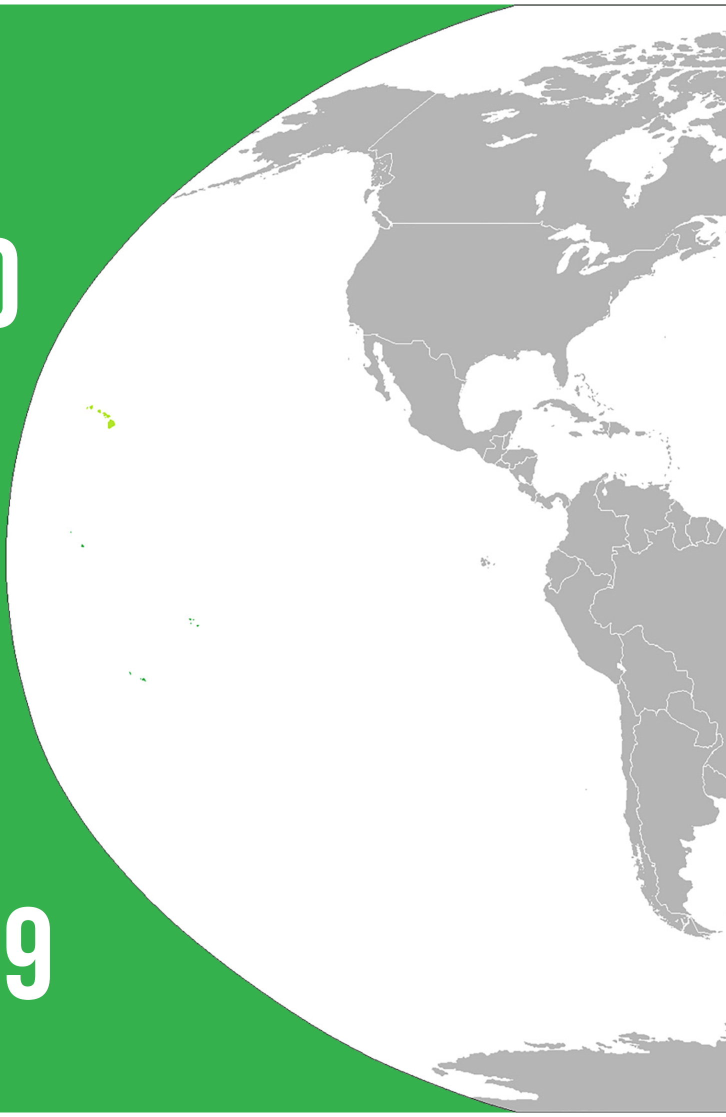
What makes Moscow lucrative for Indian businesses

Russia has rolled out a series of beneficial tax incentives for the ease of doing business. They have worked on providing good infrastructure. Russia provides low interest rates in Rubles in order to help with the fluctuating currency rates. They are further working towards creating a friendly environment with maximum ease of doing business for Indian companies. There has been an already proposed a free trade pact between India and Eurasian Economic Union which includes Russia, Belarus and Kazakhstan which will eventually be beneficial. However Russia asserts that they not want to wait for the free trade pack and want to move forward with establishing bilateral business. The delegation stated that a right time and right place is all that is required to take it forward such as the well established relation between India and the Russian Federation.

Mr. Khromov stated that, "People especially in the lines of business are always on the run with tight schedules with no time for gathering all the new information present out there. The Indian government must ensure that they spread the information to the business communities for the betterment of both the countries. Russia will reciprocate the same and spread awareness for doing business as well as investing in India. This way both the countries can continue a winning bilateral trade."

During the Indian Prime Minister's visit your Russia in 2019 September both theRussian federation and India have decided to intensify Cooperation between the countries, enhance its trade and investments and are aiming at increasing their bilateral trade to $30 billion by 2025 in contrary to the $8.2 billion bilateral trade in 2018 to 2019. ■

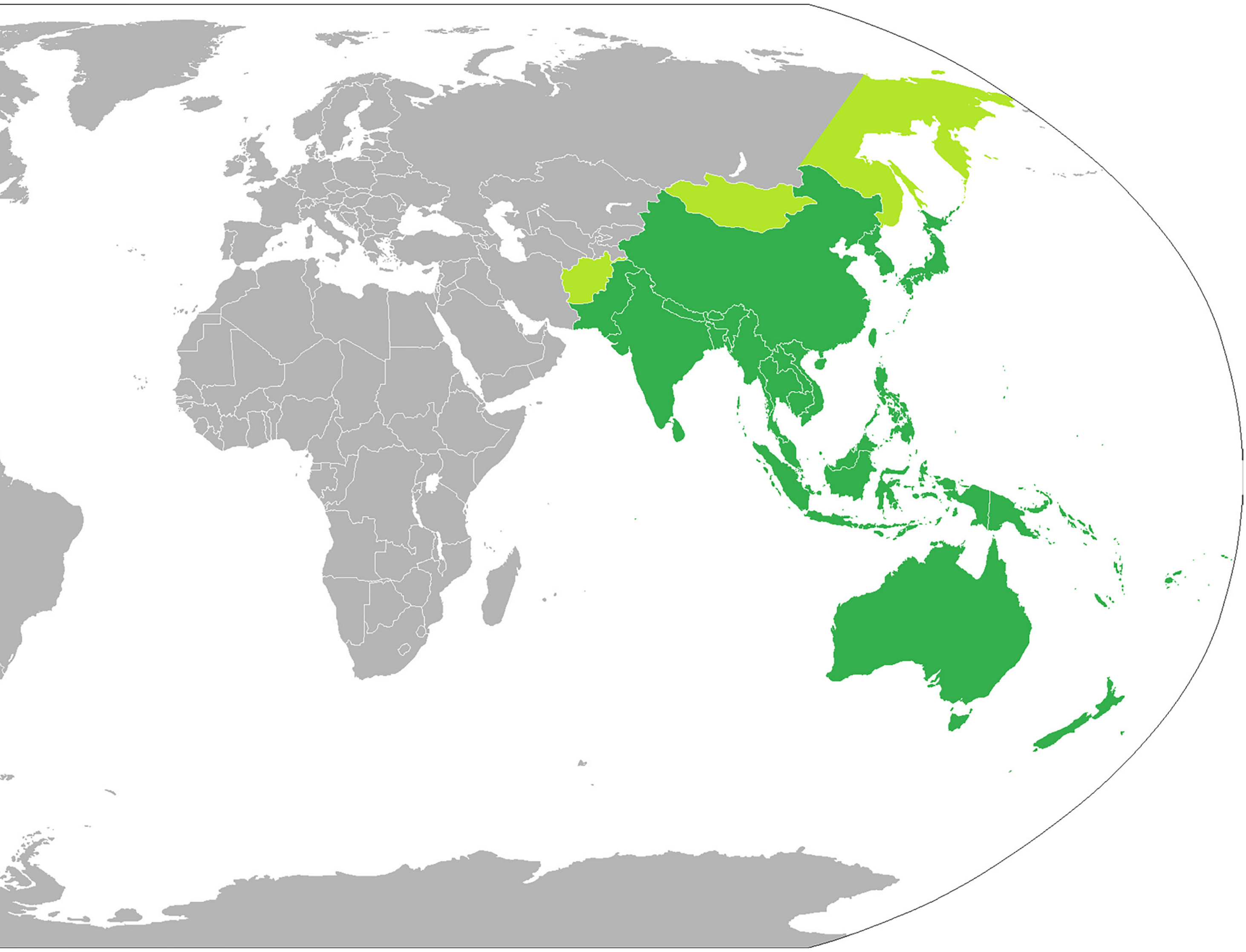
ASIA PACIFIC RINGS IN RECORD A LEVEL OF COMMERCIAL PROPERTY TRANSACTION VOLUMES IN 2019



A study conducted by global real estate consultancy called as the JLL, reveals that the commercial real estate transaction volumes in the third quarter has reached a records breaking high level in the Asia Pacific region. This year to date activity established a new high of US $128 billion. Countries in the Asia Pacific region such as Hong Kong, Singapore and South Korea were said to be among the top ten buyers of global real estate market. The transaction volumes for the period of July to September this year considerably climbed a whopping 18 per cent year on year to US 42 billion. According to JLL's recently published Global Capital Report, this staggering performance is recorded as the best third quarter performance on record. Furthermore it indicates a 10 per cent increase in sales volume in comparison to last year. The report further establishes that the performance of Asia Pacific regionin the first three quarters cumulatively of this year is positioned significantly that the global average transaction volume by a growth of 1 per cent.

Stuart Crow, the CEO of Asia Pacific Capital Markets, JLL says, "Investors in Asia Pacific are very future oriented and therefore are seeing past current headwinds such as slowing growth and trade tensions." He also adds on, "Liquidity has strengthened in markets such as Seoul, Tokyo and Singapore where the occupier fundamentals remain solid. We are expecting Asian investors to further diversify their real estate holdings with the region as well as globally in the months ahead as they look at seeking higher yields." Amongst all the Asia Pacific Cities, Seoul is the most liquid with US $15.4 billion worth of real estate transacted in the first three quarters of this year. Shanghai as well as Singapore too stood outfor the volume of real estate transactions.

Asia Pacific region's growth has been further intensified by the robust recovery in the Singapore, where the year to date activity currently is at its all time high says real estate global experts. Likewise China is also driving the increase in transaction volumes in the region where despite the pending and looming trade wars



with US the real estate sales activity remains elevated due to the vigorous transactions in the beginning of the year. Shanghai has reached US $14.4 billion year to date investment with US $3.5 billion transaction just in the third quarter. The Chinese city Shanghai was reported to be the largest recipient of cross border investments among Asia Pacific cities in the first three quarters of the year. This is then followed by Singapore and Sydney. Globally it is ranked third after Paris and London. Singapore's commercial real estate sector has been one of the strongest in the world wit transaction volumes rising by over 175 per cent year on year due to strong growth of their rental market which lead to better net absorption. The commercial deal volumeis at an all time high. This is supported by Allianz and Gaw Capital's US $1.15 billion acquisition of the Duo Tower in July this year.

Sydney has been ranked as the third largest recipient of cross border investment in the Asia Pacific. Sydney has logged several high value commercial real estate transactions this year. The biggest being, Blackstone's US $1.1 billion acquisition of a portfolio of office assets in the second quarter from the Scentre group. In the third quarter Sydney also say a sizeable foreign investmentdirected from Canadian pension funds as well as various Singaporean groups. The year to date cross border capital inflows to Sydney is a massive 88 per cent in comparison to lastyear with approximately US $3.5 billion foreign investments.

Asian investors are not only investing within the Asia Pacific region but also actively in overseas markets. Mr. Crow elaborated that, "Asian investors are spreading their capital more broadly and are exploring real estate markets such as continental Europe where the debt costs are low and assets are available such as Germany and France who are seen as beneficiaries post Brexit. Asia Pacific's real estate market is likely to hold steady as investors continue to allocate huge amount of capital to commercial real estate in search of yield without exposure to excessive risks." ■

BUSINESS TABLOID

AWARDS 2019

RECOGNIZING EXCELLENCE

Business Tabloid will recognise companies on an international level, purely based on their merits and expertise the company holds in its respective industry. Business Tabloid Awards are free to enter and are open to companies of all sizes across the globe regardless of location, size, and ownership.

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Europe:
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Best Private Bank

Stanbic Bank – Botswana

Stanbic Bank Botswana is a member of Standard Bank Group. Stanbic Bank roots date back to 1992 when Standard Bank acquired the African operation of ANZ Grindlays. Its the fourth largest commercial bank in Botswana and offer the full spectrum of financial services. Their Corporate and Investment Banking unit services a wide range of requirements for banking, finance, trading, investment, risk management and advisory services. This business unit offers a wide range of products and services covering investment banking; global markets; global transactional products and services as well as private equity.

Fastest Growing Islamic Bank

Meezan bank – Pakistan

Meezan Bank, Pakistan's best bank and the first and largest Islamic bank, is a publicly listed company with a paid-up capital of Rs. 12.8 billion. It is one of the fastest growing financial institutions in the banking sector of the country. With its Vision of establishing 'Islamic banking as banking of first choice

Most Innovative Bank

Lloyds Banking Group Plc – United Kingdom

Lloyds Banking Group vision is to become the best bank for customers, Lloyds Group Services deliver for our customers every day, through the technology they provide, the branches they maintain, the telephony centres they staff and the many customer requests they process every day

Best Consumer Digital Bank

UniCredit Bulbank AD – Bulgaria

UniCredit Bulbank is the leading bank in Bulgaria and a member of UniCredit, a successful Pan-European Commercial Bank.

UniCredit Bulbank, provide solutions for all challenges and opportunities of their clients faces in their everyday activities. It strive to be a partner, easy to work with, to create real value for their customers and contractors.

Most Innovative Digital Bank

The National Bank – Palestine

The National Bank (TNB) is the fastest growing Palestinian bank and the second largest banking group providing comprehensive, integrated financial services for the corporate, retail, investment and microfinance sectors. With over 9,000 shareholders, The National Bank commands the largest shareholder base within the Palestinian banking sector and attracts the most respected and successful companies to its board.

Best Digital Bank

Inecobank – Armenia

Inecobank CJSC is one of the leading banks in the South Caucasus and provides complex banking services to individuals, SMEs and large organizations serving over 500,000 clients in Armenia.

Inecobank was founded on February 7, 1996 (CBA Bank License # 68) by Armenian businessmen Avetis Baloyan, Karen Safaryan and their partners. Throughout its existence, the Bank has always emphasized innovation by developing and delivering state-of-the-art banking solutions to its clients.

Best CSR Initiative (Artificial Reef Project)

Red Sea Gateway Terminal – Saudi Arabia

A promise made is a promise kept As Saudi Arabia’slatest state of art container terminal radically boosts trade flow through a traditional gateway into the Kingdom Red Sea Gateway Terminal (RSGT) is the newest flagship container terminal at Jeddah Islamic Port. A world-class terminal spearheaded by the Saudi Industrial Services group SISCO.

Best Health Insurance TPA

Aafiya TPA Services – United Arab Emirates

Aafiya is a specialized integrated service provider for healthcare management. Established with the mission to facilitate comprehensive health insurance services of high quality standards to all the sectors of the population, Aafiya is the hub which connects insurance companies, policyholders and health care providers.

Best New Infertility Hospital

Dr Samir Abbas Hospital – Saudi Arabia

Samir Abbas Hospital is established with the sole mission to deliver world-class, holistic and affordable healthcare and to build a dynamic institution that focuses on the development of people and new knowledge.

Professor Samir Abbas, founder of the hospital, and owner of a number of women wellness centers kingdom-wide, is an authority in the field of infertility, reproductive endocrinology and women wellness.

Most Innovative Healthcare Services

مستشفى الدكتور سمير عباس
Dr. Samir Abbas Hospital

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Most Innovative Bank

Caixa Geral de Depósitos – Portugal

Caixa Geral de Depósitos Portuguese state-owned banking corporation, and the second largest bank in Portugal. Caixa Geral de Depósitos is Portugal's largest public sector banking corporation, established in Lisbon in 1876. Caixa Geral de Depósitos now has presence in 23 countries spanning four continents through branches, representative offices or direct equity interests in local financial institutions.

Best Investment Bank

JUBMES Banka – Serbia

JUBMES Bank pays special attention to the development of new products and services tailored primarily to the needs of the target group of corporate clients, also the development of a modern system and procedures for control and management of arizics, the profiling of personnel for providing a wide range of products and the implementation of a modern information and telecommunication support system for business operations.

Best Investment Bank

Deutsche Bank – Germany

Deutsche Bank is the leading German bank with strong European roots and a global network.

In a fundamental transformation the bank focuses on its core strengths in a newly created Corporate Bank, a leading Private Bank, focused investment bank and in asset management.

Best Internet Bank

Tandem Bank – UK

Tandem Bank is a British bank based in London, wholly owned by Tandem Money. It is focused on banking through mobile applications.Tandem originates from Tandem Money. In 2018, Tandem Money acquired Harrods Bank and renamed it as Tandem Bank, to operate under its existing licence. This allowed the business to continue trading

Best Property Management Firm

Broll Nigeria – Nigeria

Broll Nigeria offer services which include commercial broking, corporate real estate services, facilities management, industrial and investment broking, property and project management, retail leasing and consulting, research, residential estate management and shopping centre management.For potential developers, investors and retailers, Broll Nigeria has the ability to identify potential development sites, facilitate their assessment and viability and also assist in assembling a workable solution.

Most innovative Real Estate Developers

Mabanee Company S.A.K – Kuwait

Mabanee is a Kuwaiti shareholding company with a paid-up capital of 104.3 million Kuwaiti dinars. It has been listed in the real estate sector in Kuwait Stock Exchange since 1999 and is listed in the Premier Market Index in Boursa Kuwait.Mabanee is owned by a prestigious list of top institutions in Kuwait and high net worth individuals.

Best Architecture Multiple Residence

Archxenus Company Ltd – Ghana

ARCHXENUS is an Architectural Design Company with experience and highly creative professionals with expertise in modern design. ... For us, design is a collaborative process that is responsive without being dogmatic, resulting in fresh spaces that reflect the distinct character of each project and client.

Best Mixed-use Development

Two Rivers Development – Kenya

Two Rivers Development has comprises of serviced plots for commercial, residential and mixed use as well as recreational and utility plots, landscaped areas and infrastructure routes. The Development is anchored by the Two Rivers Lifestyle Centre that sits on approximately 9.7 acres and has been operational since February 2017. Two Rivers Lifestyle Centre is Jointly owned by Two Rivers Development and Old Mutual Properties.

Best Private Bank

AfrAsia Bank – Mauritius

AfrAsia Bank Limited's core banking and transactional capabilities are also complemented by its asset management arm, AfrAsia Capital Management Limited. AfrAsia's experienced team, coupled with its regional foundations, give customers the reliability and trust of a global banking network. AfrAsia Bank Limited helps clients achieve their financial aspirations, and our services are always swiftly delivered.

Best Private Bank

Crèdit Andorrà – Andorra

Every day, the oil and gas industry's best minds put more than 150 years of experience to help their Crèdit Andorrà is an Andorran banking house. It was founded in 1949 and is headquartered in Andorra la Vella. In 2015, the company had more than 800 employees.

Best Insurance Company

Global Seguros – Angola

All that Global Seguros do is think of your total safety, they believe that protection and tranquility are the basis for a happy life. Global Seguros create solutions tailored to the needs of their customers, with full availability and speed in the treatment of processes, which results in tailor-made quality insurance.

Best Research House

Portfolio Personal – Argentina

Portfolio Personal is one of the leading financial investment companies in Argentina. They were born 20 years ago as a Personal Portfolio, and grew to become ALyC at the end of 2017, under the name of PP Inversiones SA (Portfolio Personal Inversiones - PPI).

The solid link that they maintain with the main references of the economy and the deep level of analysis of their outstanding Research team, allows us to permanently produce investment strategies and portfolios to anticipate different market scenarios.

Best Fixed Income Fund Manager

Icatu Vanguard – Brazil

Icatu Group, represented by Icatu Holding SA, invests in several different sectors, such as Insurance, Asset Management, Pension Fund Administration, Premium Bonds Administration, Real Estate and Entertainment. Icatu Vanguarda Resource Managementis mixed with the history of investment management in Brazil. In the late 1980s, Banco Icatu, the financial arm of the Icatu Group, was founded. At the same time, the Bank won the Brazil Fund, the main foreign investment fund in the country, after beating the competition for the administration of institutional resources.

Best Wealth Management software solutions provider

Profile Software – U.K

Profile Software is a leading international solutions provider for the Banking and Investment Management industries. The company has a presence in Europe, the Middle East, America, Asia and Africa delivering innovative solutions to both start-ups and established banking & finance institutions, through direct communication or a reliable partners network.Profile Software offers innovative, award-winning and flexible solutions developed with the highest standards. Continuous R&D investments and close contact with clients and associates around the world allow us to anticipate future trends and meet the growing market needs.

Best Life Insurance Company

A Relationship For Life™

Ceylinco Life Insurance – Sri Lanka

Ceylinco Life is Sri Lanka's largest and undisputed leader in life insurance. Going from strength to strength with innovative products and services, whilst reinforcing our trust and reputation amongst the people, they have grown to become a household name in every corner of the country and a benchmark of life insurance in Sri Lanka.

Best Banking Technology Solutions Provider - MEA

ICS Financial Systems (ICSFS) – Jordan

ICS Financial Systems (ICSFS), part of the International Computer Systems (London) Ltd. group, is a leading provider of modular, core banking systems. ICSFS' success can be attributed to our turnkey offering, ICS BANKS that serves and supports customers across the globe. ICS BANKS is a fully integrated universal, banking application that deploys a solution and a range of professional services to automate and streamline banking services.

Best Commercial Bank

Maybank – Laos

Maybank Lao Branch obtained its license from Bank of Laos (BOL) on 26 October 2012 and officially opened on 5th November 2012. ... The services offered by the two Maybank branches in Lao PDR include retail and business banking, foreign exchange, remittances, treasury services as well as ATMs.

Most Innovative Commercial Bank

Millennium bcp – Portugal

BCP is based in Porto, but its operations are headquartered in Oeiras, Greater Lisbon. It operates a branch brand dubbed and restyled in 2004 as Millennium BCP as well as Banque BCP and ActivoBank. It has nearly 4.3 million customers throughout the world and over 695 branches in Portugal.

Most Innovative Bank

Bank of Ireland – Ireland

Bank of Ireland Group plc is a commercial bank operation in Ireland and one of the traditional 'Big Four' Irish banks. Historically the premier banking organisation in Ireland, the Bank occupies a unique position in Irish banking history

Best Port Operator

Sohar Port and Free Zone – Oman

SOHAR Port and Freezone is a deep-sea Port and Freezone in the Sultanate of Oman, managed by Sohar Industrial Port Company (SIPC), a 50:50 joint venture between the Port of Rotterdam and the Sultanate of Oman.SOHAR provides unequalled access to the fast diversifying economies of the Gulf States while avoiding the additional costs of passing through the congested Strait of Hormuz. The existing road network and airport and the future rail system provide direct connectivity to all GCC countries.

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