



# GLOBAL OUTLOOK SERIES

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Tanmeyah is making financing more inclusive and accessible for small business owners and entrepreneurs.

# Tanmeyah: Transforming Financial Inclusion Across Egypt

Empowering underserved communities with innovative, relationship-driven financial solutions

**I**n Egypt and across Africa, financial services are undergoing a profound shift. Small business owners who once operated entirely in cash are now accessing formal financial services for the first time. Entrepreneurs who struggled to secure traditional bank loans are finding new pathways to growth. At the center of this transformation stands Tanmeyah, one of Egypt's fastest-growing financial institutions.

The company's mission is clear: to make financing more inclusive and accessible for small business owners and entrepreneurs, particularly for underrepresented segments of the economy. By fostering meaningful relationships with local communities and leveraging technology, Tanmeyah is not just participating in this evolution—it is positively driving it.

As one of the leading financial services providers in Egypt, Tanmeyah is witnessing a transformative evolution across the country's financial sector. With increasing digital adoption, supportive regulatory frameworks and a strong push for financial inclusion, the company sees an unprecedented opportunity to bring underserved segments into the formal economy. Tanmeyah positions itself not just as a participant but also as a catalyst in this journey. The firm anticipates continued sector growth driven by innovation, customer-centric models and a rising demand for accessible, ethical financing solutions.



Tanmeyah has over 400 branches.

## Exceptional Market Success

What sets Tanmeyah apart in Egypt's competitive financial landscape isn't just vision—it's execution. With more than 6,000 employees and more than 400 branches, the institution represents one of the country's widest physical networks. Tanmeyah has built its success on four fundamental pillars: deep community understanding, technological innovation, an unwavering commitment to clients and business partners, and trust in technological innovation.

At Tanmeyah, success is driven by a deliberate blend of technology, local talent and a robust governance framework. Its two decades of experience inform a strategy that prioritizes strong risk management, transparent processes and adaptive innovation. This approach has enabled the company to double its book size in just two years and achieve more than a twofold increase in profitability year over year, according to company officials. By investing in cutting-edge technology, empowering local teams and upholding strict governance, the financial institution remains committed to sustainable growth and responsible lending for its customers.

## Close Link to Communities

Tanmeyah's growth is underpinned by its deep understanding of the communities it serves. The company's approach is built on data-driven decision-making and an agile operational model that allows it to respond to its clients' ever-changing needs. This is further supported by its large-scale local presence and unwavering commitment to empowering small business owners and entrepreneurs.

At the heart of Tanmeyah's expansion strategy is its focus on leveraging technology to scale operations responsibly. To deepen its reach in underserved areas, the company is making significant investments in digital solutions. These initiatives aim to enhance client experiences, streamline processes and ensure that Tanmeyah can continue to offer accessible financial products that create sustainable value for customers and communities.

## Nurturing Genuine Relationships

Another factor that sets Tanmeyah apart from other financial institutions is its focus on building lasting relationships with clients and business partners. Trust and impact are foundational to how Tanmeyah conducts business. It engages clients with a personalized, client-centric approach, backed by robust financial education initiatives and accessible products. Its partnerships uphold transparency of value, responsive governance and consistent performance—qualities that foster lasting loyalty and mutual growth for both communities and stakeholders.

Looking forward, Tanmeyah is exploring partnerships and potential markets that align with its values and capabilities. By leveraging strategic collaborations, it aims to positively impact lives on a broader scale, fostering economic empowerment across the region.

## Adapting to Geopolitical Challenges

The global landscape is not without its challenges, and the financial institution is no stranger to the pressures of geopolitical tensions. However, the company's localized footprint and diversified portfolio built around essential financial services give it the resilience needed to navigate these challenges. Through strong risk management practices and a commitment to continuous macroeconomic assessment, Tanmeyah ensures that its services remain steady and impactful, even in times of uncertainty. This adaptability has allowed it to continue supporting its clients, regardless of external challenges.

## Driving the Future of Financial Inclusion

As the financial organization continues to grow and expand, its mission of financial inclusion remains at the core of its operations. The company is committed to making financial services more accessible, fostering economic empowerment for small business owners and entrepreneurs across Egypt. With an unwavering focus on relationships, innovation and technology, Tanmeyah is well on its way to becoming a leader in the financial services sector, catalyzing positive change in Egypt.

Tanmeyah's ultimate goal is to be a market leader in inclusive finance, impacting lives at scale. The company is committed to staying true to its mission: enabling economic empowerment for small business owners and entrepreneurs nationwide.

With its robust business model and dedication to its goal, Tanmeyah is poised to play a transformative role in the future of the financial services sector in Egypt. Inspired by its success, innovative institutions are discovering that catering to the underserved isn't just socially responsible, it's also remarkably profitable.





IDBank has created a user experience that blends convenience, innovation and functionality.

## IDBank Drives Armenia's Digital Banking Future

With fintech innovation and a focus on the Armenian diaspora, the institution is reshaping the way Armenians at home and abroad access financial tools and opportunities.

When Karen Nalbandyan reflects on IDBank's rise, it's clear the institution doesn't follow trends—it sets them.

"We do not keep up with the times; we often create the standards ourselves," says the business development director and management board member of IDBank. "We can proudly say that the digital solutions we've implemented are unlike any others in Armenia in terms of scale."

This spirit of innovation has fueled Armenia's digital transformation in finance. IDBank has quietly built a system in which opening an account, applying for a loan or transferring money all can happen on a smartphone—without ever stepping into a branch. The institution has emerged as a dominant force in transforming how Armenians interact with financial services.



**Karen Nalbandyan**  
Business Development Director and  
Management Board Member of IDBank

At the heart of this transformation is a digital-first strategy. From QR payments and instant transfers to open banking integration solutions, the bank's modern mindset is expanding beyond Armenia's borders to serve the diaspora in countries including the United States. But innovation at IDBank isn't limited to geography—it extends to daily services that redefine how people and businesses bank.

### ■ Innovating Everyday Finance

The bank's trailblazing spirit goes beyond core services. IDBank pioneered BNPL (Buy Now, Pay Later) systems in Armenia, usable both in-store and online, along with instant transfer features available via phone number. With seamless

integration with Idram, Armenia's leading e-wallet, IDBank has similarly created a user experience that blends convenience, innovation and functionality. It has combined banking and e-wallet solutions on the same platform, a rare integration even in more mature markets. These tools aren't just novelties—they've become essential.

For Armenia's micro, small and medium-sized businesses, IDBank provides 360-degree solutions, including lending, payment processing and loyalty systems, all integrated digitally. This commitment to convenience is reshaping expectations across the Armenian financial landscape.

### ■ Connecting a Global Diaspora

IDBank's next digital frontier is focused on serving Armenians abroad, particularly in the United States. A new representative office is set to open in the U.S., offering consultations to inform diaspora clients about banking services available in Armenia. While the office won't directly handle transactions, its purpose is to build trust and educate overseas Armenians about the tools available to them.

"Modern banking in Armenia is developing by leaps and bounds. If our fellow Armenians abroad have an interest or business connection here, we are ready to be a reliable partner—offering them the advanced services they are accustomed to," says Nalbandyan, who studied financial and actuarial mathematics. "Many diaspora clients already use IDBank's platform for everyday payments and transfers, drawn by its ease of use and superior interface—even compared to some Western banking systems."

The bank also hopes to establish a financial bridge between Armenia and the diaspora, ensuring that Armenians worldwide can participate in their homeland's economic growth, whether as individuals or entrepreneurs.

### ■ Social Impact through Tech

IDBank's fintech edge isn't only about convenience, it's also a tool for building social impact. A standout example is Idram Junior, an app de-

signed for children and teens to learn money management. Tied to a parent's account, the app teaches saving, spending and financial responsibility through real-time experience and educational content.

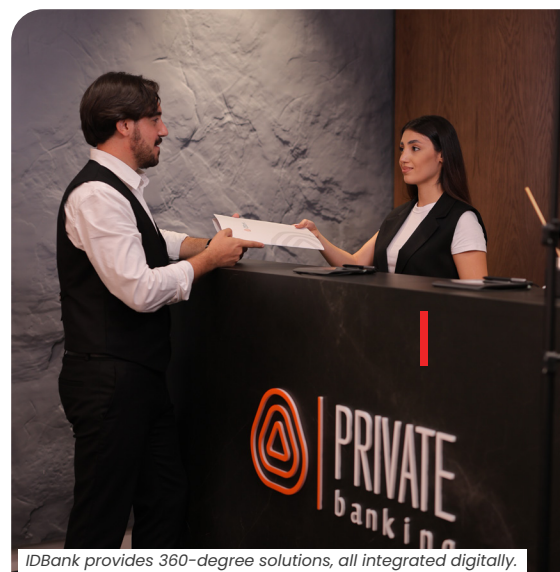
IDBank also is investing heavily in financial literacy programs across Armenian schools, blending technology with education to cultivate informed, future-ready citizens. The bank's participation in "The Power of 1 Dram" initiative, where each customer transaction triggers a donation to charity paid by the bank, has created a form of gamified giving that clients enjoy—and participate in—without spending a dram themselves.

"We share with our clients, not just in terms of service, but also in responsibility," notes Nalbandyan, who has nearly two decades of international experience in finance and investments. "We're able to achieve this in the form of bonuses, additional services and cash back."

The bank is likewise redefining what a financial institution can feel like by building flagship branches that double as cafes and co-working spaces. This new office format intends to bring financial services closer to the people by creating an atmosphere where banking can be anything but boring.

### ■ Rewriting the Digital Banking Future

In an era when many banks struggle to balance legacy systems with modern demands, IDBank has defined itself with clarity: digital-first, purpose-driven and globally connected. From empowering local entrepreneurs to educating the next generation and forging bonds with Armenians worldwide, the bank is not just adapting to the future, it's actively building it. As Armenia's financial landscape continues to evolve, IDBank stands ready to lead, ensuring that innovation, access and impact remain at the heart of its mission for generations to come.



IDBank provides 360-degree solutions, all integrated digitally.







The Academy of Sciences of Uzbekistan is shaping a future in which science and spiritual heritage go hand in hand.

## The Academy of Sciences of Uzbekistan Drives National Revival

With the participation of the Academy of Sciences, the Center for Islamic Civilization is becoming an important element of Uzbekistan's intellectual revival — a space of culture, education and scientific inquiry.

In Tashkent, in halls where ancient manuscripts coexist with modern laboratories, Uzbekistan is writing a new cultural chapter in its history. A key role in this process is being played by the Academy of Sciences of the Republic of Uzbekistan, an institution that has not only stood the test of time but today also shapes a future in which science and spiritual heritage go hand in hand.

Founded in 1943 during the Soviet period, the Academy has long served as a cornerstone of the country's scientific infrastructure. However, as its current president, mathematician Ayupov Shavkat Abdullayevich, emphasizes, the last few years have been a time of profound transformation.



**Ayupov Shavkat Abdullayevich**  
President of the Academy of Sciences  
of the Republic of Uzbekistan

"Since 2017, we have witnessed a renaissance of both science and spiritual growth," he notes. "The Academy of Sciences plays a key role in this new era."

### The Center for Islamic Civilization

One of the most vivid manifestations of this new course has been the active involvement of the Academy of Sciences in creating the Center for Islamic Civilization in Uzbekistan. The Center is not just a museum or religious archive, but rather a bold, multidimensional platform combining scientific research, education and cultural diplomacy. This project also reflects the Academy's expanding mission — not only to generate knowledge, but also to strengthen Uzbekistan's identity within the global intellectual and cultural context.

The Academy's collaboration with the Center for Islamic Civilization is both fundamental and strategic. It helps shape the Center's development as a scientific and educational institution, participating in the design of exhibition concepts and the setting of scientific priorities.

### A New Mission

This partnership highlights a broader transformation of the Academy — from a traditional research institution to a dynamic force driving national progress. This new phase of scientific and cultural revival has received strong support from the country's President, Sh.M. Mirziyoyev, whose initiatives since 2017 have launched major reforms in both the scientific and spiritual spheres.

Since then, the Academy has been pursuing a dual mission: developing core scientific disciplines while simultaneously addressing pressing societal challenges — such as energy security, public health and environmental sustainability — through applied research. In parallel, active efforts are underway to nurture a new generation of scientists, expand international cooperation and integrate digital technologies into scientific activity.

### Honoring Islamic Heritage

This spirit is fully embodied in the work of the Center for Islamic Civilization. Its goal is to raise public understanding of Islam not only as a religion, but as a historical driver of science, tolerance and progress. Through the lens of Uzbekistan's great thinkers — such as Al-Khwarizmi, Al-Farghani, Ibn Sina and Al-Biruni — the Center will explore the contributions of Islamic civilization to medicine, astronomy, mathematics and philosophy. As a partner, the Academy of Sciences ensures these legacies are interpreted not only with reverence but also with scientific rigor.

The Center's mission spans scientific, educational and cultural spheres. Interdisciplinary research will bring together historians, philologists,

theologians and natural scientists. Educational programs will include in-person and online courses in several languages, while museum halls will showcase artifacts collected from across the Islamic world, including manuscripts from the Sotheby's and Christie's collections. The central exhibit will be the Qur'an Hall, displaying ancient manuscripts, including the Mushaf of Uthman — an enduring symbol of Islam's literary and spiritual legacy.

### Expanding International Cooperation

On the international stage, the Center for Islamic Civilization, supported by the Academy of Sciences, already has attracted attention and become a platform for collaboration. Memorandums of understanding have been signed with leading institutions in Egypt, Malaysia, Morocco and Saudi Arabia. UNESCO and other international organizations are also involved in the project.

"The Center is becoming an important platform for international dialogue, uniting scholars, researchers and cultural institutions around the world to uncover the fundamental essence of Islamic civilization," explains Ayupov.



The Center for Islamic Civilization's mission spans scientific, educational and cultural spheres.

### Dialogue for the Future

Beyond exhibitions and international agreements, the Center seeks to foster dialogue — interfaith, intercultural and intergenerational. As Uzbekistan prepares for its "Third Renaissance," the Academy of Sciences and the Center for Islamic Civilization are not merely preserving the past — they are shaping a vision of the future in which Uzbekistan once again becomes a crossroads of science and civilization.

Ayupov echoed the words of President Mirziyoyev:

"Everyone who visits this Center should clearly see history and understand that Islam is, above all, a religion of peace, progress and tolerance, and that the Uzbek people have made a great contribution to world civilization."







Centrum Holding is expanding its operations internationally, enhancing its capabilities in air cargo and passenger aviation.

# Centrum Holding Leads the Future of Regional and Global Transport

From startup roots to a regional powerhouse, Centrum Holding is connecting East and West through logistics and aviation.

Founded in 2019, Centrum Holding set out to redefine logistics and transport in Central Asia. Led by Founder and CEO Abdulaziz Abdurakhmanov, the company has transformed Uzbekistan into a bridge between East and West. What started as a small, ambitious venture has grown today into one of the region's largest and most innovative multimodal transport companies, operating across air cargo, passenger services, ground logistics and travel.

"We're committed to providing innovative strategies in cargo services and passenger aviation to benefit our stakeholders and the transport industry worldwide," says Abdurakhmanov, emphasizing the company's long-term vision for growth. "Dedicated to providing the highest level of service, we've continuously expanded our freight transport and logistics offerings while enhancing our operational efficiency and passenger aviation services."



**Abdulaziz Abdurakhmanov**  
Founder and CEO of Centrum Holding

## A Regional Powerhouse

Centrum Holding operates across a wide spectrum of services that support the global movement of goods and people. As a leading multimodal logistics group in Uzbekistan, it has leveraged its geographical location to link Central Asia with global markets. The group's core activities include air cargo and ground logistics, while its passenger services—provided under the Centrum Air brand—are expanding the reach of Uzbekistan's aviation sector.

The company's logistics arm has a substantial impact on the region, with assets ranging from over 350 trucks and trailers to 300 fitting railway platforms, 22 aircraft and 7,000 containers. By facilitating the transport of goods via rail, road, air and sea, Centrum Holding has become a significant player in the Central Asian logistics landscape.

## Strategic Global Expansion

The group's plans include a bold push to expand its operations internationally, with an eye on enhancing capabilities in air cargo and passenger aviation. Centrum Holding's robust revenue forecast for 2025 will largely be driven by the expansion of its air cargo operations and the growth of Centrum Air. The airline, which operates both scheduled and charter flights to destinations in Asia, the Middle East and Europe, plays a crucial role in the group's long-term strategy.

"Given the complex geopolitical situation, logistics routes have become longer, with higher costs. We understand that efficiency is key for carriers to thrive in this environment, and we're committed to offering the most effective transport and logistics solutions," emphasizes Abdurakhmanov, whose career has spanned key roles in Uzbekistan's aviation industry.

Fleet expansion and operational modernization form the core of Centrum Holding's competitive edge. Its aircraft portfolio includes Airbus A320 and A321 (CEO/NEO) models, Airbus A330, and Boeing B767-300F and B757F freighters, enabling the group to meet rising demand across both passenger and cargo markets.

One of the most exciting developments is the company's ongoing expansion in passenger aviation through Centrum Air. The airline's focus on connecting Uzbekistan to international destinations is aligned with the group's broader goal to position Uzbekistan as a central hub in Eurasian air travel.

## Building a Legacy of Connectivity

As Centrum Holding expands into new markets, it remains grounded in its mission to foster global connectivity. With a growing presence in air cargo and passenger services, the group is positioned to become a leading force in regional transport. Its strategic investments in infrastructure, technology and innovation continue to strengthen its position as a bridge between the East and the West.

"We aim to revive the historic 'Great Silk Road' transport corridor connecting Europe and Asia," Abdurakhmanov notes. "Together, we can create more value, strengthen connections between people, businesses and countries, and contribute to building a safer and more sustainable future."

## Expanding Horizons Ahead

Centrum Holding's future looks promising. With a growing fleet, a commitment to sustainable development and a strong focus on customer needs, the group is well-positioned to strengthen its role as a key logistics and transport player in Central Asia and beyond. As it continues to innovate and expand, Uzbekistan is emerging as a vital hub in the global transport network — with Centrum Holding at the forefront of this transformation.



Centrum Holding is a key logistics and transport player.







KCST has a future-focused curriculum and immersive learning environments.

## KCST Shapes the Future of Tech Education

Kuwait College of Science and Technology (KCST) is redefining higher education in the Gulf, preparing graduates to lead the digital revolution.

When Kuwait College of Science and Technology (KCST) opened its doors in 2016, it did so with a vision that was both ambitious and clear: to create a world-class institution grounded in cutting-edge technology, hands-on experience, and meaningful global partnerships. Less than a decade later, that vision is now a thriving reality.

"In just five years after we started, we reached our full student capacity," says Prof. Khalid Al-Begain, founding president of KCST. "Now, we're expanding to double our teaching, research and student-related facilities while offering more engineering fields."

It's a striking testament to a university that has become known for producing industry-ready graduates in areas ranging from cybersecurity and robotics to green energy and artificial intelligence.



**Prof. Khalid Al-Begain**  
Founding President of Kuwait College  
of Science and Technology (KCST)

### Built for the Digital Age

KCST's success is not accidental—it is deeply tied to its future-focused curriculum and investment in immersive learning environments. "We designed our academic programs around the digital transformation sweeping Kuwait and the rest of the world," explains Al-Begain, who holds a doctorate in communications engineering. "We've invested heavily in advanced facilities that allow students to gain hands-on experience and be inspired to achieve more."

KCST's state-of-the-art resources include what Al-Begain claims as the Middle East's only university-based Cybersecurity Training Center fully certified by the International Council of E-Commerce

Consultants (EC-Council). Students there can earn high-demand certifications such as Certified Ethical Hacker (C|EH) and Certified SOC Manager (C|SOCM), giving them a head start in the job market. Complementing this are cutting-edge AI and robotics labs, a nanotechnology lab for piezoelectric materials, and what Al-Begain highlights as Kuwait's first solar-powered energy harvesting room, developed in collaboration with Australia's Alpha Solar Technologies and the British Embassy in Kuwait.

However, the technological emphasis doesn't come at the expense of leadership development. From the first semester through to their final year, students study economics, project management, entrepreneurship and finance, culminating in senior-level courses designed to build engineers who can lead, not just follow.

### World-Class Partnerships

KCST's academic reach stretches far beyond Kuwait. Its curriculum is developed in collaboration with prestigious international institutions, including the Indian Institute of Technology Delhi; Bayes Business School at City, University of London; and Bentley University in the U.S. These partnerships ensure that KCST students are exposed to global best practices while remaining grounded in regional relevance.

KCST's future plans include launching what Al-Begain touts as Kuwait's first digital business school, offering programs in fintech, digital marketing and digital finance. The institution also will introduce new engineering degrees, such as civil and environmental engineering, and electrical and renewable energy engineering. This is on top of its three current bachelor's degrees in computer science, computer engineering and electronics and communications engineering.

### A Research Powerhouse in the Gulf

KCST may be young, but it has already distinguished itself as one of the most research-active universities in Kuwait. Al-Begain shares that

according to data from abstract and citation database Scopus, KCST faculty publish at a rate three times the national average. Its leading research areas—nanotechnology, cybersecurity, Internet of Things, assistive technologies and renewable energy—are aligned with the region's most urgent challenges and global scientific frontiers.

This research culture extends to partnerships with major universities across the region and world, including Cardiff University (UK), Qatar University, the Egypt-Japan University of Science and Technology, Bentley University (US) and German Jordanian University.

### Real-World Readiness, Proven Results

The outcomes speak for themselves: Al-Begain boasts that the majority of KCST graduates are employed within three months of graduation, and many are recruited even before they finish their final year. Employers across the public and private sectors in Kuwait and beyond have taken notice.

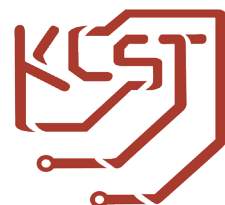
"The outcome of our approach is that all our graduates so far have already been employed in the public and private sectors, and many have reached senior positions in record time," says Al-Begain, who authored two books and over 200 articles and co-invented *MOSEL (Modelling, Specification and Evaluation Language)*.

### A Vibrant Campus Community

KCST is more than classrooms and labs. In the 2024-25 academic year alone, Al-Begain notes that the university hosted more than 50 major events—including international conferences, student hackathons and cultural festivals. These include the Cybersecurity Education and Research Conference (CERC), organized in collaboration with the British Embassy and Kuwait National Cybersecurity Centre. Another key event is the International Conference and Forum on Assistive Technologies for Special Needs, held under the patronage of Kuwait's Ministry of Social Affairs and supported by UNESCO and the United Nations.

An indoor sports center and expanded student facilities are part of the upcoming campus expansion, underscoring KCST's commitment to holistic development.

As Kuwait aims to diversify its economy and prepare its citizens for the demands of a high-tech future, KCST is playing a critical role—not only by educating students but also by anticipating and shaping the technologies and talents that will drive tomorrow's industries.



KUWAIT COLLEGE OF SCIENCE & TECHNOLOGY  
كلية الكويت للعلوم والتكنولوجيا





# Bringing the Hospital Home: Vitae Health Reinvents Medical Care

A revolutionary approach dramatically cuts healthcare costs while keeping patients safe at home across Latin America's growing markets.

Professional nursing care and medical equipment in a patient's living room, medications delivered in familiar surroundings and complex therapies performed where families can stay close—Vitae Health has turned the traditional healthcare model inside out, bringing hospital-level care directly into homes across Latin America.

Founded in 2017 with a mission to transform acute care, the company quickly recognized the global challenge of unnecessary and prolonged hospitalizations. Across much of Latin America, limited hospital capacity and socioeconomic barriers complicate timely access to quality acute care. This insight led Vitae Health to focus on addressing the primary driver of insurer loss ratios: avoidable hospital stays.

"Prolonged hospital stays benefit no one—they drive up costs for insurers, reduce efficiency for hospitals and expose patients to unnecessary risks. We believe in a connected, orchestrated ecosystem that redefines how healthcare infrastructure is used, where home hospitalization—still an underpowered service—emerges as the true opportunity to deliver safer, more efficient and more human care. A model that complements hospitals and ultimately benefits patients, providers and insurers alike," explains Rafael Perdomo, co-founder and CEO of Vitae Health. "We therefore built a model that invests in technical capabilities, enabling technology and continuous clinical training so that, over time, we can match in-hospital levels of care at home. The result is a new, high-value segment that keeps the patient's experience and safety at the center while directly impacting insurers' medical loss ratios."



**Rafael Perdomo**  
Co-Founder and CEO of Vitae Health

Today, Vitae Health's turnkey service controls every variable that drives clinical effectiveness, patient safety and care experience. The company manages from end to end—nursing, medications, equipment and supplies, lab services and therapies—to mirror mid- and high-acuity hospital services at home. To date, Vitae Health has delivered more than 500,000 services, cared for more than 16,000 patients and generated insurer savings in

the millions, with an average 42 percent cost reduction per case versus hospital care, according to Perdomo.

## Technology-Powered Patient Care

From day one, Vitae Health knew that scale required proprietary technology. Its in-house platform powers operations, administration and clinical workflows: from medical records to logistics, authorizations and billing. Mobile apps keep the ecosystem connected, so supervising physicians receive real-time updates from nursing teams in the field.

This innovative platform allows the company to employ more than 3,000 people across the region, partner with more than 30 local and international insurers and operate in four markets: Panama, El Salvador, the Dominican Republic and Guatemala. Vitae Health has thus designed an interconnected value proposition for every stakeholder in the care process.

## Dramatic Results Speak Loudly

Through technology, test-and-learn cycles, and well-defined inclusion criteria, Vitae Health also intervenes early to prevent unnecessary admissions or to transition patients to home care earlier. The company has the proven capacity to lead large-scale projects, complementing the efforts of key regional technology players and building integrated care solutions.

"In populations that would otherwise face recurrent hospital readmissions, our model has achieved a dramatic reduction of more than 90 percent—a transformative shift made possible by blending service delivery, close clinical follow-up and technology," Perdomo notes. "The result is substantial cost impact and markedly higher satisfaction, especially among clinically vulnerable populations—older adults, patients with uncontrolled chronic disease and oncology patients, among others."

In the digital, competitive healthcare landscape, Vitae Health has established a clear edge. "Our most important differentiator is having proven a new, reliable and safe segment: hospital-at-home care as a real alternative that shortens inpatient length of stay or enables early transition to home, maintains high clinical effectiveness and is financially compelling for insurers and operationally practical for treating physicians," explains Peter Diaz, co-founder and COO of Vitae Health.

"The company is intentionally inclusive and collaborative, working with physicians, insurers, labs and even hospitals, because in healthcare, impact is built through alliances that protect quality and patient safety," Diaz emphasizes.



**Peter Diaz**

Co-Founder and COO of Vitae Health

## Global Expansion Plans Ahead

The growth opportunity is significant across Central America, the Caribbean and throughout North and South America, according to Diaz. Vitae Health has amassed millions of clinical data points to stratify populations and design precise plans for complex comorbidities. A priority going forward is scaling impact through strategic partnerships in large markets such as the United States, Mexico and Europe.

"We're convinced that all disruptive leaders, in good faith, seek to solve big challenges for patients and their stakeholders. But true impact requires more than vision—it demands collaboration. Only by setting aside egos and working together can we amplify our efforts and prioritize what really matters: transforming the health system for the better," Perdomo says.

This goal ties to a global question: how does society keep health systems sustainable amid a growing aging population? Vitae Health's disruptive and proven approach contributes to sustainability by shifting complex, safe care into the home whenever clinically appropriate.

"At Vitae Health, we believe the future of healthcare lies beyond hospital walls," Perdomo concludes. "For nearly a decade, we've redefined how complex, high-quality care is delivered: blending clinical excellence, proprietary technology and a deeply patient-centric philosophy. With robust data, a proven operating model and a network of trusted partners, we're ready to scale our impact into new markets and contribute to the sustainability of health systems."



Vitae Health is intentionally inclusive and collaborative.





# LOTTE Rakhat: Building a Strong Global Presence

The brand combines more than 80 years of tradition with modern production to create high-quality confections for markets worldwide.

The brand Rakhat is a symbol of tradition and quality. With a proud history dating back to 1942, today it's part of the global company LOTTE WELLFOOD, under the umbrella of the international LOTTE Corporation. Over the decades, the Almaty Confectionery Factory "Rakhat" has evolved into a modern industrial and logistics cluster, now operating two production sites with a total annual capacity exceeding 100,000 tons of confectionery products. Its portfolio includes more than 400 items across 14 categories — from chocolate, candies and wafers to biscuits, bars and much more.

"We believe quality and trust know no borders," says Akhmed Akhrarov, chairman of LOTTE Rakhat. "Rigorous supplier selection and uncompromising standards in raw material quality ensure that Rakhat products are instantly recognizable, with a unique and memorable chocolate taste. This is why today our products resonate with consumers worldwide — from Kazakhstan and Central Asia to Russia, Germany, China, Mongolia, Afghanistan and the United States."

With exports accounting for more than 20 percent of total sales, the company understands that success abroad requires not only economic consideration but also deep cultural insight. This is why a significant range of its products is Halal-certified, opening vast opportunities in the Middle East and other Muslim markets. Alongside this, it is investing in fast-growing segments, such as sugar-free products, beverages and snacks, to maintain a diversified product portfolio and manage seasonality.

For its international partners, LOTTE Rakhat offers flexible collaboration formats: from contract manufacturing under private labels to recipe adaptations tailored to local tastes. It can integrate specific ingredients and ensure compliance with local certification standards — everything needed to bring its products closer to local consumers.

The company actively leverages government support mechanisms and employs insurance, guarantees and financial instruments, enabling it to enter new markets with confidence and create a secure environment for its partners.

"We are open to new markets and partners, and for this, we are ready to offer not only high-quality and safe products but also excellent service and support at every stage of our cooperation," says Akhrarov.



Akhmed Akhrarov,  
Chairman of Lotte Rakhat

EDUCATION & TRAINING

# UTEG Nurtures Tomorrow's Global Leaders

The Guayaquil university blends innovation with local identity to prepare students for 21st-century challenges.

In the bustling port city of Guayaquil, where Ecuador's economic pulse beats strongest, a university is quietly revolutionizing higher education across Latin America. The Universidad Tecnológica Empresarial de Guayaquil (UTEG), which is also known as Business Technological University of Guayaquil, has spent 25 years perfecting a formula that combines cutting-edge technology with deep community roots, creating graduates who don't just find jobs—they transform industries.

Dr. Mara Cabanilla Guerra, UTEG's visionary rector, leads this transformation with unwavering conviction. Her office overlooks a campus where robotics labs buzz alongside sustainability workshops, where students master cybersecurity protocols while learning to serve their communities.

## Innovation Meets Tradition

What sets UTEG apart in Ecuador's competitive higher education landscape isn't just its modern facilities—it's the institution's remarkable ability to adapt while staying true to its mission. Founded in 2000, the university has evolved into a regional powerhouse offering many academic areas, including constitutional law, business management, foreign trade, education, engineering, health sciences and environmental sustainability.

"Our mission is clear: to prepare well-rounded professionals—citizens of the future—who are socially responsible and deeply engaged with their communities," explains Dr. Cabanilla Guerra, who is also a commercial engineer. "We achieve this through a student-centered approach that emphasizes academic excellence, relevant and timely content, and continuous pedagogical support. Yet our goal extends beyond delivering knowledge; we strive to ignite in our students the capacity to lead, innovate and think critically."

Students in UTEG's flagship programs tackle real-world challenges through pre-professional internships, applied research projects and direct collaboration with local businesses and social organizations.

## Technology as Catalyst

UTEG's commitment to innovation extends far beyond curriculum. The university has embraced artificial intelligence for personalized tutoring, implemented systems for early identification of academic risks and created business incubators alongside mentorship programs.

"Innovation is a central and cross-cutting pillar of our institutional operations, driving the automation of academic and administrative processes—including the management of institutional agreements, dual degrees and micro-credentials," notes Dr. Cabanilla Guerra. "It also guides our commitment to sustainability through green campus initiatives, energy efficiency and circular economy practices."

The university offers flexible virtual learning environments that support personalized learning paths, making quality education accessible to working professionals across Ecuador's diverse geography.

## Community at Core

Perhaps most striking is UTEG's commitment to community involvement. Students serve neighborhoods, collaborate with local institutions and drive regional development through knowledge transfer and social innovation.

"Our engagement with the community is not peripheral—it's a fundamental part of who we are," emphasizes Dr. Cabanilla Guerra, who has a doctorate in management sciences and global economic management. "Through

pre-professional internships, applied research and outreach initiatives, we collaborate directly with neighborhoods, institutions and social organizations. We drive local development by combining knowledge, empathy and hands-on action."

As UTEG celebrates its 25th anniversary, Dr. Cabanilla Guerra's vision extends beyond Ecuador's borders. The university maintains strategic international partnerships while maintaining a strong local identity. Students participate in dual degree programs that prepare them for global careers.

For prospective students seeking an institution that combines academic excellence with social responsibility, UTEG represents a compelling choice. As Dr. Cabanilla Guerra puts it: "From Ecuador, we extend our knowledge to the world—preparing professionals equipped to navigate the complexities of the 21st century with ethical purpose, critical thinking and a transformative outlook."



Dr. Mara Cabanilla Guerra,  
Rector of Universidad  
Tecnológica Empresarial de  
Guayaquil (UTEG)

RETAIL & CONSUMER GOODS



Andry Mamani  
CEO of I-RUN



We're not just a brand; we're a national movement that inspires pride and performance. Our commitment to inclusivity—celebrating the diversity of Peruvian athletes and communities—has allowed us to connect with our customers on an emotional level, building a strong and loyal brand community. We've combined constant design innovation, strategic marketing and operational efficiency to rapidly scale our footprint.

BANKING & FINANCE



María Fernanda Juppert  
CEO of CryptoMKT



Our vision is to become a multi-asset platform that simplifies digital finance for individuals and businesses. As CryptoMKT becomes Notbank, we're renewing our image, expanding our horizons and launching new products and services designed for everyone who lives and believes in digital finance. We want to be closer, more agile and to continue leading financial innovation in Latin America and around the world.

EDUCATION & TRAINING



Dr. Eric Semler  
Head of School of Concordia International School Shanghai



At Concordia International School Shanghai, we believe education goes beyond academics—it's about nurturing the whole child to thrive in a rapidly changing world. What sets us apart is our unwavering commitment to academic excellence paired with a dynamic community grounded in shared values, where every student feels safe, valued and inspired to grow.





# Goethe-Schule Buenos Aires Bridges Cultures and Fosters Character

Students thrive in a trilingual, bicultural environment—graduating with dual diplomas, global perspectives and enduring values.

On any given school day at Goethe-Schule Buenos Aires, students effortlessly switch from German to Spanish to English. For Pedro Martínez Ribaya, secondary school principal, it's this unique cultural and linguistic fluidity that defines the school's impact.

"You see students shifting among languages, addressing problems by blending the German way of thinking—structured and future-oriented—with the Argentinian capacity for flexibility and connection," Martínez Ribaya observes. "It's truly inspiring to be working in such an atmosphere."

Founded more than 127 years ago, Goethe-Schule is more than just an international school: it's a cultural encounter. With a good part of its teaching staff sent by Germany, and an equally dedicated group of Argentinian educators, the school offers a unique synergy.

The result is a rigorous but human-centered education. Students graduate with a double diploma—Argentinian (*bachiller*) and German (*Abitur*)—opening pathways to universities across Europe and beyond, which many graduates explore. This rigorous academic program – enhanced by Germany's

periodic audits – is matched by robust support in mental health, emotional development, arts and athletics.

"We care for our students. We want them to know themselves, discover and develop their talents, connect to other people, understand the importance of diversity and foster their ability to adapt in today's world," says Martínez Ribaya, who holds a Master of Philosophy in Education from the University of Cambridge. "We want them to be able to choose whatever they want to do in life and have as many doors as possible open for them at the end of their school journey."

From kindergarten through high school, students engage in a trilingual model: full immersion in German from early on, followed by Spanish and then English. This linguistic depth is paired with an intentional global perspective, bolstered by Goethe-Schule's inclusion in a network of more than 130 "foreign" German schools worldwide.

While originally serving Buenos Aires' German community, Goethe-Schule now attracts Argentine families, expats and diplomats alike—those seeking both academic excellence and moral grounding.

"We pursue a powerful synergy between German and Argentinian culture," Martínez Ribaya emphasizes. "It's deeply rewarding to see our students thrive—not just academically, but in developing their character and soft skills. This is the essence of Goethe-Schule Buenos Aires."



Pedro Martínez Ribaya,  
Secondary School Principal of  
Goethe-Schule Buenos Aires



# Remote Work Pioneer Workana Transforms International Recruitment

From a bold Latin American startup to a global hiring engine, the company is redefining how employers find and retain remote talent—fast, deep and for life.

In 2012, when remote work was still considered unconventional, Tomas O'Farrell faced skeptics. But he was serious enough to build Workana around the revolutionary idea that work should happen from anywhere. Today, with remote-first strategies now mainstream, the company has become Latin America's largest platform for remote work—and a growing force in the global talent market.

"We were the first to nail remote work—an idea that sounded a bit crazy at the time," recalls O'Farrell, founder and CEO of Workana. "Our success in the field has been driven by our pioneering spirit and intense focus on making sure that we're always matching the perfect talent with the right job opportunity, something we have been doing for over 10 years now."

What began as a hub for short-term freelance projects has now evolved into a sophisticated ecosystem of long-term placements and career development. For O'Farrell, the key lies in deeply understanding each freelancer—their hard and soft skills and their aspirations for the next phase of their career.

Workana's detailed vetting process, combined with its data-driven matching engine, yields speed and precision. With the scale to be selective and fast, the remote work platform has been able to shorten the staffing process from weeks or months to only a couple of days.

Workana's model also addresses a critical barrier in Latin America: geography. In a region where talented professionals often face a dilemma—stay in

their hometowns with family or move to big cities for career growth—Workana offers a third option. That is, stay at home to enjoy both social support and a challenging career. That vision has not only empowered local professionals but also has attracted international clients who have discovered the region's high English proficiency, strong work ethic and ideal time zones.

As the pandemic accelerated the shift to remote hiring, American companies began tapping into Workana's Latin American talent pool. Now, the company is doubling down on U.S. expansion while staying laser-focused on its mission: to be the platform that supports talent throughout their entire professional lives—while maintaining the same dedication to excellence for its clients.

This dual commitment to people and performance is reflected in Workana's business philosophy. Rather than chasing volume, the company prioritizes depth—longer relationships, more integrated support and ongoing upskilling to help talent move into higher-paying, more meaningful work. These initiatives also work well for clients, who build lasting relationships with Workana as they discover the distinct advantages of the Latin American workforce.

"We're on a mission to make sure Latin American talent becomes more widely recognized around the world," says O'Farrell, who brings about 20 years of experience founding and scaling internet startups across Latin America, Southeast Asia and now the U.S. "Building a team used to be very complicated, but we've made it possible to find the perfect people and get started within days. Companies will be amazed by the results."

At its core, Workana is about possibility: the belief that great talent shouldn't be bound by geography and that building global teams can happen with speed. In an increasingly borderless world of work, that promise is not just appealing—it's essential.



Tomas O'Farrell, Founder  
and CEO of Workana



Carlos Granzotto  
CEO of Gigared



Gigared is Argentina's first multiple-system operator to offer internet, television and IP telephony under one roof. We use a unique underground fiber-optic network that spans the Argentine littoral. At Gigared, we understand the direction of the future and have successfully consolidated ourselves in a highly competitive market. Our strong client-oriented investment plan aims to generate cost reductions and increased efficiency for our customers.



Dr. Marcelo Alquezar  
Founding Partner and President of GSA BPO



Starting as a collection agency, we have expanded steadily into multichannel customer service, back-office services, comprehensive BPO solutions and management of outsourced services. Our operations now span Argentina, Uruguay and soon Paraguay — and a major U.S. expansion is already underway, targeting the high-growth Hispanic market in mortgage and insurance sectors. Like in high-performance sports, yesterday's victory is history; we're always striving for new results.

# Chilean AWS Trailblazer Scales AI Revolution Across Latin America

From healthcare, retail and energy to transportation and shopping centers, ARKHO transforms how companies harness cloud data and artificial intelligence to fuel growth.

When Chile's National Traffic Safety Commission (CONASET) faced the daunting challenge of reducing traffic fatalities to zero, it turned to an unlikely ally: a Chilean tech startup that has become one of Latin America's most formidable partners with Amazon Web Services (AWS). ARKHO didn't just digitize driver's license exams—it revolutionized an entire national system, creating what CEO and co-founder Raúl Plata Rico referred to as a model framework for the entire region.

This ambitious project exemplifies how ARKHO, a trusted advisor and a professional services company specializing in data strategy and Gen AI consulting, application modernization and managed services, has evolved from a Chilean startup into a recognized AWS Advanced Tier Services Partner. The company's rapid ascent reflects a broader transformation sweeping across Latin America, where businesses are racing to capitalize on the value of AI and cloud technologies.

## Culture Drives Innovation

ARKHO's meteoric rise stems from foundational principles.

"We believe that when our clients succeed, we succeed. And that's why we take great care in everything we deliver, always striving to build trust and confidence," Plata explains, emphasizing the company's commitment to delivering measurable business outcomes.

This philosophy has enabled ARKHO to provide 30+ AI solutions across various industries, from retail giants like shopping center developer Parque Arauco to critical infrastructure providers such as the national electrical system operator *Coordinador Eléctrico Nacional*.

The company's culture-first approach was a game changer, and it has earned external validation beyond client success. ARKHO has been selected twice as one of Chile's top 10 mid-sized companies for building happiness in the workplace, a recognition that Plata views as crucial for talent retention and delivering quality client service. This organizational strength naturally extends to clients through services like staff augmentation,

fostering collaboration, trust and innovation. ARKHO is also an AWS Training Partner (ATP) aligned with its commitment to the ongoing training of its team and customers.



Raúl Plata Rico, Co-Founder and CEO of ARKHO

## Data Quality Fuels Growth

While Gen AI dominates headlines, Plata emphasizes that sustainable success begins with fundamentals, such as a data-driven strategic approach. "Everything starts with having reliable and well-structured data," he notes. "Without that, AI cannot deliver meaningful impact."

This data-analytics-first philosophy drives ARKHO to develop a structured framework through our Center of Excellency, which guides clients through AI implementation, ensuring that every initiative aligns with tangible business outcomes rather than simply following the AI hype. This approach has proven especially valuable in sectors such as healthcare, where ARKHO's ICDXpert solution automatically codifies medical discharge summaries into WHO standards, thereby dramatically improving efficiency for specialized medical teams.

## Regional Expansion Strategy

Looking beyond Chile's borders, ARKHO has structured its Latin American expansion around two strategic pillars: North of Latin America and South of Latin America. This geographic focus leverages the company's experience while respecting each region's unique culture and talent distribution patterns.

The strategy will receive a significant boost from AWS's upcoming \$4 billion investment in a new AWS South America (Chile) Region, set to launch in 2026. ARKHO plans to accelerate client access to these programs, enabling businesses across Latin America to capture value more quickly and enhance their digital transformation initiatives.

As AI reshapes industries across the region, ARKHO's combination of technical expertise, cultural strength and strategic partnerships positions the company at the forefront of regional and global digital transformation. With ambitions that extend well beyond current borders, this Chilean success story illustrates how focused execution and client-first principles can drive remarkable growth in an increasingly competitive landscape.

"ARKHO has proven its competencies and has the capacity and ability to impact not only the region but the whole world," says Plata. "We dream of sharing our knowledge and experience with everyone across the globe."

# Chile's Traffic Transformation: A Digital Roadmap from Kapsch TrafficCom

A pioneering tech has helped reshape urban mobility in Chile—and set the pace for Latin America's smart traffic future.

In the early 2000s, daily commutes in Santiago could often stretch to two hours—until digital innovation dramatically cut that time. "With our technology, we eliminated the need for toll barriers at the urban highways, now allowing commuters to move from home to work in 15 minutes," says Ramiro Virreira, Senior Executive Vice President for Latin America at Kapsch TrafficCom. That leap forward positioned Chile as a global pioneer in free-flow tolling systems—and marked a turning point for modern mobility management in Latin America.

Kapsch TrafficCom, an Austrian family company with more 130 years of history, specializes in Intelligent Transportation Systems (ITS). Globally, the company operates across four regions—North America, Europe/EMEA, Asia-Pacific and Latin America—with Virreira leading the Latin American division.

In Chile, Kapsch helped usher in a new era with multilane free-flow tolling technology—allowing vehicles to pass through toll points without having to stop or reduce speed. "Chile was actually the second country in the world to install free-flow tolling systems across urban areas," Virreira explains. "And with that, a positive impact for mobility—by eliminating barriers while making it safer to travel because you don't have to stop at toll gates."

Today, Kapsch's systems facilitate more than three million toll transactions daily across Chile's highways. But the company's ambitions stretch beyond highways, as the flow into and out of them must also be addressed. "If urban traffic is not coordinated, cities can collapse," he says. "As such, we want to foster a better alignment between cities and highways." To that end,

Kapsch has been developing and implementing urban traffic management systems—such as centralized control of traffic lights and vehicle flow—to major cities worldwide, including Buenos Aires and Madrid. The company believes Chilean cities can also benefit from this vision.

Expanding its technology to new countries presents Kapsch with challenges that go beyond implementation. The company is often asked to advise governments, transportation agencies and foreign concessioners. In these interactions, Chile's successful model has helped raise awareness across Latin America. Now, Kapsch's free-flow tolling technology is also being introduced in Brazil, with active efforts to expand it further in the region.

As Chile continues its journey toward barrier-free mobility and smarter urban infrastructure, Kapsch remains deeply dedicated. "We are proud to be in Chile. We are thankful to this great market that helped us to grow," says Virreira. "We're committed to continuing to invest here."

From digital tolling to connected cities, Kapsch TrafficCom is leading the region toward a faster, safer and smarter transportation future.



Ramiro Virreira, Senior Executive Vice President for Latin America of Kapsch TrafficCom



Daniel Kretz President of KRETZ



From smart weighing and point-of-sale systems to cloud-based software that enables retailers to remotely control devices, KRETZ offers a robust technological ecosystem for modern commerce. We strive to stay at the forefront by anticipating market challenges in a highly dynamic and competitive sector. We always seek to be close to our clients, helping them adapt to technological and regulatory changes while developing reliable and accurate solutions tailored to every need.



INTRODUCING

# AILA



Boost your business





# Evercare Redefines Health Care Through Innovation and Ethical Excellence

Committed to quality, sustainability and technological advancement, the group is transforming health care delivery in emerging markets.

Evercare Group has established itself as a leader in the health care industry, driven by a mission to provide top-notch, ethical and accessible medical care. With a presence in Pakistan, Nigeria and Kenya, the group is setting new standards in patient care by leveraging technology, investing in its people and expanding to underserved regions. It is integrating sustainability with innovation to make a lasting impact on global health care.

"Our success is built on our people and commitment to quality and long-term impact," says Irfan Khan, group CEO of Evercare Group. "Evercare's strength lies in the expertise of its health care professionals, who are continuously trained and developed to excel in their fields. We equip them with the skills needed to drive operational excellence and deliver world-class care."

## Building Success on a Strong Foundation

Evercare's success is rooted in four key pillars: investing in its people, delivering exceptional patient experiences, maintaining strict quality and ethical standards, and engaging with the communities it serves. The group also strongly emphasizes continuous learning and leadership development through extensive training programs.

Quality and ethical care are at the heart of Evercare's mission. By adhering to Joint Commission International Accreditation (JCIA) principles and global health care standards, the group ensures patient safety, effectiveness and continuous improvement. Moreover, its Environmental, Social and Governance (ESG) initiatives help balance financial sustainability with increased health care accessibility.

## Delivering High-Quality Health Care Services

Evercare operates five hospitals, 20 medical centers and 75 diagnostic centers, specializing in cardiology, oncology, neurology, maternal and child health, and critical care. Its commitment to quality care is reinforced by a robust

governance framework guided by JCIA and IFC performance standards. Through data-driven decision-making, Evercare monitors patient satisfaction, clinical outcomes and safety indicators to drive continuous improvement.

Technology likewise is a crucial component of Evercare's health care strategy. The group invests in telemedicine, AI-driven diagnostics and remote monitoring to enhance access to specialized treatment. These innovations not only improve efficiency but also ensure high-quality care across all facilities, particularly in underserved regions.



Irfan Khan, Group CEO of Evercare Group

## A Unique Approach in a Competitive Industry

What sets Evercare apart is its dedication to quality, ethics and patient experience over financial performance alone. Unlike many private health care providers, Evercare integrates sustainability into its model to ensure long-term impact. A strong governance structure ensures transparency and accountability, aligning operations with global best practices.

Additionally, Evercare's workforce is a critical asset. Through structured training and leadership development, the group empowers health care professionals to uphold excellence. Integrating real-time data monitoring, AI-powered diagnostics and telemedicine further strengthens Evercare's ability to provide efficient and accessible health care solutions.

Beyond hospital care, the medical care expert actively engages in community health initiatives, focusing on maternal and child health, disease prevention and public health education. This holistic approach ensures that the company's impact extends beyond its facilities.

## Expanding to Transform More Lives

Evercare's expansion strategy is centered on strengthening its presence in existing markets while identifying new opportunities in West and East Africa. By growing its network of medical centers and diagnostic services, it is increasing health care accessibility and emphasizing preventive care.

"We remain committed to ethical and responsible expansion aligned with sustainable health care principles," says Khan. "By continuously enhancing our infrastructure, leveraging technology and strengthening clinical capabilities, Evercare is well-positioned to redefine health care delivery and drive meaningful change in the regions we serve for many generations to come."

## BANKING &amp; FINANCE



**Luca Constantinescu**

Chief Strategic Officer of RallyTrade



By combining education, innovation and adaptability, RallyTrade empowers individuals and businesses to confidently navigate the complexities of trading CFD (contract for difference) instruments, such as forex, commodities and indices. I foresee significant growth in the Nigerian business environment driven by digital transformation across sectors such as fintech, agriculture and e-commerce. This development positions the country as a hub for innovation in Africa.

## BANKING &amp; FINANCE



**Paul Abiagam**

CEO and Managing Director of Coronation Merchant Bank

**CORONATION**

When people think of Coronation Merchant Bank, we want them to associate our brand with impact. Driven by our vision to be the most respected Nigerian merchant bank in Africa, we strive to deliver transformational solutions to some of the country's most pressing challenges. Our goal is to leave a legacy as a bank that delivers enduring value for all stakeholders while safeguarding the environment.

## ENVIRONMENTAL &amp; ENERGY



**Karl Skare**

Chief Product and Strategy Officer of d.light



Since its founding in 2007, d.light has been at the forefront of delivering affordable, high-quality solar energy solutions to off-grid communities. What distinguishes us from many other companies is our explicit focus on social impact. We're a great example of a social enterprise that has achieved scale and profitability, providing a proof point for investors interested in simultaneously driving social impact and achieving commercial returns.

## TECHNOLOGY &amp; IT SERVICES



**Charles Dairo**

CEO of CKDIGITAL



CKDIGITAL combines a deep understanding of website design, user experience and user interface (UX/UI), SEO and AI automation with its clients' business goals. We work very closely with them to ensure that what we are building actually drives measurable impact. Now, CKDIGITAL is expanding to North America, bringing its world-class expertise to a wider audience.



# GLOBAL OUTLOOK SERIES

2025

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