

تحت رعاية كريمة من صاحب السمو الشيخ محمد بن راشد آل مكتوم
نائب رئيس الدولة رئيس مجلس الوزراء حاكم دبي

Under the Patronage of H.H. Sheikh Mohammed bin Rashid Al Maktoum
Vice President, Prime Minister of the United Arab Emirates and Ruler of Dubai



وزارة الاقتصاد
MINISTRY OF ECONOMY



ملتقى الاستثمار السنوي ANNUAL INVESTMENT MEETING World's Leading Investment Platform

29 - 31 March 2022

Dubai Exhibition Centre , EXPO 2020 Dubai,
United Arab Emirates

INVESTMENTS IN SUSTAINABLE INNOVATION
FOR A THRIVING FUTURE



صاحب السمو الشيخ محمد بن راشد آل مكتوم
نائب رئيس الدولة رئيس مجلس الوزراء حاكم دبي

HH SHEIKH MOHAMMED BIN RASHID AL MAKTOUM
Vice-President and Prime Minister
of the United Arab Emirates, and Ruler of Dubai



أينما تجتمع العقول العظيمة اليوم، تصنع
ابتكارات عظيمة غدًا، فالبشر بأفكارهم
وإبداعاتهم وأحلامهم وترايبهم هم ثروة
مستقبلنا .

Human beings, their ideas, innovations,
dreams, and connections, are the capital
of the future. Because where great
minds go today, great things will happen
tomorrow



Concept Note

The global economy is undergoing a massive transition. The use of technology in everyday life has taken a quantum leap. The ramifications of the growing dependence of people on technology are in the light. The structural changes in business models are reverberating across the globe. Can we say – We are in the midst of yet another revolution? A Digital Revolution. Mass scale vaccination drive has raised hopes. New technologies with economic strengthening policies are being adopted across the globe to establish a neo-future. Investors are open about investing across portfolios, industries, and geographies, leaving little scope for trembling uncertainty.

As per IMF, “The global economy is projected to grow 5.5% in 2021 and 4.2% in 2022. The 2021 forecast is revised up 0.3 percentage point relative to the previous forecast, reflecting expectations of a vaccine-powered strengthening of activity later in the year and additional policy support in a few large economies.”

The recovery from the pandemic is projected to be accelerating through divergence; based on the mass vaccination drive across the global community, policy changes adopted by economies, and cross-continental investments. These pillars are expected to propel the mobility of funds and resources and normalize the evolving renewed economy.

FDI flows plunged globally by 35% in 2020, to \$1 trillion from \$1.5 trillion the previous year – World Investment Report. Lockdowns caused by the COVID-19 pandemic around the world slowed down existing investment projects, and the prospects of a recession led multinational enterprises (MNEs) to reassess new projects. Global FDI flows are expected to bottom out in 2021 and recover some lost ground with an increase of 10% to 15%. The relatively modest recovery in global FDI projected for 2021 reflects lingering uncertainty about access to vaccines, the emergence of virus mutations and the reopening of economic sectors.

The so-called “Bull Market” remained no alien to recession. It stumbled the pre-prediction of the investors. However, a good understanding of the historical moves is helping them cope up with the recession hit ecosystem. The collaboration between man and machine is leading this transformation. The intelligent assistance provided by technology in the capital market transforms the way investors design and implement their investment plans. The crisis has also put debts to the test. Banks are expecting to experience a hurdle free year ahead.

The SME sector is considered to be the backbone of the developing economy. Big money in this small sector unexpectedly went on hold with the onset of the pandemic. The excessive debt levels and the growing financing gap show signs of stress; however, the digitization of the sector looks to return the confidence of the investors and consumers. Expansion of SME needs investing in technology



The Startup ecosystem gives glimmers of hope in science & technology. It has reinforced the position of Entrepreneurship and encouraged hybrid working providing impetus to the adoption of productivity tools back office. Digital innovation, on the whole, looks to engulf the broader sectors of fintech, global supply chain, manufacturing, construction, energy, transport, and agritech; climate tech being one of the significant considerations. Venture capital is flooding the startups at record levels. These anchors of the economy are also looking to establish the cities of the future. 55% of the world's population resides in urban cities, which is expected to rise to 68% in 2050. Hence, as these urban cities account for approximately 80% of the energy consumption, it is only essential to be future-ready.

The UAE has launched a new "Projects of the 50" initiative to stay ahead of the curve & accelerate the UAE's development. The Projects of the 50 will cover several key sectors, including economy, entrepreneurship, advanced skills, digital economy, space, and advanced technologies. With new developmental measures, the country is on the path of prosperity, opening outstanding opportunities for its citizens and residents.

Necessity is the mother of invention:

In view of the above and looking at the prospect of re-engineering the global economy by bringing together leaders, investors, policymakers, etc., the EXPO2020 Edition of the "Annual Investment Meeting (AIM)" is scheduled to occur from 29 – 31 March 2022; Hybrid Edition. This highly nuanced meeting aims to bring different stakeholders together to discuss and draft ways to set the pace for the evolving economy.







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INVESTMENTS IN SUSTAINABLE INNOVATION FOR A THRIVING FUTURE

29 - 31 March 2022 | EXPO 2020 Dubai

The Annual Investment Meeting Paves The Way for Recovery through Investments in Sustainability & Innovation.

The Annual Investment Meeting (AIM) is an initiative of the UAE Ministry of Economy designed to provide a framework for global exchange on the key principles underpinning international investment policies, strategies and practices for sustainable development to achieve smart and inclusive global growth.

Since its inception, the Annual Investment Meeting has established itself as a leading global investment platform which aspires to ignite positive transformation by creating investment opportunities, upholding solidarity and developing economic relations among nations, as well as addressing the global ordeals that will make a profound impact to economic growth.

Every edition of the Annual Investment Meeting is an opportune event to address the fundamental challenges that nations are being confronted with on their journey to achieving development, and to discuss investment trends and strategies that can be utilised to maximize the potential of every business, country and region to consequently fuel economic diversification.

AIM Global platform provides businesses, governments and civil society with an independent, impartial and future-oriented platform to amplify their efforts to influence sustained, positive change. Using its considerable organizational capacity – including convening power, excellence in community management, insight generation and interaction technology – to facilitate multistakeholder interaction and impact.



ABOUT EXPO 2020 DUBAI

Connecting Minds, Creating the Future is the theme of Dubai's World Expo, the World Expo 2020 Dubai will play a vital role in connecting minds globally and inspiring participants to mobilize around shared challenges, during an unprecedented global expo.

Dubai was awarded the right to host the 2020 World Expo in November 2013. This will be the very first World Expo to be held in the Middle East, North Africa, and South Asia (MENASA). Global megaevents, including World Expos, have been organized since 1851. World Expositions lasting six months attract millions of visitors who attend exhibits, cultural events, and pavilions organized by thousands of participants from many nations, corporations, and multilateral organizations.

Join the making of a new world from 1st October 2021 – 31st March 2022 at EXPO 2020 Dubai.

MESSAGE FROM MINISTERS OF UNITED ARAB EMIRATES



“The Annual Investment Meeting continues to be the cornerstone of economic success. Its dedication is to ignite opportunities for all nations by formulating effective strategies that will not stagnate global development but accelerate global progress and shape a more progressive future for developed and emerging markets. Through AIM Global, which is another breakthrough in AIM’s chronicle of achievements, we will rewrite the future by creating a clear roadmap to recovery towards a more sustainable & resilient global economy. This platform will also offer greater connectivity and engagement as it will include the presence of both physical and virtual audience. Nonetheless, we will once again tackle economic challenges and capitalize on opportunities as one.”

H.E. Abdullah bin Touq Al Marri

Minister of Economy, United Arab Emirates



“Through AIM Global, we will recognize the importance of economic transformation by re-assessing the economic framework, building key partnerships, and unlocking opportunities. This unique hybrid platform will create a venue for local and international investors and businesses to showcase their competitive edge and gain maximum exposure to the latest projects, obtain financing solutions and find new prospective customers. Furthermore, the empowerment of SMEs and entrepreneurial talents will enable economies to achieve robust economic growth through skilled jobs, create a sustainable environment and add value to supply chains. I am confident that through this platform, we can once again develop historic milestones and unify the interests within the investment community.”

H.E. Dr. Ahmad Belhoul Al Falasi

Minister of State for Entrepreneurship & SMEs, United Arab Emirates



“The challenges faced within the global context have highlighted the need for countries to undertake a more cooperative approach to strengthen the investment and trade relations among nations. The United Arab Emirates has proved itself an ideal destination that constantly keeps up with the trends & innovates in this fast-changing era. Through AIM Global, we realize the vision to unify each nation’s strengths, unlock and maximize investment opportunities in all aspects, and further build resilience. This dynamic platform will bridge the gaps within the investment community and bring immeasurable advantages to every participant at the platform, whether they experience this platform physically or digitally.”

H.E. Dr. Thani bin Ahmed Al Zeyoudi

Minister of State for Foreign Trade, United Arab Emirates

HOW CAN WE ADAPT TO THE SHIFTING OF GLOBAL STRUCTURES THROUGH INNOVATION & SUSTAINABILITY?



Global structures can be empowered and positively impacted through investments in sustainable innovation. There is an unparalleled pace of change across global systems.



Sustainable innovation will serve as a breakthrough in managing challenging situations for almost every nation around the world. It is essential that industries, nations, and societies invest in sustainable innovation to properly handle the complex evolution our world currently faces.



Leadership in a world as complex and unpredictable as ours requires a platform for success, which is why the Annual Investment Meeting gathers key players from different societies to collaborate & discuss solutions for a sustainable, innovative and positive change.



Sustainable Innovation Transcends Individual Industries, Nationalities, or Regions. One Vision Holds the Key to Sustainable Human Development.



The Annual Investment Meeting facilitates investments on sustainability and innovation on a systemic level that brings together key people who have the ability to reach a collective agreement and shape a better future.



Investing in Sustainable Innovation to Increase Global Impact.



HOW DOES THE ANNUAL INVESTMENT MEETING ENHANCE GLOBAL INVESTMENT?

Since the Annual Investment Meeting was founded, it has gained recognition as the premier Global Investment Platform, creating investment opportunities, upholding solidarity, and developing economic relations among nations, while addressing the global issues that have a profound impact on economic growth.

The Annual Investment Meeting builds consensus on today's most pressing challenges and develops strategies to enhance global governance. Given the complexity of global governance, no single actor can address systemic issues in isolation.

WHAT MAKES THE ANNUAL INVESTMENT MEETING UNIQUE ?



We are a facilitator for public-private sectors that establishes bonds between government officials, international organizations, government regulatory agencies and the private sectors.



We have partnered with a large global network of public and private sector investors, investment technology companies, regional leaders, and international investment banks.



We convene high-level investment meetings in order to make mutually beneficial investments happen, to promote sustainable innovation.



Our specialized B2B meetings enable participants to discuss cooperation agreements with confidence and explore beneficial investment opportunities. We arrange every meeting between and among government officials, in a secure environment.



We have demonstrated our ability to have a positive impact on millions of lives through investment initiatives that are making a difference in developing regions such as Africa, Asia and Latin America.



Despite the COVID-19 pandemic, our use of digital platforms to host the Annual Investment Meeting has helped us facilitate beneficial interaction between key regional stakeholders.



We reach out to our audiences through multiple media platforms and use appropriate communications solutions.



Our position as global stage for Investments in Sustainability and Innovation will allow us to showcase business, political, economic and social impacts of sustainable innovation.

ENABLING INVESTMENT OPPORTUNITIES FOR GLOBAL EMPOWERMENT

The Annual Investment Meeting Global Edition is an opportunity for world leaders to consider a future beyond their immediate environment and to adopt a forward-looking perspective in a world increasingly interconnected.

The Annual Investment Meeting Conferences are supported by a governance framework with leading representatives from government, civil society, business and the world's top academic institutions, that convene at roundtable discussions to address global investment barriers

PRESENTING OPPORTUNITIES FOR POST COVID ECONOMIC PROSPERITY

AIM has been a platform for the world's economies to attract investments by supporting business organisations with knowledge and expertise on prevailing economic structures and policies that guarantee the confidence of investors. The 11th Edition of AIM will reach a bigger economic scope through its various and new features.





THE SIX PILLARS OF THE ANNUAL INVESTMENT MEETING

AIM Global strives to support all economic sectors by opening numerous doors of opportunities to the world as a dynamic roadmap to recovery as it puts a spotlight on six pillars, namely: Foreign Direct Investment, Foreign Portfolio Investment, Small and Medium-sized Enterprises, Startups, Future Cities, and the 50 Projects Initiative.

These multi-featured pillars indicate how AIM Global actively supports businesses, multinational organizations, regions, and countries in the rapid shift of the economy by aiming to take the next huge step for growth by expanding its scope and not only focusing on FDI alone. This makes the AIM Global 2022, a highly and agile platform that acts as a dynamic gateway to significantly jumpstart economies and boost economic productivity.



Foreign Direct Investment

How can Foreign Direct Investment be driven towards sustainable innovation?

AIM's FDI Pillar will aid investors to learn and discover more about promising investment opportunities in different countries and regions. As global markets are yearning for new prospects of investments in sustainable innovation which will help boost FDI inflows, and will help them ensure an upsurge in the economy.



Small Medium Enterprises (SME)

How does the Annual Investment Meeting Shape the Future of SMEs?

This pillar of the AIM focuses on aiding SMEs find new prospects and sources of financing solutions, they will avail access to markets worldwide, and showcase their business ideas.



Foreign Portfolio Investments (FPI)

How does the Annual Investment Meeting Diversify International Investment Opportunities?

This pillar provides investors a platform to diversify their portfolio and helps to connect with local business organisations by attracting investments in terms of stocks and bonds. The event aims to bridge a gap in investment flow by securing a myriad of assets.





Startups

How does the Annual Investment Meeting Promote Startups that Focus on Sustainable Innovation?

Startups play an important role in strengthening new industries and coming up with innovative ideas; this AIM Pillar helps investors to nurture early-stage venture capital or seed funding to start a business. This pillar will help keen investors looking for new avenues and projects for investments in sustainable and innovative development, as well as governments, looking for startup projects to increase the economic growth.



Future Cities

What role does the Annual Investment Meeting play in Shaping Futuristic Cities?

As the world prepares for a futuristic approach and the shift to the digital business landscape, AIM has meticulously incorporated Future Cities as one of its Pillars, enabling governments and investors to encourage innovation that will replace traditional services. Cities across the world are seeking to embrace smart solutions to improve the quality of life; this pillar will help investors, public and private sectors as well as countries.



50 Projects Initiative

What role does the Annual Investment Meeting play in supporting the UAE achieve its goals?

The Fifty Projects Initiative Pillar focuses on supporting the UAE's 'Projects of the 50' initiative that covers several key sectors including economy, entrepreneurship, advanced skills, digital economy, space and advanced technologies. The 50 projects represent a series of long-term development and economic initiatives designed to accelerate the UAE's development and establish it as a hub for talent and investment.

Future Investment Trends: Innovation & Sustainability



Global trends such as digital technology adoption and government's expanding role in the economy have been accelerated by the COVID-19 pandemic. During the Annual Investment Meeting, experts will discuss how future investment trends will likely shape industrial sectors and their emerging markets across regions. With futuristic investment trends such as the Internet of Things and Connected Devices which will change the world of digital technology,

Blockchain and Digital Ledgers making digital trade visible and fairer, urban and autonomous transport which could increase safety and mobility, and investments in newer production technologies such as AI based manufacturing tools, 3D printing technologies and industrial bots.

WHAT THE ANNUAL INVESTMENT MEETING BRINGS TO THE INVESTMENT WORLD

The Annual Investment Meeting Global Edition offers a wide range of features and networking facilities to enhance investment opportunities and collaboration around the world.



Workshops

Conducted by renowned industry experts from across the globe, this series of interactive professional coaching sessions have been tailor-made to enrich the experience of its participants to establish themselves as lucrative opportunities for investment.



Conferences

A platform where expert insights, best practices, and ideal investment policies are shared with participants. Leaders and specialists from the investment community will lead the discussions to explore relevant topics about each of the six pillars of AIM.



Grand Opening Ceremony

A prominent feature that sets the tone of the event and is formally opened by UAE's top government leaders and officials. This activity is highly participated by prominent world leaders, influential investors, investment experts and country delegations.



Regional Focus Sessions

Centred on regional conversations that examine the economic landscapes of specific regions, the discussions promise to be an informed exploration of the regions' risks, challenges and opportunities for growth that are waiting to be harnessed through regional cooperation.



Investment Roundtables

It is a gathering of Ministers, Deputy Ministers and Heads of Investment Promotion Agencies (IPAs), investors and decision-makers. The main objective of this feature is to facilitate a platform for government decision makers to discuss with investment companies to create a feasible investment model matching government and investor requirements. At the end of the sessions, a feasible investment model shall be developed.



Investment Destinations

Provides municipalities, cities, and countries an ideal platform to promote investment opportunities at their location. This feature will also allow each of AIM's six pillars a global and competitive platform where their sector can be promoted to investors onsite. This feature will accommodate country presentations.



Exhibition

Peopled by the best local and international exhibitors across the globe, this features countries, smart city solution providers, startup companies, SMEs, and investment opportunities. All gathered with the aim of achieving economic growth for their respective country and region.



Investors Hub

Representatives of top investment houses, investment corporations, development banks, sovereign wealth funds and portfolio investors meet with official government envoys in a formal and secured digital setting conducive to the formation of investment partnership and collaboration globally.



Startup Pitch Competition

A shortlist of startups will be eligible to pitch their business projects to a panel of judges who are experts in the fields of entrepreneurship, technology, and business management. Winning startups will gain the opportunity to be mentored by industry experts, and maximize the potential to attract funding for their business.



Government to Government Meetings

A secure networking area at the AIM Global exhibition where government officials of different countries can hold their private meetings. AIM Global has hosted key G2G meetings in the past to bring support and investments towards developing regions.



Government to Business Meetings

An area where high-level government officials can interact with the public and private sector to discuss cooperation and come forward with agreements. G2B Meetings give business leaders, investors, and government officials the opportunity to network with one another.



Business to Business Meetings

An area dedicated to rapid networking sessions for investors to meet potential partners and introduce new business opportunities. The B2B feature is a dedicated platform for exclusive, quick one-on-one meetings and will offer opportunities to interact with international project developers and promoters.



Investment Awards

Investment Awards will be giving recognition to the best Investment Promotion Agencies across the globe in a prestigious ceremony. It will provide awards to the best FDI projects in each region of the world to recognize the accomplishment of the particular country in attracting sizable and beneficial investment project, and thus contributing to the economic growth and development of their markets.



Startup Awards

Startups will be honoured at AIM for their innovative business model and brilliant application of technology for their business. This provides a unique opportunity for startup awardees to be recognised further by AIM global investors.



High-Level Networking Lunch

This special lunch is solely dedicated to senior high-level representatives from government, private sector, academia and social society to allow them to meet, network, exchange ideas and conduct business meetings in a more confidential and comfortable environment.



Gala Dinner

This is a remarkable evening attended by guests to network and witness the Investment Awards. A perfect opportunity to make new contacts, entertain key clients and celebrate the show.



Executive Breakfast, Lunch & Dinner

Participants can continue expanding their network during sponsored breakfast, lunch, and dinner, or can simply reconnect with old contacts in a very relaxed and casual environment.

PROFILE OF ATTENDEES

AIM is the largest gathering of corporate leaders, policy-makers, businessmen, regional and international investors, entrepreneurs, leading academics and experts showcasing up-to-date information, strategies and knowledge on attracting investment. It brings together visitors from both the public and private sectors, with participation from all continents across the world.

- Ministries and Government Departments
- International and Regional Organizations
- Local Government Departments
- Investment Promotion Agencies
- Special Economic Zones
- Chambers of Commerce & Industry Business Council
- Diplomatic Mission
- SWF, Pension & Investment Funds, Family Offices
- Banking & Financial Institutions
- Private Equities, Angel Investors, Venture Capitalists
- Portfolio Investment
- Insurance, Risk and Credit Rating Companies
- International Investment Institutions
- Economic Institutions & Associations
- National SME Councils and Programs
- Startups, Incubators and Special Programs
- Smart City Solution Providers
- Innovation Parks
- Urban Developers
- Technology Providers
- SME Financing Institutes





Key Values

FOR EXHIBITORS



Showcase Products and Services to an International Audience



B2B Matchmaking with the Regions Top Investors



Interact with Potential Clients and Business Audiences



Networking Events with Key Industrial Figures

FOR INVESTORS



G2G matchmaking with high level officials



Qualified Meetings with Public-Private Sectors



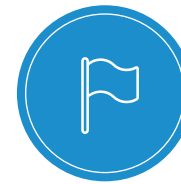
Networking Events with SMEs and Sector Leaders



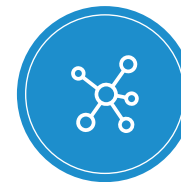
B2B Matchmaking with international startups



For Participating Sectors



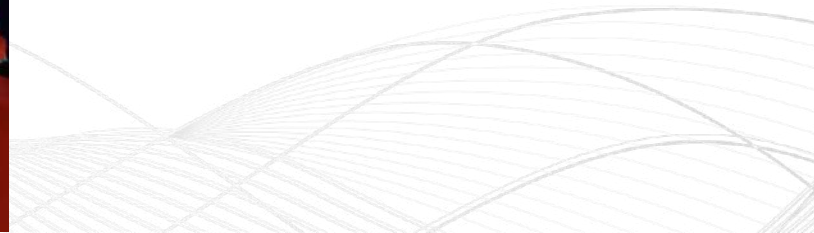
Sectors get to present portfolios to leading international investors



Networking Opportunities between sectors which could create cross-sector partnerships.



Unparalleled exposure at a global scale





HISTORICAL ACHIEVEMENTS



AIM in Numbers

AIM has been one of the most exclusive investment gatherings in the world, bringing together prominent political, economic, financial, and academic figures. Over the years, AIM achieved historic milestones and has offered a truly knowledge-based forum with cutting edge information on the latest developments in foreign direct investment and related issues.

160

PARTICIPATING COUNTRIES

3413

EXHIBITORS & CO-EXHIBITORS

124,545

VISITORS

1843

SPEAKERS

677

HIGH-LEVEL DIGNITARIES

1369

LOCAL & INTERNATIONAL MEDIA



ANNUAL INVESTMENT MEETING

World's Leading FDI Platform

8 - 10 April 2019



AIM Global Regional and International Engagement

As the regional and international platform for public-private sector cooperation, AIM Global is unparalleled in its ability to foster collaboration and partnerships between stakeholder groups across all of the world's major regions. By examining these dynamics, markets, civil society, policy-making and business communities, AIM Global builds a deeper understanding of the region.

Annual Investment Meeting's Role in Developing Regions

The Annual Investment Meeting plays a major role in developing regions through a strategic approach which provides the highest level of strategic guidance towards developing regions, creating an agenda focused towards the region's development whilst tackling issues that restrict growth in developing regions.

AIM Regional Chapters

The purpose of regional chapters is to construct and strengthen relationships between regions, governments, and the private sector. The Annual Investment Meetings are held in a variety of countries to encourage cross-sector investments and long-term development.

- **AIM EURASIA**
- **AIM LATIN AMERICA & THE CARIBBEAN**
- **AIM AFRICA**



The Annual Investment Meeting's Key Regions:



- Middle East and North Africa
- West & Central Africa
- Southern Africa
- East Africa
- Russia & CIS
- China
- North America
- South America
- Central America and The Caribbean
- Europe
- Central and Eastern Europe
- North & Central Asia
- South East Asia
- Far East Asia
- Oceania



Why Attend AIM Global 2022?

AIM Global 2022: A Global Investment Hub where members and partners benefit from tailored levels of engagement, based on their strategy. The deeper a company's engagement, the greater its ability to shape the agenda across System Initiatives, Regions and Communities.

REDIRECT foreign direct investments to your country or region by promoting your viable project to Sovereign Wealth Funds (SWF), private funds, multinational corporations, institutional investors.

EXPAND your business enterprise by linking with potential investors.

PRESENT attractive opportunities to investors who are looking to diversify their portfolios.

NETWORK with participants from +150 countries for future investment partnership.

LEARN the latest trends and global investment destinations for FDIs, SMEs, startups, future cities and foreign portfolio investments.

GAIN access to the DUBAI EXPO 2020 where entrepreneurs, investors and venture capitalists from across the world will be participating.

Logistics Information

Venue

DEC is a state-of-the-art venue ideal for conferences, concerts, gala dinners, exhibitions, product launches, award ceremonies. The Dubai Exhibition Centre is within the Expo 2020 site and it hosts a number of important conferences and events.

Travel and Accommodation

Dubai 's flag carrier, Emirates Airline, offers exclusive discounts to AIM delegates. The airline operates over 3,600 flights per week to more than 150 cities in 80 countries. AIM delegates can also avail of special rates from partner hotels which are accessible to the venue, to regional and international airports, and to most locations frequented by tourists. To avail of these exclusive rates and discounts on flight and accommodation choices, visit: www.aimcongress.com.

Entry Permit

68 nationalities can avail of UAE visa upon arrival. Delegates who would require assistance to secure UAE visa will be accommodated by AIM. Official invitation letter for visa procedure can be requested from the Organizing Committee at visa@aimcongress.com.

Registration

For registration inquiries, email registration@aimcongress.com or visit: www.aimcongress.com to register online.



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Future Cities Award Sponsor



Future Cities Award Sponsor



Official Healthcare Partner



Official Airline Partner



Hosting Partner



KNOWLEDGE PARTNERS



STARTUP PARTNERS

HOTEL PARTNERS

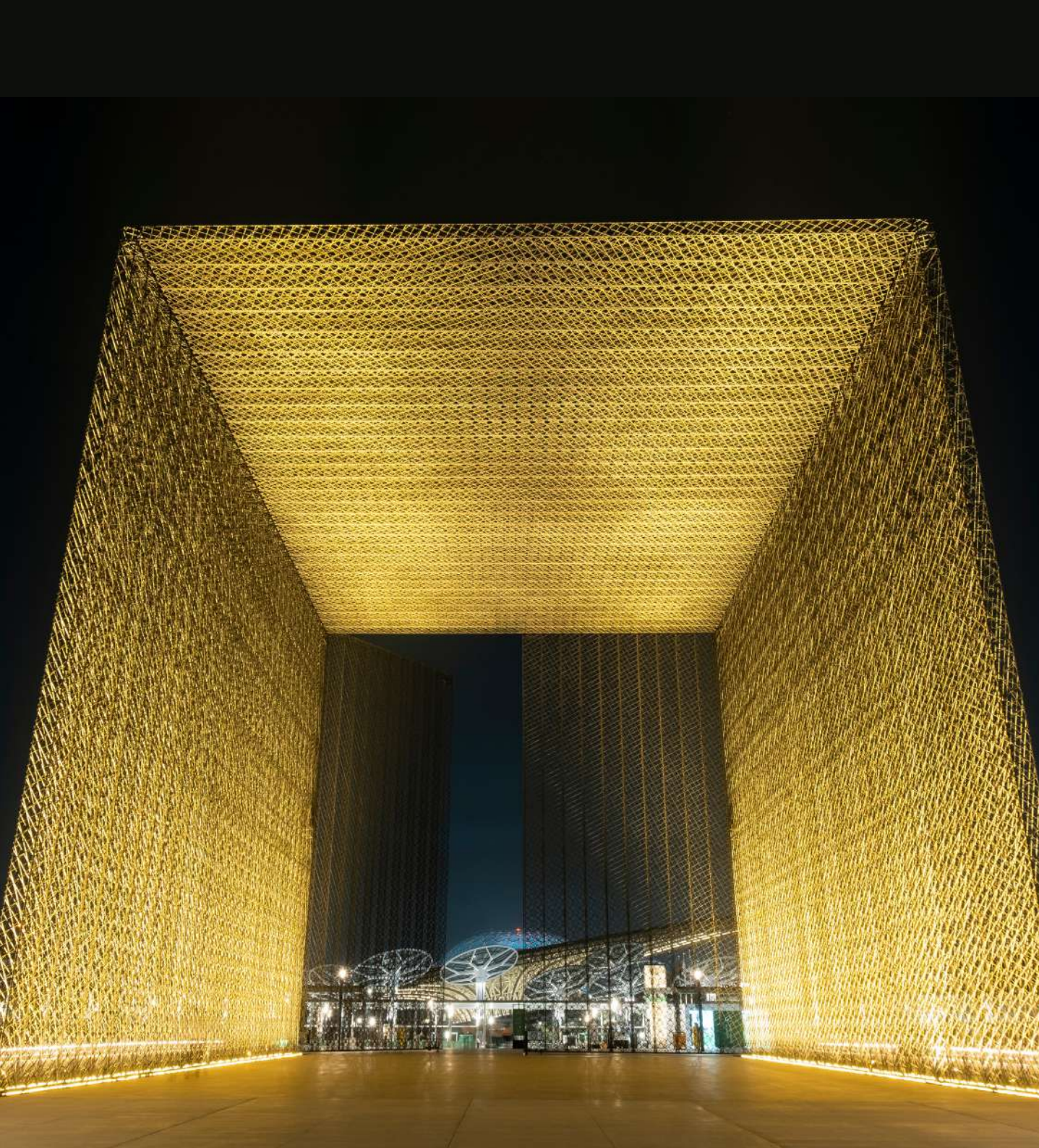


SUPPORTING PARTNERS



KEY MEDIA PARTNERS





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