

If your health is your wealth, how exactly are you protecting it?

Feisal Alibhai

Family offices are known for their focus on wealth preservation. But what about preserving the health and wellbeing of the family?

In the days leading up to the founding of Qineticare (www.qineticare.com) I made an astounding discovery. It mattered not whether individuals and families were highly educated or not so well educated, all shared a common Achilles' Heel. Neither did their financial status spare them from this Achilles' Heel.

People of substantial means, as well as those of more meagre means – some of them having just moved to the country in which they resided, others having been there a while, and still others whose roots stretched back generations – all manifested the identical vulnerability, in that none had a structure or strategy in place to protect, manage and improve their health and wellbeing.

Despite the fact that it ought to be centre stage in anyone's life, this is a dimension of planning for the future that most of us fail utterly to consider. I would venture to say that the majority reading this article probably haven't so much as even given it a thought.

The more aware of this conundrum I became, the more I realised that I needed to take action. And so Qineticare was born.

Qineticare's holistic approach to health, which today helps individual after individual, family after family, evolved as a result of my personal experience. At the age of 35, at the pinnacle of my success, I was stricken with a life-threatening illness.

My diagnosis came as a complete shock. I was about to have dinner the evening before I was due to leave for my annual vacation. As I took the first bite, I found myself choking. Following the vacation, during which I inexplicably lost five kilos despite eating well, I spent a week in Hong Kong undergoing an endoscopy, a colonoscopy and a CT of my neck. I was told I had reflux and a hematoma, both of which were eminently manageable.

The next three weeks were spent in Mozambique, Angola and the Democratic Republic of Congo working with the various multinationals which were visiting to continue growing our highly successful fast-moving consumer goods distribution business. I then continued on to Dubai and Pakistan, where we were looking at putting in truck and motorcycle assembly plants.

As a result of the tests I had undergone in Hong

Kong, I was taking medication for the choking. Now other symptoms began appearing. Since I was a person who regularly worked 15 or 16 hours straight without tiring, the people with me were shocked to see my energy plummet. Ascending a flight of stairs in Angola, it felt as if I had asthma. Then in Pakistan, on my way to and back from the site where we wanted to put the factory, I fell asleep, which surprised everybody.

Upon returning to Hong Kong, more tests were ordered. Had the doctors missed something? The focus was on the possibility that, due to my frequent travel to exotic countries, I had contracted a tropical disease. But despite extensive testing, nothing showed up.

I told my doctor, "Pretend you don't know me from Adam. Start from the basics with a clean slate." We began with an x-ray and basic blood work.

I was sitting in front of my doctor when the nurse walked in with the x-ray. When he examined it, his face turned white. Leaning over to peer at the image I asked, "Where's my lung, doc?"

My lung had collapsed and one side of the x-ray was dark. On my way out the door, the doctor urged, "Whatever God you believe in, please pray." Since doctors don't normally talk about God until it's the beginning of the end, I was beyond shocked.

The following day I was again in the doctor's office awaiting the verbal results of a PET CT scan taken during the morning. "I'm sorry, but I have bad news", he announced, "you have cancer".

It turned out I had stage 3 cancer consisting of ten tumors. The largest, the size of a Rubric's cube, was in the centre of my chest, which accounted for my breathing problem. In my neck was a tumor the equivalent of a tennis ball in size, which explained why swallowing was difficult. A further eight tumors populated my lungs.

At the time of my diagnosis, my company was operating in seven countries in war-torn Africa and five in Eastern Europe, as well as maintaining buying offices in Dubai, Paris and Hong Kong. I had over 10,000 employees for whom I was responsible. I knew instantly what I needed to do. The company had to be handed over to my team for the duration of my

treatment. This was a matter of my personal survival and required a complete cessation of work and a total focus on recovery.

The handover took no more than five minutes and was executed in my hospital room two days after my diagnosis. I informed the team:

I travel six months of the year and during that time don't run the business day-to-day. The one-year plan is done and so is the five-year. I am no longer the active CEO and want you to pretend I'm on extended leave. On pain of being fired, I'm to be given no reports of any kind by anyone.

I initially identified four critical elements if I was to have any hope of recovery. These involved access to the best medical care, either medical insurance or the financial means to afford the best care, family support and a purpose for living. Fortunately I had all of these – especially the will to live, as my sons were only one and three.

I spent the next 11 months between home and hospital, undergoing 20 rounds of chemo and three surgeries. There were moments when I came within an inch of death. The treatment was an extremely painful and frightening ordeal.

When my remission was in due course confirmed, I was given a 50-50 chance of a recurrence – not odds I cared to hear. However, during the 11 months of treatment, I had researched extensively how I might have unwittingly contributed to my illness, and consequently was increasingly aware of the many ways in which I had lived a life of imbalance. This insight enabled me to determine a plan of action, both for my recovery and in order to live a full life after returning to work.

As I came to see how my imbalance had adversely impacted not only my physical health but also the wellbeing of my family, my spirituality and at times even my incredibly successful career, I sought to live more holistically. To achieve this, I assembled a team of experts in various fields whose focus was on holistic practices that could aid my recovery.

By now I was acutely aware that, in addition to the finest medical treatment, to learn and live a balanced lifestyle was the key to not only my survival but my life going forward. The holistic approach I had begun

practising during my near-death crisis taught me we must never approach life in a compartmentalised way or we will pay a price.

As a result of spending my days in this quite different manner, it's now been 12 years since I entered remission.

Within months of returning to work, I was honored to be contacted by family members who had likewise been diagnosed with cancer. They sought my help not only to access the best medical care but also to learn from my experience of living a more holistic life. This expanded to friends, then friends of friends, focusing initially on cancer cases and eventually addressing any medical condition that arose.

Whether I was in Hong Kong or Dubai, I was only too happy to share with others what I had garnered from my own experience. For seven years I helped all who sought my input. You might say that I effectively became the go-to guy for matters of health. All of this would ultimately prove to be invaluable preparation for my current mission.

During these years, as I greatly expanded my understanding and practice of the various disciplines, I realised that not only could they assist in recovery but they were also crucial for avoiding a serious illness in the first place. It matters not whether our objective is to restore or simply maintain a state of health and wellbeing, we each benefit from a multidimensional approach. Every aspect of our wellbeing needs to be integrated into the picture of a well-lived, fruitful, enjoyable journey during our time to walk the earth.

I learned that taking care of their health is something people talk about as important, but that in reality it figures little in their day-to-day lives until they no longer have it. Again and again I heard individuals say such things as, "My health is my wealth" or, "If you have your health, that's all that really matters." It was a ubiquitous theme. Except that the audio didn't in any way align with the video. That is, what people paid lip service to didn't tally with what I observed in their everyday behaviour.

The more aware of this conundrum I became, the more I realised I needed to take action. To kick-start things, I met with the doctors who had mentored me so effectively in Hong Kong, explaining:

I want to set up a structure to assist and support

As I came to see how my imbalance had adversely impacted not only my physical health but also the wellbeing of my family, my spirituality and at times even my incredibly successful career, I sought to live more holistically.

families as they not only deal with disruption in their lives due to issues of health, but that will also help them stave off, and hopefully avoid altogether, a catastrophic failure of their health.

Each of my doctors in turn told me:
We worked extremely hard to save you from cancer. Please go play golf. Don't for a moment at this stage of your life try to emulate the burdensome schedules we adhere to, with such an absolute imbalance between serving others and taking care of ourselves.

Somewhat deflated in terms of the support I was receiving, and yet unwaveringly convinced of the wisdom of my idea, I returned home from meeting with the various specialists to discuss the matter with my spouse. Her response was unambiguous. "If you do this", she insisted, "you will have an opportunity to transform lives as never before. But if you don't, you may die with regret from not having taken this opportunity to live out what life is clearly showing you is your purpose for being here."

Any disillusionment evaporated in an instant and I immediately began preparing the numbers to decipher what it would require to create the family health office – the world's first. Once I had drawn up the budget and discussed the potential write-off with my spouse, I took the leap and set about building the team that would eventually evolve into Qineticare. The brand we selected was no mere random choice. 'Qi' is of course energy, whereas 'net' stands for network. The name recognises the fact that without physical, mental and emotional energy, we can accomplish little of value in our day-to-day lives.

Despite the universal agreement that we need to equip ourselves for the potential that illness can strike any one of us without warning, I couldn't have begun to anticipate the resistance I was about to encounter as I embarked on the revolutionary service I wished to provide for those who could potentially benefit from it. Most of the people I met with approached matters of health solely from a physical standpoint and were quite unable to grasp the impact of the mental, emotional and spiritual dimensions on their wellbeing.

Each in turn agreed that what I had to share was 'important', a word I heard over and over. But for almost none was it urgent.

Even truly smart, highly successful leaders seemed unable to see the urgency of having a strategy in place to protect, manage and improve their health and wellbeing. To illustrate, while I was training as a presenter at a renowned centre, during the course of the final day I was privileged to meet the president of this acclaimed organisation, outlining for him the goals and methodology of Qineticare. Impressed, he immediately saw the benefits. Yet even though he

acknowledged how important the approach I was taking was, he failed to take me up on it.

Three months later the phone rang. "I have a problem", this same individual confessed. "I just returned from a visit with my cardiologist, who informed me that he saw blockages in my scan and needs to perform an angiogram and potentially angioplasty." He had made an appointment with his cardiologist because the results of blood tests during his annual screening had been abnormal.

"Which arteries are affected", I inquired, "and what's the percentage of each of the blockages?"

These questions hadn't so much as occurred to this gentleman. When he asked what he should do, I suggested, "How about considering a second opinion?"

Realising the wisdom of this, he pressed, "So who should I see?"

It's for just such vital questions that my team are prepared, since identifying the appropriate specialists for any given illness, and each individual with their particularities, can be a matter of life or death. The team got the options we had identified, together with contact information, to the gentleman without delay. These were accompanied by bio sketches of those who, based on several crucial factors, stood out as the top three cardiologists in the city.

Three factors drive the selection of the practitioners we work with at Qineticare. The first is competence, which can be accurately assessed when one delves sufficiently into the records of the individual's performance. The second is attitude, by which I mean whether the doctor puts the patient's needs first. The third factor is accessibility, since it's of little value to identify superb specialists if you can't get hold of them when you need them – both during and outside of office hours.

To empower our client to make the best possible choice going forward, we further provided a detailed Q&A, the purpose of which was to assist him in asking the critical questions so that he would be thoroughly appraised of his situation. It was essential that he truly understood what he was dealing with.

Following a consultation with one of the cardiologists, this gentleman again contacted me. He had spent a full hour with the doctor, who showed him why he didn't require angioplasty but instead needed to change his eating and drinking habits as part of establishing a healthier lifestyle.

As we talked, the gentleman commented, "That's one for, one against." When the third opinion came in following a 45-minute consultation, the gentleman was again advised to enact a change of lifestyle but not to go forward with the invasive procedure proposed by the first cardiologist.

With all our clients, we schedule an 'onboarding', which involves a two-hour visit with our head nurse

It amazes me how unprepared we all are for the curveballs life can throw us in one form or another, especially where our health is concerned.

and wellness head. The visit is conducted either in our office lounge or, for those living abroad, via Skype. It's essential that the client truly understands their situation. It's similar to what a bank attempts to do while doing a KYC, 'know your client'. In our case it's a KYS, 'know yourself'. This is a much deeper dive into helping each person to truly know themselves from a perspective of health and wellbeing.

The focus of this time together is on three key elements, the first being the family's medical history, including grandparents and their siblings, parents and their siblings, and the client's own siblings. We want the client to get a glimpse of any possible genetic predisposition to disease.

The second point of focus is the client's medical history, which enables them to understand how they arrived at their present state. This covers everything and anything that has happened to them since birth.

Thirdly, we shift the spotlight to the client's actual present state, so that it's clear where they stand today physically, mentally, emotionally and spiritually in terms of their purpose in life. To illustrate the importance of this third point of focus, in the case of the gentleman who consulted with three different cardiologists, it emerged that one of the key elements was that his eating and drinking after working hours in order to network for his business was masking the fact he was distressed over the fact his spouse had been unwell for a number of years.

The three key areas of focus help the client to introspect, with the objective of discerning what they truly want in life and where they really want to be in the future. Then we help the person set goals that take into consideration the physical, mental, emotional and spiritual perspectives. Once these goals are clear, we build both a medical team and a wellness team to support the process of working towards achieving the objectives that have been set out.

In the case of the gentleman we have been discussing, to support him in addressing his emotional distress and other factors that were contributing to his health challenges, we detailed various options for him to investigate, approaching the issue not only from a Western perspective but also from an Eastern point of view.

Six months later when I met this client for lunch, he was a changed man. For one thing, he no longer went out drinking every evening after work in order to

network and build his business. He was also making far better choices in terms of the food he consumed, as well as exercising a minimum of five times a week.

The experience gave this client a glimpse of what Qineticare is all about. You can imagine his level of gratitude.

The case I have just described mirrors what I experienced repeatedly as I helped many individuals and families during my seven years of assisting people with their health needs. As each received their diagnosis, again and again I watched how they froze, having no idea where to begin seeking the optimum help. Because of the emotional impact of the crisis, they were simply unable to make objective decisions.

It amazes me how unprepared we all are for the curveballs life can throw us in one form or another, especially where our health is concerned. We will all face some form of surprise, whether minor or major, at some point or other. Our level of preparedness is critical. When something is challenging to deal with and we have no system or structure in place to support us, it's akin to running a company without a management team or budget in place.

When we show up in our lawyer's office or to talk with our banker, we come prepared, having reviewed our situation and what we intend to address during the meeting. Painstaking effort also goes into the selection process of these professionals. Yet when it comes to our health, we show up in our doctor's office with no preparation and without a Q&A.

When we invest so much time and energy on estate planning, tax planning and succession planning, calling upon the skills of a well-selected team of professionals, it makes no sense to react to and deal with the disruption of a health crisis as it's occurring, scrambling for help in a way we don't in any other important aspect of our lives.

In order for a family office to be truly effective in creating the continuity that it's supposed to, the health and wellbeing of the family at large needs to be included in our planning. Only in this way can there be a smooth transition of wealth from generation to generation. Having a support system that not only addresses the physical health of each family member but also their mental, emotional and spiritual wellbeing will take the continuity of the family business to a new level.

Every family member needs to be supported

through each stage of their lifecycle in order for them to remain aligned with their purpose, necessitating both mentoring and coaching in all relevant aspects of their lives. Effective crisis intervention when health fails is but the tip of the iceberg when it comes to health and wellbeing. All of the factors that can contribute to such a crisis need to be addressed on a continuous basis throughout the years, thus heading off many of the potential risks.

A support system that operates with true care at its core, with the ability to tap resources on a global level, is nothing less than what each family member

deserves as they embark on the journey of life. The potential key disruptors of continuity are known and, with the appropriate expertise, readily addressable.

Expanding the definition of health to include the physical, mental, emotional and spiritual dimensions enables family offices to truly achieve the spirit of the planning that has gone into both perpetuating and strengthening the business, estate and wellbeing of the family itself, including its ongoing reputation.

When the founders have worked so hard to create an enterprise that adds value to the world, why would we settle for anything less?

Feisal Alibhai is the founder and CEO of Qineticare, the world's first 'family health office', based in Hong Kong. Feisal was born in DRC, raised in Belgium, finished schooling in Canada, and graduated from the Wharton School. He worked in cross-border M&A in New York before moving to Hong Kong to become a serial entrepreneur specialising in Eastern Europe and war-torn Africa. He epitomised life's definition of success until a life-changing event at the age of 35 which caused him to change his focus. He now seeks to make a difference by helping others to transform their lives.