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# CORPORATE

## INVESTMENT TIMES

ONE WORLD . ONE EDITION

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Global Edition

### FRANCO KRAISELBURD

Founder & CEO @ Asclepii | MIT Innovator Under 35 | MIT IU35 Pioneer of the Year (2024) | LA NACION (Arg) 24 people of 2024  
*Cleveland, Ohio, United States*





*As we step into 2025, every new journey presents an opportunity to evolve into a greater version of ourselves. Some journeys, however, transcend the ordinary, becoming legendary narratives that inspire, captivate, and ignite change in the hearts of others. These extraordinary paths shape not just individual destinies but also influence generations to come.*

*“I want to inspire people. I want someone to look at me and say, ‘Because of you, I didn’t give up.’”*

*At Corporate Investment Times, our mission is to share these influential stories—tales of resilience, ambition, and transformation. Through these narratives, we aim to fuel inspiration, empowering others to embark on their own remarkable journeys and leave a legacy that echoes through time.*

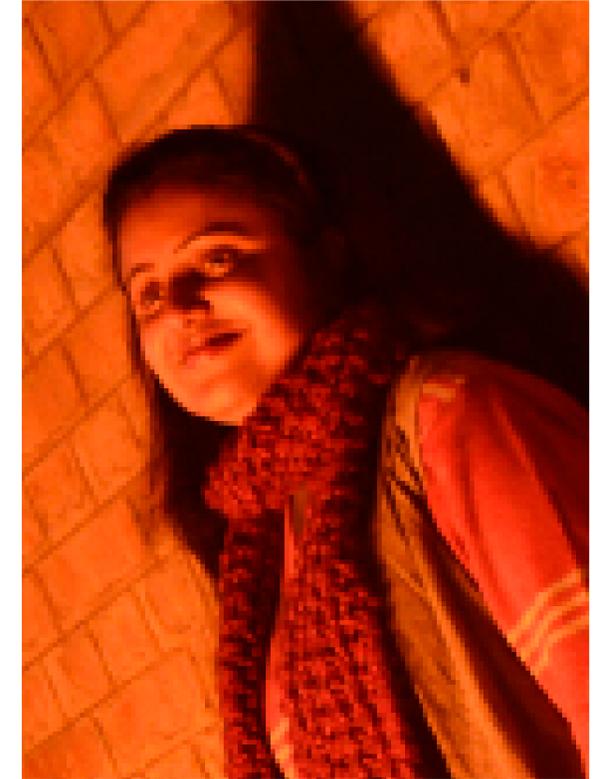
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Corporate Investment Times  
“Inspiring Generations”*

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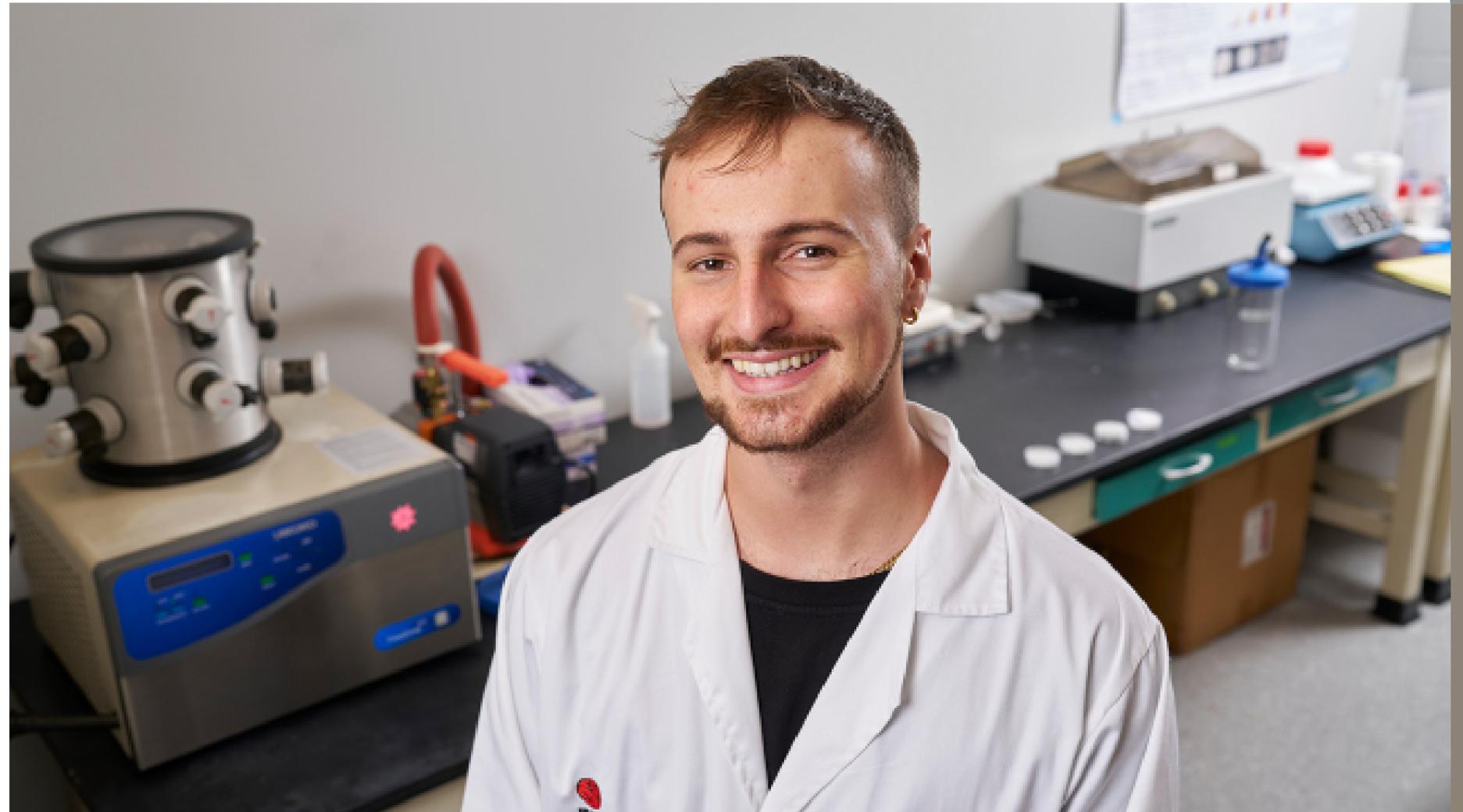


2025  
APRIL

In the bustling innovation hub of Cleveland, a 23-year-old entrepreneur is rewriting the rules of regenerative medicine. Franco Kraiselburd, founder and CEO of Asclepii Inc., isn't just building a biotech startup—he's igniting a revolution in wound care that could redefine how we scale health technology ventures globally.

With his company's first venture capital infusion of \$2,000,000 from their Seed round led by Zentynel Frontier Investments and including investment from leading VCs such as Capital Factory, Kraiselburd is proving that audacity, ingenuity, and a relentless focus on patient needs can turn a nascent idea into a game-changer.

As Asclepii gears up for a defining year, its story offers critical lessons for HealthTech entrepreneurs and investors alike—and a glimpse into the future of regenerative medicine.



# Rising Star

**Scaling HealthTech Ventures: Lessons from Asclepii and the Future of Regenerative Medicine**

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# FRANCO KRAISELBURD

**Founder & CEO @ Asclepii | MIT Innovator Under 35 | MIT IU35  
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*Cleveland, Ohio, United States*

### A Vision Born in Brazil

Kraiselburd's journey began far from Cleveland's biotech corridors, in the classrooms of primary school in Brazil. There, a young Franco became fascinated with stem cells and their potential to heal wounds—a curiosity that would shape his life's work. Fast forward to 2025, and that childhood passion has crystallized into Asclepii, a company named after Asclepius, the Greek god of medicine. At its core, Asclepii is tackling one of healthcare's most stubborn challenges: the exorbitant cost and inaccessibility of advanced wound-care solutions.

"Every startup has to raise [venture capital], and it's a battle for everyone," Kraiselburd told the Cleveland Business Journal in a recent interview. "But in our case, we're tackling a market that is very, very difficult to enter." Wound care, he explains, is a sector littered with cautionary tales—high-profile failures that have left investors wary. Yet, Kraiselburd's conviction and Asclepii's innovative approach have begun to turn skeptics into believers.

### Bridging the Gap in Wound Care

Asclepii's flagship product, Artemis, is a collagen-enriched, 3D matrix designed as a "jelly-like patch" to heal wounds. Priced at just \$5 per unit, it's a stark departure from the status quo—where bioengineered scaffolds for cell therapy can cost between \$300 and \$1,500 per application. This isn't just a product; it's a statement. "Essentially, there's nothing between cell therapy and the Band-Aid," Kraiselburd says. "You have these almost \$30,000 solutions, but legally you can only apply them after 30 days of care. And then you have Band-Aids—super cheap, but not really fitting."

This gap in the "continuum of care" is where

Asclepii thrives. Artemis isn't just a wound dressing; it's a scaffold that prepares wounds for closure or advanced therapies, managing infections and regulating enzymes at a fraction of the cost of competitors. For now, Asclepii markets it as a superior dressing, but Kraiselburd's vision is bolder: to one day shift the standard of care, enabling cell therapy within the critical first 30 days of treatment.

Then there's Poseidon, a silver nanoparticle hydrogel set to hit the market in July 2025. Already FDA-cleared, this "wet interface" preps wound beds for healing, complementing Artemis in Asclepii's growing arsenal. With a target of \$1 million in revenue by year-end, Poseidon is the company's first step toward building customer relationships and proving its scalability.

### Lessons in Scaling: Relentless Focus and Strategic Simplicity

What sets Asclepii apart isn't just its technology—it's Kraiselburd's approach to scaling. Lesson one: focus relentlessly on the patient. "Everyone in wound care has been looking at translational products from one way, and we're 180 degrees in the opposite direction," he says. While competitors chase high-cost, high-complexity solutions, Asclepii prioritizes affordability and compliance. "Why are you creating a \$1,700 solution for a patient who's probably not even going to follow through with it?" he asks. It's a question that cuts to the heart of HealthTech's scaling challenges: innovation means little if it doesn't reach those who need it.

Lesson two: start simple, then expand. By launching Artemis as a \$5 dressing rather than a full-fledged cell therapy scaffold, Asclepii sidesteps the regulatory and cost barriers that stifle early-stage ventures.

This pragmatic entry point builds traction while laying the groundwork for bigger ambitions. "We've made a \$5 scaffold [and we're] bringing [it] to the first 30 days of the continuum of care—something never before seen," Kraiselburd explains. It's a masterstroke of strategic simplicity, proving that scalability often hinges on accessibility.

Lesson three: partnerships and execution trump hype. Fresh off South by Southwest, where he networked with global innovators, Kraiselburd emphasizes the power of "the right partnerships" and "the right capital." With Zentynel's backing and FDA approval for Poseidon secured, Asclepii is now laser-focused on execution—getting Artemis through the FDA's 510(k) process

and scaling revenue. "The next 365 days are going to be arguably the most defining days of our company," he predicts.

### The Investor Perspective: Betting on Resilience

For venture capitalists, Asclepii's story is a case study in resilience. Wound care is a notoriously tough market, with regulatory hurdles, reimbursement complexities, and a history of overhyped flops. "The subject-matter experts that a venture capital fund would go to usually tell them, 'Hey, getting into a wound-care startup is a terrible idea,'" Kraiselburd notes. Yet, Zentynel Frontier Investments saw something different: a founder who'd done his homework and a value proposition too



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compelling to ignore.

That value proposition—affordable, effective wound care—taps into a \$25 billion global market projected to grow as aging populations and chronic conditions like diabetes drive demand.

Asclepii's ability to deliver at "1,000th of the cost" of competitors isn't just a selling point; it's a scalability multiplier. Investors like Zentynel are betting that Kraiselburd's relentless drive and Asclepii's dual-product pipeline can turn soft commitments into hard revenue.

### The Future of Regenerative Medicine

Asclepii's ascent signals a broader shift in regenerative medicine: a move toward democratization. By slashing costs and rethinking delivery, Kraiselburd is challenging the notion that cutting-edge therapies must remain the privilege of the few. "We make sure that [our products are] getting to the right people [in the] right countries [with] appropriate regulatory, reimbursement, and intellectual property,"

he says. It's a blueprint for scaling HealthTech ventures beyond wealthy markets, into regions where affordable care is a lifeline.

The implications are profound. If Artemis succeeds in reshaping the first 30 days of wound care, it could pave the way for earlier, cheaper cell therapies—unlocking a cascade of innovations in tissue engineering.

Poseidon, meanwhile, positions Asclepii as a nimble player capable of iterating quickly and capturing market share. Together, these products hint at a future where regenerative medicine isn't a luxury, but a standard.

### Challenges Ahead

Scaling isn't without risks. The FDA's 510(k) process, while less arduous than full approval, demands precision. A stumble here could delay Artemis's launch, testing Asclepii's momentum. Revenue targets—\$1 million by December—rely on Poseidon's adoption, which hinges on distribution and



clinician trust. And as Kraiselburd scales globally, he'll face reimbursement battles and regulatory patchwork across borders.

Yet, his track record suggests he's ready. From a Brazilian schoolboy dreaming of stem cells to a Cleveland CEO courting millions, Kraiselburd embodies the grit HealthTech needs. "We are relentless in what we do, the products that we make, and in how we make them," he says.

That tenacity, paired with a vision of affordable regeneration, makes Asclepii a venture to watch.

### A Defining Year

As 2025 unfolds, Asclepii stands at a crossroads.

With Artemis nearing FDA review and Poseidon hitting shelves, Kraiselburd's

next moves will test his lessons in scaling: patient focus, strategic simplicity, and execution.

For investors, entrepreneurs, and patients, Asclepii offers a masterclass in turning complexity into opportunity—and a bold vision for regenerative medicine's future. In Cleveland, a new HealthTech star is rising. The world is watching.

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# AMIRA SOLIMAN

Founder & CEO at Time Guardian | Athar Finance  
ADGM Payments | Digital Assets | Blockchain | Defi | Tradfi | Fintech

*Abu Dhabi Emirate, United Arab Emirates*

Artificial intelligence is revolutionizing industries worldwide, and finance is at the forefront of this change. What was once the realm of traditional services, rigid systems, and manual processes is now rapidly evolving into a digital-first, AI-powered ecosystem. From automated risk assessment to intelligent asset management and predictive analytics, AI is redefining how financial services are delivered, managed, and secured.

As customer expectations shift toward real-time, personalized, and accessible financial experiences, banks and financial institutions must embrace AI not just as a tool but as a strategic enabler. In this evolution, AI's role goes beyond automation—it is about building intelligent, secure, and inclusive financial systems that can adapt in real time and serve both individuals and institutions efficiently.

This transformation is particularly evident in markets like the United Arab Emirates, where Abu Dhabi and Dubai have become global hubs for fintech innovation. With supportive regulation, government-backed initiatives, and a strong focus on emerging technologies, the UAE is attracting pioneers in AI, blockchain, and digital finance, setting the pace for a new era in financial services.

## The Essentials

**AI in Finance: Powering the Next Evolution of Intelligent, Secure, and Inclusive Banking**

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**AI's Expanding Role in Financial Services**

AI is rapidly being deployed across the financial value chain—from customer service bots and automated credit scoring to fraud detection and portfolio optimization. In retail banking, AI can analyze customer behavior and transaction data to provide personalized product recommendations and tailored investment advice, often in real time. In corporate finance, AI systems forecast cash flow, manage treasury operations, and assess market risks more accurately than ever before.

But the most significant impact lies in AI's ability to make intelligent, context-driven decisions at scale, helping financial institutions reduce inefficiencies, mitigate risks, and enhance customer engagement. Generative AI models are now being used to simulate financial scenarios, craft bespoke investment strategies, and even generate actionable market insights for traders and analysts.

However, as AI's role grows, so do concerns about transparency, security, and control. Financial institutions must ensure that AI systems are explainable, ethical, and resistant to manipulation, particularly as they handle sensitive financial data and influence critical decisions.

**AI Powered by Blockchain: The Paipal Solution, by Athar Finance**

At the intersection of AI and secure decentralized finance (DeFi) the innovative solution developed by Time Guardian Athar was born to harness AI's power within a blockchain-secured framework. Designed to bring intelligent finance to the real world, it is a multi-agent AI-driven DeFi execution system that securely manages user funds across multiple blockchains while

minimizing exposure to risk.

At the core of it is its AI agent, which operates inside a Trusted Execution Environment (TEE). This guarantees that all strategy and risk decisions are tamper-proof, confidential, and verifiable by users. The AI agent constantly monitors market conditions, evaluates DeFi protocols, and assigns real-time risk levels. Based on this, it can decide whether to invest user funds, hold them, or withdraw from high-risk situations.

Users interact with our solution through personal smart vaults deployed across multiple chains like. Once funds are deposited, the AI agent autonomously manages yield optimization, moving liquidity between chains via AggLayer's cross-chain infrastructure. Human agents execute AI-generated orders, with the fastest execution rewarded—a system that promotes efficiency and transparency.

The main features:

- AI-driven risk management operating securely within a TEE.
- Cross-chain vault deployment and fund movement, eliminating traditional bridging complexities.
- Non-custodial smart wallets, giving users full control while granting defined permissions to the AI.
- Automated DeFi interaction, optimizing yield while protecting against risks like depegging or APY shifts.
- Community governance, ensuring strategies align with user interests.

**Why these kind of solutions matter in the**

**Broader AI-Finance Context**

It represents a significant step forward in the application of AI in finance, particularly within the DeFi space. Traditional yield-generation tools either require complex

scale innovative financial technologies. The UAE's approach to responsible regulation, cross-border collaboration, and investment in digital infrastructure has attracted global fintech leaders, making it the go-to market for those pushing the

**Innovative Retail Finance With Crypto Solutions.**

- ★ Real-time crypto transactions for PSP networks.
- ★ AI-driven DeFi solutions ensuring optimized returns.

manual management or expose users to custodial risks. This technology solves both problems by offering a trustless, transparent, and automated system that ensures user control, security, and intelligent financial performance.

In the broader financial landscape, it is a model of how AI agents can responsibly manage assets, adapt to real-time conditions, and execute strategies in a decentralized way—without the need for centralized oversight or intervention.

As AI adoption accelerates, these kind of platforms demonstrate the potential for scalable, ethical, and efficient financial automation—not just for crypto users but for the financial industry as a whole.

**UAE: The Strategic Hub for Fintech Innovation**

The United Arab Emirates continues to be a strategic center for fintech innovation, with a clear vision to support emerging technologies like AI and blockchain. Financial free zones such as the Abu Dhabi Global Market provide the ideal regulatory and operational environment for companies like Time Guardian Athar to build and

boundaries of intelligent, decentralized finance.

**The Future of Finance: Intelligent, Secure, and User-Centric**

AI is more than a trend—it is the foundation for the next generation of finance. As financial institutions move beyond traditional models, the integration of AI and blockchain will be central to delivering faster, safer, and more personalized services.

AI can drive real-world financial execution, while blockchain ensures that these processes remain secure, transparent, and user-controlled. For both individuals and institutions, this means greater financial empowerment, better returns, and reduced risks.

At Time Guardian Athar, we are proud to be at the forefront of this transformation. Through our technology, we are creating an ecosystem where AI and blockchain work in harmony, ensuring that the future of finance is not only intelligent but also secure, inclusive, and built around user needs.

# H.E A.T.M RAHAT (ABU SULTAN) MOHAMMAD

Single Family Office | Sustainable Investment Enabler | ECA & Supply Chain Finance Expert | Sustainability Advocate | Renewable Energy Visionary | Trade and Project Finance Specialist | Ambassador for Peace and Tolerance

*Dubai, United Arab Emirates*

## The Birth of a Disrupter

Disruption doesn't happen by chance – it's a conscious rebellion against the status quo. I wasn't born a disrupter; I became one through a series of bold choices, unconventional thinking, and an unrelenting desire to challenge the ordinary.

For me, disruption means more than just breaking rules – it's about breaking cycles of inaction, especially when it comes to the most urgent crisis of our time: climate change. The world doesn't need incremental change; it needs a radical shift. This belief fuels my mission every day – to not just talk about climate solutions but to actively push them from concept to reality.

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# the Disrupter

**The Disrupter: Driving Climate Solutions from Concept to Reality**

**The Road Less Traveled: Turning Setbacks into Setups**

Every disrupter has a moment when they realize they're not meant to blend in. Mine came when I recognized that the climate crisis wasn't waiting for us to catch up – it was accelerating, while bureaucracy and outdated systems dragged their feet.

Instead of watching from the sidelines, I stepped into the arena – supporting climate mitigation projects from origination to financial close across the globe. Whether it's renewable energy, carbon capture initiatives, or innovative sustainability ventures, my work is about closing the gap between bold ideas and tangible action.

**Breaking Barriers: My Work Today**

Today, my focus is clear: drive climate solutions by bridging the worlds of innovation and investment. Too often, groundbreaking projects stall due to financial hurdles or lack of strategic support. My role is to disrupt that cycle – to ensure that climate mitigation projects don't just remain ideas on paper but become impactful realities.

From guiding projects through origination – where raw concepts are refined into viable strategies – to securing the crucial financial backing needed for execution, I work at the intersection of sustainability and finance. It's not just about securing funding; it's about creating ecosystems where climate solutions thrive.

One of the most rewarding aspects of my work has been witnessing projects transition from bold visions to on-the-ground impact – whether it's a wind farm powering thousands of homes, a carbon sequestration project preserving vital ecosystems, or a clean tech innovation reducing emissions at scale.

**The Disrupter's Mindset: Lessons Learned**

Being a disrupter in the climate space means:

- Questioning the Pace of Change: "Why is this taking so long?" should be a daily question – because the climate clock is ticking.
- Challenging Financial Barriers: Solutions exist, but without the right financial support, they remain ideas. It's time to break down those barriers.



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- Staying Unapologetic: Climate action often faces resistance from those clinging to outdated systems. Push forward anyway.

This isn't just about innovation – it's about survival. Disruptors in this space don't have the luxury of waiting.

**Looking Ahead: What's Next?**

The journey doesn't end here. I'm committed to expanding the global reach of climate mitigation projects – collaborating with innovators, investors, and changemakers who understand that real impact happens when bold ideas meet bold action.

The future I envision isn't just one where we mitigate climate change – it's one where we build a more sustainable, resilient world. A world where disruptive solutions become the new normal.

**Conclusion: An Invitation to Disrupt**

To those reading this – if you've ever felt frustrated by slow progress or inspired by bold solutions, know this: the climate crisis needs disrupters like you. People willing to push boundaries, rethink possibilities, and act with urgency.

This is more than my story – it's a call to action. Let's redefine what's possible, together.



*A.T.M Rahat Mohammad, Founder & CEO of INNOX, COFIRM, and Nasrin Group, is a global leader in trade, project finance, and renewable energy investments. With 16+ years of experience, he drives sustainable growth across the UAE, MENA, and beyond.*

*As Co-Founder of "Sponsor," an AI-powered climate fintech, he's bridging the \$65T climate funding gap. Rahat also leads Quest Invest Realty in real estate PPP ventures. An Ambassador for Peace & Tolerance, he champions global development.*

*Reach out for collaborations at [Rahat@sponsorgo.com](mailto:Rahat@sponsorgo.com) or [Rahat@cofirm.org](mailto:Rahat@cofirm.org). Sponsor launches March 2025—transforming how sustainable projects are financed worldwide.*

# PROF. AHMED BANAFSA

Faculty @ San Jose State University | No.1 Tech Voice to Follow & Influencer on LinkedIn | Award Winning Author | AI-IoT-Blockchain-Cybersecurity | Speaker

*San Francisco Bay Area*

## The Guiding Star

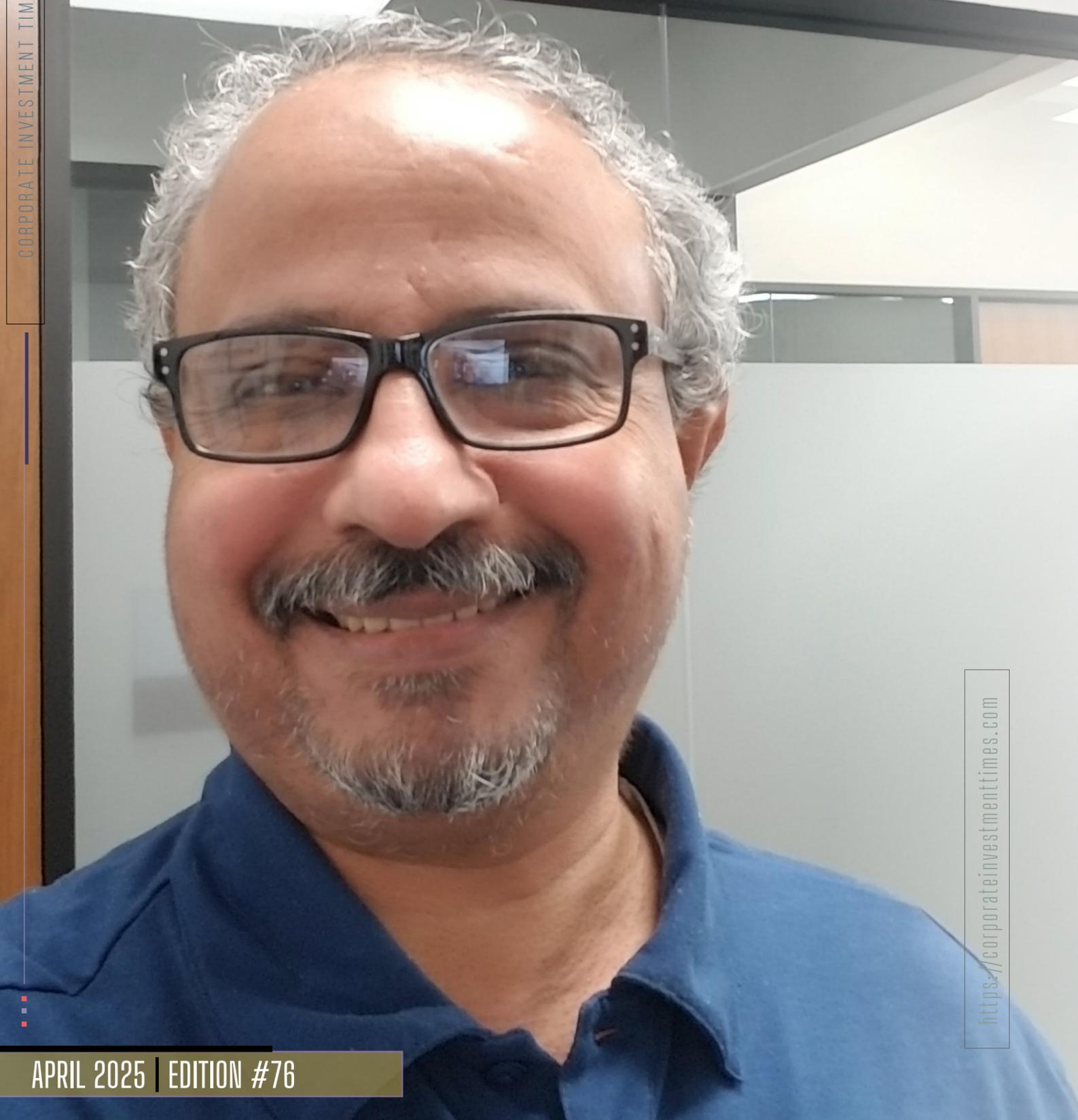
### Vibe Programming: Where Emotion Meets Code

As we stand on the frontier of the next major evolution in software development, a novel paradigm is taking shape: Vibe Programming. This isn't just another coding framework or methodology—it is a conceptual shift that places human emotion, intuition, and creative flow at the center of the programming process. Much like how artists are guided by inspiration and musicians by rhythm, vibe programming allows developers to be led by their "vibe," crafting code in a way that is as much about feeling as it is about function.

This emerging philosophy is being fueled by the convergence of multiple technologies—AI-driven code assistants, natural language processing, multimodal interfaces, and real-time emotional analytics. Together, they create a development environment where the traditional lines between logic and creativity blur, and software becomes not only a product of intellect but of emotional resonance. In this comprehensive exploration, we will unpack what vibe programming is, its core advantages, potential drawbacks, and the major challenges it faces as it matures.

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### Defining Vibe Programming

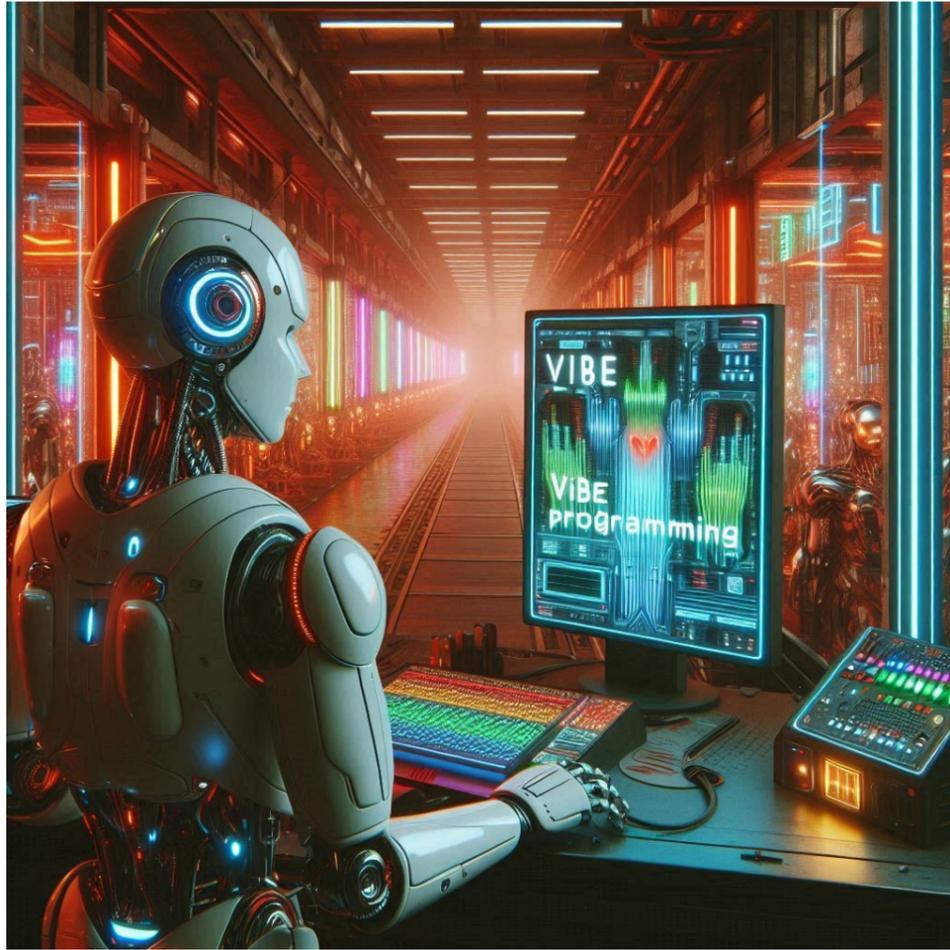
At its core, Vibe Programming is the idea of programming in alignment with a developer's emotional state, intentions, and creative flow. It departs from traditional rigid syntax-first approaches and embraces tools that can interpret intent from less structured input—such as natural language, gestures, tone of voice, facial expressions, or even biometric feedback like heart rate and stress levels.

The environment in which vibe programming occurs is responsive, adaptive, and collaborative. Think of IDEs (Integrated Development Environments) that shift UI themes based on your mood, AI co-pilots that adjust their assistance level depending on your frustration or excitement, and design tools that generate interface prototypes based on emotional cues.

In vibe programming, the code becomes a co-creation between human emotion and machine intelligence. The process is less about strict syntax and more about communicating what you want the software to do—often using a combination of verbal instructions, visual sketches, and expressive feedback.

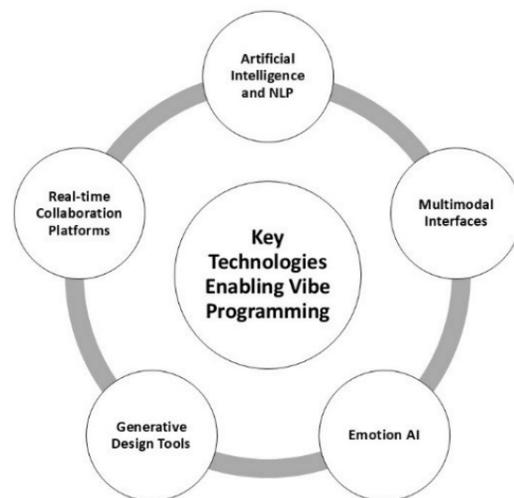
### Key Technologies Enabling Vibe Programming

Several technological trends



are converging to make vibe programming possible:

1. Artificial Intelligence and NLP: Tools like GitHub Copilot and OpenAI's Codex interpret natural language prompts and



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translate them into usable code.

2. Multimodal Interfaces: These include voice input, gesture recognition, and even VR/AR environments where coding happens in a 3D space.
3. Emotion AI: Emotion detection software can analyze facial expressions, vocal intonation, and physiological signals to understand a

developer's natural state of mind, vibe programming facilitates a state of flow—the psychological zone where productivity and creativity peak. Instead of being bogged down by syntax and structure, developers focus on expressing their ideas and letting AI handle the implementation details.

### 2. Faster Prototyping and Ideation

## Advantages

Enhanced Creativity and Flow

Faster Prototyping and Ideation

Emotional Engagement

Inclusive Coding

AI-Personalized Assistance

## Disadvantages and Limitations

Lack of Standardization

Overreliance on AI

Inconsistency and Subjectivity

Privacy and Ethics

Learning Curve for Developers and Teams

user's state of mind.

4. Generative Design Tools: UI/UX design systems that generate prototypes from sketches, voice, or mood boards.
5. Real-time Collaboration Platforms: Tools that allow developers to build together in shared digital spaces, syncing not only code but context, mood, and energy.

### Advantages of Vibe Programming

#### 1. Enhanced Creativity and Flow

By aligning with the

With natural language prompts and intuitive design inputs, developers can prototype applications or features in minutes. Imagine describing a dashboard app aloud and watching a visual draft materialize in real-time.

### 3. Emotional Engagement

When developers feel emotionally connected to their tools and environment, it leads to greater job satisfaction, higher retention, and better mental health. A mood-aware IDE that shifts tone or

suggests breaks when stress is detected can significantly enhance well-being.

**4. Inclusive Coding**

Vibe programming opens the door for non-traditional coders—designers, business analysts, or creatives—who may not have formal programming training but can express their needs and ideas through natural input methods.

**5. AI-Personalized Assistance**

AI can tailor its suggestions based on not just coding patterns but the user’s current emotional and cognitive state. If you’re feeling overwhelmed, the system might simplify its language or offer more visual suggestions.

**Disadvantages and Limitations**

**1. Lack of Standardization**

As a nascent concept, there are no widely accepted frameworks, libraries, or methodologies. Early adopters must navigate a fragmented ecosystem of experimental tools.

**2. Overreliance on AI**

Delegating too much to AI can create a dependency where developers lose their grasp on fundamental programming principles. Vibe programming may encourage a superficial understanding of code mechanics.

**3. Inconsistency and Subjectivity**

Emotions vary greatly from person to person and even hour to hour. What feels right in one moment may lead to incoherent or buggy code if not validated rigorously.

**4. Privacy and Ethics**

Monitoring a developer’s emotions through webcam, mic, or biometric sensors raises serious privacy concerns. Who owns this data? How is it stored and protected?

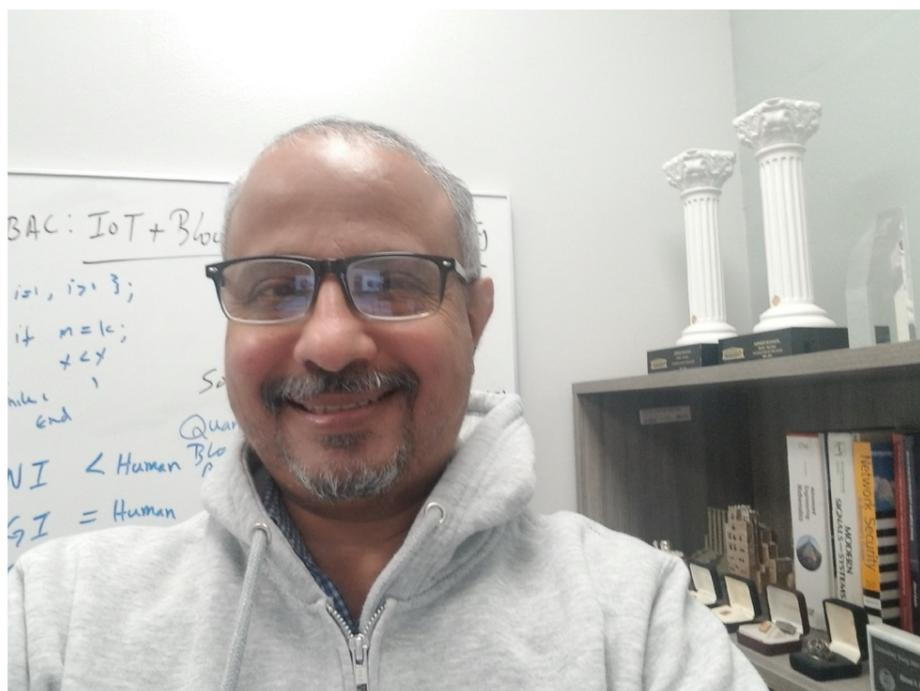
**5. Learning Curve for Developers and Teams**

Ironically, creating a more intuitive environment demands a deeper understanding of emotional intelligence, design thinking, and human-computer interaction—skills not typically taught in traditional computer science programs.

**Use Cases and Applications**

**Creative Industries:** Artists, game designers, and storytellers can describe their vision and generate prototypes quickly.

**Education:** Beginners can learn to code in a less intimidating, more



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emotionally supportive environment.

**Mental Health Apps:**

Developers working on emotionally sensitive projects can better align design with user empathy.

**Adaptive User Interfaces:**

Applications that respond not just to user input but user feeling, offering a more humanized interaction model.

**The Future of Vibe Programming**

Looking ahead, vibe programming could play a major role in shaping how humans interact with machines. Here are some anticipated developments:

**1. Emotion-Aware IDEs**

Tomorrow’s code editors may adjust font size, background music, or color schemes depending on your mood or energy level. Productivity boosters will become vibe-aligned rather than generic.

**2. AI Co-Designers**

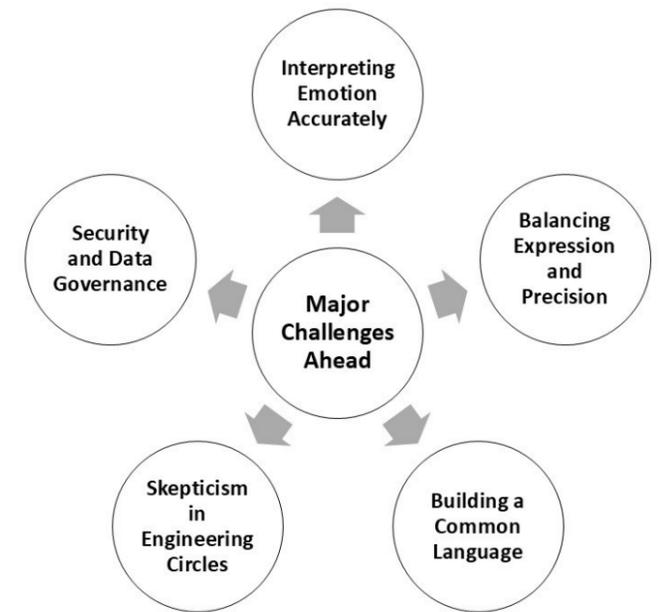
Not just code assistants, but co-creators who understand emotional goals—creating interfaces that “feel right” as well as function effectively.

**3. Neurodiversity-Friendly Tools**

Software that adapts to different cognitive styles—whether visual, auditory, or kinetic—will empower neurodivergent individuals to thrive in tech.

**4. Integration with XR**

Vibe programming could thrive in virtual and augmented reality environments, where code is



visualized and manipulated in three dimensions, creating immersive and intuitive development spaces.

**5. Cross-Disciplinary Fusion**

As vibe programming matures, expect collaborations between software engineers, psychologists, artists, and interaction designers to increase. Programming will become a multidisciplinary art.

**Major Challenges Ahead**

**1. Interpreting Emotion Accurately**

Humans are emotionally complex. Teaching machines to interpret that complexity in a way that leads to meaningful and productive outcomes is extremely difficult and prone to misfires.

**2. Balancing Expression and Precision**

While creativity is key, software still needs to run without bugs. Bridging the gap between emotional input and technical accuracy is one of vibe programming’s biggest challenges.

### 3. Building a Common Language

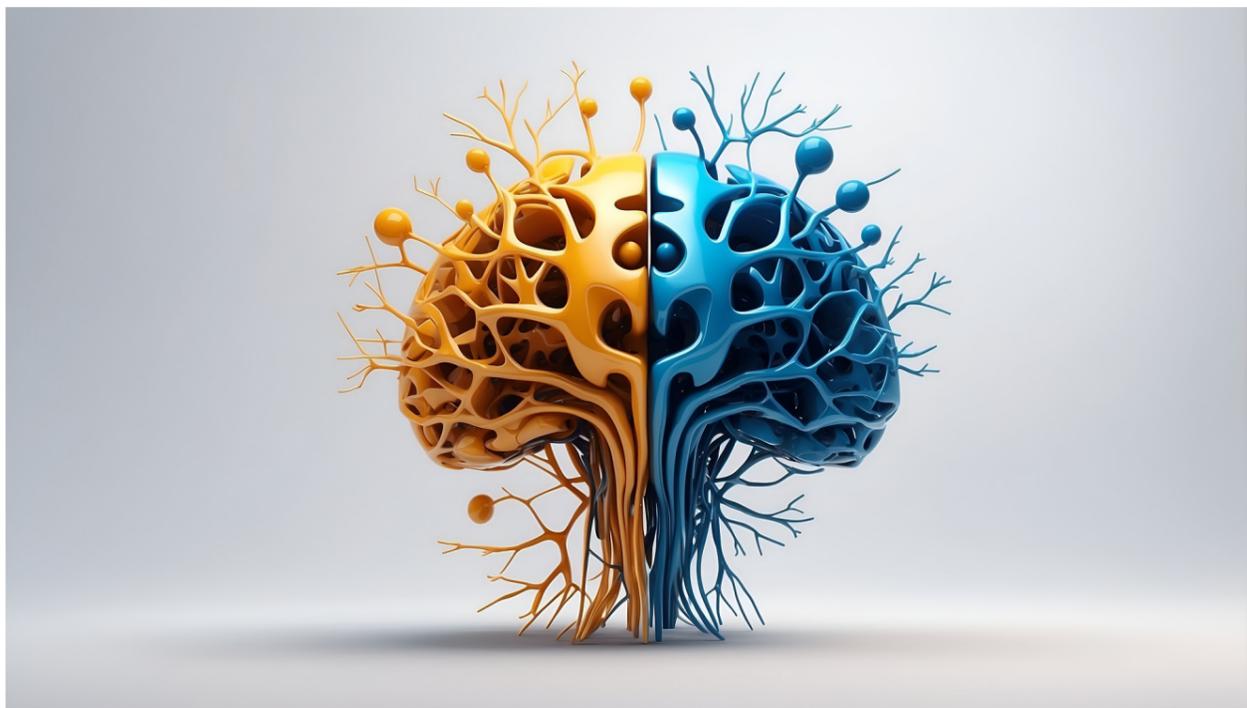
As people express intent differently—some via speech, others via visuals or motion—creating a universal interface or protocol for vibe input remains elusive.

### 4. Skepticism in Engineering Circles

The programming world still heavily values logic, precision, and control. Gaining widespread acceptance for a model

traditional software development with tools and philosophies that recognize the full spectrum of human experience. It's a call to reimagine the developer not just as a technician, but as a creator, a communicator, and an emotional being.

As technology advances and the boundaries between humans and machines blur, the idea of programming with a "vibe" may no



based on mood and intuition will require compelling evidence of productivity and performance gains.

### 5. Security and Data Governance

Emotional data is highly personal. Developers will need clear governance models, encryption standards, and user consent frameworks to safely implement vibe-aware systems.

### 6. Programming as a Human Experience

Vibe programming is not about replacing logic with emotion—it's about augmenting

longer seem futuristic but rather inevitable. For now, vibe programming remains an exciting, experimental, and promising new territory—one that challenges us to think beyond code and toward experience, intuition, and empathy as integral parts of software creation.

The future of programming might not just be smart—it might finally feel right.

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A GLOBAL COMMUNITY,  
& YOUR EPIC TALE!

INSPIRE GENERATIONS

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# the Success Story

## Stepping Up Your Business Game

# ADESHOLA ONADIPE

Ambassador | President at African-Arab Women Chamber of Commerce,  
promoting social economic values | Lobbyist

*Dubai, United Arab Emirates*

This means improving and enhancing your business strategies, operations, and overall performance to achieve better results, increased growth, and a stronger competitive edge.



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1. **Innovation & Adaptation:**  
Embracing new trends, technologies, and market shifts.  
Constantly improving products, services, and customer experience.
2. **Enhancing Digital Presence:**  
Strengthening online marketing strategies (SEO, social media, email marketing).  
Optimizing digital advertising and automation for better conversions.
3. **Expanding Business Networks**  
Building strategic partnerships and collaborations.  
Engaging in networking events, business forums, and industry associations.
4. **Increasing Productivity & Efficiency**  
Streamlining operations with automation tools and AI.  
Improving time management and business workflow.
5. **Strengthening Financial & Business Strategies**  
Implementing smart budgeting, pricing, and investment strategies.  
Diversifying income streams and scaling operations wisely.
6. **Improving Customer Experience & Loyalty**  
Offering personalized services and outstanding customer support.  
Engaging customers through loyalty programs and interactive content.
7. **Continuous Learning & Growth**  
Upskilling through training, mentorship, and professional courses.  
Staying ahead of competitors by analyzing industry trends and best practices.

Stepping up your business game in this digital marketing world requires a strategic approach that leverages the latest trends, technologies, and consumer behaviors.

Especially through the following:

1. **Build a Strong Online Presence through:**  
**Professional Website:** Ensure your website is mobile-friendly, fast, and optimized for search engines (SEO).  
**Social Media Marketing:** Be active on platforms where your target audience engages the most (e.g., Instagram, LinkedIn, Facebook, TikTok, Twitter).  
**Google My Business:** Optimize your profile for local search visibility.
2. **Master SEO & Content Marketing**  
**Keyword Optimization:** Use SEO tools like Google Keyword Planner or SEMrush to find relevant keywords.  
**High-Quality Content:** Regularly publish blogs, articles, videos, and infographics that provide value.  
**Guest Posting & Backlinks:** Collaborate with industry blogs and websites to enhance credibility.
3. **Leverage Paid Advertising (PPC & Social Ads)**  
**Google Ads & Meta Ads:** Target your ideal customers with paid search and social media advertising.  
**Retargeting Campaigns:** Use pixel tracking to retarget website visitors and convert them into customers.  
**A/B Testing:** Continuously test different ad creatives and messaging for better performance.
4. **Utilize Email Marketing & Automation**  
**Personalized Emails:** Use automation tools like Mailchimp, HubSpot, or ActiveCampaign for drip campaigns.  
**Lead Magnets:** Offer free resources (e-books, webinars) in exchange for



## ADESHOLA ONADIPE

**Ambassador | President at African-Arab Women Chamber of Commerce, promoting social economic values | Lobbyist**

**Dubai, United Arab Emirates**

*Adeshola Onadipe is an intelligent, female activist, hardworking, and principled lady who is the voice of ladies and women in business movement in Nigeria and beyond. She doesn't take NO for an answer, and she is extremely passionate about anything and everything that has to do with women. And she's moving ahead with full tenacity to ensure that all female entrepreneurs and unsung heroes are seen, heard, and recognized globally.*

*She's based in Lagos, Nigeria, and Dubai, UAE. She can be reached and contacted from any of her social media platforms*

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email sign-ups.

Segment Your Audience: Send tailored messages based on customer interests and behaviors.

- Invest in Video Marketing & Live Streaming  
Short-Form Videos: Use TikTok, Instagram Reels, and YouTube Shorts to engage audiences.  
Webinars & Live Q&As: Host informative sessions to interact with customers directly.  
Behind-the-Scenes Content: Show the human side of your business to build trust.
- Tap Into Influencer & Affiliate Marketing  
Micro-Influencers: Collaborate with niche influencers for authentic brand promotion.  
Affiliate Programs: Offer commissions to partners who bring in customers.  
User-Generated Content: Encourage customers to share testimonials and product experiences.
- Optimize for Mobile & Voice Search  
Mobile-Friendly Design: Ensure smooth navigation and fast loading times.  
Voice Search Optimization: Use conversational keywords to align with voice search queries.
- Data Analytics & AI Integration  
Track Performance Metrics: Use Google Analytics, Meta Insights, and CRM tools to measure success.  
Chatbots & AI Assistants: Automate customer support and engagement.  
Predictive Analytics: Leverage AI to forecast trends and personalize marketing strategies.
- Build Community & Brand Loyalty  
Exclusive Memberships: Offer VIP access, loyalty programs, or private

groups.

Engagement & Interaction: Respond to comments, DMs, and reviews promptly.  
Cause Marketing: Support social causes to strengthen your brand's reputation.

- Stay Updated & Adapt to Trends  
Follow Industry Leaders: Stay informed on changes in digital marketing algorithms and best practices.  
Experiment with Emerging Technologies: Explore AR/VR, blockchain, and metaverse marketing.  
Continuous Learning: Attend online courses, workshops, and networking events.

#### Final Thoughts

Success in digital marketing requires consistency, creativity, and adaptability. By implementing these strategies, you can position your business for long-term growth and competitive advantage in the digital space.

#### MEET THE WRITER:

ADESHOLA HELEN ONADIPE is from Ogun State in Nigeria, Child of God, and a very hardworking businesswoman. Adeshola is an only child by her parents but also a successful businesswoman. She is a spectacular mother of 3 wonderful girls. Her passion and appreciation for entrepreneurial excellence drive her across Africa and ultimately to the world. By seeking out ladies and women doing remarkable works and achieving greater heights with little or no assistance.

# START STRONG

# FINISH STRONGER



INSPIRE GENERATIONS

# CORPORATE INVESTMENT TIMES

Decentralized Finance (DeFi) has evolved from a niche experiment into a global phenomenon in just a few years. Billions of dollars are now locked in decentralized protocols, and countless transactions are processed daily without traditional banks. DeFi platforms provide financial services - loans, trading, saving, investing - directly between users through blockchain networks. This promises to make financial systems more inclusive, transparent, and efficient than ever before.

In this article, I analyze how DeFi is poised to reshape the financial world—from financial inclusion

# JOHANN HEMPEL

**Founder & DeFi Strategist, The Beekeeper | Empowering  
Businesses with DeFi Insights  
*Berlin, Germany***

to transparency, disintermediation, regulatory trends, and institutional adoption—while sharing practical insights from real-world experience.

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## The Strategist

**DeFi: The Most Important Financial  
Innovation of Our Time?**

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### Financial Inclusion and New Access Channels

One of DeFi's strongest promises is to foster financial inclusion. Hundreds of millions of people worldwide still lack reliable access to banking services. DeFi addresses this by creating open, accessible platforms that require only an internet connection – without discriminatory credit checks or bureaucracy.

In developing countries where traditional banking systems often fall short, DeFi applications already enable peer-to-peer lending, microinsurance, and easy currency exchanges via smartphones. Small business owners and farmers can obtain capital through decentralized credit protocols without needing bank approval, thus strengthening local economies.

Stablecoins offer another key use case: as blockchain-based, price-stable assets, they provide a store of value in inflation-hit countries, shielding users from local currency depreciation. Remittances are also being disrupted: instead of paying 7–10% fees and waiting days, people are sending money via crypto or stablecoins in real time at a fraction of the cost.

This democratization of financial services shows how DeFi can theoretically allow anyone with an internet connection to participate in the global economy. While hurdles like digital literacy and technology access remain, the direction is clear: DeFi lowers barriers and creates new opportunities.

Transparency and Trust through Blockchain  
Transparency is another central strength of DeFi. Transactions on public blockchains

are permanently stored and visible to anyone. This creates a trustworthy environment where all participants can verify financial flows – a drastic contrast to the opaque accounting of traditional institutions.

Smart contracts (self-executing code on the blockchain) define the rules of a financial application in an immutable way. These rules are open to public scrutiny, so trust is no longer built on reputation but on mathematics and code.

This level of openness reduces fraud risk and builds systemic trust. For example, MakerDAO's decentralized stablecoin platform makes its collateral ratios publicly visible in real time, helping users understand how robust the system is. This real-time transparency is almost unheard of in traditional finance and creates a new level of accountability.

### Disintermediation: Financial Services Without Middlemen

DeFi enables disintermediation – removing intermediaries from financial processes. Traditional finance relies on chains of banks, brokers, and clearinghouses – each adding fees and delays. DeFi replaces them with automated software.

Lending, for instance, becomes direct. Platforms like AAVE let users lend crypto assets to borrowers without a bank. Transaction costs drop, and efficiency rises. Tokenized financial processes have been shown to drastically reduce costs by enabling peer-to-peer value transfers.

Speed is another advantage. Transactions that take days in traditional finance are settled within seconds in DeFi.

Institutions are taking notice: JPMorgan in 2023 processed a collateral transaction for BlackRock using blockchain, cutting settlement time from days to hours. The Swiss exchange SIX has launched a 24/7 digital platform to trade tokenized securities, bypassing standard opening hours.

DeFi markets are always open, adding liquidity and accessibility. Essentially, DeFi democratizes finance: anyone can be a liquidity provider, lender, or investor – permissionless. But with that freedom comes responsibility: users must manage risks like private key security and smart contract bugs themselves.

### Regulation in Transition: Between Innovation and Oversight

DeFi's rapid rise presents challenges for regulators. On one hand, DeFi can improve efficiency and inclusion; on the other, the lack of intermediaries raises concerns about consumer protection, money laundering, and financial stability.

Regulatory frameworks lag innovation. The EU's MiCA law was a first step toward crypto asset regulation but mostly excluded DeFi. In the U.S., enforcement-first approaches create uncertainty. Still, efforts to provide regulatory clarity are ongoing.

Decentralized protocols challenge



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traditional oversight. Who do you regulate when no central entity exists? Authorities are focusing on gateways – such as DeFi front ends and fiat onramps – to apply KYC/AML rules.

Meanwhile, self-regulation initiatives emerge, promoting best practices for smart contract security and audits. Both robust legal frameworks and improved security standards will be crucial for DeFi's safe mainstream adoption.

#### **Institutional Adoption: From Disruption to Collaboration**

DeFi was once a playground for enthusiasts, but institutional interest is rising. Banks, asset managers, and even governments are exploring how to use DeFi technology.

BlackRock, JPMorgan, and Goldman view tokenization as a trillion-dollar opportunity. Hybrid models (CeDeFi) are emerging, where regulated players use DeFi infrastructure but provide user-friendly, compliant interfaces. The European Investment Bank has already issued blockchain-based bonds. We are likely to see a convergence where DeFi and TradFi co-evolve, blending innovation with regulation.

#### **The Multi-Chain Era: Ethereum, Solana, and Beyond**

What started on Ethereum has spread across a multi-chain landscape. Today, DeFi spans Layer-2 networks (Base, Arbitrum, Optimism), alternative Layer-1s (Solana, Avalanche, BNB Chain), and Bitcoin-adjacent platforms like Stacks.

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Different blockchains offer different trade-offs – Ethereum offers security and network effects, Solana speed and scalability. Interoperability bridges enable users to move assets between chains, creating a thriving and resilient DeFi ecosystem.

However, multi-chain DeFi also brings security risks, especially through bridges. Protocol teams must now develop across multiple environments. Despite these challenges, a diverse, interoperable ecosystem provides flexibility and redundancy.

#### **Insider Insights: What I've Learned Since 2020**

The DeFi journey has been intense. In the DeFi Summer of 2020, liquidity flooded into AMM pools on Uniswap. As an early user I learned to manage risks like impermanent loss and volatility.

By 2021, I had analyzed over 300 DeFi projects, identifying patterns that distinguished sustainable protocols from hype. Using on-chain metrics, I built data-driven strategies for selecting high-performing assets.

Since 2022, my focus has shifted to helping companies and projects. Services range from IDO planning and airdrop strategy to tax compliance.

These years have also built a strong network across developers, investors, and security experts – a key advantage in this fast-moving space.

Outlook: Where DeFi Is Headed  
Scalability, regulation,

and user-friendliness will define DeFi's path forward. Layer-2 solutions and UI improvements will drive adoption. Tokenized assets could reach \$16 trillion by 2030, transforming capital markets.

Challenges remain: smart contract security, better UX, and interoperability are key. But DeFi has proven it can work, even under pressure. Its ethos – “Don't trust, verify” – offers a powerful alternative in a world where institutional trust is eroding.

For businesses and investors, the opportunities are immense. The right strategies and expert guidance are essential.

The journey has only just begun. Now is the time to shape a financial future that is open, resilient, and decentralized.



# DR. AHMED HATEM

Partner and Head of Corporate and Commercial Department  
Al Safar and Partners Law Firm  
*Dubai, United Arab Emirates*

The United Arab Emirates (UAE) is establishing itself as a global leader in financial technology and digital assets, showcasing its commitment to innovation and economic diversification. Recent regulatory updates underscore the country's dedication to building a secure, transparent, and investor-friendly cryptocurrency ecosystem.

By implementing clear frameworks and fostering a pro-business environment, the UAE attracts international investors and innovators, positioning itself as a key player in the rapidly evolving digital economy. With initiatives targeting transparency, risk mitigation, and innovation, the UAE is setting a global benchmark for effective cryptocurrency regulation.

## The Experts

**UAE's Bold Moves in Cryptocurrency Regulation**

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Here's a breakdown of the latest developments:

**1. Dubai Tightens Marketing Rules for Crypto Firms**

In September 2024, Dubai introduced enhanced marketing regulations for cryptocurrency companies. These rules mandate that firms promoting digital assets must include disclaimers and provide clear disclosures about the risks associated with cryptocurrency trading. The aim is to ensure transparency and protect consumers from potential misinformation or unrealistic expectations in a rapidly evolving market. By requiring these disclosures, Dubai seeks to build trust and ensure that consumers are fully informed when engaging with cryptocurrency platforms or investments.

This measure also emphasizes the importance of accountability for crypto firms. Companies must ensure that their promotional materials are aligned with the realities of the market, avoiding exaggerated claims about potential returns. These regulations not only safeguard investors but also reinforce Dubai's reputation as a jurisdiction that prioritizes ethical business practices. Additionally, this transparency strengthens investor confidence and encourages more sustainable practices across the cryptocurrency sector. Marketing ethics play a pivotal role in guiding firms to adopt responsible advertising strategies, ultimately contributing to a more reliable and trustworthy market environment.

**2. Preliminary Approval for the AED Stablecoin**

The Central Bank of the UAE recently granted preliminary approval for the AED Stablecoin under its Payment Token

Service Regulation. Once fully approved, this dirham-pegged stablecoin will:

- Serve as a local trading pair for cryptocurrencies on various platforms.
- Enable merchants to accept it as a form of payment.

To ensure stability and consumer trust, the regulatory framework requires stablecoin issuers to maintain a reserve backing. At least 50% of the reserves must be held in cash in a UAE bank, with the remaining portion invested in UAE government bonds or Central Bank Monetary Bills. This regulatory requirement ensures that the AED Stablecoin remains resilient to market fluctuations and maintains its peg to the UAE dirham.

This development is particularly significant for the UAE's ambitions to lead the region in blockchain adoption. A stable and regulated digital currency offers businesses and consumers a secure alternative to traditional payment methods. Furthermore, it sets a precedent for other Gulf Cooperation Council (GCC) countries considering similar initiatives, thereby positioning the UAE as a regional leader in digital asset innovation. The AED Stablecoin could also become a cornerstone for digital trade, facilitating cross-border payments and enhancing economic ties within the region. Financial inclusion is another critical benefit, as stablecoins can provide banking services to underbanked and underserved populations in both urban and rural areas. With robust regulatory backing, the AED Stablecoin is expected to play a transformative role in the region's financial landscape.

**3. Tether's Plan to Launch a Dirham-Pegged Stablecoin**

Tether, a leading issuer of stablecoins,

announced plans in August 2024 to introduce a stablecoin pegged to the UAE dirham. This initiative aims to:

- Address the growing demand for Gulf currencies in cryptocurrency transactions.

vision of diversifying its economy and fostering financial innovation.

This initiative also reflects the increasing relevance of stablecoins in global financial systems. Stablecoins bridge the gap between traditional currencies and digital assets, providing a reliable



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- Provide an alternative to the U.S. dollar for local and regional markets.

The launch is contingent on licensing approval from the UAE Central Bank, which is expected to finalize the process in the coming months. If successful, this move will further cement the UAE's role as a key player in the global cryptocurrency landscape. By offering a dirham-pegged stablecoin, Tether not only meets market demand but also aligns with the UAE's

means of exchange in volatile markets. The introduction of a dirham-pegged stablecoin by Tether could pave the way for similar collaborations between international crypto firms and UAE regulatory bodies. These efforts highlight how blockchain can simplify transactions and mitigate inefficiencies in traditional finance systems. Stablecoins are particularly promising for e-commerce,

where quick settlements and reduced processing fees can benefit both merchants and consumers. This initiative underscores the growing importance of local currency-backed stablecoins in driving financial inclusion and enhancing the utility of digital assets in everyday transactions.

#### 4. Federal Virtual Asset Regulations

In addition to the aforementioned developments, the UAE's federal government has introduced a unified regulatory framework for virtual assets. This framework establishes clear guidelines for the issuance, trading, and use of digital assets across the nation. Key aspects of these regulations include:

- Licensing requirements for cryptocurrency exchanges and service providers.
- Anti-money laundering (AML) and counter-terrorism financing (CTF) measures to ensure compliance with international standards.
- Consumer protection policies to safeguard users from fraud and malpractice.

The federal framework aims to harmonize the regulatory landscape, eliminating inconsistencies between emirates and creating a cohesive environment for cryptocurrency businesses. This initiative underscores the UAE's commitment to maintaining its global competitiveness in the digital economy. By ensuring that all players in the crypto ecosystem adhere to stringent rules, the framework enhances the reputation of the UAE as a secure and reliable market for digital asset transactions. Additionally, smaller enterprises can confidently navigate the

regulatory landscape, fostering grassroots innovation and encouraging widespread adoption of blockchain-based solutions. By addressing regulatory fragmentation, the UAE sets an example for other nations striving to streamline their cryptocurrency regulations.

#### 5. Dubai's VARA Updates

The Virtual Assets Regulatory Authority (VARA) in Dubai has recently expanded its scope to include more stringent requirements for non-fungible tokens (NFTs) and decentralized finance (DeFi) platforms. These updates include:

- Mandatory registration for NFT marketplaces operating within Dubai.
- Transparency requirements for DeFi platforms to disclose their operational models and risk factors.

By addressing emerging trends in the cryptocurrency market, VARA ensures that its regulations remain relevant and adaptive to the evolving digital landscape. These measures also reflect Dubai's proactive approach to mitigating risks while encouraging innovation. NFTs have gained prominence for their ability to tokenize real-world assets such as art, music, and real estate. With regulatory backing, Dubai aims to establish a sustainable ecosystem where artists and creators feel protected while engaging with blockchain technologies. The NFT market's global appeal positions Dubai as a hub for digital creativity and investment. Furthermore, DeFi platforms now have the opportunity to operate with greater security and transparency, fostering trust among users and investors.

#### 6. Advanced Blockchain Analytics for Risk Management

To support its regulatory efforts, the UAE has implemented advanced blockchain

analytics tools for monitoring and managing cryptocurrency transactions. These tools provide authorities with the ability to:

- Detect suspicious activities, such as money laundering or illicit transactions.
- Identify patterns and assess risks in the blockchain ecosystem.

By adopting cutting-edge analytics, the UAE not only ensures compliance with international standards but also sets a precedent for effective blockchain governance globally. These tools empower regulators and financial institutions with actionable insights, creating a safer and more secure environment for all stakeholders in the cryptocurrency space. This data-driven approach enables the UAE to proactively address emerging threats and adapt to the evolving nature of digital asset transactions. The integration of blockchain analytics reflects the UAE's dedication to fostering a resilient and transparent financial system.

#### 7. Comparison Between UAE and EU Cryptocurrency Regulations

While the UAE has taken a comprehensive and forward-thinking approach to cryptocurrency regulation, the European Union (EU) has also implemented significant measures in this space. Both regions emphasize the importance of transparency, consumer protection, and



compliance with anti-money laundering standards. However, there are notable differences in their regulatory frameworks and strategies:

- 1. Regulatory Scope:** The UAE has focused on creating a unified national framework, harmonizing rules across emirates to eliminate inconsistencies. In contrast, the EU's Markets in Crypto-Assets (MiCA) regulation seeks to standardize cryptocurrency rules across its 27 member states, addressing cross-border complexities within the union.
- 2. Innovation vs. Risk Mitigation:** The UAE prioritizes fostering innovation alongside regulation, as seen with its AED Stablecoin initiative and support for NFTs and DeFi platforms. The EU's approach, while comprehensive, leans heavily on mitigating systemic risks, particularly concerning stablecoins and environmental impacts of blockchain technology.
- 3. Speed of Implementation:** The UAE has rapidly developed and

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implemented its cryptocurrency regulations, reflecting its ambition to be a global hub for digital assets. The EU, while thorough, has taken a more cautious approach, with MiCA expected to be fully operational by 2024.

4. **Targeted Sectors:** Dubai's VARA updates highlight a focus on emerging sectors like NFTs and DeFi, demonstrating a willingness to adapt quickly to market trends. The EU's regulations are broader but include specific provisions for stablecoins and environmental sustainability, showcasing a more balanced approach to regulation.
5. **Global Influence:** Both regions aim to set international benchmarks, but the UAE's agility and focus on collaboration between public and private sectors position it as a more dynamic player. The EU's regulatory framework, backed by the economic weight of its member states, offers stability and predictability, appealing to institutional investors.

These differences highlight how regulatory approaches are shaped by regional priorities and economic goals. The UAE's focus on rapid implementation and innovation contrasts with the EU's methodical and risk-averse strategy, providing valuable lessons for other nations navigating the evolving landscape of digital assets.

#### Conclusion

The UAE's approach to cryptocurrency regulation sets it apart as a global leader in fostering innovation while ensuring market stability and consumer protection. By implementing comprehensive frameworks and embracing emerging trends like

stablecoins, NFTs, and DeFi, the UAE demonstrates its commitment to building a resilient and inclusive digital economy.

The comparison with the EU highlights the UAE's agility and adaptability, offering a model for other nations to emulate. While the EU prioritizes stability and systemic risk mitigation, the UAE's focus on rapid innovation and proactive regulatory measures positions it as a dynamic force in the global cryptocurrency landscape.

For businesses and investors, the UAE presents a wealth of opportunities, supported by a transparent and forward-looking regulatory environment. As the cryptocurrency market continues to evolve, the UAE's progressive stance ensures it remains at the forefront of digital asset innovation, shaping the future of finance on a global scale.

*For additional information, please contact Al Safar & Partners at +971 4 422 1944 ext. 720 or +971 55 763 0405. You can also reach us via email at [reception@alsafarpartners.com](mailto:reception@alsafarpartners.com). Learn more about our services by visiting our website at [www.alsafarpartners.com](http://www.alsafarpartners.com)*

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# MAKE YOUR BUSINESS IMMORTAL

## A LEGACY THAT TRANSCENDS TIME & GENERATIONS



# GET FEATURED



# The Pioneer

**From Vision to Reality: A Journey of Empowerment and Economic Influence**

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From Vision to Reality: A Journey of Empowerment and Economic Influence

In a world where financial independence remains a challenge for many women, Salwa Arfaoui has emerged as a trailblazer, reshaping the real estate landscape and advocating for women's economic empowerment. A Certified International Property Specialist (CIPS), global speaker, and entrepreneur, Salwa is at the forefront of an industry often dominated by men. Her mission is clear: to equip women with the knowledge, resources, and confidence to achieve financial independence through real estate investment.

## SALWA ARFAOUI

*Pioneering Women's Financial Independence Through Real Estate Investment*

**Certified International Property Specialist by NAR | Regional Director || FIABCI Member | Ierei Official Instructor | Co-Founder | Women of Vision Program | Awarded | The Most Inspiring Women Expert In Real Estate**

***Dubai, United Arab Emirates***

Salwa's impact spans high-profile speaking engagements, economic podcasts, and business initiatives that break barriers—all while establishing herself as a thought leader in the international property market. As the founder of Women of Vision, she has launched transformative programs to educate women on investment strategies, guiding them toward sustainable wealth creation.

### An Unconventional Start: Building a Legacy

Salwa's journey into real estate was anything but conventional. Unlike many who follow traditional career paths, she forged her own way, driven by a deep understanding of market trends and an innate passion for financial education. Her background in museum analytics, advertising, and social initiatives provided a unique perspective, allowing her to approach real estate as both a financial tool and a vehicle for societal change.

Her early experiences navigating complex financial structures fueled her commitment to making investment accessible for women, particularly those who feel excluded from high-stakes financial decisions. Recognizing the lack of tailored financial education for women, Salwa made it her mission to bridge the knowledge gap and challenge outdated industry norms.

### Breaking Barriers in Real Estate

Salwa's expertise has positioned her as a trusted voice in the real estate sector. She has been invited to major international conferences, including the International Property Show (IPS), Forbes Women events, and global economic summits, where she speaks on market trends, investment strategies, and women's economic empowerment.

As a CIPS Global Ambassador, she plays a crucial role in promoting cross-border real estate investments and guiding international investors toward lucrative opportunities. Her strategic insights have helped many navigate the complexities of global property markets, ensuring that investors—especially women—make informed, profitable decisions.

At

the upcoming International Property Show (IPS), Salwa will be participating in a high-level panel discussion on the evolving role of women in real estate. Additionally, she will conduct a solo conference session, where she will explore how women can leverage real estate as a tool for wealth-building and financial independence. Through these engagements, she aims to inspire, educate, and empower women to take charge of their financial futures.

### Innovating Through Media & Digital Influence

Understanding the power of media, Salwa launched 'Women of Vision', an Arabic-language podcast dedicated to women's financial independence through real estate investment. Her economic podcast, 'Edge Economy,' further amplifies discussions on market trends, financial literacy, and wealth-building strategies.

Her influence extends beyond audio platforms. Featured in Vogue Miami, Time's Eureka, and We Inspire, Salwa's thought leadership is recognized globally. She has also been invited to appear on Dubai TV, analyzing billion-dirham real estate transactions and forecasting industry growth.

### Financial Independence Through Real Estate Investment: A Game-Changer for Women

One of Salwa's most impactful initiatives is her 'Financial Independence Through Real Estate Investment' program. In collaboration with Beytokom, a crowdfunding platform, she has revolutionized real estate investment by making it accessible to women with smaller budgets.

Her program is built on a simple yet powerful belief: women don't need vast



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wealth to start investing—they just need the right guidance. By leveraging crowdfunding and strategic partnerships, Salwa has created a low-barrier entry into real estate, allowing more women to build financial security and generational wealth.

### Recognition & Awards: A Testament to Her Impact

Salwa's dedication has earned her numerous accolades. She was nominated for the Excellence Spotlight Award Middle East under the 'Trailblazer of the Year' category, recognizing her groundbreaking contributions to real estate and women's financial empowerment.

She was also invited as a keynote speaker

at WYN Conferences in Miami and at a prestigious U.S. event focused on economic leadership. Her ability to merge real estate expertise with advocacy for women's financial independence has made her a sought-after speaker worldwide.

Beyond awards, Salwa's impact is measured by the lives she has changed. From mentoring aspiring female investors to leading initiatives that challenge the status quo, she is redefining what it means to be a woman in real estate.

### A Vision for the Future: Expanding Influence & Global Reach

Looking ahead, Salwa is expanding her efforts to reach more women worldwide. She envisions scaling her investment programs, launching more digital education platforms, and continuing to challenge the financial barriers women face.

Her company, Next Level Real Estate, is also making waves. At IPS 2025, her booth will be a fully digital, paper-free space featuring LED screens and interactive investment showcases, reinforcing her commitment to innovation and sustainability.

Salwa's next steps include collaborations with major financial institutions, tech-driven investment platforms, and global leaders in real estate. Her goal? To redefine the narrative of women in wealth-building and create a lasting legacy of financial empowerment.

### Final Thoughts: More Than an Investor—A Changemaker

Salwa Arfaoui is not just a real estate expert—she is a changemaker, an educator,

and a force for financial independence. Through her work, she is proving that real estate is more than just buying and selling properties—it's a tool for empowerment, freedom, and legacy-building.

Her journey is an inspiration, not just for women but for anyone seeking to break free from financial limitations and take control of their future. As she continues to push boundaries, one thing is clear: the future of real estate is female, and Salwa Arfaoui is leading the way.



# START STRONG FINISH STRONGER



INSPIRE GENERATIONS

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# LARISA B. MILLER

CEO, Phoenix Global Group Holdings, Award-Winning Author and  
Global Keynote Speaker

*Miami | Florida | Abu Dhabi | UAE*

## The Global Speaker

**Drop the Competition: Why Business  
Success Demands Focus, Not Comparison**

In the fast-paced, often reactive world of business, it has become almost second nature for leaders and entrepreneurs to monitor what their competitors are doing. We're encouraged to study rival campaigns, dissect product launches, benchmark pricing, and anticipate market shifts based on the actions of others. It's an accepted norm—almost a default strategy. But it's also one of the most self-limiting mindsets a business can adopt.

Here's a foundational belief I've built my career around: You should never waste a minute thinking about what your competitors are doing.

Every minute of time, every ounce of energy and focus spent tracking a competitor's next move is time and attention pulled away from your own trajectory. It's a distraction that offers the illusion of strategy while pulling you further from innovation. You don't lead by chasing. You lead by creating something so differentiated, so thoughtfully disruptive, that there is no comparable model to compete with.

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### The Competitive Trap

The business landscape is saturated with companies racing to do the same things—just slightly faster, marginally cheaper, or incrementally better.

But optimization within a crowded category does not equate to innovation. And obsessing over what your competitors are doing doesn't just distract you—it anchors you to the very systems you're trying to outgrow.

Too often, companies become so entrenched in industry norms that they unconsciously limit their growth to what's considered acceptable within their space.

They compare KPIs, copy product features, and chase trends rather than create new

business—one that scales, endures, and creates new value—you cannot allow your vision to be shaped by others. The only business you should be in competition with is your own.

### Focus is the Ultimate Differentiator

The most effective leaders operate with clarity. They understand that strategic focus—undistracted by external noise—is not a luxury; it's a competitive advantage. When you're fully focused on your own vision, customer, and capacity to innovate, you're not playing the same game as everyone else. You're changing the rules entirely.

Rather than reacting to what the market is doing, focus on where the market isn't going—and lead it there. Explore how your



value. This is how legacy industries become stagnant, how market disruption happens from the outside, and how companies with deep resources and market share still manage to fall behind.

If your goal is to build a truly transformative

products, services, or delivery models can solve pain points others haven't noticed. Build new revenue streams that may seem atypical, even risky, from the outside. Reimagine what's possible when you stop looking sideways and start thinking forward.

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### Disruption Comes from the Outside

As I often say, the hotel industry didn't create Airbnb. The taxi industry didn't create Uber. Why? Because they were too focused on the competition within their own vertical—trying to outdo one another in an incremental game of market share. They were so focused on competing within the status quo that they failed to reimagine how people actually wanted to travel and move.

Airbnb and Uber came from outside. From people who weren't burdened by legacy thinking. Who didn't care what the competition was doing because they weren't trying to compete—they were trying to solve a problem in a new way.

That's the mindset every business needs to adopt. If you want to create something that truly changes your industry—or creates a new category entirely—you have to be willing to look at your business from the outside in. If you can't do that objectively, bring in someone who can. Because that fresh lens is often the difference between stagnation and reinvention.

### Break Out of the Mold

Every industry—no matter how established or regulated—has room for disruption. Financial services, healthcare, logistics, manufacturing, agriculture, education—these sectors are full of inefficiencies, underserved demographics, outdated models, and ignored opportunities. But you'll never uncover them by studying your competition.

Instead, challenge your own assumptions. Question everything. Why do we do it this way? What if we approached it from the customer's point of view, not the industry's? What if we offered a completely different value proposition?

This is how new

market space is created. This is how blue oceans are found.

In most cases, businesses are far too close to their own operations to identify what's missing. They optimize around what's visible, rather than disrupt what's outdated. But disruption doesn't always require a radical invention—it often just requires connecting unexpected dots. It takes curiosity, cross-industry insight, and the courage to color outside the lines.

### Reinventing the Way We Monetize

Another missed opportunity tied to competitor obsession is the inability to see alternative ways to monetize. When we follow the traditional models of our sector, we lock ourselves into narrow revenue streams. We see the same clients, offer the same services, and price according to the same expectations.

But business today requires creativity in monetization just as much as innovation in product. Subscription models, licensing, partnerships, platforms, pay-per-use systems, digital marketplaces—there are countless ways to deliver value and capture revenue. When you're not looking over your shoulder, you're free to explore them all.

And just as importantly, when you're not fixated on industry norms, you're more open to non-traditional collaborations. Strategic partnerships across sectors, geographies, and disciplines can unlock growth and differentiation that your competitors can't even conceptualize. But you have to be willing to abandon the familiar.

### Compete With Yourself

Make internal challenge your only competition. Ask yourself and your team: What can we do better this month than



we did last month? Whether it's optimizing a core process, launching a new idea, or rethinking customer experience—improvement should be relentless and self-driven.

Set benchmarks against your own performance, not someone else's. Track the value you create, not the noise others generate. Innovate from a place of purpose, not pressure. Your growth, your impact, your legacy—that's the only scoreboard that matters.

**A Call to Business Leaders**

Leadership isn't about beating the competition. It's about moving the industry forward.

This requires vision. It requires restraint from reacting. It requires the discipline to stay focused on your own path, even when others are moving fast in another direction.

Resist the reflex to watch your competitors. Stop playing in their sandbox. Build your own.

Every day, the world is asking for new solutions—smarter ways to live, work, move, produce, connect. The opportunities are limitless, but they will not be discovered by those who are busy copying others. They will be discovered by those who are deeply focused, fiercely creative, and unafraid to stand alone.

Let go of the competition. Think different. Operate different. Be different. That's where real leadership—and real opportunity—begins.

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# GRACE, BEAUTY, SPIRIT & FIRE

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# CORPORATE INVESTMENT TIMES

# ROBERT MOORE

International Finance, Trade & Development

*Arganda del Rey, Community of Madrid, Spain*



<https://corporateinvestments.com>

Spain, the fourth-largest economy in the Eurozone, has faced significant economic challenges over the past decade, including high public debt, persistent unemployment, and regional disparities.

While the country has made progress since the 2008 financial crisis and the subsequent Eurozone debt crisis, structural issues remain that hinder long-term growth and fiscal stability.

Restructuring Spain's economy requires a multifaceted approach that addresses both immediate fiscal concerns and deeper structural weaknesses.

This article explores the key strategies Spain can adopt to achieve sustainable economic growth, reduce public debt, and create a more resilient and inclusive economy.

## Emerging Financial Markets

**Restructuring the Economy of Spain: A Path to Sustainable Growth and Debt Reduction**

## 1. The Current Economic Landscape

Spain's economy benefits from a robust tourism sector, a growing technology industry, and a strong agricultural base. However, it faces several structural challenges:

- **High Public Debt:** At approximately 120% of GDP, Spain's debt is significantly above the Eurozone average, limiting fiscal space for investment in key sectors.
- **Unemployment:** Despite recent improvements, unemployment remains among the highest in Europe, especially for youth and the long-term unemployed.
- **Regional Disparities:** Economic activity is concentrated in regions like Madrid and Catalonia, while areas such as Extremadura and Andalusia lag behind.
- **Tourism Dependence:** The COVID-19 pandemic underscored the risks of relying heavily on tourism, which constitutes a substantial share of GDP and employment.
- **Low Productivity Growth:** Insufficient investment in innovation and technology hampers productivity.

To address these issues, Spain must pursue comprehensive economic restructuring focused on fiscal discipline, labor market modernization, diversification, and innovation-led growth.

## 2. Fiscal Consolidation and Debt Management

Reducing public debt is essential for restoring fiscal health and enabling growth-oriented investment. A balanced approach is key—avoiding harsh austerity while boosting economic activity.

- **Targeted Spending Cuts:** Eliminate inefficient expenditures while safeguarding priority areas like education, healthcare, and infrastructure.
- **Tax Reforms:** Modernize the tax system to enhance revenue collection. Broaden the tax base, simplify the code, and shift focus from labor to consumption and environmental taxes.
- **Debt Refinancing:** Leverage low interest rates to refinance debt, reduce interest costs, and extend maturities—freeing up funds for productive use.

## 3. Labor Market Reforms

A reformed labor market is vital for tackling unemployment and fostering economic inclusion.

- **Flexible Contracts with Protection:** Encourage part-time and temporary roles while strengthening labor protections to avoid exploitation.
- **Skills Development:** Invest in education and vocational training, with a focus on digital, green, and advanced manufacturing skills.
- **Youth Employment:** Implement apprenticeships, internships, and training programs to help young people gain experience and secure employment.



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## 4. Economic Diversification

Over-reliance on tourism leaves Spain vulnerable to shocks. Diversifying into resilient, high-value sectors is essential.

- **High-Growth Industries:** Promote sectors such as technology, renewable energy, and advanced manufacturing.
- **SME Support:** Facilitate access to finance, reduce red tape, and foster innovation among small and medium-sized enterprises.
- **Regional Investment:** Direct resources to underdeveloped regions through infrastructure, education, and healthcare investment.

## 5. Investment in Innovation and Technology

Boosting innovation is essential for enhancing productivity and global competitiveness.

- **R&D Incentives:** Encourage private sector R&D through tax breaks and grants. Promote public-private collaboration in research.
- **Digital Transformation:** Expand broadband access, digitize public services, and support e-commerce and tech adoption across sectors.
- **Green Innovation:** Capitalize on Spain's renewable energy potential—particularly solar and wind—to drive job creation and sustainability.

## 6. Public Sector Efficiency

Streamlining the public sector can yield

cost savings and improve service delivery.

- **Administrative Reform:** Digitize public administration and reduce bureaucracy to increase efficiency and accessibility.
- **Privatization and Partnerships:** Consider privatizing non-strategic state enterprises and leverage public-private partnerships to fund infrastructure and services.

## 7. Social and Pension Reforms

Demographic changes require reform of social support systems to ensure long-term sustainability.

- **Pension Reform:** Gradually raise the retirement age and link benefits to life expectancy. Encourage voluntary private pension savings.
- **Strengthened Safety Nets:** Expand access to healthcare, unemployment benefits, and housing support to aid vulnerable populations during transitions.

## 8. Regional Development

Balanced regional growth is key to national cohesion and economic resilience.

- **Targeted Investment:** Direct capital toward underserved regions to improve infrastructure, education, and healthcare.
- **Decentralization:** Empower regional governments through enhanced fiscal autonomy and accountability.

## 9. Leveraging European Union Support

EU resources and coordination can accelerate Spain's economic transformation.

- **Structural & Investment Funds:** Use EU funds to support infrastructure, innovation, and regional development.

- **Monetary Policy Coordination:** Work with the European Central Bank (ECB) to ensure supportive monetary policies align with national reform objectives.

## 1. Green Economy Transition

A green transition presents opportunities for economic renewal and environmental leadership.

- **Renewable Energy:** Invest in solar, wind, and other renewables to create jobs and reduce reliance on imported fossil fuels.
- **Sustainable Practices:** Promote eco-friendly agriculture and industry for long-term economic and environmental benefits.

## Conclusion

Spain stands at a critical juncture. Structural reforms—rooted in fiscal responsibility, labor flexibility, technological advancement, and regional inclusivity—are vital to building a resilient and sustainable economy. Though the path involves complex decisions and long-term commitment, the rewards include:

- Stronger economic growth
- Reduced inequality
- Enhanced competitiveness on the global stage

With coordinated policy action, political will, and effective EU collaboration, Spain can evolve into a more dynamic and future-ready economy.

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DAY IN, DAY OUT, YOU ARCHITECT SUCCESS, YOUR ENDEAVORS BECOMING THE CORNERSTONE OF A DISTINGUISHED PROFESSIONAL LEGACY.

WE JUST MAKE SURE YOUR'S REACHES THOSE WHO MATTER

INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

Over the past decade, we've seen fields like cybersecurity and artificial intelligence evolve into massive investment frontiers - giving rise to new markets, breakthrough startups, and unprecedented returns. Now, it's HealthTech's turn. The health revolution is here, and the sector is about to undergo an acceleration, unlike anything we've seen before. Only this time, the potential is more human, more global, and far more critical.

In computing, Moore's Law predicts that processing power doubles every two years. A similar exponential shift is now unfolding in medical innovation. Take, for example, the sequencing of the human genome: once a \$2.7 billion endeavour in the early 2000s, it is now available for just \$600 and is expected to drop to \$100 in the coming years. This dramatic decrease opens the door to

# MOR COHEN

**HealthTech & Innovation Expert | Serial Entrepreneur | Strategic Advisor & Board Member | Ms.Med.Sc, MBA**

*Israel*

personalized medicine on a scale never before possible, enabling precise treatments at a fraction of the cost.

Where once medical breakthroughs emerged once a decade, we are now entering an era of annual, and at times even faster, innovation cycles. This shift is poised to transform not only how we detect and treat diseases, but how investors perceive and engage with the HealthTech sector itself.

## The Top Knight

**HealthTech: From Long Bet to Rapid Growth**

<https://corporateinvestments.com>

#GLOBALOUTREACH #CORPORATEINVESTMENTTIMES

A convergence of forces is driving this acceleration: shorter development cycles, groundbreaking therapeutic approaches, digitized clinical processes, and the rise of precision medicine. Together, they are creating an entirely new ecosystem of companies, solutions, and business models.

Whether it's startups developing bioelectronic implants, AI-driven platforms for clinical trials, or decentralized systems for managing medical data - the financial opportunities are immense. Those who learn to read the landscape in real time won't just profit - they'll help lead one of the most significant transformations of the coming decade: the shift from traditional healthcare to smart, digital, adaptive medicine. And that shift is already underway - being built line by line, vision by vision, investment by investment.

#### AI Is No Longer Just Supporting Decisions

Artificial intelligence first entered the field of HealthTech as a decision-support tool - helping doctors diagnose diseases, identify anomalies in imaging, and flag potential risks. This was a natural extension of its earlier success in finance, insurance, manufacturing, and transportation, where it optimized systems and enabled real-time decision-making.

But in recent years, AI's role in medicine has been expanding at a breathtaking pace. It no longer just supports clinical decisions—it shapes them. Today, AI helps identify novel molecules, build personalized treatment protocols, and manage complex research processes.

It doesn't just analyze data—it generates new medical knowledge. This marks a powerful shift from "smart assistant" to quiet revolutionary force - precise,

computational, and forward-looking.

As a result, the pharmaceutical world is beginning to change and we are already seeing early signs of that transformation. While drug development used to take 12 to 15 years, AI is rewriting the rules.

A pivotal moment came with AlphaFold, the system developed by DeepMind Ltd., which solved a 50-year-old biological puzzle: predicting how proteins fold based on their amino acid sequences. This breakthrough has become a foundational tool, providing critical capabilities that enable companies to apply the technology in drug discovery and development processes.

#### Clinical Trials Are Going Virtual—Shrinking Development Timelines

Digital twins in medicine are highly accurate computer models that simulate the body, organs, or biological systems of real patients—even down to their individual responses to treatment. By integrating big data, genetic information, medical history, and artificial intelligence, these digital replicas can be used to "run" a drug, surgery, or therapeutic protocol before it ever reaches a real human. This technology is poised to radically change how we conduct clinical trials, design treatments, and manage risk.

While still in its early stages, the digital twin revolution is inevitable. We are approaching a moment when patient simulations will be so precise, so realistic, that their predictive accuracy will rival that of real-world clinical trials.

The implications are dramatic: future clinical trials won't begin without first running through a digital twin model. This won't be just a helpful tool—it will become a regulatory requirement. Validation through a virtual model will become a prerequisite

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# MOR COHEN

**HealthTech - Innovation Expert | EX-CEO at VAGA | Board Member at BioTav  
| Board Member at Shield | ex-ParaSonic (raised \$5.5M) | ex-Viora (Acquired by  
Sinclair) | Ms. Med. Sc, MBA**

**Israel**

*HealthTech & Innovation Expert | Serial Entrepreneur*

*Mor Cohen is a visionary leader in HealthTech innovation, with a multidisciplinary background spanning biotechnology, pharma, MedTech, and digital health—bridging science, strategy, and technology to drive meaningful impact.*

for progressing to human testing—and a decisive factor in whether a drug is worth the investment.

But the greatest benefit is human: by testing treatments on virtual patients first, we will be able to identify individuals likely to experience harm or suboptimal responses, sparing them unnecessary risk or suffering. It will allow for smarter patient selection, improved safety, and far more targeted care.

This means multiple layers of value: we'll be able to detect failed therapies before investing tens of millions of dollars into them. We'll identify the most suitable patients for each drug, improving trial outcomes and increasing the likelihood of regulatory approval.



What once took months or years—simulating the effect of a new treatment—will soon take just weeks. And with that, clinical research enters the age of intelligent acceleration.

### Medicine Expands: When Electricity Joins the Prescription Pad

What's truly remarkable isn't just what we've already seen—it's what's coming. The day is not far off when we'll walk into a clinic not just for a drug prescription, but perhaps also for a therapeutic electrical pulse. This isn't a scene from a sci-fi series. It's the quiet but profound beginning of a new medical revolution: the emergence of bioelectronic medicine as a core component of modern healthcare.

Rather than relying solely on chemicals to regulate biological processes, scientists and physicians are beginning to use electrical signals, nerve stimulation, and frequency-based therapies to communicate directly with the nervous system—and in some cases, even with the

immune system itself.

One of the pioneers in this field is SetPoint Medical Inc, which has developed a tiny implant that stimulates the vagus nerve, helping to balance immune responses and treat conditions like Crohn's disease and rheumatoid arthritis— all without medication.

Recently, the company has taken its technology a step further, launching a new clinical study targeting relapsing-remitting multiple sclerosis (RRMS). Approved by the FDA, this groundbreaking trial is exploring whether precise nerve stimulation can trigger remyelination—the repair of damaged nerve sheaths—potentially restoring neurological function without the need for immunosuppressive drugs. If successful, it would mark a true breakthrough.

Bioelectronic medicine is already FDA-approved for Parkinson's disease (via deep brain stimulation), hypertension (via renal nerve stimulation), and is gaining

traction in mental health and chronic pain management. A whole new therapeutic world is opening up.

For investors, the implications are enormous. Just as each new drug unlocks an entirely new market, so too do bioelectronic therapies—creating a new investment category that lives between drug and device, between software and the human body. And if even 10% of future treatments move toward bioelectronic solutions, we're looking at a new multi-hundred-billion-dollar market.

The companies that recognize this shift—and successfully combine pharmacology with electrotherapy—will lead the way. And the investors who step in early will ride the growth of a new field that may soon become an essential part of every physician's toolkit.

### When the Brain Meets Silicon

When speaking of innovation in medicine, one cannot ignore one of the most astonishing experiments of recent years: researchers successfully grew living brain cells in a lab dish—and taught them to play the classic video game "Pong."

Sounds like science fiction? It's only the beginning of a field known as wetware—the direct integration of biological tissue with digital systems. Since that breakthrough, where brain cells learned to respond to digital stimuli, scientists have been diving deeper: exploring how neurons communicate, enhancing the responsiveness of cerebral organoids, and developing more accurate models of neurological diseases.

The implications are profound. This is not just about understanding how the brain works—it's about building real-time interfaces between

biological neurons and machines.

The potential is enormous from new platforms for researching neurodegenerative diseases, to testing drugs on "living" brain tissue, and even laying the early groundwork for hybrid bio-computers, where data is processed not just in silicon—but within evolving biological consciousness.

In the short term, the main applications will likely be in brain-computer interfaces (BCIs)—supporting neurological rehabilitation, treating neuro-cognitive disorders, and enhancing neural recovery and learning. But looking ahead, researchers are already envisioning self-learning systems powered by biological neurons—systems that could one day learn not only faster, but in ways fundamentally different from traditional algorithms.

From an investment standpoint, the field is still in its infancy. But like any disruptive technology, early entry may yield not only outsized returns—but the chance to shape how we understand and upgrade the human mind itself.

Bottom line—We're not just looking at a medical revolution—we're entering an investment revolution. What was once considered a slow, expensive sector is now rapidly evolving into one of the most promising Deep Tech domains, with the potential for exits as fast and as big as those in the world of software.

### And this is only the beginning.

The health revolution is poised to surpass even the digital revolution—in the coming years, we're likely to see more new investments in HealthTech than in cybersecurity and artificial intelligence combined.



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In a world where traditional power structures are increasingly challenged by technological innovation and economic upheaval, two powerful forces are emerging at the forefront of global transformation: Decentralized Humanism and Techno-Economic Warfare Diplomacy.

# DR. SINDHU BHASKAR

Chairman & Founder  
EST GLOBAL INC.

*Cambridge, MA, USA*

As nations grapple with shifting alliances, digital sovereignty, and the ethical use of technology, these intertwined paradigms are redefining how we understand governance, global influence, and human empowerment.

This paper explores how the convergence of decentralized technologies and strategic economic maneuvering is reshaping international relations and societal development in the 21st century.



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## The Founder

**Decentralized Humanism (Dehu):  
Techno-Economic Warfare Diplomacy**

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Realization is dawning on each country that it is not only the sheltered arming-up of a nation and the resultant trade relations that will benefit both the parties. Even the mightiest of the nations is realizing that ground has become slippery while supervising the safety of nations and remaining oblivious to the economic dimensions of a country.

It has been the economic vagaries that have overturned the democratic sheen of nations to the dictatorial apparel. So were the dictators born screaming for the rights and money of their country. These trends did collide with the nature of the political setup.

Democracy and Liberalism meant taking over the security and poverty of the other nations. It did result in the erosion of the actual economic prowess. The supply and

production centers moved away, increasing expensive dependencies on other nations. With financial strength, those nations start yawning with urges of becoming the global ruler. Globalization and Bilateralism have been the yardstick that also saw the aberrations of MFNs.

In this context, we always strive to bring the latest technology to areas where man and machine will coexist and interact to create a sovereign and autonomous development model, Decentralized Humanism (DeHu). It is the humanization of machines and the mechanization of human capabilities with the socio-digital audit. This amalgam creates Decentralized Humanism (DeHu).

Decentralized Humanism and Techno-Economic Warfare Diplomacy represent emergent global trends reshaping international relations, governance, and socio-economic strategies. These

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intertwined concepts reflect the shifting paradigms where decentralized governance structures and technology-driven economic strategy increasingly influence traditional geopolitical power balances.

#### Understanding Decentralized Humanism

Decentralized Humanism (DeHu) combines principles of classical humanism—such as individual dignity, ethical responsibility, and human-centric progress—with decentralized technologies, particularly blockchain and decentralized autonomous organizations (DAOs). DeHu posits that technology should empower individuals, granting them greater autonomy and control over their digital identities, data privacy, and economic interactions.

In other words, Decentralized Humanism emphasizes the redistribution of power from centralized authorities to individuals and communities, leveraging technology like blockchain and decentralized networks to foster autonomy, equity, and participatory governance. This shift aligns with the ideals of humanism, promoting human welfare, ethical governance, and inclusive participation at every societal level.

For example, the blockchain-based decentralized autonomous organizations (DAOs), such as Gitcoin and Proof of Humanity, exemplify decentralized humanist principles by directly empowering communities in economic governance and social welfare.

In their book, *Radical Markets: Uprooting Capitalism and Democracy for a Just Society*,

authors Eric Posner and Glen Weyl assert: “Decentralization through technology offers not just economic efficiencies but a path toward more just, equitable, and participatory societies” (Posner & Weyl, 2018).

#### Techno-Economic Warfare Diplomacy

Techno-Economic Warfare Diplomacy refers to the strategic use of technology and economic policy as tools of geopolitical influence and competitive advantage. Nations increasingly deploy technological innovation, economic sanctions, trade wars, and digital surveillance to exert diplomatic pressure



and secure strategic dominance.

Let us take, for example, the ongoing US-China technological rivalry that vividly illustrates techno-economic warfare diplomacy. Restrictions on semiconductor exports and trade sanctions showcase how technology is utilized as leverage in international diplomacy and economic policy. It is the play of economy through powerful tools to coerce the global diplomacy into fabricated and designed alliances, which create inbuilt fissures and fault lines that get heightened by technology for serious arm-twisting and the

yet defining feature of contemporary global dynamics. Decentralization initiatives advocate empowerment and democratization, while techno-economic warfare demonstrates the realpolitik of state power exertion. Let us look at some practical examples and case studies of how this intersection works.

**1. Crypto and Economic Sovereignty:**

Countries like El Salvador adopting Bitcoin as legal tender represent decentralized humanism challenging traditional economic systems dominated by centralized monetary



creation of diplomatic stooges.

**Intersection and Impact**

The intersection of Decentralized Humanism with Techno-Economic Warfare Diplomacy presents a paradoxical

institutions. In the latest economic upsurge, we find that cryptocurrencies empower nations. They resist global centralized financial control and manipulative international monetary policies. The country thus reclaims



ultimate beneficiaries of the Chinese largess. China's technological influence finds its footprints globally through strategic economic partnerships, which become the Chinese hinterlands for possible exploitation at a later stage.

**Challenges and Opportunities**

While Decentralized Humanism advocates for empowerment, it faces challenges from techno-economic strategies that powerful states employ to maintain dominance. However, decentralization also provides opportunities to resist economic coercion, providing alternative pathways for smaller nations and communities.

**Conclusion**

Decentralized Humanism and Techno-Economic Warfare Diplomacy highlight the dual forces reshaping our global landscape. Balancing ethical decentralization with the competitive dynamics of

economic sovereignty, firmly moving away from centralized financial control. However, they also keep a small window open to interact with the rest of the system.

**2. Digital Silk Road (China)** China's Digital Silk Road initiative represents techno-economic diplomacy through infrastructure investment and technological export. OBOR, or the One Belt initiative from China, has resulted in the economic deprivation of so many

techno-economic diplomacy is vital for achieving equitable international relations and sustainable global governance. This research highlights the delicate balance between economic power and political influence, emphasizing the need for adaptive strategies in an increasingly interconnected world, which is necessarily Decentralized Humanism - DeHu.

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# AHMAD J. NAOOUS

**President (UIPM)/Director UAPCU/Global Education Influencer/Int.Books for Peace Award 2020/Leadership Gold Award 2021/Humanity Award 2024/Best Global Education Influencer Award 2024/Leadership Innovation Award 2024.**

***Beirut Governorate, Lebanon***

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# The Influencer

## The Rise of Quantum Leadership

Quantum leadership is an innovative approach to leadership that draws inspiration from the principles of quantum physics, emphasizing interconnectedness, adaptability, and the dynamic nature of organizations. Unlike traditional leadership models that often rely on hierarchical structures and linear decision-making processes, quantum leadership recognizes the complexity and fluidity of modern environments.

It encourages leaders to embrace uncertainty, foster collaboration, and cultivate a culture of inclusivity and diversity. By leveraging the collective intelligence of their teams, quantum leaders can navigate challenges more effectively, promote creative problem-solving, and drive transformative change.

This approach not only enhances organizational resilience but also empowers individuals to thrive in an ever-evolving landscape, ultimately leading to more sustainable and impactful outcomes.

Quantum leadership is a new management vision that integrates the most effective traditional leadership practices with recent discoveries in quantum physics and neuroscience.

A quantum leader is a person with awareness of being a 'co-creator' of every moment of reality and, as such, is able to co-create and influence it continuously.

This is done through their ideas, mental states, beliefs and goals.

Their visions direct reality, modelling, shaping and changing it, and can become innovations that create a break with the past.

The discoveries of neuroscience have brought greater knowledge and clarity regarding the processes that regulate neuroplasticity, or the brain's ability to modify its own structure and functioning.

They have highlighted the existence of brain waves in which this phenomenon can be used to reprogram our synaptic connections, with significant effects on our behaviour and surrounding reality.

Some theories of quantum physics have shown that reality changes when it is observed. The observer is able to transform one of infinite potential possibilities into reality through the mental action that is generated in the state of full awareness.

By means of specific meditation practices, mental patterns can be modified in order to achieve set objectives, increase mental presence, enhance creativity and improve the performance of leaders and managers.

Quantum leadership involves several key steps that enable leaders to navigate complexity and foster a collaborative environment. First, embracing complexity is essential; for example, a tech startup

might adopt agile methodologies, allowing teams to quickly adapt to market changes based on real-time customer feedback. Next, leaders should foster interconnectedness by creating cross-functional teams, as seen in a multinational corporation where collaboration between departments leads to innovative solutions and a more cohesive work environment. Encouraging adaptive thinking is also crucial; a healthcare organization could implement pilot programs for new patient care

strategies, allowing staff to experiment and share insights to refine their approaches. Additionally, cultivating inclusivity is vital; a nonprofit leader might actively involve community members in program development, ensuring that initiatives are relevant and effective. Empowering teams is another important step; for instance, a retail manager could give employees the authority to make decisions about inventory and customer service, fostering a sense of ownership and accountability. Finally, promoting continuous learning is essential; a financial services firm might offer regular training sessions to keep employees updated on industry trends and enhance their skills. By following these steps, leaders can create a dynamic and resilient organizational culture that thrives in the face of uncertainty and change.

Quantum leadership and traditional leadership differ fundamentally in their approaches to managing teams and navigating complexity. Quantum leadership embraces uncertainty and complexity, fostering adaptability and decentralized decision-making, which empowers team members to take ownership and contribute their insights. This style emphasizes collaboration, interconnectedness, and continuous learning, creating a culture where innovation thrives through collective intelligence. In contrast, traditional leadership often relies on structured, top-down decision-making and established processes, prioritizing stability and adherence to hierarchy. This approach can lead to silos within organizations, limiting collaboration and responsiveness to change. While quantum leaders focus on the well-being and development of individuals, traditional leaders may prioritize organizational goals and performance metrics.

As the business landscape becomes increasingly dynamic, the principles of quantum leadership are gaining prominence, highlighting the need for flexibility and a people-centered approach in effective leadership.

Quantum leadership is characterized by several key elements that guide leaders in navigating complex and dynamic environments. Here's a step-by-step breakdown of these elements:

#### **Embracing Complexity:**

**Understanding the Environment:** Leaders must recognize that organizations operate within complex systems influenced by various factors, including market dynamics, technology, and social changes.

**Adapting Strategies:** Develop flexible strategies that can evolve in response to changing circumstances, rather than relying on rigid plans.

#### **Fostering Interconnectedness:**

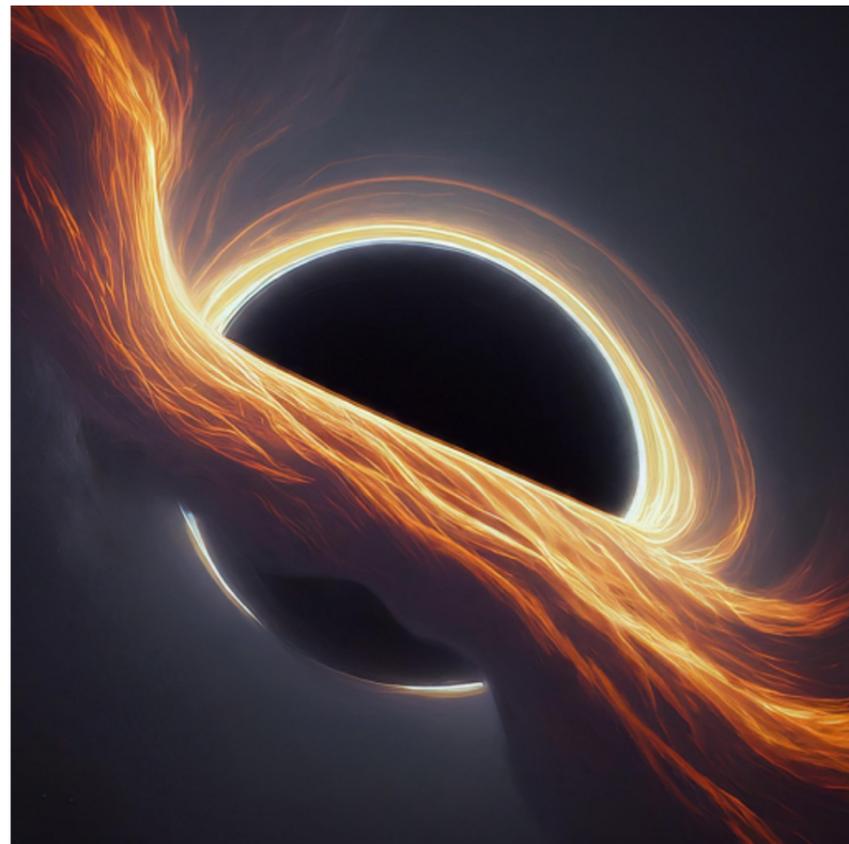
**Building Relationships:** Encourage collaboration and open communication among team members and across departments to create a networked organization.

**Creating Cross-Functional Teams:** Form teams that bring together diverse skills and perspectives, enhancing creativity and problem-solving.

#### **Encouraging Adaptive Thinking:**

**Promoting a Growth Mindset:** Cultivate an environment where team members feel safe to experiment, take risks, and learn from failures.

**Implementing Agile Practices:** Use agile methodologies that allow for iterative development and quick adjustments based on feedback.



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**Cultivating Inclusivity:**

**Valuing Diverse Perspectives:** Actively seek input from individuals with different backgrounds and experiences to enrich decision-making processes.

**Empowering Voices:** Ensure that all team members have a platform to share their ideas and contribute to discussions.

**Empowering Teams:**

**Decentralizing Decision-Making:** Allow teams to make decisions within their areas of expertise, fostering a sense of ownership and accountability.

**Providing Resources and Support:** Equip teams with the tools and resources they need to succeed, while trusting them to manage their work.

**Promoting Continuous Learning:**

**Encouraging Professional Development:** Offer opportunities for training, mentorship, and skill-building to help team members grow.

**Creating a Learning Culture:** Foster an environment where learning is valued, and knowledge sharing is encouraged, allowing the organization to adapt and innovate continuously.

**Leading with Vision:**

**Articulating a Flexible Vision:** Develop a vision that is adaptable and co-created with team members, allowing for shared ownership and alignment.

**Inspiring and Motivating:** Use storytelling and authentic communication to inspire teams and create a sense of purpose.

By integrating these elements, quantum leaders can effectively navigate the complexities of modern organizations, fostering a culture of collaboration,

innovation, and resilience.

Stratexology and quantum leadership complement each other by emphasizing strategic execution and adaptability in complex environments. For example, a leader using stratexology might implement a clear strategy while employing quantum leadership principles to foster collaboration and empower teams, ensuring that the strategy evolves based on real-time feedback and insights. This synergy enhances organizational resilience and innovation. **Stratexology Overview:**

**Definition:** Stratexology is the study and practice of strategic execution, focusing on how organizations can effectively implement their strategies to achieve desired outcomes.

**Key Components:**

**Strategic Alignment:** Ensuring that all organizational activities are aligned with the overarching strategy.

**Performance Metrics:** Establishing clear metrics to measure progress and success.

**Feedback Loops:** Creating mechanisms for continuous feedback to adapt strategies as needed.

**Quantum Leadership Overview:**

**Definition:** Quantum leadership is a modern leadership approach that embraces complexity, interconnectedness, and adaptability in organizational settings.

**Key Components:**

**Embracing Complexity:** Recognizing and navigating the complexities of the business environment.

**Fostering Collaboration:** Encouraging teamwork and open communication across the organization.

**Empowering Teams:** Allowing teams to

make decisions and take ownership of their work.

**How They Work Together:**

**Strategic Execution with Flexibility:**

Leaders can use stratexology to define a clear strategy while applying quantum leadership principles to remain flexible and responsive to changes in the environment.

For instance, a company may set a strategic goal to enter a new market but adapt its approach based on customer feedback and market dynamics.

**Enhanced Collaboration:**

Stratexology emphasizes the importance of aligning teams with strategic goals, while quantum leadership fosters a culture of collaboration.

An example could be a project team that regularly meets to discuss progress and challenges, allowing them to adjust their tactics in real-time to better align with strategic objectives.

**Continuous Learning and Adaptation:**

Both approaches advocate for continuous learning. Stratexology focuses on performance metrics

to guide decision-making, while quantum leadership encourages a growth mindset among team members.

For example, a tech company might implement a new software tool and use data analytics to assess its effectiveness, making iterative improvements based

on team input and performance data.

**Example in Practice:**

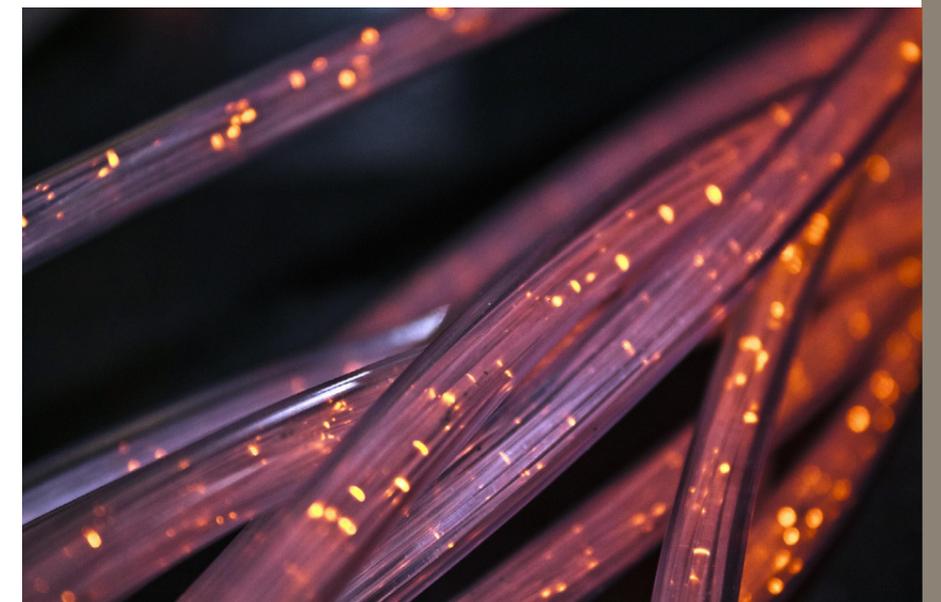
**Case Study:** A retail company aiming to enhance customer experience might employ stratexology to develop a strategy focused on personalized marketing.

**Implementation:** The leadership team uses quantum leadership principles to empower store managers to tailor marketing efforts based on local customer preferences.

**Outcome:** This approach allows the company to adapt its strategy dynamically, leading to increased customer satisfaction and sales growth.

By integrating stratexology with quantum leadership, organizations can create a robust framework for navigating complexity while ensuring strategic goals are met effectively.

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# DDR. MILAN KRAJNC

**Academician prof. Sir ddr.sc. ddr.hc. Captain, B.Sc.,  
psychotherapist, MBA, DBA, IPA, KMFAP, FRAS, FRSA, FRAI,  
MRSAL, IAMA Nobel Prize nominee/Author of the Dynamic  
Leadership Model**  
*Monte Carlo, Monaco*



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Why intimacy must stay out of business, and why sexual energy must stay within every business leader

In the corporate world, leaders are trained to focus on results, performance, planning, and precision. Business language is filled with words like productivity, control, efficiency, and scalability. Yet, behind the boardrooms and KPIs, there exists another layer of influence that silently shapes the direction of businesses and the behaviors of the people who run them.

One of the most potent forces in human psychology is sexual energy. But let's be clear from the start: we are not talking about romance in the office, inappropriate interactions, or anything that would compromise professional boundaries.

This is about the creative, primal, life-generating energy that fuels innovation, intuition, confidence, and connection - when it is properly understood and consciously directed.



# The Supports

**Sexual Energy in Business? Yes – Just  
Not Where You Think**

## NATASA STERN

**MBA | An international sports trainer and lecturer on  
relationships**

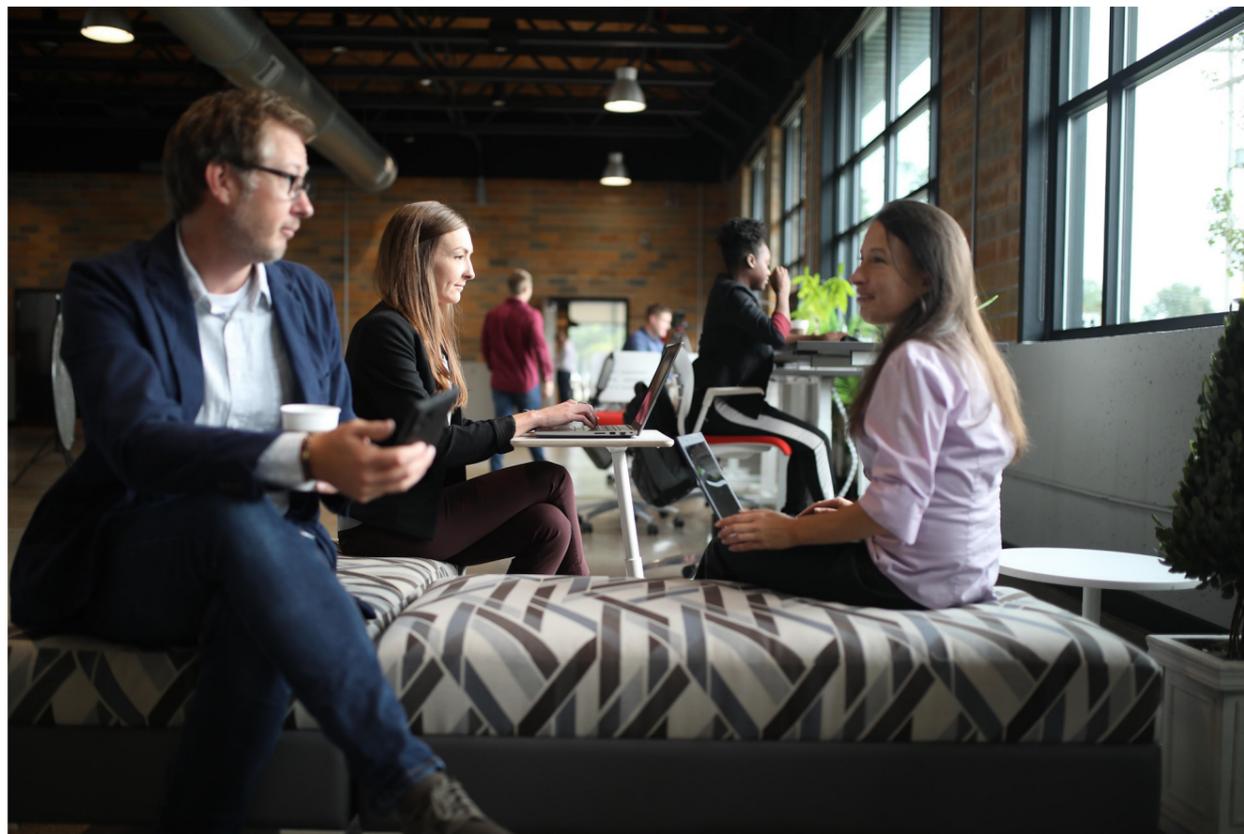
*Austria*

## The Confusion Between Intimacy and Energy

Many business environments, especially those high in stress and ambition, become emotionally dehydrated. In such spaces, any warmth, kindness, or deeper connection can be misinterpreted. A leader who is expressive, emotionally present, or deeply charismatic is sometimes viewed with suspicion: is this professionalism, or is

hidden agendas, or emotional chaos.

Sexual energy, however, is not about touching or seducing. It's a life force. It's what makes a leader radiant, persuasive, magnetic. It fuels the boldness to take risks, the creativity to solve problems, the presence to inspire others. When harnessed with integrity, sexual energy is one of the most underutilized and powerful resources in modern leadership.



there something more?

This confusion arises from a fundamental misunderstanding of the difference between intimacy and sexual energy. Intimacy requires emotional closeness, vulnerability, personal entanglement. It belongs in our private lives. When it enters business contexts without boundaries, it creates ethical ambiguity, favoritism,

### What Happens When It's Ignored

When sexual energy is ignored, suppressed, or judged as "inappropriate" in its essence, it doesn't disappear. It simply finds other ways to express itself – usually in distorted forms. It may turn into:

- Hyper-control: suppressing desire turns into controlling others.
- Burnout: creative energy turned inward

without expression becomes toxic.

- Passive aggression: unexpressed passion leaks out as resistance or sabotage.
- Manipulation: covert dynamics replace honest dialogue.
- Destructive relationships: blurred lines lead to unnecessary emotional damage.

On the other hand, when a leader recognizes this energy within themselves and gives it healthy direction, it becomes a foundation for powerful leadership presence.

### Sexual Energy as Creative Power

Throughout history, some of the most visionary leaders, artists, and innovators were deeply connected to their sexual energy. Not because they were overtly sexual, but because they allowed their inner fire to fuel their work. This energy – when not confined to the physical act of sex – becomes a force of vitality and originality.

Steve Jobs, for example, often spoke about intuition, creativity, and beauty as central to his leadership. These are qualities often powered by a connection to deeper human energy – not mechanical thinking. In Eastern traditions, this energy is known as kundalini or chi, and it's cultivated as a source of power, not shame.

In modern leadership, we might call it presence. It's that moment when someone walks into the room and you feel them before they speak. It's the quality that makes ideas feel alive, meetings feel dynamic, and communication feel personal.

### Boundaries Are Essential

Let's be absolutely clear: none of this gives license for inappropriate behavior. In fact, the higher the awareness of one's energy, the stronger the

boundaries must be.

The mature leader understands that:

- Emotional intelligence includes managing desire.
- Professionalism includes protecting others from uninvited emotional or sexual dynamics.
- Respect means leaving intimacy for personal relationships, not using it for influence.

Spiritual teachers have long said: "Transform, don't suppress." The same applies here. We don't eliminate this energy – we channel it.

### How to Cultivate It Safely in Business

So how does one maintain a healthy connection to sexual energy without crossing lines? It starts with awareness:

1. Know your triggers and patterns: Understand where your energy leaks. Is it through flirtation, needing attention, or being overly agreeable?
2. Ground your body: Physical practices like yoga, breathwork, or martial arts help regulate internal fire and keep you balanced.
3. Connect to your vision: The more passionate you are about your mission, the less likely you are to seek fulfillment in drama.
4. Respect others' space: Energetic maturity means sensing when someone feels safe – and when they don't. Never push.
5. Work with a mentor or coach: Self-awareness in this area is not always easy. Safe, reflective guidance can help integrate these forces consciously.

### A New Kind of Business Culture

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Imagine a business world where leaders are deeply present, emotionally intelligent, and energetically alive. Where creativity flows, collaboration deepens, and innovation is charged with passion – not pressure.

This is not utopia. It is possible when we begin to treat human energy with the same level of strategy and care as we treat our budgets and business models.

Sexual energy is part of who we are. It's not something to hide or suppress. It's something to honor, to understand, and to integrate wisely. When we do, we don't just become better leaders. We become more whole human beings.

And that wholeness is what inspires true followership, trust, and legacy.

**Final Thought**

Don't fear your inner fire. Don't use it to burn others. Use it to light the path forward – with integrity, creativity, and presence.

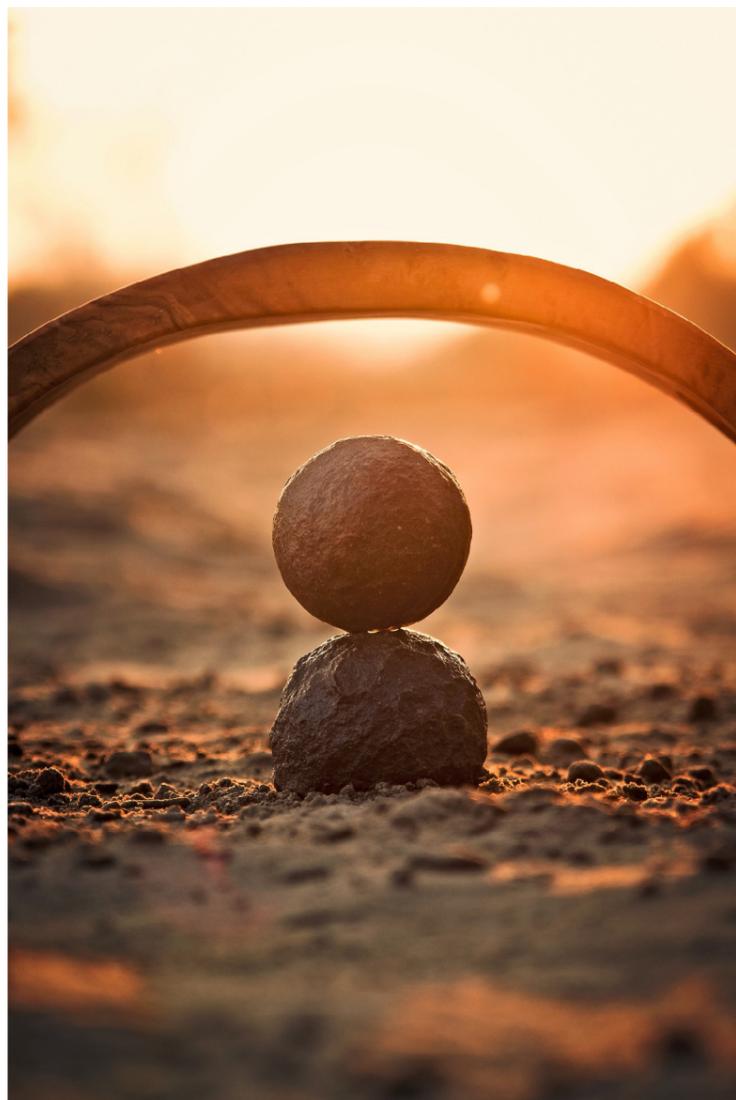
The world doesn't need colder professionals. It needs warmer, wiser, and more conscious ones.

And sexual energy, when honored, might just be the hidden fuel behind your most powerful leadership.

**About the authors:**

Milan Krajnc is a university professor of psychology and psychotherapist. He is the founder of the new Blue Psychotherapy and the Sirius Personal Transformation psychotherapy modality.

Natasa Stern is an international sports trainer and lecturer on relationships. She is the author of the method of treating relationships with sexuality – Conscious Sexuality.



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