

While Every journey that we undertake inspires us to become someone better, some journeys become a legend and inspire others... and more importantly some journeys inspire our own for generations to come.

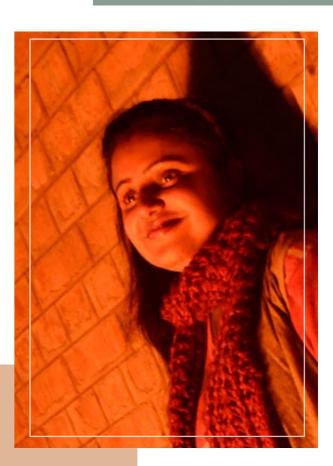
"I want to inspire people. I want someone to look at me and say, "because of you I didn't give up."

Publishing your journeys that inspire those to come, for generations that are going to come

Corporate Investment Times

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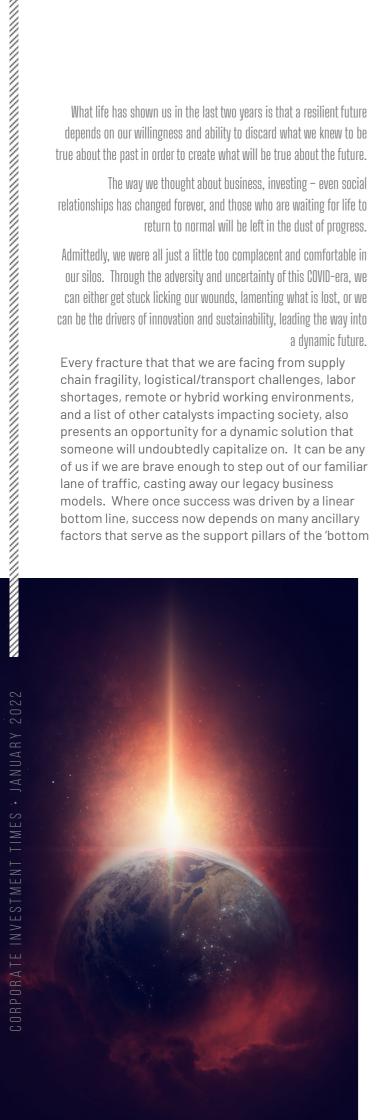


What life has shown us in the last two years is that a resilient future depends on our willingness and ability to discard what we knew to be true about the past in order to create what will be true about the future.

The way we thought about business, investing – even social relationships has changed forever, and those who are waiting for life to return to normal will be left in the dust of progress.

Admittedly, we were all just a little too complacent and comfortable in our silos. Through the adversity and uncertainty of this COVID-era, we can either get stuck licking our wounds, lamenting what is lost, or we can be the drivers of innovation and sustainability, leading the way into

Every fracture that that we are facing from supply chain fragility, logistical/transport challenges, labor shortages, remote or hybrid working environments, and a list of other catalysts impacting society, also presents an opportunity for a dynamic solution that someone will undoubtedly capitalize on. It can be any of us if we are brave enough to step out of our familiar lane of traffic, casting away our legacy business models. Where once success was driven by a linear bottom line, success now depends on many ancillary factors that serve as the support pillars of the 'bottom



Recently named one of the: ■ Top 100 People In Finance by The Top 100 Magazine Top 10 Most Influential Friends of Africa by For Business in Africa Magazine 100 Global Women of Excellence by Sovereign Magazine 10 Most Influential Business Leaders of 2020 by Exeleon Magazine LARISA B. MILLER CEO, PHOENIX GLOBAL, LLC EXECUTIVE VICE PRESIDENT, STP CAPITAL PARTNERS BOARD OF DIRECTORS, GLOBAL CHAMBER OF BUSINESS

line'. Collaborating is essential for business success, essentially finding ways to strengthen our operations through the shared innovations, strategies and networks of partners in our supply chains. Competitive collaboration - working with those companies or individuals who occupy the same space as our businesses does not diminish our profits or cause us to lose customers, rather, shared knowledge, shared networks and shared customer base only creates added value for you as a forward-thinking business.

**LEADERS** 

Using technology to connect with competitors around the world allows us to anticipate stressors to our businesses before it reaches and/or impact us, and it allows us to be prepared with a solution before the challenge arrives. It can't be us working against each other, it has to be us coming together for a solution. Changing up your business model to find new ways to package a product or touch customers who never even knew they needed your services, will differentiate the companies who are on track to innovate their industries. The iconic business models of today take our critical needs and find new ways to deliver convenience. Boxed, ready-to-prepare meals delivered to your door give customers the access to fresh foods

mixed with the convenience of not having to shop for ingredients. Buying a car at a virtual dealership then having it delivered to your driveway completely reverse-engineered the retail auto industry but caters to customer convenience. Virtual assistants fill a critical need, but without the need to have an employee in a designated office space, and it allows us to use their services on demand. Convenience. The business creates new revenue streams - many of which can be passive, and the consumer's on-demand needs are being met. Sustainability is an integral part of the business model of the future, as each and every industry and sector are being held to a new standard. The hyperaware consumer will make choices based on a businesses' environmental footprint and social conscience. They recognize that their own footprint is influenced by the choices they make in the products and services. All business must prioritize the implementation of measures which mitigate their footprint, promote a more responsible supply chain, and contribute a quantifiable impact to people, product and planet. The UN Sustainable Development Goals are a phenomenal road map for businesses to follow to ensure that they are making a genuine impact to improve their corporate responsibility, operations efficiencies, and social/community engagement.

Finding a way to ensure that your business has a conscience will place you ahead of others in your sector, giving consumers and stakeholders a compelling reason to choose you over your competitors. As a business, our impact today will determine our longevity tomorrow.

Whether you are a restaurant, supermarket, factory or online retailer, if we merge sustainability with convenience, we will position ourselves as lead dog in the pack. Every single business on earth can do it differently. Creating an environment conducive to employee and customer loyalty, catering to the instant gratification, on-demand needs of customers, and finding ways to do it differently from your competitors is the

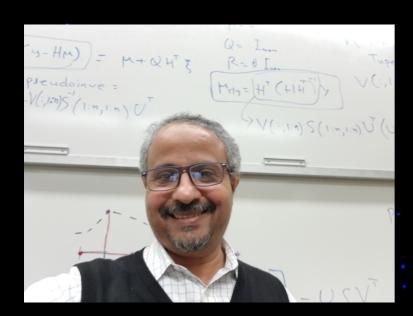
magic recipe for success in this unconventional future we are charging towards. Differentiating your business, charting a new course for your operations can be scary. It is said that a ship is safe in the harbor, but that's not what ships were made for. As a business leader, be brave enough to navigate into uncharted waters, trusting that your team will have your back. Trust your employees to be key contributors to the operational pivots that will drive your institutional creativity, flexibility, resilience, and profitability.

The uncertainty of tomorrow makes it difficult to plan and anticipate needs, but uncertainty leads to opportunity. The businesses who become the industry leaders of tomorrow will be those who had the courage to innovate, refusing to get stuck in their own entrenched success. That business can be yours if you remember that, while change takes courage, courage is the antivenom to regret.

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Lehigh University
San Francisco Bay Area

### Ahmed Banafa



## Your Smart Device Will Feel Your Pain &

Metaverse

What if your smart device could empathize with you? The evolving field known as affective computing is likely to make it happen soon

Scientists and engineers are developing systems and devices that can recognize, interpret, process, and simulate human affects or emotions. It is an interdisciplinary field spanning computer science, psychology, and cognitive science.

While its origins can be traced to longstanding philosophical enquiries into emotion, a 1995 paper on affective computing by Rosalind Picard catalyzed modern progress.

The more smart devices we have in our lives, the more

we are going to want them to behave politely and be socially smart. We don't want them to bother us with unimportant information or overload us with too much information.

That kind of commonsense reasoning requires an understanding of our emotional state. We're starting to see such systems perform specific, predefined functions, like changing in real time how you are presented with the questions in a quiz, or recommending a set of videos in an educational program to fit the changing mood of students.

How can we make a device that responds appropriately to your emotional state? Researchers are using sensors, microphones, and cameras combined with software logic.

A device with the ability to detect and appropriately respond to a user's emotions and other stimuli could gather cues from a variety of sources.

Facial expressions, posture, gestures, speech, the force or rhythm of key strokes, and the temperature changes of a hand on a mouse can all potentially signify emotional changes that can be detected and interpreted by a computer.

A built-in camera, for example, may capture images of a user. Speech, gesture, and facial recognition technologies are being explored for affective computing applications.

Just looking at speech alone, a computer can observe

innumerable variables that may indicate emotional reaction and variation. Among these are a person's rate of speaking, accent, pitch, pitch range, final lowering, stress frequency, breathiness, brilliance, loudness, and discontinuities in the pattern of pauses or pitch.



Recognizing emotional information requires the extraction of meaningful patterns from the gathered data. Some researchers are using machine learning techniques to detect such patterns.

Detecting emotion in people is one thing. But work is also going into computers that themselves show what appear to be emotions. Already in use are systems that simulate emotions in automated telephone and online conversation agents to facilitate interactivity between human and machine.

> There are many applications for affective computing. One is in education. Such systems can help address one of the major drawbacks of online learning versus inclassroom learning: the difficulty faced by teachers in adapting pedagogical situations to the emotional state of students in the classroom.

In e-learning applications, affective computing can adjust the presentation style of a computerized tutor when a learner is bored, interested, frustrated, or pleased. Psychological health services also benefit from affective computing applications that can determine a client's emotional state.

Robotic systems capable of processing affective information can offer more functionality alongside human workers in uncertain or

complex environments. Companion devices, such as digital pets, can use affective computing abilities to enhance realism and display a higher degree of autonomy.

Other potential applications can be found in social monitoring. For example, a car might monitor the emotion of all occupants and invoke additional safety measures, potentially alerting other vehicles if it detects the driver to be angry. Affective computing has potential applications in human-computer interaction, such as affective "mirrors" that allow the user to see how he or she performs.

One example might be warning signals that tell a driver if they are sleepy or going too fast or too slow. A system might even call relatives if the driver is sick or drunk (though one can imagine



Gestures can also be used to detect emotional states,

especially when used in conjunction with speech and

face recognition. Such gestures might include simple

reflexive responses, like lifting your shoulders when you don't know the answer to a question. Or they could

be complex and meaningful, as when communicating

A third approach is the monitoring of physiological

signs. These might include pulse and heart rate or

volume can be monitored, as can what's known as

galvanic skin response. This area of research is still

in relative new but it is gaining momentum and we

are starting to see real products that implement the

minute contractions of facial muscles. Pulses in blood

with sign language.

techniques.

indicate physiological arousal, so the display glows brightly.

This may have many potentially useful purposes, including self-feedback for stress management, facilitation of conversation between two people, or visualizing aspects of attention while learning.

Along with the revolution in wearable computing technology, affective computing is poised to become more widely accepted, and there will be endless applications for affective computing in many aspects of life.

One of the future applications will be the use of affective computing in Metaverse applications, which will humanize the avatar and add emotion as 5th dimension opening limitless possibilities, but all these advancements in applications of affective computing racing to make the machines more human will come with challenges namely SSP (Security, Safety, Privacy) the three pillars of online user, we need to make sure all the three pillars of online user are protected and well defined, it's easier said than done but clear guidelines of what, where, who, who will use the data will make acceptance of hardware and software of affective computing faster without replacing physical pain with mental pain of fear of privacy and security and safety of our data.

mixed reactions on the part of the driver to such developments). Emotion-monitoring agents might issue a warning before one sends an angry email, or a music player could select tracks based on your mood.

Companies may even be able to use affective computing to infer whether their products will be well-received by the market by detecting facial or speech changes in potential customers when they read an ad or first use the product. Affective computing is also starting to be applied to the development of communicative technologies for use by people with autism.

Many universities done extensive work on affective computing resulting projects include something called the galvactivator which was a good starting point. It's a glove-like wearable device that senses a wearer's skin conductivity and maps values to a bright LED display.

Increases in skin conductivity across the palm tend to







# Thi Hien Nguyen The Business of Longevity

It has been estimated that an increase in life expectancy by a year is worth \$38 trillion which is in part due to a general increase in the number of people in good health and with money. Longevity is a term used to describe a long life or long existence. Age has been listed as a risk factor for many chronic ailments such as cancer, diabetes, hypertension, cardiovascular disease, stroke, and many others.

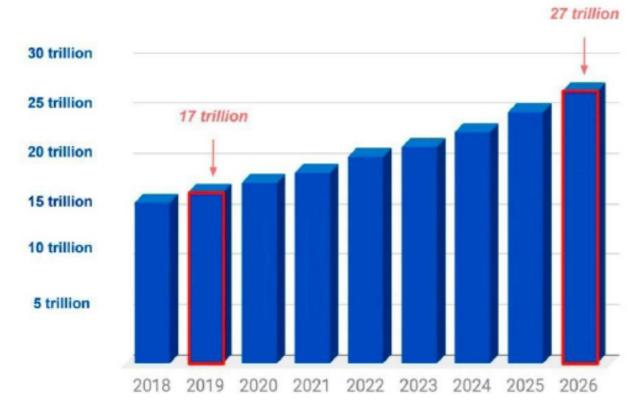
Due to this reason, scientists believe that finding a cure for old age can alleviate suffering and greatly reduce the number of people suffering from some of these chronic ailments and many other agerelated diseases. Due to the great strides that have been taken in the world of Science and Technology, many scientists now believe that there is a cure to aging. The longevity business is currently one of the most important branches of science

at the moment as it is fast-moving and has been described as 'nextgeneration science and due to this, it is a trillion-dollar business that is full of opportunities for people from all sectors of the world.

Due to the increase in life expectancy around the world, this means that in a few years, the majority of a country's wealth will be held by the elderly, i.e., those over 60 years of age. The longevity industry has created many new opportunities for businesses across the world and has been described as the greatest business opportunity of all time.

Many companies are being urged not to ignore the elderly customer base as it is estimated that the number of people aged 60 and above will hit 3.1

### World Longevity Economy Size Projections, current US \$\*



Credits: World Longevity Economy Size Projections, current USD. AGING ANALYTICS AGENCY

billion by the end of this century. This proves that within the industry of Longevity exists many other business opportunities which should not be ignored but rather should be explored.

The Longevity industry has been defined as having four main components which are

- Science of aging
- Preventive Precision Medicine
- AgeTech
- Novel Financial Systems.

The longevity business not only focuses on the science of aging but also on the financial, technological, and social changes that will have to be implemented to accommodate and meet the needs of the aging population.

This, therefore, means that there is a lot

of space in the longevity business for companies to join in and contribute in their own capacity. Here are some business opportunities that can be found within the longevity industry;

### Science and Technology

Throughout human history, there have always existed rumors on the existence of a cure for aging. From as far back as the 16th century to as recently as the early 20th century, many scientists have believed that the elimination of age-related diseases may be the cure to aging. Even though these ideas have been around for centuries, there hasn't really been much in the way of discovery until a few years ago. We are currently living in the most technological period in human history and this has had a huge positive impact on longevity science. Various innovations such as the use of Artificial Intelligence (AI) in the world of medicine to tailor-make medicines for individuals according to their genetic make-up or the presence of new computers

and machines that can be used to investigate the human genome further have proved beneficial to the longevity business as well. Companies specializing in science and technology are being urged to invest their time and resources in the science of longevity. Strides in the world of technology and science are highly likely to impact the business of longevity positively and this can thus lead to various breakthroughs in the longevity industry.

### Pharmaceutical industry

To find the cure for aging, scientists not only need to find a way for human beings to live longer but also to live healthier lives. Currently, life expectancy is at its highest but people are not leading healthy lives. This thus results in a case where people live for longer but also suffer from agerelated health conditions for longer. The pharmaceutical industry, therefore, has a central role to play in the longevity industry. Companies are being urged to dedicate sections of their Research & Development to working on finding the cure for aging. Due to the vastness of the longevity topic and its novelty, there are still various aspects of it that require a lot of research and development such as the nutritional aspect, gene therapy, preventive therapies as well as new diagnostic techniques. Additionally, the fact that it's a relatively new science has scared some business owners from investing in it. However, the longevity business is proving to be the future of many scientific innovations and it is, therefore, advisable to invest as early as possible.

Due to the involvement of the pharmaceutical industry in the longevity business, the advancements in gene therapy, artificial intelligence, advanced Data Science among other disciplines have also accelerated

important medical breakthroughs that will benefit all humans. One of the paradigm shifts estimated to take place with the success of the longevity industry is the shift from treatment to prevention as the science of longevity is centered more on prevention than cure. This will increase the opportunities within the pharmaceutical industry as many companies will now lean towards producing preventive medicine.

### Government

The science of longevity should not only be explored by companies that deal in science and technology but should also be well explored by various governments. Funding of this industry by a government may hasten the process due to a never-ending supply of funds and the lack of government policies that may impede research. Governments around the world should not only provide funding for the various scientists and companies taking part in the longevity industry but should also upgrade their policies and systems to cater to the possible increase in the elderly population in a few years.

Areas such as continuous education, retirement plans, cognitive enhancement, and entertainment for the elderly are just but a few where governments need to reconsider and redo to include their elderly population as well. A government has two main roles to play in the longevity industry and these are:

- National initiatives such as social care, investing in industries and companies in the biotechnology sector.
- Intergovernmental initiatives which include marshalling resources, experts, and key technologies from around the

### CEO/FOUNDER, HI PERFORMANCE | CEO/FOUNDER

SPACECONNEX FUTURIST | SOCIAL IMPACT ENTREPRENEUR | PHILANTHROPIST

Thi Hien Nguyen is a German-based, Futurist, Philanthropist, and Social Impact Entrepreneur who is best known as "Ninja" for her energetic drive and passion for space, health, tech and longevity. Her curiosity ranges from expanding the mind and exploring the universe to creating your own reality. Born in Laos, resident in Germany, Hien is a space traveller who has lived in over 7 countries and now spends time traveling and consults through worldwide meetings, workshops, and conferences on transformational change. A consultant on topics of transformational change – from digital disruption to business remodeling to specific scenarios across public and private sectors. After pursuing a successful Space Studies Program in 2019 at the esteemed International Space University, Hien soon became a Linkedin Top influencer for space-tech-longevity topics.

She is the Founder and Director at SpaceConneX (SpcX) with a mission to connect, collaborate, and catalyze ideas, actions, people, and projects that lead to the opening of the space frontier. SpcX envision a future in which humanity has expanded into the solar system, contributing products and services that will foster a better life for all mankind. Hien is also the CEO/Founder of HI PERFORMANCE which is Germany's preeminent option for entrepreneurs looking to transform their body, mind and life.

She is also the creator and host of the 'Space Show' which mission is to facilitate access to the benefits of space exploration, science and technology, STEM education, and STEM careers for women and girls around the world. Hien serves on the Advisory Boards of Lifeboat Foundation on the Futurists, Space Settlement and Sustainability Board, and on the Board of UAE'S TRENDS Research & Advisory. Hien has been selected as one of the first cohort as part of the Space4Women Mentor Network, a United Nations Office for Outer Space Affairs program that promotes gender equality and empowerment in the space sector. Role models within the Space4Women Mentor Network are space industry leaders and professionals with notable accomplishments. She is based in Germany

@thi\_hien\_nguyen

Hien lives by one mantra: To Impact the Future Abundantly

world.

The first head of state who will be elected with an agenda of Health Longevity will have driven its country and economy forward due to all the prospective opportunities present within the industry. This may also open the country up to certain opportunities such as being the first country to be a Longevity hub, allowing it to be the first country to release a drug for the public for longevity amongst other opportunities.

Financial industry

Due to the above-mentioned rising number of

the elderly, the business models for certain businesses such as insurance companies, retirement funds, and other pension funds are suffering. To avoid this from happening, companies within the financial industry are being urged to create new business models that will cater to the increasing number of elderly people within the population. It is the prerogative of the financial industry to come up with novel financial systems as the current ones may not survive within the age of longevity or even with the impending silver tsunami.

A few reasons one may consider investing in the Longevity Industry, which is already one of the largest industries in the world estimated to be worth US\$17 trillion, include;

- As the industry continues to grow and headway is made in the science of Longevity, many BioTech, health, and pharmaceutical, as well as IT companies, will prioritize longevity in their business models
- The introduction of the first longevity drug in the market will invite many more investors into the industry which will only drive the whole research process forwards.



- Investing in the longevity industry will give a different kind of return on investment which will be health and additional years of health for both individual citizens and countries in general.
- The Silver Tsunami, which is a wave that describes the aging population, has been estimated to lead to the decline and bankruptcy of many countries in the near future, and thus investing in the longevity industry may prevent this from happening.
- The increasing interconnection and synergy between the four components of longevity mentioned above will eventually make longevity into an asset class.
- Due to the fact that longevity is located in the middle of the most advanced domains of some of the biggest industries around the world, i.e., science, technology, medicine, finance, and government, it possesses unprecedented levels of complexity and will require entirely new methods of analysis and investing.

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# Acarasis

# Creating a culture of Inclusion Being a good leader of people

For decades, leaders have said that their people are their greatest asset, yet recent history shows us that we do not value these assets as much as we say or think we do! We only have to look at the inequalities that still exist in workplaces due to a person's gender, race, disability, religion or belief, sexual orientation, caste or social mobility, to see that we not only still have a long way to go.

But that we are missing out on huge amounts of human potential and productivity due to the inequalities that still exist that stifle people's diversity of creativity, thinking and innovation.

Over the last couple of years, we have seen so much enforced global change due to Brexit, Covid and the Black Lives Matter campaign: all of which will have long lasting effects in the global workplace. Probably the most significant development in terms of Diversity, Equity and Inclusion within my experience, is seeing Diversity, Equity and Inclusion move up the strategic agenda. I am having more conversations with senior leaders /CEOs and can feel a shift from explaining why

### **Gamiel Yafai**

based in England, more than an engaging, passionate, seasoned Diversity & Inclusion Strategist and CEO of Diversity Marketplace a Global Diversity, Equity and Inclusion Consultancy.

He is the proud recipient of the Global Diversity Leadership Award presented by the Global HRD Congress 2017 and the author of 'Demystifying Diversity' and 'Yemen Proud'.

Gamiel works with some of the world's largest employers to design and implement Diversity and Inclusion Culture
Change strategies and action plans, to both, attract new talent from diverse backgrounds and to support existing
talent reach their potential through focusing on positive action and Inclusivity.



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Diversity, Equity and Inclusion is a global imperative for any business, to explaining how to 'do' it.

So, in other words, out of my 21 years in this business, I feel I as if I spent 19 of those years spending most of my time explaining to senior leaders why Diversity, Equity and Inclusion is important.

This has changed in the last 2 years as I am now spending most of my time supporting clients with what they should be doing and how they should be doing it in terms of best practice. I often heard that their businesses are performing well and my response was is always: but how much better can you be when you tap into the potential that exists in each one of your people?

Even though there is now a greater understanding of the terms Diversity and Inclusion, it is less so when it comes to Equity. In fact, we welcome that there is a global shift in terminology from Diversity, Equality and Inclusion to Diversity, Equity and Inclusion.

Equality means treating people the same or giving everyone the same level of support or opportunities; Equity means recognising that each person has different circumstances and allocating the appropriate resources and opportunities needed to create an equal playing field. Equity is the more appropriate and ambitious goal.

Over the years I have watched with great interest and sometimes disbelief at how we as business leaders are oblivious to the needs of our people: whilst we consider our employees to be our biggest assets, yet we know very little about them.

Over the last 21 years we have conducted research for 36 national and international clients into the reality of working for their organisations from a minority perspective i.e., gender, disability, ethnicity and sexual orientation. A defining similarity of each client organisation is that despite multiple cultures existing within the workforce.

All these organisations have an explicit over-arching culture experienced by the homogenous group of senior management. Through the prism of this over-arching culture senior management see things very positively and is often shielded from the experience of those different to them. There is a hidden or shadow culture that exists which defines the way individuals in the minority experience the culture of the organisation, which

disempowers them from bringing their best selves to work.

What do we mean by their best selves or authentic selves? It is the understanding that everyone should be able to be fully themselves at work. Furthermore, it is important that managers and senior management understand that it is not just those people who are in the minority who experience many unseen barriers to bringing their

authentic/best selves to work.

We are all different. We come from different cultural backgrounds and have different faiths, traditions, and values. We have different life and work experiences, different levels of education, knowledge and skills that we have gathered throughout our lifetimes. Yet when we get into the workplace there is an expectation that we leave a great deal of that knowledge and experience at the door of our organisation.

We are expected to conform to a culture where career, progression and development are in the hands of a manager who may not have the knowledge, skills or experience to maximise your potential. We are either held back because of our diversity or because our way of thinking is different from that of our managers or leaders. We may have to mask who we really are in order to survive in the workplace.



THE GLOBAL COMMUNITY MAGAZINE

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We have seen evidence that employees are increasingly more aware and able to challenge, and this will grow. We have seen the rise of Diversity, Equity and Inclusion Councils in schools, where children and young people discuss the lack of equality in the curriculum and what they can expect from their future employers.

We are also seeing signs of a the revolution in employment where employees are challenging their employers: a global client recently received 200 letters from disgruntled female staff members for not addressing gender equality. Much research shows that people leave managers not organisations. In the following LinkedIn article https://www.linkedin.com/pulse/employees-dont-leave-companies-managers-brigette-hyacinth/ Brigette Hyacith quotes Gallup research that shows that "75% of workers who voluntarily left their jobs did so because of their bosses and not the position itself". Last year we conducted 55 interactive webinars for 30

different national and global organisations, speaking to around 3500 participants. One of the questions we asked was 'how much of your authentic self are you able to bring to work'. In some cases less than 30% of participants felt that they were able to bring more than 70% of their authentic selves to the workplace. So, what does this mean for businesses? It means that your employees are unable to maximise their full potential and reach new levels of productivity and which impacts on profitability and brand identity. Diversity, Equity and Inclusion are no longer just a good thing to do. The drive for organisations to be more diverse and inclusive is driven by the business, the moral and the social case.

The outcomes of being more diverse and inclusive include the following: healthy employee turnover; strong employer brand; high creativity and innovation; high adaptability/agility; high trust and morale; high engagement and positive employee wellbeing. There is another growing trend that says that businesses need to prioritise the three Ps of PLANET, PEOPLE Then PROFIT.

Human assets are fundamental to our whole business. We need to have a systemic approach to creating a workplace that is conducive to the needs of every employee. I hear businesses talk about introducing Diversity initiatives such as training programme, reverse mentoring or unconscious bias training with the hope of delivering major change through one or two interventions. However, these are just plasters that cover up some of the cracks. My advice is always not to focus on what others are doing but to find out where they are at on their own Diversity, Equity and

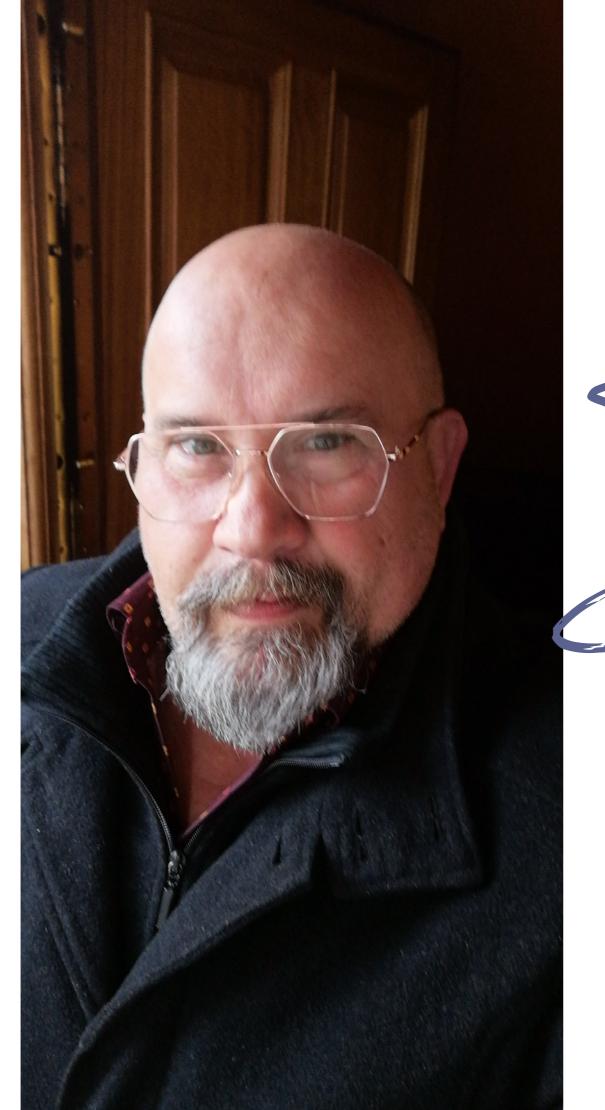
Inclusion journey. Once you know where you are, you can start to create an action plan to move you from where you are to where you want to be on a good Diversity, Equity and Inclusion Maturity Matrix. The Global Centre for Inclusion which is a great place to start as they provide a FREE Global Diversity, Equity and Inclusion Benchmark (GDEIB) Tool and a Maturity Matrix that can be accessed from the following website https://centreforglobalinclusion.org/which you can use locally, nationally or globally.

To extract maximum value for a company in terms of its employee value proposition, productivity and profitability you need excellent leaders who champion Equity, Diversity and inclusivity from the top. In the past leaders were expected to have all the answers but now we know that putting inclusion at the forefront allows leaders to gain the full benefit from the diversity of their workforce. Inclusive leaders focus on culture, relationships and decision making at each level of the organisation and counteract any negative effects of unconscious bias as much as possible, therefore increasing capability and capacity. Inclusive leadership is not so much a destination but rather a continuous journey that is demonstrated by behaviour.

We should encourage accountability and responsibility in all as we champion Equity, Diversity and Inclusion. It is not what we do for ourselves, but what we do for others that makes us a good leader of people.

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# Moore



# Safeguarding the Future of Youth in the continent of Africa An aspect of Youth Development And Empowerment

Menarcaisa

- 70% of Africa's population are under 27 years of age
  - This presents a great economic growth opportunity
  - But this also presents a great challenge
- The youth sector is very influential
  - But this influence must be channelled
    - Towards relevant issues that affect them NOW
    - Towards relevant issues that affect future generations
  - The role of Africa's youth
    - Drastically different from previous generations
    - Dramatically changing, with 2 key factors
    - Employability
    - Entrepreneurship
- Let us not forget, the strength of a society is the strength and resolve of its Youth!

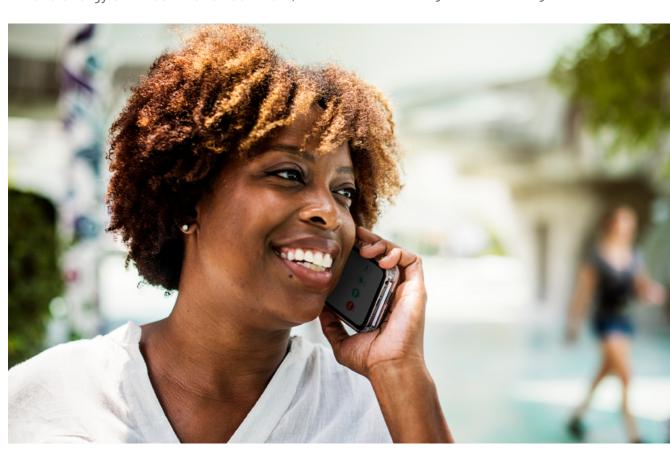
Now, some important matters...

- Each year, thousands of African lives are lost at sea, seeking greener pastures
- Crushing youth unemployment in their countries
  - Very limited access to education
  - Very limited job opportunities
- Gross mismanagement of public institutions and resources
- Xenophobia amongst Africans
  - Tribal differences
  - Ethnic rivalries
- General restlessness and frustrations of young Africans
  - The restlessness result of active youths
    but with few opportunities for the future
    The frustrations come from the fact that
  - these youths want to do things, but they face severe constraints.

Considerations... Let us see:

 Young Africans must dedicate more time and energy on issues that affect them,

- their people and their continent. This will empower them.
- Young Africans must take ownership and responsibility for the problems and challenges of their AFRICA, and not be distracted by the affairs in far away locations (US elections, European politicians, etc). This will give them focus.
- Because if this African youth does not take this ownership and responsibility for problems and challenges in their Africa, other countries will "dictate" how these problems and challenges must be addressed. This will give them a true feeling of real African sense of "SELF", pride of being African.
- This will also help in overcoming those latent conflicts and rivalries among tribes and ethnic groups.
- Young Africans must break the resource curse, stepping away from the "easy way out" of only exporting raw materials, and creating and innovating new forms and





### Robert P. Moore Bernardos

A dynamic, high-calibre senior international executive with more than 30 years of cross-sector (Telecoms, Financial Services, Insurance, Banking, Logistics and Investors Advisory) experience across Europe, Asia and Africa.

Due to this, he is

- World Peace Ambassador (Spain), for World Peace Tracts (https://peacetracts. org/)
- Board Advisor, Asian-Africa Chamber of Commerce & Industry
- Co-Chairman, Mission Actions Group (MAG), Association of Family Offices of Asia

He has International public speaking experience as Speaker & moderator in the following events:

- LEAD India Foundation, Empowering Sustainability, covering Agriculture, sustainability, and farmer empowerment on the 90th birthday commemoration of Bharat Ratna Dr. APJ Abdul Kalam. New Delhi, India. October 2021.
- Leaders Without Borders Annual Business Summit and International Honors, Dubai. May 2021.
- International Cultural Diplomacy, Córdoba, Spain. June 2021.
- Executive Forum: 4th Industrial Revolution Challenges & SDG, Madrid, Spain. July 2021.
- Global Annual Investment Congress & Summit: SDG & ESG challenges, Dubai, November.

And currently a member of several boards in 3 countries:

- Board member & COO, EBISBANK www.ebisbank.com.
- Board Advisor, Asian-African Chamber of Commerce and Industry. www.asianafrican.org.
- FGN Consulting. https://www.fgnconsulting.eu/. Robert is advisor, International Consulting.
- Accademia di San Pietro. https://www.accademiasanpietro.org/. Robert is Member of the Administrative Council.
- Compagna della Croce Reale. https://www.crocereale.it/. Robert is Director, General Chancellery for Institutional, International and Diplomatic Relations and Cooperation.

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- These new added value products will
- Enhance and strengthen inter-African commerce under the AfCFTA
- Create jobs across the continent
- Reduce dependency on imports
- Increase the value added exports, creating value and wealth

Now, let's take a look at demographics...

- By 2050, Africa will have 38 of the 40 youngest countries in the world
- With median populations under 25 years of age
- The result: between 10 to 12 million young people entering the workforce each and every year

So, let me ask you...

What innovative policies and programmes are necessary so that the demographic dividend can be achieved?

But allow me to explain, the demographic dividend is the accelerated economic growth that is a result of the decline of a country's rates of births and deaths, which create a change in the age structure of the population. This means, fewer births each year, then less dependent young population (children) and a larger working age population.

What does this mean?

This means smaller, healthier and wealthier families.

But we have other factors here, The Fourth Industrial Revolution, Education and Economic Factors

 There exists a severe mismatch between industry demands and requirements, and the education curriculum

- Not all people must go to university
- There is the need to establish education in the trades (mechanics, plumbers, electricians, carpenters, welders, etc.)
- Therefore, the education sector must restructure and adapt to meet the needs of industry and society, so that the qualifications allow young people to create prosperity and benefit their communities, their countries and the continent.
- And, education must leverage technology not only to expand the reach of education to remote areas, but to facilitate the creation of new economical areas and companies.
- Since the future is digital, it is going to be critical to develop "future-proof" skills.
   While investing in science, technology, engineering, and mathematics areas is critical, soft skills such as creativity, collaboration and time management cannot be ignored.
- But most Least Developed Countries (LDC's) do not even have resources to provide basic education, and so will only be able to meet this requirement through external assistance or by engaging the private sector. With flexibility and adaptability key to developing skills fit for the future, rigid and inflexible education systems in many LDCs can only be tackled through strong political determination and social participation.
- Some technologies work based on the classic "slicing up the value chain" approach. For example, artificial intelligence relies on big data for its applications. Since data cannot be captured by machines and the bulk of it is generated from documents, images, audio and video, human resources are

required at scale to input and process.

While the higher end of the Al chain like idea generation and eventual application mostly takes place in developed countries, the other end such as data inputs, scrubbing and processing is done in countries with lower wages.

These activities can provide employment opportunities to mostly young, relatively well-trained people in LDCs.

- The top Ten Skills crucial for the 4IR are
  - Complex problem solving
  - Critical thinking
  - Creativity
  - People management
  - Coordinating with others
  - Emotional intelligence
  - Judgement and decision making
  - Service orientation
  - Negotiation
  - Cognitive Flexibility

Modern careers require creativity, critical thinking, interpersonal skills, writing ability, presentation skills and negotiation. Crafting and presenting a reasoned argument, asking the right questions and seeking out the answers – these are skills that must be taught in combination with any sort of technical education.



One way to integrate these real-world skills into the classroom is through project-based learning. By having students plan, design and execute their own projects, they learn to function as they will in the ever-evolving job market.

The key is building human capital, but not in schools, but from the moment of childbirth right up to the transition into the labour market. This emphasizes equity in youth to break inequality across different generations.

Africa is very rich, but also complex, let us see some economic factors

We stand on the brink of a technological revolution that ware fundamentally altering the way we live, work, and relate to one another. In its scale, scope, and complexity, the transformation will be

unlike anything humankind has experienced before. We do not yet know just how it will unfold, but one thing is clear: the response to it must be integrated and comprehensive, involving all stakeholders of the global polity, from the public and private sectors to academia and civil society.

The First Industrial Revolution used water and steam power to mechanize production. The Second used electric power to create mass production. The Third used electronics and information technology to automate production. Now a Fourth Industrial Revolution is building on the Third, the digital revolution that has been occurring since the middle of the last century. It is characterized by a fusion of technologies that is blurring the lines between the physical, digital, and biological spheres.

There are three reasons why today's

transformations represent not merely a prolongation of the Third Industrial Revolution but rather the arrival of a Fourth and distinct one: velocity, scope, and systems impact. The speed of current breakthroughs has no historical precedent. When compared with previous industrial revolutions, the Fourth is evolving at an exponential rather than a linear pace. Moreover, it is disrupting almost every industry in every country. And the breadth and depth of these changes herald the transformation of entire systems of production, management, and governance.

### Now as for Africa...

- Africa can switch away from raw material exports (the infamous resource curse), become more industrialised avoiding many pitfalls and embracing the Fourth Industrial Revolution (4IR).
- Based on the above, this industrialisation must be focussed on the 4IR.

 While technology has had some negative impact on manufacturing in the Least Developed Countries (LDC's), the opportunities it provides for development far outweigh these issues. New technologies are expected to have a major influence on the agricultural industry in Africa, potentially fuelling massive financial growth in the sector.

- foster innovation and support for their government's adaptability in responding to emerging sectors, Africa could leapfrog into the 4IR the way that China leapfrogged into the twenty-first century.
- Africa presents the last untapped and growing market. The continent can and should be viewed as an opportunity to be seized and cultivated by the international



- With the ability to operate on a much more level playing field, the LDCs could make significant advances over the next few years that would help them catch up with their wealthier counterparts. The 4IR could be the catalyst for real change if organisations pull together.
- If the right investments are made now in Africa's digital infrastructure, with the right external engagement to

- and global corporate community.
- Africa can reduce its dependence on the import of consumer goods, Africa has everything it needs.
- Let us not forget that projections of consumer spending potential for 2030 reach 2.2 trillion US dollars!

The 4IR requires good policy and regulation and will only be possible





through coordinated action from various government entities.

For example, introducing an information and communications policy that imposes universal service obligations on internet providers to ensure connection of even the "last-mile" users to the internet would benefit from a trade policy that reduces tariffs on the import of smartphones and tablets and an investment policy that removes the cap

on foreign ownership of internet services.

Since LDCs lack resources, skills and expertise in many of the areas discussed above, they need to harness the potential of partnership at the national and international levels.

At the national level, public-private partnerships can be a powerful model for financing infrastructure and skills development. In some cases, strengthening the necessary frameworks for attracting private investment could help to mobilize resources to meet increased financial needs.

At the regional and international levels, mechanisms such as aid for trade, South-South cooperation and the support of international organizations could be instrumental in overcoming the challenges

Agriculture and its value chain must be prioritised by the governments as one of the key sectors to boost economic growth and create jobs. But like other areas of the economy, the future of the sector is unpredictable due to the technological disruptions we are already seeing as the world starts embracing the Fourth Industrial Revolution (4IR).

The potential job creation in rural areas is enormous. Only South Africa in its National Development Plan, the government estimates it can potentially create 600,000 jobs in communal areas and another 300,000 jobs through commercial farming by 2030.

If these goals become a reality, they could provide a major boost to build an inclusive rural economy. The South African countryside and the rural economy it supports retains huge potential for value- and job-creating activity.

However, the state and rural stakeholders
– farming communities, commercial
agriculture, land rights activists,
environmentalists, and other interested
parties – need to collaborate to find solutions
to stark challenges that remain for the
sector.

And this can be applied across sub-Saharan Africa, with clear policies, strong governance, clear objectives and active participation.

The economic value chain that encompasses farming, food production and distribution, general agriculture and land usage faces myriad challenges, some unique to South Africa. There are generally fewer permanent jobs in the sector, and wages are lower.

The global challenge of climate change is taking its toll, land redistribution has been patchy and painfully slow, there are gaps in the support for developing farmer, from both the state and relevant commercial entities; and while South Africa has underutilised arable land, many of its people live with hunger and food insecurity.

The World Economic Forum has warned South Africa that its rural population cannot be left behind as the country starts coming to terms with 4IR, as this will only widen the yawning inequality gap.

But 4IR disruption contains at least as many opportunities for development as it does challenges: new seed technologies can help increase yields without endangering public health and safety, emerging farming methods may help promote more sustainable land use, increased production could lead to increased job creation, and the growing importance of technologies such as drones, accurate geo-mapping, and the use of big data can help manage both South Africa's water scarcity and the effects of climate change.

Moreover, some of the emerging technologies and methods of food distribution and storage make it possible to reduce waste and increase food security in vulnerable communities.

Time is of the essence here – the world is moving toward a knowledge-based society, with the 4IR further hastening the process. The previous three industrial revolutions have largely bypassed LDCs, and it would be a missed opportunity if they were to be excluded from the current one.



### DR. HYND BOUHIA CEO OF STRATEGICA

# WOMEN IN TECHNOLOGY EMPOWERING WOMEN TO TAKE ON THE DIGITAL WORLD!

President & CEO - Professor & Author of African Girl, African Woman - Economic Intelligence & Sustainable Finance; Leadership & Women Empowerment - Harvard Alumni & former World Bank YP- Forbes 100 most powerful women The world has completely changed these past year becoming all digital and relying primarily on technology, artificial intelligence and networking. The sanitary crisis exacerbates the situation making e-commerce and digital transactions the main survival recipe for companies and businesses.

This trend will probably carry on as new economic perspectives are shaping up and bringing big hopes to business owners, entrepreneurs and corporates. The question is how could women play a part in that new trend? How can we ensure more women in technology and in the digital world? How can we prepare and empower women to launch their own digital business and embrace technology?

It all starts at the education phase and all the trainings that complement it, in addition to confidence building and nourishing the capacity to lead. Thus, preparing women and empowering them through the right programs and also through access to inspiring women role models, will get them ready to embrace technology and navigate through this fourth industrial revolution.

### Getting more girls to STEM

Throughout the world, the girl is agile, smart and resilient. She kindles a fire fueled by reality and hope. Her beauty radiates from a quiet source deep within. From an early age she grows versatile in many skills. Her character is complex. She contains multitudes. She has the capacity to embrace several roles at once. Numbers have confirmed that in school when she has the chance to enroll, she often excels at learning—at a pace faster than boy.

But what happened after that?

Both girls and boys need ongoing support if they are to blossom and reach their full potential. That help and ongoing education must transcend the family home, and it must set up fundamentals so that today's girls matures into tomorrow's women entrepreneur, able to carry the technological transition and contribute to the socio-economic development.

Unfortunately, there is persistence of female illiteracy in some regions of the world, keeping the total of girls out of school around tens of millions. Governments and international organization, along with privately launched initiatives are striving to improving school conditions and stimulating girls access to school.





By prioritizing education as a universal human right the UN SDG s opened a new chapter in the fight for gender equality. Girls and women can no longer be denied access to the same level of public knowledge and learning activities and educational resources and decision making as boys and men.

The challenge is to get more girls to choose scientific paths and to get introduced early on to computer science and technology.

Nevertheless, computer science remains largely a man's world, with few girls steered

in that direction, or earn programming credentials. This said, by staying enrolled through university, especially in STEM fields, the African girl has a positive impact felt throughout the larger community. Her personal and private strength binds the social fabric, enhances public integrity, builds technological capacity and yields economic gains for the entire continent's economic development.

Today's girls any where in the world feels as connected as any African boy. In the past her search for a role model may have been confined to house or village. Now she can reach out and meet and talk to anyone on earth. Internet access and social networks and digital platforms such as Instagram, Twitter, LinkedIn, or Facebook mean she can follow leaders across diverse fields and countless activities. She can now see anything is possible. This is why it had

become even more urgent for schools to equip the girl with the skills that she needs to carry on within the technology sphere and to be as agile in the digital world as in any other domain.

That is why disparities are widening. While private schools provide all the tools and skills necessary with digital education, online schooling during the sanitary crisis. Few public schools are so privileged. Most can't even afford to dream of iPad tablets, since they scramble just to secure modern

Dr. Hynd Bouhia has cumulated more than 20 years of professional experience in high-level leadership positions. She was nominated by Forbes among the 100 most influential women and most influential Arab women in Business (2015), and honored as a member of the Johns Hopkins Society of Scholars (2018).

With a Harvard PhD, an Engineering degree from Centrale Paris, Hynd started her career at the World Bank in Washington before joining Morocco's Prime Minister and Casablanca Stock Exchange as the Managing Director. She structured several investment funds before launching the consulting firm Strategica, and just published the inspirational and women empowerment book Africa Girl, African Woman.

textbooks, electricity, running water and teachers. National and charitable programs seek to level the playing field, distributing computers and helping teachers learn how to operate them. Civil society can further close the digital divide, by loading tablets with math, science and reading apps and programs, like Wikipedia, which work even in remote regions without Internet access.

So the challenges remain in ensuring that all girls are prepared technically to embrace all the opportunities of the digital era. Preparing women to be entrepreneurs.

The rise of Wi-Fi, 3G networks, smart phones, and village internet cafes has leveled the playing field. The connected rural woman is today as modern as the urban female anywhere on earth. Through access to information and technology, she understands how the world is developing and how women play an important and increasingly central role in shaping its direction.

However, women are faced with psychological barriers, but also educational setbacks, family

opposition, institutional discrimination, and financial constraints. They all combine to prevent her from progressing at her own naturally chosen pace.

Several statistical analyses have evaluated the many ways women add value to, generate knowledge in, and create new products or processes for the vital field of science. But despite ongoing pressure to boost their presence, women still represent a small minority of researchers. Today, we're starting to get a better understanding not only of why, where, and how their numbers remain so low – but also how much is lost with their absence from field or laboratory.

It has been even more urgent to not only improve her situation in terms of skills and knowledge, but to also ensure that she can contribute fully to the development of her community and to economic growth. For that several programs, networks and initiatives have been launched to support women in technology, encourage girls to code and to choose STEM, and to find inspiration and



passion in the digital world.

Female role model in Technology

Advanced technology is leading the world into the Fourth Industrial Revolution, and blurring or fusing the lines between where human labor ends and machine work begins. Women have yet to learn how to navigate this technology. Internal and external barriers prevent her from playing an equal role in its innovation, application and development. Yet the very nature of her barriers has changed. In the past, she had often been denied her right to knowledge: books, teachers, schools.

She now has access to all the tools, disciplines, and academic institutions she needs. She can and does graduate from an lvy League University and build meaningful career that adds value to society. Yet she's still treated differently from men, and often held back in less obvious ways.

It may appear a woman leads more large tech companies, or that her



place in tech entrepreneurship is improving. But it's painfully slow. At the current pace, she will not achieve gender parity before 2090. Although each educational phase helps women achieve equity.

Excelling at school math class help girls pursue university STEM degrees and graduate into better jobs. The sheer force of increased numbers of women in the pipeline matters greatly. Add to this the force of globalization allowing women to gravitate toward companies or institutions or even countries that value a female scientist's skills, training, and education, and provide more opportunities to fulfill her ambitions than others.

Woman is attracted to the digital transition from an early age. She has shown the intellectual hunger and capacity to compete. She has excelled alongside men in startup business incubators. She has proven she can manage venture capital funds to invest in

tech entrepreneurs and their startups. She sees how advanced technology- if structured fairly and inclusively - brings about a digital transition that may improve the performance not just in her own goals but in those of her community, city, field of interest and country.

There are several women leaders and role models who have been successful in the technology sphere and who managed to rise through the corporate ladders and beyond the glass ceiling. These women leaders in tech are the inspiring role models that women are looking for. Silicon Valley, where the tech boom started, announces the Year of the Women on a perennial basis.

This makes some sense; women have, after all, made progress in technology and in entrepreneurship. In the US, 12.3 million entrepreneurs are now women. Yet they face such persistently discriminatory, and sometimes openly sexist barriers - hiring, promotion, access to venture capital - that Silicon Valley is, to this day, still regarded as a nearly exclusive boy's club.

Those brave and determined women who do crash this fraternity and succeed are even more remarkable, and worthy of becoming a star for all young women. Three of these women are often taken as examples including Marissa Mayer, a Stanford tech whiz and early Google employee, and appointed CEO of Yahoo at 35; Susan Wojcicki, had the instinct to rent her garage out to Larry Page and Sergey Brin as they worked out a search algorithm, and eventually founded a small company called Google.

Watching the growth of another startup, called YouTube, she persuaded Google to acquire it for \$1.65 billion. Appointed its CEO, Wojcicki became an influential tech industry pioneer both externally and within, increasing the number of Google's female employees to 30%. Finally, Virginia "Ginni" Rometty, graduated in electrical engineering at Northwestern University in 1979, joined International Business Machines (IBM) as a system engineer two years later, and rose up through positions as director of sales, marketing and strategy, and

since 2012 has led the corporation as CEO. In addition, not only are female entrepreneurs launching more tech startup companies — a 68% of increase in since 1997 - women today have now three times more opportunities to get funded.

Although, perhaps that's not saying much. In the last decade, the 5% of startups led by women still raised only 2% of all investments, and those were a fraction of similar stage capital raised by male-run

ventures. To overcome the discrimination, some women invite men to co-found their startups. That brings its own problems, as men tend to hire men, isolating the lone female. All these positive changes are meant to encourage more women to feel confortable sphere and to grab some of the impressive finances that changes hands and multiplying at record rates in tech and the digital

Becoming tomorrow's leader

Finally, the digital world is reinventing itself in every region to fit the need of its young and booming population. Each country and city harnesses and adapts technology in unique ways. This is why it is important to prepare girls for a technological transition early on through STEM disciplines and raising awareness.

They can develop the right tools at the right time for her to shape her behavior, build her confidence, and help her develop the necessary attitude to become tomorrow's leader.





### Vivek Gaurav

Author, 'Failed' Entrepreneur, Public Speaker & Counsellor, Content Creator, Supply Chain Leader

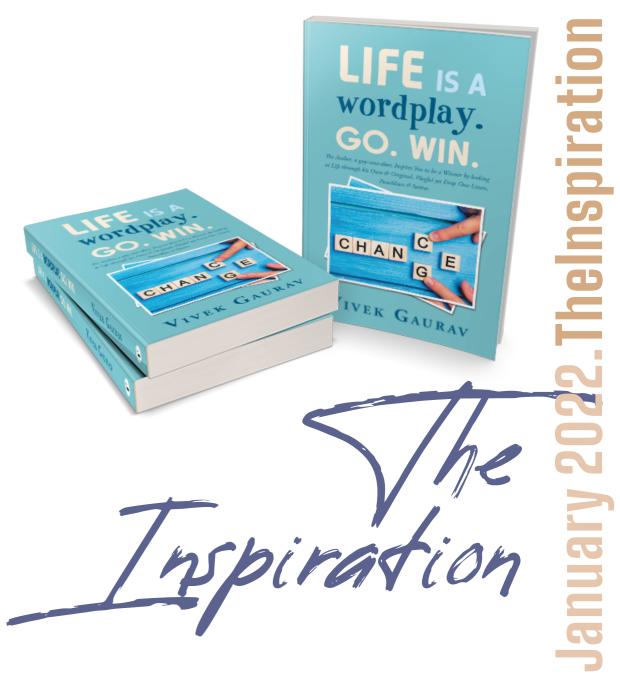
Director - Operations, Cipla Health Ltd

Mumbai, India



an attempt to Inspire my Readers to look at Life is a Fun and Witty Manner, and use that Wit, to develop a positive understanding about Life.

The Book is a collection of 200+ of my own, original quotes, which are witty & satirical, yet deep and thoughtful. I have tried to cover varied aspects of Life like Behaviour, Self-Improvement, Society, Technology, Fitness, etc.



 We understand you have been a Public Speaker and Counsellor on Life & Happiness. Tell us how you developed this interest.

After getting a lot of positive feedback from my readers, about my maiden book, and after realising that each reader has interpreted every quote in his own manner, I realised that its time now to have a Conversation with People on Life and Happiness. The experience so far has been very fulfilling, having realised the complexity of thought process of people, in general. I have had group Talks as well as one-on-one sessions, especially during this pandemic, which has pushed many people to the brink.

I have done fruitful sessions for Business-school Students, Entrepreneurs, Public Interviews, and with my own Department's team members.

2. Can you give a sneak peak into your content on Life & Happiness, by citing a few examples, for the benefit of our Readers?

I would have loved to have a live conversation with your readers to drive home my thoughts better. But being a print format, I would share my thoughts using 3 questions, which I would like the readers to ask themselves.

### Is your Job or Business your only Identity?

"Who do you do?". 90% of people respond to this question by telling about their Job, Business, Title, etc. And this, as per me, is one of the biggest sources of Dissatisfaction and Unhappiness. It is super critical for an individual to develop a few strong Passions, alongside his work. And pursue those passions so seriously & religiously that they, in a way, become your alternate identities.

Thus, you end up developing a strong parallel source of Happiness and Fulfilment in your life, and hence, you don't end up putting the entire burden of Happiness only on your Job or Business. And when your degree of Expectations from your Job goes down, your Degree of Happiness from that, goes up. Hence, I say, "Hobbies are a Serious Business!".

To give you an instance, since the time I have developed serious passions like Photography, Foodblogging, Writing, Public Speaking, Off-roading & Counselling, my degree of Contentment in life has gone up significantly. My Gratitude towards Life has risen to a different level.



Vivek Gaurav is the Author of the book, "Life Is A WordPlay. Go. Win." & a Public Speaker on Life & Happiness. His proprietary 'Happiness Unboxed' Talk Series, aims at helping people to understand the nuances of Life, and hence, approach Simple to Complex challenges of Life, in a positive manner. He calls himself a 'Failed Entrepreneur'. He cofounded Mumbai's 1st Healthy Gourmet Salad Delivery Start-up, and ran the Business for 2 years.

He is a Supply Chain Leader, having 16 years of rich experience in various Industries viz. Pharma/OTC, Consumer Packaged Goods, Paints, Food & Beauty/Wellness across Indian and Global MNCs. Currently, he is Director – Supply Chain & Operations with Cipla Health Limited, one of India's fastest growing Consumer Health & OTC companies.

He has an expertise in Setting up, Integrating and Operating Multi-Channel Supply Chains viz. General Trade, Modern Trade, D2C, Pharma Wholesale, B2B, HORECA, Clinics, Exports & Imports Vivek is also an Industry Thought Leader on Business & Supply Chain. He has been Interviewed by various Indian and International magazines & publications. He is a regular Speaker at key Industry

He is a Member of the prestigious Confederation of Indian Industry's (CII) Leadership Committee on Supply Chain.

He is a Photography Enthusiast and avidly runs his Photoblog
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LensTimeStoriesbyVG.

He is also a part of Global Panel of Content Creators for Getty Images & iStock.

Vivek's book can be viewed at: https://www.amazon.
com/dp/B07MJ9JJGV/
ref=cm\_sw\_em\_r\_mt\_dp\_
HEAXV9CFTOKKWTGME2DE

Catch his Interview with 'The Brand Called You' at https://youtu.be/40kcyXX9No4

Vivek shares his thoughts on Supply Chain at https://youtu.be/2tcdN65YFY8





I will sum this up with one my quotes from my book, "Some People lead their lives like Mutual Funds. They stop Investing in themselves after a while, and then keep waiting, rest of their lives, for Growth & Maturity!"

### Do you realise that you are unknowingly 'Postponing' your

I will be Happy the day I relocate from this apartment, to a Bungalow!". Through numerous thoughts like this, we subconsciously attach our Happiness to all the things which 'we don't have', and comfortable ignore what we have. Expectations and Comparisons are the 2 biggest sources of Discontentment.

Reason? When we compare our lives with others, we generally look at things which others have and we don't. Secondly, we are perpetually in an Expectation mode. Not only material things, even a simple expectation that we won't find a traffic jam on our way, becomes a source of momentary unhappiness.

I have 3 simple rules:

- Identify (and even make a list of) what all Life has already given to you, and Thank your Life everyday, for that! Enjoy the Present.
- When Comparing with others, see What you

have, and they don't. And, if possible, start giving back to society.

- Don't have Expectations. But understand the difference between Expectations and Aspirations.

My most favorite quote from my book goes like,"Life is a Party! The problem starts when u start expecting Return Gifts!"

### Do you assume that others around you are responsible for your Unhappiness?

Most often, we have made ourselves believe that 'other people' are responsible for our Problems, Pains & Unhappiness. E.g. "If my boss changes his behaviour towards me, I will be Happy in my Job."

That essentially means that we have comfortable handed over the responsibility & control of our Happiness & Joy to others around us.

My book has a quote which says, "In your lifetime, the Closest you can come, to Changing the World, is Change Yourself!".

The only secret recipe to Happiness, is to detach your mind from others' behaviour and start honestly appreciating and understanding, why someone behaves in a certain manner, by bringing in an element of Trust in your mind.

You will realise that your perception towards that

person's behaviour starts transforming. And his behaviour will start sounding more logical and less offensive.

You will think he has changed, without realising that it is you, who have changed your thought towards him.

Your mentioned that you have managed to bring your Passions for Writing, Photography & Life Lessons together, in a unique manner. Can you elaborate on this?

True. As I mentioned earlier, I try to find different ways to express myself. Hence, apart from my writing & public speaking, Photography is just another way of expressing myself.

My Photoblog on Instagram is called "LenstimeStoriesbyVG". My profile statement reads, "Spotting Life & Wisdom in Simple Things Around me".

So, the idea is to tease my patrons with a Message/Quote along with each Photograph, so that they try to interpret and visualise the Picture in their own way, much like my readers did with my Quotes in my Book, and if possible, draw a positive

is spontaneuous & on-the-go, rather than a backpacking-DSLR-kind of Photography. It all about offering a Thoughtful & Mental treat to

message from it. Hence my style of Photography

my veiwers rather than just a visual one.

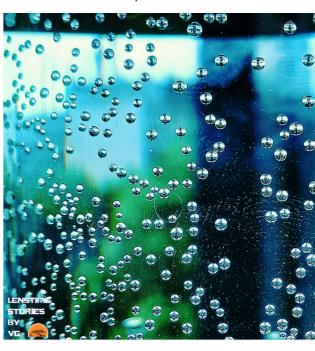


A Garbage Bin gets itself Dirty, Stenchy & Disdained to fulfill its KARMA of keeping our cities Clean!

To what extent you will go, to fulfill yours?



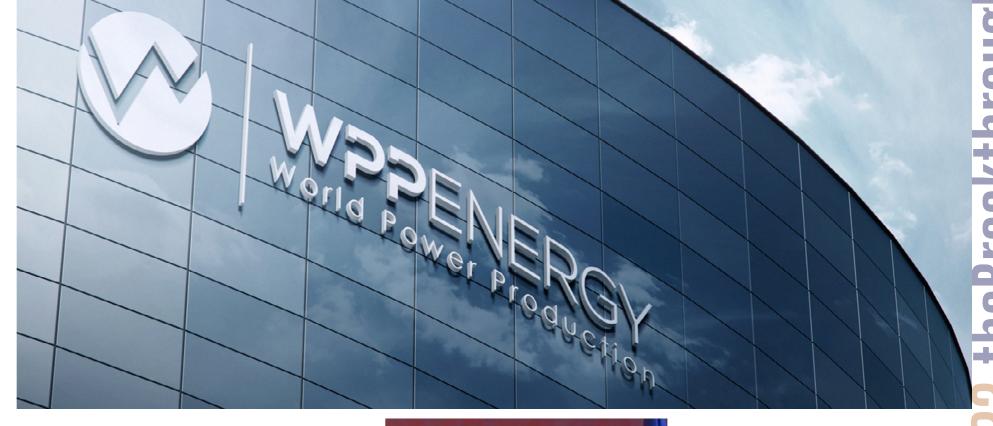
If you are Hungry enough, a 'Crevice' is all you need to 'Plant' yourself



An Air-Bubble enjoys its Identity till it stays in Alien Environment

# Replacing Jossil Jacks with

# LEADERS IN THE GLOBAL RENEWABLE ENERGY INDUSTRY SINCE 2009



DISRUPTIVE ENVIRONMENTAL TECHNOLOGIES

Established in 2009, WPP ENERGY is a Swiss Company that over the last ten years has established itself as a repository for disruptive energy and environmental technologies.

WPP has executed 25 year global exclusive licenses that represent patented disruptive technologies in the conversion of water to hydrogen for clean renewable electricity production and a patented solution to the Global

Waste Management Problem converting all types of wastes to green renewable electricity. WPP has numerous alliances in place around the world with major equipment producers, power plant manufacturers/ OEM's, engineering firms and more than 3 dozen authorized WPP distributors globally, now serving over 50 countries.

Over the last 11 years WPP has formed close working alliances with world class companies such as GE, Baker Hughes, Siemens, Linde, AEG,



### Rafael Ben

President & Chairman
WPP ENERGY GmbH
https://wppenergy.com/

Kremsmueller & E&M Combustion. WPP intends to utilize these relationships to assist in various projects.

The WPP team is well recognized around the globe as having extensive technical expertise in science and innovation, business success in mergers, acquisitions, joint ventures and licensing proprietary technologies.

The W2H2 solution will help facilities which are shut down or about to be shut down because most commonly of environmental regulations no longer allowing fossil fuels to be used as the fuel source for generating electricity.

Aside from dramatically lower the cost of hydrogen based energy to less than \$0.02 per



The WPP team consists of some of the world's leading physicists and inventors in hydrogen based energy production and green hydrogen. The company is at the forefront of breakthrough unconventional water electrolysis technologies to support a cost revolution in the green hydrogen economy and to provide industrial scale solutions.

### W2H2 TECHNOLOGY INTRODUCTION

W2H2 is a solution to convert polluting power producers currently using fossil fuel into efficient low cost green energy producers using water as the feedstock to generate onsite large scale hydrogen production which then replaces fossil fuel to operate the power plant with no CO2 or Methane and at a much lower cost.

kWh, using the W2H2 solution no significant of hydrogen is required since H production is done in real time according to actual power production requirements.

Eliminating storage addresses one of the greatest challenges in using hydrogen gas as a renewable fuel source, avoiding a storage model is also much safer. With W2H2 onsite hydrogen production technology no transportation of hydrogen or no underlying supply chain tied into the costs associated transportation by truck, rail or boat.

This increases safety and decreases operating costs. W2H2 technology, not only promises lower cost of energy, but also a complete elimination of CO and Methane.

THE INNOVATION OF WATER SPLITTING
THROUGH USE OF MAGNETIC AND OPTICAL
FIELDS W2H2 is based on an advanced proprietary
scientific method developed over 12 years of
research by a team of world class physicists which
are at the heart of the W2H2 solution.

The method includes the invention of using an unconventional multi step process of producing Hydrogen Gas from water at much lower cost than competing technologies (i.e. conventional Electrolysis which uses 44 to 55 kWh of electricity per 1kg of H production).

WPP Energy, has pioneered a new method of magnetic and light enhanced electrolysis that using the same amount of electrical energy input, produces more than 9 times as much hydrogen than conventional electrolysis

methods do.

Consequently a portion (estimated at 25-30%) of the hydrogen generated can be used to drive the process itself and the major portion (70-75%) then can be applied to generate power for other purposes.

The new enhanced electrolysis process includes a weakening of the oxygen-hydrogen bond of the water molecule. An electric and a magnetic field are established before the bond is broken.

The magnetic field is generated using a permanent magnet and thus requires no additional energy. The electric field is generated by a laser operating at 532nm wavelength that requires relatively little input power.



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The liberated energy from the process is greater than the energy that was used to break the weakened bond. This energy gain phenomenon may best be theoretically explainable by the same or similar process as observed in low energy nuclear reactions (LENR).

### WHAT IS VORAX?

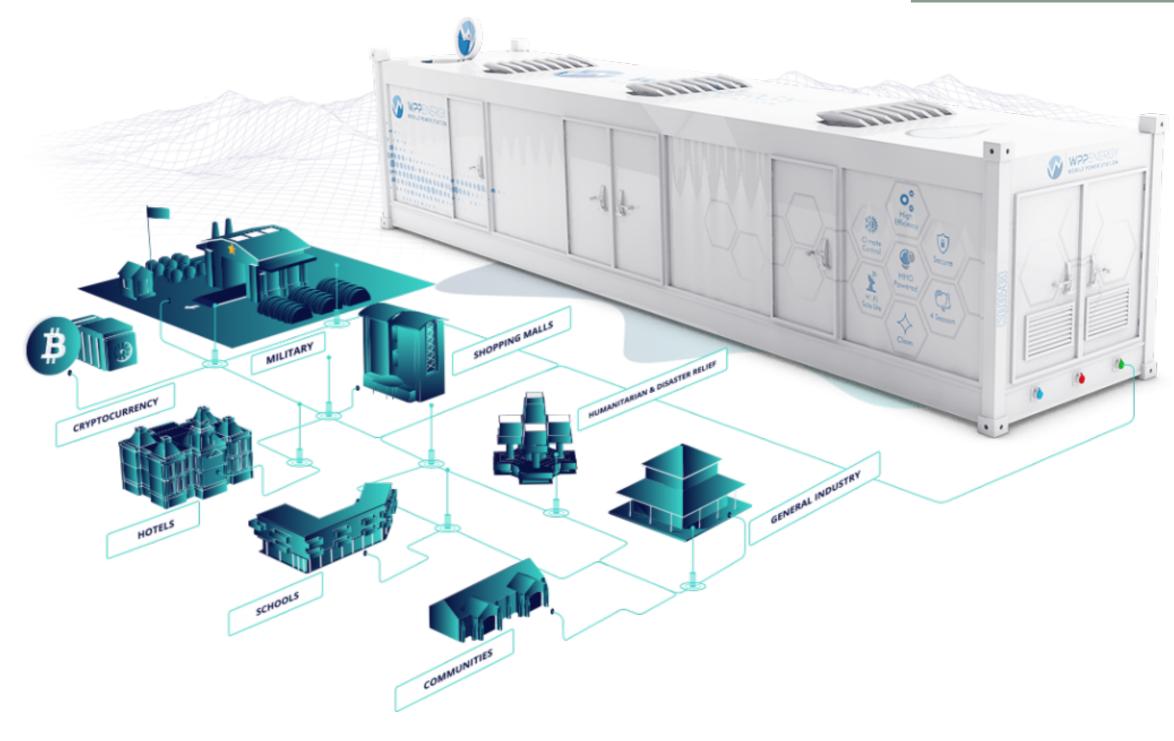
VORAX is a scientific breakthrough in the treatment of nearly all types of Waste such as MSW/Urban, Medical/Hazardous, Plastics, Industrial, Pasty/Sludge, Liquid, Tires. There are 12 different models of Vorax which have capacities ranging from 2 Tons of Waste per day to our largest model which can treat 400 Tons of Waste per day, solving the global landfill problem.

Models from 22T/day and up also have steam power generation packages available to create electricity, demonstrating VORAX's Waste to Energy capability.

VORAX is in a technological classification of its own after more than 10 years of R&D from a brilliant team of scientists and in the invention of DuoTherm technology which puts VORAX ahead of plasma, Incineration, Gasification and also traditional pyrolysis.

VORAX is thought of as a quantum leap over traditional Pyrolysis in part because two thermal processes, one at 900 °C and the other at 1600 °C, forming a thermal gradient, liquifying all solids completely, even inert materials such as sand or iron.

VORAX completely destroys the garbage effectively and safely, without combustion or an auxiliary equipment.



VORAX requires no combustion of waste and disintegrates as a whole, completely destroying infectious, pathological and organochlorined materials. The

A SCIENTIFIC BREAKTHROUGH

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### Adrian Niculescu Can "play to earn" resolve The Basic Income dilemma?

We are going through uncharted territories with the development of new asset classes which are changing the way we earn, spend, and invest. There are countless discussions at the governments level about how can be solved the worldwide distribution of wealth so that even the poorest of the poor to be sustained with a monthly basic income to cover their survival needs.

It is said that if you give equal amounts of money to every citizen on Earth, in 2-3 years 2% of them will own 98% which is a type of stats which revolves around these values for many years. So this means that 98% of the population fights for the remaining of 2% which looks heartbreaking if you start to analyze. The fiat world was not able to find, and implement a solution to offer a basic income to the most unprivileged of citizens, but now with digital assets, there is hope that through certain business models this can be achieved. Of course, if people expect that the funds to drop from the sky without any effort, this is not going to happen, and will not recommend anybody to become so lazy, no matter the circumstances.

I see so many posts about this topic, but, as it is with all documentaries about UFO's, at the end there is no clear outcome.

Sincerely, I was not expecting for the solution to potentially coming from what was considered for years a potential waste of time, playing online games. But, somehow, at the intersection between crypto, and gaming was born something which is revolutionizing the way we can play games, and earn money in the same time.

Crypto and blockchain adoption is growing

with a speed of whooping 113% compared to the fast-growing internet from the 1990 till 2000 of just 63%. Only 12 months ago hardly no one talked about play to earn but now most people in the gaming industry, and not only talk about this new phenomenon. When the pandemic started to hit the world at the beginning of 2020, a lot of people

many, it was a wake-up moment to use what they have, and try to replace their lost income. People like to be entertained, so are used to play games, sometimes for hours which is just a way to kill time. But somehow, by browsing social media, some of these users probably saw posts from people earning tokens which can be transformed

real money which can be used to buy food, pay rent, and utilities. This was an absolute paradigm-breaker, and life-saver for many. In their previous normal life they would never have discovered something like that because it would not have seen it as a serious thing. Welcome to the perks of Web 3.0. Recently, I have been thinking of what



faced one of their worst nightmare – the main source of income has shutted-down due to the lockdowns, and restrictions, plus being forced to stay at home which limited their options.

In the same time, as a silver lining, most of them had a smartphone, tablet, computer, and an internet connection. Somehow, for into real money by playing super-fun online games.

Due to a mix of curiosity, and desperation, they started to play, and learning by doing to see what will happen, they had no options. Some of them started to see 3-400\$ in earnings in few weeks by playing. I am talking about tokens which can be moved into an exchange, and transformed into

constitutes foundational Web3 mechanisms in games that are sustainable and inclusive.

- Earning - Trades - Governance "Does real economic activity ruin the immersive game experience?" Web3 + Gaming = 2022.

The reality is that the economic part of gaming didn't break at all the whole experience, but had added a new layer of 77



these purposes, depending on the gaming platforms:

- staked for token rewards;
- staked for access to exclusive content; and/or
- used as a method of payment within the network;
- exchanged for fiat & spent for food, utilities, holidays, even to buy a car or house, fuel other investments like stocks, bonds, trading accounts.

Of course, not all the platforms are ethical, and not all players are fair, some of them

are always looking to cheat the systems. In any place where there are people, there are someone who try to bend the rules.

Play-to-earn gave birth to an entire new set of skills, and jobs, as many developers, marketers, customer support, graphic designers, animators, and other professionals are involved into developing this ecosystem which is here to stay.

I see more, and more discussions around the fact that it seems that only play to earn games will be played over the next few years. I am not sure that this is true,

> but in the same time I see another important trend: the igaming companies like online betting, casinos, and slots platforms are creating their own tokens targeting the crypto market, doing a lot of efforts, and investing resources into growing their footprints in this space.

One thing is certain, nowadays anybody can reach a basic income level by spending few hours a day in a play-to-earn ecosystem which sets a new paradigm which will influence the next years.

accountability to it. The rise in play to earn

has fueled also the NFT market. Over 71% more money was spent on NFT games in November 2021 which has lead to \$1.08 billion in NFT in trading volume.

There are many articles available on the web with stories about people from The Phillipines who were able to buy properties with earning from their games. It has sounded scammy for many, but, the ones who tested saw that this is a real model.

Gosh, to earn money from doing things you love - like gaming, it is a mantra we all know from personal development transformed to life. While play-to-earn is still an emerging niche, it could redefine more than just the gaming landscape. In fact, we make the

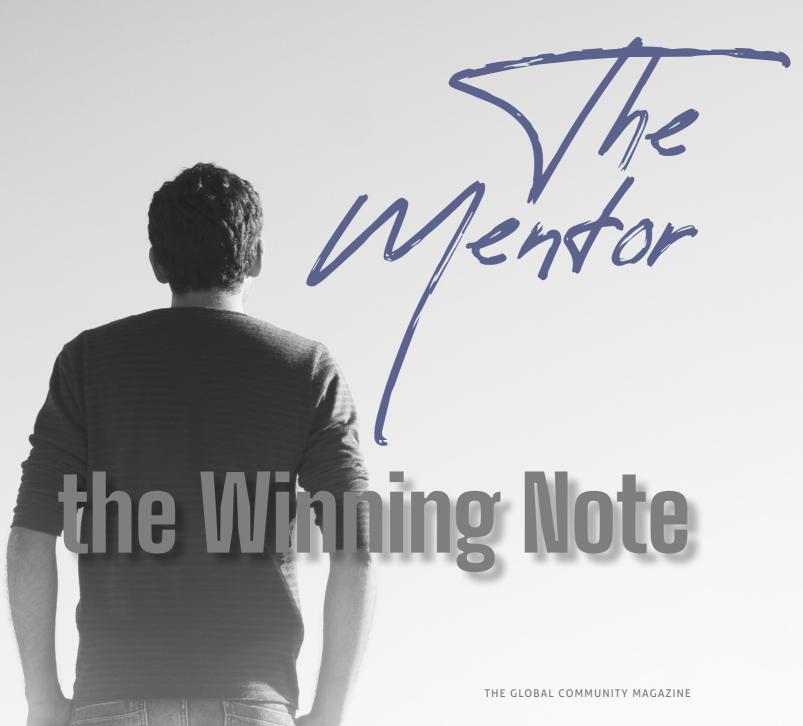
case that it has the potential to change how people interact with and perceive traditional socioeconomic structures like financial institutions, marketplaces, and governments.

This is because play-to-earn games provide a proof of concept for a self-sovereign financial system, an open creator economy, and universal digital representation and ownership that lend themselves to a wide variety of emerging digital environments and forms of value creation.

In most cases, the tokens earn in play-to-earn games are used for



# Academician prof. ddr. sc. ddr. hc. Sir/Don Captain MILAN KRAJNC





On this Monday morning, in the middle of summer, it is difficult to take a nap.

It will be another one of those days when I cannot wake up and the feelings have completely disappeared, it will be another lost day where I will only check off the activities I have to do and I cannot wait for the end to go to sleep... and so there'll be one less day in my life, one day closer to the end.

A lost day. Which is scary when I already know I am gonna lose the day. Which is that all we get at birth is time, and now I am doing it to her in a devastating way.

I cannot get cold water from the tap to wake me up. I was just looking for something "strong," something that would wake me up but keep me sober at the same time. I do not want to help myself with artificial stimulants.

I sit down on the terrace and open the phone when I review all the activities, and I almost have a stroke when I see how important a decision I have to make at 11am, I really need to wake up. I basically need that first-class feeling that I have not felt for a long time.

The memory brings me back, far back to my early youth, when I was an active athlete, a 400 m runner. Where you run a few 1000 miles in a year, you lift a few 1000 tons of weights to improve your result by 0.1 seconds. But it takes so much effort to feel really good in the end.

And so I trained for the state championship in September 1992, but it was also the last year of high school, which meant the trip to the prom, the one, the trip you wait for... and the state championship took place on Saturday and Sunday, but a week before that we were in Spain on a prom trip and so we came back on Friday, the day before the grand finale, so I worked hard for that trip a few years ago as I did for that trip.

I just did not get out of the car when I already had a start over 400m and... the result of all these years of hard work and a week of boundless joy brought me 4th place (but I already had several national championship titles).

I do not know what was more important, what feeling... relaxed on the trip or that triumph at the game that was not... I could not think about it, I was too tired. But the next day we had the game at 9 in the morning, which is the middle of the night for me. The race was at.. 100 yards, which is not my discipline.

Everybody went out for a morning coffee... I'd never had coffee before... ...but the crowd ordered an espresso. I do not remember the feeling when I made my first coffee, but I became state champion in that race. And I have been drinking coffee ever since. So I had a triumphant feeling too, maybe because of the coffee.

From the past, the thought brought me back to this moment. Coffee, coffee can wake me up and give me a feeling of excellence. I need something that captures my best feeling, something that keeps me in that winning rhythm all day long.

I looked around the kitchen counter and stopped at a Nespresso coffee machine, I knew they even had a collection of different coffees. I flick through their catalog and my gaze stops at Kazaar coffee, the strongest with a strong taste. I knew that I needed an inner stimulus to wake me up.

I prepared myself according to their instructions, as I was also preparing for the



top games že, and this first touch of the tongue awakened in me a winning feeling, as if my body had been renewed. When the coffee entered the body through the tongue, the spirit also awoke, everything became crystal clear and I was as new. This incredible feeling awakened in me the call of a warrior from the past.

All my thoughts and all my energy were focused on this 11 o'clock in the morning where I will win, just like I had drunk my morning coffee before, before my discipline. And I drank it on time.

crisis captain, psychotherapist, writer, Nobel Prize nominee

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# with Motivation to Burnout



Academician prof. ddr.sc. ddr. hc. Sir/Don Captain MILAN KRAJNC

THE GLOBAL COMMUNITY MAGAZINE

CorporateInvestmentTimes.com | January 2022

INSPIRE GENERATIONS 2022

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Over the last ten years we have been talking more and more about burnout, and now the term has even been added to the list of officially recognized diseases. My humble opinion is that this supports laziness. Perhaps you are surprised now, because burnout is caused by working too hard. That is true, but we do too much of what we do not like because we cannot take a fundamental step in life to do what we really like.

Often we get caught up in a system that rewards us very successfully or lets us live, and then we swim in this kind of comfort, torture... or whatever you call it. And this is a typical trait that crawls through Slovenia like a "demon", self-torture. Burnout is nothing more than torturing yourself while eating or... we perform masochism over ourselves for so long that we mutilate ourselves and then we cannot work anymore or... we find a medically justified excuse to get sick.

It is the same with material in nature, every material has a certain limit of "plasticity", i.e. the area where the material bends and then returns to its original state without damage, if we cross the limit of plasticity, destroy the healthy structure in the material, can return to its original position.

It is the same with human nature, we go beyond our possibilities, we consume all healthy supplies, and we already start with healthy tissue. At least here the burnout is a good sign to stop before the living body tissue really begins, because we then call it cancer.

So raising awareness of burnout is a step before we get cancer.

However, in order to avoid burnout at all, one must first set a personal goal. Because personal goals are not the ultimate goal, they are our dreams. Meanwhile, business goals can destroy us to a large extent, as we essentially follow other dreams.

In this way we will also be able to define exactly why we do something in business, what we get out of it, and we will be constantly motivated. But if we have material goals and follow others, those who want to motivate us will essentially lead us to their goals... in other words, they will lead us down the path of burnout.

There is much talk today about motivating employees, but on the other hand we hear that employees are being manipulated.

The difference is very small, so that some people do not even notice it. But basically it is when the manager, out of the employee's personal "complexes" and interests, encourages them to meet his needs, not the needs of the company and not in the interest of the employee's potential and needs.

However, it is not the fault of the directors alone here, because for the most part they do not even know what they are really doing. They think they are doing it for the benefit of the employees, but in reality their picture is completely blurred. Their responsibility is not to know themselves.

So the first requirement for leadership is a good knowledge of oneself.

But I would like to go back to early childhood,

where the problem of leadership begins or becomes blurred.

In the first six years of life, when a person's personality is developing, the child somehow imitates life around him or her so that he or she can then imitate life. This camera is called EGO. And in so far as these pictures show a picture in which the adults around them do not live as they feel, the more power EGO has in later life, the more it means that we actually live as a film is made. You could say that we live a strange life within ourselves.

So you could say that there are two films running in our personality, the one that was implanted in us and the other that was born (our potential).

And when the leader who wants to motivate looks through his eyes EGO or. this surface film, he will also see this surface film in the employees and will satisfy the surface needs of the employees, the primary ones or

he will not see the real potentials at all. And this is called manipulation. If

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Linkedin: https://www.linkedin.com/in/milankrajnc/ Presentation: https://bit.ly/3ezKKaj

Presentation: https://bit.ly/3ezKKaj Last book: https://amzn.to/3wQyeJR the leader works a lot on the development of his own personality and has grown beyond his EGO, then he will see through his potential (... modern we call it observing with the heart) and will actually see the potential of the employee and work on the satisfaction and development of these needs. The topic is called motivation!

So the basic rule for avoiding burnout is to ask yourself what you want, who you are... which otherwise means turning your whole life upside down. But there will be no more doubts, you will always know exactly where you are... I am talking about worries, what we are, why we have to do all this... so this step has to be temporary, slow. Just as we have slowly drifted into the captivity of other's targets, we must slowly return to ourselves.

Welcome back to yourself!



73

