







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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Specialist Plastic Surgeon at AMWAJ POLYCLINIC Healthbay Polyclinic and Victoria Aesthetic

We all know that in the modern society the image has taken an important role in self affirmation. The rise of social media with lots of handsome people showing off their look is influencing every aspect of our lives. Teenagers are very conscious of body image and are extremely attentive to what they wear, how they look and what others think of them. Diets and personal trainer marketing are invading the online space offering any kind of solution to be always in shape and attractive.

Also, spas are increasing the range of their services in order to accommodate all the requests from the clients. Plastic surgery and aesthetic medicine are rising in popularity, also among men, with increasing number of treatments every year.

For this reason, it's no surprise that the appearance of modern CEOs and mentors is becoming more and



#PROFESSIONALIMAGE#PLASTICSURGERY#CEOSANDMENTORS#CAREERBOOST

more important. A well-groomed, presentable appearance can make a huge difference in the way people perceive and respect you.

Recruiters and HR managers affirmed that during the interviewing processes the impact of the presentation of the candidate in terms of image is becoming one of the aspects to be evaluated.

In fact, studies have shown that people are more likely to trust and respect someone who looks put together and well-maintained. While some may argue that looks shouldn't matter in the business world, the reality is that first impressions can have a significant impact on how you're perceived.

As a CEO or mentor, you're not just representing yourself, but also your company and your employees. It's important to present yourself in a way that reflects positively on your organization. This includes a young and fresh look, a well-

dressed appearance and a groomed face.

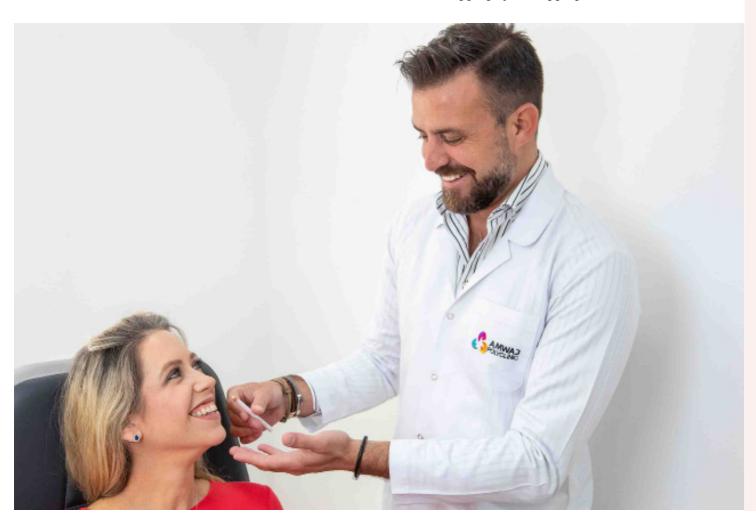
To achieve this there are plenty of options, including spas, barbers, hairdresser, personal shoppers but the role of a certified, well-experienced plastic surgeon can come in handy above all.

One way to achieve this is by investing in your appearance. This doesn't mean you need to undergo drastic measures or change who you are as a person, but rather making subtle, strategic changes that will enhance your natural features and help you look your best.

A certified plastic surgeon can provide a variety of services that can help modern business people achieve a polished, professional appearance.

Here are a few examples:

Facial rejuvenation: Over time, the natural aging process can impact our appearance, leading to wrinkles, bagging eyes, sagging skin, and



other signs of aging. A plastic surgeon can provide treatments such as Botox, dermal fillers, and facelifts to help restore a more youthful appearance. I have personally noticed an increase in Blepharoplasty procedures (eyelid rejuvenation) in order to freshen up the look of the eyes. As we all know eyes are the center of the face and can reflect the tiredness or relaxation of a person.

Among women, the request of face and neck lifting, with jaw line definition is for sure a popular demand. Double chin and loose skin are not accepted anymore.

Body contouring: Maintaining a healthy body can be a challenge for busy executives, due to frequent business travels, quick meals or invitations to restaurants quite often and even those who are in good shape may have trouble getting rid of stubborn pockets of fat. A plastic surgeon can provide services such as liposuction and body sculpting to help shape and contour the body. For career driven women, who are also mothers, a mommy makeover is often required to obtain the pre-pregnancy shape. A combination of breast procedure (augmentation, lifting, or reduction) with abdominal surgery (liposuction,

Dr. Matteo Vigo graduated in Milan in 2004 and started his residency period in Ospedale Maggior Borgo Trento in Verona, Plastic Surgery and Burn Unit in 2005. During the years he worked in the Breast Unit Centre in Verona, he developed his skills in breast reconstructive and aesthetic surgery, together with the full spectrum of plastic surgery procedure.

Shortly after receiving his specialty degree he started working in the Aesthetic Surgery field in Italy, developing great experience especially in breast surgery, but also liposuction, face and body contouring techniques.

In 2012 he started working in Dubai as a Chief of Surgery and Chief Medical Officer at American Academy of Cosmetic Surgery Hospital, until March 2017. From 2017 he has become one of the leading plastic surgeon in UAE, being also nominated as best cosmetic surgeon in 2020 and 2021.

His motto is "...because you deserve the best" and this is his approach to the patient's care where he fully dedicate himself and his team to serve and assist the patient in his/her journey inside the plastic surgery. His dedication, his attention to details, his kind manners and availability to answer all the patient's questions, the consistent training to his team are aimed to let the patient feel in a friendly environment with any pressure or

Dr Vigo knows that the decision to have a surgical procedure done is complex and full of steps, and he is willing to explain every single detail in order to let the patient understand and face the surgery with peace of mind.

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tummy tuck or body lift) is the perfect example of a total body reshaping.

Skin care: The skin might reveal your age more than other facial features. A plastic surgeon can provide a range of skin care treatments to help improve the texture and appearance of the skin. This can include chemical peels, microdermabrasion, and laser resurfacing, among others. Popularity of skin boosters, exosomes, IV treatment to target an aged skin is rising in demand.

Hair restoration: the number of hair transplant and/or treatments is dramatically increasing among those experiencing hair loss or thinning. A plastic surgeon can provide a huge variety of hair restoration services. An attentive evaluation of the situation of the scalp can improve the outcome since the doctor can really target the problem and fight the sign of hair loss.

It's important to note that plastic surgery is not a magic solution that will instantly transform you into a better leader or mentor. Professional skills, preparation, career progression and focus are important key points to achieve your goal of being successful. However, an aesthetic professional can help enhance your natural features and boost your confidence, which can in turn help you present yourself in a more positive, professional manner. Of course, it's also important to choose a plastic surgeon who is experienced, certified, and has a strong reputation in the field. Look for a surgeon who has a proven track record of providing quality results and who will take the time to understand your specific needs and goals. Check the qualifications, google reviews and search for his before and after cases to understand the level of competency of the surgeon.

The choice for your doctor is the key to set a long-term relationship with your trustworthy professional who can make a yearly plan for your case. Unfortunately, ageing process cannot be

stopped, and your doctor should continue to provide you a scheduled program to maintain the results achieved.

The best choice is also to have a doctor who works in a medical facility which can provide an extensive number of treatments with other professionals (laser therapist, dermatologists, nurses, beautician) in order to cover all the

different aspects of the rejuvenation program.

It is also very important to choose a doctor who can provide you with natural results, which will enhance your natural features without a massive change in your

In conclusion, the appearance of modern CEOs and mentors is becoming increasingly important in today's society. Investing in your appearance can help boost your confidence, enhance your natural features, and present yourself in a more professional and polished manner. By choosing the services of a certified, well-experienced plastic surgeon, who can also suggest you the best path to improve your image, you can achieve the look you desire and become the best version of yourself.



CFO | Investor | Podcast Host The Growth Guide

CLINT MURPHY



Success isn't always about greatness. It's about consistency. Consistent hard work leads to success. Greatness will come.

- Dwayne Johnson

To be great, Embrace the Suck.

Embrace the Suck long enough to be good.

Be good long enough until you become great.

To go from suck - Good - Great, use Consistency.

Whether positive or negative, consistency compounds.

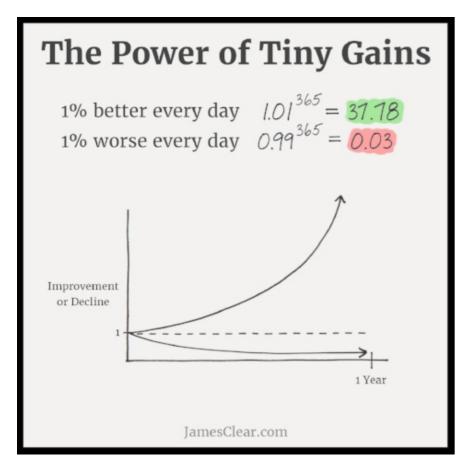
POWER OF CONSISTENCY

You may be wondering, how you can be getting worse so I'll share an example.

Imagine you've graduated high school and you're in the best shape of your life at 150 pounds and each year you gain 1% body weight, which doesn't seem like a big deal.

You'll cut back when you're done university... have your career on track... the kids start school... you retire...

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James Clear illustrated this by comparing someone who improves 1% every day versus someone who's 1% worse.

As each milestone ticks by, you come up with a future milestone before you'll get things back under control.

In the meantime, when you're ready to retire at 50, your weight has climbed to nearly 205 pounds:

We can use consistency and the power of compounding in our favor though.

Once you know what it can do, nothing will be able to stop you.

The question a lot of people ask, though, is how they can show up consistently when they've never done it before. They want to know how can I get motivated.

That's the thing, though, This isn't about motivation. It's about discipline. It's about building your Get Sh!t Done Muscle.

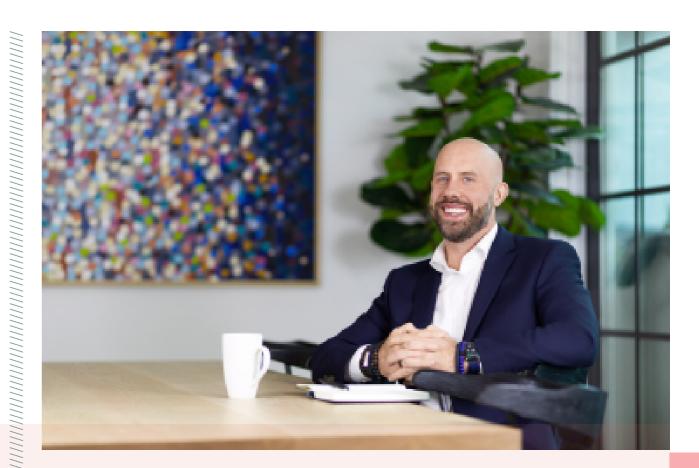
Build Your Get Sh!t Done Muscle

Your Get Sh!t Done muscle is built by doing hard things consistently.

Hard things to you and me, though, are different and you need to start where you are.

For someone new to building their Get Sh!t Done Muscle, that starting place needs to be as small as possible and your increases as you progress each month will be as small as they need to be to ensure you're successful.

Age	Starting Weight	Weight Gain	Ending Weight
19	150.00	1.50	151.50
24	157.65	1.58	159.23
29	165.69	1.66	167.35
34	174.15	1.74	175.89
39	183.03	1.83	184.86
44	192.36	1.92	194.29
49	202.18	2.01	204.20



Clint Murphy is a chief financial officer and an avid real estate investor.

He started taking content creation seriously in 2020, and now has over 280,000 followers on Twitter and 325,000+ followers across all his social media platforms.

Clint is also the host of The Growth Guide Podcast, which he started as a hobby in 2020.

He started the Growth Guide Newsletter in February 2023, which has 7,000+ subscribers.

Clint is a lifelong learner and growth fanatic with a goal to help 1 billion people be better, achieve more and become financially free. He does this by sharing lessons from millionaire mentors, expert authors and his own life.

To start, pick an activity you're going to do every single day, at the same time, in the same place and in the exact same way. As an example, you'll wake-up at 6:15 AM every day and write a checkmark in a book beside your bed.

Once you've finished the activity for 30 days, you'll have taught yourself I am someone who can

complete a challenge.

It's important to keep these promises to yourself. To teach yourself you're someone who can WIN.

When you're done your first 30-day challenge, you're going to step it up. Your next challenge

#POWEROFCONSISTENCY #CFOINSIGHTS #FINANCIALLEADERSHIP #STRATEGICPLANNING

will be slightly harder than the first – let's use a practical example below. Every day at 6:15 AM you'll:

- Month 1 Put your running shoes on
- Month 2 Walk around the block
- Month 3 Walk 1 mile every day
- Month 4 Walk 2 miles every day
- Month 5 Walk 3 miles every day
- Month 6 Walk 5 miles every day

Within six months you could have gone from being a couch potato who doesn't believe they can complete challenges to a superstar who's walking 5 miles every morning.

You'll be healthier, fitter and more confident than you've ever been and nothing's stopping you from ramping that up over the coming years.

The Power of Streaks

Streaks have been my answer.

Whether it was writing or running, I've used them for years.

In December 2016, I was an out-of-shape couch potato and was talking with a banker about running when a colleague pointed at my belly, laughed and said you're not a runner.

Within the next week, I started a running streak.

Over the course of the next 1-1/2 years, I ran an average of 4-1/2 miles per day, every day, lost 40 pounds and completed a 50-mile ultramarathon.

Streaks are the easiest way for you to prove to yourself you are something.

- Runners RUN
- Writers WRITE
- Creators CREATE

Someone told me I wasn't a runner.

I showed them I'm whatever I want to be.

The key to streaks is you make a promise to

yourself and you KEEP it.

There's no greater way for you to prove to yourself you're capable of being whoever you want to be and it's the greatest way to build your Get Sh!t Done Muscle.

Streaks can, but may not always be, a superpower for someone with ADHD, like me.

For some, it's easy to do something a few days per week. I refer to these people as having dimmer switches.

For others, like me, I refer to myself as ON or OFF. If I'm doing a Streak, I'm able to do it every single day for years. I'm also able to not do it for years.

Know thyself.

With consistency, here's some things you need to know:

Exponential versus Incremental

The average person thinks about life in a linear and incremental way. If I added 500 followers in January, I'll add 500 followers in February.

When we sat around the table at New Year's 2021, my wife, two son's and I predicted where my Twitter following would be one year later. They each ranged from 25,000 – 40,000 thinking growth would continue incrementally.

I thought I was being aggressive with a target of 50,000 and a 75,000 stretch goal.

We finished the year at 207,000 followers.

We had ALL thought incrementally.

When you're consistent for long enough periods of time, the compounding leads to exponential growth. You just have to keep going long enough to get there.

Embrace the Suck

This is my first Growth Guide Article.

I am 90% certain it's going to suck AND I'm okay with that.

Every time I write a post, I'm going to improve and

you'll benefit for it.

When I started as an accountant, I sucked AND 15 years later, I was a CFO.

When I started triathlon training, I sucked AND two years later I completed an Ironman.

When I started writing on Twitter, I sucked AND 15 months later, I'm doing alright on the platform.

You need to be willing to suck long enough to get good:

Creative writing for two minutes

We choose two minutes because the research shows that once you commit to that two minutes, you're going to put more time in.

The two minutes is how we can get you started.

It's how we can get your running shoes on and you out the door.

Whatever you want to do regularly, do it in small increments and let the time expand.



- You will suck
- · You won't be bad
- · You'll be good at it
- You'll be phenomenal

The 2-Minute Rule

There are going to be days you don't want to keep the Streak going.

It's alright, we've all been there, which is why I recommend the streak be maintainable.

For example, I ran almost 5 miles per day for 1-1/2 years but the minimum I had to run was 1.5 miles.

In fact, my wife came up with some cheat codes, such as going for a 1.5 mile run at 11:30 PM, taking a rest, then running home at 12:05 AM, which would allow me to effectively have a rest day.

Whatever you're doing, set a minimum you can stick to.

Also, use the 2-minute rule to help you achieve that minimum:

- Run two minutes
- Read for two minutes

Do it Daily-ish

The last one I'm going to leave you with is the idea of doing it daily-ish.

What this means is you may not do it each and every day, but you're going to be doing it regularly.

I recognize not everyone is going to have the same ON or OFF mentality that I do when it comes to streaks. They're not always reasonable or approachable for everyone and that's okay.

With daily-ish, simply make sure that you never miss two days in a row.

If you miss on Monday, you're going to do it on Tuesday.

This is also commonly called the two-day rule.



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REVOLUTIONIZING
MARKETING WITH
GENERATIVE AI WHAT
DOES THE FUTURE
HOLD?



Using this tool, of targeted ads to reach her target audience across multiple channels. would automatically optimize the ads to ensure they reached the right people at the right time, and Alyssa could monitor the campaign's performance in real time. By the end of the day,

Alyssa had completed the content for the social marketing agency. She works in a hybrid mode- she media campaign and set up a fully automated advertising campaign that would run for the next few weeks." day, and today Alyssa must create a series of social

This is how a day in the life of a Social Media Manager could look like a short time from now, thanks to the power of generative Al and automated campaign management. Much attention has recently been given to Al applications in all areas of business and life. With the launch of public testing of Open Al ChatGPT, the Al genie was released from the bottle, and other Al tools followed up. As technology continues to evolve, even more tools will be available to help us in all business areas, including marketing.

Al tools are not new to marketing, and they have been applied for some time now for data analytics, text recognition and sentiment analysis, personalization, campaign optimization and in other areas. Nevertheless, the propulsive development of Generative AI in the past few months has significantly impacted marketing practices and has the potential to completely change the marketing content creation process.

Alyssa set up a series The Al-based system

So, what exactly is Generative AI? I decided to ask Chat GPT - a generative AI tool which can generate textual content based on the user prompt.

Prompt used

Write a 50-word paragraph explaining the Generative Al in a formal style for the business magazine.

ChatGPT response

Generative Al is a cutting-edge technology that uses machine learning algorithms to generate new, unique data from existing datasets. This type of AI has the potential to revolutionize the way businesses approach problem-solving, creativity, and innovation. Generative AI can be used for a wide range of applications,

from creating realistic images and videos to developing new products and services. By leveraging the power of generative AI, businesses can gain a competitive edge and drive growth in today's fast-paced digital landscape.

GenAl is a machine learning technology that can create different types of content based on a set of given parameters ("prompts"). For example, it can generate text, images, videos, and other types of content based on the commands assigned in the prompts.

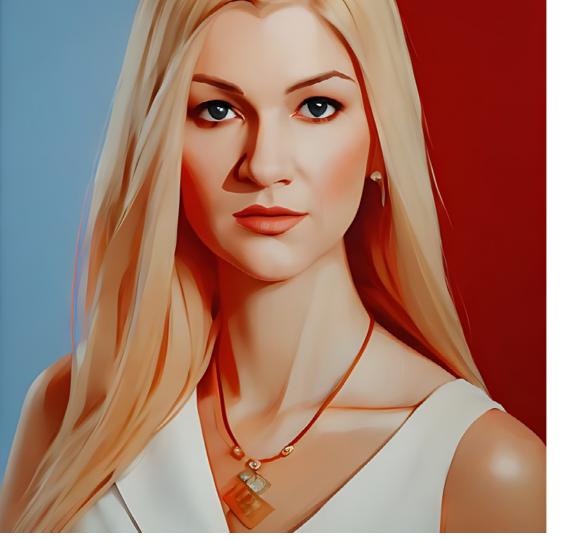
Learning to write GenAl prompts

I cannot emphasize enough the importance of learning prompt writing for future marketers. To create high-quality content with GenAl tools, a key point is writing a good prompt.

> And this is exactly where human creativity will play a significant role in generating prompts. The importance of the art and science of prompt writing is already well-known in the communities involved in Albased arts and using GenAl tools such as Midjourney, where the final output depends exclusively on the written prompt.

The prompts are the starting point for creating content, and parameters need to be specific and informative enough to generate original and engaging content that will capture the audience's attention

The prompt could include many parameters, such as the type of content, the tone, the target audience, and the platform. For example, if we want to create content for Instagram or TikTok, we might prompt the AI to write



message and target audience, and within minutes, it created a range of options for her to choose from. She was happy knowing that the software would generate the content in just a fraction of the time it would take her to do it manually. From the offered options, she picked the ones that she thought were the most effective and then made a few adjustments to customize the content to the campaign's specific needs. Then she moved to visual content. She repeated the same process with image generation AI, and after receiving

"Alyssa is a Social Media Manager at a digital

spends three days at the office and works from

home two days. Monday is her work-from-home

media content for an upcoming product launch.

First, she reviewed the brief received from the

client and started writing prompts for the GenAl

software that she will use to complete the task.

She started with the text generation software,

entered the prompts with written parameters

such as the scope of the campaign, tone of

With the content finalized, Alyssa started setting up an automated campaign management system.

several visual solutions, she decided on the most

optimal ones.

in an informal tone, whereas content for LinkedIn may require a more professional tone. We can experiment with different versions of prompts until we find the best one.

Additionally, there are already courses on prompt writing along with several prompt writing communities on Discord, which can provide a plethora of useful information for beginners.

Once we define parameters, the GenAl tool will generate content that meets the criteria. However,

to create high-quality content, it is crucial to balance the automation provided by GenAl and the creativity and expertise that only the human touch can provide.

The content created by Al usually will not be ready to be published as it is. It needs additional review, check, and editing by a marketing specialist to ensure that content is well written, well targeted, not offensive and relevant for target audiences. In many cases, the prompt might need to be adjusted, and the response regenerated several times until the final version is created.

How can GenAl benefit marketing practices?

It is clear from the described process how GenAl can benefit marketing practices, especially in content creation. Companies must create large amounts of content to reach their target audience daily to stay on top of social media developments. Nevertheless, as we all know, creating high-quality content can be time-consuming and expensive. Generative Al can make the process of content creation faster and more efficient by generating draft content based on the assigned parameters in a matter of minutes.

Automating various tasks in marketing utilization of GenAl in everyday work can free marketers

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She is an author of more than 60 peer-reviewed research publications and holder of various academic and research awards.

to focus on more strategic activities. GenAl can generate new and innovative ideas for marketing campaigns and products.

By analyzing consumer preferences and behavioural data, GenAl can suggest new approaches that marketers may not have considered. All this can lead to increased productivity and better utilization of resources. Advanced, efficient, and fast GenAl tools can help marketers improve the efficiency and effectiveness of their daily work.

However, it is important to remember that generative AI is not a magic wand that will create solutions for all marketing challenges. Firstly, we must understand that an AI-based tool will be only as good as the data it was fed. Secondly, businesses must deeply understand their target audience's needs, interests, and buying behaviour. Without this understanding, even the most sophisticated GenAI cannot generate effective marketing content.

A major concern related to numerous areas of Al application in business, including marketing, is the potential for generative Al to make human jobs obsolete. As many before have said: Al will not replace you, but the individual who knows how to use Al – will. While Al-based tools can automate many tasks, they cannot replace human

creativity and critical thinking.

Moreover, any Algenerated content must be reviewed, edited, and critically assessed. The key to successful content creation using GenAl is to balance Al-

based tools and human intervention. While GenAl can generate content quickly and efficiently, humans can provide the creativity and expertise to ensure the content meets the required standards.

So, what does the future hold for generative Al in marketing? As this technology continues to evolve, we expect to see more advanced and sophisticated tools which will be able to generate even more personalized and engaging marketing content.

We can also expect more businesses to adopt generative Al in their marketing strategies to stay competitive and improve their work efficiency.

The new workforce will need to adjust to the changed industry needs and develop skills and knowledge relevant to future marketers.





ETHICS APPLIED TO AI A VALUE ADDED INVESTMENT

EMMANUEL R. GOFFI, PHD

Al Ethicist, Speaker and Consultant | Co-Director of the Global Al Ethics Institute | Senior Associate at Ethiciens du numérique



#ETHICS, #CULTURE, #AIETHICS, #DIVERSITY, AND #INTELLIGENCEARTIFICIELL

While artificial intelligence is spreading fast, and concerns about its potential drawbacks are growing, the demand for ethics is becoming more and more pressing.

Yet, and despite a growing number of documents pertaining to ethics applied to AI (EA2AI), many stakeholders, among which mostly SMEs, are unable to enforce ethics in their activities. This

intentions into actions. This gap between good intentions and weak actions jeopardizes any attempt to establish a relation of trust between the market and Al systems designers, developers, or providers.

Conversely to mainstream discourse, trust is not applicable to AI technologies but to those who are behind their development. Trustworthy



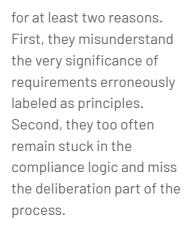
inability to implement ethics already has and will increasingly have heavy consequences for many of them, unable to meet the market's demand.

This incapacity to integrate EA2AI in their activities is perfectly captured in the intention-action gap identified by the World Economic Forum and referred to by the AI ethics in action report by the IBM Institute for Business Value. While a short majority of companies endorse ethical principles (that are in fact mere requirements) in their code of ethics, only a few are able to follow through and turn their

Al, is simply "a bedtime story for tomorrow's customers" as stated by Professor Thomas Metzinger a former member of High-Level Expert Group on Al who wrote the Ethics Guidelines for Trustworthy Al. Consequently, any sign that intention do not align with action might result in the weakening of the relation of trust within the market.

What goes wrong?

Looking closely at this problem, it appears that most stakeholders are facing difficulties to operationalize the principles they endorsed



It might sound obvious, but requirements are

not principles. Yet, in the report published by IBM, the intention-action gap figure (presented on p. 6) refers to the requirements set by the European Commission's High Level Expert Group on Artificial Intelligence (HLEG-AI) in their guidelines as "principles".

Part of the problems organizations are facing



moral judgments; they are not dependent on one's subjective viewpoints." As such they are considered as undisputable, constraining, and applicable in all instances irrespective of the context. Requirements, on the other hand, are flexible. They can be adjusted to specific



when trying to implement ethics in their Alrelated activities, is the use of incorrect and/ or ill-defined words. Mixing up requirements with principles is one illustration among others. According to Pasquale Di Mattia, in ethics, principles are "part of a normative theory that justifies or defends moral rules and/or

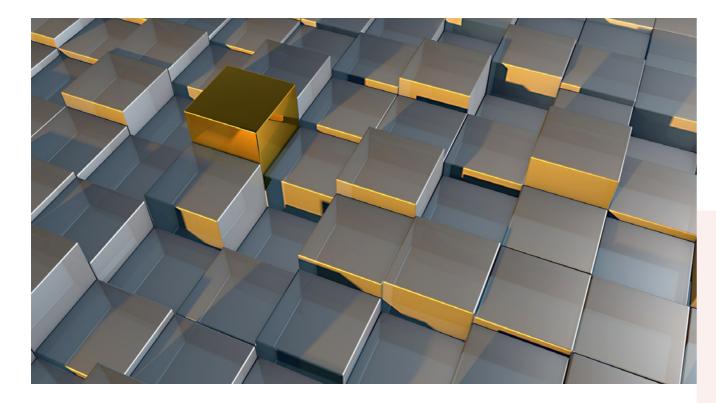
situations. It is, incidentally, the reason why the HLEG-Al clearly stated that the guidelines provide "seven requirements that Al systems should meet" (I emphasize in italic) and not must meet. The HLEG-Al, was perfectly aware that "tensions may arise between the (...)

principles, for which there is no fixed solution" and that "methods of accountable deliberation to deal with such tensions should be established".

When organizations conflate requirements with principles, they inevitably consider principles are non-derogable, which lead them to face difficulties to enforce them in circumstances were specific so-called principles are either irrelevant or in tension with other ones. Once organizations have been informed that what they thought were principles are in fact

conflict with each other. The same applies to concepts such as ethics itself, or "responsible Al". Even Al lacks clarity in its definition. Words can also, if not correctly addressed and understood, obstruct organizations' attempts to implement ethical processes.

The latest illustration of this words problem is illustrated by the assertion made too often that the forthcoming AI Act provides a definition of AI, while it, in fact, offers a definition of Al System. The difference is not neutral and missing it might

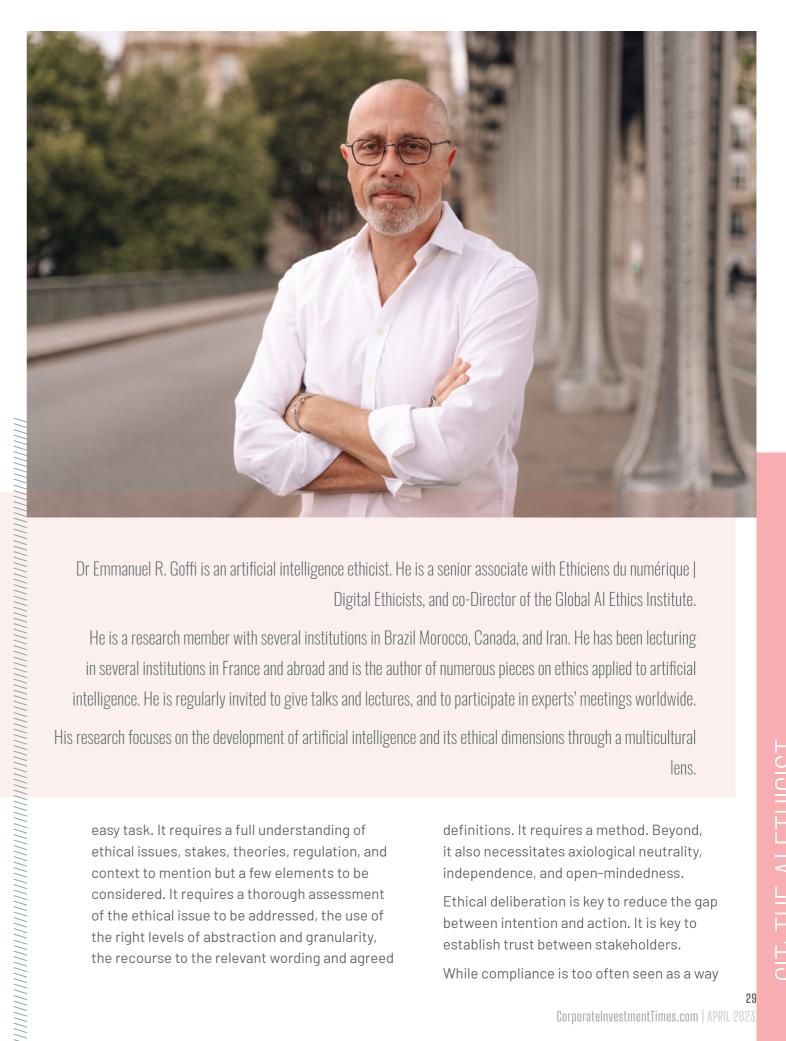


mere requirements, then they can start the deliberation process which paves the way to their operationalization.

Unfortunately, the whole narrative on "Al ethics" is made of words summoning ethics without doing ethics, what I call Cosm-ethics. Cosmethics is the politically oriented communication side of ethics. Trustworthy Al is one example among others. Words such as accountability, transparency, human supervision and others are enough poorly defined to leave room to many interpretations that can in some instances result in heavy consequences.

Quite often, this lack of understanding of the ethical language is reinforced by the overuse of compliance as an ethical tool. Obviously, compliance is part of the ethical process, but it is only the very first step.

Ticking boxes is not sufficient to insure ethical behaviour and products. A deeper process is needed that too many organizations are still not ethically mature enough to understand. This process is called ethical deliberation. It is where ethicists are needed. Ethical deliberation is no



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He is a research member with several institutions in Brazil Morocco, Canada, and Iran. He has been lecturing in several institutions in France and abroad and is the author of numerous pieces on ethics applied to artificial intelligence. He is regularly invited to give talks and lectures, and to participate in experts' meetings worldwide.

His research focuses on the development of artificial intelligence and its ethical dimensions through a multicultural lens.

easy task. It requires a full understanding of ethical issues, stakes, theories, regulation, and context to mention but a few elements to be considered. It requires a thorough assessment of the ethical issue to be addressed, the use of the right levels of abstraction and granularity, the recourse to the relevant wording and agreed definitions. It requires a method. Beyond, it also necessitates axiological neutrality, independence, and open-mindedness.

Ethical deliberation is key to reduce the gap between intention and action. It is key to establish trust between stakeholders.

While compliance is too often seen as a way

Global /X ETHICS INSTITUTE

to mitigate or avoid harmful outcomes, due to organizations' risk-aversion, deliberation is a value adder. When conducted rigorously it contributes to the value chain establishing a safe and trustworthy environment for all stakeholders. Such an environment reinforce bonds of trust with providers, employees (tech and non-tech people), investors, consumers, public institutions, partners as well as job seekers looking for positions in organizations committed to ethics (reducing the gap between intention and action is highly important here).

What do organizations need?

Organizations dealing with the digital should be aware that ethics is a domain that requires skills and knowledge, and that not doing real ethics might have very bad consequences on the long run.

In order to make sure they are behaving in an ethically acceptable/desirable way organizations should consider the following:

- 1. Consider ethics as a field of expertise per se. Hiring lawyers or computer scientists to do EA2Al might prove to be a mistake.
- 2. Assess thoroughly words used in the field of so-called AI ethics. Doing so, they will overcome numerous issues that are directly related to wording and not to ethics as such.
- 3. Adopt a common ethical language to avoid

- any confusion and make sure all stakeholders, within and outside the organization, have a shared understanding of words, including their very meaning. Ethical deliberation will be made easier.
- 4. Practice ethical deliberation. Compliance is only a first step, that needs to be supplemented with deliberation to narrow down the intention-action gap and foster trust, and eventually to increase organizations' activities.
- 5. Implement processes and methods of formal and informal ethical discussions and feedbacks. Such processes and methods must provide stakeholders with channels to express concerns, make comments or ask questions without being retaliated in case they disagree with or question decisions. It also offers the organization a very effective way to avoid whistleblowing, and to benefit from valuable feedbacks. The setting of ethics committees, including real ethicists, is to be considered seriously here.
- 6. Include a wide range of perspectives in their ethical discussions. All stakeholders, whatever their background and level of knowledge, should at some relevantly selected moments, be part to the ethical deliberation process. More specifically, organizations operating worldwide are heavily exposed to cultural diversity and

consequently to a wide range of ethical perspectives. They need to embrace this diversity and use it as an asset to enrich their deliberations.

7. Train collaborators and keep stakeholders they interact with informed. Education is key in establishing a common understanding of the stakes of Al and its ethical dimensions. It raises awareness and enriches debates, eventually for the benefit of deliberation processes. Informed and knowledgeable collaborators are the bedrock of EA2AI.

- 8. Anticipate future ethical expectations and demands. Organizations must always be one step ahead in the field of EA2AI. To fit the market, they have to "go beyond what is needed". They must anticipate future ethical trends so they can adjust quickly and integrate new norms more efficiently and at a lesser cost. Red teaming must be considered here.
- 9. Turn to outside relevant consulting firms to support them in their journey towards EA2AI. Ethics is a field that demands strong skills. Sometimes these skills are lacking within the organizations. Relying on thoroughly chosen consulting firms is essential to overcome critical situations. Resorting to outside consulting firms can also be a guarantee of transparency and commitment to EA2AI, since inside ethicists might be implicitly or even self constrained.
- 10. Ideally, all the above might end up with the establishment of a culture of ethics throughout the organization. Ethics must not be limited to a small group of people. Ethics ownership must be claimed widely to insure correct enforcement of ethical processes. Such a culture of EA2AI speeds-up decisionmaking processes specifically at the orientation level of the OODA (observe-orientdecide-act) loop.

Ethics applied to Al, or widely to the digital, is not only a shield against potential drawbacks of technologies or against reputational risks. It is also a tool to reinforce and increase activities. It contributes to establishing a relation of trust between all stakeholders interacting with organizations.

EA2Al is a value-adder. Nonetheless, to benefit from ethics, organizations need to reduce the intention-action gap, not falling into the trap of superficial assessment of ethical concern based on poorly defined words and concepts. Organizations need to integrate ethics deeply in their structures. They must consider ethical deliberation as a lever for their activities and as a tool to adjust to fast pace evolving technologies and changing, timewise and culturewise, ethical expectations.

Cosm-ethics must be replaced by real ethics for the sake of Al technologies users, but also for the sake of organizations.

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THE LAWYER AND BUSINESSMAN WHO HAS THE SKILLS TO GET THE JOB DONE



Dubai, United Arab Emirates

BARRY JOHN (KARIM) HARWOOD

GB AE PT EG NG SO GH ET

UKR Group company Legal Director at U.K. Residency, Blackstone citizenship & Harwood Law International and Sterling Boulevard. Award winning Equality & Diversity Champion, international civil & commercial mediator

As a successful barrister and a businessman, I am frequently asked to reflect on my journey and the challenges I faced to reach the top of my profession. From the early days of studying law at university to the countless hours spent in courtrooms and in the office, it has been a long and rewarding road.

For me, the journey began with a love of the law. At university, I was constantly drawn to the challenge and complexity of the legal system. I was fascinated by how laws are interpreted and applied in different situations, and I quickly developed a strong interest in the field.

After graduating, I started my career as a barrister. Although I was able to draw upon the knowledge I had gained during my studies, the real learning commenced at the bar. After completing my combined pupillage in Criminal and Civil law, I proceeded to specialise in Employment law, all aspects of discrimination & Tribunals. I became Senior Counsel in Employment Law at Kenworthys Chambers, Manchester, where I was also a pupil supervisor, and was previously a member of the BSB, Bar Standards Board, Professional Conduct Committee, and Bar Council Equality and Diversity Committee.

#LAW, #EQUALITY, #HARWOODLAW, #EMPLOYMENTLAW, AND #SOCIALMOBILIT'

I was also an Advocacy trainer for Lincoln's Inn, and I delivered a range of employment law training to professional clients. I regularly appeared in the employment tribunals and employment appeals tribunals representing both claimants and respondents. I ranked in the top Legal 500 for my employment law discrimination work. I quickly realised that the ability to think on your feet and to present a clear, persuasive argument was just as important as a detailed understanding of the law.

I also began to appreciate the importance of building relationships with clients and associates, and the value of having a promising support system. Being at the Bar for over 22 years I have dealt with many intriguing complex cases but in one of my cases, I was legal counsel for Mr Bevan.

The case of Royal Bank of Scotland v Bevan concerned an unfair dismissal claim brought by Mr Bevan, an employee of the Royal Bank of Scotland (RBS) against the bank for unfair dismissal. On behalf of Mr Bevan, I submitted my arguments which proved to be the winning result for Mr Bevan as The Employment Tribunal found that the dismissal was unfair, and awarded Mr Bevan compensation.

The Tribunal held that RBS had failed to follow a

fair procedure when dismissing Mr Bevan, and had failed to identify any proper grounds for dismissal.

The Tribunal also found that Mr Bevan had been subjected to victimisation by the bank and that the bank had failed to follow established procedures for dealing with disciplinary and grievance issues. The Employment Appeal Tribunal (EAT) upheld the Tribunal's decision and held that Mr Bevan's dismissal was unfair and that he was entitled to compensation.

The EAT found that the Tribunal had taken into account all the relevant facts, and had reached a conclusion which was within the range of reasonable

responses.

I have also done Pro Bono (free) cases during my bar course and pupillage but the most memorable one was a case of Monica Sheridan, which I then handed over the final hearing in tribunal to fellow counsel Andrea Scott-Lynch from my chambers who was already out of her pupillage and more proficient in tribunal advocacy. In this case Monica Sheridan, a businesswoman received thousands of pounds after an employment tribunal ruled that she had been sexually harassed by her boss in meetings after hours. The case made legal history after tribunal chairman David de Saxe

agreed to hear the case six years after the events had taken place. Miss Sheridan claimed sexual harassment as Mr Allen, the financial director would expose himself to her in meetings. The tribunal upheld her claim of sexual harassment. The best feeling for me was that of satisfaction after successfully winning the sexual harassment lawsuit. My hard work and dedication to the case were instrumental in achieving this fantastic result. I was able to navigate the complicated legal landscape with aplomb and professionalism, effectively leveraging my expertise and knowledge to fight for the victim's rights. My success, in this case, is a prominent victory for justice and a model for other lawyers to emulate.

These are a couple of examples from many cases, where I have been Legal counsel, which highlights

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ADVISORY
COMMITTEE

Barry Harwood
Former Barrister and international Business
Development Director U.K. Residency Ltd and
Managing Director & Founder of Harwood Law
Consultancy.
LGBTA plus and stonewall U.K. equality
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that I have a knack for understanding complex legal issues and an eye for detail. My clients often praised me for my hard work and dedication to their cases. As my reputation grew, I began to take on more challenging cases. I often found myself in the courtroom, defending my clients in high-stakes trials.

I have been a senior champion and role model for Stonewall UK. During this time, I have also spent 12 years as a senior lecturer in law teaching the Bar Professional Training Course at Manchester Metropolitan University.

I taught on a part-time basis on the Bar Professional training course, where I have been a Subject Leader for Employment Law, and Director of the additional professional programme. I taught Civil Advocacy, professional ethics and opinion writing, at

the civil and criminal litigation unit for Manchester Metropolitan in Hong Kong. I taught at the open university LLB program for 18 years.

I have also been a fully qualified mediator & a former pupil supervisor, I've put those skills into use on various committees of which I have been a trustee member of a Multi-Academy Trust. I was a previously elected member of the Bar Council of England and Wales, serving on both the Equality, Diversity & Social Mobility and the Education and Training committees. I also gave back to the profession by teaching advocacy to Bar students at the Lincoln's Inn residential weekends. I was a staff Governor and equality & diversity champion to the board of Governors at Manchester Metropolitan University. I was the LGBT Chair for staff.

I was offered a position at a prestigious university in England. I was ecstatic to begin teaching and sharing my knowledge with young minds. My journey as a senior

lecturer has been exceptionally rewarding. I have had the opportunity to work with highly talented students and foster their growth in the field. I have also had the chance to work with and learn from some of the best minds in the industry.

I have been fortunate to travel across the nation, giving lectures and attending conferences. This has allowed me to stay up to date on the latest developments in employment law and to share my knowledge and experience with others. Many of my law students who have qualified from the Legal Practice Course, postgraduate diploma in law and the Bar course are now practising



barristers and some of them have gone on to become judges in England so I'm enormously proud to have shared some small part in their academic and vocational journey leading to successful careers for many.

As a University Senior Lecturer, I have had the opportunity to shape the future of law and for that, I received multiple awards like Outstanding Teaching for Employability in which I was the winner which was organised by The Union Manchester Metropolitan University. In 2018 I won the North West Senior Champion of the Year award from Stonewall Diversity Champions. As an employment law specialist, I have been

highlighted as "very experienced in discrimination cases" by the publication, a guide to law firms in the UK.

I've been recognised as a leading specialist in Employment and Discrimination law by both Chambers & Partners and the Legal 500 and have been listed as a recommended lawyer in the Employment and Discrimination Law category by both publications. I also hold several prestigious awards, including being named one of the UK's leading Employment lawyers by the Law Society in London. I also became a member of the International Advisory Committee of the Youth United Council of India.

Furthermore, now I have committed my career to enabling individuals and businesses to comprehend and navigate the complexities of immigration and nationality law.

I have acted for both private and corporate clients

immigrants and my expertise and dedication to helping individuals and families gain legal residency, I have now moved and am living and working in Dubai where I am a group legal director for the UKR group which consists of 4 companies – U.K. Residency, Blackstones Citizenship, Harwood International Law, and Sterling Boulevard.

The UK Residency Ltd and Blackstone Citizenship provide citizenship by investment solutions along with residency and immigration solutions. It is a one-stop solution to secure citizenship and offers fast immigration solutions. It not only provides citizenship solutions but also residency by investment. But also helps the client to buy the property and expand business in different parts of the globe where the client desires to settle. My clients are just one step away from getting their Golden Visa and Investor Visa after applying for my specialized services. My commitment

and dedication are reflected in our day-to-day work.

With the help of my wealth of experience in assisting clients with applications for residency. I provide legal consultancy and assistance on all aspects of the application process, from the initial assessment of eligibility to the completion of the application and submission of the required documents. I

also provide advice on potential solutions to any potential issues that may arise, such as appeals and appeals hearings. I have high experience in dealing with applications for citizenship. I am well-versed in the application process and the requirements for successful applications, and can provide advice on how



for applications for visas, permanent residence and naturalisation. I have also been involved in the growth and expansion of several legal projects, including the establishment of a new law firm consulting in immigration and nationality law.

Being a strong advocate for the rights of



to best present the necessary documents and evidence.

My firm Harwood Law International Limited specialises in Employment Tribunal work as well as dispute resolution. It is regularly instructed on complex multi-day cases for both Claimants and Respondents and takes great pride in the expertise that my team and I provide to our clients. Mediation is also a key aspect of the work that we do here at Harwood Law International Limited. It is a much cheaper and less stressful alternative to Tribunals, and often the working relationship is salvaged through simply negotiating and talking about the issues with an independent third party.

I also cover legal matters in Sterling Boulevard, a company which established its position on the market as a renowned, award-winning real estate company thanks to its innovative, creative and forward-thinking approach. Sterling Boulevard offers a wide range of property services across all property types and sectors incorporating property marketing, brokerage, leasing, property management, project planning, and development, contracting and homeowner's association, Sterling Boulevard is a full-service real estate company providing clients personalized and valuable up-to-date market data and trends.

I assist clients who are high net worth individuals and business owners to direct and indirect foreign investment overseas, residency visas and passports or second passports. I also assist clients in setting up

businesses in the UAE. I'm responsible for the internal legal matters for all 4 companies which cover migration, passports, visas, residency and citizenship including a real estate company based in Dubai.

After moving to Dubai I found myself drawn to the teachings of Islam as they resonated with me more. I was particularly interested in the emphasis on monotheism, which aligned with my understanding of the Christian faith. As I studied Islam, I started to feel a spiritual connection to the faith. I eventually decided to convert to Islam and started my journey as a new Muslim. I was determined to learn as much as I could about my new faith. I read the Quran and joined

a local mosque to attend lectures and classes. I also attended prayer services and tried to live a life that was in line with Islamic teachings. I found that my newfound faith gave me a sense of purpose and direction. I felt connected to something greater than myself. My faith allowed me to look past my struggles and focus on larger issues in the world.

I have been practising Islam for 2 years, even though I have been diagnosed with diabetes. This case of diabetes was something I had to manage every day, but it did not stop me from doing my religious duties. Although I have diabetes, I still keep fast during the holy month of Ramadan. I am determined to still practice my faith and will not let my health get in the way. Every day, I wake up early to eat my pre-dawn meal before starting my fast. I carefully monitor my blood sugar levels throughout the day and manage my intake of fluids and food carefully.

Throughout the day, I keep a positive attitude

and remain motivated. I know that this was a challenge that I could manage and that Allah is watching over me. Every year by the end of the holy month, I am proud to have completed my fasts. I am grateful to have been blessed with the strength and willpower to keep up my faith despite my health condition.

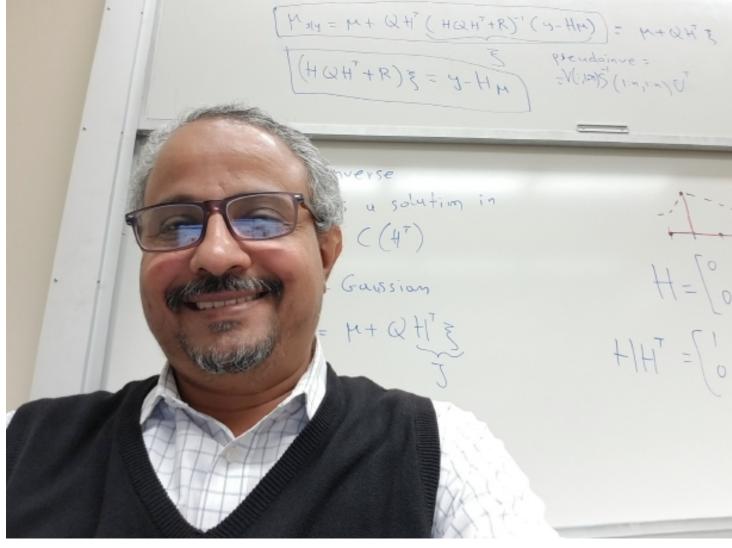
My Journey from work challenges to my health issues has taught me several lessons but the most valuable lesson is that one must have the courage to translate vision into reality, no matter how difficult it may appear to achieve it but the courage to continue always counts. Perseverance is the key to success, it's not a long race, it is many short races one after the other. It is the motivation which determines how much you are willing to do and your attitude determines how well you do it.



· APRIL 2023

CORPORATE INVESTMENT TIMES

NARROWAIVS. GENERAL AI (HQHT+R) = y-Hill Prendo inversion (HQHT+



PROF. AHMED BANAFA

Artificial intelligence (AI) is a term used to describe machines that can perform tasks that normally require human intelligence, such as visual perception, speech recognition, decision-making, and language translation. Al is classified into three main types: Narrow AI, General AI, and Super AI.

Each type of AI has its unique characteristics, capabilities, and limitations. In this article, we will explain the differences between these three types of AI.

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Narrow Al

Narrow AI, also known as weak AI, refers to AI that is designed to perform a specific task or a limited range of tasks. It is the most common type of AI and is widely used in various applications such as facial recognition, speech recognition, image recognition, natural language processing, and recommendation systems.

Narrow AI works by using machine learning algorithms, which are trained on a large amount of data to identify patterns and make predictions. These algorithms are designed to perform specific tasks, such as identifying objects in images or translating languages. Narrow AI is not capable of generalizing beyond the tasks for which it is programmed, meaning that it cannot perform tasks that it has not been specifically trained to do.

One of the key advantages of Narrow AI is its ability to perform tasks faster and more accurately than humans. For example, facial recognition systems can scan thousands of faces in seconds and accurately identify individuals. Similarly, speech recognition systems can transcribe spoken words with high accuracy, making it easier for people to interact with computers.

However, Narrow Al has some limitations. It is not capable of reasoning or understanding the context of the tasks it performs. For example, a language translation system can translate words and phrases accurately, but it cannot understand the meaning behind the words or the cultural nuances that may affect the translation. Similarly, image recognition systems can identify objects in images, but they cannot understand the context of the images or the emotions conveyed by the people in the images.

General Al

General AI, also known as strong AI, refers to AI that is designed to perform any intellectual task that a human can do. It is a theoretical form of

All that is not yet possible to achieve. General All would be able to reason, learn, and understand complex concepts, just like humans.

The goal of General AI is to create a machine that can think and learn in the same way that humans do. It would be capable of understanding language, solving problems, making decisions, and even exhibiting emotions. General AI would be able to perform any intellectual task that a

Unemployment

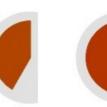
Bias and Discrimination

Control and Safety

Ethical Decision-making

potentially surpass human intelligence and become a threat to humanity. It could also lead to widespread unemployment, as machines would be able to perform tasks that were previously done by humans. Here are a few examples of General AI:

1. AlphaGo: A computer program developed by Google's DeepMind that is capable of playing the board game Go at a professional level.



Privacy

Singularity

Challenges and Ethical Implications General AI and Super AI

- human can do, including tasks that it has not been specifically trained to do.
- One of the key advantages of General AI is that it would be able to perform any task that a human can do, including tasks that require creativity, empathy, and intuition. This would open up new possibilities for AI applications in fields such as healthcare, education, and the arts.

However, General Al also raises some concerns.
The development of General Al could have significant ethical implications, as it could

- Siri: An Al-powered personal assistant developed by Apple that can answer questions, make recommendations, and perform tasks such as setting reminders and sending messages.
- 3. ChatGPT: a natural language processing tool driven by AI technology that allows you to have human-like conversations and much more with a chatbot. The language model can answer questions, and assist you with tasks such as composing emails, essays, and code.

Super Al

Super Al refers to Al that is capable of surpassing human intelligence in all areas. It is a hypothetical form of Al that is not yet possible to achieve.

Super Al would be capable of solving complex problems that are beyond human capabilities and would be able to learn and adapt at a rate that far exceeds human intelligence.

The development of Super AI is the ultimate goal of AI research. It would have the ability to perform any task that a human can do, and more. It could potentially solve some of the world's most pressing problems, such as climate change, disease, and poverty.

Possible examples from movies: Skynet (Terminator), Viki (iRobot), Jarvis (Ironman).

The development of General AI and Super AI poses significant challenges and ethical implications for society. Some of these challenges and implications are discussed below:

- 1. Control and Safety: General Al and Super Al have the potential to become more intelligent than humans, and their actions could be difficult to predict or control. It is essential to ensure that these machines are safe and do not pose a threat to humans. There is a risk that these machines could malfunction or be hacked, leading to catastrophic consequences.
- 2. Bias and Discrimination: Al systems are only as good as the data they are trained on. If the data is biased, the Al system will be biased as well. This could lead to discrimination against certain groups of people, such as women or minorities. There is a need to ensure that Al systems are trained on unbiased and diverse data.
- 3. Unemployment: General AI and Super AI have the potential to replace humans in many jobs, leading to widespread unemployment. It is essential to ensure



that new job opportunities are created to offset the job losses caused by these machines.

- 4. Ethical Decision-making: Al systems are not capable of ethical decision-making. There is a need to ensure that these machines are programmed to make ethical decisions, and that they are held accountable for their actions.
- 5. Privacy: Al systems require vast amounts of data to function effectively. This data may include personal information, such as health records and financial data. There is a need to ensure that this data is protected and that the privacy of individuals is respected.
- 6. Singularity: Some experts have raised concerns that General AI or Super AI could become so intelligent that they surpass

Award-Winning Author

Winner of the Haskell Award for Distinguish Teaching from University of Massachusetts Lowell for 2023

Selected as one of "Who's Who in IoT" in 2022

Author of the book "Secure and Smart Internet of Things" which was named "one of the best technology books/ebooks of all time" and "one of the best Al models books of all time" by BookAuthority in 2021 and won the Author & Artist Award from San Jose State University in 2019

Author of the book "Blockchain Technology and Applications" which was named "one of the best new private blockchain books of all time" by BookAuthority in 2021, won the Author & Artist Award from San Jose State University in 2020, and 2021

Author of the book "Quantum Computing & Other Transformative Technologies" 2022, won the Author & Artist Award from San Jose State University in 2022

Selected by LinkedIn as Technology Fortune Teller and LinkedIn Influencer in 2018

Named No. 1 Top Voice To Follow in Tech by LinkedIn in 2016

Media Expert in new tech with appearances and mention on ABC, NBC, CBS, CNN, FOX, AP, BBC

Member of MIT Technology Review Global Panel

Researches published by Forbes, MIT Technology Review, ComputerWorld, Techonomy

Contributor to IEEE-IoT, LinkedIn, IBMCloud, IBM Big Data Analytics Hub, HPE Insights

Articles translated to French, German, Spanish, Chinese, Korean

Published over 200 articles about IoT, Blockchain, Al, Cloud Computing, Big Data

Research papers used in many patents, numerous thesis and conferences

Guest speaker at international technology conferences

Superior skills in explaining and simplifying complex technical concepts

Strong background in research and analysis of technical topics

Subject Matter Expert (SME) in IoT & Blockchain Applications and Implementation

Five-time winner of Instructor of the year award

Certificate of Honor recipient from the City and County of San Francisco human intelligence, leading to a singularity event. This could result in machines taking over the world and creating a dystopian future.

Narrow AI, General AI, and Super AI are three different types of AI with unique characteristics, capabilities, and limitations. While Narrow AI is already in use in various applications, General AI and Super AI are still theoretical and pose significant challenges and ethical implications. It is essential to ensure that AI systems are developed ethically and that they are designed to benefit society as a whole

Ahmed Banafa, Author the Books:

Secure and Smart Internet of Things (IoT) Using Blockchain and Al

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Quantum Computing

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The world is experiencing an unprecedented technological revolution, with the rate of change and disruption increasing exponentially. Large organisations continue to grapple with new market entrants and well-funded start-ups boasting efficient, adaptive business models led by fearless, talented teams. Large corporations must rethink their innovation culture to stay competitive, addressing policy, investment frameworks, incentives, technology strategy, and risk management.

Digital Strategist. Futurist. Value Creator. Problem Solver.





HOW ESTABLISHED CORPORATIONS MUST ADAPT TO THE TECHNOLOGICAL REVOLUTION AND RE-THINK INNOVATION CULTURE





STARTUPS, #TECHNOLOGY, #DIGITALDISRUPTION, AND #DIGITALTRANSFORMATION

Lloyd Gozzett, a digital strategist and futurist with over 23 years of experience in government, private equity, and sovereign wealth funds, emphasises the importance of embracing technology and addressing two critical areas: the future of work and global talent competitiveness.

The Future of Work Puzzle

Many large organisations have yet to solve the future of work puzzle. Despite companies like Amazon and Twitter reversing their work-fromhome policies, the traditional office-centric approach may not be the most effective way to foster productivity and employee satisfaction. Start-ups and new ventures have a distinct advantage in this area as they are more agile and can adopt flexible work models, such as remote work, hybrid structures, and result-oriented performance metrics. To compete, established corporations must embrace the evolving work

landscape and create environments prioritising employee well-being, flexibility, and collaboration by leveraging the right toolset.

One company that has capitalised on this shift is Deel, a global HR platform that has become the fastest-growing SaaS start-up ever. Deel breaks down geographical barriers to recruiting talent, helping companies hire workers legally and compliantly worldwide. Since its inception, Deel has grown from a team of fewer than 30 to over 2,000 workers, achieving a private valuation of \$12 billion in just over three years. With a 100% remote work policy and access to the global talent pool, Deel has positioned itself as a trailblazer in the new professional reality.

[More about Deel here https://www.deel.com/)

Global Talent Competitiveness

The competitive landscape for global talent is another factor that large and established

organisations need to grapple with. As technology advances rapidly and skills become more specialised, companies must proactively attract, retain, and nurture top talent. Start-ups have the edge here, as they can offer more dynamic work

environments, equity-based incentives, and growth opportunities. To stay competitive, large corporations need to access the global talent pool, have a persistent focus on skills development and competitive compensation, and a strong corporate culture supporting innovation and creativity.

And it's the same story at the top. Corporations must look at their boards and ensure they have the correct representation across technology, human capital management, and ESG. This will enable them to make informed decisions about innovation, skills, and sustainability, leading to long-term success in the face of unprecedented challenges.

Technological Trends

The convergence of emerging technologies, fuelled by the "unlimited value" philosophy, has created a landscape where disruption can happen overnight. Al-driven solutions like ChatGPT by OpenAl are expected to improve productivity by up to four times in some fields, making the competition even fiercer as tech-savvy start-ups have a higher propensity to embrace and adopt these first. Corporations must recognise these shifts and strategically position themselves for success to stay ahead.

Fintech-driven growth, such as the rise of buynow-pay-later (BNPL) financing, is reshaping the retail landscape, forcing corporations to adapt quickly. As consumer spending surges, established organisations must be agile and responsive to capitalise on these new opportunities.

The stakes are higher than ever, and large corporations must embrace change, invest in innovation, and adapt to the evolving work landscape and global talent market to remain competitive in the technological revolution.

By addressing these challenges headon, established organisations can ensure their continued success and longevity in an increasingly complex and disruptive environment. Rethinking innovation culture, adopting technological advancements and embracing the global talent pool can play a pivotal role in this transformation.

About fourpointx

Based in Dubai, UAE, fourpointx specialises in change and transformation, utilising a unique formula based on four pillars: Design Thinking, Digital Strategy, Digital Culture, and NeuroLeadership. They collaborate with clients to deliver transformational results through digital technologies, high-performing teams, and lasting cultural change. Providing strategic advisory services to Boards and C-Suites, fourpointx empowers organisations to improve financial results and gain a competitive edge. Learn more at www.fourpointx.com. Industry: Business Consulting and Services.



Lloyd Gozzett is a seasoned digital strategist, futurist, and transformation expert with over 23 years of experience in creating business value across government, private equity, and sovereign wealth funds. As an accomplished leadership coach, mentor, and guest lecturer, Lloyd is passionate about unlocking human potential to deliver impactful results. His diverse background includes roles as a technology executive, strategic advisor and consultant for various international organisations. Lloyd's expertise in digital strategy, customer experience, and innovation has earned a reputation for guiding clients to thrive in the dynamic and challenging business environment.

CEO, Phoenix Global LLC / President & CEO, Keystone Farm Future, Inc. / Award-winning International Keynote Speaker

LARISA MILLER





THE GROWING NEED FOR SOFT DIPLOMACY "FOOD" FOR THOUGHT

Our news media is seemingly incessant in the coverage of our climate crisis, political & social division, geopolitical strife, subjective alliances, and economic recession.

As we navigate the unprecedented challenges facing us globally, the onus falls on us to seize the power to shift this narrative and find ways to bridge the chasms that hinder our collective forward progress - chasms which create fear, uncertainty and serve as a breeding ground for division.

The Stone Age did not end because we ran out of stones – it ended because of progress, and it is our responsibility to future generations to promote progress through non-coercive foreign policies and common values. One approach that has become increasingly important is soft diplomacy – building relationships, securing global supply chains, and expanding export and trade potential without the use of sanctions or conflict.

As we navigate this increasingly interconnected

world, the role of soft diplomacy in global business cannot be overstated. Rather than relying solely on hard power or economic sanctions, soft diplomacy emphasizes building relationships and finding common ground through cultural exchange, education, mutual need and understanding. Despite our many differences in culture, religion, race, and background, as

human beings we share a common biology. We share emotions and basic needs which highlight that we are more similar than we are different, and therefore, we have a responsibility to come together to BE the solution.

At the heart of soft diplomacy is the recognition that global business is not a zero-sum game, but

rather a collaborative effort. To succeed in the rapidly transforming business market of today and tomorrow, we must set aside prejudices and differences, so that we can work together to navigate and mitigate the challenges posed by climate change, economic uncertainty, and geopolitical stressors.

This is where soft diplomacy comes in - using elements such as the arts, sports, and technology to bring people together and foster communication, and, perhaps most importantly,



food - our need for food, and the need to accelerate our shared food systems.

One of the most pressing issues facing the world today is food security. According to the United Nations, over 820 million people worldwide suffer from chronic hunger. At the same time, our planet's population is projected to reach 9.7 billion by 2050, putting even more strain on our already



strained food systems.

To effectively address this crisis, we need to look to agrotechnology to help accelerate agriculture globally, allowing us to feed a burgeoning population, while we continue to urban sprawl ourselves out of our food security. This requires a concerted effort from governments, businesses, and civil society to work together to develop sustainable agricultural practices and integrate innovation and technology, to ensure access to healthy, nutritious food for all.

Embracing and expanding agrotechnology, which refers to the use of technology to improve agricultural productivity and sustainability, from precision agriculture and gene editing to vertical farming and aquaculture, agrotechnology has the potential to revolutionize the way we produce and consume food, helping us to ensure that everyone has access to safe, nutritious, and affordable

food.

Precision agriculture uses sensors, drones, and other technologies to optimize crop yields and reduce waste, while gene editing can create crops that are more resistant to pests and diseases.

Vertical farming can allow us to grow crops in urban areas, while aquaculture can help to sustainably produce fish and other seafood.

The advancements in agrotechnology are extraordinary. Precision agriculture technologies, such as GPS-guided tractors and drones, are used to optimize grain production by improving seed placement, fertilizer application, and irrigation.

Precision livestock farming technologies, such as sensors and monitoring systems, are used to track the health and behavior of animals and optimize

their living conditions.

The use of agrotechnology, from precision farming to genetic engineering and automated monitoring and control systems, has transformed crop and livestock production agriculture by improving efficiency, sustainability, and overall yields, allowing us to feed this planet of 8 billion people.

However, to fully realize the potential of agrotechnology, we need to tackle the challenge of adoption, making agrotechnology accessible to emerging economies – areas which will be the bread baskets of the future. Accelerating the adoption of agrotechnology globally will require investment in research

and development, access to capital, as well as education and training for farmers and other stakeholders.

This is our collective responsibility – an investment in our food stability and survival of our future generations, while helping to build the production capacity and create economic value to developing nations.

But it's not just about the technology it's about building relationships and a greater sense of understanding between different cultures and communities. Soft power can play a crucial role in this effort of

unification, bringing people together around a shared love of food and cooking.

By sharing recipes, cooking techniques, and culinary traditions, we can break down barriers and foster a greater sense of understanding and unity. The power of food as a tool for soft diplomacy is already being recognized by governments and organizations around the world.

For example, the U.S. State Department's Diplomatic Culinary Partnership program brings together chefs from around the world to share their culinary traditions and promote cultural exchange. Similarly, the World Food Travel Association works to promote food and beverage tourism as a means of fostering cross-cultural understanding and appreciation.

Food and beverage tourism is becoming



increasingly popular as people explore their curiosity and interest in global cuisines and the stories behind them.

Food tourism allows us to share our culture and values through food and drink, providing and opportunity for travelers to connect with locals, fostering an understanding and appreciation for a previously unfamiliar way of life.

As soft diplomacy becomes increasingly more important to our global stability, food and beverage tourism can be a powerful tool for friendship, partnership and the de-escalation of the differences that divide us, using the common denominator of cuisine to unite us.

It is our collective imperative to work

together as a global community to address the root causes of food insecurity. Food insecurity can have a myriad of causes, such as poverty, conflict, natural disaster, the extreme shifts caused by climate change, lack of access to education and healthcare, and inequalities in our food systems.

Food, agriculture, agrotechnology, and food tourism have emerged as powerful tools for soft diplomacy and soft power in today's interconnected world. By promoting our unique cultural heritages,

countries and regions can attract visitors, create jobs, and foster economic development, and agriculture will be a key sector to bridging the global social gap.

The use of agrotechnology will enable farmers to produce more food with fewer resources and less land, contributing to security and sustainability.

Furthermore, food has the power to bring people together and bridge cultural divides, promoting mutual understanding and respect. As such, food, agriculture, agrotechnology and food tourism offer enormous potential to promote peace, prosperity, and mutual cooperation across the globe.





DR. AHMED HATEM

Partner and Head of Corporate and Commercial department at Al Safar and Partners Law firm

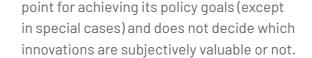
DUBAI LAUNCHES THE VIRTUAL ASSETS REGULATORY AUTHORITY "VARA"

The Dubai Virtual Assets Regulatory Authority "VARA" was established and authorized by Law No. [4] of 2022 regarding regulating virtual assets in the Emirate of Dubai to establish a legal framework in relation to virtual assets and Virtual Asset Service Providers" VASPs". VARA is affiliated to the Dubai World Trade Centre Authority [DWTCA] and is the competent entity in charge of regulating, supervising, and overseeing Virtual Assets "VA" and VA activities in all zones across the Emirate of Dubai, including special development zones and free zones but excluding the Dubai International Financial Centre. In this article we will highlight the most important authorities of VARA.

What are the Fundamental Principles and Goals of VARA?

 Market integrity and stability: the market should be fair, orderly, transparent, and prevent fraud and other criminal activity. The market should be systemically safe with consideration given to prudential risks, also it can be volatile whilst still being fair and orderly.

- Consumer protection: the regime seeks to prevent harms arising from misinformation, abuse and/or poor operational practices.
 Market participants are free to engage with risk, so long as they give "informed consent" about their investments and VASPs have provided them with all information necessary for such consent in accordance with all applicable laws and regulations.
- Technology neutrality and supportive of innovation: the regime must not discriminate against technology, but instead against illicit or harmful activities. If an activity is not illicit, it should be possible and desirable to regulate it without banning it entirely. VARA does not regulate products or protocols as the starting



- Regulatory resilience: the regime must not become quickly outdated with loopholes given the fast-paced nature of the industry. The regime is principles-driven, and VARA is mindful when it makes prescriptive carveouts.
- Regulatory efficiency and proportionality:
 enforce a regime that is not only effective
 [i.e., achieves the policy intent], but does
 so in the least burdensome way possible for
 both VARA and VASPs. Any burden imposed is
 justified relative to the potential harm that is
 being mitigated.

Underpinning these fundamental principles are VARA's two primary policy goals, which are:

- Promote the Emirate and ultimately the UAE
 as a safe and progressive jurisdiction worthy
 of attracting meaningful VA growth and
 innovation, in complement with all related
 UAE government programs.
 - Position VARA and the UAE as globally trusted and respected in the realm of international law, particularly with respect to Financial Action Task Force "FATF" compliance, and by designing a system that lends itself to interoperability.

How to obtain a license?

All entities wishing to carry out one or more VA activities in the Emirate must seek authorization from VARA prior to conducting any VA activity. All entities shall apply for, obtain, and maintain a license issued by VARA in order to be permitted to carry out each VA activity that it will conduct in the Emirate, also shall adhere to the licensing process as prescribed by VARA from time to time when applying for the license.

If a VASP carries out any VA activity for which it is licensed by VARA to carry out in the

Emirate in any jurisdiction outside of the Emirate, it shall comply with all regulations, rules, and directives in respect of such VA activity carried out in such other jurisdiction as a minimum standard.

VASPs must always comply with each of the rulebooks that correspond to the VA activity(ies) it is licensed to carry out, as may be amended from time to time. Keep posted for upcoming articles regarding each activity and its rulebooks in the upcoming weeks. Below are the activities regulated by VARA.

1. Advisory services rulebook, this covers activities related to offering, providing, or agreeing to provide a personal recommendation to a client, either upon its request, or on the initiative of the entity providing the recommendation, in respect of one or more actions or transactions relating to any VA. When providing a personal recommendation, the entity providing the recommendation shall consider the following factors at a minimum in respect of each client.

Knowledge and experience in investing in VA.

Investment objectives including, but not limited to, risk tolerance, time horizon and venues through which they can acquire VA.

Financial circumstances including, but not limited to, their ability to bear sudden and significant losses or proportion of their net worth invested in VA.

Broker-dealer services rulebook, this covers any of the following:
 Arranging orders for the purchase and sale of VA between two entities.
 Soliciting or accepting orders for VA and accepting fiat currency, or other VA, for such orders.



VA Activity	License Application Fee [for one regulated VA Activity only]	License Extension Fee [for each additional regulated VA Activity]	Annual Supervision Fee [for each regulated VA Activity]
Advisory Services	AED 40,000		AED 80,000
Broker-Dealer Services	AED 100,000	50% of lower License Application Fee[s]	AED 200,000
Custody Services	AED 100,000		AED 200,000
Exchange Services	AED 100,000		AED 200,000
Lending and Borrowing Services	AED 100,000		AED 200,000
Payments and Remittances Services	AED 40,000		AED 80,000
VA Management and Investment Services	AED 100,000		AED 200,000

Facilitating the matching of transactions in VA between buyers and sellers.

Entering into VA transactions as a dealer on behalf of the Entity for its own account. Making a market in VA using client assets. Providing placement, distribution or other issuance related services to clients issuing VA.

- 3. Custody services rulebook, this covers safekeeping VA for or on behalf of another entity and acting only on verified instructions from or on behalf of such entity. It should be noted that all VASPs shall be subject to rules regarding the storage and custody of clients' VA. Only VASPs which segregate each client's assets in separate VA wallets will qualify for a custody services license.
 - Exchange services rulebook, this covers any of the following:
 - Conducting an exchange, trade or conversion between VA and fiat currency.

Conducting an exchange, trade, or conversion

between one or more VA.

Matching orders between buyers and sellers and conducting an exchange, trade or conversion between VA and fiat currency or one or more VA or

Maintaining an order book in furtherance of the points above.

- 4. Lending and borrowing services rulebook, this covers carrying out a contract under which a VA shall be transferred or lent from one or more parties "the lender[s]" to one or more other parties "the borrower[s]" where the borrower[s] shall commit to return the same, at the request of the lender[s], at any time either during or at the end of the period agreed upon.
- Payments and Remittances services rulebook, this covers receiving VA, for the transmission or transfer of such VA from one entity to another entity or from one entity to another VA wallet, address, or location.

6. VA Management and investment services rulebook, this covers acting on behalf of an entity as an agent, or fiduciary, or otherwise taking responsibility for the management, administration, or disposition of that entity's VA. Examples may include, but shall not be limited to:

Investment management services or otherwise managing VA.

Taking responsibility for the staking of VA for the purposes of earning fees or other

Taking responsibility for the staking of VA for the purposes of earning fees or other amounts paid to validators and/or node operators of a proof-of-stake distributed ledger technology.

The license application fee is payable for all license applications for any regulated VA activity. Where an entity is applying for a license for more than one regulated VA activity, the license extension fee is payable for each additional VA activity. These fees are only due at the time of submission of the license application. The application will not be processed until the payment of these fees is received. VASPs must pay an annual supervision fee for each VA activity licensed, in advance of conducting VA activity[ies].

It should be noted that VARA may, in its sole and absolute discretion, impose additional fees or otherwise modify supervision and authorization fees, including but not limited to in circumstances where it considers necessary to allocate additional resources for regulatory oversight or supervision or in response to complaints made to VARA about a VASP. However, any fees charged by VARA are separate from, and independent of, any fees which may be charged by any other competent authority, either in or outside of the UAE.

What are the applicable fines?

In case of violating any rules related to the compliance and risk management rulebook, market conduct rulebook, or regulations and directives related to market offences, one or

more of the following shall be applied on the violator per each violation:

- Disgorgement of the profits gained, or losses avoided.
- Up to AED 20,000,000 for any individual.
- Up to AED 50,000,000 or 15% annual revenue of any VASP; or
- 300% of the profits gained or losses avoided [if greater than the above values].

While in case of breaching any rules in all other rulebooks other than the previously mentioned, one or more of the following shall be applied on the violator per each violation:

Up to AED 8,000,000 for an individual.

- Up to AED 20,000,000 or 5% annual revenue for a VASP; or
- 200% of the profits gained or losses avoided [if greater than the above values].

Conclusion

VARA has issued rulebooks which stipulates the steps to obtain a license in order to be able to conclude any of the activities regulated by VARA, the associated fees and the fines in case of any breach. This constitutes as a huge step towards making a legal framework for the governance of VA, cryptocurrencies and NFTs, in Dubai whether in the mainland or in freezone, such approach is in line with the strategy and plan in the UAE to become the pioneer in virtual assets in the middle east.

For further assistance please contact AI Safar & Partners on +97144221944 ext. 720 or +971 55 763 0405

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METALIX BORN IN CRISIS

IARAS BARSHCHOVSKYI

How Ukraine's manufacturing company went through COVID and war and continues growing

Every business story begins from the dream which later converts to a plan and actions. In 2019 Taras Barshchovskyi, an IT specialist from Lviv, Ukraine, was busy with his new apartment repair. "I had nice design visuals from my architect and worked step by step buying all needed stuff for my home.

Fortunately when I went to the nice looking steel and glass doors I found out that there is no such product on the local Lviv market. The doors look really gorgeous so I didn't want to give up. After a few days searching I ordered the doors from Kyiv, Ukraine capital" - Taras mentioned.



#CRISISMANAGEMENT #COVIDREBOOT

This situation caused Taras B. to think more about business opportunities in this area: "Approximately 3 years before that time I figured out that business is what I would like to do in the future and all those years I studied a lot of business stuff. In that period I actively thought about places for investments. Having spent more than 10 years in the IT sphere, I knew that IT specialists with their high salaries feel really comfortable in Ukraine, which couldn't be said about regular workers. I clearly understood that I want to do business in the real sector, create workplaces and contribute to Ukraine industry and economy. So the decision to start a business and manufacture steel and glass doors was easy."

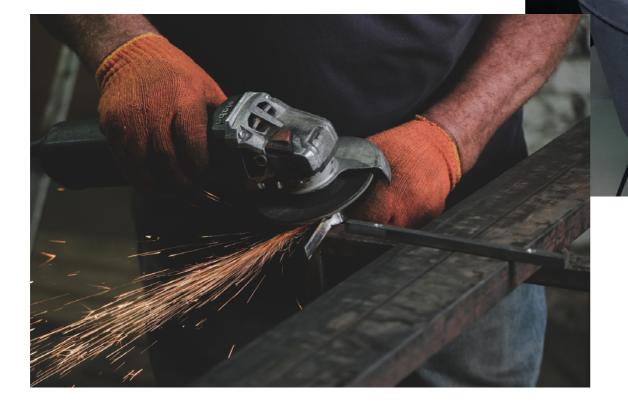
One more thing stayed uncovered - Taras was great at IT and programming but has 0 knowledge

about steel, welding and door fittings. Partnership is a great instrument to cover your weak points so Taras B. found a partner who owned all technical aspects of manufacturing. "We bought all needed equipment, rented a production facility, created a website, started marketing and sales. Finally dreams come true!" -Taras said. Here is how MetaliX was born. You are probably thinking what can be more

exciting than starting your own business? Yes, but...it was May 2019. Not so easy says the world and COVID pandemic starts.

"The funny thing here was that my first worker could not arrive to workplace on his very first working day, his city was just closed for lockdown. It was the beginning of pandemia and nobody knows what it is"- Taras reminds. Such a situation confuses the MetaliX founder, but if you have a goal you should never stop. MetaliX continued operation activities: "We added additional hygienic rules, masks, antiseptics, and started monitoring employees' health more carefully. Also we hired additional staff to cover pandemia risks and business started growing" - Taras highlighted.

So what is MetaliX and how the doors are produced? Generally MetaliX produces various solutions for interior zoning in homes, offices and commercial real estate. Partitions and doors from steel and glass are stylish and practical solutions to split your space and save a lot of light at the same time. The

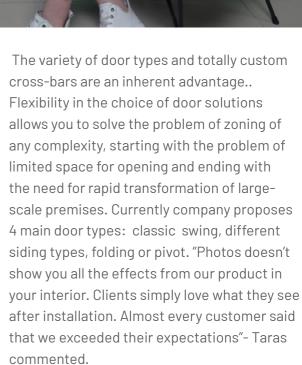


basis of the doors are metal profile pipes made of cold-rolled steel. Profile pipes are cut and welded together into a door frame. Every door could be custom and done according to personal drawing. This gives the customers huge flexibility and a feeling of unique premium products. Every frame goes through a special process that allows

it to get rid of the slightest signs of corrosion processes, eliminate the remains of dust and surface defects. Thanks to this approach, polymer paint is evenly distributed over surfaces and has the highest adhesion (fixation) with metal. After applying paint, the structure is baked at a temperature of 200 degrees C. By combining these two processes, MetaliX creates an ideal coating on parts of various sizes and shapes, which is resistant to moisture and scratches. Next, the product goes through the assembly stage, where fittings and seals are attached, glass is cut and mounted. At each stage, the product undergoes a quality check so that the company is sure that you will receive the perfect "MetaliX" product.

cross-bars are an inherent advantage.. Flexibility in the choice of door solutions allows you to solve the problem of zoning of any complexity, starting with the problem of limited space for opening and ending with the need for rapid transformation of largescale premises. Currently company proposes 4 main door types: classic swing, different siding types, folding or pivot. "Photos doesn't show you all the effects from our product in your interior. Clients simply love what they see after installation. Almost every customer said that we exceeded their expectations"- Taras commented.

Over the first year MetaliX opened its own



· APRIL 2023

CORPORATE INVESTMENT TIMES

Taras Barshchovskyi. Entrepreneur, Investor.

Taras Barshchovskyi was born 1988 in Lviv, Ukraine. In 2011 graduated "Lviv Polytechnic National University" with a Master degree in "Computer systems and networks".

From 2010 starting his career as a Software Engineer, worked at a few big IT outsourcing companies like SoftServe, Epam, Edge gravity by Ericsson

From 2020 shifts to Delivery Manager position and started to help big IT companies with engineering process and team management.

From 2020 - Founder & CEO of MetalliX, manufacturing company which specializes in producing interior zoning solutions from steel and glass.

From 2021 - Startup Angel Investor & Advisor.

Married, has 2 sons.

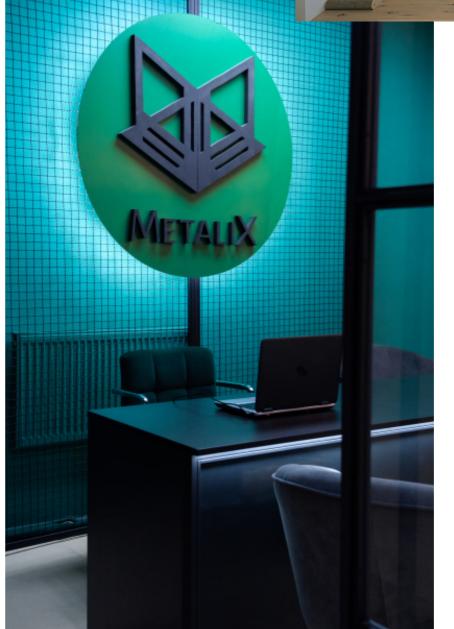
showroom in Lviv, hired 2 sales managers, expanded its production facilities and started to connect designers and architects to cooperation. During 2020-2021 the company continued growing despite the COVID pandemic and all restrictions.

A lot of businesses in Ukraine suffered from the situation, a lot of them were closed or reduced activity, but MetaliX moved forward as usual. Here is how Taras B. comments this: "We have a magic pill - we never know what it means to operate without crisis or what it means to operate in a growing market. For us that situation was natural and we simply continue doing all that we can to be successful."

2021 for MetaliX ends up with moderate growth. Company became a leader in interior steel and glass doors in the Lviv market, recognizable on western Ukraine and had its first few sales abroad. Next plan was to expand to Ukraine



capital Kyiv and a few other cities with 1+ mln of population. It was a plan...until 24 February 2022. This date every Ukrainian will remember for decades. Here is how Taras Barshchovskyi, founder & CEO of MetaliX commented on the situation: "Being a neighbor of a crazy



russian empire with a dictator which lost touch with reality was always not easy. We had Crimea and Donbass occupied in 2014 and we knew that at some time they would try to move further. But nobody expected a full scale war which putin started.

I got up at 8 am in the morning with a full feed of news: "The War Begins", "Russians attacked Ukraine", "Massive rocket attack on big Ukrainian cities". Lviv's region was attacked as well. It wasn't too much time to be scared, so I took my wife and 2 kids and moved them to a safe place.

After that we had a call with the MetaliX core team and agreed to stop operations for a few days until everyone gets their families safe. We sent a message to all customers that there could be some delay in their orders but the company guarantees that all obligations will be fulfilled.

After that we grabbed all workers that left and had a willing to support the defense of their country to help as we can. In those first days the biggest demand was anti-tank hedgehogs, so MetaliX started welding this new product. Thanks to Ukraine military forces and brave ukrainians instead of 3 days, which was given

months the

#CRISISMANAGEMENT #COVIDREBOOT

- · we put maximum effort into entering external markets;
- · on the local market we started work with dealers(classic door sellers) to sell our partitions and doors through the dealers showrooms, without physical presence in that regions;
- we postpone expansion to Kyiv and the rest of Ukrainian cities with our own showrooms:

All that helps us to reduce investments in physical assets and focus more on sales and revenue growth." - highlighted by Taras.

At October 2022 new challenges were waiting. Continuing terrorist methods, russians started regular massive rocket attacks on Ukraine civil



infrastructure, including electricity. Power outages increased with each attack and on the peak some cities stayed without power for days. For a company that tightly relies on electricity, because of the power consumption of welding process that was not easy. Taras say's that after all that company went through it wasn't a critical issue.

Firstly they were trying to adapt the work schedule to planned power outages, but then bought a generator, which fixed the issue.

At the result of 2022 war year company numbers impresses:

- +57% m2 growth in produced construction area;
- +82% growth in revenue;
- entered 3 new external markets: Canada, Germany and Italy;
- 13 new dealers in Ukraine;

- more than 300 designers and architects in partnership;
- · staffing growth and new office was opened in Lviv;

So what helps MetaliX to achieve such results in that hard period? Taras highlighted a few core points:

"First - you should love what you do and really care about customers. MetaliX's mission is not to sell the doors. We are selling emotions. For example, every customer received a small present from us with an order. After each door installation we give customers bag with glass care products and detailed instructions on how to clean it. Additionally to that every client received a personally signed by me motivation card and a book. Books are usually related to personal growth or business. We are doing that because our mission is to make our customers successful through communication with MetaliX. And yes, you read it

correctly - probably we are the only one in the world door manufacturer that gives customers books.

Second - is the team. The team is the core of any business. We are sure that the result of one employee is the result of the entire company. One of the first values of our company is to take the initiative, take responsibility and give 100% in work. It is important for us to work with a sense of our own business, because MetaliX company is our common home. Each member of the team is a professional in their niche, which allows us to achieve maximum results and give clients a level of service that impresses with its care."

As a main plan for the future Taras highlighted global expansion and manufacturing growth. Currently MetaliX is actively looking for partners and dealers in the United States, Canada, OAE, Europe

and others. As of Q1, 2023 MetaliX showed significant growth, company already did 60% from whole 2022. So Taras predicts at least 2x-3x revenue growth this year.

"For all readers I want to suggest never give up. We were born in a crisis. We went through pandemia, full scale war and total power outage. We survive, we grow and we move forward" -Taras said.

MetaliX is a great example of how you can be successful despite the obstacles.



METAVERSE AND HEALTHCARE

DR. JAVIER MENDOZA

Gastroenterologist at GastroSur/CoDirector Digital
Healthcare OdiselA/Key Opinion Leader (KOL) Faculty at
Reach/ Al Ethicist/ Leading Metaverse Doctor
Leading Metaverse Doctor at Aimedis



The Metaverse is a hype concept in the last two years and the relationship with Healthcare is growing little by little. I am going to try to give a simple definition about what the Metaverse is...

Metaverse is a concept of an immersive world in the convergence of physical and digital. And this concept, we are building right now, with evangelists and skeptics, all included. We are still at the very beginning of the metaverse's development, but it promises great things.

#METAVERSEHEALTHCARE #VIRTUALHEALTHCARE #DTGTTALMEDTCTNE#FUTUREUFHEALTHCA



The Metaverse has some characteristics that define it:

- Persistent. It is continuous
- Reactive. There will be response
- Interoperable. We will travel through platforms
- Creative. Actually it's open to all type of creative in many ways
- User-defined. As I say we are building this concept
- Decentralized. Ownership will be distributed.
- Everyday. Don't stop.
- Limitless. No limit in the number of users.
- Social. We will meet people out there.

But this concept that we are building needs values such as trust, fairness, accountability,

ethics, respecting privacy, having a holistic approach and even more if we talk about Metaverse and Healthcare. So persons involved in building the Metaverse must bring values to it.

How we will go into
the Metaverse and
which ones are
the technologies
involved...XR is
the abbreviation
for extended
reality, which is
an umbrella term
encompassing virtual
reality (VR), mixed
reality (MR), and
augmented reality
(AR) technologies.
VR means being

immersed in a virtual world, for example, using a VR headset, often referred to as VR glasses. With AR, on the other hand, additional information is displayed in the real world such as on top of the camera image of a smartphone or tablet or using special AR headsets.

The Metaverse will be a join of many technologies and to have a bigger idea of what we will have there, we must include Artificial Intelligence (AI) with Natural language processing as a part of the AI that makes it possible that we can communicate with computers, Blockchain, 5G, robotics, Web3.

The Metaverse will be one, although now we can have many platforms, the interoperability will allow us to travel from one to the other.

Depending on the technology used, the metaverse is an extension of our reality using AR

and MR technologies or a complete immersion (VR).

Talking about Metaverse and Healthcare there is a great future in many areas.

But if we can sublined some of them:

- We must talk about mental health, where there are great projects focused on diagnosis and treatment of depression, anxiety, fobias or helping disabilities in children. Virtual solutions are used right now to help patients in this area.
- where you can talk with your patients in a virtual world with the help of videos, infographic images to explain diagnosis or need treatment. You can "feel" that you are there with your doctor explaining what's the problem about your health.
- Healthcare professional education, where
 we can use virtual or augmented reality to
 have a better understanding of anatomy
 and physiology and of course, to be trained
 in complex procedures such as surgery,
 gastrointestinal endoscopy or invasive
 procedures in cardiology with these virtual
 technologies.
- Digital twin, a virtual representation of the patient, that will change many paradigms in Healthcare and it will help to get personalized Medicine at last. With digital twins we can make predictions about the best treatment for every patient, for example in the Oncology area.

But we must also talk about the risks and dangers in the Metaverse. There is a risk of increased inequality with a digital gap in the older population, having bias in Al and the algorithms that affect their results and of course we must be concerned about privacy or security as part vital in the Metaverse and even more in the Healthcare data. For that, there are movements in the Metaverse trying to bring ethics as OASIS

consortium that is trying to build a safer and more inclusive Metaverse.

I work as medical advisor in Aimedis a company in the Metaverse and Healthcare area. The goal of the company is to take care about patients and their data and ensure safety and security while maintaining a solid code of ethics is the non-negotiable basis. With ethics we have to have more values as empathy, if we are going to do consultation in a virtual world, we need to be close to our patients.

Aimedis have builded the biggest hospital in the healthcare space in the Metaverse, the world's first healthcare metaverse that is GDPR & HIPAA compliant

and fulfills all regulatory standards. Seamlessly merging the physical and virtual world while opening up a universe of possibilities and experiences for patients and medical professionals around the world.

I am also director of the healthcare area in the first congress in Spain in Metaverse, Blockchain and Web3 in Madrid, the Metaworld congress (first edition March 2023)

I believe that technology is helping us and in the future of Healthcare will be a join between technology and medicine with multidisciplinary teams. But healthcare professionals cannot lose the roots and the goals that it is always trying to help our patients.

CORPORATE INVESTMENT TIMES

SIDDHARTHAMAHESHWARI

CHIEF OF STRATEGY & INTERNATIONAL BRAND MANAGER FOR HIGH-NETWORTH INDIVIDUALS International Business

the elevators

TAKING THE BULL BY IT'S HORNS THE SAAS INDUSTRY

SaaS: Is Your Data Safe? Why Some Professionals Should Steer Clear of This Potential Career **Ending Risky Solution**

Software as a Service (SaaS) has become a popular solution for businesses and professionals in various industries. SaaS solutions offer many benefits, such as flexibility, affordability, and scalability. However, there are also several reasons why some professionals should stay away from SaaS solutions.

> One of the primary concerns with SaaS solutions is data security and privacy. When using a SaaS solution, professionals must trust the provider to protect their data. However, data breaches are becoming increasingly common, and SaaS providers may not always be able to prevent these breaches. In the event of a data breach, the professional's data could be compromised, leading to potential career ending legal and financial consequences.



CORPORATE INVESTMENT TIMES



Additionally, when using a SaaS solution, professionals should be aware that their data could be sold off to third-party companies. These companies may use the data to advertise their products or services, or they may simply sell the data to the highest bidder. In the event of a company takeover or merger, the professional's data could also be sold off without their consent.

Another concern with SaaS solutions is customization. Some professionals require a high level of customization to meet their unique needs. However, many SaaS solutions offer limited customization options. This can be frustrating for professionals who need a solution tailored to their specific workflows and processes.

Moreover, some industries have strict compliance and confidentiality requirements, such as the medical and legal professions. SaaS solutions may not always meet these requirements, putting the professional at risk of violating regulations and facing legal consequences.

There are several professions that should consider staying away from SaaS solutions. For instance:

doctors and medical professionals must manage sensitive patient data. They need to ensure that their data is secure and protected from unauthorized access or breaches. However, SaaS solutions may not provide the level of control, customization, and security that is necessary for managing this type of data.

Likewise, lawyers and law firms have strict confidentiality requirements. They must ensure that their client's data is protected and not shared with unauthorized parties. However, SaaS solutions may not meet these requirements, putting the lawyer and their clients at risk.

Accountants and financial advisors also need to manage sensitive financial information. They need to ensure that their data is secure and not shared with unauthorized parties. SaaS solutions

may not offer the necessary level of data security and privacy protection required for managing this type of data.

Architects and engineering firms require a high level of customization to manage complex design projects and workflows. SaaS solutions may not offer the level of customization required for managing these types of workflows.

Marketing and advertising agencies need to manage complex marketing campaigns and data analysis. They require a solution that provides a high level of customization and integration. However, SaaS solutions may not provide the level of customization and integration required for managing these types of workflows.

Designers and creative professionals also need a high level of customization to manage complex design projects and workflows. SaaS solutions may not provide the level of customization required for managing these types of workflows.

Consultants and business coaches must manage sensitive client data. They require a solution that provides a high level of customization and data privacy protection. SaaS solutions may not offer the necessary level of customization and data privacy protection required for managing this type of data.

Real estate agents and property managers require a high level of customization to manage complex real estate transactions and workflows. SaaS solutions may not provide the level of customization required for managing these types of workflows.

Non-profit organizations and charities need to manage sensitive donor information and compliance requirements. They require a solution that provides a high level of customization and data privacy protection. SaaS solutions may not provide the level of customization and data privacy protection required for managing this



#SOCIALCHIEF #STRATEGYMASTER #COMMUNITYBUILDER #THESTRATEGIST

type of data.

Educational institutions and schools need to manage student and staff data, including grades, attendance records, and personal information. They need to ensure that this data is secure and protected from unauthorized access. However, SaaS solutions may not provide the necessary level of data security and privacy protection required for managing this type of data.

Government agencies and organizations also have strict confidentiality and compliance requirements. They require a solution that provides a high level of data security and privacy protection, as well as customization options. SaaS solutions may not meet these requirements, putting the government agency and its citizens at risk.

Journalists and media organizations must manage sensitive information and protect their sources. They require a solution that provides a high level of data security and privacy protection. SaaS solutions may not provide the necessary level of data security and privacy protection required for managing this type of data.

Research institutions and academic organizations require a high level of customization and data security to manage complex research projects and workflows. SaaS solutions may not provide the necessary level of customization and data security required for managing this type of data.

Small businesses that manage sensitive data, such as financial and customer information, should also consider the potential risks of using a SaaS solution. While SaaS solutions can be affordable and scalable, they may not offer the necessary level of data security and privacy

protection required for managing this type of data.

In conclusion, while SaaS solutions offer many benefits, including affordability, scalability, and accessibility, there are several reasons why certain professionals and organizations should stay away from them. The risks associated with using a SaaS solution, such as data breaches, data misuse, and the lack of customization, may outweigh the potential benefits for some professionals.

It is crucial that professionals and organizations assess their data management needs and consider the risks associated with using a SaaS solution before making a decision. They must ensure that their data is secure and protected from unauthorized access, and that they comply with relevant data privacy and confidentiality regulations.

While SaaS solutions may be suitable for some businesses and professionals, others may need to consider alternative solutions that offer a higher level of data security and customization. Ultimately, it is up to each individual professional and organization to determine whether a SaaS solution is appropriate for their needs and to carefully weigh the potential risks and benefits.

the e evators

THE GLOBAL MENTOR

INSPIRE SOMEONE TO DREAM MORE, DO MORE, LEARN MORE & BECOME MORE



CORPORATE INVESTMENT TIMES



Founder & Managing Director - Making English Learning Easier with Custom Journeys & Innovative Applications For Businesses or Individuals. Monitor, Track and Progress in Every Aspect of English Learning Today

WHAT MOTIVATES ADULTS TO LOVE EEARNING ENGLISH

It can be a daunting task that can often feel overwhelming, but it doesn't have to be. Here at Learn Laugh Speak, we have seen a lot of success in helping adults learn English.

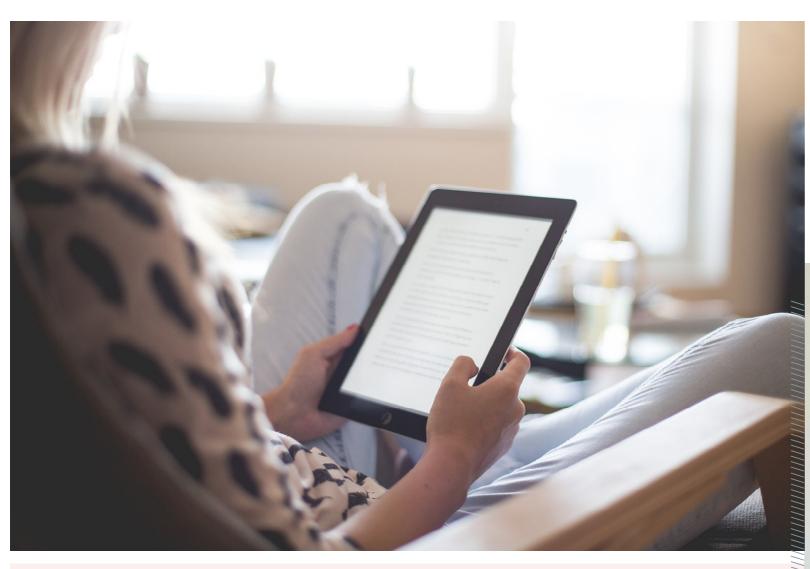
So I want to share with you what I have found motivates students the most.

Through our experience working with adults, we have come to understand what motivates them to learn, and we want to share these insights with you.

Students Must Aim to Love the Journey not the destination

When adults learn, it is important to have a positive attitude and mindset toward learning. It is essential to have the desire to learn and not be too quick to make excuses for not following through with the task at hand.

Having a regular schedule is key for adult



Bryce Purnell is the founder of Learn Laugh Speak, an English platform making it easy for adults around the world to learn English. From Sydney, Australia, Bryce has a long history of entrepreneurship. From the launch and sale of multiple businesses to founding Learn Laugh Speak, his dedication and commitment to helping adults learn a new language has enabled him to make a positive impact on their learning journeys.

With the incredible impact Learn Laugh Speak has had on its users, Bryce is determined to keep pushing the boundaries to ensure that more adults have access to an efficient way of learning English.

students, as it allows them to stay on track with their learning goals.

The most important factor for adults learning English is to enjoy the journey. Without this,

progress can be slow and tedious, leading to frustration and loss of motivation. Learning should be enjoyable and rewarding, so focus on small successes, such as completing tasks or mastering new material.

Celebrate your achievements and don't be too hard on yourself if you make mistakes along the way - this is all part of the learning process.

By maintaining a positive attitude and having

fun with the learning experience, you will be more likely to stay motivated, find success and enjoy your journey.

Adult Students Must See Progress to Progress

At Learn Laugh Speak, we make sure that our students remain engaged and see progress in their learning. We understand that adult learners have different levels of prior knowledge and a wide range of learning needs and styles.

To ensure this, we provide custom learning journeys that are tailored to each individual student's requirements. This means that each student learns at the exact level for them, so there is no wasted time.



#LOVELEARNINGENGLISH #LANGUAGELEARNINGMOTIVATION #ENGLISHLANGUAGELEARNERS

What's more important, we reward progress with badges and other incentives, giving our students the motivation they need to keep learning and advancing.

Our scoring system also takes into account words spoken, words heard, words written, and words read. Creating a point scoring system creates an internal system of points either globally or within the company for teams to compete against each other.

This little motivation for weekly winners and most words spoken is great for internal motivation.

Students need to be challenged but not demotivated

Adults who want to learn English must be challenged for them to make progress. Adults must be given homework based on their mistakes so they can actively engage with the language and build upon their knowledge.

Learn Laugh Speak is providing personalized homework that targets each student's errors, they will be able to identify areas they need to focus on and review any issues they have struggled with. Since it is difficult to define the difference between too difficult and not difficult

enough, we send homework based on student mistakes.

When students make a mistake in class, they will receive their homework via email within 12 hours. The more mistakes you make, the more homework you receive. If there is no homework given, you did not make any mistakes.

As students complete their homework now, they will be able to progress more quickly in the classroom since they will have fewer errors, leading to more points and a faster fluency journey.

Learning At The Correct Level To Start Is Essential For Adults.

It's fine for children of the same age group to be in the same classroom because as children they are at the same level of knowledge.

As we grow, we understand that the environment influences each person's ability to learn English at different levels, which is why it's so important to try to learn the language in the appropriate settings and at the appropriate levels.

And here are the reasons why this is happening. Students don't want to make mistakes if their managers or co-workers are sitting next to them, and students need to see some fast progress to keep learning.

We aim to provide language learning for adults who don't have the time for lengthy study, letting them quickly log in and complete reading, writing, speaking, and listening lessons based on their skill level without worrying about other concerns.

How Learn Laugh Speak is Helping Busy Adults Learn English

For someone who wants to learn English at his or her own pace, Learn Laugh Speak is a comprehensive digital English solution.

Students can access 33,000 full lessons via our student application, which offers reading, writing, speaking, and listening instruction at 12 levels A1-C2.

The manager application provides real-time data to team leaders and provides all important classroom KPIs, so managers or teachers can check on their teams' progress, the minutes they've studied, or check if they've logged in.

We have made English more affordable, manageable and progressive for students and managers. We provide real-time progress reports weekly with group competitions and every word spoken, listened to, read and written is all tracked and reported.

With a more structured but customized journey based on your current level and your problem areas, we believe English learning is for everyone.

The love for learning can be found in anyone, regardless of their level of English!

Get your team back on track with their English learning by contacting me directly Bryce@ learnlaughspeak.com







English Made Easy www.learnlaughspeak.com



Learn Individually but compete against colleagues daily with 33,000 lessons for reading, writing, speaking and listening. Students will speak 90% of the time starting with lesson 1, using our advanced speech recognition tool to correct all their speech instantly. In order to determine the grammar needs of each student, homework is assigned based on the classroom data collected. This is the only English program aligned to all the parameters for testing levels A1-C2 of the Common European Framework of Reference based on the classroom data collected.



JOHN MASUD PARVF7

10X BUSINESS GROWTH FRAMEWORK A WORKFORCE FRAMEWORK FOR ACHIEVING 10X BUSINESS GROWTH FOR ANY COMPANY

Top International Coach and Business Expert, Performed digital
Transformation for billion-dollar businesses, Founder of the
top Workforce Transformation solution provider in Vietnam,
Keynote Speaker

What game are we in business?

The concept of an infinite game mindset in business comes from the book "The Infinite Game" by Simon Sinek. An infinite game is a game with no defined endpoint, where the goal is to keep playing and to keep others in the game as well. In the context of business, an infinite game mindset means focusing on long-term success and staying in the game for the long haul, rather than just trying to win short-term victories.

· APRIL 2023

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#WORKFORCETRANSFORMATION #DIGITALTRANSFORMATION #KEYNOTESPEAKE

How to win the infinite game of business?

A business must win in long term but also needs smaller wins on the journey to sustain itself as well. So the question is, how can we do that? To achieve this, we will need to understand how a business can be grown stage by stage. There is no point try to solve the problem in another space. For example, if we are in stage 1 and trying to solve problems of stage 4 means, we are simply wasting our valuable resources on solving the right problem. It's kind a like, when we are walking on the stairs, we need to climb up the first floor first before going to the 5th floor.

So the problems of the present level stay

now we will look up what are each stage of the business which is defined by yearly revenue, and each stage what key factor we need to bring ourselves to 10/10 to take our business to the next stage.

In the above table, I showed a table which is called 10x business growth framework. This framework clearly shows what we need to focus on to grow our business in different stages.

For growing our business from 0 - 1 Million USD yearly revenue we need to focus on distribution, expertise, energy, and media. Here energy is the superset of the time because at this stage business has the least possible resources, so

Business Revenew / Year	Priority 1	Priority 2	Priority 3	Priority 4
0 - 1 Millon USD	Distribution	Expertise	Energy	Media
1 - 10 Millon USD	Product	Expertise	Technology	Media
10 - 100 Millon USD	People	Expertise	Technology	Media
100 Million- 1 Billion USD	People	Expertise	Capital	Code
1 Billion - 100+ Billion USD	People	Expertise	Code	Capital

unsolved and come over to beat our business down. So what can we do about this?

How do we solve the right problem at the right time?

First, we will look at the different stages of the business. Business comes with finance, profit, revenue or EBITDA, etc, so let's articulate those stages in that business term.

There are a total of 5 levels of business which are the most common. Those 5 level starts from 0 USD revenue to 100+ Billion USD Revenue. So

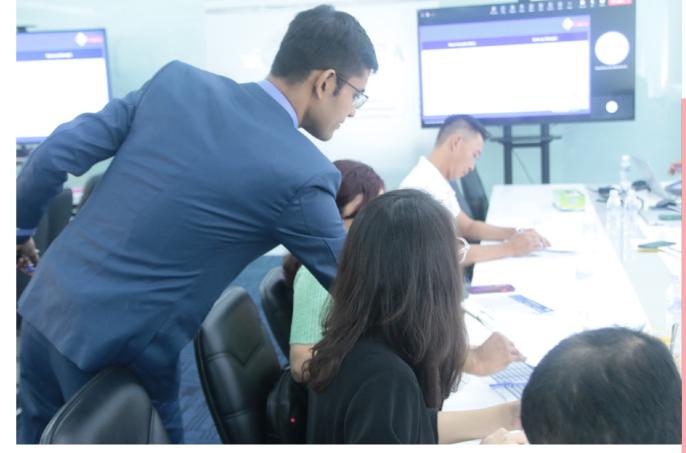
ensuring the 10/10 best utilization of energy is the key.

To grow the business from 1 million USD in revenue to 10 Million USD in revenue we will need to focus on product, Expertise, technology, and media. In this stage, expertise means the skillset of the team, on this stage the key leverage to grow the revenue is the expertise, technology, and media. We often need a significant amount of resources to get a good hand on technology but easily we can focus on what skill for the workforce we need to grow the business revenue. However,

product development and product innovation are the number 1 priority at this stage because the product will be exchanged with the customer to generate revenue. Contentious product development and product innovation are key at this stage, and we can only successfully make that happen by leveraging the skillset/expertise

of the team.

From growing the business revenue is 10 million USD to 100 USD the key focus is people and expertise. Because here people are the key differentiator. Our company will need the right talent and equip them with the right skill set. By doing that, we will have the right hand with the



Business Revenew / Year	Priority 1	Priority 2	Priority 3	Priority 4
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right leverage which is the skillset/experience ensuring fast growth in revenue.

From growing the business revenue is 100 million USD to 1 Billion USD, the key focus is the same, but we need to 10 times increase the activities compared to the previous stage.

Billion USD the key factors are the same but we need to increase the activities by 10 times compared to the previous stage. What does it mean? It Means we 10x our people's talent, 10x our expertise, 10x utilization of code, and raise 10x amount of capital.



Besides that in this stage, will we need to include two more levers. They are capital means other people's money and code. Here code means we will need to build a platform that will make our distribution of solutions at any location at any point in time.

Or code could be a product itself as well. Think about Windows software, amazon, etc.

To take the business from 1 Billion USD to 100

In this stage, the process sounds much simpler, right? You are right! This is much simpler than stages 1 and 2. That's why the founder of Blackstone Stephen A. Schwarzman said -

"This is much easier to build a bigger business than building a small business"

There are many reasons but another reason is it's much easier to attract a level 10 talent into a big business.

So what should be our key focus at each stage?

To pick the key focus, we will need to select our big bates. Because at each stage of our business, we are constantly pushed and challenged by different operational and day-to-day activities. So we want to pick the two or three big bates which are highly scalable, and comparatively easier to reinforce again and again. Because repetition is the key. It's kind a like, we do gym 8 hours a day and get no results but do 30 minutes gym for 6 months we get massive results. So we want to ensure those repetitions steps are easy to execute and cost-effective.

Because we know when we are good at something it is much easier to take that to next level. So what should be our big bates at each business stage?

The answer is in our strategy. We want to pick something which is highly scaleable and easily able to reinforce again and again. It's exactly like we go to the gym and hitting the muscles over and over and keep increasing our muscle mass. Which gives us a higher level of strength and stamina.

How do we use the domino effect in our favor?

To ensure our repetitive process is smooth, costeffective, and effortless, we want to create a domino effect in our business so that when we do one thing that enables us to solve several other things or at least other things also follow through.

For example, during stage 1 we will need a better distribution example - Business development skillsets, and leadership. So we focus on expertise/skill set development for our team which gives us a better distribution.

For stage 2, we focus on our expertise/skillset development and create a domino effect on product development, product innovation, etc by constantly expanding our workforce capabilities. That enables us, we have a product in constant development that can dominate the market since we place them in the market. And as our products are in constant development and improvement so other products can't catch up with our product. That resulted in our product being in dominator spot.

For Stages 3 to 5 it's simpler. In this these three stages we onboard higher-level talents in the team and equip them with a high level of expertise which starts of 5 level of leadership in the company. What is the lever looks like?

The ultimate lever for the business in this equation

Winner Workforce = High Talent (10x) X High Skill set (10x)

So now we can depend on those two and multiply our winning workforce size and capability in the business field.

What is leverage in this equation?

We have ultimate leverages in this equation. Because by focusing on the talent, we can always onboard talents, encourage them, and build a bigger team as well. And there is no

Winner Workforce = High Talent (10x) 1 X High Skill set (10x)



limit on this.

On the other hand, we can always upskill, reskill, and add new skills to our workforce based on our direction and business strategy. And there is no limit on this as well.

Winner Workforce = High Talent (10x) X High Skill set (10x)



So when we do both in the right direction we build a winning workforce that takes our business revenue to billions of USD.

So now the equation completes like this -

Winner Workforce = High Talent (10x) 1 X High Skill set (10x)





How do we build chemistry in the company's workforce?

We already have high talent and a high skillset



but to translate them together to turn into a highly resourceful workforce, we need to think to scale up our executive. The goal is we increase leverage on each of our workforce team members by scaling up the capabilities we can bring up the maximum lever to our business mission and ensure we achieve the goals.

How can we scale our executive?

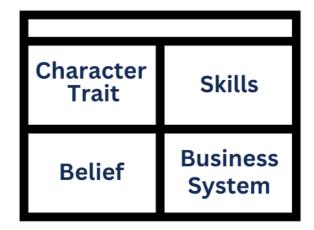
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To scale our executive in our workforce these are the 4 key factors.

Character Trait: Here the first factor is the character trait. So the company's goal is to identify a framework that shows the key factors of the company such as our industry, team, culture, etc. Then determine which character traits are suitable for the company and the role company is recruiting.

Growing Skill: Regarding skill, we will expand the skill on the workforce but the company needs to also determine a framework based on the



position, department, market talent availability, etc we determine what level of skill we will at least look for before onboarding or offboarding someone from the team.

Sustainable & Scalable Belief: Belief is the 3rd factor that needs a framework for the company to implement on the different workforce streams such as determining what beliefs a newly onboarding member should have while joining the company, how we reinforce the required beliefs of the present team, and while departing from the team they are leaving in which belief as well.

Utilize a Business system like a gym: The business system is the 4th factor which needs a proper framework to ensure the workforce has a sustainable, scalable system in place for them to grow the business.

Here the business system is not just an information system, but actually all the factors like - Company culture, onboarding program,

offboarding program, leadership style, etc. Here the business system is kind of like the gym equipment. So the workforce member goes the to gym and uses the gym equipment (business system) and produces the maximum result to take the business to the next stage.

On the bank of the execution:

That's exactly how you can implement your 10x business growth framework to take your business to the next level. This means if the business is making 10 million USD in revenue per year, now you know what factors to focus on to take the business to next level which is 100+ Million USD yearly Revenue. Let's 10x your business!

Where can you get more resources?

I help business owners, board members, CEO, and HR Directors to implement workforce transformation to take their businesses to the next stage.

I am sharing different tips and mental models on these platforms. Let's subscribe to them, so you can always have them in your news feed regularly.

Professional Tips	Workforce Tips	Growth Mental Models	Download Free Tools	About My Work
Get Cally Tps	Become Pro	Venal Models Tgo	Free Fesources	Visit Me Hare

Visit our different Solutions	www.health-revolution.org/pro-academy	Pro Academy
Contact me by email	proacademy@health-revolution.org	

THE IMPORTANCE OF TRADEMARK REGISTRATION PROTECTING YOUR BRAND AND BUSINESS

RAJIV SURI



A trademark is an intellectual property which comprises a name, sign, symbol, logo, word, phrase, device, design, or a combination of these elements, and these are termed as traditional marks. Then there are certain non-traditional marks such as sound, smells, colors or combination of colors, etc.

All of these marks are meant for identifying and distinguishing the goods or services of one business from those of another.

Intellectual Property I Commercial laws I Information Technology & Media I Dispute Resolution I Contracts I Ex-Member (2) INTA Committees I Member-Bar Council, Delhi I Senior Lawyer I Alsuwaidi & Company I Dubai I UAE

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For example, the Nike "swoosh" logo is a well-known trademark that is associated with athletic shoes and apparel. Similarly, the "Apple logo" is a trademark associated with computers, smartphones, and other electronic devices.

Trademarks are used in a variety of industries and can be registered for a wide range of goods and services, including clothing, food and beverages, software, and professional services.

Trademark registration is an essential requisition for any business or individual as it offers several advantages. These are enumerated below:

Statutory right
 Trademark registration provides legal protection or rather a statutory monopolistic right for your brand name, logo, and other related marks.

An exclusive right to use the mark in connection with your goods and/or services.

Enables the owner of a registered mark to take legal action against anyone who uses such a mark without permission and in some cases, also be entitled to claim damages and other remedies such as destruction of infringing goods etc.

2. Brand recognition

A registered trademark can help create brand recognition and brand loyalty among customers indicating high quality of the product or service.

It distinguishes your products or services from those of your competitors and helps build trust and credibility.

Competitive advantage
 Trademark registration can give your
 business a competitive advantage by
 preventing competitors from using similar or

identical marks. In other words, it can serve as a deterrent to potential infringers who may be less likely to use a trademark that is already registered.

Further, it also allows you to expand your business and enter new markets without worrying about trademark infringement issues.

4. Asset value

A registered trademark can have significant intangible asset value for your business. It can be evaluated in terms of its own goodwill and reputation and thus such an evaluation adds onto the overall value of any commercial venture. It can act as an important aspect in the event of a merger or acquisition.

A registered trademark
can be sold,
licensed, or
used as
collateral
for loans
and financing
purposes from
financial institutions.
It can generate additional
revenue for the owner.

5. International protection
 Trademark registration can provide
 protection for your brand in other countries.
 This can be particularly important for
 businesses that operate globally or plan to
 expand into international markets. There
 are several ways to obtain international
 trademark protection:
 Madrid System: The Madrid System is
 a centralized international system for
 registering trademarks in multiple countries
 with a single application. It allows trademark

one set of fees
protect
their

trademark
in multiple
countries. Currently,
there are 130 countries
covered by the Madrid
System's 114 members. This
can be done through the World
Intellectual Property Organization
(WIPO).
National registrations: Trademark owners

application,

and pay

owners to file one

in one language,

can also file for obtaining trademark registration in each country where they want protection (especially if they are also commercially present) considering it is a territorial right. This can be a more expensive and time-consuming option, but it allows for greater control and customization of the trademark protection in each country. Regional registrations: In some regions, such as the European Union (EU), trademark owners can register their trademarks with a single application and obtain protection in multiple countries within that region. The EU is a supranational political and economic union of 27 member states that are located primarily in Europe. Thus, a single registration attained through EUTM can protect your brand in 27 countries.

To obtain such registrations, it is important for trademark owners to conduct a thorough

pre-filing trademark search to ensure that their trademark is not already registered in the countries or regions where they want protection and/or where they want to expand their commercial operations.

6. Cost savings

Registering your trademark can help you avoid costly legal disputes and infringement lawsuits in the future.

It can also save you money on marketing and advertising expenses by creating a strong brand identity that resonates with your target audience.

Conclusion

Overall, registering a trademark can be an important step for businesses or individuals looking to protect their intellectual property. This is more so especially when it comes to building and nurturing a strong brand for it to be recognised as a symbol of excellence in regions across the World.



LADY ELIZABETH KELLY

A visionary entrepreneur driven by a single goal: to eradicate food crisis and provide medicine and formulations to those in need

ADDRESSING GLOBAL FOOD INSECURITY AND PROVIDING ACCESSIBLE MEDICINE FOR ALL

Food and medicine are two of the most basic necessities for human survival. Without these essentials, individuals are unable to meet their basic needs, let alone thrive and pursue their goals. Unfortunately, food and medicine are not readily available to everyone, and this has created a crisis in many parts of the world.

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Lady Elizabeth Kelly recognizes the importance of addressing these challenges and has made it her mission to do so. Her company is focused on developing innovative solutions that can help alleviate food insecurity and improve access to essential medicines. By leveraging technology and expertise, Lady Elizabeth Kelly & Co. is making a difference in the lives of countless individuals around the world.

While individuals like Lady Elizabeth Kelly can make a significant impact on global issues such as food crisis and access to essential medicines, governments also play a critical role in creating meaningful change. To truly tackle these challenges, individuals and governments must coordinate and work together to find innovative solutions.

Governments have a wealth of resources and expertise that can be leveraged to support individuals like Lady Elizabeth Kelly in their efforts. By working together, they can share knowledge and resources, and create policies that support innovative approaches to these critical issues.

One way that governments can support individuals like Lady Elizabeth Kelly is by providing funding for setting up chemical plants and other resources to help scale their innovations.

Lady Elizabeth Kelly & Co. has made significant strides in the areas of vertical farming and personalized medicine, but these innovations require significant investment to be scaled and implemented on a large scale. Governments can provide the funding necessary to support this work, making it more accessible to those in need.

In addition to funding, governments can also support Lady Elizabeth Kelly & Co. by creating policies that promote sustainable agriculture and access to essential medicines. For example, policies that support vertical farming and aquaculture can help make these innovations more accessible to farmers and communities around the world. Policies that support access to essential medicines can also help ensure that individuals have access to the treatments they need to manage and treat their illnesses.

Governments can also provide support by sharing their expertise and knowledge. Many governments have research institutions and experts who can provide valuable insights and guidance to individuals like Lady Elizabeth Kelly. By working together, governments and individuals can create innovative solutions that have a lasting impact on global health and nutrition.

Lady Elizabeth Kelly is a visionary entrepreneur who is driven by a single goal: to eradicate food crisis and provide medicine and formulations to those in need. Through her company, Lady Elizabeth Kelly & Co., she is making this goal a reality by providing innovative solutions to some of the world's most pressing challenges.

It is also important for governments to recognize and support the important role that women play in driving change in their communities. Women like Lady Elizabeth Kelly are often underrepresented in decision-making positions, but their contributions are critical to creating meaningful change. Governments can work to promote gender equality and create policies that support women entrepreneurs, ensuring that their innovations are recognized and supported.

In recent years, there has been a growing recognition of the importance of public-private





partnerships in driving global development. These partnerships bring together governments, private sector organizations, and civil society to create innovative solutions to complex global challenges. Lady Elizabeth Kelly & Co. is an excellent example of the kind of private sector organization that can play a critical role in these partnerships, providing innovative solutions to challenges in the areas of food security and access to essential medicines.

To create effective public-private partnerships, governments and private sector organizations must work together to identify areas of common interest and develop shared goals. They must also ensure that these partnerships are transparent and accountable, with clear lines of responsibility and oversight.

One of the most promising areas of research has been vertical farming, which involves growing crops in a controlled environment.



This approach allows for year-round production of fresh, nutritious food, without the need for large tracts of land. Lady Elizabeth Kelly & Co. has pioneered this technology, developing state-of-the-art vertical farms that are both efficient and sustainable.

In addition to vertical farming, Lady Elizabeth Kelly & Co. is also exploring other methods of food production, such as aquaculture and hydroponics. These technologies have the potential to revolutionize the way we produce and distribute food, making it more accessible and affordable to those in need.

Alongside food security, Lady Elizabeth Kelly & Co. is also focused on improving access to essential medicines. The company recognizes that many individuals are unable to receive the care they need due to a lack of access to essential drugs. To address this issue, Lady Elizabeth Kelly has invested in research and development to create new and innovative drug formulations.

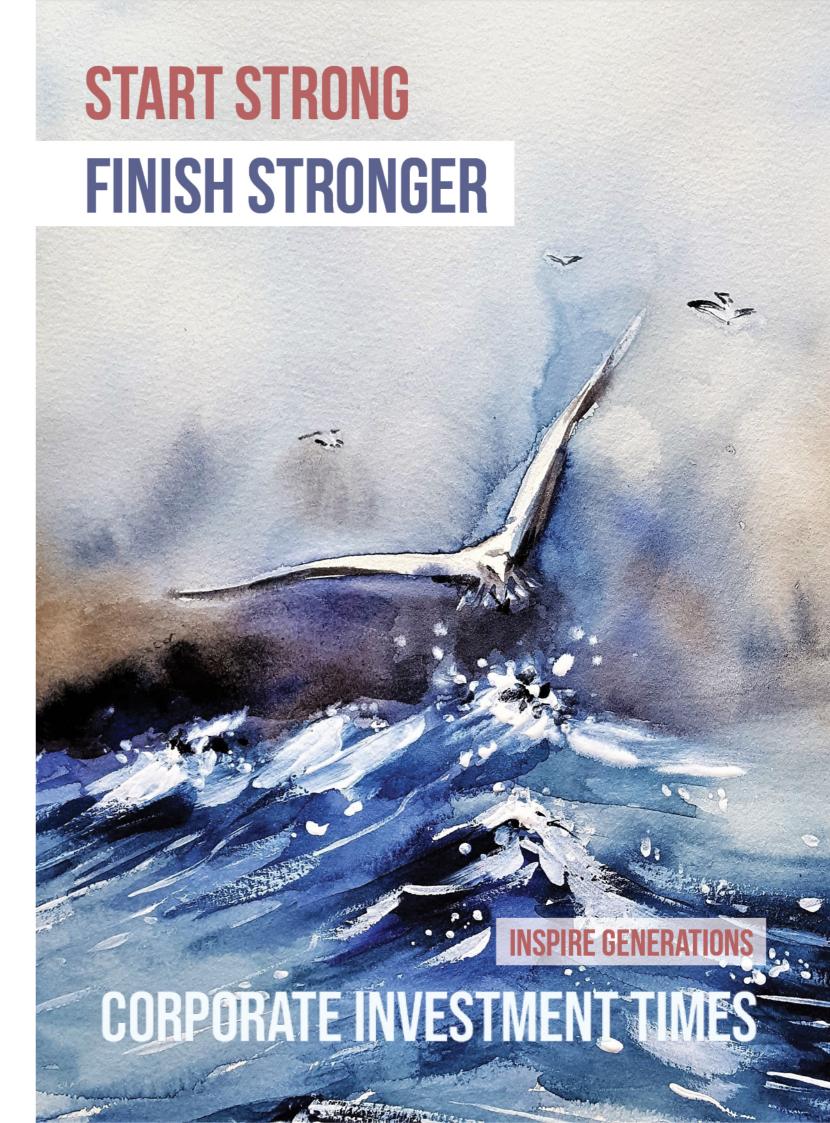
One of the most promising areas of research has been in the field of personalized medicine. This approach involves tailoring treatments to the unique needs of each individual patient.

By leveraging advances in genetics and technology, Lady Elizabeth Kelly & Co. is developing personalized medicine solutions that can improve outcomes for patients and make essential drugs more accessible.

In addition to personalized medicine, Lady Elizabeth Kelly & Co. is also focused on developing new drug formulations that are more effective and affordable. The company recognizes that many existing drugs are expensive and often inaccessible to those in need. To address this issue, Lady Elizabeth Kelly has invested in research and development to create new formulations that are both effective and affordable.

Through these efforts, Lady Elizabeth Kelly & Co. is making a significant impact on the world. The company's innovations have already helped countless individuals, providing them with access to nutritious food and essential medicines. Lady Elizabeth Kelly's vision and dedication to this cause have made her a true leader in the field of global health and nutrition.

In conclusion, governments and individuals like Lady Elizabeth Kelly have a critical role to play in addressing global issues such as food crisis and access to essential medicines. By working together, they can share knowledge and resources, create innovative solutions, and ultimately create a brighter future for all. Governments can support individuals like Lady Elizabeth Kelly by providing funding and other resources, creating policies that promote sustainable agriculture and access to essential medicines, and promote gender equality. Publicprivate partnerships are also critical in creating lasting change, and governments and private sector organizations must work together to create transparent and accountable partnerships that have a meaningful impact on global development.





OUR WORLD IS ENDING CHANGING AND SUCCEEDING UNDER ANY CONDITIONS FOR CLIMATE CHANGE

AHMAD J. NAOUS

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The story talks about a colony of penguins living on an iceberg in the Antarctic, fishing and enjoying their lives without ever leaving it.

One day however, one of the penguins (Amado) discovered that the Climate is changing and the iceberg was melting and he had to convince the rest of the colony that they couldn't stay there because it would eventually melt away completely. He had to create a sense of urgency and choose a task force to look for another iceberg and this is what he did.



C O R P O R A T E I N V E S T M E N T T I M E S

The story describes how some penguins did not want to leave the iceberg and how it took a great deal of communication to change their minds that moving into another iceberg would not only be safer, but better as well. It took them a while to accept the concept that it would be better to move to a new iceberg where it would be safer, with more food, and they did not have to stay on the same iceberg their entire life. Thus, they accepted to change their mode of life from staying in one place all the time to moving to new places when they had to.

The story describes the following eight aspects for change in Climate Change.

- 1. Create a sense of urgency in the colony to deal with a difficult problem.
- 2. Put a carefully selected group in charge of guiding the change.
- 3. Find the sensible vision of a better future.
- 4. Communicate that vision so others would understand and accept it.
- 5. Remove as many obstacles to action as is practical.
- 6. Create some sort of success quickly.
- 7. Never give up until the new way of life is firmly established.
- 8. Make sure the change would not be overcome by stubborn, hard-to -die traditions.

How Climate Change is badly affecting our lives and this what happened really to Pakistan, Colorado river and Africa.

Pakistan has flooded and many died because there was no clear plan to rescue people. On the other hand, Colorado river has almost dried and no agenda to know what measures should be taken to avoid dryness. Finally, Africa has the big share of climate change and no solution to climate change without Africa.

The implementation of eight aspects will make

adaptation to Climate Change easy and attainable.

Working together for Climate Change will save us all. The penguins haved saved themselves and this is what humans should do to save the world.

Will we learn from Penguins or We will end up like Pakistan, Colorado River and Africa!!!!!!



CORPORATE INVESTMENT TIMES

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A TROJAN HORSE IN THE SUBCONSCIOUS

More and more people turn to me because they cannot "free" their parents. These parents are in their minds, even if some of them have already died or live very far away.

I will try once again to explain where these parents are hiding! And that the bodily parents themselves have not much to do with the parents who are in our heads.

How does human psychology work?



#PSYCHOTHERAPYINSIGHTS #UNCONSCIOUSMIND #MENTALHEALTHAWARENESS

We are born as an unlisted leaf, but we have many things written in our genes. However, these records are only activated under certain conditions. The pen with which we write on our sheet is called EGO. EGO records how our

environment lives. It writes a kind of life writing.

To the extent that these records forbid us to live according to the records in our genes, we will live according to the life scan written by EGO. So we will live according to an alien scenario. In this scenario, we often mention the parents, who are also our authority, those who teach us to live and survive because we are grateful for their lives, but at the same time they are also the "executioners" of our freedom.

They do not let us live the way we feel. I am talking about parents who are written down, not about those who really live with us. It's true that we have copied this script from living parents, but we must be aware that they too had to rewrite this scenario by someone.

Do we understand each other? Everyone is responsible for his own life, and everyone takes as much of his life as he wants. And if we take someone else's life scenario, it means that we have chosen the shortest way. It follows that only human beings are basically lazy, and then it takes a lot of work to get back to our potential. We always take the longest path in life when we look for shortcuts.

Therefore it is not worth copying in life. So if we want to get rid of our parents, in our head, we have to face them. And not physically, but where they are in their head. Namely, these "parents" are in our head as "complexes / patterns" that hinder



Zapamti dobro Angela

ako ne dobijem rat, ti ih sjebi kreditima kad porasteš

us in our personal development. We also call them prohibitions. But Prohibition always "implants" us, our authority. Therefore we need a new authority to overcome this prohibition. And we can be that authority ourselves.

Only if we give ourselves permission will we be able to live freely. We must first face this prohibition and accept that it is not our parents, but ourselves. As long as we refuse this, we will not be able to make a change. But if we start thinking about giving ourselves a ban (and it does not matter why, because we will start cycling), we will automatically trigger the concept of salvation.

This is how our brains work. If you give them a task to solve something, they will always come to the end. The condition for this is that we believe in what we have ordered from them. However, since these are psychologically stressful processes, the brain needs enough oxygen and fresh blood... that is, enough physical activity so that we can bear all the emotional stress that follows more easily.

Therefore, the method Dynamic Circle is recommended here. So we only have to confront ourselves, and then we get the reward that our greatest curse automatically fails.

In my work I am often criticized for bringing the past into the foreground. Simply because it interferes with everyday life and does not let us live in reality. That is why I have developed a model of leadership in business and politics that allows us to clear the "past" from our daily lives, the Dynamic Model of Leadership.

If we want to meet ourselves, we have to prepare ourselves. Because in our early childhood, the environment implanted these psychological causes into our subconscious, like Trojan horses. And the contents of these Trojan horses directly cause wars. The Trojan horse needs external confirmation, which

means that we will always include someone in the game.

So these are games that take place within us, but they are not ours, so we cannot control them.

Only if we push this Trojan horse back outside will we be free. That means we have to try very hard. We must be physically fit and have peace around us. Then we concentrate our thoughts on what is hindering us and thus actually trigger the purification process.

Process:

- 1. Write down characteristics that bother you in others.
- 2. read them again in 5 days if you have time.
- 3. be alone and have at least 3 hours, and eliminate all distractions
- 4. think about everything you have written.
- 5. And you need to give yourself answers.
- 6. The answers will come naturally.
- and as you peel an onion, prohibition will get smaller and smaller but more and more burning.
- 8. You will free yourself from it.

If there is more, I recommend that you use the SiriusPersonalTransformation method or visit the school at Personal Change. And if someone wants to influence someone, he will never do it with quick actions, but always in the long run, slowly, as best friend or biggest ally.

As soon as you live, you no longer need credit, only what you feel! *-If you notice a typo in the text, it means that you are not concentrating enough on the content.

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