

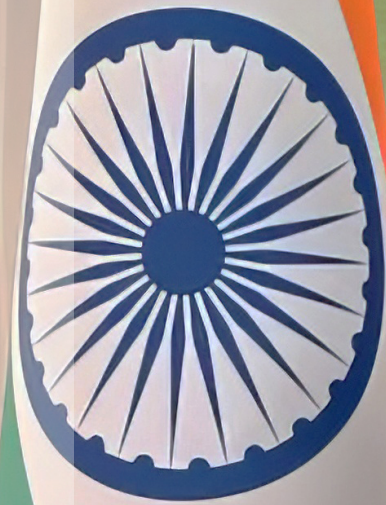
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ONE WORLD . ONE EDITION



66th Global Edition



Dr. Sindhu Bhaskar

Cambridge, Massachusetts, United States



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CORPORATE INVESTMENT TIMES



Every fresh endeavor is an opportunity to sculpt our potential and become architects of our future. There are journeys that break the mold of the ordinary, rising to mythic proportions. These pivotal expeditions don't just captivate—they catalyze change and nurture the seeds of inspiration that flourish through time.

"Let us be the spark that lights up someone else's path. Let someone say, 'It was your courage that inspired me to persist.'"

In this issue, we delve into narratives of groundbreaking journeys that have not only defined their era but promise to influence the tide of future generations. By spotlighting these trailblazing tales, we endeavor to fan the embers of aspiration in our readers and etch a lasting legacy.

Join us in celebrating stories that do more than inspire—they transform.

Corporate Investment Times: Inspiring Generations

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Rima M.



2024
APRIL



Dr. Sindhu Bhaskar

Forbes Council Member, Visionary Chairman - EST Global, EST
FAB, EST-HEALTHCARE, EST ICG, ESTAGRX, Aspagteq, CSO,
Nash fintechX, & Visionary Director, Initial Investor, International
Partnerships at branchX



*Cambridge, Massachusetts
United States*

EST Group encompasses an empowering sustainable transformation agenda. It uses the composite banking solution where conventional banking meets a new way of financial freedom and ideas that build the circular economy fueling the ecosystem. The platform is all about bringing both conventional ideas and new facilities in technology, shaping the future of regenerative value created and traded transparently in our system.

Digital socialism refers to using digital technology to promote more equitable and democratic forms of social organization. It combines the principles of socialism, which advocates for the collective ownership and control of resources, with the potential of digital technology to enable decentralized decision-making and collaboration.

EST Group

A Sustainable Impact Agenda

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Reclaiming the
cover, forging a
legacy of repeated
triumphs

In practice, digital socialism could involve using digital platforms and tools to facilitate more democratic decision-making and resource allocation. This could include using blockchain technology to enable decentralized ownership and control of resources, creating digital cooperatives to pool resources and promote collective decision-making, and using social media and other online platforms to facilitate community building and collaboration.

And this is what we call DAOs (Digital Autonomous Organization). The goal should be to create, as I prefer to call it, a DDAO (Democratic Digital Autonomous Organization).

We have often seen history as our biggest assistant, and we find that Stakeholder capitalism degenerates into industrial exploitation of ESG practices. There is a great need for a great reset in our economies. The 4th industrial revolution has created digitization of our activities. Neoliberal ideology and free market fundamentalism have eroded workers' rights and economic security. Trade, taxation, and competition rules evidence a reactionary trend toward full-scale protectionism. In such turbulence, we have come up with an agenda like ESG – environment, society & government, DEI – Diversity, Equity, and

Inclusion, and the governments promote PPP – progress, people, and the planet. The 17 tenets of the Sustainable Development Goals (SDG) include a huge wholistic agenda including to “end hunger, achieve food security and improved nutrition and promote sustainable agriculture.” The SDG2 recognizes the interlinkages among supporting sustainable agriculture, empowering small farmers, promoting gender equality, ending rural poverty, and



ensuring healthy lifestyles.

EST platform uses its 4 verticals to contribute to this agenda with a special focus on EDEI – Environment, Diversity, Equity, Inclusion

EST BANKING: It comprises neobanks and a global wallet. After the success of branchX, which caters to migrant communities, EST now focuses on students, women, farmers, and MSMEs. NEOB is the neo bank for creating wealth@Edge. Banking is at the core, but the digital inclusion perspective has been focused on MSME Banking, Student Banking, Women's Banking and Farmers' Banking. NEOB group puts a special focus on Healthcare & Agriculture as well as rural development-related technology as special services. NEOB thus offers a host of services unheard of to date.

EST is creating a global payment corridor to further push the Indian UPI system with the launch of NEOB, a neo-bank, and the takeover of the Ezipay Global wallet.

EST AGRX:

EST Agrx is an innovative multifunctional application for the agriculture ecosystem serving as a new preamble of rural development aiming at the complete transformation of rural economy satisfying the various principles of SDG, Circular Economy, ESG, and lastly, what I call Participative Capitalism. EST Agrx is creating islands of economies that are interacting with each other and integrating to create the rural ecosystem for the rural economy. These eco-centers are independent and autonomous and move with their momentum. These create action centers for their development, and the rural artisans become tiny rural industrialists. It is not dependent on urban capitalism but a self- or regenerative capitalist model of rural economy. To strengthen this participative capitalism in rural segments, the commodification of agriculture and corporatization of the rural economy needs to be implemented. We initiated



such an effort. This rural capitalism is based on 4 planks: capital aggregation (fund-pool), capital utilization (lending), capital replenishment (rural bonds and rural exchange), and marketplace (remunerative pricing for the rural sellers of products). When participative capitalism digs its roots, it also lays the foundation of stakeholder capitalism.

The setting up an integrated and interactive ecosystem displaying tenets of participative capitalism creates training for themselves and thus becomes the

natural flag bearers of stakeholder capitalism. This will be the new world economic order, getting rid of all old silos. So, stakeholder capitalism is the value quotient of composite development, and participative interactive eco-systemic capitalism is the dynamic action model.

SUSTAINABLE AGRICULTURE: At EST AGRX our mission is to actively contribute to achieving climate sustainable goals by addressing the urgent challenges of climate change. We are committed to fostering a resilient and sustainable future for our planet and generations, recognizing the critical need for collective action.

CARBON TREASURE: Farmers all over are sitting over carbon treasure. They need to be educated and pushed to make this treasure their own. Farmers must understand the importance of carbon sequestration and the resultant dividends they can earn from their farms. Combining net-zero economics and democratizing technologies can lead to a more sustainable and equitable future. By prioritizing both concepts, we can work towards a world where everyone can access clean energy and participate in the transition to a net-zero emissions economy.

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EST HEALTHCARE:

At EST Healthcare Innovations, we envision a world where healthcare is seamlessly integrated with technology, enhancing accessibility, efficiency, and patient outcomes. Our mission is to develop, implement, and support innovative solutions that bridge the gap between healthcare and technology, ultimately improving the lives of individuals and communities.

RAHA ERC-100 is a completely automated Remote Healthcare platform powered by cutting-edge Robotics, AI/ML and a Medicine Dispenser, from diagnosis to dispensing medicines.

The patented technology is ready to cover critical gaps in healthcare: shortages, uneven distribution and, accessibility by integrating patients, doctors, primary diagnostics, medicines and, laboratories.

At EST Healthcare, we believe in the power of comprehensive and accessible primary healthcare services to transform lives and build healthier communities. With a strong commitment to excellence, compassion, and innovation, EST Healthcare can become a trusted partner in managing your health

and well-being.

Aspagteq Group is an India-based company working on smart solutions. Automation is the demand of the industrial world. Considering the future, AMR can walk freely without any human intervention or control; it has all the sensors and a smart learning brain to avoid obstacles, and it can remember its path and map the entire workplace. It has versatility and can be customized to meet your expectations with a machine.

EST FAB - (FINTECH & BLOCKCHAIN ASSOCIATION):



FAB has a humble agenda. It is the Decentralized Platform for Digital Knowledge & Intelligence Proliferation among the Youth. The task force is the vast majority of students. We provide them with blockchain & digital literacy to attain those technological wings, for they are the creators and carriers of

beneficial for those still in the early stages. EST-FAB operates as a vision and mission-driven entity and has already seen great success with a portfolio of 17+ projects. It has a long track record of helping them succeed with the provision for Online Internship.

MINDSCAN: With Mindscan we have created



change & transformation. This shall create Digital inclusion. Nearly 32 Universities & Colleges and other Educational Institutions have connected with us. We are working together by creating a Centre of Excellence, with P2P interaction between the participants for a faster transition of the knowledge base. EST-FAB assists projects from their launch and throughout their lifecycle to succeed. There are no upfront costs involved for these startups, which is

special LMS and School Management systems to monitor the whole movement of students and their performance record. Nearly 289 educational institutions are using it.

OVERSEAS CHAPTERS: We have chapters in Africa and LATAM where we support and create educational support bases for the proliferation of Blockchain-based curricula and activities in government departments.

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With the rapid growth of Blockchain startups, new and exciting projects are constantly emerging, further growing the space.

At EST Group, led by the pioneering efforts of EST Global Inc., we are driven by a singular vision to forge a future where inclusivity, sustainability, and equity aren't just ideals but the foundations of our global society. Through concerted efforts in financial inclusion, rural development, healthcare, and education, we're not just dreaming of a better world—we're building it. Our initiatives resonate with the global goals championed

by institutions like the United Nations, proving that integrating profitability with positive social impact is not just possible but paramount. We could thus become one of the dynamic coalition partners of UNIGF.

EST&U:

In the series of the Innovative Inclusive Platform of EST, another offshoot rises with the name of ESTandU to fully integrate EST with you all. We are not vendors or customers but sharers of ideas and ideologies. We

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reflect you and you adorn us. Any faculty like Blockchain, Web3, AI, Healthcare, Finance, Education, Robotics, Machine Vision/Machine Learning, and all other emerging technologies and digitization are part of the playing balls. ESTandU becomes the reservoir of your individual thoughts

and ideas via our channel. All your thoughts get concretized in the Journal section. The library of these thoughts and ideas is available to each of you, our esteemed subscribers and members and any other organization.

ESTandU is the creators' arena; You Design, You Create, You Contribute, You Etch your credentials and credibility, and finally, You Reclaim the bounty and benefit. The entire globe is your arena to create and reimburse. ESTandU is your partner to share your personal glory. With the introduction of ESTandU, we are embarking on a new chapter in our journey that further dissolves the barriers between us and you, our cherished community. ESTandU isn't just another platform; it's a testament to our belief in the power of collaboration, innovation, and shared visions. Here, you're not a customer or a vendor; you're a partner, an innovator, a creator.

ZINGMOBILE GROUP:

It is Singapore-based and a leading pioneer in creating and publishing Value-Added Services (VAS) and Mobile

Content. We are establishing our footprint in Asia Pacific & Africa with offices in 11 countries; we partner with Mobile Network Operators, addressing more than 850 million subscribers. Zing has developed its own products, such as payment gateways, Applets for SIM (xSIM), and a cross-platform super app (ZAPP).

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SMARTVIZ:

Smartviz is a visual inspection system redefining the quality inspection and management standard. SmartViz proprietary AI and deep learning models detect any defect on a product, from assembly errors to surface imperfections. integrate it with any industrial camera or your existing hardware to improve production efficiency.

EST Group, spearheaded by EST Global Inc., is thus a multifaceted organization dedicated to creating meaningful societal impacts. EST Global Inc. is making considerable strides toward creating a more inclusive, sustainable, and equitable world. Their financial inclusion, rural development, healthcare, and education



work improve lives and contribute to larger global goals. Their initiatives are a testament to how businesses can effectively blend profitability with positive social impact. The different verticals and entities only focus on the sustainable growth of us as well as mother earth.

Steve Snowdon

Freelance Consultant/Trainer
Pershore, England, United Kingdom

The Global Pandemic that impacted us from early 2020 well into 2021 had a huge impact on the workforce, and not just the direct health impacts of individuals and organisations, it created many more challenges for us all to deal with.

At a personal level many of us were re-evaluating what is important in our life? What do we want to spend our time on? What do we enjoy doing?

The answers to these questions were different for us all, depending on our age, where we were in our careers, even if we were working at the time...and also our immediate family needs.

At an Organisational level too it highlighted very clearly some things that needed addressing quickly.

In a McKinsey Article published in 2021 it was reported that Pre pandemic, senior executives routinely worried their organizations were:

- too slow
- too siloed
- too bogged down in complicated structures
- too bureaucratic.

New Age Mindset

“Generational challenges... changes from the workforce”

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Companies were organized for a world that is disappearing. An era of standardization and predictability that's being overwritten by four big trends:

1. More Connectivity - Rising interconnectivity speeds disruption, upending the principles for disruptive innovation. Free-moving information bypasses and challenges existing hierarchies
2. Fundamental Societal Shifts - Gen Z and beyond will have new, fundamentally different career aspirations. Expect more variety and learning, more leadership and promotion opportunities, more social impact, and more career mobility
3. Unprecedented Automation - Increased automation undercuts the mechanistic thinking upon which organizations were created. Plus 200 years of management thinking on control and predictability become obsolete.
4. Lower Transaction Costs - Barriers to entry and costs to achieve scale are evaporating. Also internal bureaucracy presents more friction than external interactions and free-market transactions

It is the 'Fundamental Societal Shifts' that I think has the biggest impact to any

Organisation going forward.

Being aware.

Work cultures therefore need to be aware



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of these issues and be prepared to help and see past the numbers only game, and KPI's, and focus more on the 'people' and what support they need to help achieve what they are capable of.

Sometimes people get tagged with their 'Generational label'

- Baby Boomers (11.8% *) - hard work equates to long hours, career loyalty
- Gen X (36.1% *) - a more work to live mentality, 1st generation to talk about work/life balance
- Millennials / Gen Y (38.5% *) - typically with 2 working parents and a To Do list, everyone gets a medal generation, never knew a time without technology, goal orientated
- Gen Z (13.6% *) - Tech reliant, changed behaviours & lifestyles emerging (Tik Tok/Influencers)

(* % of UK workforce - UK Government statistic 2002 - statista.com)

One of the dangers is that organisations tries to 'box' staff into their associated stereotypes, and in a way it becomes self-fulfilling i.e. being labelled therefore will act in the prescribed way.

The challenge is to look at the workforce as individuals and not just a generational letter.

Future challenges.

It is more important than ever for organisations to provide the support needed to deal with some of the issues faced by the younger workforce...which has now become the greater % of the workforce

Technology is great, however a balance of technology in our lives is important. As with anything else addictive

(including technology/social media) too much of a good thing is bad for you.

Research shows that users get a release of dopamine when they get a reply or tag or like from a posting or message. This is the same chemical release that people get from alcohol, nicotine and gambling i.e. it can be addictive if not 'balanced'

Constantly checking your phone or seeking validation from likes should be warning signs. If not checked it can become 'hard wired' as the way we look for 'approval' or 'validation' but because it is virtual it doesn't develop the same 'life experiences' of true physical interactions.

Possible Issues

The source of our 'virtual' approvals can create greater stress and anxiety...if not forthcoming...or if you get 'ghosted'

We are actually starting to see data on increased numbers of mental health issues, anxiety, sickness...and shorter and shorter stays in employment (maybe to avoid certain confrontational /difficult situations).

The avoidance of these situations becomes a need...as individuals don't possess the life skill/experience to deal with them, as historically they've side stepped or avoided. Therefore a greater sense of loneliness and isolation

Increased rates of suicide, drug overdoses, Universities seeing a great number of absenteeism for depression in people under 21....are all alarming warning signs, that are now an unfortunate reality.

A recent article in The Times (UK March 2024) stated that ...

"Research shows that young people are increasingly reporting symptoms of



an article by Larry Clark (M.D, Global Learning Solutions, at Harvard Business Publishing Corporate Learning)

It noted 3 key shifts defining how the workforce is fundamentally changing:

1. **Generationally Diverse:** The move of millennials to leadership positions and the entrance of Gen Z into the workforce, the amount of cross-generational tension is increasing.

The call to action for leaders in this environment is to focus on ways to promote understanding of differences across their teams.

depression, anxiety or bipolar disorder. A three-year study by the Resolution Foundation, published last month, found that in 2021-22 one in three people aged 18 to 24 had reported issues with their mental health, up from one in four in 2000."

"The analysis of the official data by the Institute of Employment Studies suggests that someone in seven young people are not in employment, full-time education or training, the highest proportion since 2015."

Thinking different....Act different

In Feb 2020 Harvard Business published

2. **Continuously Learning:** The learning profile of the new workforce is that they know their learning gaps, they are learning all the time...they expect the organization to provide guidance and support to get the learning experiences they need to grow
3. **In Search of Meaning:** There is not simply a desire but an expectation that work has a purpose that is bigger than a pay check. It's increasingly common for people to pick employers based on not just the work they get to do, but also

their alignment to the organization's purpose

This 'new' workforce is ready and willing to be engaged:

Include Me:

Your people need to feel that what makes them different can be leveraged to understand your customers better, improve how work gets done, and create a better climate for everyone.

Inspire Me:

A combination of purpose, and autonomy are the core ingredients to inspire engagement amongst your employees.

Grow Me:

Workers today need guidance in navigating

new, non-traditional career pathways, with accompanying learning experiences to support their current and next role.

Let's hope that treating each other as individuals, not making assumptions depending on our age, and being patient with each other, and ourselves ...could make our lives less stressful...worth a try??



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Paige Soponar

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Blockchain-Powered DeFi

Pioneering Financial Inclusion for the
Unbanked Globally

Bridging the Gap

The rise of the Internet has opened up new opportunities in various aspects of life, including finance. However, traditional financial systems have struggled to keep up with advancements seen in other areas. Despite widespread Internet access, a significant portion of the global population still lacks access to banking services. Recent data from the World Bank Group indicates that around 1.7 billion people worldwide are unbanked. While the Internet has made information transfer faster, managing financial assets remains time-consuming and costly. In recent years, there has been a shift towards decentralization in finance, driven by blockchain technology. The invention of the Bitcoin Blockchain by Satoshi Nakamoto introduced the concept of peer-to-peer transactions without intermediaries. Ethereum, another blockchain, has since emerged as a key player in decentralized finance (DeFi).

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Imagine a world where access to basic financial tools is not determined by your postcode or social status. A world where everyone, regardless of their background, has the opportunity to participate in the global economy and build a better future for themselves and their families. Unfortunately, this is not the reality for billions of people around the world who are deemed 'unbanked' – excluded from the traditional financial system due to various barriers.

The Plight of the Unbanked: A Global Injustice

Being unbanked means being locked out of essential financial services that many of us take for granted – savings accounts, loans, insurance, and more. It's a reality faced by approximately 1.7 billion individuals worldwide, according to the World Bank Group (Demirgüç-Kunt, Klapper, Singer, Ansar, & Hess, 2018). These individuals are often marginalized, living in underserved communities with limited access to banking infrastructure which means limited access to meeting their basic needs. Their inability to participate in the formal financial system perpetuates cycles of poverty and inequality, hindering economic growth and social progress.

The Flaws of Centralized Finance: A System Stacked

Against the Unbanked

The current financial infrastructure, dominated by centralized institutions, exacerbates the plight of the unbanked. These institutions wield immense power, charging exorbitant fees and imposing stringent requirements that further marginalize vulnerable populations. For example, in the Gulf Cooperation Council (GCC) countries alone, millions of migrant workers are unable to open bank accounts due to prohibitive costs (King, 2017). Remittances, a lifeline for many families in developing countries, are subject to

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hefty fees imposed by intermediaries, draining valuable resources from already impoverished communities.

Moreover, the centralized nature of the current financial system leaves it vulnerable to manipulation, fraud, and corruption. Large financial institutions often prioritize profit over the needs of their customers, excluding those deemed unprofitable or undesirable. As a result, millions of individuals are left without access to essential financial services, perpetuating cycles of poverty and inequality.

The Promise of Blockchain-Powered DeFi: A Paradigm Shift in Financial Inclusion

Enter Decentralized Finance (DeFi), a revolutionary paradigm shift enabled by blockchain technology. DeFi offers a decentralized alternative to traditional banking systems, empowering individuals with unprecedented control over their finances. By leveraging blockchain technology, DeFi eliminates the need for intermediaries, reducing fees, increasing transparency, and fostering financial inclusion.

How DeFi Levels the Playing Field:

Amidst the challenges inherent in the traditional

financial landscape, Decentralized Finance (DeFi) emerges as a beacon of hope, presenting a decentralized alternative that reshapes the way individuals interact with financial services. Leveraging the power of blockchain technology, DeFi platforms strive to democratize access to financial opportunities, granting individuals unprecedented autonomy over their finances. One of the most revolutionary features of DeFi is the tokenization of assets, including real estate, which allows individuals to invest in fractional ownership of high-value assets.



Platforms like Metawealth, a company with its HQ in Romania, have pioneered this approach, enabling investors to own fractions of properties for as little as \$100, thus democratizing access to real estate investments- an opportunity that was before only available to the wealthy elite. Furthermore, DeFi promotes self-custody of assets, eliminating the need for intermediaries and giving users complete control over their funds. By storing assets in decentralized wallets such as The Connector, individuals mitigate the risks associated with centralized exchanges and custodians, safeguarding their finances against fraud and mismanagement. Another hallmark of DeFi is its emphasis on global peer-to-peer transactions facilitated by smart contracts and decentralized protocols. These transactions bypass costly intermediaries, reducing fees and streamlining the transfer process, particularly beneficial for individuals reliant on remittances and who engage in international transactions. However, DeFi is not without its challenges. Regulatory uncertainty, scalability issues, and security concerns pose as hurdles to widespread adoption. Nonetheless, these challenges present opportunities for innovation and growth within the DeFi ecosystem as it continues to evolve and mature.

Conclusion: Empowering the Unbanked with DeFi

For the first time in history, blockchain technology offers a solution to the age-old problem of financial exclusion. DeFi is

leveling the playing field, providing the unbanked with access to essential financial services and empowering them to build a better future. As we embrace the promise of DeFi, let us work towards a more equitable and inclusive global financial ecosystem, where everyone has the opportunity to thrive.

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YOUR STORY AWAITS
A GLOBAL COMMUNITY,
& YOUR EPIC TALE!

INSPIRE GENERATIONS

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Dubai, United Arab Emirates

Medically assisted reproduction has become a vital field in modern healthcare, providing hope and solutions for individuals and couples facing difficulties in conceiving naturally. In the United Arab Emirates (UAE), the government has recognized the importance of regulating this field to ensure the safety, ethics, and effectiveness of the procedures involved.

Federal Law No. (7) of 2019 and its amendment No. 17 of 2023 on Medically assisted reproduction "the law" outlines the legal framework for the practice of assisted reproduction techniques, aiming to protect society from illegal practices and promote the use of the most recent scientific methods.

This article will delve into the key aspects of the law, its objectives, licensing requirements, and prohibited practices.

Miracles in the Making

Medically Assisted Reproduction in
the UAE

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Scope and Objectives of the Law.

The law applies to all medically assisted reproduction centers in the UAE, including those established in free zones. The law aims to achieve three primary objectives:

- **Regulation of Work:** The law seeks to regulate and govern the practice of medically assisted reproductive techniques, ensuring that procedures are carried out in accordance with established standards and guidelines. By doing so, it promotes consistency, safety, and quality in the field.
- **Protection from Illegal Practices:** One of the key concerns in assisted reproduction is the potential for illegal practices. The law aims to protect society by strictly regulating the procedures, ensuring that they are carried out by licensed professionals in authorized centers. This helps prevent unauthorized or unethical practices that may exploit vulnerable individuals or jeopardize their health.
- **Adoption of Scientific Advancements:** The law emphasizes the use of the most recent scientific methods in medically assisted reproduction. By staying abreast of advancements in the field, the UAE seeks to offer the best possible solutions to individuals and couples struggling with fertility issues. This commitment to progress ensures that patients receive the highest standard of care available.

Competencies of the Health Authority.

The law designates the competent Health Authority to oversee the implementation and enforcement of regulations related to medically assisted reproduction. The Health Authority is entrusted with several

key responsibilities, including:

- **Licensing Centers:** The Health Authority reviews and decides on applications for licensing medically assisted reproduction centers. It assesses the centers' qualifications, activities, and adherence to licensing requirements, ensuring that they meet the necessary standards to operate.
- **Licensing Health Professionals:** The Health Authority also grants licenses to health professionals working in these centers. It verifies their qualifications, expertise, and compliance with licensing requirements, defining their roles and responsibilities within the centers.
- **Supervision and Control:** The Health Authority plays a crucial role in supervising and controlling the operations of medically assisted reproduction centers. This oversight ensures that the centers maintain compliance with regulations and standards, safeguarding the well-being of patients.
- **Complaints and Reports:** In cases where complaints or reports arise regarding the activities of medically assisted reproduction centers, the Health Authority is responsible for investigating and taking appropriate actions.
- **Enforcement of Sanctions:** The Health Authority has the power to impose administrative sanctions on centers, center managers, and health professionals who violate regulations. These sanctions are in line with the existing legislation in the UAE and are aimed at maintaining accountability and upholding ethical practices.

Licensing Requirements and Procedures.

According to the law, no individual or entity can establish, operate, or manage a medically assisted reproduction center within the UAE without obtaining a license from the Health Authority. The licensing

administrative staff to ensure the smooth operation of the center. These professionals should possess the relevant qualifications and expertise required for the provision of medically assisted reproduction services.



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process is governed by the implementing regulations of the law. To obtain a license, the applicant must fulfill specific conditions and requirements, which include:

- **Health, Technical, and Administrative Cadres:** The applicant, whether an individual or a legal entity, must provide the necessary health, technical, and

- **Medical Equipment:** The applicant must acquire and maintain the essential medical equipment needed to perform medically assisted reproduction procedures. This includes state-of-the-art technology and tools that adhere to industry standards and guidelines.
- **Qualifications and Expertise:**

Health professionals applying for a license must possess the necessary qualifications and expertise in their respective fields. This includes obtaining relevant degrees, certifications, and training related to reproductive medicine, embryology, gynecology, or other specialties pertinent to assisted reproduction.

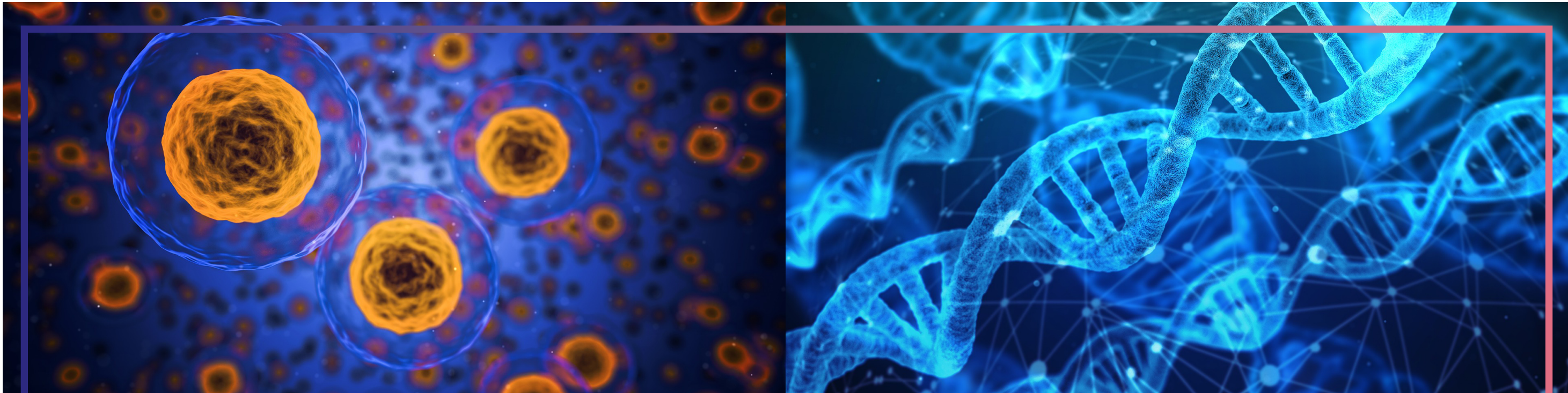
- Professional Experience: The law typically requires health

- Continued Professional Development: Health professionals are encouraged to engage in ongoing professional development activities to stay up to date with advancements in the field. This may include attending conferences, workshops, or specialized training programs related to medically assisted reproduction. Demonstrating a commitment to continuous learning and improvement is crucial for maintaining

- Good Standing and Character: The law emphasizes the importance of maintaining a good standing and character for health professionals working in medically assisted reproduction centers. Applicants must provide evidence of good conduct, professionalism, and ethical behavior in their previous work experiences. This may involve submitting character references, background checks, or

ethical standards is essential for ensuring the well-being and dignity of patients.

- Licensing Examination: In some cases, health professionals may be required to pass a licensing examination specific to medically assisted reproduction. This examination evaluates their knowledge, competence, and understanding of the procedures and guidelines associated with assisted reproduction techniques.



professionals to have a certain level of professional experience in the field of medically assisted reproduction. The specific duration of experience may vary depending on the role and responsibilities of the professional. It is essential to demonstrate a track record of working in reputable institutions or centers and acquiring hands-on experience in assisted reproduction techniques.

- Language Proficiency: Health professionals must possess adequate language proficiency, particularly in Arabic and/or English, to effectively communicate with patients and colleagues. This requirement ensures that healthcare providers can convey information accurately, understand patients' needs, and maintain effective professional relationships.

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testimonials from reputable individuals or organizations.

- Compliance with Ethical Guidelines: Health professionals must adhere to ethical guidelines and principles governing the practice of medically assisted reproduction. They should demonstrate a commitment to patient confidentiality, informed consent, and respect for cultural and religious beliefs. Upholding

It is important to note that the specific licensing requirements may be further detailed in the implementing regulations of the law. These regulations provide more comprehensive guidelines and procedures for health professionals seeking licensure in medically assisted reproduction centers. The licensing process is overseen by the competent Health Authority, which assesses the qualifications, experience, and compliance of applicants with the

established requirements.

The licensing requirements aim to ensure that the centers have the capacity, resources, and expertise to provide safe and effective services to patients seeking assistance in reproductive matters. By setting these standards, the law prioritizes patient safety and the delivery of high-quality care.

Medically Assisted Reproductive Techniques and Controls.

The law acknowledges the importance of defining and regulating the various medically assisted reproductive techniques employed in centers. The Minister of Health, in coordination with other health authorities, determines the approved techniques. These techniques can only be performed within licensed centers and not in unauthorized or non-specialized facilities.

When applying any medically assisted reproductive technique, centers must adhere to specific conditions and controls outlined in the law. These conditions include:

- **Medical Appropriateness:** Medically assisted reproductive techniques should only be employed after it has been established, through medical assessment, that natural conception is unlikely to occur. The duration of attempting natural conception may vary, but it should generally be a reasonable period determined by medical professionals.
- **Marriage certificate:** The couple must provide an attested certificate which stipulates that they are married. However, for non-Muslims in case they don't hold a marriage certificate, the

couple shall provide to the center an acknowledgement attested by the competent authority in their country that the child paternity will be to the parents and to determine the child's nationality as well.

- **Consent:** Prior to commencing any procedures, the written consent of the concerned parties, including the individuals from whom sperms or unfertilized eggs are extracted, must be obtained. This ensures that patients fully understand the procedures, potential risks, and implications involved, empowering them to make informed decisions.
- **Ethical Considerations:** The law emphasizes the adherence to ethical principles throughout the process of medically assisted reproduction. It prohibits the selection of embryos based on gender unless there is a medical necessity. Additionally, it stipulates that embryos should not be created for purposes other than implantation and possible pregnancy.
- **Confidentiality:** Centers are required to maintain strict confidentiality regarding the identity and personal information of individuals seeking medically assisted reproduction services. Protecting the privacy and dignity of patients is of utmost importance such approach, provides safety and calmness to the patients which helps in attracting more patients to use the medically assisted reproductive services.

Prohibited Practices and Sanctions.

To safeguard the integrity and ethics of medically assisted reproduction, the law explicitly prohibits certain practices. The law states that the following practices are

strictly prohibited:

- The use of reproductive cells or embryos without the consent of the concerned parties.
- The transfer of embryos to a woman who is not the genetic mother or who does not provide her explicit consent.
- The sale, purchase, or exchange of reproductive cells or embryos
- The use of reproductive techniques for purposes other than assisting conception and reproduction.

Engaging in any of these prohibited practices can result in severe administrative sanctions, as specified by the law. The Health Authority has the power to impose penalties, fines, and even closure of centers found in violation of the law's provisions. These sanctions serve as deterrents and reinforce compliance with ethical and legal standards.

Conclusion.

The United Arab Emirates, through the law, has established a comprehensive legal framework to regulate medically assisted reproduction. The law aims to ensure the safety, ethical practice, and scientific advancement in this critical healthcare field. By licensing centers, overseeing health professionals, and enforcing strict controls, the UAE prioritizes the well-being of individuals and couples seeking

assistance in reproductive matters while safeguarding them from illegal practices. The commitment to maintaining high standards and promoting the use of the most recent scientific methods reflects the UAE's dedication to providing accessible and quality healthcare services.

To explore the dynamic realm of the medically assisted reproduction law in the UAE and discover a comprehensive array of services tailored to this legal domain, connect with us at +97144221944 ext. 720 or +971 55 763 0405. For further inquiries, contact us via email at reception@alsafarpartners.com and uncover how our offerings can enrich your comprehension of the medically assisted reproduction law. Propel your position to the forefront of legal opportunities within the corporate landscape of the UAE by visiting www.alsafarpartners.com

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Michael Charles Borrelli

Responsible AI for a better world
Director, AI & Partners
London, England, United Kingdom

The European Union's ("EU") artificial intelligence ("AI") Act (the "EU AI Act" or "Act") signifies a landmark in the regulation of AI, impacting corporate finance and strategic investments profoundly. As AI becomes increasingly embedded in business operations, understanding the Act's implications is paramount. This legislation aims to ensure the safe, ethical, and transparent use of AI within the EU, reflecting the growing importance of responsible AI deployment.

In this article, we delve into the Act's scope, its implications for risk management and innovation, and its significance for strategic business insights. As businesses navigate compliance and seize opportunities, they must embrace AI risk management to thrive in the evolving landscape of corporate finance and strategic investments.

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Sean Musch

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Navigating the Future

The Impact of the EU AI Act on
Corporate Finance and Strategic
Investments

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The EU AI Act: An Overview

The EU AI Act constitutes a comprehensive framework for regulating AI systems, covering a broad spectrum from inference engines to general-purpose AI models. Its primary aim is to promote the safe, ethical, and transparent utilization of AI within the EU. By setting clear objectives and guidelines, the Act seeks to mitigate risks associated with AI technologies while fostering innovation. In this sense, the Act plays a pivotal role in shaping the landscape of AI regulation, emphasizing its commitment to ensuring responsible AI deployment and safeguarding the interests of businesses and consumers alike within the European Union.

Implications for Corporate Finance and Investments

The EU AI Act introduces a paradigm shift in corporate finance and investments, ushering in new layers of risk management and compliance protocols, especially for high-risk AI systems in financial services. While innovation remains a cornerstone of business growth, firms must navigate the regulatory landscape outlined by the Act. Striking a balance between innovation and compliance is crucial, as the Act aims to foster innovation while ensuring the safety and ethical use of AI systems.

Strategic Business Insights and AI Deployment

From a strategic deployment standpoint, understanding the nuances of AI system deployment is paramount. Businesses must carefully classify and assess AI systems, considering their potential risks and implications. Moreover, transparency and accountability are crucial elements enforced by the EU AI Act, directly impacting customer trust and corporate

reputation. By prioritizing these aspects, firms can navigate the complexities of AI deployment effectively. Strategic planning plays a pivotal role, necessitating adherence to the Act's requirements for technical documentation, human oversight, and post-market monitoring. Through meticulous planning and implementation, businesses can leverage AI technologies responsibly while ensuring compliance with regulatory standards, thereby driving sustainable growth and maintaining competitive advantage in the global market.

Financial Sector-Specific Considerations

Looking at this with financial sector-specific considerations in mind, the EU AI Act introduces tailored provisions for regulated financial institutions. These provisions ensure the coherent application and enforcement of obligations under the Act and relevant Union financial services legal acts.

Moreover, financial institutions are mandated to integrate AI system considerations into their existing quality management systems, aligning with internal governance and risk management rules. By adhering to these sector-specific guidelines, financial institutions can navigate the regulatory landscape effectively, ensuring compliance while leveraging AI technologies to drive innovation and maintain competitiveness in the dynamic landscape of corporate finance and strategic investments.

Navigating Compliance and Leveraging Opportunities

In addressing compliance and leveraging opportunities, businesses must prioritize strategic planning to ensure adherence to the EU AI Act's requirements. This entails comprehensive documentation, human

oversight, and post-market monitoring, ensuring compliance with regulatory standards.

Moreover, understanding the role of market surveillance authorities and enforcement mechanisms is crucial, particularly for AI systems deployed in financial services. By proactively addressing compliance challenges and seizing opportunities for innovation, firms can effectively integrate AI risk management into their strategic planning and operations.

Embracing the Act's framework not only fosters responsible AI deployment but also positions businesses to maintain a competitive advantage in the evolving landscape of corporate finance and strategic investments.

Conclusion

In this sense, the EU AI Act marks a pivotal milestone in the regulation of AI, reshaping the landscape of corporate finance and strategic investments. As businesses grapple with the implications of this legislation, proactive adaptation is imperative. Integrating AI risk management into strategic planning and operations is essential for compliance and sustaining competitiveness.

Despite the challenges posed by regulatory requirements, the Act provides a robust framework for responsible AI deployment, fostering innovation while upholding ethical standards.

By embracing these regulations, firms can navigate the complexities of the AI-driven economy with confidence, ensuring transparency, accountability, and trust among stakeholders. Ultimately, the EU AI Act propels businesses towards a future where AI technologies are leveraged responsibly, driving sustainable growth and maintaining a competitive edge in the global market.



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#CORPORATEINVESTMENTTIMES

The Rise of Sovereign AI

A Technological Race with National Stakes



Dr. Ahmed Banafa

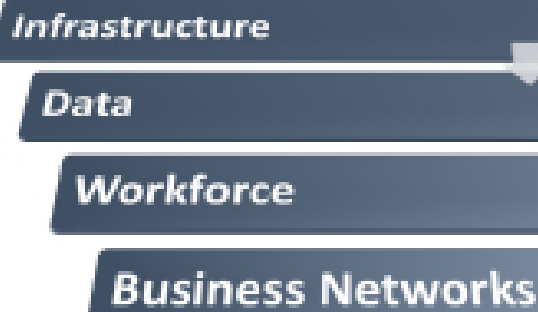
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AI-IoT-Blockchain-Cybersecurity | Speaker
San Francisco Bay Area

Artificial intelligence (AI) is rapidly transforming our world, impacting everything from healthcare and transportation to national security and economic competitiveness. In this evolving landscape, a new concept is gaining traction: Sovereign AI. We will delve into the intricacies of sovereign AI, exploring its potential benefits, drawbacks, and the technical landscape that underpins it.



Defining Sovereign AI

Sovereign AI embodies a nation’s ability to independently develop, deploy, and govern AI technologies. This independence



- Workforce: The human element is vital for driving AI innovation. Sovereign AI necessitates a skilled domestic workforce encompassing AI engineers, data scientists, and researchers. Cultivating a robust talent pipeline is crucial.
- Business Networks: A thriving domestic AI ecosystem fosters collaboration between research institutions, startups, and established corporations. Sovereign AI seeks to nurture such an ecosystem to generate a flow of ideas and applications.

encompasses a range of domains:

- Infrastructure: The physical foundation of AI, consisting of data centers, high-performance computing (HPC) clusters, and specialized hardware like GPUs (Graphics Processing Units) and TPUs (Tensor Processing Units). Sovereign AI aims for domestic ownership or control over this infrastructure.
- Data: Fueling the learning process of AI models, data acts as the raw material from which insights and patterns are extracted. Sovereign AI emphasizes using data collected and stored within national borders to avoid reliance on external sources. This often involves robust data governance frameworks.



The pursuit of sovereign AI is intricately linked to the broader notion of digital

sovereignty. Digital sovereignty posits that control over digital technologies is essential for a nation’s security, economic prosperity, and autonomy in the globalized world.

Advantages of Sovereign AI

Several compelling reasons are driving the national quest for sovereign AI:

- Security: Controlling AI infrastructure and data mitigates vulnerabilities associated with foreign espionage or manipulation of algorithms. This is particularly critical for military and national security applications of AI.
- Privacy: Sovereign AI can offer

Challenges and Risks of Sovereign AI

Talent Pool Limitations

Ethical Concerns

Innovation Silos

Cost

Advantages of Sovereign AI

Strategic Advantage

Economic Benefits

Privacy

Security

greater control over citizen data. By keeping data within national borders and adhering to domestic privacy regulations, countries can safeguard citizen privacy and build trust in AI systems.

- Economic Benefits: A robust domestic AI industry fosters economic growth by creating high-skilled jobs, stimulating innovation, and attracting investments. This can lead to a competitive edge in the global AI market.
- Strategic Advantage: As AI proficiency is projected to play a pivotal role in future technological and military competition, sovereign AI allows nations to develop their own advanced AI-powered capabilities, fostering self-reliance and strategic autonomy.

Challenges and Risks of Sovereign AI

While the pursuit of sovereign AI is attractive, significant challenges and



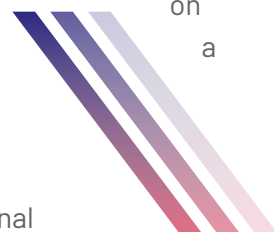


potential risks need consideration:

- **Cost:** Building and maintaining independent AI infrastructure, talent pool, and data resources can be financially draining. Smaller nations might struggle to compete with resource-rich countries.
- **Innovation Silos:** Nationalistic AI development might hinder international collaborations that foster cross-pollination of ideas and expertise. This could lead to slower progress and duplication of efforts.
- **Ethical Concerns:** The emphasis

on domestic data collection raises concerns about potential biases within national datasets, leading to ethically questionable AI applications. Robust governance frameworks are critical to mitigate these risks.

- **Talent Pool Limitations:** Focusing solely on domestic talent might limit access to the best minds working globally on AI. Striking a balance between domestic talent development and attracting international



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expertise is crucial.

The Technical Landscape of Sovereign AI

Several key technical considerations underpin the pursuit of sovereign AI:

- **Cloud Computing:** While traditional data centers form the backbone of AI infrastructure, cloud computing platforms are increasingly playing a role. Sovereign cloud solutions that adhere to national data residency and security requirements are essential for a robust AI ecosystem.
- **Federated Learning:** This emerging technique allows for collaborative AI model training across decentralized datasets. It holds promise for enabling data sharing and collaboration while preserving data privacy, potentially facilitating international cooperation in AI development while maintaining a degree of data sovereignty.
- **Explainable AI (XAI):** As AI models become increasingly complex, ensuring transparency and explainability is crucial. XAI techniques help understand the reasoning behind an AI decision, which is vital for building trust and addressing potential biases in sovereign AI systems.

The Road Ahead: Balancing Sovereignty and Collaboration

Sovereign AI presents a complex and multifaceted challenge for nations. Finding the right balance between national independence, international collaboration, fostering innovation, and mitigating risks is critical.

Several potential avenues exist for navigating this complex landscape:

- **International Standards:** Developing

international standards for data governance, responsible AI development, and AI ethics can help facilitate collaboration while ensuring certain levels of data protection.

- **Open-Source AI Tools:** Promoting the use of open-source AI tools and frameworks allows for international collaboration on the foundational building blocks of AI, fostering innovation while keeping certain aspects of technology.



TOUCHSTONES OF
PHYGITAL INNOVATIONS

Victor Yaromin

CIO | Digital Transformation Specialist | FinTech
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In the fast-moving technological world of finance, the meeting point of tangible and digital spaces has resulted in a revolutionary development called "Phygital Banking." Given that the digital era is a time that is not only about convenience but also customer satisfaction, blending both conventional banking methods with leveraging technology gives banks a vast scope of what was unimaginable before.

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Phygital Banking

Exploring the Boundless Potential



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The Rise of Phygital Banking

The conventional banking associated with physical branches, filled with piles of documents, plays a major role in handling financial transactions. In the 1980s, digital banking opened a new area, and ATMs were the beginning of this. Customers could now access their funds around the clock without physically visiting a bank. However, the launch of Internet banking in the 1990s gave customers additional user friendliness when they could have their accounts managed from Internet-connected devices. Digital banking adoption was very fast, however, its weaknesses were revealed, especially for older clients who lived in the country as they struggled with new technologies. Privacy and security issues are some of the factors that raise doubt about the efficacy of purely digital banking solutions. As a result, such loopholes led to the creation of a global approach that successfully combined physical and digital elements to create a world-class banking experience.

The Advantages of Phygital Banking

Phygital Banking enables numerous features, such as enhanced customer engagement and a customized experience based on individual needs. In addition, it has the potential to increase accessibility by bringing in populations with no bank accounts and those who are not familiar with the digital platforms. For banks, the changeover to a Phygital model is not just the loss of physical interaction, instead, it presents cost opportunities for savings through streamlining operations and reducing physical infrastructure.

Fluidity in digital and physical channels enables customers to pick the banking experience that is most suitable for them.

Whether they prefer the convenience of online payments or the personalized service of physical interactions, Phygital Banking provides the flexibility to meet different choices.

Moreover, Phygital Banking allows banks to collect valuable information about customer habits and wishes, which enables them to propose more targeted products and services. With the use of analytical



tools as well as AI, banks can understand their clients' needs and preferences. In return, they can offer bespoke recommendations and solutions.

Innovations in Phygital Banking

Innovation in Phygital Banking is closely related to all the technologies that banks nowadays utilize to remake the way they interact with their clients. Video banking, user-friendly ATMs, and biometric authentication are examples of what virtual reality has to offer. Also, AI and data

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analytics improve personalized service and operational efficiency. The incorporation of immersive virtual and augmented reality technologies brings customer engagement to a whole new level, as never before.

Interactive ATMs act as one of the most visible features of a true Phygital Banking concept. This machine can offer more than just cash withdrawal and deposit functions; it can also give customers services ranging



from bill payment to account transfer, all with a user-friendly interface. Certain ATMs featured by the Interact system provide video chats, which customers can use to chat with bank staff in real time.

Biometric authentication is certainly one of the innovative technologies that offer both reliability and comfort to users in Phygital Banking. Passwords are being reduced to a minimal level over time as biometric authentication systems that operate with the physical characteristics of customers

become the easiest and most secure way of accessing their accounts. The biggest benefit that it offers is that other than this, it not only saves the user the job of remembering difficult passwords but also means protection from unauthorized access.

VR and AR technologies have an influence on digital banking through ADD TAG. These interactive technologies, such as virtual

reality or augmented reality, give clients the ability to imagine how the financial facts appear in these new and fun ways, making intricate ideas understandable. Such as the VR simulation that makes it possible to visit an actual bank branch, where customers can browse and try various products and services in a virtual world.

Overcoming Challenges and Concerns

As well as important positive aspects, Phygital Banking also has its challenges. Confidentiality and security issues

largely come into play, requiring strong cybersecurity actions as well as customer awareness programs. Furthermore, as we are in the middle of the digital revolution, personalized customer service and human interest are the highest values, which help

the first to come after data security and transparency to keep customer trust in the digital environment. At the same time, adopting such measures as strong encryption protocols, carrying out a security audit from time to time, and publishing transparent privacy policies detailing the handling of data are particular points to consider.

In addition, we need to make sure that the move from traditional to Phygital Banking takes into consideration the needs of every person in society. Briefly,

My career began in the service and retail world, where I owned a retail business. This experience convinced me of the paramount importance of customer service for business success. To strengthen this focus, I delved into technology design and implementation with a product management background. Realizing the enormous potential of technology solutions, I moved to the financial sector.

There, I encountered a landscape ripe for innovation. Combining my extensive customer service experience with my technology knowledge, I began creating and introducing new banking products. My mission is to improve and modernize the sector, delivering a customer-centric future for financial services.

to generate trust and loyalty among clients. Privacy concerns arise because too much Big Data is collected and stored, raising the question of the purpose of such data and how it is protected. Banks should be

virtual banking is full of advantages, but social factors can be a challenge when accessing or using online services. Financial institutions should run outreach programs on digital literacy as well as user-friendly interfaces so everybody can take part in the digital

economy.

With the advance of banking automation and AI systems, the possibility of removing the human factor from banking services cannot be ignored. While digital devices can expedite and make communications more convenient, they should be seen as complementary at best and not as substitutes for actual human contact. It is the role of financiers to find a balance between automation and individualization, offering convenient agents for help in cases of necessity.

The Road Ahead

We will have to rethink the role of Phygital Banking and its capacity to transform and disrupt the industry as we move

forward. New trends and technologies will keep determining their modifications, leaving space for further innovations and development. Banks and customers must become the engine of the emerging transformation, evolving to the changing

banking system with passion and readiness of the mind.

An upcoming revelation is Open Banking, which allows account holders to share financial data with third-party providers securely. This is the new dawn for the opportunities for emerging new products and services such as individual financial systems and AI-powered investment advice.

The other intriguing dimension is the application of Blockchain technology in banking processes. Blockchain guarantees the security and transparency of recording financial transactions, avoiding the likelihood of fraud and errors. The use of Blockchain can help banks standardize and simplify payments across borders and trade finance, resulting in significant efficiency improvements and cost reductions.

In conclusion, the journey into the world of Phygital Banking is one filled with excitement and promise. All indications are that the future is bright. With the birth of this transformative shift, let us embrace the numerous opportunities it presents, take this path together, and let us create the next generation of finances devoid of boundaries.

Investing

the Creative Economy



The creative industries are a formidable force in the global economy, driving innovation, cultural exchange, and economic growth. The creative sectors in the United States and Nigeria wield a transformative power that is poised to outpace traditional industries, establishing themselves as pivotal drivers of the global marketplace. Their unique ability to merge cultural innovation with economic growth positions them at the forefront of shaping the future economy. These industries not only forge economic opportunities but also play a crucial role in the realm of global soft diplomacy.

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Larisa B. Miller

CEO, Phoenix Global Group Holdings

Vice Chair, Del-York Group

Abu Dhabi. Miami. Lagos

The Economic Impact of Creative Industries

The United States has long been at the forefront of the creative economy, with its film, music, and digital media sectors contributing significantly to the country's GDP. Hollywood, for instance, is not just a symbol of American entertainment but also an ambassador of American culture worldwide. The U.S. creative sector supports millions of jobs and generates

the talent and potential, there is a notable gap in infrastructure—such as studios, sound stages, and production facilities—which hinders further growth and global competitiveness.

Creative Industries as a Catalyst for Youth Empowerment

The creative industries are particularly important for youth empowerment. In countries like Nigeria, where there is an



billions in revenue annually, showcasing the substantial economic benefits of nurturing creative industries.

On the other side of the Atlantic, Nigeria's creative industry, particularly Nollywood and its music sector, has seen explosive growth. Nollywood is the second-largest film industry in the world in terms of output, and it significantly contributes to the Nigerian economy. However, despite

abundance of creative talent but a scarcity of opportunities, the creative sector offers a pathway to not only employment but also the development of a start-up economy, driven by entrepreneurs. By investing in creative industries, we can provide a platform for young talents to turn their creativity into sustainable careers, converging talent and opportunity, which is essential for economic revitalization and social transformation.

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Technology's Role in Expanding Creative Opportunities

Advancements in technology, especially disruptive technologies like 3-D animation, artificial intelligence, gamification, tokenization, and virtual and augmented reality, are setting the stage for a revolution in the creative sectors. These technologies allow creators to transcend traditional boundaries, innovate in their storytelling, and reach a global audience.

and animation profiles to make them compelling and effective for consumer engagement.

The Future of Creative Industries and Global Soft Diplomacy

The global influence of creative industries extends beyond economic impact; it is also a powerful tool for soft diplomacy. Through cultural exchange facilitated by films, music, and digital content, countries can



Animation, for instance, is becoming a critical tool across various industries, not only for entertainment but also for brand messaging and stakeholder engagement. As we rapidly move into an era of digital marketing and social media, animation offers a dynamic way to engage audiences and communicate complex messages in an understandable and relatable manner. In this context, it is essential for all companies to consider and refine their creative

build and maintain diplomatic relationships more subtly and effectively than traditional methods might allow. Cultural products can change perceptions, build understanding, and foster a shared sense of humanity among diverse populations.

In Nigeria, enhancing the creative industries means not only providing the physical infrastructure but also integrating the latest technological advancements to allow creators to compete on a global

scale. This investment in creativity and technology will not only boost the local economy but also enhance Nigeria's cultural export, strengthening its role in global diplomacy.

Why the Creative Industries are Ripe for Investment

The creative industries represent a lucrative avenue for investment, ripe with opportunities for significant and exponential returns. As markets evolve and consumer demand for digital content increases, the sector's growth potential becomes even more compelling. For global investors—including private equity firms, venture capital, and family offices—putting capital into the creative industries is not just about financial gain but also about participating in cultural innovation and exchange that can shape global narratives and influence societies.

The creative industries are among the fastest growing sectors globally. With the digital transformation accelerating consumption and distribution of creative content, the scale of opportunity for returns is substantial. For instance, the global video game industry is expected to grow exponentially, with significant contributions from innovations in cloud gaming and mobile platforms. Similarly, streaming services have revolutionized how music and film are consumed, opening up new revenue streams that did not exist a

decade ago.

Investing in the creative sectors allows for participation in markets that are not only financially rewarding but also culturally impactful. This is particularly relevant in regions like Africa and Asia, where local content is gaining international appeal and driving a new wave of cultural export. These investments support the global influence of diverse narratives and contribute to soft diplomacy, enhancing international relations through cultural exchange.

The integration of advanced technologies such as artificial intelligence, virtual reality, and blockchain within the creative industries is creating new investment opportunities. These technologies enhance the creation, distribution, and monetization of content, making the sectors more innovative and profitable. For example, AI-driven algorithms can predict consumer preferences, while VR offers immersive experiences that can command premium pricing – all creating greater levels of engagement and opportunities for monetization.

The creative sectors are uniquely



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positioned to drive sustainable economic growth while promoting inclusivity. They provide avenues for diverse groups, including underrepresented communities and youth, to express their creativity, gain employment, and impact their societies. By investing in these industries, investors not only yield financial returns but also contribute to social equity and empowerment.

Historically, the creative industries have shown resilience in economic downturns. Entertainment, arts, and digital content often see sustained or increased demand even during recessions, as consumers continue to seek engagement and escapism.

To capitalize on these opportunities, global investors such as private equity firms, venture capitalists, and family offices should consider strategic investments in the creative industries. This involves not only direct investment in creative ventures but also in supporting infrastructure, technology platforms, and cross-sector collaborations that amplify the reach and impact of creative content.

Given the broad scope and impact of these industries, investments in the creative sectors are not just economically sound but are pivotal in driving the global cultural dialogue and shaping future societies. This makes the creative industries not merely an



investment option, but a global economic accelerator and a vital component of international diplomacy. Investing here means fostering a world where creativity and innovation are primary drivers of economic and social progress.

Future Imperatives for Creative Industries

The expansion of the creative industries in the United States and Nigeria demonstrates that when talent meets opportunity, the potential for economic and social impact is immense.

As we continue to navigate a rapidly changing global landscape, it is imperative that we commit to nurturing these creative sectors. By doing so, we empower our youth, stimulate our economies, and enhance our diplomatic engagements across the world. The future is bright for the creative industries, and it is time for us to invest in unlocking the full potential of our creative talents.

Tilmar Wilhelm Goos

**CEO at Sul Payments | Blockchain & Digital Asset Advisor | Chairman
Working Group at Education Crypto Valley Association
Connecting Philosophy and Finance through Technology**

Bucharest Metropolitan Area

As commerce transcends geographical boundaries and global economic interactions intensify, the domain of cross-border payments burgeons, forecasted to burgeon further to a monumental \$290 trillion by the end of the decade. Concurrently, there exists a discernible paradigm shift in the perception of payments within the corporate realm.

Once relegated to a mere financial transactional component, payments are now acknowledged as strategic levers essential for enhancing operational efficiencies and fostering organizational growth. Emergent technologies such as blockchains and cryptocurrencies, with stablecoins at the forefront, emerge as transformative solutions poised to address the inherent challenges of cross-border transactions.

A Comprehensive Examination

**Exploring Blockchain Solutions for
Cross-Border Payments**

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Exploring Blockchain Solutions for Cross-Border Payments: A Comprehensive Examination

Blockchain technology has emerged as a disruptive force in the realm of cross-border payments, presenting a compelling alternative to conventional banking infrastructures ill-suited to the demands of our globally interconnected, digitally-driven milieu. The inefficiencies inherent in traditional cross-border payment mechanisms, characterized by fragmented banking systems and intermediary layers, impose substantial costs and time delays with each transactional juncture, thereby exacerbating financial exclusion for millions worldwide. In contrast, blockchains and cryptocurrencies offer a paradigm shift, operating incessantly, with negligible transactional costs, and ensuring full and irrevocable settlement.

Moreover, blockchain technology affords ubiquitous accessibility, transcending geographical barriers and granting access to individuals with internet connectivity. Crucially, the security and efficacy of blockchain technology have been validated through empirical



evidence.

Navigating the Landscape: A Comprehensive Analysis of the Current State of the Industry

Cross-border transactions represent a significant domain within the blockchain landscape, underscored by their prominence as one of the most compelling applications of blockchain technology. In 2022, payment applications alone constituted 44% of the global blockchain revenue, reflecting the pivotal role of blockchain in revolutionizing payment systems, particularly in cross-border contexts.

Projections for the future further affirm the growing significance of blockchain in the payments domain. By 2031, the global crypto payment gateway market is forecasted to burgeon to \$5.4 billion, signifying a substantial market expansion driven by blockchain-enabled solutions.

Moreover, Juniper Research estimates that by 2024, blockchain-based B2B cross-border payments will constitute 11% of the total B2B international payments, highlighting the increasing traction of blockchain in facilitating global financial transactions.

Remarkably, the landscape of blockchain-powered payments is evolving rapidly, with both traditional financial institutions and fintech disruptors actively engaging in innovation. Initiatives

such as Visa B2B Connect, introduced in 2019, exemplify the integration of blockchain technology into mainstream financial infrastructure, enabling seamless global transactions between banks devoid of traditional card-based mechanisms. Similarly, Mastercard's deployment of blockchain-based solutions through Mastercard Send underscores the industry-wide recognition of blockchain's potential in facilitating near real-time cross-border payment transfers across diverse financial platforms.

Stablecoins, a category of cryptocurrencies pegged to underlying assets, particularly fiat currencies, have emerged as a pivotal component of the blockchain payments ecosystem. With a collective market cap exceeding \$151 trillion, stablecoins have witnessed substantial adoption, with daily trading volumes surpassing \$50 billion and settlement volumes reaching approximately \$8 trillion in 2022 alone.

Notably, the burgeoning volumes of stablecoin transactions are poised to exceed those of major card networks like Mastercard and American Express by the end of 2023, reflecting the disruptive potential of stablecoins in reshaping global payment paradigms.

Effortless, Fast, Compliant Settlement

The process of settling international financial transactions through conventional banking channels such as the Society for Worldwide Interbank Financial Telecommunication (SWIFT) often entails significant time lags, especially when dealing with emerging markets. Consequently, finance teams frequently encounter the necessity of resorting to pre-funding arrangements or face cash

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Tilmar Goos is the CEO of SulPayments, a Swiss financial intermediary specializing in stablecoin payments in Latin America. With a wealth of experience in business management, finance, legal / regulatory affairs, and IT. Since 2016, he has been deeply involved in the blockchain and cryptocurrency space, contributing to major projects in Switzerland, Liechtenstein and abroad.

His multifaceted expertise has earned him recognition as an expert by both Fraunhofer and the EU Horizon Research and Innovation Programme in 2020. In 2021 he published his book "Banking, Bitcoins & Taxation - The Handbook of International Money Management and Digital Assets" which was one of the first Bitcoin & FinTech related books in the industry. Through his academic research on Ph.D level, he is the Chairman of the Working Group Education of the Crypto Valley Association.



flow constraints. In contrast, settlement operations facilitated by blockchain technology offer the potential for nearly instantaneous transactions, operational around the clock. It is worth noting, however, that additional time may be required if conversion to fiat currency from cryptocurrency is desired.

This expedited settlement capability presents an opportunity to mitigate the cash flow disjunction between expenditure and revenue streams inherent in commercial transactions.

Conclusion:

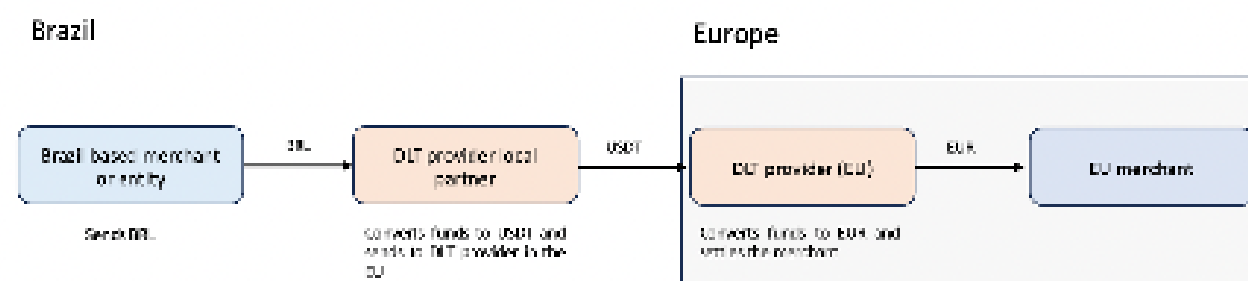
The blockchain payments industry has experienced remarkable growth in facilitating cross-border transactions.

Offering faster settlements, reduced costs, and heightened security, blockchain technology holds the potential to revolutionize the way businesses conduct payments and transfer funds internationally.

With increasing adoption by financial institutions and customers, evolving regulations and standards, and ongoing innovations enhancing speed and scalability, the future of blockchain in cross-border payments appears promising.

Over the next decade, we are unlikely to witness a single dominant player in cross-border payments, as the market continues to expand, accommodating various rails tailored to different use cases, preferences, and risk tolerances.

Example of a cross-border treasury flow
BRL to EUR via USDT



This competitive landscape is beneficial for businesses, fostering innovation and the development of new blockchain-related services. Simplification will be a primary objective, with treasury and finance teams seeking to operate more efficiently by managing digital and traditional currencies through a unified platform.

As businesses explore these opportunities, a gradual transition will occur, characterized by coexistence between traditional and blockchain-enabled cross-border payment methods.

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THE GLOBAL CEO

LIKE A WELL-TRAINED HORSE, A SUCCESSFUL CEO UNDERSTANDS WHEN
TO LEAD AND WHEN TO LET OTHERS TAKE THE REINS

INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

Aly Madhavji

Tech Entrepreneur | Blockchain & Web3 Investor | Award
Winning Author | UN Consultant | Schwarzman Scholar
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Unlocking Capital Efficiency

The Impact of Omega in Institutional DeFi

As we step into an era where digital assets are becoming mainstream, the old ways of lending and borrowing are evolving.

Digital Assets backed by Real-World Assets (RWA) are shaking up the borrowing and lending scene. They're opening up fresh chances for folks to lend and borrow money directly from each other, skipping the old-school banks. This way, you get better rates, better terms, and lower fees, all because there's less overhead to deal with.

This evolution is an addition to the financial ecosystem and a revolutionary change, introducing speed, flexibility, and accessibility that traditional economic systems are lacking. With digital assets, we are witnessing the birth of a new era in finance that promises to democratize access to capital and redefine our understanding of asset utilization.

A Complex Landscape

Digital assets have their perks over old-school assets, but they also bring challenges that make it tricky to blend them into the traditional financial setup.

One of the main issues is how digital assets are stored all over the place on different

platforms, known as custodians. This scattered storage turns the whole thing into a bit of a puzzle, making it hard for financial institutions to use their digital assets as collateral smoothly.

Getting leverage is another stumbling block, especially for the traditional finance crowd and those in the decentralized web, or web3. The way digital assets are kept

right now is too fragmented, which puts a damper on easy access to leverage. This means borrowing against these assets can be a real hassle.

Also, trying to use different types of assets as security for a single loan, a process called cross-collateralization, is far from efficient. When these assets are spread

out across different services, it really ties the hands of institutions wanting to leverage their varied asset portfolios effectively.

Omega - Capital Efficiency for Institutional Borrowers

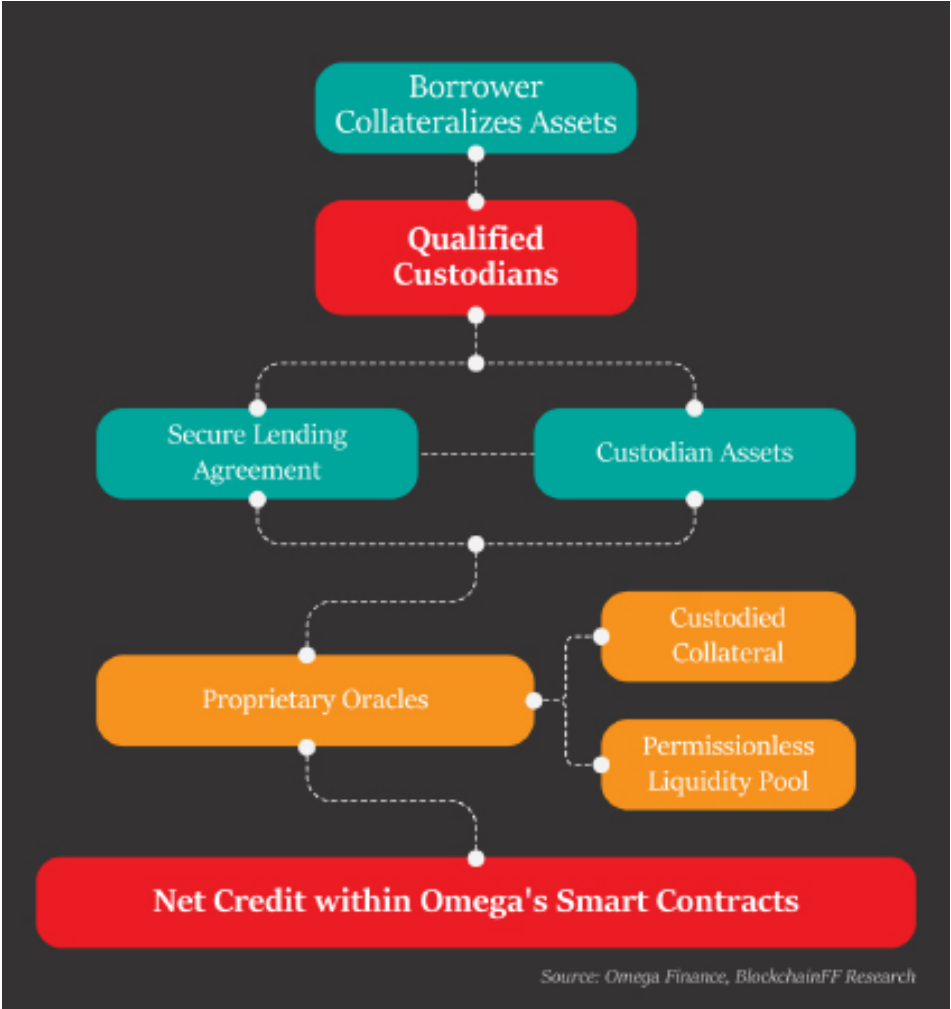
Omega is advancing omnichannel DeFi interactions for institutional and individual participants. Dedicated to creating an innovative connective framework streamlining user experiences across various DeFi applications, Omega facilitates seamless integration of cross-network solutions and bridge the gap between

off-chain and on-chain functionalities.

Their focus is on enhancing the borrowing, lending, and trading processes for digital assets and real-world assets, thereby expanding the scope and accessibility of DeFi services.

How The Omega Platform Works

The platform operates as a conduit



between institutional investors and the dynamic DeFi world, offering a streamlined and secure gateway for capital deployment and yield generation. By enabling cross-collateralization of assets, Omega allows institutions to leverage their holdings across various qualified custodians into DeFi, enhancing capital efficiency.

Through Omega's infrastructure, institutions can pledge their assets within the ecosystem, receiving a net credit in stablecoins like USDC, which can be utilized across various DeFi and Centralized Finance (CeFi) opportunities. This system is designed to optimize asset usage and maintain stringent security and compliance standards, ensuring a seamless and risk-mitigated entry into the DeFi space.

Strategic Successes:

- **Innovative On-Chain Liquidation Engine:** Omega completed the development of an advanced, permissionless on-chain liquidation engine. This engine accurately evaluates the active margin between off-chain assets and on-chain trading positions, marking a significant stride in asset management efficiency.
- **Omnichain Trade Execution Capabilities:** The team at Omega has implemented cutting-edge omnichannel trade execution features. This encompasses sophisticated trading activities such as yield farming and perpetual futures trading, which are operational across multiple networks, including Ethereum Mainnet, Arbitrum, and the Injective Network.

- **Cross-Network Collateralization Mechanism:** Omega's development team has crafted a groundbreaking cross-network collateralization mechanism. This approach is set to empower retail users by unlocking new possibilities for Bitcoin utility, expanding the scope and versatility of digital asset utilization.
- **Strategic Partnerships with Qualified Custodians:** A key milestone for Omega has been the achievement of critical integrations and infrastructure developments in collaboration with various Qualified Custodians. These partnerships are pivotal in enhancing counterparty security, particularly for institutional users, providing secure and reliable DeFi services.

Digital Asset Industry Outlook

The crypto world is looking up in 2024, after getting through a tough year and a half and getting a boost from new rules being

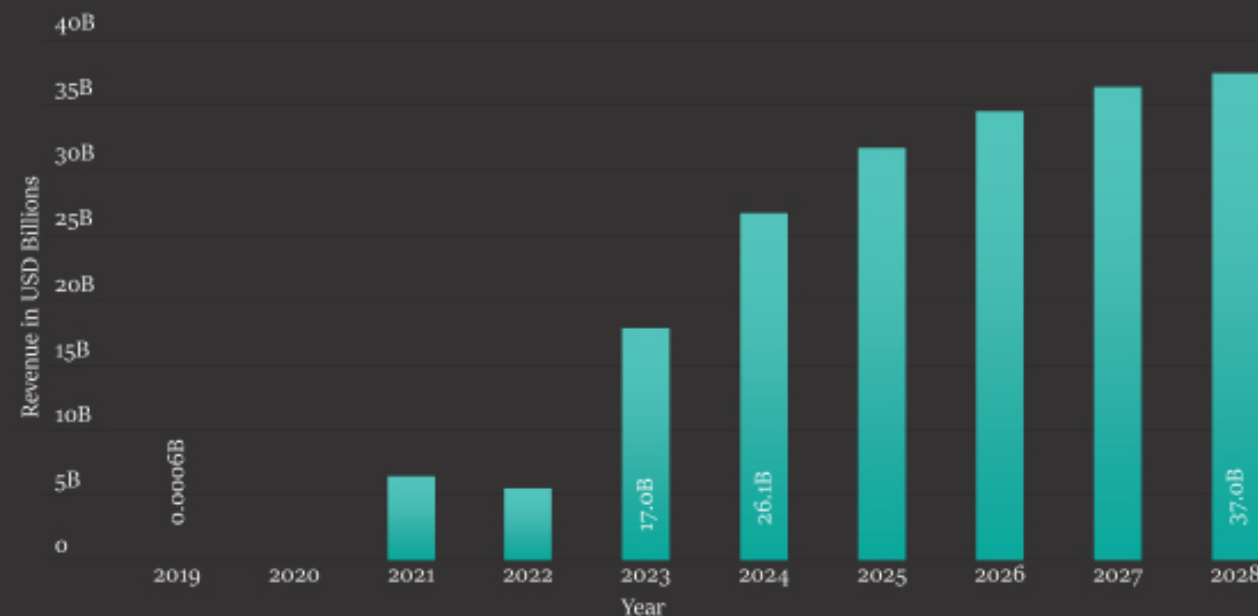


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DeFi Global Market Size

An \$18B advance is expected in Revenue within the DeFi Market by 2027



Source: Statista Market Insights, BlockchainFF Research

approved and changes in how money is handled to new Web3 tech opening doors for exciting crypto advancements.

There's a lot of buzz around decentralized finance (DeFi) too. With central banks planning to lower interest rates, investing in DeFi is looking more appealing by the day. Plus, there are new platforms and a wave of innovative protocols bringing new financial tools to the scene.

The traditional private credit market is valued at around \$5.5T, with a large portion relying on treasury bill collateralization. Many RWA companies provide access to conventional financial assets for crypto-native businesses through off-ramping, then holding the purchased real-world assets with a custodian.

Omega's primary focus is digital assets held by institutional funds, both web3 native and traditional, valued at over \$25T. As

traditional financial institutions and family offices seek alternative ways to utilize their treasuries while still earning yield, Omega takes a different approach, offering a regulatory-compliant qualified custodian-based infrastructure for institutions to explore the DeFi ecosystem further, including yield pools, trading, and CeFi access, depending on their accreditation status.

A closer look at the potential size of this market shows that the US family office sector alone is valued at around \$100B. From this, \$20B is showing interest in the DeFi realm. Omega's approach to onboarding and collateralization was designed to emulate conventional financial systems. This ensures clients experience a process they are accustomed to, especially given that many of these offices traditionally operate within credit markets.

To provide some perspective on the

vastness of this market, the conventional private credit segment stands at a valuation of roughly \$5.5T. Astonishingly, about 90% of this is backed by treasury bill collateralization.

The Future Outlook for Omega

Omega is well-positioned to become the bridge between traditional finance and the digital asset world, offering a secure and capital-efficient solution.

The DeFi scene in 2024 looks livelier than ever, bringing together regular banking with new tech like blockchain gaming, advanced trading platforms that don't rely on central authorities, and exploring new areas like digital IDs and digital versions of national currencies. We are looking forward to what the year has in store.

Aly Madhavji is the Managing Partner at Blockchain Founders Fund which invests in and venture builds top-tier startups. He is a Limited Partner at Loyal VC and Draper Goren Holm. Aly consults organizations on emerging technologies such as INSEAD and the UN on solutions to help alleviate poverty. He served as Senior Blockchain Fellow at INSEAD and was recognized as a "Blockchain 100" Global Leader. He is also an internationally acclaimed author, publishing three books, and a columnist for leading Web3 publications.





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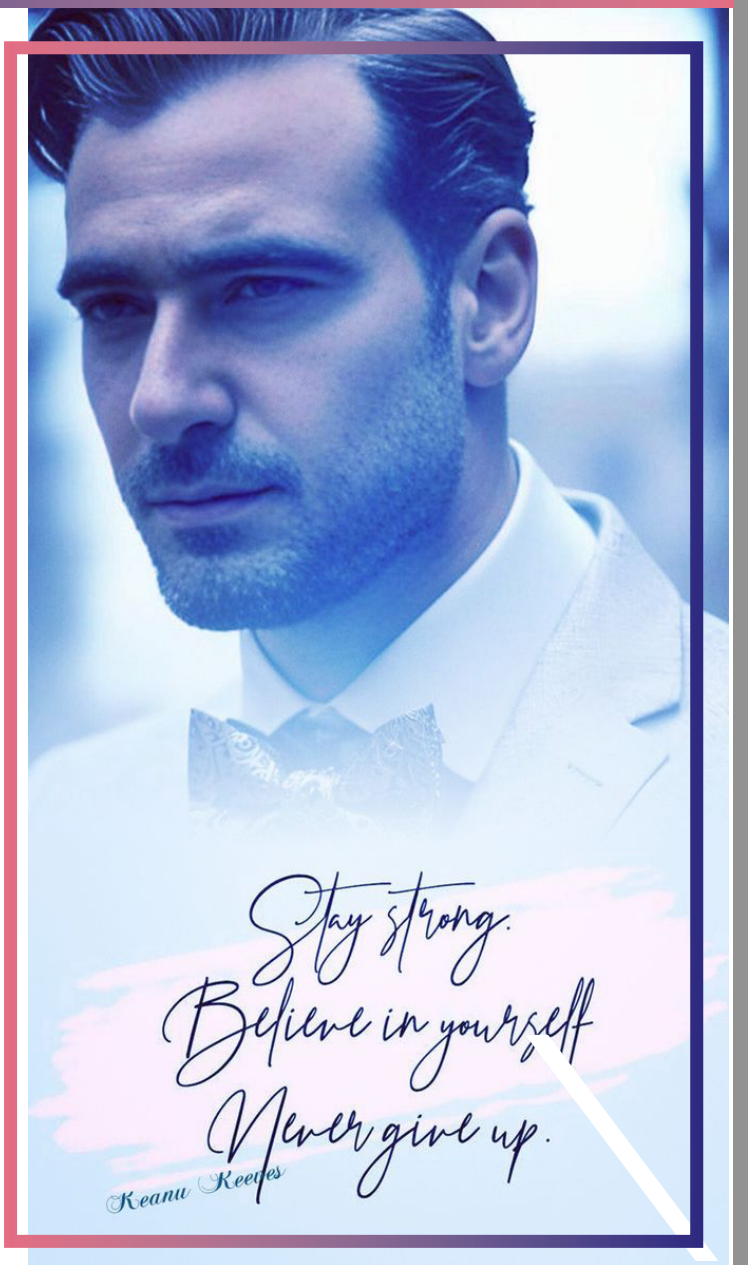
The credibility of business and government to address “big problems” is in constant question. Demand has never been stronger for global companies to go beyond CSR, to integrate sustainability, and deliver Positive Impact. Many organizations still struggle to implement strategies for inclusive growth that are both scalable and profitable, while creating value across their supply chains and stakeholders.

To achieve true Positive Impact by generating economic and social value at scale, a reimagining of how we pursue growth, how we build partnerships and how we unlock capital is required.

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Transformative Strategies for Global Impact

Redefining Business for a Better World



We need to reimagine strategy to tackle poverty and inequality.

Reimagine Strategy will welcome progressive and ambitious leaders from across the world and consider routes to success for companies that recognise economic and social impact as intrinsically linked.

How companies can tackle Poverty and Inequality in the world:

Be Bold: Ambitious goals need ambitious

projects

Companies have tried to upgrade their traditional corporate social responsibility Programmes to shared-value and sustainability strategies that are designed to deliver both economic and social returns. But all too often those programmes have a limited impact and very rarely produce transformational change. Instead, they remain 'bolt-on' initiatives, distant from core strategy. How can we overcome this?



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Corporations need to prioritise commercial projects that generate economic value for themselves and socioeconomic benefits for all actors in a new ecosystem. Instead of trying to incrementally upgrade a limited program through un-scalable and short-term projects, we need to unleash market-based forces that are self-sustaining and organically grow.

Think collaboration: Transformational change through partnership

Company executives, often located at corporate headquarters, can be slow to recognise opportunities to create regional private-public partnerships. They are often constrained by financial management systems that, by their very nature, guide them towards short-term thinking. Though there are exceptions, few companies are able to create transformational ecosystems alone. Companies need to partner with a 'catalyst organisation' to engage actors from multiple sectors in collaborative relationships and support the creation of strategies that can generate economic and social value. Harnessing the resources and innovation capabilities of profit-seeking companies is the reason governments are attracted to public-private partnerships as mechanisms for improving local socioeconomic conditions.

Unlock capital: Obtaining seed and scale-up financing

Corporate investment funds favour safe projects with short payback periods, not projects that require creating new relationships across multiple sectors in frontier markets. One strategy to circumvent this issue is to find capital from organisations that already have a mission to create inclusive growth ecosystems.

These types of organisations tend to be under less pressure to generate short-term financial returns. This poses questions about how we differentiate the need for seed capital versus scaling, or who ought to take responsibility for financing new ecosystems.

Experts from the world of finance will examine how to obtain seed and scale-up financing. Panellists will discuss different vehicles and ways they channel external, non-traditional sources of capital into these types of projects, with a specific focus on impact investing.

Align and govern: Defining the rules of the game

Building an ecosystem is not for the fainthearted. By some estimates, more than 50% of joint ventures and strategic alliances fail to achieve their desired results. Shared metrics provide accountability and the foundation for governing this ecosystem.

Leaders in measurement, monitoring and evaluation will explore different experiences in establishing shared metrics and how a successful framework can be used to create alignment among multiple partners.

Adrian Niculescu

Shaping the future through blockchain, real estate, and music, empowering global tech and business communities, Global Mentor & Speaker: 10k+ Students | 30 Tech Startups Empowered | 500+ Events | Consulted on All Continents
20+ Years Shaping Businesses | 250 Real Estate Triumphs Expert Copywriter & Sales Alchemist, seeking impactful collaborations and leadership roles.

Dubai, United Arab Emirates



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Bitcoin Halving 2024

Unraveling the Buzz Behind the Blockchain Milestone

If I look at my 7.5 years blockchain journey I can say about myself that I am more a blockchain than a crypto guy, I am focused more on the technology, and its business side, than talking about coins, and tokens. Of course, along the way, I have invested in crypto startups as an angel purchased coins, and tokens usually in the early stages, hold about 15 advisory roles in blockchain companies. founded, and became solo GP of a venture capital fund, try to be close to the industry, and remain a humble contributor.

As in 2024 we have the Bitcoin Halving as one of the most important industry events, I wanted to write an article which could also show its importance to the less technical among us. I am not an engineer, of course, I have updated my technical knowledge, and constantly do it to keep-up with the industry. As the calendar flips right into the Bitcoin Halving in 2024, a palpable sense of curiosity and anticipation builds among cryptocurrency enthusiasts and novices alike. But what exactly is a Bitcoin halving, and why does it generate so much buzz?

Far from being a mere technical recalibration within the blockchain, this event holds the potential to reshape the economic landscape for Bitcoin significantly. This article invites you to delve deep into the world of Bitcoin halvings, explore their rich history, and understand what the 2024 event could mean for the average person.

The Genesis of Bitcoin

Bitcoin, the first and most well-known cryptocurrency, emerged from the shadows of the 2008 global financial crisis as a revolutionary response to traditional banking and government-controlled currencies. Its creation is credited to an

eliminating the need for intermediaries like banks, thereby reducing transaction fees and increasing transaction speed and transparency.

How Bitcoin Works

At its core, Bitcoin uses a decentralized



individual or group of individuals using the pseudonym Satoshi Nakamoto, who published the Bitcoin whitepaper in October 2008. This seminal document, titled “Bitcoin: A Peer-to-Peer Electronic Cash System,” proposed a system for electronic transactions without relying on trust.

The core idea was to create a decentralized digital currency that operates on a technology called blockchain. This innovative approach was aimed at

ledger known as the blockchain to record all transactions. Each transaction is verified by network nodes through cryptography and recorded in a public distributed ledger. The integrity and chronological order of the blockchain are enforced with cryptography, ensuring security and trustworthiness.

Bitcoin is created through a process known

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as mining. Miners use powerful computers to solve complex mathematical problems that validate transactions and add them to the blockchain. In return for their services, miners are rewarded with newly created Bitcoins. This process also secures the network, and as more miners join in, the network becomes safer and more robust.

Bitcoin’s Philosophical and Practical Appeal

Bitcoin was designed as an alternative to fiat currencies controlled by governments and central banks. It appeals to a broad audience, ranging from those who prioritize privacy and distrust centralized authority, to investors looking for a hedge against inflation. Over the years, Bitcoin has grown from an obscure digital project to a significant player in global finance, attracting interest from casual users, serious investors, and large corporations

alike.

What is Bitcoin Halving?

Bitcoin halving refers to the process by which the reward for mining Bitcoin transactions is halved. This pivotal event occurs approximately every four years and is baked into the economic model of Bitcoin to control inflation and prolong the issuance of new Bitcoins. The concept is straightforward yet profound: by halving the mining rewards, the supply of new Bitcoins entering the market slows down, thereby potentially increasing scarcity and value.

A Journey Through Past Halvings

2012: The First Halving

The inaugural Bitcoin halving occurred in November 2012, reducing the mining reward from 50 Bitcoins to 25 Bitcoins per block. At the time, Bitcoin was a nascent currency with a modest following. The immediate impact was subtle, but the next year saw a dramatic increase in Bitcoin’s value, escalating from about \$12 to over \$1,000 at its peak in 2013. This event marked Bitcoin’s debut on the global stage and hinted at its





future potential.

2016: Gaining Ground

With Bitcoin more established by the second halving in July 2016, the reward dropped from 25 to 12.5 Bitcoins. This period saw Bitcoin slowly gaining in price and public awareness, setting the stage for the frenzied 2017 cryptocurrency boom. During this time, Bitcoin reached an unprecedented peak of nearly \$20,000, capturing the attention of both the public and mainstream financial sectors.

2020: Mainstream Momentum

The third halving in May 2020 reduced the mining reward to 6.25 Bitcoins. Occurring during a global pandemic, this event was

pivotal as Bitcoin captured significant mainstream attention as both a speculative investment and a potential hedge against fiat inflation. The months following the halving saw a bullish trend in Bitcoin prices, culminating in historical highs in late 2020 and early 2021.

The 2024 Bitcoin Halving: What to Expect

The upcoming 2024 Bitcoin halving is reducing the mining reward to a mere 3.125 Bitcoins per block. While the technical details can be bewildering, the practical implications are significant. This reduction could further constrict the supply of new Bitcoins, potentially pushing the price upward if demand remains robust or increases.

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This halving occurs in an era where digital currencies are becoming an integral part of financial discussions, suggesting that it could be a pivotal moment for Bitcoin's adoption and valuation. As businesses and individual investors increasingly consider Bitcoin as a viable asset, the halving might just act as a catalyst for broader

acceptance and integration into everyday financial practices.

Impact on Non-Technical People

For those not deeply entrenched in the technical aspects of blockchain technology, the Bitcoin halving represents a prime opportunity to engage with a dynamic financial phenomenon. It's an occasion to observe firsthand how principles of scarcity and supply affect market dynamics and to reflect on the broader implications of digital currencies for the future of money.

Historical Context and Future Implications

Understanding past halvings helps

contextualize Bitcoin's potential trajectory. Each previous halving has catalyzed significant shifts in Bitcoin's market dynamics and investor behavior. The 2024 event may follow this trend, further cementing Bitcoin's status as a maturing asset. Additionally, it provides a unique vantage point from which to observe the interplay between market speculation and real-world utility in the crypto space.

The 2024 Bitcoin Halving transcends its technical roots to become a cultural and economic event of note. Whether one is a veteran crypto trader or simply crypto-curious, the halving serves as a compelling reminder of the revolutionary potential of decentralized digital currencies. As we approach this next significant milestone, the Bitcoin community and wider financial world await with bated breath, ready to witness yet another historic moment in the evolution of digital finance.

<https://adrianniculescu.substack.com>

The essential is invisible to the eyes

To see, you must look with your heart

DDr. Milan Krajnc

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Monte Carlo, Monaco

Each of us is aware that he often remains a "fool" because he wants to "appear" in society for some unknown reason, or by speaking loudly, a new outfit, with a lighter... with something. At this moment it suits us, because all eyes are on us, but the next moment we realize that we are playing just to get attention. We feel good, just a few moments when we see our eyes watering with reactions from the environment and when their eyes water... when these senses, which only cover 7% of the information that creates our feelings, but begin to awaken other feelings, feelings captured by other senses that cover 93% of the information. And then the fever starts to flood in when we start to see things as they really are. Then we start to see with the right eyes.

Here I can use the saying from the book: "He who wants to see must look with the heart. The essential is invisible to the eyes. "In this short flow lies the essential truth of each individual, we all know much more than we dare admit. And then we live in someone to the virtual world, just so as not to encounter the real world. Then comes the transfer of responsibility, the moaning... how naive we are, why we have not listened to ourselves... but it all happens because we really did not dare to listen to ourselves, we knew exactly what could happen, but that 7% was much stronger. Hoping, however, that there is something better than what we feel. And when we find out that the inner eye was right, without finally admitting it, we do everything we can to keep others from noticing it and to make our lives even more complicated. The more we do not listen, the more complicated our life becomes, the more we lose life. However, life on earth has a limited time. And we lose life by the minute. And here I

add the idea of Hedgehog again... "... Pain cannot be measured when time is driving you!"

This was written by de Saint in 1943, when we were not so deep in the information society, but we were deep in the technological society. Namely, technology has completely removed us from ourselves, but it is not our own fault, information technology was created, but we would make it easier to live on earth and be able to focus even more on ourselves, but we preferred to focus on technology to remove ourselves from his heart. There has also been a lot of anti-Facebook advertising lately... but it's not his fault that he's the only one we can successfully exchange information with and reach lost friends faster. But if we take it that way... getting hooked, it's not his fault. Everything in this world can be evil and healing. Everything has its limits. 0.3 alcohol in the morning is healthy, everything else will be evil after a while, the same goes for sports, food, reading books... everything. Every progress brings comfort and evil at the same time, when we ourselves are not in balance. But for balance we need very little (at least every 3 days):

- 30 minutes of exercise,
- 15 minutes of peace with yourself,
- 20 minutes of brain teasers,
- One hour of fun.

But that is not a problem, not the day after tomorrow... then it's a problem because we cannot do it anymore, there is always something coming up... and we notice this when we read the little prince book Knji We are lazy and laziness brings evil and laziness brings new technology. Even though we all work all day, we are basically lazy that we do not know how to take care of ourselves.

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Library of Milan Krajnc

Academician prof. dr. MILAN KRAJNC, psychotherapist

Of course a lot has been written about this, and we all look for instant solutions, but although the solution is simple, just take 20 minutes a day for yourself and everything will be fine...

but since you do not do that either, the environment and nature force us into it, so that it takes away what gives us comfort. Among other things, the current financial crisis.

However, this is not the only truth in the book that baffles us. The book also has a story with a rose that stood in the way of the little prince to get to earth faster, where he would make new friends and meet new roses... here I will insert an excerpt from the book, where it is very beautifully described, the story with the fox :

"Good afternoon," said the Fox.

"Good afternoon," replied the Little Prince, who stood up but saw nothing.

"Here I am," said the voice, "under the apple tree.

"Who are you?" said the Little Prince. "You are very cute."

"I am a fox," said the fox.

"Play with me," asked the little prince. "I am so sad."

"I cannot play with you," said the little fox. "I am not domesticated."

"Ah, I am sorry!" said the Little Prince.

Then he thought, and asked, "What is this 'tame' creature?"

"You are not from around here," said the Fox. "What are you doing here?" said the fox.

"I am looking for people," said the little prince. "What is domesticated?"

"People," said the Fox, "have guns and hunt. This is very annoying! He also raises chickens. That is their only worry. Do you care about chickens?"

"No," said the little prince. "I am looking for friends. What is 'domesticated'?"

"It's something that hasn't been used for a long time," said the fox. "It means making connections."

"Making connections?"

"Sure," said the Fox. "Right now you are just a little boy to me, just like a hundred thousand other little boys. And I do not need you. And you need me even less. To you, I am just a fox among a hundred thousand other foxes. But if you tame me, we will need each other. You will be the only one in the world for me. I will be the only one for you."

"Yes, I got it," said the little prince.

"Somewhere there is a flower... I believe it has domesticated me..."

"I can," said the Fox. "Much is happening here on earth."

"Oh! Not on Earth," said the little prince.

The Fox's interest was aroused:

"On what other planet?"

"On what other planet?" "Yes."

"Are there hunters there?"

"No." "Do they have Raiders?"

"Uh, interesting. What about chickens?"

"No."

"Nothing is perfect," sighed the fox.

And she ate to spread her former thought:

"My life is bleak. I hunt chickens, people chase me. All chickens are the same, and so are the people. I am bored already. But if he domesticated me, the sun would shine into my life. I would learn steps that would be different from others. All steps bring me death. And yours would lure me out of the cave like a song. Look! See the cornfields down there? I do not eat bread. What about grain? The cornfields remind me of nothing. And that is sad! But your hair is as golden as grain. Oh, how I wish I could be tamed! Grain, which is gold, would remind me of you. I'd even be happy with the wind in my corn..."

The Fox stopped and stared at the Little Prince for a long time.

"Please... tame me," she said.

"I really like it," replied the Little Prince, "I have very little time. I have to make friends and meet many other things."

"Only you know what you tame," said the Fox. "People do not take the time to learn

anything at all. They buy ready-made articles from traders. But since there are no traders who sell friends, people no longer have friends. If you want a friend, take me home!"

"And how do you do that?" said the little prince.

"One must be very patient," replied the Fox.

"One day, you will be sitting in the grass, farther away from me - like this. Now I will look at you from the side, and you cannot answer. Words are the source of misunderstandings. But you will be able to sit closer every day..."

The next morning, the little prince came back.

"You'd better come at the same time every day," said the Fox. If you come at four in the afternoon, I look forward to seeing you at three. The closer the time gets, the happier I will be. At four I will be impatient and restless; I will feel how precious happiness is. But if you come without knowing when, I will not know when I shall begin to be happy. Ceremonies are necessary."

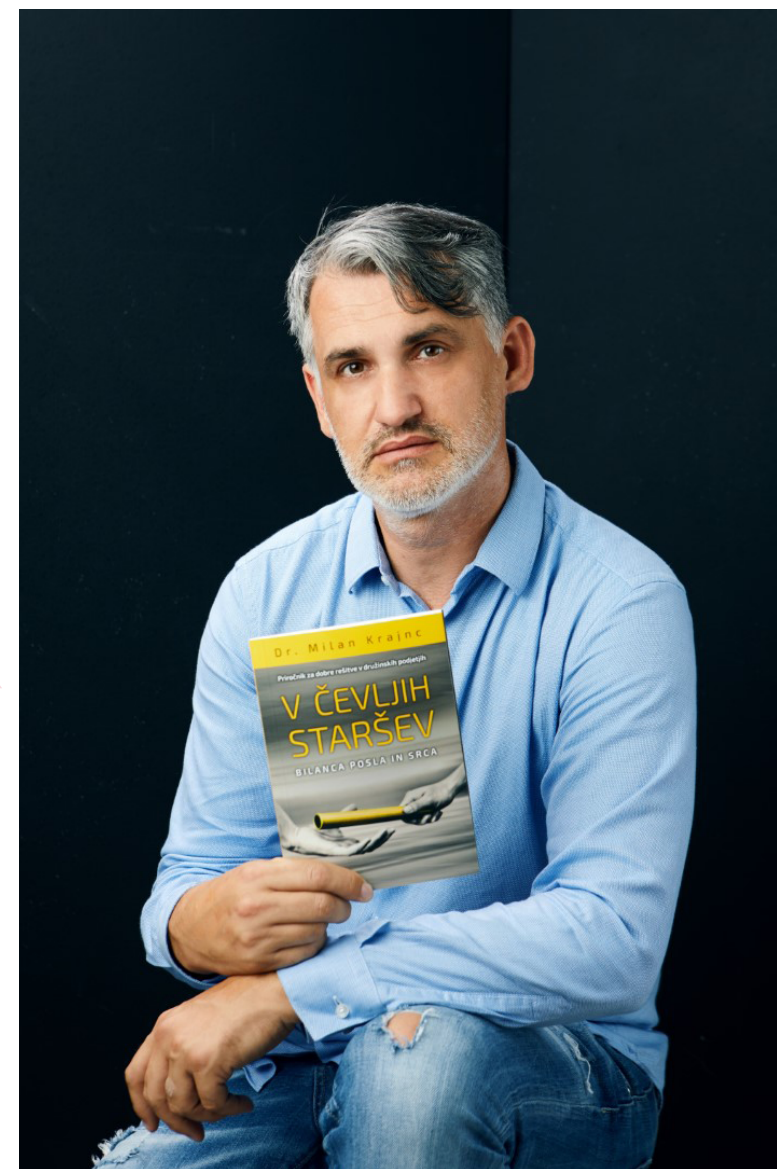
"What is this ceremony?" asked the Little Prince.

"It is also something that is almost useless," said the fox. "That is what makes a day different from other days, a different time from other days. For example, my hunters have a ceremony. On Thursdays, they dance with the village girls. So Thursday is a wonderful day! Then I take a walk to the vineyard there. But if the hunters were dancing at any time, all days would be the same, and I would have no holidays."

Maybe now it looks like I am describing something that has already been written, but I have the feeling that many people read a book, they feel that there is a message in

it, but they do not know exactly what.

The point of all this is that we have everything we need at home, but because we are "lazy" and do not pay enough attention to ourselves, our loved ones, our



place, we prefer to look elsewhere. This does not only apply to the relationship with ourselves, but also to the relationship between partners, it is also about the relationship with our own country.

We look for solutions outside, we ask

foreigners to bring money, and we will give them everything we have, and so we become slaves. At home, however, the potential hidden in nature, people and history is dying out. This is just a proof of how much we do not love ourselves

and want proof and confirmation elsewhere ... of how good we are. But such confirmation costs a lot. And that guilt has to be covered one day.

Perhaps today is the "time" in which we remember those for whom the "time" of life has passed, that this "time" will also pass for us one day and that it is "time" to begin to appreciate ourselves and our neighbors, because only this gives us value and a feeling that we are alive.

And a few more "thoughts" from the book that you "think" about:

- Adults never understand anything on their own, and children find it annoying when they have to explain things over and over again.

- You can only ask everyone what they can do.

- The most difficult thing is to judge yourself, for others it is easier.

- If someone wants to be witty, he likes to lie a little bit.

- Words are a source of misunderstanding.

- But since there are no dealers selling friends, people no longer have friends.

- It does not get far for someone who goes straight ahead...

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**EVEN THE MIGHTIEST OAK BEGAN AS A
SINGLE ACORN. TAKE THE PLUNGE**
WHAT ARE YOU WAITING FOR???

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