

APRIL 2022

WWW.CORPORATEINVESTMENTTIMES.COM

CORPORATE

INVESTMENT TIMES

ONE WORLD . ONE EDITION



SHAHID YOUSAF

FOUNDER AND CEO OF SY CAPITAL ESTATES
DUBAI, UNITED ARAB EMIRATES



WWW.CORPORATEINVESTMENTTIMES.COM

CORPORATE INVESTMENT TIMES



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

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

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

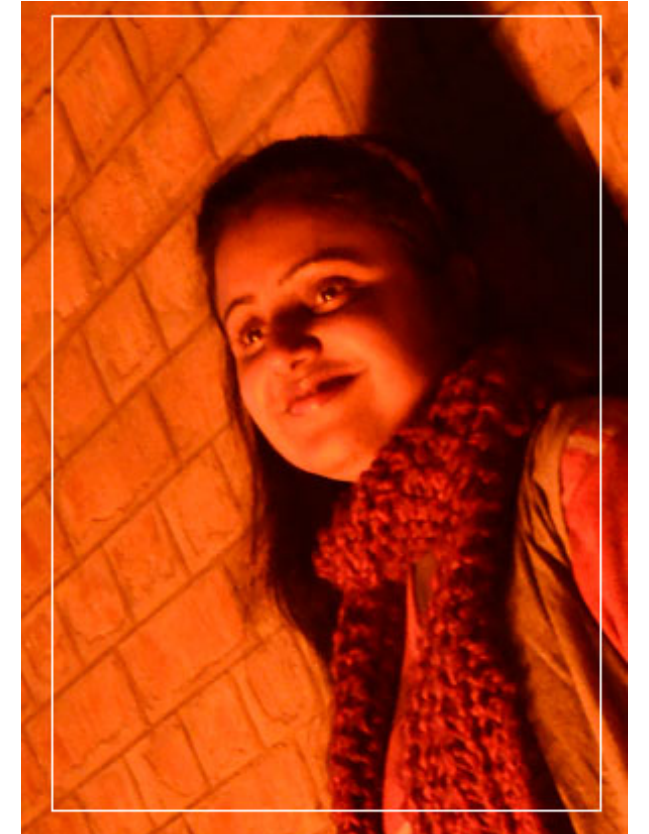
Corporate Investment Times

DISCLAIMER: This publication has been prepared for general guidance on matters of interest only, and does not constitute professional advice. You should not act upon the information contained in this publication without obtaining specific professional advice. All content provided comes directly and unedited from individual authors and may be sponsored. All copyrights to information and images remain to be held by original authors. No representation or warranty (express or implied) is given as to the accuracy or completeness of the information contained in this publication, and, to the extent permitted by law, CIT NETWORKS, its members, employees and agents do not accept or assume any liability, responsibility or duty of care for any consequences of you or anyone else acting, or refraining to act, in reliance on the information contained in this publication or for any decision based on it.

© 2022-2023 CIT NETWORKS. ALL RIGHTS RESERVED.

Title is protected through a Copyright registered with India Patent and India Copyright Act

Rima M.



2022 APRIL

APRIL 2022: FORWARD

EMAAR'S #1 REAL ESTATE BROKERS OF 2021 SY CAPITAL



Shahid Youyaf

FOUNDER AND CEO
DUBAI, UNITED ARAB EMIRATES



APRIL 2022: THE COVER FEATURE



SY Capital Estates was awarded by Emaar Properties on March 17, 2022 at the Annual Broker Awards 2021 held at the Dubai Opera. Surpassing over hundreds of other agencies, SY Capital also became the first agency in the history to surpass AED1 Billion in sales for Emaar in a calendar year.

Emaar Properties closed 2021 by witnessing their highest ever property sales recorded since their incorporation in 1997.

SY Capital is a boutique real estate agency offering an extensive portfolio of properties and investments in the United Arab Emirates and Internationally.

With over 13 years in the industry, they offer unparalleled experience in residential, commercial, sales & leasing, property management and off plan sales. Their mission is to Create Real Assets.

Why Dubai?

Dubai is unique in its vision, resilience, ambition,

and execution. With every challenge that has come along, Dubai has always emerged better and stronger than before.

It has established itself as the land of opportunity. Not needing much of an introduction, Dubai is considered the business hub of the Middle East due to its strategic location between Asia, Africa, and Europe; also known to have some of the busiest seaports and airports around the globe.

Dubai is one of the safest cities in the world, it also aims to be the best city in the world to live in by 2040; this will be achievable by the countless initiatives set forth by the government and the leadership of the country on the future and well-being of their people and residents.

Dubai offers a high-quality lifestyle with state-of-the-art healthcare, paramount safety and security,



MR. SAJID YOUSAF - COO (LEFT)
MR. SHAHID YOUSAF - GEO (MIDDLE)
MR. MOHAMMED ADEEL - DIRECTOR (RIGHT)



recreational and entertainment facilities, high return on investment and is simply without question, the best place for real estate investments.

Why SY Capital Estates?

SY Capital Estates ensure that from the first point of contact, your needs and your best interest is their priority. Their team provides the highest level of professionalism and discretion to each client.

SY Capital currently serves many individuals and corporations around the globe. Their latest achievement with Emaar shows their commitment as a trusted firm and they look forward to expanding their reach further.

Shahid Yousaf

Shahid Yousaf, the CEO of SY Capital Estates started his career as a humble property advisor 13 years ago. In a highly competitive and saturated industry, he saw the potential and stayed focused on his dream every step of the way, learning, mastering, and growing in his experience and skill.

SY Capital was incorporated after years of formulating the best practices this industry has to offer and materialised a “dream come true” for Yousaf. Not only did he manage to start his own agency, but he also took it all the way to the top in record time, smashing every industry milestone set before him, both as an individual and as a company.

When asked, what was a quote that he kept in mind throughout his journey, he simply said, ‘dare to dream big’ and when asked what is next, he replied: “nowhere to go but up from here”. Yousaf’s ultimate dream is to one day become a property developer, and there is no doubt he is well on his way to achieving this goal sooner than later.



Beth Massa

FOUNDER AND CEO OF OZARKA B.V.
AMSTERDAM, NETHERLANDS

CHOWING DOWN WITHOUT CHOKING THE PLANET A CIRCULAR FOOD PACKAGING SYSTEM

There's hardly anything more welcome than the ring of a doorbell and a delivery person standing there with a giant stack of pizzas, or noodles, or curries or sushi. Or walking into the office breakroom with neatly presented rows of delicious lunches ready for the taking. Or feeling spoiled for choice with wonderful artisan food trucks at a festival, concert, or event.

But as you pry the lids off those little plastic boxes of California rolls or gyoza, a dilemma scoots up next to you on the couch. On the one hand, there's the supreme satisfaction of a perfect mouthful of expertly prepared food. But there's also a sense of creeping guilt, that you've somehow morally failed.

Based in Amsterdam, Ozarka is a global leader in reusable food packaging as a service. Winner of the 2022 Horecava Karel de Vos Award for Sustainability. Highlighted in Forbes, Ellen MacArthur Foundation, Netherlands Chamber of Commerce, Verpakkings Management and various national news outlets.

Please follow @deliverzeronl on Instagram or follow Beth directly on LinkedIn where she frequently posts on issues related to the environment and reusable packaging.
<https://www.linkedin.com/in/bethmassa/>



#SUSTAINABLEPACKAGING #ECOFRIENDLY #SUSTAINABLE #PACKAGING #SUSTAINABILITY #PACKAGINGDESIGN

Maybe it's because takeout costs more than cooking something yourself. Or because you're off-loading a laborious task onto someone else—someone very likely less well-off than you. Or maybe it's because of the pile of trash you know you'll have to face at meal's end.

I've certainly felt it, even though I love to cook. I love the creativity of it, the mystery of flavors combining, the diving into different cuisines and their cultural histories. But I also love prepared food. I love food trucks. I love bustling, noisy food halls. I love that I'm able to tuck into authentic, expertly prepared cuisine from all around the world from the comfort of my own couch. I may, in fact, love it just a bit more than cooking myself.

And it turns out there are a lot of reasons to

feel good about paying someone else to do the cooking. For one thing, restaurants and takeout counters are how millions of people (many of them immigrants) make a living, doing something they're uniquely qualified to do. The portion sizes are also a good thing—we tend to eat less when we dine out. It's also, maybe counter-intuitively, less wasteful. Taking out or dining out is indeed more expensive than making a meal at home, but for economic reasons, commercial kitchens are much more efficient than home kitchens. We also tend to eat nearly everything we order, so that very little of the prepared food we buy goes to waste. Compare that to the fresh fruit and veg we bring home to cook, about 20% of which ends up moldy, shrunken, and wilted in the trash or compost.

The packaging, though, is another story. At the end of that scrumptious tikka masala, you've probably got leftovers, or you're excited about maybe taking some vindaloo and adding a bit of yogurt to it for tomorrow's lunch. In a day or so, the contents of all those little white boxes will be depleted—and you'll be left with a plastic hangover.

And so will countless others. Globally, we produce millions of tons of single-use, on-the-go food packaging waste every year. Most of it ends up in landfills or incinerators, with a tiny percentage being "recycled," which is often just code for being shipped to Asia. By enjoying the food we love, we're also choking the planet with food packaging waste.

We can't have this. As much as we enjoy takeout, we can't keep contributing to such colossal waste. It's an unacceptable consequence, and it's not primarily our fault. It's a systemic problem. The linear system managing food packaging waste is failing us. And if we solve it, we make a huge dent in the plastic pollution crisis because a huge amount of the plastic waste being dumped into the environment



Image Credit: Saffron Pape

is food packaging.

For all their seductive promise, compostables and bioplastics are not the answer. There isn't a broad enough system in place to manage them, so while these more expensive materials can become compost, in practice they're just another waste stream. It's a different flavor of the same problem: the burden of packaging waste is placed squarely on the shoulders of consumers, rather than the

even the dozens of different services competing to deliver your food.

Deploying Ozarka's circular model, durable food packaging can be delivered, collected, washed, and sanitized, then redistributed locally, in order to keep transportation costs and CO2 emissions to a minimum. Ozarka can even deploy off grid, using electric cars as mini mobile energy plants to power dishwashers. The technology to do all of this



Image Credit: Saffron Pape

manufacturers and distributors that created the system in the first place.

The real answer to managing food packaging waste is reuse. What's needed is a circular economy approach, in a thousand small circles. At the neighborhood or community level, food proprietors, packaging producers and consumers need to share the responsibility for packaging waste. This is not a pipe dream, and certainly nowhere near as big a logistical challenge as, say, rural electrification, or municipal water systems, or

is already present, reliable, and straightforward. What's really needed is the will to shift our thinking, and for large logistical organizations to take on the task of adopting a new system.

PULL QUOTE: We need a sustainable model to replace the broken linear system that exists today. A circular model rooted in reuse enables us to celebrate our communities, cities, and neighborhoods through the food we all enjoy, while achieving a system that achieves it all with no damage to the environment.

#SUSTAINABLEPACKAGING #ECOFRIENDLY #SUSTAINABLE #PACKAGING #SUSTAINABILITY #PACKAGINGDESIGN



Image Credit: Saffron Pape

Most players in the reusables space have almost identical solutions. They require the customer to download an app where reusable packaging is tracked or checked in and out.

No consumer needs to, or should, care about the container their salad was placed in as much as the food vendor. We think it is a bit absurd to ask a customer, who has 500 things to think about and worry about during the day, to put so much effort into returning a food container as to download an app in order to do so. Imagine the customer experience when 5 competitors in the same market are all asking a customer to download their unique app to track containers for identical experiences.

Our approach is to make as little a shift as possible in every day habits in order to make those habits sustainable and zero waste. We rely on RFID and other technologies to go where customers already are. No apps to download. Further our solutions are exponentially more efficient on the back end, which improves our margins.

However, the key to success isn't rooted just in technology. It's rooted in psychology. We scale the customer experience through networks too. Our strategy is "small pilot, big story." We've taken our time making sure our technology and

vision are tracked for long term success. With our vision established, we execute small, fast, and repeatable pilots. Our experience starts with one household at a time. Then one office or street. Then one neighborhood, one city, one country—then we do it all over again.

This approach allows us to quickly learn, adapt in improve in almost real time, while

benefitting from the psychological influence of

There's no reason we shouldn't be able to dine out when we want and take our leftovers home, or pick up lunch at a local food cart, or have dinner delivered, without creating mountains of packaging waste. A circular model rooted in reuse enables us to celebrate our communities, cities, and neighborhoods through the food we all enjoy, while achieving a system that achieves it all with no damage to the environment.

Ozarka's solutions always start with the customer experience and work backwards. This approach makes us unique.

There are a lot of reasons to feel good about paying someone else to do the cooking. For one thing, restaurants and takeout counters are how millions of people (many of them immigrants) make a living, doing something they're uniquely qualified to do.



Image Credit: Saffron Pape

consumers and clients wanting to imitate or adopt their neighbor's sustainable behavior as their own.

Our marketing approach is also quite forward thinking and immediate. We don't refer to the past, or the "milkman" or even focus much on sustainable impact. When people order made-to-order food, they are hungry. They are tired. Their blood sugar is dropping. Sustainability is not the number one decision for placing an order for takeaway or delivery, but the reusable container the food comes in is definitely a deciding factor in which delivery service or caterer to choose. We've already seen this in action.

We build our marketing messaging around two small moments: 1) "I'm really hungry and want to get something delicious now" and 2) "It would be nice not to have to throw away a big stack of single-use packaging." The big picture impact stuff of course we make available, but it isn't at the center of how we talk to customers.

Customers can't really make an emotional or visceral connection to the phad thai they ordered for dinner and the amount of CO2 they just prevented by ordering reusables. Even emotionally, we go where the customer already is.

The packaging crisis for made-to-order food is massive, and imminently solvable. When we triangulate the responsibility among the packaging supplier, the food vendor, and the customer, we all win and so does the planet. Reuse is the most sustainable alternative to single-use, disposable food waste. The switch is a transition, but it doesn't have to be gradual. It only takes a solution provider who approaches the customer experience with empathy and pragmatism.

<https://www.linkedin.com/in/bethmassa/>

Raza Siddiqui

CEO Arabian Healthcare Group
Board Member RAK Chamber of Commerce and Industry
Board Member RAK MHSU
United Arab Emirates

HEALTHCARE THE WAY FORWARD

Passion, creativity, innovation, and leadership are some of the words that define Dr. Raza Siddiqui. During his illustrious career spanning over four decades, he has successfully driven many high-profile projects and bagged various awards and accolades for his pioneering work in the healthcare domain.

As a Group CEO of the Arabian Healthcare Group and Executive Director of RAK Hospital - Dr. Siddiqui has become a force to reckon with in the healthcare sector. His astute and unconventional foresight helped give birth to one of the most prominent medical institutions in the northern emirates of the UAE, and since its inception RAK Hospital has progressed by leaps and bounds. The institution has successfully fused premium healthcare with finest hospitality, providing the quality service of international standards to the UAE residents. At the same time, RAK Hospital is increasingly attracting medical tourists, courtesy affordable treatment at par with the West and the expert team of specialty doctors.





His forte lies in promoting countries and institutions as medical tourism destinations and he has done commendable work within this domain by promoting UAE and bolstering RAK Hospital as the place of choice for medical tourists.

In every organization that he has worked for, he has introduced fresh insight and ideas that not only positions the business but ensure that it continues to conquer more frontiers. Moreover, he has been instrumental in setting up several other multi-specialty hospitals with international collaborations, diagnostic laboratories, and also a medical college. Starting his career as a management trainee at a young age with a leading pharmaceutical company, Lupin Laboratories, and then moving to Ranbaxy, he created a unique niche for himself in a competitive industry. However, after working for over a decade in this sector, he tried his hand at fashion designing for 7 years, establishing his mantle once again but soon realized his true calling and passion – the healthcare sector. In 1995, he challenged

himself by choreographing the successful launch of the largest corporate hospital in India, the Indraprastha Apollo Hospital – not only making it financially viable in the first year of operations – recognized as a world record of sorts but also positioning it as a destination hospital for domestic as well as international medical tourists.

Realizing his immense potential and contributions, the Apollo leadership entrusted him with the mission to set up the first Apollo Hospital outside India while assigning him the task of promoting India as a medical tourism destination in the Middle Eastern region, both the tasks were immaculately and successfully carried out.

Thereafter as the Executive Director of ETA for luxury real-estate and healthcare, Dr. Siddiqui conceptualized and managed a Dh2.5 billion premium unique lifestyle project located in Dubai in collaboration with international partners such as JW Marriott, IMG Sports Academies, Microsoft and Cisco to facilitate the emergence of a multi-cultural community.

Likewise, his passion for the medical sector and unconventional approach over the past 15 years at RAK Hospital, has put him at the helm of several novel projects and turned them around into success stories. His contribution has not only reaped rich dividends for the group but for the Emirate of Ras Al Khaimah as well.

The hospital offers outstanding infrastructure, finest medical acumen, excellent patient services yet remains affordable. The campus includes state-of-the art diagnostic facilities, surgical programs, operation theaters, cardiac labs, a stroke unit, and rehabilitation programs. Moreover, the scenic geographical location of RAK Hospital has been instrumental in helping patients recover faster.

A private tertiary care, multi-specialty hospital and a 4-time recipient of the US based Joint commission International accreditation; the hospital has been specially designed as a premium healthcare and hospitality destination by US-based Ellerbe Becket of Mayo clinic repute. The two sprawling buildings boast a built-up area of 140,000 sq ft, across three levels. All the rooms are premium category, with a capacity of 65 beds which is being tripled to accommodate the growing demand. The institution is all set to become a 200-bed facility by 2024 as a result of its

collaboration with CommonSpirit Health, a leading U.S. healthcare provider.

Since the Hospital's inception, Dr. Siddiqui has facilitated several collaborations, converging a world-class team of doctors across various specialties, and bringing to the UAE doorstep expertise that have been instrumental in promoting medical tourism in the country.

RAK Hospital COVID-19 Initiatives

Under Dr. Siddiqui's able leadership, even during the pandemic RAK Hospital remained at the forefront of introducing several noble initiatives thus touching millions of lives worldwide. The most notable amongst all those remains its unique, pioneering and comprehensive online COVID-19 Rehabilitation Program. Launched in early 2021 in association with ARISE UAE, RAK Hospital also bagged the 'Best Innovative Service' award at the 19th Asia edition of the Asian Leadership Awards for the cause. ARISE is the Private Sector Alliance for Disaster Resilient Societies, is a network of private sector entities led by the UN Office for Disaster Risk Reduction (UNDRR).

Additionally, Dr. Raza Siddiqui received the 'Best Innovative Leader' honor for his inventive, and community driven approach for this initiative. COVID-19 rehabilitation program is a one-of-a-





launched during Covid times include Corporate Hygiene Audits, Cold & Flu Clinic, A Mental Health Helpline, Regular staff screenings for infection prevention, introduction of an antibody treatment for COVID-19 alongside consistent awareness drives through social media, regular educative webinars, consultations and helplines amongst other things.

The Corporate Hygiene Audits conducted for over 65 Ras Al Khaimah based companies has helped thousands of employees stay safe. These audits were highly effective in preventing the spread of COVID-19 as suggested protocols helped break the surface contact chain. Besides taking extra measures and precautions to ensure the health and safety of its patients, the hospital laid equal emphasis on the health and wellbeing of all its employees. Therefore, since the beginning of the

kind integrated initiative enhancing the lives of recovering COVID-19 patients as they struggle due to long-COVID symptoms. The holistically designed concept is reaching out to people from around the world; helping them enjoy a better quality of life. Led by Arabian Wellness & Lifestyle Management, RAK Hospital's wellness division, this comprehensive program combines the expertise of a multidisciplinary team comprising of physicians, nutritionists, psychologists and physiotherapists who have worked hard to develop and deliver this idea.

Other community driven campaigns by the hospital

pandemic, all members of the staff go through regular screening to prevent the virus spread. A special quarantine facility, complete with all amenities was also created for the employees. Moreover, despite several challenges because of the pandemic, the hospital still ensured there were no layoffs, salary cuts or decrease in privileges for any of the staff members as employees' happiness remained its top priority.

Greatly reducing the risk of hospitalization, progression to severe disease or need for artificial ventilation and potential bad outcome, the institution also introduced Bamlanivimab

Monoclonal Antibody therapy, a highly effective antibody treatment against COVID-19. Whereas a state-of-the-art laboratory for genotyping of the COVID-19 viruses which helps detect mutations of the coronavirus, was launched as well as a crucial tool to help health system stay ahead of outbreak.

New partnerships and developments:

Recently RAK Hospital partnered with Smile Train, the world's largest cleft-focused organization, to provide free cleft treatment for people affected by cleft lip and/or palate in the UAE and across the Middle East. Globally, one in 700 babies is born with a cleft lip and/or palate, which can cause difficulties in eating, breathing, hearing and speaking. Cleft treatment alleviates many of these difficulties, ultimately enabling them to thrive. RAK Hospital is set to conduct about 30 free surgeries a year for children affected by the condition, with the support of Smile Train.

Furthermore, providing an easy, safer and non-invasive alternative for the treatment of enlarged prostate, RAK Hospital introduced a brand new innovative REZUM water-vapor treatment for men suffering with enlarged prostate. The quick procedure takes only about 20 minutes and is a non-surgical option for benign prostatic hyperplasia (BPH).

Whereas, Neurologists at RAK Hospital are now using the new Anti-CGRP therapy, a specific

treatment designed to cut down the frequency of headaches. The Anti-CGRP therapy targets CGRP – the protein known for causing migraine, reducing the frequency, severity, and duration of the headache episodes effectively. The treatment has already proved to be a huge success whilst showing a significant drop in migraine episodes by 50% to 60% every month.

Way forward

The way forward for RAK Hospital will focus on bringing more emerging technologies and international human resource to the UAE. Moreover, capitalizing on the strong trust that the institution has won over the decade among the UAE residents and medical tourists alike, the hospital will be further expanding its base in GCC and African countries through active measures.

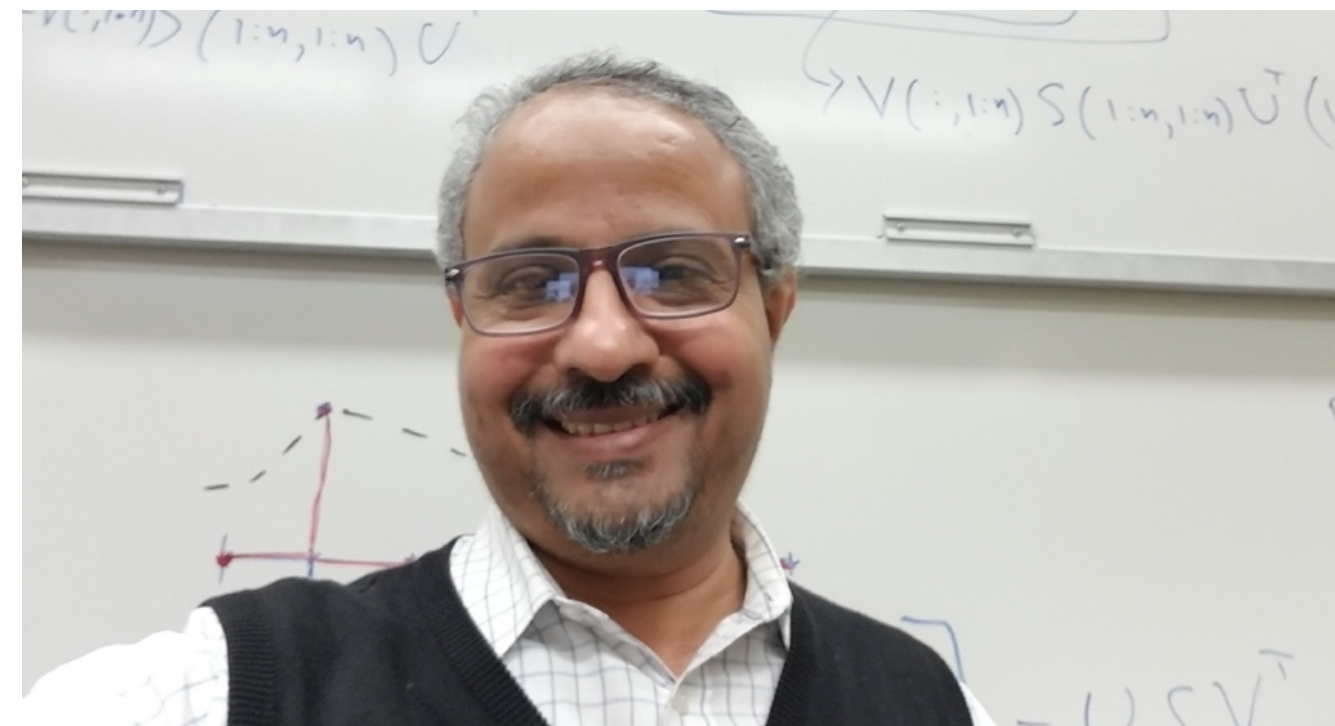
For example, the hospital plans to cater to more patients looking for bone and joint health, particularly from the GCC countries which will be have access to world-class surgical expertise so close at hand. Similar approach will be applied for eye care, neurology, maternal health and other specialities.

Given the scenic and rustic beauty surrounding RAK Hospital, making it an ideal spot to de-stress, the hospital will also focus on promoting its rehabilitation programme for both UAE residents and patients living abroad.



QUANTUM COMPUTING TRENDS

Quantum computing is the area of study focused on developing computer technology based on the principles of quantum theory. Tens of billions of public and private capitals are being invested in Quantum technologies. Countries across the world have realized that quantum technologies can be a major disruptor of existing businesses, they have collectively invested \$24 billion in in quantum research and applications in 2021.

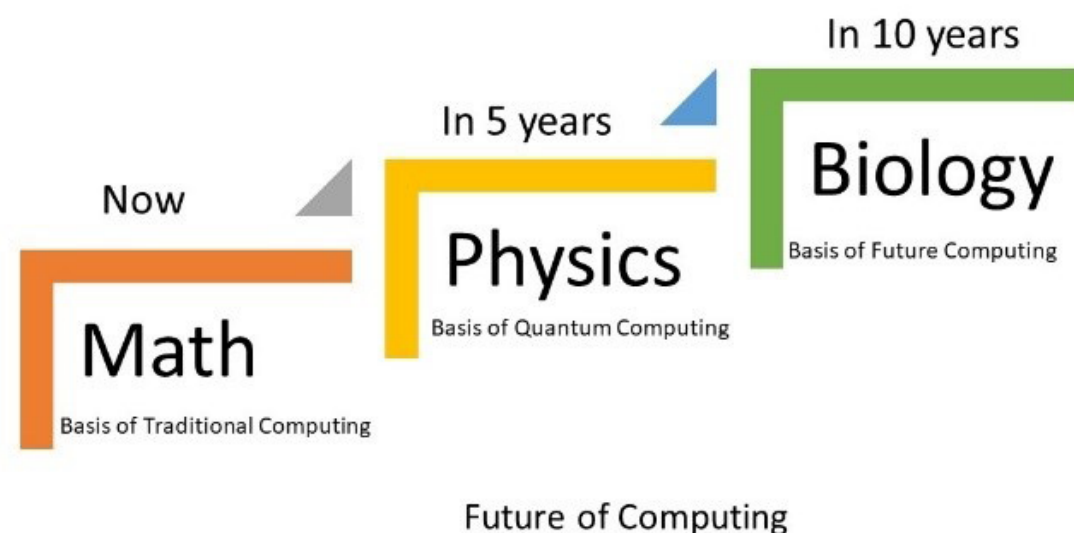


*Prof. Ahmed
Banafa*

**NO.1 TECH VOICE TO FOLLOW & INFLUENCER ON LINKEDIN | AWARD
WINNING AUTHOR | EXPERT:IOT-BLOCKCHAIN-CYBERSECURITY | SPEAKER
SAN JOSE STATE UNIVERSITY, SAN FRANCISCO BAY AREA**

A Comparison of Classical and Quantum Computing

Classical computing relies, at its ultimate level, on principles expressed by Boolean algebra. Data must be processed in an exclusive binary state at any point in time or what we call bits. While the time that each transistor or capacitor need be either in 0 or 1 before switching states is now measurable in billionths of a second, there is still a limit as to how quickly these devices can be made to switch state.



As we progress to smaller and faster circuits, we begin to reach the physical limits of materials and the threshold for classical laws of physics to apply. Beyond this, the quantum world takes over, in a quantum computer, a number of elemental particles such as electrons or photons can be used with either their charge or polarization acting as a representation of 0 and/or 1. Each of these particles is known as a quantum bit, or qubit, the nature and behavior of these particles form the basis of quantum computing. Classic computers use transistors as the physical building blocks of logic, while quantum computers may use trapped ions, superconducting loops, quantum dots or vacancies in a diamond.

Physical vs Logical Qubits

When discussing quantum computers with error correction, we talk about physical and logical qubits. Physical qubits are the physical qubits in quantum computer, whereas logical qubits are groups of physical qubits we use as a single qubit in our computation to fight noise and improve error correction.

To illustrate this, let's consider an example of a quantum computer with 100 qubits. Let's say this

computer is prone to noise, to remedy this we can use multiple qubits to form a single more stable qubit. We might decide that we need 10 physical qubits to form one acceptable logical qubit. In this case we would say our quantum computer has 100 physical qubits which we use as 10 logical qubits.

Distinguishing between physical and logical qubits is important. There are many estimates as to how many qubits we will need to perform certain calculations, but some of these estimates talk about logical qubits and others talk about physical qubits. For example: To break RSA cryptography we would need thousands of logical qubits but millions of physical qubits.

Another thing to keep in mind, in a classical computer compute-power increases linearly with the number of transistors and clock speed, while in a Quantum computer compute-power increases exponentially with the addition of each logical qubit.

Quantum Superposition and Entanglement

The two most relevant aspects of quantum physics are the principles of superposition and entanglement.

Superposition: Think of a qubit as an electron in a magnetic field. The electron's spin may be either in alignment with the field, which is known as a spin-up state, or opposite to the field, which is known as a spin-down state. According to quantum law, the particle enters a superposition of states, in which it behaves as if it were in both states simultaneously. Each qubit utilized could take a superposition of both 0 and 1. Where a 2-bit register in an ordinary computer can store only one of four binary configurations (00, 01, 10, or 11) at any given time, a 2-qubit register in a quantum computer can store all four numbers simultaneously, because each qubit represents two values. If more qubits are added, the increased

Quantum computers fall into four categories:

1. Quantum Emulator/Simulator
2. Quantum Annealer
3. Noisy Intermediate Scale Quantum (NISQ)
4. Universal Quantum Computer – which can be a Cryptographically Relevant Quantum Computer (CRQC)

Quantum Emulator/Simulator

These are classical computers that you can buy today that simulate quantum algorithms. They make it easy to test and debug a quantum algorithm that someday may be able to run on a Universal Quantum Computer (UQC). Since they



capacity is expanded exponentially.

Entanglement: Particles that have interacted at some point retain a type of connection and can be entangled with each other in pairs, in a process known as correlation. Knowing the spin state of one entangled particle – up or down – allows one to know that the spin of its mate is in the opposite direction. Quantum entanglement allows qubits that are separated by incredible distances to interact with each other instantaneously (not limited to the speed of light). No matter how great the distance between the correlated particles, they will remain entangled as long as they are isolated. Taken together, quantum superposition and entanglement create an enormously enhanced computing power.

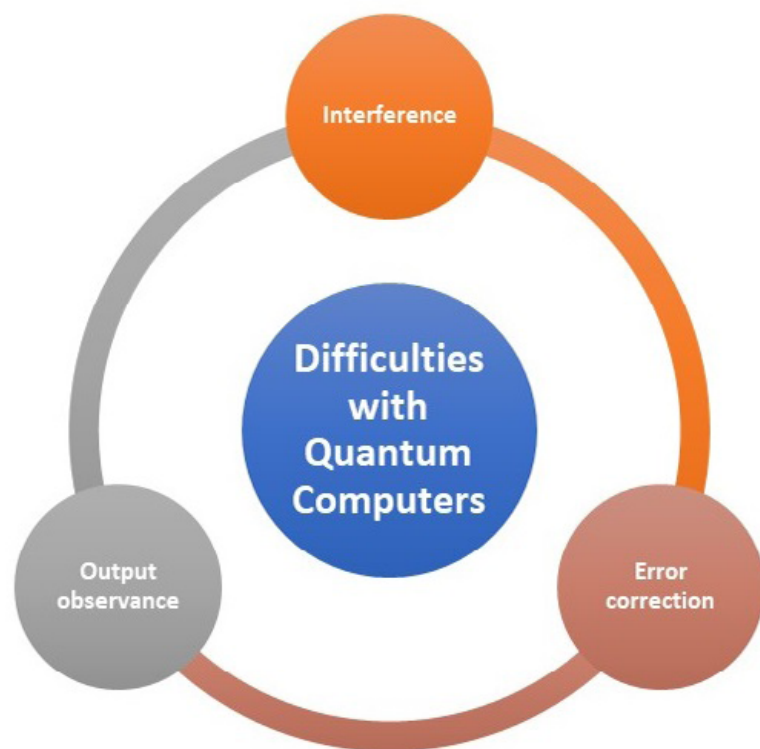
don't use any quantum hardware, they are no faster than standard computers.

Quantum Annealer

A special purpose quantum computer designed to only run combinatorial optimization problems, not general-purpose computing, or cryptography problems. While they have more physical Qubits than any other current system they are not organized as gate-based logical qubits. Currently this is a commercial technology in search of a future viable market.

Noisy Intermediate-Scale Quantum (NISQ) computers.

Think of these as prototypes of a Universal Quantum Computer – with several orders of magnitude fewer bits. They currently have



both quantum and conventional computers and can interoperate with existing communication protocols and networks. The symmetric key algorithms of the Commercial National Security Algorithm (CNSA) Suite were selected to be secure for national security systems usage even if a CRQC is developed. Cryptographic schemes that commercial industry believes are quantum-safe include lattice-based cryptography, hash trees, multivariate equations, and super-singular isogeny elliptic curves.

Difficulties with Quantum Computers

- Interference - During the computation phase of a quantum calculation, the slightest disturbance in a quantum system (say a stray photon or wave of EM radiation) causes the quantum computation to

collapse, a process known as de-coherence. A quantum computer must be totally isolated from all external interference during the computation phase.

- Error correction - Given the nature of quantum computing, error correction is ultra-critical - even a single error in a calculation can cause the validity of the entire computation to collapse.
- Output observance - Closely related to the above two, retrieving output data after a quantum calculation is complete risks corrupting the data.

50-100 qubits, limited gate depths, and short coherence times. As they are short several orders of magnitude of Qubits, NISQ computers cannot perform any useful computation, however they are a necessary phase in the learning, especially to drive total system and software learning in parallel to the hardware development. Think of them as the training wheels for future universal quantum computers.

Universal Quantum Computers / Cryptographically Relevant Quantum Computers (CRQC)

This is the ultimate goal. If you could build a universal quantum computer with fault tolerance (i.e., millions of error- corrected physical qubits resulting in thousands of logical Qubits), you could run quantum algorithms in cryptography, search and optimization, quantum systems simulations, and linear equations solvers.

Post-Quantum / Quantum-Resistant Codes

New cryptographic systems would secure against

Ahmed Banafa, Author the Books:

[Secure and Smart Internet of Things \(IoT\) Using Blockchain and AI](#)

Blockchain Technology and Applications

Quantum Computing

CORPORATE

INVESTMENT TIMES

GLOBAL CONTRIBUTOR

Dr. Ahmed Banafa



GLOBAL BUSINESS EDITIONS

WORLD'S TOP NEXTGEN INVESTMENTS MAGAZINE

APRIL 2022: THE GUIDE

WWW.CORPORATEINVESTMENTTIMES.COM

CORPORATE INVESTMENT TIMES

SHAPING FAMILY OFFICE INVESTMENT STRATEGIES

What are the reasons for family offices' popularity? And what's so special about the investments and services they offer? This article discusses if wealthy families need more than asset allocation, how family offices diversify their risks, define investment purposes, and the rise of conscious investment concepts.

centro LAW



*Markus
Schwingshackl*

Family offices are sophisticated wealth management service entities catering to one or more families. Depending on the number of families served, the two main categories are single and multi-family offices. Their core capabilities are strategic asset allocation, risk management, accounting, and reporting. Since there are various forms of family offices and no unified definition, there's no official number, although they are estimated to exist in thousands throughout the

portfolios are already highly tailored and sophisticated, but family offices seem to go a step further and have attracted the industry's attention. Their personalized services, investment strategies, and asset allocations are the principal reasons wealth owners and their families entrust family offices with wealth growth, preservation, and diversification.

Asset allocation definition

According to Thomas Schneeweis' book, *The New Science of Asset Allocation*, asset allocation is the ability to estimate

Markus Schwingshackl is a private wealth lawyer assisting global wealth owners, entrepreneurs, and their families to navigate the complexities of family offices, wealth planning, estate planning, and wealth management.

He is also an expert in financial product and digital assets regulation with significant experience in Blockchain, Fintech, and Regtech and the founder of Centro LAW, a wealth management and family office law firm based in Zurich, Switzerland. Markus is admitted to practice in Switzerland, Liechtenstein, and Austria.

www.centrolaw.ch

the future returns and risks of a range of investors' acceptable investments

and choose a course of action based on those alternatives. It's centered on estimations of what may happen in terms of risk and the alternative approaches to managing such risk.

Strategic asset allocation aims to achieve a desired long-term risk exposure, while tactical asset allocation maximizes the investment portfolio's short-term return-risk profile. The approach is about managing risks in a broader context and defining a return to risk tradeoff in line with an investor's risk ability, tolerance, and investment objectives.

Asset allocation is more than dividing a portfolio among asset classes and aims to understand and manage risks. However, as the 2008 financial crisis showed, risk cannot be eliminated. Since then, new types of assets have increased investors' choices and led to new challenges to monitor and manage relative risks and returns. While historical volatility and correlation have been valuable indicators in the past, the dynamics of current global markets may require different means of tracking changing risk relationships.

Family offices' asset allocation

Because of their clients' characteristics, for

exposure to private equity, real estate, hedge funds, and private credit of 45% of their portfolio. They take an institutional approach with high return expectations and professional due diligence capabilities. Low interest rates further increase allocations to alternatives focusing particularly on venture capital investing. At the same time, direct investing is also on the rise, and family offices build out their due diligence and management capabilities and engage in partnerships with other family offices to secure the best deals. Although they compete with institutional investors in early-stage investing, many founders appreciate the patient private capital and entrepreneurial view and approach of family offices.

How can such high allocations to alternative investments be suitable and appropriate for private wealth?

Due to their focus on multigenerational wealth transfer, family offices can hold assets beyond typical time frames and are not restricted to predetermined exit timelines. This enhances their risk tolerance and ability, while institutional due diligence contributes to risk management. They increase their exposure to cryptocurrencies and innovation in the digital assets ecosystem.

Also, data provided by the UBS Global Family Office Report 2021 lead to similar findings: family offices have high allocations to alternatives, a long-term horizon, and staying power. Combining these characteristics in an institutional setting shapes family offices' ongoing investment success. Remarkably, they take risks in a controlled manner, allowing them to increase their alternatives' exposure over the following years. But are these the only necessary ingredients to grow and preserve family wealth, or do families need more?

Do wealthy families need more than asset allocation?

To preserve wealth in the long run, families also need to align purpose and vision. This requires



globe.

The financial industry's interest in family offices has grown in the past years, and financial institutions started sharing information about their investments in various industry reports. So, while the family office environment is still opaque to a certain extent, important data is available to learn more about their investment activities.

In particular, since the 2008 financial crisis, family offices have become popular alternatives to traditional wealth management service providers. Ultra-high-net-worth wealth management

example, entrepreneurs often holding substantial illiquid assets such as family businesses and real estate, family offices take a holistic approach to comprehensively diversifying risks. The ultra-high-net-worth specific and complex combination of alternative, illiquid, and liquid assets leads to a tailored strategic asset allocation for longer investment horizons.

The Goldman Sachs 2021 *Widening the Aperture: Family Office Investment Insights* report finds that family offices tend to implement aggressive asset allocation strategies with high allocations to equities and alternative asset classes and a smaller fixed-income allocation.

On average, family offices have a combined



and exits are executed professionally and focused.

Although the foundation invests rationally and follows a thoughtful and articulated strategy and process, it clearly defines its investment purpose and why. They focus on conscious ethical investing for poverty alleviation through development. It is aware of the fields where its investments make a difference and the source and shape of its motivations and aspirations. With that, the elea Foundation closes

a common understanding of how the family will manage its wealth over generations. It will have to combine its values and purpose with financial objectives in broad terms.

No asset allocation model ensures that these pillars of long-term wealth preservation harmonize. Family wealth preservation goes beyond a given asset allocation since it concerns a group of individuals with different motivations and characteristics that may change over time. Preserved wealth contributes to stability and unity but is not the decisive factor. So what can family offices and their families do to achieve lasting results?

A source of inspiration

In Christin ter Braak-Forstinger's book, *Conscious Investing*, the Swiss elea Foundation for Ethics in Globalization, a charitable foundation and philanthropic investor, outlines its investment process. It follows four steps: firstly, clarity is established about the investment process. Secondly, the measures of success and impact are defined. Thirdly, the investment criteria are specified. Finally, investment decisions

the gap between charitable giving and commercial investing to help entrepreneurial initiatives with primarily ethical objectives succeed.

What does this mean for family office investment strategies?

I'm not suggesting that family offices become impact investors to enhance their investment strategies. However, a family's background may have a significant repercussion on the investment strategy's goals and objectives: entrepreneurship, long-term orientation, and community interaction shape them along with the family's purpose.

Shared values and social responsibility are additional factors to consider. For example, a family business's environmental and social orientation can determine its investment strategy commitments.

A conventional investment objective setting may overlook these factors due to its focus on investment level or by considering them only at a later stage. For families and their family offices, misaligning the investment strategy and the family's overall purpose and strategy causes a risk

for their future preservation of wealth. Therefore, they may consider elaborating on meaning, motivations, and wishes to define the investment process's direction.

A family office can overcome these weaknesses of standard investment alignment and put wealth in context with the family's unique attributes and requirements. Families center around working for the future in light of their qualities and vision. That's why their family office investment strategy should complement their overall wealth preservation and growth framework and complete the bigger picture. Still, clear and tangible financial objectives are required to formalize the strategy's long-term purpose and goals.

The objection

Investment strategists may object that the investment strategy and a family's purpose, mission, and vision are separate approaches and fields. They may also contend that a given asset allocation overlaid with a specific theme would achieve the same result. As a lawyer, I don't claim the investment expertise and authority to argue on this issue.

However, to add another research finding: according to the 2022 Knight Frank Wealth Report, ESG, impact investing, and philanthropy are critical investment strategy drivers for ultra-high-net-worth individuals. Investment strategies are still mainly driven by capital appreciation, preservation, and income generation. However, research from Goldman Sachs tells us that families are creating greater alignment between the values and frameworks applied to their investments and philanthropic objectives. The majority of family offices actively focus on implementing Environmental, Social, and Governance (ESG) principles in their investment portfolios.

Until recently, the investors' options were to either invest or do good, and now both can be combined and aligned with a family's values and coherent investment framework. Future-proofing investments, the desire for impact, and an

opportunity for greater returns further drive the adoption of conscious investment approaches.

This paradigm shift could also change the view and guidance of how family wealth is created and preserved in holistic investment strategies. If wealth owners target investment strategies that resonate with them and aim to translate beliefs into investments, conventional approaches may not be prepared to deliver towards such objectives. The challenge will be to align investors' values and desired impact with investment objectives and decisions across all asset classes.

Conclusion

Family office investment strategies are a success story based on high allocations to alternative investments and executed in an agile and unconstrained fashion. Such flexibility, combined with family offices' long-term approach without defined investment deadlines and outside interference, enables such unique results.

Although family office investment strategies primarily aim for income generation, capital protection, and capital appreciation, an upcoming driver of investment decision-making is on the horizon: wealth owners and their families increasingly ask for their investments' purpose and impact to take responsibility for their decisions and beliefs.

Traditional approaches only partially provide the basis for aligning investments with a family's values and purpose of wealth. Since family offices are already substantially shaping impact investing, family governance frameworks, and succession planning, they may also lead the development of new conscious investment concepts to translate values and beliefs into unique investment strategies that make family wealth matter.

THE SOVEREIGN ECONOMIC DEVELOPMENT MODEL



With many countries still not recovered from the extended 2008 economic crisis, 2020 started with the COVID pandemic: Lockdowns, restrictions on freedoms, economic activity suffering greatly due to health concerns, supply chains breaking down..... yet we had not gotten out of the pandemic, that the Ukraine crisis came along, now impacting basic food supplies worldwide.

Back in 2021, in an event I took part in Dubai for Leaders without Borders Development Centre, I indicated that most of the practices, habits and many things we took for granted in business back in 2019, had become obsolete. The reason is the COVID pandemic signified a paradigm shift across the globe.

*Robert P.
Moore Bernardos*

Committee & Board Member of Accademia San Pietro. Director International Relations & Cultural Diplomacy
Spain

This article is based on the upcoming book "The Sovereign Economic Development Model" by Stefan Demetz. My intention, of basing this article on the work by Dr. Demetz, is not so much to promote the book, but to raise awareness that a different way of economic planning and management is possible. This is particularly true in the case of developing and Least Developed Countries.

Back in 2021, in an event I took part in Dubai for Leaders without Borders Development Centre, I indicated that most of the practices, habits and many things we took for granted in business back in 2019, had become obsolete. The reason is the COVID pandemic signified a paradigm shift across the globe.

And now, in 2022, I must reaffirm my statement, as it has gained momentum, and where we see the deficiencies of the "old" economic model facing new challenges, and a different geopolitical landscape.

Up until now, our leaders had the habit of putting off solutions to problems, as it is said "kicking the can down the road", for political expediency, hoping that things would find a way to solve themselves. But the dramatic shift does not allow for this any longer.

An alternative economic model?

The Sovereign Economic Model includes following tenets:



- **State capitalism:**
To control the most strategic sectors of economy
- **Wealth creation:**
The economy must create shared wealth for its people and the state
- **Industrialization:**
To drive country progress on technical and technological production, investments and move forward.
- **Import substitution:**
To replace most imported goods while driving industrialization with the country.

- **Diversification:** To produce as many goods as possible and variants thereof
- **SME:**
To allow small business to fill as many niche industries as possible and drive large socio-economic improvements of this specific business type.
- **Export:** To improve trade balances, let business expand into foreign markets
- **Taxation:** To provide a taxation ideally suited for economic development
- **Market regulations:**
To stifle de-facto monopolies and cartels by limiting markets share, lower cost of entry and foster competition.
- **Education & R&D:**
To position the country for technical and technological breakthroughs the education and research sector must be aligned to the needs of the economy for highly skilled human resources.

Why a new or different capitalist Economic Model?

The current commonly used economic system of neoliberal capitalism is not working, it is

increasingly unstable and does not create growth of wealth. Nor does it produce good growth in GDP numbers. Big changes in economic policies will require some adaptation by those who are now benefiting from the imbalanced economy by offering economically harmful products and services.

Why is The Sovereign Economic Model needed?

Why sovereignty? Sovereignty is needed to decide on the best economic development model for the country and its citizens. The "one size fits all" as proposed by globalisation has proven to be unworkable, and even harmful, to many nations.

This implies severe political consequences, as all anchors not allowing the correct type of economics must be severed. As big economics is invariably linked to big politics, there will be immense struggles.

Benefits of the Sovereign Economic Model over existing economic systems

The Sovereign Economic Model will have:

- Better economic development model
- Less economic instability
- Better wealth creation
- Distributed and shared wealth distribution



- Long-term sustainability

Criticisms of the Sovereign Economic Model

Moral and ethical considerations

Some economic experts fiercely criticize such a “paternalistic” economic model.

Criticism varies from:

- “Too communist/socialist”
- “Too nationalistic”
- “Too fascist”
- “Too ideological”
- “Too revolutionary”
- “Too paternalistic”

The Sovereign Economic Model does not have ideological components per se, it just strives to give the “fruits

of economic” activity to the state and the people and prefers to avoid unnecessary accumulation of capital in the hands of a few. If large accumulation of capital is possible, through de-facto

monopolies or rent seeking economic activities, then these companies should be state-owned corporations (SOE).

So excess profits should go to the state itself, which can grant better services, fewer taxes, and a better standard of life to citizens of the country. Excess profits of a state are used in a variety of ways including better education system, healthcare, higher pensions, or other subsidized services like cheap transport. Ideological clubs can sometimes be used by politicians to rally the consent for one type of economy. Or in

other cases, be it in defensively against foreign aggression, sanctions, trade wars in developing or emerging countries or even in developed countries against perceived rivals winning by offering cheaper goods.

Economic criticism considerations

On a purely economic theoretical level such critiques are levelled:

- “Too non-compliant with international rules”



- “Non-free markets”
- “Non-free competition”
- “Too many restrictions”

Criticism of this type should be dismissed as competitive strutting, as it stands on very thin grounds. International “rules” are only valid between equal partners in ideal situations with no sanctions, trade wars, political and economic blackmail, and no other trade or supply shocks and no national security excuses.

A government of a country is foremost responsible

for its own economy and citizens, and treaties and trade agreements become second fiddle. That should be engraved in national constitution and laws as an anchor of state sovereignty. “Non-free markets”, “non-free competition”, “too many restrictions” are another feeble excuse, as markets are always dictated by internal politics and forces in an economy.

Even in developed markets, many sectors are occupied by monopolists, cartels as companies or investors behind it. Developed countries abhor competition, especially if foreign, but crave “economic freedoms” in third countries markets, because the TNC are much stronger than local infant companies.

Who needs such an economic model?

The current book should not be a checklist, travel guide or recipes book with prescriptive steps but a base from which to re-assess economics. It should be a generic approach, which should be adapted, and tailor made to each single country.

It is useful to all countries:

- For developing nations, it can act as a navigator to show the way at the beginning of the journey, to make it the most efficient possible for the limited resources available.
- For emerging nations, it is useful to optimize the current economic situation and re-orient it towards better directions.
- For developed nations, it is needed to re-assess and re-adjust the failing economic development methods and re-focus on core KPI of economics.

The Sovereign Economic Model will benefit both people and the state of a country, whatever the current development level.

Sovereign Economic Model and economic security

The Sovereign Economic Model should provide economic security with stability and predictability

for the government, people, and economic operators. It should avoid disrupting systemic events that create chaos and negative effects.

In that, only sovereignty can provide the stable functioning of the economic system and reduce negative external factors. Sovereignty, without external conditioning, enables the best decisions for the economy, country and people.

Real economy as a priority for market sectors with high wealth creation

The Sovereign Economic Model will give priority to market sectors, which yield the highest return of wealth (RoW) creation. Wealth creation is the most important KPI of the economy.

Criticism and Fixes of current liberal economics Limitation, vices, and excesses of liberal capitalism

Liberal capitalism has hit a brick wall. It is afflicted by huge excesses like boom-bust cycles, bubbles, extreme financialization, enormous debts, but limited or no improvements for most people. Most times, it is even worsening wealth distribution, purchasing power, employment and demands higher taxes. The “Sovereign Economic Model” is looking at alternative ways of doing business, of how a country should structure its economy to improve the life of people but also to remove the undesirable traits of capitalism. It is not intended to apply communist or socialist economic theories, but proposes a new mindset to improve current economic models to be more in line with common good.

Disadvantages of current capitalism (free market failures)

Current capitalism has the generic disadvantages of the model, but evolved and exasperated to the limit:

- Inequality
- Financial instability/economic cycle
- Monopolies and cartels

#BUSINESS #IMPACTINVESTING

- Environmental costs and externalities
- Greed
- Materialism
- Over-financialization
- Undemocratic practices
- Inefficient allocation of resources
- Misalignment to "common good"

If the current system is not reigned in, long term problems will render the situation worse and cause a collapse of the financial and economic systems. Change is difficult and is resisted by those who thrive and profit from the current status quo.

Excess profits-profiteering

Both China and Russia consider excessive profits negative for the economy. They are forcing companies to diversify in economic sectors in need of capital or to transfer into investment funds to put to gooduse for the development of the economy.

Speculation- overexposure in some fields

When one economic sector becomes the rage, all investments rush into that field, to reap as much profit as possible. This creates bubbles and assets become overvalued.

Overallocation of resources, in some fields, like real estate, raises the costs of living to unbearable levels for many people.

Redirection of social development

In China, there was also an explosion of edu-tech and private tuition for kids. This allowed the well-off people to buy lots of extra tuition for children to out-compete other children in education. This created an uneven level in society and lots of unease in academia. China blocked this type of business, cancelled business licences, and made the sector non-profit by default.

Unhealthy addictive habits - social-economic inefficiency

China also recently introduced a 1-hour limit

for gaming for children. It is to lessen the overexposure of children to unhealthy addiction to online video games and screens to avoid social problems.

Dynamic efficiency - technology laziness

In inefficient industries companies are lazy to use the latest technologies or production methods, so in time they become outdated and lose out to competitors. This was the case of German carmakers, which didn't want to progress the automotive sector into new technologies, so others took over.

Russia, in its various state investment programs, is strict on this issue and requires efficient production methods using the latest technologies. One example in Russia are the fishing quotas, which depend on fishing vessels with high functionality and efficiency levels. So many fishing companies had to order completely new vessels to receive sufficient quotas.

Short-term vs. Long-term financial allocation

Generally, private businesses make rather short-term investments i.e., financial allocations have the best potential return on investments (ROI). But they also use KPIs such as return on assets (RoA), equity (RoE) or similar indicators to reap profits as quickly as possible. R&D and long-term investments are frowned upon because risk, long times and uncertainties might reduce or even turn potential profits into losses.

Vice versa, a government has longer-term strategic industry-wide or countrywide perspectives. So a government has the duty to reconcile the short-term views of private players with the long-term perspectives of government. Using carrot and stick, a government can impose an industry to upgrade and become more future proof. Sweeteners are generous government support into new market sectors to develop, sticks are strict regulation. A strong sovereign government can usually get its way despite regulation. Compromise to a win-win situation is

always the best way forward for both parties.

Fixes to neoliberal capitalist "free" market failures

Common Fixes

As common good and free market don't align, the government must step in. Usually there are laws and regulating interventions for the most common issues like:

- Price fixing
- Minimum wage
- Control about pollution
- Protection of financial systems
- Workers' rights
- Competition and Anti-trust laws
- Consumer rights
- Restriction of products (Tobacco, alcohol, junk food) for health reasons
- Restriction of services leading to dependency or addiction (gaming, gambling)

Fixes for inefficient capital allocation-investments

As the capitalist model has evolved with its limitations, it still has moments of wrong, inefficient allocation of resources. A case in point where a company produces extremely large profits but does not invest in R&D for new products, more production or better quality; but reinvests them to have even higher profits and returns to shareholders. A citation of Boeing is due as an example, preferring share buybacks to product innovation.

Without the R&D, their new 737 MAX had two crashes and production had to stop, to fix the issues and to redo aviation certifications. The perception and reputation hit were huge, and sales of ALL Boeing airplanes are lagging.

Next month, in Part 2, we will look at "Economic colonialism for developing and emerging markets"



You are what they remember and say about you when you are not in the room, at the parties, at the meetups.

JOURNEYS THAT INSPIRE
CORPORATE INVESTMENT TIMES

BE THE FOUNDER WHO BEATS THE ODDS

CEO, Phoenix Global, CEO & President, Keystone Farm Future, Exec. VP STP Capital Partners

10 MOST INFLUENTIAL BUSINESS LEADERS OF 2021 by Exeleon Magazine

TOP 100 PEOPLE IN FINANCE by The Top 100 Magazine

100 GLOBAL WOMAN OF EXCELLENCE by Sovereign Magazine

TOP 10 MOST INFLUENTIAL FRIENDS OF AFRICA by For Business in Africa Magazine

2020 PERSONALITY OF THE YEAR by Powerhouse Global Magazine

Please follow @deliverzeronl on Instagram or follow Beth directly on LinkedIn where she frequently posts on issues related to the environment and reusable packaging.

Lariya B. Miller

According to the Bureau of Labor Statistics (BLS), 20% of new businesses fail within the first two years of opening, 50% within the first five years and 65% within the first ten years. Only 25% of startups make it to the 15-year mark. Discouraging statistics, to say the least, and powerful enough to keep would-be founders from taking the steps into the pool of entrepreneurship. The million dollar question every entrepreneur wants to know is "how do I become one of the 25% who succeed?".

It all starts with an idea. We identify a need - a point of pain, and we set out to address it with a solution. We research our potential competitors, we consult subject matter experts, we model our businesses and create our business plans in the likeness of others already occupying the space. By doing this, however, we unwittingly put ourselves on a trajectory of failure.





When we come up with an idea to start a business, we approach it with a “why reinvent the wheel” thought process. We study the businesses who are seemingly successful in the space, and this becomes our example of what to do. And thus, we start our business smack dab in the middle of the pack of our competitors, often in very saturated market spaces.

Everyone having the same idea, everyone meeting the same needs or wants of consumers, everyone operating in the same way...how do you stand out and distinguish yourself? The answer is...tear up that predictable, legacy business model and be brave enough to disrupt. Create a new niche for yourself, addressing needs that customers never knew they had, and you will be the business others will be forced to chase.

Spend some time looking at your business plan, evaluating what need you are trying to meet, what the expectations of customers will be, putting yourself in their place. Look at your business plan

from the perspective of a consumer or client and not from the perspective of a founder. Think about your business idea from a point of disruption. Find a way to deliver your service in a way no one else is delivering it.

Strategize ways to market your product or service to a segment of the consumer market who didn't even realize they wanted or needed your product or service. Be brave enough to do it differently. Get out of the middle of the road where you are running with the rest of your competition. The middle of the road is where you get killed.

While there is infinite room for disruption in every industry and sector, at some point, intersection with your competitors is inevitable. The most effective way to differentiate yourself is through the power of storytelling. Your customers won't know your value unless you tell them. If you sell a product, take time to get to know your supply

chain, finding compelling stories therein. If you have a multi-generational family or minority owned enterprise in the chain, supplying a product necessary to your operations, tell your customers that you support these important legacy businesses.

If you are a food enterprise, where are your products sourced? Are you supporting family farms? Tell that story! Your customers want to support businesses who have a conscience, and they will derive ancillary value from your impact as a business.

Don't quit when the row becomes tough to hoe. Every new business owner faces challenges and setbacks – challenges securing seed funding, challenges attracting customers, challenges building a marketing strategy and a reputation.

Guess who quits? The 25% of businesses who fail in the first two years.

If you intend to be one of the 25% who makes it to the 15-year mark, you must be prepared to weather the storm, brave enough to chart new ways forward when your model isn't reaching an optimum level of effectiveness, having the courage to go into uncharted waters. As the saying goes, “a ship is safe in the harbor, but that's not what ships were made for”.

Set a goal for yourself, but don't let that grand goal be your ultimate measure of success. Set achievable benchmarks that allow you to see forward momentum and progress. Those small wins along the way to your 'big dream' will be the catalysts which encourage you to remain steadfast in your mission. When we only have one goal, the

ENTREPRENEURSHIP



#FOUNDER #ENTREPRENEUR #CEO #STARTUP #BUSINESS #ENTREPRENEURSHIP #MOTIVATION #SUCCESS

first time or two that we face a setback, we are tempted to quit.

When you can celebrate those small achievements, it keeps you motivated to give it a go yet another day, and before you know it, not only have you defied the business failure statistics, but you will have achieved – and gone well beyond your initial goal.

Don't expand too quickly! It's hard to pull back on the reigns and keep our egos in check when we start generating revenue and seeing tangible growth. We get excited to have bigger offices,

CFO, COO, vice president, managing director? With employees comes salaries, employee taxes, workman's compensation, insurance, etc. Take time to make those tactical decisions relative to what will help you continue to grow, enter new markets, and expand your customer visibility. If an employee can add quantifiable advantage to your operation and growth strategy, elevating you over your competitors, then hire away. If not, channel your capital elsewhere.

Have a strategy that will allow you pivot in times of systemic fracture, such as COVID-19, a



or we think that hiring more people will signal to the outside world that 'we made it'. The 'image' of growth often smothers our ability to think tactically. What do we need most? If we are effectively growing while working remotely or from home offices, why rent office space, pay overhead, furnish, and equip a physical space?

Do we need a full slate of c-suite positions, just because it looks cool on our website to have a

natural disaster, an economic setback, or even the emergence of a disruptive new model that threatens the exclusivity of your business in a particular space, just as Airbnb did to the hotel industry and Uber did to the taxi industry.

Do not remain rigid. There is nothing as vulnerable as entrenched success...just ask Blockbuster and Kodak. Prepare a strategy for unexpected turbulence, and always be prepared to innovative and elevate.

CORPORATE

INVESTMENT TIMES

GLOBAL CONTRIBUTOR

CEO, Phoenix Global LLC

Larisa B. Miller



WWW.CORPORATEINVESTMENTTIMES.COM

CORPORATE INVESTMENT TIMES

GLOBAL BUSINESS EDITIONS
WORLD'S TOP NEXTGEN INVESTMENTS MAGAZINE

Paul Sammeroff

Founder and Director at PAS Capital
Glasgow, Scotland

SUCCESSFUL RECRUITING

In the world we live in to be successful in recruitment, you must be more than just a recruitment consultancy. It's all well and good to call yourselves different but actually being different is another thing. PAS Capital provides a full, first class service and is equipped to deal with challenges wherever they appear. Truthfully, this is incredibly uncommon among recruitment agencies, it's more work than most are willing to take on. This is the core of our success, as our approach is that of a strategic business partner and a trusted advisor, building a comprehensive knowledge of each client's business, operations, values and specific requirements.



#RECRUITING #RECRUITMENT #HIRING #RECRUITMENTAGENCY #RECRUITERS #JOBINTERVIEW

As an international recruitment consultancy, there are several challenges that face us. Time zones, VISA processes, and language barriers are just a few of the many. However, for a company like PAS, these are no issue. Our team is not only set up to handle these obstacles, but we are determined to deliver top quality service, regardless of these challenges. We get up early or stay up late for meetings. We assist with flights, COVID tests, VISA applications. Language barriers are rarely an issue, given the fact our office is multilingual. That's what makes us different.

We cannot, and do not, rest until everyone is satisfied. Successful recruitment means that nobody is left with a bad taste in their mouth. Clients must feel like a priority, with high quality, skilled candidates delivered swiftly. Candidates must feel like they are being put forward for a role that suits them, with a fair rate of pay. Stringing anyone along is unacceptable. Not meeting deadlines is unacceptable. As a recruiter, the truth is you aren't allowed to be satisfied until everybody else involved is.

Clients will bring more business to you when you deliver for them. When you show them that you can be trusted, and that you truly are different from your average recruiter. That is where our success with several high profile, international companies spawns from. They come back to us, because we care. Handling everything with care is key. Every meeting with a client is a chance to show that you care about their business, regardless of whether it's on Zoom or in person. But, if you are reckless, you can destroy relationships in seconds. That's yet to happen here at PAS Capital, and I doubt it ever will.

The candidates that are put forward are just as important as the clients. Treating candidates with the respect they deserve is fundamental for success. As a recruiter, it's important to recognise that unless you have significant experience in the field, the candidate knows the job and the market best. Keeping this in mind while speaking

to candidates is important, as with the right questions you can obtain some of this knowledge for yourself. If a candidate is a good fit for an available position, let them know. If they aren't, let them know. It is crucial to be fully transparent, as even if the candidate isn't right for one position, there may be others in future that they are perfect for. However, if you've strung a candidate along, withheld information from them, it's unlikely that they will want to deal with you again. Could you blame them?



Everything PAS Capital, and every successful recruitment agency, does is to assist wherever they can with the hiring process. Taking the burden off companies, who otherwise would have to spend extortionate amounts of money on internal recruitment, and making applications easier for individuals, who otherwise usually would not be able to get near some of these positions.

The primary purpose of a recruitment agency is to assist. If anything comes before providing assistance wherever it is needed, whether that be chasing commission or just wasting time, you will have a difficult time finding any success.

When a company gives you a job to fill, they are placing a lot of trust in you and your abilities. In return, you need to be dependable. This means that you must regularly communicate what's going on to your client. Any questions or queries the client may have must be answered with full transparency. Lying about anything could be devastating, as the client finding out you have lied will surely lead to you being dropped. Being dependable for the candidate is just as important. Candidates rely on you to be their middleman between themselves and their potential future

employer. Giving your candidate regular updates on the progress of their application shows that you care about them. Keeping both parties up to date with all news is crucial, as this reliability will serve you well and give a good impression of yourself and your company.

The relationships built by a recruitment agency are vital. They can permeate your entire career if they are nurtured and managed correctly. Being on good terms with a company means you'll always have job opportunities. Being on good terms with a candidate means you'll always have a reliable worker to put forward for

these jobs, and a friend who can offer insight that just isn't possible from inside an office.

At PAS Capital, there are several clients from which we receive regular job opportunities, and we ensure they are always filled. These relationships are imperative to the wellbeing of our company. Having companies that will always give you positions, that is a constant; it cannot be overstated the value that this can have.

A necessary skill in recruitment is confidence. Recruiters will spend a large portion of their time talking to people they have never met before. While this can be daunting at first, building confidence is key to success. You first need to be confident in your interpersonal skills, so that you can hold a conversation and build rapport, but you must also be confident in your industry knowledge. This is something that can only be gained through experience, and an excellent way of quickly building knowledge is by talking to candidates, as they will tell you about the market.

Patience is widely accepted as an essential skill for life, and in recruitment this is exacerbated tenfold. Sometimes rejection is impossible to

#RECRUITING #RECRUITMENT #HIRING #RECRUITMENTAGENCY #RECRUITERS #JOBINTERVIEW



avoid, in tasks such as cold calling, but it is an everyday part of the recruitment process. The best recruiters in the world will face rejection daily.

An important thing we profess at PAS Capital is to take everything in your stride and be patient. Candidates won't be interested in your offer; clients will have no time for your call. These things are unavoidable, but so long as you keep going, don't lose your cool, and have patience, you will see results. However, rejection doesn't have to be the end.

"Get something from every call" is potentially the most important mantra at PAS. Every single call, there are opportunities.

Even if a candidate isn't interested in a job opportunity, there is still so much you can get from them. Asking about co-workers or friends who may be in the market for a new job is an excellent way of finding potential new candidates. If they have recently taken a new job, asking about that may be a way of getting an in with a company that is hiring. Even just asking directly about what's going on in their industry is an effective way of 1) finding leads and 2) learning more about the market, which is indispensable knowledge.

If a client isn't hiring or isn't willing to divulge information on projects, again, there is still more you can do. Getting an email address of someone in HR or internal recruitment means that you can send an email directly to someone

who may be more interested in what you have to say. Companies are always hiring, and new projects are always on the horizon, so asking about future projects may give you a timescale for calling back at a time where they may be more jobs that need filling.

Working in recruitment will allow you to gain many skills that are transferrable to the rest of your life. Time management, organisational skills, and communication are just a handful that have use elsewhere. Recruitment is changing, and there has never been a better time to be involved. With nearly 28,000 recruitment agencies in the UK alone, going above and beyond is a necessity to make an impact.

There will always be challenges, but it's about how you respond to them. To truly take advantage

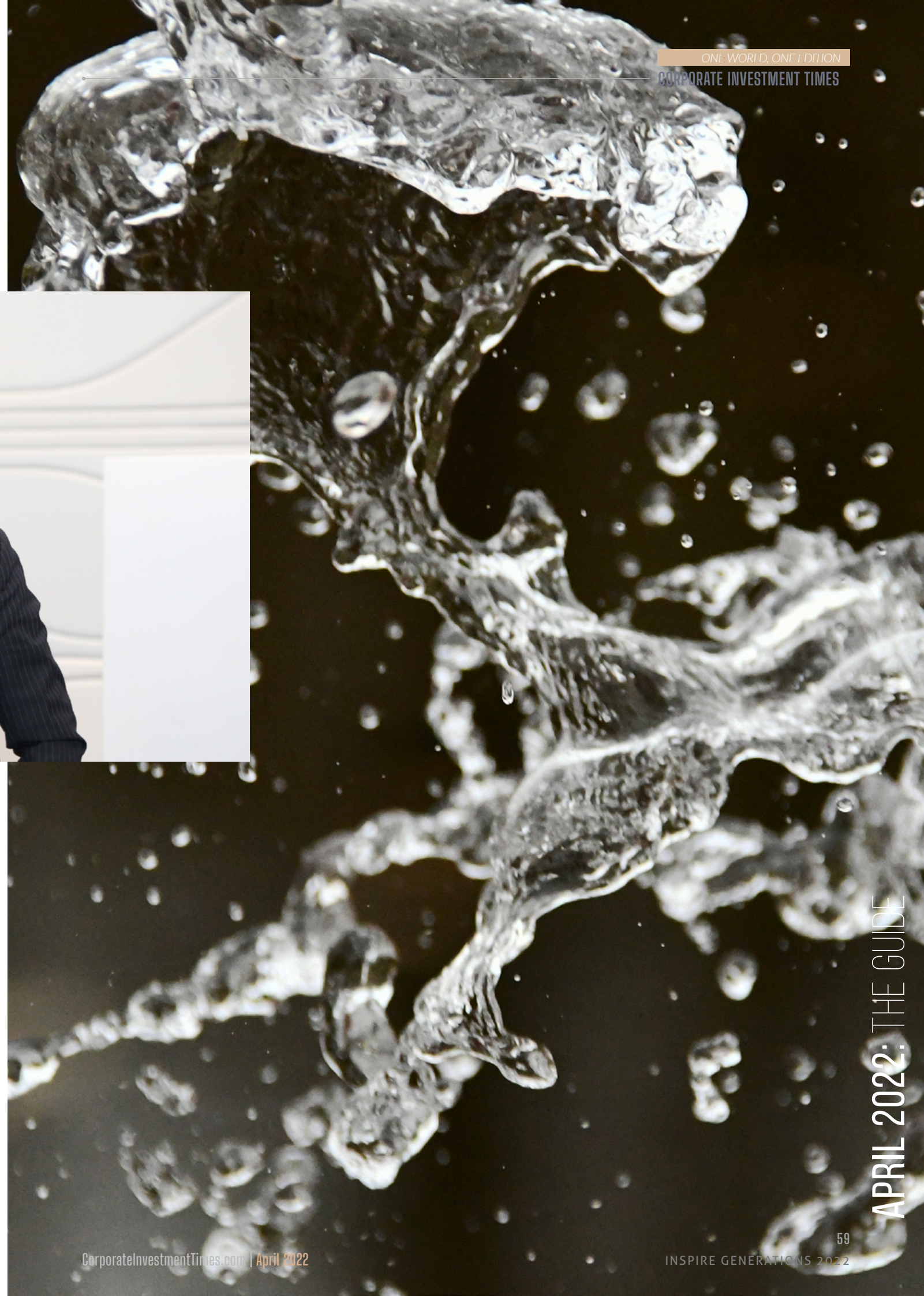
of the currently teeming market, you need a few choice skills and a whole lot of determination.

At PAS Capital, we're always looking to work with business development consultants all over the globe. On that note, if you're interested in being part of our bright future, and help work towards a cleaner, greener world, connect with me on LinkedIn:

<https://www.linkedin.com/in/paulsammeroff/pascapital.co.uk>



Shaik Hamdan



Founder & CEO at NEXT Protocol

Digital Transformation Leader | Web 3.0 | Metaverse - AI - Blockchain | Board Member | Advisor

MARRYING CRYPTO WITH AI THE NEXT-GENERATION ANALYTICS

The Crypto market is booming. The total market capitalization of all the crypto assets surpassed \$2 trillion as of September 2021—a 10-fold increase since early 2020. An entire ecosystem is also flourishing, flooded with exchanges, wallets, miners, and stable coin issuers.

#BUSINESS #IMPACTINVESTING

But this is just one side of the story. Essentially, here the money is decentralized and tough to identify, and the biggest risk lies in our ignorance to accept that crypto investing is risky. In a recent event, a cryptocurrency inspired by Netflix's internationally hit TV show Squid Game scammed investors in what appears to be a \$3.38-million "rug pull" scheme.

The rules of investing are getting a shakeup

Millions of new investors entered the crypto space in 2017 during this ICO boom. Investors must learn how to detect such scams and help protect their assets.

So, how to proceed. At Finminity, we realized the investor dilemma and took a hard look: Can we help common investors with tools and techniques to ride the crypto hype and safeguard their assets.

Finomena Solution

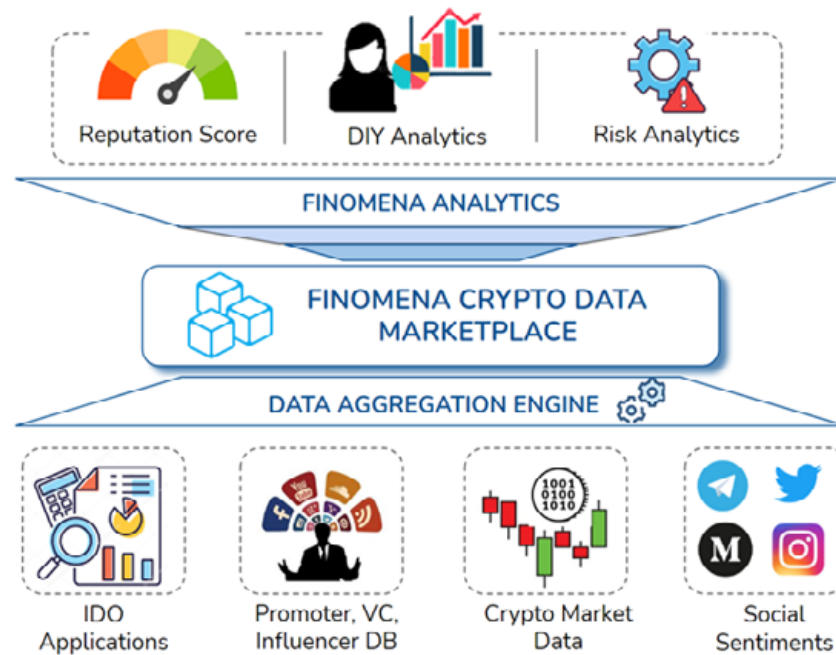
Finomena is a crypto data marketplace where traders and investors can leverage our state-of-the-art analytics and insights for trading or risk assessment purposes.

We believe data is our core asset and there are four major contributors to this data pipeline.

- **Company Specific Data:** We collect and analyze such data as companies approach us for fund-raising through IDO private and public sales. It includes company fundamentals, promoter and VC details, operational metrics, and various compliance data. Such data is extremely valuable to VCs and Auditors as they need to rationalize their risk metrics.
- **Promoters, VC & Influencer Data:** The performance of an IDO mostly depends on the pedigree of its promoters including VCs funding it. Influencers also play a critical role in promoting IDO prospects to a wider audience. At Finomena, we maintain multiple databases on promoters, influencers, or VCs on their business performance, funding style, academic

qualifications, community reach, past success rates and even shifting of jobs or roles. We score them on multiple parameters and rank them.

- **Crypto Market Data:** Most crypto investors lack time and energy to optimize their IDO strategies, e.g., in which sector this company operates? Who will be their most notable competitors? How have these competitors been performing? Or, what's the sector alpha? At Finomena, we diligently track and rank such information for most IDOs and their competitors.
- **Social Sentiments:** It involves crunching large volumes of textual data from sources such as articles, blogs, comments, social media posts, and even video transcripts to determine a market's take on particular crypto - whether it be positive, neutral, or negative. Crypto being volatile and not regulated, investors need to be always alert to protect their investments,



social sentiments play a pivotal role in shaping their crypto investment.

Finomena Data Marketplace

As the crypto market evolves, access to high-quality price discovery information is becoming increasingly crucial. Finomena data marketplace is created to accelerate responsible exchange and use of data to solve critical market challenges and fuel innovation for the crypto society and its mainstream adoption.

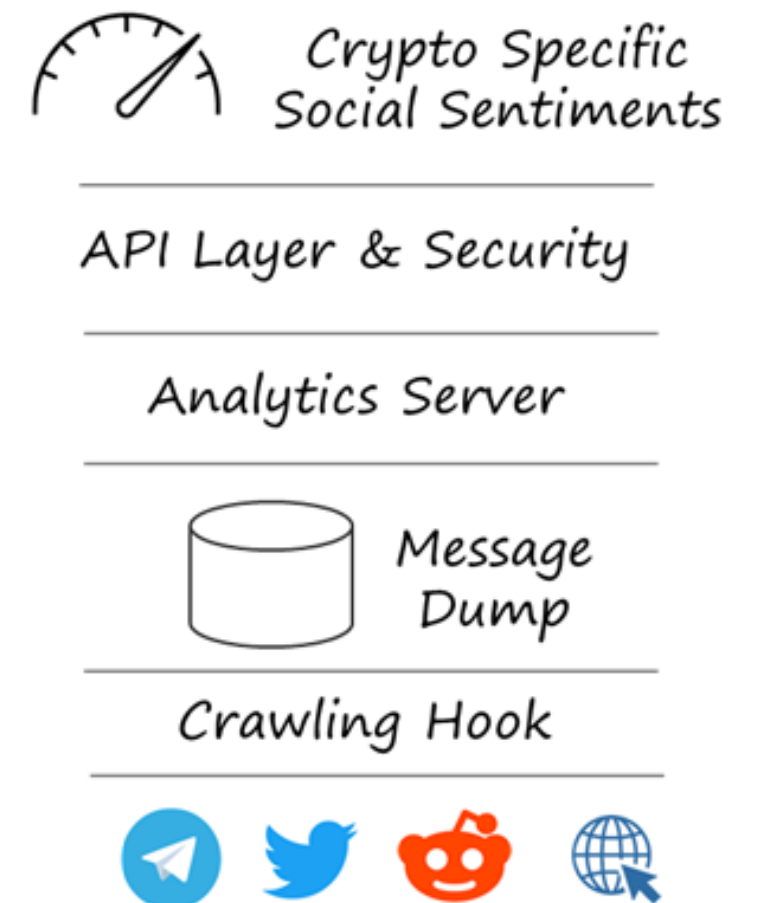
Finomena Data Marketplace ensures trusted data exchange and authorization mechanisms. It's a decentralized data exchange where buyers and sellers can trade consented private data at a cost or for a cause. It's designed to help individual investors, VCs, and even regulators to use data in strategic decision making, by providing real-time access to massive trusted datasets.

Finomena Analytics

Analytics are key, and there are a few good ways to use big data to any crypto investor's advantage. Simply put - any investor who has access to AI-driven crypto analytics will have an advantage.

Essentially, we're considering demands at two levels - basic and advanced.

1. **Crypto Specific Research Reports:** Every time our research analysts spot a prospective IDO in the market, we study their



#BUSINESS #IMPACTINVESTING

business potential, promoters' track record, the pedigree of VCs invested in them, analyze and rank various underlying sectors, quality of tokenomics, social media presence, etc. and offer a comprehensive score. A higher score (e.g.4.8/5) means potentially better IDO prospects.

2. Reputation Score

Sentiment analysis involves crunching large volumes of textual data from sources such as articles, blogs, comments, social media posts, and even video transcripts to determine a market's take on a particular topic - whether it be positive, neutral, or negative. Such analysis enables marketers, for instance, to see how the market views a particular product. It uses Bitcoin dominance, Google Trends, polling, social media activity, trading volume, and volatility too, somehow, land on a single number between 0 (extreme fear) and 100 (extreme greed). It updates once every day at midnight Greenwich Mean Time.

3. Risk Analytics

Rugpull

Rug pulls typically occur in the DeFi ecosystem, especially on decentralized exchanges (DEXs) such as Uniswap or Sushiswap, where scammers can create a token with apparent value and pair it with a leading cryptocurrency such as Ethereum. As soon as money starts flowing into the project, its value shoots up and the creators sell these tokens, draining the value of the tokens to zero, pack their bags and flee – in other words, pulling the rug from underneath their buyers.

But, then, how to avoid rug pulls? Stay alert and do your homework before investing in something new. Also, you may register with Finomena Analytics and get an all-around view of any new IDO.

4. The circular movement of money

High concentration of whale: Whales are individuals or entities that hold significant proportions of a token and are powerful

enough to influence or even manipulate the underlying token in epic proportions. A single whale, or a group, could potentially orchestrate a crash by selling a significant number of coins to instigate a wider market sell-off.

This ability of such large holders (whales) to influence prices is why market participants may want to keep track of whale activity.

Most blockchain explorers make it possible to rank wallet addresses based on how much of that crypto coin or token they hold (fig).

Crypto Sentiment in Metaverse:

Crypto Sentiment in Metaverse

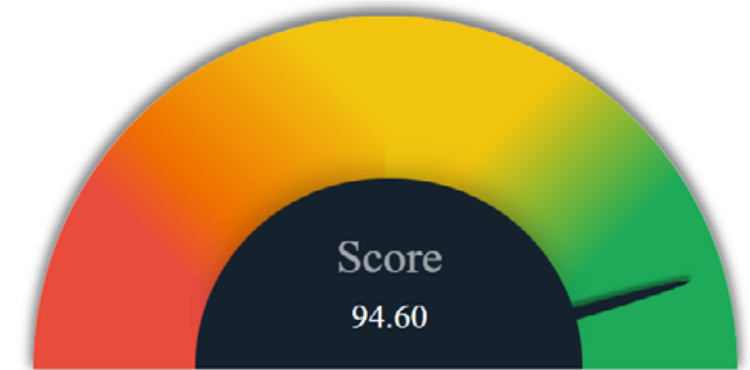
The metaverse is a combination of multiple elements of technology, including virtual reality, augmented reality, and video where users "live" within a digital universe.

For a truly virtual reality environment to work and

function as advertised there will need to be transactions that occur on a secure and almost instantaneous basis.

So how do you think you will pay for buying your painting, land, and paying for that BTS concerts in a seamless, instantaneous manner? The answer is simple- Crypto!

It is almost impossible to imagine the metaverse, the other, just-as-real world, operating without cryptocurrency. In a world where speed, transparency, and security are almost fundamental, crypto becomes a necessity rather than an option. At its heart, cryptocurrency is the perfect medium of exchange for this exponentially emerging hybrid world.



Polygon Official Community Sentiment : Very Positive

was only a matter of time until AI was applied to augmented and virtual reality to build smarter immersive worlds.

AI has the potential to parse huge volumes of data at lightning speed to generate insights and drive action. The metaverse will use augmented and virtual reality (AR/VR) in combination with artificial intelligence and blockchain to create scalable and accurate virtual worlds.

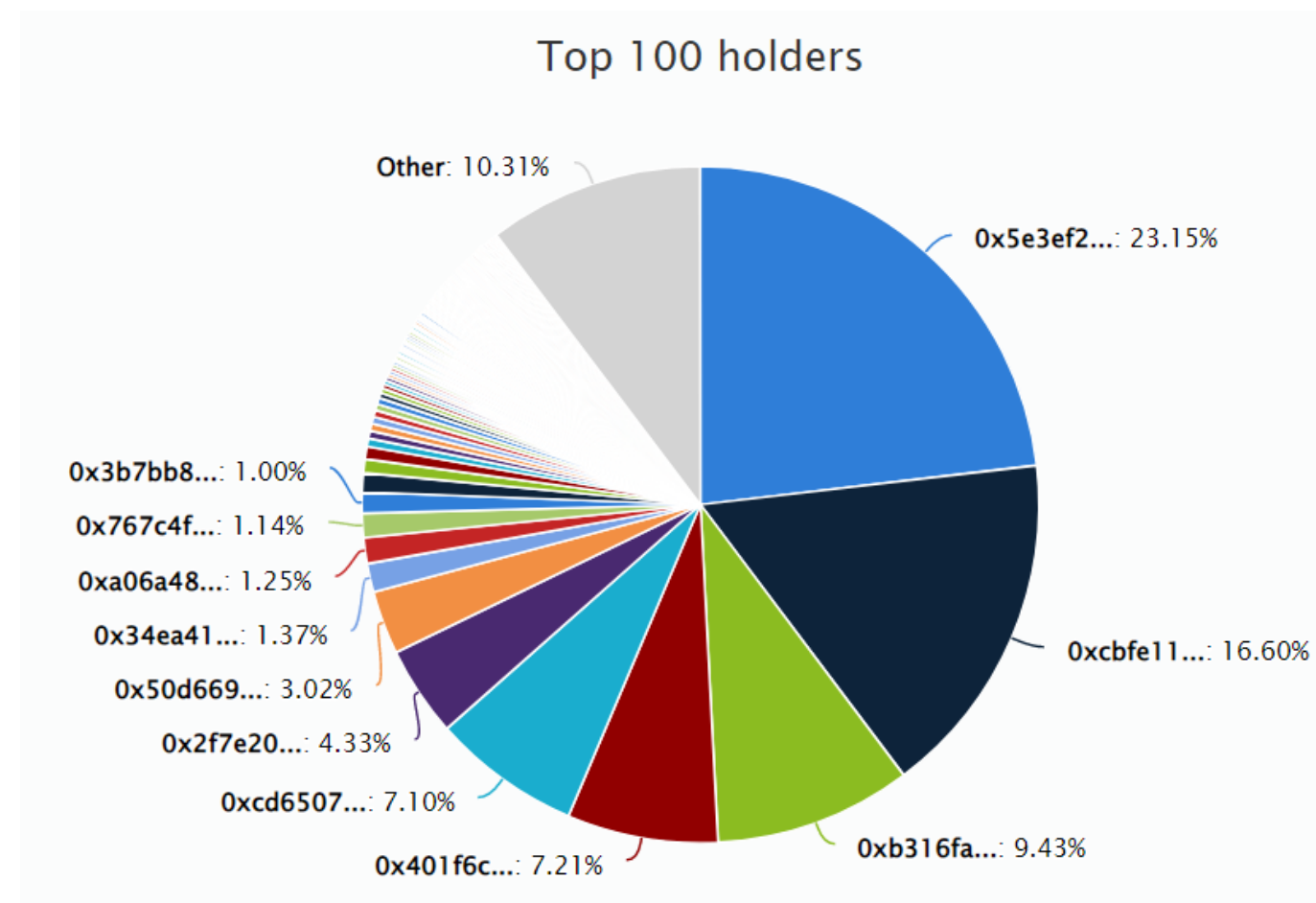
As in the real world, sentiment is playing a key role in cryptocurrency, it is believed that Crypto Sentimental Analysis will hold a special place in Metaverse.

And this is where our FINOMENA CRYPTO SENTIMENT ANALYSIS TOOL walks in. Our SA tool embraces these social sentiments and provides new trading mechanics for investors.

It takes into account factors like social volume, and social engagement to gauge crypto's performance, drawing trends and patterns which ultimately lead investors to garner valuable insights to make smart and profitable investment decisions time and again. Also, the tool could be massively powerful for understanding users' behavior anywhere online.

How can Finomena Consulting help?

There has been a rise in the number of crypto users for the past few years. As the world is shifting more towards blockchain, making themselves more cognitive and forward-moving,



the need for blockchain and crypto consulting is increasing. Most companies have failed due to a lack of comprehensive yet affordable crypto-consulting services.

With Finomena Consulting one can reimagine the future of financial services through Blockchain and Crypto & regulatory tech solutions. Here's what we are providing:

- **Funding Guidance:** we make your business model ready for crypto investors and share your profile with Crypto VCs and Fund-Raising Platforms
- **Marketing Outreach:** A crucial aspect of comprehensive consulting is considering current trends in a given industry or marketplace. We provide Market Overview, Competitor Analysis, Sector Performance, and most importantly KOL and influencer connects, to generate a comprehensive marketing strategy that works for Crypto.
- **Products and Platforms:** We help Blockchain and Crypto startups create prototypes, solve real-life business problems through available toolkits and accelerators, forge corporate partnerships, scale at full speed and navigate the regulatory landscape.
- **Education & Training:** Empowering people with crypto knowledge will help to unlock the opportunities inherent in blockchain technology.

Our consulting services help to develop a strategic point of view and facilitate companies in building

solutions for crypto aligned fundraising across various sectors:

- Property & Assets
- Security & Debt Tokenization
- Art & Music NFTization
- Agriculture & Sustainability

Conclusion:

It's understood that Blockchain consulting holds a range of different services and requires a skill set that is rarely seen in any other type of consulting work. It requires both superior business skills, and an advanced level of technical expertise to do the job effectively. Thus, with a proper consulting company that focuses on project-specific needs and helps the company identify the right blockchain protocol that suits the business case one can think of achieving the impossible.

With near real-time sentiment analytics, investors and traders now have access to insights that are distilled from vast amounts of information that a single human mind cannot simply process. And, even if they could, the chance to act would probably be gone by the time a trading decision had been made. That said, one should still temper their expectations and not exhibit blind faith in these platforms. The platform is new and has less evolution. One should take decisions at his risk. At the end of the day, investors have to keep in mind that these are tools to guide decision-making.

That said, one should still temper their expectations and not exhibit blind faith in these



platforms. At the end of the day, investors have to keep in mind that these are tools to guide decision-making.

Shaik Hamdan

Founder & CEO at NEXT Protocol
Digital Transformation Leader | Web 3.0 | Metaverse
- AI - Blockchain | Board Member | Advisor

An Established Entrepreneur – a Venture Capitalist – An Angel Investor – A Masterful Influencer – Blockchain

advisor: these are just some of the words to describe the affluence of Shaik Hamdan. With his masterful insight in unleashing the potential of promising businesses, Shaik has undertaken reliable investments for a range of new-age startups across the UAE. Providing the right guidance and capital to the right ventures results in a thriving industry with exponential growth, which is exactly what the leaders of this region are aiming for. With his experience of more than 25 years in the Middle East, he drives marketing and sales professionals using data and insights to drive qualified leads into the pipeline and manage nurturing along the buyer journey.

His industry expertise made him one of the leading advisors in the crypto and blockchain industry and this experience made him currently focused now on consulting on Blockchain and ICO projects. Apart from AI humanoids, he is currently excited about Quantum Entanglement and Quantum Computing. Shaik's mission is to inspire the creation of bottom-up human-centric tools into sustainable value chains. He also encourages diversity as a driven force for suitable disruptive innovation both in technology as much as in new business models and finance. And he believes strongly human empathy should be the seed for building a link between technology and a more humanistic future society for the years to come.

He likes to connect with intelligent and successful B2B networkers, to find new business opportunities, to connect with business partners, past colleagues, to collaborate in business, and to help you connect and to share. With his vast contacts within the business community, he can enable businesses that are planning to set up operations in the Middle East to be successful much faster. He is also an advocate for advancing through the adoption of Industry 4.0

shaikhmdan@gmail.com



MOTHER AND DAUGHTER-IN-LAW IN ARAB CULTURE SWITCHING SEATS

The mother of one of my friends once told us about the tragedy of dealing with her mother-in-law, who struggled with Alzheimer's for a few years before she died. The mother told us embarrassing, painful, and at times, exhausting stories. I could not imagine myself dealing with what she had had to go through with her husband's mother. So, I spontaneously asked her: "Why didn't you send her to a nursing home?" The lady looked at me as if I had insulted her and said: "If my husband had asked to do this to his mother, I would never have agreed to do it. Treatment is reciprocal; what goes around comes around; my children will do the same to me when I am old. What would people say?" The lady's angry response shocked me; I immediately apologized. Since then, I have thought a lot about her reaction and have attempted to analyze it for a long time. In this article, I have written down the outcomes of my inquiry on the duality of the daughter/mother-in-law relationship and the changes that have occurred to it in Arab culture.

Cady Hekmat

Cady is a young Jordanian woman of Circassian heritage now living in Germany. She has a bachelor's degree in English Literature and a master's degree in Linguistics. Her interests are languages, cinema, literature, social issues, and humanitarian issues. She is also very involved in women's issues.



#ARABCULTURE #ARAB #ARABWOMEN #LIFESTYLEARABIA

In the past, the relationship between mother and daughter-in-law in Arab societies was crucial and super sensitive. It was not easy for any man to marry a woman without his mother's consent and approval. In most cases, the mother would choose a potential bride then introduce her to her son to accept or reject. She was the one who would have the first word in the process of choosing the bride-to-be and sometimes the last word as well. That is why the bride and her family would seek to please the future husband's mother in the first place. The mother gained this ultimate power and status from the religious scripts, the basis of Arab culture, from which the traditions have continued to evolve over the generations.

It is not surprising that the mother would choose her daughter-in-law; this woman would live with her and her son in the same house and would do the housework and raise her grandchildren under her supervision. Her daughter-in-law would also replace her own daughter, who would get married and move out to another house and become a daughter-in-law of another woman. When that happened, the mother-in-law could enforce her control over the entire home. She had the power to interfere and control every little and big thing. If she had more than one married son, all living under the same roof, she would often create an atmosphere between her daughters-in-law where they would compete to please her and get her blessing. Often, this competitive environment turned into a hostile atmosphere that would result in enmities between the daughters-in-law on the one hand and between the daughters-in-law and the mother-in-law on the other.

The mother in Arab culture has a sacred status. These societies judge people's ethics and morals on how they treat their parents. The mother's exalted position had contributed to how Arab women viewed marriage in the past. It was the most important goal for them; it represented the main turning point in their lives and self-consciousness. That is because marriage is the only way for one of them to become a mother.

There is no such thing as a single mother in Arab culture, and there is no motherhood outside the framework of the marriage relationship. Moreover, motherhood after marriage is not an option that a wife can postpone. When she marries, she must have children immediately; otherwise, the couple's relationship becomes a subject for doubt and questioning. Thus, motherhood itself became a goal. The mother's authority over her children when they are still children, after they reach puberty, and when they get married was an absolute authority one should not underestimate.

Children in Arab societies learn stories while growing up about the punishment that awaits those who mistreat their parents, all of which revolve around the concept of karma: what you give to your children today, they will reciprocate to you tomorrow. This explains why the woman mentioned at the beginning of this article insisted that she must care for her mother-in-law in her home. She believed that if she mistreated her mother-in-law, her children would do the same to her when they grew up. However, if she took good care of her mother-in-law, her children would take good care of her when she was old and frail. These cultural concepts explain why nursing and care homes for the elderly have gained a bad reputation in Arab societies, even though they provide a more professional and good quality service. Whoever today puts one of their parents in these care homes is judged as ungrateful to those who raised and cared for them. The expectation is that their own children will in the future leave them to die alone in such places.

All these values are healthy. The concepts of family support and respecting the old are things one cannot undervalue when attempting to reduce the cases of isolation, anxiety, depression, and suicide. Society needs to enhance these values today more than ever

before. But from another perspective, it is known that any human being, when given an authority that is either absolute or sacred, will most likely

abuse it without oversight, quality control, and accountability. There is an Arab saying: "Feeling safe from questioning leads to misbehaving." Such absolute power can result in the wife getting the worst of both worlds. On the one hand, she suffers under the ultimate power given to the husband in a patriarchal society and, on the other, under the power over her given to his mother. Even though the mother-in-law is an oppressed female in a patriarchal society, precisely like her daughter-in-law, she still rules her with the master-slave mentality when she has the chance.

The relationship between the two women has remained sensitive, with hidden hostility and fluctuations. This appears in our folk stories and songs in contradictory ways. Sometimes, the songs favor the poor daughter-in-law and attack the mother-in-law's unquestioned authority and domination. Other folk songs and stories show solidarity with the mother-in-law's rights and the daughter-in-law's obligation to obey her.

However, the whole nature of this relationship began to change when education became a right for girls. Families became more eager to educate their daughters for the sake of employment and to give them a sense of security and independence in a society that discriminates against them based on their gender. This new emphasis on educating girls has brought about radical changes in the relationship between mother-in-law and daughter-in-law. As time went by, the mother-in-law began to prefer an educated bride for her

son. This would ensure a good education for her grandchildren and secure an additional income for the family, which would help her son financially. Moreover, she (and her son) would benefit from the fact that educated and employed women in these societies are treated with much greater respect than before, elevating their social status. As Arab women started to receive a good education and jobs, the shape of family relationships began to change. Each son had his own home and independent life, away from the influence of his parents. Also, it changed the way girls viewed



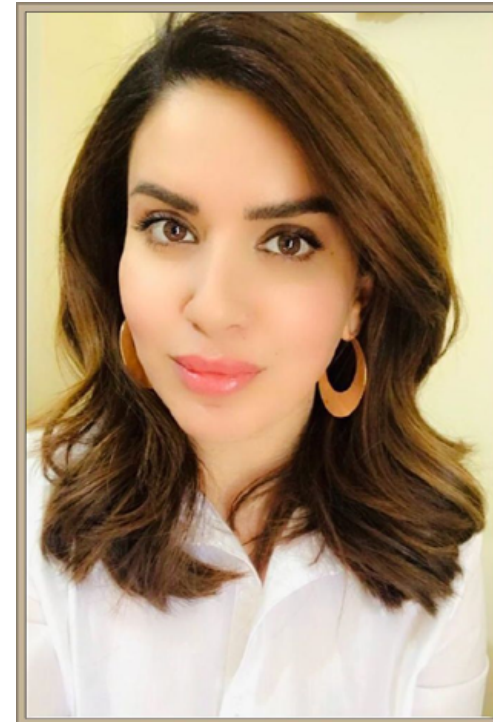


marriage; they became less eager to rush into it and began to take their time to rethink the advantages and disadvantages and what value this relationship could add to their lives. The daughter-in-law started to have less contact with her mother-in-law, and as a result, the mother-in-law's power over her daughter-in-law has decreased a great deal.

As women have become distant from their mothers-in-law's authority, both literally and figuratively, they now enjoy being freer in their relationship with their husbands. They also enjoy

even more freedom over the raising of their children. The new freedom and independence in a girl's life created a new development that one cannot ignore today regarding the relationship between the two women.

To be more specific, the mother-in-law has waived the right to select a bride for her son; he can choose for himself. And so can the woman he wants to marry! She now has the right to choose her life partner. Therefore, the bride and the mother-in-law have switched seats in the selection process. Nowadays, the bride wants an



Cady Hekmat

Cady is a young Jordanian woman of Circassian heritage now living in Germany. She has a bachelor's degree in English Literature and a master's degree in Linguistics. Her interests are languages, cinema, literature, social issues, and humanitarian issues. She is also very involved in women's issues

educated and financially independent mother-in-law, believing that this type of mother-in-law would be more understanding, less controlling, and preoccupied with her own life and interests. This development, most likely, will permanently reshape family relations in these societies.

Today, Arab societies are witnessing fundamental changes of attitude which are influencing intra-family relations. These changes include the wife's relationship with her husband, the mother's relationship with her children, the children's relationship with their parents, and most importantly, the wife's relationship with her mother-in-law.

The sometimes uneasy relationship between daughter-in-law and mother-in-law is not as shallow as many people think. They assume this is simply a matter of jealousy or a mother feeling that the new bride has come to "kidnap" her son. It is more profound than this. It is about imposing power and resisting it. It's to do with generational conflict and the desire of adults sometimes to

impose their lifestyles, beliefs, and priorities on subsequent generations.



STARTUP STAGES AND FUNDING ROUNDS JOURNEY DEMYSTIFIED

"I've missed more than 9,000 shots in my career. I've lost almost 300 games. 26 times I've been trusted to take the game winning shot and missed. I've failed over and over and over again in my life and that is why I succeed."

Michael Jordan, NBA Legendary Basketball MVP

This Article will debunk your skepticism about Startup stages and Funding process. It will cover Startup Stages and its' Funding Rounds, Funding Sources, Valuation and Fundraising.

Ashok Shanmugam



Ideation stage

Generate the ideas through Brainstorming session and will validate the ideas using following methods.

- Market Research: It helps businesses understand their target audience and explore that audience's behavior, pains, and needs. It also helps businesses define competitors for their products.
- Customer Surveys: Send the online surveys with multiple choice and open-ended questions to prospects.
- Thought Leaders/Industry Experts Interview: Talk to them and ask the questions.
- Customer Interview: We can use the Mockups/ Wireframes for Customer Interview.
- Focus Groups: Form the focus groups and discuss about your idea.

Bootstrap stage

MVP is a product with enough features to attract early-adopter customers and validate a product idea early in the product development cycle.

- Prototype: Build the Prototype before you start building the MVP.
- MVP: Use Lean Startup methodology (Build-Measure-Learn) for building the MVP.
- Move Fast: It is an Agile Management. Moving fast without breaking things.

Early/Traction Stage

According to entrepreneur and investor Marc Andreessen, who is often credited with developing the concept, product-market fit means finding a good market with a product capable of satisfying that market.

- Lean Startup Business Model: A core component of Lean Startup methodology is the Build-Measure-Learn feedback loop. It supports continuous innovation and supports short product development cycle.
- PMF: Achieving PMF means we have built a

product that creates significant customer value. According to PMF Pyramid, Product Value Proposition(benefits) should satisfy the underserved needs of target customer.

- Pivot: Pivoting means adjusting your entire product or adjusting the value proposition or adjusting the target market or go-to-market strategy to find the best product market fit and a customer base who's willing to pay for your product.
- Traction: Traction is the most important part for your startup growth and funding. Identify your traction metric and the right traction metric needs to signal business model growth.

Scaling Stage

Getting early customers.

- MMP: A Minimum Marketable Product (MMP) is the next step after an MVP. product market fit and a customer base who's willing to pay for your product.

Growth/Scale-up Stage

More Acquisition and Monetization.

- Traction: Build traction with all growth.
- Acquisition: Grow through more customer acquisition.

Expansion Stage

Scale to Global markets.

- Expand: Expand into multiple Geographies.
- Acquisition: Grow through more customer acquisition in newer Geography.

Exit Stage

It is an entrepreneur's strategic plan to sell a company's ownership to investors or another company.

- M&A: Acquisition/Merger by another company.
- IPO: It is a public offering in which shares of a company are sold to institutional investors and usually also to retail investors.

Startup Stages	Focus	Funding Rounds	Funding Sources	Valuation	Fundraising
 Ideation	Market Validation & Mockups/Wireframes	Pre-Seed	<ul style="list-style-type: none"> • Founders • Friends & Family • Grants • Incubators 	\$10K - \$100K	\$50K - \$1M
 Bootstrap	Prototype & MVP	Seed	<ul style="list-style-type: none"> • Founders • Friends & Family • Grants • Angel Investors • Incubators / Accelerators • Family Offices/HNIs • Crowdfunding • Micro VCs 	\$3M - \$6M	\$3M - \$6M
 Early (Traction)	Product-Market Fit (PMF)	Pre-Series-A	<ul style="list-style-type: none"> • Grants • Angel Investors • Accelerators • Micro VCs • Bank Loans 	\$6M - \$10M	\$6M - \$10M
 Scaling	Revenue Growth	Series-A	<ul style="list-style-type: none"> • Super Angels • VCs 	\$10M - \$30M	\$10M - \$15M
 Growth (Scale-up)	All Growth	Series-B	<ul style="list-style-type: none"> • VCs • Investment Banks • Hedge Fund • Private Equity 	\$30M - \$60M	\$25M - \$30M
 Expansion	Geographies expansion	Series-C	<ul style="list-style-type: none"> • VCs • Investment Banks • Hedge Fund • Private Equity 	\$100M - \$120M	\$50M - \$60M
 Exit	Listed on major Stock Exchange	IPO	<ul style="list-style-type: none"> • General Public 	\$100M	\$50M - \$500M

Author: Ashok Shanmugam
Co-Founder and CEO, Connect4myCoach



#STARTUPFUNDING #STARTUP #STARTUPS #FUNDING #STARTUPBUSINESS #STARTUPINDIA #STARTUPWORLD #STARTUPLIFE

Conclusion

"I'm convinced that about half of what separates the successful entrepreneurs from the non-successful ones is pure perseverance." -Steve Jobs, Co-Founder and CEO, Apple

Startup Growth & Revenue should increase/ improve in every further stage even though your expenses will raise.

Founders should build very solid foundation from Ideation stage. Spend good amount of time on your Market Validation, Business Plan, Business Model, Revenue Model, Financial Model, Go-to-Market Strategies, Competitor Analysis, Pitch Deck and Elevator Pitch before you start the funding process.

Early you Raise more you Dilute. Hence, try to get the revenue numbers, traction and growth before you start any stage of funding process.

Many Startups will be acquired or merged from Series-A by Corporates or bigger Startups.

Entrepreneurship Journey is not easy, it needs perseverance and persistence.



ASHOK SHANMUGAM

CO-FOUNDER & CEO, CONNECT4MYCOACH, INDIA AND USA.

Ashok Shanmugam Co-Founded the Connect4myCoach around 2021 and launched the Beta in India around Q4 of 2022. Connect4myCoach founded by IIT alumni & leaders from India and Silicon Valley. We are an IIT Catalyst (India) and Bronco Venture Accelerator's (USA) incubated EdTech Startup empowering learners globally with a convenient and personalized Coaching, Mentoring and Learning experience.

Prior to Connect4myCoach, Ashok Shanmugam worked in many technology corporations in the US and INDIA. Ashok is a proven Leader, Strategist and Visionary with 25 Years of Technical Management experience in Silicon Valley and INDIA. Ashok is part of a couple of Global Entrepreneurship nonprofits organizations that fosters startup entrepreneurship initiatives.

Ashok is interested in Geo-Politics and World History & holds an MBA and undergraduate in Computer Science and Engineering from University of Madras, INDIA.

THE STARTUP CULTURE



YOUR DIGITAL TWINS MAY BE MORE HELPFUL THAN YOU CAN THINK **IN THE METAVERSE**



Adrian Niculescu™

Digital Transformation Expert | Keynote Speaker | Fintech Investor Online and Real Estate Entrepreneur, Music Producer



One dear friend working with a PR company has posted an announcement in social media lately saying that unfortunately she has a cold, and as a result lost her voice didn't allow her to speak at an upcoming conference.

My instant thought was to think that with a good avatar in a Metaverse and a text to speech program, her digital twin could replace her in that conference with a setup which usually takes maybe few hours to prepare.



The digital twins are the avatars you can create for yourself in the Metaverse. Now there are thousands of Metaverses, and there is little inter-operability between them so you could see yourself creating a lot of digital twins for each, and every platform, and it is ok for now. Some of the platforms will never see traction aside from the buzz needed to raise money from investors, others will live for a while, and very few will actually thrive, allowing you to bring your avatar built in other platforms, and fulfill the dream of inter-operability between Metaverses. This dream is similar with the ability in crypto to switch from one blockchain to the other, and use your tokens on multiple blockchains, which is now common stuff.

While I had that thought about using the digital twin to present in a conference I saw myself going to different stands in an expo, allowing myself to be photographed, and have digital twins created in few Metaverses. One of my professional goals is to be very hard to be replaced by a robot but I have to recognize that I will be very happy to have some digital twins which could represent myself in

some activities. It is a fact that it is built around us a huge digital world where it seems that everything is possible, and also I see it as a great personal development tool. Why? Because, while creating your avatar, it can become from the start your best self: fitter, richer, smarter, more popular or wealthier which, in real life can take years of hard, and dedicated work to happen.

In the meantime, there are a lot of business models which will require not a human but a digital self, helped by a human to manage them in the Metaverse. There is a theory which says that we may arrive at a point to remain stuck with our bodies, and only the virtual connection to the Metaverse to matter. As a result, our not-moved bodies will become huge gatherings of fat, we will mostly consume unhealthy fast-food because we will not have time to eat, and we will transform into some strange creatures. I believe that people are too smart to going this rabbit-hole, but some of us could prefer to live their life this way. To cut the story short, while we are running around from platform to platform to create our avatars, aka the

digital twins we should think about giving them roles they can help us in real life. Some of them could be automatic, others could require some help from us as humans.

For example, I saw another post from a friend saying that he has a problem collecting rent from a virtual property rented in the Metaverse. I was thinking that this is a cool problem to try solving in the virtual world which will require soon lawyers, maybe a court house, people to execute the decisions, and maybe even some virtual jails. Am I going too far? Not quite. Few years ago, it was a thesis around our social media profiles, which could be associated with our ID's, and when crossing a border, instead of showing the passport you could show one of your social media logins.

This idea never came to fruition, in theory it

could work, but in practice, the KYC (know your customer) procedures are not so deep in social media for this to become a reality. But ... who knows, maybe in the Metaverse, your digital twin could help if you ever for example lose your passport, or even to fulfill this old social media dream. Lately I saw developing advertising agencies for the Metaverse, where your digital twin may even be the CEO, or at least an account manager. With the help of Artificial Intelligence, your digital twin can learn the ropes, and become even better than you are in the real world.

If you work in the entertainment world in real life, your digital equivalent can sing, and act even better than you do, and thrive entertaining audiences around the world. Of course, I find intriguing the thoughts of implanting some chips





allowing me to perform better in real life, but I believe every person has felt at a certain moment a need to be helped by "something" to upgrade us so we could do the things better, and faster.

As mentioned at the beginning of the article, our metaverse-selves can be from the start the upgraded versions of ourselves, and grow from there. This would provide a quest between us in real life, and us in Metaverse about who is better at doing something. But I have to warn you about

the major difference between being crashed by a car in Metaverse versus real life, or between killing somebody in Metaverse versus real life.

The consequences are totally different, and we don't want to see more people who are using guns in games, trying the same in real life, producing massacres which should normally be avoided.

I believe we need to understand the boundaries between the real, and virtual world, and use the best parts, like allowing our digital twins to start

managing some bills, deal with people we don't want to talk at the phone today, attending virtual parties where we don't want to be present, and even speak at conferences. Of course, at a certain moment we will not know in which Metaverses we have created our profiles, so it is better in the future to have just one which will be able to travel between Metaverses, and represent us in the best ways possible.

Could a human become in love with a virtual character? I believe so. Can they marry? As we see such habits between men, and sex-dolls, it is something I potentially see happening in the virtual world even if I don't endorse such ideas.

The correct mindset would be, how my digital twins could help me live better, become an upgraded person, and even make more money? I believe the Metaverse has great answers for all

this questions!

<https://adrianniculescu.substack.com>



ADRIAN NICULESCU™

DIGITAL TRANSFORMATION EXPERT

Tech skills: Blockchain, Blockchain Development, Solidity, Decentralised Finance - Defi, Smart Contracts, Non-Fungible Tokens - Nft, Decentralized Autonomous Organizations - Dao, RAIDA, Marketing automation expert, Clickfunnels, Groovefunnels, Sales Manago, Keap, Leadpages, Facebook
Marketing skills: marketing strategies, product & startup launch strategies
People skills: managing medium & large teams in-person, and remote wfh organizations

20 years business experience in building and developing companies

10,000 students in my online and offline marketing and business courses since 2013

30 tech start-ups mentored since 2014

I work also on Saturday since I was 17 years old :)

500 gigs spoken at events, consulted, coach, mentored on all continents since 2010

250 real estate transactions completed since 2008

Copywriting skills: sales pages, e-mails, funnels, Facebook Ads & Ads on other platforms

Addicted to personal development and continuous improvement

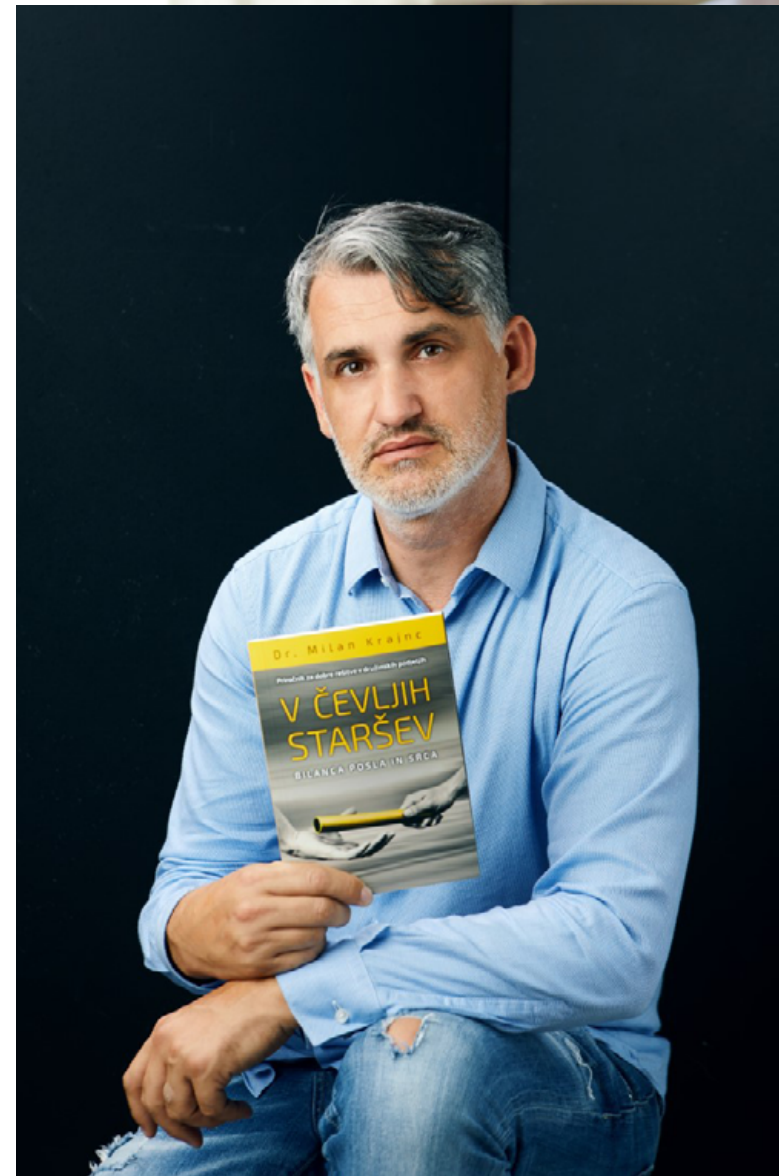
ACADEMICIAN PROF. SIR DDR.SC. DDR.HC.
DON CAPTAIN H.H. MILAN KRAJNC
DIPL.BS, PSYCHOTHERAPIST, MBA, DBA NOBEL PRIZE NOMINEE/
AUTHOR OF THE DYNAMIC LEADERSHIP MODEL

FAMILY BUSINESSES

Family businesses face a similar problem as most other companies, but their role is even more challenging as they face additional problems in reconciling work and private life.

1. SPECIAL PROPERTIES OF THE FAMILY BUSINESS

Family businesses face similar problems to most other businesses, but their role is all the more challenging as they face additional problems in reconciling work and private life. Namely, that in them good and bad qualities overlap, as two worlds (family and business) meet and influence each other. One could say that these companies are "sensitive", but at the same time they have a great social responsibility. They are important job creators, so they work together to fight unemployment and improve people's quality of life in their place.



own. After all, we have given them the way, and because they are not quite sure whether they

I am an expert in solving the challenges that arise from the interaction of different personality types within a company or organisation. I am trained for personal advising, psychology, marketing, negotiation and lobbying at organisations of any size and scope, from local to national levels. I am an expert on the State psychology and local authorities.

I seek out the root of a problem and eliminate it. I am the creator of the Dynamic Leadership Model, an exceptional method for helping organizations and companies, using the laws of nature. on issues related to the environment and reusable packaging.



There are most family businesses in the world, because their goal is long-term and stable development, not short-term thinking and quick profits. They are also an important part of the Slovenian economy. According to data, up to 80 percent of small and medium-sized enterprises in Slovenia are family businesses.

Their basic characteristic is that they offer long-term development and stable jobs. However, they face many problems, such as conflicts between employees who are also family members and the question of succession or management of the company after the retirement of the director/owner (this is a key problem facing family businesses in Slovenia).

In our experience, we find that many companies do not have successors or do not have a clear idea of how to ensure

the continued existence of the company. In the long term, this can also mean the cessation of the company's operations after retirement. However, as these companies are of vital importance both for the local market and for the Slovenian market as a whole, we want to create a system that will enable these companies to continue operating even after the director/owner has retired.

Data from abroad also prove to us that family

businesses are more successful when the management is taken over by a professionally qualified ("external") manager. This form combines the best of both worlds.

2. SPOUSES AS BUSINESS PARTNER

So the couple set up a company together. And the solution seems to be ideal, because they spend a lot of time together, save money, solve something else for the apartment... until the problems start.

Dissatisfied customers, late payments...

Instead of dealing with problems on a business level, it starts on a private level, so we suddenly realize that we are talking about work 24 hours a day and that we can no longer try work, work, work... As soon as we start to hate our work, which is full of problems, we start to hate our partner. Actually, we hate ourselves for creating this situation. A partnership is a pretty demanding chapter of life. What begins in the spirit of the myth of romantic love, full of elation, visions and ecstatic feelings, can soon degenerate into endless recriminations, compromises, dissatisfaction, quarrels and arguments or even a separation.

But it does not have to be that way. The relationship between two people holds unimaginable potential, and the partnership can be developed and deepened so that it experiences more fulfillment and joy, more flow and synergy from year to year.

We are responsible for the problems and

solutions ourselves

We simply solve the problem by looking at it from the other side or by standing outside the problem. As always, we see problem solutions for our friends, but we ourselves have the same problems, but we do not solve them. Because we do not see them and do not dare to admit them, we say, "But this cannot be happening to us already!" We can do the same thing for ourselves, for our company, for our marriage. And we will see the solution for ourselves.

We can help ourselves with an advisor who must not give us advice, but must show us our picture. We must find the solution within ourselves, not look elsewhere.

We will tackle the problem by first asking ourselves who I am, why I am doing all this. When we come to the answers, we will know if we want to stay in marriage and in this society at all. We should never look for the culprit in a partner, but only in ourselves. We must acknowledge that we are responsible for our own decisions. Spouses are always a mirror. What bothers us about our partner is actually our weakness. So before you decide to separate or leave, you should ask yourself why such a situation has arisen. The partner was certainly not to blame, so you should not blame him or her, at best you can apologize to him or her.

With such a self-analysis you will come to new insights about yourself, your partner, to different views on life. It can happen that things around you no longer have the same meaning and that you have to start living with someone else and somewhere else. But you are running away from real problems that you have to deal with on your own. So admit your mistakes. Otherwise your mistakes will happen again and again. If we admit our mistakes, the problems in the law, in business... ..will solve themselves! The basis is effective communication

Library of Milan Krajnc

Academician prof. dr. MILAN KRAJNC, psychotherapist

#FAMILYBUSINESS

The core of every relationship, including a partnership, is communication. However, if we want to build a relationship, communication must be based on understanding and not only on agreement, but above all it must be effective. It must not get stuck in an endless cycle around certain issues. Both our ignorance of the principles of good communication and our unconscious patterns prevent us from establishing and maintaining such communication even in critical moments. The relationship between two people is always twofold. On the one hand, it consists of true love, affection and the desire for sincere coexistence; on the other hand, the unconscious patterns of both individuals merge and intertwine into interdependent patterns that are usually very difficult to observe, let alone transcend. As a result, unfinished communications, misunderstandings, tacit agreements, unresolved complications, suppressed emotions, resentments, taboo subjects, and all this soon forms an increasingly slippery and “swampy” ground on which it is very difficult to establish and maintain a fulfilling relationship. In fact, the problem is that the problem makes us addicted, first to us, then to the partner, then to the company, and finally to marriage and private life. The bigger the problem is, the less chance we have of seeing a solution or staying out of the problem. It is most difficult when it comes to the family. In such cases there is a separation between the partners and the company is somehow solved in the end. This is also the biggest mistake, because we did not meet together to do business, but to enjoy marriage together. And in the end, all we have left is a job, a job, a job, a job, a job...

3. ROLES BUSINESSES IN FAMILY

When two people meet, they only want to play one role, and that is to become a couple. They are only interested in how they will be together

and how they will enjoy it together. When they marry, they are in the role of husband and wife, and their biggest concern is survival (making a home). If they are ambitious or somehow manage to start a business, they are in the role of capitalists when their main concern is how to protect their capital. Immediately after they start up, they also run the business together, so they are in the role of managers, and their concern is the successful management and protection of the owners’ capital. As there is not enough capital available at the beginning to run the company on their own, they must also be actively involved, i.e. in the role of active employees, in ensuring that all tasks are completed on time and with quality. Sooner or later, as a couple, they will find themselves in the role of parents and their first concern will be to look after their children. When they are in a new role, their priorities also change, which does not mean that there are no other things or that they have put them off for a while. When they are in the role of active workers, the most important thing for them is to please the parties as much as possible, but at the same time they are in the role of capitalists, so the most important thing for them is how they can increase their capital as much as possible. At the same time they think about how to offer as much as possible to the customer and how they can earn as much as possible from the customer. These are only two roles, as they are also managers, parents, spouses and individuals.

It is a very difficult psychological phenomenon when a member of a family business is at the moment when he or she starts on this path. This path cannot be interrupted immediately or interrupted for a short time, but we are constantly on this path.

Roles of the company managers

As we are concerned with the reorganization of companies and the solution of problems, we conducted a survey in which we were

interested in whether a pattern and mistakes are repeated in Slovenian companies. The survey covered 356 Slovenian companies, which are mainly family businesses and have between 25 and 255 employees from various fields of activity.

The analysis showed that entrepreneurs can be divided into two types. On the one hand, we have entrepreneurs who treat their company like their own child. On the other hand, we often encounter entrepreneurs with a deep

continue the “human race”. Therefore parents should be a kind of “coach” for their children. Today, however, it is increasingly common for parents to act as protectors, i.e. as if children were their property. And when we talk about property, we want to control and insure it as much as possible. So many children are not yet ready for real life when they reach adulthood. Parent entrepreneurs treat their children as if they were their own property.

There is a similar relationship between the



social feeling for their employees when they develop the same attitude towards them as they do towards their children. We can say that they consider employees to be their children.

Parent company of the entrepreneur

Particularly interesting observations were made by entrepreneurs who did not know how to separate private and business life. In fact their whole life was a business. They treat it like their children, but in an inactive sense. The fundamental task of parents is to

entrepreneur and his family business. They treat the company as their own property. They put the business first in their lives, they are willing to do absolutely anything to make it happen. The employees in a company are often treated as “enemies”, so they treat them that way because they assume that they want to harm their company. So whatever they do that is not in line with his idea is for him a “threat” to security, his “child”. The saddest realization was that the company meant much more to the

entrepreneur than his "living" children. Entrepreneurs of this kind are constantly under stress, their state of health fluctuates greatly, and heart problems and diseases are common. Such an approach is neither good for the company nor for the entrepreneur. If an entrepreneur does not take care of himself first, sooner or later he will run out of energy for the company. If he wants to protect the company, he must be "strong" enough to control it. These entrepreneurs link all the important activities of the company to themselves. In case something happens to him, the company cannot function normally, which means that his actions are completely irresponsible. In conclusion, we can say that entrepreneurs who regard the company as their child are irresponsible first and foremost to themselves and to the company.

Employees of entrepreneur parents
Another very common result was that the director uses his staff for his children. We are mainly talking about social enterprises where the director is willing to work instead of employing staff. The employees make great use of this. And such companies do not have a long tradition, or, they exist as long as the entrepreneur is still in stable mental and physical health. Even in this case, the entrepreneur's actions are irresponsible towards himself, towards the company and towards the customers. Such companies also have very few regular customers, as only they realize very quickly that they cannot always rely on them.

4. ORGANIZATION

Employees of entrepreneur parents
Another very common result was that the

director uses his staff for his children. We are mainly talking about social enterprises where the director is willing to work instead of employing staff. The employees make great use of this. And such companies do not have a long tradition, or, they exist as long as the entrepreneur is still in stable mental and physical health. Even in this case, the entrepreneur's actions are irresponsible towards himself, towards the company and towards the customers. Such companies also have very few regular customers, as only they realize very quickly that they cannot always rely on them.

The company as project office

A project office is a way of organizing a work process, work organization and way of thinking.

Setting up a project office is actually a process of reorganizing any organization.

The first step is to "clean up" and edit, which includes an analysis of the work process that shows us the time constraints. We first have to start with ourselves, create order and set up an organized approach according to common guidelines.

For small businesses or those that are just starting out, it is advisable to reorganize the project at a certain point in time or to start working on the project as soon as they come onto the market.

For and against the project office

Research has shown that most companies are convinced that they use project management in their process. However, when asked what a project and what a project office is, only half a percent of those surveyed answered correctly. Due to a misunderstanding of the term project, project management is also misunderstood. In our country project work is made too "domestic": that we all do everything and are responsible for everything. In project work, tasks and responsibilities are precisely defined. There is no more

collective responsibility. Project work brings order and organization into the operation of organizations. However, it is important that the entire work process is project based, otherwise there will be confusion.

Advantages Disadvantages

Order and transparency of business life / - Long introduction due to changes in thinking
Lower costs / - chaos, if not everyone follows the rules

Safe business / - The feeling that we are always under the control of others.

Simplification of processes.

Relief of employees.

Responsibility

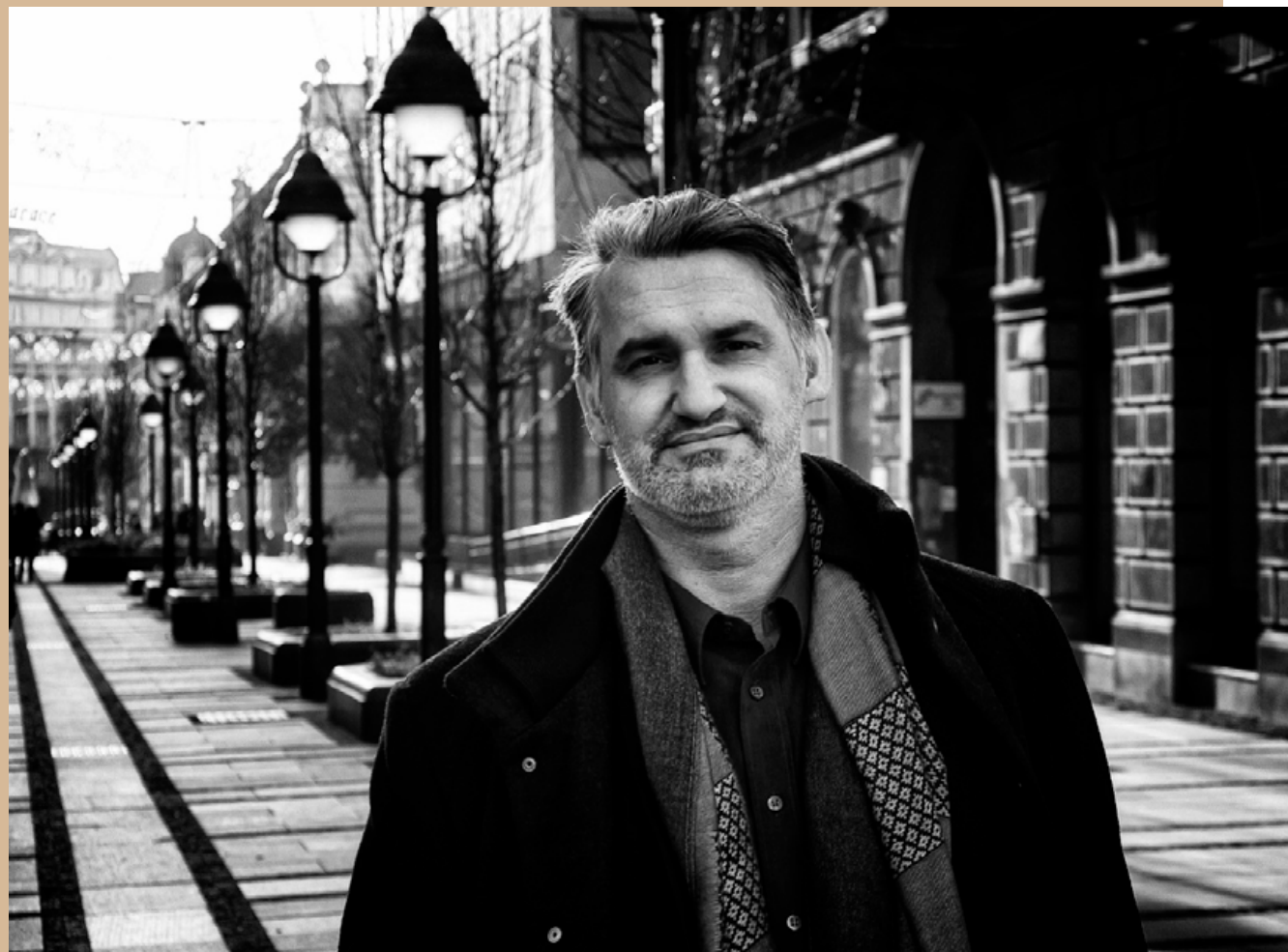
We talked a lot about responsibility. And in the first place we always mentioned that the entrepreneur is irresponsible towards himself.

We are aware that anyone can do what he wants with himself, but only if he does not endanger others. And the second part of the sentence indicates that an entrepreneur threatens others by an inappropriate attitude towards the company. It is irresponsible to set up such a work process, which depends entirely on it. Thus, in the event of his prolonged absence, the employees are not able to carry out their work normally and the company suffers an organizational and financial shock. Above all, this way of working is irresponsible towards the customer, who often relies on things being done on time and with quality.

Communication

We must be aware that the more precisely we delegate tasks to employees, the worse the result will be. After all, we do not show them confidence in this way, we do not check whether they have understood us, whether they are capable of doing so, and we do not teach them independence.

With this way of working we connect the employees directly with ourselves, it means that they depend on us and do nothing on their



#FAMILYBUSINESS

1. own. After all, we have given them the way, and because they are not quite sure whether they are going in the right direction, they constantly ask us or. they are burdened. When assigning tasks, we first have to check whether the employees even understand what the company's goal is, so we check in which direction they think. If not everyone understands the goal in the same way, it is first necessary to reconcile all opinions. Then we leave the employees as much freedom as possible in their work.

2. **EXAMPLES - HOW WE TAKE ROLL AND SAMPLES**

Where did we actually learn all these roles? We know from school that we learn best through role models. That is how we learned most from our parents, relatives, those closest to us. Let's ask ourselves whether we have the same profession as our close relatives or maybe a profession where the actions remind us of their work. In this way we will get the answer to who we are most similar to. Once we have this answer, we can get out of this role very quickly because we know all the good and bad things about that person. Because by identifying the "patterns" of what we have taken on in our subconscious mind, we get the answer to the question: Who am I? In this way, we get rid of the "armour" that has surrounded us for so many years. And under this armour lies our true nature! Why do we actually take on roles (examples)? Parents expect amazing things from us, they think they have born "supermen" who do everything they could not do alone. But we are actually quite helpless, because we first have to learn to walk and live. And instead of learning the basics first, parents teach us how to run a business. They put us in a role or they set us up. If we just look at these frameworks a little bit, we can already get our hands on them, we "fight". And so the first fear is born in us. We start to like, we always want to be the first, the

most beautiful, the best, we want to be like our parents. Because we do not have to play the roles of both parents, men find "their mothers" and women find "their fathers" for their wives. Men hide behind women, just as we hid behind the wings of our mothers in our youth. When "deeds" are required, we come first, because responsibility must be taken, and we hide! Women, on the other hand, seek strength and security from men... And then, after a while, they discover that a gentle soul hides behind a rough exterior and takes over the role of the mother.

You employ a child in your company?

Employing children in a company is a common cause of deteriorating family relationships, but if you decide to do so, you need to define the goals and steps to achieve them. The employment of children is very common in domestic and foreign companies and is also the most common cause of the deterioration of family relationships. This is because parents are convinced that at certain moments they can expect more from their children than from other workers, for less money, with the excuse that one day they will own everything anyway. This is another appropriate attitude. If they are too lenient, children very quickly start behaving like bosses towards other employees, but if they are too strict, they make enemies. This way, domestic problems are transferred to the company, the relationship in the company is seen as a domestic dispute, which becomes known very quickly in business life.

However, if you decide to employ a child in your company, you must know very well what your goal is (or appoint him as your successor, give him a starting point for a career, get him a job...). Because you will have such expectations later. This can also be the cause of problems in the family later on. Namely that we have completely different pictures of our

children than they really are. This becomes apparent in individual disputes when you get the answer: "You do not even know me!" - which is also true. Because of the fast pace of life, we forget about our children and focus only on what we would do to make their lives more beautiful, thinking only about material things, not emotions. And by exploring in this way our own and the child's emotions, desires and expectations, we can improve our relationship in the family and at the same time save the business problems that may arise from it.

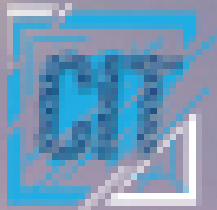
During the conversation about the possibility of employment in your company, you need to learn from him what he wants and what his goals are, and you need to compare them with

your goals.

If you find that his goals do not match yours, you must decide whether to change your expectations or not to hire him. Otherwise you will be in conflict all the time. This means that you have to set goals and steps how to achieve them. However, you should be aware that it will be very difficult to "separate" the emotional component and the father-son relationship. However, it is much easier if you have specific goals. The moment you decide to hire your child, you must also start to trust him and believe in his work. When you come to a decision yourself, have him write an application and let him do a test project (from idea to solution).



APRIL 2022: THE GUIDE



I WANT TO INSPIRE

ONEDAY I WANT HER TO
LOOK AT ME AND SAY

“BECAUSE OF YOU,
I DID'NT GIVE UP”



INSPIRE GENERATIONS
CORPORATE INVESTMENT TIMES

APRIL 2022