

CORPORATE INVESTMENT TIMES

AUGUST 2020



**PIONEERING
CRYPTO LAW**

CAL EVANS



WWW.CORPORATEINVESTMENTTIMES.COM

CORPORATE INVESTMENT TIMES



Gareema (Rima) M.

THE CEO DESK

FOUNDER AND GROUP CEO CIT NETWORKS

"Not all storms come to disrupt your life, some come to clear your path. Storms will not ask you to make changes, to learn, to grow or to make progress. Storms will DEMAND all of that of you and then some! Storms will change the game as you know it."

Remember this time, as this will define what you will be for the next 10 years... as this is one of those times when a world fighting against an invisible enemy is deciding to take it in its stride and move onwards with a massive economic rebuilding in order to save the global economy.

Not just a state, country or region, but the World.

The time is here for the innovators, inventors and passionate minds to focus on building new dreams and focusing on the real aspects of their projects and ideas.

As the global pandemic, COVID 19, forces more and more investors to stay on the cautious side the core values of 'a good investment' stand the same as a decade before. Not data gathering, not freebies or unsustainable loss making business models but project ideas with real value addition, real and foreseeable ROI, real & sustainable profits.

It's time for us to embrace project ideas and more importantly, the people behind, who are passionate about their ideas, who do not have anything else to do other than 'making it work'.

It's time for the investors to encourage people with **#NoExitPlan!**

CAL EVANS

PIONEERING CRYPTO LAW

Cal Evans is an International lawyer and the managing associate of Gresham International. An international legal service firm with offices in Europe, Asia, Middle East, and N.America - specializing in the Cryptocurrency and Security Token Asset space.

'We're crypto lawyers, not lawyers that work in crypto' Cal often quotes.

In 2019 Cal was voted one of the best crypto lawyers by CryptoDaily. A quick look into his impressive portfolio of work, quickly allows you to see why. Since 2015 he has assisted six governments with their Cryptocurrency and Security Token laws. Including writing the new Security Token laws for Labuan (Malaysia) to allow exchanges to operate in the region. Most recently, his firm submitted a proposal to Paraguay to assist

the government to prepare a raft of new Cryptocurrency and Security Token laws. Outside of their movement work, they work with some of the biggest names in the Crypto and Security Token space. His firm, Gresham International, have assisted in raising over \$900m in Cryptographic raises for their clients to date.

On top of running Gresham and looking after clients, earlier this year, he released his book 'The Little Book of Crypto'. A book which has already hit top 10 in several smaller book charts, internationally. Additionally, Cal speaks at some of the biggest Blockchain, Crypto, and Finance events in the world. He also owns a number of patents in the Blockchain and Crypto space. All of which attests to his position as an industry expert.

We're crypto lawyers, not lawyers that work in crypto' Cal often quotes.



Gresham International has grown at an impressive rate. Deploying a mix of 'old school' ethics with a 'modern' work approach, the company has been able to corner the market. 'We help only firms that operate in the crypto space because we're 'Crypto Lawyers, not lawyers that work in crypto - there's a big difference'. A quick look into Gresham International's clients also show an impressive roster of Exchanges, Mining Companies, Media firms, and technology pioneers.

'Cryptocurrencies are the future' - Cal goes on

to explain. The Bank of England, Central Bank of China and various other countries are already exploring and preparing to deploy digital currencies. Those of us

The concept of 'tokenization' is taking an old idea and using new technology to apply it to new things. 'Time Shares' are a great example of



in the industry have already seen the capabilities of what cryptocurrencies can do. 'We truly believe in Crypto and Tokenization of assets as two future proof technologies'.

this, the ability to own a part of a property. In theory, tokenization means you can fractionalize ownership of any property. Giving people tokens tied to its value means they own part of that property and can trade it with others.

Tokenization of assets is the process by which you can digitize the underlying intangible value. 'Look at what places like the state of Wyoming in the USA have done for Tokenization'. Allowing a company to issue digital shares creates a totally new secondary market. More importantly it makes an exit point for investors that we have never seen before. The days of investing in a startup and praying that it would list or be acquired are over. There's now a new exit point for smaller company investors through private transactions on the secondary market. That's huge.

'We love tokenization' Cal boasts. We've seen some really cool projects tokenize their ownership allowing investors an easy in - easy out situation. 'Its much more appealing than the older, sit and wait approach'.

So, what's next? Well, I have prepared a few journal articles which I am hoping are published in Scientific Journals for blockchain technology in the next few months. I also have a few other patents I am filing. I am sure most of it won't amount to anything, but my hope is that they can be deployed by our clients to assist with their projects at a later date.



CAL EVANS

**MARKET LEADING CRYPTOCURRENCY
LAWYER AND STRATEGY EXPERT
ICO,STO,IEO - HTO PIONEER.**

Featured in Corporate Investment Times, CNBC, Forbes, Easyjet Magazing, Huffington Post, Buzzfeed, Cointelegraph, Medium, Playbuzz, IPWatchdog, and others.

Author 'The Little Book of Crypto' - 2019 Writer, Award Winning Speaker, and top five Independent Cryptocurrency Compliance expert. (As rated by Forbes).

Top speaker Global Genesis 2018. Author for publications including IP Watchdog, CoinTelegraph, Cryptoslate, and Crypto Daily attracting over 100,000 views per week.

Government advisor to Estonia, Malta, and the UK Blockchain Taskforce (Bank of England, Treasury, and FCA).

An entrepreneurial Legal professional with experience working on behalf of companies across the globe in a range of industries with a focus on Cryptocurrency.

Memberships:
Cilex Lawyer (FCilex) - UK
Ukraine Bar Association
Registered Legal Professional - FINRA USA



2020 BLOCKCHAIN RISING STARS

Organizing Committee Leader Joon G. Kim has worked as a blockchain PR leader and has experience in various projects. He is known for capturing the characteristics and critical points of the project. For example, by conducting marketing in the Americas and Europe, it became number one in a month, starting with the 10th most attractive project among hundreds of projects in Coinschedule, the most prominent ICO market. Afterward, he conducted Asian marketing and led local marketing in Japan and targeted marketing in Korea. Since then, he was working as an editor. And he participated in the 2020 Korea's Innovative Leaders 30

Organizers selected by Samsung Electronics former chairman Kwon and Governor Won Hee-ryong of Jeju as the awarded 2020 Korea's blockchain Innovative Leaders 30, and Investment Times is leading investment in the east culture selected the promising 2020 blockchain industry.

This selection focused on communication ,between the original and new.' This report is written for potential digital asset investors ,how to choose well exchange and project in the Digital asset market.

**Mainnet
Exchange
Media
Person
Service**

2020 BLOCKCHAIN RISING STARS

Mainnet



As a Blockchain software company that develops the Ardor and NXT Blockchains, Jelurida is established by NXT's first Pure POS Blockchain core developers. NXT's core developers designed the multiple blockchain, Ardor while considering the expandability as they recognized the limits of the single blockchain in advance. Ardor is the main product of Jelurida at present, and many of the principles that are being pursued by Ethereum 2.0 were applied to Ardor already since after it was released on the 1st of Jan. 2018. Moreover, Ardor secures Stateless Contract Framework which is capable of accessing to the outside data of blockchain.

Hot City Project Ardor was selected as the generic technology from the project that is supported by the Austrian government to find out the waste heat point of the city using blockchain technology.

<https://cointelegraph.com/news/austrian-government-backed-project-will-use-blockchain-to-find-waste-heat-spots>

QualiSig Project

Ardor was selected as the generic technology from the project of the Austrian government that is trying to introduce the blockchain technology on the Covid-19 communication. <https://cointelegraph.com/news/austrian-govt-pilot-aims-to-secure-covid-19-communications-with-blockchain-tech>

Max Property Group

Netherland financial authorities approved the Max Crowdfund as the blockchain based real estate cloud funding platform (Ardor based child chain). First loan service is scheduled to be started within September.

<https://cointelegraph.com/news/dutch-regulator-approves-tokenized-real-estate-crowdfundingplatform>

GiveSafely.io

Give.org operator, BBB Wise Giving Alliance released the blockchain based donation platform, givesafely.org (Ardor based).

https://cointelegraph.com/news/charity-giant-behind-giveorg-launches-a-blockchain-donationplatform?utm_source=Telegram&utm_medium=social

Triffic

Triffic's Child chain that is capable of gamifying the daily life of the users by compensating with the cryptocurrency on the 22nd of Sep.

<https://triffic.app>

Why committees pick the Ardor?

We highly evaluated the company because they are concentrating on the 'Blockchain' technology rather than the 'Liquidity of the virtual asset'. In the meantime, this company was selected because they took the lead of the popularity of the blockchain technology and tried hard to create the values of the assets through these popularities.



QuarkChain

The QuarkChain is the first infrastructure to apply state sharding to the blockchain, and the mainnet has been running stably for over a year. In the second half of this year, It plans to launch the

mainnet 'Big Bang' and staking products with multi-native tokens. The organizing committee chose the quark chain for the first time with a changing China.

Collaboration with local governments in China, QuarkChain has been selected as a developer by a government agency in a city in China to introduce a blockchain platform necessary to trade and manage resources in the region.

The local government plans to solve the management problem caused by the absence of a supervisory system in the distribution of specific resources concentrated in one place across the country through the blockchain platform.

Why committees pick the Quark Chain?

Quark Chain foundation accomplish the footstep in China Blockchain industry. It will be the Anker the other blockchain corporation and foundation to ,how can we work with them and what the china government needs in their systems.

And It was the first harmony with socialism's centralized system and the decentralized technology.

Ref.: QuarkChain



2020 BLOCKCHAIN RISING STARS

Media



Gate.io [Research Team]

To promote stronger business cooperation and achieve greater values, Gate.io Research, in view of hot spots in cryptocurrency and blockchain industries, launches various novel, interesting researches with unique and enlightening insights, contributing to the development of Gate.io with the aim of becoming the industry leader.

How they work

Through user survey, the Research will base on different users' needs to set the theme of the research accordingly.

For instance, as for those who are new to the industry, the theme of the paper will be focused on basic information, including the industry's outlook and investment returns. For those who are interested in technology and blockchain, technological bottlenecks and breakthroughs will be elaborated in the research.



Moreover, taking the advantage of data mining, the Research will release quality reports of a fixed amount regularly, supported by professional analysis of data, the industry, commerce, and finance.

With reports of a distinctive style, the Research will witness a further growth of target users as well as core users who show an interest in blockchain, technology and quantitative analysis in finance.

That's how the Research establishes its reputation and sustains commercial values through cooperation in different projects and industries.

Why committees pick the Gate.io Research?

Most of the reasons to select the Gate.io Research team are Steady, Objectivity, and Comprehensive analysis.



Your Gateway to Cryptocurrency

2020 BLOCKCHAIN RISING STARS

Media

Insight Protocol does they start the business to give the reward for finance investors' activities. Insight Protocol issues the Insight Protocol token(hereafter ,INX') to grant the reward to finance investors.

INX token can earn in the Block Insight App, Which curates the blockchain news. The Block Insight App can acquire the news related to the blockchain and the thought of the user's behaviors. Many projects and foundations list the token or coin some reasons for that. Some of them get the budget for their business or inform the app.

Insight Protocol, they pick the reason for informing users interested in the Blockchain and the Digital asset. Insight Protocol does the listing of the token INX in the MXC exchange. In June 2020, many East South Asia people use the MXC to trade the digital asset (e.x. Bitcoin, Ethereum) They start marketing with the MXC exchange. They gather 30K users in a week.

The Block Insight proceed the blockchain news corporation and news media group. Block Insight do the contract with the Tuoniao(Major blockchain news media in China), On and Off-line media corporation Blockchain Today and News media group NewsBTC and so on.

Technical Benefits - Three

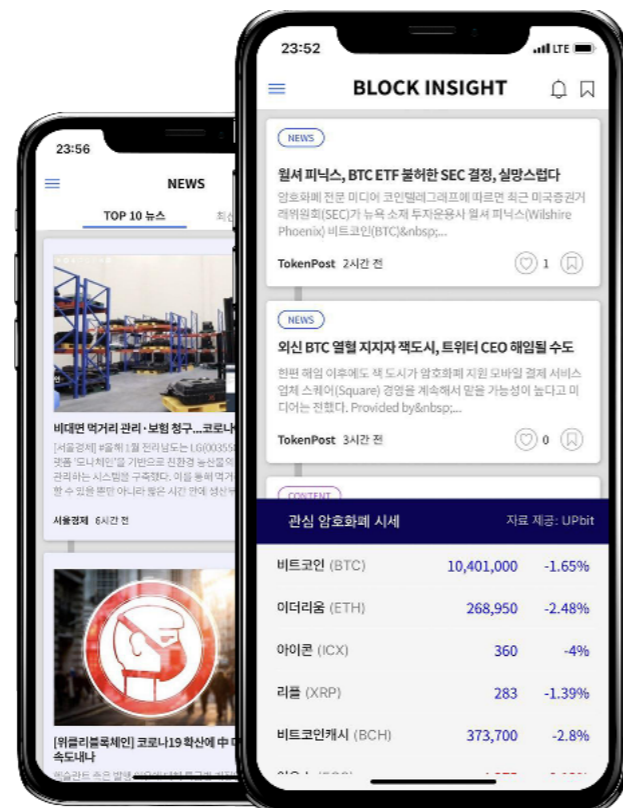
- News
- Contents
- Market Information

It provides fast and accurate blockchain news and transparent services that reward all users' activities with the INX tokens

In particular, through an official API content agreement with the Dunamu for the first time in the industry, they provide fast and accurate real-time transaction information to BlockInsight Dapp.

Why committees pick the Insight Protocol?

We impressed with the fact that they chose listing as a catalyst for the app's growth potential and offer curated news.



BLOCK INSIGHT

2020 BLOCKCHAIN RISING STARS

Exchanges



Kratos: Kucoin's new model
The test environment for KuChain. Kratos is co-ordinal with KuChain in concept, architecture, and resource.

Exchange KuCoin is the top exchange platform in Global. It is accumulated trades almost 500M number of trading and 80B dollars volume in a day.

Over the 100 fiats trading

2020 is a year of a steady rise in various businesses of KuCoin. KuCoin's Spot Trading, Margin Trading, Futures Trading, Staking, P2P Fiat Trade, and KuChain are all advancing in an orderly manner. Especially in the P2P fiat trading, we are expanding the fiat gateways fast.

Our P2P Fiat Trade now supports Chinese Yuan (CNY), Indonesian Rupiah (IDR), Vietnamese Dong (VND), Canadian Dollar (CAD), and US Dollar (USD), the five mainstream fiat currencies, and adds payment methods including PayPal, wire transfer, Interac e-Transfer, and Payoneer.

KUCCOIN also supports 50 fiat currencies like EUR and AUD through our partnerships with Simplex, Banxa, and PayMIR. By the end of this year, we intend to support over 50 fiats.

Also, KuChain has made significant progress. Recently, they launched the KuChain Betanet Events. KuChain is a public financial chain under development by KuCoin Group, and Kratos is

Providing an experimental setting, Kratos encourages decentralized financial product pioneers to test and prove their innovative technologies and notions, as well as try out and contribute to KuChain's various functionalities spanning governance, staking, and validating.

Kratos builds a four-layer network based on the needs of Defi and DEX, modularizes the protocol and functions, improves the ease of use of Kratos, reduces the threshold for developer participation, and solves the problems in the Defi field. Kratos will bring mass adoption of blockchain and new changes to the industry.

KuCoin is a global cryptocurrency exchange for numerous digital assets and cryptocurrencies. Launched in September 2017, KuCoin has grown into one of the most popular crypto exchanges and already has over 5 million registered users from 200+ countries and regions. According to Alexa traffic ranking, KuCoin's monthly unique visit ranks the top 5 globally.

Known as „The People's Exchange“, KuCoin operates in Seychelles, providing users with multi-language and 24/7 customer service. Meanwhile, KuCoin has established

local communities in South Korea, Japan, Spain, Italy, Vietnam, Turkey, Russia, India, and other regions, providing users with the most local services. Currently, 1 out of every 4 crypto holders in the world is with KuCoin.

They have successfully launched the KuCoin app for iOS and Android to keep our users trading on the go.

Why committees pick the exchange Kucoin?

They expect to trade in more than 100 currencies, and they believe the exchange Kucoin will mature the digital asset market Hugo.

Telegram: https://t.me/KuCoin_Exchange

Facebook: <https://www.facebook.com/KuCoinOfficial>

Twitter: <https://twitter.com/kucoincom>

Reddit: <https://www.reddit.com/r/kucoin/>

YouTube: <https://www.youtube.com/c/KuCoinExchange>

Medium: <https://medium.com/kucoinexchange>

Instagram: <https://www.instagram.com/kucoinexchange/>

LinkedIn: <https://www.linkedin.com/company/kucoin>



THE PEOPLE'S EXCHANGE

2020 BLOCKCHAIN RISING STARS

Exchanges



Mercado Bitcoin is a FMITech (Financial Market Infrastructure) leader in LatAm. It provides an online platform that allows customers including traders to transact with digital currency.

MB provides its users crypto wallets and a platform for buying or selling Bitcoin and other cryptos using Brazilian Real.

MB also provide access to high yeild investments through tokens of alternative assets non-securities, bringing to everyone

the possibility of having a fraction ownership of everything.

Launched in 2014, Mercado Bitcoin has more than 500,000

subscriptions and is an exchange used by an average of 1.4 million per month. More than 98% of exchange users are Brazilian users, and most of them are directly in contact.

The ability of market protection

Only seven currency currencies (BTC, USDC, LTC, XRP, BCH, LTC, ETH, and CHZ) can trade.

Market defense ability

It provides safety to the customer's assets by listing only assets such as BTC, USDC, and LTC, the critical currencies of virtual assets, without listing various virtual assets. It considered having shed light when the virtual asset market collapsed due to the COVID crisis.

Mercado Bitcoin describes itself as an alternative asset trading platform in Latin America.

Mercado Bitcoin supports Brazilian Reals (BRL), offering BRL pairs for BTC, ETH, XRP, BCH, LTC, and USDC. MB has launched in 2019 MB Digital Assets, an asset tokenization initiative that has issued more than BRL 25 MM in asset-backed tokens.

Why committees pick the exchange Mercado bitcoin ?

They chosen the youtube to catch new users in other industry. They share their knowledge and circumstance in the blockchain and Digital asset market.

<https://www.facebook.com/mbitcoin>

<https://twitter.com/MercadoBitcoin>

<https://www.instagram.com/MercadoBitcoin>

<https://www.linkedin.com/company/mercado-bitcoin>

Ref.: Mercado Exchange



2020 BLOCKCHAIN RISING STARS

Person



OSCAR DARMAWAN INDODAX CEO

From 2006 to 2007, he started the business consulting in DV9 International PTE. LTD. He helped to emerge the performance in organizations.

He charged in server management and performance.

From 2007 to July 2014, he was appointed as a CEO of a corporation, PT Bumi Intermedia.

He built the solid portfolio from the corporation of Indonesia, Singapore, Malaysia, United Kingdom and USA. From May 2013 to now, he works as the CEO of Bitcoin.co.id (hereafter Indodax).

Listing the Digital assets which base on the credit

Exchange Indodax passed the BTI Index which established in 2014 Indonesia.

Avg. monthly visits 4.54M people in this exchange and 95% of users are Indonesian.

Although it is possible to promote profits by listing various financial assets, it has helped to give users a positive perception of virtual assets by listing only reliable assets.

Continuous exchange management

Due to the nature of Indodax, there is not much transaction volume.

However, he attracts a lot of interest in Digital assets by conducting events. He checks the target to the characteristics of Indonesia.

Ref.: LinkedIn.com

LEE WON JAE

K-WALES HEAD



K-Wales is a similar investment advisory company that started services in 2017 when the cryptocurrency boom occurred.

They selected the latest market conditions and promising altcoins for cryptocurrency investors. In addition to providing that information, they also hold offline seminars every quarter to deliver the right trading method, and actually, investors' trading skills. They are helping a lot.

The Head of K wales represents to speak his team. We think it might be the first thing to recruit new mentors who joined the team for a futures trading tutoring service. New mentors help them to seek early top trading skills, also improving their market value. We give an smooth and comfortable way for general investors to get help. We have been chasing for a year to recruit mentors, so they are most impressed that mentors,

they finally decided to join. We pleased to hear when tutees make the back, which can robust their savings and investment.

In 2018 many investors lose their money because of the digital asset market's wane. Many tutees came in us to learn why they lose their money and investment. Learning has begun to recover assets, and education has created the scalability of revenue.

Whenever I hear the thanks from these members, I think I'm very good at doing this.

Why committees pick the K-whales?

They are one of the defense line in South Korea's digital asset market. In South Korea, they are one of criteria of South Korea digital assets market value.

A VIRTUAL REALITY EDUCATION STARTUP BATTLES THE LEAN YEARS TOWARD SUCCESS



STEVE GRUBBS

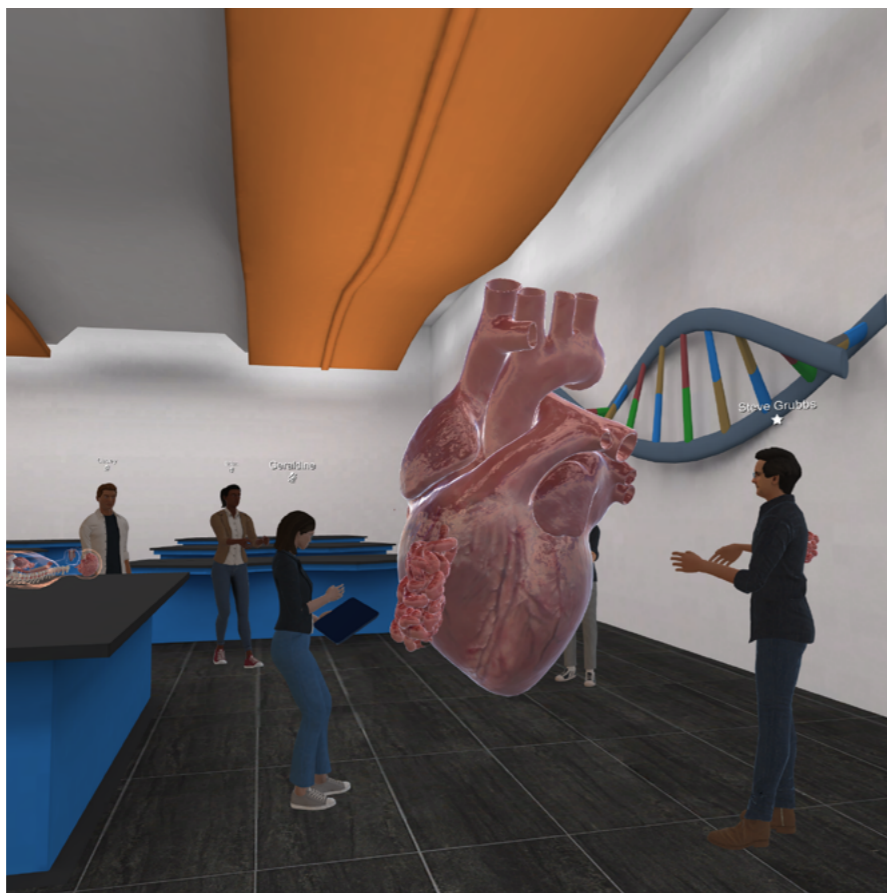
CEO at VictoryXR * Founder ChalkBites and Victory Companies * YPO
We build virtual reality classrooms and buildings for schools and universities.

Davenport, Iowa

In 1980, The Learning Company (TLC), was a little known startup. They were creating learning games for children using the new technology that was beginning to be adopted around the world: home PC's.

Today, we look back and understand it was a given that there would one-day be a computer in every home and one in every pocket, but in 1980, few people thought they would make it off the desk at work and end up in homes. After all, a base home computer was about \$1,000USD at the time. This was the equivalent of two week's pay for most Americans. But the pace of TLC's software sales tracked very closely with the adoption of home computers. Starting in 1984 and 1985, sales began to spike dramatically and within a few more years, they would see a billion dollar exit.

The situation today with virtual reality headsets and learning curriculum is much the same. Gone are the days of consumers buying expensive VR headsets tethered to a high end graphics computer. With the introduction of the inexpensive - but powerful - Oculus Quest and Vive Plus in 2019, and now the Pico Neo II in 2020, we are beginning to see a hockey stick curve in VR headset adoption. AR Insider expects VR headset sales to breach 12 million this year and 15 million next year. By



comparison, an Oculus Quest now costs half the price of the iPhone that's in the pocket of almost every teenager in the U.S.

VictoryXR today is the equivalent of The Learning Company in 1980. As headset sales increase, and parents begin looking for more effective ways of educating their children, we will see an adoption of VictoryXR classes and curriculum in a curve that equals the hockey stick curve of computer sales in the '80's.

Consider just a few ways VictoryXR is helping students to learn: The Planetarium is a wonderful way to learn and VictoryXR has one; but unlike the real world, the learning doesn't stop on earth. When students finish their time looking up at the stars, they hop into their Star Trek-style transporter and beam up to the VXR Starship. Once there, they can take a space walk and observe the amazing

Nebula that NASA has photographed over the years.

Learning anatomy can be interesting, but



in the VictoryXR science lab, it goes way beyond interesting. Wendy, the Science Teacher, hands each student a heart and then has them expand it so it's taller than they are. Then each student steps into the heart and learns as Wendy teaches about the ventricles and cavities.

Have you ever wanted to travel in a time machine? Now you can. VictoryXR offers a great learning opportunity with the Woolly Mammoth skeleton, which is on loan from the Smithsonian's Museum of Natural History. But it doesn't stop there. Once students have fully satisfied themselves with the skeletal structure, they are invited to step onto the time machine that begins whirring, lights flashing and poof, students are standing 10,000 years back in time with a herd of live woolly mammoths.



a world leader in virtual reality and augmented reality educational product development

To date, we have created over 240 unique VR & AR experiences spanning more than 50 different learning units.

Our content has won acclaim from HTC at the Viveport Developer Awards, where it was named Best Educational VR software, and has been given high praise by both GearBrain and SyFy. With educational partners like Carolina Biological and Oxford University, we have been able to develop brand-new educational encounters for VR & AR users across the globe.

VictoryXR develops Virtual Reality content for the following systems:

- HTC Vive**
- HTC Vive Focus**
- Windows Mixed Reality**
- Oculus Rift**
- Oculus Go**
- Oculus Quest**
- Pico Goblin**
- Pico G2**
- Lenovo Mirage (running Google Daydream)**
- Google Expeditions**
- Google Cardboard**
- ...as well as Augmented Reality (AR)**

The world is changing fast. Travel has been dramatically diminished. Remote working is here to stay and remote learning - which was growing dramatically fast pre-covid - is now bigger than classroom learning.

Learning from a Zoom meeting or other online platform is better than not-learning, but clearly not as good as 'learning by doing.' This is what learning in virtual and augmented reality brings to students. Consider the amazing case of Nicklaus Hospital in Miami, Florida. They chose to teach their staff the basics of patient care through two methods, and measure them against each other. Half the staff was trained in the traditional methods of verbal instruction and paper. The other half were taught through kinesthetic learning in a virtual reality headset.

The results were dramatic. The participants were measured one week after the training and one year after training. Those trained the traditional way had 20% retention after one week; but those trained through virtual reality had 80% retention one YEAR later. These dramatic results are not isolated. Virtually every study shows that students retain more information and are more engaged when learning in virtual reality. Steve Grubbs is chief executive officer and co-founder of the award-winning VictoryXR. During a recent tour of the VictoryXR Academy, Grubbs said: "Our mission is to create a campus that allows any teacher in the world to teach in a place that brings learning to life."

In the corporate world, there's a lot of talk about the creation of 'digital twins', those exact replicas in a virtual world of a business or machine from the real world. Grubbs pointed to underfunding in education, with many institutions unable to afford state-of-the-art facilities for

science, technology, engineering and math. His belief is that schools will look to digital twins of state-of-the-art science labs in virtual reality to replace the more expensive brick-and-mortar solution. Rather than spending a million dollars to build a new lab, \$10,000USD of VR headsets and a \$5,000USD subscription to VictoryXR Academy does the same thing. "And with that, suddenly, you have more at your disposal than the wealthiest school districts building all the facilities that they can on campus. This is the great creator of equity in education."

VictoryXR also wants to give students the opportunity to access classes with the world's best teachers. He started by hiring Wendy Martin. Martin, a runner up in the US-based Live! With Kelly national Top Teacher Award in 2012, has been teaching high school- and college-level science classes for more than 20 years. Now, every student in the world can have access to Mrs. Martin as their science teacher. And the world is changing quickly. Will Winston, sales and partnerships director at Pico, told VRWorldTech that schools and colleges have shifted from 'we might try this' to 'we need this' when talking about immersive education, following the outbreak of coronavirus (Covid-19) earlier this year.

He said: "Standalone headsets have made VR cheaper and more accessible for schools to adopt this technology at scale so the combination of these two forces has tipped the conversation in a positive direction."

VictoryXR is not alone in this endeavor. Last year, HTC Vive gave them the Viveport Award, which recognized them as best-in-the-world in VR education. Even more, Microsoft licensed their content for



schools in their mixed reality program and Qualcomm made VictoryXR the very first company in its XR mentorship program.

The world's largest tech companies - Microsoft, Facebook, Apple, Google, Lenovo, HTC, HP - are investing billions of dollars building the VR ecosystem.

While sometimes it can be slow to get off the ground, what we know is that those who stake a claim early, and survive the lean years, are the ones who benefit the most when the market reaches critical mass. VictoryXR is poised to be that company in the virtual and augmented reality space.

You can learn more about VictoryXR at VictoryXR.com or email it's founder, Steve Grubbs, at steve@victoryxr.com.



Global Goodwill Ambassador for Art & Culture

International Speaker -Pianist- Adviser -Model- Composer-Writer & Philosopher

Experienced Brand Representative with a demonstrated history of working in the non-profit organization management industry. Skilled in Nonprofit Organizations, Public Speaking, Songwriting, Dynamic Speaker, and Writing. Strong sales professional with a Master of Arts - MA focused in Music Theory and Composition from Artistic Academy.

Global Goodwill Ambassador – Humanitarianism, Politics, Arts & Entertainment Europe, Asia, USA

EXPERTISE: International Politics, Arts & Entertainment, Music, and Philosophy.

Ms. Gokovi is the Global Goodwill Ambassador at the Canadian non-profit, FAVM. She is also the Ambassador for Human Rights & Peace. Ms. Denisa is Ambassador of Peace to Cad bridge Corporation, USA.

Ms. Gokovi is an honoured member of the “International Royal Academy” of the United Nations, also the Ambassador of Culture and Art for the “International World Peace Committee “. She is also the Ambassador for Arts and Humanities in the “Royal Society Group” and an Ambassador for “African Child Projects”.

An accomplished musician and composer, Gokovi has studied piano since the age of six. She often performs live concerts and donates time performing for benefits supporting underprivileged communities and children. She also aids young artists in their professional development and training. Ms. Denisa was recently nominated in 2019 for the Global



Humanitarian Award by the World Peace & Diplomacy Organization. She has been appointed to her role as Chairperson & Speaker for Albania in the Women's Economic Forum, India and also Global Ambassador at Greatness University UK because She is nominated for Greatness Awards 2020 and inducted in World Book of Greatness.

Ms. Denise Gokovi is also Goodwill Ambassador to the eminent organization where she promotes human values and commitments „Noble World Records“ India. She is also Goodwill Ambassador & Speaker of the non-profit USA organization (GGA) on a global audience well known on the professional social network LinkedIn. Ms. Denisa is Dame Grand Officer of the Holy Order of Protection & Education for women children and families (H.O.P.E) . She is also General Coordinator for “Wisdom International Festival” in Albania .

H.E Denisa Gokovi is appointment as National Brand Ambassador of Albania from “International Non-Olympic University” & Adviser of INOU Peace – Mission. Experienced Brand Representative with a demonstrated history of working in the non-profit organization management industry. Skilled in Non-profit Organizations, Public Speaking, Song writing, Dynamic Speaker, and Writing. Strong sales professional with a Master of Arts - MA focused in Music Theory and Composition from Artistic Academy.

Denise Gokovi's historical integrity begins with a life loaded with immense disadvantages but the projecting power of vital destiny develops challenges to human vision. She has studied at the Academy of Arts for many years in her role as a pianist and has won several national awards in her performances.

She was born in the City of Shkoder, This crucial fact in emotional



where he is otherwise called the „Cradle of Culture“ for the tradition and taste of civilization of a people with passion and art. Her determination and courage make her a career enhancer, influencing the categorization of some cells as basic knowledge of professional structures.

Ms. Gokovi came from a very difficult life and economically difficult family history mentioning the rivalry of the last thirty years, during an uneasy periodic transition that has deeply affected Albania in the fatality of big corruption and human injustice.

transformed the survival powers into an extraordinary experience in a dominant focus of Ms. Denise's role. Creativity as a multifaceted quality in her management function, empowered efforts towards new opportunities.

Ms. Gokovi currently lives in the Albanian capital, Tirana, where she integrates her

dreams and self-confidence.

The first steps have been extremely tricky as a consequence of careful selection, high expectations, status of success and differentiation of ideas where her announces self-conscious competition in career development. Ms. Denise has been part of many charity activities, and has also donated her imagination and image, productive ideas and ongoing consulting to her philosophy on improving people's psychological well-being.

Vitality of life is evidence of efforts to socialize motivational hopes in human pride. Ms. Denise has shown that volunteering is an opportunity, a form of rebellion and a confidential freedom. She started writing

philosophically at the age of 17. She had always believed in her vision and the unconditional belief of people that potentially one day the world would hear her story.

Ms. Gokovi is now fully dedicated to the realization of her first philosophical book, explaining the ethics of the dark world in human passions, the pragmatism of political force, the ignorance and passivity of mistaken protagonism, the vital roles of great change within a game that governs fortunes of people!



PIONEERING ASSET MANAGEMENT DIGITAL ASSETS FOR RETAIL INVESTORS

Switzerland is well known for being one of the most innovative and welcoming jurisdictions for digital assets in the world. Last week, a new financial product has been listed on the Swiss stock exchange that ushers in the next phase in the mass adoption and value chain of digital assets, which is asset management of digital assets. This financial instrument in the form of an actively managed Exchange

Traded Product (ETP) is a real alternative to a fund and/or structured product and can be issued by issuers without authorization or assistance from a bank or broker. ETPs are secured bearer debt securities that do not earn interest (bonds). The actively managed ETP with digital assets as underlyings is the latest addition in the build out of the Swiss ecosystem with regards to digital assets.



MARTIN LIEBI

**Legal FS R&C S, Head Capital Markets, Judge and University
Lecturer, Zürich, Canton of Zürich, Switzerland**

Advising national and international clients in (i) banking & finance, in particular private banking, asset management, and investment banking, (ii) commodities trading (iii) matters related to capital market infrastructures, such as MTF, OTF, and OTC-derivatives and related implementation Projects, and (iv) restructurings, financings, private/public investments, M&A-transactions, and liquidations mainly in the financial services industries.



The issuer and asset manager

The new financial product has been issued by Bitcoin Capital Ltd. (bitcoincapital.com) in the ETP (Exchange Traded Product) segment of the SIX Swiss Exchange. It's ticker symbol is BTCA. ETPs have so far been solely passively managed financial instruments that replicate an index. The new feature of BTCA is that it will be managed actively by an asset manager.

The asset manager is FiCAS Ltd. (www.ficas.com), an asset manager of digital assets domiciled in Zug, Switzerland. The asset management team is headed by Ali Mizani Oskui, a well-known digital assets expert and futurist. He has cherry picked Switzerland as the best jurisdiction to establish his asset management and trading operations for the openness of the economy, flexibility of regulators and regulations, and the quality of people and ecosystem. The asset management strategy deployed is a relative value strategy between Bitcoin and Altcoins having Bitcoin as benchmark with the ultimate goal to generate alpha compared to the price development of Bitcoin.

The new financial instrument for digital and traditional assets

The new financial instrument BTCA combines thus the best of both worlds, the liquidity of an internationally renowned stock market married with the long-lasting expertise in digital assets of the asset managers of FiCAS. BTCA can easily be bought through brokers from all around the world in the secondary market.

The new financial product itself has been created by Martin Liebi of PricewaterhouseCoopers Ltd.,

Switzerland, with the goal to combine a retail product for global distribution with an active asset management strategy. It is a new product category in between structured products and a fund. One of its key hallmarks is that it can be issued by a special purpose vehicle without requiring the guarantee of a bank or broker (like a structured product).

It's scope of application, especially with regards to not (yet) widely used digital assets is thus much broader. The financial instruments require according to the listing rules of SIX Swiss Exchange however a market maker, but do not require authorization from a regulator like a fund for example. The product documentation consists of a base prospectus and final term sheets for each additional new product that will be issued. Once the based prospectus is listed, additional products can be issued and listed within days, like in case of a base prospectus of structured products.



Financial instrument	Listing	Issuer	Regulatory authorization	Involvement Bank/Broker	Market Maker	Documentation
(Listed) Fund	Yes	Fund	Yes	Custodian	No	Prospectus / Key Investor Document
Structured Product	Yes	SPV / Bank / Broker	No	Issuer / Guarantor	No	Base Prospectus / Term sheet for each new product
Actively Managed Exchange Traded Product (bond)	Yes	SPV	NO	Custodian	Yes	Base Prospectus / Term sheet for each new product

As a listed financial instrument, it will be subject to the ongoing rules and regulations of listed issuers under the SIX listing rules. BTCA will however benefit from the liquidity and global accessibility like any other listed financial instrument. Please see below a comparison of the key features of (listed) funds, structured products, and actively managed ETP

Outlook

BTCA is just the latest of many innovations currently coming out of Switzerland. Switzerland clearly is one of the leading jurisdictions embracing and leading the digital asset revolution.



Keswin
SURESH



FourMed
committed to service excellence

DEMOCRATIZING MED-TECH ROBOTICS AND INNOVATIONS IN UAE

Over the last few decades, we have seen perpetual changes in healthcare. This modernization and technology integration movement in healthcare, across various geographies, has enabled patients, clinicians, and healthcare providers to elevate the standards of care received and given.

At FourMed, we are continuously striving to democratize the regional healthcare eco-system with robots, artificial intelligence, and cutting-edge technologies that can transform healthcare delivery norms.

FourMed was established in the year 2007 as a med-tech firm responsible for providing healthcare institutions across the United Arab Emirates with medical devices, instruments, and consumables. Over the

Keswin has been working in the med-tech industry for the last 04 years with core work experience in computer-assisted surgeries, robotics, AI, image-guided navigation and interventions.

Keswin is responsible for strategic partnerships, new product introduction, commercialization and building clinical adoption program in his current role.

years, we have had conspicuous growth in delivering turnkey projects, surgical devices, and various capital technologies to many hospitals and academic institutions. I joined FourMed in 2018 with the responsibility of building a new business unit that would completely focus on robotics, artificial intelligence, and innovations. We believed in the cogency that technology, automation, and innovations can highly aid in improving healthcare principles. In accordance with that, we formed strategic partnerships with leading med-tech developers to launch their product and drive its growth in the UAE and adjoining countries.

UAE: A thriving environment for businesses to nurture

The government of the United Arab Emirates has always shown great foresight in implementing a robust eco-system for all verticals across manufacturing, trading, retail, education, and healthcare. The provision of quality healthcare to citizens and residents has been a priority as well. Hence, we have seen exceptional changes in regards to creating a futuristic healthcare system. The role of artificial intelligence, digitalization, and robotics has been significant for this purpose. Additionally, because of easier foreign direct investment policies and a safe business environment, we have witnessed significant growth in the number of private healthcare providers. This has made the United Arab Emirates a hub for medical tourism and aided residents with broader options for availing quality treatment. Interestingly, a similar trend can be seen in adjoining Gulf countries as well.

Our Focus in Robotics

A robust healthcare system requires

sophisticated technology; so the demand for advanced technologies is on a rise. We are addressing this need by providing healthcare institutions with technologies that are futuristic, easy to use, intuitive, and are potential game-changers in achieving the desired clinical outcomes. At present, our prime focus is on brain & spine therapies, diagnostic imaging, cardiology, and minimally invasive surgeries that require laparoscopy. The technology that we provide in any of these therapies is either powered by robotics or artificial intelligence. This has been enabling healthcare providers to achieve higher efficiency, save costs, optimize time, and deliver quality results. Interestingly, there has been a trend among clinicians as well to pursue such technologies that can assist them in clinical practice. In this feature, I would like to elucidate the key technologies that we are introducing in the UAE and nearby countries.

1. The E-GPS Robot: It is the world's first revolutionary robotic navigation system developed by Globus Medical, USA. This robot is a combination of a rigid robotic arm with complete surgical navigation capabilities that can help surgeons to make accurate alignments in spine surgery. The E-GPS robot aims to address current clinical challenges of spine surgery by improving screw placement accuracy, reducing radiation exposure, and increasing the possibility to do more minimally invasive surgeries efficiently. Early adopters of this technology are in complete awe with the system and are using the E-GPS every time they place a pedicle screw. Notably, the E-GPS system is placed in more than 100 hospital systems worldwide.

FourMed is the exclusive channel partner for the E-GPS robot in the UAE and we are

currently engaged in introducing this novel technology to leading healthcare providers. We did a few pre-launch activities in the region and are anticipating a commercial launch in the near future. We are also excited about the neurosurgery module of the E-GPS robot that recently got FDA clearance, as this will help clinicians to use it for broader applications.

2. Lucid Robotic System: We have been in an exclusive partnership with NovaSignal, formerly known as Neural Analytics Inc., who develops the Lucid Robotic System, commonly known as LRS. NovaSignal has been combining artificial intelligence, robotics, and cerebral ultrasound to revolutionize the utilization of real-time brain blood flow data for monitoring brain health.

Founded by a team of scientific enthusiasts, the Lucid Robotic System has received worldwide attention and is being utilized in many centers across North America and Europe. The system is completely automated and non-invasive. The robot enables physicians to map real-time brain blood flow in patients with neurological disorders implementing triage as needed. The LRS has been receiving positive feedback in the Middle East, and leading centers are eyeing to implement this technology at the earliest.

3. CardioFlux: This is a game-changing technology developed in Ohio, USA by



a med-tech startup called Genetesis. CardioFlux as a product, is redefining the way myocardial ischemia and coronary arterial occlusive diseases are detected. The CardioFlux Magnetocardiography, is an FDA cleared, non-invasive, functional bio-magnetic imaging system. It measures the natural magnetic fields produced by electrical activity in the heart. Furthermore, all scans are performed at rest, with absolutely no patient exposure to radiation or pharmaceuticals.

This technology has been enabling clinicians to efficiently administer to patients with chest pain. CardioFlux is currently being used in renowned hospital systems and research institutions in the USA. It will be launched in a well-known center for excellence in the UAE in the imminent future. FourMed has been partnering with Genetesis in introducing CardioFlux technology in the UAE.

4. FreeHand Surgeon: The application of robotics in general surgeries has been in

practice for almost two decades. Even with a rise in the number of robotic procedures, hospital systems and surgeons were facing quite a lot of challenges in terms of procedure costs, capital costs, and a difficult learning curve. These challenges opened an opportunity for FreeHand Surgeon, a med-tech organization that develops assistive-robots in surgeries. Unlike, traditional robots, the robotic arm from FreeHand has low capital cost, minimal per-procedure costs, and a very short learning curve. The robotic arm holds and manipulates the camera during laparoscopic surgical procedures.

This technology has helped surgeons to have more control over the procedure, reduce time in complex procedures, and

in establishing efficient communication with the team in the intra-operative environment. FreeHand's products have been cleared by the European CE and are used in different parts of the world. The product is currently being introduced and demonstrated to surgeons in the Middle East and FourMed has been playing a pivotal role in this launch.

COVID-19: Impact on Healthcare Technology

COVID-19 has made a global impact on every individual and business. Healthcare also witnessed immense modifications with some infrastructures requiring an over-haul to fight this pandemic. As experts say, many changes being applied in this

pandemic are bound to remain in effect.

Robotics and Artificial Intelligence are a definite game-changer in the current scenario.

We have been seeing a rise in the number of telemedicine consultations and remote-procedures being conducted at various places. These measures ensure social distancing, increase efficiency and can assure strict infection control. Physical contact between healthcare providers and patients is reduced significantly when interactive robots are implemented for screening and initial consultations. Robots are also being used for drug dispensing in pharmacies and for disinfecting hospital surfaces.

However, although the usage of robots increased in various areas, hospital systems began to face a financial crunch due to a sudden drop in revenue. Healthcare institutions were forced to put a hold on purchases of capital equipment and prioritize treatment of COVID-19 patients. Countries with high testing standards and contact-tracing capabilities were able to lift restrictions sooner.

Gradually, hospital systems are resuming work as usual by adjusting to the new normal and enhanced safety protocols. This pandemic has pushed all players equally to realize the importance of technology, automation, and artificial intelligence in healthcare. The entire process of running operations becomes seamless, safe, and efficient which is our need of the hour.



The Future of Robotics & Surgery

The race to launch robots and aggressively expand technologies have been on the agenda for every mainline med-tech organization. This will create more competition and diversity in product offerings available to healthcare providers.

The long learning curve, extended setup-time, and high per-procedure costs associated with surgical robotics were some negative aspects that have been preventing a lot of hospital systems from launching a robotic program. However, advancement in competition, rapid acquisitions, and an increase in the



number of installations are bound to bring a change in these negative dynamics of robotic surgeries in the near future. It would be also exciting to see the maturity

curve for easier adoption of robots among clinical users. The most interesting factor would be the utilization of data from each procedure being performed by a robot



patients, on the benefits of robot-assisted diagnosis or therapies.

The growth of robotics in healthcare has been spectacular so far and with innovations coming through every day, we will be seeing more agility in robots. Implementation of robots in healthcare is inevitable and its demand will surge further in the future.

Robots are developed to enhance our capabilities in performing complex tasks rather than occupying our professional roles at work. At FourMed, we move forward with the goal of democratizing healthcare with robotics and cutting-edge innovations to make quality healthcare

accessibility a seamless process for everyone.

If you are interested in partnering with FourMed to introduce your innovative med-technology in the Middle East, then please write to me via e-mail at keswin.suresh@fourmed.com or connect with me on LinkedIn.

of augmented and virtual reality in robotic surgeries. This amalgamation of imaging and robotics will re-define surgical planning and intra-operative procedure protocols down the road.

Developers have already been working for a long time on making their systems more intuitive and creating a shorter learning

and how it can be used for collaborative learning by other robots to make surgeries more precise.

To conclude, a lot of stigmas still surrounds the use of robots in healthcare. Nonetheless, there has been an increased adoption among healthcare providers, with extensive awareness in



PROF. AHMED BANAFI

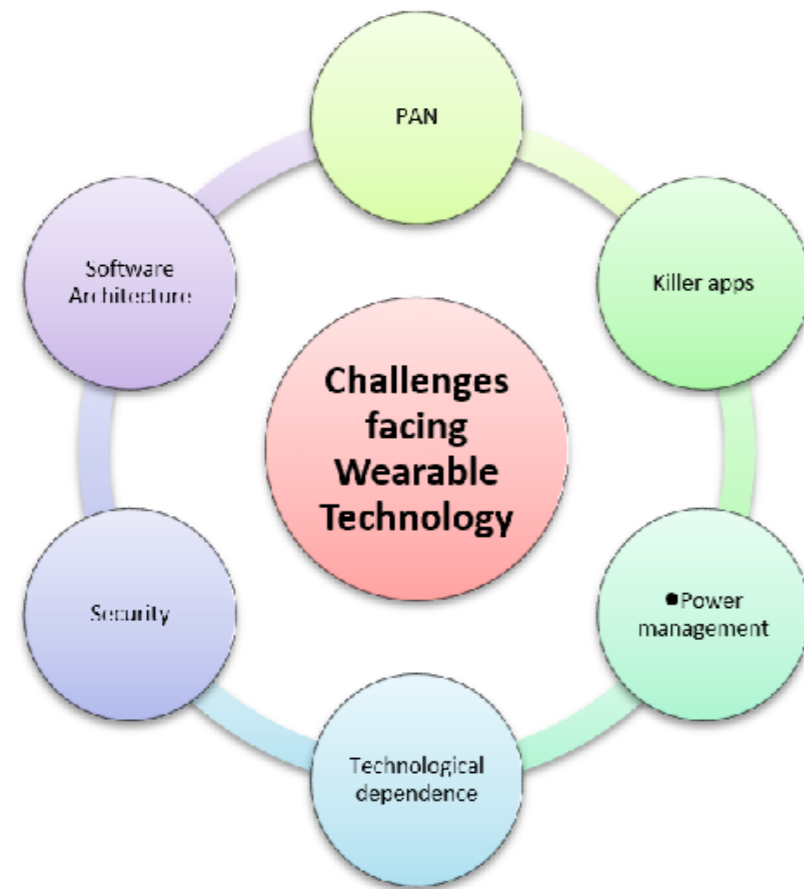


Expert
IoT-Blockchain-AI, Author
Keynote Speaker
Global Contributor

FUTURE AND CHALLENGES OF WEARABLE TECHNOLOGY

Wearable tech is one of the fastest-advancing sectors of the wider technology industry, now outpacing the development of smartphones. From the basic fitness trackers and highly-advanced sports and smartwatches, to virtual and augmented reality headsets, wearables are everywhere.

With increasing daily dependency on our smartphones, the evolution into wearable computing was an inevitability and welcomed



too. Especially with the advent of the smartwatches design and availability, such tech has now become an obsession. To fuel that obsession — and grow the market for more wearable computing devices — programming, application and thoughtful design needs to keep pace along with imagination.

Are apps up to the task?

One of the key challenges facing current wearable computing devices is the lack of killer apps. Without a variety of robust apps serving the different needs of consumers, the future of wearable devices will be cloudy at best. If we scan the market to see what is available right now, the few apps around are limited to fitness-specific features like heart-rate monitoring, calorie intake, diet tracking, in addition to reading texts and display/answer of calls. Although helpful, these aren't considered „killer apps“ that

capture the imagination of consumers, nor make them excited enough to invest in and use a wearable computing device.

According to the tech research firm Gartner, „wearable devices will drive half of all app interactions in the coming years.“ If this prediction proves to be true, we will see a wave of new apps hit the market soon. Consumers want to have apps available in all major operating systems iOS and Android.

Challenges facing Wearable Technology

There are a host of concerns related to wearable computing devices that need to be addressed for such devices to become mainstream, such as:

- Killer apps
- Power management
- Technological dependence created by augmented reality and automatic processing

- Advances in software architecture to make up for the challenges of navigating on such small-screen interfaces
- Management of wireless and personal area networks (PAN);
- Sufficient security from hackers with the potential to control the data stores on the device, if not the device itself while in use.

But with security and other risks addressed, the hands-free and location-independent operations of wearable computing devices could lead to a number of applications. For example, the devices could provide new capabilities for those needing high-tech mobility and connectivity in the field, such as emergency personnel, search-and-rescue teams, warehouse workers or anyone on the move. The systems also make it possible to track individuals, such

as nurses performing rounds or emergency workers in the field.

Wearable computing devices could also display schematics to a technician repairing a specialized piece of machinery or allow a worker to manage equipment remotely, such as assembly-line machinery, providing an extra layer of safety for the workers. Even sales personnel could take advantage of such technology, easily accessible information to deliver better and faster customer service.

Every new technology has an introduction and discovery phases in its life cycle, and wearable computing devices are no exception. A new catalyst that will advance the life cycle of wearable devices is the introduction of 5G, that will provide more bandwidth and open the gates for many



options like real-time monitoring of health and multiple apps working at the same time. You can imagine what kind applications will benefit from this combination of wearables and 5G.

imaginations.

There will be times when consumers will question the purpose and use of such devices, and some people will reject them altogether. But the potential of wearable devices is too much to ignore, and the benefits are too many to walk away from.

If past experience with the everyday significance of smartphones is any indication, then the future of wearable computing devices is just as bright, and limited only by our own



CORPORATE

INVESTMENT TIMES

GLOBAL CONTRIBUTOR

Dr. Ahmed Banafa

GLOBAL BUSINESS EDITIONS
WORLD'S TOP NEXTGEN INVESTMENTS MAGAZINE



WWW.CORPORATEINVESTMENTTIMES.COM

CORPORATE INVESTMENT TIMES

HOW WILL QUANTUM COMPUTING SHAPE THE FUTURE?

An epiphany is normally associated with a scientific or religious event that, for many cultures, corresponds to a striking and sudden reality where a prophet -or event- interprets visions beyond this world. And if for many technology is almost like a religion, John Martinis has become a new prophet who joins a long list of proper names that we cannot fail to mention: Paul Benioff, Richard Feynman, David Deutsch, Dan Simon, Charles Bennett, Peter Shor, Lov Grover, Isaac Chuang or Robert Schoelkopf, among many others.



DR. RAUL VILLAMARIN RODRIGUEZ (PH.D.)

Dean, Woxsen School of Business, Woxsen University

An author, columnist, and registered expert in artificial intelligence, intelligent systems, and multi-agent systems at the European Commission.

The world of quantum computing has been a trending topic in all kinds of online and offline media, but we cannot miss the

Quantum computing is a different computing paradigm than classical computing. It is based on the use of qubits instead of bits, and it gives rise to new



opportunity to give our vision of the doors that quantum computing opens to the business world.

But first, let's put our feet on the ground, since this has been a small step.

As those of us who are dedicated to programming normally say "this is nothing more than a "Hello World", and to understand this the best thing is to do is a brief review of what quantum computing really is.

A quick introduction

logical gates that make new algorithms possible.

For those who have not studied electronics, what is a logical gate? It is an electronic device with a boolean function or other functions such as adding or subtracting, and which include or exclude according to its logical properties. They can be applied in electronic, electrical, mechanical, hydraulic and pneumatic technology, and operate on bits (zeros and ones) simultaneously. Basically, algebra of a lifetime.

A quantum gate is a basic quantum circuit that operates on a small number of qubits. They are to quantum computers what logic gates are to digital computers. Quantum logic gates are reversible, unlike many classic logic gates.

If in classical electronics we focus on opening (0) or closing (1) circuits, the equivalent to turning a light bulb on or off, when we talk about qubits the thing is less visual, although we can see it in the following way.

This time there is no "switch" but the protagonist is the electron itself. An electron rotates on itself as Earth does. When the electron rotates in one direction, we say it has the spin up, and when it rotates in the opposite direction, it has the spin down. Scientists and engineers have managed to modify the state of this spin at will. Now a zero means that the electron rotates in one direction and a one that rotates in the other.

The underlying mathematics and physics change with respect to the current computing approach, so the same task can have different complexity in classical computing and quantum computing, which has given rise to great expectations, since some intractable problems come to be treatable.

But everything starts from scratch, which is why we are reinventing ourselves, piece by piece and starting from the smallest detail, how a computer is built.

Google and IBM

Let's say that we have already solved all the problems of quantum computing and we have access to fully functional technology, either by accessing services exposed through the cloud with our usual equipment -we are not that far from this point- or directly operating our computer or mobile phone on quantum



staff, something from which we are much further.

Of course, the first industry that would already benefit from this scenario would be the technology industry itself, as it would begin to amortize billions of investment through the commercialization of hardware and software.

The two companies that lead this race are Google and IBM and everything makes us foresee that the first services based on quantum technology will reach us through their cloud services.

For a quick approximation we can do two simple searches on the Internet: "Google Quantum Services" or "IBM Quantum Services", to see what we find.

With the search "Google Quantum Services" we quickly got to know the research and development areas of the Google Artificial Intelligence team through

Quantum, which according to what is indicated on its website is "a Google AI research effort that aims to build quantum processors and developing new algorithms to dramatically accelerate computational tasks for machine learning."

On this website they also give access to two interesting open-source software tools, the code of which we can download for free from Github. On the one hand, Cirq, an open source framework to build and experiment with noisy intermediate-scale quantum algorithms in quantum processors, and also OpenFermion, an open source platform for translating problems in chemistry and materials science into quantum circuits that can be executed in existing platforms.

If we now go to IBM and look for "IBM Quantum Services", the first thing we find is the IBM Q page, where we have the most interesting information for companies, developers, researchers and teachers. With a slightly more commercial twist,

IBM introduces Qiskit, an open source development framework for leveraging today's quantum processors in research, education, and business.

We can also access IBM Q Experience, which is a portal that allows experiments on IBM Q systems and simulators and to explore quantum applications in areas such as chemistry, optimization, finance and artificial intelligence.

Following these tracks, we can see how efforts are mainly focused on advancing in fields such as materials and circuits (chemistry and quantum electronics), advancing in the world of software and cloud development (with technology available in open source and platforms) and that where more progress is made is in data analytics, artificial intelligence and optimization.

What about China?

It is clear that today no analysis is complete looking only at the United States and its companies. The Asian giant struggles to lead the world in all aspects, especially due to COVID-19, but it will not miss the opportunity to be in the lead in the quantum race as well.

In China, quantum computing has its own name: Jian-Wei Pan, commonly known as the "father of quantum".

It is clear that both the United States and China already contemplate in their budgets a generous stream dedicated to developing Quantum Information Science (CIC).

Beijing has even ordered the construction of a National Laboratory for Quantum Information Sciences in Hefei, in Anhui province, with an estimated investment of

\$ 10 billion, and which is expected to open by the end of 2020.

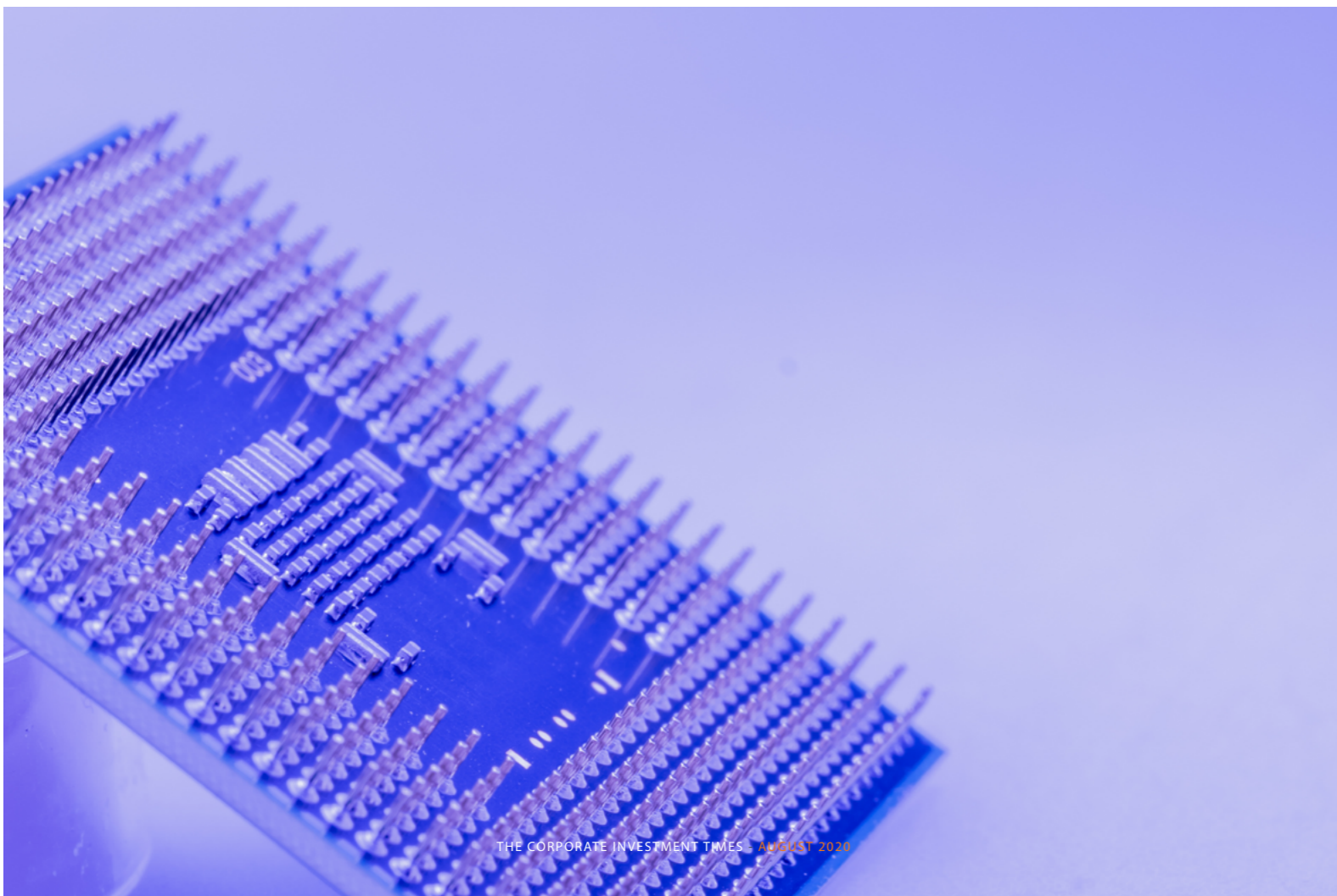
We have a bigger problem: Cybersecurity and Privacy

In the midst of a dispute between the two great powers for leading the world, cyber weapons are the most desired items on earth and information security is a key element.

Just as gunpowder and cannons managed to change the way we wage war, and even changed the way our cities were built and defended, quantum computing is called to change the way we defend our critical infrastructures and information.

Although with quantum technology we can create algorithms that encrypt our information and make it invulnerable to any hacker with conventional technology, it also has the ability to brute force any current encryption algorithm, which would render the attempt to protect national systems and useless. of the most important companies.

That is why what is called post-quantum cryptography has become a national emergency for world powers, because today protecting our most important information is protecting the privacy of its citizens and the future of companies.



BLACKQUANTUM
BLOCKCHAIN
BLACKATHON
NIGERIA 2018



CENSUS
DATA AS A CURRENT
ensus.xy



5 WAYS THAT TECHNOLOGY CAN MAKE REMITTANCES FASTER AND CHEAPER

DR JANE THOMASON

CoFounder and Chief Inspiration Officer, Fintech.TV

a thought leader on digital transformation to shift to a human centred digital economy

where: we measure value based on people and the planet; we measure and report

on impact; we build a new data privacy model with increased individual control and

ability to monetise; and we eliminate social economic disparity.

The impact of the COVID-19 Pandemic is unknown, but based on SARS which cost the global economy around \$50 billion, and MERS costing \$8.5 billion USD, it will be profound. The pandemic has already caused the S&P 500 index of US companies to fall by 11.5% (the worst fall since the 2008 economic crisis). It is predicted that up to 100 million people may fall into extreme poverty, the first increase since 1998. Global remittances, a critical development finance flow, have also fallen during the pandemic due to job losses for migrant workers. Remittances are expected to see the sharpest decline in recent history, falling by 19.7 percent to around US\$445 billion, compared to US\$554 billion in 2019.

Donors have rapidly mobilized to pledge funds for COVID-19. The UN launched a \$2 billion global humanitarian response plan, up to £150 million of UK aid funding has been allocated, and the World Bank and other Bretton Woods institutions are deploying about \$160 billion over the next 15 months for health support, economic and social protection, poverty alleviation and policy-based financing.

However, traditional remittance transfer processes are expensive and slow. The G-20 in 2014 committed to reducing the

reported that there were over 5 billion mobile connections in 2017, predicted to reach 5.9 billion by 2025. GSMA found that the average cost of sending



cost of transferring remittances to 5%, yet in 2015, the global average cost of sending money was 7.37%. Send Money Africa (SMA) estimated the average cost of sending money to Africa at 8.52%, making it the most costly remittance market globally. The average remittance cost through commercial banks was 11.3%. Western Union has variable fees with transactions taking 3-5 days, while money sent via a traditional bank can take 1-5 days to arrive.

New business models for moving money Remittance flows can be cheaper and faster with financial technology, allowing more money to reach those in need. What are some of the models?

1. Mobile Money

Mobile connectivity opens new opportunities for faster, more cost effective remittance flows. GSMA

USD 200 using mobile money was 2.7%, compared to 6% using global money transfer operators in 2016. Mobile money is, on average, more than 50% cheaper than traditional methods and 21% cheaper when mobile money cash-out fees are considered, it is particularly competitive for low-value transactions.

The advancements in technology use and emergence of new fintech business models like TransferWise, WorldRemit and Remitly have significantly improved the efficiency and cost reductions.

Transferwise now offers cheaper and faster services than banks, generally transferring within 24 hours. Richard Ambrose – CEO, Azimo reports that digital remittances are growing fast due to the closure of money transfer shops, and that new customer numbers have been around 50% higher than before the COVID-19 crisis. He notes that many

of the new customers are over 60 – usually a much harder group to attract to online services. Crown Agents Bank has been using mobile technology to improve financial inclusion, including Crown Agents Bank built digital bulk payment solutions. They have successfully delivered a reliable, affordable and scalable mobile money solution for the Ugandan economy.

2. Cryptocurrencies as intermediary currency

Several operators are using cryptocurrencies as intermediary currencies in cross border transfers. A migrant worker sending money from the United States to the Philippines can convert dollars to a cryptocurrency and then the cryptocurrency is converted to Peso's. Bloom solutions has delivered over \$250,000,000 in blockchain transactions at minimal cost across Southeast Asia since 2015, and is licensed by the Central Bank of the Philippines. Cryptocurrency is

used in the back-end for facilitating remittances. BitPesa, in Africa also uses Bitcoin as an intermediary currency and avoids storing cash reserves in the destination countries for instant settlement. It employs a transaction fee of about 2-4% in Africa.

3. Blockchain KYC Verification

The KYC verification process is a significant cost driver for cross-border transactions. Blockchain enables customers to use a digital fingerprint, which can be used as a unique identifier. It can be stored on a distributed ledger and referenced by any bank in the network, and would be conducted only once for each customer and can potentially be shared with all the financial institutions that they intend to work with.

R3 and ten of its member banks developed a proof-of-concept for a KYC registry that addresses the challenges associated with satisfying KYC





requirements and allows identities to be managed by their owners (including BNP Paribas, China Merchants Bank and Deutsche Bank).

4. Blockchain for Settlement and Correspondent Banking

Cross-border payments are processed through a chain of banks with each intermediary representing a potential point of delay, failure and cost.

Ripple, IBM and Society for Worldwide Interbank Financial Telecommunication are working on the use of blockchain technology for settlement purposes. Ripple aims to replace correspondent banking and promises higher speed and lower fees by providing an interoperability layer between payment systems. Instead of settlement taking up to four days, Ripple promises settlement in three to six seconds.

Ripple claims it can save banks up to 60 percent in costs associated with global interbank settlements.

5. Cryptocurrencies for Store of Value

In Venezuela, with inflation currently exceeding 100,000 percent, and with millions of people struggling to feed themselves, as well as a lack of alternative reserve currencies and an economic crisis of near-catastrophic proportions has led to people adopting crypto currencies as a store of value.

Cryptocurrency also opened virtual humanitarian aid corridors, initiatives such as EatBCH and Bitcoin Venezuela are receiving cryptocurrency donations, which are then used to buy and distribute food on the streets of Venezuela. In Lebanon, where Lebanese banks are increasing restrictions on foreign currency movements, more people are turning to digital currencies like bitcoin as a way to shift their money in and out of the country.

Cryptophilanthropy is an increasing trend which offers an alternative to help organisations efficiently receive donations and raise funds. Some examples include Little Phil, ensuring direct giving to the beneficiary, reducing costs to not-for-profits and reducing financial leakage, keeping donations within the giving ecosystem. Impactio aims to bridge the 2.5 trillion dollar gap in funding necessary to achieve the United Nations Sustainable Development Goals. This comprises: Global project leaders and subject matter experts around the world engage and collaborate, ensuring projects are of the highest quality pre-funding; Projects on Impactio are reviewed and curated by independent subject matter experts; and The curation process is transparent and trustworthy providing confidence to the funders to donate to or invest in the curated projects.

The Giving Block provides receiving organisations assistance to enable them to accept charitable donations by cryptocurrency. Binance Charity Foundation uses their custom 'Binance' chain to contribute towards improving efficiency in the charity sector for the

SDGs.

Bitpay enables businesses to send and receive cross border payments, also enabling consumers to manage digital assets with the BitPay Wallet and turn digital assets into dollars with the BitPay Prepaid Visa® Card. The success of peer-to-peer cryptocurrency transactions rests heavily on the accessibility to mobile connectivity, internet connectivity, access to electric, technological literacy and familiarity with digital tools.

The Need is Clear - What Will it Take?

Covid-19 is exposing the urgent need for more progress in low cost, direct digital transfers. This has the potential to be a catalyst for digital financial services FinTech.

Governments need to look to the digitalisation of payments and other services to minimise the devastating impact of the crisis on those most vulnerable, as well as to keep its economy

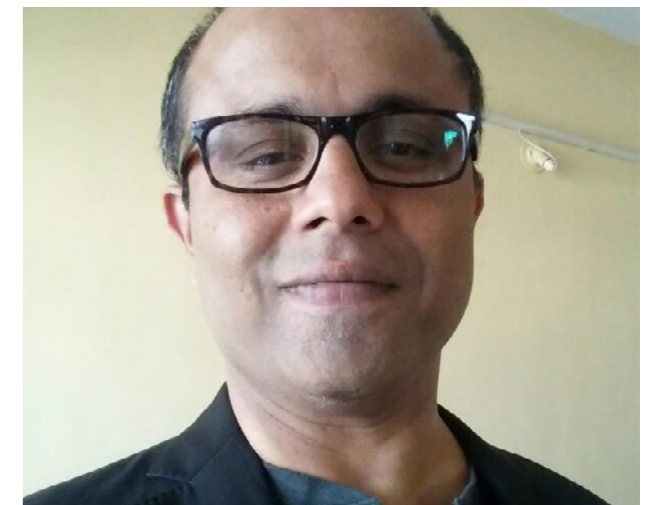
afloat. Using technology to transform payment systems and reduce the cost of remittances will positively impact on investment, economic growth, education, health, financial inclusion, and promote economic development and welfare as countries recover from the economic consequences of the Pandemic.

Many of these solutions are already being used across the developing world. With intentionality and investment, they can be scaled, and enable more funds to reach those in greatest need. Worth contemplation.

This is a clear area in which companies and investors should be focusing their funding. Fintech in emerging economies is one of the world's most exciting markets for real innovation, and with real human benefit post-pandemic.



DR. TAUSIF MALIK World's First Halal Angels Network to tap the USD 5 trillion Halal consumer market



The World's First Halal Angels Network was launched to promote Innovation, Entrepreneurship & Startups to tap \$5 trillion, Halal consumer market and would grow to USD 9.71 trillion by 2025. It was launched during the COVID-19 pandemic to help investors, businesses, entrepreneurs & startups overcome these challenging times.

It is founded by Indian American Dr. Tausif Malik, who is a serial entrepreneur. India is the biggest manufacturer of Halal consumer goods and has huge market opportunities in the Middle East, North Africa, and Southeast Asia.

- **The Global Halal market size is expected to reach USD 9.71 trillion by 2025 (Reuters, 2019).**
- **The economic development of leading Islamic countries such as India, Indonesia, Malaysia, Pakistan, Nigeria, and Iran is expected to boost the global halal products market reach over the coming years (Reuters, 2019).**
- **Comprising halal food, travel, cosmetics, modest fashion, and Islamic finance, demand for goods and services that align with Islamic principles is on the rise, but just \$745 million in disclosed private equity investment was invested in the Islamic economy over three years, far less than the \$595 billion in private equity and venture capital investments that occurred globally in 2017 according to the report.**
- **Asian Muslim tech startups hope to lure Islam's 1.8bn followers.**

Halal Angels Network would be the 1st Angels Network backed by Blockchain technology. Blockchain technology to secure data and transactions. The areas of interest for investments would be future technologies (Blockchain, Fintech AI, etc), Modest Fashion & Cosmetics, Retail, Pharmaceuticals, Food Cafe & Restaurants, Processed Food & Tourism. Halal Angels Network would be based on the traditional format of Angels Network where membership would be offered to Angel investors, Investment corporations, organizations, and, startup and they could network with each other

for investments and business.

Halal Angels Network would be hosting Halal Angels & Venture Capital Two Day Summit 2021, for Networking, Startup Showcase & Strategic Partnership. Recently Halal Angels Network had tied up Fintech major Delio to use their digital platform to showcase Halal-based deals to a much more international audience, connecting angel investors across the world not just with deals, but also with each other.

Rahul Vaish, Delio's Client Director for the Middle East, said: "Both angel and Halal investing have become increasingly pertinent within private markets. It's great to see Halal Angels Network tap into a market that is primed for such high growth, and we look forward to using our technology to strengthen their proposition. Through our digital tools, Halal Angels Network has an opportunity to showcase these trends and drive collaboration on a global scale."

They also signed up with Halal Board India, which is founded by renowned Dr Najm Rehan who is also founder of Halal labs India to review the business or startup whether they are Shari'ah compliant.

Dr Najm Rehan said that "The Halal consumer market is growing at rapid pace, due to strategic location India can be the hub to manufacture Halal consumer export to Middle East, South East Asian and Central Asia. I see a great synergy with Halal Angels Network's vision and objectives, and I have known and worked with Dr. Tausif Malik for long time". They also signed partnership with SSC Capital of Tanzania to tap the fast growing African market.

According to Brookings Institute "More

than 80 percent of Africa's population growth over the next few decades will occur in cities, making it the fastest-urbanizing region in the world. In total, we expect annual spending by African consumers and businesses to reach \$6.66 trillion by 2030, up from \$4 trillion in 2015.

Salum Awadh, Founder & CEO, SSC Capital said that "Opportunities for investing in game-changing start-ups are ever increasing, we currently see many solutions by entrepreneurs coming to the market with disruptive and high-growth potential business models.

But all this will be massive if these entrepreneurs get the right investment, with the right mentorship, at the right time. The Halal Angels Network and SSC Capital are forming this great potential partnership, sharing decades of industry experience and exposure, and we are hopeful that it will also change the landscape of halal angel investing globally."

About Halal Consumer Market

- The Global Halal market size is expected to reach USD 9.71 trillion by 2025 (Reuters, 2019).
- The economic development of leading Islamic countries such as India, Indonesia, Malaysia, Pakistan, Nigeria, and Iran is expected to boost the global halal products market reach over the coming years (Reuters, 2019).
- Comprising halal food, travel, cosmetics, modest fashion, and Islamic finance, demand for goods and services that align with Islamic principles is on the rise, but just \$745 million in disclosed private equity investment was invested in the Islamic economy over three years, far less than the \$595 billion in private equity and venture capital investments that occurred

- globally in 2017 according to the report.
- Asian Muslim tech startups hope to lure Islam's 1.8bn followers.
- Muslim communities are as technology savvy as any other, especially their younger members who form part of the global rise of 'millennials' and their forward-thinking, can-do mindset. With the breaking down of borders through digital platforms, it is easier than ever for Islam-centric entrepreneurs to access the global Muslim population of 1.7 billion people.
- With the worldwide Muslim consumer lifestyle market and halal economy set to reach \$3.7 trillion by 2019, there's heaps of potential for the Islamic market

References:

- <https://www.wamda.com/2019/02/role-Islamic-economy-EN>
- <https://asia.nikkei.com/Business/Startups/Asian-Muslim-tech-startups->

- hope-to-lure-Islam-s-1.8bn-followers
- <https://gulfbusiness.com/importance-start-ups-halal-economy/>
- <https://startups.co.uk/business-ideas-2018-muslim-lifestyle/>

For additional details please contact :

Dr Tausif Malik

M.Com, M.B.A & D.B.A

Founder AIMBSN.com, NRIBSN.com

MAHAft.com

India WhatsApp/ Cell: +91-797-280-2372

USA WhatsApp/ Cell: +1-773-536-9786

Skype: tausifmalik

www.facebook.com/DrTausifMalik

www.linkedin.com/in/tausifmalik/

BE AN ANGEL

HalalAngels.Net
World's 1st Halal Angel Investment Network

Halal Angels Network (HAN)
is World's 1st and only Halal Angel Investment Network
Promoting, Investing, Advising & Mentoring Halal Startups.
Contact us for membership & investment opportunities.

Dr. Tausif Malik USA 📞 +1773-536-9786 📞 +1773- 831-8622
INDIA 📞 +91797-280-2372 🌐 www.halalangels.net

SECRETS OF SUCCESS

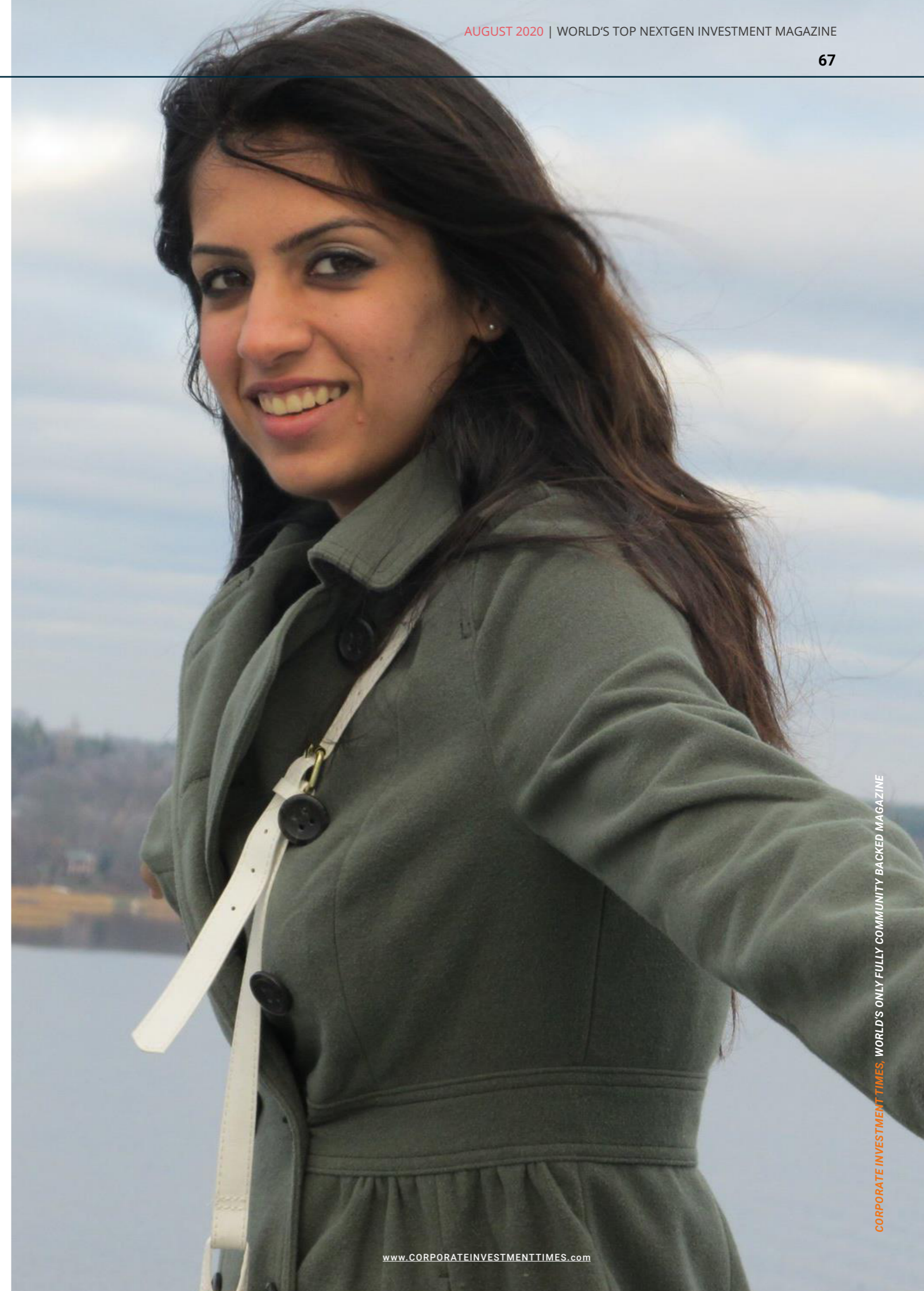
BHAVANA BHATIA

Global Emcee, Influencer, Curator,

Speaker, Top 100 Women in India, 12+ Yrs

Miss Mumbai '09 & Indian Princess '10

Bhavana Bhatia, with a broad experience of 12+ years plus under her portfolio, holds the position of one of the top 5 emcees in India. Her ranking as India's Number 1 emcee on USA TV News stems from her remarkable work across summits, conclaves, product launches, concerts, and weddings.



From saying no to a google job to being a highly recognised and valued global voice, Bhavana Bhatia who comes in the Top 100 Women in India - through the length and breathe of her career ranging in Live Events, Movies & leading multiple business projects, talk about the evolution of her thinking, industries & the need to continuously upgrade and adapt to stay ahead of curve in business is of paramount importance.

Bhavana has been a highly scholastic student with being the School Captain of Mumbai's highly revered school- Bombay Scottish School, Graduating from St Xavier's with flying colours & representing communal work across her career. She has been a bright student and always wanted to do something exceptional. With great jobs at hand and deciding to not pursue MBA ahead - Bhavana also chased one question in her life which was the basic question of who should she aspire to become one day in the life. This question I am sure crosses the mind of every person at multiple stages in their life. This lingering question with her passion-driven to the then-unknown field of communication, she risked it all to follow her passion. She won beauty pageants at a regional & national level in India like Miss Mumbai'09 & Indian Princess'10, multiple personality contests, got featured in an international documentary on the Korean Broadcasting System to doing a South India movie got in Kuala Lumpur in the Tamil & Telegu Language at the earlier stage of her career. She modelled for various known brands & shows and was a showstopper for multiple designers. At the same time parallelly she explored the passion of her's towards content, communication & creation.

12 years back a master of ceremonies or live events host term was unheard of and the profession wasn't known to many. But with her great command over language & an engaging personality powered by her strong intellect bagged her shows like cricketing leagues with Sachin Tendulkar, Legal Summits at National Wide Level, Conference on multiple industries ranging from Container Infrastructure, Marketing & Advertising, Banking & Finance, Technology at a very early stage of her career. She soon then hosted some of the landmark product launches, did multiple national wide dealers meet for Telecommunication & Technology Players, multiple award nights with Priyanka Chopra

Secrets of Success of an anchor globally

- **Develop a USP:** The idea to develop and understand what sets you apart from the rest of the artists in the talent pool. It's taken some time for me to understand my strong points. My conduct is of an engaging anchor who knows her art and knows her subject. Be it hosting a concert with 10K+ People to moderating a live session with likes of Narayana Murthy, Sudha Murthy, Adi Godrej - requires an engagement skill which is backed by finesse. My USP also lies in the lively personality I have which brings more energy to any event.
- **Reinventing your goals:** To stay ahead of the game it is of paramount importance to keep reinventing your goals. Our field doesn't have a rule book why which one can refer to. Over the 12+Years an anchor's role has evolved. Right from now moderating sessions to curating your own content for the social media -the call of the



hour is to keep moulding yourself with changing yourself.

- **Bettering yourself with every experience:** I am of this belief that the best and the primary source of learning is you yourself. I follow a common practice of evaluating myself after every event.

It is like creating a performance metric. On parameters of Speech Delivery, Engagement, Personality & Presentation where did I stand in that event was always a matter of thought to me.

- **Doing your homework for every event:** With sharing the stage with the Legal minds of a country to travelling a thousand miles to hosting a stage for Artificial Intelligence experts all require a lot of homework. Be it personally moderating sessions with Adi Godrej, Narayana Murthy & Sudha Murthy to Q&A with Priyanka Chopra- Every event requires a different personality and a lot of homework. Also understanding the subject of your event helps you to summarise the event or choose the questions from the chatbot while a virtual event is on. I personally feel having knowledge only enhances an individual
- **The art of networking:** Over the years in my field the one thing I have learnt has been the art of fine networking. The knack lies in being able to present



yourself in front of your potential clients in an effective way. After and during an event, be in the speaker lounge or the event function area - reaching out to people is required. Networking is done not just for business growth but also at times you get great feedback and also parallel opportunities which only helps a professional.

- **The fine art of speaking:** Well who says that speaking in a board room of CEO's to handling 10k audience in a concert is all the same - as they normally say to anchor, "You just have to talk". Well, I really would like to bring to everyone's attention that art of speaking only evolves with presence of mind, understanding your content, working on pronunciations and diction. Being able to master the art of words requires a lot of work and interest but it all helps the cause of being an excellent speaker. Speaking is an art which one learns with every talk and for an anchor, it is of immense value.
- **Keeping an Industry Watch:** Competition thrives in every

industry and so it does in events and experiential space. Knowing what everyone is doing helps one to direct themselves in a more refined way. It also helps in knowing how you are different from everyone else and thus aids in forming your USP. Industry watch also lets you what various avenues does an artist have in the field. When I starting I started with documentaries , films & anchoring shows - now I am heading marketing and analytics of two companies, speaking and moderating landmark shows globally, curating and executing personal talk show with great viewership, corporate trainer and a social media influencer.

- **Reading | Reading | Reading:** "Reading is essential for those who seek to rise above the ordinary." – Jim Rohn. I practice the habit of reading from my school days of Bombay Scottish. Every book is a time well spent for me. Many also serve as a source of inspiration for my work. Reading helps to delve into the unknown.
- **Staying onboard in an event - attentive:** Be it a virtual of the physical event - staying attentive is very much needed. Since 90 per cent of the show I host are live events, with any technical glitch or anything which is disrupting the show or requires one's immediate attention needs to be handled by an emcee. He|She is the Face & voice of the event and has the power to control the tempo of the event.
- **Staying Selective:** I have always been very selective in my work. While as it may be very tough to understand the art of saying no in your journey but when you mature you truly shall

understand that saying no to certain events, projects only helped you to accelerate your growth.

- **Engaging the audience:** Audience engagement is what adds an element to an anchor's talk. I call it the 3-dimensional ultimate tool for emceeing. One is your content, second is the way you present yourself and third is audience engagement. I have over the years mastered the art of customer engagement, be it social media live to the moderating a panel-involving the audience always adds to the success of an event.
- **The right positioning:** Being in the personal branding industry - positioning is very important. After you have understood what's your USP coupled with your vision of what your goals are and where you would like to see yourself in future - defines which way you would like to position yourself. My only advice here would be to position keeping your future in mind.
- **Time Management:** Time Management, in any event, is very important and an anchor helps in by ensuring the sessions start and end on time. Creating a rapport and communicating to the moderator on the time of the session, beforehand itself helps. Also since audience engagement is the key, an anchor also needs to ensure there is enough time for the Q&A from the audience, if it is in the format of the show
- **Creating a personal diary:** Along with the art of speaking, the ability to document one's thoughts and ideas makes your foundation rock solid. Also writing helps you to align yourself with

your thoughts and helps in ideating and having a more clear thinking

- **Create a Milestone & Achieve them:** Over the years I have set milestones for myself and crossing every milestone only garners momentum in your journey. Also, it provides the way ahead which one can help one to envision the road ahead and help an artist to prepare themselves accordingly.
- **The act of gratitude:** We always seem to be excited for the future but also sitting back and remembering your start point and recalling your journey seeps in a deep sense of gratitude. This is truly important to practice as it keeps an artist down to earth and also keeps one content with their journey.
- **Adapting to the changing times:** The best example of this is the unprecedented times the COVID-19 has brought to the events and experiential space. With having to change the entire work strategy to the virtual events, honing and adapting to a skillset from the very scratch and engaging the audience without being physically present in front of them has been the biggest challenge . During this time, I have launched my leadership series, done 5 digital music concerts , moderated multiple sessions, hosted global virtual conferences & awards nights for my clients
- **Hone complementary skills:** Over the decade years of my work- I have honed skills which compliment my work - Be it being a great corporate trainer, acquiring various certifications which aid and help, honing this skill set only adds more layers to my work
- **Create your own product | content:**

Content ownership is truly a game-changer for any artist. Come up with an idea that is different and you are passionate about, chart out an execution plan and voila there you go. Also, the key here lies in being consistent and also refining your content with every episode or project.

- **Stay in touch with your client's | audience through social media:** This for an artist is very important. It is not only about staying visible in the eyes of the audience but also with what content are you staying visible with. Creating a content calendar helps here.

Great Content, Innovation & Reinventing has been the three core roles Bhavana has followed in her career. The live events industry over a decade has seen many changes - With earlier, only a few of us in the industry and now with many joining in the tide - the ones who have remained and have excelled are the ones who over the course of a decade and more have chosen to keep reinventing. As they say, never underestimate the power of dreams and influence of Human Spirit. We are all in the same notion. The potential for greatness lives in each and every one of us.

RESTART . RISE . NOW

*Your mind is a powerful thing.
When you fill it with positive thoughts,
your life will start to change.*



WHAT'S YOUR STORY?

THE ONLY COMMUNITY BACKED INVESTMENTS MAGAZINE

CORPORATE INVESTMENT TIMES

DIGITAL PERSONAL BRANDING

Public image or personification of a real person is also known as personal branding. This personal branding or public image is usually a result of action in people's lives where they take an active role. Therefore, personal brand is a byproduct of how an individual is perceived by people by and large as this image gets effected by many external and internal parameters.

It takes a long time to build your personal branding but very little time to destroy it. In this



Chandra Kant is cofounder of Akulmach Technologies; a company which specialize in Business Technology Consulting Services. Akulmach works with many startups and SME across the global and help them sell better/faster.

Akulmach also contributing to nation building buy introducing Global leadership program for Indians known as „EDIFY“. Edify learning program is meant for senior students and young professionals and enhance their leadership foundation manifold. Akulmach works with many universities and corporates to improve their overall human resources and make them stand out in the competitive landscape.

Chandra Kant also known as „CK“ is highly experienced in Global Sales and Marketing. He has 27 years of rich front-line sales experience spread across Americas, EMEA, and APAC geographies. He started his career with Siemens AG Ltd, worked at Infosys as a front line sales officer for North India region, worked for VeriSign, Symphony/IBM, Datamatics, and CSC; leading sales teams in Global regions resulting in multimillion revenue engagements, and most recently with ZenQ as SVP-Global Sales & Marketing.

CK has won many accolades in his career, however, the most notable being the President's Club Award at VeriSign. This award propelled him into the elite group of 50 leaders directly working with the CEO of VeriSign. CK is alumnus of the Indian Institute of Export Management and has strong domain knowledge in the Banking and Telecom sectors.



article I would like to talk about how your existing personal brand can be effectively transported to digital world effectively.

A person's brand is an important part of a person's career. However, in the changed business landscape because of COVID19 restriction there is a very urgent need to rebuild your personal Branding in the digital space. WHY? because now there is a camera which is watching you during your interactions with the outside world. The digital medium watches your every move and broadcast it on the net and if impossible to manipulate it. Digital personal branding has very rapidly marched into today's professional life since many businesses got recalibrated and people were forced to work from home.

A smart professional can no longer hide behind his public image therefore there is a need to take step to build (rebuild) personal

branding in the digital space.

Here are few suggestions that will maintain your personal branding using a digital platform

1. How to build Trust Factor using Digital platform

A personal brand explains the "why" in "what" of a person. In short, your past deeds and teams who were motivated by you and drives your public image. There is trust which is built makes people feel comfortable while working with you in physical world. On the other hand, when you talk to people in the digital world this trust takes longer time to build.

Serious professionals must not take video calls from their dining room or bedroom instead it is highly advisable

to create a small professional setting with proper soft light arrangement. Please make sure that you create a nice background in as much nature setting as possible this help you creates intentions that are clear and genuine, which are key to fostering trust.

People will feel more comfortable when they can guess what a person can do. When people are aware of a person's energy, they will feel at ease in letting him or her oversee their needs.

2. Connecting with people on digital platform

Personal branding helps a person build connections in different fields and their areas of specialty. There is no limit to personal branding and surely it can go beyond the digital world. It is important to send your considerate and warm image to hundreds of your audiences either live or passive. You can do this by learning technique to speaking with people through your camera.

Imagine in a real life if you are talking to someone without looking, then you totally give a feeling of indifference to the other person. Similarly, in the digital world you must learn to speak with your camera as if you are talking to a person. Remember, camera is transmitting all your gestures hand movement and world to

Chandra Kant commercially ensured operations through close coordination with clients & network partners. Handled movement of Clients/Partners for processing of client orders within time/ cost/ quality parameters.

Comprehensive understanding of a wide gamut of business & industry trend, movement; high integrity & energetic leader known for ability to envision and create successful outcomes; through quick grasping & learning abilities.

A reformist with proven skills in monitoring clients' portfolio performance, conducting profitability analysis, rendering sustained advisory services for securing high ROI and increasing retention levels.

Proficient in developing & streamlining systems with proven ability to enhance operational/ administrative effectiveness and meet operational goals within the cost, time & quality parameters.

Pertinent individual who confers with the higher up individuals on the corporate level with positive traits with exceptional conversational skills, comfortable interacting with multiple levels of organization, management, and staff from different locations.

your audience and therefore this a new skill that people must learn to build connections on the digital platform.

Once a person builds his reputation, it will help them to get more exposure like online speaking events and other new opportunities.

3. Builds Credibility on digital platform

A person in establish his name as a thought leader and expert in his area of specialty. It helps in gaining recognition in their area of expertise. A person also builds a lasting impression and a self-reward for the individuality itself. Admiration, respect, and trust will come along with a person's name.

It is important to do research on the subject before starting video call, interviews or recording our video. Online content with half backed information would be catastrophic to your digital personal branding.

You may get inspired by other online videos however your videos must not have copied content of style of presentation. You must look and present in your own style and in your own words for the sake of maintaining originality.

4. Gains in public Confidence on digital platform

Digital personal branding will get enhanced if you create your several videos on variety of subjects. People start getting attracted to your content and over time start subscribing to know more about your subject matter knowledge or opinion.

The "go live" feature may be fast route to establish the public confidence as people would start waiting for the time slot at which you go live. Even faster way to establish public trust or confidence is provide a facility for people to interact with you live while your video presentation.

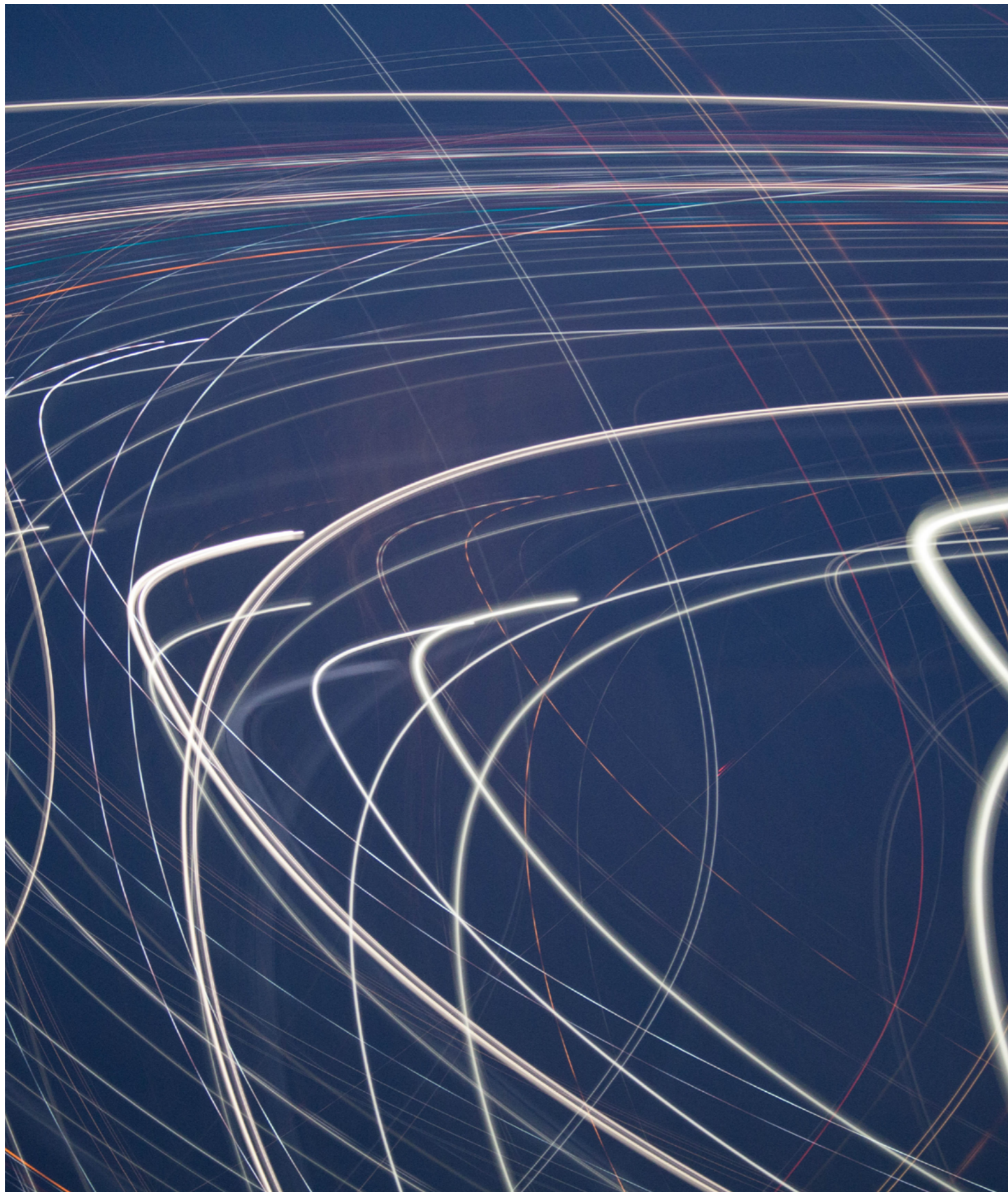
With this gain in public confidence you would be able to successfully transition your personal branding in the digital world or probably enhance it too.

5. Build Authenticity around your Digital image

A personal brand comes from passion, skills, goals, and values. It is a result of a person's hunt for fulfilment and meaning. You must demonstrate Digital Personal branding with the help of all the above suggestions.

Learn new skill to present and interact through the camera, make sure your environment/scene is designed or made up for the subject you are covering. Make sure that level of illumination and sound recording etc. are optimum. Last but no the least, your content must be original. Please follow these simple tips to recreate our digital personal branding.





CRYPTO MARKET IN THE WORLD OF QUANTUM COMPUTING

**ADRIAN
NICULESCU™**

**Digital Transformation Expert |
Speaker | Fintech Investor | Online
and Real Estate Entrepreneur | Music
Producer
London, United Kingdom**



One of the most discussed subjects within the crypto community in 2020 is quantum computing and how the advancement of the quantum computers can and will affect the cryptocurrencies.

The overall conclusion is that quantum computers will not kill blockchain, but they might trigger fundamental changes in underlying cryptography. Even if everyone takes the same protection measures, quantum computers might eventually become so fast that they will undermine the Bitcoin transaction process. In this case the security of the Bitcoin blockchain will be fundamentally broken.

Quantum computing could literally change the world. It could transform medicine, break encryption and revolutionize communications and artificial intelligence. Big tech companies are racing to build reliable quantum computers. China has invested billions already in this direction.

Recently, one of the big 4 tech companies claimed that it had achieved quantum supremacy – the first time a quantum computer has outperformed a traditional one. But what is quantum computing? And how does it work?

What is quantum computing?

An ordinary computer chip uses bits. These are like tiny switches, that can either be in the off position – represented by a zero – or in the on position – represented by a one. Every app you use, website you visit and photograph you take is ultimately

made up of millions of these bits in some combination of ones and zeroes.

This works great for most things, but it doesn't reflect the way the universe actually works. In nature, things aren't just on or off. They're uncertain. And even our best supercomputers aren't very good at dealing with uncertainty. That's a problem.

That's because, over the last century, physicists have discovered when you go down to a really small scale, weird things start to happen. They've developed a whole new field of science to try and explain them. It's called quantum mechanics.

Quantum mechanics is the foundation of physics, which underlies chemistry, which is the foundation of biology. So for scientists to accurately simulate any of those things, they need a better way of making calculations that can handle uncertainty. Enter, quantum computers.

How do quantum computers work?

Instead of bits, quantum computers use qubits. Rather than just being on or off, qubits can also be in what's called 'superposition' – where they're both on and off at the same time, or somewhere on a spectrum between the two.

Take a coin. If you flip it, it can either be heads or tails. But if you spin it – it's got a chance of landing on heads, and a chance of landing on tails. Until you measure it, by stopping the coin, it can be either. Superposition is like a spinning coin, and it's one of the things that makes quantum computers so powerful. A qubit allows for uncertainty.

If you ask a normal computer to figure its way out of a maze, it will try every

single branch in turn, ruling them all out individually until it finds the right one. A quantum computer can go down every path of the maze at once. It can hold uncertainty in its head.

It's a bit like keeping a finger in the pages of a choose your own adventure book. If your character dies, you can immediately choose a different path, instead of having to return to the start of the book.

The other thing that qubits can do is called entanglement. Normally, if you flip two coins, the result of one coin toss has no bearing on the result of the other one. They're independent. If one comes up heads, the other one will also be heads.

What can quantum computers do?

Quantum computers aren't just about doing things faster or more efficiently. They'll let us do things that we couldn't even have dreamed of without them. Things that even the best supercomputer just isn't capable of.

They have the potential to rapidly accelerate the development of artificial intelligence.

Right now, supercomputers can only analyse the most basic molecules. But quantum computers operate using the same quantum properties as the molecules they're trying to simulate. They should have no problem handling even the most complicated reactions.

That could mean more efficient products – from new materials for batteries in electric cars, through to better and cheaper drugs, or vastly improved solar panels. Scientists hope that quantum simulations could even

help find a cure for Alzheimer's.

Cryptography will be another key application. Right now, a lot of encryption systems rely on the difficulty of breaking down large numbers into prime numbers. This is called factoring, and for classical computers, it's slow, expensive and impractical. But quantum computers can do it easily. And that could put our data at risk.

There are rumours that intelligence agencies across the world are already stockpiling vast amounts of encrypted data in the hope that they'll soon have access to a quantum computer that can crack it.

The only way to fight back is with quantum encryption. This relies on the uncertainty principle – the idea that you can't measure something without influencing the result. Quantum encryption keys could not be copied or hacked. They would be completely unbreakable.

Asymmetric cryptography and Internet security



Asymmetric cryptography (also known as public-key cryptography) is a critical component of the cryptocurrency ecosystem and most Internet infrastructure. It relies on a key pair to encrypt and decrypt information - namely, a public key to encrypt and a private key to decrypt. In contrast, symmetric key cryptography only uses one key to encrypt and decrypt data.

A public key can be freely shared and used to encrypt information, which can then only be decrypted by the corresponding private key. This ensures that only the intended recipient can access the encrypted information.

One of the main advantages of asymmetric cryptography is the ability to exchange information without needing to share a common key across an untrusted channel. Without this crucial ability, basic information security would have been impossible on the Internet. It is difficult to imagine online banking, for example, without the ability to safely encrypt information between otherwise untrusted parties.

Quantum-resistant cryptography

The emergence of quantum computing technology could undermine the cryptography that underlies most of our modern digital infrastructure, including cryptocurrencies.

This would put the security, operations, and communications of the entire world at risk, from governments and multinational corporations to the individual user. It is no surprise that a considerable amount of research is being directed at investigating and developing countermeasures to the technology. Cryptographic algorithms

that are assumed to be secure against the threat of quantum computers are known as quantum-resistant algorithms.

On a basic level, it appears that the risk associated with quantum computers could be mitigated with symmetric key cryptography through a simple increase in key length. This field of cryptography was sidelined by asymmetric key cryptography due to the issues arising from sharing a common secret key across an open channel. However, it may reemerge as quantum computing develops.

Quantum computers and Bitcoin mining

Bitcoin mining also uses cryptography. The miners are competing to solve a cryptographic puzzle in exchange for the block reward. If a single miner would have access to a quantum computer, it may gain dominance over the network. This would reduce the decentralization of the network and potentially expose it to a 51% attack.

The development of quantum computing and the resulting threat to current implementations of asymmetric encryption seems to be only a matter of time. However, it isn't a problem of immediate concern - there are gigantic theoretical and engineering hurdles to overcome before it is fully realized.

"CAPTIVATING THOSE WHO MATTER"

The digital age has pretty much killed the human attention span.

We surf the web with six different tabs open while someone is instant messaging us, another is texting us, and "The Walking Dead" is on the TV in the background.

We're simply not as receptive to all of the digital advertising happening around us.

In a magazine once they start reading an article or absorbing an ad, there are no other bits of news or pop-ups hovering over and taking the spotlight off of the article.



CORPORATE INVESTMENT TIMES

LET US RENEW THE WORLD WITH AGRICULTURE



We have talked a lot in recent months about changing the system of the ruling countries, but as long as we do not change our personal habits, we will not change anything in the long run.

Therefore, it is not enough to talk and write about such changes. It means that even psychotherapy would not help, because the patterns are too deeply imprinted for generations. In such a case, however, occupational therapy

PROF. DR. MILAN KRAJNC

Academician assoc., psychotherapist

Milan Krajnc prepares directors to become top performers in their camp on the Adriatic islands www.winner.camp. He is the author of more than 100 books on leadership and relationships. More about him at www.milankrajnc.com.



would help.

Considering that in the last few months the necessity and especially a lot of talk about food self-sufficiency has come to the fore, we could in some way continue this rhetoric, which could also become a propaganda apparatus, to renew the whole country or even the region. Because when we talk about self-sufficiency, it means that

(healthy - simple), change his daily routine, encourage his creativity and train patience, so that people would calm down a bit and above all increase self-responsibility and self-confidence.

Here, however, we have to make sure that it is not just an instant agriculture with accelerated chemistry, but that it is a process. We will see later where this has



we have to start growing our own food, which is a kind of ritual. It means that the basic need for food forces us not to be hungry, so that we gradually prepare for a different way of life, so that we receive information from outside that we have to change something about ourselves if we want to survive. So if everyone would start directly with food self-sufficiency, they would all change their habits.

In such a case, the state could support this to the maximum and thus do the most for the whole nation. It would teach him to survive, teach him new habits

led Instant Farming us.

We need a kind of agriculture that is slow, and with that we are also slowly getting used to something else.

The solution can be found in French-speaking Switzerland, in Germany, Austria and Luxembourg, which may also indicate their order and success. I am talking about Biodynamic Farming.

The process of converting agriculture into Biodynamic Agriculture farming takes seven years. It is therefore a process that

also changes psychological patterns.

The modern problem of mankind is the low-energy, practically dead food, which is not able to give man the life force he needs to live. The basis of biodynamic agriculture is the recognition that animals, plants and humans form a whole that is influenced by the forces of the planets of our solar system and the zodiac constellations of the entire universe (the cosmos). The more we understand this interrelation and the natural rhythms and know how to use these laws in their fullness, the more we can produce healthy and LIVE nutritious food.

Biodynamics is not only a sustainable way of agriculture, but also a way of life, a philosophy of life. Biodynamics refers to working with the energies that create and sustain life. The word is derived from two Greek words; bios = life and Dynamik =

energy.

Therefore, in biodynamics, a farm is an organism whose organs are fields, meadows, orchards, plants, animals and man, acting as a coherent whole. Thus, the farm produces food, its own seeds for further propagation, rotates to maintain the natural balance and diversity of the plants, protects and strengthens the plants with natural preparations and preparations, and permanently revitalizes the soil with compost.

I myself only heard about Biodynamics 4 years ago, i.e. 10 years after I developed the basics of Biodynamics, Dynamic Leadership Model and more, if I compare things now, I see that it is almost the same. Only that the founder of biodynamics dr. Rudolf Štajner comes from agriculture, which is the basis of survival and is approaching human consciousness, and



Dr. Milan Krajnc is Public Management at Associate Professor the University of Peace United Nations and a member of the Department Serbian Royal Academy of Science and Art.

Formerly a top athlete, 200 and 400 meter runner and multiple national champion, today he is a psychological trainer of top athletes from various sports (athletics, tennis, volleyball, skiing); before that dancer. He still dances jazz ballet today. Milan Krajnc prepares directors to become top performers in their camp on the Adriatic islands www.winner.camp. He is the author of more than 100 books on leadership and relationships.

More about him at www.milankrajnc.com.



I started in the business world to create money and follow the same path. I see that I come to the same conclusions.

However, it is interesting that Dr. Štajner was born Rudolf Steiner at the very time when the technological revolution began, when people were jumping off themselves and started to live for others...

If I now draw a parallel with the chemist Dr. Fritz Haber who developed a method of extracting nitrogen from the air and produced ammonia, which is the basis for agricultural fertilizers, a technological revolution caused. In September 1913, the first chemical factory producing ammonia according to the Haber process was put into operation.

Even today, more than one hundred million tons of ammonia are still produced

annually worldwide using this technology, up to four fifths of which is used for artificial fertilizers. A great deal of energy is also consumed in the production process. Ammonia production accounts for about 3 to 5 percent of world natural gas production and 1 to 2 percent of total world energy consumption. So we are causing double damage, we are polluting the earth and taking away its energy, and we are using a lot of energy that we could use for much more.

To show it: I want the fertilizer to be obtained by some kind of violence against nature, and then this violence also returns to nature, and we then eat these poisons, so we commit violence against ourselves. And that was the life of Fritz Haber, who not only developed methods of making explosives from the air, but also tried to invent effective chemical weapons. In fact,

he was so motivated that on 22 April 1915 he personally supervised the first chemical weapons test at the front in Belgium.

Thousands of lethal gas cylinders were then placed along the front line and opened in a coordinated action, creating a large yellow-gray cloud that was slowly carried by the wind to the other side of the front, where it sowed death and caused panic. Shortly after the death of his wife, he went to the Russian front, where chemical weapons were again tested. In the following years he developed some more highly toxic gasses in his institute. These include Cyclone A, which was supposed to be used as a pesticide, but was later transformed by the Nazis into the terrifying Cyclone B, which was used to kill prisoners in the gas cells of the death camps during the Holocaust. In 1918 he received the award Nobel Prize in chemistry.

That is how it Fritz Haber worked, and its principle is written in the information of the artificial fertilizer that is transferred to the food, and we have been eating this

food of our generation for 100 years, so we have already written violence deep into the DNA and the soul... and when we look around we see that basically every step is violence... so it's time to start getting rid of it, returning to nature and purifying ourselves.

We see that the food and its preparation is essentially our greatest intimacy... However, in the case described, we have lived with poisons and violence for 100 years, which is why we are so self-destructive. So if we have control over food and live with it, as the principle of biodynamics says, sooner or later we will be „healthy“ in every way.

All the government has to do is a 7-year government renovation program with biodynamics. And we will solve all problems in the world in a sustainable way.

If we do not have „occupational therapy“ methods, human civilization will destroy the self.

