

AUGUST 2022

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BRIAN J. ESPOSITO

CEO AND FOUNDER

ESPOSITO INTELLECTUAL ENTERPRISES (EIE)



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

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

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

*Corporate Investment Times*

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*Rima M.*



2022

AUGUST

AUGUST 2022: FORWARD



# BRIAN J. ESPOSITO

CEO AND FOUNDER  
ESPOSITO INTELLECTUAL ENTERPRISES (EIE)

## GROWING GLOBALLY ACROSS 25+ DIFFERENT INDUSTRIES AND MARKETS

Brian J. Esposito, CEO and Founder of Esposito Intellectual Enterprises (EIE) has been on a tear the last 5 years. A holding company wholly owned by Mr. Esposito now consist of 85+ entities, 150+ joint ventures from around the world, and proudly operating in 25+ industries.

“What started out as a beauty supply company in the late 90’s to losing everything post a 2016 car accident when a drunk driver collided with me head on, has turned into a conglomerate that continues to grow and excel as I acquire, merge, or start new companies or projects. At the end of the day the core values at EIE are; that time is our most precious commodity, and we want to do good work with good people. We are honored to be in a position to turn down more business and opportunities then we take for those exact reasons. It only takes one wrong person, company, or moment that does not properly align with

AUGUST 2022: ON COVER



our values that could jeopardize the entire ecosystem. Ego, stupidity, and greed are the kisses of death, and we strive to stay away from those very detrimental personalities in the both the business world as well as personally.” said, Brian J. Esposito.

EIE has been an ever-evolving entity over the last 20 years and with a heavy focus and support within the Middle East over the last decade. With tremendous legal, banking, accounting, and compliance partners in the region, EIE has been able to bring exceptional projects, IP, solutions, technology, services, and opportunities in and out of area.

Some focus industries have been commercial real estate, hotel & resort, hospitality, food & beverage, oil & gas, energy, renewable energy, IoT, media, tv, film, music, wireless technology, and most recent exceptional advances in crypto, NFTs, and blockchain. “We are thrilled with what we have accomplished out of the UAE especially with our holdings of ChainTech Labs. ChainTech Labs has become one of the first entities of its kind to be fully licensed and registered out of the Dubai International Financial Centre (DIFC) and we have recently signed an MOU with The Dubai Blockchain Center to foster long-term blockchain technology research and development for enterprises and government

# BUSINESSSTAX™

FINANCIAL TECHNOLOGY

STAX ISSUER

BRIAN J. ESPOSITO

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**DATE OF BIRTH** 18 MAY 1981

**SPECIALITY** PARTNERSHIPS

**HOMETOWN** ASBURY PARK

**POSITION** CEO

**COUNTRY** USA

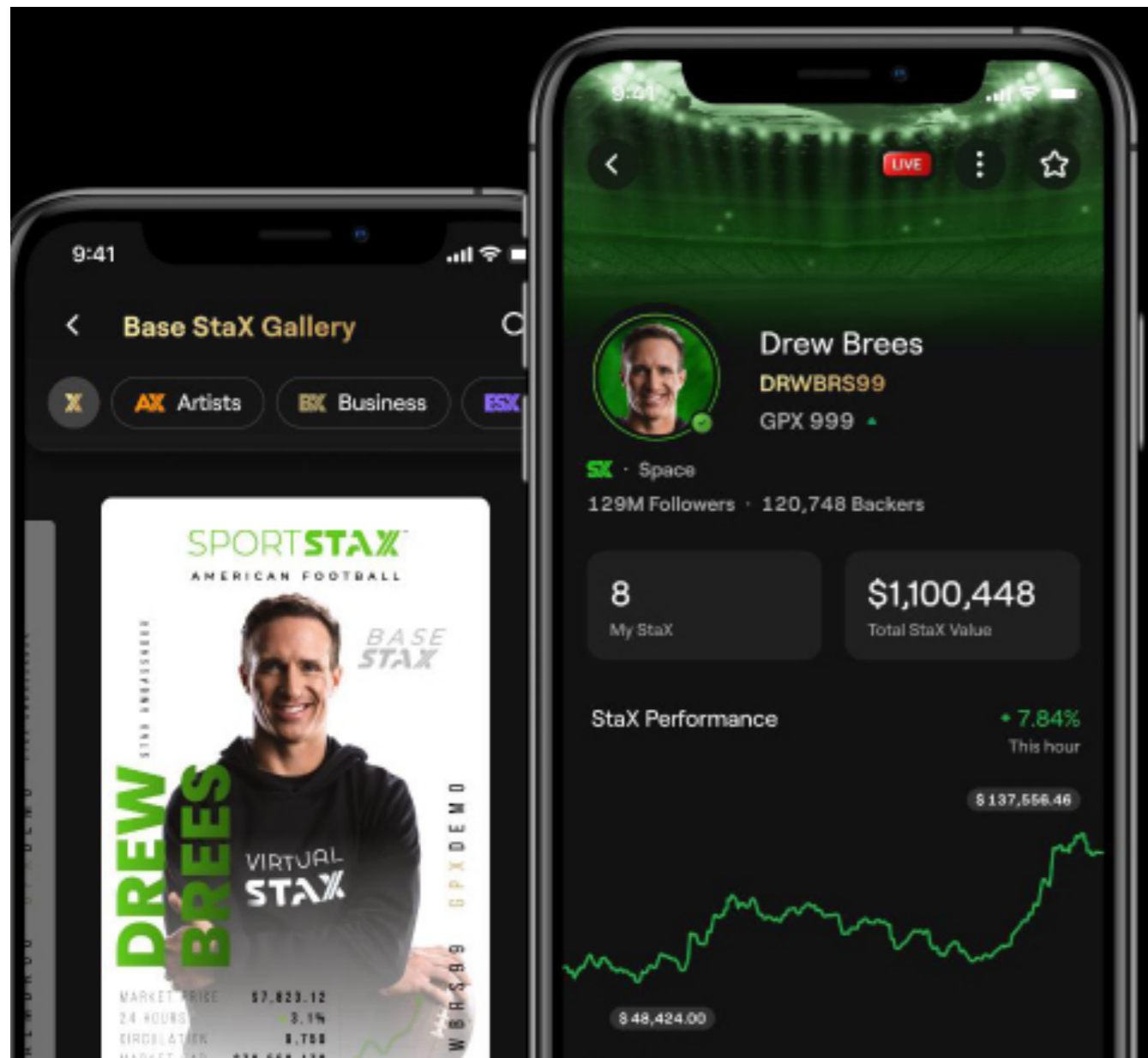
**CHARITABLE GIVING** 15%

**PREMIUM OWNER:**

**CERTIFICATE DUNVEST33**

authorities in the GCC region. Since starting ChainTech Labs in February of this year, we have launched incredibly successful NFT projects such as BAPES (BAPESCLAN), acquired projects such as Apiens & CubeX, invested in projects like Bloodlines NFT, with many more to soon be announced, and created over 500m USD in real market cap and value for our extremely loyal and extensive global NFT holders and community. We have only just begun and the support, engagement, and dedication we continue to see from our community is like nothing I have ever seen or experienced in my career.” Continued Brian.

BAPES™, a new viral global NFT project, has taken the world by storm, created by a design team of legends in 3D character design and animation, working for companies such as 21st Century Fox, Disney, and Pixar. This golden team of designers, led by UAE native Danial Shaikh continues to ensure that the BAPESCLAN will always have the best looking NFT 3D character art. BAPES™ is the first metavestor club, that exclusively empowers crypto-native companies, forged in the metaverse. BAPES™ was founded by successful business men and women, category leaders and legends, with super-high diversity backgrounds working in a myriad of divergent industries. Every BAPES™ NFT Holder is considered a metavestor, earning continuous metawards and metavends from all of the metaprojects that the BAPESCLAN™, as a collective, votes to metavest in, from the BAPES™



Metafund. This is a utility within the NFT space, never before seen. BAPES Founding Members include Erik Lydecker, Brian J. Esposito, Moe Zahria, NFL Pro Athlete Cam Jordan, & Douglas Brue, and is surrounded and supported by over 25 of some of the brightest entrepreneurs and business professionals (known as BAPES Ambassadors) across their respect industry to create exceptional value and offer their experiences to the projects and metavestments that the BAPESCLAN get behind.

BAPES has given the NFT market something it desperately needed, true utility, amazing artwork, shared ownership in IP, such as music, and the

support and access from legendary business ambassadors made up of the brightest minds from around the world, including names like; David Meltzer (Co-founder of Sports 1 Marketing), Larry Namer (Co-Founder E! TV), Ali Bouhouch (Former CTO of Sephora), Dr. Marc O Griofa (NASA NEEMO Aquanaut), Stephnyie Malik (CEO of SMALIK Enterprises), Sarah Dandashy (Iconic Travel Expert), Stefan Schulz (Founder and CEO of IPXYZ), Christian Giordano (President Mancini Duffy Architects), and many more amazing, seasoned professionals.

Other holdings of Esposito Intellectual Enterprises include Turncoin, first of its kind

registered SEC digital security. TurnCoin is the only revenue sharing digital security that derives its value and yield from the sale of VirtualStaX. 100% of TurnCoin's global gross revenue is distributed directly to TurnCoin holders on a monthly basis, and revenues are generated from its TheXchange's VirtualStaX platform.

The First Global Talent Exchange. A one-of-a-kind platform that set to completely reimagine and disrupt the global fan economy. Turncoin is presently sitting at just under a \$15b USD valuation, and has the full support and investment from Ambassadors such as Drew Brews, Patrick Mahomes, Randy Jackson, David Melzter, Cam Jordan, Von Miller, Wendell Carter, Jean de Villiers, and many more to continue to be

# TURNCOIN® THE REVENUE SHARING DIGITAL SECURITY

announced. "CEO and Founder of Turncoin, Rudolf Markgraaff, and I met when we were both asked to speak at a Dubai Investment Summit many years ago.

During our meeting I knew I had to be part of TheXchange and help this amazing team accomplish the difficult task they had upon them, which is compliance and regulation. Through my history, I have made every mistake you can think of, which allowed me to not only learn how to survive, but also meet all the right people and professionals to get the job done, no matter how



AUGUST 2022: ON COVER



difficult.

Working alongside of Rudolf and this amazing team we have been able to accomplish some of the most extraordinary milestones, and at record speeds. This platform is going to change the lives of billions of VirtualStaX issuers around the globe. Just think, finally a financial vehicle to help people continue to go after their dreams, be able to finance those dreams by allowing their friends, fans, family, teachers, coaches, teammates, or peers supporting them and now being part of their journey.” stated Brian.

Another powerhouse inside EIE is Nodle, the world’s largest global wireless network and ecosystem of connected devices. Nodle, through the Nodle Cash App, or through it’s very lightweight, secure, private, and easy to install SDK, has made it friction free and as easy as possible for anyone around the world to earn cryptocurrency.

Nodle has just recently surpassed 500,000 digital wallets and its network and software based technology allows for mobile phones to connect passively to nearby IoT devices, collect tiny packets of data, and by users opting in to allow their phone to be a gateway to move that packet of data to the cloud, they, or our app partners earn Nodle Cash Cryptocurrency.

“Early on in my career I saw and learned how important communication protocols like Nextel’s push-to-talk was and having parallel networks to things like wifi and cellular are extremely important. I became obsessed with the importance of having constant connectivity and creating the ability to connect the unconnected world. I began to design and develop wireless networks and technologies that did not rely on internet or cellular, and through that journey allowed me to meet Nodle Co-founders Micha Benoliel and Garrett Kinsman.

We quickly realized we were more powerful together, and I was honored to join the Nodle team and help position the company for

strength. Along with this amazing growing rock star team, we have become a leader in the space, and we have only just begun. Nodle continues to grow very rapidly and has won and secured a Polkadot Parachain spot, which was an amazing accomplishment and credibility for the technology, team, token holders, and helps position the company up for listing on top crypto exchanges around the world.” stated Brian.

You can see through some of the examples given that EIE is all about creating value, boosting balance sheets, and delivering exceptional growth, earnings, access, and opportunities whether in the public or private sectors. The entire model, and ecosystem, is built upon generating real tangible returns, and is not interested in the hopes of finding a unicorn. “Build companies that create positive earnings, grow organically from your cash flows, and be properly valued at a fair multiplier of those earnings depending upon the industry. It’s old school, but timeless business principles that will never go out of style.

I am honored that in this chapter of my career I get to work with startups and even up to Fortune 500 companies to do what I had to do for myself for my entire professional career, protect the equity and stakeholders, find opportunities, create profitability, and survive.” continued Brian.

There are a few industries that EIE will never operate in, but present day they continue to enter new markets often or are one degree from any market or industry that they may want to enter into. Mr. Esposito is very approachable and makes himself available for anyone that reaches out to him, and you can do so through channels like their corporate site [www.eie.rocks](http://www.eie.rocks), or personally through his LinkedIn, Brian J. Esposito, or twitter profile @brianjesposito.

**“Everyone can be an overnight success if you were to wake up each new day a little smarter, a litter wiser, and little stronger than the day before.” – Brian J. Esposito**

# THE IMPORTANCE OF PR AND REPUTATION MANAGEMENT FOR WEB3 PROJECTS



Over the last few years, there has been an exponential growth of Web3 projects. More and more entrepreneurs have taken advantage of the increasing focus on blockchain, cryptocurrencies, NFTs, and the Metaverse to bring their ideas to life. At the same time, the crypto market secured huge returns for investors when Bitcoin hit \$60k in November 2021.

This situation has fostered the flourishing of numerous Web3 projects, which nevertheless face three fundamental problems. First of all, the scourge of scams has compromised the crypto world, betraying the confidence of investors, who are now much more cautious. Second, the market has experienced a series of events that have led to a collapse in the value of cryptos. Lastly, the proliferation of projects related to blockchain, NFTs, DAOs, and the Metaverse has created fierce competition, so the power to differentiate from their own competitors has become critical.

In this context, what tools can Web3 projects use to build their reputation and be successful? PR and Investor Relations are most certainly a priority for any trustworthy project. Let's see why.



MANAGING DIRECTOR OF ROSENSTEIN  
CAPITAL, PR AND INVESTOR RELATIONS ADVISOR,  
REPUTATION MANAGER

# ERIKA ROSENSTEIN

AUGUST 2022: THE ESSENTIALS

### What are the benefits of having an effective PR strategy?

PR helps your company gain visibility in the most respected circles. Many people think that PR means relying on a random agency, buying a few interviews on (more or less) well-known media outlets, pretending to have appeared on a billboard in Times Square. Well, if that is what you think of PR... you got it all wrong!

PR means building and maintaining strong relationships with relevant stakeholders. It means engaging with journalists who write about blockchain, DeFi, DAOs, NFTs, the Metaverse; establishing a dialogue with top podcasters, respected advisors, influencers. Some people believe that PR means attending events for the sole purpose of taking a few pictures, publishing a few posts on LinkedIn, and collecting contacts that will most likely never lead to concrete collaborations. And you will find marketing and PR

“experts” telling you that you have to go to this or that event so that you can post it on social media (well, this is another confirmation that everyone can call themselves an “expert”, isn’t it?!).

Quite the opposite, PR means attending events with specific goals in mind, so as to generate a return on investment (after all, attending events involves an expense - sometimes a large one). So you need to know what your objectives are, what you are willing to achieve, what are the expectations and the risks.

An effective PR strategy can actually help your company build an authoritative reputation. What does this entail? Not only will your

project gain great visibility through articles, blog posts, podcasts, and interviews. Your project will be perceived as trustworthy by potential investors, partners, users, helping you achieve your goals and support your company’s growth.

Reputation management for Web3 projects: 3 tips to be seen as trustworthy by investors.

I like to say that reputation is your business card. Think about it: when a project is perceived as a scam, everyone on the team pays the



*Erika Rosenstein is a PR and Investor Relations advisor, and Managing Director of Rosenstein Capital. She left a Fortune Global 500 to help startups and entrepreneurs achieve their business goals.*

*The companies Erika has worked with have been featured in leading global media, including The Financial Times, WSJ, TechCrunch, The Guardian, Protocol, to name a few.*

Ensure a constant presence and reassure your community by giving explanations when something goes wrong. Challenges will always be there; the way you communicate them can strengthen or reduce your investors’ confidence.

consequences. For some of them, it becomes difficult to start new collaborations because of their reputation as (alleged?) scammers. Another example: a project that many people are complaining about, that is late on the roadmap, whose team does not answer questions that are asked on the various channels... Would you invest your money in such a project? As you can see, reputation, both of the team and the project itself, is critical.

Here are 3 tips to help you build your reputation and succeed with investors.

1. Communicate regularly with your investors and your community. This does not mean reporting every single activity, every single progress, every single challenge. Communicate relevant information, help your investors track progress without interfering in project management. Be open and answer questions, even the uncomfortable ones.

2. Get the right advisors on board. As I mentioned before, the Web3 space has been ruined by many scams (and scammers). Everyone became an “expert”, an advisor, a consultant, a speaker. How many of them have the experience they claim? Certainly, many of them pocketed large fees only to turn out to be nothing more than lucky people who happened to be in the right place at the right time. When choosing advisors ask yourself the following questions: what does the project need? What are the weaknesses? Who are the real experts in the field?

These questions will help you find the right people for your Web3 project. Do your due diligence, and always check that the person





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you are considering as an advisor has the experience and the knowledge they claim to have (for real!). Advisors can play an important role in building your reputation. Choose them carefully.

3. Be a PR pro. Rely only on professionals with proven results; avoid expensive PR agencies that, at the end of the day, do not bring any concrete results. Be careful of so-called "marketing experts," those who have a long resume on LinkedIn, are advisors and CMOs of numerous projects, are speakers at some events but then, in reality, learned marketing by watching a few YouTube videos. And ask yourself: if they are involved in so many projects, do they even have time to support my project? Are they doing this for fame or because they can really add value? What is the level of the campaigns, content, articles, videos they generated / helped generate. Are they only members of associations, societies, organizations of any sort or are they concretely helping companies achieve their goals? You do not need a face, you need a hand.

**Case study: Metaverse - How Mallconomy built investor trust**

Mallconomy is a community-based gamified Metaverse Shopping Mall that empowers people to start, build and grow a business of the future. After closing a successful pre-seed round, involving both VCs and private investors, Mallconomy continues to develop the project according to the roadmap.

The team defines Mallconomy as:

- A game, created with immersive dynamics and exclusive partnerships.
- A bank-grade, turn-key DeFi lending solution.
- A market for utility-driven NFTS.
- An under one roof marketplace for brands and users.

- An academy and job market for brands and workers/ creators who are redefining the future of work. Mini interactive games that generate revenue for brands and users.
- An entire ecosystem that revolves around \$WOOT.

But how did Mallconomy gain investors' trust?

The project is led by a team that has already built a Multi-Award Winning, FCA-regulated fintech startup, in the UK. The team has relied on trusted advisors who have worked for some of the world's largest companies, including Google, Microsoft, Barclays, Hasbro, Shell, and Sandbox. They chose the advisory board carefully and strategically in order to get professionals with proven records in engineering, game development, machine learning, PR, investor relations, cybersecurity, banking, portfolio management, etc.

When Mallconomy engaged with investors, during the pre-seed round, they had solid numbers to show: +35K app registrations before the launch, 1K Daily Active Users (almost same as giants like Decentraland and Sandbox). They made it clear to investors that Mallconomy represents a huge opportunity for anyone willing to invest in the Metaverse: they are building a community-based Mallverse, and the fact that their users completed almost half a million community actions already caught investors' attention.

Investors were obviously impressed by the data shown by Mallconomy, by the experience of both the team and advisors. They analyzed the value brought by Mallconomy, saw its potential and wanted to be part of it. An angel investor, whose identity will not be disclosed to respect their



privacy, commented: "Mallconomy is the opportunity you don't want to miss!".

**If you are running a Web3 project, make sure you have the right team, the right advisors, and the right numbers. Mallconomy used its team and advisors' reputation to gain investors' trust. Focus on your reputation and you'll have a fantastic journey ahead!**



# RICHARD SHIBI

A SEASONED, RESULTS-DRIVEN, AND TECHNICALLY INCLINED PROFESSIONAL, WITH 20 YEARS OF EXPERIENCE AND EXPERTISE IN HIGHLY COMPLEX PROJECTS AROUND THE WORLD.



The last two years have been a thrilling roller coaster ride, the very least to say!

COVID19 was officially declared as a global pandemic on March 11th 2020, since then many countries have implemented anywhere from military enforced total lockdowns, to partial lockdowns where people are allowed to go out to purchase necessities. Those severe measures have disrupted the economy from several angles: inflation, labour market, production, supply chain, housing market, etc...

As a result of COVID, people have changed their most basic habits: Closed fitness centres forced people to seek nature, mountains and hiking. Closed restaurants encouraged people to cook more healthy food at home. Spending more than 20 hours at home have boosted the retail and online business industry dramatically, as well as increased renovations and/or refurbishing.

On the negative side, many people lost their jobs specially in the hospitality sector (hotels, restaurants, airline, etc...), hospitals faced crisis due to lack of medical equipment and doctors, factories either were forced to shutdown or could not find employees who are willing to take the risk of getting sick, and some governments around the world sent out checks to household to help them meet their basic needs. The result of this mix was, very high demand with very low supply, which resulted in very high and persistent inflation at a global scale.

## THE CURRENT STATE THE GLOBAL ECONOMY

AUGUST 2022: THE GLOBAL EXPERT

On Feb 24th 2022 Russia invaded Ukraine and since then a domino effect has been triggered as a result of the sanctions imposed on Russia. Such sanctions had the same effect as adding fuel to the fire of already high inflation. Crude Oil hit over 120\$ a barrel, up almost a 100% from a year ago. Natural gas hit above 9\$, a 5 fold from last year. Inflation globally at multi generation or all time highs and consumer sentiment is at historical lows.

Despite the excessively gloom global economic outlook, there is a light at the end of the tunnel. Taking into consideration that the globally economy have been booming for the last 14 years, recently it has started to show signs of maximum potential growth and a slow down is just a natural phenomena of the global economy, after which an imminent recovery is surely due.

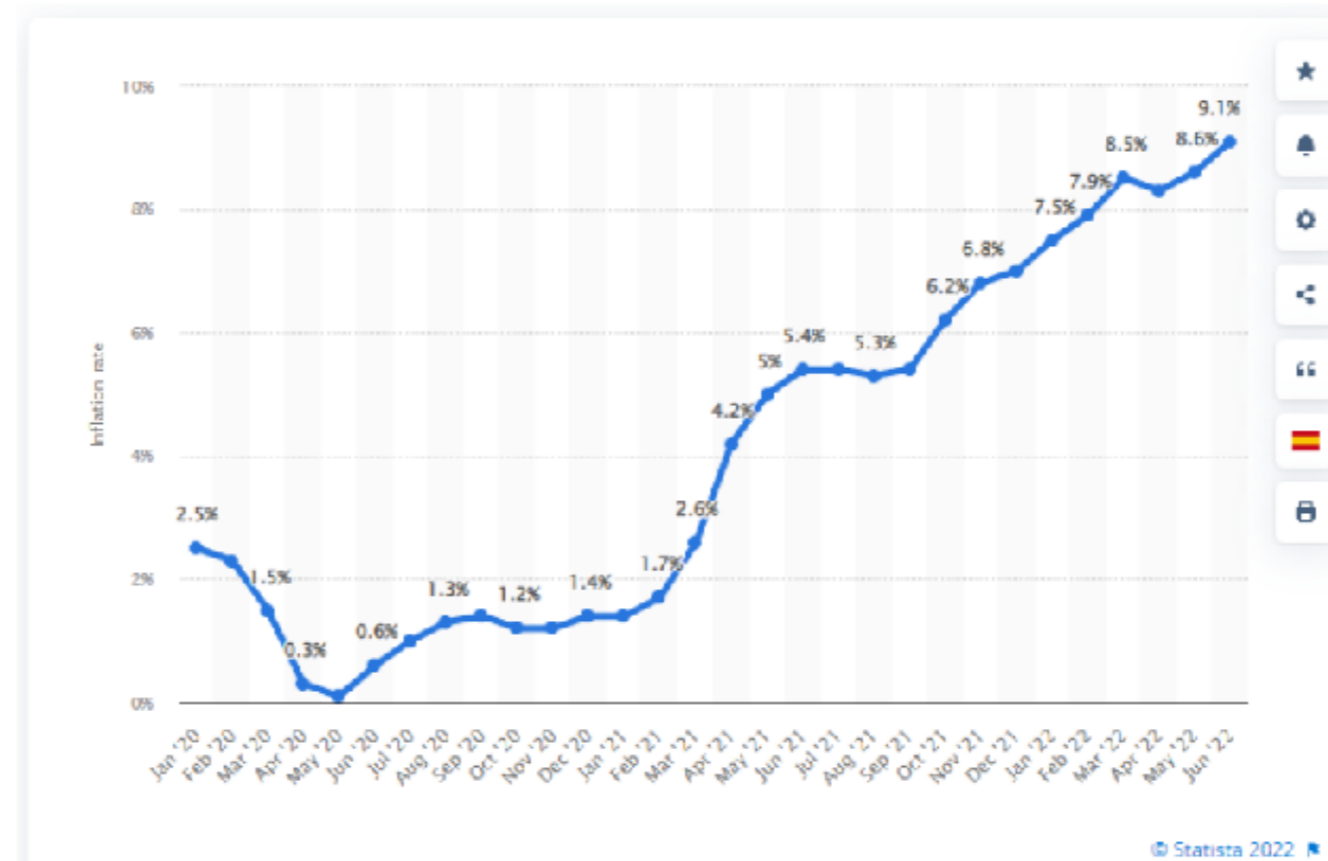
How it all started?!

Although many people mistakenly believe that the invasion of Ukraine was the major driver of inflation, and it is all to blame on Russia, the truth is that inflation already had strong roots 12 months before the invasion.

It all started in Mar 2020 when covid was official declared as a global pandemic. Although not all governments acted in a similar way or at the same time, they had more commonalities than differences. Most governments gave their citizens some kind of financial support in order to survive the pandemic, especially when lockdowns were enforced and people could not travel to work. At a global scale, interest rates started to get closer to zero in order to stimulate businesses to borrow money and retain employees, as well as to encourage existing employees to purchase a new homes, something which will dramatically help the economy from heading into an imminent recession. Although indeed, the economy managed to grow despite the lockdown, it was very clear that the growth is only artificially inflated by excessive money printing at around the world. The US alone added more than 5 trillion

\$ to its balance sheet, totalling 9 trillion \$ in 2022, those numbers are mind blowing, that is 9,000 billion USD in debt on the FED's balance sheet. Many economists and FED Watchers published articles and issued warnings about the imminent result of excessive money printing which is rising inflation rates. As a response, the FED totally ignored such warnings in 2020, and claimed that the inflation which we started to see in 2021 is only transitory, meaning that it will fade away by itself and there is no need for any action from the Federal Reserve side. One year later, here we are in 2022 and the FED is already behind the curve. As a result of waking up too late, we have already seen two rate hikes of 0.75% which is 300% higher than the commonly accepted 0.25% hikes, and a 3rd hike of 0.75% or even a full 1% is expected in Sept, in a hop that tightening the monetary policy will help to ease on persistent inflation. As a result of excessive rate hikes, the housing market started to slow down, new mortgages have almost stagnated, many consumers started to default on car loans, businesses started to freeze new hirings or even worse lay off 1000s of employees, unemployment rates started to roll over from historical lows, jobless claims are on the rise, traditional stock markets crashed more than 20% and crypto have lost more than 70% of its value. As a result, the wealthy people have lost trillions of US Dollars in 2022 and the poor found it extremely difficult to meet their basic needs due to rising inflation. As we can see from the bellow chart, since covid

hit in March 2020, inflation has been constantly rising from almost 0% to all the way above 9% according to the last print from June (although the bellow chart represents the US only, Europe and the rest of the world are facing similar or higher inflation rates):

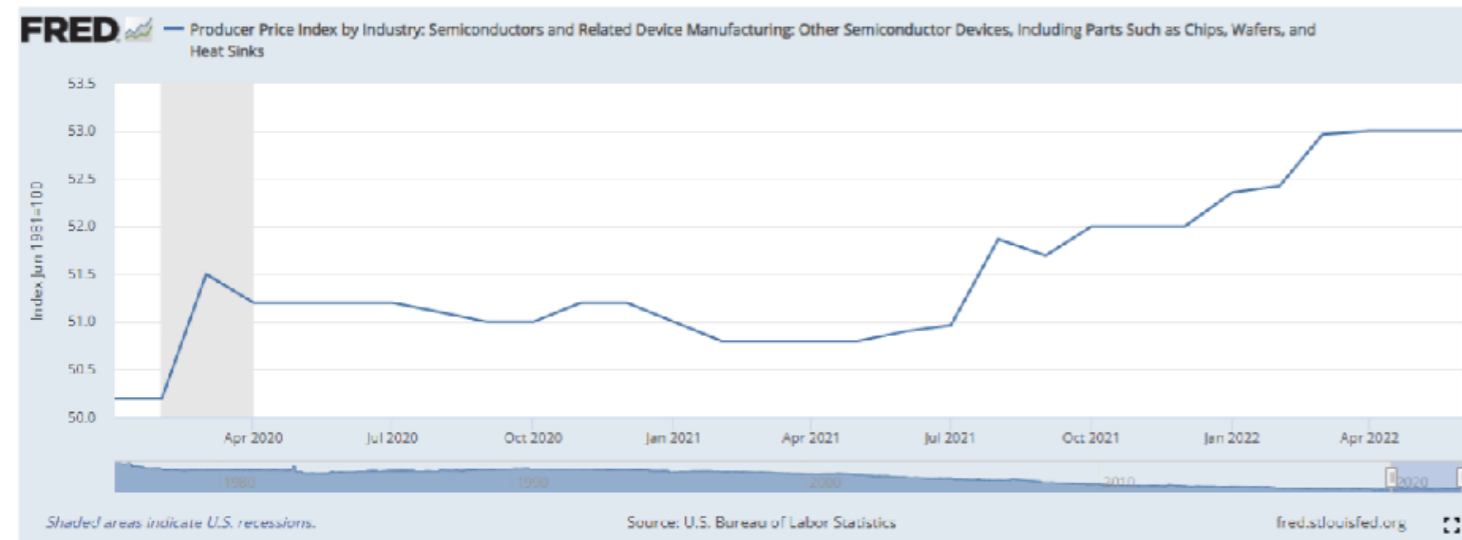


What has contributed to higher inflation is a combination of higher demand than usual, supply chain disruptions as well as increased energy prices. If we look at Crude Oil prices, we can see a similar trend, since the pandemic started the prices have been only on the rise:



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The Producer Price Index in the US has also been on the rise since 2020:



season were forced to sell their commodities at much higher prices due to the increases in

Some of the major reasons for higher PPI are: lockdown, tight labour market, higher raw materials prices and higher energy costs. Higher PPI triggered companies to pass on the extra cost to consumers, which is reflected on higher inflation.

incurred farming costs.

So how did the sanctions on Russia contribute to already existing inflation?

How does the future look like?

The outcome from all the sanctions on Russia resulted in less Oil & Gas in the US & Europe. Therefore, a natural response to a lower supply is increase in prices. Since virtually everything we consume, from food to electronics and furniture involves directly or indirectly Oil & Gas, the rise in inflation was very much expected.

Very high inflation rates have put huge pressure on consumer's budgets, who in turn were forced to adjust their shopping habits in order to meet their basic needs.

Since Ukraine "the breadbasket of Europe" has been invaded and therefore unable to export agricultural commodities as usual, food prices have appreciated considerably in Europe. To make things worse, Russia among the major global exporters of fertilizers, has been cut from SWIFT, which means that farmers at a global scale have been unable to do business with Russia and therefore many farmers were forced to skip the season. Those who got lucky to put their hands on enough fertilizers to kick off the

Less spending from the consumer side combined with higher PPI have eaten up the profit margins of corporations. Although many retailers managed to keep their sales targets, their net profits were much lower, one thing which reflected very badly on their valuation. As we can see from the below chart, the S&P 500, which represents the biggest 500 companies in the US has dropped by more than 20% entering a



bear market territory:

In response to high inflation rates, central banks around the world have been in a race to increase interest rates which have been kept close to zero or sometimes even at negative rates for many years.

Some central banks started earlier like in the UK and have been more open about the fact that they have missed the chance to start hiking rates last year, as it would have had better effects on encapsulating inflation than starting too late when inflation is already at historical highs.

Other Central Banks like the Federal Reserve in the US, insists that they are not late in hiking rates, and having started earlier would not really have changed the situation much.



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Some countries like Japan took advantage of rising interest rates globally and the Japanese Central Bank refused to hike rates in order to devalue their currency.

Something they have been trying to achieve for many years without success. One major benefit of devaluing a national currency is the increase in competitiveness to provide business services abroad as well as attracting foreign tourism and investment, as



## RICHARD SHIBI

*Seasoned, results-driven, and technically inclined professional, with 20 years of experience and expertise in highly complex projects around the world. Possesses solid background in Digital Transformation, Cloud, Integration, Artificial Intelligence, Virtual Reality, Blockchain and Enterprise Distributed Technology. Exemplifies proven skills in implementing new products and perform very complex upgrades.*

*Display solid commitment to quality and excellence by employing the best standards of service, competency, and delivery of IT services headed for multi-national team across different countries.*

*Last but not least, Richard has been featured and contributed to several magazines and TV channels including Bloomberg TV & CIO magazine*

other currencies will be able to convert for more Yens once it is devalued.

Developing countries like El Salvador, Ghana, Egypt, Tunisia and Pakistan have suffered greatly due to the appreciation of Dollar value against their currencies. Such countries had to choose between buying basic commodities to feed their nation, or spend more money to pay back their increased debt, due to its dollar domination.

Looking forward, many analysts are betting that we have reached peak inflation and CPI will role over. If that is indeed the case, once inflation rates start to normalize, central banks will be able to turn less hawkish and even potentially reduce interest rates, one thing which will encourage businesses to spend more on hiring new employees and make new investments, which in turn stimulates the economy and bring us back to business as usual.

**However, not all analysts are on the same camp, although some analysts agree that inflation could start to role over before the end of this year, they still see it at decades highs for the coming two years, one thing which will keep global economic instability and potentially further geopolitical crisis.**

# INSPIRE SOMEONE



INSPIRE GENERATIONS

# CORPORATE INVESTMENT TIMES



With a forty-year international, cross-cultural career in transformational IT, Very Large-scale Solutions and Business Strategy, Daniel applies his skills and experiences collaboratively for his clients, the business he advises, the start-ups he mentors and, most recently, the tudaBirds metaNest, a Web3 business he co-founded with his Ukraine-based partner and CTO.

Daniel is also a sought-after Speaker, including Industry event Keynotes including The India Institute of Technology as well as TedX, plus a broad series of Strategic Cloud Computing video interviews with leading industry experts. He is also an accomplished writer including his work in the best-selling "The FinTech Book" from Wiley.

Now based in Lausanne, Switzerland, his career path from his Canadian roots can be seen on LinkedIn (<https://www.linkedin.com/in/danielsteeves/>) and in his VR CV at <https://framevr.io/beyondsolutions>.

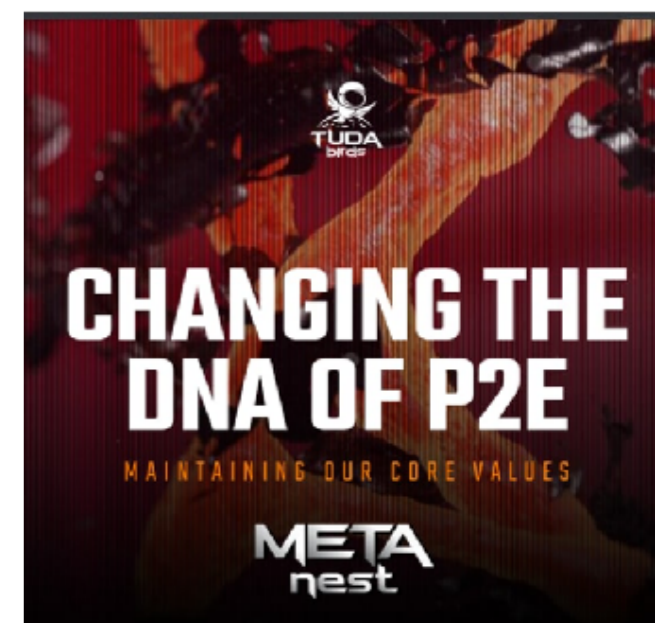
2022: The Year-to-Date

It has been more than a challenging year for both businesses and consumers, so far: instead of a post-COVID revitalisation of global economies, we started with supply chain issues and a set of circumstances exacerbated by an illegal war and an overall bleak view across the economic board.

And, contrary to popular belief and expectations, the blockchain Crypto and NFT sectors have certainly

# DANIEL STEEVES

CEO AND FOUNDER  
BEYOND SOLUTIONS & THE TUDABIRDS  
METANEST



## THE ROAD FROM ADVISOR TO FOUNDER OF TUDABIRDS: CHANGING THE DNA OF PLAY2EARN

AUGUST 2022: THE SUCCESS STORY

not proven impermeable to these impacts. But – and I am not alone – I remain a solid believer in the benefits and capabilities of this sector, even amidst the reporting we see daily discussing the deaths of cryptocurrencies and NFTs.

Also contrary to far too many exaggerated news articles, the crypto and NFT sector is not going anywhere – other than up, again – and the GameFi sector, where my team and I are currently focused, remains the primary growth zone in this industry.

But this year has also seen far too many crypto-related collapses and news reports of new project breaches and more than a few user scam and hack scenarios.

It is important however to note that the preponderance of these scams and hacks are not driven from the projects: they are driven by criminal intent from the outside, using good old-fashioned greed to drive users to make “own goals” in which they enable hackers to access their data by malicious links or simply to break the basic rules of security (and giving away the keys to their kingdom by providing their secret wallet passphrases directly to the hackers).

In other words, these are the typical scams and user manipulations that we see around the world outside of the crypto space: they are sometimes but surely not always the fault of the NFT or crypto projects, rather they are perpetrated by third-party criminals preying on a desperate and/or greedy audience (as they have always done, across time and industries, with and without technology).

All of the above has focused much needed State regulatory eyeballs onto the crypto and NFT space in general, but while it is the very large players who should be censored it seems more like the focus is on the individual and smaller players.

Beyond Solutions: How We Entered the Crypto Space

In short, because it is a natural fit. From our “traditional” background in very large-scale Business Solutions Architecture, tactical Strategic consulting services and a long history of helping business to scale and grow, we entered the FinTech space in the early 2000s with mentoring and advisory services. From that foundation a move to the blockchain space was only natural.

Why natural? Because, as FinTech enabled the disruption and redefinition of the world of Finance so to are the blockchain and cryptocurrency the enablers of such disruption –



and on a far grander scale.

The global village that the blockchain and cryptocurrencies enable can bring markets and consumers closer, support the rapid building and deliver of new business models – and related value-adds – and reduce reliance on the Government and the “standard” banking industry in the process.

To emerging economies in particular this is already enabling consumers and businesses to take a growing and significant role in the global village. And it is a critical juncture to change perceptions across the global community by demonstrating not only the value and

as well as geographically – is one of the ‘holy grails’ of info and data technology.

At Beyond Solutions we first engaged with my partner and co-founder – the CTO at tudaBirds – while working together on client projects. First at enterprise scale where we deliver Tokenomics,



opportunities to connect with these nascent markets but also that doing so can be secure and fraud-free.

Enterprise Solutions: A Natural Fit for the Blockchain

Let’s start with a definition to ensure we are all on the same page: the blockchain is a mechanism – or system, or protocol, or set of rules – which enables “trustless transactions”. These are automated transactions that are contractual, guaranteed, secure, legitimate, which do not require human intervention and which, due to just how the blockchain works, prevents and self-heals both unauthorised transactions or data alterations... it is a single, trusted, consensus version of the truth.

To repeat that: a Single, Trusted, Consensus Version of the Truth accepted by all stakeholders and users of any given distributed system – let alone a system that is distributed organisationally

Whitepaper and Business Model advisory as well as mechanics including both centralised and decentralised exchanges. Following the demand, we also provided startups with consumer-focused services ranging from smart contract services through to yield farms and staking mechanisms.

The potential of blockchain-extended fintech combined with this project and team work became the genesis of our tudaBird metaNest startup concept: delivering better solutions to users and moving play2earn-style gaming to the benefit of users rather than the profit of the predators!

User-centric Solutions: tudaBirds as the Play2Earn Disruptor

The metaNest concept of simple and complex social gaming was born from both the changing social scene forced by the pandemic and as solutions to the multiplicity of problems inherent

across the gaming, gambling, p2e and NFT space. With the primary focus of delivering value and a more levelled playing field to a wider audience, we call the tudaBirds metaNest a first step towards the metaverse, for the rest of us. Rather than focus purely on action and shooter games (like 99% of the GameFi start-ups you will find), the metaNest is a place for social gamers: arcade games, puzzles, challenges... the sort of games that 100s of millions download and play on a regular basis.

A primary game dev partner at OrnaLabs, a major 3rd game-provider partnership set to deliver 50+ games over the next six to twelve months, and our first streaming Gamer network partnership already signed up, tudaBirds are ready to fly.

And we also cater to that core gamer audience with our in-progress flagship games: the Bird Capes Flight Club series of strategic battle games. We are covering all the bases to deliver an inclusive social gaming hall of skills-based winnings for players of all types and interests.

Play2Earn is on the Decline: the tudaBirds metaNest EarnFi Fills that Void

Contrary to the beliefs of the game providers (and the predatory landlords and guilds who capitalise



on the exploitation of users in true need of revenue), we believe that P2E will not be recover. In fact, that was our prediction and the basis for the founding of the tudaBirds metaNest in early 2021.

Multichain, fair play social head-to-head gaming with our unique, evolving NFBs: non-fungible Bird) avatar NFTs - with function and utility in both the games and our community and our unique revenue generating eggRoom real estate NFTs, our broad revenue models deliver passive earnings to our user base and an equal share of after-market NFT royalties.

To date, tudaBirds has launched two games as functional demonstrations of their innovative smart-contract driven proprietary Backbone. The Backbone is a comprehensive solution which will support our own games as well as the uncommon approach to onboard 3rd-party non-blockchain games & streaming gamers via APIs.

This backbone and our immersive VR website also deliver an innovative "off chain" capability enabling games on all devices and removes security risks and the graphic constraints of limited in-Wallet browsers on mobile devices.

That Backbone, along with our free metaNest accounts, are the infrastructure which delivers our Promote2Earn affiliate model for both user signups and, coming soon, our sale of revenue-share eggRoom real estate NFTs.

Users promoting the metaNest and the eggRoom sale have the opportunity for significant earnings, including recurring a recurring revenue share with the affiliate user invitation model.

#### Separation of Play and Work

Our target is simple: enable real world skills for users, both promoting the project and, as we grow, learning to manage and moderate communities, games and tournaments. Skills that can be repeated both within the metaNest and across this constantly growing environment: you can earn money racing chickens and horses



in a game but you can't add those skills to your CV.

tudaBirds enable and educate users to build careers applicable across the sector, creating a win/win scenario: in short, social impact and mutual value-add for players, investors and earners and the project itself.

Our Team and Our Ethos: Diverse and Inclusive tudaBirds are a diverse international team ranging from offices to be registered in Switzerland and Curacao through to our core Dev team in Ukraine; from our India-based CMO to our female-led social community management team out of Nigeria. Our team is 100% focused on delivering true fair play non-predatory user winnings as well as earning and learning opportunities.

Our team are stakeholders with extensive experience across all Tech Layers as well as Marketing and Community Management and our CEO and co-founder brings forty years of international tech sector and business architecture experience - and we still deliver outsourced services via our tudaTech division.

#### Our Collaborative Partnerships

tudaBirds have secured Strategic Corporate Partnerships including Polygon Studios who

recognise the unique and innovative aspects of our project; BitKeep, the secure cryptocurrency multichain and NFT wallet where our Tokens, our DApps and our NFTs are built-in and Galler.io, the Binance NFT Marketplace partner where the tudaBirds eggRoom NFTs will be listed as a 'Top Collection'

We have additional project collaborations with OrnaLabs, Artex.app, IQ Protocol, Karma Head Music, Crazy Meta, Power246 Live,

Web3 Texas and others.

With Use Cases to attract and retain - far beyond gamers and collectors and including investors, speculators, NFT builders and sellers, casual players, game inventors, the tudaBirds metaNest is a large scale vision - and we are only getting started.

#### NFT OFFER to readers of Corporate Investment Times

We are soon announcing a major giveaway of our NFT Art assets. The giveaway will be on a first-come first-served basis BUT the first 50 Corporate Investment Times readers who meet the criteria laid out here:

<https://metanest.tudabirds.io/nfb-freedom-partners/> will be guaranteed the opportunity to mint their own free tudaBirds Evolution series NFT.

#### Get in Touch:

Email us at [investors@tudabirds.io](mailto:investors@tudabirds.io)

Visit our main website at <https://metanest.tudabirds.io>

Experience our immersive Virtual Reality site at <https://vr.tudabirds.io>



# GREGORY GRIFFITHS

ROYAL FAMILY OFFICE UAE,  
FOUNDER & CHAIRMAN OF IDEAX VENTURES  
FOUNDER & CHAIRMAN UCROW/DME  
CRYPTO NITRO BOARD ADVISOR  
CREDIT METAVERSE BOARD ADVISOR



## CRYPTO NITRO AND CREDIT METAVERSE

Although Blockchain adoption is rapidly increasing around the world, including in Africa, there is still a noticeable gap in the number of Blockchain solutions developed in Africa, addressing the pain points specific to the region.

One of our first clients at IDEAX Ventures is AFEN who are helping to build Blockchain infrastructure to reduce the deficit by innovating around multiple blockchain products designed to prioritise the needs of African Blockchain users.

AFEN's primary focus areas are NFTs and Blockchain education.

**Current Problem**

Creators lack an available NFT marketplace to exchange physical items tied to their NFTs such as merchandise, physical art commissions, gift items, etc. African arts contribute more than \$15 billion to the global art economy.

However, African art (NFTs) have limited visibility on mainstream NFT marketplaces. Tedious process for NFT collectors and holders to access staking protocols. NFT collections are often tasked with building separate protocols to offer NFT staking rewards to their communities.

**An Attractive Solution**

AFEN is building solutions to the problems of 3x key sectors within the African Continent namely - Real Estate, Arts and Education.

**Real Estate** - In this sector, AFEN has identified the rigours in the exchange of properties between parties; seller and buyer. The increase in middleman activity, issues of documentation authenticity, and other complexities heavily affecting the industry will become a thing of the past with the integration of Blockchain infrastructure to solve these problems.

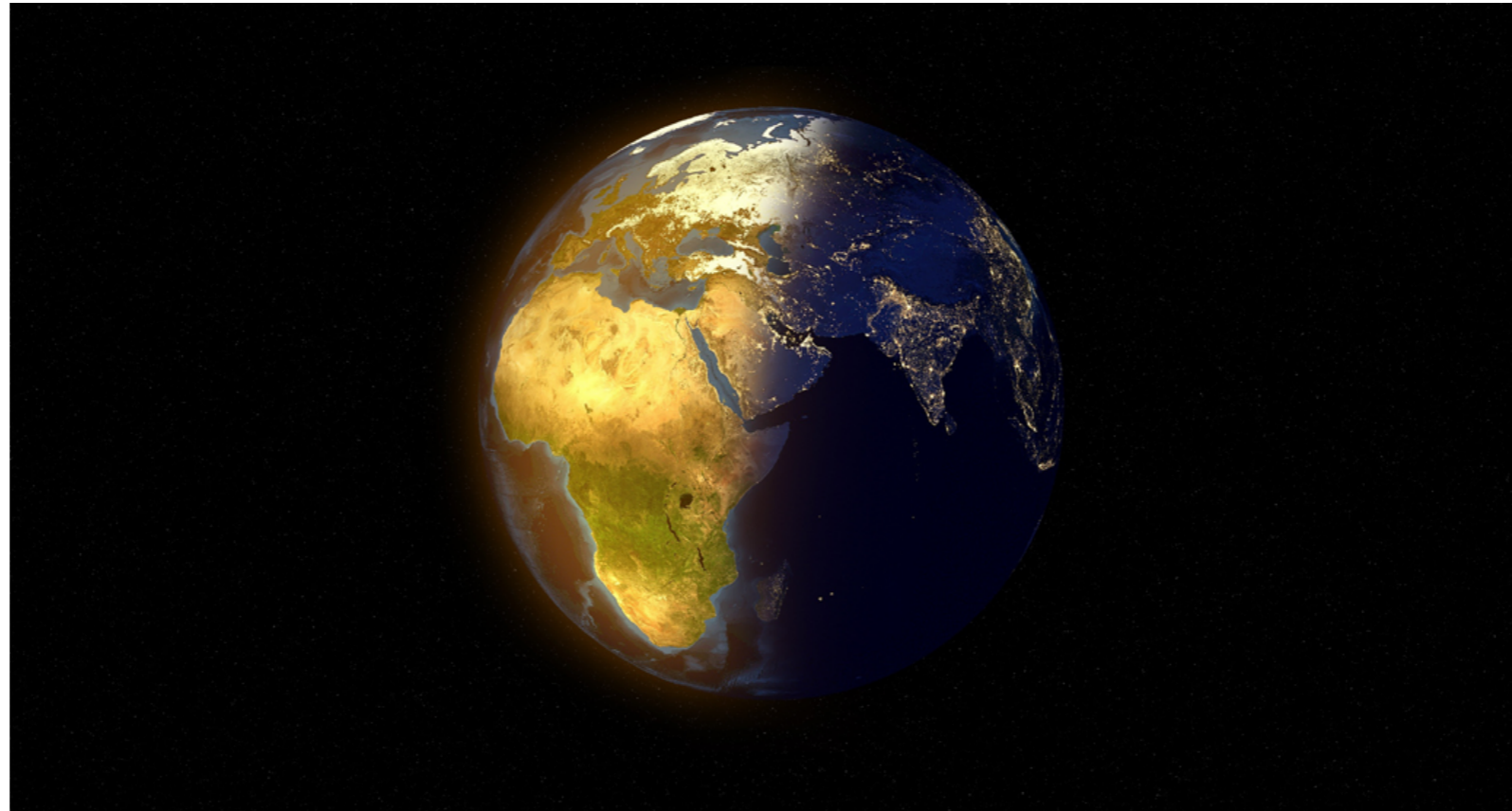
**Arts** - AFEN's infusion of Blockchain technology with Arts will help creators transfer digital ownership of original art creations and sell their art forms as Non-fungible tokens (NFT). This will provide an available marketplace with access to a wider range of art lovers, opening the African art market to credible collectors and art lovers around the world.

**Education** - Africa continues to showcase unprecedented interest in Blockchain technology with focus on cryptocurrency, recognizable through the statistics in crypto transactions. AFEN recognizes the potential that this holds for the future. This insight accounts for AFEN's decision to contribute to Blockchain adoption by empowering individuals with adequate learning tools and environment to build and pursue a career in blockchain technology. The awards

upon completion will be transferred as NFTs.

**Current Market**

The global non-fungible token market size is expected to reach USD 211.72 billion by 2030, growing at a CAGR of 33.9% from 2022 to 2030.



underlying revolutionary blockchain movement, set to enable Africa to transact and interact for the well-being of its people and economies.

<https://www.cvvc.com/press-releases/african-blockchain-report>

general African venture funding - 1,668% vs. 149% - showing 11 times the level of growth on a YoY basis.

- Africa is the fastest adopting crypto continent globally, yet it has only a 0.5% share of total global blockchain venture funding, which stands at \$25.2 billion
- African blockchain funding of \$127 million in all of 2021 is similar in size to a single blockchain 'mega-deal' of which there were 59 globally
- The regulatory quagmire is clearing as 6 nations have regulated, and others are making headway
- Blockchain in Africa is unique as it is driving from the bottom up, where essential industries are propelling forward with blockchain tech; agriculture, mining, remittances, inclusion, identity, and property, to name a few

Quarter two 2022 has gotten off to a quick start, with some noteworthy fundraising by MARA, raising \$23m (Nigeria/Kenya), Jambo \$30 million (Congo) and Afriex \$10 million

Noel Gomes (Co-Founder, Executive Board Advisor of IDEAX Ventures)

<https://www.researchandmarkets.com>

Global sales of art and antiques reached an estimated \$50.1 billion, down 22% from 2019. Online sales of art and antiques reached a record high of \$12.4 billion, doubling in value on the previous year and accounting for a record share of 25% of the market's value. The Art Basel and UBS Global Art Market Report

While it is a fact that African nations are amongst the fastest crypto adopters globally, today's CV VC report moves past crypto. It looks at the

- Companies raised \$91 million in Q1 of 2022, a staggering 1,668% YoY increase from Q1 of the previous year.
- When comparing Q1 2021 vs. Q1 2022, venture funding for African blockchain startups far outpaces the growth seen in





Keith Mali-Chung (Chairman, AFEN Blockchain)

“There has never been a shortage of ideas or talent in Africa, and it finally seems as though the availability of early-stage funding is increasing consistently.

The above having been said, one of the challenges faced in Africa is the availability and reliability of data. Several firms have taken it upon themselves to codify and summarise figures for the continent, but each uses varied methodologies to arrive at big-picture figures.”

The authors of the report noted that the African blockchain industry was still in its infancy, yet its potential was untapped and unfathomable.

[https://www.iol.co.za/business-report/economy/inaugural-africa-blockchain-report-shows-funding-growth-a47c31bf-df09-4339-b3d7-](https://www.iol.co.za/business-report/economy/inaugural-africa-blockchain-report-shows-funding-growth-a47c31bf-df09-4339-b3d7-bc57d06f3120)

[bc57d06f3120](https://www.iol.co.za/business-report/economy/inaugural-africa-blockchain-report-shows-funding-growth-a47c31bf-df09-4339-b3d7-bc57d06f3120)

Whatever you choose to call it – cryptocurrency, blockchain, or Web3 – this emerging sector of the digital economy is flourishing throughout Africa. Web 3.0 is a tremendous opportunity for Africa to create new businesses, social networks, and markets in a digital era.

It shows that there is still room for more Africans – and this is not limited to the largest economies in Africa – to enter into the tech ecosystem and get involved in building Web3. Various non-governmental organisations are also keen to investigate the opportunities that web3 presents to make an impact in all of Africa.

African public officials and business entities must also take note of this, and make sure that Africa is a major player in Web3, driving mass

uptake on the continent, and building tangible value around Web3.

If the business community can collaborate with governments and civil society in training millions of youth in tech-related fields, Africa could be an important provider of skills for the rest of the world.

African small businesses could now emerge as reliable players in the global economy and compete against their international peers in an equal online playing field.

At the same time, concepts such as the blockchain, NFTs, and decentralised autonomous organisations (DAOs) could give emerging creators and entrepreneurs across Africa a pathway to capital and attention, according to Quartz.

Blockchain networks and VC investors are not the only ones drawn to opportunities in shaping Africa’s emerging Web3 economy.

With a youthful African population (70% of Sub-Saharan Africans are younger than 30, according to blockchain analytics firm Chainalysis), increasing penetration of smartphones, and third-fastest-growing cryptocurrency economies, there is ample market opportunity.

Africa presents the biggest opportunities for FinTech, DeFi, and Web3 as it is largely mobile,

has high Unbanked Population[66%], a wide Credit Gap, Volatile & Illiquid Currency, and Inefficient and Expensive Cross-Border Payment Rails.

As more governments throughout the continent investigate blockchain-based solutions, even if only confined to CBDCs, it is suggested they will be increasingly likely to evolve more informed approaches to a Web3 economy alongside policy frameworks more aligned to everyday users’ needs.

<https://furtherafrica.com/2022/06/10/the-future-of-web3-in-africa/>

**This article has been carefully curated from several incredible reports and sources that truly highlight the African Blockchain and NFT sector. It is truly amazing to see both the stratospheric adoption levels and the golden opportunity that can be seized.**

**For more information and related-industry news articles please contact:**

**info@ideax.uk or visit our [www.ideax.uk](http://www.ideax.uk)**

(Nigeria), the report found.

The report said African blockchain startups had made it past the first bumps in the road and had managed to court capital relatively well to further develop their ideas and ecosystems. These tides of successful companies would bring waves of other companies and funding, facilitating innovations and driving Africa’s blockchain potential.

Africa had not yet seen a cryptocurrency mega-deal. However, the South African exchange, Valr, had come the closest. The company closed an impressive \$50m Series B round in Q1 of 2022, cementing this as the continent’s largest cryptocurrency funding round to date.

Similarly, Africa did not yet boast any cryptocurrency unicorns, although these were expected to begin to emerge within the next two to three years.

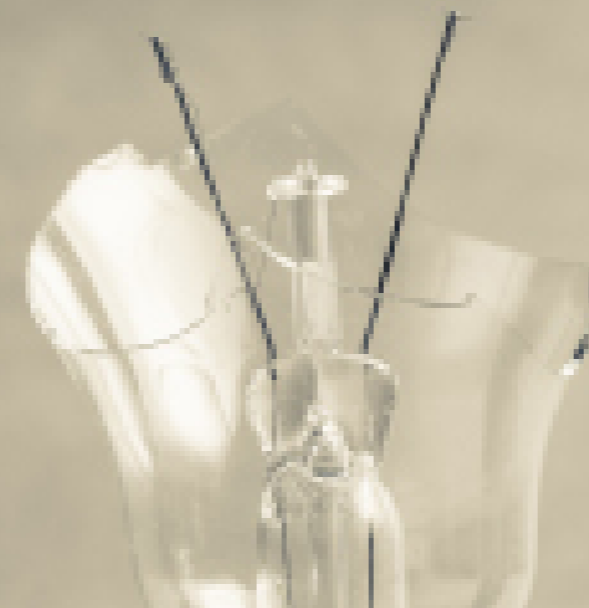


# LARISA B. MILLER

CEO, PHOENIX GLOBAL  
PRESIDENT & CEO, KEYSTONE FARM FUTURE

# THE ART OF SUCCESSFUL FAILURE

CORPORATE INVESTMENT TIMES • AUGUST 2022



From the moment we enter the world, we are programmed toward a lifetime of goals, achievement, and success. From the first steps we take, the first words we say... our journey of education, our climb up the career ladder, our personal milestones - at each level, we are mandated toward accomplishment. Too often, we see setbacks, pivots, and failures as a sign that we aren't smart enough or talented enough - or worse, we see failure as someone else's fault, not owning our own role in the outcome.

What I have learned from a half-century of life is that failure really doesn't exist. Failure is simply the voice on the GPS telling you which direction to turn when you are lost, but you recognize these adjustments to your route only if you are paying attention.

AUGUST 2022: THE SUPPORT

From an early age, we are rewarded when we are successful. When we first walk across a room as an infant, when we get good grades at school, when we score the winning touchdown, we are rewarded with praise, accolades and prizes. When we do an outstanding job in our careers, we are rewarded with a promotion or a raise, however, if we don't meet the expectations of our job descriptions, we get fired.

We respond favorably to the positive reinforcement around our achievements, and, too often, we feel diminished or "less than" when our results are not in line with our expectations. When get fired or we don't get into the university of our choice – or any one of a million other letdowns, our first reaction is to give up.

One of the most valuable lessons in life – a lesson we should be taught from the moment of birth, is to be brave enough to make mistakes. Mistakes are as much a part of life as successes, and they often teach you the largest, most important lessons. Setbacks may detour your carefully scripted plans, but those setbacks lead to detours, and detours lead you to the most extraordinary destinations.

Problems, hurdles, speedbumps...life is full of them, and they are a common denominator for everyone. But what is a 'problem'? A problem is just a decision waiting to be made.

A problem is simply an indication from our internal GPS that we need to adjust our course, merging gently into another lane, sometimes making a u-turn, but each problem comes with a solution that can (and should) lead us forward, keeping us on our intended pathway. Too often



in life, we are resolutely attached to what we believe to be 'right' and we close ourselves off to the signs, instincts and opportunities that guide us forward toward more positive outcomes. Many times, we react to stressors with knee-jerk reactions, which often results in quitting.

Quitting is finite failure. Stressors in life try their hardest to paralyze us, planting and growing seeds of trepidation, preventing us from making critical decisions at pivotal moments. DO NOT be afraid to decide. One of the most valuable attributes of leadership is the ability to make and execute on a decision.

The inability to make a decision is the cage that keeps individuals who have extraordinary potential for success, shackled to insecurity and fear. Courage is the antivenin to regret, and courage is the most important ingredient in your ability to make decisions. When faced with choices, most individuals feel compelled to ask

everyone around them, "what would you do in this situation", or "if you were me, which choice would you make?". No one is you. No one has your perspective. No one must live with your outcomes. When Henry Ford launched the first automobile, he remarked, "If I had asked people what they wanted, they would have said faster horses".

He decided to pursue his dream of making a mechanized mode of transportation without asking others and now, today, we have a faster horse known as the Ford Mustang. Had he asked a myriad of individuals what they thought

about the idea of a car, we might very well have gone decades further without automotive transportation.

When we ask others for their opinions on our situations, all it does is muddy the water of thought and it makes us even more confused and unsure. Talk to a trusted confidant if you must, but then make the decision, be resolute in that decision and see that decision through to the end. Sometimes the end is bitter and sometimes sweet, but each conclusion you reach – success or failure, will leave you stronger and more knowledgeable than you were at inception.

Do not be afraid to swim against the current. There will always be people who tell you "it can't be done". Remember, the ones who can't are afraid you WILL. As Darwin said, "It is not the strongest of the species that survives, nor the most intelligent; it is the one most adaptable to

change". Do not be afraid to embrace change. The ones who are crazy enough to believe they can change the world, are the ones who do. Change comes with risk – sometimes the risks are big and sometimes small, but risk is a catalyst of fear and fear is an impediment to ACTION.

To take a risk, leading to action, it means stepping away from what's comfortable, facing the unknown, and the unknown can be scary. But on the other side of fear is where we find success.

To quote William Shedd, "A ship is safe in the harbor, but that's not what a ship was built for". Dream big, work hard, and don't give up. You may have to try 1,000 keys before you can find the one that opens the door, but if you quit, that door will stay shut forever. Every single door that did not open could be seen as a failure, and therefore, a reason to quit, but quitting is NEVER a word that is included in a success story.

**If you make mistakes...if you fail at an idea, attempt or endeavor, dust yourself off, look for the opportunities that become evident in these critical moments, and keep going. Success – regardless of how this is defined for you, will require hard work to get there, but even harder work to stay there.**

**Success is not a destination; it is an on-going pursuit to make yourself better today than you were yesterday. Be gentle with yourself in moments of struggle or challenge. Every single day provides us with an opportunity to do it differently than yesterday.**

**If you make a mess of today, forgive yourself, safe in the knowledge that you can start again with the sunrise. As Winston S. Churchill said, "Success is not final; failure is not fatal: It is the courage to continue that counts."**

**Follow @larisa\_b\_miller on Instagram or follow Larisa directly on LinkedIn where she posts on issues related to business, agriculture and the environment.**

Igor Tasic is the founder and CEO of Meta Ventures, a metaverse-first advisory and launchpad space for organizations, creatives, and entrepreneurs. He is also a member of the World Economic Forum's European Digital Leaders.

He can be reached at: <https://www.linkedin.com/in/tasic/>

# IGOR TASIC

## INNOVATION AND THE 3C'S OF THE METAVERSE



**GROW YOUR BUSINESS  
IN THE METAVERSE**

**META  
VENTURES**

Innovation is a human feature. Our DNA evolved to create and seek solutions to problems. In the metaverse, this will be no different.

If we think in the short-medium term, this new space will create opportunities to innovate in three big blocks - three C's - the curators, the creators, and the connectors.



**CURATORS**

The current metaverse lacks good mass curation—curatorship like that of museums. People who research, interpret and connect the dots, creating meaningful experiences.

For example, for one client, we created an immersive training experience that included not only a virtual reality workspace (with people from all over the world) but also a social and nature-related experience. All together, blended, thanks to technology. This creates value. This is new. This is where human creativity and ingenuity shine.

**CREATORS**

All of these curated experiences will require the production of both content and technology. Designers, developers, and writers who collectively can make sense of experiences will be in high demand.

This is not about game development or movie scripts but more about sensing where a specific customer group is going or demanding innovations and building new digital products that can be consumed both in the digital space (e.g., a



fitness experience) and connected to the physical world (e.g., a fitness community).

If we think about what virtual and augmented reality can do for children’s education, we could revolutionize how we think about content. We could dramatically improve retention, accelerate



learning, and engage kids in the creative process while teaching them how to use technology constructively and positively, not just as passive consumers.

**CONNECTORS**

Again, the role of communities will be vital in creating value in the metaverse. Here the issue is less about “DAOs,” the crypto world, etc., and more about old-fashioned listening.

Democracy and innovation are not about letting people directly participate in a decision within a community but essentially about allowing them to be heard and to impact and create value for someone.

Future marketers in the metaverse will primarily be connectors and listeners to other people. They will not be “community managers” because a community cannot be managed. But they will

engage in an endless A/B testing mode within the communities, connecting what they actively listen to/watch.

**Working together, the 3C’s of the metaverse will innovate by translating all of this into solutions to real-world problems creating a business space full of opportunities for everyone.**



# CLEANING UP IN CRYPTO

## ETHAX - VIRTUALLY THE SMARTEST CRYPTO COMPANY IN THE WORLD



# DAN DA ROSA

BSC (HONS), PG DIP, LL.M, CEO

Introducing the brighter side of cryptocurrency.

Every sector needs a flag bearer for legitimacy as well as being a symbol for smarter business practices; Technology Redefined as ETHAX put it - ETHAX is becoming both just at the right time in the crypto sector.

ETHAX are building a suite of products to allow clients a 360 degree experience within crypto; meaning the client can deal with all their digital asset needs within the ETHAX trusted brand.







## DAN DA ROSA

BSC (HONS), PG DIP, LLM, CEO

*Dan has a Masters Degree in Law with a background at senior and director level in various sectors, including telecommunications and the deployment of advanced transportation technologies.*

*Dan is a leading digital asset strategist and avid supporter of blockchain related technologies, particularly those with demonstrable use case applications. He has been an early investor in many technology projects, that have increased several fold, resulting*

*in considerable portfolio gains. This knowledge and experience has been the basis of creating the ETHAX eco-system where the businesses are self-sustainable and continually expanding.*

The suite of world-leading products being built by ETHAX include:

The ETHAX Trading Platform, available on desktop and mobile, is a leading-edge, technically advanced trading platform using artificial intelligence and machine learning

## ETHAX SWAP

The ETHAX Trading Platform will combine several years of successful trading in digital assets morphed with the latest in machine

learning, AI software.

As the world's first licensed business to build a non-custodial machine learning crypto trading platform, ETHAX make safety the priority. All ETHAX clients' assets are of paramount importance and adhere to strict license criteria together with robust internal

procedures. Being a non-custodial platform all assets always remain in your custody. The ETHAX Machine Learning Trading Platform is designed to be fully transparent, making use of proprietary trading algorithms, that allows traders to make informed decisions in light of both stable and

## ETHAX TRADER

integrated software competencies to provide ETHAX customers with world-class, secure, engaging and efficient trading.

LEVERAGING THE POWER OF AI, MACHINE LEARNING, AND SKILLED HUMAN MODERATORS IS AN IDEAL SOLUTION FOR 24/7/365 CRYPTO TRADING.

ETHAX TRADER is the world's first Non-custodial, Machine Learning, Licensed Crypto Trading Platform. This software allows ETHAX clients to trade safely, efficiently and potentially improve on their digital asset portfolio returns.

## ETHAX TOKEN

volatile crypto currency markets.

ETHAX Trader provides automated, semi-automated and manual trading options in addition to providing conventional optimised tools such as trailing buys, sells, stop losses, plus dynamic profit taking. The Platform's unique design enables users to automate their cryptocurrency

trading strategy using a library of bespoke algorithms.

The Machine Learning Trading Platform provides unparalleled access to historical market data, thereby allowing investors to perform comprehensive back-testing of their trading strategies. This is an essential tool for advanced traders. Machine Learning also allows users to

## ETHAX WALLET

monitor market news sources through a single interface and receive real-time alerts about critical market events.

ETHAXSWAP Exchange is a non-custodial, Decentralised Exchange (DEX). This service will allow all users to buy, sell, or swap ETHAX Tokens or any other major crypto currencies at the lowest possible market fees.

The ETHAX Decentralised Exchange is a non-custodial exchange built by ETHAX to further enhance the ETHAX brand across all aspects of crypto.

A DEX is a peer-to-peer marketplace where transactions occur directly between crypto traders. DEXs fulfil one of crypto's core possibilities: fostering financial transactions that aren't officiated by banks, brokers, payment

## ETHAX NFT

processors, or any other kind of intermediary.

Available via the ETHAX DEX at ETHAX.io, and on Exchanges and Decentralised Exchanges the ETHAX Token is a utility token forged through super-smart tokenomics and generated for a long-tail business model.





## GORDON WESTON BSC (HONS), PG DIP, MCIARB

### CFO

*Gordon has over 35 years' experience in banking, finance, and communications, with senior positions held at HSBC, Tubelines, and Trans4LM.*

swap and store ETHAX Tokens\* as well as other cryptocurrencies such as Bitcoin, Ethereum, etc.

The ETHAX Digital wallet is accessed as an app. As with all digital assets the consumer must own a digital, secure wallet to house them.

A cryptocurrency wallet is an app that allows cryptocurrency users to store and retrieve their digital assets. As with conventional currency, you don't need a wallet to spend your cash, but it certainly helps to keep it all in one place. When a user acquires

cryptocurrency, such as ETHAX Tokens, they can store them in a cryptocurrency wallet and from there, use it to make transactions.

The ETHAX universal marketplace will enhance NFT trading throughout the virtual asset sector. Development is set to

The ETHAX token is central to the ETHAX ecosystem of a self-sustainable business model, comprising of the latest in machine learning and AI technologies, together with advanced and proven trading strategies.

The ETHAX Token uses the latest and arguably one of the best blockchain technologies available in the sector, the Binance Smart Chain (BEP20 Token). This has major advantages over other similar blockchain suppliers such as faster and cheaper transaction costs.

The ETHAX Token is available on major Exchanges and Decentralised Exchanges – simply click where you see BUY ETHAX at [www.ETHAX.com](http://www.ETHAX.com).

ETHAX is developing the ETHAX Wallet, which is effectively a digital Wallet.

ETHAX Wallets will allow customers to buy, sell,



conclude in Q4 2022 and current UIs are highly confidential.

The market for non-fungible tokens is evolving.

An NFT is a digital asset that represents real-world objects like art, music, in-game

items and videos. They are bought and sold online, frequently with cryptocurrency, and they are generally encoded with the same underlying software as many cryptos.

NFTs are becoming an increasingly popular way to buy and sell digital artwork.

NFTs are also generally one of a kind, or at least one of a very limited run, and have unique identifying codes. Essentially, NFTs create digital scarcity. This stands in stark contrast to most digital creations, which are almost always infinite in supply.

Hypothetically, cutting off the supply should raise the value of a given asset, assuming it's in demand.

Because an NFT allows the buyer to own the original item. Not only that, it contains built-in authentication, which serves as proof of ownership. Collectors value those "digital bragging rights" almost more than the item itself. ETHAX understands the opportunities within NFT that exist.

Licensed & Regulated

ETHAX are only of only 0.01% of crypto companies that are licensed and regulated.



## GARY MORRIS

### BUSINESS ADVISORY & CMO

*Gary came to ETHAX with a wealth of international experience working in creative, digital & traditional marketing, and TV commercials, as well as developing his own tech start-ups, two of which had successful exits. Gary has also achieved 8 patents.*

*Through his career Gary has taken tenure at some of the world's most successful companies including 3 Years at Bloomberg as International Head of TV Creative, and four Years at Pokerstars.com as International Creative, helping to build the business into the biggest online poker site in the world. Other clients include Paramount Pictures, 20th Century Fox, Sony Pictures, Sony BMG Records, EMI Records, Sky, Liberty Global, The BBC, Warner Bros Pictures, Discovery Network, Warner Music, Disney.*

*Gary is an award-winning writer, director and producer for numerous broadcast and online content, creating and delivering ads for 36 countries in 33 languages.*



## TONY KLEIN

CCO

*Tony has 20 years' experience in building successful portfolios for top tier companies both in broad public and private sectors.*

*Tony is fully versed with blue-chip Director experience and shared responsibility of £2.3bn for Europe's largest engineering and technological projects.*

ETHAX conducted a YouGov survey which showed that 75% of consumers are put-off being involved in crypto due to lack of regulations.

This story of ETHAX featured around the world and proved the appetite for the topic.

### ETHAX Are Winning

The ETHAX business achieved 21st place out of thousands of entrants in TecRound's FinTech Top50. ETHAX was the highest rated licensed crypto business and this is a significant achievement given that ETHAX only launched their token in May 2022.

Also to note, ETHAX have gained over 50,000 social media followers and the creative has had over 1 million views.

ETHAX are verified on CoinMarketCap.

Visit [ETHAX.com](https://ETHAX.com) for further information and [@ethaxcrypto](https://twitter.com/ethaxcrypto) for social.



A WORD IS A WORD...

AND A PICTURE WORTH A THOUSAND

**BUT YOUR BRAND IS WORTH A MILLION**



INSPIRE GENERATIONS

CORPORATE INVESTMENT TIMES

# THE FUTURE OF CLOUD COMPUTING



# AHMED BANAFA

NO.1 TECH VOICE TO FOLLOW & INFLUENCER ON LINKEDIN, AWARD WINNING AUTHOR  
EXPERT: IOT-BLOCKCHAIN-CYBERSECURITY SPEAKER

Cloud is recognized as facilitating “speed-to-market” – and for its ability to drive business agility. This is because cloud supports rapid experimentation and innovation by allowing companies to quickly try and even adopt new solutions without significant up-front costs. The Cloud can be a highly agile wrapper around different systems, different behavior and bringing it all together in an engagement cycle. By changing the way people interact with technology, cloud enables new forms of consumer engagement, expand collaboration across the value chain and bring innovation to companies’ core business models

With all this in mind and the reality of cloud computing impacting businesses in all aspects and at all levels, there are myths surrounding cloud computing and clouding the reality of the cloud:

Myth # 1: It is only for tech companies: Nothing is far from the truth as this myth, any company in the horizontal and vertical markets can use it including no matter what is the size.

Myth # 2: Security is the biggest risk: Security measures used by well-known cloud vendors are often better than their clients; the cloud vendors have the resources and the skills to keep it up to date.

Myth # 3: Everything works better in the Cloud: Except old applications that were designed to run on dedicated servers, often difficult to run on the cloud.

Myth # 4: It is always cheaper to run in the Cloud: It is not always cheaper to run on the cloud, but it can often be more cost efficient. Cloud works best for variable demands and workloads, where you have high demand at times but lower demand at others.

Myth # 5: Cloud is harmful to the environment: There’s no question that data centers consume huge amounts of energy. But when businesses move from on-site facilities to consolidated cloud data centers, it saves energy and cuts pollution.

Myth # 6: Cloud costs jobs: Instead of taking jobs it is, in fact, creating them, industry predictions suggesting that by the end of 2015 cloud computing will have created more than 13 million jobs worldwide.

#CLOUDCOMPUTING #TECHNOLOGY #ITSUPPORT #CLOUDSECURITY #ARTIFICIALINTELLIGENCE

It required a host of cloud-savvy experts whose skills and knowledge will maintain and strengthen growth and development.

**Myth # 7: Migrating into the Cloud is more hassle than it is worth:** If you work in partnership with a trusted and experienced hosting provider it's a seamless process. It can all happen very quickly with minimal downtime.

**Myth # 8: Cloud Is Not for Mission-Critical Use:** Cloud computing can be used for all aspect of business including Mission-Critical applications for many reasons including less downtime, and auto backup.

**Myth # 9: Cloud is Virtualization:** Virtualization is software that manipulates hardware, while cloud computing refers to a service that results from that manipulation.

**Myth # 10: I'll be caught by Vendor 'lock in':** This is true only to the same extent of on-premise, traditional software. There would be nothing to stop businesses building their own applications and deal with more than one vendor.

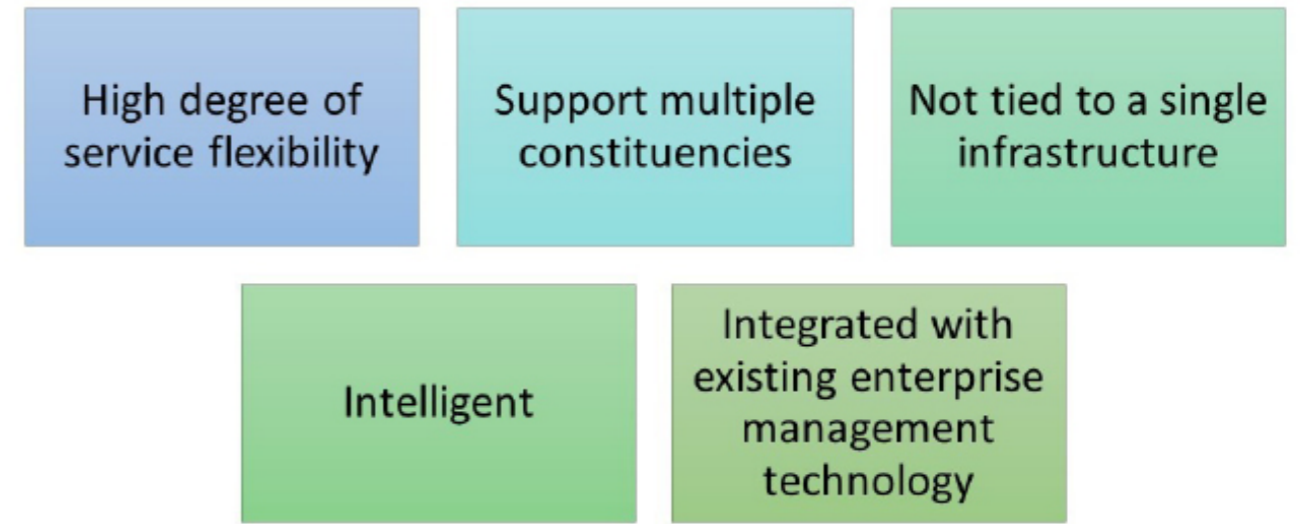
**The promise of Cloud Computing**

Understanding what is next for cloud computing is crucial for businesses at all levels because the cloud isn't just for techies anymore. Managers are responding to the real opportunities that the cloud offers to develop new business models, forge closer ties with customers, and use the expertise of employees and partners. From a technology that was initially adopted for efficiency and cost savings, the cloud has emerged as a powerhouse of innovation throughout organizations.

Cloud computing is here to stay and the numbers are supporting that:



THE GLOBAL COMMUNITY MAGAZINE



The next-generation of cloud computing

- 75% of decision makers use the cloud in their business
- 94% of IT managers reported improvements in security with the adoption of the cloud
- 75% of business reported improvements in the availability of their services
- 91% of SMB used cloud services to satisfy compliance requirements
- Spending on Cloud Computing never slow down, with a projected \$494.7 billion in 2022, In 2023, spending is expected to reach nearly \$600 billion.

The next-generation of cloud computing will deliver value to the business faster by automating everything from request to deployment and configuration – and do so up and down the stack and across the entire infrastructure. Cloud computing is part of the “Third Platform” according to IDC along with Mobility, Big Data Analytics, and Social business, that explains why many businesses adopted the cloud to create innovative industry solutions. Now cloud

computing is moving the bar higher with the Internet of Things (IoT) which is built on the cloud for the cloud.

Understanding what is next for cloud computing is crucial for businesses at all levels because the cloud isn't just for techies anymore. Managers are responding to the real opportunities that the cloud offers to develop new business models, forge closer ties with customers, and use the expertise of employees and partners. From a technology that was initially adopted for efficiency and cost savings, the cloud has emerged into a powerhouse of innovation throughout organizations

The next-generation of cloud computing will deliver value to the business faster by automating everything from request to deployment and configuration – and do so up and down the stack and across the entire infrastructure. In order for the next-generation of computing to achieve these goals, there are five platform requirements:

1. A management platform that engenders a

high degree of service flexibility

2. A platform that can support multiple constituencies
3. A platform that is not tied to a single infrastructure
4. An intelligent platform
5. A platform that is integrated with your existing enterprise management technology and processes

What is next for Cloud Computing?

- Introduction of Cloud of Clouds or Intercloud: A new model for cloud computing services based on the idea of combining many different individual clouds into one seamless mass in terms of on-demand operations. The intercloud would simply make sure that a cloud could use resources beyond its reach, by taking advantage of pre-existing contracts with other cloud providers.
- Platforms-as-a-Service Continue to Grow: More companies will be looking to adopt PaaS solutions in the upcoming years. PaaS allows businesses to lower IT costs while speeding up application development through more efficient testing and deployment.
- Graphics as a Service: Running high-end graphics applications typically requires massive hardware infrastructure, but cloud computing is changing that. With emerging cloud-based graphics technologies, end-users will run graphically intense applications using nothing more than a web browser.
- More Hybrid Cloud adoption: Hybrid Cloud is a combination of the Private Cloud and Public Cloud enabling IT to utilize on premise and cloud-based infrastructure seamlessly for cost reduction, bursting, disaster recovery and other use cases. The key to Hybrid Cloud acceptance in the marketplace is providing this "seamless" capability for all applications, including those production applications that

are core to the business.

- Cloud as the innovation platform for Mobile, Social, and Big Data: Cloud technology provides a common platform for Mobile; Social and Big Data applications to cross pollinate as well as enhance and extend existing investments. Cloud as innovation platform will give businesses the agility to respond quickly to new innovations, e.g., wearable technology or speech & gesture interaction with applications.
- The Internet of Things Takes Off: Look for the Industrial Internet (a.k.a. the Internet of Things) to start transforming operations in few coming years, as solutions combining intelligent machines, big data analytics, and end-user applications begin to roll out across major industries. Cloud computing platforms will play a big role in creating the next generation of intelligent, software-defined machines that are operable and controllable entirely from centralized, remote locations.
- Better Identity Management in the Cloud: Cloud services offer accessibility, convenience, high-power, and redundancy, but with cloud-based applications taking over businesses, there's a need to rethink security policies. Look for identity management solutions to bring new paradigms of security to the cloud.
- More Software-Defined Hardware. In order for servers, storage, and networking equipment to behave like one big "machine," where applications can assume massive scalability, the entire infrastructure must be virtualized and centrally controllable, that is, software-defined. Ultimately this trend goes beyond SDN (Software Defined Networks) to include every system in the data center. Advanced software control schemes pioneered by public cloud providers will continue to trickle down to the enterprise.

# AS IN LIFE, SO IN THE BUSINESS WORLD

## STAND OUT, BE DIFFERENT

## AND SHOW THAT DIFFERENCE BOLDLY



**INSPIRE GENERATIONS**

# CORPORATE INVESTMENT TIMES

# IT TAKE A VILLAGE TO RAISE A CHILD: IT'S MORE THAN THE ECONOMY OR GEOPOLITICS

CORPORATE INVESTMENT TIMES • AUGUST 2022

"rugged individualism" are silly... There's a certain charm to it, but the multigenerational households of many nonWestern nations are far superior in my view. I know many elderly Western people who take great pride in how "they're still living independently on their own at eighty!" or whatever.

Then they turn, say, 85, 86. Their health begins to worsen. Children and grandchildren stage some sort of mini-intervention and... grandpa or grandma gets sent off to the retirement home. Is visited a few times a year, sometimes more, sometimes less. Withers away. Dies in about a year or two, tops.

In non-Western countries, I see elderly people living with their sons and daughters. They grow old surrounded by grandchildren and great grandchildren. Some manage to



THE GLOBAL COMMUNITY MAGAZINE

As a result of these turbulent times, and as I work on analysing the current development around the new international reserve currency (IRC) announced and the links between this new IRC and the Sovereign Economic Development Model by my friend Stefan Demetz, I recently chatted several times with an old friend, who had posted this in Quora: "Living in an Asian country I realized that modern Western values of

# ROBERT P. MOORE BERNARDOS

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ENTREPRENEURS CLUB (CEO)

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CULTURAL DIPLOMACY

AUGUST 2022: THE CORE

hold a great-great-grandchild before they pass. Children, cousins, nieces and nephews live in houses nearby. Old friends at a walking distance.

And I don't know, but these old people who simply rely on family, to whom a thought of wanting to be "super independent" never occurs, who aren't ashamed to "bother anyone" and live and die surrounded by younger relatives... they seem happier. More vibrant.

My grandfather wanted to die the moment he got old to the point of losing some of his mental powers, his physical prowess, his skills. He lessened and had to rely more on others and he was always taught from an early age: "sink or swim". He told me of old Inuit walking into a snowstorm and freezing to death because they were "useless" and how he'd wish to get lost in a blizzard somewhere and die in a white blaze of glory...

It's immensely sad to me that he couldn't have shared a household with me or one of my siblings and our kids. In another culture he might never have felt like a failure when Alzheimer's hit him and he 'lost it'. But in the West, he did".

I bring up these differences between the so called West and the East (Asia), as we are living very turbulent times. The emergence and virulence of Covid sparked many changes, to the point that I said to whoever would listen to me that many things we took for granted, many habits and even customs had been impacted, and also many had become practically obsolete, as a result of the social and business impact Covid has had.

If we look further back, to 2008 when the most recent crisis appeared with devastating effects on many countries, particularly in Europe. We can see that those countries that maintain strong social, family and community values are the countries where the people suffered the impact of the crisis, but were capable of "weathering the storm" as they could rely on the State social mechanisms, and the support from family, and in many cases, close friends.

This has been the case in countries such as Greece, Italy, Spain and Portugal, where the value of family still has a strong influence in the life of any individual.

Sadly, the persistent bombardment from all media, including the internet, of the "every one for himself" mantra, I mean, the promotion of fierce individualism originating in the Anglosphere, sooner or later has started to permeate in these societies. And 2 segments of the population suffer: the youth, and the elderly.

The youth suffer from embracing these so-called modern "values" (which are not so, they are not values, but seemingly more as some sort of social engineering tools) make the youths enter into an endless conflict with the parents and grandparents. The conflict arises more from the lack of full conviction (I call this "conviction of the heart") by the youths that defend this individualism and the real world day-to-day realities of the dynamics of the family group(s).

The other group that suffer are the elderly, that since they were children, they transitioned from one role within the family group to the next role, but now find themselves abandoned and set aside, as part of the family with no value, even not being considered as people but as "things" to be discarded. And sadly, discarded they are: many families are eager to find a place in an elderly home where their parents will reside in their last days. And this creates a painful and frustrating situation for the elderly, as they are "forced" from their homes by their children, they are disconnected from their children and grandchildren who, if at all visit them 2 or 3 times a year and spend their last days surrounded by strangers, that not a week passes by where these other strangers pass away, like the drops of a leaky faucet, drop by drop and with no end to these drops, our elderly, falling down the dark drain we have created in our societies.

We reap what we sow, and those of us of a certain age would be wise to stop this cycle of tearing

down the fabric of family where we grew up. Not out of love, respect or emotion towards our parents, which they totally deserve, but out of our own egoism. We know and see what we will be facing not too many years ahead of us.

You may ask, why does this man write about these things?

Nothing is disconnected, nothing exists of and by itself. We, as individuals, form part of families, and these families form part of communities. And the reason I bring this preamble about families now is due to the constant changes we face in the world, changes that are increasing in speed, and which have a very profound and, I would even say, seismic impact upon the world, and upon our lives.

On one hand we have the impact of the war in Ukraine. Please allow me to state that, considering many decisions taken by the EU authorities over the past 4 months regarding this conflict, it seems this conflict has been the perfect excuse for these officials to execute policies that cause more harm than good to the populations of Europe. And I say this, without falling or mentioning any conspiracy theory, of which there are hundreds in the internet. Should this not be the case, then the incompetence of these officials should make them totally unfit to carry out the duties of their office, and



they must join the ranks of the unemployed.

Those of you who have read up to this point may be asking, what is the connection between family, and the policy decisions?

Let us get into this, and I shall try to be as clear as possible.

I already covered the gradual destruction of the family bonds, which also impact the communities.

I already mentioned, the incompetent policy decisions by EU officials, up to now.

The link between both comes from the severe economic crisis already underway across the EU, which is only going to become increasingly severe and worse during the course of the next few weeks and months.

These EU officials, and the acceptance of their decisions by the people holding government posts in EU countries, only proves to us citizens of EU nations that we cannot expect anything from our national politicians, and we can only expect the worst from the EU officials.



Therefore, we as individuals must go back and strengthen those family bonds that have been weakened over the course of the past 14 years, because these family bonds will enable us to overcome the difficulties we will be facing in 2023. Let us not forget, we as individuals are part of families, which in turn, form part of communities. Stronger families lead to stronger communities.

These are not times for ideologies, some which have proven time after time that they are very nice on paper, but totally unworkable in reality.

These are times for us to come together, and if I may, I would like to mention a great scholar from Africa, James Ogude from Kenya.

Ogude states there is another way of shaping and forming an individual, with the old African philosophy of Ubuntu.

Consider the African philosophy of “ubuntu” — a



concept in which your sense of self is shaped by your relationships with other people. It’s a way of living that begins with the premise that “I am” only because “we are.” The Kenyan literary scholar James Ogude believes ubuntu might serve as a

counterweight to the rampant individualism that’s so pervasive in the contemporary world.

“Ubuntu is rooted in what I call a relational form of personhood, basically meaning that you are because of the others,” says Ogude. “In other words, as a human being, you—your humanity, your personhood—you are fostered in relation to other people.”

In practice, ubuntu means believing the common bonds within a group are more important than any individual arguments and divisions within it. “People will debate, people will disagree; it’s not like there are no tensions,” said Ogude. “It is about coming together and building a consensus around what affects the community. And once you have debated, then it is understood what is best for the community, and then you have to buy into that.”

Archbishop Desmond Tutu drew on the concept of ubuntu when he led South Africa’s Truth and

Reconciliation Commission, which helped South Africa reckon with its history of apartheid. Ubuntu promotes restorative justice and a community centric ethos. “We have the ability, as people, to dig into our human values, to go for the best of them, in order to bring about healing and to bridge the gap,” Ogude said. This idea also extends to our

relationships with the non-human world of rivers, plants and animals.

I would like to mention Consortium of Humanities Centers and Institutes (CHCI). Here’s an excerpt from the transcript of their conversation, which

you can find on IDEAS, a publication published by CHCI.

Steve Paulson: We’ve been talking about ubuntu in this legal sense of how to redress wrongs, and I am wondering at the more everyday level, how ubuntu plays out. I’m thinking in terms of what

constitutes “a good life.” In the West, that concept seems to be rooted in the concept of selfhood: how I think about, or know, myself or the course of my life and achievements. It’s not necessarily defined by my relationship with other people. Is there a different way of thinking about the self in this African tradition you’ve been describing?

James Ogude: There’s a sense in which ubuntu as a concept, and the African communitarian ethos, imposes a sense of moral obligation regarding your responsibility for others even before you think of yourself. You must, as the Russian critic Bakhtin would say, look into another person’s eyes and have that person return the gaze. When the gaze is returned, that recognition is what humanizes you.

SP: There’s empathy built into it.

JO: An empathy, yes, there’s empathy, there’s trust, that is built in this process. That, for me, is the moral obligation that sometimes is absent when undue emphasis is placed on individualism and the self, when it’s “all about me,” and everybody else comes second. Yet, even the West is haunted by other, competing, values such as human rights. There have always been



movements in the West that have prioritized the other over the self. That’s why all human beings fundamentally have a certain element of conscience even when our societies may push us to be individualistic. A measure of responsibility is part of our obligation, whether it comes to us through religion or a moral obligation of duty to others.

**And as the old proverb says “it takes a village to raise a child”.**



GESSLER CAPITAL  
CREATING GROWTH

# FINANCING PROJECTS THROUGH FINANCIAL INSTRUMENTS

# WINCENT GESSLER

FOUNDER & CEO OF GESSLER CAPITAL GMBH, ZURICH.

[GESSLERCAPITAL.COM](http://GESSLERCAPITAL.COM)

Gessler Capital was founded in 2019 and has evolved over the years into a solutions platform. Today, we are solution experts in wrapping “bankable” and “non-bankable” assets via securitizations, fund solutions, and last but not least Security Token Offerings (STOs). In addition to peer-to-peer contracts, which are sometimes used for project financing, these formats can provide access to investors who require a standardized financial instrument to invest.

It is common for a client to contact us for a particular solution but then ultimately choose another solution. This is the purpose of being a neutral platform, and such a Swiss approach is in the DNA of our company.



### The benefits of being a single source

The rationale for becoming a platform, rather than limiting ourselves to one or two offerings, has to do with the fact that there are all sorts of financial product formats from different jurisdictions. Each comes with its own advantages and disadvantages. The product ultimately chosen by the capital seeker is very subjective, as each client perceives their trade-

We are constantly working to evolve in this direction.

### The role of the client's anchor investor

When it comes to the chosen format, the final decision often rests with the client's anchor investor and not, as is sometimes wrongly assumed, with the capital seeker themselves. Thus, the first investor influences the choice of



off differently. As a platform, we can offer our clients access to a wide range of solutions with minimal trade-offs. Thus, the tedious search for a perfect solution ends when they turn to us as a solution platform. Our main goal is to provide a client-oriented and competitive service from a single source, as a one-stop shop, so to speak.

the format, not necessarily the client, who can of course submit their preference. This anchor investor may object to the suggested format, leaving the client at an impasse if they do not follow the investor's preference. The reasons for such an objection could include the reputation or regulation of the product jurisdiction, tax aspects, or security aspects such as segregation

of assets or whether these instruments are regulated by law.

### Serving as a sparring partner to our clients

As solutions experts, we have the experience to maneuver the client through the entire range of options. We can highlight any stumbling blocks and give the client a thorough overview with the most important solution features. If necessary, we can refer to our cooperation partners. Once the client has decided on a solution, we will serve as their sparring partner, accompanying them throughout the process from idea to implementation.

### Product requirements and variations

The underlying businesses may range from individual vessels to real estate projects to portfolio solutions, which can include various investments; there are hardly any limitations here. The payout types range from simple participation in the business or project success to variable coupon payments and hybrid payout types. In terms of size, requests are possible starting at one million euros and can be well over 100 million. The most common inquiries we receive are for projects in the EUR 5 to 50 million range.

***"We can wrap almost any asset or contract into a financial instrument."***

In the non-bankable area, we mostly see private equity or debt investments, but in principle any other contractual agreements or future revenue sources can be integrated. This allows for plenty of flexibility in the design of the financial product. Such contractual agreements are usually secured with additional collateral. For example, in the case of securitizations, this could be the underlying assets or shares of the company raising the capital. This reduces the risk for the investor, as these assets, in the event of a default, can be sold for the investor's benefit. Often a note is launched on an investment company or a specifically created Special Purpose Vehicle (SPV). However,

this is very case specific and should be evaluated accordingly. A note can also be used to increase the share capital without losing any voting rights, thus retaining full control of the company. Through a capital increase, a company could then obtain a line of credit or other financing from its bank. As you can see, there are several possibilities.

In the bankable field, which involves stocks, bonds, currencies, etc., we mostly offer portfolio solutions or so-called Actively Managed Certificates (AMCs) with licensed asset managers as clients. There are also solutions for pure advisors, although a licensed asset manager must be involved here as well. In such a format, almost any portfolio strategy can be implemented. With regard to the choice of broker, there are either predefined platform solutions with lower entry costs or open architectures, which can be linked to any desired broker and custodian. Similar to portfolio solutions, there are also tracker notes, which statically replicate only one underlying asset or a basket of assets. One key advantage of a portfolio solution is that investors do not get their money back each time an investment is realized – as is the case with individual investments – but remain permanently invested in the portfolio, providing the Strategy Manager with the funds for further use and thereby recycling the money within the AMC. Investors can thus participate in multiple projects for an indefinite period of time through a single purchase and thus also indirectly diversify their risk without realizing the gains in their own portfolio. The AMC itself is much cheaper compared to an Alternative Investment Fund (AIF), and licensing as an asset manager would be sufficient for any amount, whereas with the AIF an additional Management Company (ManCo) must be brought in.

### When size really matters

Essentially, it can be said that the larger the projects and thus the capital requirements, the

larger the selection of suitable financial products. For larger projects, from about EUR 50 million, fund solutions can also be considered. Smaller amounts are economically less meaningful for such cost-intensive forms, which additionally require a regulated ManCo. In general, the setup and maintenance costs play an important role, as they strongly influence the performance of the investors or the income of the client. Of course, the trade-off increases with cheaper solutions, while the costs increase with higher-quality products in favor of better investor acceptance. This is exactly where we come in as experts to outline the respective advantages, disadvantages, and possibilities.

**“The selection of suitable financial product solutions depends primarily on the starting amount.”**

#### Getting your proposal

Once the format has been chosen and all

the context has been compiled, a final Q&A round with our cooperation partner completes the initial process. Armed with information, the client can then receive an offer from the respective service provider. As a platform, we participate in the regular margin of this partner and the client does not pay any additional premium for this service.

#### The advantages of financial instruments

These financial instruments have various advantages for the investors, too. They can be acquired through a simple bank transaction and are equivalent to a contract. The subscription, redemption, and any coupons are automatically settled between the financial institutions, and all investors are treated the same. Furthermore, an instrument will only be launched if the project and its stakeholders provide complete Know Your



Client (KYC) information, and the service provider and its Paying Agent perform due diligence. Nevertheless, investors should carefully check whether they believe in the project and whether it has a good chance of success. It should be kept in mind that the wrapper itself of such an investment says nothing about the quality of the underlying investment; it only standardizes the transaction into a widely accepted format, making it available to multiple investors at the same time and on the same terms. This also eliminates the involved legal fees and tedious negotiations of a direct investment.

#### The most popular solution

Luxembourg securitizations (notes) are the format most frequently requested from us. Price-wise, this is the best choice if the size is not large enough for an AIF but you still want it to be generally well received. Notes, regardless of the jurisdiction, have the advantage of creating liquidity from current or imminent transactions, such as trade finance transactions. As mentioned, single or multiple trades can be bundled and wrapped via a bankable ISIN with an associated term sheet. A securitized form

enables professional investors to participate in these alternative investment forms, which are otherwise very difficult to access and to hold them with their bank. The counterparty, as borrower, enjoys the liquidity gained and in return is happy to pass on part of its profits to the investors. This creates a win-win situation. In most cases, the yields awarded on such securitizations are higher than on liquid exchange-traded funds (ETFs) or any other listed product. This can also be attributed to the illiquidity and capital commitment of an investment.

#### Looking ahead with private alternative investments

Many of these mostly private placements for professional investors are welcomed portfolio additions due to the fact that their behavior is often uncorrelated to the regular financial markets. We are convinced that many client projects in the field of alternative investments take the pulse of the times. In the current market environment, it is becoming increasingly difficult for even the brightest minds to find quality investments; therefore, our focus is to help our



## VINCENT GESSLER

*a seasoned banking professional with an extensive network in the financial industry. His career started in 1995 with Swiss Bank Corporation (UBS), and he became the youngest sales trader on the UBS floor in Opfikon (CH) at age 21.*

*He ended his banking career as the Head of Securities Dealing at BIL Suisse in 2018. During his last two decades in banking, he was a member of an investment committee, held numerous advisory roles, and handled external asset managers and direct dealing clients.*

*Today, Vincent's inside knowledge of the securitization and fund business has positioned him, along with his team, to offer highly professional services that will prove invaluable to his clients.*

clients create those opportunities so they can present their investors with a ready-made and easily purchasable solution. An investor no longer needs to worry about any peer-to-peer contracts and can instead acquire a securitized form of a project or investment strategy simply and easily through their principal bank. If you are interested in such investments, you can register as an investor through our website. We are pleased to support our clients in their search for capital during the planning phase.

#### Our client groups

Our clients are mainly asset managers, family offices, banks, and alternative investment companies, as well as SMEs who want to scale up after a proof of concept and need to raise larger amounts. Sometimes we are also contacted by advisors who need a partner for the setup of a financial instrument within the scope of their mandate. Such advisors are sometimes also entrusted with the capital search.

#### Notes on portfolios

Asset managers and banks are particularly interested in AMC (note on portfolio) and fund solutions. They can use these to implement investment strategies more efficiently for their smaller mandates or to invest in a diversified manner in illiquid investments such as hedge funds or certain bonds that require high minimum investments.

Family offices see the advantages of securitization in the preservation of privacy as an investor in a project, tax optimization through the recycling of funds in the financial instrument, or as an interim solution for the provisional distribution of certain illiquid assets.

Those who specialize in alternative investments see the potential as a club deal alternative (which, by the way, we can also offer), or they are interested in the securitization of direct investments (private equity and debt) and portfolio solutions in such underlyings.

#### Private equity and debt

Meanwhile, SMEs are looking for another way to place their equity or debt capital. For SMEs, securitization opens entirely new doors to otherwise inaccessible investor groups that require an ISIN to invest, but this does not preclude further parallel direct investments. Of course, each client group has its own unique needs, which is what makes our business so exciting and multifaceted.

#### Our business concept

Since our start almost three years ago, our primary goal has been to steadily expand our range of solutions, which we have largely achieved. Of course, we will be very selective in choosing additional partners so that we can continue to accommodate the most diverse variations and needs of our clients in the future. Clients should be able to weigh all the advantages and disadvantages through us, so they can make a decision between several solutions that suits them best. We work in a solution-oriented manner and strive to be a reliable and innovative partner to our clients.

**“Our clients do not pay any additional premium for our services.”**

Our clients receive the same conditions through us as they do directly from our partners. In this way, we create a win-win-win situation for all parties involved. With the future in mind, we have planned new business fields and are currently in the process of establishing them. If you would like to stay informed about the exciting developments within our company, you can follow us on LinkedIn or via our company newsletter.

A stag with large, glowing red antlers stands in a dark forest. The scene is lit with a strong red and purple hue, creating a dramatic and intense atmosphere. The stag is facing right, and its antlers are the central focus, radiating light.

# START STRONG FINISH STRONGER

**INSPIRE GENERATIONS**

# CORPORATE INVESTMENT TIMES



# HAFSA QADEER

FOUNDER AND CEO AT IMINCLUSIVE,  
AWARD-WINNING APP FOR INCLUSIVE EMPLOYMENT  
IN MENA

## DRIVING THE ECOSYSTEM OF INCLUSION IN THE UAE WITH ENTREPRENEURSHIP AND EMPLOYMENT: IMINCLUSIVE'S FUTURE-READY PROGRAMS LED BY PEOPLE OF DETERMINATION



Entrepreneurship has become more relevant than ever for People of Determination. But are the mentorship, coaching, and entrepreneurship platforms ready to become more inclusive?

ImInclusive is an employment ecosystem builder that incubated in Abu Dhabi's inaugural social innovation incubator. From over 520 applications worldwide, ImInclusive became one of the first-ever ten social enterprises launched, each entity with its individual mission to contribute to the ecosystem of inclusion. ImInclusive became the choice for inclusive employment while other startups were nominated for assistive tech, education, advocacy, etc.

When ImInclusive started building a hub of inclusive employment in MENA, we took a journey of many firsts. Today, we service some of the region's most brilliant employers, and we continue to build our social enterprise with hundreds of People of Determination across MENA. We have learned that along with employment and regular job frameworks, people with disabilities are beginning to choose entrepreneurship more and more. With ImInclusive, entrepreneurs have a launchpad, support system, and platform to ensure every individual with any disability who aspires to become an entrepreneur gets the tools and resources required to succeed.

TALKS ABOUT #INCLUSION, #LEADERSHIP, #MENTALHEALTH, #INCLUSIVEEMPLOYMENT, AND #PEOPLEOFDETERMINATION

**The Rise of Entrepreneurship as a Lifestyle Choice by People of Determination**

“All of ImInclusive’s success is possible today because of star-studded impact champions such as C3 - Companies Creating Change. We have been lucky to be part of a powerful incubator followed by an excellent accelerator powered by Accenture. Relevant to our needs, we are part of an impact ecosystem. Now, we aim to work together with different startup ecosystem leaders and players to make entrepreneurship accessible to People of Determination.”, shares Saira Sayed, Director of Opportunities at ImInclusive and a coach to many People of Determination across MENA. Saira is a proud Person of Determination herself.



**Saira Sayed**

ImInclusive’s Entrepreneurs Network has already showcased some of its excellent talent and hosts over 20 people with diverse backgrounds and interests in its current cohort.

Noor Zuberi, Expert in Inclusion Projects and Accessibility at ImInclusive, shares, “At ImInclusive, we meet talented individuals who have all the potential to build strong personal brands in their own right. Additionally, owning a company allows People of Determination to choose and customize their work environments based on their required accessibility. For example, the decision to work from home, communicate only via written communication, or work in a sensory-friendly environment is completely up to entrepreneurs.”



**Noor Zuberi**

**Success Stories from the ImInclusive’s Entrepreneurs Network Cohort**

Salem Bawazir, Emirati tech enthusiast was previously employed at Expo 2020 and is currently building his media company, while scouting for his next full-time role. He aims to make his media production company By3ha, an exemplary enterprise operated by People of Determination. He shares, “Regardless of

the inclusion factor, entrepreneurship means individuals discover what they like, who they are, their dreams, and where their right path is. Entrepreneurship empowers all individuals in the same way. I believe that the need for inclusion is actually in everyone else, not in people of determination. It is the general public’s perception that people of determination do not have

enough abilities, or rather, people don’t want to accept that people of determination are just like

them: human.”

While some entrepreneurs realized their dreams in their twenties, it wasn’t the same for Aldana.



**Salem Bawazir**

Aldana Alhashmi knew exactly what she was aiming for at 8 years old, in fact, she was recognized as the youngest Emirati fashion designer by H.H. Sheikha Jawaher Al Qassimi. Aldana AlHashmi is a creative, motivational speaker, and multi-talented artist, who is

also a Person of Determination. She is the Founder and Chief Designer of F&A Collections. F&A Collections represent elegant, uniquely-designed apparel with color that represent modern, minimalistic, youthful fashion. Aldana sees the world differently, so she feels the textures of her designs and creates new ideas for her clothing line.

More entrepreneurs from ImInclusive’s Cohort include gifts and crafts designer, Alia Alghaithi of Al-Ain, who is designing giveaways that represent inclusion and people of determination.

As well as Hamdan Gumaan Bin Saad, UAE’s

first licensed tour guide and deaf inclusive tourism agency owner. He is quite popular with international deaf tourists who visit UAE and get a complete tour in International and American Sign Language.

**Powerful Mentorship: An Exemplary Model of Nurturing Creators & Entrepreneurs**

For all creators and entrepreneurs, mentorship plays a significant role in the journey. For enterprises like ImInclusive, leaders of the industry who have laid the



**Aldana Alhashmi**



foundations of genuine inclusion play an important role. When recalling life-changing mentorship in the UAE, ImInclusive team members share about Gulshan Kavarana, UAE’s People of Determination Coach and





own art atelier. They have created an environment where they are both motivated and challenged to become the best they possibly can. They both work with internationally recognized corporations and brands and are appreciated for their incredible talent. They are both highly competitive and successful.”

Abdulla Lutfi sees and interprets the world in a unique nonconventional way. He uses his condition as an advantage because his artwork communicates a powerful message and view of

his world that is frequently not represented. He has collaborated with brands such as Converse, Al Rostamani Group, Sephora, and more global and regional players. And Asma is a writer, poet, artist, and talented creator herself. Both these individuals have an exemplary success story because they have one aspect in common: a mentor who recognizes their capabilities and talent.

#### Walking the Talk: Side Hustles and Full-time Jobs

ImInclusive’s own Candidate Engagement Coordinator, Ayesha Khan, is a person of determination, walking the talk and building her side hustle with her job. “I have always been keen on having

financial independence. Along with my current job, I run my own business, Ayesha’s kitchen. The business provides homemade, affordable, healthy food options to working people who may not have the time to choose their meal plans.



Community Leader, with a smile. Kavarana’s mentorship has impacted so many lives positively that in 2021, she was granted a ten-year golden visa by the Dubai Culture and Arts Authority for her creative coaching. She shares, “Everyone, regardless of race, gender, nationality, and disability, has the absolute right to be treated with dignity and respect. Every individual has talent, and with the right encouragement and support, they can fulfill their potential to become active and creative entrepreneurs. Today, I am so proud to be the creative coach and mentor to such accomplished talents as they reach new heights in their careers.”

Under Kavarana’s mentorship, many stars have shined, including Asma Baker and Abdulla Lutfi.

With pride, Gulshan tells about her mentees, “Baker, 33, and Lutfi, 29, have rented out their



I also take up large catering orders from time to time. Having my own business made me feel more empowered and confident as it ensured me how much control I have over my finances. It may seem impossible for some to have this kind of freedom, but it really requires a lot of hard work. Being your own boss and achieving your ambitions has nothing to do with what others think you can do.”

For Ashar Hussain, the journey into the corporate world began with banking in his mid-twenties. He is an individual of many talents, a Person of Determination, and a leader of ImInclusive’s



people of the d/Deaf club, he has his full-time job at a bank. He is building his own photography studio and company. His firm, Ashar’s Photography, reflects Ashar’s creativity. He shares, “For People of Determination like me, entrepreneurship means empowerment. In a world where things and messages are hard for us to convey, entrepreneurship gives us a platform and means to display our talents so that we can express ourselves to other people. It is a way to establish ourselves in the race and get the same recognition.” Ashar’s primary mode of communication

is sign language. He frequently showcases his framed photography and teaches sign language to interested customers.

#### The Business Case of the Power of the Consumer

“Globally, people with disabilities are recognized to have over 8 Trillion USD in spending power annually, whereas with friends and family, the annual spending power is estimated to be 13 Trillion USD.” shares Saira Sayed, Director, Opportunities at ImInclusive. With several governments recognizing disability-owned businesses, UAE has the opportunity to lead the way and begin incentivization programs that change the game of inclusive entrepreneurship towards a complete story of success. A growing trend of consumer preference towards ethically conscious brands is also a persuasive angle for corporations to lead with. Multinational corporations and influential companies that prioritize DEI in the UAE, can also add inclusion of businesses owned by people with disabilities in their supply chains.

**ImInclusive Entrepreneurs’ Network is recognizing an inclusive opportunity today and already have their sleeves rolled up, preparing for a future-ready startup ecosystem. And while expert mentors are consciously advocating, pushing boundaries, and holding the torch toward an inclusive pathway to success: the entrepreneurs and creators are the ones leading the way, driven by personal drive, passion, resilience, and determination.**





# ACADEMICIAN PROF. DDR. MILAN KRAJNC



THE GLOBAL COMMUNITY MAGAZINE

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

## THE PATH OF THE WINNERS STAYING ON TOP IS THE PATH OF THE WINNER!

We are heroes and winners, but we are not aware of it.

We do not live that reality.

So all we have to do is wake up in the morning, put on the winner's shoes, dress in the winner's outfit, and eat the winner's breakfast. And through the door of our home, we have to enter the world-on the path of the winner-as the winner.

The first step is the cleaning process. We will spend the most time on this in this book because once we remove everything that is impeding our ability to grow as individuals, everything else falls into place naturally. Cleaning out the mess, disposing of mental and emotional garbage, and bitter and painful

childhood memories.

There is always only one winner, only one at the top, and only one crossing the path to the top, so we are always alone in the end. And it is only when we reach the top that we realise that the journey to the top was not nearly as difficult as staying there.

Many times, we manage to rise to the top through a series of fortunate events; very few people have carefully planned it and done everything in accordance to "some" rules.

Once we are at the top and want to remain there, we must simply forget everything we have learned thus far; we must not cling to anything anymore; we must organise ourselves completely differently; and we must equip ourselves with new knowledge, skills, and points of view.

In particular, there are entirely different laws at the top than on the way up. The most important thing is to know ourselves—who we are, what we want, and where we are headed. These are the fundamental questions that the eternal winners are attempting to answer.

True, they never find these answers, but this is the symbolic meaning of their journey—the eternal search for the meaning of everything. And the deeper they delve into their inner core, the closer they get to the truth. This does not imply that they are now looking inwards with their head bowed down, but rather that they are aware of each step they take and that they feel it.

They begin to understand that we are on this planet for a reason and that our time here is limited. Every moment they do not feel is lost

forever in eternity.

Before we can begin to cleanse our subconscious or psychological garbage, we must first establish

# The Winner's Path

BELIEVE IN BELLEVUE  
lošinj



a balance between the body, intellect, emotions, and soul; only when these components are in balance can we see what is right and determine our own destiny. We begin to realise that there is no predetermined destiny, but that we can choose from a multitude of different paths and be in charge of every step we take.

Only when we set out on a balanced path do we become aware of every moment; when we are fully focused on every step, we realise we are exactly where we need to be and feel free.

The ease of walking and being is the next step, so we must begin by strengthening the body, cleansing the intellect of redundant information, emotions, and old memories, and cleansing the souls of our past lives.

The deeper we delve, the stronger we become,

the lighter we become, and the greater the sense of incredible freedom we experience. In essence, the Path of Winners begins when they reach the Top that all others looking up to it believe to be the pinnacle (peak) of everything. Those who are there, on the other hand, discover that the Path is only beginning at the Top.

The book is a guide to the personal process of change on the Path to the Top for all Winners who have already reached the summit and are looking for a tangible signpost on all sides of the sky.

The path to the Summit is frequently walked, paved, and visibly marked by many. The Path of the Winners, or the Path to the Top, necessitates a different path—the path to the inside of the Winner.

The book is a guide to the personal process of change on the Path to the Top for all Winners who have already reached it and are looking for a tangible signpost on all sides of the sky.

The path to the Top is frequently walked, paved, and visibly marked by many. The Path of the Winners, or the Path to the Top, necessitates a different course—the path to the inner core of the Winner.

He must walk the Sirius Personal Transformation path (SiriusPersonalTransformation), which is described in the book Dynamic Leadership Model (2017), and takes 5 to 7 months to complete.

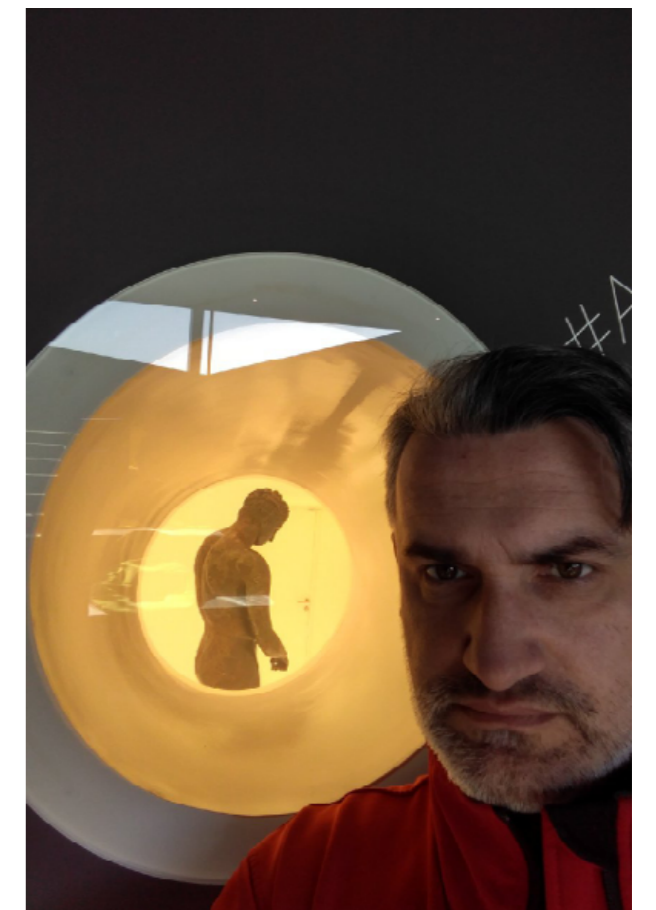
Because of today's fast-paced lifestyle, it is a

challenge many people simply do not or cannot undertake because of time constraints. As a result, we realised we needed to find an area that could serve as a sort of laboratory, where all of the processes could occur at a faster rate. So we found a unique location where we set up the Path of the Winner's programme.

The programme took place in the area of the Adriatic Sea, in the vicinity of the islands of Lošinj and Cres, where the participant undergoes a deep personal transformation in 14 days under the watchful eye of mentors, which is the essence of the Path of the Winner's process.

**The book will primarily describe the process of change and the course of events, but not the specific activities of programme participants, because the programme is individually designed and you never know what awaits the participant in advance.**

**Winners, let your Path to the Top begin!**



I came for the first time in Dubai in 2005, along with an Economic Mission partially funded by The Romanian Government. I was instantly hooked by something I couldn't explain back then. They had Burj Al Arab, great roads, tall buildings, and some malls bigger than everything I saw before. But that something I was hooked was the way things were done.

A certain work ethic, kindness, and openness to what's new. Later, the things I've observed have transformed Dubai in what I find to be the most progressive place on Earth. One of the reasons I love Dubai is that by looking around me when I am I find inspiration at every step to go out from my comfort zone,



# ADRIAN NICULESCU



## 10 BENEFITS OF BUYING PROPERTY IN DUBAI USING CRYPTO ASSETS

DIGITAL ASSETS INVESTMENT BANKER  
KEYNOTE SPEAKER, MARKETER, INVESTOR  
ONLINE AND REAL ESTATE ENTREPRENEUR  
MUSIC PRODUCER

think big, and believe in unlimited opportunities.

I love both the new Dubai, and the old one where you can eat fantastic food cooked in family-owned restaurants, and it is easy to find a roasted chicken at 2 AM in the morning.

Then in 2017 I started to be part of the Dubai blockchain community, and due to my real-estate background started to sell properties two years later.

Due to my involvement in the tech & blockchain world I am mostly surrounded by startup founders, and investors. With some of them I meet few times every year, not only in Dubai but at the conferences in US. When they have found out that I also sell properties in Dubai I got an instant flow of leads, and customers wanting to own a piece of this fantastic place in the form of a studio, apartment, penthouse, villa, commercial space

or office buildings. Due to the advance of the crypto markets, and the opening of the Dubai economy towards blockchain, and crypto, the properties in Dubai can be purchased with crypto-currencies. Some developers have developed their own partnerships to convert crypto to fiat, making easier for clients to to it, while others recommend you to use a third party service provider helping you with the conversion for a percentage fee. There are so many

people in the blockchain space which are paid in crypto that it became second nature for them to embrace buying a property with digital money.

Some of the clients I meet are looking to relocate, others to invest in properties to be rented for a good ROI, others who are more fortunate

have the opportunity to build a portfolio of properties, and are looking all the time for new opportunities. Lately, family offices which are prospecting or involving the investment opportunities in the UAE become also property owners here.

One of the principle I use in everything I do is to avoid making false promises in order to just get a sale, but to offer the best consulting I am capable off, so the customers can make the best decisions. At the core of everything is the classical real estate principle Location, location, location. Let's say that you want to purchase a property to live in, so you will have some criterias. But let's say that over time you may want to resell it (so ideally you would look to sell higher that the price bought) or to rent it, so you will need to have tenants, at a good price so the yield of the property to be a

satisfactory one. So no matter the initial scenario, there are things which can change over time, including economic downturns, and pandemic periods, so choosing the right investment has to meet all scenarios, both positive, and negative. Also some residential properties can



Many new housing projects have already been launched in Dubai to accommodate this increasing population which bring more investment opportunities for savvy investors who want to get higher return on their investments.

**Benefits Of Buying Property In Dubai # 2 – Consistent Development & Innovation**

Dubai is already well on its way to become the smartest city in the world. There is always something new about Dubai and that is one of the biggest benefits of buying property in Dubai as well.

Dubai is already home to tallest building aka Burj

Khalifa and now there is going to be another tower taller than the Burj as well. The innovative ideas presented and initiated by Dubai government is a healthy sign that buying property in Dubai could be the best decision of your life.

What does all this new development mean for your property investment? With all the development happening at rapid pace, there will be new shopping centers opening near your property, new roads linking to the community hence increasing the value of your Dubai property over the period of time.

**Benefits Of Buying Property In Dubai # 3 – Ministry of Happiness**

This might be one of the weird benefits of buying property in Dubai but it true. YThe amazing government of Dubai is always working towards making lives of its residents better and keep them happy.

With such innovation and dedication towards general public, one can only imagine how much

be used successfully as holiday rentals, which means more work, but the results can be very interesting. Of course, the real estate agent can manage the holiday rentals so it is a hands-free opportunity for the property owners. I gathered there the most important 10 benefits of buying property in Dubai with crypto assets.

**Benefits Of Buying Property In Dubai # 1 – Consistently Growing Population**

Dubai is a cosmopolitan city where people from more than 200 different countries are residing hence the population of the city is increasing day by day.

One of the biggest benefits of buying property in Dubai is that, people from all over the world are coming here in search of better career and business opportunities. All these people need a place to stay after all, no one is going to stay in hotels for the rest of their lives, right?

The growth of population in Dubai is phenomenal. From 2008 to 2018, there has been an 86% increase in population.

your property investment will flourish in coming years in Dubai.

**Benefits Of Buying Property In Dubai # 4 – Security**

Among many benefits of buying property in Dubai, one is the sense of security that residents of

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Dubai enjoy. This is one of the major reasons why people find it reliable to come here in Dubai and start their new lives.

We all know Dubai Police because they are prompt, helpful and drive luxury cars as well.

Theft or robbery is something which is unheard of in Dubai and this can be considered as the best of benefits of buying property in Dubai. You can leave your car's door open in public parking and no one will dare to touch it in your absence.

So, how safe & secure is Dubai? According to recent surveys, more than 98% residents feel secure living and working in the country.

**Benefits Of Buying Property In Dubai # 5 – UAE Property Visa**

The biggest benefits of buying property in Dubai that you can enjoy is that you can become eligible to get resident visa based on your property purchase in Dubai.

There are certain requirements which you need to match though. For example; the value of your property should be at least AED 1 million, there should be no mortgage against your property and it should be completely habitable.

**Benefits Of Buying Property In Dubai # 6 – Variety of Options**

When it comes to investing in Dubai's real estate market and enjoying the benefits of buying property in Dubai, there are variety of options available to choose from. Two main categories are residential properties and commercial properties. If your plan is to invest in a residential property, you can either buy an apartment or a villa and if you want to invest in commercial real estate in Dubai, you have options ranging from offices, labor camps to industrial properties as well.

**Benefits Of Buying Property In Dubai # 7 – Low Acquisition Cost**

The average price per square foot in Dubai is USD 468 whereas in London, you will have to pay USD 3,208 to acquire same property.

This is one of the biggest benefits of buying property in Dubai and cannot be ignored.

**Benefits Of Buying Property In Dubai # 8 – Higher Rental Return**

Did you know that rental returns in Dubai are much higher as compared to major real estate capitals in the world? The best performing areas of Dubai are generating up to 10% rental yield on average. The average rental yield in New York is

only 3.91%, in London it is 3.21%, in Singapore it is 2.83% and in Hong Kong you will not get more than 2.82% rental income.

How much yield can your Dubai Property generate? On a very conservative basis, the rental return in Dubai will be not less than 5.82% and that makes Dubai the best destination around the globe for property investors. So if you want to enjoy the benefits of buying property in Dubai, don't forget about the higher rental income that your real estate investment will generate in Emirates of Dubai.

**Benefits Of Buying Property In Dubai # 9 – Good Capital Appreciation**

We all know that in real estate or any kind of



investment, it is all about timing. People who invested in tech startups like Twitter, LinkedIn, Microsoft, Facebook and Instagram etc. saw their investment reaching to skies in coming years and that's only because they saw potential in those opportunities and got in at a time when the stock prices were much lower.

**Benefits Of Buying Property In Dubai # 10 – No Property Tax**

Can you guess how much is property tax in Dubai?



There is no property tax in Dubai. Which means, once you have bought the property, paid the registration fee to Dubai Land Department, there is no other government tax to be paid against your property at all.

This aspect alone has a great impact on the overall rental yield generated by your property in Dubai. If you were to buy property in Hong Kong, you will end up paying up to 15% annual tax on that property and the ration in Singapore will be 13%, in London it will be 2.33% and in New York it will be 2.2%. Whereas there will be 0%

tax imposed on your property purchase in Dubai and that makes the choice even easier to buy property in Dubai.

<https://adrianniculescu.substack.com>

AUGUST 2022: EMERGING FINANCIAL MARKETS

**BRAND POSITIONING  
IS NOT IMPORTANT**

**IT'S CRITICAL**

**INSPIRE GENERATIONS**

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